

Institute of Cooperative Management, Bhopal

**Syllabus of
Higher Diploma in Cooperative Management (HDCM)
Duration – 26 Weeks**

**PAPER I: ENVIRONMENT FOR COOPERATIVE & RURAL
DEVELOPMENT AND AGRICULTURE (45 Sessions)**

ENVIRONMENT FOR COOPERATIVE (23 Sessions)

1 Genesis of Cooperative Movement

Concept of co-operation - meaning and definition - Why cooperatives- nature of co-operatives- historical evolution and pioneers of co-operative movement – Robert Owen, Rochdale Pioneers, Raiffeissien, Shulze, values of co-operation - Principles of co-operation –Rochdale principles, ICA principles, First reformulation principles – 1966, Second reformulation (co-operative identity statement -1995). (4 Sessions)

- 2 **Co-operative movement in India and abroad** - Evolution, growth and current status: Genesis of co-operative movement in India - Fredric Nicholson's report – co-operative legislation of 1904 &1912 – features - Development of Co-operative Movement in Post-independence - 97th Constitutional Amendment Act. (4 Sessions)

- 3 **Progress of Co-operative movement under 5 year plans (last 3 plans)** - present status of co-operative movement in India. (2 Sessions)

4 **Major recommendations of various committees / commissions**

- All India Rural Credit Survey Committee (AIRCSC)1954.
- All India Rural Credit Review Committee (AIRCRC)1969.
- CRAFI CARD (1981).
- ACRC (A.M. Khushro Committee) 1989.
- Vaidyanathan Committee 2009.
- High Power Committee on Cooperation (Shri Shivajirao G. Patil). (4 Sessions)

5 Successful co-operative models abroad –

- Consumer co-operatives in Britain & Sweden.
 - Credit co-operatives in Germany, Italy and Thailand.
 - Dairy co-operatives in Denmark.
 - Farming cooperatives in Russia and Israel. (Some of the successful cooperatives cases may be discussed example like Danish Dairy)
- (5 Sessions)

6 Cooperative Education and training -role of various federal bodies – ICA, NCUI and state federation.

(2 Sessions)

7 Cooperative Governance - Leadership-Interface with elected representatives.

(2 Sessions)

Rural Development (7 Sessions)

1. Concept and significance of Rural Development – Philosophical and Sociological aspects of RD - Approaches to Rural Development in India – Various Rural Development Programmes. (3 Sessions)
2. The concept and structure of Panchayat Raj System. Role of Panchayat Raj Institutions in the development of Rural Economy. Important provisions of Panchayat Raj Act of the State concerned. (2 Sessions)
3. Social forestry and Wasteland/Dryland development (1 Sessions)
4. Other Programmes/ Policies of Rural Development of State concerned. (1 Sessions)

AGRICULTURE

(15 Sessions)

- 1 World Agriculture, Indian Agriculture, Economic Activities, Resources-Concept and their classification. (2 Sessions)
- 2 Farming organization and farming systems. (2 Sessions)
- 3 Crop Groups- Important Cooperatives, Types of cultivation, Cropping and land use pattern, Agriculture input requirements. (Credit/Fertilisers/Pesticides/Seeds) (2 Sessions)
- 4 Intensive and Extensive Farming, Chief Agriculture Products and Chief Producers, Agriculture Typology, Small Holders Agriculture, Value Added Processing Activities- Agriculture Value Chains. (2 Sessions)
- 5 Fertility and Productivity- Agricultural Infrastructure, Agricultural Regions-Agriculture Surplus-various Agencies in Marketing of Agricultural Produce-Functioning of Commission for Agriculture Cost and Prices (CACP). (2 Sessions)
- 6 Animal Husbandry- Fishing (1 Session)
- 7 Forestry and Forest Products, Agriculture Marketing-Marketing Intervention Schemes- Price Support Scheme-Crop , KCC etc. (1 Sessions)
- 8 Role of Cooperatives in agri-value chains retail-chains-cooperative-solutions to Integrate with markets-input as well as output markets; value added processing activities. (2 Sessions)
- 9 Contract Farming (1 Session)

PAPER II: COOPERATIVE LAWS AND ADMINISTRATION

(60 Sessions)

- 1 Cooperative legislation – historical evolution – evolution of cooperative legislation India – importance of cooperative act and rules to meet the specific need of the cooperative movement.
(2 Sessions)
- 2 Organisation and registration of cooperative societies – need and importance – procedure to be followed – assessing the viability norms – requirement – conditions to be fulfilled.
(3 Sessions)
- 3 Bye-laws – nature and scope of bye-laws – preparation of bye-laws – assessing the bye-laws, amendment of bye-laws – requirement – conditions to be fulfilled and procedure to be followed.
(2 Sessions)
- 4 Amalgamation or transfer of assets and liabilities, or division of a cooperative society, conversion of cooperative society, change of liability, floating of subsidiaries, forging of partnerships & collaboration by cooperatives.
(2 Sessions)
- 5 Membership – eligibility for membership – qualifications and disqualifications of a member, procedure to be followed for becoming a member of a cooperative society. Rights of members to services, removable and expulsion, restriction on holding and transfer of shares, transfer of interest on death of a member and liabilities of past member and estate of deceased member.
(3 Sessions)
- 6 Cooperative Governance –
 - (a) Management – general body meetings – conduction of annual general meetings and special general meetings – powers and functions of general body.
(2 Sessions)
 - (b) Constitution of management committee – MC meetings – Drafting of minutes of Board Meeting and General Body Meeting-powers and function of managing committee – disqualification of MC members

and their removal – devolution of the powers and functions of the President or Vice-president – no confidence motion against the President and Vice-president.

(2 Sessions)

- (c) Cooperative elections – authority to conduct election, disqualifications to vote in election and to contest elections, disqualifications for contesting in elections or for continuing as a member of the managing committee, composition of MC, reservations and division of constituencies, mode of election, conduct of elections, election of office bearers, postponement of elections, nomination by Registrar, custody and preservation of records.
(3 Sessions)

- (d) Supersession of the committee and appointment of administrator, powers of the administrator.
(1 Session)

- 7 Rights & privileges of cooperative societies – first charge of a cooperative society on certain movable assets of a member for the amount due by member-charge on the immovable property of a member for the loans borrowed – deduction from salary or wages – charge and set-off in respect of shares or interest of members in the capital etc., of a society – share or interest, etc., not liable to attachment – exemptions from certain taxes, duties, fees and compulsory registration of instruments.

