

IMPROVING FINANCE THROUGH COLLECTING OVERDUES OF GUNTUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD., DURING 2008-'12

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ABSTRACT

Co-operation is an inherited human value originated from the time immemorial. The natural drive of togetherness is the basis on which human civilization and culture are built. The desire for togetherness is co-operation. "Co-operation" is the root from which co-operatives derived their name. Co-operation is an act of combining the human aspirations with common interests and agreement to work together to achieve certain predetermined targets. Thus co-operation is as old as human civilization. Money plays a dynamic role in the economy. Changes in money supply can produce effects on output and price level. Money supply consists of currency and coins issued by the Central Bank and credit money created by Co-operative banks. Bank deposits or bank money creates by Co-operative banks. Bank deposits or bank money forms a large part of money supply. Co-operative banks no doubt act as intermediaries between savers and investors. In the process of linking lenders and borrowers they manufacture money. If they create more money, it will produce effects on the economy. Co-operative Banks thus play an important role in the economy.

KEYWORD: Credit Money, Overdues, Performance
