REVIEW OF LITERATURE:

A. Jayamaha et. al., (2006), “Financial Practices and Efficiency of Cooperative Rural Banks in Sri Lanka”, Many small financial institutions (SFIs) in developing countries make great effort to provide efficient services to the poor householders. It is generally accepted that maintaining the financial strength which is important in corporate governance mechanism of institutions, has a close relationship with the efficiency of financial institutions, although they are small. However, there is a doubt of efficiency of SFIs in developing countries due to not maintaining appropriate financial practices. In Sri Lanka, recent collapses of many financial institutions also signal that they do not maintain sound financial practices.

A. K. Soni et. al., (2012), “Role of Cooperative Bank in Agricultural Credit: A Study Based on Chhattisgarh”, This paper explains cooperative banking sector is one of the main partners of Indian banking structure, the cooperative banks have more reach to the rural India, through their huge network of credit societies in the institutional credit structure. The cooperative sector has played a key role in the economy of the country and always recognized as an integral part of our national economy. Cooperatives have ideological base, economic objects with social outlook and approach. The cooperative covers almost all cent percent villages in India. The cooperative form of organization is the Ideal Organization for economically weaker sections in the country. According to recent study by World Bank and National Council for Applied Economic Research, the Primary Agriculture Credit Societies (PACS) amount for about 30 percent of micro credit in India. This paper attempts to analyze the role of co-operative bank in agricultural credit.

A. Sundaram, (2012), “Impact of Self-help Group in Socio-economic development of India”, The main aim of this paper is to examine the impact of Self-help Group in Socio-economic development of India. Self-help Groups have been playing considerable role in training of Swarozgaris, infrastructure development, marketing and technology support, communication level of members, self confidence among members, change in family violence, frequency of interaction with outsiders, change in the saving pattern of SHG members, change in the cumulative saving pattern of SHG members per month, involvement in politics, achieving social harmony, achieving social justice, involvement in community action, sustainable quality and accountability, equity within SHGs, defaults and recoveries, and sustainability - financial value. It analyses what is Self-Help Group? Why the Self-Help Group is so important in India? The present status of Self-Help Group in India, impact of Self-Help Group in India, Shortcomings of Self-Help Group in India, Suggestions to improve Self-Help Group In India.

B. Chang et. al., (2010), “Research on Relief Loans in Taiwan Banking System”, This article mainly focuses on relief loans and details are described in separate chapters. The content covers funding sources, eligible applicants, applicable scope, loan amount, repayment methods, interest rate, and application procedures in Taiwan.
B. Das et. al., (2006), “Problems And Prospects Of The Cooperative Movement In India Under the Globalization Regime.”, This paper intends to analyze the problems prospects of cooperative sector in India under free marketism . It is now increasingly recognized that the co-operative system in India has the capacity and potentiality to neutralize the adverse effects emerging from the process of globalization. After economic liberalization under the new economic environment, cooperatives at all levels are making efforts to reorient their functions according to the market demands. The failure of the public sector in several cases is a worrisome trend.

B. G. Gaikwad, (2011), “National Bank For Agriculture & Rural Development In Maharashtra”, Researcher has identified Rural banking in India started since the establishment of banking sector in India. Rural Banks in those days mainly focused upon the agro sector. Today, commercial banks and Regional Rural Banks in India are penetrating every corner of the country are extending a helping hand in the growth process of the rural sector in the country. These rural banks play very important role in rural development in Maharashtra Over all development of rural area in Maharashtra is done by the different policies of rural bank and it help the rural people as per their need.

B. M. Desai et. al., (1996), “Cooperative Rural Banking: ANAD Shows the Growth-oriented Path”, Anad Farmers Service Cooperative Bank is an innovative bank in both the spirit of its cooperation and rural banking. This bank is also financially viable and growth-oriented. In this paper analyses how this bank could be successful under the same macro rural credit policies that governed most rural financial institutions. The paper also offers some suggestions on what macro rural credit policies may continue and which ones need odifications to extend the experiment of this bank.

