

DIPLOMA IN COOPERATIVE LAWS (DCL)

(Session 2026–27 Onwards)

General Rules, Examination Regulations and Course Structure



CHOTANAGPUR LAW COLLEGE, RANCHI

(An Autonomous College of Ranchi University, Ranchi)

(A B++ NAAC Accredited Institution)

NYAY VIHAR CAMPUS, NAMKUM, RANCHI (JHARKHAND)

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About the Programme

The cooperative movement has played a significant role in promoting inclusive economic development, social justice, and democratic participation across the world. Rooted in the principles of mutual assistance, self-help, equity, and collective ownership, cooperative institutions have emerged as important instruments for empowering farmers, workers, consumers, artisans, women, and marginalized communities. In India, cooperatives have contributed substantially to agricultural development, rural credit, dairy production, housing, marketing, banking, and consumer welfare, thereby becoming an essential component of the country's socio-economic framework.

The contemporary cooperative sector is undergoing significant transformation owing to economic liberalization, globalization, technological advancements, financial reforms, digital governance, and changing regulatory frameworks. The establishment of the Ministry of Cooperation by the Government of India and the emphasis on the vision of “Sahkar Se Samridhhi” (Prosperity through Cooperation) have renewed attention towards strengthening cooperative institutions and enhancing their role in achieving sustainable and equitable development. Recent legislative developments, constitutional recognition of cooperative societies through the Ninety-Seventh Constitutional Amendment, and reforms in multi-state cooperatives have further highlighted the importance of specialized legal knowledge relating to cooperatives.

Recognizing the growing significance of cooperative institutions and the need for trained professionals in this field, Chotanagpur Law College, Ranchi, offers the **Diploma in Cooperative Laws (DCL)**. The programme is designed to provide a comprehensive understanding of the legal, institutional, financial, and governance aspects of cooperative societies in India and comparative jurisdictions. It seeks to bridge the gap between law, economics, management, rural development, and public policy by adopting an interdisciplinary approach to cooperative studies.

The programme aims to familiarize learners with the historical development and philosophy of cooperation, constitutional and statutory framework governing cooperative societies, principles of cooperative governance, rights and liabilities of members, management and administration of cooperatives, cooperative banking and finance, dispute resolution mechanisms, and emerging issues affecting the cooperative sector. Particular emphasis is placed on the Multi-State Cooperative Societies Act, 2002, cooperative banking regulations, audit and accountability mechanisms, digital transformation, platform cooperatives, and sustainable development initiatives.

The curriculum has been carefully designed to combine theoretical foundations with practical and policy-oriented perspectives. It seeks to acquaint learners with the role of cooperative institutions in agriculture, dairy, housing, consumer welfare, credit, rural development, women empowerment, and social entrepreneurship. The programme also examines contemporary challenges confronting cooperatives, including governance issues, financial sustainability, regulatory reforms, technological innovation, and globalization.

The Diploma in Cooperative Laws is particularly suitable for a diverse group of learners and professionals, including:

- Law graduates and students seeking specialization in cooperative and rural development laws;
- Officers and employees of cooperative societies, cooperative banks, and credit institutions;
- Officials of State Cooperative Departments and regulatory authorities;
- Professionals engaged in agriculture, dairy, housing, banking, and rural development sectors;
- Members of Self-Help Groups, Farmer Producer Organizations, and cooperative enterprises;
- Advocates, chartered accountants, company secretaries, and legal practitioners dealing with cooperative matters;
- Researchers, academicians, and scholars interested in cooperative governance and public policy;
- Development professionals and members of non-governmental organizations working in the field of rural and community development;
- Individuals interested in social entrepreneurship, sustainable development, and cooperative economics.

The programme adopts an interdisciplinary approach by integrating principles of constitutional law, administrative law, banking law, commercial law, dispute resolution, rural development, and public policy. It seeks to provide learners with a balanced understanding of legal regulation, democratic governance, and economic efficiency within cooperative institutions.

The course is offered entirely through online mode, thereby ensuring accessibility and flexibility for students, working professionals, government officials, and members of cooperative institutions across the country. Through virtual lectures, webinars, case studies, assignments, and research-based learning, the programme aims to provide an engaging and contemporary academic experience.

Upon successful completion of the programme, learners will acquire the knowledge and analytical skills necessary to understand and address legal and policy issues relating to cooperative societies, cooperative banking, dispute resolution, governance, and emerging challenges in the cooperative sector. The programme also seeks to promote research, policy analysis, and professional competence in the field of cooperative law and administration.

In view of the increasing importance of cooperatives in promoting inclusive growth, sustainable development, and social justice, the Diploma in Cooperative Laws seeks to create a new generation of legal professionals, researchers, administrators, and development practitioners equipped to contribute effectively to strengthening cooperative institutions and realizing the constitutional vision of democratic and participatory economic development.

Duration: 6 Months The programme shall consist of **three theory papers and one Project/Dissertation/Case Study Paper**.

Mode: Online Mode Only

Eligibility: Graduation in Law / Commerce / Management / Agriculture / Cooperative Management / Economics / Equivalent

Objectives

1. To provide comprehensive knowledge of cooperative law and the cooperative movement in India and abroad.
2. To familiarize learners with the constitutional and statutory framework governing cooperative societies, including the Multi-State Cooperative Societies Act, 2002 and relevant State Cooperative Societies Acts.
3. To develop an understanding of the structure, management, governance, and administration of cooperative institutions.
4. To study the legal and regulatory framework relating to cooperative banking, finance, accounting, and audit mechanisms.
5. To examine dispute resolution mechanisms, arbitration procedures, and remedies available under cooperative laws.
6. To analyze the role of cooperatives in agriculture, dairy, housing, consumer welfare, credit, rural development, and social entrepreneurship.
7. To understand contemporary issues and reforms affecting cooperative institutions, including digital governance, platform cooperatives, and sustainable development initiatives.
8. To promote awareness regarding accountability, transparency, and good governance in cooperative institutions.
9. To encourage interdisciplinary research and policy analysis relating to cooperative laws and cooperative development.
10. To develop analytical, professional, and practical skills necessary for effective engagement with cooperative institutions, regulatory authorities, and dispute resolution mechanisms.

