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A Study Of Management And Customer Services Of Rural Non Agricultural Credit Co-Operative Societies In Nateputegaon

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Abstract:

Co-operative work not only in the agriculture sector in Maharashtra but in the non-agriculture, considering the fact that Maharashtra is the most urbanized state of India it is but natural that Maharashtra co-operatives should have a strong presence in urban region as well. - To study of economical & financial elements/person to complete the needs of rural non-agricultural co-operative societies, To study of management services of Non -agricultural co-operative societies in rural areas, To study of customer services & benefits provided to customer for societies & To study of varies type deposits member & borrowers/debtors. . Rural Non-agricultural credit co-operative societies to successful to complete economical needs as well as financial needs Rural Non- agricultural credit co-operative societies give effective & efficient services of depositor & debtors/borrowers.

Introduction:

Co-operative work not only in the agriculture sector in Maharashtra but in the non- agriculture, considering the fact that Maharashtra is the most urbanized state of India it is but natural that Maharashtra co-operatives should have a strong presence in urban region as well. The non-agricultural societies are as follows:

- Credit co-operative societies.
- Industrial co-operative societies.
- labour co-operative societies.
- Other co-operative societies.

These societies are also present in the rural areas as their activities are common to both urban as well as natural areas. In this present Paper focus on credit co-operative societies in Maharashtra. Particularly these societies know as non-agricultural co-operative credit societies.

Non Agriculture Co-operative Credit System:

There are several urban co-operative credit societies which are included to Non-agriculture credit co-operative societies. Which give credit to their members? These Societies are organized at the grass root lave. There are also urban co-operative Banks which came out regular Banking activities. These Banks and credit societies join the District central co-operative Banks. Besides there are also co-operatives live the salary Earners co-operative societies. Which from part of the co-operative credit system

Study of the Problem:

In the backdrop of the above discussion the researcher has studied the issues pertaining to Management and customer services thus entitled A Study of Management and customer services of rural non- agricultural credit co-operative societies in Nateputegaon.

Objective of the Study:

1. To study of economical & financial elements/person to complete the needs of rural non- agricultural co-operative societies.
2. To study of management services of non -agricultural co-operative societies in rural areas.
3. To study of customer services & benefits provided to customer for societies.
4. To study of varies type deposits member & borrowers/debtors.

Scope of the Study:

Co-operative Societies:

In Nateputegoan 19 total co-operative societies in 2024-25 out of total 11.38% Agricultural base co-operative societies, 0.48% Marketing agricultural base co-operative societies, 48.19% Manufacturing societies, 27.91% & 12.12% Non -agricultural base the service & public social services societies working -2024-25

Member of Co-Operative Societies:

Co-operative societies Share Holders in above district in co-operative societies total Share Holder's 25.68 lakh difference between last year. Share Holders total percentages decrease by 14.34%. In total Share Holders out of co-operative societies share holder 5.67 lakhs agricultural base, 7.81 lakhs non -agricultural base &0.22 lakhs non- agricultural as well as non- co-operative nominal Share Holders in 2022-23

Loan & Advances:

Nateputegoan Co-operative Banks distributed co-operative loan short term, medium as well as long term total loan distributed 1203.13 Crore distributed Co-operative sectors. Short term loan distributed Rs.1008 corers. Primary agricultural Co-operative societies distributed any Share Holders numbers of borrowed Rs.154698 to distributed Rs.504.51 Corers.

As well as Nagari Co-operative Bank as well as non-agricultural base co-operative societies loans & advances distributed Rs.1568.44 Crore in 2022-23.

Hypothesis of the Study:

1. Rural Non- agricultural credit co-operative societies to successful to complete economical needs as well as financial needs.
2. Rural Non- agricultural credit co-operative societies give effective & efficient services of depositor & debtors/borrowers.

Research methodology of the Study:

Method of Data Collection:

Secondary Sources:

It is the data which has already been collected by someone or Shri Dhuldev Rural Non-agricultural credit co-operative societies in Nateputegoan for some other purpose or research study. The data for study has been collected from Annual Report 2022-23 to 2024-25

Table No. 1 Shri Dhuldev Rural Non Agricultural credit co-operatives societies in Nateputgaon.