(2 Sessions)

- 8 Properties and funds of cooperative societies – funds other than net profits not to be divided among members – constitution and utilization of cooperative education fund – disposal of profits – investment of funds – restriction on borrowings and loans – restriction on other transactions with non-members – provident fund and reserve fund.
(2 Sessions)

- 9 Statutory control over cooperative societies – cooperative audit – audit of cooperative societies and powers of the auditor – time limit – audit fee – basis of levy and calculation – exemption from payment of audit fees.
(2 Sessions)

- 10 Inquiry – authority to hold an inquiry – basis of inquiry – aspects to be covered for holding an inquiry – essential ingredients of an order of inquiry – time limit for completion of inquiry – powers of the

inquiry officer communication of the inquiry report along with findings and follow up action by MC.

(3 Sessions)

- 11 Supervision and inspection – authority to hold an inspection – basis for inspection – time limit for completion of inspection – powers of the inspection officer – communication of the inspection report along with findings and follow up action by MC – inspection by financing bank or federal cooperative society.

(2 Sessions)

- 12 Surcharge – basis for surcharge proceedings – person liable for surcharge – authority to initiate surcharge – procedure to be followed – execution of surcharge orders.

(1 Session)

- 13 Settlement of disputes – authorities for settling of disputes – disputes which may be taken up for arbitration – parties to the disputes – action to be taken by registrar on receipt of arbitration reference – procedure of hearing and deciding the disputes – limitation – time limit – for completion – powers of the arbitrator.

(3 Sessions)

- 14 Execution of decrees, orders and awards – execution of non-monetary decision or orders – procedure of seizure / attachment of movable and immovable assets – attachment before award – recovery of govt. dues from cooperative societies etc.

(3 Sessions)

- 15 Winding up – opportunity before winding up order – appointment of liquidator – functions and powers of the liquidator – discharge of liabilities & disposal of surplus assets – final closure report – cancellation of registration – restoration of a society wound up – termination of liquidation proceedings.

(2 Sessions)

- 16 Cooperative tribunals – appeal – an appeal lies to tribunal against the orders passed in the following matters – revision – review.

(2 Sessions)

- 17 Offences and penalties – offences and corrupt electoral practices – cognizable and non-cognizable offences.

(1 Session)

- 18 Establishment matters – appointment of employees – rules governing the service conditions of employees. (2 Sessions)
- 19 Developments in cooperative legislation – movement towards ensuring autonomy and independence to cooperatives – parallel legislation – formation of cooperative companies – MSCS act 2002 conferment of constitutional status on cooperatives. (5 Sessions)
- 20 Parallel Acts and Producers Companies Act. (2 Sessions)
- 21 Case laws relating to cooperatives. (8 Sessions)

PAPER III: COOPERATIVE CREDIT AND BANKING

(30 Sessions)

Part – A: Cooperative Credit

(15 Sessions)

- 1 Meaning of Credit -Need for Production and Development Credit. Importance of Agricultural Credit and its Characteristics. Type of Credit Short- Term, Medium and Long Term Credit. Need for the Institutional Credit for Agricultural and Rural Development.
(1 Session)
- 2 Structure of Credit Cooperatives Federal/Unitary and Mixed Type. Need for the Integration of Short Term, Medium Term and Medium Term Credit Structure (Single Window) National Federation of State Cooperative Banks, National Federation of Agriculture and Rural Development Banks and their Role in development of Cooperative Banking.
(2 Session)
- 3 Classification of Credit Cooperatives Agricultural Credit Cooperatives and Non-Agricultural Credit Cooperatives. Agricultural Credit Coops - PACS, FSS, LAMPS, DCC Banks and State Cooperative Banks. Non-Agricultural Credit Cooperative - Urban Cooperative Banks, Salary Earners Cooperative Credit Societies/ Banks, Industrial Cooperative Banks and other Non-Agricultural Credit Societies.
(1 Sessions)
- 4 Organisation, Membership, Sources of Finance and Working of PACS, FSS and LAMPS. Crop Loan System -its Prospects and Problems Preparation of Normal Credit Statement, Procedure of Sanctioning Crop Loan, Linking of Credit with Marketing, Kisan Credit Card, National Agricultural Insurance Scheme -Latest Progress and Problems.
(2 Sessions)
- 5 Central Cooperative Banks (DCC Banks) Organisation, Membership Management, Objectives, Functions and the Working. Mobilisation of Resources. Lending different Types of Loans, Agricultural Lending and Non-Farm Sector Finance Procedure of obtaining loan from State Cooperative Banks, NABARD. RBI and other agencies. Seasonalities in lending, Scale of Finance. Minimum Involvement

- and Non Overdue cover. Disbursement of Loan, Supervision and Recovery of Loan, Latest Progress. Problems and Remedies to overcome them. Development Action Plan. (3 Sessions)
- 6 State Cooperative Banks (Apex Banks) Organisation, Management, Objectives, Functions and Working. Role of Apex Banks in the development of Cooperative Movement in the State. Latest Progress, Problems and Remedies to overcome them. (1 Session)
 - 7 Cooperative Agriculture and Rural Development Banks, Need, Objectives Functions Sources of Finance and Working. Floating of Debentures, Types of Debentures and Procedure of Floating Debentures- Project Approach and Schematic Lending -Latest Progress Achieved. Primary Coop. Agriculture and Rural Development Banks functions, management and working, problems of long-term lending coops and remedial measures. (1 Session)
 - 8 Priority Sector Lending. (1 Session)
 - 9 Role of NABARD in Agricultural Refinancing Assistance to Agricultural Credit Cooperatives -Procedure and Norms of NABARD for the issue of Refinance to Cooperatives – Task Force on STCCS. Financial Inclusion – Microfinance – Promotion of SHGs, JLGs . (2 Sessions)
 - 10 Organisation, Objectives, Functions and Working of Urban Co-operative Banks-Employees Cooperative Banks and other non-Agricultural Credit Cooperatives and Industrial Cooperative Banks. Role of RBI in the development of Urban Cooperative Banks, Important Circulars issued by RBI relating to Urban Cooperative Banks. Important recommendations of various committees on Urban Banks -K. Madhavadas Committee, Marathe Committee and High Power Committee. (1 Session)

