

CORE COURSE – V – CREDIT CO-OPERATIVES

UNIT I:

Evolution of Co-operative credit societies in India – Principles and advantages – structure of credit co-operatives in India – Primary, secondary and apex – rural and urban agricultural and non-agricultural – Short-term, Medium term and long term.

Agricultural and credit co-operatives: Primary agricultural credit societies; Multi-purpose societies; Large sized agricultural credit societies; Service co-operatives Grain banks, agricultural / Rural banks – constitution, membership, functions funds, management and problems faced by them – Central co-operative Banks – State co-operative Banks – National Federation of Apex co-operative banks.

Crop loan system – features of the system – preparation; A.C.L. statement – loan disbursal and recovery – conversion of ST Loan into MT loans; distraint actions – over dues; its causes and effects; linking of credit with marketing – non overdue – cover.

UNIT II:

Long – term agricultural credit: Primary and Development Banks – Central and Development Banks Federal unitary or mixed structures followed by different states, their growth performance and problems – National Federation of land development Bank its role functions – SFDA and MFAL; objects and functions.

UNIT III:

Non-agricultural credit: Urban co-operative Banks – Employees credit societies – Housing co-operatives; their constitution, functions and performance – Industrial co-operative Banks, structure, function and performance.

UNIT IV:

Reserve Bank of India: RBI – NABARD and cooperative credit institutions – RBI's control and aid – State Bank of India and credit structure.

UNIT V:

Nationalised Commercial banks and the co-operative credit movement – Regional Rural Banks – Lead Bank Scheme – Detailed study of the deposit of the All India Rural Credit Survey Committee, rural credit review committee and committee on Land development banks.

BOOKS RECOMMENDED:

1. Principles and practice of Co-operative banking in India – Prof. B.N. Chubeg.
2. The Co-operative movement in India – EM. Hongh.
3. Agricultural Co-operative credit South East Asia – I.C.A.
4. Co-operative loans Development Banking in India R.D. Bed.
5. Co-operative banking C.D. Indule.
6. Co-operation in India – Dr. B.S. Mathus.
7. Principles, problems and practice of Co-operation Dr. T.N. Hajela.
8. RBI's Statistical Statements.
9. Various Committee Reports in co-operative credit.
10. Crop loan manual – RBI
11. Co-operative Banking in India – Dr. S. Nakkiran.