CHAPTER I

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CHAPTER I

INTRODUCTION

1.1 INTRODUCTION:

The Human Resources really mean the manpower or labour which an organization possesses or the people who are capable to contribute the organizational goals. Human Resource Development is a function of human resource management which is a process of developing and properly using the human resource for fulfilling the goals of an organization. It thus will improve the role of the people in contributing the organizational development.

The human Resource Development consists of the process of:

a) Ensuring the skills, knowledge, abilities and performance of the work force,

b) Meet the current and future organizational and individual needs,

c) It is done through developing, implementing and evaluating activities and programmes,

d) Addressing employees’ training and development.

e) Change and performance management,

f) Unique needs of particular employees’ groups

The Human Resource Development identifies and recognizes the people. They are the organization of significant and valuable resources. There is the need to develop them for the knowledge, skill and attitude or achieving the goals of both i.e. own and organizational. Thus HRD can be defined as “The development of people by providing them the required atmosphere where they may grow to realize their fullest potential. Human resource professionals are revaluing their role in the business world. Traditionally perceived as bureaucratic the field of human resource has been criticized for
failing to add the direct profits and for failing to contribute strategic direction to company objectives.

The human resource is now assuming a greater role as strategic business partners. They have been forced to redefine their responsibilities. Again to develop a compelling response for critics who dispute human resource value to the bottom line.

The companies have developed their directional changes organizing from this criticism against human resources. These changes include re-engineering human resource as business partners, changing human resource to a consultant states or eliminating human resource developments completely though a combination of line managers and outsourcing.

These changes are based on the assumption that human resource functions need to be closely aligned with business objective. The human resource needs to assist companies in becoming competitive. It is done by developing the workforce, business objectives and long range strategies to ensure profitability.

The rapid improvements in the technology are allowing human resources to move into these new roles. It is through human resource information systems (HRIS) internet applications, etc. The employees have more responsibility for administrative tasks and human resources have more time for strategic decision making.

The banks, in various sectors, create and supply the financial services. They are like the advancing small loans to the villagers, farmers to effect foreign exchange transfers internationally. They offer these services to the people of all social and economic segments. Also they provide opportunities for development and reduce socio-economic disparities. They enable the weaker sections of the society to have access to the benefits of modernization. Again by providing common service such as Savings Accounts, Term Deposits, Checking Accounts and Fund Transfers, they reduce geographical, social and psychological distance. Finally banking services themselves have a human development effect by developing individuals and deprived groups. Secondly by gradually orienting
social culture towards a democratic vision. So there is the need of revitalizing and developing bank employees (i.e. HRD) to create a new work culture and concern for customer service. Hence, the present topic is selected for the research work, which has very significant role to play towards the era of 21st Century.

As such many research works in this areas will be of great importance and relevance in human resource development expressing the development of individual employees, the development of group of employees in an organization, various sections, divisions, departments and finally the development of entire working people, working to achieve the goals of the organizations.

1.2 CONCEPT OF ‘HUMAN RESOURCE DEVELOPMENT’ (HRD):

1.2.1 The Definitions:

(1) Human Resources really mean the “manpower or labour which an organization possesses”. – Allen R. E. (01)

(2) “The people who are ready, willing and able to contribute to organizational goals. Human resource development intrinsically recognizes the ‘people’. They are the Organizations which are singularly important and valuable resources and that they need to be developed. It is in terms of their knowledge, skill and attitude for achieving their personal as well as organizational goals because only dynamic people can build dynamic organizations. Again competent and motivated people enable an organization to achieve its goals. - Ivanovic A. and P. H. Collin (02)

(3) Human Resource Development is defined as “the development of people by proving them the required environment where they may grow to realize the fullest potential”. The dual role of HRD is firstly to prepare individuals for future job responsibilities. Secondly to enable the organization to contend with employees obsolescence and turn over workforce diversity as well as technological and social changes.”- Dr. Bansal M. P. (03)
(4) Human Resource Development, in the organizational context, as rightly defined by Prof. T. V. Rao, is a process in which the employees of an organization are continuously helped in a planned way to - Gupta Sachin, Gupta Santosh

(i) acquire or sharpen their capabilities required to perform various obligation tasks and functions associated with and related to their present or future expected rules.

(ii) develop their capabilities as individuals so that they may be able to discover their potentialities and exploit them to full for their won and organizational development purposes and

(iii) to develop an organizational culture where superior subordinate relationships, team work and collaboration among different sub units are strong and contribute to the organizational wealth, dynamism and pride of the employees.

The above definitions lay emphasis on the organizational role of employees, but HRD is not limited to this only. The individuals, his genius and potentials are emphasized as worth development not just for organizational purposes, but also for his own development. The focus is equally on building an ‘enabling’ organizational culture so as to emphasise the team work, which is particularly relevant in the context of the Indian experience where the absence of spirit is often the base of our organization.

(5) “Human Resource Development is defined as,’ The total knowledge, skills, creative abilities, talents and aptitudes of an organization is workforce as well as the values attitudes and beliefs of the individuals involved”. – Arya P. P. and Tondon B. B.
1.2.2 History:

The history and origin of Human Resource Development is not very old. The term came into use only in the early seventees of 20th century. According to Less Nodler, the term HRD was first applied in 1968 in the George Washington University in 1969, it was used in Miami at the American Society for Training and Development Conference. But by the middle of 1970’s it was gaining more acceptance. It was being used by mean as merely a more attractive term then “Training and Development”. In the opinion of some management thinkers Japan is the first country to stress and use HRD practices. ‘Better people’, not merely better technology, is the surest way to a ‘Better Society’ is the most popular belief in Japan

1.2.3 Indian Scenario:

As far as India is concerned, the term HRD was introduced for the first time in the State Bank of India in 1972. It is believed that the concept of HRD has not been imported in India. It is a philosophical value concept developed by Dr. Udai Pareek and Dr. T. V. Rao at the Indian Institute of Management, Ahamadabad. By the late seventies this professional outlook on HRD spread to a few other public sector organization such as Bharat Heavy Electrical, Steel Authority of India Ltd., Maruti Udyog Ltd., Indian Airlines & Air India, Larson & Tubro Ltd., and TISCO are the heroes of HRD application in the private sector organization in India.

