

# Contents

<b>Sr No.</b>	<b>Title</b>	<b>Page No</b>
	<b>Certificate</b>	<b>I</b>
	<b>Declaration</b>	<b>II</b>
	<b>Acknowledgement</b>	<b>III</b>
	<b>List of Table</b>	<b>IV</b>
	<b>List of Charts</b>	<b>V</b>
	<b>List of Graphs</b>	<b>VI</b>
	<b>List of Abbreviation</b>	<b>VII</b>
	<b>Contents</b>	<b>VII</b>

<b>Chapter</b>	<b>Title</b>	<b>Page No.</b>
<b>I</b>	<b>Introduction &amp; Research Methodology</b>	<b>1 - 36</b>
	1.1 Introduction	
	1.2 Co-operative Banking	
	1.2.1 Definition	
	1.2.2 Objectives of Co-operative Banks	
	1.2.3 Features of Co-operative Banks	
	1.3 Co-operative Credit Structure / Type of Co-operative Banks	
	1.4 Urban Co-operative Banks	

	<b>1.4.1 Brief History of Urban Co-operative Banks In India</b>	
	<b>1.4.1.1 The beginnings</b>	
	<b>1.4.1.2 Under State Purview</b>	
	<b>1.4.1.3 Duality of Control</b>	
	<b>1.4.2 Functions of Urban Co-operative Banks</b>	
	<b>1.5 Salary Earners Co-operative Banks</b>	
	<b>1.5.1 Objectives of SECBs</b>	
	<b>1.5.2 Need of Salary Earners Co-operative Banks</b>	
	<b>1.5.3 List of Salary Earners Co-operative Banks In Maharashtra</b>	
	<b>1.6 Research Methodology</b>	
	<b>1.6.1 Introduction</b>	
	<b>1.6.2 Objectives of the Study</b>	
	<b>1.6.3 Methodology</b>	
	<b>1.6.4 Significance of the Study</b>	
	<b>1.6.5 Scope and Limitations of the Study</b>	
	<b>1.6.6 Chapter Scheme</b>	
<b>II</b>	<b>Profile of the Rayat Sevak Co-Operative Bank</b>	<b>37 - 52</b>
	<b>2.1 Introduction</b>	
	<b>2.2 Origin, Growth And History of Rayat</b>	

	Sevak Co-operative Bank Ltd.. Satara	
	2.3 Infrastructure	
	2.4 Membership	
	2.5 Expansion of Branches	
	2.6 Objectives of the Bank	
	2.7 Organisational Structure of the Bank	
	2.8 Features of the Bank	
	2.9 Progress of the Bank	
	2.9.1 Progress of the Branches	
	2.9.1.1 Progress of the Sangli Branch	
	2.9.1.2 Progress of the Vita Branch	
<b>III</b>	<b>Theoretical Background</b>	<b>53 - 70</b>
	3.1 Introduction	
	3.2 Definition	
	3.3 Characteristics	
	3.4 Principles of Management	
	3.5 Functions of Management	
	<b>3.5.1 Control Techniques</b>	
	3.5.1.1 Break Even Analysis	
	3.5.1.2 Budgetary Control	
	3.5.1.3 Management Audit	
	3.5.1.4 Inflation Accounting	
	3.5.1.5 Ratio Anlysis	

	3.5.1.6 Zero – Based Budgeting	
	3.5.1.7 Management Information system	
<b>IV</b>	<b>Analysis &amp; Interpretation</b>	<b>71 – 115</b>
	<b>4.1 Management of the Rayat Sevak Co-operative Bank Ltd Satara</b>	
	4.1.1 Introduction	
	<b>4.1.2 Planning</b>	
	4.1.2.1 Loans and Advance Target and Achievement	
	4.1.2.2 Mobilisation of Deposit Target and Achievement	
	4.1.2.3 Profit Target And Achievement	
	<b>4.1.3 Organizing</b>	
	<b>4.1.4 Staffing</b>	
	4.1.4.1 Employees selection Process in the Bank	
	4.1.4.2 Promotion of the Employees	
	<b>4.1.5 Directing</b>	
	<b>4.1.6 Motivating</b>	
	<b>4.1.7 Communicating</b>	
	<b>4.1.7.1 Reports</b>	
	4.1.7.1.1 Manager Report	
	4.1.7.1.2 Internal Auditors Report	

	<b>4.1.7.2 Meetings</b>	
	<b>4.1.7.2.1 Head Office Level</b>	
	4.1.7.2.1.1 Board Meeting	
	4.1.7.2.1.2 Employees Committee Meeting	
	4.1.7.2.1.3 Investment Committee Meeting	
	4.1.7.2.1.4 Purchase Committee Meeting	
	4.1.7.2.1.5 Enquiry Committee Meeting	
	4.1.7.2.1.6 Branch Manager Meeting	
	<b>4.1.7.2.2 Branch Level Meeting</b>	
	4.1.7.2.2.1 Branch Committee Meeting	
	<b>4.1.8 Leadership</b>	
	<b>4.1.9 Controlling</b>	
	4.1.9.1 Various Ratios and its Analysis	
	<b>4.2 Challenges before The Rayat Sevak Co-operative Bank</b>	<b>113 - 115</b>
<b>V</b>	<b>Conclusion &amp; Suggestions</b>	<b>116 - 120</b>
	5.1 Conclusion	
	5.2 Suggestions	
	<b>Questionnaire</b>	<b>121 - 128</b>
	<b>Bibliography</b>	<b>129 - 131</b>