

## **Govt. Diploma in Cooperation & Accountancy Board (GDC& A Board)**

### **Notification reg. Govt. Diploma in Cooperation & Accountancy (GDC&A) Examination and Certificate in Coop. Housing Management (CHM) Examination scheduled on 23rd May, 24th May and 25th May 2015.**

**Govt. Diploma in Cooperation & Accountancy (GDC&A) Examination and Certificate in Coop. Housing Management (CHM) Examination** is scheduled to be held on **23rd May, 24th May and 25th May 2015**. The examination will be held by the GDC&A Board under the supervision of the respective Dist. Dy. Registrar Coop. Societies at the following 16 locations - Mumbai, Thane, Nasik, Jalgaon, Ahmednagar, Pune, Solapur, Satara, Sangli, Kolhapur, Aurangabad, Latur, Akola, Amravati, Nagpur & Chandrapur.

**Please note that, from the current year the applicants will have to submit application for the above exam ONLINE only, and there will be no other mode for submitting the application.** The applicants are advised to retain securely the USER ID and the PASSWORD created for the purpose until the examination results are finally declared.

#### **Important Dates**

|   |   |
|---|---|
| <b>Date of the Govt. Diploma in Cooperation &amp; Accountancy (GDC&amp;A) Examination and Certificate in Coop. Housing Management (CHM) Examination</b> | <b>23rd May, 24th May and 25th May 2015</b>   |
| <b>Examination Centers</b>  | <b>Mumbai, Thane, Nasik, Jalgaon, Ahmednagar, Pune, Solapur, Satara, Sangli, Kolhapur, Aurangabad, Latur, Akola, Amravati, Nagpur &amp; Chandrapur.</b> |
| <b>Online Applications to be submitted online</b>   | <b>From 06/02/2015 to 26/02/2015</b>  |
| <b>Online Applications Module will be made available on website</b>   | <b><a href="http://www.mahasahakar.maharashtra.gov.in">www.mahasahakar.maharashtra.gov.in</a></b>   |

1. The online applications for the above examination will be accepted from 06/02/2015 to 26/02/2015. The website [www.mahasahakar.maharashtra.gov.in](http://www.mahasahakar.maharashtra.gov.in) will carry detailed guidelines for submitting online applications.

2. Fresh candidates, as well as, those candidates who had previously appeared but had not successfully passed the examination can apply for the examination.

**3. Examination Center and Center Code:** The applicant may select only one center from the following list. Please note that no change in center will be permissible once the online application has been submitted. (Please refer to Appendix for Examination Center Address & Contact No.).

|                           |        |       |       |         |            |      |         |        |
|---------------------------|--------|-------|-------|---------|------------|------|---------|--------|
| <b>Examination Center</b> | Mumbai | Thane | Nasik | Jalgaon | Ahmednagar | Pune | Solapur | Satara |
| <b>Center Code</b>        | 01     | 02    | 06    | 08      | 09         | 10   | 11      | 12     |

|                           |        |          |            |       |       |          |        |            |
|---------------------------|--------|----------|------------|-------|-------|----------|--------|------------|
| <b>Examination Center</b> | Sangli | Kolhapur | Aurangabad | Latur | Akola | Amravati | Nagpur | Chandrapur |
| <b>Center Code</b>        | 13     | 14       | 15         | 21    | 23    | 24       | 27     | 29         |

#### 4. Minimum education and experience criteria:

- Applicant should be graduate of recognised university.

**OR**

- Applicant should be under-graduate possessing the following experience in govt. / cooperative institution / agricultural produce market committee.
  - HSC (12th) Pass - minimum 3 years service
  - SSC (10th) Pass - minimum 5 years service
    - Under-graduate applicant should be in permanent service in govt. / cooperative institution / agricultural produce market committee at the time of submitting application. Application should be supported by experience certificate on institution letterhead signed by the CEO / authorised signatory. The certificate should explicitly mention applicant's name, designation, pay scale, date of birth, date of joining, date of passing qualifying examination, whether permanent / temporary, whether currently employed or not.
    - Under-graduate applicant who is temporary in service should also support the application with an undertaking on institution letterhead signed by the CEO / authorised signatory mentioning explicitly that the appointment will be made permanent.
- The applicants are advised to ascertain their eligibility at the time of submitting online application.