The role of Indian Institute of Management, Ahamadabad, Centre for HRD at Xavier, Labour Relations Institute, Jamshedpur, Indian Society for Training & Development at New Delhi and National HRD Network at New Delhi and some individual researchers is
important in carrying the HRD Movement forward in India. Today most of the larger public and private sector organizations in India are using the techniques and approaches of HRD to develop their employees for the achievement of organizational goals with individual satisfaction and growth HRD has now become a national issue and the Ministry of HRD is expected to mobilize the human potential of the country.

1.2.4 Human Resource Development:

To appreciate the importance of HRD, it is necessary to understand the HRD concept because it is multi-dimensional. It has been defined by Economists, Social Scientists, Industrialists, Managers and other Academicians in different ways & from different angles. In a broad sense,

(01) HRD is the process of increasing knowledge, will & capacities of all the people in a given society.

(02) In the national context HRD is a process by which the people in various groups are helped to acquire new competence continuously. So as to make them more and more self reliant and simultaneously develop a sense of pride in their country.

(03) In economic terms, it means accumulation of human capital and its effective utilization for the development of economy. In potential terms HRD prepares people for active participation in the political process.
(04) From the social & cultural point of view, the development of human resources enriches life as far as industrial organization is concerned.

(05) HRD in three pronged, focusing on people the ‘human’ aspect where people are seen as having skills, having potential and the ability to grow change & develop, the ‘resource aspect where individuals are considered resources rather than problems and the ‘development’ aspect.

(06) In this context, M. N. Khan\textsuperscript{(06)} also rightly remarks, “HRD is the process of increasing knowledge, skills, capabilities and positive work attitude and values of all people working at all levels in a business undertaking”

It is nevertheless, true that it is a very narrow concept of HRD. Its stress is on the individual development and not on HRD which by itself is not an end but a means to achieve certain objectives and making advancement of individual and organizational goals.

(07) Professor C.S. Sanker\textsuperscript{(07)} observed, “HRD is a development oriented planning effort in the personnel areas which is basically concerned with the development of human resources in the organization for improving the existing capabilities and acquired new capabilities for achievement of the corporate and individual goals.

(08) Dr. Len Nadler\textsuperscript{(08)} observed, “HRD means an organized learning experience within a period of time which an objective of producing the possibility of performance change.”

(09) In the same way, Carro, Paire and Irancevich\textsuperscript{(09)} hold that “HRD is an effective way to meet several changes, (employee turn over) faced by the most of the organizations.
(10) According to John E. Jones\(^{(10)}\), “HRD is an approach to the systematic expansion of people’s work related abilities, focused on the attainment of both organizational & personal goals.”

(12) Dr. Nadler, Carrol and Jones\(^{(11)}\) have used the terms “H.R.D.” mainly to refer to training, education and development. According to them, training is focused on the present job education and the future job and development is concerned with providing learning experiences to employees so that they may be ready to move to new directions and dimensions that the organizational change requires. The concepts of these thinkers are practical & pragmatic.

(13) Adam Smith, Karl Marx and a host classical and modern economists\(^{(12)}\) have described and emphasized the importance of human resources, but have specially focused on labour, dexterity and skill development which is determined by the amount of labour output of an individual. This also implies quality of human resources, which can accelerate faster growth resulting in multiple effects.

1.3 BANKING PROFILE:

India has adopted planned economy since Independence. The Government of India has introduced mixed economy for overall development. Indian economy accepted mixed economy as a golden mean between Capitalism and Socialism. The banking sector is the main sector, which mobilizes the finance in any country. The banking sector has undergone through many changes during the last century in all over the world. In India the banking sector has tried to mobilize money for the development of all the important sectors like agriculture, industry as well as co-operatives.
The Nationalized Banks have been entrusted with the role of actions as catalytic agents in development process. To suit the national development plans, banking sector has assisted to small as well as large area of economy. By enacting necessary regulations, government has taken actions for effective and efficient utilization of banking services.

The following are some of the regulations to explore the banking sector:

(a) The India Banking Regulation Act 1935.

(b) Reserve Bank of India Act 1935.

(c) Maharashtra Co-operative Societies Act 1960.

“The Nationalization of 14 banks in 1969 in India has brought a great change in overall banking structure and operations. This change compelled the banks to plan and control their business to suit the national priorities. It is in the context the National Institute Of Bank Management conducted a study in 1977 on performance budgeting in commercial banks.”

It was realized that commercial banks and nationalized banks failed to reach towards weaker and remote sector of rural areas. Here Co-operative banks were proved to be very helpful and necessary.

“The co-operative banks constitute a very important component of the financial sector of the economy. Their contribution providing banking service to persons of limited means both in rural and urban areas has been second to none. The co-operative banks have played a very significant role in augmenting financial resources in those areas of economy where other financial resources in those areas of economy where other financial resources failed to reach.” - Kaura Mahindra N.(13)
1.4 DEVELOPMENT OF URBAN CO-OPERATIVE BANKS:

The historical development of Urban Co-Operative banks including establishment of various committees are as per following.

(a) Rural Banking Enquiry Committee 1950,

(b) Survey through Reserve Bank of India 1958-1959,

(c) Study Group on Credit Co-operatives on the Non-Agriculture Sector 1963,

(d) Working Group on Industrial finance through co-operative banks 1968,

(e) Banking Commission 1972,

(f) Committee on problems of Urban Co-Operative Banks in Maharashtra 1976,

(g) Committee on Urban Co-Operative Banks 1972,

(h) Banking Regulation Act 1949.

This Act was applicable to Co-Operative Banks from 1\textsuperscript{st} March 1966. Its provisions are as follows:

1) Control through RBI

2) Registration, Management, Audit by Co-operative Department
(i) Banking Regulation (Amended) in 1965 by adding section 56 by adding section 56 (for dual control on Co-operative banks),

(j) Narsimahan’s Banking Reforms recommendation Committee,


Section 10 (A) (2A) “No director – other than Chairman…….shall hold office continuously for a period of six years.

