PREFACE

The agriculture is an important sector and occupies a very predominant place in Indian economy. The prosperity of the entire country depends mainly on the agricultural sector. The credit is a key input in agricultural sector for its development.

The cooperative movement is one of the greatest and biggest movements in India even it is popularized in the world. In Andhra Pradesh, before nationalization of the banks i.e. in 1969 and in 1980, the cooperative institutions were only institutions dominated in providing credit to the rural farming community. Nearly more than 70% of total credit was flow down to rural areas from the cooperative banks and cooperative societies. After nationalization of the banks, the proportionate of credit flow from cooperative institutions has come down and the commercial banks and rural banks have spread out to rural areas and deployed more funds for agricultural community.

In Andhra Pradesh there are two important credit sectors which occupy an important place in supplying of agriculture credit. The short term credit structure is three tier structures consisting of AP State Cooperative Bank at state level, District cooperative central banks at district level and Primary Agricultural cooperative societies at rural level providing only short term crop loans and medium term loans. On the other hand, long term credit structure was two tier structures consisting of Andhra Pradesh Cooperative Central Agriculture Development Bank at state level and Primary Agriculture Development banks if the district level providing only agricultural investment loans i.e. long term loans. Because of it, the farmer has to approach two institutions for different purposes of agriculture to have credit.
In this context, the Government of Andhra Pradesh has constituted a team to study the possibilities for integration of these two credit structure into one structure to make it easy for farmer easy to avail all credit and other non credit needs at a single point. The committee has submitted this report to Central Government and gets approval for integration of the institutions of ST and LT.

The Government of Andhra Pradesh launched the Single Window Credit Delivery System by merging the PADB with DCC bank at district level in 1987 and APCCAD Bank with APCOB at State level in 1994. Despite, the two wings of Cooperative Credit structure has grown in exclusive manner and discharge inclusive functions. The recommendations of the Agricultural Credit Board constituted by the Reserve Bank of India, the Banking commission, the Royal commission on Agriculture, the committee on Cooperative (Hazari committee) was mute a fresh. At the result, the Integrated Cooperative Credit Delivery System, popularly known as “Single Window System” came into being on 1st April 1987 in Andhra Pradesh. The Single Window program completed its runs for 23 years and found some improvement in the credit structure than the earlier due to merely introduction and implementation of Debt waiver / Relief, One time settlement, Interest Rebate, Reschedulement and other schemes including Vydyanathan committee reforms.

This study has been attempted on functional aspect and effectiveness of integrated cooperative credit structure with reference to Anantapur District Cooperative Central bank. Hence the functional aspect of the Anantapur District Cooperative Central bank and sample survey with the members, office bearers of PACS / DCCB and branch Staff of the DCCB on Single Window Credit Delivery System and Cooperative Structure.

The study is focused mainly on the financial results, performance under different parameters before and after Single Window Credit Delivery
System of the District Cooperative Central bank. For the purpose of this study the following items is contemplated.

1. Significance of rural credit
2. Origin and development of cooperative movement in India
3. Performance of District Cooperative Central bank
4. Opinions of different people on SWCDS on cooperative structure
5. Summary of findings and suggestions

At the time of study, there were 19 branches of Anantapur District Cooperative Central bank with its Head Office at Anantapur. In the beginning there were 212 PACS which were reduced to 100 PACS affiliated to Anantapur District Cooperative Central bank.

The areas of survey of this study are.

1. Whether the members of PACS are aware of the SWCDS and Cooperative Structure
2. Whether the branch staff of the Anantapur District Cooperative Central bank aware of the SWCDS / Cooperative structure / function of DCCB
3. Analyze the progress of the bank, finding the facts and suggestions for betterment

The following conclusions are drawn from the findings of this study

1. The study reveals that there is ample scope for the development and growth of the bank
2. If the bank introduces Core banking system, definitely the bank will give good service to the customers
3. The study reveals are of in-depth study of the main financial parameters like Share capital, reserves, own funds, borrowings, working capital, loans and advances, working
results and etc., are in the increasing trend due to the new schemes and reforms in District Cooperative Central bank as well as AP State Cooperative Bank.

4. The study reveals that employees of the bank expressed their satisfaction in their job and also happy with the incentives providing by the bank management after 2005.

5. The study reveals that there is much need of training in different topics and to create cooperative education among the members as well as staff of the PACS / DCC bank.

6. The study reveals the concept of the Single Window System, but in view of the implementation is need more cooperation from all corners for success.

7. Further, it reveals that the Bank has issued more loans after single window system, but the recovery performance is not up to mark due to internal and external causes.

8. The recovery performance has come up due to implementation of Debt Waiver / Relief, one time settlement, interest rebate, Pavala Vaddi and other schemes Central and state Governments.

While most of the issues discussed in the study, the most immediate issue in determining the future course of rural financial cooperation is really the issue of how the role of any letup. The Government control and political involvement should be cut down and efficient leadership, autonomous status and professionalization are most required for future growth and development of the Bank.