

## BIBLIOGRAPHY

## A. BOOKS

1. Alak Ghosh and Biswanath Maitra  
STUDIES IN THE FUNDAMENTALS OF PRACTICAL BANKING, Calcutta: The World Press Pvt. Ltd., 1970
2. Allane V.S,  
MANUAL FOR COOPERATIVE DIRECTORS, Wisconsin: Cooperative Publishing Association, 1949.
3. Bedi R.D,  
THEORY, HISTORY AND PRACTICE OF COOPERATION, Meerut: Loyal Book Depot, 1981
4. Bedi H.L and Hardikar V.K,  
PRACTICAL BANKING, New Delhi: Institute of Banking Studies, 1978.
5. Choubey B.N,  
INSTITUTIONAL FINANCE FOR AGRICULTURAL DEVELOPMENT, Pune: Shubhada Saraswat, 1977
6. Choubey B.N,  
PRINCIPLES AND PRACTICE OF COOPERATIVE BANKING, Bombay: Asia Publishing House, 1958
7. Clemens J.H,  
BANK LENDING, London: Europe Publications, 1963.
8. Daniel Thorner,  
AGRICULTURAL COOPERATION IN INDIA Bombay: Asia Publishing House, 1964.
9. Datey C.D,  
MANUAL ON PRODUCTION - ORIENTED SYSTEM OF LENDING FOR AGRICULTURE Bombay: Reserve Bank of India, 1976.

(II)

10. Davar S.R, LAW AND PRACTICE OF BANKING, Bombay: Progressive Corporation, 1974
11. FAO AGRICULTURAL CREDIT THROUGH COOPERATIVES AND OTHER INSTITUTIONS, Italy: Food and Agricultural Organisation of the United Nations, 1971
12. Gulati N, THE BANKING COMPANIES ACT 1949, Allahabad: The University Book Agency, 1965.
13. Gupta C.B, AN INTRODUCTION TO STATISTICAL METHODS, New Delhi: Vikas Publishing House, 1973.
14. Holden Milnes J, THE LAW AND PRACTICE OF BANKING, London: Sir Isaac Pitman and Sons, 1970.
15. International Cooperative Alliance, COOPERATION IN THE EUROPEAN MARKET ECONOMICS, Bombay: Asia Publishing House, 1967.
16. India Government of, COOPERATION IN INDEPENDENT INDIA, New Delhi: National Cooperative Union, 1972.
17. Indule C.B, COOPERATIVE BANKING IN INDIA, Poona: Orient Prakashan, 1968.
18. International Labour Organisation, COOPERATION - A WORKER'S EDUCATION MANUAL, Geneva: 1956.
19. Jagadeesan A.R., THE MADRAS COOPERATIVE SOCIETIES ACT, Madras: M.S. Publications, 1965.

20. Jain L.R., BANKING LAW AND PRACTICE,  
New Delhi: Kalyani Publications,  
1978.
21. Jain S.C., MANAGEMENT IN AGRICULTURAL  
FINANCE, Bombay: Vora & Co.,  
1970.
22. Jean McGrath Mary (Ed), GUIDELINES FOR COOPERATIVES  
IN DEVELOPING ECONOMIES,  
Wisconsin: International  
Cooperative Training Centre,  
1969.
23. Kabra K.N and PUBLIC SECTOR BANKING, New Delhi:  
Suresh R.R., People's Publishing House, 1970.
24. Kamat G.S., NEW DIMENSIONS OF COOPERATIVE  
MANAGEMENT, Bombay: Himalaya  
Publishing House, 1978.
25. Karkal Gopal, PERSPECTIVES IN INDIAN BANKING  
Bombay: Popular Prakashan, 1977.
26. Kuchhal, FINANCIAL MANAGEMENT, Allahabad:  
Chaitanya Publishing House, 1969.
27. Laud G.M., COOPERATIVE BANKING IN INDIA,  
Bombay: The Cooperator's Book  
Depot, 1956.
28. Mago R.C., A TREATISE ON PRACTICAL BANKING,  
New Delhi: National Publishing  
House, 1970.
29. Mathur B.S., COOPERATION IN INDIA, Agra:  
Sahitya Bhavan, 1977.
30. Memoria C.B., AGRICULTURAL PROBLEMS OF INDIA,  
Allahabad: Kitab Mahal, 1976