Section 20 (1) No banking Co-Operative Society shall enter into any commitment for granting an loan advance to or on behalf of “Co - Operative society means a society registered under any other law relating to the registration of Co-operative societies for the time being in force in any state.”

In short Urban Co-Operative Banks play a vital role in all-round development of the society, especially weaker sections of the community and so there was a continuous growth and development in establishment of the Urban Co-Operative banks.

1.5 POSITION AFTER THE POST LIBERALISATION PERIOD :

In 1990, Government of India has adopted a “New Economic Policy” and preferred to liberalization, Privatization and globalization. Economic reforms initiated in 1991 by then Finance Minister Dr. Manmohan Singh, would have overhaul of Indian Banking sector. The process began on the basis of recommendations of the Narasimhaman Committee Report “This was a gradual process undertaken with almost care least it should disrupt the banking sector. Slowly the RBI freed interest rates both on the deposit and the lending sides. At the same time
it relaxed the Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR), unlocking more and more funds. On the deposit side, bank is free to offer any rate depending upon assets – liability position. As the above is related with all sectors of banking but in case of the Urban Co-operative Banks, the post liberalization period is a very drastic change bringing era. By the 31st March 2010, the total number of Urban Co-operative Banks in the country was 2084.-

Asthana A. K. (14)

Table No. 1.1
General Scene of Urban Co-operative Banks in India and in Maharashtra
(as on 31-03-2007)

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Particulars</th>
<th>India</th>
<th>Maharashtra</th>
<th>% Maharashtra to India</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>No. of Banks</td>
<td>2104</td>
<td>639</td>
<td>30.37</td>
</tr>
<tr>
<td>2</td>
<td>Deposits</td>
<td>41025640</td>
<td>6072498</td>
<td>55.08</td>
</tr>
<tr>
<td>3</td>
<td>Loans</td>
<td>6793017</td>
<td>3742401</td>
<td>55.00</td>
</tr>
</tbody>
</table>

[Source – The Maharashtra State Co-operative Banks Association, Mumbai]

The above table shows importance of the Co-operative Banks in Maharashtra. From the Table No. 1.1, we can understand the position of the Urban Co-operative Banks in Maharashtra compared to total Urban Co-operative Banks in India. In Maharashtra, 639 Urban Co-operative Banks work through 4333 branches and 23 extension counters whereas in India 2104 Urban Co-operative banks work through 8166 branches and 95 extension counters. The 30.37% of the Co-operative banks out of total 2104 banks across the country are there alone in Maharashtra.
1.6 THE CO-OPERATIVE BANKS IN SANGLI DISTRICT:

In Western Maharashtra, Sangli District is one of the important districts. Sangli District is always leading in politics, social aspects, industrialization and in Co-operatives. Sangli District is one of rapidly developing area in Maharashtra.

It is appropriate to study the location of Sangli District in Maharashtra State Map. Sangli District is situated between Kolhapur, Solapur, Satara and Belgaum Districts. It is surrounded by Solapur District in the East, Kolhapur District by the West, Belgaum District by the South and Satara District by North. In Sangli District river Krishna, Koyana and Warana are flowing from West to East and major portion of the district come under cultivation.

In this district, Co-operative Credit movement started in 1926. The first Co-operative Bank was established on 4th May 1926, named “The Islampur people Co-operative Bank Ltd., Urun-Islampur”. It is appreciable that the Sangli district has made good progress before and after independence.

Miraj Taluka is a leading taluka of Co-operative banks because out of 32 Co-Operative banks in Sangli district, fifteen Co-operative banks exist in Miraj. There are few Tahsils in Sangli district where the Urban Co-operative banks are not established.
Table No. 1.2
Urban Co-Operative Banks in Sangli District Scenario
(as on 31-03-2010)

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Taluka</th>
<th>No. of Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Miraj</td>
<td>15</td>
</tr>
<tr>
<td>2</td>
<td>Kavathe Mahankal</td>
<td>----</td>
</tr>
<tr>
<td>3</td>
<td>Jat</td>
<td>01</td>
</tr>
<tr>
<td>4</td>
<td>Atpadi</td>
<td>01</td>
</tr>
<tr>
<td>5</td>
<td>Khanapur</td>
<td>03</td>
</tr>
<tr>
<td>6</td>
<td>Tasgaon</td>
<td>01</td>
</tr>
<tr>
<td>7</td>
<td>Walwa</td>
<td>06</td>
</tr>
<tr>
<td>8</td>
<td>Shirala</td>
<td>01</td>
</tr>
<tr>
<td>9</td>
<td>Palus</td>
<td>04</td>
</tr>
<tr>
<td>10</td>
<td>Kadegaon</td>
<td>----</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>32</td>
</tr>
</tbody>
</table>


1.7 TALUKAWISE POSITION OF THE URBAN CO-OPERATIVE BANKS:

The following paragraphs give data in respect of the Urban Co-operative banks and their Talukawise position with registration of the respective banks.
In this Taluka, there are 15 Urban Co-operative banks which are enlisted with their registration dates.