Assessment and Scheme of Examination

1. Assessment of student's performance shall consist of 70 marks (End Written Examination) and 30 marks (Internal Assessment).
2. The duration of the End Written Examination shall be three hours for 70 marks.
3. Internal assessment of each paper shall be evaluated by a panel of three teachers of the department. For each paper, a panel is to be formed by the Principal accordingly.
4. Dissertation / Project/ Internship will carry 70 marks.
1. Viva-voce exam will carry 30 marks Viva-voce shall be held before End Written Examination.
2. In each paper, 30 marks shall be reserved for award on the basis of continuous internal assessment of the student in the online class. The HOD will notify information regarding each internal assessment at least one week prior of the presentation with

consultation to the concerned teacher. All awards of marks will be verified by the HOD and will be send to exam controller accordingly.

1. The criteria for Internal assessment for each paper will be as follows – Internal Test- 10 marks, Assignment with presentation – 10 marks, Online classroom seminar and viva – 10 marks.

Attendance

Since the Diploma in Military and Security (Defence) Law is offered exclusively through **Online Mode**, attendance shall be monitored through participation in live online classes, webinars, tutorials, assignments, and other academic activities conducted through the Learning Management System (LMS) or other approved digital platforms.

A student whose attendance is less than **75%** shall not ordinarily be permitted to appear in the End Written Examination. However, the Principal may, for sufficient and special reasons, condone deficiency in attendance up to **25%**, subject to submission of documentary evidence and approval by the competent authority. Such special circumstances may include:

- Participation in NCC, NSS, military training camps, or any training programme conducted by the Armed Forces, Central Armed Police Forces, or other recognized authorities, duly supported by a certificate issued by the competent authority.
- Participation in sports events, tournaments, or national and international competitions representing the College, University, State, or Country, duly certified by the competent authority.
- Participation in seminars, conferences, webinars, workshops, moot courts, co-curricular and extracurricular activities organized or recognized by the College, University, or any competent authority, duly supported by relevant certificates.
- Prolonged illness, hospitalization, or medical emergencies duly certified by the Superintendent/Chief Medical Officer of a Government Hospital or a registered medical practitioner/hospital.
- Active service commitments, field duties, training exercises, deployment, or any official assignments in the Armed Forces, Paramilitary Forces, Police, or Government services, duly certified by the competent authority.

Note: The Principal shall have the power to condone any deficiency in attendance for cogent and sufficient reasons.

End Written Examination

There shall be an **End Written Examination** at the conclusion of the Diploma. The examination shall ordinarily be held in accordance with the Academic Calendar of the College or on such dates as may be notified by the College from time to time.

A student seeking to appear in the End Written Examination shall submit the prescribed examination form along with the requisite examination fee through the Head of the Department to the Registrar of the College.

Every student shall be required to appear in **three theory papers and one Project/Dissertation/Case Study paper** prescribed for the Diploma programme.

Project / Dissertation / Case Study

Every student shall be required to undertake a **Project, Dissertation, Case Study, Policy Paper, or Internship Report** in the Diploma Course.

The allotment of topics and supervisors shall be made by a Committee constituted by the Head of the Department. The proposal for the Project/Dissertation shall be submitted by the candidate through the Head of the Department.

The candidate shall be required to submit the Project/Dissertation at least **two weeks before the commencement of the End Written Examination**. Prior to submission, each student shall deliver an online or offline pre-submission seminar, which shall be open to faculty members and other students of the Department.

A candidate shall be required to secure at least **50% marks** in the Project/Dissertation to pass the examination.

The maximum number of students under one supervisor shall ordinarily be:

- **Assistant Professor – 05**
- **Associate Professor – 08**
- **Professor – 10**

Only full-time teachers of the College shall ordinarily be authorized to supervise Projects/Dissertations. In case of non-availability of full-time faculty members, the remaining students may be allotted to supervisors as decided by the Head of the Department or the Principal.

Viva-Voce Examination

The Viva-Voce Examination shall be conducted by a Board of Examiners.

The Board shall consist of:

1. One external examiner, who shall be a Professor or Associate Professor from another University or College;
2. The Head of the Department, who shall be a member of the Board; and

3. One Professor/Associate Professor of the College, who shall act as the internal examiner. The internal examiner shall be appointed on a rotational basis.

The Viva-Voce Examination shall carry **30 marks**. The external examiner shall evaluate the candidate out of **20 marks**, while the internal examiner shall evaluate the candidate out of **10 marks**. A candidate shall be required to secure at least **50% marks** in the Viva-Voce Examination to pass.

Grade Point, SGPA and CGPA Calculations

Assessment and grading shall be governed by the **Choice Based Credit System (CBCS)** and shall be carried out in accordance with the rules, regulations, and policies adopted by **Chotanagpur Law College, Ranchi**, as amended from time to time. The computation of Grade Point, Semester Grade Point Average (SGPA), and Cumulative Grade Point Average (CGPA) shall be made in accordance with the norms prescribed by the College for all academic programmes.

Programme Learning Outcomes (PLOs)

After successful completion of the **Diploma in Cooperative Laws (DCL)**, learners shall be able to:

1. Understand the philosophy, principles, and evolution of the cooperative movement and appreciate the role of cooperative institutions in promoting inclusive growth, social justice, and sustainable development.
2. Interpret and apply the constitutional and statutory framework governing cooperative societies in India, including the Multi-State Cooperative Societies Act, 2002, State Cooperative Societies Acts, and other related laws and regulations.
3. Analyze the organizational structure, governance mechanisms, and administrative processes of cooperative institutions and evaluate their role in democratic and participatory management.
4. Examine the legal, financial, and regulatory framework relating to cooperative banking, credit institutions, accounting, and audit mechanisms, and assess their significance in ensuring transparency and financial stability.
5. Evaluate the rights, duties, liabilities, and responsibilities of members, directors, and office bearers of cooperative societies, and understand the principles of accountability and ethical governance.
6. Interpret and apply dispute resolution mechanisms under cooperative laws, including arbitration, appeals, revisions, and judicial remedies, and analyze the role of regulatory authorities and tribunals in resolving cooperative disputes.
7. Assess the contribution of cooperative institutions to agriculture, dairy development, housing, consumer welfare, rural development, women empowerment, and social entrepreneurship, and appreciate their importance in socio-economic transformation.