#### 5. Scanned Documents necessary for submitting online applications:

- Passport size photo (recent)
- Signature
- Graduation Certificate - if the applicant is graduate
- HSC Certificate & Marksheet - if the applicant is under-graduate and HSC passed
- SSC Certificate & Marksheet - if the applicant is under-graduate and SSC passed
- Marksheets of the examinations in respect of the exemptions claimed
- Experience Certificate - on institution letterhead signed by the CEO / authorised signatory
- Undertaking reg. permanent service - if the applicant is temporary
- Challan copy received for remitting examination fee in treasury
- Ladies who have selected "change in name" option - Marriage Certificate / Gazette / Affidavit

The applicants are advised to keep ready the scanned documents ready while submitting application online. Please note that, system will not accept the application in case any required document is not uploaded.

#### 6. Examination Fees

- GDC&A Examination - Rs. 800/-
- CHM Examination - Rs. 500/-
  
- Mode of payment
  - Online (Guidelines for online payment will be made available on the website)
  - By Challan

The details of Treasury Head are:

0425 - Cooperation

800 - Other Receipts

(ix) - Examination Fee

(04250125)

Please note that, the examination fee is non-refundable under any circumstances in respect of the applications rejected by the Board.

#### 7. Exemptions to appear in specific subject:

- i) No exemptions can be claimed based on any examinations before the year 2001.
- ii) Exemption to appear in any subject for GDC&A Examination or CHM Examination may be claimed when any applicant has obtained minimum 50 marks in earlier GDC&A Examination (subject to condition i above) or CHM Examination.
- iii) Exemption to appear in any subject for GDC&A Examination based on earlier CHM Examination may be claimed when any applicant has obtained minimum 50 marks in earlier CHM Examination.

| <b>Exemptions according to Old Syllabus by obtaining 50% marks</b>                                    | <b>Exemption under New Syllabus</b>                         |
|---|---|
| Paper III - Cooperative & Other Laws  | Paper V   |
| Paper IV - Accounts   | Paper II  |
| Paper V - Cooperative Audit   | Paper III   |
| Paper VI - Banking  | Paper VI  |
| <b>Both</b> Paper I - Theory & History of Cooperation <b>and</b><br>Paper II - Cooperative Management | Paper IV - History, Principles & Management of Cooperatives |

Those who are unable to exempt either in Paper I and / or in Paper II of Old Syllabus have to appear for Paper IV - History, Principles & Management of Cooperatives, according to the New Syllabus.

(Reference - Govt. Notification No. SaHaKa - 1211 / CR No. 273 / 12-C, date 30/10/2012)

## 8. Diploma and Certificate:

- i) Candidates who obtain passing marks in all six subjects in GDC&A Examination will be awarded "Govt. Diploma in Cooperation & Accountancy with Certificate in Coop. Housing Management" along with mark sheet for GDC&A Examination.
- ii) Candidates who obtain passing marks in all three subjects in CHM Examination will be awarded "Certificate in Coop. Housing Management" along with mark sheet for CHM Examination.
- iii) Candidates who obtain passing marks in first three subjects in GDC&A Examination will be awarded "Certificate in Coop. Housing Management" along with mark sheet for GDC&A Examination.

