CONTENTS OF BANCO (2019-2023) Banco - 2019

S.No.	Title	Author	Volume & Issue No.	Issue	Page No.
1	Readers Appreciate		Year 2 / Issue 7	January 2019	4
2	Cooperative Movement abroad		Year 2 / Issue 7	January 2019	7
3	Crop loan & its defective disbursement system	K. L. Fale	Year 2 / Issue 7	January 2019	17
4	Equitable Mortgages		Year 2 / Issue 7	January 2019	20
5	Professional banking skills		Year 2 / Issue 7	January 2019	23
6	Important suggestions to be followed by banks		Year 2 / Issue 7	January 2019	31
7	RBI Cirulars		Year 2 / Issue 7	January 2019	37

S.No.	Title	Author	Volume & Issue No.	Issue	Page No.
1	Readers Appreciate		Year 2 / Issue 8	February 2019	4
2	Importance of Discipline & Punctuality at Workplace		Year 2 / Issue 8	February 2019	8
3	Haircut and Loan Waiver		Year 2 / Issue 8	February 2019	11
4	Professional Approach		Year 2 / Issue 8	February 2019	14
5	Corporate Governance		Year 2 / Issue 8	February 2019	17
6	NPA level of banks reduced		Year 2 / Issue 8	February 2019	20
7	Factors Leading to Efficiency at Workplace		Year 2 / Issue 8	February 2019	23
8	Thorns and Roses ahead		Year 2 / Issue 8	February 2019	25
9	Mobile banking seems to surpass internet banking		Year 2 / Issue 8	February 2019	28
10	What is a Garnishee Order?		Year 2 / Issue 8	February 2019	31
11	Going Paperless		Year 2 / Issue 8	February 2019	35
12	RBI Circulars		Year 2 / Issue 8	February 2019	38

S.No.	Title	Author	Volume & Issue No.	Issue	Page No.
1	Karmacharyanche Khachhikaran Hou Naye	Ashok Naik	Year 11 / Issue 11	March 2019	4
2	Adyavat Tantradnyan hi kalachi Garaj	Avinash Shintre - Gundale	Year 11 / Issue 11	March 2019	5
3	Sahakarachya Tatvashi bandhil raha.	Dinesh Ovulkar	Year 11 / Issue 11	March 2019	6
4	Etar Utpannavar laksh thevayla have.	Sunil Sathe	Year 11 / Issue 11	March 2019	7

5	Sadhyache Vatavaran tase utsahvardhak vatat nahi.	Atul Khidwadkar	Year 11 / Issue 11	March 2019	8
6	Karmachayryala purnpane Prashikshin karne Garjeche.	Milind Kale	Year 11 / Issue 11	March 2019	9
7	Tumhala Debit Card amhi deto.	Mukund Abhyankar	Year 11 / Issue 11	March 2019	10
8	Avashakyatenusar IT System cha Vima ghyava	Bhaskar Ganjiwale	Year 11 / Issue 11	March 2019	11
9	Vision, Mission & Culture Mahatvache	Prakash Misal	Year 11 / Issue 11	March 2019	12
10	Qualitative Improvement hi kalachi garaj		Year 11 / Issue 11	March 2019	13
11	Documents Management sathi modular InfoTech	Pooja Chitale	Year 11 / Issue 11	March 2019	14
12	Bharat Payment Bill system & TJSB	Pravin Jadhav	Year 11 / Issue 11	March 2019	15
13	Core Banking solution sathi agaraganya sanstha Peosit	Shrikant Mule	Year 11 / Issue 11	March 2019	16
14	Tatkal Banking	Krushnat Channe	Year 11 / Issue 11	March 2019	17
15	Sahakr kshetrache bhavitavya nichhitach ujwal	Uday Shirsalkar	Year 11 / Issue 11	March 2019	18
16	Prashaskiy Vyavasthapan mahatvache	M L Sukhdeve	Year 11 / Issue 11	March 2019	19
17	Charchasatra		Year 11 / Issue 11	March 2019	30

S.No.	Title	Author	Volume & Issue No.	Issue	Page No.
1	Readers Appreciate		Year 3 / Issue 2	June 2019	4
2	Public Relationship : A smart key to business growth	Srikant D Joshi	Year 3 / Issue 2	June 2019	7
3	Modification in structure as per bank's ownership and business	Abhay Mandlik	Year 3 / Issue 2	June 2019	11
4	Agricultural loan - Change essential	Prof. K. L. Fale, Vardha	Year 3 / Issue 2	June 2019	13
5	Only one number for Bond verification (UDIN)	CA Suresh K. Mehata, Pune	Year 3 / Issue 2	June 2019	17
6	Inspiring Company - Vision and Mission		Year 3 / Issue 2	June 2019	19
7	Uncontrolled Deposit Scheme : problems for Credit Societies	Prof. K. L. Fale, Vardha	Year 3 / Issue 2	June 2019	23
8	Cyber Security Advisory for Co- oprative Banks	Gov. of Maharashtra	Year 3 / Issue 2	June 2019	25

9	Differentiation in Banking models is a must to drive cometitions	Madhu Srinivas	Year 3 / Issue 2	June 2019	29
10	The future of retail banking		Year 3 / Issue 2	June 2019	31
11	RBI Circulars		Year 3 / Issue 2	June 2019	33
12	Financial Literacy Week - 2019		Year 3 / Issue 2	June 2019	40

S.No.	Title	Author	Volume & Issue No.	Issue	Page No.
1	Readers Appreciate	Nirved Acharya, Niraj Dave	Year 3 / Issue 3	July 2019	4
2	6 July: International Day of Cooperatives		Year 3 / Issue 3	July 2019	6
3	All inclusive credit system for successful banking	Prabhakar Kulkarni	Year 3 / Issue 3	July 2019	9
4	No Customer Service at all	Prof. K L Fale	Year 3 / Issue 3	July 2019	13
5	Challenges in cooperative banking and remedies	Kiran Karnad	Year 3 / Issue 3	July 2019	17
6	New challenges in banking and ways-out	Prakash Veerkar	Year 3 / Issue 3	July 2019	23
7	Banks on the way to amalgamation	Macchindra B Kambale	Year 3 / Issue 3	July 2019	27
8	No merger -let the movement be reshaped	Prof. K L Fale	Year 3 / Issue 3	July 2019	29
9	UCB's voluntary conversion into SFB - a RBI convenience or just an oasis?	Dr. Abhay Mandlik	Year 3 / Issue 3	July 2019	31
10	Banking in the next decade	Sripad Pendase	Year 3 / Issue 3	July 2019	33
11	RBI Circulars		Year 3 / Issue 3	July 2019	36