8. Analyze contemporary challenges and emerging issues affecting cooperative institutions, including governance reforms, digitalization, platform cooperatives, financial inclusion, climate change, and sustainable development initiatives.
9. Develop research, analytical, and problem-solving skills to undertake independent studies, policy analysis, and legal research relating to cooperative laws, governance, and development.
10. Apply legal and policy principles to practical issues arising in cooperative institutions and propose appropriate solutions consistent with the principles of democratic participation, accountability, and good governance.
11. Demonstrate professional competence and ethical values necessary for effective engagement with cooperative societies, cooperative banks, regulatory authorities, development agencies, and related institutions.
12. Promote the ideals of cooperation, mutual assistance, and community development and contribute to strengthening cooperative institutions as instruments of inclusive and sustainable economic development.

Course Structure

S. No.	Course Code	Course Name	Credits
1	DCL-101	Foundations of Cooperative Law and Cooperative Movement	8
2	DCL-102	Cooperative Governance, Banking and Financial Laws	8
3	DCL-103	Dispute Resolution, Insolvency and Emerging Issues in Cooperatives	8
4	DCL-104	Project / Dissertation / Internship	8
		Total	32

Paper I – DCL 101

FOUNDATIONS OF COOPERATIVE LAW AND COOPERATIVE MOVEMENT

Duration: 40 Hours (including online lectures, seminars, tutorials, and assessments)

Credits: 8

Introduction

The cooperative movement represents one of the most significant socio-economic institutions aimed at promoting collective welfare, democratic participation, and equitable distribution of resources. Based on the principles of self-help, mutual aid, voluntary membership, and democratic control, cooperative organizations have emerged as effective instruments for achieving inclusive growth, rural development, poverty alleviation, and social empowerment. In India, cooperative societies have played a pivotal role in agriculture, credit, dairy development, consumer welfare, housing, marketing, and employment generation, thereby contributing substantially to economic development and social justice.

The legal framework governing cooperative societies has undergone significant transformation in recent decades owing to economic liberalization, globalization, technological advancements, and institutional reforms. The constitutional recognition accorded to cooperative societies through the Ninety-Seventh Constitutional Amendment and the enactment of various central and state legislations have strengthened the autonomy, accountability, and democratic functioning of cooperatives. The establishment of the Ministry of Cooperation and renewed emphasis on cooperative-led development have further highlighted the importance of understanding the legal and institutional dimensions of cooperative organizations.

This paper provides a comprehensive understanding of the foundations of cooperative law and the cooperative movement in India and comparative jurisdictions. It examines the philosophical basis and historical evolution of cooperatives, constitutional and statutory framework governing cooperative societies, registration and management of cooperatives, rights and liabilities of members, and the role of cooperatives in various sectors of the economy. The paper also introduces students to comparative cooperative models and contemporary developments influencing cooperative governance and sustainable development.

Course Outcomes (C.O.)

After successful completion of this paper, students will be able to:

1. Understand the concept, origin, nature, and evolution of the cooperative movement and cooperative law.
2. Examine the constitutional and statutory framework governing cooperative societies in India.
3. Analyze the structure, organization, and functioning of cooperative institutions.
4. Understand the rights, duties, and liabilities of members and office bearers of cooperative societies.
5. Evaluate the role of cooperative institutions in agricultural, financial, housing, and consumer sectors.
6. Compare cooperative systems and models operating in different jurisdictions.
7. Develop analytical skills relating to cooperative governance and legal accountability.

Program Outcomes

1. To provide a sound understanding of cooperative law and the philosophy of cooperation.
2. To equip learners with knowledge of the legal and institutional framework governing cooperative societies.
3. To promote awareness regarding democratic governance, transparency, and accountability in cooperatives.
4. To prepare students for research and professional engagement in cooperative administration and rural development.
5. To develop comparative and interdisciplinary perspectives on cooperative institutions and their role in socio-economic development.

Syllabus

Unit I : Introduction to Cooperative Law and Cooperative Movement

- Meaning, nature and scope of cooperation
- Historical evolution and development of the cooperative movement
- Rochdale Principles and International Cooperative Alliance
- Cooperative philosophy and principles
- Sources of Cooperative Law
- Relationship between cooperative law and other branches of law
- Constitutional framework relating to cooperative societies under the Constitution of India
- Ninety-Seventh Constitutional Amendment and constitutional status of cooperatives
- Role of the State in promoting cooperative development
- Cooperative federalism and democratic participation

Suggested Readings

Books

- B.S. Mathur, *Cooperation in India*.
- D.C. Saxena, *Principles of Cooperation*.
- Vasant Desai, *Cooperative Management*.
- M.P. Jain, *Indian Constitutional Law*.

Articles

- "Cooperative Principles and Democratic Governance", Indian Journal of Public Administration.
- "Constitutional Status of Cooperative Societies in India", Journal of Constitutional Studies.

Case Laws

- **Daman Singh v. State of Punjab**, AIR 1985 SC 973.
- **Union of India v. Rajendra N. Shah**, (2021) 9 SCC 1.

Unit II : Legal Framework and Registration of Cooperative Societies

- Multi-State Cooperative Societies Act, 2002
- State Cooperative Societies Acts
- Registration and incorporation of cooperative societies
- Bye-laws and their legal significance
- Classification of cooperative societies
- Membership and qualifications
- Rights and liabilities of members
- Shares, capital and funds of cooperative societies
- Government control and supervision
- Role and powers of the Registrar of Cooperative Societies

Suggested Readings

Books

- Avtar Singh, *Introduction to Cooperative Law*.
- R.K. Maheshwari, *Cooperative Administration*.
- Vasant Desai, *Management of Cooperatives*.