**Table No. 1.3**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the Bank</th>
<th>Date of Registration</th>
</tr>
</thead>
<tbody>
<tr>
<td>02</td>
<td>Miraj Urban Co-op. Bank Ltd., Miraj</td>
<td>29-04-1950</td>
</tr>
<tr>
<td>03</td>
<td>Sangli District Primary Teachers Co-op. Bank Ltd., Sangli</td>
<td>04-11-1932</td>
</tr>
<tr>
<td>04</td>
<td>Annasheb Karale Urban Co-op. Bank Ltd., Sangli</td>
<td>30-09-1960</td>
</tr>
<tr>
<td>05</td>
<td>Shetakari Sahakari Bank Ltd., Sangli</td>
<td>13-08-1965</td>
</tr>
<tr>
<td>06</td>
<td>Yashwant Sahakari Bank Ltd., Miraj</td>
<td>19-04-1967</td>
</tr>
<tr>
<td>07</td>
<td>Shree Laxmi Mahila Co-operative Bank Ltd., Sangli</td>
<td>20-12-1971</td>
</tr>
<tr>
<td>08</td>
<td>Nav-Krishna Valley Co-operative Bank, Kupwad</td>
<td>Liquidated</td>
</tr>
<tr>
<td>09</td>
<td>Muragharajendra Co-operative Bank Ltd., Miraj</td>
<td>14-10-1975</td>
</tr>
<tr>
<td>10</td>
<td>Shri Parshwanath Co-operative Bank Ltd., Sangli</td>
<td>28-03-1924</td>
</tr>
<tr>
<td>11</td>
<td>Shri Laxmi Sahakari Bank Ltd., Mhaisal</td>
<td>31-03-1984</td>
</tr>
<tr>
<td>12</td>
<td>Appasaheb Birnale Co-operative Bank Ltd., Dudhgaon</td>
<td>28-05-1986</td>
</tr>
<tr>
<td>13</td>
<td>Kupwad Urban Co-operative Bank, Kupwad</td>
<td>17-06-1995</td>
</tr>
<tr>
<td>14</td>
<td>Dhanashri Mahila Co-operative Bank Ltd., Miraj</td>
<td>01-07-1997</td>
</tr>
<tr>
<td>15</td>
<td>Lord Balaji Co-operative Bank Ltd., Sangli</td>
<td>Liquidated</td>
</tr>
</tbody>
</table>

### [02] Palus Taluka (04 Nos.):

**Table No. 1.4**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the Bank</th>
<th>Date of Registration</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Satyavijay Sahakari Bank Ltd., Kundal</td>
<td>07-03-1964</td>
</tr>
<tr>
<td>02</td>
<td>Palus Sahakari Bank Ltd., Palus</td>
<td>24-02-1966</td>
</tr>
<tr>
<td>03</td>
<td>Mansing Co-operative Bank Ltd., Dudhondi</td>
<td>01-05-1997</td>
</tr>
<tr>
<td>04</td>
<td>Bajirao Appa Co-operative Bank Ltd., Ankalkhop</td>
<td>14-07-1986</td>
</tr>
</tbody>
</table>


### [03] Tasgaon Taluka: (01 No.)

**Table No. 1.5**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the Bank</th>
<th>Date of Registration</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Tasgaon Urban Co-operative Bank Ltd., Tasgaon</td>
<td>06-02-1936</td>
</tr>
</tbody>
</table>

### Khanapur Taluka (03 Nos.):

**Table No. 1.6**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the Bank</th>
<th>Date of Registration</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Vita Merchant Co-operative Bank Ltd., Vita</td>
<td>19-06-1936</td>
</tr>
<tr>
<td>02</td>
<td>Janata Sahakari Bank Ltd., Vita</td>
<td>19-06-1936</td>
</tr>
<tr>
<td>03</td>
<td>Vita Urban Co-operative Bank, Vita</td>
<td>15-03-1972</td>
</tr>
</tbody>
</table>


### Jat Taluka (01 No.):

**Table No. 1.7**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the Bank</th>
<th>Date of Registration</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Jat Urban Co-operative Bank Ltd., Jat</td>
<td>02-01-1953</td>
</tr>
</tbody>
</table>

## Table No. 1.8

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the Bank</th>
<th>Date of Registration</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>The Islampur people Co-operative Bank Ltd., Urun-Islampur ( M.D. Pawar People Co-operative Bank Ltd., Urun-Islampur)</td>
<td>05-05-1926</td>
</tr>
<tr>
<td>02</td>
<td>The Islampur Urban Co-operative Bank Ltd., Islampur</td>
<td>26-06-1935</td>
</tr>
<tr>
<td>03</td>
<td>The Ashta Urban Co-operative Bank Ltd., Ashta</td>
<td>20-02-1960</td>
</tr>
<tr>
<td>04</td>
<td>Rajarambapu Sahakari Bank Ltd., Peth</td>
<td>29-06-1981</td>
</tr>
<tr>
<td>05</td>
<td>Hutatma Co-operative Bank Ltd., Walwa</td>
<td>15-05-1996</td>
</tr>
<tr>
<td>06</td>
<td>Ashta Peoples Co-operative Bank Ltd., Ashta</td>
<td>08-03-1960</td>
</tr>
</tbody>
</table>


## Table No. 1.9

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the Bank</th>
<th>Date of Registration</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Sarjeraodada Naik Shirala Urban Co-operative Bank Ltd., Shirala</td>
<td>18-03-1997</td>
</tr>
</tbody>
</table>

[08] **Atpadi Taluka (01 No.)**:

**Table No. 1.10**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the Bank</th>
<th>Date of Registration</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Babasaheb Deshmukh Co-operative Bank Ltd., Atpadi</td>
<td>25-06-1998</td>
</tr>
</tbody>
</table>


[09] **Kavathemahankal Taluka** : Nil.

[10] **Kadegaon Taluka** :

Kadegaon Taluka is declared in 2003. There is no any Urban Co-operative Bank registered upto this date.

1.8 **SELECTED CO-OPERATIVE BANKS IN SANGLI DISTRICT** :


**Historical Background of the Bank** :

The Tasgaon Urban Co-operative Bank was established on 06-02-1936. There were total 47 members at the beginning and share capital was of Rs. 1930/-. Total deposit was Rs.
2454/- Loans of Rs. 10955/- were issued to borrowers during the first financial year. There were seven members in managing committee and 42 meetings were conducted. The members of the managing committee at the time of beginning of the bank is as per following.

1. Shri. Sadashivrao Babajirao Shete - Chairman
2. Shri. Nagnath Kashinath Bhadule - Member
3. Shri. Narayan Tukaram Shinde - 
4. Shri Yeshwant Narayan Kolekar - 
5. Shri. Shankar Dnyanoba Pailwan - 
6. Shri. Vishweshwar Kashinath Shete - 
7. Shri Khandoba Maruti Petkar - 

There were three members in supervising committee and are as per following.