B. Muniraja Sekhar et. al., (2012), “Core Banking Solutions in Urban Cooperative Banks- Issues and Challenges”, Researcher discuss modern banking challenges such as Cooperative banks will also implement internet banking, phone banking, ATM network etc. According to industry watchers, technology deployments like CBS are a big challenge in cooperative banks. Factors such as high costs of implementation and maintenance coupled with lack of regional language software support for CBS are deterrents. Then, there is the issue of customization. Most solutions available in the market cater to the needs of traditional banks and cooperatives need rather specific levels of customization. Indian customers find it hard to use technologies like ATM and prefer to do transactions over the counter.

B. Warrington, (2006), “Is Your Internet Banking Solution Costing You Customers?”, This paper explores the common issues financial institutions face with dated Internet Banking Solutions, concerns these institutions have in converting to a new solution, how to identify the ideal Internet Banking Solution and best practices in a successful conversion. In addition, this paper will help financial institutions gain a deeper insight into the capabilities today’s online bankers demand.
B.S. Misra, (2006), “The Performance of Regional Rural Banks (RRBs) in India: Has Past Anything to Suggest for Future?”, The study made an attempt to examine whether the problems associated with the RRBs are specific to certain sponsor banks or States in which they operate. To get a deeper insight, all the RRBs were categorized either as profit making or loss making ones. RRB earning profits consecutively for the past three years from the terminal year of the study have been classified as profit making and the rest as loss making. Such a classification led to 150 RRBs falling in the profit making category and rest 46 as loss making. The exploratory analysis revealed that the problem of the loss making RRBs is neither confined to some specific States nor to a group of sponsor banks.

Blount et. al., (2004), “Employee Development Strategies In The B2c Banking Environment: Two Australian Case Studies”, The paper discusses two case studies illustrating some of the issues with which banks, as service organisations, have had to deal. These two banks have taken rather different approaches in their use of technology to interact with their customers and this has implications for the way they manage their employees who deal with those customers.

D. Shah, (2001), “Rural Credit Delivery System in Maharashtra: A Step Towards Rejuvenation”, In the present milieu, commercialization of agriculture coupled with increasing requirement of credit have put a lot of onus on various agricultural financial institutions to play a pivotal role in meeting the increasing capital needs of the farmers and in ensuring timely supply of various inputs besides providing other service facilities. The diversification of agriculture over the years has further accentuated the need for the rapid envelopment of rural infrastructure and larger flow of credit to farming community.

D. Shah, (2005), “Financial Health of Credit Co-operatives in Maharashtra: A Case of Sangli and Buldana District Central Co-operative Banks”, The entire paper is divided into two sections. While the first section specifically focuses on the evaluation of credit delivery in forward and backward districts of Maharashtra, the second section is chiefly devoted to examining the functioning of various RFIs in the state.

D. Shah, (2007), “Banking Sector Reforms and Co-operative Credit Institutions in Maharashtra: A Synthesis”, Researcher has identified several issues that need to be taken cognizance of to revitalize the rural credit delivery system through the cooperatives. One of these is wide variations in total and crop loan advances across various districts and regions of Maharashtra. A decline in the loan advances with rise in GCA in the Konkan region is another issue, but the most important one among all is the mounting overdues and non-performing assets (NPAs) of the cooperatives operating in both forward and backward regions of Maharashtra. The viability of two central level credit institutions, viz. Sangli District Central Cooperative Bank and Buldana District Central Cooperative Bank, has been estimated. In order to rejuvenate the rural credit delivery system through cooperatives, the major problems facing the system, viz. high transaction cost, poor repayment performance, mounting NPAs, distributitional aspect of credit, low coverage of SC/ST members, etc. need to be tackled with more fiscal jurisprudence reserving exemplary punishment for willful defaults, particularly by the large farmers.
D. Shah, (2007), “Rural Credit Delivery System in Maharashtra: Some Emerging Issues”, Researcher show a need to take more stringent and cohesive measures for recovery of loans from chronic and heavy defaulters. In brief, in order to rejuvenate rural credit delivery system, the twin problems facing the system, viz., high transaction costs and poor repayment performance, need to be tackled with more fiscal jurisprudence reserving exemplary punishment for willful defaults, especially by large farmers. In fact, insofar as the rural credit delivery system is concerned, the focus should be on strategies that are required for tackling issues such as sustainability and viability, operational efficiency, recovery performance, small farmer coverage and balanced sectored development.

