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**A STUDY ON SOURCES AND APPLICATIONS OF FUNDS IN  
SIRKAZHI URBAN CO-OPERATIVE BANK IN NAGAPATTINAM  
DISTRICT**

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**ABSTRACT**

**U**rban Cooperative Banks (UCBs) occupy the prominent position in the banking industry of the country. They essentially cater to the credit needs of persons of small means. The Source and Application of Funds Statement tells exactly where the company got their money from and how it was spent. It tells whether management has made sound investment decisions. This paper examines the sources and application of funds in co-operative urban banking sector with a particular reference to Sirkazhi Urban Co-operative Bank (SUCB) in Nagapattinam District, Tamilnadu. This is an attempt to analyse and reveal the extent to which the bank is sourcing its funds and how it uses those funds so generated in achieving the bank's goals and objectives.

**KEYWORDS:** Urban Co-operative Bank Sources, Application of funds, Deposit, Reserve, Investments.