1. Shri Pirchand krushnadas Marwadi - Member
2. Shri Shankar Santram Tingare - 
3. Shri. Phulchand Ravaji Gujar - 

Bank got ‘B’ class after the government audit during the first financial year of the bank. The bank earned the net profit of Rs. 137.30/-. The building of the bank was on rental basis. All the transactions were on ‘hundi’ basis. Loans were also availed on the security of ‘Turmeric’ in ‘pevas’.

The members of the managing committee at present are as per following.

1) Shri Mahadev Gopinath Hingmire – President
2) Shri Sadashiv Babasaheb Shete – Vice President
3) Shri Vishwanath Shridhar Devdhar – Director
4) Shri Chandrakant Shankar Adake - """"
5) Shri Annasaheb Vishwanath Mahajan - """"
6) Shri Arun Patangrao Patil - """"
7) Shri Suresh Narayan Mali - """"
8) Shri Maheshwar Mahadev Hingmire - """"
9) Shri Kumar Ramchandra Shete - """"
10) Shri Vinay Mukundrao Shete - """"
11) Shri Adv. Bharat Narayan Shalgaonkar - """"
12) Shri Dr. Vijay Bhiku Sawant - """"
13) Shri Arun Gaurihar Kokane - """"
14) Shri Chandrakant Dhondiram Shinde - """"
15) Shri Ravindra Gangadhar Bukate - """"
16) Sou. Shehenaj Shoukat Mulla – Female Director
17) Sou. Rekha Maruti Pawar - """"
18) Shri Uday Govind Dafalapurkar (C. A.) - Expert Director
19) Shri Anil Gundappa Kutte – Director
20) Shri Balasaheb Bhimrao Shinde - """"
21) Shri Dinkar Bhimrao Jadhav – Staff Representative
22) Shri Vilas annaso Pailwan - """"
23) Shri Balasaheb Bhupal Kole - Manager
## Table No. 1.11


**COMPARATIVE STATEMENT FROM FINANCIAL YEAR 2000-2001 TO 2008-2009**

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[Source: Annual Reports of the Bank from the year 2000-2001 to 2008-2009]
**Historical Background of the Bank:**

Veteran leader and Ex. President of Maharashtra Congress Committee. Shri Rajarambapu Patil was instrumental in establishing education society, sugar factory, spinning mill, consumer stores and co-operative bank in this region. He had a vision of developing the rural areas for which he recognized the need of banking. On 29th June 1981, Walwa Sahakari Bank Limited, Peth was founded. After Reserve Bank of India’s permission bank commenced its operation on 10th November 1981. Rajarambapu Patil was leading height of the bank. He saw that the bank provides services to small and needy persons. It was his endless endeavor to cater to the needs of poor farmers of this area throughout his life. Sad demise of Rajarambapu Patil on 17th January 1984 was a big set back for this region.

His followers and board members of various organizations handed over leadership to Shri Jayantrao Patil, in him they saw a spark of dynamism. It was unanimously decided to rename Walwa Sahakari Bank as Rajarambapu Sahakari Bank in 1984.

Bank was started with a capital of Rs. 5,00,000/- only with one office and twelve employees. Today (as on 31st March 2007) it has own funds of Rs. 43.91 Crores, 25 branches, 2 Extension counters and 269 employees. It owns big and graceful building at Peth. All branches are fully computerized and rendering computerized services to its customers.
Services:

Bank caters to the needs of small farmers, artisans and craftsmen, large and small scale industries, traders and self employed, providing loans for improving the standard of living for creating self employment opportunities and increasing earning potential of rural people. Under the dynamic leadership of Hon. Shri Jayantrao Patil, Bank has entered to Kolhapur, Satara and Pune Districts. The Bank is now planning to extend its branches to Bombay, Solapur and Ratnagiri. Under his guidance the bank is continuously implementing and practicing new techniques for its customers.

The Management:

It has been decided from the inception that the Management / Body of the bank will work towards betterment of the society therefore there must be unanimous decisions which has been emphasized by Hon. Shri Jayantrao Patil. The Governing body is formed by unanimous consent of all members.

Head Office of the bank at Peth co-ordinates with all branches. Bank has a vision and a hope to grow on the strength of the management and employees. Bank is planning to expand its activities in Bombay, Solapur, Ratnagiri and other Major places in the State.

Salient features of the Bank:

1. All 25 branches and 2 Extension Counters are fully computerized.
2. Using latest Electronic and Mechanical technologies in dairy transaction to provide prompt and timely services to customers.
3. “A” audit classification since establishment.
4. Bank’s Staff is trained in computers.
5. Own training centre to provided training to staff.
6. Financial aids to members, Employees and their families for Medical, Educational and other extra curricular activities.
7. Paid 15% dividend to share holders. (Upto 31st March 2005)
8. Maximum disbursement of loans to priority and weaker sectors.
9. ½ % additional Interest Rate on Deposits for Senior Citizens.
10. In future Bank intends to provide services like ATM, Kisan Credit Card, Net Banking to its customers.

The members of the managing committee at the time of beginning of the bank is as per following.

1. Shri Dattajirao Ganapatrao Patil - Chief Promoter
2. Shri Shamrao Ramchandra Vategaonkar - Promoter
3. Shri S. D. Patil - Promoter
4. Shri R. V. Patil - Promoter
5. Shri S. N. Patil - Promoter
6. Shri J. Y. Patil - Promoter
7. Shri J. L. Gurav - Promoter
8. Shri V. V. Patil - Promoter
9. Shri P. H. Ghorapade - Promoter
10. Shri B. V. Patil - Promoter
11. Shri A. D. Patil - Promoter
12. Shri B. R. Nalawade - Promoter
13. Shri P. S. Desai - Promoter
14. Shri R. K. Chougule - Promoter
15. Shri R. S. Jakhale - Manager
The members of the managing committee at present are as per following.