E. Allen et. al., (2009), “African cooperatives and the financial crisis”, This paper therefore considers how cooperatives, particularly financial cooperatives and cooperatives in the agricultural sector in Africa are managing the current crisis. As a way forward, the paper provides an analysis of the triggers of the crisis and considers how economies throughout the world are being affected, with attention given to cooperatives in Sub-Saharan Africa.

F. J. A. Bouman, (1990), “Informal Rural Finance: An Aladdin’s Lamp of Information”, That same emphasis on lending can be noted in the literature on financial services offered by formal institutions. With few exceptions, attention has been paid exclusively to credit, agricultural credit in particular. It is as if the most important part of financial intermediation, that is, the accumulation of savings, has been disregarded completely. Indeed, why should one pay any attention to savings when development workers point out that rural households in low-income countries are too poor even to think of saving? Do not most households produce far too little even to stay alive? And the lucky few who produce a surplus, do they not indulge in wasteful consumption, squandering their money on social, religious and ceremonial expenses at marriages, funerals, harvest festivals and rites of passage during which each tries to outdo the other with expensive clothing, dowries, gold and silver trinkets and indulges in excessive feasts of food and booze?

F. J. A. BOUMAN, (1995), “Rotating and Accumulating Savings and Credit Associations: A Development Perspective”, In this research paper researcher finds a role of self help group, Financial self-help groups in low-income countries consist of two basic types, Rotating and Accumulating Savings and Credit Associations, or ROSCAs and ASCRAs. In the ASCRA, funds are not immediately withdrawn but are left to grow for loan making. Comparing the two groups, the author finds similarities and differences. Efforts to rectify the ROSCA’s shortcomings have prompted many innovations, and given birth to a hybrid preserving the best of both types, in constant adaptation to changing environments.

G. Ferri, (2012), “Credit Cooperatives: Challenges and Opportunities In the new Global Scenario.”, Researcher explains the future scenario highlights a Western leadership challenged while the geo-economy seems to be moving back to a pre-Industrial Revolution setup. Against this possible background, we outline various considerations along which that scenario will increase the need for credit cooperatives to shape a more sustainable economy.
G. N. Sarmah et al., (2012), “Micro Finance, Self Help Groups (SHGS) and the socioeconomic Development of rural people (a case study with special reference to the lakhimpur District of Assam)”, The present research paper is an attempt to analyze the role of Micro-Finance and Self-Help-Groups (SHGs) for the socio-economic development of the poor people in Lakhimpur district of Assam. For collecting the primary data a total of 50 SHGs and five (5) members from each SHG (50x5=250 respondents) were randomly selected covering the entire Lakhimpur district. From the study it has been found that after joining the SHGs the poor rural people can increase their income and improve their standard of living by performing economic activities independently.

G. Sharma et al., (2005) “Evaluating and Mapping the Indian Urban Cooperative Banking Sector for Better Survival”, The basic question in this research is how co-operatives banks can respond to current challenges and changes for better survival and save cooperative identity. We have examined the impact of the size of a bank on its efficiency. We observed that the overall Pure Technical efficiency of the sample UCBs during the period under consideration has shown a decreasing trend. It is also observed that, though efficient bank group is characterized by its relatively larger size but the relationship seems to be insignificant. It is thus difficult to explain the variations in the pure technical efficiency of the UCBs.

H. Groeneveld, (2011), “The Cooperative Banking Model: Performance and Opportunities”, Special attention is devoted to their corporate governance with member ownership and influence. Subsequently, theoretical, practical and empirical insights are combined to investigate how ECBGs are positioned for the coming years. This question is discussed against the background of imminent changes in the rules of the game, the business principles and business models in the global financial system. It is concluded that the winners emerging from the most recent crisis will be those banks that are able to offer good products and services at fair prices with highly efficient operations in the long run, that put the customer first, and that are well-capitalised with moderate risk profiles.

