AC – 20/05/2025

Item No. – 7.6 (N) (1a) Sem. III

As Per NEP 2020

University of Mumbai

Syllabus for Basket of OE Vertical 3	
Faculty of Commerce and management	
Board of Studies in banking and Insurance	
Second Year Programme	
Semester	**III**
Title of Paper	**Credits**
Cooperative Banking: Structure, And Financial Inclusion	**2**
From the Academic Year	**2025-26**

Title of Paper: **COOPERATIVE BANKING: STRUCTURE AND FINANCIAL INCLUSION**

Sr. No.	Heading	Particulars
1	**Description the course :** **Including but Not limited to :**	Cooperative banks play a vital role in providing financial services to rural and semi-urban areas, supporting economic development through collective banking practices. This course provides a comprehensive understanding of the cooperative banking structure, its regulatory framework, operations, and the impact of technological advancements in this sector.
2	**Vertical :**	Open Elective
3	**Type :**	Theory
4	**Credit**:	2 credits
5	**Hours Allotted :**	30 Hours
6	**Marks Allotted**:	50 Marks
7	**Course Objectives**: By the end of this course, students will: 1. Understand the structure and functioning of cooperative banks. 2. Analyze the regulatory framework governing cooperative banks in India. 3. Evaluate the role of cooperative banks in rural and agricultural finance. 4. Assess the impact of digitalization and technological advancements on cooperative banking. 5. Identify the challenges faced by cooperative banks and explore solutions for sustainable growth.	

8	**Course Outcomes**: (List some of the course outcomes) Upon successful completion, students will be able to: 1. Explain the structure, functions, and significance of cooperative banks. 2. Interpret regulatory policies and governance frameworks applicable to cooperative banking. 3. Evaluate the role of cooperative banks in financial inclusion and rural development. 4. Understand the integration of digital technologies in cooperative banking operations. 5. Analyze key challenges and suggest strategic solutions for the growth of cooperative banks.	
9	**Modules**:-	
	Module 1: Fundamentals of Cooperative Banking	
	Unit 1: Introduction to Cooperative Banking: Concept and Evolution of Cooperative Banking, Principles and Objectives of Cooperative Banks, Structure of Cooperative Banks in India (Urban & Rural), Role of Cooperative Banks in Financial Inclusion **Unit 2: Regulatory Framework and Governance:** Role of RBI and NABARD in Regulating Cooperative Banks, Banking Regulation Act and its Impact on Cooperative Banks, Governance and Management of Cooperative Banks	
	Module 2: Operations, Innovations, and Challenges	
	Unit 3: Products, Services, and Operations of Cooperative Banks: Deposit and Loan Products in Cooperative Banks, Credit and Lending Policies, Role of Cooperative Banks in Agricultural and Rural Finance, Differences Between Commercial and Cooperative Banks **Unit 4: Technology, Challenges, and Future Trends:** Digitalization in Cooperative Banking: Core Banking Solutions (CBS), Financial Technology (FinTech) and Its Impact on Cooperative Banks, Challenges: NPAs, Future of Cooperative Banks	
10	**Reference Books:** 1. The Maharashtra Co-operative Societies Act, 1960 – Government of Maharashtra Publications 2. Hajela T.N., Co-operation: Principles, Problems & Practice, Ane Books Pvt. Ltd. 3. Cooperative Banking--Principles, Laws & Practices, IIBF, Macmillan Education 4. Reserve Bank of India – Report on Trends and Progress of Banking in India NABARD Publications – Annual Reports & Research Papers on Co-operative Banking 5. Dr. S.K. Kamat, Co-operative Banking and Development, S. Chand & Co.	
11	**Internal Continuous Assessment: 40%**	**External, Semester End Examination 60% Individual Passing in Internal and External Examination**

12	**Continuous Evaluation through:**	**Refer annexure :A**
13	**Format of Question Paper: Refer annexure :B**	

QUESTION PAPER PATTERN
(External and Internal)

The Internal continuous Assessment should be conducted after completing 20% of Syllabus of the course. All Assessment activities to be recorded and spread across semester

ANNEXTURE: A

Individual faculty member shall have the flexibility to design the continuous assessment for each course/s in a manner so as to evaluate students' capabilities across knowledge, skills and attitudes. Internal Assessment may be undertaken through any or combination of the methods stated below after obtaining due permission of Principal and remain same across that particular course and semester. Introduction of multiple activates among groups of students in same class may be encouraged for better exposure:

- **Class Test (Mandatory) with Objective questions** Class Test during the lectures (physical/online mode) MCQs/Match the pairs/Answer in one sentence etc.

