

Paper – 2 : Overdues Management

Unit I

Introduction – Overdues – Meaning, reasons for growth of overdues – impact of overdues on the operations of co-operative undertakings – measures to overcome overdues menance.

Unit II

Organisations care for co-operation – Small Farmers Development Agency (SFDS) Marginal Farmers and Agricultural Labourers Agencies (MFALA) Farmers service societies (FSS), NCDC and NCD & W BOARD – differential interest Rates (DIR) Regional Rural Banks – Narashiman Committee – Refinance Facilities from Agricultural Refinance corporation (ARC) and NABARD.

Unit III

Agricultural Co-operative societies – Membership – Share capital – Govt. participation – Linking of share Capital with borrowings – Crop Loan System – All India Rural Credit review Committee – Meclegan Committee report – Overdues – Causes – Remedies – Suggestions. Audit – Qualitative assessment – Audit classification – Weaknesses of Agricultural Credit Societies – Landing policies and procedure.

Unit IV

Central Co-operative – Overdues Management – Suggestions. Apex co-operatives short and Medium Term Loans – Overdues Management – Suggestions.

Unit V

Non-Agricultural Co-operative Credit Movement – Urban Banks – Overdues Management – Suggestions – Land Development Banks – Overdue Management – Suggestions – State intervention and Co-operatives.

Books for Reference:

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| 1. S.S. Mathur | - Co-operation in India |
| 2. T.N. Hajela | - Principles and Practice of Co-operatives |
| 3. Srivastava | - Co-operatives Movement In India |
| 4. Manfoozur | - Geneses of Co-operative Societies in India |