J. Chavan et al., (2013), “Factors Affecting On Customer Satisfaction in Retail Banking: An Empirical Study”, This empirical research study focuses on exploring the major factors that lead to customer satisfaction in retail banking in Western Maharashtra in India. It also leads to developing a conceptual framework of relationship marketing practices in Indian banks by capturing the perspectives of consumers with respect to their satisfaction with various services.

J. Gupta et al., (2012), “A study on Cooperative Banks in India with special reference to Lending Practices”, The study was based on some successful co-op banks in Delhi (India). The study of the bank’s performance along with the lending practices provided to the customers is herewith undertaken. The customer has taken more than one type of loan from the banks. Moreover they suggested that the bank should adopt the latest technology of the banking like ATMs, internet/online banking, credit cards etc. so as to bring the bank at par with the private sector banks.
J. Yang et. al., (2007), “New issues and challenges facing e-banking in rural areas: an empirical study”, This paper describes an empirical study of investigating recent trend and development of the application of e-banking (banking though internet) in rural areas and its economic impact on local financial institutions. The data used in this research are collected through a web-based questionnaire survey. The research objective is to investigate how those smaller and community banks located in rural areas have attempted to catch up with their counterparts in larger cities in terms of the application of e-banking, focusing on emerging issues and challenges. The results are discussed with managerial implications along with suggestions for future research.

K. Deininger et. al., (2010), “Economic and Social Impacts of Self-Help Groups in India”, There has been considerable recent interest in micro-credit programs, rigorous evidence on the impacts of forming self-help groups to mobilize savings and foster social empowerment at the local level is virtually non-existent, despite a large number of programs following this pattern. The authors use a large household survey to assess the economic and social impacts of the formation of self-help groups in India. They find positive impacts on empowerment and nutritional intake in program areas overall and heterogeneity of impacts between members of pre-existing and newly formed groups, as well as non-participants.

K. Kosmidou et. al., (2008), “Measurement of Bank Performance In Greece”, The present study evaluates the performance and efficiency of the commercial and cooperative banks in Greece for the period 2003-2004. Moreover, the Greek banks are rated based on their performance. The ranking result can be used to analyze the strengths and weaknesses of a bank compared to its competitors and it can serve as a is for the construction of a rating system for Greek banks. The results obtained indicate that commercial banks are tending to increase their accounts, to attract more customers and ameliorate their financial indices, thereby becoming more competitive and maximizing their profits.

K. N. Laxman, (2012), “An Evaluation Of Performance Of Sangli District Central Cooperative Bank Ltd. Sangli In Respect Of Agricultural Finance.”, The present paper focuses on the performance of the Sangli District Central Cooperative Bank Ltd. Sangli in respect of Agricultural Finance during the financial years 2008-09 to 2010-11. The study is mainly based on secondary data which is collected from Annual Reports of the bank. Primary data regarding problems of the bank have been collected by using discussion and observation method. The analysis of the data revealed that, in general, the bank is trying to provide more finance to agricultural sector for various purposes and activities, particularly, to small farmers. However, the bank is facing some administrative and banking problems. In view of this, the paper comes out with some specific suggestions for improvement in agricultural finance.
K. Singh et. al., (2000), “Co-operatives and Rural Development in India” Institute of Rural Management, Anand - 388 001, India Paper No. 17, p.p. 1-57. This paper characterizes and distinguishes co-operatives from other forms of organizations and highlights the important place they occupy in India’s rural economy. It examines their contribution to rural development that is broadly defined as a set of desirable societal goals such as increase in real per capita income, improved income distribution and equitable access to education, health care, and employment opportunities. It is argued in the paper that rural co-operatives need to be democratically governed by Boards of Directors elected by their members in good standing, unshackled from the archaic co-operative laws, liberated from unnecessary government controls, and managed professionally, if they are to survive and grow in the new era characterized by deregulation, privatization and globalization.

K.A. Goyal et. al., (2012), “Indian Banking Industry: Challenges And Opportunities”, In this paper an attempt has been made to identify the general sentiments, challenges and opportunities for the Indian Banking Industry. This article is divided in three parts. First part includes the introduction and general scenario of Indian banking industry. The second part discusses the various challenges and opportunities faced by Indian banking industry. Third part concludes that urgent emphasis is required on the Indian banking product and marketing strategies in order to get sustainable competitive edge over the intense competition from national and global banks.

