

# CONTENTS

Chapter. No.	Title of Chapter	Page No.
1	<b>Conceptual Framework and Research Methodology</b>  1.1 Introduction 1.2 Definition of Co-operation 1.3 The Principles of Co-operation 1.4 History of co-operation 1.5 Co-operative movements in different countries 1.6 Co-operative movement in India 1.7 Co-operative movement in Maharashtra 1.8 Co-operative movement in Kolhapur district 1.9 Employee credit societies at national level 1.10 Employee credit societies in Maharashtra 1.11 Employee credit societies in Kolhapur district 1.12 Statement of the Problem 1.13 Objective of the study 1.14 Scope of the study 1.15 Research Methodology 1.16 Limitations of the study	1 to 16
2.	<b>Profile of Kolhapur Zilla Magasvargiya Vidut Karmchhari Sahakari Patsanstha Maryadit Kolhapur</b>  2.1 Establishment Of Patsanstha. 2.2 Objective of Patsansha 2.3 Area of Jurisdiction 2.4 Management 2.5 Organization Structure 2.6 Membership 2.7 Share Capital 2.8 Deposit of Patsanstha 2.9 Bank Credit 2.10 Loan Scheme 2.11 Recovery Position 2.12 Member Welfare Scheme 2.13 Audit Grade	17 to 25

3	<p><b>Deposits and Advances of Kolhapur Zilla Magasvargiya Vidut Karmachari Sahakari Patsanstha Maryadit Kolhapur</b></p> <p>3.1 Introduction  3.2 Deposit  3.3 Types of deposit  3.4 Recurring deposit  3.5 Kayam Deposit  3.6 Fixed Deposit  3.7 Damduppat Deposit  3.8 Building Deposit  3.9 Sanghthan Deposit  3.10 Member Retirement Deposit  3.11 Advances Performance  3.12 Break up of loans of Patsanstha  3.13 Growth of loans and advances  3.14 Sanctioning of loans  3.15 Supervision and recover of laons</p>	26 to 39
4	<p><b>Analysis of Financial Performance of Kolhapur Zilla Magasvargiya Vidut Karmachari Sahakari Patsanstha Maryadit Kolhapur</b></p> <p>4.1 Fiancé – A Retrospect  4.2 Growth of Deposit  4.3 Growth of loans and advances  4.4 Growth of Profit  4.5 Reserve Fund  4.6 Dividend  4.7 Paid up Share Capital  4.8 Overdues and Recovery of Loans  4.9 Investment Growth  4.10 Loan to Directors  4.11 Net Profit and Audit Grade  4.12 Growth of Assets  4.13 Liquidity Ratio  4.14 Expenses to total Business  4.15 Growth of Owned Fund  4.16 Profitability Ratios  4.17 Interest Spread  4.18 Employee Productivity Ratio  4.19 Net Profit per employee  4.20 Credit deposit Ratio</p>	40 to 57

5  5.1 5.2	<b>Findings , Conclusion and Suggestion</b>  Findings and Conclusions Suggestions	58 to 61
A1 A2	<b>Annexures</b> Bibliography Questionnaire	62 63 to65