## 9. Important for Applicants:

- i) Applicants should submit online applications, along with requisite documents, on or before the last date for submitting. Board will neither communicate individually, nor, entertain any individual correspondence in this matter.
- ii) Applications rejected by the Board for any reason will not be reconsidered. The decision of the Board in this matter will be final.
- iii) Falsification of the documents, misrepresentation, making alterations to documents with intention to hide factual information discovered at any stage will lead to disqualification of the concerned candidate. The candidate will also become liable to face penal action which would be taken against the candidate by the Board.
- iv) **Hall Ticket (with Examination Center, Venue & Seat No.) will be available for download from the Dept.'s Website. The applicant will be informed regarding the same by Email, SMS. The applicant will have to use the same User Id & Password used for submitting application online.**
- v) The candidates should collect their result and marksheet issued by the Board, within one month of declaration of the result, from the respective Examination Centers i.e. office of the respective Dist. Dy. Registrar Coop. Socys., at which the candidates have appeared for Examination. Failing which, the result and marksheet will be sent to the registered address of the candidates by post. The Board will not be responsible for non-delivery of the same in cases of change in address, incomplete address or any such reason.
- vi) The candidates should take adequate care to mention correct information regarding name, permanent address, address for correspondence, pin code, contact no. / mobile no., email id, exemption claimed (if any) while submitting the online application.
- vii) The online applications will be processed by computer system. Therefore, the Board will not be able to address any request regarding changes in the correspondence address of the candidates, if any, once the application is submitted online. The candidates are requested to make suitable arrangements for redirecting examination related correspondence to their changed correspondence address.

**9. Time Table of Examination:**

| <b>Date</b> | <b>Subject No.</b> | <b>Subject</b>                                  | <b>Time</b>          |
|-------------|--------------------|---|----------------------|
| 23/05/2015  | 1                  | Management of Coop. Housing Societies           | 10.00 AM to 01.00 PM |
| 23/05/2015  | 2                  | Accounts  | 02.00 PM to 05.00 PM |
| 24/05/2015  | 3                  | Auditing  | 10.00 AM to 01.00 PM |
| 24/05/2015  | 4                  | History, Principles & Management in Cooperation | 02.00 PM to 05.00 PM |
| 25/05/2015  | 5                  | Cooperative Laws & Other Laws                   | 10.00 AM to 01.00 PM |
| 25/05/2015  | 6                  | Cooperative Banking & Credit Societies          | 02.00 PM to 05.00 PM |

**Pune  
Date 11/ 01/ 2015**

**(S. B. Kulgod)  
Secretary, GDC&A Board &  
Dy. Registrar Coop. Societies (Exam. & Trg.)  
Maharashtra State, Pune 1**

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**Appendix - Examination Centers, Center Codes and Contact No.**

| <b>S. No.</b> | <b>Center Name</b>     | <b>Center Code</b> | <b>Address</b>  | <b>Contact No.</b> |
|---------------|------------------------|--------------------|---|--------------------|
| 1             | Mumbai 3<br>(Bandra-E) | 01                 | District Deputy Registrar Coop. Societies ,<br>Mumbai 3<br>Room. No. 69, Ground Floor, MHADA,<br>Bandra E, Mumbai, 400051.                                      | 022-26590997       |
| 2             | Thane                  | 02                 | District Deputy Registrar Coop. Societies ,<br>Thane<br>Vardhawat Mansion, First Floor, Shivaji<br>Road, Chendani Cross, Thane W.                               | 022-25331486       |
| 3             | Nasik                  | 06                 | District Deputy Registrar Coop. Societies ,<br>Nasik<br>Sahakar Sankul, Sarada Circle, Maulana<br>Abul Kalam Road, Next to National Urdu High<br>School, Nasik. | 0253-2591555       |
| 4             | Jalgaon                | 08                 | District Deputy Registrar Coop. Societies ,<br>Jalgaon<br>Administrative Building, First Floor, Third<br>Stage, Akashwani Chawk, Jalgaon.                       | 0257-2239729       |
| 5             | Ahmednagar             | 09                 | District Deputy Registrar Coop. Societies ,<br>Ahmednagar<br>Ahmednagar Dist. Central Coop. Bank Ltd.<br>Building, Station Road, Ahmednagar,<br>414001.         | 0241-2450055       |
| 6             | Pune                   | 10                 | District Deputy Registrar Coop. Societies ,<br>Pune City<br>Sakhar Sankul, Shivaji Nagar, Near<br>Agriculture College, Pune, 411005.                            | 020-25532335       |
| 7             | Solapur                | 11                 | District Deputy Registrar Coop. Societies ,<br>Solapur<br>New Administrative Building, Next to<br>Collector Office, Solapur.                                    | 0217-2629749       |
| 8             | Satara                 | 12                 | District Deputy Registrar Coop. Societies ,<br>Satara<br>New Administrative Building, Fourth Floor,<br>Next to ST Stand, Satara, 415001.                        | 02162-234141       |

