



Rural Banking in India : An Imperial Study

By Somu Giriappa

Astral International (P) Ltd/Daya Publishing House, 1988. Hardcover. Book Condition: New. The present study is a collection of several fact-finding, on-the-spot surveys on the functioning of three tier institutional structure. It is divided into two parts. Part I reveals the general picture i e the prospects and constrains of cooperative credit movement in India. Part II comprises of 13 case studies. First two chapters deal with the performance of District Cooperative Central Banks. As cooperatives are still harping on security in their lending marginal farmers/small farmers are denies their due share in the total credit. Moreover, large farmers claim lion?s share in cooperative credit by masking themselves as small farmers. Though on quantitative count cooperative institutions particularly PACS have done a commendable job but their performance qualitatively speaking, is uneven between regions and membership groups, which is established in chapters from 13 through 18. Consumption credit to farmer-members is neglected aspect of cooperative functioning. Its availability from PACS in villages will be free them from the strangulations of village moneylenders (19 chapter). Therefore, there is utmost need to supply the essential consumer commodities through PACS under public distribution system (20th chapter). Finally, a frontal attack is made on the problem...



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