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<td>1</td>
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<td>Shri Janardan Yashwant Patil</td>
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<td>Shri Vijayrao Vithalrao Yadav</td>
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<td>5</td>
<td>Shri Shivaji Baburao Mane</td>
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<td>Shri Sanjay Jaysing Patil</td>
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<td>7</td>
<td>Shri Dr. Prakash Hindurao Patil</td>
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<td>Shri Ajitkumar Lalaso Patil</td>
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<td>Sou. Trupti Devanand Patil</td>
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<td>Shri Baburao Tukaram Hubale</td>
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<td>Shri Rajaram Tukaram Thorat</td>
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<td>14</td>
<td>Shri Dhanaji Ananda Patil</td>
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<td>Shri Ramrao Vithhal Mali</td>
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<td>16</td>
<td>Shri Jotiram Ramchandra Kamble</td>
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<td>17</td>
<td>Shri Pralhad Laxman Kulkarni</td>
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Table No. 1.12  
COMPARATIVE STATEMENT FROM FINANCIAL YEAR 2000-2001 TO 2008-2009

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<td>272</td>
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[Source: Annual Reports of the Bank from the year 2000-2001 to 2008-2009]

Bank caters to the needs of small farmers, artisans and craftsmen, large and small scale industries, traders and self employed, providing loans for improving the standard of living for creating self employment opportunities and increasing earning potential of rural people.

The members of the managing committee of the bank are as per following.

1. Shri Vinod Chintamani Gulavani – Chairman
2. Shri Dattatray Khashaba Kadam – Vice Chairman
3. Shri Gajanan Ramchandra Diwate – Promoter
4. Shri Subhash Vishwanath Basagare – Promoter
5. Shri Laxman Piloba Yewale – Promoter
6. Shri Sharada Kanitlal Shaha - Promoter
7. Shri Jagdish Ramchandra Sagare - Promoter
8. Shri Subhash Bhalchandra Newsaskar – Promoter
9. Shri Pradeep Narayan Deshpande - Promoter
10. Shri Megharaj Gulabchand Jogad - Promoter
11. Shri Rajendrakumar Devdas Shaha – Promoter
12. Shri Dattatray Krishna Survase - Promoter
13. Shri Uttam Ramchandra Kokil - Promoter
14. Shri Milind Ramchandra Tarlekar – Promoter
15. Shri Gopal Eknath Deshpande - Promoter
16. Shri Dipak Rajaram Khalipe - Promoter
17. Shri Niranjan Vinod Gulavani - Promoter
18. Shri Kusum Kalidas Chothe – Promoter
19. Shri Shobha Deepak Sagare - Promoter
20. Shri Purushottam Muralidhar Kakade - Promoter
21. Shri Balkrishna Bharamu Shitole - Promoter
22. Shri Ashok Balkrishana Chandane – Promoter
23. Shri Ramchandra Bhimrao Bhingardeve – Promoter
24. Shri Shripad Shriram Patgaonkar – Chief Executive Officer

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**Table No. 1.13**
The Vita Merchant Co-Operative Bank Limited, Vita, Tal. Khanapur, Dist. Sangli

**COMPARATIVE STATEMENT FROM FINANCIAL YEAR 2000-2001 TO 2008-2009**

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</table>

[Source: Annual Reports of the Bank from the year 2000-2001 to 2008-2009]
**Name of the Bank** : Jat Urban Co-Operative Bank Limited, Jat, Tal. Jat, District Sangli.

There were total 2,239 members of the bank. During the financial year 2008-2009 it was 2,281. The total Share Capital of the bank during the same year was Rs. 63,25,3550/-. As per the rules of Reserve Bank, C. I. A. R. is required to be maintained as 9 %. But then also, Bank has achieved 38.4 %. From this its clear that Bank is sufficiently capable at present.

The members of the Bank during the year 2008-2009 to 2012-13 are as per following.

1. Shri Pandurang Dhondiba Katare – Chairman
2. Shri Manohar Chandrashekhar Pattanshetty – Vice Chairman
3. Shri Dhanappa Annappa Ainapure – Promoter
4. Shri Vijay Virbhadra kalagi - Promoter
5. Shri Sambhaji Shankar Bamane - Promoter
6. Shri Mallikarjuna Shivappa Mogale – Promoter
7. Shri Gurupadappa Dhanappa Modi – Promoter
8. Shri Manohar Shivappa Modi – Promoter
9. Shri Shivlingappa channappa Sank – Promoter
10. Shri Murgeppa Revappa Hatti - Promoter
11. Mrs. Suvarna Vijay Patil – Promoter
12 Mrs. Vijaya Ashok Bijjaragi – Promoter
13 Shri Balasaheb Nagappa Hunchalkar – Promoter
14. Shri Shrimant Kashinath Sale – Promoter
15. Shri Ashok Girmalla Patil – Promoter
17. Shrimati Shakuntala Shivkumar Chanshetty - Promoter
### Table No. 1.14

**COMPARATIVE STATEMENT FROM FINANCIAL YEAR 2000-2001 TO 2008-2009**

<table>
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[Source : Annual Reports of the Bank from the year 2000-2001 to 2008-2009]
**Name of the Bank:** Sarjeraodada Naik Shirala Sahakari Bank Limited, Shirala, Tal Shirala, Dist. Sangli

The Bank was established in the year 1999-2000. Bank caters to the needs of small farmers, artisans and craftsmen, large and small scale industries, traders and self employed, providing loans for improving the standard of living for creating self employment opportunities and increasing earning potential of rural people. The bank is continuously implementing and practicing new techniques for its customers.

The members of the managing committee during the financial year 2008-2009 were as per following.

