# TABLE OF CONTENTS

ACKNOWLEDGEMENTS

LIST OF TABLES

LIST OF FIGURE AND CHART

LIST OF ABBREVIATIONS

**Chapter**

I  INTRODUCTION AND DESIGN OF THE STUDY  
   Introduction  
   Statement of the Problem  
   Scope of the Study  
   Objectives of the Study/  
   Review of Previous Studies  
   Methodology and Collection of Data  
   Construction of Tools  
   Sampling Design  
   Framework of Analysis  
   Hypotheses of the Study/  
   Operational Definition of Concepts  
   Period of Study  
   Chapter Scheme

II  CO-OPERATIVE URBAN BANKS - AN OVERVIEW  
   Introduction  
   Genesis of Co-operative Urban Banks

<table>
<thead>
<tr>
<th>Chapter</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>INTRODUCTION AND DESIGN OF THE STUDY</td>
<td>1</td>
</tr>
<tr>
<td>II</td>
<td>CO-OPERATIVE URBAN BANKS - AN OVERVIEW</td>
<td>36</td>
</tr>
</tbody>
</table>
Chapter

Co-operative Urban Banking Movement in India

Co-operative Urban Banking Movement in Tamil Nadu

Co-operative Urban Banking Movement in Tirunelveli District

Area of Operation

Organisational Structure

Growth and Working

Membership

Share Capital

Deposits

Working Capital

Outstanding Loans

Overdues

Net Profits

Reserve Fund

Summary

III  MOBILISATION AND UTILISATION OF FUNDS

Introduction

Mobilisation of Funds

Current Deposits

Savings Deposits

91
Chapter

Fixed Deposits
Borrowings from Central Co-operative Bank
Borrowings from State Government
Borrowings from Other Societies
Utilisation of Funds
Short-term Loans
Medium-term Loans
Long-term Loans
Summary

IV. FINANCIAL PERFORMANCE OF CO-OPERATIVE URBAN BANKS

Introduction
Share Capital
Working Capital
Profitability
Return on Share Capital
Return on Working Capital
Rate of Return on Share Capital and dividend declared
Return on Total Assets
Solvency
Current Ratio
Chapter V
ANALYSIS OF RECOVERY AND OVERDUES OF 245 LOANS

Introduction

Loan-wise Recovery

Loan-wise Overdues

Age-wise Classification of Overdues

Recovery of Loans and Overdues to Demand for Repayment of Loans

Legal Action and Overdues

Perception of Bankers on the Causes for Overdues

Summary

Chapter VI
ATTITUDE OF CUSTOMERS TOWARDS THE SERVICES RENDERED BY CO-OPERATIVE URBAN BANKS IN TIRUNELVELI DISTRICT

Introduction

Attitude Scale

Level of Attitude

Factors Influencing Attitude

Summary
<table>
<thead>
<tr>
<th>Chapter</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>VII</td>
<td>342</td>
</tr>
</tbody>
</table>

**SUMMARY OF FINDINGS, PROBLEMS, SUGGESTIONS AND CONCLUSION**

Introduction

Summary of Findings

Perception of Bankers of the Problems

Suggestions

Area for Further Research

Conclusion

**BIBLIOGRAPHY**

366

**APPENDIX - Interview Schedule for Opinions of Customers towards Services Rendered by Co-operative Urban Banks**

371