S.No.	Title	Author	Volume & Issue No.	Issue	Page No.
1	Readers Appreciate		Year 3 / Issue 4	August 2019	4
2	Building a digital banking business		Year 3 / Issue 4	August 2019	7
3	About Cheques		Year 3 / Issue 4	August 2019	9
4	Banker Customer Relationship	S D Nagarkar	Year 3 / Issue 4	August 2019	13
5	Going in for Investment		Year 3 / Issue 4	August 2019	15
6	Journalism - a never ending task		Year 3 / Issue 4	August 2019	17
7	Challenges in Banking Business!	Srikant D Joshi	Year 3 / Issue 4	August 2019	19

8	On your way to professionalism	Year 3 / Issue 4	August 2019	27
9	RBI Circulars	Year 3 / Issue 4	August 2019	36
10	List of Governors of Reserve Bank of India	Year 3 / Issue 4	August 2019	40

S.No.	Title	Author	Volume & Issue No.	Issue	Page No.
1	Editorial		Year 3 / Issue 5	September 2019	1
2	Readers Appreciate		Year 3 / Issue 5	September 2019	4
3	Emerging Challenges to Financial Stability	Shri Shaktikanta Das	Year 3 / Issue 5	September 2019	7
4	Indian economy with Gold		Year 3 / Issue 5	September 2019	13
5	Inflation: a rapid increase in prices		Year 3 / Issue 5	September 2019	15
6	About recession		Year 3 / Issue 5	September 2019	17
7	Worried about Business Growth?		Year 3 / Issue 5	September 2019	19
8	Chasing a target in banking business		Year 3 / Issue 5	September 2019	23
9	Low-cost deposits		Year 3 / Issue 5	September 2019	27
10	Currency Variabilities		Year 3 / Issue 5	September 2019	29
11	RBI Circulars		Year 3 / Issue 5	September 2019	35
12	Transitional period in business upheavals		Year 3 / Issue 5	September 2019	39

S.No.	Title	Author	Volume & Issue No.	Issue	Page No.
1	Editorial		Year 3 / Issue 6	October- November 2019	1
2	Readers Appreciate		Year 3 / Issue 6	October- November 2019	4

3	History of Reserve Bank of India	Year 3 / Issue 6	October- November 2019	7
4	Ethics in banking business	Year 3 / Issue 6	October- November 2019	13
5	How to avoid the recession	Year 3 / Issue 6	October- November 2019	17
6	Importance of risk reduction in banking	Year 3 / Issue 6	October- November 2019	21
7	Internal Audit and its importance	Year 3 / Issue 6	October- November 2019	25
8	Development of banking in India and abroad	Year 3 / Issue 6	October- November 2019	29
9	Repo and Reverse repo rates	Year 3 / Issue 6	October- November 2019	35
10	MANI - A Mobile Aided Note Identifier Application	Year 3 / Issue 6	October- November 2019	38
11	RBI Circulars	Year 3 / Issue 6	October- November 2019	39

S.No.	Title	Author	Volume & Issue No.	Issue	Page No.
1	Editorial		Year 3 / Issue 7	January 2020	1
2	Readers Appreciate		Year 3 / Issue 7	January 2020	4
3	PMC Bank		Year 3 / Issue 7	January 2020	5
4	First License : UCB Convert into SFB		Year 3 / Issue 7	January 2020	7
5	Exposure norms		Year 3 / Issue 7	January 2020	11
6	How Banks Help Economy Grow Fast		Year 3 / Issue 7	January 2020	15
7	Customer Due Diligence		Year 3 / Issue 7	January 2020	19

8	Little About Microfinance	Year 3 / Issue 7	January 2020	23
9	RBI Circulars	Year 3 / Issue 7	January 2020	30

S.No.	Title	Author	Volume & Issue No.	Issue	Page No.
1	Editorial		Year 4 / Issue 1	May-June 2020	1
2	Restless Bankers and Cooperative Banks	Mr. Atul Khirwadkar	Year 4 / Issue 1	May-June 2020	5
3	Banking in the times of Post- Covid Recession - Policies & Solutions	Mr. Sanjay Peshave	Year 4 / Issue 1	May-June 2020	11
4	Corona Infection Mission: Caution and Action	Mr. Suresh R Parrikar	Year 4 / Issue 1	May-June 2020	13
5	Effect of Covid-19 on Coop Banks opportunity knocking	Mr. Hemanth Valvekar	Year 4 / Issue 1	May-June 2020	19
6	Health Care through Cooperatives a Case in Covid-19	Dr. Megha Dubhashi	Year 4 / Issue 1	May-June 2020	23
7	Loan Recovery under Sarfaesi Act by Cooperative Banks	Dr. V S Kaveri	Year 4 / Issue 1	May-June 2020	27
8	All Banks including Co-operative Banks come under RTI		Year 4 / Issue 1	May-June 2020	33
9	FAQs on Indian Stamp Act, 1899 Amendments and Rules made thereunder		Year 4 / Issue 1	May-June 2020	36

S.No.	Title	Author	Volume & Issue No.	Issue	Page No.
1	Editorial		Year 4 / Issue 2	July 2020	1
2	Covid-19 pandemic and Indian Banking challenges and solutions		Year 4 / Issue 2	July 2020	5
3	Banking in the Recession Loop - Planning and Measures		Year 4 / Issue 2	July 2020	9
4	Banking measures and schemes in the wake of Great depression		Year 4 / Issue 2	July 2020	11
5	Co-Operative Banking after Corona Pandemic		Year 4 / Issue 2	July 2020	17
6	Post COVID-19 Co-Operative Banks		Year 4 / Issue 2	July 2020	23

7	Banking solutions and plans in the Great Depression	Year 4 / Issue 2	July 2020	25
8	Cyber Security - Need of the hour for Co-operative Banks	Year 4 / Issue 2	July 2020	27
9	Important provisions of The Maharashtra Co-op. Societies Act	Year 4 / Issue 2	July 2020	33

