

**North Maharashtra University, Jalgaon**

**Faculty of Commerce and Management**

**F.Y.B Com (W.E.F.: June – 2014)**

**Elective Paper No.6 (c): Co-operative Law & Micro Finance-1**

**SEMESTER PATTERN**

**SEMESTER 1**

**Applied Component Subject**

**Total Lectures: 48**

**Total Marks: 100 (Internal Continuous Assessment: 40 Marks External Exam: 60 Marks)**

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## **Objectives**

- Learn the law and legal principles in a variety of subject areas as well as understand legal procedures and practices.
  - Learn how to Analyse the legal constraints on business.
  - Draft legal documents, including letters, using proper English, format, and clarity.
  - Understand the basic structure, rules and power of Co-operative Law.
  - To know the Limits and scope of Dispute.
  - Students to gain a better understanding of the different aspects of Microfinance.
  - Be acquainted with the history and development of the concept of microfinance.
  - Be able to read and understand **Multistate Co-Op Societies Act**.
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## **1. Maharashtra Co-operative Societies Act 1960 : (Section 1 To 13 )                      Lectures : 10**

1.1. Applicability & Scope – Sec. 01

1.2. Important Definitions – Sec. 02

1.3 Conditions for Registration – Sec.6

1.4. Application for Registration-Sec.8

1.5. Registration & Evidence of Registration-Sec 9 & 10

1.6 Amendment Of Bye-Laws Of the Society Sec-13

**2. Members**

**Lectures: 08**

2.1. Types of Members-

2.2 Rights of Members-Sec-32

2.3 Annual General Meeting – Sec. 75

2.4 Special General Meeting – Sec. 76

**3. Directors**

**Lectures: 10**

3.1 Committee and its Power and Functions sec.73

3.2 Qualification and disqualification of Directors, Reservation of Post. sec.73

3.3 Power of Removal of Committee or its member – Sec. 78

**4. Audit, Enquiry and Inspection**

**Lectures: 08**

4.1 Statutory Audit – Sec. 81

4.2 Rectification of defects – Sec. 82

4.3 Enquiry – Sec. 83

4.4 Inspection – Sec. 84

**5. Disputes**

**Lectures: 12**

5.1 Disputes, Co-operative Courts, Limitation – Sec. 91, 92

5.2 Procedure of Settlement of Disputes & Power of co-operative Court – Sec. 94

5.3 Attachment before Award, Decision of Court –Sec. 95

5.4 Procedure of Money Recovery – Sec. 98

5.5 Transfer of Property which cannot be sold . sec 100

5.6 Recovery of Arrears. Sec. 101

**Recommended books:**

1. Bare Act – Maharashtra Cooperative Societies Act 1960 and Rules 1961 published by Govt. of Maharashtra.
2. Maharashtra Cooperative Societies Act 1960 with Rules 1961 by A. K. Gupte and S. D. Dighe, Hind Law House Pune
3. Maharashtra Cooperative Societies Act 1960 with Rules 1961 by S. D. Dighe, Snow White Publications Pvt. Ltd. Mumbai.

4. Maharashtra Cooperative Societies Act 1960 with Rules 1961 by K S Gupta Hind Law House Pune.
5. [www.nabard.org](http://www.nabard.org)
6. [www.Sahakarayukta.maha.gov.in](http://www.Sahakarayukta.maha.gov.in)
7. [www.agricoop.nic.in](http://www.agricoop.nic.in)

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**Elective Paper No.6 (c): Co-operative Law & Micro Finance-1**

**SEMESTER PATTERN**

**SEMESTER II**

**Applied Component Subject**

**Total Lectures: 48**

**Total Marks: 100 (Internal Continuous Assessment: 40 Marks External Exam: 60 Marks)**

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| <b>1. Objects, functions and working of</b>                                | <b>Lectures: 12</b> |
| 1.1. Primary Agricultural Credit Society                                   |                     |
| 1.2. Urban Cooperative Bank  |                     |
| 1.3. Urban Co. Op. Credit Society  |                     |
| <b>2. Objects, functions and working of</b>                                | <b>Lectures: 08</b> |
| 2.1. Housing Co. Op Society  |                     |
| 2.2. Maharashtra Ownership Flat Act, 1963                                  |                     |
| <b>3. Micro Finance</b>  | <b>Lectures: 10</b> |
| 3.1. Meaning Definition, Need With Special Reference to Rural/ Urban India |                     |
| 3.2. Principles of Micro Finance   |                     |
| 3.3. Innovations in Micro Finance  |                     |
| 3.3.1. By Financial Institutions   |                     |
| 3.3.2. By Banks  |                     |
| 3.4. Activities covered  |                     |

3.5. Role of Banks in Micro Finance: Project Report (Model Project for three activities will be given)

3.6. Role of NABARD in Micro Finance

#### **4. Self Help Groups (SHGs)**

**Lectures: 08**

4.1. Meaning, Monetary and Social Importance

4.2. Present Position in Maharashtra and India

4.3. Role of agencies propagating and coordinating schemes of Micro Finance

4.4. Procedure for obtaining loans – conditions of bank loan

#### **5. Multistate Co-Op Societies Act, 2002**

**Lectures: 10**

5.1 Application & important definitions –sections 01 to 03

5.2 Registration sections 05 to 08

5.3 Board of Directors - sections 41, 43 & 49

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7. [www.agricoop.nic.in](http://www.agricoop.nic.in)