

CONTENTS

<u>chapter</u>	<u>title</u>	<u>page no;</u>
		1-32
chapter - I	Introduction	
chapter - II	Review of literature	33-37
chapter - III	Research methodology	38-68
	"Profile of the deposits of Chhattisgarh PACS,	
chapter - IV	Analysis of data	69-88
chapter - V	summary of findings	89-92
chapter - VI	Recommendations and conclusion	93-96
	Bibliography	97-99
	Appendix	100-105

CHAPTER - I

INTRODUCTION

COOPERATIVE BANKS

Introduction

cooperative sector has been emerged as the most significant sector of our Indian economy. The cooperative movement which has initially started in 1904 in the sphere of credit has known spread to most of all sector and areas of operations like farming marketing insurance transportation housing and others. Perhaps that is the reason for which economic plans and policy statement of our country has assigned the key role

in public contribution of essential goods actually this is a form of business organization of weaker section of poor who individually unable to stand on their own feet by idea of a voluntary association of those weak individuals for the achievement of common good.

EVOLUTION of COOPERATIVE BANKING

As a result of effective steps taken by the government and the Reserve Banking of India the cooperative banking system in India made tremendous

Progress after independence the cooperative credit which has only 31% of the total rural credit in 1951-52 rose 15.5% in 1961-62 and to 22.7% in 1970-71. The total amount of short term credit granted by the co-operative increased from Rs 25 crore in 1951-52 to Rs. 203 crore in 1961-62 and further to Rs. 1425 crores in 1979-1980. Thus during the period about term and medium term loans increased by more than several times.

→ The cooperative banks/credit institutions constitute the second segment of Indian banking system, comprising of about 14% of the total banking sectors asset march 2007

→ Bulk of the cooperative banks operate in the rural regions with the rural cooperative banks accounting for 67% of the total asset and 67% of the total branches of all the cooperative banks.