ACKNOWLEDGEMENTS

The importance of Institutional credit in the reconstruction of Rural Economy of Jammu and Kashmir, the Philosophy of Cooperation as a way of life as well as my maiden attempt on the dissertation "A Case Study of Kashmir People's Cooperative Service Ltd." inspired me to embark on this subject of national importance. The thesis presents a bird's eye view of the whole gambit of institutional Farm credit from 1954 up to 1980. But for the pattern of affection and scholarly guidance of Dr. A. R. Mattoo, Prof. and Head and Dean, Faculty of Commerce, this attempt could be a far fetched dream. I thank him sincerely and acknowledge his tireless guidance as a debt of life long gratitude. However, the errors of judgement if any, are entirely mine.

To Dr. B. D. Sharma, Prof. & Head, Deptt. of Economics, I owe similar debt of gratitude by whose noble instructions in economic thought I have been inspired throughout my University career. I am also thankful to Mrs. Krishna Misri, Principal, Government Women College, Nawakadal, Srinagar on whose generosity I have drawn so often.
I am profoundly thankful to the Director, Institutional Finance, Director Statistics and Evaluation, Department of Planning, Registrar Cooperative Societies Jammu and Kashmir Government for furnishing the requisite data. The Reserve Bank of India agent, Regional Office Jammu and his staff especially Mr. Handu have obliged me by supplying the latest data on agricultural finance in the State.

I am greatly thankful to the General Managers of Cooperative Sector Banks Mr. G. M. Waiz, Mr. M.A. Pandit, Mr. M. S. Gai, Mr. G. M. Khan and General Manager of Baramulla Central Cooperative Bank, Officers of Regional Rural Banks, Project Officers of Small Farmers Development Agencies and Agricultural Officers of Commercial Banks for their patient and helpful response to my Questionnaires connected with the thesis. I am grateful to Shri M.S. Mattoo Agriculture Officer, Punjab National Bank and Shri Rasdan, Lead Bank Officer Srinagar for supplying District Credit Plans and other valuable information. I am greatly obliged to General Managers of Cooperative sector Banks of the State of Punjab and Haryana who enlightened my thought on the philosophy of cooperation and agricultural development. Mention should also be made of my gratitude to Asstt. Director Shri T. R. Kapoor, N.C.D.C., Chandigarh, Adminis-
trative officer, Reserve Bank of India, Bombay, Director N.C.U.I., General Secretary, J & K State Cooperative Union, Shri Jatinder Dev, Librarian, R.B.I., Chandigarh without whose assistance collection of data could be difficult.

The list would be incomplete without my thanks to Librarian University of Kashmir and his team of staff for making available reference books needed for the study.

Dr. Misar Ali and other staff members of Faculty of Commerce deserve my thanks for their valuable suggestion during completion of thesis. I am also thankful to the research scholars of the Faculty of Commerce who helped me in the preparation of bibliography.

I am also thankful to Mr. Bashir Ahmad who typed my thesis neatly and in record time.

Last, but not least, I owe my regards to my parents to whom I caused so many sleepless nights while completing the thesis.

Dated: 11.10.1981

( Zeenat Ara Dar )