## INDEX OF TABLES

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Table No.</th>
<th>Title</th>
<th>Page No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Table 2.1</td>
<td>SAVING RATES: 1972 TO 2008</td>
<td>25</td>
</tr>
<tr>
<td>2.</td>
<td>Table 2.2</td>
<td>COMPOSITION OF GROSS DOMESTIC SAVING: 1970-71 TO 2007-08</td>
<td>26</td>
</tr>
<tr>
<td>3.</td>
<td>Table 2.3</td>
<td>SHARE OF BANKING &amp; INSURANCE IN INDIA'S GDP</td>
<td>31</td>
</tr>
<tr>
<td>4.</td>
<td>Table 2.4</td>
<td>COMPARISON OF GROWTH OF BANKING AND INSURANCE AND GDP</td>
<td>31</td>
</tr>
<tr>
<td>5.</td>
<td>Table 2.5</td>
<td>PRIMARY &amp; SECONDARY ISSUES</td>
<td>32</td>
</tr>
<tr>
<td>6.</td>
<td>Table 2.6</td>
<td>FLOW OF FUNDS BASED INDICATORS OF FINANCIAL DEVELOPMENT IN INDIA</td>
<td>33</td>
</tr>
<tr>
<td>7.</td>
<td>Table 2.7</td>
<td>DEPOSIT- NDP RATIO: 1972 TO 2008</td>
<td>34</td>
</tr>
<tr>
<td>8.</td>
<td>Table 3.1</td>
<td>GROWTH OF URBAN COOPERATIVE BANKS – 1967-1993</td>
<td>45</td>
</tr>
<tr>
<td>9.</td>
<td>Table 3.2</td>
<td>GROWTH RATES OF DEPOSITS AND CREDIT OF URBAN COOPERATIVE BANKS AND SCHEDULED COMMERCIAL BANKS IN PRE AND POST REFORM PERIOD</td>
<td>46</td>
</tr>
<tr>
<td>10.</td>
<td>Table 3.3</td>
<td>MARKET SHARE OF URBAN COOPERATIVE BANKS IN DEPOSITS 1969 – 1993</td>
<td>48</td>
</tr>
<tr>
<td>11.</td>
<td>Table 3.4</td>
<td>MARKET SHARE OF URBAN COOPERATIVE BANKS IN CREDIT 1969 – 1993</td>
<td>49</td>
</tr>
<tr>
<td>12.</td>
<td>Table 3.5</td>
<td>GROWTH OF URBAN COOPERATIVE BANKS FROM 1994 TO 2008</td>
<td>54</td>
</tr>
<tr>
<td>13.</td>
<td>Table 3.6</td>
<td>MARKET SHARE OF URBAN COOPERATIVE BANKS IN DEPOSITS: 1994 to 2008</td>
<td>56</td>
</tr>
<tr>
<td>14.</td>
<td>Table 3.7</td>
<td>MARKET SHARE OF URBAN COOPERATIVE BANKS IN CREDIT: 1994 to 2008</td>
<td>57</td>
</tr>
</tbody>
</table>
15. Table 3.8  NET NPAs AS PERCENT TO NET ADVANCES OF ALL BANK GROUPS – 2003-2007  61
16. Table 3.9  DEPOSIT SIZEWISE DISTRIBUTION OF URBAN COOPERATIVE BANKS – 2006  62
17. Table 3.10  DEPOSIT SIZE-WISE DISTRIBUTION OF URBAN COOPERATIVE BANKS – 2008  62
18. Table 3.11  STATEWISE DISTRIBUTION OF URBAN COOPERATIVE BANKS  64
19. Table 3.12  CONCENTRATION OF UCBS IN 5 STATES  64
20. Table 3.13  GRADEWISE CLASSIFICATION OF URBAN COOPERATIVE BANKS IN INDIA  66
21. Table 3.14:  NUMBER OF UCBS REPORTING THE DATA ON PRIORITY SECTOR LENDINGS  69
22. Table 3.15:  PERCENTAGE OF PRIORITY SECTOR LENDINGS: 2003 TO 2008  70
23. Table 3.16:  PERFORMANCE OF UCBS IN DEPLOYMENT OF CREDIT TO PRIORITY SECTOR  70