(iv)

31. Muranjan S.K, MODERN BANKING IN INDIA, Bombay: Kamala Publishing House, 1940.
32. Naik D.D and Bharwani S.S, MANAGEMENT AND DEVELOPMENT OF COOPERATIVES, Bombay: DKB Distributors, 1980.
33. Nakkiran S, COOPERATIVE BANKING IN INDIA, Coimbatore: Rainbow Publications, 1980.
34. Pandey K.L, DEVELOPMENT OF BANKING IN INDIA, Calcutta: Scientific Book Agency, 1968.
35. Pandey I.M, FINANCIAL MANAGEMENT, New Delhi: Vikas Publishing House, 1978.
36. Paul Roy Ewell, COOPERATIVES - TODAY AND TOMORROW Illinois: Interstate Publisher, 1964.
37. Pattanshetti C.C. (Ed), AN INTRODUCTION TO RESEARCH METHODS IN SOCIAL SCIENCES Coimbatore: Rainbow Publications, 1981.
38. Prasad, Ravindra D, COOPERATIVES AND RURAL DEVELOPMENT, Hyderabad: Osmania University, 1978.
39. Puri S.S, ENDS AND MEANS OF COOPERATIVE DEVELOPMENT, New Delhi: National Cooperative Union of India, 1979.
40. Rao S.B, FINANCIAL MANAGEMENT, Bombay: Associated Personnel Services, 1977.

41. Rayan J.C. THE MADRAS COOPERATIVE MANUAL, Vol.I, Madras: Government of Madras, 1959.
42. Reserve Bank of India, MANUAL ON ADVANCES BY COOPERATIVE BANKS, Bombay: Agricultural Credit Department, 1977.
43. Robinson, Roland I. THE MANAGEMENT OF BANK FUNDS, New York: McGraw-Hill Book Company, 1962.
44. Sampat P. Singh, BANK LENDING; SOME CONTROVERSIAL ISSUES, Bombay: National Institute of Bank Management, 1976
45. Sayers R.S. MODERN BANKING, Oxford: Clarendon Press, 1967.
46. Sharma P.B. THE ROLE OF COMMERCIAL BANKS IN INDIA'S DEVELOPING ECONOMY, New Delhi: S. Chand and Co, 1974.
47. Shaw Manubhai THE NEW ROLE OF RESERVE BANK OF INDIA'S ECONOMIC DEVELOPMENT, Bombay: Vora and Co, 1970.
48. Shrishrimai W.C. COOPERATIVE ECONOMY - PROBLEMS AND POTENTIALITIES, Bombay: The Maharashtra State Cooperative Bank, 1978.
49. Tamil Nadu Government of, THE TAMIL NADU COOPERATIVE MANUAL, Madras: Government Press, 1972.
50. Tamil Nadu Cooperative Union, CENTRAL COOPERATIVE BANKS IN TAMIL NADU, Madras: 1978.

51. Tannan M.D., BANKING LAW AND PRACTICE IN INDIA  
Bombay: Thacker & Co, 1962
52. Tyagi R.B., RECENT TRENDS IN THE COOPERATIVE  
MOVEMENT, Bombay: Asia Publishing  
House, 1967
53. Victor, M.A. COOPERATION IN MADRAS, Madras:  
Palaniappa Brothers, 1964.

B. REPORTS

1. ----- COOPERATION - MASS MOVEMENT OF TAMIL NADU,  
Madras: The Tamil Nadu Cooperative Union, 1976.
2. ----- COOPERATIVE AGRICULTURAL CREDIT - TAMIL NADU,  
Madras: Tamil Nadu Cooperative Union, 1976.
3. Elavia B.H, A VIABILITY OF A CENTRAL COOPERATIVE BANK,  
Baroda: The Baroda Central Cooperative Bank Ltd, 1980.
4. India Government of, FOURTH FIVE YEAR PLAN, New Delhi:  
Planning Commission, 1969-74.
5. India Government of, FIFTH FIVE YEAR PLAN, Vol.II  
New Delhi: Planning Commission, 1976.
6. India Government of, REPORT OF THE COMMITTEE ON COOPE-  
RATIVE CREDIT, New Delhi: NCDC, 1963.
7. India Government of, REPORT OF THE BANKING COMMISSION,  
Bombay: Banking Commission, 1972.
8. India Government of, REPORT OF THE WORKING GROUP ON  
COOPERATION (Fifth Five Year Plan), New Delhi:  
National Cooperative Union of India, 1973.

