

SUMMER PROJECT REPORT

“A STUDY OF DEPOSITS AND LOANS IN THE BHANDARA URBAN CO-OPERATIVE BANK”

Submitted to:

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Institution



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CERTIFICATE

This is to certify that the investigation described in this report titled "A STUDY OF DEPOSITS AND LOANS IN THE BHANDARA URBAN CO-OPERATIVE BANK" has been carried out Ms. ANKITA PRAKASH SARVE during the summer internship project. In study was done in the organization, THE BHANDARA URBAN CO-OPERATIVE BANK LTD., BHANADARA in partial fulfillment of the requirement for the degree of Master of Business Administration of R.T.M. Nagpur University, Nagpur.

This work is the own work of the candidate, complete in all respect and is of sufficiently high standard to warrant its submission to the said degree. The assistance and resources used for this work are duly acknowledged.

Dr. Ashwini Purohit
(Director)

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Certificate

This is to certify that Miss.Ankita Prakash Sarve student of MBA (Financial Management) from G.S College,OF Commerce & Economics Nagpur has completed the Summer Internship Project in our bank from 27.07.2020 To 09.09.2020

During this period she had under taken study of subject i.e. "A study of Financial management" in "The Bhandara Urban Co-operative Bank Ltd. Bhandara."

Her performance was found satisfactory and completed training Successfully.



(Shri. P.B.Bawane)
ADM Manager

The Bhandara Urban Co-operative Bank Ltd.
Bhandara

ACKNOWLEDGEMENT

It is a matter of pride and privilege for me to have done a summer internship project in “The Bhandara Urban Co-operative Bank Ltd Bhandara” and I am sincerely thankful to them for providing this opportunity to me.

I am thankful to Mr. Rajkumar Sarve for guiding me through this project and continuously encouraging me. It would not have been possible to complete this project without his support.

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Ms. Ankita Sarve

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INTRODUCTION

One of the objectives of the research is to study development of Co-operative Banking in India and Maharashtra State. The term urban Co-operative Banks though not formally defined, refers to primary Co-operative Banks located in urban and semi-urban areas. These banks, till 1996, were allowed to lend money only for non-agricultural purposes. This distinction does not hold today. These banks were traditionally centered on communities, localities work place groups. They essentially lent to small borrowers and businesses. Today, their scope of operations has widened considerably.

The origin of the urban Co-operative banking movement in India can be traced back to the close of nineteenth century when, inspired by the success of the experiment related to the Co-operative movement in Britain and the Co-operative credit movement in Germany such societies were set up in India, democratic decision making and open membership. Co-operative represented a new and alternative approach to organization as against proprietary firms and joint stock companies which represent the dominant form of commercial organization. An urban Co-operative bank is defined as one which is organized for accepting deposit from the public, which is usually repayable by cheques which carry on normal banking business including the acceptance of all type of deposits and the provision of banking facilities for their clientele, such as making advances on personal surety, issue of drafts, discounting Hundis collection of Bills etc. However, concerns regarding the professionalism of urban cooperative banks gave rise to the view that they should be better regulated. Large cooperative banks with paid-up share capital and reserve bank supervision. This marked the beginning of an era of duality of control over these banks. Banking related function were to be governed by RBI and registration, management, audit and liquidation, etc.

There was the general realization that urban banks have an important role to play in economic construction. This was asserted by a host of committees. The Indian central banking enquiry committee felt that urban banks have a duty to help the small business and middle-class people. The Mehta Bhansali committee recommended that those societies which had fulfilled the criteria of banking should be allowed to work as banks and recommended as Association for these banks. The Co-operative planning committee went on record to say that urban banks have been the best agencies for small people in whom joint stock banks are not generally interested. The rural banking enquiry committee, impressed by the low cost, of establishment and operation banks even in places smaller than taluka towns.

The first study of urban Co-operative banks was taken up by RBI in the year 1958-59. The report published in 1961 acknowledged the widespread and financially sound framework of

urban Co-operative banks emphasized the need to establish primary urban cooperative banks in new centers and suggested that state government lend active support to their development. In 1963 VARDE committee recommended that such banks should be organized at all urban centers with a population of 1 lakh or more and not by any single community or caste. The committee introduced the concept of minimum capital requirement and the criteria of population for defining the urban center where USBs were incorporated.

