

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

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

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

Reference Books (recommended)

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

Paper No. 2 : Accounts

1. Accounting principles- Definitions- book keeping principles- Rectification of Errors – closing entries- Bank reconciliation statement
2. Final Accounts- Trial Balance- Receipt and payment account- Trading Account- Profit and Loss account- Balance sheet- Income and Expenditure account.
3. Entries of Bills of Exchange- BP BR- accommodation bills
4. Books of accounts- Cash book- Journal- personal ledgers- General Ledger
5. Depreciation- methods of Depreciation
6. Branch Accounts and reconciliations – clearing entries and method- Branch adjustments accounts
7. Reserves and divisible profits
8. Valuation and verification of Assets and liabilities- Valuation of Shares, fixed assets- stocks and inventories- vehicles- plant and machinery- goodwill- patents

9. Revaluation of fixed assets- methods and means- treatment
10. Amalgamation accounts- legal provisions- valuation methods
11. Liquidations accounts- winding up- realization of assets- distribution- limitations
12. Accounting Ratios- analytical view- concept- various ratios return on investment, profitability ratios- performance ratios
13. Cash and funds flow statements- budgetary provisions
14. Accounting standards – 1 to 29 except No.8 issued by ICAI
15. Introduction to computerized accounting
16. Introduction to cost accounting
17. Introduction to management accounting
18. Social Balance sheet

Reference Books (recommended)

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

Paper No. 3 : Auditing

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

Reference Books (recommended)

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

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

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

Reference Books (recommended)

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

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

Part I (60 marks)

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

Part II (40 marks)

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

Reference Books (recommended)

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

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

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

Reference Books (recommended)

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

Exemptions according Syllabus 2012 and before by obtaining 50% marks

}Exemptions under 2013 } new syllabus

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

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