

MODEL CURRICULUM

Name of the Degree Programme: B.A (B.A/Hons.)

Discipline: Co-operation

Starting year of Implementation: 2021-22

General Objectives of the Programme:

1. To enable the students gain the basic understanding about Cooperative Institutions
2. To get employment in Cooperative banks and Societies.
3. To provide the necessary soft skills to find jobs.

Cooperation Choice Based Credit System Semester Scheme:2021-22Onwards

Course Scheme							
Course Code	Course	Instruction Hrs./Wk/Sem	Exam Hrs	Marks Final Exam	IA	Total Marks	Credit
Semester I							
BASCPSC - 101	Principles of Co-operation	3/42	3	60	40	100	3
BASCPSC 102	Rural Co-operatives	3/42	3	60	40	100	3
BASCPOE 101	Insurance (Co-operation)	3/42	3	60	40	100	3
Semester II							
BASCPSC 201	Non-Agricultural Co-operatives	3/42	3	60	40	100	3
BASCPSC 202	Co-operative Banking	3/42	3	60	40	100	3
BASCPOE 201	Insurance (Co-operation)	3/42	3	60	40	100	3
Semester III							
BASCPSC 301	Agricultural Marketing	3/42	3	60	40	100	3
BASCPSC 302	Co-operative Marketing	3/42	3	60	40	100	3
BASCPOE 301	Consumer Co-operatives	3/42	3	60	40	100	3
Semester IV							
BASCPSC 401	Management of Consumer Co-operatives	3/42	3	60	40	100	3
BASCPSC 402	Co-operative Law	3/42	3	60	40	100	3
BASCPOE-403	Consumer Co-operation in India	3/42	3	60	40	100	3

Evaluation of the course consists of

1. Theory exam for 2 hours duration for 60 marks
2. Internal Formative Continuous Assessment for 40 marks
 - a. 20 marks for 2 written Internal Assessment Exams
 - b. 20 marks for 2 Activities

Pedagogy: Class Lecture, Group discussions, Roleplay, Micro Project, Field Visits, Using PPT & Videos, Focus group Discussion, Class Seminar and Case studies

Internal Assessment:

The internal assessment marks for a course shall be based on two tests and two activities of 10 marks each. The test shall be of at least one hour duration. The total marks of the tests and activities shall be taken as the internal assessment marks. Any two activities may be selected from the list of the activities given below or the concerned department may choose an activity that is appropriate to the course and the local relevance.

Item	Test 1	Test 2	Activity1	Activity2	Total
Score	10	10	10	10	40

List of Activities:

1. Assignment and presentation.
2. Seminar presentation on the assigned topic
3. Field study and report.
4. Interview and submit the report
5. Role play
6. Collage preparation
7. Visit to the Cooperative Institutions
8. Group discussion

Question Paper Pattern

Time: 3Hours

Max.Marks-60

(Title of the Course)

I. Answer any FIVE questions in 2-3 sentences each (2x5=10)

1. Q.
2. Q.
3. Q.
4. Q.
5. Q.
6. Q.
7. Q.

II. Answer any Four questions in 10-12 sentences each (5x4=20)

1. Q.
2. Q.
3. Q.
4. Q.
5. Q.
6. Q.
7. Q.

III. Answer any THREE in 20-25 sentences each (10x3=30)

1. Q.
2. Q.
3. Q.
4. Q.
5. Q.

Semester -1

Course code: BASCPSC -101

Co-operation – I: Principles of Co-operation (3 Credits)

Course outcomes:

By the end of the course the students will be able to

1. To understand the genesis, nature and principles of co-operation in India.
2. To compare co-operative enterprise with other enterprises.
3. To study the growth of co-operative movement in India.
4. To learn various sources of agricultural credit in India.

Unit - I Co-operative Movement

14hrs

- a. Origin of co-operative movement: meaning and definition and scope of co-operation.
- b. Basic Values and Benefits of co-operation.
- c. Comparison with other forms of enterprises; Co-operative sector and private sector cooperative sector and public sector.