The urban Co-operative banks refers to Co-operative banks located in urban and semi-urban areas. These banks till 1996 were allowed to lend money only for non-agricultural purposes. This money only for non –agricultural purposes. This distinction does not hold today. these banks were traditionally centered around communities’ localities work place groups. They essentially lent to small borrowers and businesses. Today their scope of operations has widened considerably.

SECTOR SIZE AND MAJOR PLAYERS

Sector Size: -

The Indian banking system consists of 27 public sector banks, 21 private sector banks, 49 foreign banks, 49 foreign banks, 56 regional rural banks, 1562 urban cooperative banks, an addition to cooperative credit institution. In FY07- 18 total lending increased at a CAGR of 10.94 per cent and total deposit increased at a CAGR of 11.66 per cent. India retail credit markets is the fourth largest in the emerging countries. It increased to USD 281 billion on December 2017 from USD 181 billion on December 2014.

Major players: -

1. Bank of Baroda
2. Union Bank of India
3. Canara Bank
4. Panjab National bank
5. Axis Bank
6. ICICIC Bank
7. HDFC Bank
8. State Bank of India

REGULATION AND REGULATORY BODY

Regulation

The Indian banking sector is regulated by the Reserve Bank of India Act 1934 and the Banking Regulation Act 1949. The Reserve Bank of India, India's central bank, issues various guidelines, notification and Foreign Exchange Management Act 1999 regulates cross- border exchange transactions by Indian entities including banks.

India has both private sector banks and public- sector banks. Banks in India can primarily be classified as:

- Scheduled commercial banks (i.e. Commercial banks performing all banking functions)
- Cooperative banks (set up cooperating societies for providing financing to small borrowers)
- Regional rural banks (RRBs)

Regulatory

Reserve bank of India directed urban Co-operative banks to provide their customers tax deduction at source certificate on time to enable timely of income tax returns.

COMPANY PROFILE

The Urban Co-operative Bank, established on 21st January 1971 is a leading Co-operative Sector Bank in Vidharbha region of Maharashtra State, having a network of 25 branches across 5 districts in the region. All the Branches of the bank have been covered in network of core banking solution. The bank is having Network Architecture with its branches connected to Data center through lease lines.

Bank is providing the following advances facilities and services to its customers.

- CBS- core banking facility
- “RUPAY” ATM with connectivity to National financial switch
- EMV chip based “RUPAY” ATM cards – more secured a compared strip-based ATM card.
- Points of sale
- RTGS
- NEFT
- Transaction Alerts on SMS
- “Direct Benefit Transfer” to account through Aadhar number Mapping
- NACH transaction Support
- CTS clearing facility at:
 - 1) Main Branch Bhandara
 - 2) Gandhibagh
 - 3) Gondia
 - 4) Chandrapur
 - 5) Tumsar



The Bhandara Urban

Co-Operative Bank Ltd



Performance and Market Share

A spirit of the bank. The quest for excellence. A thirst for growth successes. These form the cornerstones of urban banks philosophy.

This philosophy has helped it to achieved overwhelming success, seeking new horizons and searching for new avenues of growth is an integral part of the corporate outlook. Through intensive R & D for technological breakthroughs and process improvement, it is poised to meet challenges of the future.

URBAN BANK's VISION: -

- To achieve holistic in term of cost. Quality and customer satisfaction in a systematic and planned manner
- To promote and developed of domestic financial market
- Managing deposit insurance scheme
- Regulation and supervision of bank and non-bank financial institutes

URBAN BANK's MISSION: -

- To achieve total integration in operation with total satisfaction of customer standard with use of latest technology and to be perceived as the preferred choice of the customers
- To build a team of motivated and dedicated work force with high work ethos
- To give the beneficial services to the customer
- To give the satisfaction to the customer
- To fulfill the need of the village people

SWOT ANALYSIS: -

- Strengths:

- 1) Best product and services to provide customer
- 2) Best customer handling

- Weakness:

- 1) Poor website features.
- 2) High loan rate.
- 3) Low staff morale.
- 4) Low brand recognition and minimum product line.