K.A. Goyal et. al., (2012), “Indian Banking Industry: Challenges And Opportunities”, In this paper researcher an attempt has been made to identify the general sentiments, challenges and opportunities for the Indian Banking Industry. This article is divided in three parts. First part includes the introduction and general scenario of Indian banking industry. The second part discusses the various challenges and opportunities faced by Indian banking industry. Third part concludes that urgent emphasis is required on the Indian banking product and marketing strategies in order to get sustainable competitive edge over the intense competition from national and global banks.

K.V.S.N Jawahar Babu et. al., (2012), “The Emerging Urban Co-Operative Banks (UCBS) In India: Problems and Prospects”, Researcher analyze that Presently, the UCBs occupy an important place in the Indian Financial system. However the UCBs strengthen their uniqueness and growth in the banking industry and it is required to take certain measures like for strengthening the ucbs sector sustenance of its growth is attendant to Professionalization of its management, inculcating good corporate governance, technology absorption and scrupulous adherence to regulatory framework. Let us hope that the urban cooperative banking sector will learn from its past experiences and adjust to new realities since banking is risky business. In future the urban cooperative banks are ready to face many challenges in the competitive environment of both Public and Private sector banks expansion activities both vertically and horizontally.
L. R. Wray, (2007), “The Continuing Legacy of John Maynard Keynes”, The Levy Economics Institute and University of Missouri–Kansas City, September 2007, Working Paper No. 514, This working paper examines the legacy of Keynes’s General Theory of Employment, Interest, and Money (1936), on the occasion of the 70th anniversary of the publication of Keynes’s masterpiece and the 60th anniversary of his death. The paper incorporates some of the latest research by prominent followers of Keynes, presented at the 9th International Post Keynesian Conference in September 2006, and integrates this with other work that has come out of the Keynesian tradition since the 1940s. It is argued that Keynes’s contributions still provide important guidance for real-world policy formation.

M. Ghosh, (2012), “Micro-Finance and Rural Poverty in India SHG–Bank Linkage Programme”, This paper reviews the progress of SHG-Bank linkage programme at the national and regional levels, and examines its impact on the socio-economic conditions of SHG member households. The programme has grown at a tremendous pace during last two decades and emerged as the most prominent means of delivering micro-finance services in India. Though the regional spread of the programme is highly skewed with highest concentration in the southern region, it has started picking up pace in other regions. The average annual net income, assets and savings of SHG member households increased significantly in the post-SHG situation. The average amount of loans and the regularity in repayment of loans increased, and the dependence on moneylenders decreased remarkably. The percentage of loans used for productive purposes and employment per household increased, the incidence of poverty among SHG members declined, and the social empowerment of women improved significantly. The study offers important policy suggestions.

M. M. Mujawar et. al., (2012), “Management of non-performing assets: a case study of Kallappanna Awade Janata Sahakari Bank Ltd., Ichalkaranji”, In the present paper, an attempt is made to understand how efficiently the NPA has been managed by Kallappanna Awade Janata Sahakari Bank Ltd., Ichalkaranji during period under observation. In short, as the NPA drains the profitability and endangers the very existence of the bank, the management of the bank has to take genuine interest in monitoring the loan operations and thereby NPA. The norms suggested by RBI in connection with the disbursement recovery have to be followed rigorously to avoid undesirable consequences of NPA.
M. N. Shahid et al., (2005), “Work Stress And Employee Performance In Banking Sector Evidence From District Faisalabad, Pakistan.”, In this research paper researcher especially focused on Bankers are under a great deal of stress due to many antecedents of stress. These stresses contribute to decreased organizational performance, decreased employee overall performance, decreased quality of work, high staff turnover, and absenteeism due to health problems such as anxiety, depression, headache and backache. Six components of job stress: Lack of administrative support, excessive work demand, problematic customer relations, coworker’s relationship, family & work life balance and riskiness of job were examined in this study. The objective of the study is to explore the stress related problems of bankers and examine the relationship between stress and performance. And finally the impact of stress on employee performance. For this purpose 150 questionnaires were filled by the bankers from the district Faisalabad. The results show that all the components of stress cause great stress in bankers and then decrease their performance.

