

CORE COURSE – V – CO-OPERATIVE BANKING

UNIT – I

Growth of Co-operative Credit in India - Structure of Co-operative Credit - Limitations and Problems.

UNIT – II

Primary Credit Co-operative Banks – Organisation, Functions and Working - Lending Policies – Programmers – Recovery and Overdue Problems – Viability of Primary Co-operatives.

UNIT – III

District Co-operative Banks – Organisation Functions and Working – Lending Policy and Procedures. Funds Position – Recovery and Overdue Problems. State Co-operative Banks – Constitution and Working. Its role in institutional Financing.

UNIT – IV

Co-operative Land Development Bank – SLDB – PLDB – Constitution, Objects, Working – Sources of Funds Lending and Overdue Problems.

Urban Co-operative Banks – Employee Co-operative Credit Societies – Objects – Functions and Working.

UNIT – V

Role of NABARD and Co-operative Development. SBI and Co-operatives – Commercial Banks and Co-operative Credit – Marketing Co-operatives – Structure – Primary Co-operative Marketing Societies – State Co-operative Marketing Society – Constitution – Objectives – Functions.

Text Books Recommended:

1. Cooperative Banking in India – Dr. S. Nakkiran.
2. Cooperative Banking – C.D. Indule
3. Principles and practice of Cooperative Banking in India – B.N. Chubeg.