

**FURTHER DETAILS REGARDING MAIN TOPICS OF
PROGRAMME NO. 9/2012 (SEPTEMBER) - ITEM 4 & 5**

**ACCOUNTS OFFICER
(GENERAL & SOCIETY CATEGORY)
KERALA STATE CO-OPERATIVE BANK LTD**

CATEGORY NO. 87/2010 & 88/2010

S Y L L A B U S

1. Theory and Principles of Co-operation

Concept of co-operation - Definitions of co-operation. Essential nature of co-operation, Values of co-operation. Objectives of co-operation - economic, social, ethical, political. Evolution of co-operation. Pioneers of co-operative movement-Robert Owen, Raiffeisen, Schultze, Rochdale Pioneers, ICA Principles of Co-operation.

2. Co-operative Movement in India

Genesis of co-operative movement in India - Nicholson's report - Co-operative legislation of 1904 & 1912-background and features. Co-operative development in post independence period - All India Rural Credit Survey Committee (1954), Committee to Review Arrangements for Institutional Credit for Agriculture and Rural Development (1981). Structure of co-operative movement in India- agricultural credit, non-agricultural credit, agricultural non-credit and non-agricultural non-credit. Strength and weaknesses.

3. Co-operative legal system

Selected provisions of Kerala Co-operative Societies Act, 1969-Registration, amendment of byelaws, amalgamation and division. Members of co-operative societies - rights and liabilities of members. Management of societies - general body, representative general body, election to the committee, Government nominees and supersession of committee. Properties and funds of co-operative societies - disposal of net profit, Settlement of disputes - disputes to be referred to registrar and arbitration court, decision and award on disputes, communication of orders and decisions -execution of awards and decrees. Winding up and dissolution of co-operative societies ~ liquidator, powers and liquidation procedure. Special Features of Multi-state Co-operative Societies Act, 2002.

4. Co-operative Banking in India

Organizations under short and medium term credit structure- PACS-DCB-SCB -objectives, functions, resources, lending operations. Organizations under long term credit structure - PCARDB-SCARDB-objectives, functions, resources, loan operations. Urban Co-operaiive Banks in India- objectives, functions, resources, loan operations. Employees Credit Co-operatives-objectives, functions, resources, loan operations. Role of NABARD in co-operative credit.

5. Agri-business Co-operatives

Types of agri-business co-operatives - production, processing and marketing co-operatives. Dairy co-operatives - features of APCOS, Constitution and mode of operation of APCOS, Regional Unions and Federation. Dairy co-operatives in Kerala - evolution and functioning. Processing of agricultural commodities -paddy, coconut, rubber co-operatives in Kerala. Marketing co-operatives-objectives and functions, structure of co-operative marketing. Role of NAFED, NCDCC&NDDB.

6. Co-operative Accounting

Salient features of co-operative accounting - co-operative accounting v/s. double entry and single entry accounting system. Books to be maintained by different types of co-operatives, important books commonly used in all co-operatives. Statements and returns to be furnished to the Registrar. Posting in general ledger and special ledger, reconciliation of balances of general and special ledgers. Preparation and recording of receipts and disbursement statement. Final accounts -manufacturing account, trading and profit and loss account, profit and loss appropriation account, reserves and provisions, balance sheet.

7. Co-operative Audit

Stages of audit work- preparation of audit programme, audit procedures, vouching and routine checking, verification and valuation of assets and liabilities, Reserves and provisions. Audit memorandum, audit classification, audit certificate, audit fees. Agencies for co-operative audit. Co-operative auditor- rights, duties, and responsibilities.

8. Banking

Types of Banks, Commercial Banking Systems, Functions of Commercial Banks, Credit creation by Commercial Banks, Reserve Bank of India – evolution, functions of RBI, Methods of credit control, Banker and Customer: general and special relationship between a banker and customer, negotiable instruments: different types.

9. Financial Management

Definition, objective and scope of Financial Management, Investment, Financing and Dividend decision, Analysis and interpretation of Financial Statements, Capitalisation, Cost of Capital, Capital Structure, Working Capital Management

10. Marketing Management

Marketing concepts, Market segmentation, positioning, product strategies, pricing strategies, promotion, physical distribution strategies

11. Human Resource Management

Human Resource Management; Objectives & Functions, Human resource Planning, Job Analysis, Recruitment and Selection, Training and Development, Motivation, Performance Appraisal, Compensation Administration.

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 appear in the question paper. There is no undertaking that all the topics above may be covered in the question paper.