Part-B: Cooperative Banking

(15 Sessions)

- 1 Meaning and Definition of Bank, Banker and Banking, Functions of Banks. Banker Customer Relationship. Productivity in Banks - *Social Aspect of Banking* -Concept of Development Banking.
(1 Session)
- 2 Banking Operations - Mobilisation of resources -Acceptance of Various Types of Deposits Procedure for opening and operation of Various Types of Accounts and Various Types of Customers Documentation for Various Loans.
(2 Sessions)
- 3 Management of Funds in Banks (Cost of yield on Assets, Cost of Management, Risk Cost, Miscellaneous Income, Average Working Fund, Gross Margin, Net Margin, Average Cost of Deposit), Break Even Point- Prime Lending Rate-Principles of Good Lending and Investment, Profit Planning Consortium Schemes, Merchant Banking.
(3 Sessions)
- 4 Management of Overdues, Causes for Overdues and Remedies - Recovery ethics/Important Recommendations of Dates Committee on Overdues. Non-performing Assets -Assets Classification, Income Recognition and Provisioning Norms, Capital Adequacy Norms.
(1 Session)
- 5 Important provisions of Negotiable Instrument Act 1881.
(1 Session)
- 6 Important provisions of B.R. Act 1949 (as applicable to Cooperative Societies, 1966) –Regulatory issue , Importance Of KYC, prevention of Anti Money Laundering ACT (PAMLAC) Basil Committee 1,2,3.
(1 Session)
- 7 Banking Services – ATM, Credit Cards, Debit Cards, Collection, Remittance, Agency Services, Administrative Services, Trusteeship *Clearing* House - (RTGS) Real Time Gross Settlement – (NEFT) National Electronic Fund Transfer –ECS – Debit and Credit – Cheque Truncation- IFSC Code. National Payment Corporation of India (NPCI).
(2 Sessions)

- 8 Branch *Licensing Policy* Adopted by RBI Banking Ombudsman for Customer Services. (1 Session)
- 9 Investment Banking – money market Instruments, Treasury Operator, Government securities, Bonds, mutual funds, etc. (1 Session)
- 10 Deposit Insurance and Credit Guarantee Corporation. Introductory session on EXIM Bank, FEDAI (Foreign Exchange Development Authority of India). (1 Session)
- 11 Latest Concepts - Common Accounting System (CAS) and Management Information System (MIS) and Core Banking Solutions (CBS)-Basel Standards. (1 Session)

PAPER -IV: NON-CREDIT COOPERATIVES

(30 Sessions)

- 1 Classification of Cooperative Societies - Agricultural Marketing Cooperative Societies - Non-Agricultural Cooperative Societies - Agricultural Credit - Agricultural Non-Credit. (3 Sessions)
- 2 **Agricultural Non-Credit Societies** (6 Sessions)
 - a) Cooperative Marketing-Role of Cooperative Marketing Institutions in Agricultural Production-Essential Prerequisites for organisation of successful Marketing Institutions - Structure of Cooperative Marketing Societies.
 - b) Primary Marketing Societies, Product Marketing Societies like Jute, Mango, Coconut, Grape etc., Regional Level Marketing societies- Apex level marketing Societies - Membership, Constitution, Organization, Function and Working of Cooperative Marketing Societies.
 - c) Regulated Market –Place in Agricultural Marketing- Storage and Warehousing-Warehousing Pledge Loans-Warehouse Receipts-Role of Warehousing Development and Regulation Authority (WDRA), New Delhi.
 - d) Sources of Finance - NCDC - Pattern of Assistance - Block Capital, Working Capital, Office and Godown - Managerial and other Assistance from Government and Other Sources.
- 3 **Cooperative Processing** (2 Sessions)

Types of Processing Cooperatives and their Importance in Agricultural Production - Sugar Factories - Spinning Mills.
- 4 **Cooperative Farming** (2 Sessions)

Need for Cooperative Farming- Features- Types of Cooperative Farming- problems and prospects.
- 5 **Non-agricultural Non-credit Societies**

Consumer Cooperatives

(2 Sessions)

- a) Constitution and Management - Essential Conditions of Success - Importance and Advantages.
- b) Structure of Consumer Cooperatives - Primary – District - State and National Federations - Constitution and Working-Procurement Policy with Marketing Societies-Margin Fixation-Flexibility in Pricing-Disposal of old goods.
- c) Self Service Cooperative Supermarket.
- d) Public Distribution System-Cost consciousness.

6 Industrial Cooperatives

(2 Sessions)

Industrial Cooperative Societies - Tea Factories – Handloom / Silk Weavers - Cottage and Small Scale Industries - Constitution, Function and Working. Pattern of Financial Assistance – Industrial Cooperative Banks Status.

7 Dairy Cooperatives

(1 Session)

- a) Significance of Milk Cooperatives in the Socio Economic Development of Farmers – Anand Pattern.
- b) Primary Milk Producers Cooperatives, District Milk Unions, State and National Dairy Cooperative Federation.
- c) Role of National Dairy Development Board in Dairy Cooperatives

8 Other Types of Cooperatives

(5 Sessions)

- a) Labour Contract and Construction Societies.
- b) Forest Cooperatives.
- c) Fishery Cooperatives.
- d) Housing Cooperatives.
- e) Input Cooperatives.
- f) Other special types of cooperatives.
- g) Farmers Producers Organization.

9 Fertilizer Cooperatives – Multi State Cooperatives in Fertilizer - IFFCO & KRIBHCO.

(1 Session)

10 Service Cooperatives

(5 Sessions)

- a) Hotel cooperatives.
- b) Hospital cooperatives.
- c) Educational cooperatives – technical institutions – ITI, engineering, polytechnic, management, etc.
- d) Educational cooperatives non-technical.
- e) Tourism cooperatives.
- f) Transport cooperatives.

