

**DETAILED SYLLABUS FOR THE POST OF
BRANCH MANAGER**

DISTRICT CO-OPERATIVE BANK

(Cat.No. 122/2019, 123/2019, 124/2019, 125/2019, 126/2019, 127/2019, 279/2021,
280/2021, 281/2021, 282/2021, 339/2021, 340/2021, 341/2021)

1. THEORY & PRINCIPLES OF CO-OPERATION (10 Marks)

Concept of Collective Action and Co-operation, Co-operatives and other forms of business, Institutional values and Enterprise values of co-operation. Evolution of Cooperation: Ancient forms of co-operation, pioneers of cooperative movement-Robert Owen, Rochdale Pioneers, Raiffeisen, Schultze, Wollemburg and Luzzati. Evolution of principles of cooperation: Rochdale principles, ICA principles, Statement on co-operative identity: Definition, values and principles - Voluntary and open Membership, Democratic Member Control, Member Economic Participation, Autonomy and independence, Cooperative Education, Training and Information, Co-operation among Cooperatives, Concern for Community. History and Development of Co-operative movement in India: Pre and post independence period developments, Overview of Co-operatives in Kerala, Co-operatives and Sustainable Development Goals(SDGs), ICA Blueprint for a co-operative decade.

2. CO-OPERATIVE LEGAL SYSTEM (12 Marks)

History of co-operative legislations in India: Co-operative Credit Societies Act 1904-essential features, Co-operative Societies Act 1912-essential features. Special features of Report of the Committee on Model Co-operative Societies Act 1991. Multistate Co-operative Societies Act 2002- objects, need, application, registration, rights and liabilities of members, management, audit, inquiry and winding up. 97th Constitutional Amendment Act 2011- Historical Perspective. History of co-operative legislations in Kerala. Important provisions of Kerala Co-operative Societies Act and Rules 1969 : Registration, Amendment of bye-laws, amalgamation and division, Members rights and liabilities. Management of societies: general body, representative general body, committee, election, supersession. Properties and funds of co-operative societies, Disposal of net profit, Investments, Audit, Inquiry, supervision and inspection, Settlement of disputes, winding up and dissolution of co-operative societies. Organisational structure of Department of Co-operation and Directorate of Co-operative Audit. Functional Registrars. ILO Resolution 193-Recommendation concerning Promotion of Cooperatives.

3. CO-OPERATIVE BANKING IN INDIA (10 Marks)

Co-operative banking structure in India, classification and need for agricultural credit, Organizations under short term and medium term credit structure - Primary Agricultural Credit Societies (PACS), District Cooperative Banks (DCB), State Cooperative Bank (SCB) - objectives, functions, resources, lending operations. Organizations under long term credit structure - need for long term finance, need for separate agency. Primary Co-operative Agricultural and Rural Development Banks (PCARDB), State Cooperative Agricultural and Rural Development Banks (SCARDB) - objectives, functions, resources, loan operations. Urban Co-operative Banks in India - evolution, objectives, functions, structure, resources, loan operations. Employees Credit Societies - objectives, functions, resources, loan operations. Role of national federations: National Federation of State Cooperative Banks Ltd. (NAFSCOB), National Federation of Urban Cooperative Banks and Credit Societies Ltd. (NAFCUB), National Co-operative Agricultural & Rural Development Banks Fed. Ltd. (NCARDBF), Role of NABARD in co-operative credit.

4. MANAGEMENT OF AGRI-BUSINESS CO-OPERATIVES (10 Marks)

Co-operative Management : concept, meaning, definition, unique features. Management structure: General body- BOD- President- Secretary. Concept of agri-business, need, significance and types of agri-business co-operatives. Dairy co-operatives: history, Operation Flood Programmes, National Dairy Plan, types, objectives & structure of Dairy Cooperatives. Processing Co-operatives: need, objectives and functions. Marketing Co-operatives: importance, objectives, functions and types. Structure and special features of other types of co-operatives : Fisheries Co-operatives, Weavers Co-operatives, Coir Cooperatives. Role of state federations, national federations and other promotional agencies promoting agri-business co-operatives: MARKETFED, KERAFED, RUBBERMARK, KCMMF, NAFED, NCDC, NCDFI, NDDB, IFFCO, KRIBHCO.

5. CO-OPERATIVE ACCOUNTING (10 Marks)

Introduction concepts and conventions of accounting. Meaning and Definition of Book keeping. Double entry system of book keeping. Practical system of Accounting. Bank reconciliation statement. Concepts of Capital and Revenue. Preparation of trial balance and preparation of Final accounts. Depreciation accounting – Methods of depreciation. Indian Accounting Standards, Co-operative Accounting-meaning and scope, Salient Features, Co-operative Accounting Vs Double Entry and Single Entry System. Books and registers maintained by co-operative societies- daybook, ledgers. R & D Statement, Final Accounts.

