

CHOICE BASED CREDIT SYSTEM

Group I: Core Courses

B.A. - COOPERATION

Semester	Examination	Int. Assessment marks	Total marks	Credits	Teaching work load
I Sem - Paper I: BASCPC 131: Principles of Co-operation and Rural Co-operatives	120	30	150	3	6hrs.
II Sem - Paper II: BASCPC 181: Co-operative Banking	120	30	150	3	6hrs
III Sem - Paper III: BASCPC 231: Co-operative Marketing	120	30	150	3	6hrs
IV Sem - Paper IV: BASCPC 281: Consumer Co-operation in India	120	30	150	3	6hrs.
V Sem - Paper V: BASCPC 331: Co-operative Law	120	30	150	3	5hrs.
V Sem - Paper VI: BASCPC 332: Principles of Accountancy Institutions	120	30	150	3	5hrs.
VI Sem- VII: BASCPC 381: Co-operative Management and Administration	120	30	150	3	5hrs.
VI Sem- Paper VIII: BASCPC 382: Co-operative Audit and Accounting	120	30	150	3	5hrs.

Question Paper Pattern: Papers I, II, III, IV, V, and VII

Sl. No.	Type of Assessment	Weightage
1.	Internal Assessment	20% (30 marks)
2.	University Examination of 3 hours duration. Question paper pattern: There will be Three parts. Part A – Answer any two questions of 20 marks each out of four questions. Part B - Answer any five questions of 10 marks each out of eight questions. Part C - Answer any six questions of 05 marks each out of eight questions	80% (120 marks)

Question Paper Pattern: Papers VI and VIII

Sl. No.	Type of Assessment	Weightage
1.	Internal Assessment	20%(30 Marks)
2.	University Examination of 3 hours duration Question paper pattern: There will be 3 parts Section A-Answer any 4 questions out of 6 of 6 marks each Section B - Answer any 4 questions out of 6 of 12marks each Section C-Answer any 2 questions out of 4 of 24 marks each	80%(120 marks)

Choice Based Credit System I Semester B.A. Degree

Course: Co-operation

Course Paper I:

BASCPC 131: Principles of Co-operation and Rural Co-operatives

Objectives of the Course:

- o understand the genesis, nature and principles of co-operation in India. T
- o compare co-operative enterprise with other enterprises. T
- o study the growth of co-operative movement in India. T
- o learn various sources of agricultural credit in India. T
- o examine the working of agricultural credit societies and co-operative banking in India. T
- o gain knowledge of nature, types and arguments for and against co-operative farming. T
- o analyse the role of dairy co-operatives in India. T

MODULE I

Origin of co-operative movement: meaning and definition and scope of co-operation –Basic Values and Objectives of Cooperation – comparison with other forms of enterprises; Co-operative sector and private sector; co-operative sector and public sector – benefits and limitations of co-operation. 10 Hours

MODULE II

Growth of co-operative movement in India: pre Independence developments – co-operative development through plans- state and co-operation – challenges before the Indian co-operative movement in the global scenario. 10 Hours

MODULE III

Agricultural credit: classification – sources: non institutional sources; money lenders, traders and others – Institutional sources; co-operatives, Farmers service societies, Commercial Banks, Regional Rural Banks and SBI and NABARD. 10 Hours

MODULE IV

Primary Agricultural Credit Societies; Central Co-operative Banks, State Apex Banks, Land Development Bank – objectives, constitution and functions – sources of working capital – loan operation, present position, problems and suggestions. 10 Hours

MODULE V

Co-operative Farming: meaning and characteristics of co-operative farming – types of co-operative farming – arguments for and against co-operative farming – advantages - Evaluation. 10 Hours

MODULE VI

Dairy co-operatives: importance – structure and organisation – Development -Role of NCDC – National Dairy Development Board (NDDB) Problems of dairy co-operatives and suggestions. 10 Hours

Books for reference:

1. Dr. B.S. Mathur – Co-operation in India.

2. T.N. Hajela – Co-operation.
3. Tripathi S.N. – Co-operative growth and new Dimensional, Discovery publication house, New Delhi
4. Dr. S. Nakhiran and Dr. A. Johan Wilfred – Co-operative Banking in India.
5. R.D. Bedi – Theory and Practise of Co-operation in India.
6. Ruddar Datt & Sundaram K.P.M. – Indian Economy.
7. Sharada V. (1980) *Theory of Cooperation*, Himalaya Publishing House, Bombay
8. V. Kulandaiswamy – Co-operative Dairying in India.

