PREFACE

It is a known fact that any study which is rerated to Urban Cooperative institutions especially Urban Cooperative Banks is of prime importance. This is so because the Urban Cooperative banks cater to all the needs of credit of a very large section of society. A considerable sum of cooperative credit is placed at the disposal of agricultural, craftsmen, artisans and small entrepreneurs. The Urban Cooperative Banks have not only halted the growth of private money lending business but have also generated a feeling of self-help and confidence among the customers.

UCBs are facing huge problems of breaking down and losing furthermore the confidence of the customers at large along with confining themselves into a single unit rather than expanding into several branches with a few expectations. The present research thesis attempts to highlight the vital role of Cosmos in meeting the growing credit needs of urban and semi urban areas.

First topic and second topic consist of introduction of banking sector and research methodology. It broadly focuses on introduction to study, about the study, brief history of banking in India, history of UCB in India and Maharashtra. It also includes objectives of study and hypothesis of the research study.

Third topic was devoted for taking the review of earlier studies, recommendations of committees, study groups and commission related to the cooperative banking sector appointed by Central government and RBI, the research articles periodicals, journals and cooperative Acts.

Fourth deals with the profile of the bank and also consist of financial and non-financial factors of the bank.

Fifth topic covers the analytical study of the profit and loss account and Balance Sheet of the Cosmos Cooperative Bank Ltd, Pune by making a survey of sample branches of CCB.

Sixth topic deals with Primary and secondary data analysis and inferences which was carried out customers, Managers Chairman, Director and Accountants of CCB responses from Pune city.
And seventh topic is the summary of findings, suggestions and conclusions on research work based on Primary data. Based on findings appropriate recommendations are given in the same topic.