

P R E F A C E

The history of the world has been made by able leaders. In the field of business, leadership plays a significant role. Leadership is an engine of business activity. The success of any business depends upon the quality of leadership.

Over the years, the cooperative form of organization has become a world movement. Cooperative is a device to regulate exploitation of weaker sections of the society. True that the Indian Cooperative Movement was originally ushered in for the supply of rural credit. However, in course of time, the cooperative ideology began to find favour with the urban people, an important manifestation of which is the emergence of non-agricultural credit societies by names like urban cooperative banks, employee's credit societies, etc. to cater to the financial needs of the people of small means. Importantly, unlike the agricultural credit cooperative in the country, the development of the urban credit societies has been entirely on its own and without any kind of governmental support. Notwithstanding this, the urban credit societies have increased in numbers, swollen in membership, mobilized plenty of working capital themselves, grown through branch expansion programme, shown considerable efficiency of work and lived for substantially longer period of time embracing a number of decades.

Besides the congenial environment of business, the success of the urban credit societies is very much linked with the enthusiastic, efficient and honest band of persons who were in vanguard and who carried the torch in later years. Leadership of these institutions has provided the moving spirit on the path of their progress and growth. Especially the chairmen, being the head of the institutions, play a crucial role in shaping the future of banks. They manage banks without professionalisation. These

leaders have a personal touch with clients while doing their business; client-oriented business is their specialty. They do their business without sacrificing profit motive while concomitantly honouring the cooperative principles. Certainly, this type of leadership is the key factor in the emergence and satisfactory progress of the urban credit societies. An in-depth study of this factor is conspicuous by absence. This work purports to fill up this void by peeping into the nature and characteristics of the leadership in the Urban Cooperative Banks (UCBs) in Kolhapur city, as it houses such institutions functioning since the second decade of the twentieth century. This broad-based and multi-dimensional investigation will certainly be light bearing.

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