Choice Based Credit System II Semester B.A. Degree

Course: Co-operation

Course Paper II:

BASCPC 181: Co-operative Banking

Objectives of the Course:

- o understand the types, structure and sources of finance of industrial co-operatives in India. T
- o learn about the working of housing co-operative movement in India. T
- o study the co-operative education and training institutions in India. T
- o evaluate the working of urban co-operative banks in India. T
- o examine relationship between banker and customer. T
- o study various types of bank accounts. T
- o learn about various types of loans and advances in the bank T

MODULE 1

Industrial co-operatives: aims and - objectives – types – structure of industrial co-operatives – sources of finance – problems and suggestions. 10 Hours

MODULE II

Housing co-operatives: meaning- types of housing co-operatives – origin and development of housing co-operative movement in India – organisation structure – rural housing and co-operative efforts – problems – remedies. 10 Hours

MODULE III

Co-operative education and training: objectives – organisational efforts – study team on co-operative training – co-operative educational arrangements in India – National Co-operative Union of India (NCUI)– training institutions – member education programme – evaluation of Education and training. 10 Hours

MODULE IV

Origin & Development of Urban Co-operative Credit Movement - Objectives & Functions- Management of UCBs & Resources of UCBs - Problems & Prospects - Working Group on IT Support for UCBs (Chairman R. Gandhi, 2007) - Working Group on Umbrella Organization and Constitution of Revival Fund for UCBs (Chairman V.S. Das 2008) - Committee on Licensing of Urban Cooperative Banks in India - Recent Trends 10 Hours

MODULE V

Banker and customer: definition and meaning of banker and customer – relationship between banker and customer. Types of accounts: features – advantages and disadvantages of current accounts - Saving bank accounts – fixed deposit accounts and recurring deposit accounts – opening bank account – closing bank account – deposit insurance. Loans and advances: principles of good lending – types of loans – secured and unsecured advances – cash credit – commitment charges – overdrafts and loans. Negotiable instruments: meaning and features – bill of exchange – promissory notes – cheques – bank drafts and pay orders. 20 Hours

Books for reference:

1. Basak Amit (2010) *Cooperative Banks in India-Functioning and Reforms*, New Century Publications, New Delhi, India.
2. Hajela T.N. (2010) *Cooperation - Principles, Problems & Practice of Cooperation*, Ane Books Pvt., Ltd., New Delhi.
3. Mathur B.S.(1999) *Cooperation in India*, Sahitya Bhavan Publications, Agra
4. Nakkiran S. (2006) *Cooperation Management - Principles And Techniques*, Deep & Deep Publications Pvt., Ltd., New Delhi
5. B.S. Raman- *Banking Law and Practice*
6. R.D. Bedi - *Theory and Practice of Co-operation in India*

Choice Based Credit System III Semester B.A. Degree

Course: Co-operation

Course Paper III

BASCPC 231: Co-operative Marketing

Objectives of the Course:

- o understand the nature and problems of agricultural marketing in India & foreign countries and find solutions to the marketing problems. T
- o study the various aspects of marketable surplus in India. T
- o learn a variety of marketing services required for marketing of agricultural goods. T
- o analyse the role of co-operative marketing in agriculture. T
- o examine the market practices of co-operative marketing. T
- o gain knowledge of regulated markets. T

MODULE I

Agricultural marketing: meaning, importance and characteristics of agricultural marketing. Problems of agricultural marketing in India. Recent Trends in agricultural marketing. Agricultural marketing in Denmark and U.S.A. 10 Hours

MODULE II

Marketable surplus: meaning, role of marketable surplus, determinants of marketable surplus, reasons for low marketable surplus in India, remedial measures. 10 hours

MODULE III

Marketing services: buying, assembling, selling, transport, storage & warehousing, standardisation, grading, market information, market finance and market risk. 10 hours

MODULE IV

Co-operative marketing: meaning, characteristics and advantages. Role of co-operative marketing. Structure of co-operative marketing societies – primary marketing societies: functions, price policies. National Agricultural Co-operative Marketing Federation: objectives, constitution and working. 10 hours

MODULE V

Market practices of co-operative marketing societies: commission agency, pledge advance, outright purchase, trade credit and pooling. 10 hours

MODULE VI

Karnataka State Agricultural Marketing Board: objectives, constitution and working. Regulated markets: meaning features and advantages. 10 hours

Books for Reference:

Kamath - Marketing: co-operative way
Memoria C.N. & Saxena R.D. – Co-operative in foreign lands
Report of the committee on co-operative marketing
Five year plan documents
Mathur B.S. – Co-operation in India.
Hagela T.N. –Principles, problems and practice of co-operation
Ruddar Datt & Sundaram K.P.M. –Indian Economy
Misra & Puri –Indian Economy
Philip Kotler – Marketing Management
Philip Kotler & Gary Armstrong – Principles of marketing
Sherlekar S.A. – Marketing management.

