The Urban Co-operative Banks form an important constituent of Co-operative Banking Movement in India. They play a key role in financing the weaker sections of society. In recent years, they have acquired a lot of prominence as their emphasis is on meeting local needs, identification of specific gaps in the credit structure, compact area of operation, personalised services to their clients, better recovery performance and comparatively a good resource base. The overall performance of Urban Co-operative Banks is admirable but the undesirable feature is the persistence of regional imbalances in their growth. The present study is focussed on the uneven growth of Urban Co-operative Banks in Karnataka.

The present study is designed to cover six chapters. The first chapter deals with statement of the problem and methodology. The working of Urban Co-operative Banks in India is presented in second chapter. The third chapter deals with origin and progress of Urban Co-operative Banks in Karnataka. The fourth chapter covers the performance of Urban Co-operative Banks in mobilisation of internal and external financial resources. The fifth chapter deals with deployment of resources. The last chapter provides the summary of findings and suggestions.

An attempt has been made to make this study more analytic and detailed so that factors affecting the uneven growth of Urban Co-operative Banks are brought to light. Such factors have been carefully identified and analysed.
I am deeply indebted forever to Dr. G. B. Naik, M. Com., LL. B. (Spl.), Ph. D., former Principal, Gogte College of Commerce, Belgaum for his scholarly guidance, affectionate encouragement and constant help.

I convey my sincere sense of obligation and thanks to Dr. S. S. Hugar, Professor and Chairman, Dean, Faculty of Commerce, Dr. S. G. Hundekar, Dr. M. R. Shollapur, Dr. R. L. Hyderabad, Department of Studies in Commerce, Karnataka University, Dharwad, for their help.

I am also thankful to Dr. H. Y. Kamble, Dr. Smt. S. R. Kabade, Prof. H. R. Venkatesh, Karnataka University, Kittur Rani Chennamma Post Graduate Campus, Belgaum.

I express my sincere thanks to Shri D. Krishna, Chief Executive Officer, National Federation of Urban Co-operative Banks and Credit Societies Ltd., New Delhi, Shri M. Hanumaiah, Editor, The Karnataka State Co-operative Urban Banks Federation Ltd., Bangalore, Shri M. C. Palanetrappa, Deputy Editor, The Karnataka State Co-operative Urban Banks Federation Ltd., Bangalore, Dr. Vaggannavar Director, Regional Institute of Co-operative Management, Bangalore for providing books, magazines, journals and required statistical data in time.
I am also grateful to Smt. Neeta S. Rao, The General Manager, Belgaum Zilla Kittur Rani Chennamma Mahila Sahakari Bank Niyamita, Belgaum and other banks' managers and staff for supplying necessary information, circulars and reports.

I am immensely thankful to all my colleagues, K. L. E. Society, Belgaum, who have encouraged and provided help directly or indirectly in completing the study.

The encouraging, inspiring and tolerant attitude of my husband Prof. S. K. Nashi, my children – Saraswati and Shivaprakash, and my parents, have been very valuable for completing my study. I thank them all.

Date 22-03-02

Smt. M. B. Chittawadagi.