S.No.	Title	Author	Volume & Issue No.	Issue	Page No.
1	Editorial		Year 4 / Issue 3	August 2020	1
2	FSDR BILL - Facts & Fear		Year 4 / Issue 3	August 2020	7
3	Co-operative Banks and the Ordinance		Year 4 / Issue 3	August 2020	9
4	"Amendments in Banking Regulation & Act 1949 and Maharashtra Co-operative Organisation Act 1960"		Year 4 / Issue 3	August 2020	11
5	51 Year of Bank Nationalisation		Year 4 / Issue 3	August 2020	13
6	The autonomy - Lost feature of RBI		Year 4 / Issue 3	August 2020	15
7	RBI Scheme of Restructuring of Advances To MSMEs Boon for Urban Cooperative Banks (UCBs)		Year 4 / Issue 3	August 2020	19
8	Deposit Insurance & Credit Guarantee Corporation an Information on its Working Procedure		Year 4 / Issue 3	August 2020	23
9	Importance of Signature in Banking		Year 4 / Issue 3	August 2020	33
10	Faceless Tax Assessment - an Illusion & Beckon to Taxpayers		Year 4 / Issue 3	August 2020	37

S.No.	Title	Author	Volume & Issue No.	Issue	Page No.
	Cashless Transaction-Retardation In Covid-19 Pandemic		Year 4 / Issue 4	September 2020	7
2	Gold Mortgage Loan		Year 4 / Issue 4	September 2020	9

3	Bad Bank Concept - An Antidote to Economic Crisis	Year 4 / Issue 4	September 2020	17
4	Co-operative Banks Past & Present	Year 4 / Issue 4	September 2020	21
5	Sms, Email Perils In Banking	Year 4 / Issue 4	September 2020	25
6	Write off	Year 4 / Issue 4	September 2020	27
7	RBI Circulars	Year 4 / Issue 4	September 2020	28

S.No.	Title	Author	Volume & Issue No.	Issue	Page No.
1	Banking (sudharna) vidheyak, 2020 nemake ahe rari kay?		Year 4 / Issue 7 (Marathi)	November 2020	5
2	Banking Niyaman kaydyatil durusti sahkari bankana lagu		Year 4 / Issue 7 (Marathi)	November 2020	7
3	Nidhi vyavasthapan, dhoke ani tyachi karyapaddhati		Year 4 / Issue 7 (Marathi)	November 2020	11
4	samajik sansthani dakhal karavyachi vivaran patrake		Year 4 / Issue 7 (Marathi)	November 2020	15
5	sahkari bankanchi bhiti anathayee		Year 4 / Issue 7 (Marathi)	November 2020	17
6	sahakari ankekshan kalbahya tharat ahe kay?		Year 4 / Issue 7 (Marathi)	November 2020	19
7	Uttardayitva ani pardarshakta		Year 4 / Issue 7 (Marathi)	November 2020	21
8	corona nantarchi thakbaki vasuli aavhan		Year 4 / Issue 7 (Marathi)	November 2020	23
9	Maharashtrache sahakar khate : sahkari sansthansathi ka karjbudvyansathi		Year 4 / Issue 7 (Marathi)	November 2020	25
10	Reserve bank paripatrake		Year 4 / Issue 7 (Marathi)	November 2020	33
11	Maharashtra shasanachi paripatrake		Year 4 / Issue 7 (Marathi)	November 2020	37

S.No.	Title	Author	Volume & Issue No.	Issue	Page No.
1	Editorial		Year 4 / Issue 8	December 2020	1
2	Readers Appreciate		Year 4 / Issue 8	December 2020	4

3	Changing the Dynamics of Cooperative Banking	Year 4 / Issue 8	December 2020	7
4	Banking Regulation act 1949 (Amended)	Year 4 / Issue 8	December 2020	15
5	Invocation for Post-Corona Recovery of Arrears	Year 4 / Issue 8	December 2020	17
6	Banking Regulation Act Amendment Applicable to Co- Operative Banks	Year 4 / Issue 8	December 2020	19
7	A Triple Jump by RBI	Year 4 / Issue 8	December 2020	23
8	Deposit Mobilisation By Primary Cooperative Societies & Problems - An Overview	Year 4 / Issue 8	December 2020	25
9	Making Loans Defaulted?	Year 4 / Issue 8	December 2020	27

S.No.	Title	Volume & Issue No.	Issue	Page No.
1	Co-Operative Education Should have Vocational Qualities	Year 04 / Issue 09	January 2021	4
2	Corona Virus and its Effect on Economy	Year 04 / Issue 09	January 2021	8
3	Accountability & Transparency	Year 04 / Issue 09	January 2021	12
4	Five-Point theory for Co- Operative Sector	Year 04 / Issue 09	January 2021	16
5	Settlement of Claims in Deceased Depositor's Account	Year 04 / Issue 09	January 2021	20
6	How to Overcome Economic Recession on the Sidelines of Covid-19	Year 04 / Issue 09	January 2021	28
7	Readers Appreciate	Year 04 / Issue 09	January 2021	32
8	RBI Circulars	Year 04 / Issue 09	January 2021	38

S.No.	Title	Volume & Issue No.	Issue	Page No.
1	Budget Proposal For Co-Operative Banks Disappointing	Year 04 / Issue 10	February 2021	4
2	An Umbrella Organization For Ucbs	Year 04 / Issue 10	February 2021	6
3	India's Co-operative Sector - An Introspection	Year 04 / Issue 10	February 2021	8
4	Agricultural Credit System - Neglected	Year 04 / Issue 10	February 2021	14
5	Changing Scenario In Co-Op Bank & Its Employees	Year 04 / Issue 10	February 2021	18
6	Amended Banking Regulation Act - 1949, its Impact	Year 04 / Issue 10	February 2021	22
7	Readers Appreciate	Year 04 / Issue 10	February 2021	32
8	RBI Ciruculars	Year 04 / Issue 10	February 2021	35