Articles

- "Registration and Governance of Cooperative Societies", Indian Bar Review.
- "Role of Registrar in Cooperative Administration", Journal of Cooperative Studies.

Legislations

- Multi-State Cooperative Societies Act, 2002.
- Relevant State Cooperative Societies Acts.

Unit III : Management and Administration of Cooperative Societies

- General Body and Managing Committee
- Board of Directors and office bearers
- Election of managing committees
- Powers and functions of office bearers
- Meetings and resolutions
- Audit, accounts and financial management
- Inspection and inquiry
- Supersession of managing committees
- Transparency and accountability
- Principles of good governance

Suggested Readings

Books

- R.K. Maheshwari, *Cooperative Administration*.
- Vasant Desai, *Cooperative Management*.

Articles

- "Good Governance in Cooperatives", Indian Journal of Corporate Governance.
- "Accountability and Transparency in Cooperative Institutions", Cooperative Perspective.

Reports

- National Cooperative Policy.
- Ministry of Cooperation Annual Reports.

Unit IV : Sectoral Cooperatives and Their Role in Development

- Agricultural cooperatives
- Credit cooperatives
- Dairy cooperatives and the Amul Model
- Consumer cooperatives
- Housing cooperatives
- Labour cooperatives
- Women cooperatives and Self-Help Groups
- Producer companies and Farmer Producer Organizations
- Cooperatives and rural development
- Cooperatives and sustainable development

Suggested Readings

Books

- B.S. Mathur, *Cooperation in India*.
- Vasant Desai, *Cooperative Management*.
- D.C. Saxena, *Principles of Cooperation*.

Articles

- "The Amul Model and Cooperative Development", *Economic and Political Weekly*.
- "Women Empowerment through Cooperatives", *Journal of Rural Development*.

Reports

- NABARD Annual Reports.
- National Cooperative Development Corporation Reports.

Unit V : Comparative Cooperative Systems and Emerging Trends

- Nature and significance of comparative cooperative law
- Cooperative movement in the United Kingdom
- Cooperative movement in Germany
- Japanese cooperative model
- Cooperative systems in Israel
- International Cooperative Alliance and global cooperative movement
- Digital cooperatives and platform cooperatives
- Sustainable Development Goals and cooperatives
- Cooperative reforms in India
- Lessons for strengthening cooperative institutions in India

Suggested Readings

Books

- Johnston Birchall, *The International Cooperative Movement*.
- Vasant Desai, *Cooperative Management*.
- Ian MacPherson, *Cooperative Principles for the Twenty-First Century*.

Articles

- Johnston Birchall, "Cooperatives and Sustainable Development".
- "Global Cooperative Models and Governance", Journal of Cooperative Studies.

Case Laws

- **Daman Singh v. State of Punjab**, AIR 1985 SC 973.
- **Zoroastrian Cooperative Housing Society Ltd. v. District Registrar**, (2005) 5 SCC 632.

Recommendations

1. B.S. Mathur, *Cooperation in India*.
2. Vasant Desai, *Cooperative Management*.
3. D.C. Saxena, *Principles of Cooperation*.
4. R.K. Maheshwari, *Cooperative Administration*.
5. Johnston Birchall, *The International Cooperative Movement*.
6. M.P. Jain, *Indian Constitutional Law*.
7. Multi-State Cooperative Societies Act, 2002.
8. Relevant State Cooperative Societies Acts.
9. Constitution of India.
10. National Cooperative Policy.
11. Ministry of Cooperation Annual Reports.
12. NABARD Annual Reports.
13. National Cooperative Development Corporation Reports.
14. International Cooperative Alliance Publications.
15. Reports relating to Cooperative Reforms in India.

Evaluation Scheme

Internal Assessment (30 Marks)

- Two Written Assignments – 10 Marks
- One Presentation / Seminar – 10 Marks
- Participation in Online Discussions / Class Activities – 10 Marks

End Written Examination (70 Marks)

Section A

Short Answer Questions – 30 Marks

Section B

Analytical / Essay Type Questions – 40 Marks

Paper II – DCL 102

COOPERATIVE GOVERNANCE, BANKING AND FINANCIAL LAWS

Duration: 40 Hours (including online lectures, seminars, tutorials, and assessments)

Credits: 8

Introduction

The effectiveness and sustainability of cooperative institutions depend significantly upon sound governance, prudent financial management, and an efficient regulatory framework. Cooperatives, as democratic organizations based on principles of self-help and mutual assistance, require transparent administration, accountability, financial discipline, and professional management to fulfill their economic and social objectives. In recent decades, economic liberalization, globalization, technological advancements, and financial sector reforms have transformed the functioning of cooperative institutions, particularly cooperative banks and credit societies, thereby necessitating stronger governance mechanisms and regulatory oversight.

Cooperative banking and credit institutions constitute an important pillar of India's financial system and contribute substantially to agricultural development, rural credit, financial inclusion, and poverty alleviation. Institutions such as Primary Agricultural Credit Societies (PACS), District Central Cooperative Banks (DCCBs), State Cooperative Banks (SCBs), Urban Cooperative Banks (UCBs), NABARD, and National Cooperative Development Corporation (NCDC) play a vital role in promoting cooperative development and strengthening rural economies. However, challenges relating to governance, financial irregularities, digital transformation, regulatory compliance, and technological adaptation continue to demand effective legal and institutional responses.

This paper provides a comprehensive understanding of the governance, banking, and financial dimensions of cooperative institutions. It examines the principles of cooperative governance, legal framework regulating cooperative banks and credit institutions, financial management and audit mechanisms, the role of national institutions, and contemporary developments affecting cooperative finance and administration. The paper also introduces students to emerging trends such as digitalization, financial inclusion, and sustainable cooperative development.

Course Outcomes (C.O.)

After successful completion of this paper, students will be able to:

1. Understand the principles and mechanisms of cooperative governance and administration.
2. Examine the legal and regulatory framework governing cooperative banking and financial institutions.
3. Analyze the structure and functions of cooperative credit institutions and cooperative banks.
4. Understand financial management, accounting, audit, and transparency mechanisms in cooperative institutions.

