

**MAHARASHTRA STATE BOARD OF VOCATIONAL EDUCATION EXAMINATION,
MUMBAI - 51**

1	Name of Course	CERTIFICATE COURSE IN CO-OPERATION																																																														
2	Course Code	408225																																																														
3	Max. Nos. of Student	25 Students																																																														
4	Duration	1 Year																																																														
5	Type	Full Time																																																														
6	Nos. of Days / Week	6 Days																																																														
7	Nos. of Hours /Days	7 Hrs																																																														
8	Space Required	Theory Class Room – 200 sqft Practical – 800 sqft																																																														
9	Entry Qualification	S.S.C. Passed																																																														
10	Objective Of Syllabus/ introduction	<ul style="list-style-type: none">• To understand the basic concepts of banking and CO-operative sector• To impart skills to the students on the services provided by the banking industry• To impart skills in various non banking and allied financial service areas.• To acquire computer operational skills with knowledge of book keeping & accounting etc• To prepare the students for taking up wage and self employment																																																														
11	Employment Opportunity	(a) Wage Employment <ul style="list-style-type: none">• Depository companies• Direct selling agency• Recovery agencies• Auditor• Secretary			(b) Self Employment <ul style="list-style-type: none">• Insurance /Mutual Fund Agents• Stock broking / Sub-broking.• Postal saving Agents• Banks Direct Selling Agents• Verification Agents• Recovery Agents• Establishment of Micro Finance• Door step Banking• Establishment of chit funds• Money lending / Pawn brokers																																																											
12	Teacher’s Qualification	M.Com																																																														
13	Training System	<table><tr><th colspan="7">Training System Per Week</th></tr><tr><td>Theory</td><td>Practical</td><td colspan="5">Total</td></tr><tr><td>18 Hours</td><td>24 Hours</td><td colspan="5">42 Hours</td></tr></table>							Training System Per Week							Theory	Practical	Total					18 Hours	24 Hours	42 Hours																																							
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14	Exam. System	<table><tr><th>Sr. No.</th><th>Paper Code</th><th>Name of Subject</th><th>TH/PR</th><th>Hours</th><th>Max. Marks</th><th>Min. Marks</th></tr><tr><td>1</td><td>40822511</td><td>Theory & History of co-operation & Development of Co-operative Sector</td><td>TH-I</td><td>3 hrs</td><td>100</td><td>35</td></tr><tr><td>2</td><td>40822512</td><td>Co-operative Accounting & Financial Accounting</td><td>TH-II</td><td>3 hrs</td><td>100</td><td>35</td></tr><tr><td>3</td><td>40822513</td><td>Bank & Cooperative Education & Training And Urban Co-operative Banking</td><td>TH-III</td><td>3 hrs</td><td>100</td><td>35</td></tr><tr><td>4</td><td>40822521</td><td>Theory & History of Co-operation & Development of Co-operative Sector</td><td>PR-I</td><td>3 hrs</td><td>100</td><td>50</td></tr><tr><td>5</td><td>40822522</td><td>Co-operative Accounting & Financial Accounting</td><td>PR-II</td><td>3 hrs</td><td>100</td><td>50</td></tr><tr><td>6</td><td>40822523</td><td>Bank & Cooperative Education & Training And Urban Co-operative Banking</td><td>PR-III</td><td>3 hrs</td><td>100</td><td>50</td></tr><tr><td></td><td></td><td>Total</td><td></td><td></td><td>600</td><td>255</td></tr></table>							Sr. No.	Paper Code	Name of Subject	TH/PR	Hours	Max. Marks	Min. Marks	1	40822511	Theory & History of co-operation & Development of Co-operative Sector	TH-I	3 hrs	100	35	2	40822512	Co-operative Accounting & Financial Accounting	TH-II	3 hrs	100	35	3	40822513	Bank & Cooperative Education & Training And Urban Co-operative Banking	TH-III	3 hrs	100	35	4	40822521	Theory & History of Co-operation & Development of Co-operative Sector	PR-I	3 hrs	100	50	5	40822522	Co-operative Accounting & Financial Accounting	PR-II	3 hrs	100	50	6	40822523	Bank & Cooperative Education & Training And Urban Co-operative Banking	PR-III	3 hrs	100	50			Total			600	255
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SYLLABUS

