FINDINGS: -
1. The figures presented in table No. 8.27 indicates that out of total 22 sample societies, 20 societies AAGR regarding percentage of net profit to deposits was between 2% to 12% during the study period. This shows the profit earning efficiency on deposits of these sample societies. Only two sample societies are found unefficient in this regard.

2. Table No. 8.28 indicates that the net profit to loans and advances has fluctuating trend regarding majority of the sample societies.
   The AAGR in this regard was between 2% to 8%. The operational efficiency of two sample societies relating to this was very poor i.e. these societies could not get profit on loans & advances.

3. The percentage of net profit to working capital has shown fluctuating trend and it was between 2% to 6% regarding AAGR. It is desirable ratio in this regard.
   Net profit is an indicator of the success of these societies and measurement of efficiency of the management.

CONCLUSIONS: -
From the foregoing analysis, the progress of different indicators of sample UCCSs in Ahmednagar district showed a considerable growth in their share capital, deposits, loans & advances, working capital reserve funds, investment and net profits. But at the same time increase in over dues and few societies making losses and non- maintenance of proper C-D ratio reflected an urgent need for further investigation of the UCCSs in Ahmednagar district.

SUGGESTIONS: -
The management of these societies should decide roadmap to reduce NPAS for the survival and growth of their society. There is urgent need to follow financial discipline as
far as financially weak societies are concerned. They should insure better customer services as like other banks. Vested interest and political interference in day-to-day affairs of the society should be avoided to rebuild the confidence of their members.