| <b>S. No.</b> | <b>Center Name</b> | <b>Center Code</b> | <b>Address</b>  | <b>Contact No.</b> |
|---------------|--------------------|--------------------|---|--------------------|
| 9             | Sangli             | 13                 | District Deputy Registrar Coop. Societies ,<br>Sangli<br>Kubera Chambers, Maruti Showroom<br>Building, Vakhar Bhag, Behing Aamrai,<br>Sangli, 416416. | 0233-2600300       |
| 10            | Kolhapur           | 14                 | District Deputy Registrar Coop. Societies ,<br>Kolhapur<br>LDB Building, Third Floor, Next to Hotel<br>Pearl, Station Road, Kolhapur.                 | 0231-2656258       |
| 11            | Aurangabad         | 15                 | District Deputy Registrar Coop. Societies ,<br>Aurangabad<br>Shakti Sahakar Building, Opp. Hotel Kartiki,<br>Aurangabad.                              | 0240-2331037       |
| 12            | Latur              | 21                 | District Deputy Registrar Coop. Societies ,<br>Latur<br>New Administrative Building, Third Floor,<br>Shivaji Chawk, Latur.                            | 02382-245193       |
| 13            | Akola              | 23                 | District Deputy Registrar Coop. Societies ,<br>Akola<br>Sahakar Sankul, Adarsha Colony, Akola.  | 0724-2452730       |
| 14            | Amravati           | 24                 | District Deputy Registrar Coop. Societies ,<br>Amravati<br>Kanta Nagar, Opp. Office of the Divisional<br>Commissioner, Amravati.                      | 0721-2661633       |
| 15            | Nagpur             | 27                 | District Deputy Registrar Coop. Societies ,<br>Nagpur<br>Sahakar Sadan, Hindustan Colony, Amravati<br>Road, Nagpur.                                   | 0712-2551216       |
| 16            | Chandrapur         | 29                 | District Deputy Registrar Coop. Societies ,<br>Chandrapur<br>Administrative Building, Second Floor, Opp.<br>ST Stand, Chandrapur.                     | 07172-250381       |

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**REGULATIONS FOR THE AWARD OF THE  
GOVERNMENT DIPLOMA IN CO-OPERATION AND ACCOUNTANCY  
AND CERTIFICATE IN COOPERATIVE HOUSING MANAGEMENT**