S.No.	Title	Volume & Issue No.	Issue	Page No.
1	Co-Operative Court and Appellate Court	Year 05 / Issue 01	April 2021	4
2	Not Debt Forgiveness, make them Free from Debt	Year 05 / Issue 01	April 2021	10
3	Bad bank recommended by the Indian Banking Association (IBA)	Year 05 / Issue 01	April 2021	12
4	Government Business in Private Banks Why not Co-operative Banks?	Year 05 / Issue 01	April 2021	14
5	Some Issues of Co-Operative Sector - Solved or Not - A Looking Back	Year 05 / Issue 01	April 2021	18
6	The Co-operative Sector - A Bridge between Capitalism and Communism	Year 05 / Issue 01	April 2021	20
7	Train the Trainer Programme of Co-operative Sector	Year 05 / Issue 01	April 2021	24
8	Understanding Scheduled and Non-Scheduled Urban Co-operative Bank	Year 05 / Issue 01	April 2021	

S.No.	Title	Author	Volume & Issue No.	Issue	Page No.
1	Amended Banking Regulation Act 2020	Shashikant Jadhav	Year 05 / Issue 02	May/June 2021	6
2	Amendment to the Banking Regulation Act and the Changing Scenario	Partha Basu	Year 05 / Issue 02	May/June 2021	10
3	Banking Regulation (Ammended-2020) Bill for Co-operative Banks a Re-looking with Hope	Arup K. Biswas	Year 05 / Issue 02	May/June 2021	14
4	Introducing RBIA in UCBs	Dr. V S Kaveri	Year 05 / Issue 02	May/June 2021	18
5	Need And Importance Of Risk Based Internal Audit	Shirish Polekar	Year 05 / Issue 02	May/June 2021	28
6	Risk Based Internal Audit (RBIA)	Sudhakar Atre	Year 05 / Issue 02	May/June 2021	32
7	Risk Based Internal Audit	Anil Doshi	Year 05 / Issue 02	May/June 2021	36
8	Risk Based Internal Audit system - An old wine in new bottle	Avinash Joshi	Year 05 / Issue 02	May/June 2021	42
9	Risk Based Internal Audit Report	Shrikant Anikhindi	Year 05 / Issue 02	May/June 2021	46
10	Board of Management	Prakash Virkar	Year 05 / Issue 02	May/June 2021	48
11	The activities of Board of Management are different from Board of Directors	Dr. M A Murudkar	Year 05 / Issue 02	May/June 2021	50
12	RBI's Control on Co-operative Banks, Anti-Democratic	Prabhakar Kulkarni	Year 05 / Issue 02	May/June 2021	56
13	Essential Amendments in the Bilaws of Management Board	Ashok Kurapatti	Year 05 / Issue 02	May/June 2021	58
14	RBI Circulars		Year 05 / Issue 02	May/June 2021	68

S.No.	Title	Author	Volume & Issue No.	Issue	Page No.
1	Editorial		Year 05 / Issue 03	July 2021	1
2	Banking Amendment Bill 2020		Year 05 / Issue 03	July 2021	4
3	Board of Management		Year 05 / Issue 03	July 2021	6

4	Major Provision in Amended	Year 05 / Issue	July 2021	8
	Banking Regulation Act:	03		
5	Section 35 A of Banking	Year 05 / Issue	July 2021	10
	Regulation Act 1949	03	July 2021	10
6	Unavoidability of Board of	Year 05 / Issue	July 2021	12
	Management	03	July 2021	12
7	Reserve Bank as Direct Boss of	Year 05 / Issue	July 2021	14
'	Urban Co-Operative Banks	03	July 2021	14
8	Fiction and soreness of Banking	Year 05 / Issue	Index 2021	18
*	Regulation Act	03	July 2021	18
9	David of Management	Year 05 / Issue	Index 2021	22
9	Board of Management	03	July 2021	22
10	Board of Management - Procedure	Year 05 / Issue	I1 2021	24
10	to Constitute	03	July 2021	24
1.1	DDI C' 1	Year 05 / Issue	T 1 2021	2.5
11	RBI Circulars	03	July 2021	35
12	D - 1 A	Year 05 / Issue	I1 2021	22
12	Readers Appreciate	03	July 2021	32

S.No.	Title	Volume & Issue No.	Issue	Page No.
1	Board of Management - Directives and scope	Year 05 / Issue 04	August 2021	4
2	Board of Management - A necessity	Year 05 / Issue 04	August 2021	8
3	Mojor Provision in Amended Banking Regulation Act:	Year 05 / Issue 04	August 2021	8
4	Amended Banking - Statutory Audit Procedure	Year 05 / Issue 04	August 2021	10
5	Statutory Audit or Punishment	Year 05 / Issue 04	August 2021	12
6	Board of Management for Urban Co-operative Banks	Year 05 / Issue 04	August 2021	14
7	Boart of Management - Is it need of the hour?	Year 05 / Issue 04	August 2021	18
8	Now Co-operative Movement will take off	Year 05 / Issue 04	August 2021	20
9	Risk Based Audit Transit in co- operative banking	Year 05 / Issue 04	August 2021	24
10	Second wave of Corona, banks and debtors	Year 05 / Issue 04	August 2021	28
11	Readers Appreciate	Year 05 / Issue 04	August 2021	35
12	RBI Circulars	Year 05 / Issue 04	August 2021	37

S.No.	Title	Volume & Issue No.	Issue	Page No.
1	After the Establishment of the Organisation	Year 05 / Issue 05	September 2021	4
2	Insolvency and Bankruptcy Code 2016	Year 05 / Issue 05	September 2021	6
3	Legal department in banks, finance and credit societies	Year 05 / Issue 05	September 2021	10
4	Essentials of orderly development of Co-operative movement	Year 05 / Issue 05	September 2021	12
5	Significant Features of bank deposits	Year 05 / Issue 05	September 2021	16
6	Future of self-employment service co-operative organisation	Year 05 / Issue 05	September 2021	18
7	97th Amendment in constitution Phase of Transition	Year 05 / Issue 05	September 2021	20
8	Three decades of transformation of banking	Year 05 / Issue 05	September 2021	22
9	After the Establishment of the Organisation	Year 05 / Issue 05	September 2021	24
10	Why co-op. banks are struggling?	Year 05 / Issue 05	September 2021	26
11	Readers Appreciate	Year 05 / Issue 05	September 2021	35
12	RBI Circulars	Year 05 / Issue 05	September 2021	36