- Opportunities:

- 1) New high-yield investment products
- 2) Banking deregulation
- 3) Less competitors in the marketplace or an increase in the average saving rate.

- Threats:

- 1) Global cash flow analysis
- 2) Political interference
- 3) Changing business models and technology
- 4) Regulatory compliance

TERMINOLOGIES

Deposit- A deposit is a financial term that means money held at a bank. A deposit is a transaction involving a transfer of money to another party for safekeeping. However, a deposit can refer to a portion of money used as security or collateral for the delivery of a good.

Deposit works- A deposit encompasses two different meanings. One kind of deposit involves a transfer of funds to another party for safekeeping. Using this definition, deposit refers to the money an investor transfer into a savings or checking account held at a bank or credit union in this usage, the money deposited still belongs to the person or entity that deposited the money, and that money at any time, transfer it to another person account, or use the money to purchase goods.

Type of deposits- There are two type of deposits demand and time.

- 1) Demand deposit: - A demand deposit is a conventional bank and saving account. You can withdraw the money anytime from a demand deposit account.
- 2) Time deposit: - Time deposit is that deposit with a fixed time and usually pay a fixed interest rate, such as a certificate of deposit.

Deposits schemes offered by the banks: -

- 1) Saving bank deposit
- 2) Current deposit
- 3) Term deposit:
 - a. Fixed deposits
 - b. Recurring deposits
 - c. Daily deposits

Loan

The term 'Loan' refers to a type of credit vehicle in which a sum of money is lent to another party in exchange for future repayment of the value or principal amount. In many cases the lender also adds interest and finance charges to the principal value which the borrower must repay in addition to the principal balance. Loans may be for a specific one-time amount, or they may be available as an open-ended line of credit up to a specified limit. Loans come in many different forms including secured, unsecured, commercial and personal loans.

Types of loan

1. Gold loan
2. Housing loan
3. Hypothecation loan
4. Salary loan
5. Education loan
6. Personal loan
7. Vehicle loan
8. Small business loan

Loan schemes offered by the bank: -

- a) Short term loan
- b) Cash credit and overdraft
- c) Medium term loan
- d) Long term loan

OBJECTIVE OF STUDY

- The main objective of doing the sip is to study the banking culture
- To study work culture of customer, employee and management
- To study the feedback the existing transaction system
- To examine the causes and effect of loan in Co-operative society
- To identify the reason for change the profitability of the bank
- To study financial position of the bank
- To study the various loans of the bank
- Analysis of financial statement of the bank
- To fulfil the requirement statement of the bank
- To know the progress of the firm
- To attract deposits from members as well as non-members
- To advice loan and members
- To arrange for the joint purchase of domestic and other requirements of the member
- To provide other facilities as provided by commercial bank
- To arrange for the safe custody of valuable documents of members
- To undertake collection of bills, accepted or endorsed by member

SCOPE OF STUDY

In order to maintain the current speed of development bank complete in the market place both with local institution as well as ones. The presentation of the organizational structure and policy of the Bhandara Urban Co-operative Bank Limited and investigation of the strategies applied by them provide the scope of this report. It is limited to the overall description of the bank, their services and their operation. The scope of the study is limited to organizational.

Functions of the bank:

- 1) Recent performance of Bhandara Urban Co-operative Bank Ltd in terms of deposit investment
- 2) To analyze the bank current financial flows performed by Bhandara Urban Co-operative Bank Ltd
- 3) To obtain practical experience about banking activities by involving such type of program

NEED FOR STUDY

The Urban Co-operative credit movement started in India with the chief object of catering to the banking and credit requirement of the urban middle class. The small traders of businessmen, the artisans of factory workers, the salaried people with a limited fixed income in urban or semi-urban are examples of the urban middle class. Besides protecting the middle classes and men of modest means from the clutches of the moneylenders, the movement provided the frugal section of the community an opportunity of investing then saving the people tied over the period of stress and strain.

