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CHAPTER-I

INTRODUCTION

CO-OPERATIVE BANKS

INTRODUCTION :-

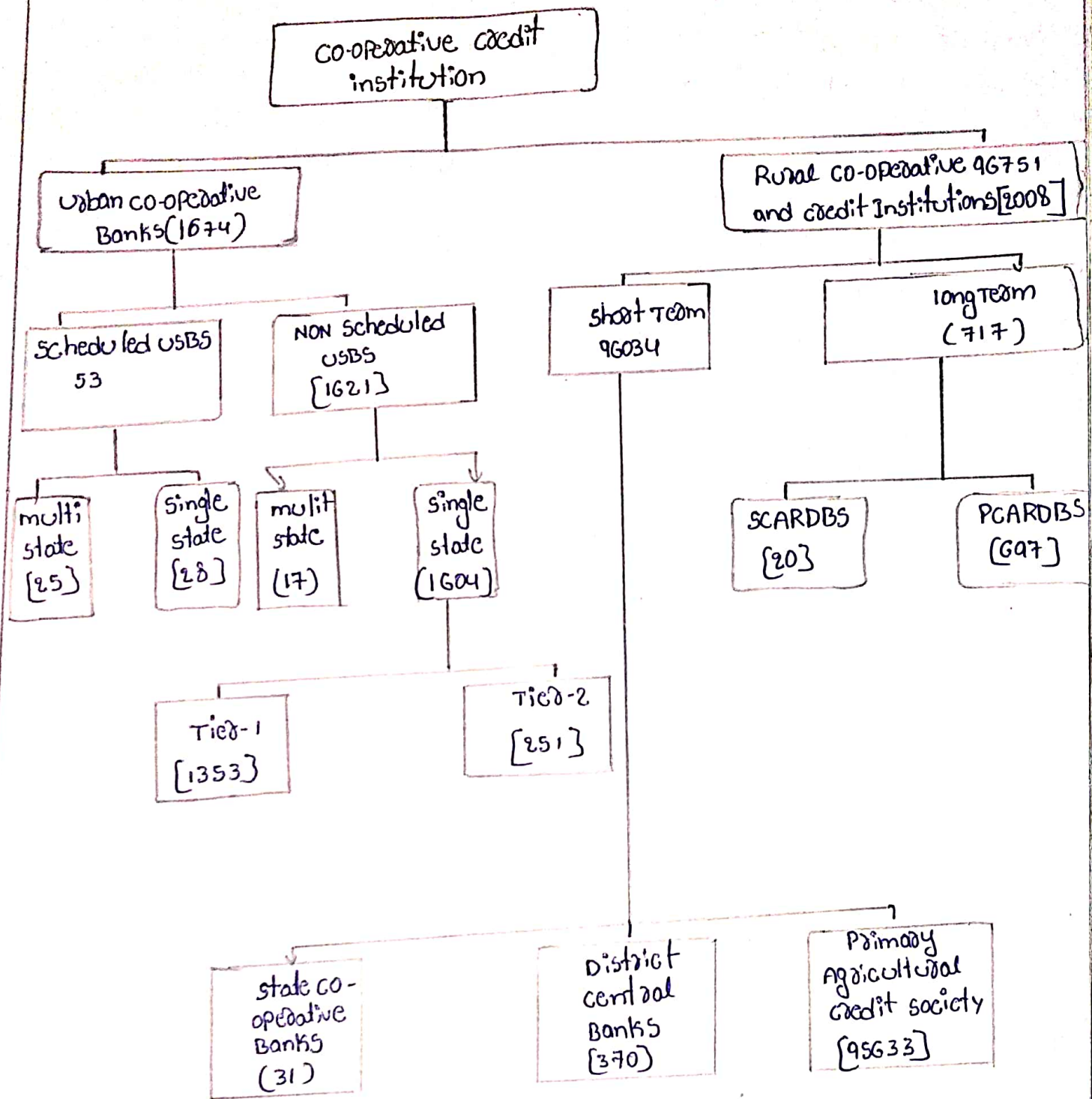
CO-operative sector has been emerged as the most significant sector of our Indian economy. The cooperative movement which has initially started in 1904 in the sphere of credit has known spread to most of all and areas of operations like farming marketing, insurance transportation, housing and others. 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 his own feet. By forming this type of organization we emphasize the 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 3% of the total rural credit in 1951-52 rose 15.5% in 1961-62 and 22.7% in 1970-71. The total amount of short term credit granted by the co-operative increased from Rs 23 crore in 1951-1952 to 203 crore in 1961-1962 and further to Rs 1425 crores in 1979-1980 thus during the period about two decades [that is 1950-61] to 1979-80. The short term and medium term loans increased by more several times.

- the cooperative banks/credit institutions constitutes the second segment of Indian banking system comprising of about 1470 of total banking sectors asset march 2007.
- Bulk of cooperative banks operative in the rural regions with the rural cooperative banks accounting for 67% of the total asset and 67% for 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 network of outlets for institutional credit in India, particularly in rural India (1 PACS per 7 villages)
- In march 2017, there were 97,224 PACS in rural India against 30,393 branches of commercial banks (more than 4 times of the outlets of the cooperative banks.)
- In march 2017, there were 102 saving accounts and 113 cooperative banks the members per 1000 rural in India.
- cooperative banks (both rural and urban) cater two small and marginal clients.
- financial health of the cooperative credit institutions particularly the rural its combined role dominant shareholders, managed, regulator supervisor and audit, and further the precise of demarcation of the powers between the two regulators is ambiguous.

STRUCTURE OF COOPERATIVE BANKING.



Note :- Figures indicate the number of co-operative banks at end march 2010

Note :- SCARDBS state co-operative Agriculture and Rural development Banks

Note :- PCARDBS primary co-operative Agriculture and Rural Development Banks.