

**Economy of
Eastern Uttar Pradesh**
Special Focus on Agriculture

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Role of Co-operative Credit Institutions in Uttar Pradesh

Dr. Mayank Kumar Singh & Dr. Vijay Kumar***

Abstract

The cooperative credit societies are one of the main formal source of credit delivery system in rural India. After 1904, the cooperative societies are working to develop the agriculture and allied sector activities by providing the cheap and productive credit to the agriculture and allied sector in rural India. After first nationalization of commercial banks (1969), the role of cooperative credit institutions are much finer for upliftment of socio and economic condition of rural society. The cooperative credit institutions are proving credit to farmers and rural artisans for short and long- run purposes. The current data state that cooperative credit institutions are providing 15.7 percent of total formal credit delivery in whole India. However, Uttar Pradesh is having a vast rural area and the main occupational source is agriculture and allied sector. The commercial and regional rural banks are not giving satisfactory result despite of vast networking and efficient working pattern. So, the

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