THEORY - I

Theory & History of Co-operation and Development of Co-operative Sector

Theory & History of Co-operation

1. **Co-operative Society**
Definition, Features of a co-operative society, principles, concept of co-operative common wealth, Forms of enterprise
2. **Co-operative movement in India**
Characteristics of co-op movement, Development of co-op movement & its Five year Plan
3. **Co-operative movement in foreign countries**
Growth of co-op movement in world, growth of cooperative in England, Japan, Sweden, Germany, Israel, Rockdale heritage, fundamental principles of Rockdale Pioneer, Co-Operative credit movement in Germany
4. **Co-operative Leadership**
Definition of leadership, characteristics of leadership, failure of cooperative movement, Co-operative common wealth
5. **Place of cooperative in Modernization & Privatization**
Concept of Modernization & Privatization, Co-operative Sector, Impact of new economic Policy on co-operative, GATT Agreement, Prospects of co-operative in India

Development of co-operative sector

1. **Management of cooperative society**
Supervision, Auditing & Control of cooperative society, Management of cooperatives, Secretary of coop society, Right & Duties of a Secretary, Powers of a secretary
2. **Registration of a cooperative society**
Definition, Powers delegated to the Registrar of the coop society under Maharashtra Co-operative Society Act 1960, Role of the Registrar, and Registration Procedure of a coop society
3. **Types of cooperative society**
Industrial cooperative society, Cooperative Housing society, Consumers cooperatives, cooperative farming society, Credit cooperatives, Marketing cooperatives, Multipurpose cooperatives, Labour contract society, Apex society
4. **Co-operative Movement in Maharashtra**
Origin & growth of cooperative movement in Maharashtra, cooperative Sugar factory, Bombay cooperative societies Act, cooperative leadership, State cooperative Bank, District central cooperative Bank, Crop loan scheme
5. **Main Recommendation for cooperative Movement**
Mac Lagan committee, committee on cooperative Law 1956, committee on cooperative Administration, All India Rural credit survey committee, All India Rural credit Review committee, Credit for Agriculture & Rural Development (CRAFICARD)

PRACTICAL – I

Theory & History of Co-operation and Development of Co-operative Sector

Theory & history of co-operation

1. Visit to co-operative Housing Society
2. Preparation of Chart showing Principles of co-op society
3. Study of Village economy
4. Visit to co-operative credit society
5. Study of co-operative movement in India
6. Visit to private organization
- 7.

Development of co-operative sector

1. Chart on supervision & management of cooperative society
2. Organising guest lecture of a Secretary of organization
3. Visit to cooperative society
4. Visit to cooperative Bank
5. Visit to nearest District central cooperative Bank
6. Visit to cooperative sugar factory
7. Practical on study of different co-operative committee

THEORY – II
Co-operative Accounting & Financial Accounting

Co-operative Accounting

1. Introduction to Book-keeping & Double Entry System

Definition of Book-keeping, Accountancy, Importance of book-keeping, Accounting concepts & conventions, meaning of Double entry system, classification of Accounts, advantages of Double entry system.

2. Journal

Introduction, Journalizing of different transactions, Advantages of journal.

3. Ledger

Meaning, Ledger posting, system of balancing the account, Advantages of Ledger.

4. Subsidiary books

Different types of subsidiary books, Purchase book, Sales book, Purchase Return Book, Sales Return Book, Bills Receivable Book, Bills Payable Book, Journal Proper.

5. Cash Book

Meaning & significance, kinds of cash book, simple cash book,

Cash book with cash & discount, Cash book with cash, discount & bank, cash book with bank & discount column.

6) Bank Reconciliation statement

-Meaning & significance, pass book, Need for reconciliation, causes of differences, methods of preparing bank reconciliation statement, balance method, overdraft method.

Financial Accounting

1. Meaning, features & purpose, preparation of trial balance, Methods of trial balance, rules for the preparation of trial balance, objects of trial balance

2. **Final Account**

Introduction, steps to be followed for preparation of final A/c, Objects of final A/c, parts of final a/c, Trading A/c, Profit & Loss A/c, Capital A/c, Balance sheet, Adjustments to final a/c- a) closing stock b) outstanding expenses c) prepaid expenses d) Depreciation e) Further bad debts f) Provision for bad & doubtful debts g) Provision for discount on debtors h) Provision for discount on creditors I) outstanding income j) Income received in advance

3. **Average Due Date**

Meaning, definition, utility and steps in calculation of average due date, calculation of interest from ADD to due date

4. **Bill of Exchange**

Various accounting terms used in connection with bill transaction i.e. drawing, accepting, endorsing, honoring, dishonoring, renewal of a bill, retirement of bill, bad debts, insolvency of drawer, noting and protesting, discounting of bill.

5. **Analysis of financial Accounts & Accounting Ratios**

Meaning and importance of analysis of final accounts, Classification of Assets & Liabilities, Gross profit ratio, net profit ratio, current ratio, Liquid/Quick ratio, Debt equity ratio, Debt equity ratio, Debtor's turnover ratio and credit period, Stock turnover ratio, proprietary ratio

6. **Report writing**

Theory of report writing- Definition of report- essentials of Good report- Format of Report including letter format – Individual Report & Committee Report.