5. Evaluate the role of national institutions and regulatory agencies in promoting cooperative development.
6. Examine contemporary challenges relating to financial inclusion, digitalization, and governance reforms.
7. Develop analytical skills relating to cooperative banking and financial accountability.

Program Outcomes

1. To provide a sound understanding of cooperative governance and administration.
2. To equip learners with knowledge of cooperative banking and financial laws.
3. To promote awareness regarding transparency, accountability, and ethical governance.
4. To prepare students for research and professional engagement in cooperative finance and banking.
5. To develop interdisciplinary perspectives on financial regulation and cooperative development.

Syllabus

Unit I : Principles of Cooperative Governance

- Meaning and significance of cooperative governance
- Principles of democratic management
- Governance structure of cooperative societies
- General body and board of directors
- Duties and responsibilities of office bearers
- Transparency and accountability mechanisms
- Corporate governance and cooperative institutions
- Ethics and professional responsibility
- Role of government in cooperative administration
- Good governance practices and reforms

Suggested Readings

Books

- Vasant Desai, *Cooperative Management*.
- R.K. Maheshwari, *Cooperative Administration*.
- B.S. Mathur, *Cooperation in India*.

Articles

- "Corporate Governance in Cooperative Institutions", Journal of Cooperative Studies.
- "Transparency and Accountability in Cooperatives", Indian Journal of Public Administration.

Reports

- National Cooperative Policy.
- Ministry of Cooperation Annual Reports.

Unit II : Cooperative Banking and Credit Institutions

- Evolution and development of cooperative banking

- Structure of cooperative credit institutions
- Primary Agricultural Credit Societies (PACS)
- District Central Cooperative Banks (DCCBs)
- State Cooperative Banks (SCBs)
- Urban Cooperative Banks (UCBs)
- Banking Regulation Act, 1949 and cooperative banks
- Reserve Bank of India and regulation of cooperative banks
- Cooperative credit and financial inclusion
- Agricultural finance and rural credit

Suggested Readings

Books

- S.K. Basu, *Agricultural Finance and Cooperative Credit*.
- Vasant Desai, *Management of Cooperative Banks*.
- M.L. Tannan, *Banking Law and Practice in India*.

Articles

- "Cooperative Banking in India", Economic and Political Weekly.
- "Financial Inclusion through Cooperative Credit Institutions", NABARD Journal.

Legislations

- Banking Regulation Act, 1949.
- Reserve Bank of India Act, 1934.

Unit III : Financial Management, Accounts and Audit

- Capital structure of cooperative societies
- Sources of finance
- Financial planning and budgeting
- Maintenance of accounts
- Audit and inspection
- Internal and statutory audit
- Inquiry and surcharge proceedings
- Financial irregularities and liabilities
- Risk management in cooperative institutions
- Transparency and financial accountability

Suggested Readings

Books

- Vasant Desai, *Financial Management of Cooperatives*.
- R.K. Maheshwari, *Cooperative Administration*.

Articles

- "Audit and Accountability in Cooperatives", Cooperative Perspective.
- "Financial Discipline in Cooperative Institutions", Indian Cooperative Review.

Reports

- NABARD Reports.
- RBI Annual Reports.

Unit IV : National Institutions and Regulatory Framework

- Ministry of Cooperation
- National Cooperative Development Corporation (NCDC)
- National Bank for Agriculture and Rural Development (NABARD)
- National Agricultural Cooperative Marketing Federation (NAFED)
- Indian Farmers Fertiliser Cooperative Limited (IFFCO)
- Krishak Bharati Cooperative Limited (KRIBHCO)
- Reserve Bank of India and cooperative banks
- National Cooperative Union of India (NCUI)
- Cooperative education and training institutions
- Role of government agencies in cooperative development

Suggested Readings

Books

- B.S. Mathur, *Cooperation in India*.
- Vasant Desai, *Cooperative Management*.

Articles

- "Institutional Framework for Cooperative Development", Journal of Rural Development.
- "Role of NABARD in Strengthening Cooperative Credit", Indian Banking Review.

Reports

- NABARD Annual Reports.
- NCDC Annual Reports.
- Ministry of Cooperation Annual Reports.

Unit V : Contemporary Developments and Emerging Trends

- Digitalization of cooperative institutions
- Computerization of PACS
- E-governance and cooperative administration
- Digital payments and financial technology
- Financial inclusion and inclusive banking
- Sustainable finance and ESG principles
- Platform cooperatives and digital cooperatives
- Artificial intelligence and cooperative management
- Climate change and sustainable cooperative development
- Reforms in cooperative banking and governance

Suggested Readings

Books

- Johnston Birchall, *The International Cooperative Movement*.
- Vasant Desai, *Cooperative Management*.

Articles

- "Digital Transformation of Cooperatives", Journal of Cooperative Studies.

- "Financial Technology and Cooperative Banking", Indian Journal of Banking and Finance.

Reports

- RBI Reports on Cooperative Banking.
- NABARD Vision Documents.
- Ministry of Cooperation Reports.
- NITI Aayog Reports.

Recommendations

1. Vasant Desai, *Cooperative Management*.
2. R.K. Maheshwari, *Cooperative Administration*.
3. S.K. Basu, *Agricultural Finance and Cooperative Credit*.
4. M.L. Tannan, *Banking Law and Practice in India*.
5. B.S. Mathur, *Cooperation in India*.
6. Johnston Birchall, *The International Cooperative Movement*.
7. Banking Regulation Act, 1949.
8. Reserve Bank of India Act, 1934.
9. Multi-State Cooperative Societies Act, 2002.
10. NABARD Act, 1981.
11. National Cooperative Policy.
12. RBI Annual Reports.
13. NABARD Annual Reports.
14. National Cooperative Development Corporation Reports.
15. Ministry of Cooperation Annual Reports.

