

ROLE OF BANKING SECTOR IN RURAL ECONOMIC DEVELOPMENT

23rd September 2011

Chief Editors

DR.S.SARAVANAN

Mr.M.PRAKASH

Mr.S.NAMASIVAYAM

Mr.V.P.NALLASWAMY



Organised by

**POST GRADUATE AND RESEARCH DEPARTMENT OF COMMERCE
WITH COMPUTER APPLICATIONS**

Dr.N.G.P ARTS AND SCIENCE COLLEGE

(Accredited by NAAC and Certified by ISO 9001: 2008)

Dr.N.G.P.- Kalapatti Road,

Coimbatore-641048

Tamilnadu.

Contents

Paper No.	Author Name	Title	Page No.
		Registrar's Message	I
		Chairman's Message	II
		Principal's Message	III
		CEO's Message	IV
		Editors Foreword	V
		Acknowledgement	VI
1	M.Prakash S.Namasivayam R.Gowdani	Features And Implementation of Kisan Credit Card	1
2	R. Umamaheswari	Role of Banking Sector In A Rural Economy	7
3	M.Gomathi	Microfinance	14
4	Dr.K.Alamelu B.Senthil	Poverty Alleviation Through Financial Inclusion	22
5	Dr.P.Ambigadevi Dr.S.Gandhimathi	Financial Inclusion of Agriculture Under Economic Reforms	31
6	Dr.R.Annapoorani Dr.S. Gandhimathi	An Assessment of The Impact of Kisan Credit Card On Financial Inclusion	36
7	P.Prema	Microfinance	44
8	G.Pradeepa R.Savitha Gayathri	Role of Banking Sector In Rural Economic Development	49
9	Dr.L.Ramesh. S. Sridevi	Challenges of Today's Microfinance	52
10	C.Vanitha	Financial Inclusion	55
11	Gobi S.	Poultry Broiler Farming Loan Facilities In Tamil Nadu	63
12	C. Subramanian Dr. P. Shanmugam	Present Scenario of Banking Sector In India	68
13	Dr.M.Revathi Bala Dr.R.Mayilsamy	Financial Exclusion – A Cause of Financial Deepening	73
14	Mr.P.Periasamy Dr.C.Umaheswari	Role of NABARD In Refinancing Agricultural Credit In India	78
15	Dr.S.Radhika K.Srinivasan	Impact of KCC And Cost of Credit	85
16	G. Kiruthika	Micro Finance Through Indian Banks: A Globalised View	90
17	B.Hemalata	Micro Finance: A Battle Against Poverty	97
18	V.Chitra C.K.Deepa G.Uma Maheswari.	Role of Banks In Developing Rural Economy Through Kisan Credit Cards	101

Paper No.	Author Name	Title	Page No.
19	Suresh G	Bringing Financial Services To The Ordinary Man -- Financial Inclusion	107
20	M.V.Naharajan	Financial Inclusion And Micro Financing	113
21	L.Gayathry C.P.Vijayalakshmi K.Thamilarasi	The Importance of Banking Sector In Rural Economic Development - Micro Finance	118
22	Lt.C.Balakrishnan Dr.L. Ramesh	A Study On Quality Services of Indian Overseas Bank In Rural Areas (With Special Reference To Coimbatore Surroundings)	123
23	R. Geetha.I Parvin Banu	Farm Loan Facilities And Its Issue To Farmers	132
24	J.Karthikeyani P.Balamani	Micro Credit And Self-Help Groups(SHGs) - A Functional Approach	138
25	A.R. Sudhamani G.P.Easwari	Role of Kisan Credit Card In Agriculture	151
26	D.Gomathi Dr.S.M.Yamuna	Self-Help Groups: A Keystone of Microfinance In India	155
27	Dr.S.Ramdirge Choodambigai	Rural Credit And Trait of Borrowers	160
28	M.S.Sameem Banu Bonita Lynette Cooper Dr. N.Murugeswari	Empowerment of Rural Women Through Micro-Finance	167
29	P.Sudarkodi Dr.M.G Saravanaraj	Empowering Rural Women Through A Windfall In Micro Finance Development In India	176
30	Kanakaraj.N M.D.Kadirvel	Role of Regional Rural Banks In Economic Development In India	180
31	S.Devi	FDI In Banking Sector	184
32	Senthil Prabhu .S	Significance of Microbes In Rural Development	189
33	V. Shanmugaraju.	Role of Biotechnology In Agriculture Development	194
34	P.Murali	A Keystone of Microfinance of Self-Help Groups In India - Women Empowerment And Social Protection	201
35	T.M.Shinil	Role of Subsidies And Its Impact In Rural Economy	207
36	B. Anuradha	Role of Microfinance	213
37	S.Karthikeyan J.R.Inbasaharan	Role of E-CRM In Indian Banks	218
38	Dr.S.Sekar R.Meenakshi	Role of NABARD Banking Sector In Rural Economic Development	224
39	K.Priya	Role of Commercial Banks In The Economic Development of A Country	227
40	Dr. B. Rajasekaran K. Ramalingam	Role of Kisan Credit Card Scheme In Agriculture	230
41	N. Gunasekaran	Role of Subsidies And It's Impacts In Rural Economy	235