S.No.	Title	Volume & Issue No.	Issue	Page No.
1	Survival of the fittest	Year 05 / Issue 06	October 2021	4
2	Banco Summit 2021 A Valu Addition	Year 05 / Issue 06	October 2021	6
3	From The Jury's Desk	Year 05 / Issue 06	October 2021	8
4	Business growth and strategies	Year 05 / Issue 06	October 2021	11
5	Outsourcing a solution to many problems	Year 05 / Issue 06	October 2021	13

6	Risk Based Internal Audit	Year 05 / Issue 06	October 2021	15
7	Business with Compliance	Year 05 / Issue 06	October 2021	17
8	Leadership defines the Success	Year 05 / Issue 06	October 2021	19
9	Interaction with the Juries	Year 05 / Issue 06	October 2021	21
10	YOTTA: The Limitless Scale	Year 05 / Issue 06	October 2021	23
11	Aarohi info AFIML	Year 05 / Issue 06	October 2021	25
12	Join Hands with Technology Join Hands with Future	Year 05 / Issue 06	October 2021	27
13	BR Act and the inevitable collision with the State Act-An analysis	Year 05 / Issue 06	October 2021	30

S.No.	Title	Volume & Issue No.	Issue	Page No.
1	Article on Recommendation of 'Eepert Committee' to Reserve Bank of India	Year 05 / Issue 07	November 2021	4
2	Directorate of agricultural proses An important but challenging decision	Year 05 / Issue 07	November 2021	8
3	A New Ministry to Boost-up the Co-operative Sector	Year 05 / Issue 07	November 2021	10
4	21st Century Banking	Year 05 / Issue 07	November 2021	12
5	Recovery after the death of the borrower	Year 05 / Issue 07	November 2021	14
6	Six principles of financial stability	Year 05 / Issue 07	November 2021	16
7	Nominee: rules and requirement	Year 05 / Issue 07	November 2021	18
8	Women Empowerment Bill - 2001	Year 05 / Issue 07	November 2021	22
9	The Performance of Co-operative Banking in India	Year 05 / Issue 07	November 2021	24
10	Banking on technology: 5 tech trends every bank should be prepared for in 2021	Year 05 / Issue 07	November 2021	26

S.No.	Title	Volume & Issue No.	Issue	Page No.
1	Cryptocurrency RBI & Government	Year 05 / Issue 08	December 2021	4
2	What is EMI?	Year 05 / Issue 08	December 2021	6
3	Prudential norms on Income Recognition, Asset Classification and Provisioning Pertaining to Advances	Year 05 / Issue 08	December 2021	8
4	Cash Reserve Ratio (CRR)	Year 05 / Issue 08	December 2021	12
5	What is good about a 'BAD BANK'	Year 05 / Issue 08	December 2021	14
6	Digitial Payment Security Controls	Year 05 / Issue 08	December 2021	18
7	Safe Deposit Locker, Safe Custody Facility	Year 05 / Issue 08	December 2021	22
8	Appointment of Chief Risk Officer in Primary (Urban) Co- operative Banks	Year 05 / Issue 08	December 2021	26
9	Circulars	Year 05 / Issue 08	December 2021	31

S.No.	Title	Volume & Issue No.	Issue	Page No.
1	Urban Co-operative banks and RBI policy	Year 05 / Issue 09	January 2022	4
2	Effective measures to reduce the burden of Agricultural loans	Year 05 / Issue 09	January 2022	6
3	On Line Banking and its Safety	Year 05 / Issue 09	January 2022	8
4	Spread in Banking	Year 05 / Issue 09	January 2022	12
5	Cash Reserve Ratio (CRR)	Year 05 / Issue 09	January 2022	14
6	Customer service	Year 05 / Issue 09	January 2022	16

7	Foreign Currency Liabilities in Debt Management	Year 05 / Issue 09	January 2022	22
8	When and how to create a successful digital banking strategy	Year 05 / Issue 09	January 2022	26
9	It's Defining times for Urban Co- operative Banks	Year 05 / Issue 09	January 2022	30

S.No.	Title	Volume & Issue No.	Issue	Page No.
1	Unite to Re-organize the Co-operative Sector	Year 05 / Issue 10	February 2022	4
2	Ban on active Members	Year 05 / Issue 10	February 2022	6
3	Capital Reserve and Adequacy Ratio	Year 05 / Issue 10	February 2022	8
4	Urban Co-Operative Banks and Training	Year 05 / Issue 10	February 2022	10
5	Startup India Scheme in India Review	Year 05 / Issue 10	February 2022	14
6	Deposit Insurance and Credit Guarantee Corporation	Year 05 / Issue 10	February 2022	18
7	General Controls	Year 05 / Issue 10	February 2022	24
8	RBI Circulars	Year 05 / Issue 10	February 2022	39

S.No.	Title	Volume & Issue No.	Issue	Page No.
1	Administration and Management is back bone of Co-op. Bank and Credit Society	Year 05 / Issue 11	March 2022	6
2	Financial Education is an absolute necessity of todays life	Year 05 / Issue 11	March 2022	8
3	Important changes in co-operative banks due to RBI action	Year 05 / Issue 11	March 2022	12
4	Borrowers don't have a right to One-time settlement: SC	Year 05 / Issue 11	March 2022	16
5	RBI's Suggation to N.P.A.'s Classification	Year 05 / Issue 11	March 2022	18

6	General Governance and Security Risk Management : Part II	Year 05 / Issue 11	March 2022	20
7	Deceased Account Holder Nomination And Registration of Successor	Year 05 / Issue 11	March 2022	24
8	RBI Cirulars	Year 05 / Issue 11	March 2022	33

S.No.	Title	Volume & Issue No.	Issue	Page No.
1	Prudential norms on Asset Classification (NPA Norms) for UCBs	Year 06 / Issue 01	April 2022	6
2	Revision of National Co-operative Policy (NCP) Some thoughts and suggestions	Year 06 / Issue 01	April 2022	10
3	Co-operative Movement - A Vision	Year 06 / Issue 01	April 2022	14
4	Statutory Liquidity Ratio (SLR)	Year 06 / Issue 01	April 2022	18
5	ATM/White Label ATM	Year 06 / Issue 01	April 2022	20
6	RBI Cirulars	Year 06 / Issue 01	April 2022	28

