CONTENTS

CHAPTER NO.		TITLE	PAGE	NO.
		ACKNOWLEDGEMENT		
		DECLARATION		
		CERTIFICATE		
		LIST OF TABLES		
		LIST OF MAPS	•	
		LIST OF GRAPHS		
		LIST OF PHOTOGRAPHS		
		LIST OF ABBREVATIONS USED		
CHAPTER-I		INTRODUCTION	1-10	
	1.1	Introduction	2	
	1.2	Selection of the problem	5	
	1.3	Objectives of the study	5	
	1.4	Hypothesis	6	
	1.5	Methodology	6	
	1.6	Scope and limitations of the study	7	
	1.7	Significance of the study	7	
	1.8	Chapter scheme	8	
CHAPTER-II	Α	HISTORICAL BACKGROUND OF PRIMARY TEACHER'S CO-OP. BANK LTD., SATARA. GENERAL BACKGROUND OF URBAN CO-OP. BANKS	11–52	
	2.1		12	
			- .	
	2.2	urban co-op. Banks"	12	
	2.2.1	Urban co-op. credit movement in the world		
	2 2 2	In the world	13	

CHAPTER NO.		TITLE	PAGE NO
	2.2.	3 Urban Co-op. Banks in	
		Maharashtra	15
	2.2.	4 Urban Co-op. Banks in Satara	
		District ·	17
	2.3	Need of Urban Co-op. Banks.	17
	2.4	Definitions of Urban Co-op.	
		Banks	18
	2.5	Objectives/functions of Urban	n
		Co-op. Banks.	20
	2.6	Main Income Sources	20
	В	PROFILE OF THE PRIMARY	
		TEACHER'S CO-OP. BANK LTD.,	
		SATARA	
	2.7	Geographical Background of	
		Satara town	21
	2.8	Origin and History of the	
		Bank	21
	2.9	Objectves of the Bank	24
	2.10		25
	2.11	Organisation structure of	
		the Bank.	25
		Growth of the Bank	28
CHAPTER III:			3–66
	A	THE FINANCIAL STATEMENTS	
	3.1	Introduction	54
	3.2	Concept of financial	
		statements	54
	3.3	Functions or Importance of	
		financial statements	55
	3.4	Structure of financial	
		statements	56
	- Incom	e statement	

-Balance sheet

CHAPTER NO.		TITLE ·	PAGE	NO
	В	ANALYSIS OF FINANCIAL STATEMENTS		
	3.5	Introduction	58	
	3.6	Meaning of analysis and		
		interpretation	58	
	3.7	Need of financial Analysis	59	
	3.8	Importance of financial		
		Analysis	59	
	3.9	Object of financial Analysis	60	
	3.10	Process of financial Analysis	60	
	3.11	Types of financial Analysis	61	
	3.12	Limitations of financial statement analysis	64	
	3.13	Techniques of financial		
		Ayalysis	65	
CHAPTER-IV		RATIO ANALYSIS 6	7-109	
	4.1	Introducton	68	
	4.2	Meaning of Ratio Analysis	68	
	4.3	Advantages of Ratio Analysis	69	
	4.4	Limitations of Ratio Analysis	s 70	
	4.5	Types of Ratios	71	
	4.5.1	Liquidity Ratios	72	
	4.5.1	(a) Current Ratio	72	
	4.5.1	(b) Quick Ratio	75	
	4.5.1	(c) Cash position Ratio	79	
	4.5.2	Leverage Ratios	80	
	4.5.2	(a) Proprietory Ratio	81	
	4.5.2	(b) Debt to Equity Ratio	83	

.

CHAPTER NO.		TITLE	PAGE	NO.
	4.5.	2 (c) Fixed assets Ratio	87	
	4.5.	2 (d) Interest Coverage Ratio	89	
	4.5.	3 Activity, Efficiency or		
		performance Ratios	91	
	4.5.	3 (a) Debtors Turnover Ratio	91	
	4.5.	3 (b) Total Assets Turnover Ratio	97	
	4.5.	3 (c) Fixed Assets Turnover Ratio	99	
	4.5.	4 Profitability Ratios	100	
	4.5.	4 (a) Net Profit Ratio	100	
	4.5.	4 (b) Return on shareholders		
	•	Investment Ratio	102	
	4.6	Comparison	107	
CHAPTER-v	FUNDS	S-FLOW ANALYSIS 110) - 126	
	5.1	Introduction	111	
	5.2	Concept of funds	111	
	5.3	Sources of funds	112	
	5.4	Uses or Applications of funds	: 112	
	5.5	Concept of flow	113	
	5.6	Meaning of funds-flow statement	113	
	5.7	Managerial uses of funds-flow Analysis	114	
	5.8	Limitations of funds-flow statement	114	
·	5.9	Funds flow Analysis in the study of liquidity	115	
	5.10	Preparation of funds-flow statements	115	

C	HAPTER NO.		TITLE	PAGE NO.
C	HAPTER-VI	COMP	ARATIVE STATEMENTS ANALYSIS	127-143
		6.1	Introduction	128
·		6.2	Meaning of Comparative	
		6.3	Statement	128
		6.3	Importance of Comparative Statements	128
		6.4	Preparation of comparative	
			Statements	130
		6.5	Precautions for Comparativ	e
			Statements	130
		6.6	Preparation of the Compara	tive
			Statements of the Bank &	101
CI	HAPTER-VII	ጥኮ ድላብ	their interpretation ANALYSIS	131
	INT I DY-A11	7.1		144-156
			Introduction	145
		7.2	Methods of trend Analysis	145
		7.3	Utility of Trend Analysis	146
		7.4	Calculation of Trend Percentages and their	
			interpretation	146
		7.5	Graphical Representation of	
СН	APTER-VIII	COMMON	Trend percentages	148
Cii	WI IFK-AITI	ANALYS	N- SIZE STATEMENTS SIS 1	57-175
		8.1	Introduction	158
		8.2	Meaning of Common-Size	158
			Statement	158
		8.3	Common-Size Balance Sheet	158
		8.4	Common-Size Income Statemen	F 150

.

•

CHAPTER NO.		TITLE	PAGE NO.
	8.5	Preparation of Common-Size	
		Statements and their	
		interpretation	159
	8.6	Comparison	170
CHAPTER-IX	PERF	ORMANCE EVALUATION OF THE	
	BANK	1	76-190
	9.1	Introduction	177
	9.2	performance Evaluation	178
	9.2	(a) Actual performance	
		evaluation against the	
		prescribed norms for	
		liabilities	178
	9.2	(b) Graphical representatio	n
		of actual performance and	
		prescribed norms for	
		liabilities	180
	9.2	(c) Actual performance	
		evaluation aganst the .	
		Prescribed norms for assets	184
	9.2	(d) Graphical representation	า
		of actual performance and	
		prescribed norms for assets	185
	9.2	(e) Norms for Growth rate	
		with the actual results	187
	9.2	(f) Income norms & actual	
•		performance	189

CHAPTER NO.		TITLE	PAGE NO.
CHAPTER-X		OBSERVATIONS, CONCLUSIONS	
		AND SUGGESTIONS	191-201
	10.1	Introduction	192
	10.2	General observations	192
	10.3	Conclusions .	193
	10.4	Suggestions	199
		BIBLIOGRAPHY	202-205

.

.

•