CONTENTS

Chapters                                                                                   Page

Introduction                                                                                           1-viii

I.    Agricultural Development in the Post independence Era and need for credit    1-27

II.   Concept and Role of Cooperatives in the Development of Agriculture          28-35

III.  The Jammu & Kashmir State Cooperative Bank Ltd in Service of Agriculture    36-87

IV.   Central Co-operative Banks and supply of credit                                  88-149

V.    Role of Primary Agricultural Credit Societies                                  150-180

VI.   The J&K Central Cooperative Land Development Bank Ltd and Long Term Credit.  181-220

VII.  Commercial Banks in Service of Farmers.                                       221-259

VIII. Regional Rural Banks in aid of Agriculture.                                     260-273

IX.   Financing the Small Farmer                                                     274-290

X.    Refinancing and Developmental Agencies.                                         291-316

XI.   Conclusion                                                                    317-327

Bibliography

Questionnaires

Annexures