Contents

- Acknowledgements ................................................................. i
- Contents ................................................................................. iii
- List of tables ........................................................................... vi
- List of graphs ........................................................................... ix

Chapter - 1. HISTORICAL BACKGROUND OF CO-OPERATIVE MOVEMENT ........................................ 1 - 24
  - Development of Co-operative movement in the world.
  - Development of Co-operative movement in India.
  - Development of Co-operative movement in Maharashtra state.

Chapter - 2 REVIEW OF LITERATURE AND METHODOLOGY ............................................. 25 - 39
  - Review of literature
  - Statement of the problem
  - Hypothesis
  - Objectives of Study
  - Methodology
  - Chapter scheme
  - Profit of Aurangabad District.

Chapter - 3 DEVELOPMENT AND WORKING OF EMPLOYEE'S CO-OPERATIVE CREDIT ......................... 40 - 76
  - Need for employee's credit societies
  - Development of employee's co-operative credit societies.
  - Feature is of employee's co-operative credit societies.
• Types of societies
• Co-operative movement in Marathwada region.
• Working of employee's co-operative credit societies.

Chapter - 4 FINANCIAL STRUCTURE OF EMPLOYEE'S
CO-OPERATIVE CREDIT SOCIETIES .......... 77 - 101

• Role objects and functions of ECCS
• Membership
• Management
• Owned capital
• Borrowed capital
• Loan operation
• Non-cre dit activities
• Welfare activities
• Staff Inspection Supervision and Audit
• Assistance and facilities

Chapter - 5 FINANCIAL OPERATIONS OF EMPLOYEE'S
CO-OPERATIVE CREDIT SOCIETIES .......... 102 - 148

• Administration of Credit Co-operatives
• Co-operative Credit structure
• Procedure of borrowing loans from District
  Central Co-operative Bank.
• Types of loan
• Borrower's Limit
• Advancement of loan
• Rate of interest
• Purpose of Borrowing
• Earnings and expenses
• Profit & approach to profit planning
• Profit and appropriations
Chapter - 6  FINANCIAL RERFORMANCE OF EMPLOYEE'S CO-OPERATIVE CREDIT SOCIETIES ............ 149 - 192

- Ratio analysis
- Current Ratio
- Ratio of owned of funds to borrowed funds
- Ratio of Reserve fund to paid up capital
- Acid test ratio
- The Debt equity Ratio
- Profitability Ratio
- Viability norms

Chapter - 7  Summary Of the Study, Findings and Recommendations ..................................... 193 - 201

- Introduction
- Findings of the Study
- Recommendations.

APPENDIX (i) .................................................................................................................. 202 - 203

BIBLIOGRAPHY .............................................................................................................. 204 - 211