

Secretary
G.D.C. & A.RNI No. MAHBIL/2009/37831
Reg. No MH/MR/South-339/2011-13

महाराष्ट्र शासन राजपत्र असाधारण भाग चार-ब

गुण
31/12

वर्ष ४, अंक ७८] मंगळवार, ऑक्टोबर ३०, २०१२/कार्तिक ८, शके १९३४ [पृष्ठे १२
किंमत : रुपये १.००

असाधारण क्रमांक १४४

प्राधिकृत प्रकाशन

महाराष्ट्र शासनाने महाराष्ट्र अधिनियमान्वये तयार केलेले (भाग एक, एक-अ आणि एक-ल यांमध्ये प्रसिद्ध केलेले नियम व आदेश यांव्यतिरिक्त) नियम व आदेश.

CO-OPERATION, MARKETING & TEXTILES DEPARTMENT

Hutatma Rajguru Chowk, Madam Kama Road,
Mantralaya Annexe, Mumbai - 400 032,

Dated 30th October 2012

NOTIFICATION

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

No: SHK-1211/C.R.273/12-C.—(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.)

(१)

भाग चार-ब—१४४-१

H. Mahikar
31/12

२ महाराष्ट्र शासन राजपत्र असाधारण भाग चार-ब, ऑक्टोबर ३०, २०१२/कार्तिक ८, शके १९३४

(2) The Certificate in Co-operative Housing Management shall be awarded to the candidate, who will pass in first 3 papers of G.D.C. & A. Examination *i.e.* 1. Management of Co-operative Housing Societies 2. Accounts & 3. Audit.

(3) The G.D.C. & A. and C.H.M. Examination 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 pass S.S.C.) or at least 3 years experience after passing H.S.C. examination AND

(c) 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 programme 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 smooths 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 Government 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 and circulated 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% 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 upto 06 will also be given to a candidate for elevation of 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 Co-operative 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 from for admission to the Examination. If he / she fails to do so, the exemption secured by him/ her in the previous examination shall not be granted.

(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, before the result is declared. 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.

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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) Co-operative Housing Management- Concepts, 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 Co-operative Housing Societies.
- (7) Salient features of Model Housing Societies' Bye-laws.
- (8) Members, their rights, responsibilities and liabilities.
- (9) Elections of 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 related 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, facilities and restricted common areas and facilities.
- (16) Problems and Disputes in Housing Societies and remedies e.g. a) General body b) Registrar c) Co-op. 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 Bye-laws 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 & 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 - realisation 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.

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- (15) Introduction to computerised 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 - Botaliboy
- (4) Advanced accounts - Patkar.

Paper No. 3 — Auditing

(1) Audit: Definitions- concept - scope - types of Audits - Reaudit - test audit in regards Co-operative Societies Act - Special audit - C & C Audit - introduction to cost audit- social audit- Statutory audit- salient features of Co-operative 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 co-operative 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 Co-operative Act - free reserves - other reserves - provisions bad and doubtful debts and investment fluctuation fund- sinking fund.

(11) Special attention to Co-operative societies audit - regarding banking regulation act - Co-operative societies act - Assessment of Audit fee & Audit classification.

(12) Audit of Government aids to Co-operative societies, credit, non-credit, Primary & APEX level & special types of Co-operatives.

(13) Liabilities, responsibilities and powers of Co-operative auditor.

(14) Provisions of Co-operative Societies Act regarding audit of societies.

(15) Audit report of Co-operative societies

(16) Special reports - administrative and criminal - procedures and means.

(17) Introductions to Management Audit, Special Audit, Cost Audit & 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 Co-operative Department.

(4) Auditing by 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 & 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 was successfully worked.

- (4) History and significance of State Co-operative Law and Multi State Co-op. Laws and rules thereunder.
- (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) CRAFTICARD Committee & Agri credit Review committee.
 - (f) Vaidyanathan Committee on STCCS & LTCCS.
- (7) Co-operative Education, Training Research.—
 - (a) Need & 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 Co-operation.
 - (e) Role played by State Co-operative Union, its Division and District Boards, District Co-operative 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

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- (g) Maharashtra State Co-operative Union
- (h) ICM Nagpur & 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 (R.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 Laws 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, 1984/2002 and Rules thereunder.

Part II (40 marks)

- (1) Maharashtra Agricultural Produce Marketing (Development and Regulation) Act, 1963.
- (2) Bombay Warehousing Act, 1959, along with, the warehousing Act, 2007.
- (3) Maharashtra Raw Cotton (P.P.M.) Act, 1971 and Rules thereunder.
- (4) Maharashtra Tribal Economy Condition Improvement Act, 1976
- (5) The 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)

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- (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 & 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) Organization 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, 1949 as applicable to Co-op. Societies.
- (14) Policy of RBI for Registration UCB, its Licenses and Branches.
- (15) DICGC

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- (16) Management at loan & 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 & need.

Reference Books (recommended)—

- (1) Banking Regulation Act, 1949.
- (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, 1881.
- (7) Bankers Books Evidence Act, 1891.
- (8) बँकिंग - श्री. पु. घ. होजवाला आणि श्री. वि. शं. नाखे (महाराष्ट्र राज्य सहकारी संघ प्रकाशन, पुणे)
- (9) बँकिंगचे कायदे व व्यवहार - श्री. पी. एम. वैद्य.
- (10) पतसंस्था Handbook & bye-laws, negotiable criteria, types, functions, important provision in bye-laws.

Exemptions according Old Syllabus :- Exemptions under New Syllabus
by obtaining 50 % marks

Paper III- Co-operative Law & Other Laws	:- Paper V
Paper IV - Accounts	:- Paper II
Paper V - Co-operative Audit	:- Paper III
Paper VI - Banking	:- Paper VI
Both Paper I - Theory & History of Co-operation and	:- Paper IV - History, Principles &
Paper II - Co-operative Management	:- Management of Co-operation

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

By order and in the name of the Governor of Maharashtra,

RAJAGOPAL DEVARA,
Secretary to Government.