

LIST OF THE TABLES

Sr. No.	Table No.	T i t l e.	Page No.
1.	2.1	Table Showing the growth of Urban Co-operative Banks in Maharashtra prior to Independence.	33
2.	2.2	Table showing the growth of Urban Co-operative Banks in Maharashtra from 1946-47 to 1969-70.	43
3.	2.3	Table showing the growth of Urban Co-operative Banks in Maharashtra (including Kolhapur District) from 1970-71 to 1984-85.	48
4.	2.4	Table showing the growth of Shivaji Sahakari Bank Ltd., Gadhinglaj.	60
5.	2.5	Table showing the Numerical Trend of Members.	62
6.	2.6	Table showing the amountwise trend of Paid-up Capital.	75
7.	2.7	Table showing the Position of Reserves, Other Funds.	78

Sr. No.	Table No.	Title.	Page No.
8.	2.8	Table showing the position of Owned Funds.	80
9.	2.9	Table showing the position of Deposits and Other Accounts and their contribution into Working Capital of the Bank.	82
10.	2.10	Table showing the position of various Schemes of Deposits.	83
11.	2.11	Table showing the Position of Resources of the Bank.	90
12.	2.12	Table showing the Position of Working Capital of the Bank.	91
13.	2.13	Table showing the Position of Loans and Advances of the Bank.	92
14.	2.14	Table showing the Position of Overdues of the Bank.	94
15.	2.15	Table showing the Position of Cost of Management of the Bank	95

Sr. No.	Table No.	T i t l e.	Page No.
16.	2.16	Table showing the Position of Profit and Dividend declared by the Bank.	96
17.	3.1	Table showing the Growth of Total Loans and Advances issued.	115
18.	3.2	Table showing the Growth of Total Loans and Advances Outstanding.	117
19.	3.3	Table showing the Growth of Loans and Advances Outstanding for Small Scale Industries Purpose.	120
20.	3.4	Table showing the Growth of Loans and Advances Outstanding for Professional and Self-employment Purpose.	122
21.	3.5	Table showing the Growth of Loans and Advances Outstanding for Transport Purpose.	125
22.	3.6	Table showing the Growth of Loans and Advances Outstanding for Commercial Purpose	128

Sr. No.	Table No.	T i t l e.	Page No.
23.	3.7	Table showing the Growth of Loans and Advances Outstanding for the Activities Allied to Agriculture Purpose.	131
24.	3.8	Table showing the Growth of Loans and Advances Outstanding for the Educational Purpose.	133
25.	3.9	Table showing the Growth of Loans and Advances Outstanding for Repairs, Construction, Renewals of House Property Purpose.	135
26.	3.10	Table showing the Growth of Loans & Advances Outstanding for Other Purposes.	137
27.	3.11	Table showing the Growth of Secured Loans and Advances.	148
28.	3.12	Table showing the Growth of Unsecured Loans and Advances.	156
29.	3.13	Table showing the Limitwise Growth of Loans and Advances.	163

Sr. No.	Table No.	T i t l e.	Page No.
30.	3.14	Table showing the Growth of Short Term and Medium Term Loans and Advances.	170
31.	3.15	Table Showing the Growth of Total Financial Assistance to the Priority Sector.	172
32.	3.16	Table showing the Growth of Financial Assistance by the Bank to the Activities Allied to Agriculture.	175
33.	3.17	Table showing the Growth of Financial Assistance by the Bank to the Small Scale Industries.	178
34.	3.18	Table showing the Growth of Financial Assistance by the Bank to the Road and Water Transport Operators for Purchase of One Vehicle.	181
35.	3.19	Table showing the Growth of Financial Assistance by the Bank to the Retail Traders.	184

Sr. No.	Table No.	T i t l e.	Page No.
36.	3.20	Table showing the Growth of Financial Assistance by the Bank to the Small Business Enterprises.	187
37.	3.21	Table showing the Growth of Financial Assistance by the Bank to the Professionals and Self-employed Persons.	191
38.	3.22	Table showing the Growth of Financial Assistance by the Bank for the Housing Sector.	194
39.	3.23	Table showing the Growth of Financial Assistance by the Bank for Consumption Sector.	197
40.	4.1	Table showing the Trend of Total Overdues.	202
41.	4.2	Table showing the Nature of Overdues of Loans and Advances for Professional and Self-employment Purpose	206

Sr. No.	Table No.	T i t l e.	Page No.
42.	4.3	Table showing the Nature of Overdues of Loans and Advances for Commercial Purpose.	208
43.	4.4	Table showing the Nature of Overdues of Loans and Advances for Activities Allied to Agriculture Purpose.	210
44.	4.5	Table showing the Nature of Overdues of Loans and Advances for Educational Purpose.	212
45.	4.6	Table showing the Nature of Overdues of Loans and Advances for Repairs, Construction, Renewal of House Property Purpose.	214
46.	4.7	Table showing the Nature of Overdues of Loans and Advances for Other Purposes.	216
47.	4.8	Table showing the Securitywise Trend of Overdues.	218
48.	4.9	Table showing the Trend of Overdues of Unsecured Loans & Advances.	227

Sr. No.	Table No.	Title	Page No.
49.	4.10	Table showing the limitwise trend of overdues.	234
50.	4.11	Table showing the periodwise trend of overdues.	241
51.	4.12	Table showing the action taken by the Bank for recovery of loans.	249
52.	5.1	Table showing the classification of the respondents according to their age groups.	254
53.	5.2	Table showing the educational classification of the respondents.	256
54.	5.3	Table showing the nature of the main occupation of the respondents.	258
55.	5.4	Table showing the Income of the respondents.	260
56.	5.5	Table showing the Deposit Accounts of the respondents.	262
57.	5.6	Table showing the purposes of taking the cash credit loans.	264

Sr. No.	Table No.	Title	Page No.
58.	5.7	Table showing the demand and sanction of the cash credit loans.	266
59.	5.8	Table showing the period taken by the Bank in sanctioning the cash credit loans.	269
60.	5.9	Table showing the types of security held against the cash credit loans.	270
61.	5.10	Table showing the documents enclosed for obtaining the cash credit loans.	271
62.	5.11	Table showing the reasons for demanding the cash credit loans from the same Bank.	273
63.	5.12	Table showing the nature and reasons of loans taken by the respondents from other banks.	276
64.	5.13	Table showing the reasons of utilisation of the cash credit loans by the respondents.	279.

Sr. No.	Table No.	Title	Page No.
65.	5.14	Table showing the utilisation <del>XXXX</del> of cash credit loans other than given reasons by the respondents.	281
66.	5.15	Table showing whether the respondents had achieved improvemet in their financial condition.	283
67.	5.16	Table showing the opinions of the respondents about the limit of the cash credit loans.	285
68.	5.17	Table showing the opinions of the respondents about the rate of interest on cash credit loans.	286
69.	5.18	Table showing the operations of cash credit loans by the respondents.	287
70.	5.19	Table showing the No. of defaulters alongwith the reasons.	289
71.	5.20	Table showing the action taken by the Bank against the defaulter of cash credit loans.	290.