Sr. No.	Items	2022-23	2023-24	2024-25
1	Members	386	386	382
2	Deposits	7,97,73,192	6,02,33,378	5,88,00,749
3	Loans	8,34,35,751	8,10,04,752	6,83,99,485
4	Profit	16,71,434	19,38,278	31,36,254

Ref.: Co-operative Societies Annual Report Year-2022-23 to2024-25

The above table shows that there is one in number of societies in Shri Dhuldev Rural Non Agricultural credit co-operatives societies not increasing members of co-operative societies in 2022-23 to 2023-24 and Decrease year. The Ratio of total deposits in Decreasing every year in above period i.e. in 2022-23 to 2024-25 it was 797 lakh and loans Decreasing Above period i.e. in 2023-24 it was 683 lakh is every year decreasing loans. in the same ways there is increase profit in 2022-23 Rs.16.71lakh, 2023-24 Rs.19.38lakh and 2024-25 Rs 31.36 each year more profitable in Shri Dhuldev rural non -agricultural credit co-operative societies of good position.

Secondary Sources:

It is the data which has already been collected by someone or Renuka rural Non-agricultural credit co-operative societies in Nateputegoan for some other purpose or research study. The data for study has been collected from Annual Report 2022-23το 2024-25

Table No. 2 Renuka Rural Non Agricultural credit co-operatives societies in Nateputegoan

Sr. No.	Items	2022-23	2023-24	2024-25
1	Members	1099	1126	1128
2	Deposits	34,69,56,094.17	41,28,50,454.57	48,09,96,473.43
3	Loans	36,44,28,775.60	41,49,86,66.40	42,04,55,660.84
4	Profit	29,65,348.74	35,63,468.40	39,56,826.04

Ref.: Co-operative Societies Annual Report Year-2022-23 to2024-25

The above table shows that there is one in number of societies in Renuka Rural Non Agricultural credit co-operatives societies but the increasing members of co-operative societies in each year. The Rate of total Deposits Good Increasing in above period. in 2022-23 to 2024-25 it was 13.4 lakhs and loans increased in above period 20022-23 to 2024-25 it was 506 lakhs good increasing loans, in the same ways there is increase profit in 2022-23 Rs 29.65 lakhs with 2023-24 Rs.35.63 lakhs and 2024-25 Rs 39.56 lakhs.in Renuka rural Non -agricultural credit co-operative societies of good position.

Conclusion of the Study:

1. Rural non -agricultural credit co-operative societies are not successful for needs is varies types of services provides depositor & debtors/borrowers Shri Dhuldev rural non- agricultural credit co-operative societies & successful for needs is

varies types of services provides depositor & debtors/borrowers in Renuka Rural Non Agricultural credit co-operatives societies.

2. Rural non- agricultural credit co-operative societies are successful to option to public truest in rural areas from his statistical rural areas in progress report
3. Table 19-Above statistical chart indicate co-operative societies board of directors are efficient & effectively provided services in management
4. Profit is good position of Shri Dhuldev& Renuka Rural Non Agricultural credit co-operatives societies.
5. 19 Rural Non Agricultural credit co-operatives societies have made a major Contribution to the development of Nateputegoan.

Suggestions of Study:

1. Rural non- agricultural credit co-operative societies it should be provided varies type social services. For example-library, entertainments, economic shops for common man.
2. In rural non- agricultural credit co-operative societies board of director prohibited/avoided political issues & situation in there management role & varies function.
3. Rural non- agricultural credit co-operative societies should be attracted to vary deposited to make the policies for this purpose. For example Gold deposits, Doughtier fund, weeding fund, children education deposition operative societies attract the varies deposits commercial &professional services
4. Rural non -agricultural credit co-operative societies should provide varies efficient services for his borrowers of the recovery performance base to implements the attractive policies to give the borrowers some discount &subsides (The borrower should type 18-standard, substandard etc.)

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