Evaluation Scheme

Internal Assessment (30 Marks)

- Two Written Assignments – 10 Marks
- One Presentation / Seminar – 10 Marks
- Participation in Online Discussions / Class Activities – 10 Marks

End Written Examination (70 Marks)

Section A

Short Answer Questions – 30 Marks

Section B

Analytical / Essay Type Questions – 40 Marks

Paper III – DCL 103
DISPUTE RESOLUTION, INSOLVENCY AND EMERGING ISSUES IN
COOPERATIVES

Duration: 40 Hours (including online lectures, seminars, tutorials, and assessments)

Credits: 8

Introduction

The effective functioning of cooperative institutions requires a robust framework for dispute resolution, financial stability, and institutional accountability. Owing to their democratic character and socio-economic significance, cooperative societies frequently encounter disputes relating to membership, elections, management, financial transactions, service matters, and administrative decisions. The resolution of such disputes through specialized mechanisms is essential to preserve the autonomy, efficiency, and sustainability of cooperative institutions. At the same time, economic liberalization, globalization, technological advancements, and financial reforms have introduced new challenges concerning insolvency, restructuring, competition, consumer protection, and digital transformation.

The legal framework governing cooperative societies provides distinct mechanisms for settlement of disputes, appeals, revisions, arbitration, and judicial review. The powers of the Registrar, cooperative tribunals, and courts have played a significant role in maintaining discipline and ensuring compliance with legal and statutory obligations. Furthermore, issues relating to winding up, liquidation, amalgamation, and revival of cooperative institutions have assumed increasing importance in the context of financial viability and governance reforms.

This paper provides a comprehensive understanding of dispute resolution mechanisms, insolvency, and emerging challenges affecting cooperative institutions. It examines the legal framework governing cooperative disputes, judicial remedies, winding up and liquidation, interaction between cooperative laws and other regulatory regimes, and contemporary developments such as digital cooperatives, platform cooperatives, sustainable development, and climate governance. The paper seeks to equip learners with analytical and practical skills necessary for addressing legal and policy issues confronting the cooperative sector.

Course Outcomes (C.O.)

After successful completion of this paper, students will be able to:

1. Understand the legal framework governing disputes in cooperative societies.
2. Analyze mechanisms for arbitration, appeals, revisions, and judicial remedies under cooperative laws.
3. Examine legal principles relating to winding up, liquidation, amalgamation, and restructuring of cooperative institutions.
4. Evaluate the interaction between cooperative laws and other regulatory frameworks such as consumer protection and competition law.
5. Understand contemporary challenges and emerging issues affecting cooperative institutions.

6. Analyze the impact of digital transformation, platform cooperatives, and sustainable development on cooperative governance.
7. Develop analytical skills relating to dispute resolution and legal accountability in cooperative institutions.

Program Outcomes

1. To provide a sound understanding of dispute resolution mechanisms under cooperative laws.
2. To equip learners with knowledge relating to insolvency, restructuring, and regulatory compliance.
3. To promote awareness regarding judicial remedies and legal accountability.
4. To prepare students for research and professional engagement in cooperative law and governance.
5. To develop interdisciplinary perspectives on contemporary challenges affecting cooperatives.

Syllabus

Unit I : Cooperative Disputes and Dispute Resolution Mechanisms

- Nature and scope of disputes under cooperative laws
- Powers and functions of the Registrar
- Reference of disputes
- Arbitration under cooperative laws
- Settlement of disputes relating to membership
- Election disputes
- Service disputes in cooperative institutions
- Disputes relating to management and administration
- Jurisdiction of cooperative authorities
- Alternative Dispute Resolution mechanisms in cooperatives

Suggested Readings

Books

- R.K. Maheshwari, *Cooperative Administration*.
- Vasant Desai, *Cooperative Management*.
- Avtar Singh, *Introduction to Cooperative Law*.

Articles

- "Dispute Resolution in Cooperative Societies", Indian Bar Review.
- "Arbitration under Cooperative Laws", Journal of Cooperative Studies.

Case Laws

- **Daman Singh v. State of Punjab**, AIR 1985 SC 973.
- **Deccan Merchants Cooperative Bank Ltd. v. Dalichand Jugraj Jain**, AIR 1969 SC 1320.

Unit II : Appeals, Revisions and Judicial Remedies

- Appeals under cooperative laws
- Revisional jurisdiction
- Cooperative tribunals and appellate authorities
- Judicial review under Articles 32 and 226 of the Constitution
- Writ jurisdiction of High Courts
- Role of civil courts
- Principles of natural justice
- Administrative fairness and accountability
- Jurisdictional conflicts
- Judicial control over cooperative administration

Suggested Readings

Books

- M.P. Jain, *Indian Constitutional Law*.
- R.K. Maheshwari, *Cooperative Administration*.

Articles

- "Judicial Review of Cooperative Decisions", Indian Journal of Constitutional Law.
- "Natural Justice and Cooperative Administration", Journal of Public Law.

Case Laws

- **Zoroastrian Cooperative Housing Society Ltd. v. District Registrar**, (2005) 5 SCC 632.
- **Thalappalam Service Cooperative Bank Ltd. v. State of Kerala**, (2013) 16 SCC 82.

Unit III : Winding Up, Liquidation and Restructuring

- Dissolution and winding up of cooperative societies
- Appointment and powers of liquidator
- Liquidation proceedings
- Distribution of assets and liabilities
- Merger and amalgamation
- Revival and reconstruction of cooperative institutions
- Financial distress and restructuring
- Insolvency and cooperative institutions
- Government intervention and revival packages
- Role of regulatory authorities

Suggested Readings

Books

- Vasant Desai, *Cooperative Management*.
- R.K. Maheshwari, *Cooperative Administration*.

Articles

- "Liquidation and Revival of Cooperatives", Cooperative Perspective.
- "Financial Restructuring of Cooperative Institutions", Indian Cooperative Review.

Reports

- NABARD Reports on Cooperative Reforms.

- Ministry of Cooperation Annual Reports.