M. S. Kahreh et. al., (2011), “Achieving competitive advantage through empowering employees: An empirical study”, This paper aims to illustrate the role of empowering employees on the gaining competitive advantage. For this purpose, a novel and innovative conceptual framework are used and presented. In this paper, three main dimensions of competitive advantage that are Efficiency, Innovation and Responsiveness are investigated and examined. Results showed that the dimensions of employee’s empowerment are positively affected on gaining sustainable competitive advantage for organizations.

N. Iuviene et. al., (2010), “Sustainable Economic democracy: Worker Cooperatives for the 21st Century.”, In this guide, we explored the idea of cooperatives and cooperative networks as an alternative and sustainable way to build wealth in cities. This framework is distilled into three major components:
1. an appropriately defined geographic area
2. the cooperative network (“the ecosystem”)
3. an endogenous (internally driven) economic development model

N. Khatri et. al., (1998), “Employee Turnover: bad Attitude or Poor Management?”, In this study, we examined three sets of antecedents of turnover intention in companies in Singapore: demographic, controllable, and uncontrollable. Singapore companies provide an appropriate setting as their turnover rates are among the highest in Asia. Findings of the study suggest that the extent of controllable turnover is much greater than uncontrollable turnover and that poor management practices are the major source of employee turnover.

P. Friedman, (2005), “Banking the Unbanked Helping Low-Income Families Build Financial Assets”, Researcher focus on the ability to save and accumulate assets has many positive outcomes for families, and is important to family economic security and success. While the majority of middle- and higher income families are familiar with and routinely use mainstream banking to build credit and assets, many low-income earners do not. This results in low-income families paying higher costs for services and foregoing opportunities to build assets.
R. B. Of India, (2000), “Mechanised Cheque Processing Using MICR Technology-Procedural Guidelines (Abridged)”. This abridged version of the booklet lays down the procedural guidelines for mechanized cheque processing based on MICR technology to be used by banks managing the MICR Cheque Processing Centres and their participant members. These guidelines deal mainly with the operations of the MICR based cheque processing and have to be read with and subject to the Uniform Regulations and Rules for Bankers’ Clearing Houses. The term ‘cheque’ in this booklet shall mean and include all types of clearing instruments including cheques, drafts, pay orders, ‘at par’ instruments, etc.

R. Bhardwaj et. al., (2011), “Role Of Co-Operative Banks In Agriculture Credit: Organization, Growth And Challenges”, In this study researcher have analyzed the role of Co-operative banks in agriculture credit in India from 2001/2002 to 2006/2007 with the help of ACGR. The study reveals that the aggregate amount of agriculture credit has increased, while, the share in total institutional agriculture credit has been decreased from 37.91 in 2001/2002 to 18.51 in 2006/07 and further, found that the level of NPAs in Co-operative banks is very high as compare to other financial institutions in India. So, co-operatives banks should control their NPAs level for surviving in credit market of India in future.

R. J. McIntyre, (2006), “Credit Co-operatives in Locally Financed Economic Development”, In most transitional and many developing countries institutions capable of supporting economic development with localized saving-investment cycles have not developed. This crucial gap is in no way addressed by either country-level macro programmes dealing with ‘development finance’ or by donor-driven ‘micro credit’ schemes of Grameen and other types operating at a lower (local) level. The latter seldom evolve into financial institutions able to sustain themselves on the basis of local resources, do not operate on a sufficient scale to trigger dynamic local-level economic growth, and are ultimately artificial manifestations of concessional or charitable aid.


S. Kanti Das, (2012), "Operational And Financial Performance Analysis Of Meghalaya Cooperative Apex Bank.”, The present paper is exploratory research in nature. The nature of data which is collected and used for this research article is secondary. The study covers 8 years from 2002-03 to 2009-10. This paper tries to explore the growth and current status of Meghalaya Cooperative Apex Banks in particular and State Cooperative Banks in North Eastern Region in general. It also aims to study the financial performance and financial health of Meghalaya Cooperative Apex Bank through descriptive statistics and ratio analysis of some selected financial indicators.
S. Mishra, (2006), “Rural Credit And Suicides In Maharashtra, India: A Case-Control Study”, There has been decline in the role formal institutions and an increase in the role of informal institutions in the rural financial markets. A comparison between suicide case and non suicide control households indicates that credit is an important risk factor that explains the differences between the two groups. One policy implication from this is the need to revive the rural financial markets.

