LIST OF TABLES

SR.	TABLE	NAME OF THE TABLE	PAGE.
NO.	NO.	NAME OF THE TABLE	NO.
1	2.1	CO-OPERATIVE MOVEMENT IN VARIOUS	14
		COUNTRIES	
2	2.2	PROGRESS OF NON-AGRICULTURAL CREDIT CO-	17
		OPERATIVES IN MAHARASHTRA AT GLANCE	
3	2.3	SALARY ERNERS CO-OPERATIVE SOCIETIES IN	33
		MAHARASHTRA AS ON 31-3-2002	
4	2.4	SALARY EARNERS SOCIETY IN SANGLI DISTRICT	36
5	3.1	BRANCH EXPANSION	57
6	3.2	FINANCIAL DATA OF SHIKSHAN SEVAK	61
		SAHAKARI SOCIETY LTD., SANGLI	
7	4.1	GROWTH OF MEMBERSHIP	94
8	4.2	GROWTH OF SHARE CAPITAL	96
9	4.3	GROWTH OF RESERVE FUND	98
10	4.4	GROWTH OF DEPOSITS	100
11	4.5	GROWTH OF BORROWINGS	102
12	4.6	GROWTH OF OTHER LIABILITIES	104
13	4.7	COMPOSITION OF SOURCES OF FUNDS AT A	106
		GLANCE	
14	4.8	GROWTH OF CASH	109
15	4.9	GROWTH OF INVESTMENTS	111
16	4.10	GROWTH OF LOANS & ADVANCES	114
17	4.11	GROWTH OF OTHER ASSETS	116
18	4.12	APPLICATION OF FUNDS AT A GLANCE	118
19	4.13	GROWTH OF WORKING CAPITAL	120

20	4.14	GROWTH OF PROFITS	122
21	4.15	GROWTH OF DIVIDEND RATE	124
22	4.16	GROWTH OF ANNUAL EXPENDITURE	125
23	4.17	GROWTH OF TOTAL INCOME	
24	4.18	CALCULATION OF CURRENT RATIO	
25	4.19	CALCULATION OF DEBT-EQUITY RATIO	
26	4.20	CALCULATION OF CAPITAL ADEQUACY RATIO	135
27	4.21	CALCULATION OF CREDIT DEPOSIT RATIO	136
28	4.22	COMPUTATION OF OWNED FUNDS TO DEPOSITS	138
		RATIO	
29	4.23	CALCULATION OF DEPOSIT TO WORKING	139
		CAPITAL RATIO	
30	4.24	CALCULATION OF RETURN ON FUNDS TO TOTAL	142
		FUNDS EMPLOYED RATIO	
31	4.25	CALCULATION OF COST OF FUNDS TO TOTAL	143
		FUNDS EMPLOYED RATIO	
32	4.26	CALCULATION OF NET INTEREST INCOME RATIO	145
33	4.27	CALCULATION OF NON INTEREST INCOME TO	146
		TOTAL FUNDS EMPLOYED RATIO	
34	4.28	CALCULATION OF COST OF MANAGEMENT TO	147
		TOTAL FUND EMPLOYED RATIO	
35	4.29	CALCULATION OF RISK COST TO TOTAL FUNDS	149
		EMPLOYED RATIO	
36	4.30	NET MARGIN RATIO	151
37	4.31	TOTAL INTEREST COST TO TOTAL INTEREST	153
		INCOME RATIO	
38	4.32	COST OF FUNDS TO TOTAL EXPENDITURE	154
39	4.33	RETURN ON TOTAL FUNDS EMPLOYED	155
40	4.34	CALCULATION OF BREAK EVEN POINT	159

41	4.35	CALCULATION OF BREAK EVEN POINT TO	160
		OUTPUT RATIO	
42	4.36	BEP TO WORKING CAPITAL RATIO	162
43	4.37	COMPARATIVE STATEMENT OF BALANCE SHEET	165
		(LIABILITIES)	
44	4.38	COMPARATIVE STATEMENT OF BALANCE SHEET	167
		(ASSETS)	
45	4.39	PROFIT AND LOSS ACCOUNT (EXPENDITURE)	169
46	4.40	COMPARATIVE STATEMENT OF INCOME	171
47	5.1	GENERAL INFORMATION	174
48	5.2	SEX-WISE CLASSIFICATION OF THE EMPLOYEE	175
49	5.3	STAFF STRENGTHS OF THE SOCIETY	176
50	5.4	FREQUENCY OF MEETINGS	177
51	5.5	NECESSITY OF PERFORMANCE APPRAISAL IN	177
		THE SOCIETY	
52	5.6	AREAS OF PERFORMANCE APPRAISAL IN THE	178
		SOCIETY	
53	5.7	SOURCES OF FUNDS OF THE SOCIETY	179
54	5.8	DIFFERENT CLASSES OF DEPOSITS	179
55	5.9	CLASSES OF LOAN DISBURSEMENT	180
56	5.10	CALCULATIONS OF RATIOS OF THE SOCIETY	
57	5.11	ADOPTION OF FINANCIAL TECHNIQUES OF THE	181
		SOCIETY	
58	5.12	INDICATOR OF FINANCIAL PERFORMANCE	182
59	5.13	AVAILABILITY OF TRAINING FACILITY IN THE	182
		SOCIETY	
60	5.14	TYPES OF TRAINING	183
61	5.15	PROMOTION POLICY IN THE SOCIETY	183
62	5.16	PERFORMANCE NORM OF EMPLOYEES	184

63	5.17	AVAILABILITY OF ENQUIRY COUNTER	184
64	5.18	RESPONSE TO THE QUERIES OF THE MEMBERS	185
65	5.19	TIME TO COMPLETE THE CHEQUE TRANSACTION	185
66	5.20	CONCEPT OF SOCIAL RESPONSIBILITY	186
67	5.21	SOCIAL CONTRIBUTION OF THE SOCIETY	187
68	5.22	STRENGTH OF THE SOCIETY	188
69	5.23	WEAKNESSES OF THE SOCIETY	188
70	5.24	OPPORTUNITIES OF THE SOCIETY	189
71	5.25	THREATS BEFORE THE SOCIETY	189
72	5.26	CONCEPT OF MIS	190
73	5.27	PROCEDURE OF DECISION COMMUNICATION	190
74	5.28	SYSTEM OF HUMAN RESOURCE	191
75	5.29	ACCOUNTING INFORMATION SYSTEM	191

LIST OF DIAGRAMS

SR.	TABLE	NAME OF THE DIACIDAN	PAGE.
NO.	NO.	NAME OF THE DIAGRAM	NO.
1	4.1	GROWTH OF MEMBERSHIP	94
2	4.2	GROWTH OF SHARE CAPITAL	96
3	4.3	GROWTH OF RESERVE FUND	98
4	4.4	GROWTH OF DEPOSITS	101
5	4.5	GROWTH OF BORROWINGS	102
6	4.6	GROWTH OF OTHER LIABILITIES	104
7	4.7	GROWTH OF CASH	109
8	4.8	GROWTH OF INVESTMENTS	112
9	4.9	GROWTH OF LOANS & ADVANCES	114
10	4.10	GROWTH OF OTHER ASSETS	116
11	4.11	GROWTH OF WORKING CAPITAL	120
12	4.12	GROWTH OF PROFITS	122
13	4.13	GROWTH OF DIVIDEND RATE	124
14	4.14	GROWTH OF ANNUAL EXPENDITURE	126
15	4.15	GROWTH OF TOTAL INCOME	127