1. The Government Diploma in Co-operation and Accountancy shall be awarded by the Government of Maharashtra on the recommendations of the Government Diploma in Co-operation and Accountancy Board to a candidate who has passed the examination held by the Board. Holders of the Diploma (appearing for all 6 subjects / papers and passed) will be styled as Government Diploma in Co-operation and Accountancy (G. D. C. & A.)
2. The Certificate in Cooperative Housing Management shall be awarded to the candidate, who filled up C.H.M. form and has passed the first 3 papers of G. D. C. & A. Examination i.e., (1) Co-operative Housing, (2) Accounts & (3) Audit. The candidates who are appearing for G. D. C. & A. Examination are not required to fill up the separate form for C.H.M. Examination.
3. The G. D. C. & A. and C.H.M. Examinations are open to :--
  - (a) Any person who is graduate of recognized University, **OR**
  - (b) Departmental and Co-operative Institutional Employees who have passed at least S. S. C. Examination and put in at least 05 years of service (after passing S.S.C. examination), **OR**, at least 3 years experience (after passing H.S.C. examination), **AND**, who are likely to be made permanent in the Department or in Agriculture Produce Market Committee or in a Co-operative Institution
4. The G. D. C. & A. Board will hold the examination once in a year, at such centers as may be decided from time to time.
5. The G. D. C. & A. Board will circulate the program of the Examination for information and guidance for all the intending candidates. The mode of circulation will be decided by the Board according to the convenience.
6. The G. D. C. & A. Board will appoint appropriate persons for conducting the examination, such as Chief Conductors, Assistant Chief Conductors, Supervising Officers and Observers on behalf of the Board.
7. The Chief Conductors and Assistant Chief Conductors, so appointed shall be responsible for smooth conduct of the Examination.
8. The application form for the examination will be in the prescribed format and should be addressed to the Secretary, G. D. C. & A. Board, c/o Commissioner for Co-operation and Registrar of Co-operative Societies, Maharashtra State, New Central Building, Pune-411 001. It should however be presented or sent by post to the District Deputy Registrar, Co-operative Societies of the concerned centre.
9. The Examination fee for G. D. C. & A. examination and for C.H.M. examination shall be announced by the Govt. at the time of the declaration of the examination. No Refund of the same on any account is admissible.
10. The result of the G. D. C. & A. and C.H.M. Examination shall be declared as soon as possible.
11. The minimum passing is 40% for each paper with an aggregate of 240 marks for G.D.C.& A. Examination. A candidate getting 70% or more marks shall be declared to have passed with distinction and candidate getting 60% marks shall be declared to have passed in the First Class and securing 50% marks shall be declared to have passed in Second Class. Maximum of 1% of the total marks available for 06 papers, i.e. 06 marks, will be granted as grace marks in case of marginal failure to be distributed as may be most beneficial to the candidate in case of one or two subjects only. Out of 06 subjects or papers, grace marks up to 06 will also be given to a candidate for elevation to First Class or Distinction and not at both the stages, i.e. for passing in one or two subjects and for obtaining First Class or Distinction.

12. However, candidates appearing for Certificate in Cooperative Housing Management will be granted 03 marks as grace marks in case of marginal failure in case of only one subject, as per the clause 11.
13. It is open to a candidate to apply for recount of the marks on remittance of Rs. 75/- per paper within one month from the date of the result.
14. The unsuccessful candidates can appear for the next examination for the balance of the paper or papers. **Candidates securing 50% marks in any of the subjects shall be exempted from passing that subject in the next examination**, if he / she mentions the exemption in the application form for admission to the Examination. If he / she fails to do so, the exemption secured by him / her in the previous examinations shall not be granted. The candidates who appeared in the year 2001 or before are not eligible for granting exemptions.
15. The candidate found copying at the Examination shall be debarred for appearing for the consecutive three examinations, commencing from the examination for which the candidate has already appeared.
16. On any complaint in regard to any aspect of the examination received by the Board, the decision of the Board shall be final.
17. The treatment to be given to the candidates who have already appeared for the examination as per the rule force shall be decided by the G. D. C. & A. Board for permitting them to appear for the examination as per revised syllabus.
18. The candidate should inform the Board for any correction in Name, address and exemption, within one month after the examination. Late applications will be charged Rs.100/- for correction. Corrected certificate and mark sheet will be issued as per the rule of the Board.

\* From the Month of May, 2013, G.D.C.&A. examination will be conducted as per revised syllabus.

**Exemptions according Old Syllabus } Exemptions under new syllabus by obtaining 50% marks**

|   |   |
|---|---|
| Paper III- Cooperative Law & other Laws   | } Paper V   |
| Paper IV - Accounts   | } Paper II  |
| Paper V- Cooperative Audit  | } Paper III   |
| Paper VI- Banking   | } Paper VI  |
| Both Paper I- Theory & History of Cooperation<br>and Paper II- Cooperative Management | } Paper IV- History, Principles &<br>Management of Co-operation |

Those who are unable to exempt either in Paper I and / or Paper II of old syllabus, will have to appear for Paper IV- History, Principles & Management of Co-operation according to new syllabus.

