Co-operative banking in retail and commercial banking organized on a co-operative basis. Co-operative banking institutions take deposits and lend money almost all parts of the world. Co-operative banking, includes retail banking, as carried out by credit unions, mutual savings and loan associations, building societies and co-operatives, as well as commercial banking services provided by manual organizations (such as co-operative federations) to co-operative businesses.

The Apex co-operative banks at the state level, Central Co-operative banks at the district level and primary agricultural credit co-operative at the village level, are providing short term and long term finance for the development and growth of the nation. The structure of co-operative credit rests on the three tier system. The Central Co-operative Banks at the district level serving as a link between the Apex co-operative banks and primary agricultural credit co-operative banks.

To supplement data contained in the annual reports, personal discussions were also held with the officials of the bank mainly to go deeper in the study and also to clarify certain points which emerged out of the study. In the present study, an
effort has been made to review the analysis of financial resource management of central co-operative banks in India viz. The Rajasthan State Co-operative Bank Limited, Gujarat State Co-operative Bank Limited, Chandigarh State Co-operative Bank Limited, Meghalaya State Co-operative Bank Ltd. and West Bengal State Co-operative Bank Ltd. in order to improve their performance and in basic structure in future.

To supplement data contained in the annual reports, personal discussions were also held with the officials of the bank mainly to go deeper in the study and also to clarify certain points which emerged out of the study. The period covered for detailed study extends from 2008-09 to 2012-13. The data for the study have been obtained from the Annual Reports of the aforesaid co-operative Banks, Co-operative Credit Structure in selected states and other publications of the Bank and Co-operative and many journals accordingly.

The whole study is divided into six chapters. The first chapter deals with the theoretical aspects about the financial resource management. The Second chapter is concerned about the historical background of banking industry and banks under study. The third chapter highlights about the analysis of capital structure and fourth chapter throws light on the working capital management. The fifth chapter is concerned with profitability analysis. In the last sixth chapter, Conclusion and Findings for the study are down out and suggestions are recommended.
It is common to express acknowledgements, especially after the completion of a research work simply to comply with a necessary formality. But in my case it is not so, as I sincerely feel that people and institutions helped me a lot and they deserve sincere appreciation for their immeasurable help.

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