11 Marketing Institutions – Development Initiatives. (1 Session)

PAPER V: ACCOUNTS & AUDIT

PART A

ACCOUNTS

(30 Sessions)

1. ACCOUNTING PRINCIPLES AND CONCEPTS (6 Sessions)

Meaning and Scope of Accounting – Definition of Accounting – Steps of Accounting – Functions of Accounting – Objectives of Accounting – Book Keeping – Limitations of Accounting; Branches of Accounting; Accounting Principles – Accounting Concepts – Entity Concept – Dual Aspect Concept – Accounting Period Concept – Going Concern Concept – Cost Concept – Money Measurement Concept – Matching Concept – Realization Concept – Accrual Concept – Rupee Value Concept; Accounting Conventions – Disclosure – Conservatism – Consistency – of Materiality.

2. DOUBLE ENTRY SYSTEM OF ACCOUNTING (4 Sessions)

Meaning – System of Accounting – Cash System – Mercantile System – Mixed System – Single Entry System – Cooperative System – Double Entry System – Advantages – Factors Common to Every Business; Types of Accounts – Personal Accounts – Real Accounts – Nominal Accounts; Accounting Rules – Debit Aspect – Credit Aspect – Common Accounting System in Cooperative Societies.

3. ACCOUNTING BOOKS AND RECORDS (6 Sessions)

Introduction – Meaning of Books and Records – Journal – Meaning – Specimen ruling of Journal – Preparation of Journal – Types of Journal – General Journal – Special Journals – Sales Book – Purchase Book – Sales Returns Book – Purchase Returns Book – Preparation Subsidiary Journals – Bills Receivable Book – Bills Payable Book – Cash Book – Types of Cash Book – Preparation of Cash Book – Petty Cash Book – Preparation of Petty Cash Book – Purpose of Subsidiary Books – Ledger – Meaning – Posting of Journal to Ledger – Balancing of Ledger – Difference between Journal and Ledger – Preparation of Ledger – Trial Balance –

Meaning - Objectives – Errors not disclosed by Trail Balance – Classification of Errors – Errors Disclosed by Omission – Errors of Commission – Errors of Principles Compensating Errors – Errors Disclosed by Trail Balance – Locating Errors – Suspense Account – Method of Preparation of Trial Balance – Preparation of Receipts and Disbursement Statement.

4. FINAL ACCOUNTS

(6 Sessions)

Meaning – Manufacturing Account – Trading, Profit and Loss Account and Balance Sheet – Meaning – Purpose – Specimen Format – Preparation of Final Accounts – Operating Expenses – Non-operating Expenses – Operating Incomes – Non-operating Incomes; Assets and Liabilities – Classification of Assets and Liabilities – Adjustment Entries. Appropriation of Profit as per the cooperative societies Act / Bye Laws – Treatment of Loans and Subsidies in Accounts – Managerial and other Revenue Subsidies – Capital Subsidy – Treatment in final Accounts.

5. DEPRECIATION

(3 Sessions)

Introduction – Meaning and Definition of Depreciation, Depletion and Amortization – Purpose – Factors affecting Depreciation – Methods of charging Depreciation – Straight Line Method – Written Down Value Method – Annuity Method – Sinking Fund Method – Revaluation Method. Insurance Policy Method – Machine Hour Rate Method – Calculation of Machine Hour Rate.

6. Special Features of Maintenance of Accounts of different Category of Cooperatives – Credit – Non-Credit at primaries, Central and Apex Level and Special Type of Cooperatives – Books and Registers required to be maintained – Inspection by various Agencies/Financial Institutions – RBI, NABARD, etc.

(4 Sessions)

7. Introduction to Accounting Standards.

(1 Session)

PART B

AUDIT

(15 Sessions)

- 1. Audit- Auditing** - concept – definition - objectives of audit- different types of audit- difference between cooperative audit and other audits. (1 Session)
- 2. Internal Control & Check** : Nature and objectives of internal control- internal check systems and internal audit- internal control vis-à-vis statutory audit. (1 Session)
- 3. Audit Programme-** important components- preparation and implementation - Voucher and Vouching of accounts. (1 Session)
- 4. Routine checking:** Subsidiary book- ledgers– trial balance- receipt and disbursement statement-income and expenditure account- detection of frauds and preventive measures. (1 Session)
- 5. Valuation** : closing stock- stock on consignment- assets and liabilities (1 Session)
- 6. Verification** : contingent liabilities – estimation of bad and doubtful debts - creation of reserves and provisions - divisible profits. (1 Session)
- 7. Examination of financial statement- manufacturing, trading and profit and loss account and balance sheet** - Final adjustment items- need for adjustment – outstanding assets and liabilities : Analysis of Financial Statements. (1 Session)
- 8. Auditing in E.D.P. (Electric Data Processing) environment** : Systems – Software etc. (1 Session)
- 9. Classification of different Audit:** (1 Sessions)
 - i. Concurrent Audit – Statutory Audit
 - ii. Cost Audit
 - iii. Management Audit
 - iv. Performance and Efficiency Audit
 - v. Proprietary Audit
 - vi. Human Resource Audit
 - vii. Social Audit

viii System Auditing etc.

- 10. Works Audit:** securing tenders- contracts and agreements and their fulfillment – examination of measurement book- schedule of standard rates- audit of running account bills- standard rates for final evaluation. (1 Session)
- 11. Tax Audit** - conduct, preparation and submission of tax audit report under the Income Tax Act. (1 Session)
- 12. Preparation of Audit Memorandum** - schedules - methods of writing reports- drafting of audit report- certification of balance sheet - qualified and unqualified audit - certificate and submission of audit report - issue of special audit report in connection with frauds etc. (1 Session)
- 13. Audit Compliance:** Compliance report - Review of compliance report of previous audit- Assets and debts- procedure of writing off. **Audit objections**-- reporting of serious objections- spot rectification of bonafide errors - suggestions for improvement (1 Session)
- 14. Audit of different types of cooperative societies:** Credit, Non-credit, Processing, Marketing etc. at Apex Level, District Level and Primary level cooperatives. (1 Session)
- 15. Introduction to Audit Standards** – Role of Comptroller and Auditor General. (1 Session)

PAPER-VI: MIS AND COMPUTER APPLICATION-I

(30 Sessions)

I COMPUTER FUNDAMENTALS

1 Brief history of development of computers (1 Session)

Computer system concepts, Computer system characteristics, Capabilities and limitations, Types of computers Generations of computers. Computer Security Systems – Computer Programming - Computer Viruses - Computer Networking - System Analysis and Design.

