Bibliography
<table>
<thead>
<tr>
<th></th>
<th>Author</th>
<th>Title</th>
<th>Publisher</th>
<th>Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>B Ramachandra Rao</td>
<td>Current Trends in Indian Banking</td>
<td>Deep &amp; Deep Publication</td>
<td>New Delhi</td>
</tr>
<tr>
<td>4</td>
<td>Bedi R.D.</td>
<td>Theory, History &amp; Practice of Co-operation</td>
<td>Loyal Book Depot, Meerut</td>
<td>1984</td>
</tr>
<tr>
<td>5</td>
<td>Chawal A.S.</td>
<td>Nationalisation And Growth o Indian Banking</td>
<td>Deep and Deep Publication</td>
<td>New Delhi</td>
</tr>
<tr>
<td>7</td>
<td>Chhipa M.L.</td>
<td>Banking in India</td>
<td>Orient Logman Ltd</td>
<td>Bombay 1966</td>
</tr>
<tr>
<td>8</td>
<td>Choubey, B.N.</td>
<td>Principles and Practice of Co-operative Banking in India</td>
<td>Asia Publishing House, Bombay</td>
<td>1968</td>
</tr>
<tr>
<td>11</td>
<td>Dr. Malati Anagol &amp; Dr B.D. Ghanasgi</td>
<td>Banking in Maharashtra- Regional Profile – Himalaya Publishing House Bombay</td>
<td>1993</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Dr. Rathod C.S.</td>
<td>Urban Co-operative Banks role and Development in India with reference to Gujarat. Faculty of Commerce M. S. University of Baroda. Baroda 1982.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
13 Dr. Mathur B.S. Co-operation in India, Sahitya Bhavan, Agra 1984
15 Gaud. G.M Seven Decades of Innovative Banking [1911 to 1981], Published by M.S.C. Bank Bombay 1982
16 Govt of Maharashtra Gazetteer of India- Maharashtra State, Jalgaon District, 1961
20 Kamat G.S. New Dimension of co-operative Himalaya Publishing House, Bombay 1987
21 Kamat G.S. New Dimension of co-operative Management Himalaya Publishing House, Bombay 1987
23 Karve D.G. Co-operative principles and Substance Asia publishing House, Bombay 1972
24 Koli P P Women’s Urban Co-operative Banks NAFCUB Delhi. 1992
26 Lambert Paul The Social Philosophy of Co-operation, Co-operative Union Ltd. Printed in Belgium
28 MEDC- Industrial Maharashtra Facts, Figures and Opportunities, Maharashtra Economic Development council Bombay.
29 Memoria. C.B. & Sakesena R D Co-operation in India Kitab Mahal Allahabad 1977
30 Mukhi H.R. Co-operation in India and Abroad. New Highlight Publisher New Delhi 1984
31 Mukhi H.R. Industrial Economy - New Height Publishers Karol Bagh New Delhi. 1985
33 Mutalik, V.R. and Desai, Vasant Banking Development in India. Mankatia and Sons Pvt Ltd., Bombay, 1967
34 Nakkiram, S. Co-operative banking in India, Rainbow Publication Coimbatore, 1980.
35 Pandikar S.G. A Text Book On Co-operation, Nirall Prakhsan Pune 1990
37 R.B. Tyagi Recent trends in the co-operative Movement in India, Asia Publishing house, Bombay 1968.
42 Sami Uddin & M.Rahman Co-operative Sector in India. S. Chand & Co. New Delhi 1987
43 Sami-Uddin Co-operative Farming and its impact on Rural Industries in India with a special reference to U.P.
46 Sisodia S.S. Urban Co-operative Banks in India Inter
India Publication 1986.

47 V,B.Bhise., Economic reforms and Ninth FiveYear
Plan-Anmol Publication Pvt Ltd.,
N.Delhi.1998

48 Vasnat Desai. Development Banking –Issue and
Options-Himalaya Publishing House
Mumbai 1988,

49 Vasnat Desai. Small-Scale Industries and
Entrepreneurship. Himalaya
Publishing House Mumbai 1998

B] Journals:

The Maharashtra Co-operative
Quarterly
Co-operative
Movement at a
Glance in
Maharashtra 28th
issue to 35th issue
Urban Credit.

The Maharashtra Rajya Sahakari Sangh,
Pune

Office of the Commissioner For Co-
operation & Registrar of Co-operative
Societies Maharashtra State ,Pune.

A National Federation of Urban Co-
operative Banks – Montly Journals
Published by NUCB Federation Ltd.
Bombay

Nagari Bank

The Maharashtra Rajya Sahakari Sangh,
Pune

Sahkari Vishwa

The Maharashtra Rajya Sahakari Sangh,
Pune

The Maharashtra Rajya Sahakari Sangh,
Pune

Sahkari Jagat

The Maharashtra Rajya Sahakari Sangh,
Pune

Arthsawand

Marathi Arthsharthra Parishad,
Kolapur
Economic survey of Maharashtra 1990-91 to 1997-98.


Indian Co-operative Movements - A Profile


District Profile of Jalgaon District 1997 Co-operative Movement at a Glance in Maharashtra.

Montly Review of the Indian Economy

Facts for you

Annual Report

Report

Directorate of Economic and Statistics Govt. Maharashtra, Mumbai.

The Maharashtra State Co-operative Banks Association Ltd. Mumbai.

