

List of Tables

Sr. No.	Table No.	Title of the Table	Page No.
1	2.1	Growth in number of UCBs, membership and Share capital of UCBs in Maharashtra.	22
2	2.2	Growth in Owned Fund, Deposits Borrowing and Working Capital of UCBs in Maharashtra.	24
3	2.3	Loans Advanced by UCBs in Maharashtra.	28
4	2.4	Growth in profit and loss of UCBs in Maharashtra.	31
5	3.1	Progress of The Rayat Sevak Co-operative Bank Ltd; Satara.	38
6	3.2	Branch Expansion of Rayat Sevak Co-operative Bank Ltd; Satara.	44
7	3.3	Branch Transaction Progress of The Rayat Sevak Co-operative Bank Ltd; Satara.	46
8	3.4	Distribution of Profit Progress of The Rayat Sevak Co-operative Bank Ltd; Satara.	48
9	3.5	Accountholders.	51
10	4.1	Assets and Properties.	56
11	4.2	Assets and Properties of The Rayat Sevak Co-operative Bank Ltd; Satara. Branch: Karad.	57
12	4.3	Deposits of Rayat Sevak Co-operative Bank Ltd; Satara. Branch: Karad.	59
13	4.4	Types of Deposits of Rayat Sevak Co-operative Bank Ltd; Satara. Branch: Karad.	62
14	4.5	Yearly growth rate of deposits.	65
15	4.6	Average Deposits per Account.	66
16	4.7	The Trend of Loan and Advances of The Rayat Sevak Co-operative Bank Ltd; Satara. Branch: Karad.	68
17	4.8	Percentage in total Loan and Advances.	70
18	4.9	Average Loan per Account.	71

19	4.10	Classification of Expenses of Rayat Sevak Co-operative Bank Ltd; Satara. Karad: Branch.	73
20	4.11	Expenses of Rayat Sevak Co-operative Bank Ltd; Satara. Karad: Branch.	75
21	4.12	Income of Rayat Sevak Co-operative Bank Ltd; Satara. Branch: Karad.	79
22	4.13	Profit or loss of Rayat Sevak cooperative bank Ltd; Satara. Branch: Karad.	82
23	4.14	NPAs of Rayat Sevak cooperative bank Ltd; Satara .Branch; Karad.	83
24	4.15	The average business per employee of Rayat Sevak Co-operative Bank Ltd; Satara. Branch: Karad.	84
25	4.16	Audit Class of Rayat Sevak Co-operative Bank Ltd; Satara. Branch: Karad.	86

List of Graphs

Sr. No.	Graph No.	Title of Graph	Page No.
1	2.1	Number of Urban Co-operative Banks in Maharashtra.	23
2	2.2	Deposits of Urban Co-operative Banks in Maharashtra.	26
3	2.3	Working capital of Urban Co-operative Banks in Maharashtra.	27
4	2.4	Loans Outstanding of Urban Co-operative Banks in Maharashtra.	30
5	3.1	Progress of The Rayat Sevak Co-operative Bank Ltd; Satara.	41
6	4.1	Deposits of the Bank	61
7	4.2	Types of Deposits	63
8	4.3	Position of Loan outstanding during the period 2000-01 to 2007-08	69

List of Pie Chart

Sr. No	Pie Chart No.	Title of Pie Chart	Page No.
1	3.1	Distribution Of Income	42
2	3.2	Distribution Of Expenditure	43
3	4.1	Expenditure of the Bank	77
4	4.2	Income of the Bank	81

List of Chart

Sr. No	Chart No.	Title of Chart	Page No.
1	1.1	Three-tier Pyramidal Structure of Co-operative Banks in India	6
2	1.2	Co-operative Credit Structure	8