PRACTICAL – II
Co-operative Accounting & Financial Accounting

Co-operative Accounting

1. a) Preparation of set-vouchers i.e. cash memo, receipt, bills, invoice, journal vouchers, promissory notes, cheques, bank draft etc
b) Giving practicals on MS Excel
2. Writing the Journals with support of voucher and invoices
3. Writing of Ledger accounts and balancing ledger accounts
4. Writing Various Subsidiary Books
5. Writing of Cash book
6. Preparation of Bank Reconciliation statement

Financial Accounting

1. Preparation of Trial balance
2. Preparation of Trading a/c
3. Preparation of P&L a/c
4. Preparation of Balance sheet
5. Simple problem in connection with the accounting ratio stated in the theory syllabus
6. Problem on Average due date
7. Preparation of various types of bill of exchange
8. Calculation of discount and interest of bill of exchange
9. Preparation of sales invoice, preparation of purchase bills
10. Proforma of P&L a/c, Balance sheet as per Banking Regulation Act 1949 (New format)
11. Writing different types of reports

THEORY – III
Bank & Cooperative education & Training & Urban Co-operative Banking

Bank & Cooperative Education & Training

1. Bank & Banking
Meaning of the term, Bank, Banker & Banking, Definition given by Indian Banking Regulation *Act of 1949*.
2. Role of Banks in a Modern Economy
Deposit Mobilization, Granting credit, Creation of money, Channelize funds into productive investments, Provision of finance to the Government, Protecting the funds of depositors, Provision of remittance facilities, Provision of medium of exchange, Discharge of social responsibility, Innovative services
3. Cooperative Education & Training
Cooperative education, cooperative training, Importance of cooperative education, scope of cooperative education, problems of cooperative education, Qualitative cooperative education programmed
4. Teaching in cooperation
Difficulties of teaching cooperation, suggestion for improvement in teaching cooperation, Role of women in teaching cooperation, structure of coop education in India
5. National coop Development Corporation
Set up of National cooperative development corporation, Role & Function of the N.C.D.C, Role of N.C.D.C in strengthening the co-operative movement, support of N.C.D.C to agriculture policy of the government

Urban Co-operative Banking

1. Development in Urban Co-operative Bank
Increasing number of banks since 1853, Deposits, Growth of Co-operative banks, Dual Control, Loans & Advances, KYC principles, Mergers
2. Role & Strength of Co-operative Banks
Relationship Banking, Regional based Banks, Consumer financing Commitment to the society
3. Quality improvement in Banking
Improve relationship; focus on retail financing, recovery of present NPAS, Avoid Slippages in advances, Increase low cost deposits, increase in fund based income, improve intra-communication system, improve technological awareness, and improve credit discipline, overall discipline.
4. Loan proposal Appraisal Technique
Meaning of proposal, preparation of proposal, points to be considered, proposal appraisal, some aspects of proposal appraisal technique, recommendation
5. Co-operative Department
Meaning, Administrative set up of the cooperative department in Maharashtra, Functions of specialized wings of the coop department related to Audit wing & Administration wing, Role & help of the State in cooperation, State Aid to cooperative societies, Khaki & \ Village Industries Commission

Practical Paper –III
Bank & Cooperative education & Training & Urban Co-operative Banking

Bank & Cooperative education & Training

Functions of Banking

1. Study the role of different banks
2. Visit to cooperative Bank
3. Practical on cooperative education & training
4. Structure of cooperative in India Visit to N.C.D.C
5. Set up & role of N.C.D.C
6. Preparing channel funds for effective investment
7. Study of agricultural policy of government

Urban Co-operative Banking

1. Study of NPA's in Bank
2. Visit to Co-op Bank
3. Research on failure of cooperative bank
4. Giving solution or remedy for success of cooperative
5. Study of quality improvement in bank
6. Filing Loan proposal form
7. Appraisal technique of loan proposal
8. Visit to nearest cooperative department
9. Visit to Audit wing of cooperative
10. List to Khadi & Village Industries Commission

List of Tools & Equipments:

1. Four Computers with latest configuration.
2. One Dot Matrix Printer (132 col.)
3. A set of Reference books.
4. A Cupboard.
5. Over head projector

References:

1. Theory & History of cooperation by Kulkarni
2. Cooperative Management by Prabhu
3. Book Keeping & Accountancy by L.Chopde & Choudhari
4. Indian Reserve Bank Publication
5. Book Keeping & Accountancy by R.Tayade
6. Banking Theory & practice by Dr. P.N.Reddy