2 Information Systems (1 Session)

Introduction - Data, Information and Knowledge - Characteristics of Information - Information System - Computer-Based Information System (CBIS) - Need for Efficient Information System - Categories of Information System.

3 Peripheral Devices (1 Session)

Input Output Devices, Keyboard, Mouse, Trackball, Joystick, Digitizing tablet, Scanners, Digital Camera, MICR, OCR, OMR, Barcode Reader, Voice Recognition, Light pen, Touch Screen, Monitors – Interlaced / Non Interlaced, Dot Pitch, Video Standard- VGA, SVGA, XGA etc, Printers & Types- Daisy wheel, Dot Matrix, Inkjet, Laser, Line Printer, Plotter, Sound Card and Speakers.

4 Storage Fundamentals (1 Session)

Primary Vs Secondary Data Storage and Retrieval Methods – Sequential, Direct and Index Sequential, SIMM, Various Storage And Magnetic Tape, Magnetic Disks, Cartridge Tape, Hard Disk Drives, Floppy Disks(Winchester disk), Optical Disks, CD,VCD, CD-R, CD-RW, Zip Drive, Flash drives Video Disk, Blue Ray Disk, SD/MMC Memory Cards, Physical structure of Floppy & Hard disk, drive naming conventions in PC. DVD, DVD-RW.

5 Basic Computer Organization (1 Session)

Input Unit, Output Unit, Storage Unit, Arithmetic Logic Unit, Control Unit, Central Processing Unit, The System Concept.

6 Memory

(1 Session)

RAM ROM, EPROM, PROM, Cache, Register and other types of memory.

7 Classification of Computers

(1 Session)

Notebook Computers, Personal Computers (PCs), Workstations, Mainframe Systems, Supercomputers, Clients and Servers.

8 OPERATING SYSTEM –LAB

(4 Sessions)

Operating System Concepts - Types of Operating Systems. DOS, WINDOWS, WINDOWS –NT, UNIX etc. WINDOWS XP.

Introduction to windows XP/ Windows 7 and its features

Hardware requirements of windows, Windows concepts, Windows Structure, Desktop, Taskbar, Start Menu, My Pictures, and My Music, Working with recycle bin- restoring a deleting, emptying the recycle bin, Managing files, folders and disk –navigating between folders, manipulating files and folders , Creating new folders, searching file and folders. My Computer –exploring hard disk, coping and moving files and folder from one drive to another, formatting floppy drive.

Windows Accessories

Calculator, Notepad, Paint, WordPad, Character map, paint, Command prompt- Windows Explorer- exploring hard disk, coping and moving files and folder from one drive to another, formatting floppy drive, and other Explorer facilities. Burning CD Entertainment- CD player, DVD Player Media Player, Sound Recorder, volume Control movie maker.

ADVANCED FEATURES OF WINDOWS XP/ Windows 7

Managing Hardware & Software- Installation of Hardware & Software, Using Scanner web Camera, Printers sharing of printers, System Tools, Backup.

9 Computer Networking & Internet

(6 Sessions)

Definition (What it is?), Brief History, It's Basic Services (Electronic Mail), File Transfer Protocol, Telnet. Usenet News, the World Wide Web), WWW Browsers, Uses of the Internet, Concept of INTERNET/INTRANET/EXTRANET, E-MAIL- SENDING & RECEIVING MAILS. Types of Networking , Topologies of networking.

10 Creating Your Document in Word 2003 / 2007 (8 Sessions)

Introduction, Saving the file; Formatting the text, Alignment of Text, Applying Fonts, Spell Checking, Consulting Thesaurus, Assign Character Styles (Assign a Character Style, Create a character style), Borders and Shading (Apply Borders and Shading), Closing of the File, Save as option, Open File (From File menu, From Open Icon), Printing Your Document.

Proofing Your Document in Word 2003 / 2007

Introduction, Editing Tools, AutoCorrect (Add AutoCorrect Entries without Formatting, Add New AutoCorrect Entries with Formatting), Auto Text (Creating an AutoText Entry, AutoComplete Option), AutoFormat (AutoFormat as You Type, AutoFormat on Command, Auto Formatting Text), Find and Replace, Find, Replace Text, Page Numbering, Header and Footer (Adding a Header or Footer in Your Document); Footnotes and Endnotes (Add a Footnote or Endnote).

11 Microsoft Power Point environment 2003/2007 (5 Sessions)

Introduction & Area of use, working with MS PowerPoint, Creation of slide show, Insertion of new slide, Deletion of a slide, Playing simple slide show, Saving power point file, Working with PowerPoint Objects.

SECOND SEMESTER

PAPER VII: COST ACCOUNTING AND FINANCIAL MANAGEMENT

(45 Sessions)

PART – A

COST ACCOUNTING

(20 Sessions)

- 1 Meaning, Scope, objectives of cost accounting – Comparison with financial and management accounting: (2 Sessions)
- 2 Cost classification - According to nature or element Material, Labour, Expenses; According to function and variability: (2 Sessions)
- 3 Cost Sheet preparation: (3 Sessions)
- 4 Methods of costing : (5 Sessions)
 - Job costing.
 - Processing costing.
 - Service Costing and
 - Contract costing in cooperatives.
- 5 Marginal Costing: (5 Sessions)

Meaning and Definition – Features – Utilities and Limitations – Break Even Analysis; Determination of PV Ratio, BEP and Margin of Safety.
- 6 Standard Costing and Variance Analysis: (3 Sessions)

Definition – Objectives – Advantages and Limitations.