Choice Based Credit System IV Semester B.A. Degree

Course: Co-operation

Course Paper IV:

BASCPC 281: Consumer Co-operation in India

Objectives of the Course:

- o understand the consumer behaviour by studying buying motives. T
- o analyse various facets of consumer movement that lead to consumer protection. T
- o study the working of consumer societies in India. T
- o examine recent trends in consumer market. T
- o learn about the diverse aspects of modern management in marketing. T

MODULE 1

Consumer behaviour analysis: Meaning & importance- Types of Consumer behaviour -Buying motives of consumer-Factors influencing consumer behaviour. 10 Hours

MODULE II

Consumer movement: objectives of consumer movement. Need for consumer protection- Fundamental rights of consumer- Consumer movement in India- consumer protection Act of 1986- consumer forum. 10 Hours

MODULE III

Consumer's co-operatives: meaning, characteristics and functions. Structure of consumer co-operatives – primary consumer stores. 10 Hours

MODULE IV

National Co-operative Consumer Federation: functions & working, consultancy and promotional cell.

07 Hours

MODULE V

Super markets: meaning, features and working. Departmental stores: meaning features and advantages.

10 Hours

MODULE VI

Management of Consumers' Co-operatives-Areas of Modern Management - Determination of Assortment; Sales Promotion; Advantages of Sales Promotion; Criteria for Effective Sales Promotion - Sales Promotion Aids; Types of Aids; Inventory Management; Importance of Inventory Management; Pre-Requisites of Good Storage.

13 Hours

Books for Reference:

1. Kamath- Marketing: co-operative way
2. Memoria C.N. & Saxena R.D. – Co-operative in foreign lands
3. Report of the committee on co-operative marketing
4. Five year plan documents
5. Mehta S.C. – Consumer co-operation in India
6. Benow M. – The co-operative movement and the protection to the consumers
7. Mathur B.S. – Co-operation in India.
8. Hagela T.N. –Principles, problems and practice of co-operation
9. Antony M.J.-Consumer rights
10. Sherlekar S.- Trade practices and consumerism

Choice Based Credit System V Semester B.A. Degree

Course: Co-operation

Course Paper V:

BASCPC 331: Co-operative Law

Objectives of the Course:

- o understand the history of co-operative legislation in India T
- o analyse the registration of co-operative societies. T
- o study the disputes and settlement of disputes in Co-operative societies. T
- o examine the members of Co-operative societies and their rights and liabilities. T
- o learn about the final authority in a Co-operative society T

MODULE I

Legal Environment of Cooperatives - Cooperative Credit Societies Act of 1904, 1912 & 1957 - Developments in Cooperation Legislation in India before and after Independence - Model Act of 1991, Karnataka State Souhardha-Sahakari Act 1997 Ninety-seventh Constitution Amendment Act 2011 and present trends. 14 Hours

MODULE II

Registration of co-operative societies – Pre-registration meeting – preparation papers at various stage – Registration procedure – Bye laws and Amendment Bye laws. Amalgamation and division of co-operative societies. 14 Hours

MODULE III

Disputes and settlement of disputes in co-operative societies. Winding up and dissolution of co-operative societies. Liquidator –powers of liquidator –liquidation Proceedings. 12 Hours

MODULE IV

Members of co-operative societies and their rights and liabilities. 08 Hours

MODULE V

Management of Co-operative societies –Final authority in a Co-operative society - Annual general meeting and special general meetings. 12 Hours

Books for reference:

- A.C. Anegundi- The Karnataka state co-operative societies Act 1959 and Rules
- B.S Mathur – Co-operative the India.
- Trivedi- Co-operative law and Administration
- T.N. Hajela – Co-operation Problems and Prospects.

Choice Based Credit System V Semester B.A. Degree

Course: Co-operation

Course Paper VI:

BASCPC 332: Principles of Accountancy

Module I: Introduction to Accounting

Meaning, definition of Accounting, Objectives, Features, Functions, Basic terms used in Accounting, Sub fields of Accounting, Accounting Process and Accounting Concepts. 12 Hours

Module II: Book Keeping

Meaning, Systems of Book Keeping, Types of Accounts, Rules of debit and credit under English System and American system of Accounting, Problems on classification of Accounts. 12 Hours

Module III: Journal and Ledger

Meaning, features of Journal, Format, Process of Journalizing, Problems on preparation of Journal entries
Ledger: Meaning, Features, Format, Posting of Journal entries to ledger accounts. 12 Hours

Module IV: Subsidiary Books

Preparation of different types of Subsidiary Books. 12 Hours

Module V: Trial Balance

Meaning, Steps involved in the preparation of Trial Balance, Objectives, Methods and Problems on preparation of Trial Balance. 12 Hours

Books for Reference:

Belwalae U.R. (1999) *Cooperative Accounts*, Pragathi Prakashana, Mumbai.

