

Academic Year 2023-2024
Class : S.Y.B.A. Year-II (G-2)
Academic Year 2023-2024
Class : S.Y.B.A. Year-II (G-2) (Semester- IV)
Title of Paper : Co-Operation Paper Code :

Credit : 03

No. of Lectures : 48

Learning Objectives :

- 1) To understand basic concept co-operation.
- 2) To analysis the co-operative movement, co-operative banking and co-operative institutions.

Course Outcomes :

1. **Introduction to Banking:** Understand the historical development and evolution of the banking industry.
2. **Familiarize yourself :** with the basic functions and services provided by banks.
3. **Banking Regulations and Supervision:** Learn about the regulatory framework governing banks.
4. **Understand the role:** of regulatory authorities and their impact on the banking sector.
5. **Types of Banks:** Explore different types of banks, including commercial banks, central banks, investment banks, and cooperative banks.
6. **Banking Products and Services:** Gain knowledge about various banking products and services such as savings accounts, loans, credit cards, and electronic banking.
7. **Risk Management in Banking:** Understand the different types of risks faced by banks, including credit risk, market risk, and operational risk.

| Unit no. | Topic | No. of Lectures |
|----------|---|-----------------|
| 1. | Introduction 1.1 History of Co-operative movement in India. 1.2 Meaning, Nature, Scope & Importance of Co-operation. 1.3 Principles of Co-operation | 08 |
| 2. | Co-operative Marketing 2.1 Role of Co-operative agricultural Marketing. 2.2 Problems of Co-operative Agricultural Marketing. 2.3 Measures to solve the problems of Co-operative agricultural Marketing. 2.4 State Trading Co-operation. | 12 |
| 3. | Co-operative Banking in India 3.1 Structure of Co-operative banking in India 3.2 Development of Co-operative banking in India 3.3 Objectives, Functions & Defects- P.A.C's, D.C.C.B's & S.C.B's. 3.4 NABARD – Objectives, Functions & working. | 14 |
| 4. | Co-operative Institutes in Maharashtra 4.1 Co-operative Movement in Maharashtra 4.2 Dairy Co-operatives- Progress, Problems and measures. | 14 |

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| 4.3 Consumer Co-operatives - Progress, Problems and measures. | |
| 4.4 Housing Co-operatives - Progress, Problems and measures. | |
| Total | 48 |

BASIC READING LIST

Sayers, R.S. (1978), Modern Banking, (7th Edition), Oxford University Press, Delhi.
 Bharati Pathak (2009) The Indian Financial System : Pearson Education Publication New Delhi.
 Bhole, L.M. (2000), Indian Financial System, Chugh Publications, Allahabad.
 Machiraju, M.R. (1999), Indian Financial Systems, Vikas Publishing House, New Delhi.
 Hajela T.N. – Principles, Problems and Practice of Co-operation ; Shiva Lal Agarwal & Com. Agra. 1988
 Mathur B.S. Co-operation in India; Sahitya Bhawan, Agra 1991
 Patnaik Umesh- Introduction to Cooperation Management; Kalyani Publisher N.Delhi 1992
 Memoria
 Kulkarni K.R.- Theory and Practice of Cooperation in India and Abroad- I, II, III
 Kulkarni S.K. – Cooperation-Phadake Prakashan, Kolhapur
 Dr. Ghanekar V.V. – Cooperative Movement in India-1904 to 2004; Institute of Rural Development and Education, Pune 2004
 Dr. B. D. Kulkarni, Dr. S. V. Dhamdhare - Banking and Co-operation in India- Diamond Publication, June 2009, Pune.
 saraf maaohna va dapko rmaoXa . sahkar ivaVa p`kaXana naagapur
 pTvaQa-na va narvaaDkr.. sahkar: t%va AaiNa vyavahar klpnaa p`kaXana naaMdoD

ADDITIONAL READING LIST

Gupta, S.B. (1983), Monetary Economics, S. Chand & Company, New Delhi.
 Ranganarjan, C. (1999), Indian Economics: Essays on Money and Finance, UBS Publication, New Delhi.
 RBI (1983), Functions and Working of RBI.
 Sayers, R.S. (1967), Modern Banking, Oxford University Press, New Delhi.
 Verma, J.S. (1989), A Manual of Merchant Banking, Bharat Law House, New Delhi.
 Datt, R. and K.P.M. Sundharam (2001), Indian Economy, S. Chand & Company Ltd., New Delhi.
 Dhingra, I. C. (2001), The Indian Economy : Environment and Policy, Sultan Chand & Sons, New Delhi.
 Misra, S.K. and V.K. Puri (2001), Indian Economy — Its Development Experience, Himalaya Publishing House, Mumbai.

Mapping of Program Outcome with Course Outcome

| Course Outcome | PO1 | PO2 | PO3 | PO4 | PO5 | PO6 | PO7 | PO8 |
|-------------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|
| Introduction to Banking | 2 | 1 | 1 | 3 | 2 | 2 | 1 | 2 |
| Familiarize with Basic Functions | 2 | 2 | 1 | 2 | 2 | 2 | 1 | 2 |
| Banking Regulations and Supervision | 3 | 2 | 1 | 3 | 2 | 2 | 2 | 3 |

| Course Outcome | PO1 | PO2 | PO3 | PO4 | PO5 | PO6 | PO7 | PO8 |
|--------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|
| Role of Regulatory Authorities | 3 | 2 | 1 | 3 | 2 | 2 | 1 | 3 |
| Types of Banks | 2 | 1 | 1 | 3 | 2 | 2 | 1 | 2 |
| Banking Products and Services | 2 | 2 | 1 | 2 | 3 | 2 | 1 | 2 |
| Risk Management in Banking | 2 | 2 | 1 | 3 | 2 | 2 | 1 | 3 |

Rating Scale:

3: Strong alignment between the course outcome and program outcome; the course effectively addresses the program outcome.

2: Moderate alignment; the course provides some coverage of the program outcome but may need improvement.

1: Limited alignment; the course touches on the program outcome but requires significant enhancement.

0: No alignment; the course does not address the program outcome.

Justifications:

PO1: Research-related skills are somewhat addressed in the understanding of banking regulations and risk management but could be further developed.

PO2: Effective citizenship and ethics are indirectly addressed in discussions related to banking regulations and risk management.

PO3: Social competence is covered to a limited extent in discussions about the historical development and evolution of the banking industry.

PO4: Disciplinary knowledge is directly addressed in all course outcomes as it focuses on various aspects of the banking sector.

PO5: Personal and professional competence is developed through understanding the different types of banks and banking products.

PO6: The course somewhat promotes self-directed and lifelong learning by introducing students to the regulatory framework governing banks.

PO7: Environment and sustainability are not explicitly covered in the given course outcomes.

PO8: Critical thinking and problem-solving skills are developed throughout the course, especially in discussions related to banking regulations, supervision, and risk management.