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**Revised Syllabus for the G. D. C. & A. and Syllabus for the C.H.M.**

**Paper No. 1: Management of Co-operative Housing Societies**

- (1) History and Movement of Co-operative societies.
- (2) Cooperative Housing Management-Concept, Definitions, Objects, Functions of Housing societies
- (3) The Maharashtra Ownership Flat Act 1963
- (4) The Maharashtra Apartment Ownership Flat Act 1970
- (5) Types of Housing societies and their respective functions
- (6) Registration of Coper Housing societies.
- (7) Salient features of Model Housing societies' Bye-laws.
- (8) Members, their rights, responsibilities and liabilities
- (9) Elections to managing committee of Housing societies
- (10) Management of the affairs of the society
- (11) Maintenance of Account Books and Registers
- (12) Execution of conveyance deed in Housing societies
- (13) Statutory actions and provisions under M.C.S.Act 1960 and M.C.S. Rules 1961 elated to housing societies.
- (14) Duties and powers of the general body and managing committee.
- (15) Obligations of the members in Housing societies e.g.  
(a) maintenance and repair. (b) use of common areas and facilities and restricted common areas and facilities
- (16) Problems and Disputes in Housing societies and the remedies e.g.  
(a) General Body. (b) Registrar. (c) Coop court. (d) Municipal corporation.  
(e) Police authorities (f) Civil and other courts
- (17) Funds, their utilization and investment
- (18) Redevelopment of Housing societies
- (19) Co-operative Housing Society Manual
- (20) Audit of Housing Co-operative societies and their need and importance

**Reference Books (recommended)**

- (1) Bare Acts
- (2) Maharashtra Co-operative Societies Act, 1960 by G. M. Divekar (Vol-I & II)
- (3) Housing Societies Model Byelaws published by District Housing Federations
- (4) The Maharashtra Apartment Act 1970
- (5) The Maharashtra Ownership Flat Act 1963
- (6) महाराष्ट्र राज्य सहकारी संघ प्रकाशने

## **Paper No. 2 : Accounts**

1. Accounting principles- Definitions- book keeping principles- Rectification of Errors – closing entries- Bank reconciliation statement
2. Final Accounts- Trial Balance- Receipt and payment account- Trading Account- Profit and Loss account- Balance sheet- Income and Expenditure account.
3. Entries of Bills of Exchange- BP BR- accommodation bills
4. Books of accounts- Cash book- Journal- personal ledgers- General Ledger
5. Depreciation- methods of Depreciation
6. Branch Accounts and reconciliations – clearing entries and method- Branch adjustments accounts
7. Reserves and divisible profits
8. Valuation and verification of Assets and liabilities- Valuation of Shares, fixed assets- stocks and inventories- vehicles- plant and machinery- goodwill- patents
9. Revaluation of fixed assets- methods and means- treatment
10. Amalgamation accounts- legal provisions- valuation methods
11. Liquidations accounts- winding up- realization of assets- distribution- limitations
12. Accounting Ratios- analytical view- concept- various ratios return on investment, profitability ratios- performance ratios
13. Cash and funds flow statements- budgetary provisions
14. Accounting standards – 1 to 29 except No.8 issued by ICAI
15. Introduction to computerized accounting
16. Introduction to cost accounting
17. Introduction to management accounting
18. Social Balance sheet

### **Reference Books (recommended)**

1. Advanced Accountancy by Shukla and Grewal
2. Accounting Standards issued by the ICAI
3. Book keeping and accounts – Botliboy
4. Advanced accounts - Patkar