1. Shri Hambirrao Sarjerao Naik – Chairman
2. Shri Sudhakar Vyanktesh Hasabnis – Vice Chairman
3. Shri Udaysingh Sarjerao Naik – Promoter
4. Shri Prakash Ravaji Dhas – Promoter
5. Dr. Shri Arvinda Abaso Pawar – Promoter
6. Adv. Shri Bhagatsingh Vasantrao Naik – Promoter
7. Shri Dinkar Daulu Patil – Promoter
8. Shri Balaso Ramchandra Patil – Promoter
9. Shri Sanjay Hmbirrao Naik – Promoter
10. Shri Sangramsinha Krishnarao Patil – Promoter
11. Shri Mahadev Vishnu Shevade – Promoter
12. Shri Subhash Vishnu Patil – Promoter
13. Shri Sandip Sadashivrao Shinde – Promoter
14. Shri Narayan Pandurang Sanagar – Promoter
15. Shri Shamrao Balawant Kumbhar – Promoter
16. Smt Ujwala Baburao Patil – Promoter
17. Mrs. Kashibai Balkrishna Powekar – Promoter
18. Shri Shivajirao Hanmantrao Patil – Promoter
19. Shri Chandrakant Pandurang Mali – Chief Executive Officer
Table No. 1.15
Sarjeraodada Naik Shirala Sahakari Bank Limited, Shirala, Tal Shirala, Dist. Sangli
COMPARATIVE STATEMENT FROM FINANCIAL YEAR 2000-2001 TO 2008-2009

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[Source : Annual Reports of the Bank from the year 2000-2001 to 2008-2009]
This Bank has RBI Grade-I and Audit Class “A”. This bank also works in rural area of Sangli District. The members of the Director Board from the financial year 2005 to 2010 are as per following.

1. Shri Dadaso Bhimrao Patil - Chairman
2. Shri Ranjeet Babaso Deshmukh - Vice Chairman
3. Shri Amarsingh Narsinghrao Deshmukh - Promoter
4. Shri Bhimrao Subrao Gaikwad - Promoter
5. Shri Bhausaheb Bhagawan Gaikwad - Promoter
6. Shri Bhausaheb Bandu Bhosale - Promoter
7. Shri Bhiku Mahadev Mote - Promoter
8. Shri Sawanta Dajiram Pusawale - Promoter
9. Shri Jayant Jagannath Deshpande - Promoter
10. Shri Arun Ganapatil Mudhe - Promoter
11. Shri Anil Sudhakar Pathak - Promoter
12. Shri Shankar Sakharam Tale - Promoter
13. Shri Dattatray Natha Gavali - Promoter
14. Shri Prasad Bhalchandra Dixit - Promoter
15. Shri Rajendra Keru Khandare - Promoter
16. Mrs. Sandhya Dattatray Bhagawat - Promoter
17. Mrs. Ratnaprabha Chandrakant Kakade - Promoter
18. Shri Balkrishna Laxman Nalawade - Promoter
19. Shri Balasaheb Sadashiv Deshmukh - Promoter
20. Shri Shrinivas Narayan Bhosale - Promoter
21. Shri Suresh Tukaram Sagar - Promoter
22. Shri Bhagwan Shaba Admuthe - Chief Executive Officer
Table No. 1.16
COMPARATIVE STATEMENT FROM FINANCIAL YEAR 2000-2001 TO 2008-2009

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[Source: Annual Reports of the Bank from the year 2000-2001 to 2008-2009]

This bank also works in the rural area and new taluka ‘Palus’. The members of the management committee during the year 2008-2009 of this bank are as per following.

1. Shri Vaibharaoo Vasantaar Pudale – Chairman
2. Shri Shamrao Atmaram Dake – Vice Chairman
3. Shri Vasantaar Pandurang Pudale - Promoter
4. Shri Ramchandra Maruti Patil - Promoter
5. Shri Vishnu Bapurao Sisal - Promoter
6. Shri Vishwas Anandrao Shinde - Promoter
7. Shri Sambhaji Babu Mali - Promoter
8. Shri Subrao Ramchandra Patil - Promoter
9. Shri Martand Sadashiv Sadamate - Promoter
10. Shri Dilip Sadashiv Sathe - Promoter
11. Shri Prakash Namdev Patil - Promoter
12. Shri Chandrakant Baburao Yesugade - Promoter
13. Shri Ashok Eknath Sawant - Promoter
14. Shri Vasantaar Anandrao Mane - Promoter
15. Shri Kumar Tukaram Gaikwad - Promoter
16. Smt. Shantabai Ananda More - Promoter
17. Mrs. Manisha Adhikrao Gondil - Promoter
18. Shri Jaysing Sitaram Patil - Promoter
19. Shri Dhondiram Dynanu Mane - Promoter
20. Shri Ramesh Narayan Rajmane - Promoter
21. Shri Shivaji Bhimrao Jadhav - Promoter
22. Shri Arun Pandurang Chavan - Promoter
23. Shri Chandrakant Anna Gondil - Promoter
24. Shri Jayantilal Shantilal Shaha - Manager
### Table No. 1.17


**COMPARATIVE STATEMENT FROM FINANCIAL YEAR 2000-2001 TO 2008-2009**

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[Source: Annual Reports of the Bank from the year 2000-2001 to 2008-2009]
1. Inception and background:

It was certainly an adventure during those days of early 1935 to promote a Bank with Capital of Rs. 1,100/- and deposit of Rs. 200/- in a small town like Sangli having population of around 30,000/-. In fact, the bank was originally registered under the Sangli State Co-operative Societies Act in 1930. The Bank was promoted by enlightened group of young citizens led by Late SHRI M. H. GODBOLE, who was determined to make a success of the Bank in the Co-operative manner.

Banking institutions around 1935, were mainly catering the needs of big merchants and traders. They had specialized in financing agriculture through co-operative societies. In such a situation petty traders, professionals, and other persons belonging to the low income group had to approach private moneylenders to secure their financial requirements. The promoters of the bank, in this situation took an opportunity to start a co-operative banking institution with the object of meeting the needs of people belonging to the low income group.

The bank celebrated its Silver Jubilee in the year 1961 and Golden Jubilee in the year 1985-86. There are several notable events, since the birth of the bank.

Important Events:

In the very first year, i.e. in 1936, bank earned profit of Rs. 510/-. In the year 1953, three storied building for Head Office was constructed in the central place of Sangli city. On the background of increased volume of business, new building for Head Office was constructed in the year 1986 and Head Office was shifted in the new building at Khanbhag on 10-01-1987.
The first branch of the Bank was opened at Madhavnagar, to facilitate the financial needs of industrial as well as trading activities. The Bank entered backward area of Marathwada in the year 1966 by opening two branches, one at Beed and another at Parbhani. After 1970, branch expansion took speed and now the Bank, through its 35 branches is rendering banking services not only to the specific category of customer, but also to the poor to uplift them, in keeping with the social obligation.