National Resource Centre of National Co-operative Union of India.

General Manager District Industries Centre Jalgaon.

Collectorate Jalgaon.

Office of the commissioner for cooperation & Register of Co-op. Societies M.S. Pune

Centre For Monitoring Indian Economy Pvt Ltd Mumbai.

Efy Enterproses Pvt Ltd. New Delhi.

Annual Reports of all Urban Co-operative Banks in the Jalgaon District from the year 1985-1998

Varde Committee [1963]
Madhav Das Committee [1979]
Jogalekar Committee [1976]
Goiporia committee on customer service [1991]
Narsiham committee [1991]
Marathe committee [1992]
Central Banking Enquiry Committee
Narsiham committee [1999]
High Power Committee on Urban Bank
ANNEXURE

Annexure - A

A Study of Credit Management

A list of questions discussed with the chief executives, some chairman and Directors of the Urban Co-operative Banks in the Jalgaon District to study the procedure and policies of loans and advances.

A- General Information:-

1. Name of the Bank with full address
2. Name of the Chief Executive
3. Date of visit

B. Information of policy and procedures of lending :

1. What are the terms and conditions of the following types of loans and advances in the case of maximum amount and the period of such loans?

<table>
<thead>
<tr>
<th>S.N.</th>
<th>Types of loans &amp; advances</th>
<th>Maximum amount sanctioned</th>
<th>Period of loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Cash Credit Secured</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Cash Credit unsecured</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Machinery</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Loans against securities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Discounting bill</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Short term loan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Medium term loan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Long term loan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Gold loan</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. Are your owned funds adequate to meet the credit requirements of borrowers?  

Yes/No
3. If no, how do you make the arrangement of finds?
   Borrowing from JDCC Bank. Yes/No
   Borrowing from other Bank. Yes/No

4. Is your policy of lending only from your owned funds? Yes/No

5. What is your policy of charging interest on loans?
   Monthly. Yes/No
   Quarterly. Yes/No
   Half yearly. Yes/No
   Yearly. Yes/No

6. If the interest of the quarter/half year is not paid by the borrower do you credit the amount of interest to loan account? Yes/No

7. If yes, are you aware of the fact that you are charging compound interest? Yes/No

8. How do you make scrutiny of loan application forms?
   Detailed scrutiny
   Haphazard scrutiny
   Acceptance of the late loan proposals
   Preparation of scrutiny report

9. Is there delegation of powers of sanctioning loans to the Chief Executives, Branch Level Committee and to the Branch managers, except gold loans and loans against F.D. Receipt?
10. Do you participate in loan scheme?

11. Do you follow the practice of communication of sanction or rejection of loan proposals to the applicants? Yes/No

12. How much time do you take for sanctioning loan?
   One week
   15 days
   One month
   No time limit- depending upon the availability of funds

13. Do you hold meetings of borrowers to educate them?

14. Is there separate machinery to check the end-use of loan amounts by the borrowers?

15. How do you release the loan amount?

16. Do you take advantage of refinancing facility of the RBI under Section 17 (b)(b)?
Annexure – B

Questionnaire to be filled in by borrower

1. Name of the borrower
2. Address
3. Name of the unit
4. Type of product
5. Type of the industry
6. Established of industry
7. Name of the banker
8. What is the General attitude of the banker when you make an application for loan? Helpful/unhelpful
9. What is your opinion about procedure of lending?
   Complicated
   Simple
   Lengthy
10. Banking with
    a. Nature of the facility since
    b. Cash credit since
    c. Term loan (Medium/Long) limit
    d. Bills discounts limit
    e. Machinery limit
11. Are there any unreasonable elements in sanctioning the loan? Yes/No
12. what is nature of questions asked in loan proposal? Realistic/Unrealistic
13. Does bank staff helps in filling application from for loan? 
   Yes/No

14. Are your loan proposal processed at right time or with delay? 
   Right time/ Delay

15. Are you informed about a delay in sanctioning or rejecting proposals of loan? 
   Yes/No

16. What do you feel about the rate of interest charged by the bank on the borrowing?
   Very high Low Moderate

17. Whether credit facility is operated regularly?
    If so, how money times in a year?

18. Whether credit facility is enhanced?
    If so, how many times?

19. Whether credit facility is sanctioned as per your application?

20. Whether credit facility is renewed within time?
    In case of loan amount,

21. Whether you pay loan installment and interest regular?

22. How do you utilize the loan amount?
    a) in case of loan:
    b) in case of Cash Credit

23. What is the impact upon your business after getting the loan amount
    i) Sale/Purchase increased by %
    ii) Gross profit increased by %
    iii) Employment increased by %
iv) block capital investment increased by %
v)) Others if any (specify)

24. Did you contribute share as per bank rules?
   5% in case of unsecured advance
   2.5% in case of secured advance

25. whether bank insisted upon deposit equivalent to loan/cash credit sanctioned?

26. whether bank insisted upon opening R/D account, FDR account while availing of the facility.

27. whether bank officers visit periodically to check incumbered

   Security? Yes/No

   If yes, what is your experience -
   a. It upset my schedule
   b. The bank calls for too many details
   c. To frequent inspections
   d. Inspection useful to my business

28. To what extent the share linking is justifiable? Yes/No

29. Are you satisfied with bank services?

30. Any other points need to be mentioned?