S.No.	Title	Volume & Issue No.	Issue	Page No.
1	What is Digital Money? Types,	Year 06 / Issue	June 2022	12
	Working, Benefits & Risks	02		
2	What is Digital Rupee, how it	Year 06 / Issue	June 2022	16
	works	02	3 tille 2022	10
3	What is digital rupee? And how	Year 06 / Issue	June 2022	18
3	will it work?	02	June 2022	10
4	Digital Currency Governance	Year 06 / Issue	June 2022	19
4	Consortium	02	June 2022	19
5	The Future of Money: Gearing up for Central Bank Digital Currency	Year 06 / Issue 02	June 2022	20
6	What is a CBDC? Central Bank Digital Currency	Year 06 / Issue 02	June 2022	22

7	Digital Rupee: The history of Indian currency shows that monetary revolutions are messy processes	Year 06 / Issue 02	June 2022	26
8	Having A Central Bank Digital Currency: Path Ahead	Year 06 / Issue 02	June 2022	28
9	RBI's Digital Currency Plans	Year 06 / Issue 02	June 2022	32
10	Explained: RBI's digital currency plans	Year 06 / Issue 02	June 2022	35
11	Why India's plan to launch a Digital Rupee needs more thought, less haste	Year 06 / Issue 02	June 2022	37
12	Making Digital Financial Inclusion a Reality	Year 06 / Issue 02	June 2022	39
13	Impact of Digital Rupee	Year 06 / Issue 02	June 2022	48
14	Digital Rupee - another app for payments?	Year 06 / Issue 02	June 2022	50
15	Beware of penal charges	Year 06 / Issue 02	June 2022	54
16	Soul of Co-operative banking - Intern control	Year 06 / Issue 02	June 2022	56
17	Supervision Department : The Third Eye of the Bank	Year 06 / Issue 02	June 2022	58
18	Importance of Internal Control In The Cooperative Bank	Year 06 / Issue 02	June 2022	62
19	Payments Bank in India : An Overview	Year 06 / Issue 02	June 2022	66
20	Different Central Statutes Associated with Co-operative Societies : A Look	Year 06 / Issue 02	June 2022	74
21	Impact of Punitive Actions of RBI on Banks	Year 06 / Issue 02	June 2022	80

S.No.	Title	Volume & Issue No.	Issue	Page No.
1	Beware of Penal Charges	Year 06 / Issue 03	July 2022	6
2	Future Impact of Digital Rupee	Year 06 / Issue 03	July 2022	8
3	Micro ATM : Making Every Individual a Prospective Bank	Year 06 / Issue 03	July 2022	10
4	Features of Co-op. Banks and Challenges	Year 06 / Issue 03	July 2022	14

5	Co-operative Credit Societies are a Mess	Year 06 / Issue 03	July 2022	16
6	Multistate Co-Operatives: How they function, Why govt plans to amend the law	Year 06 / Issue 03	July 2022	18
7	Increasing Public Participation in Co-Operation	Year 06 / Issue 03	July 2022	20
8	Native of Co-Operative Movement in India	Year 06 / Issue 03	July 2022	22
9	Punitive Measures be with Judgements	Year 06 / Issue 03	July 2022	24
10	RBI Circulars	Year 06 / Issue 03	July 2022	32

S.No.	Title	Volume & Issue No.	Issue	Page No.
1	State Co-op. Societies Election Authority Calamity or Congenial	Year 06 / Issue 04	August 2022	6
2	The glory of the era of privatization of public banks	Year 06 / Issue 04	August 2022	8
3	Banks should know their competitors	Year 06 / Issue 04	August 2022	10
4	The nature of banko training will change	Year 06 / Issue 04	August 2022	12
5	Be ready to prevent cyber attacks	Year 06 / Issue 04	August 2022	14
6	ARC effective for recovery of NPA	Year 06 / Issue 04	August 2022	16
7	Negligence is dangerous for banks	Year 06 / Issue 04	August 2022	18
8	The network shows the strength, capacity of the bank	Year 06 / Issue 04	August 2022	20
9	Risk Based Internal Audit	Year 06 / Issue 04	August 2022	25
10	People's mindeset should be managed for risk management	Year 06 / Issue 04	August 2022	26
11	Be vigilant otherwise the risk of cyber attack is high	Year 06 / Issue 04	August 2022	29
12	Vigilince is needed for Cyber Security	Year 06 / Issue 04	August 2022	30
13	Interesting journey of banks from manual to digitalisation	Year 06 / Issue 04	August 2022	31
14	Insurance support to face future crisis	Year 06 / Issue 04	August 2022	32

15	Data Centre Services For a stress- free Banking	Year 06 / Issue 04	August 2022	33
16	All services under one roof Tata Tele Business Services	Year 06 / Issue 04	August 2022	34
17	Note on the proposed Amendments in the Multi-State co- op. societies Act, 2002 for the Meeting	Year 06 / Issue 04	August 2022	38
18	Central Registrar of Co-op. Societies Circular	Year 06 / Issue 04	August 2022	40
19	RBI Circulars	Year 06 / Issue 04	August 2022	41

S.No.	Title	Volume & Issue No.	Issue	Page No.
1	New way of loan recovery for coop. banks People's Court	Year 06 / Issue 05	September 2022	6
2	The Development of Banking Sector and its Regulation	Year 06 / Issue 05	September 2022	10
3	The post of director of Co-op. Banks is now only for 8 years	Year 06 / Issue 05	September 2022	14
4	100 Year of Co-op. Act of Punjab Sindh Province	Year 06 / Issue 05	September 2022	16
5	Golden Opportunity for Civic Coop. banks of Capital Generation	Year 06 / Issue 05	September 2022	18
6	Sale of property through power of attorney not valid: Supreme Court	Year 06 / Issue 05	September 2022	20
7	Be Aware and Beware!	Year 06 / Issue 05	September 2022	22
8	RBI Circulars	Year 06 / Issue 05	September 2022	34

