

**CC III Cooperative Finance and Banking**

- Unit 1.** Cooperative credit: Evolution and structure of cooperative credit movement in India - Agricultural credit and non-agricultural credit –RRB, Commercial Banks, RBI, NABARD.
- Unit 2.** Primary Agricultural Cooperative Banks: Constitution and Management, Size, Functions-crop loan system-meaning features, procedures, problems - Over dues-Remedies – Development Action Plan – Kissan Credit Card.
- Unit 3.** District Central Cooperative Banks – Origin – Constitution – Management structure – Resource mobilization – Lending – Functions. State Cooperative Banks – origin – constitution -management structure- Resource mobilization – funds - management – functions. – National Federation of State Cooperative Banks.(NAFSCOBs)
- Unit 4.** Long Term Credit: Nature and features of Long term credit- Need for separate agency – Primary Agricultural and Rural Development Banks - Organizational pattern-Sources of finance-loan sanctioning procedures- Recovery management-State Agricultural and Rural Development Banks- objectives, constitution, raising of funds – issue of various debentures – functions.
- Unit 5.** Non-Agricultural cooperative credit, constitution, objectives, functions and management of Urban Cooperative Banks- Industrial Cooperative Banks – provisions of the Banking Regulation Act as applicable to Cooperative Banks.

**References:**

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- 2) Hajela,T.N. *Cooperation: Principles, Problems and Practice*, Konark Publishers, Neqw Delhi, 1999.
- 3) Karmaker K.G., *Rural Credit and Self Help Groups*, Sage Publications, New Delhi, 1999.
- 4) Mathur,B.S. *Cooperation in India*, Sahthya Bhavan Publishers, Agra,2001.
- 5) Nakkiran, S. *Cooperative Banking In India*, Rainbow Publications, Coimbatore, 1990,
- 6) Rayadu C.S., & C.N. Krishnan Nair, *Management of Rural Banking*, Deep & Deep Publications, New Delhi, 1999.