Paper No.	Author Name	Title	Page No.
42	Dr. K.Kumutha Devi	Microfinance For Agriculture & Rural Development	243
43	R.S.Kanimozhi R.Guna Sundari	Role And Significance of Kisan Credit Card In India	246
44	R.Seranmadevi S.Piradeep S.Muralidhar	Rural Banking – A Progressive Approach	252
45	V. Jai Sudha G. Ramya	“Role of Kisan Credit Card In Agriculture”	258
46	K Anbumani	Role of Kisan Credit Cards In Economic Development of Agriculture Sector	265
47	Easwari.G.P	Role of Banking Sector In Rural Economic Development	271
48	P Arumugasamy Dr.G.Sakthivel	Role of Subsidies And Impacts In Rural Economy	280
49	D.Sujini C.S.Senthilkumar	Kishan Credit Card	282
50	R.Maheswari N.Brindha	Common Problem In Bank Lending	285
51	K.Subramaniam P.Saravana Kumar	Role of Banking Sector In Rural Credit	288
52	Dr.M.Thyagarajan S.Mekala	Customer Perception Towards Technology Faced Services of Commercial Banks In Coimbatore District	294
53	Dr. A. Mohana Sundaram	Financial Inclusion	313
54	Dr.K.Moorthy P.Raja	Role of Financial Inclusion For Inclusive Growth of Rural Development	316
55	M.Shanthini Devi S.Arunpriya A.Anitha Leema Rose	Kisan Credit Card In Rural Development	325
56	N.Renugadevi V.S.Poonkothai N.Kodhi Nayaki	Impact of Micro Finance In Rural Development	329
57	B. Thangaraj S.Dinesh Kumar	Microfinance	333
58	D.Parasakthi C.Eahambaram	Kisan Credit Cards In Coimbatore District	339
59	M.S.Ranjith Kumar V.P.Nallasamy K.K.Gowri Manavalan	India Lives In Its Villages	342
60	S. Peter Raj B. Jeba Priya	The Times of Microfinance In India	348

Paper No.	Author Name	Title	Page No.
61	Dr. P. Kannan R.Anandhi	Banking Services To The Common Man – Financial Inclusion	353
62	Pradeep Kumar.B	The Problem of Banking Exclusion of The Disadvantaged Social Groups In India: Evidences And Strategies	360
63	Dr.Geetha	Role of Thudialur Co-Operative Agricultural Services Ltd. (TUCAS) In The Development of Agriculture In Coimbatore	367
64	K. Lalitha Parameshwari	The Role of Regional Rural Banks In The Economic Development of India	373
65	V.Periasamy S.Uma Maheswari	Role of NABARD In Promotion of SHGs Through Micro-Credit	375
66	E.Shirly Elizabeth	Impact of Financial Inclusion on Rural Economy With Special Reference To Banking Sector	384
67	K Anbumani	Role of Kisan Credit Cards In Economic Development of Agriculture Sector	399
68	S.Bhuvaneshwari	Role of Kisan Credit Card In Agriculture	405
69	Tharani.P	Roles of Subsidies And It's Impacts In Rural Economy	408
70	Mohanraj.G	Microfinance	415
71	Saravanakumar.D.	Farm Loan Facilities And It's Issue To Farmers	419
72	C.Albinus J.K.Anita Sheela	Crop Insurance: A Survival Strategy For Gambling With Monsoon	421
73	K.Vigneshwaran	Rural Credits For Poverty Alleviation	427
74	T.kalakumari	Farm Loan Facilities And Its Issues To Farmers	432
75	Dr. B. Muniyandi.S. Palanisamy	Status of Micro Finance In India	438
76	R.ParthaSarathy	Institutional Finance For Agricultural Development	443
77	S.Poonkodi R.Govindaswamy	Role of Kisan Credit Card Scheme In Agriculture In India	447
78	V. Rajalakshmi.	Micro Business In India	453
79	Dr.N.Shani P.Sopna V.Sumathi	The Role of Microfinance In Rural Development	460
80	Indulekha.P	Subsidies And Its Impact In Rural Economics	463
81	K.Antony Baskaran	Knowledge Is The Key To The Survival of Virtual Age	467
82	Dr .K.Shobha	Financial Inclusion A Step Towards Poverty Alleviation	471
83	V.L.Lavanya	Kisan Credit Card Scheme : a boom for farmers in India	478
84	Vennila Gopal Dr. K. Shobha	Women Empowerment - Through Micro Finance: A Micro Level Study	483
85	Dr. J.M.Arul Kamaraj Dr. J.Arul Suresh	Role of Microfinance For The Empowerment of Self Help Group Women In India	490