24. Table 4.1  SHARES OF SCHEDULED URBAN COOPERATIVE BANKS IN INDIA IN TOTAL UCBS  96
25. Table 4.2  SHARE OF SCHEDULED URBAN COOPERATIVE BANKS IN TOTAL CREDITS OF URBAN COOPERATIVE BANKS  97
26. Table 4.3:  SHARE OF SCHEDULED URBAN COOPERATIVE BANKS IN TOTAL CREDIT OF URBAN COOPERATIVE BANKS  98
27. Table 4.4  SELECT FINANCIAL PARAMETERS OF SCHEDULED URBAN COOPERATIVE BANKS 1999 - 2008  103
28. Table 4.5  NET PROFIT OF SCHEDULED URBAN COOPERATIVE BANKS  109
29. Table 4.6  SPREAD OF SCHEDULED URBAN COOPERATIVE BANKS  110
30. Table 4.7  BUSINESSES PER EMPLOYEE OF SCHEDULED URBAN COOPERATIVE BANKS 111
31. Table 4.8  MEANS, STANDARD DEVIATION AND COEFFICIENT OF VARIATION OF SCHEDULED URBAN COOPERATIVE BANKS OF NET PROFITS TO ASSETS RATIO, SPREAD TO ASSETS RATIO AND BUSINESS PER EMPLOYEE 112
32. Table 4.8A  CORRELATION COEFFICIENT BETWEEN NET PROFITS TO ASSETS RATIO AND SPREAD TO ASSET RATIO AND NET PROFITS TO ASSETS RATIO AND BUSINESS PER EMPLOYEE 2004 TO 2008 113
33. Table 4.9  CRAR OF SCHEDULED URBAN COOPERATIVE BANKS 123
34. Table 4.10  CRAR OF SCHEDULED COMMERCIAL BANKS 125
35. Table 4A.1  OPERATING COST TO TOTAL ASSETS OF ALL BANK GROUPS 129
36. Table 4A.2  BUSINESS PER EMPLOYEE OF ALL BANK GROUPS 129
37. Table 5.1  COMPARATIVE CRARs OF COSMOS BANK & JANATA BANK 135
38. Table 5.2  NET NPAs OF COSMOS BANK AND JANATA BANK 137
39. Table 5.3  NET NPAs AND NET LOSSES OF JANATA BANK 138
40. Table 5.4  NET NPAS AND NET PROFITS OF COSMOS COOPERATIVE BANK 139
41. Table 5.5  IMPACT OF NPAs ON CREDIT FLOW OF TWO BANKS 140
42. Table 5.6  COMPARATIVE NET NPAs & CREDIT GROWTH OF TWO BANKS 141
43. Table 5.7  PRIORITY SECTOR LENDING AND NPAs OF COSMOS & JANATA BANK 142
44. Table 5.8  SHARE OF NON-INTEREST INCOME IN TOTAL INCOME OF COSMOS BANK  146
45. Table 5.9  SHARE OF NON-INTEREST INCOME IN TOTAL INCOME OF JANATA BANK  146
46. Table 5.10  NON INTEREST INCOME AND INCOME FROM PROFIT ON SALE OF SECURITIES OF COSMOS AND JANATA BANK  147
47. Table 5.11  BURDEN RATIO OF THE COSMOS BANK  148
48. Table 5.12  BURDEN RATIO OF JANATA BANK  148
49. Table 5.13  OPERATING EXPENSES, TOTAL INCOME & INTEREST EXPENSES OF COSMOS BANK  150
50. Table 5.14  OPERATING EXPENSES, TOTAL INCOME & INTEREST EXPENSES OF JANATA BANK  150
51. Table 5.15  COST INCOME RATIO OF COSMOS AND JANATA BANK  150
52. Table 5.16  CASH RESOURCES AND ASSETS OF COSMOS BANK AND JANATA BANK  153
53. Table 5.17  DEPOSITS AND CREDIT OF COSMOS BANK AND JANATA BANK  153
54. Table 5.18  LIQUID ASSET RATIO AND CREDIT DEPOSIT RATIO OF COSMOS BANK AND JANATA BANK  153