Unit – II Growth of Co-operatives

14hrs

- a. Growth of co-operative movement in India: pre Independence developments
- b. Co-operative development through plans- state and co-operation
- c. Challenges before the Indian co-operative movement in the global scenario.

Unit – III Agricultural Credit

14hrs

- a. Agricultural credit: need and classification
- b. Sources: Non – institutional sources: money lenders, land lords and others.
- c. Institutional sources: co-operatives, Farmers service societies, commercial banks, Regional Rural banks, SBI and NABARD.

References:

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, NewDelhi
4. Dr. S. Nakhiran and Dr. A. Johan Wiljfred – Co-operative Banking in India.
5. R.D.Bedi – Theory and Practice of Co-operation in India.
6. RuddarDatt& 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.

Co-operation – II: Rural Co-operatives (3 Credits)

Course outcomes:

By the end of the course the students will be able to

1. To understand the various co-operative banking working in India.
2. To examine the working of agricultural credit societies and co-operative banking in India.
3. To gain knowledge of nature types and arguments for and against co-operative farming.
4. To analyse the role of dairy co-operatives in India.

Unit - I Co-operative Banks

14hrs

- a. Primary Agricultural Credit Societies: objectives, constitution and functions – sources of working capital – loan operation, present position, problems and suggestions
- b. Central Co-operative banks: objectives, constitution and functions – sources of working capital – loan operation, present position, problems and suggestions
- c. State Apex Banks, Land Development Bank: objectives, constitution and functions – sources of working capital – loan operation, present position, problems and suggestions

Unit – II Co-operative Farming

14hrs

- a. Co-operative Farming: meaning and characteristics of co-operative farming.
- b. Types of co-operative farming.
- c. Arguments for and against co-operative farming – advantages - Evaluation.

Unit – III Dairy Co-operatives

14hrs

- a. Importance – structure and organisation
- b. Development -Role of NCDC – National Dairy Development Board (NDDB)
- c. Problems of dairy co-operatives and suggestions.

References:

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, NewDelhi
4. Dr. S. Nakhiran and Dr. A. Johan Wiljfred – Co-operative Banking in India.
5. R.D.Bedi – Theory and Practice 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.

Course code: BASCPOE -101

Open Elective – I: Insurance (Co-operation) (3 Credits)

Course outcomes:

By the end of the course the students will be able to

1. To make students understand the basics of insurance.
2. To acquire professional skill on insurance.
3. To understand the nature of various types of insurance.
4. The ability to explain the concept and need of insurance.

Unit - I Insurance

14hrs

- a. Meaning, functions, nature and principles of insurance.
- b. Need and importance of insurance to individuals and business.
- c. Insurance as a social security Tool.

Unit – II Life Insurance

14hrs

- a. Life Insurance: Features of a life insurance contract.
- b. Classification of policies, surrender value and bonus option
- c. Policy condition and annuity contracts.

Unit – III Fire Insurance

14hrs

- a. Fire Insurance: Features of a fire insurance – kinds of policies – policy conditions – payment of claims
- b. Motor insurance – Burglary – Personal accident insurance
- c. Health Insurance –Liability Insurance- Bancassurance.

Reference:

1. M. N. Mishra, Insurance Principles And Practice, S. Chand & Co, New Delhi,2000
2. M.N. Mishra, Modern concepts of Insurance, S. Chand &Co., 2000 P.S .Palandi.
3. Insurance in India, Response Books – Sagar Publications, 2000

Semester -II

Course code: BASCPSC –201

Co-operation – III: Non-Agricultural Co-operatives (3 Credits)

Course outcomes:

By the end of the course the students will be able to

1. To understand the types, structure and sources of finance of industrial co-operatives in India.
2. To learn about the working of housing co-operative movement in India.
3. To study the co-operative education and training institutions in India.
4. To know about various co-operative educational arrangements in India.

Unit - I Industrial Co-operatives

14hrs

- a. Meaning, aims and objectives of Industrial co-operatives.
- b. Types – structure of industrial co-operatives.
- c. Sources of finance – problems and suggestions.