Sammiuddin Mahfoozur Hifzur Rehman (1989) *Cooperative Accounting and Auditing*, Himalaya Publishing House Mumbai

B.S.Raman - Accountancy

Choice Based Credit System VI Semester B.A. Degree

Course: Co-operation

Course Paper VII:

BASCPC 381: Co-operative Management and Administration

Objectives of the Course:

- To understand the meaning, definition, principles and functions of management
- To analyse the role of planning and organisation in co-operatives.
- To study the Staffing, leadership and motivation in co-operatives.
- To examine the delegation of authority and office organisation in co-operatives.
- To learn about the Communication –features –importance and problems.
- To discuss about the registrar of co-operative societies and his role in co-operative management.

MODULE I

Concept of Management Definition, Nature and Features of Management - Management a Science or an Art - Management as a Profession - Management Techniques. 12 Hours

MODULE II

Cooperative Management - Definition of Co-operative Management - Objectives and Unique Features - Interacting Cooperative Principles and Principles of Management - Professionalization of Management - Problems in Professionalization in Management - Problems of Cooperative Management - Minutes of the Meeting- Proceedings of the Meeting. 15 Hours

MODULE III

Planning –meaning and definition –objectives and importance –steps in planning –fore casting – planning function in co-operatives. Organization -meaning –definition –steps –importance of organisation. Delegation of authority –importance –features and steps –delegation of authority in co-operatives. Office organisations –important aspects of office organization - problems of office organisation in co-operatives. 15 Hours

MODULE IV

Staffing, leadership and motivation. Communication –features –importance and problems. 08 Hours

MODULE V

Registrar of co-operative societies- Role and Functions of Registrar- Role of Meetings in Co-operatives. 10 Hours

Books for reference:

1. H.R. Mukhi – Co-operative in India & Abroad.
2. S.Nakkiran – Co-operative Management.
3. Anegundi- The Karnataka societies Act 1959 and Rules there under 1960.
4. B.S Mathur – Co-operative the India.
5. Trivedi- Co-operative law and Administration
6. Kamat G.S. (1978) *New Dimensions of Cooperative Management*, Himalaya Publishing House, New Delhi
7. Kulandai Swamy V. *Principles and Practice of Cooperative Management*, Rainbow Publishers , Coimbatore.
Ramkishan.Y (2003) *Management of Cooperatives*, Jaiko Publishing House, Mumbai.
8. Ravichandran K, and Nakkirn. S., (2009).*Principles of Management*, Avinash Paper Backs, Delhi.

Choice Based Credit System VI Semester B.A. Degree

Course: Co-operation

Course Paper VIII:

BASCPC 382: Co-operative Audit and Accounting

Objectives of the Course:

- To have a knowledge about the preparation of the final accounts
- To identify with the books and registers maintained by the Co-operative Society
- To understand the meaning of Audit and Supervision

MODULE I: Final Accounts

Meaning, Adjustments to be made in the preparation of Trial Balance, Problems on preparation of Trading, Profit and loss account and the Balance Sheet. 14 Hours

MODULE II: Bank Reconciliation Statement

Meaning, Causes of differences between cash book balance and pass book balance, Problems on BRS when bank balance as per cash book and pass book is given. 12 Hours

MODULE III: Audit

Meaning and definition of Audit, Auditing, objectives of Audit, Types of Audit, Role of Accountant in the Society, Co-operative Audit-Meaning, Differences between Cooperative Audit and Company Audit. 14 Hours

MODULE IV: Supervision

Meaning, Role of Supervision. 08 Hours

MODULE V: Computerised Accounting

Meaning, Features, Advantages, disadvantages, Evolution in accounting-Popularised Accounting softwares. 12 Hours

Books for Reference:

1. Dinkar Pagare (2005), *Principles and Practice of Auditing*, Sultan Chand and Sons, New Delhi
2. Wandekar D.V. *Cooperative Audit*, Pragati Prakashana, Mumbai
3. Maheshwari S.M.(2000) *Principles of Auditing*, Himalaya Publications, Mumbai
4. B.S.Raman - Accountancy