Recent Trends in
Cooperative Law
and Micro Finance
(Proceedings &
Papers of 28th Annual
National Convention)



Indian Society for Studies in Cooperation

Vamnicom Campus, University Road, Pune 411 007



Contents

Preface	vii
Part : One	
Programme	х
Inaugural Address of Padmabhushan Balasaheb Vikhe Patil on the Occasion of 28th Annual National Convention on 7th December 2012	хi
Presidential Address of Shri G. H. Amin, Chairman ISSC, Pune on the Occasion of 28th Annual National Convention on 7th December 2012.	xv
Proceedings of 28 th Annual National Convention, Pune (December 7 th -8 th 2012)	xvii
Part: Two	
Constitutional Amendment—An Overview Dr. T. Paranjothi	2
97 Th Constitutional Amendment & High Powered Committee S. T. Bhide	14
International Labour Organization, Recommendation 193 & The Indian Constitutional Amendment Dr. R. Elangovan	20
97 Th Constitutional Amendment Act 2011 K. C. S. Kutty	35
97 th Constitutional Amendment Act Shri Mahesh Kumar Verma	47
The 97 th Constitutional Amendment Act 2011—Its Implications for Kerala Cooperative Societies Act 1969 Dr. B. Niranjan Raj Urs	51
97 Th Constitutional Amendment and Its Impact on Cooperatives Prof. P. T. Pandit	62
97th Constitutional Amendment vis-a-vis Revised Maharashtra State Cooperative Societies Act 1960 Shri Vidyadhar Anaskar	68
	Programme Inaugural Address of Padmabhushan Balasaheb Vikhe Patil on the Occasion of 28th Annual National Convention on 7th December 2012 Presidential Address of Shri G. H. Amin, Chairman ISSC, Pune on the Occasion of 28th Annual National Convention on 7th December 2012. Proceedings of 28th Annual National Convention, Pune (December 7th -8th 2012) Part: Two Constitutional Amendment—An Overview Dr. T. Paranjothi 97th Constitutional Amendment & High Powered Committee S. T. Bhide International Labour Organization, Recommendation 193 & The Indian Constitutional Amendment Dr. R. Elangovan 97th Constitutional Amendment Act 2011 K. C. S. Kutty 97th Constitutional Amendment Act 2011—Its Implications for Kerala Cooperative Societies Act 1969 Dr. B. Niranjan Raj Urs 97th Constitutional Amendment and Its Impact on Cooperatives Prof. P. T. Pandit 97th Constitutional Amendment vis-a-vis Revised Maharashtra State Cooperative Societies Act 1960

Part: Three

1.	Micro Finance Performance In India: A Comparative Analysis of Public, Private And Cooperative Banks Dr. V. Mariappan	78
2.	Role of Cooperatives in Micro Finance: Experience of Tamil Nadu Dr. C. Pitchai	86
3.	Diagnostic Study of Micro Finance and Rural Development in Rain-Fed Region of Tamil Nadu S. Rajendran & B. Gandhimathy	100
4.	Role of Cooperatives in Micro Finance Prof. P. T. Pandit	107
5.	Financial Inclusion Through Micro Credit: Towards an Effective SHG Linkage Dr. Yashavantha Dongre	110
6.	Microfinance and Sustainable Rural Development Dr. Soniya Chavan	120
7.	Microfinance, Financial Inclusion & Cooperative Credit Institutions Dr. K. Ramesha	125
8.	Emerging Dynamics in Microfinance: An Economic Perspective Stanley Xavier Elango and —U. Homiga	134
9.	Microfinance Trends, Problems and Prospects Dr. Bhor Jaysing. R.	141
	Part : Four	
	Executive Committee Members	149
	Publications of ISSC	149
	Governing Council Members	150
	Delegate List	153
	Indian Society for Studies in Cooperation	157