PART – B

FINANCIAL MANAGEMENT

(25 Sessions)

- 1 **Nature of Financial Management:** (2 Sessions)

Meaning and Definition.

Objectives - Profit Maximization Vs Wealth Maximizations.

Functions – Executive and Routine.

Scope - Investment, financing, liquidity and dividend decisions.

2 Analysis's and Interpretations of Financial Statements:

(7 Sessions)

- a) Meaning and types of financial statements-Objectives, Advantages and Limitations of financial statements analysis.
- b) Ratio Analysis–Meaning, objectives, significance and classification of ratios – Application of ratio analysis for decision making in cooperatives.
- c) Funds flow and Cash flow analysis–Meaning, definition, importance and preparation of funds flow and cash flow statements.

3 Working Capital Management:

(7 Session)

- a) Concept and need for working capital in cooperatives – types of working capital – factors determining working capital requirements – estimation of working capital.
- b) Cash management – motives of holding cash – factors determining the cash requirements – preparation of cash budget.
- c) Receivables management – meaning, objectives – factors affecting size of receivables – collection and credit policies.
- d) Inventory management – meaning, definition and objectives – kinds of inventories – valuation of inventories – important methods of inventory control.

4 Designing the Capital structure for cooperatives – Meaning, definition, features and determinants of appropriate capital structure – Sources and cost of capital in cooperatives.

(2 Sessions)

5 Budgeting – Meaning, definition, objectives and features of budget and budgetary control – Classification of budgets – Preparation of Cash budget, sales budget and production budget.

(2 Sessions)

- 6 Capital Budgeting** – Meaning and importance – Methods of capital budgeting. (3 Sessions)
- 7 Reporting to management for financial decisions** – Objectives and types of reporting. (2 Sessions)

PAPER VIII: MARKETING MANAGEMENT

(30 Sessions)

Content

1 Fundamentals of Marketing (3 Sessions)

Understanding Marketing – Marketing concepts – limitations – Elements of Marketing Mix – Importance of Marketing Management- Role and Contribution of Marketing Management to Cooperatives.

2 Market Segmentation, Targeting and Positioning (2 Sessions)

Why, When and How to Segment Markets– Targeting-Targeting Strategies – Positioning - Elements of Positioning.

3 Product Management (3 Sessions)

Introduction – Product portfolio planning and management (BCG, GE Model)- Product life cycle –Product Line-Brand Extension-Brand Architect- Packaging.

Pricing: (2 Sessions)

Introduction – meaning – objectives – target / value based pricing – price discrimination – skimming and penetration strategies – after sandwich strategy-Pricing of old goods/damaged goods.

4 Distribution Management (2 Sessions)

Introduction-Role of Intermediaries – Retailing - Factors influencing Distribution Decisions-Impact of Internet on Distribution.

5 Promotion and Promotion Mix (2 Sessions)

Introduction- Promotion Objectives-Promotion Mix – Push and Pull Strategies– Advertisement- Personal Selling.

6 Competitive Marketing Strategy (4 Sessions)

Introduction – Concepts – Tools - Marketing Strategy - Mass Customization –Value Addition – Product Market Fit – Relevance for competitive strategy formulation for Different types of cooperatives.

7 Marketing planning and implementation (2 Sessions)

Introduction – goals and objectives – approaches to marketing planning and process – market analysis – SWOT – marketing focus – product market selection.

8 Marketing Research and Information Systems and consumer Behaviour (3 Sessions)

Role of Consumer Insight-Factors influencing consumer Behaviour-Primary vs. Secondary Research-Qualitative, Quantitative and Causal Research Techniques-Intelligent Marketing- Role of Marketing Information System- MIS Architecture.

9 Export Marketing (2 Sessions)

Introduction - Concepts and Procedure - Mode of entry - Export Marketing Strategies -Agriculture and Processed Foods Export Development Authority- WTO Regulation.

10 Commodity Markets (3 Sessions)

Introduction- Role of Forward Market Commission-Commodity Exchanges–Process of Trading –Scope for Cooperatives-Linkages among Marketing Societies (Primary, Apex and National)-Decision-making Power Policy of the Society-Member Awareness and Participation-Inclusion in the Bye-laws.

11 Supply Chain Management (2 Sessions)

Introduction –Procurement and Sourcing strategy- SCM tools-Planning -Routing and Scheduling -ERP –BPO.

PAPER IX: ALLIED LAWS

(30 Sessions)

- 1 Constitution of India** – Provisions relating to Various Writs –its application to cooperative Societies-Federal Constitution-Salient Features of Indian Constitution-Writ jurisdiction of Supreme Court and High Courts. (1 Session)
- 2 Indian Contract Act,1872-** Essential elements of a Valid Contract-void and voidable contract- enforcement and breach of contract-appropriation of payments- contract of agency- bailment and pledge – contract of guarantee and indemnity. (3 Sessions)
- 3 Sales of goods Act,1930-** Sale and Agreement to Sale-Conditions and Warranties-Doctrine of Caveat Emptor- Breach of Contract of Sale, Effects of Contract –Transfer of Property (ownership)in the Goods-Rights of an unpaid seller. (2 Sessions)
- 4 Salient features of income tax act, 1961 & sales tax act 1990,** value added tax 2005, limitations of VAT – exemption to cooperatives – filing of returns. Deductions from total income for cooperatives. (2 Sessions)
- 5 Transfer of Property Act, 1882-** Sale of Immovable Property ,Mortgage and Charge –Various type of Mortgages –Doctrine of clog on redemption, Lease. (2 Sessions)
- 6 Indian Evidence Act, 1872** –facts in issue and relevant –facts – Oral & Documentary Evidence, Primary Evidence &Secondary Evidence –admissibility of evidence –Rule of estoppels –examination of witness, cross examination and re-examination., Burden of Proof as to particular of Fact . (2 Sessions)
- 7 Civil procedure code,1908** –Suits of Civil Nature-Stay of Suit, Bar of Suit - Res – Subjudice and Resjudicate –Pleadings-Service of Summons-Framing of issues-Hearing of the Suit-Examination of Witness-Mode of Recording of Evidences-Judgement-Appeals-Execution of Decrees or/orders –properties not liable for attachment (Section 60),Reference, Revision and Review. (1 Session)