### **Paper No. 3 : Auditing**

1. Audit: Definitions- concept- scope- types of Audits – Reaudit – test audit in regards Cooperative Societies Act – Special audit – C & C Audit – introduction to cost audit – social audit – Statutory audit – salient features of Cooperative audit
2. Internal Control – General control points – internal control in computerised environment – internal check – internal audit – auditors’ duty in regards internal control and check – percentage checking – means and methods.
3. Preparation for audit – pre-intimation – audit programme- audit notes – working papers – Standard auditing policies
4. Vouching of credit and debit vouchers – meaning – points to be noted- special points to specific expenditure in cooperative societies – detections of frauds- errors and kind of errors
5. Capital and Revenue expenditure – deferred revenue expenditure – window dressing
6. vouching of trading transactions – purchases – sales – stocks and inventory checking – credit sales – credit purchases – sundry debtors and creditors – journal auditing
7. Valuation and verification of Assets and liabilities – prepaid expenses- outstanding liabilities – contingent liabilities – meaning of verification – methods of valuation – revaluation – fixed assets – current assets – intangible assets – plant and machinery- furniture – book debts – good will- valuation of share capital bills payable – outstanding expenses
8. Standard Auditing policies – introduction to auditing policies issued by ICAI
9. Depreciation methods
10. Reserves – provisions of Cooperative Act – free reserves – other reserves – provisions bad and doubtful debts and investment fluctuation fund – sinking fund
11. Special attention to cooperative societies audit – regarding Banking Regulation Act – Cooperative Societies Act – Assessment of Audit fee and Audit classification
12. Audit of Government aids to cooperative societies, credit, non credit, primary and APEX level and special types of cooperatives
13. Liabilities, responsibilities and powers of cooperative auditor
14. Provisions of Cooperative societies act regarding audit of societies
15. Audit report of cooperative societies
16. Special reports – administrative and criminal – procedures and means
17. Introductions to management audit, special Audit, cost Audit and their applicability
18. Introduction to audit in computerised environment

#### **Reference Books (recommended)**

- (1) Contemporary Auditing by Kamal Gupta
- (2) Maharashtra Co-operative Societies Act, 1960
- (3) Audit Manual issued by Cooperative Department
- (4) Auditing- Tondon

#### **Paper No. 4 : History, Principles & Management in Co-operation**

1. Pre & Post independence historical development/growth and scope of concept of co-operation, Comparison with capitalism and socialism in India & abroad. Characteristics of co-op societies.
2. With reference to five year plans analysis of progress of co-op movement in various areas in the state of Maharashtra.
3. Definition and principles of co-operation, advantages of co-op organization in socio economic life, present status. Areas where the movement has successfully worked.
4. History and significance of State cooperative law and Multi State Coop Laws and rules there under.
5. Future of co-op movement in free economy i.e. liberalisation, privatization, globalization and computer era.
6. Various committees appointed so far to study status of co-op movement and make suitable recommendations to have improvement in co-op movement committees such as:-
  - a. AIRCSC (Grover committee)
  - b. ARCRC
  - c. Mclagun committee
  - d. Mehta Committee on co-op credit
  - e. CRAFTCARD committee & Agri credit Review Committee.
  - f. Vaidyanathan committee on STCCS & LTCCS.
7. Co-operative Education, Training and Research
  - a. Need and Infrastructure available at State & National level.
  - b. Role of leadership in democratic management in Co-operative managements.
  - c. Human Resources Development
  - d. Need of conducting research in cooperation
  - e. Role played by State Co-operative Union, its division and district boards, District Cooperative training institutes.
8. Set up of Co-operation, Marketing and Textiles Department at Central and State level, statutory powers & functions. Role played by it in growth of Co-op movement.
9. Need of conducting statutory audit of the societies and set up of Administration and Audit wing.
10. Role played by following institutions in growth of co-op movement/ agriculture and marketing:- (a) National Co-operative Development Corporation, (b) National Co-operative Union of India, (c) National Dairy Development Board, (d) Khadi and Village Industries Commission and KVIB (e) Maharashtra Co-operative Development Corporation (f) Vaikunth Mehta National Institute of Co-operative Management (g) Maharashtra State Co-operative Union (h) ICM Nagpur and Pune (i) MSAMB

#### **Reference Books (recommended)**

(1) Co-operation in India (Dr. B. S. Mathur). (2) Theory, History and Practice of Co-operation (R. D. Bedi) (3) Practice of Co-operation (T. N. Hazela) (4) Principles and Philosophy of Co-operation (P. R. Dubhashi) (5) Khusro Committee Report - R. B. I. Publication. (6) Prof Vaidynathan Committee Report on STCCS (7) सहकार तत्त्वे, व्यवहार आणि व्यवस्थापन (डॉ. गो. स. कामत) (8) सहकार (मोहन सराफ) (9) अखिल भारतीय ग्रामीण पतपुरवठा समीक्षा समिती अहवाल (अनुवादक - पु. घो. हौजवाला) (10) सहकारी तत्त्वे आणि व्यवहार (डॉ. गो. स. कामत, डॉ. सी. बी. मेमोरिया )

**Paper No. 5 : Co-operative law and other laws**

**Part I (60 marks)**

- (1) A study of Main Provisions under Maharashtra Co-operative Societies Act, 1960 and Rules as amended up-to-date.
- (2) Salient Features of Multi-State Co-operative Societies Act, 1984 and Rules thereunder.