9. India Government of, REPORT OF THE COMMITTEE ON COOPERATION IN INDIA, Bombay: RBI, 1915.
10. India Government of, DRAFT FIVE YEAR PLAN - 1978-83 New Delhi: Planning Commission, 1978.
11. India Government of, THIRD FIVE YEAR PLAN, New Delhi: Planning Commission, 1962.
12. Madras Government of, REPORT OF THE COMMITTEE ON COOPERATION IN MADRAS, Madras: Government Press, 1928.
13. Madras Government of, REPORT OF THE COMMITTEE ON COOPERATION IN MADRAS, Madras: Department of Industries Labour and Cooperation, 1956.
14. Nicholson, Frederick Augustus, REPORT REGARDING THE POSSIBILITY OF INTRODUCING LAND AND AGRICULTURAL BANKS INTO THE MADRAS PRESIDENCY, Vol. I, Bombay: RBI, 1960.
15. ----- PROGRESS OF COOPERATIVE MOVEMENT IN TAMIL NADU, Madras: The Tamil Nadu Cooperative Union, 1974.
16. RBI, REPORT OF THE COMMITTEE TO REVIEW ARRANGEMENTS FOR INSTITUTIONAL CREDIT FOR AGRICULTURE AND RURAL DEVELOPMENT, Bombay: Rural Planning and Credit Cell, 1981.
17. RBI, THE ALL INDIA RURAL CREDIT SURVEY-GENERAL REPORT, Bombay: Agricultural Credit Department, 1954.
18. RBI, REPORT OF THE ALL INDIA RURAL CREDIT REVIEW COMMITTEE, Bombay: Agricultural Credit Department, 19
19. RBI, REPORT OF THE STUDY TEAM ON THE TWO-TIER COOPERATIVE CREDIT STRUCTURE IN KERALA, Bombay: Agricultural Credit Department, 1972.

20. RBI, REPORT OF THE STUDY TEAM ON OVERDUES OF COOPERATIVE CREDIT INSTITUTIONS, Bombay: Agricultural Credit Department, 1974.
21. RBI, REPORT OF TRENDS AND PROGRESS OF BANKING IN INDIA, Bombay: 1976.
22. RBI, REPORT OF THE COMMITTEE ON URBAN COOPERATIVE BANKS, Bombay: Agricultural Credit Department, 1975.
23. RBI, PROCEEDINGS OF THE INTERNATIONAL SEMINAR ON BANKING AND DEVELOPMENT, Bombay: Economic Department, 1970.
24. RBI, SEMINAR OF THE CHIEF EXECUTIVE OFFICERS OF STATE COOPERATIVE BANKS AT OOTACAMUND, Bombay: Agricultural Credit Department, 1968.
25. RBI, STUDY GROUP ON DEPLOYMENT OF RESOURCES BY STATE AND CENTRAL COOPERATIVE BANKS, Bombay: Agricultural Credit Department, 1982.
26. Tamil Nadu Government of, AN ECONOMIC APPRAISAL, Madras: Evaluation and Applied Research Department, 1978 and 1979.
27. Tamil Nadu Government of, REPORT OF THE TASK-FORCE ON AGRICULTURE, 1972-1984, Vol.I, Madras: Planning Commission, 1972.
28. Tamil Nadu Government of, REPORT OF THE COMMITTEE ON COOPERATION, Madras: Government Press, 1969.
29. Tamil Nadu Government of, THE PERSPECTIVE PLAN FOR TAMIL NADU, Madras: State Planning Commission, 1974.
30. Tamil Nadu Cooperative Union and TBML College, REPORT OF THE SEMINAR ON RURAL RESOURCE MOBILISATION BY COOPERATIVE BANKS, Porayar: Department of Cooperation, 1979.