Any two of following for each course & may be similar or different for different group of students in a class

- Essays / Tutorials
- Home assignments
- Library notes based on published research papers
- Report writings
- Practical Projects/ Practical activities /Group projects
- Reflective Practical assignments / Industry work / Field work
- Drawing Portfolios
- Oral examination
- Student's Seminar / Workshop / Exhibition
- Reviews / PPT presentation
- Problem solving Exercises
- Laboratory/Library Work
- Book reviews
- Case Study analysis
- Podcast/Blog writing /Video making e.g., Tips to become successful investor/satisfied customer, company profile, successful entrepreneur etc.

ANNEXTURE: B

Question Paper Pattern

Credit: 02 (Total 50 Marks)
External = 30 Marks
Duration: 1 Hr.

Student has to attempt any two questions out of three.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks

Credit: 04 (Total 100 Marks)
External =60 Marks
Duration: 2 Hrs.

Student has to attempt any four questions out of six.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.4	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.5	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.6	Answer the following(Theory/Practical Questions) A,B	15 Marks

Note

1. The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s
2. The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.
3. The question paper shall be balanced in respect of various topics outlined in the syllabus.
4. Equal Weightage is to be given to all the modules
5. All questions shall carry equal marks with internal choice within the question
6. 15 marks question must be subdivided into 8 marks + 7 marks, 10 marks + 5 marks and 5 marks + 5 marks + 5 marks. Internal options may be given wherever necessary.
7. Use of simple calculator is allowed in the examination.
8. Wherever possible more importance is to be given to the practical problems/case study.

Guidelines for Case Study Analysis

1. Use the representation of real situations; avoid presenting situations that do not exist/ are not plausible in real life
2. Make sure that the description of the case is as clear and specific as possible
3. Make sure there is sufficient information on the content and the context of the case ask students interpretative and application questions
4. Questions need to be devised to assess the interpretation and application of knowledge, comprehension skills, and critical thinking skills
5. Devise clear and unambiguous questions to limit student confusion and time spent interpreting the question like suggest suitable title, offers a summary, explaining the scenario in detail, Problem/ issue presented in the scenario, suggest Solution/chosen course of action etc.
6. Maximum words for case study (Approx. 500-700 words) and followed by number of questions will depend on marks (3/4 marks each).

Passing Standard

Credit: 02 (Total 50 Marks)

The learners to pass a course shall have to obtain a minimum of 40% marks in aggregate for each course where the course consists of Internal Assessment and Semester EndExamination. The learners shall obtain minimum of 40% marks (i.e., 08 out of 20) in the Internal Assessment and 40% marks in Semester End Examination (i.e., 12 Out of 30) separately, to pass the course and minimum of Grade E to pass a particular semester A learner will be said to have passed the course if the learner passes separately the Internal Assessment as well as Semester End Examination.

Credit: 04 (Total 100 Marks)

The learners to pass a course shall have to obtain a minimum of 40% marks in aggregate for each course where the course consists of Internal Assessment and Semester EndExamination. The learners shall obtain minimum of 40% marks (i.e., 16 out of 40) in the Internal Assessment and 40% marks in Semester End Examination (i.e., 24 Out of 60) separately, to pass the course and minimum of Grade E to pass a particular semester A learner will be said to have passed the course if the learner passes separately the Internal Assessment as well as Semester End Examination.

Letter Grades and Grade Points:

Semester GPA/ Programme CGPA Semester/ Programme	% of Marks	Alpha-Sign/ Letter Grade Result	Grading Point
9.00 - 10.00	90.0 - 100	O (Outstanding)	10
8.00 - < 9.00	80.0 - < 90.0	A+ (Excellent)	9
7.00 - < 8.00	70.0 - < 80.0	A (Very Good)	8
6.00 - < 7.00	60.0 - < 70.0	B+ (Good)	7
5.50 - < 6.00	55.0 - < 60.0	B (Above Average)	6
5.00 - < 5.50	50.0 - < 55.0	C (Average)	5
4.00 - < 5.00	40.0 - < 50.0	P (Pass)	4
Below 4.00	Below 40.0	F (Fail)	0
Ab (Absent)	-	Ab (Absent)	0

Sign of the BOS Chairman
Dr. Sunil Karve
Board of Studies in BBI & BIM

Sign of the Offg. Associate Dean
Prin. Kishori Bhagat
Faculty of Commerce & Management

Sign of the Offg. Associate Dean
Prof. Kavita Laghate
Faculty of Commerce & Management

Sign of the Offg. Dean
Prin. Ravindra Bambardekar
Faculty of Commerce & Management