First Edition- 2011

ISBN No. 978-81-920808-2-6

Disclaimer

The views expressed in this Edited ISBN Book are those of the author(s) and do not necessarily reflect those of publishers or Editorial Board. Reproduction of any material published herein requires prior written permission of the Editor or the organizations to which the contributors belong. Errors if any are purely unintentional and Readers are requested to communicate such errors to the editors or publishers to avoid discrepancies in future.

Printed and Published

Post Graduate and Research Department of Commerce with Computer Applications
Dr.N.G.P Arts and Science College
Dr.N.G.P.- Kalapatti Road,
Coimbatore-641048
Tamilnadu, India.
Mail ID : ngpcca@gmail.com

ROLE OF THUDIALUR CO-OPERATIVE AGRICULTURAL SERVICES LTD., (TUCAS) IN THE DEVELOPMENT OF AGRICULTURE IN COIMBATORE

Dr. Geetha

Department of Commerce

Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore

INTRODUCTION

Co-operation promotes voluntary association of individuals having common needs and the same is achieved through their coming together. Co-operative society's business is wedded to social purpose. This research study was conducted during 2009 in Thudiyalur in Coimbatore district. TUCAS is very popular for its excellent performance. This study had two major objectives:

To study the general working of TUCAS and to examine the nature and extent of services provided by the society for agricultural development. To assess the level of satisfaction of customers of TUCAS on the services offered.

TUCAS Profile

It had started its business on 05.05.1955 with 266 members and a capital of Rs.28,600/-. At present it serves a population of about 2,60,442 (2009) in 13 revenue villages consisting of 56 hamlets. Majority of the farmers extended their co-operation for the upliftment, extension and growth of the society.

ALL UNDER ONE ROOF – VARIOUS SERVICES PROVIDED BY “TUCAS”

BANKING : Credit facilities – Short term and Medium term loans, Crop Loan, Land Development Loan, Jewel loan, Housing Loan, Consumer Loan, Industrial Loan, Vehicle, Loan, Educational Loan etc., All kinds of Deposits, Safe, Deposit Locker Facilities, Current Accounts.

PROCESSING : Cotton Ginning, Seed Processing

PRODUCTION : TUCAS Kovai Seeds, Pesticides, ASOKA Mixed Fertilizers, TUCAS Agricultural Implements, Seed Processing Machineries Gobar Gas Plant

MARKETING : Seeds, Fertilizers, Pesticide, Agricultural Implements, Pwer Sprayers, Petrol, Diesel & Oil – Sales, Kerosene

RENTAL : Hiring of Tractors to farmers

Special Services:

Repairing and Servicing of Agricultural Machinery and Implements, Medical facilities to Members, Printing Press, Gifts and Mementos to students who secured Highest Marks in 10th and 12th Standards, Assistance to Government High Schools & Libraries Highest Dividend (20%) on Share Capital of Members.

Specific Services to the Farming Community

- Production and distribution of quality seeds. The Seed Multiplication Scheme was started in the year 1978. Paddy, Cotton and Vegetable seeds.
- Supply of fertilizers - Manure Mixtures 10 items.
- Farm Implements – 6 Tractors for hiring. CARE offered 5 Tractors in 1970.