Urban Co-operative banks occupies an important place among the non-agricultural credit society. They cater to the credit needs of people residing in urban areas. They advance loans mostly to the small traders, assistants and monthly income group people. They also advance loans against gold, silver and produce.

CONTRIBUTION DURING SIP

The core objective of the summer internship program is to fulfill the requirements of the MBA program prescribed by the DMSR, G.S. COLLEGE OF COMMERCE and ECONOMIES, NAGPUR as interning in any organization for 45 days and to prepare project report at the end of internship period. But the main objective of the internship is to get the experience of the real world organizations. The internship was completed with the objective of getting practical knowledge of the finance department. I have done my summer internship from THE BHANDARA URBAN CO-OPERATIVE BANK at BHANDARA.

- 1) I was given knowledge about the banking operation that performs in the bank like, deposits, withdrawal etc
- 2) I was given the knowledge about the loan function and various types of loans
- 3) I also observed and read the credit policy of the bank that helped me to complete my project
- 4) I was studied the outward bill collection, inward bill collection, local collection, RTGS, NEFT etc.
- 5) I have also done the data entry operation in the bank.
- 6) I also understand the basics about the bank software because I have done some work using the bank software.
- 7) I also understand the concept of voucher of the bank and government bank with Co-operative society.
- 8) I could also easily differentiate the theoretical knowledge and practical knowledge used in the bank. The practical knowledge is very helpful to develop our working skills.

I successfully completed all the assigned duties and handed them over to the senior manager. I got very good practical experience of the banking operations. I feel that I have improved myself professionally as I got practical knowledge of organization which would help in the future of my career.

LIMITATIONS OF STUDY

- Co-operative credit still forms a small portion of the total borrowings of the farmers which means that the farmers are still in the clutches of money- lenders
- Tenants and small farmers find it difficult to satisfy their needs fully
- Most primary credit societies are unable to meet fully the production – oriented credit needs of farmers
- Overdues at all levels are increasing alarmingly indicating the failure of Co-operative credit institutions
- They have not been able to ensure adequate and timely credit for the borrowing farmers
- Society is found to have lack of business skills
- Limited working area
- Uneven development in different states
- Scarcity of skilled and trained staff
- Inefficiency in management
- Difficulty in returning the loans
- Banks are not fully developed because of strict rules of RBI
- Insufficient use of deposits

RESEARCH METHODOLOGY

The data was collected using both by primary data collection method as well as secondary sources.

1) Primary Data

- The methodology adopted during the preparation of this project report is both through the branch manager are staff of the bank.
- The discussion mainly carried out with the branch manager of the concerned bank.

2) Secondary Data

- Annual reports
- Annuals books and records

ANALYSIS & INTERPRETATION

- The methodology adopted during the preparation of this project report is both through the branch manager and staff of the bank.
- The discussion was mainly carried out with the branch manager of the concerned bank.
- Primary data is collected from the customers of the bank, borrowers of the bank, and unstructured interviews. The researcher has collected the primary data, which forms the basis of the present study. The major sources of primary data are the banks and customers. The data has been collected by means of structured questionnaires were prepared for the purpose of this study. The data collected by means of these questionnaires was subjected to statistical analysis for the purpose of presentation of conclusions.
- In addition to the primary data, secondary data is collected from the published sources like government publications, Reserve Bank of India's publication, lead bank, published of Maharashtra state cooperative banks association ltd., the researcher has used secondary data from published source for the purpose of this study. The major sources of secondary data are as follows: -
 - 1) Annual reports of the bank.
 - 2) Report published by various private as well as government agencies.
 - 3) Research journals, periodical & newspapers. The secondary data thus collected was also subjected to statistical analysis of the purpose of this study.

Deposit

Bank deposits consists of money placed into banking institution for safekeeping. These deposits are made to deposits accounts such as saving account, current account and term account. The account holder has right to withdraw deposits funds, as set forth in terms and condition governing the account agreement.