S. Sant et. al., (2012), “A Study Of The Profitability Of Urban Cooperative Banks (In Greater Mumbai and Jalgaon For 5 years)”, This paper evaluates the performance of Urban Cooperative banks for the period 2004-2009. Financial ratios are employed to measure the profitability, liquidity and credit quality performance of Ten Urban Cooperative banks from Jalgaon and Greater Mumbai. The study found that overall bank performance increased considerably in the years of the analysis. A significant change in trend is noticed at the onset of the global financial crisis in 2007, reaching its peak during 2008-2009. This resulted in falling profitability, less liquidity and deteriorating credit quality in the Indian Banking sector.

S. Thyagarajan, (2011), “ Women's Co-Operative Bank Promoting and Practicing Financial Inclusion of Rural Poor Women”, This case deals with a women’s urban cooperative bank, a small local financial institution and having an objective to work towards the holistic development of women entrepreneurs into women business owners and bank’s customers. The case can be discussed from two angles, viz., the basic business model and its up scaling and adoption and replication by other cooperative banks and smaller financial institutions.

S.V. Kundalika, (2012), “A Study On Pricing And Promotional Strategy Of Rayat Sevak Co-Operative Bank Satara, Maharashtra”, Present research paper an attempt is made to investigate pricing and promotional strategy of The Rayat Sevak Co-operative(RSC) bank, Satara of Maharashtra state. The RSC bank is coming under urban co-operative banks category. There are 7 ps of services marketing viz.: product, price, place, promotion, people, physical evidence and process. But in the present paper is concerned to pricing and promotional strategy applied by RSC bank in its practices. Price is a key marketing tool in services.

T. Deelchand et. al., (2009), “The Relationship between Risk, Capital and Efficiency: Evidence from Japanese Cooperative Banks”, This paper focuses on Japanese cooperative banks as they constitute an important segment of the Japanese banking sector. We employ a simultaneous equation model in which the relationships between, risk, capital and cost inefficiency are modeled. Two stage least squares with fixed effects estimation procedure are applied to a panel data set of 263 Japanese cooperative banks over the period 2003 through 2006. The results confirm the belief that risk, capital and inefficiency are simultaneously determined. The empirical model shows a negative relationship between risk and the level of capital for Japanese cooperative banks. Inefficient Japanese cooperative banks appear to operate with larger capital and take on more risk.
V. V. Bidnur, (2012), “Role of self –help group in women’s life with reference to Sangli, Miraj and Kupwad Corporation area”, Researcher study In India, the organization of self-help groups, especially for microfinance and micro enterprise development programmes constitute a widely accepted development strategy for poverty reduction. This strategy is equally shared by government, commercial banks and civil society. The authors argue that, thus far, SHGs have shown a limited effectiveness in terms of their impact on rural poverty and their long-term sustainability. Due to the lack of proper understanding of their potential, the implementers have followed a minimalist approach that has restricted the scope of functioning of SHGs to promoting enterprises that are stereotypically considered feminine.

X. Fu et. al., (2006), “Do Modern Technologies Work for The Rural? ICT and Rural Credit Institutions in India”, p.p. 1-32, This paper uses non-parametric multi-output Data Envelopment Analysis (DEA) to explore the impact of various forms and levels of ICT on the performance of rural cooperative banks. Findings from the research suggest that modern information technology serves to enhance both the efficiency and profitability of the rural credit institutions. Efficiency was significantly enhanced by the usage of moderate technology at the lower organisational level, e.g. Standalone computers at the branch level, mobile phone usage at PACS and field level. Evidence from this study also suggests that using investment in ICT as a measure of the usage and advancement level of information technology may not reveal the full story of the impact of ICT on the efficiency of organizations.