- Agro tool industry established. Fabricated the following tools and supplied to farmers. TUCAS Power Sprayers and Hand Sprayers, T.N.A.U Model seed Drills, Hand Operated Groundnut Decorticators, Iron Ploughs and Ridge Ploughs, Bund Formers, Leveling Boards, Puddler, Speed Cleaner – cum – Graders, Special type of implements required by the farmers.
- 'TUCAS' produces various pesticides with ISI and supplied to the farmers at most competitive prices through the co-operative network in the state.
- Loans to the farmers: many type of loans given to farmers.

Touch Screen for Farmers

TUCAS had installed a touch screen Agricultural Portal Kiosk to provide information on board such as 136 varieties of crops, market price of agricultural commodities etc. for the benefit of farmers.

Government's Agricultural Loan Waiver Scheme

Seventy four farmers were benefitted to the tune of Rs.38,66,310 by loan waiver certificate.

Methodology

The research design is both analytical and descriptive nature done at branch level. Primary data was collected from 100 customers, secondary data was collected from the annual reports and official records.

Tools: Percentage analysis and likert scaling technique.

Period: 1998-99 to 2007-08 Ten years

I. Profitability Analysis

TABLE NO: 1
PROFITABILITY ANALYSIS OF VARIOUS DEPARTMENTS OF "TUCAS"

Year	1998-1999 (Rs.)	2007-2008 (Rs.)
Manure section	11,22,489	24,68,000
Retail Section	14,877	2,62,740
Pesticides Unit	14,86,803	14,91,524
Petrol Bunk	3,33,989	10,03,148
Agro Tools	96,225	2,15,751
Seed Section	15,66,494	49,538
Kerosene	-(60,993)	18,755
Printing Press	2,58,071	-(32,215)
Tractor section	-(4,35,914)	-(55,169)
Medical Shop	-(26,644)	-
Unit with highest profit of the year	Seed section	Manure section
Unit with highest loss of the year	Tractor section	Tractor section

The above table depicts the profitability position of various departments of the society. Only two years results out of ten years are presented here considering the space constraint. This analysis shows the nature, extent and magnitude of the services rendered by TUCAS.

II. Assessment of the level of satisfaction of TUCAS Customers

A sample of hundred customers enjoying the TUCAS services was selected. The questionnaire was distributed and the necessary data was collected. This primary data is analysed here.

TABLE NO: 2
SOCIO ECONOMIC PROFILE – I

Criteria	No: of respondents	Percentage (%)
Gender		
Male	65	65
Female	35	35
Age (Years)		
18-25	10	10
25-35	22	22
35-45	37	37
45-60	21	21
Above 60	10	10
Educational Qualification		
School Level	62	62
Under Graduate	19	19
Post Graduate	10	9
Professional	5	5
Other	4	4
Area		
Rural	83	83
Urban	17	17
Occupation		
Agriculturalist	12	12
Employee	52	52
Business man	12	12
House wife	16	16
Others	8	8
Annual Income		
Below Rs.60000	28	28
Rs.60000 – 1 lakh	37	37
Rs. 1 lakh – 2.4 lakh	12	12
Rs. 2.4 lakh – 3.6 lakh	11	11
Rs. 3.6 lakh – 6 lakh	8	8
Above 6 lakh	4	4

Source: Primary data

The analysis shows the profile of 100 sample customers enjoying the services of TUCAS. Majority of customers (80%) are between 25-60 years. Sixty two per cent has school education and 83% hail from rural area. Majority are employees (52%) and 12% farmers. Sixty five per cent hail from the income group of less than Rs.60,000 – 1,00,000. TUCAS services are enjoyed by low and middle income group as per the target.

Their responses show the type of services used and their level of satisfaction.

TABLE NO: 3
TYPE OF TUCAS SERVICES

TUCAS services	No: of respondents	Percentage (%)
Banking - Deposits		
Fixed Deposits	38	38
R.D	12	12
Savings	33	33
Silver Jubilee Deposit	10	10
Others	7	7
Loans		
Crop Loan	26	26
Jewel Loan	49	49
Vehicle Loan	13	13
Others	12	12
Other Services		
Retail Section	18	18
Petrol Bunk	15	15
Printing Press	6	6
Medical Shop	19	19
All the above	42	42

Source: Primary data

This table shows the various services enjoyed by the customers.