2. Scheduled Status:

Starting its function at the small premises it has grown upto the stage of Scheduled Status awarded for the first time to 11 Urban banks in the country. Since 1-9-1988 Reserve Bank of India vide their letter No. UBD.BR.1887/A-9-87-88 accorded this status to those Co-operative Banks which were having Time and Demand Liabilities in excess of Rs. 50/- Crores and other Satisfactory track record.

3. Social Activities:

The Bank has always been aware of its social obligations and has been doing everything possible to fulfill these obligations.

i) Many small traders and shopkeepers lost their premises as a result of Roads widening undertaken on a large scale by Sangli Municipality. The people who suffered from this, were given finance at a low interest rate in their hour of urgent need.

ii) In the aftermath situation of flood, which hampered the livelihood of a common man, the Bank has offered helping hand urgently to those flood affected persons by way of finance at a low interest rate.

iii) Biogas plants in rural area have proved to be a large source of energy. The
Bank has provided financial help for the erection of 64 biogas plants in the village Mardwadi and Ashta.

iv) The bank has also given donations to a number of educational, social and cultural institutions, which have been playing a useful role in contributing to the enrichment of the social and cultural life of Sangli and other areas.

4. **Special Features:**

i) 8 Hours and 12 Hours continuous Banking service at two branches in SANGLI CITY.

ii) Safe Deposit Lockers facility in 29 branches out of 35 branches.

iii) The area of operation of the Bank is extended to area of State of Maharashtra.

iv) “Back Office Computerization” at 31 branches, “on-line Computerization” in 4 branches.

v) In house training facility for the Staff.

vi) Insurance coverage under Deposit Insurance Scheme for Deposits upto Rs. One Lac.

vii) 20 Branches are working in Bank’s own premises.

Founder Members of the Bank are as per following.

1) Late Bapubhai Ratanchand Shaha
2) Late Ganesh Kondo Godbole
3) Late Ramchandra Dattatray Retharekar
4) Late Narayan Ganoba Khokale
5) Late Ramchandra Vasudev Gadgil
6) Late Krishnaji Shripad Dandekar
7) Late Vithaldas Sarvottamdas Shetaji
8) Late Ramchandra Vinayak Bhide
9) Late Mahadev Hari Godbole (Chairman)
10) Late Vaman Krishna Lagu (Manager)

The members of the managing committee at the time of beginning of the bank is as per following.

1. Shri Bapurao Bhaurao Pujari - President
2. Shri Ashok Ramchandra Vaychal - Vice President
3. Shri Lasman Vithhal Kulkarni - Member
4. Shri Anil Vaman Gadkari - Member
5. Shri Ramesh Narayan Chavan - Member
6. Shri Pratap Dattatray Chavan - Member
7. Adv. Shri Narayan Shankar Joshi - Member
8. Shri Gajanan Alias Anil Vyankatesh Limaye - Member
9. Shri Shrikant Dattatray Inamdar - Member
10. Adv. Sou. Manju Kiran Kulkarni - Member
11. Adv. Shri Nabhiraj Balgonda Pachore - Member
12. Shri Ramchandra Dhamu Kambale - Member
13. Adv. Shri Balaji Bhimrao Katkar - Member
14. Shri Pramod Bapurao Pujari - Member
15. Sou. Madhura Sanjay Patil - Member
16. Dr. Sou. Surekha Dilip Deshmukh - Co-opted Member
17. Shri Mahadev Haribhau Deshmukh - Co-opted Member
18. Shri Pandurang Janardan Tamhankar - Co-opted Member
### Table No. 1.18


**COMPARATIVE STATEMENT FROM FINANCIAL YEAR 2000-2001 TO 2008-2009**

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[Source : Annual Reports of the Bank from the year 2000-2001 to 2008-2009]
1.9 THE CO-OPERATIVE MOVEMENT IN INDIA:

All over the world, co-operative movement was inflated in the mid of 19th century – In India this was launched in beginning of 20th century. The co-operative sector has completed 100 years. Especially co-operative movement has completed its century in 2004. In India, in 1904, Government passed first co-operative Act. It was as a medicine for depressed & sick social conditions of that time. In 1912 again a co-operative Act was amended to recover some of the drawback of previous Act of 1904.

After independence, in a mixed economy, cooperative, sector began to develop because of Pandit Jawaharlal Nehru. As per Gorwala committee Report 1954, Co-operative movement was only in few states in India & it was only in few part of country, /but during plan period especially from 1951 to 1965 co-operative Movement developed during 2nd and 3rd five year plans & it has approached to each & every corner of the country.

The growth of co-operative movement can be divided in the following stages.

1.9.1 Progress during War Period:

During the second world was the Urban credit movement developed fast. It attracted larger membership & deposits on account of the rise in money incomes. During the war period, urban banks & credit societies had surplus resources, most of which they had invested in Government securities. The number of number societies and membership has increased only to a small extent, about financial operation in large extent. People in rural and semi urban level has realized the need of co-operative credit societies and banks to protect themselves from “Mahajans”.
1.9.2  Progress during plan period:

Co-operative banks had developed from 1st pan till the 9th plan, the number of banks and their branches, co-operative credit societies has made considerable progress, private and co-operative banks share need about 80% of total banking system of country during 10th plan period.

1.10  SUMMING UP:

This chapter includes the introduction for the research work as well as concept of human resource development. It also deals with banking profile with development of Urban Co-operative Banks and their position after New Economic Policy in India, also the Co-operative movement in Sangli District with details of Urban Co-operative Banks in the different talukas of the district. All these important aspects will help to study the Human Resource Development.

REFERENCES:


(07) Ibid, p. 5.

(08) Ibid, p. 5.

(09) Ibid, p. 5.

(10) Ibid, p. 5.

(11) Ibid, p. 5.

(12) Ibid, p. 5.