Unit IV : Competition, Consumer Protection and Regulatory Framework

- Competition law and cooperative institutions
- Consumer Protection Act, 2019
- Rights of consumers and cooperative members
- Unfair trade practices
- Producer companies and cooperative enterprises
- Competition Commission of India and cooperative sector
- Cooperative marketing and consumer welfare
- Interface between cooperative laws and commercial laws
- Regulatory compliance and accountability
- Protection of stakeholders' interests

Suggested Readings

Books

- Avtar Singh, *Mercantile Law*.
- V.K. Agarwal, *Consumer Protection Law*.

Articles

- "Competition Law and Cooperatives", *Indian Law Review*.
- "Consumer Protection and Cooperative Institutions", *Journal of Consumer Affairs*.

Legislations

- Consumer Protection Act, 2019.
- Competition Act, 2002.

Case Laws

- **Zoroastrian Cooperative Housing Society Ltd. v. District Registrar**, (2005) 5 SCC 632.
- **Secretary, Thirumurugan Cooperative Agricultural Credit Society v. M. Lalitha**, (2004) 1 SCC 305.

Unit V : Emerging Issues and Contemporary Challenges

- Digital cooperatives and platform cooperatives
- E-governance and technological transformation
- Artificial intelligence and cooperative management
- Financial inclusion and digital banking
- Climate change and sustainable development
- ESG principles and cooperative governance
- Women empowerment through cooperatives
- Farmer Producer Organizations and producer companies
- Rural entrepreneurship and social enterprises
- Cooperative reforms and future challenges

Suggested Readings

Books

- Johnston Birchall, *The International Cooperative Movement*.
- Vasant Desai, *Cooperative Management*.
- Ian MacPherson, *Cooperative Principles for the Twenty-First Century*.

Articles

- "Digital Cooperatives and Platform Economy", *Journal of Cooperative Studies*.
- "Sustainable Development and Cooperatives", *International Cooperative Alliance Review*.

Reports

- NITI Aayog Reports.
- NABARD Vision Documents.
- Ministry of Cooperation Annual Reports.
- International Cooperative Alliance Publications.

Recommendations

1. Vasant Desai, *Cooperative Management*.
2. R.K. Maheshwari, *Cooperative Administration*.
3. Avtar Singh, *Introduction to Cooperative Law*.
4. M.P. Jain, *Indian Constitutional Law*.
5. Johnston Birchall, *The International Cooperative Movement*.
6. Ian MacPherson, *Cooperative Principles for the Twenty-First Century*.
7. Multi-State Cooperative Societies Act, 2002.
8. Relevant State Cooperative Societies Acts.
9. Consumer Protection Act, 2019.
10. Competition Act, 2002.
11. National Cooperative Policy.
12. NABARD Annual Reports.
13. Ministry of Cooperation Annual Reports.
14. International Cooperative Alliance Publications.
15. NITI Aayog Reports on Cooperative Reforms.

Evaluation Scheme

Internal Assessment (30 Marks)

- Two Written Assignments – 10 Marks
- One Presentation / Seminar – 10 Marks
- Participation in Online Discussions / Class Activities – 10 Marks

End Written Examination (70 Marks)

Section A

Short Answer Questions – 30 Marks

Section B

Analytical / Essay Type Questions – 40 Marks

Paper IV – DCL 104

Project / Dissertation / Internship

Credits: 8

Introduction

The culmination of the Diploma in Cooperative Laws programme lies in the practical application of theoretical knowledge through research-based projects, dissertations, case studies, policy papers, or internships. This paper is intended to cultivate independent thinking, analytical skills, legal research aptitude, and domain-specific expertise in cooperative law, governance, banking, and rural development. Students are encouraged to explore contemporary issues relating to cooperative societies, cooperative banking, dispute resolution, governance reforms, digital cooperatives, financial inclusion, and sustainable development.

The paper seeks to bridge academic learning with practical and institutional exposure. Through research projects or internships, students are expected to develop a comprehensive understanding of the legal, regulatory, financial, and administrative dimensions of cooperative institutions. The paper aims to equip learners with the ability to analyze practical problems, formulate policy recommendations, and contribute effectively to the development and strengthening of cooperative institutions in India.

Course Outcomes (C.O.)

Upon successful completion of this paper, students will be able to:

1. Apply theoretical and doctrinal knowledge to practical and empirical research in cooperative law and administration.
2. Develop critical thinking and analytical skills relating to governance, finance, and regulation of cooperative institutions.
3. Acquire practical exposure to cooperative institutions, regulatory bodies, financial institutions, and rural development organizations through internships and field-based learning.
4. Enhance legal research, writing, and documentation skills.
5. Prepare research reports and policy-oriented studies on contemporary issues affecting the cooperative sector.
6. Develop professional competence for higher studies, research, and engagement with cooperative institutions.
7. Promote interdisciplinary approaches to cooperative law, economics, banking, and rural development.

Program Outcomes

1. Strengthen academic and practical understanding of cooperative laws and governance.
2. Encourage development of research methodology, legal writing, and citation skills.
3. Enhance the ability to undertake doctrinal, comparative, and interdisciplinary research.
4. Promote interaction with cooperative institutions, financial organizations, and regulatory authorities.

5. Prepare learners for professional engagement, policy analysis, and higher studies in cooperative law and administration.

Structure and Guidelines

Option A : Dissertation / Project / Case Study:

Topic Selection

Students may choose topics relating to:

- Cooperative Law and Administration
- Constitutional Status of Cooperative Societies
- Multi-State Cooperative Societies Act, 2002
- Cooperative Governance and Democratic Management
- Cooperative Banking and Credit Institutions
- Agricultural and Rural Cooperatives
- Dairy Cooperatives and the Amul Model
- Consumer and Housing Cooperatives
- Women Cooperatives and Self-Help Groups
- Producer Companies and Farmer Producer Organizations
- Dispute Resolution under Cooperative Laws
- Digital Cooperatives and Platform Cooperatives
- Cooperative Reforms and Financial Inclusion
- Sustainable Development and Cooperatives
- Comparative Study of Cooperative Models

Supervisor: Each student shall be assigned a faculty supervisor by the Department.

