

**JYOTI NIVAS COLLEGE AUTONOMOUS
SYLLABUS FOR 2018 BATCH AND THEREAFTER**

Programme: B.Voc. (Banking and Finance)

Semester: III

CO-OPERATIVE BANKING SYSTEM

Course Code: 18BVB302

No. of Hours:60

COURSE OBJECTIVES:

- To familiarized the students with different concepts of co-operative banking.
- To give them an insight about operation of co-operative banks
- To introduce the students to recent trends technology adopted by co-operative banks.

LEARNING OUTCOMES:

- To enable the students to evaluate the needs of co-operative banks in our society.
- To analyse the role of SSIs and MSMEs.
- To professionally overcome the various challenges involved in co-operative banking operation.

UNIT 1: Principles and laws of Cooperative Banking:

12HRS

Principles of Cooperation-structure of cooperative credit institutions-membership-legal aspects of banking operation.

UNIT 2: Cooperative Banking operations:

12HRS

Different deposit products-demand deposit-term deposit-fixed deposit account-saving bank account-current deposit account-non-resident Indian deposits, Other services offered.

UNIT 3: Credit management and Priority sector lending:

12HRS

Meaning-principles of lending-Pre –credit Appraisal standards-terms and conditions of sanction-Exposure limit-refinance- financing of SSI and tiny sector unit-Financing of small business, retail trade & professional and self-employed and transport operators.

UNIT 4: Technology and risk management:

12HRS

Core banking solutions-electronic fund transfer system-RTGS-Risk Management-Asset liability management.

UNIT 5: Regulatory and Audit Compliances:

12HRS

Banking Regulation Act applicable to Co-operative Banks-recommendations of Marathe Committee-MadhavRao Committee and Vaidyanathan Committee-Best Practices in cooperative banking.

SKILL COMPONENT

- Role of Co-operative Banks in Financial Development
- Visit a co-operative bank and obtain details on their services
- List the features of co-operative banks
- List the subsidy linked programs offered by cooperative banks
- Write a note on urban co-operative banks.
- Write a note on bank guarantee and letter of credit.
- Mention the recommendations of the Gandhi committee report,2015.

BOOKS FOR REFERENCE

1. Co-operative banking operations, Macmillan Publishers India Limited,Ist edition, 2007
2. Co-operative banking, Macmillan Publishers India Limited,Ist edition, 2010.
3. Laws of Co-operative banking, Macmillan Publishers India Limited,Ist edition, 2007.
4. RBI master circular.