- 8 Indian Penal Code, 1960** –Theft, Dishonest Misappropriation of property, Criminal Breach of Trust –Forgery and Tampering of records. (2 Sessions)
- 9 Criminal Procedure Code, 1973** –F.I.R –Complaint case – Cognizable and Non-cognisable offences-Bailable & Non-Bailable offences. (1 Session)
- 10 Indian Limitation Act, 1963** –Salient features –calculation of limitation period and its extension-Bar of Limitation_ Exemption to bar of limitation. (1 Session)
- 11 Consumer protection Act, 1986** –Definition of complainant-service of summons-Consumer Protection Councils-Consumer Disputes Redressal Agencies and procedure for redressal of consumer grievances at District , State and national Consumer Commission and enforcement of orders /awards. (2 Sessions)
- 12 Salient features of Agricultural produce market Act**-Regulation of Markets-Reforms in Agricultural Markets. (1 Session)
- 13 Salient features of shop and establishment Act, 1988** -Definition of Commercial Establishment-Deductions which may be made from wages for payment to Cooperative Societies and Insurance schemes etc. (2 Sessions)
- 14 Service Laws**–Government Servants Conducts Rules –State Civil Service Classification, Control and Appeal Rules relating to Departmental proceedings/Domestic Inquiry. (2 Sessions)
- 15 Salient features of Minimum wages Act, Bonus Act, Industrial Dispute Act, and Gratuity, Act Provident fund Act, and Factories Act.** (2 Sessions)
- 16 Food and Adulteration Act, National Food Security Bill, Gender Related Laws, RTI Act and Cyber Laws.** (4 Sessions)

PAPER X: ORGANISATIONAL BEHAVIOUR AND COMMUNICATION

PART – A

ORGANISATIONAL BEHAVIOUR

(15 Sessions)

1 Foundation for Organizational Behaviour

Definition and Historical Background of Organisational Behaviour
– Management Roles and Skills (1 Session)

2 Foundations of Individual Behaviour

a) Perception – Nature and Importance – Factors influencing Perception – Employees Impression Management. (1 Session)

b) Motivation - Motivation and Work Behaviour – Theories of Motivation – quality of work life – Techniques of Motivation. (1 Session)

c) Personality and Attitudes – Individual Differences and Organisational Behaviour - Meaning of Personality – Theories of Personality Development – Formation of Attitudes. (2 Sessions)

d) Transactional Analysis – introduction- structural analysis – Ego states – transactions. (1 Session)

3 Foundations of Interpersonal and Group Behaviour

a) Groups and Group Dynamics – Formation of Groups – Group Process and Decision making – Stages of Group Development – Decision Making – Individual and Group – group Vs team. (2 Sessions)

b) Leadership – Meaning – Functions – Theories – Qualities – Emerging Issues in Leadership. (2 Sessions)

c) Conflict Management and Negotiation – Nature and Causes of Conflicts in Organisation – Conflict Management – Strategies – Techniques and Styles. (1 Session)

d) Stress Management – Meaning of Stress – Sources and Consequences of Stress – Coping Strategies for Stress – Time Management. (1 Session)

5 Organisational Structure and Processes

a) Organisational Design and Structure – Organisation Culture (1 Session)

b) Organisation Change and Development – Forces of Change in Organisations – Process and Models of Change – Resistance to Change – Meaning and Concepts of Organisational Development – Types of Organisational Development Interventions – Process of OD. (2 Sessions)

**Part - B
Communication**

(15 Sessions)

- 1 Introduction to Business Communication** – Purpose of Communication – External Influence on Communication – Communicating within organisation – Levels of Communication. (1 Session)
- 2 Interpersonal communication** – Self and Communication – Styles of Communication – Verbal and Non Verbal Communication – Listening Skills. (2 Sessions)
- 3 Oral Communication** – Nature and Function of Communication – Process of Communication – Barriers of Communication **Written Communication** – Purpose and Type of Written Messages – Organising the Message – Preparing Good and Bad Messages – Persuasive Message – Proposal and Report Writing. (2 Sessions)
- 4 Non Verbal Communication** – Body Language – Postures – Gestures – Facial Expression – Eye Contact – Modulation. (1 Session)
- 5 Electronic Communication** – Types of Electronic Communication – Use of Technology – Electronic Mail – Voice and Wireless. (1 Session)
- 6 Presentation Skills** – Preparation – Content – Public Speaking – Designing and Delivering Presentations – Audio Visual Aids – Managing Presentation Nerves – Report writing. (2 Sessions)
- 7 Interview Skills** – Meaning and Importance – Types of Interview – Preparing and Conducting Interview. (1 Session)
- 8 Meetings** – Planning and running Effective Meeting – Agenda – Minutes – Proceedings. (1 Session)
- 9 Negotiation** – Preparing for Successful Negotiation – Basics of Negotiation – Assertiveness – Styles and Tactics of Negotiation. (2 Sessions)
- 10 Public Relation** – Media Relations, Press Releases, Report Writing – House Journals, etc. (2 Session)

**PAPER XI: Human Resources Management and
Industrial Relations**

(30 Sessions)

- 1 **HRM** (2 Sessions)

Concept and Challenges – HR Philosophy – Policies-Procedures – Practices – Functional Areas of Human Resources – Challenges to Human Resources Management – Strategic HRM.
- 2 **Human Resource Planning – I** (2 Sessions)

Determination of Human Resource Requirement – Demand and Supply Forecasting – Action Plan for Recruitment, Retention, Redeployment – Process of HRP.
- 3 **Human Resource Planning – II** (2 Sessions)

Tools, Methods and Techniques – Job Analysis – Job Description – Job Specification – Managerial Succession Planning .
- 4 **Recruitment and Selection** (2 Sessions)

Meaning of Recruitment –Recruitment Policy – Sources of Manpower Supply – Process of Recruitment – Scientific Selection Techniques – Selection Tests and Interview – Placement – Induction.
- 5 **Compensation Administration – I** (2 Sessions)

Principles governing Compensation Administration – Concept of Wages and Salary - Legal Provisions relating to Wages – Methods of determining Wages – Compensation Policy – Job Evaluation – Wage Survey.
- 6 **Compensation (Reward) Administration – II** (1 Session)

Performance Reward Linkage – Incentives – Allowances - Fringe Benefits – Bonus - Profit Sharing – ESOPs.