Unit – II Housing Co-operatives

14hrs

- a. Meaning and types of housing co-operatives.
- b. Origin and development of housing cooperative movement in India
- c. Organisation structure and rural housing co-operatives.

Unit – III Co-operative Education and Training

14hrs

- a. Co-operative education and training: objectives, organisational efforts.
- b. Co-operative educational arrangements in India– National Co-operative Union of India (NCUI)– training institutions - Study team on co-operative training.
- c. Member education programme and evaluation of Education and training.

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

Course code: BASCPSC – 202

Co-operation – IV: Co-operative Banking (3 Credits)

Course outcomes:

By the end of the course the students will be able to

1. To evaluate the working of urban co-operative banks in India.
2. To examine the relationship between banker and customer.
3. To study various types of bank accounts.
4. To learn about various types of loans and advances in the bank.

Unit - I Urban Co-operative Credit Movement 14hrs

- a. Origin & Development of Urban Co-operative Credit Movement.
- b. Objectives & Functions- Management of UCBs & Resources of UCBs
- c. Problems & Prospects - Working Group on IT Support for UCBs.

Unit – II Banker and Customer Relationship 14hrs

- a. Banker and customer: definition and meaning of banker and customer.
- b. Relationship between banker and customer.
- c. Types of accounts: features – advantages and disadvantages of current accounts - Saving bank accounts – fixed deposit accounts and recurring deposit accounts

Unit – III Banking Advances and Instruments 14hrs

- a. Opening bank account, closing of a bank account and Deposit Insurance
- b. Loans and advances: principles of good lending – types of loans – secured and unsecured advances - cash credit – commitment charges – overdrafts and loans.
- c. Negotiable instruments: meaning and features – bill of exchange –promissory notes – cheques – bank drafts and pay orders.

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

Course Code: BASCPOE – 201

Open Elective – II: Insurance (Co-operation) (3 Credits)

Course outcomes:

By the end of the course the students will be able to

1. To make students understand the basics of insurance.
2. To acquire professional skill on insurance.
3. To understand the nature of various types of insurance.
4. The ability to explain the concept and need of insurance.

Unit – I General Insurance

14hrs

- a. Meaning, fundamentals, historical frame work of general insurance in India.
- b. Marine insurance – classes of policies - policy conditions.
- c. Clause in a marine insurance policy – marine losses.

Unit – II Health and Rural Insurance

14hrs

- a. Basic of health insurance and health insurance schemes.
- b. Micro health insurance in India.
- c. Various rural insurance policies.

Unit – III Reinsurance

14hrs

- a. Introduction to reinsurance and role of reinsurers.
- b. Technique of reinsurance.
- c. Nature of reinsurance risk.

Reference:

1. M. N. Mishra, Insurance Principles and Practice, S. Chand & Co, New Delhi, 2000
2. M.N. Mishra, Modern concepts of Insurance, S. Chand & Co., 2000 P.S .Palandi.
3. Insurance in India, Response Books – Sagar Publications, 2000

Semester -III
Course code: BASCPSC –301
Co-operation – V: Agricultural Marketing (3 Credits)

Objectives of the Course:

- To understand the nature and problems of agricultural marketing in India & foreign countries and find solutions to the marketing problems.
- To study the various aspects of marketable surplus in India.
- To learn a variety of marketing services required for marketing of agricultural goods.
- To analyse the role of co-operative marketing in agriculture.

Module I 14 Hours

1. Agricultural marketing: meaning, importance and characteristics of agricultural marketing.
2. Problems of agricultural marketing in India. Recent Trends in agricultural marketing.

Module II 14 Hours

3. Agricultural marketing in Denmark and U.S.A
4. Marketing services: buying, assembling, selling, transport, storage & warehousing, standardisation, grading, market information, market finance and market risk.