6. CO-OPERATIVE AUDIT(12 Marks)

Audit : meaning, definition and objectives. Difference between audit and accounting. Types of audit. Co-operative Audit: definition, features and objectives. Difference between co-operative audit and general audit, financial audit and administrative audit. Internal control, internal check and internal audit, audit memorandum, levy of audit fees, powers of co-operative auditor, procedures of audit, directorate of co-operative audit. Stages of audit work: audit programme, vouching, routine checking, verification and valuation of assets and liabilities, assets classification, reserves and provisions. Audit classification and Audit Certificate.

7. BANKING LAW & PRACTICE (12 Marks)

Banking Legislation in India: Banking Companies Act, 1949 - Banking Regulation Act, 1949- objectives, important provisions: definitions – banking, banking company, approved securities, Demand and Time Liabilities; permitted and prohibited business of a banking company; capital requirements; maintenance of liquid assets; powers of the RBI – cash reserve, licensing of banking companies. Branch Licensing, Branch Authorisation Policy for Commercial Banks, Setting Up of a New Bank, New Bank Licensing Policy, 2013. Banker and Customer: general and special relationship between a banker and customer; obligations of banker. Banking Ombudsman. Types of customers. operation and closing of different types of bank accounts. New types of accounts – flexi deposits, tailor made schemes, special types of bank customers. Accounts of Non Resident Indians. Regulations regarding KYC/AML. Law relating to Negotiable Instruments: characteristics of negotiability, types, negotiation and assignment , endorsement; crossing of cheques; collecting banker – legal status – statutory protection– duties; paying banker –dishonor of cheques, statutory protection, payment in due course, holder and holder in due course. Lien, pledge, mortgages, hypothecation, guarantee and indemnity, co-obligant, Digital Banking- ATM card, Debit card, credit card, mobile banking, internet banking

8. FINANCIAL MANAGEMENT (8 Marks)

Introduction to financial management. Functions of a finance manager. Time value of money. Financial forecasting. Capital budgeting decisions and techniques. Sources of Long Term finance. Cost of Capital. Capital structure: importance, factors influencing, features of an optimal capital structure, theories of capital structure – Net Income Approach, Net Operating Income Approach, Miller and Modigliani Approach. Leverage: leverage in financial context, measures of leverage. Dividend policy: Dividend decision, theories of dividend policy – Traditional Approach, Walter Model, Gordon's Dividend Capitalisation Model, Miller Modigliani Model, Rational Expectation Model. Estimation of Working Capital Requirements: Concept, factors affecting the working capital, operating cycle approach, criteria for evaluation of working capital management. Inventory Management: nature, role, purpose, types, costs, inventory management techniques. Receivables

Management: purpose and cost of maintaining receivables, credit policy, credit granting decisions, monitoring receivables. Cash management: liquidity – profitability trade off, need and objectives, cash budget, factors for efficient cash management.

9. MARKETING MANAGEMENT (8 Marks)

Marketing – Definitions and Concepts. Roles of Marketing managers. Market segmentation, Targeting and Positioning. Market structure, Conduct and Performance. Types of Marketing Management- Meaning and Importance of Marketing Management. Elements of Marketing Management process, Marketing environment marketing management policy and planning. 4 P's of marketing mix, Product, Price, Promotion and Physical distribution. Developing marketing strategies –Product strategies Pricing strategies Marketing communication strategies and Channel management strategies. Social, Ethical and Ecological issues in Marketing.

10.HUMAN RESOURCE MANAGEMENT (8 Marks)

Human Resource Management - meaning ,definition and importance. Acquisition of human resource - human resource planning, job analysis, recruitment, selection process and devices. Development of human resources – training need assessment, employee training and management development, career planning and development. Motivation of human resources – concept, meaning, motivational theories. Performance appraisal methods and techniques. Rewards - types and criteria. Maintenance of human resources – compensation administration, benefits and services, disciplining employees, safety and health. Co-operative education, training and information-identification of education, training and information needs in co-operatives - Institutional arrangement for co-operative training and development – NCUI, NCCT, NCCE, NCDC, NIRB, BIRD. Recruitment of human resources for co-operative sector in Kerala.

NOTE: - It may be noted that apart from the topics detailed above, questions from other topics prescribed for the educational qualification of the post may also appear in the question paper. There is no undertaking that all the topics above may be covered in the question paper