PREFACE AND ACKNOWLEDGEMENT

The co-operative credit societies and DCC Banks in Maharashtra are playing key role in the growth of agriculture expansion of rural development and social and cultural activities. Maharashtra State is the pioneer and rank first in the growth of co-operative movement in India. The Maharashtra co-operative societies Act was passed in 1960. In co-operative sector in Maharashtra there is primary agricultural credit co-operatives, non-agricultural credit co-operatives, marketing cooperatives, productive co-operatives, sugar co-operatives, land development bank, state co-operative bank and DCC Banks are leading more. The various federal cooperatives at the state level are famous and at the national level also. It has been developed quantitatively and qualitatively more, comparatively with the other state. Maharashtra is leading in all the states in various co-operative sectors like productive, process, marketing, banking and housing co-operatives also. The cooperative credit movement in Maharashtra (old) Bombay presidency made a slow as compared to the spectacular growth in other part of country. The first rural credit society in Bombay presidency, the “Kanginhal Rural Co-operative Credit Society” was registered on 8th May, 1905 in Dharawar district. Headed by the village Patil known for his organizational capacity, it created a deep impression in every first year by recovering its dues fully, even though its area of operations suffered from severe society. A landmark in the early history was the registration on 23rd January, 1906 of the Bombay Urban Credit Co-operative Society sponsored by Vitthaldas Thakersey Lallubhai Samaldas. It was registered as primary urban credit society but was meant to function as central society, with the sole subject of financing rural societies.
The first chapter deals with a brief introduction, background of the study, research methodology and its limitation. It also gives the sources of data, objectives of the study, hypothesis tested methods used for primary survey, the tools and techniques and different questionnaire have been clearly mentioned. This chapter also gives the overall presentation of the study.

Second chapter an attempt has been made to review the recent and relevant literature on the growth, funds management and working of district central cooperative banks in India. The literature relating to governments efforts relating to development and operation of district central cooperative banks, sources of funds of district central cooperative banks and utilization of funds of district central cooperative banks have been reviewed in the same chapter.

The third chapter deals with history and Progress of district central Cooperative banks in India, the chapter highlights an Origin of District Central Cooperative Banks In India, Trends of Capital,Reserves and Borrowings of DCCB’s in India, Deposit, Credit and CD ratio of DCCB’s in India, Place of Maharashtra District Central Cooperative Banks on Indian Scene and Origin and Progress of district central cooperative banks in Marathwada Region.

The Fourth chapter highlights on Profitability and over dues for District Central Co-Operative Banks in Maharashtra, the deals with the Cooperative credit System in Maharashtra, District Central Co-operative Banks (DCCBs) : A Special Mention, Growth of District Central Cooperative Banks In India After New Economic Policy, District wise Progress in Sources of funds of District Central Cooperative banks in Maharashtra state, Share capital of District Central Cooperative Banks occupied by government
in Maharashtra and Amount of profit & Loss of District Central Cooperative Banks in Maharashtra.

The fifth chapter deals with the Loan disbursement and Credit utilization pattern of District Central Co-Operative Bank in selected regions, the chapter highlights on Financial Performance of the DCCB - A CAMEL Analysis, Kisan Credit Card, Inspection of District Central Cooperative Banks, Sources of Funds of DCC Banks in Maharashtra, Trends of Deposits, Owned Funds and Total Assets of DCC Banks in Maharashtra and Total uses of funds of district central cooperative banks in Maharashtra region from 1990-91 to 2004-05.

In six chapter an attempt is made to appraise the financial performance of the District Central Co-operative Bank in Maharashtra during the study period from 2004 to 2013 was selected branches and region in Maharashtra, Share capital of District Central Cooperative Banks in Maharashtra, Deposits with District Central Cooperative Banks in Maharashtra, Working Capital of District Central Cooperative Banks in Maharashtra and Trends in Profits of district central cooperative banks in Maharashtra Region.

Last Chapter highlights on the overall summary of the present study, Major conclusions drawn and important suggestions made by the researchers to overcome the problems on the profitability and credit pattern of Marathwada region and Western Maharashtra’s District Central Co-Operative Banks.
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