

KERALA STATE CO-OPERATIVE BANK - A PROFILE

Lekshmi . V

Research Scholar, Department of History and Research Center, S. T. Hindu College, Nagercoil, Manonmaniam Sundaranar University, Thirunelveli Tamil Nadu, India

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ABSTRACT

The institution of cooperation has a long history to speak. It is an instinct in man to work together, line together and grow together. This 'togetherness' built family, society, district and nation. this togetherness is the mother of all civilisations. Also this togetherness is the backbone of all the cooperative endeavours. There are many cooperative institutions in all over and this led to the formation of apex institutions like, the State Co-operative Bank, The State Agricultural and Rural Development Bank, the Urban Bank. The Co-operative movement in Kerala like its counterparts is essentially a child of distress. It focused its attention mainly on the problems of farmers.¹ Because they were severely under the clutches of money lenders and the co-operative movement played a vital role in releasing these people from money lenders who extracted heavy interest and treated them like slaves.

KEYWORDS: *Togetherness is the Mother of All Civilisations, Clutches of Money Lenders*

¹ Raj, K.N.& Tharakan, M., *Agrarian Reforms in Kerala and its Impact on Rural Economy : A Preliminary Assessment*, New York, 1983, P.120