

## CONTENTS

Chapter No.	Title	Page No.
	Declaration	i
	Certificate	ii
	Acknowledgement	iii
	List of Tables	vii
	List of Graphs	x
	List of Charts	xi
<b>I</b>	<b>Introduction</b>	<b>1 - 9</b>
	1.1 Introduction	1
	1.2 Functions of Co-operative credit Society	4
	1.3 Hypothesis	4
	1.4 Objective of the Study	4
	1.5 Research Methodology	4
	1.6 Tools used for Collection of Data	5
	1.7 Significance of the Study	6
	1.8 Scope and Limitations	6
	1.9 Limitations of the Study	8
	1.10 Chapter Scheme	8
<b>II</b>	<b>Review of Literature</b>	<b>11 - 30</b>
	2.1 Introduction	11
	2.2 Committees, Study Groups and Commissions	12
	2.3 Laws relating to Banks and Co-operative Credit Societies.	16
<b>III</b>	<b>Theoretical Frame-work</b>	<b>31 - 71</b>
	3.1 Introduction	31
	3.2 Origin and the Concept of Co-operation	31
	3.3 Concept of Bank	35
	3.4 Co-operative Banking Structure	45
	3.5 Urban Co-operative Banks	47
	3.6 Progress of Urban Co-operative Banking in India	52
	3.7 Progress of Urban Co-operative Banks in Maharashtra	58
	3.8 Non Performing Assets	63

<b>IV</b>		<b>Profile of the study of Selected Urban Co-operative Credit Society in Mahabaleshwar Taluka".</b>	<b>73 - 92</b>
	4.1	Introduction	73
	4.2	Geographical and Cultural Background of Mahabaleshwar Taluka	73
	4.3	Janata Nagari Co-operative Credit Society Ltd. Mahabaleshwar	75
	4.4	Jai Bhavani Mahila Nagari Co-operative Credit Society Ltd. Mahabaleshwar	78
	4.5	Shramik Ekta Nagari Co-operative Credit Society Ltd. Mahabaleshwar	81
	4.6	Shri Sai Nagari Co-operative Credit Society Ltd. Mahabaleshwar	83
	4.7	The Panchagani Co-operative Credit Society Ltd. Panchagani	85
	4.8	The Pashchim Maharashtra Nagari Co-operative Credit Society Ltd. Panchgani.	89
<b>V</b>		<b>Data Analysis</b>	<b>93 - 163</b>
	5.1	Introduction	93
	5.2	Performance of the deposits	93
	5.3	Performance of the loans	121
	5.4	Performance of Ratio	149
	5.5	Non performing assets	161
<b>VI</b>		<b>Observations and Suggestions</b>	<b>165 - 174</b>
	6.1	Observations	165
	6.2	Suggestions	169
		<b>Bibliography</b>	<b>173</b>