Format:

The Dissertation/Project shall ordinarily contain:

- Title Page
- Certificate
- Declaration
- Acknowledgement
- Abstract
- Table of Contents
- Introduction
- Review of Literature
- Objectives and Research Methodology
- Analysis and Discussion
- Findings and Conclusions
- Suggestions and Recommendations
- Bibliography

Word Limit: Minimum 10,000 words

Submission Date: The date of submission shall be notified by the College. The dissertation shall ordinarily be submitted at least two weeks before the commencement of the End Written Examination.

Assessment Criteria:

Components	Weightage
Originality and Innovation	20%
Research Quality and Analysis	30%
Relevance and Contemporary Importance	20%
Structure, Citation and Presentation	20%
Viva-Voce	10%

Option B : Internship

Duration: Minimum Four Weeks

Organizations:

Students may undertake internships with:

- Ministry of Cooperation, Government of India
- National Cooperative Development Corporation (NCDC)
- National Bank for Agriculture and Rural Development (NABARD)
- National Cooperative Union of India (NCUI)
- State Cooperative Departments
- State Cooperative Banks
- District Central Cooperative Banks
- Primary Agricultural Credit Societies (PACS)
- Urban Cooperative Banks
- Indian Farmers Fertiliser Cooperative Limited (IFFCO)
- Krishak Bharati Cooperative Limited (KRIBHCO)
- National Agricultural Cooperative Marketing Federation (NAFED)
- Dairy Cooperatives and Milk Federations
- Farmer Producer Organizations (FPOs)
- Rural Development Institutions
- NGOs and Self-Help Group Federations
- Law Firms and Chambers dealing with Banking, Commercial, or Cooperative Laws
- Research Institutions and Think Tanks
- Consumer Cooperatives and Housing Cooperatives

Supervision:

The student shall submit a certificate from the host organization, which shall be verified by the Academic Coordinator/Faculty Supervisor.

Internship Report:

A report of minimum **3,000 words** shall be submitted detailing:

- Nature of Work Assigned
- Objectives of Internship
- Activities Undertaken
- Observations and Learning Outcomes
- Contributions and Recommendations

Assessment Criteria:

Components	Weightage
Participation and Attendance	20%
Quality of Internship Report	30%
Relevance of Work Assigned	20%
Evaluation by Mentor/Supervisor	20%
Viva-Voce	10%

Viva-Voce Examination

A Board of Examiners consisting of Internal and External Examiners shall assess the student's presentation and defence of the Dissertation/Project or Internship Report.

The Viva-Voce Examination shall evaluate:

- Conceptual Understanding
- Analytical Skills
- Clarity of Presentation
- Knowledge of the Subject
- Practical and Policy Understanding

The candidate shall be required to secure at least **50% marks** in the Viva-Voce Examination to pass.

Suggested Areas for Dissertation / Project:

Cooperative Law and Governance

- Constitutional Status of Cooperative Societies in India
- Impact of the Ninety-Seventh Constitutional Amendment
- Democratic Governance in Cooperative Institutions
- Comparative Study of State Cooperative Laws
- Accountability and Transparency in Cooperatives

Cooperative Banking and Finance

- Regulation of Cooperative Banks in India
- Role of NABARD in Rural Credit Development
- Financial Inclusion through Cooperative Institutions
- Computerization of Primary Agricultural Credit Societies
- Audit and Financial Accountability in Cooperative Banks

Agricultural and Rural Development

- Role of Cooperatives in Agricultural Development
- Farmer Producer Organizations and Rural Entrepreneurship
- Dairy Cooperatives and the Amul Model
- Women Cooperatives and Economic Empowerment
- Cooperatives and Sustainable Rural Development

Dispute Resolution and Legal Reforms

- Arbitration under Cooperative Laws
- Judicial Review of Cooperative Administration
- Role of Registrar in Cooperative Disputes
- Consumer Protection and Cooperative Societies
- Cooperative Reforms and Policy Developments

Emerging Issues

- Digital Cooperatives and Platform Economy
- Artificial Intelligence and Cooperative Governance
- Climate Change and Sustainable Cooperatives
- ESG Principles and Cooperative Institutions
- Comparative Study of International Cooperative Models

Suggested Readings and Resources

Books

1. B.S. Mathur, *Cooperation in India*.
2. Vasant Desai, *Cooperative Management*.
3. R.K. Maheshwari, *Cooperative Administration*.
4. Johnston Birchall, *The International Cooperative Movement*.
5. C.R. Kothari, *Research Methodology: Methods and Techniques*.
6. S.N. Jain, *Legal Research and Methodology*.
7. William H. Putman, *Legal Research, Analysis and Writing*.
8. Eugene Volokh, *Academic Legal Writing*.
9. Bryan A. Garner, *The Winning Brief*.
10. Avtar Singh, *Mercantile Law*.

Research Methodology and Citation Guides

1. Indian Law Institute (ILI), *Legal Research and Methodology*.
2. Harvard Bluebook Citation Manual.
3. OSCOLA: Oxford Standard for Citation of Legal Authorities.
4. SCC Online and Manupatra Citation Guides.

Online Databases and Resources

1. SCC Online.
2. Manupatra.
3. HeinOnline.

4. JSTOR.
5. LexisNexis.
6. Westlaw International.
7. Ministry of Cooperation, Government of India.
8. National Cooperative Development Corporation (NCDC).
9. NABARD Digital Library.
10. International Cooperative Alliance (ICA).
11. National Cooperative Union of India (NCUI).
12. NITI Aayog Reports.
13. Reserve Bank of India Publications.
14. Ministry of Agriculture and Farmers Welfare.
15. Government of India Open Data Portal.

Evaluation Scheme

Internal Assessment (30 Marks)

- Research Proposal / Synopsis – 10 Marks
- Seminar / Presentation – 10 Marks
- Progress Report and Participation – 10 Marks

Project / Dissertation / Internship Evaluation (70 Marks)

Section A

Research / Report Quality – 40 Marks

Section B

Analytical Content, Findings and Presentation – 30 Marks