Module III 14 Hours

5. Government Initiatives to improve the agricultural Marketing in India
6. Methods of agricultural marketing.

Reference Books:

1. Ruddar Datt & Sundaram K.P.M. –Indian Economy
2. Misra & Puri –Indian Economy
3. Philip Kotler – Marketing Management

Course code: BASCPSC –302
Co-operation – VI: Co-operatives Marketing (3 Credits)

Course Objectives:

1. To examine the market practices of co-operative marketing.
2. To gain knowledge of regulated markets.

MODULE I

14 hours

1. Co-operative marketing: meaning, characteristics and advantages. Role of co-operative marketing.
2. Structure of co-operative marketing societies – primary marketing societies: functions, price policies.

MODULE II

14 hours

3. Marketable surplus: meaning, role of marketable surplus, determinants of marketable surplus, reasons for low marketable surplus in India, remedial measures.
4. National Agricultural Cooperative Marketing Federation: objectives, constitution and working..

MODULE III

14 hours

5. Market practices of co-operative marketing societies: commission agency, pledge advance, outright purchase, trade credit and pooling.
6. Progress of cooperative marketing in India; Government measure to use co-operative marketing.

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. Mathur B.S. – Co-operation in India.
6. Hagela T.N. –Principles, problems and practice of co-operation
7. Philip Kotler & Gary Armstrong – Principles of marketing
8. Sherlekar S.A. – Marketing management.

Course Code: BASCPOE – 301
Open Elective – III: Consumer Co-operatives (3 Credits)

Objectives of the Course:

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

MODULE 1

14 hours

1. Consumer behaviour analysis: Meaning & importance- Types of Consumer behaviour -Buying motives of consumer-Factors influencing consumer behaviour.
2. Consumer's co-operatives: meaning, characteristics and functions. Structure of consumer co-operatives –primary consumer stores.

MODULE II

14 hours

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

MODULE III

14 hours

5. National Co-operative Consumer Federation: functions & working, consultancy and promotional cell.
6. Super markets: meaning, features and working. Departmental stores: meaning features and advantages.

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

Semester -IV

Course code: BASCPSC –401

Co-operation – VII: Management of Consumers' Co-operatives (3 Credits)

Objectives of the Course:

- To understand the Management of Consumers' Co-operatives.
- To analyse various facets of consumer movement that lead to consumer protection.
- To study the working of consumer societies in India.
- To examine recent trends in consumer co- operatives

MODULE I

14 hours

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

MODULE II

14 hours

3. How to form a consumer cooperative
4. Problems of Consumer Cooperatives

MODULE III

14 hours

5. Organizing a consumer cooperative
6. Dissolving a consumer cooperative; Registering a consumer cooperative

Books for reference:

1. Mehta S.C. – Consumer co-operation in India
2. Benow M. – The co-operative movement and the protection to the consumers
3. Mathur B.S. – Co-operation in India.
4. Hagela T.N. –Principles, problems and practice of co-operation
5. Antony M.J.-Consumer rights
6. Sherlekar S.- Trade practices and consumerism

Course code: BASCPSC –402

Co-operation – VIII: Co-operative Law (3 Credits)

Objectives of the Course:

1. To understand the history of co-operative legislation in India
2. To analyse the registration of co-operative societies.
3. To study the disputes and settlement of disputes in Co-operative societies.
4. To examine the members of Co-operative societies and their rights and liabilities.
5. To learn about the final authority in a Co-operative society

MODULE I

14 hours

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.

MODULE II

14 Hours

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

MODULE IV

14 Hours

Members of co-operative societies and their rights and liabilities. Management of Co-operative societies –Final authority in a Co-operative society - Annual general meeting and special general meetings.

Books for reference:

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

Course Code: BASCPOE – 403
Open Elective – IV: Consumer Co-operation in India (3 Credits)

Objectives of the Course:

1. To understand the consumer behaviour by studying buying motives.
2. To analyse various facets of consumer movement that lead to consumer protection.
3. To study the working of consumer societies in India.
4. To examine recent trends in consumer market.
5. To learn about the diverse aspects of modern management in marketing.

MODULE I

14 hours

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

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.

MODULE II

14 hours

Consumer's co-operatives: meaning, characteristics and functions. Structure of consumer co-operatives, Primary consumer stores.

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

MODULE III

14 hours

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.

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