S.No.	Title	Volume & Issue No.	Issue	Page No.
1	Internal audit and risk assessment of banks	Year 06 / Issue 06	October 2022	6
2	The Story and woes of Rupee Coop. Bank	Year 06 / Issue 06	October 2022	8
3	Plastic Money An important concept	Year 06 / Issue 06	October 2022	12
4	Concept Note on Central Bank Digital Currency	Year 06 / Issue 06	October 2022	14

5	Sale of property through power of attorney not valid : Supreme Court	Year 06 / Issue 06	October 2022	20
6	RBI Circulars	Year 06 / Issue 06	October 2022	23

S.No.	Title	Volume & Issue No.	Issue	Page No.
1	Be Aware and Beware! (Part II)	Year 06 / Issue 07	November 2022	6
2	Digital Banking What do you mean?	Year 06 / Issue 07	November 2022	10
3	Existence of Co-operative Banks An Overview	Year 06 / Issue 07	November 2022	14
4	Non-Performing loans How to improve?	Year 06 / Issue 07	November 2022	16
5	Internal control is more effective than external bank control!	Year 06 / Issue 07	November 2022	18
6	RBI Circulars: Digital Payment Security Controls	Year 06 / Issue 07	November 2022	22

S.No.	Title	Volume & Issue No.	Issue	Page No.
1	Micro Finance in India Emerging Challenges	Year 06 / Issue 08	January 2023	6
2	Promising Progress of Urban Coop. Banks	Year 06 / Issue 08	January 2023	10
3	Digital Rupee of India An ambitious step in the financial sector	Year 06 / Issue 08	January 2023	14
4	Be Aware and Beware! (Part III)	Year 06 / Issue 08	January 2023	16
5	Formulas and Ratio's	Year 06 / Issue 08	January 2023	18
6	Compliance Function and Role of Chief Compliance Officer (CCO)	Year 06 / Issue 08	January 2023	24

7	SARFAESI ACT 2002: Most Important Historical Judgments	Year 06 / Issue 08	January 2023	28
8	RBI Cirulars:	Year 06 / Issue 08	January 2023	30
9	RBI extends deadline for bank locker contracts	Year 06 / Issue 08	January 2023	40
10	What is the meaning of number on PAN card?	Year 06 / Issue 08	January 2023	41
11	Office Behaviour of employees	Year 06 / Issue 08	January 2023	42

S.No.	Title	Volume & Issue No.	Issue	Page No.
1	Microfinance Loans	Year 06 / Issue 09	February 2023	6
2	Member and Consumer Literacy in Co-op. Societies	Year 06 / Issue 09	February 2023	10
3	National Council for Co-operative Training	Year 06 / Issue 09	February 2023	12
4	RBI INSPECTION: Present and Future Reviewed from the perspective of Urban Co-op. Banks	Year 06 / Issue 09	February 2023	16
5	BUDGET 2023-24	Year 06 / Issue 09	February 2023	22
6	Who is scavenging on the dead's deposits?	Year 06 / Issue 09	February 2023	24
7	SARFAESI ACT 2002 : Most Important Historical Judgments	Year 06 / Issue 09	February 2023	27

S.No.	Title	Volume & Issue No.	Issue	Page No.
1	Co-operative Sector : Challenges	Year 07 / Issue	March-April	6
1	Galore	01	2023	U
2	The Chellenge of Survivel	Year 07 / Issue	March-April	8
	The Challenge of Survival	01	2023	0
3	Accept the Challenge of Doubling	Year 07 / Issue	March-April	10
3	the Business	01	2023	10
4	Challenges Chasing the Co-	Year 07 / Issue	March-April	14
4	operative Sector	01	2023	14
5	Digital Currency : A new	Year 07 / Issue	March-April	16
3	revolution	01	2023	16
6	Increasing Cyber crime - The	Year 07 / Issue	March-April	10
0	Hazard and Safety Measures	01	2023	18

7	Insolvency and Bankruptcy Code -	Year 07 / Issue	March-April	20
/	2016	01	2023	20
8	The changing banking sector of	Year 07 / Issue	March-April	24
0	India	01	2023	24
9	Trans Union CIBIL	Year 07 / Issue	March-April	25
9	Trails Union CIBIL	01	2023	23
10	Contributions by Saraswat	Year 07 / Issue	March-April	26
10	InfoTech	01	2023	20
11	Godrej - A dynamic Security	Year 07 / Issue	March-April	27
11	system	01	2023	21
12	Challenges faced by the	Year 07 / Issue	March-April	28
12	Cooperative Banks	01	2023	20
13	Dolphin Insurance : A Security	Year 07 / Issue	March-April	29
13	Shield	01	2023	29
14	Cooperative Bank Snags Need for	Year 07 / Issue	March-April	30
14	a Debate and Discussion	01	2023	30
15	Aarohi Infotech : A Unique	Year 07 / Issue	March-April	32
13	Concept	01	2023	32

S.No.	Title	Volume & Issue No.	Issue	Page No.
1	Financial Inclusion : A Brief Information	Year 07 / Issue 03	June 2023	12
2	National Strategy for Financial Inclusion	Year 07 / Issue 03	June 2023	22
3	Not Demonetization, only Currency management exercise and note exchange	Year 07 / Issue 03	June 2023	24
4	Digital Revolution - Present and Future Disposition	Year 07 / Issue 03	June 2023	28
5	World Recession and Indian Banking	Year 07 / Issue 03	June 2023	32
6	Financial Literacy in India: A Survey of Villagers	Year 07 / Issue 03	June 2023	38
7	Financial Literacy	Year 07 / Issue 03	June 2023	46
8	Digital Banking - the Future of India	Year 07 / Issue 03	June 2023	50
9	Financial Literacy and Awareness	Year 07 / Issue 03	June 2023	52
10	Financial Literacy of Depositors & the Bankers	Year 07 / Issue 03	June 2023	54

