

**UNIVERSITY GRANT COMMISSION.
BAHADUR SHAH ZAFAR MARG
NEW DELHI –110002.**

**PROFARMA FOR SUBMISSION OF INFORMATION AT THE TIME OF SENDING
THE FINAL REPORT OF THE WORK DONE ON THE PROJECT**

1. **NAME AND ADDRESS OF THE PRINCIPAL INVESTIGATOR: -**

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2. **UGC APPROVAL NO. AND DATE: - 23-907/09(WRO) 26/08/2009.**

3. **DATE OF IMPLIMENTATION: - 26/08/2009**

4. **TENURE OF THE PROJECTED: - Two Years.**

5. **TOTAL GRANT ALLOCATED: - 90,000. /- (Ninety Thousand.)**

6. **TOTAL GRANT RECEIVED: - 85,500./- (Eighty five Thousand Five Hundred)**

7. **FINAL EXPENDITURE: - 91,982.50/-**

(Ninety one Thousand Nine Hundred Eight Two)

8. **TITLE OF THE PROJECT: - “To study of Economic DevelopmentDevvelopment Of Urban Co-
operative Banks in Nagpur District ”**

Mrs. Pathrabe D.A.

Prin. Dr. M.R. Meshram

Investigator

EXECUTIVE SUMMARY OF MINOR RESEARCH PROJECT

Brief Introduction:-

On the basis of self service and mutual co-operation principals 'Fredric Will ham Raiceson " established agriculture credit society to provide credit to farmers on siltan conditions. On the same basis in 1985 Fredrik Nicholson and in 1900 Sir Edward low committee proposed to credit societies in India. Accordingly on 25 March 1904 first co-operative movement started in India.

The co-operative low 1904 changed Indian Economic and Social history tremendously. Hamilton welcomed this movement in the words 'From Poverty to Prosperity. " But this low has made only provision to provide credit for co-operative banks are the important part of co-operative movement.

The year 1993 is treated as an important year for co-operative banks movement. Because in India total banks system was implementing of 'Nursihum committee "recommendation at the same time Indian Reserve Banks established committee to study Urban co-operative banks under the president ship of Satish Marathe in year 1991. This committee has suggested and recommendation foe new Urban co-operative banks establishment, jurisdiction and work procedure. These recommendations implement from May 1993 this result in to increasing number of urban co-operative branches.

138 Urban co-operative banks are operating in Nagpur District whether these banks are implementation foundation objectives are not? To find out this researcher has selected this topic.

RESEARCH METHODOLOGY:-Duration of the research: - Two years.

- Jurisdiction of research: - Nagpur District.
- Research problems: - Rate of closer Urban co-operative Banks in increasing.
- Sampling method: - Simple Random Sampling and Convenience Sampling.
- Sampling size: - 15 Nagpur Nagric Urban co-operative banks in Nagpur District.
- Data Collection: - Both data collection methods are use.

Primary Data Collection: - Questionnaire, Personal Interview. Telephone Interview and Observation.

Secondary Data Collection: - Reference Books, Newspaper, Magazines, Report and Internet.

OBJECTIVES OF THE RESEARCH PROJECT: -

- To check the Economic Development of Nagpur Nagric Urban co-operative Banks in Nagpur District.
- To study satisfactory improvement of Nagpur Nagric Urban co-operative Banks in Nagpur District.
- To study the rate of closer of Nagpur Nagric Urban co-operative Banks in Nagpur District.
- To check public response towards Nagpur Nagric Urban co-operative Banks in Nagpur District.

LIMITATION OF THE RESEARCH:-

- This research project covers only Nagpur District.
- The duration was the research only two years.
- The Conclusion and Suggestions based on only data collection.

SIGNIFICANCE OF RESEARCH:-

- By the way of study to solve the social problems.
- By the way of study to solve the Economic problems.
- By the way of study to show the deficiencies of Urban co-operative Banks to the government and society.
- Students who are studying Urban co-operative Banks will get the benefits of this research.
- By the research we can check the improvement economic development.

FINDING:-

Even in research there is a lot of problem get creates. In those members 'problems, borrowers 'problems, employers 'problems, management problems are included. To create these problems political involvement is very important. Even if of that problem the environment of surrounding is very good and because of that some bank over 100 corer rupees in the bank.

- Increase the number of members.
- Saving in more attractive.
- Avoid giving the loan for unproductively.
- Don't give the propriety to big businessman.

- Appoint the experienced employee.
- Follows the rules and regulation.
- Rising competition in banking industry.
- Globalization in banking.

CONCLUSION:-

- They covered all economic areas.
- Co-operative banks provided the loan in all sectors.
- Creation of employment in large numbers.
- Selfish things are responsible for closing the co-operative banks.
- Due to high interest rate comparison to nationalized banks.
- After some time cooperative banks start the ATM services.
- With employment co-operative plays very important role in production.
- Closing bank rate is very low.

WEAKNESS:-

- Minor hindrances
- Hierarchical management
- Lags modernization.

OPPORTUNITY:-

- Merger of associate banks with SBI.
- Opportunities for public sector banks.
- New branches and ATM ſ.
- Expansion on foreign soil.

SUGGESTION:-

- The Urban co-operative banks used a good management and improve skills.
- The Urban co-operative bank give the loan very low interest rate so its capture the market.
- To Urban co-operative bank encourages the all employees through the attractive salary.
- Some changes in rule for the self dependency.
- The Urban co-operative bank take the police help for the recovery of unpaid loan.
- The Urban co-operative bank doesn t give the loan over her/his capacity.
- The Urban co-operative bank gives an education to all students of co-operative from their school and teaches the meaning of co-operative.

Investigator

Principal