31. Times of India, TIMES OF INDIA DIRECTORY AND YEAR BOOK  
Bombay: 1980-81

C. PERIODICALS

YEARLY

1. ----- COOPERATIVE YEAR BOOK, Madras: The  
Tamil Nadu Cooperative Union, 1977.
2. RBI, STATISTICAL STATEMENTS RELATING TO COOPERATIVE  
MOVEMENT IN INDIA, Part I, Bombay: Agricultural  
Credit Department, 1950-51 to 1978-79.
3. ----- STATISTICAL INFORMATION, Madras:  
THE TAMIL NADU COOPERATIVE UNION, May 1979 and  
April 1980.
4. Tamil Nadu Government of, SEASON AND CROP REPORT OF  
TAMIL NADU FOR THE AGRICULTURAL YEAR 1978-79, Madras:  
Department of Statistics, 1981.

QUARTERLY

5. Chari TSK, "Credit Planning in Cooperatives"  
INDIAN COOPERATIVE REVIEW, New Delhi: National  
Cooperative Union of India, Vol. XIII No.2,  
January 1976, P.135.
6. Chari TSK, "Productivity in Cooperative Banking",  
INDIAN COOPERATIVE REVIEW, New Delhi: NCUI, 1975.
7. Arora VPS and Tewari S.K, "Inter and Intra State  
Disparities in the Flow of Coperative Rural  
Credit in India", INDIAN COOPERATIVE REVIEW,  
Vol. XVII No.3, New Delhi: NCUI, April 1980, P.221.

(X)

8. Chari TSK, "Cooperative Banking at Cross Roads", COOPERATIVE BANKER, Vol. 2 No. 526, Bombay: All India State Cooperative Banks Federation, December 1975 - March 1976, P.1.
9. Datey C.D., "Cooperative Credit for Agriculture in India with reference to Short-Term and Medium-Term Credit", LAND BANK JOURNAL, Vol. IX, Bombay: National Cooperative Land Development Banks Federation, September 1970, P.2.
10. Goyal M.K, "Deposit Mobilisation by Apex Cooperative Banks in India", INDIAN COOPERATIVE REVIEW, Vol. XVII No.1, New Delhi: National Cooperative Union of India, October 1979.
11. Kainth G.S, "Estimation of Demand for Credit in a Developing Economy - The Punjab Case", INDIAN COOPERATIVE REVIEW, Vol. XVI No. 3, New Delhi: NCUI, April 1979, P. 236.
12. Namjoshi M.V, "Reserve Bank Policies and Credit Planning", COOPERATIVE PERSPECTIVE, Vol. 8 No.2 Pune: Vaikunth Mehta National Institute of Cooperative Management, May-July 1973, P. 101.
13. Paneras U, "Funds Management in Cooperatives", INDIAN COOPERATIVE REVIEW Vol. XV No.4, New Delhi: NCUI, July 1978, P. 443.
14. Ramasamy M, "Bank Deposits and Interest Rate Reduction", THE JOURNAL OF INDIAN INSTITUTE OF BANKERS, July-September 1977, P.139.
15. ----- STATISTICAL ABSTRACTS, Madras: Tamil Nadu Cooperative Union, 1975-76 to 1978-79
16. Winfred John A, "Mobilisation of Resources by Cooperative Banks," LAND BANK JOURNAL, Bombay: National Cooperative Land Development Banks Federation, March 1982.

(II)

17. Winfred John A, "Mounting Overdues in Cooperatives",  
INDIAN COOPERATIVE REVIEW, Vol. XI No.3, New Delhi:  
NCUI, April 1974, P. 339
18. Winfred John A, "Member Participation in Urban  
Cooperative Bank - A case study", PRABANDH  
Lucknow: Bureau of State Enterprises, April-June  
1981, P.11.