**Part II (40 marks)**

- (1) Maharashtra Agricultural Produce Marketing (Development and Regulations) Act, 1963
- (2) Bombay Warehousing Act, 1959 along with, the Warehousing Act, 2007
- (3) Maharashtra Raw Cotton (P. P. M.) Act 1971 and Rules there under.
- (4) Maharashtra Tribal Economy Condition Improvement Act, 1976
- (5) Maharashtra Money Lending (Regulation) Act, 2010
- (6) Indian Contract Act, 1872 (Relevant Sections).
- (7) Indian Penal Code 1860 (Sections 403 to 411, 415 to 424, 464 and 477-A)
- (8) Maharashtra Apartment Act 1970 (Relevant Sections only).
- (9) Maharashtra Ownership Flat Act 1963(MOFA)
- (10) Maharashtra Land Revenue Code 1966 ( Relevant Portion).
- (11) Maharashtra Debt Relief Act 1975
- (12) Provisions in the Cyber Laws: Information Technology Act 2000
- (13) Provisions in the Civil Procedure Code 1908 (latest amended)

**Reference Books (recommended)**

- (1) Maharashtra Co-operative Societies Act, 1960 by G. M.Divekar (Vol-I and II)
- (2) Bare Acts.
- (3) Business Laws by N. D. Kapoor
- (4) Information Technology Act 2000
- (5) Civil Procedure Code 1908 (latest amended).

### **Paper No. 6 : Co-operative Banking & Credit Societies**

- (1) Principles, Definitions and Functions of Banking.
- (2) Co-operative Banking - Special Features.
- (3) Co-operative Banking, Agriculture and Non-Agriculture
- (4) Salary Earners Co-operative Bank, UCB, RRB- Objectives and Functions
- (5) Negotiable Instrument-Cheques, Bills of Exchange, Promissory notes
- (6) Banker-Customer Relationship.
- (7) Clearing House, Mutual Arrangement Scheme
- (8) New Economic Reforms and Financial Reforms Implications to Co-operative Banking.
- (9) Banking and Information Technology
- (10) Organisation and Function of Apex Bank, MSCB, DCCB, NHB, MASCARD.
- (11) RBI-Functions, Role and Functions of NABARD
- (12) RBI Act, 1934, Sections 17, 18, 54
- (13) Banking Regulation Act, 1965 as applicable to Co-op. Societies.
- (14) Policy of RBI for Registration UCB, its Licenses and Branches.
- (15) DICGC
- (16) Management at loan and Advances
- (17) Recovery Mechanism in UCB's 101/91/Arbitrator/ Securitization
- (18) Income recognition, non-performing assets
- (19) Co-op Credit Societies, Objectives, Roll, Function
- (20) Audit of Co-operative Credit Societies – Importance and need

#### **Reference Books (recommended)**

- (1) Banking Regulation Act.
- (2) Fundamentals of Banking Theory and Practice-by A. K. Basu.
- (3) Bank Credit Management- by A. Chatterjee.
- (4) Principles and Practice of Co-operative Banking in India - by B. N. Chubay.
- (5) Banking Law and Practices in India by M. L. Tanna.
- (6) Negotiable Instruments Act.
- (7) Bankers Books Evidence Act.
- (8) बँकिंग - श्री. पु. घ. हौजवाला आणि श्री. वि. शं. नाखे (महाराष्ट्र राज्य सहकारी संघ प्रकाशन, पुणे)
- (9) बँकिंगचे कायदे व व्यवहार - श्री. पी. एम. वैद्य.
- (10) पतसंस्था Handbook & byelaws, negotiable criteria, types, functions, important provision in byelaws

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