7 Training and Development – I (3 Sessions)

Education, Training and Development – Training Need Analysis (TNA) – Management Development – Principles of Adult Learning – Benefits of Training – Human Resources Development – Training Trends Worldwide.

8 Training and Development – II (2 Sessions)

Planning, Organising and Conducting Training Programme - Methods of Training - Training Facilities for Cooperatives in the Country - Evaluation of Training.

9 Performance Management System (2 Sessions)

Purpose of Performance Appraisal – Role and Task Analysis – Methods of Appraisal – Performance Counselling and Feedback – Limitations of Appraisal.

10 Career Planning, Development and Counselling (2 Sessions)

Identifying Career Opportunities – SWOT/PEST Analysis – Individual and Organisational Initiatives for Development – Career Path – Coaching and Mentoring – Career Counselling.

11 Industrial Relations (2 Sessions)

Need for IR – IR Policy – IR in India - Problems of IR – IR in Emerging Scenario – IR Approaches – Cause of Industrial Disputes – Settlement Machinery under the Law – Employers Association.

12 Trade Unions (2 Sessions)

History and Evolution of Trade Union – Recognition and Registration of Trade Unions – Salient Features of Indian Trade Union Act.

13 Workers Participation in Management (3 Sessions)

Meaning – Significance – Forms and Levels of Workers Participation
- Collective Bargaining – Employee Participation and Involvement –
Employee Engagement – What is Negotiation – Process of
Negotiation – Negotiating Tactics – Steps in Successful Negotiation.

14 Discipline and Disciplinary Procedure (2 Sessions)

Concept of Discipline – Code of Organisational Discipline –
Problems of Discipline – Counselling – Guidelines to Administering
Discipline – Formal Approach to Discipline – Industrial Disputes
Act – Procedures of Disciplinary Action and their Application –
Conduct of enquiry – Mock Enquiry Exercise.

15 Grievance Redressal (1 Session)

Concept of Grievance – Causes and Sources of Grievance –
Grievance Redressal Mechanism – Role of Union and Management
in Grievance Redressal.

PAPER XII: Project Management

(30 sessions)

I Project Management

- Concept- characteristics-objectives-types-need of Project Management-Limitations-Project areas in Cooperatives.
(2 Sessions)
- Project Feasibility-Project Life Cycle-Project Appraisal(Technical-Managerial-Market-Financial (PBP, ARR, NPU etc)-Economic-Social Cost Benefit Analysis).
(5 Sessions)
- Project Implementation-Monitoring-Control and Evaluation Techniques (PERT, CPM).
(3 Sessions)
- Project Financing Institutions-Schemes-Policies, NABARD, NCDC, KVIC, DIC (District Industries Commission) etc.
(4 Sessions)

II Project Analysis

- Data Description-Selection-Classification- Tabulation and Presentation
(2 Sessions)
- Measures of Variation: Range-Mean-Median-Mode-Standard Deviation, Tie Series, Forecasting Methods, Index Numbers
(5 Sessions)

III Project Research

Research-Types of Research-Objectives-Scope-Limitations
(5 Sessions)

IV Project Report Writing

Preparation-Presentation-Model Project for small Scale Units (SMEs)
(4 Sessions)

Paper XIII: MIS AND COMPUTER APPLICATION-II

(30 Sessions)

Management Information System (MIS)

(8 Sessions)

MIS concepts, Types of Management, Characteristics of MIS , Cases on MIS, Information required at various levels, Transaction Processing System, Decision Support System, Computer Based MIS –Advantages , Systems Analysis and Design Processing Cooperative-Sugar, Diary, Spinning etc. Service Cooperative- bank. ERP application for better productivity.

Creating a Worksheet in Excel 2007/ 2010

Introduction; Copying Formula.

Advanced Techniques of Excel 2007/ 2010

(8 Sessions)

Introduction, Auditing a Workbook (To Trace the Precedents for a Formula), Comment Inserting (To Insert a Comment), Formulas That Make Decisions (How the If function works), Headers and Footers, Merging Workbooks (To merge workbooks), Outlines (Outline a Worksheet Automatically, Clear Entire Outline, Show or Hide Outline Symbols, Group Rows or Columns in an Outline, Ungroup Rows or Columns in an Outline, Remove Group from Outline, Set Outline Options), Printing Column and Row Labels on Every Page, Protecting a Workbook (To Unlock cells so that others can edit the cell contents, To protect a workbook, To share a workbook), Ranges, Naming (To name a range), References (Absolute references, Mixed references), Seeking Goals (To seek a goal), Sheets Naming (To Name a Sheet), Working with Workbooks (Copying Entries Between Workbooks, Moving Sheets Between Workbooks, Deleting Sheets), Working with different Chart Types, column Freezing, Printing of Workbook & Worksheet with various options. Practical case study on how to prepare a pay bill statement using various excel functions.

2 MS-Access 2007 /2010

(6 Sessions)

What is Data Processing, Basic Concepts of Database Benefits of using DBMS Main Components of DBMS, creating and using a Database, creating Tables, Adding data to tables, queries, forms, reports, Concepts of RDBMS. Exercises for database query using different function of MS access.

3 IT Enabled Services

(8 Sessions)

Core Banking – Payment Gateway - Concepts, RTGS, NEFT
E-Commerce,
E-Governance
Electronic Payment Systems
Role of IT in Customer Relationship Management
Role of IT in Supply Chain Management
Information Security
Introduction to Cyber crime –
Legal Aspects of Cyber crime –
Types of Cyber crime –
Present scenario – Causes - Preventing mechanism
Web Hoisting, Social Network, Intranet, Visual Basic.