Deposits schemes offering by the banks: -

- 1) Saving bank deposit account
- 2) Current deposit account
- 3) Term deposit account

1) Saving deposit account: -

Saving account offer account holders interest on their deposits. However, in some cases. Account holders may incur a monthly fee if they do not maintain a set balance or a certain number of deposits. Although saving account are not linked to paper checks or cards like current accounts, their funds are relatively easy for account holder to access. In contrasts, money market accounts offer slightly higher interest rates than savings accounts, but account holders face more limitations on the number of checks or transfers they can make from these accounts.

2) Current deposit account: -

A current account also called a demand account, is a basic checking account. Consumers deposit money which they can withdraw as desired on demand. These accounts often allow the account holder to withdraw funds using bank cards, checks or over-the-counter withdrawal slips.

3) Term deposit account: -

A term deposits is a cash investment held at a financial institution. Your money is invested for an agreed rate of interest over a fixed amount of time, or term. Term deposit can be invested into bank, building society or credit union.

- Fixed deposit receipt
- Recurring deposit
- Daily deposit

a) Fixed Deposit receipt: -

A fixed deposit means one-time money invest in a long time. A high interest rate is paid on fixed deposit. The rate of interest may vary as per amount, period and as per bank rule. Withdrawals are not allowed but in case, of emergency bank, allowed to close the fixed amount before to the maturity date.

b) Recurring deposits: -

A recurring deposit it is similar to making fixed deposit of a certain amount in monthly instalment. A recurring deposit is a special kind of term deposit offered by bank in India which help people with regular incomes to deposit a fixed amount very month into recurring deposit and earn interest at the rate applicable to fixed deposit.

c) Daily deposits: -

Money can deposit into an account on daily basis. The amount may be as small as rupees 10 it can be called as recurring deposit scheme, as the money is deposited almost daily. The unique characteristics of this scheme are that a bank agent collects the money daily, from the account holder's doorsteps.

Interest rate of Deposit:

Sr. no	Duration of deposits	Interest rate from 01-09-2017	Change of interest rate from 01-06-2020
1	7 Days To 14 Days	4.15 %	3.25 %
2	15 Days To 180 Days	4.25 %	3.25 %
3	181 Days To 364 Days	6.75 %	5.00 %
4	1 Year To 3 Year	6.25 %	5.25 %
5	3 Year above	6.00 %	5.50 %

Loan:

A bank loan is a sum of money you borrow from a bank. The bank will issue the loan based on your credit ratings and current ability to repay the loan. The loan can be secured (attached to collateral like a car) or unsecured. The monthly payments will go to the bank and the interest rate is usually determined by your credit score. A bank loan might be the best solution when you need to borrow money to make a large purchase or to cover unexpected expenses.

➤ Gold loan: -

Gold loans are a short-term loan and a gold loan comes under the secured loan that are provided against collateral in specific to various types of gold assets like jewelry or gold coins.

➤ Housing loan: -

A housing loan is a secured loan offered against the value of his or her home. A good method for determining the amount of home equity available for a loan would be to take the difference between the homeowner's value and the amount still owing on the mortgage.

➤ Salary loan: -

Basically, a salary loan or payday loan is a monetary loan provided by a lender that must be paid in full or on installment when the borrower receives their next pay check.

➤ Education loan: -

There is no specific restriction on the age of a student in order to be eligible for an education loan. The age of a joint applicant/co-borrower should be a minimum of 21 years at the time of loan origination and the maximum age at the time of loan maturity can be 70 years.

➤ Personal loan: -

A personal loan is a popular form of borrowing for a home remodeling, vacation travel, wedding, and emergency situations. Personal loans, especially unsecured ones, usually require an application and verification of your financial standing.

➤ Vehicle loan: -

Buying a car can definitely bring you a great sense of joy and happiness. A car will remain as your best asset and it is going to be one of the biggest investments that you make.

