ARTICLES:


BOOKS:
5. ALM of PACS in Kerala- A diagnostic study, by Dr. G. Veerakumaran, Cooperative in new millennium, 2001.
13. ‘Re-investing Co-operatives-A 21st century vision, Mohan Dharia, deep and deep publications.
14. Overdue management, the methodology, C. R. Reddy, Himalaya publications
15. Credit risk management, S.N. Bidani, P.K. Mitra and Pramod Kumar, Taxmann’s publications.
17. Bank Financial Management, Indian Institute of banking and Finance, Taxmann’s Publication July 2004,
18. Asset-Liability Management in the Indian Banks, Madhu Sehgal and Rajni Kher

REPORTS:
1. Shri R.G. Saraiya, the Committee report on “Co-operative Planning”, 1946
2. RBI survey and study of all aspects of Urban Co-operative Banks during the year 1957-58, published in 1961
5. Committee report on UCBs under the Chairmanship of Shri K.Madhava Rao, 1999
6. Committee report under the chairmanship of Shri Amant G. Geete, the then Minister of State for Finance Government of India 2002.
7. Ernst and Young’s Report, Ernst and Young’s Asian Non-Performing Loan Report for 2002.
10. Trends and Progress of Banking in India, RBI publications
12. RBI Circulars complied by National Federation of Urban Co-operative Banks and Credit Societies Ltd.,
13. The Narasinham Committee Report
16. Varde committee Report
STUDIES:
10. Ms Vimala Vishwanathan, extract from a dissertation submitted under IBA’s Cooverij Bhabha scholarship and award scheme 1998-99
11. Study report of a publication of National Federation of Urban co-operative banks and credit societies Ltd. New Delhi

MAGAZINES, JOURNALS AND NEWSPAPERS:
1. Indian Cooperative Review
2. THE Cooperator.
3. ABA banking Journal
4. Prajnan.
5. Sahyog.
7. The Banker.
9. IBA bulletin.
10. PNB Monthly Review.
14. Capital Market Risk Advisors
15. Canadian Treasurer
16. Economic and Political weekly
17. Tabloid published by Indian institute of cooperative management
18. Monthly publication of NICM
19. Annual Journal by UICM
20. Monthly publication of VAMNICOM
21. Times of India.
22. Indian Express
23. The Economic Times.

VIEWS AND SPEECHES:

2. B. Shivakumar, ‘How to manage risk’ The Economic Times, June 1999