Review of Literature

goyal & joshi (2012), found that in India the banking industry has a huge canvas of history, which covers the traditional banking practices in the period of Britishers, nationalization to privatization of banks and now various foreign banks in India.

Navarro (2009), studied that the credit co-operative are now a reality in the majority of European union countries and play a significant role in the national banking system. They focus on recent evolution of Spanish credit co-operatives and rural savings banks with the creation of “Caja Rural Group” in 1989. Which 95% of rural savings banks belongs to. And lastly conclude that “Caja Rural Group’ through the “Spanish Co-operative Bank”, where it own’s 85% of the share capital is among these groups.

Siudek (2010) In this study the principal changes in polish Co-operative banking sector over the past two decades were presented. first a survey of bank presidents. The results of the analysis were summarized in the tables and graphs. The chisquare test was used to determine whether there were significant differences in the investigated and the observed frequencies in investigated categories. Lastly which would be worth conducting with relation to co-operative bank sector in Poland.

Kanchu (2012). Found in their study of a co-operative bank is a financial entity which belongs to its members, who are at the same time the owners and the customers of their bank. Co-operative banks generally provide their members with a wide range of banking and financial services. The growth of DCCB’s in India through selective indicators. To achieve the objectives of research.

Agrawal & Raju (2002) found in their study the role of member funds in multipurpose co-operative in the state of Andhra Pradesh, India. The central theses is that member funds, both on term of quantity and quality, can enhance the control members exert of the cooperative. The investment of members through their capital stake could be at various levels. We expert that each of these will have differing effect on control and on the culture and systems of the co-operative. Enhance co-operative performance in turn would satisfy members and the loop will hopefully be completed; satisfied members would place more funds with cooperative. Members fund have a central role in enhance cooperative performance. Funds provided voluntarily, either as an outcome of collective cooperative level decision making or of individual level decision
are of high quality Externally compiled member – funds are of low quality ,as are short-
term member funds.

Fridrik & Gudlaugsson (2009) In this study in oct. 2008 the three retail bank in Iceland collapsed. The research question is “What effect does a banking crises have on the image of a banking sector and individual bank? The main result is corruption seems to be the attribute most associated with the Iceland banking sector. When looking at individual banks the image oflands banking seems to have deteriorated the most. And he realizes that consumers. who previously has the perception that the bank was trustworthy and showed social responsibility, now seems to be most strongly associated with corruption.

H Shamina (2011) co-operative banks are found in rural and Urban areas. Research examine the financial performance of Udumalpet and collect data.

Agbo & Chindebelu(2010) This paper assesses the extent to which cooperative societies had access to the special intervention fund administered by the Nigerian Agriculture cooperative And Rural Development Bank (NACRDBI) Ltd. The study was carried out between March and Sept., 2005 on six randomly selected states, one from each of six geopolitical zones into which Nigeria has been divided. It was recommended that promoters of cooperative societies should pay adequate attention to the socioeconomic characteristics of the cooperative societies so promoted and the credit guideline of the NACRDB Ltd.

Gupta & Jain (2012) The Govt of India started the cooperative movement of India 1904. These banks are performing multipurpose functions of financial, administrative, supervisory, & development in nature of expansion & credit system. These banks provide most services.

Kawadia Banking sector in India is currently passing through a challenging phase. Urban coop .banking is a key sector in the banking sector. At present this bank quality of control and this has understandably resulted in over lapping jurisdiction if state govt.

Ray In this study the objective of comparative analysis of non performing assets and its effect on profitability position of the bank and productivity of the bank. The scope of this study is not only to bring to the notice of bankers about the reasons responsible for leading the account turning to NPA. An effort has been made in the instant project to
study and find out various reasons of NPA and ways of managing NPA in different types of Banks.

Khandare  The study of examine growth performance of urban bank problems if customers services shows on an average position growth rates, it is observed from the study that the farmer and female customer of these bank.

Tejani  To study the financial inclusion in rural areas to improve the level of people toward banking services. A sample study carried out by the banking code and standards Board of India revealed the relaxed KYC norms among the bank staff itself. Short term coop. banks prefer to utilize their deposits in investment rather than sanctioning loans and advances because of the risk of NPA. To improve rural inclusion different banks services like low cost loans to BPT peoples.

Prasad(2005) In the present business environment, the coop. banks should be backed by democratization, depoliticisation & decentralization so as to make them competitive. Thus there us urgent need for transformation in the mindset, identity, business operations, governance and Systems & procedures, which will definitely boost the morale of co-op. banks environmental challenges.

Sathye(2005) This study examines the impact of privatization on bank performance and efficiency using data of banks in India for five year period.

Agbo & Chidebelu((2010) This study showed that socioeconomic characteristics of co-op. banks or societies affected their access to the services of the Nigerian Agriculture Co-op. and Rural Development Bank Ltd. The study raised a fundamental issue in coop. formation requiring promoters of coop banks or societies to pay particular attention to socioeconomic characteristics such as membership size, size of share capital holding assets holding, level of education if members and others, because these have fundamental effects on the performance of co-op societies NACRDB Ltd used operational guidelines that were perceived to have contributed to lack of access by co-op societies.

Singhat & Jaswal(2012) The study work will provide an assessment of comparative study of financial efficiency of Indian Banking sector through their deposit performance and lending performance. The purpose of this attempt is to analyse the financial
performance of public and private banking in post Indian banking reforms era in the light of per global recessionary period.

Sinha(2012) The co-op movement involves autonomous association of person united voluntarily to meet their common economic, social and cultural needs through a jointly owned and democratically controlled enterprise.

Ferri (2012) Paper assess the future scenario highlight a western leadership challenged while the geo-economy seems to be moving back to a pre-Industrial Revolution setup. Against this possible background, we outline various considerations along which that scenario will increase the need for credit coo to shape a more sustainable economy.

Sant&Chaudhari(2012) This paper evaluates the performance of Urban coop banks for the period 2004-2009. Financial ratio are employed to measure the profitability, liquidity and credit quality performance of the coop banks from jalgao. The study found that overall bank performance increased considerably in the year of the analysis.

Gowaikar To develop the banking habit among the masses in general and women in particular was the prime objective of starting women’s bank.

Thyagarajan(2011) The bank envisions a future where financial services are available to all the women who aspire to make life better for themselves and future generations.

Anaskar(2007) This study showed co-op banking sector it is commonly believed that writing-off of bad debts is a failure of the mgt., hence the BOD does not want to take decision regarding the writing off bad debts,

Shirasl (2012) This study due to liberalization the UCBs are facing the problem of competition from public sector banks, private banks, and other UCBs as well. To study the financial working and operational performance of UCBs in pune district is the main purpose of the research work.

Rathod(2012) This study Co-op banks in this country are a part of vast and powerful structure of coop institution which are engaged in tasks of production, processing, marketing, distribution servicing and banking in India. The co-op banks play a big role in the India economy as they are based on the small amount of money collected from the ordinary people.