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CHAPTER - I

INTRODUCTION

CO-OPERATIVE 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 or poor who individually unable to stand on his own feet. By forming this form of organization, we emphasize the idea of a voluntary Association of those weak individuals for the achievement of common good.

EVOLUTION OF CO-OPERATIVE 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 21.7% in 1970-71. The total amount of short term credit granted by the co-operative increased from Rs 23 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 two decades (that is 1950-61) to 1979-1980. The short term and medium term loans increased by more than several times.

→ The cooperative banks/credit institutions constitutes 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 bank accounting for 67% of the total asset and 67% of the total branches of all the cooperative banks.

→ Share of rural cooperative in total institutional credit was 62% in 1992-93, 34% in 2002-03 and 53% in 2006-07.

→ Cooperative banks have an impressive of network of outlets for institutional credit in India, particularly in rural India