MONTHLY

19. Anon, "What makes a Successful Branch", THE BANKER,  
No. 467, January 1965, P.40.
20. -----"Banking Laws (Applicable to Coopera-  
tive Societies) Act 1965" RESERVE BANK OF INDIA  
BULLETIN, Bombay: Reserve Bank of India, October 1965,  
P. 1577.
21. Bhatnagar R.G, "Recovery of Agricultural Loans"  
STATE BANK OF INDIA MONTHLY REVIEW, Vol. XXI No.2,  
Bombay: State Bank of India Central Office  
February 1982, P. 43.
22. -----"Credit Trends and Economic Growth"  
THE BANKER, Vol. XXIII No. 7, New Delhi: Connaught  
Circus, September 1976, P.1.
23. Datey C.D., "Role of the Reserve Bank in Promoting  
Cooperative Development", THE TAMIL NADU JOURNAL OF  
COOPERATION, Vol. LXIII No.5, Madras: The Tamil Nadu  
Cooperative Union, November 1971, P. 289.
24. -----"Development in Cooperative Banking"  
THE TAMIL NADU JOURNAL OF COOPERATION, Vol. LXI No.7,  
Madras: The Tamil Nadu Cooperative Union,  
January 1970, P. 449.
25. -----"Extension of Deposit Insurance Scheme  
to Cooperative Banks", COOPERATIVE NEWS DIGEST,  
Vol. XXIII No.3, Bombay: RBI, March 1977, P. 45.

26. ----- First National Conference of District Central Cooperative Banks," JOURNAL OF BANKING AND COOPERATION, Vol. 1 No.1, Maharashtra Sugar Research Foundation, September 1978.
27. Kahlon Daljeet S, "Deposit Mobilisation - A Case Study in the Ludhiana District", THE BANKER, Vol. XXVI No.4, New Delhi: Connaught Circus, June 1979, P. 5.
28. Palaniappa Mudaliar A, "Rural Credit in Tamil Nadu", THE TAMIL NADU JOURNAL OF COOPERATION, Vol. LXIII No.5, Madras: The Tamil Nadu Cooperative Union, November 1971, P.275.
29. Patil B.P, "Some Structural Aspects of Cooperative Credit", THE TAMIL NADU JOURNAL OF COOPERATION Vol. LX III No.4, Madras: Tamil Nadu Cooperative Union, October 1971, P.187.
30. -----"Deposit Mobilisation Some Thoughts", THE BANKER, New Delhi: Connaught Circus, June 1978, P.3.
31. -----"Deposit Mobilisation Efforts by Banks" THE BANKER, New Delhi: Connaught Circus, August 1977, P.65.
32. Rajan C.M, "Central Cooperative Banks in Tamil Nadu", THE TAMIL NADU JOURNAL OF COOPERATION, Vol.72 No.2, Madras: The Tamil Nadu Cooperative Union, August 1980, P.83
33. Ramameorthy G.V, "Some Aspects of Cooperative Credit in Tamil Nadu - An Appraisal", THE TAMIL NADU JOURNAL OF COOPERATION Vol. LXIII No.5, Madras: The Tamil Nadu Cooperative Union, November 1971, P.355.
34. Rao D.C, "The Statutory Liquidity Ratio - Its Role and Some Policy Issues", RESERVE BANK OF INDIA BULLETIN, Bombay: RBI, November 198, P. 860.

35. Sunaja Ragesh, "The Teller System", THE BANKER, Vol. XXVIII No.2, New Delhi: Connaught Circus, April 1981, P.7.
36. Vaggenavar M.M, "Deposit Mobilisation by Cooperative Banks - An Insight", COOPERATIVE NEWS DIGEST, Vol. XXX No.11, Bombay: Reserve Bank of India, November 1979, P.199.
37. Winfred John A, "Agricultural Financing Dairy Distress - Conversion of Short - Term Credit into Medium - Term Credit", COOPERATOR'S BULLETIN, Vol. XXI No.6, Jammu and Kashmir: Cooperative Union, 1978, P.18.

**DAILIES**

38. The Indian Express, October 24, 1970.
39. The Hindu, March 18, 1971
40. The Economic Times, December 6, 1971
41. The Economic Times, January 13, 1972
42. The Economic Times, January 14, 1972
43. The Economic Times, February 16, 1972
44. The Economic Times, February 25, 1972
45. The Hindu, September 18, 1975.
46. The Skyline, November 19, 1975.
47. The Hindu, August 19, 1977
48. The Hindu, January 13, 1979
49. The Hindu, February 2, 1979
50. The Indian Express, May 30, 1979.
51. The Hindu, March 4, 1980
52. The Indian Express, September 4, 1980
53. The Indian Express, October 9, 1980
54. The Indian Express, June 11, 1981
55. The Hindu, November 18, 1982.