

## **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**

<b>Course Scheme</b>							
<b>Course Code</b>	<b>Course</b>	<b>Instruction Hrs./Wk/Sem</b>	<b>Exam Hrs</b>	<b>Marks Final Exam</b>	<b>IA</b>	<b>Total Marks</b>	<b>Credit</b>
<b>Semester I</b>							
BASCPC – DSC-131	Co-operation – I (Principles of Co-operation)	3/42	3	60	40	100	3
BASCPC – DSC-132	Co-operation – II (Rural Co-operatives)	3/42	3	60	40	100	3
BASCPC – DOE-133	(Elective – I) Insurance (Co-operation)	3/42	3	60	40	100	3
<b>Semester II</b>							
BASCPC – DSC-181	Co-operation – III (Non-Agricultural Co-operatives)	3/42	3	60	40	100	3
BASCPC – DSC-182	Co-operation – IV (Co-operative Banking)	3/42	3	60	40	100	3
BASCPC – DOE-183	(Elective – II) Insurance (Co-operation)	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: BASCPC – DSC-131**

### **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.

**Course code: BASCPC – DSC-132**

**Co-operation – I (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 (NDDDB)
- 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 Wilfred – 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.

## Semester -II

Course code: BASCPD – DSC-181

### Co-operation – I (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: BASCPC – DSC-182**

**Co-operation – I (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: BASCPC – DOE-133 (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

**Course code: BASPC – DOE-183 (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