11	The result of a digital revolution: Business, prevalence, present and future scope	Year 07 / Issue 03	June 2023	56
12	Financial Literacy - Need of the Hour	Year 07 / Issue 03	June 2023	58
13	Financial Literacy - an absolute necessity/need of the moment	Year 07 / Issue 03	June 2023	60
14	Digital Banking and Cooperative Banks	Year 07 / Issue 03	June 2023	62
15	Fixed Deposit under Income Tax Act, Section 80c	Year 07 / Issue 03	June 2023	64
16	Depositor Education and Awareness Fund Scheme (DEAF Scheme)	Year 07 / Issue 03	June 2023	66
17	Co-operative must make deliberate efforts to promote financial literacy	Year 07 / Issue 03	June 2023	68
18	Digital Banking: IT Act and recommendations by committees	Year 07 / Issue 03	June 2023	70
19	The effects of World recession on the Banking sector	Year 07 / Issue 03	June 2023	72
20	Digital banking revolution & the future of Co-op credit societies (Patasantha)	Year 07 / Issue 03	June 2023	74
21	Financial Literacy	Year 07 / Issue 03	June 2023	76
22	Financial Literacy - Need of the Hour	Year 07 / Issue 03	June 2023	78
23	The aftermath of the Silicon Valley bank crisis!	Year 07 / Issue 03	June 2023	80
24	Economic literacy and awareness- need of the hour	Year 07 / Issue 03	June 2023	82
25	The digital revolution in Banking Sector - Present and Future	Year 07 / Issue 03	June 2023	84
26	Amid Global Recession, India a High-Headed Economy	Year 07 / Issue 03	June 2023	86

S.No.	Title	Volume & Issue No.	Issue	Page No.
1	Umbrella Organization : An institution established for assisting the cooperative baking sector	Year 07 / Issue 04	July 2023	6
2	Umbrella Organization : A novel institution for the development of the Urban cooperatives	Year 07 / Issue 04	July 2023	8
3	Emerging Technologyies & The Future of Indian Banking	Year 07 / Issue 04	July 2023	10
4	Farmers and increasing loans	Year 07 / Issue 04	July 2023	12
5	Restrictions and Penalties on UCBs- Analysis and Reality	Year 07 / Issue 04	July 2023	14
6	The importance of training for knowledge- oriented business in the banking sector	Year 07 / Issue 04	July 2023	16
7	Challenges before the Urban Cooperatives	Year 07 / Issue 04	July 2023	20
8	RBI's Settlements and Write-off policy for co-operatives	Year 07 / Issue 04	July 2023	22
9	Income Tax Section 115 BBC Anonymous Donations and Social Institutions	Year 07 / Issue 04	July 2023	24
10	What is the future of Co-cooperative Credit Societies?	Year 07 / Issue 04	July 2023	26
11	An 'Active' member Criterion is Bank again!	Year 07 / Issue 04	July 2023	28
12	Contemplating Financial Documents	Year 07 / Issue 04	July 2023	30
13	Financial and Legal literacy Demonetisation of currency & legal tender conceptual part.	Year 07 / Issue 04	July 2023	32

S.No.	Title	Volume & Issue No.	Issue	Page No.
1	India's biggest Ever Merger HDFC Ltd merged with HDFC Bank	Year 07 / Issue 05	August 2023	6
2	Staff accountability - The Policy and its execution	Year 07 / Issue 05	August 2023	8

3	Nationalization to Privatization A Glimpse of the difficult journey of Government Banks	Year 07 / Issue 05	August 2023	10
4	The need for effective measures to strengthen the Marketing Cooperative Societies	Year 07 / Issue 05	August 2023	12
5	RBI clarifies on Star Series Banknotes	Year 07 / Issue 05	August 2023	14
6	Credit Societies : An overview	Year 07 / Issue 05	August 2023	24
7	Have you considered these points while disbursing loans?	Year 07 / Issue 05	August 2023	26
8	How to analyze a CIBIL Report?	Year 07 / Issue 05	August 2023	28
9	Sarfaesi Act 2002 - Most Important Historical Judgments	Year 07 / Issue 05	August 2023	38
10	How Safe Is Your Password?	Year 07 / Issue 05	August 2023	41

S.No.	Title	Volume & Issue No.	Issue	Page No.
1	Amendment to Multi-State Co- operative Society Act 2002 - Merits and Demerits	Year 07 / Issue 06	September 2023	6
2	Objective Analysis of RBI's Monetary penalties - A factual representation	Year 07 / Issue 06	September 2023	10
3	Loan Compromise and Loan Write Off in UCBs - RBI Recent Framework	Year 07 / Issue 06	September 2023	14
4	Disparity in regulations on the urban cooperative sector	Year 07 / Issue 06	September 2023	18
5	Will Co-operative Unions Eradicate Monopoly?	Year 07 / Issue 06	September 2023	20
6	The growing 'Distance' Between Co-operatives Due to Modernization!	Year 07 / Issue 06	September 2023	22
7	SARFAEST ACT 2002	Year 07 / Issue 06	September 2023	24
8	Floating Interest Rates	Year 07 / Issue 06	September 2023	26

S.No.	Title	Volume & Issue No.	Issue	Page No.
1	Urban Cooperative Banks must Exemplify Transparency in Business	Year 07 / Issue 08	November 2023	6
2	Your Cooperation is our Motivation	Year 07 / Issue 08	November 2023	8
3	Risk Management Leads to Progression	Year 07 / Issue 08	November 2023	12
4	AI Brilliant Future for the Banking Sector	Year 07 / Issue 08	November 2023	14
5	Fintech Helps to Improve Banking Services	Year 07 / Issue 08	November 2023	16
6	Cyber Security: An absolute necessity for the protection of Banks	Year 07 / Issue 08	November 2023	18
7	Selection of the Banco Blue Ribbon Winner- A transparent process	Year 07 / Issue 08	November 2023	20
8	Umbrella Organisation will enrich the cooperative sector	Year 07 / Issue 08	November 2023	22
9	UCB must embrace Technology	Year 07 / Issue 08	November 2023	24
10	Renu Corp: We Make Banks Customer Oriented	Year 07 / Issue 08	November 2023	25
11	Risk Manager : A Blessing for Cooperative Banks	Year 07 / Issue 08	November 2023	26
12	ARC can improve the Financial Conditions of Banks	Year 07 / Issue 08	November 2023	27
13	Risk Shield: Precision Technology for Accurate Audit Results	Year 07 / Issue 08	November 2023	28
14	CIBIL Score : A highly useful tool for issuing Loans	Year 07 / Issue 08	November 2023	29
15	Security Operation Centre : An allnew dimension from Saraswat Infotech	Year 07 / Issue 08	November 2023	30