TABLE NO: 4
LEVEL OF SATISFACTION – TUCAS

Level of satisfaction	No: of respondents	Percentage (%)	Score	Rank
Highly Satisfied	18	18	90	II
Satisfied	64	64	256	I
Neutral	8	8	24	III
Dis Satisfied	7	7	14	IV
Highly Dissatisfied	3	3	3	V

Source: Primary data

The above table shows that 64% of the respondents are satisfied with the services provided by TUCAS and ranks first with a high score of 256. 18% of the respondents are highly satisfied with a score of 90 and ranks second. 7% of them are dis satisfied with a score of 15 and ranks fourth and only 3% of them are highly dis satisfied with a score of 3 and ranks fifth.

It can be concluded that 90% are satisfied and only 10% are dis satisfied.

A five point likert scaling technique was applied. For the number of members highly satisfied a score of 5, was allotted. For satisfied – 4, neutral – 3, dis satisfied – 2 and for highly dis satisfied – 1 was allotted. Based on the scores calculated, ranks are given. Interpretations are made and the inferences are drawn.

TABLE NO: 5
REASONS CAUSING HIGH SATISFACTION

Reasons	No: of respondents	Percentage (%)
Good Customer Service	10	50
Importance to Other Non-Agricultural Services	6	30
Quality of Agricultural Service	4	20
Total	20	100

Source: Primary data

The majority (50%) of respondents are highly satisfied because of the good customer service provided by the society. Others (30%) for the importance given by the society for the non-agricultural services and they are highly satisfied. About 20% are highly satisfied about the quality of agricultural services provided by the society.

Findings

I. Profitability Analysis

- ✓ Manure Section and Seed section are gaining more profits in all the years of study. The own production and supply of manure's and various types of seeds to the farmers under one roof at reasonable price contribution to profit.
- ✓ Retail section gained profit in all the ten years of study. The goods are sold at wholesale price to the customers. The Pricing strategy works out well in the market.
- ✓ "TUCAS Petrol Bunk" serves the public very much. Since there is no other petrol bunk in the near by area all the bye- passers' use this petrol bunk and it earns profit all the years. Location advantage, quality service and good environment contribute to success.
- ✓ The institution supplies Agro Tools like Hand Sprayers, Power Sprayers to farmers for hire. This unit helps the farmers very much in various farming activities and it is earning more profit, and the loss met in one year is also compensated in following years.
- ✓ The tractors' are given to the farmers with service motive for ploughing their land and the hire charges are not collected regularly and properly. So only this section had met loss all the years. This loss has been reduced gradually.

II. Customer Satisfaction – TUCAS Services.

- ✓ Sixty four per cent of the respondents are satisfied with the services provided by the society with a highest score of 256 with first rank.
- ✓ Majority of respondents are highly satisfied (18% score 90 – II Rank) with the good customer services provided by the society.
- ✓ Eight per cent are Neutral (Score – 24 Rank III) ONLY 10% (Score – 17) are dissatisfied. Specific reasons and problems can be sort out and they can be solved.
- ✓ The society can expand its jurisdiction and can cover more area to provide its services to more people.
- ✓ The quality of various services provided by the society can be improved in future.
- ✓ The society can extend all its services provided to its members and public.

CONCLUSION

The success of co-operative credit movement largely depends on the financial strength of the Primary Credit Societies, which are weak and they do not possess sufficient resources and as such are unable to work independently. In addition they should be provided with technical guidance, supervision and administrative advice and also financial assistance. These are provided by the Central Co-operative Banks of the country. TUCAS has become popular due to its quality services extended to large population spread over geographical areas surrounding Thudialur. It is a role model to many co-operative credit societies and received many awards. Societies like these contribute significantly to the economic development of the country. TUCAS has a great future.