Problems faced by the bank:

- Problem of Dormancy
- Uneven Development
- Low coverage of population
- Absence of federal Structure
- Absence of Branch Banking
- Clearing House Facilities
- Operational problems
- Financial problems
- Over Dues
- Security n Loan
- Banking Facilities
- Computer facilities

Future Potential

The future of world will be an urban future. This poses enormous challenges for urban policies, urban research and urban planning. Urban agglomerations are vulnerable areas that may suffer from several stress conditions caused by social tension or environmental decay but they are also resilient and may display a surprising vitality as a result of innovation and technological problems. The good news is that our understanding of urban areas is advancing our knowledge drives of urban change is improving and new data sets and analytical methodologies are emerging.

We are also increasingly aware of the importance of new phenomenon that appear to be reflective of seemingly conversing behavioral patterns and trends that appear to be quite us and are impacting urban areas everywhere. This include social media platform such as Twitter and Facebook. The contribution of this special issue highlights some key issues and challenge with respect to our urban future an addition to the inside of the contributor. We also note the need to address the following.

FINDINGS

Banks should provide ATM facility as early as possible. So, the people can get money when they need. It will be good to get customer satisfaction. Bank will be able to assimilate the technology faster.

Banks must do technology forecasting which is not common in all bank. This should be done to take best software which can reduce work.

Training program should be designed for people from different hierarchy including top level management.

CONCLUSION

The Bhandara Urban Co-operative bank in its 96th year of working is operating in a highly competitive financial environment. Therefore, the volume of transaction and financial services are increasing daily. The bank can chalk out a competitive lending programs and diversified banking/ financial service operation to attract small and medium and class customers.

This study on Bhandara urban Co-operative bank has been undertaken to review its progress and to asset members and identification, member satisfaction and knowledge of members. The analysis review that member identification, member satisfaction and knowledge of Bhandara urban Co-operative bank progress very well. If this study prompts anybody to make further study. I would feel happy.

Suggestion

- The bank has the following plans for the future
- Urban bank or its branches preference should be given to opening it in the remote areas.
- Care should be taken while giving a license for a new urban bank and that it should not become a bank of a particular class or community of people.
- Every year three new directors get elected from the three questions Board of an urban Co-operative bank. Hence, the leadership should see that there is at least one new entry on the board in three years so that the new sight, new thinking, new style of working and the enthusiasm of young blood boosts the progress of urban banks.
- To serve the weaker section of the society. People coming from scheduled castes and scheduled tribes should be brought under the preview of urban Co-operative banks by admitting them as members, borrowers or depositors. Beside concerned efforts should be made to increase the women membership also.
- The urban banks should see that, as far as possible every requirement of the customer as regular to the remittance facilities e.g. collection of bills, cheques etc., should be provide loan for the lowest possible amount so that people from poor income group can also avail of the advances of urban Co-operative banks.
- Because of the increasing profitability of urban banks, they should be allowed to apply more dividend and issue more shares to new members.
- Increasing the quantity and quality of loans and advances to members.
- Rigorous recovery operation of the loan overview to be implemented.
- Increasing the number of staff/employees. As per the Bhandara urban bye-laws relating to service conditions of employees of the Bhandara urban Co-operative bank.
- Computerization of the branches and head of the Bhandara urban Co-operative bank to be taken by the future and quick service to customer.
- Co-operative education publicity and training programmes/ schemes to be formulated for the employees and members. This needs to be strengthened and expanded in the future.
- The bank is general towards deposits mobilization and schemes/ programmes. The bank is having business compelling strategies and intensive efforts to attract more deposits therefore contribute to higher, saving in the Co-operative Bhandara urban banking system and overall financial system in the area.
- Nationalized banks equal on many deposit schemes and loans provided and cheque issued should be implemented on Bhandara urban Co-operative bank.

- Trade industry and commerce can develop only when they get required advances. Urban Co-operative banks have that special qualities for advancing the small shopkeepers and small industries. The manager of urban banks is local. The resources of urban banks are local, they are aware about the environment of local small keepers and small industries, have enough information about them, in such a situation if urban banks give loans to such small producers and business men, then in that cities small industries and business will develop, local people will get employment and income.
- Nationalized banks equal on many deposit schemes and loans provided and cheque issued should be implemented on Bhandara urban Co-operative bank.

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