REVIEW OF LITERATURE:

Shri Vepa Kamaesam (2002) defines the purpose and objectives of cooperatives as it provide the framework for cooperative corporate governance. Co-operatives are organised groups of people and jointly managed and democratically controlled enterprises. They exist to serve their members and depositors and produce benefits for them. Co-operative corporate governance is therefore about ensuring cooperative relevance and performance by connecting members, management and the employees to the policy, strategy and decision-making processes.¹

(Jadhav, 2011) explains the present scenario of co-operative banking scenario is far from the anywhere and anytime banking. This is mainly because the system reengineering for anywhere and anytime banking demands use of high level of technological tools on one hand and strengthening the infrastructural facilities like communication system, networking etc

The researcher had to face a lot of problems during the course of the study. On such problem is finding adequate literature on urban co-operative banks. The vaikunth mehata national institute of co-operative management (1975) has made an attempt for a urban co-operative banks. However, made neither a systematic survey on co-operative administration nor paid any attention towards the application of statistical methods. It has tried to summaries the recommendations and findings of some studies and of various committees.

Another thesis which is available is a humble attempt made by (Roy, 2001) who has addressed the multi dimensional problems of co-
operative banks. However, this research is restricted to his home town Jaipur, from where he has taken only two urban co-operative banks with six branches. Apart from these, no other literature is available on urban co-operative banks for detailed study. The failure of the madhavpura co-operative bank has led the ministry of finance as well as reserve bank of India to have some control on every bank. Many researchers worked in this filed in order to understand the various intricacies related to this field and reviewed literature available in respective filed of the study.

(Rathod, 1977) in his thesis submitted to M.S. University, Baroda, undertook a study of “ucb’s role and development in India with a special reference to Gujarat” made an analysis of several banks working in the place as well as their contribution to small scale industries. In the same year (Nakkiran, 1977) had studied and submitted as thesis to Poona university titled “financial policies and procedure of urban co-operative banks in Tamilnadu” which dealt with organizational and managerial aspects of urban co-operative banks in Tamilnadu.

(Das, 1978) Committee conducted a research in five states after selecting 36 urban co-operative banks and submitted a report on the staffing pattern and viability norms in urban co-operative banks. (Munshi, 1980) has submitted a thesis to Gujarat university in the area of urban co-operative banks which dealt with the comparison between the primary agricultural co-operative banks and the co-operative banks. Similarly another research was conducted by (Khan, 1981) on the subject “role of co-operative credit institutions in the financing and development of handicraft industry in Jammu & Kashmir “described the ways and means through which the underdevelopment problem of
Kashmir can be tackled by uplifting the financial status of people over there.

In the year 1983 a research was conducted by (Rao, 1983) titled “management of central co-operative banks” in which a study of the financial management and human resource management for a period of 10 years were made and suggested how to improve the management pattern of the bank along with effective budgetary control and proper promotion policy.

In the year 1985 shri. K.n. subramanya has compiled many research papers which included priority sector financing by n.s.bhat, analysis of credit planning by banks by Mr. R.P. Sing, Monetary Management by Kumar B., Customer Service in Commercial Banks by A.R. Subramanyam, Banking Consumers and their problems by V.S. Mantri & R.K. Mishra, Professionalisation in Banking Services by V.R.M. Desi. All these papers concentrated on various aspects of banking services.

(Kakad, 1988) has submitted his dissertation in the subject “Comparative study of financial management in Urban Co-operative bank in Amravati city” suggested some motivational technique for the staff, use of modern technology and better customer contact so as to understands the customer needs in order to improve the image of the banks.

In the same year another thesis was submitted by (Hundekar, 1988) about the “performance of urban Co-operative Banks in Karnataka” in which suggestions were given to improve the capital base as well as augmenting deposits through different methods.
In the year 1989 various research papers were submitted at different seminars and conference in the area of Urban Co-operative banks which can be summarized as follows.

(D’Silva, 1989) published a research article in the Maharashtra Co-operative Quarterly in the month of January, 1989 which explained the criteria for giving scheduled status to Urban Co-operative Banks and the eligibility criteria to get refinance facilities to these banks from Reserve Bank of India.

(Bhanjal, 1989) in the same year presented a paper in 27th convention of National Co-operative Board which stressed the need for professionalism in Co-operatives. Another paper presented by (Reddy, 1989) in his paper has recognized the capacity of Urban Co-operative Banks in satisfying the requirements of small scale industries and middle income group people.

(Raddy, 1989) also discussed in his paper the capacity of Urban Co-operative Banks for helping the small scale industries which is very important in improving the standard of living of people and middle income group people. In the year 1990 (Koli, 1990) submitted a thesis on “Women’s Urban Co-operative Banks in western Maharashtra- A critical Appraisal” has studied the impact of the women Co-operative Banks in the lives of women. On the same lines of study of Women Urban Co-operative Banks was made by (Swaminathan, 2008) and submitted a thesis to S.N.D.T. University in the year 2008. She had studied the impact of Urban Women Co-operative Banks in uplifting the life style of women as well as the successive growth of women Urban Co-operative Banks with zero NPA in Thane district.
In the year 1990 one more research was done by (Zade, 1990) “A study of Urban Co-operative Banks in Maharashtra with special reference to Pune city”. He studied functions of Urban Co-operative Banks with all features of these banks. In the year 1993 the financial aspects of Urban Co-operative Banks were studies by (Gogate, 1993) through his research titled “A study of Urban Co-operative Banks with reference to Sangli District”.

(Gavande, 1995) highlighted on Urban Banking movement in Amravati division and analytical study of their functions through his research in the year 1995. In the year 1997 (Laturkar, 1997) researched on the subject “Working and financial Management of Nanded Mercantile Co-operative Bank Ltd” who has given various measures which can be taken by this bank for improvement in its working.

(Bhokse, 1998) has written a paper “Vision 2000” in which he highlight quick redressal of grievances, computerized MIS, transparency in administration etc which can only lead efficiency among co-operative banks.

(Deshmukh, 1999) has submitted a thesis on “The analytical study of the Urban Co-operative Banks in Amravati Division”, has given the list of challenges faced by the banks and given suggestions for improving the functioning of these banks. In the year 2000 Reserve Bank of India Bulletin of July included an article of (Jagdish, 2000) on “urban Co-operative Banks – Problems and prospects”. This article has discussed the problems faced by these banks and the role played by the Urban Co-operative Banks.