References

1. Office Records of TUCAS (1997-2009)
2. M.Phil. Research Thesis – Dr.Geetha, Dept. Commerce, Avinashilingam Deemed University, 2009.
3. M.P.Singh (2002) “Service Co-operatives - Their operations and performance at the Farm Level”, *Indian Journal of Agricultural Economics*, 24 (5), pp. 122-125.
4. Latha (2006) “The Primary Co-operative Society an Empirical Analysis”, *Economics Journal and Political Weekly*, Volume VI, pp. 32 – 34.
5. Amit Basak (2009) “Performance Appraisal of Urban Co-operative Banks”, A case study – *The ICFAI University Journal of Accounting Research – January – 2009*, Volume – VIII – No.1, pp. 31 – 44.
6. *Indian Journal of Agricultural Economics*
7. *Indian Co-operative Review*
8. *Southern Economist*
9. *Economics Journal and Political Weekly*
10. *The Tamil Nadu Journal of Co-operation*
11. www.tucas.co.in
12. www.google.com

TABLE NO: 5
REASONS CAUSING HIGH SATISFACTION

Reasons	No: of respondents	Percentage (%)
Good Customer Service	10	50
Importance to Other Non-Agricultural Services	6	30
Quality of Agricultural Service	4	20
Total	20	100

Source: Primary data

The majority (50%) of respondents are highly satisfied because of the good customer service provided by the society. Others (30%) for the importance given by the society for the non-agricultural services and they are highly satisfied. About 20% are highly satisfied about the quality of agricultural services provided by the society.

Findings

I. Profitability Analysis

- ✓ Manure Section and Seed section are gaining more profits in all the years of study. The own production and supply of manure's and various types of seeds to the farmers under one roof at reasonable price contribution to profit.
- ✓ Retail section gained profit in all the ten years of study. The goods are sold at wholesale price to the customers. The Pricing strategy works out well in the market.
- ✓ "TUCAS Petrol Bunk" serves the public very much. Since there is no other petrol bunk in the near by area all the bye- passers' use this petrol bunk and it earns profit all the years. Location advantage, quality service and good environment contribute to success.
- ✓ The institution supplies Agro Tools like Hand Sprayers, Power Sprayers to farmers for hire. This unit helps the farmers very much in various farming activities and it is earning more profit, and the loss met in one year is also compensated in following years.
- ✓ The tractors' are given to the farmers with service motive for ploughing their land and the hire charges are not collected regularly and properly. So only this section had met loss all the years. This loss has been reduced gradually.

II. Customer Satisfaction – TUCAS Services.

- ✓ Sixty four per cent of the respondents are satisfied with the services provided by the society with a highest score of 256 with first rank.
- ✓ Majority of respondents are highly satisfied (18% score 90 – II Rank) with the good customer services provided by the society.
- ✓ Eight per cent are Neutral (Score – 24 Rank III) ONLY 10% (Score – 17) are dissatisfied. Specific reasons and problems can be sort out and they can be solved.
- ✓ The society can expand its jurisdiction and can cover more area to provide its services to more people.
- ✓ The quality of various services provided by the society can be improved in future.
- ✓ The society can extend all its services provided to its members and public.

CONCLUSION

The success of co-operative credit movement largely depends on the financial strength of the Primary Credit Societies, which are weak and they do not possess sufficient resources and as such are unable to work independently. In addition they should be provided with technical guidance, supervision and administrative advice and also financial assistance. These are provided by the Central Co-operative Banks of the country. TUCAS has become popular due to its quality services extended to large population spread over geographical areas surrounding Thudialur. It is a role model to many co-operative credit societies and received many awards. Societies like these contribute significantly to the economic development of the country. TUCAS has a great future.

References

1. Office Records of TUCAS (1997-2009)
2. M.Phil. Research Thesis – Dr.Geetha, Dept. Commerce, Avinashilingam Deemed University, 2009.
3. M.P.Singh (2002) “Service Co-operatives - Their operations and performance at the Farm Level”, Indian Journal of Agricultural Economics, 24 (5), pp, 122-125.
4. Latha (2006) “The Primary Co-operative Society an Empirical Analysis”, Economics Journal and Political Weekly, Volume VI, pp. 32 – 34.
5. Amit Basak (2009) “Performance Appraisal of Urban Co-operative Banks”, A case study – The ICFAI University Journal of Accounting Research – January – 2009, Volume – VIII – No.1, pp. 31 – 44.
6. Indian Journal of Agricultural Economics
7. Indian Co-operative Review
8. Southern Economist
9. Economics Journal and Political Weekly
10. The Tamil Nadu Journal of Co-operation
11. www.tucas.co.in
12. www.google.com