



Co-operation

STANDARD XII



The Coordination Committee formed by GR No. Abhyas - 2116/(Pra.Kra.43/16) SD - Dated 25.4.2016 has given approval to prescribe this textbook in its meeting held on 30.01.2020 and it has been decided to implement it from the educational year 2020-21.

Co-operation

STANDARD XII



2020

**Maharashtra State Bureau of Textbook Production and Curriculum
Research, Pune - 411 004**



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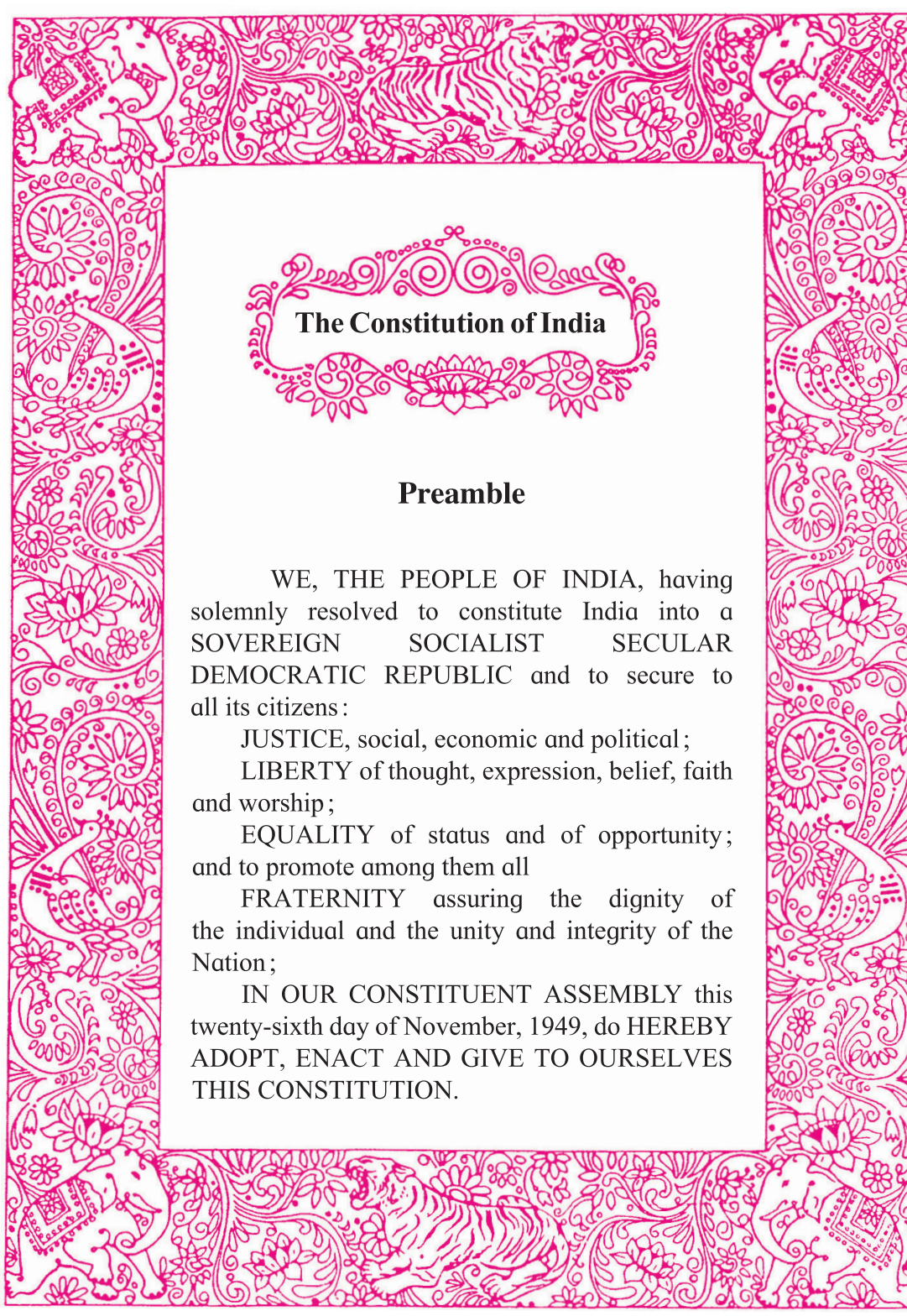
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The Constitution of India

Preamble

WE, THE PEOPLE OF INDIA, having solemnly resolved to constitute India into a SOVEREIGN SOCIALIST SECULAR DEMOCRATIC REPUBLIC and to secure to all its citizens :

JUSTICE, social, economic and political ;

LIBERTY of thought, expression, belief, faith and worship ;

EQUALITY of status and of opportunity ; and to promote among them all

FRATERNITY assuring the dignity of the individual and the unity and integrity of the Nation ;

IN OUR CONSTITUENT ASSEMBLY this twenty-sixth day of November, 1949, do HEREBY ADOPT, ENACT AND GIVE TO OURSELVES THIS CONSTITUTION.

NATIONAL ANTHEM

Jana-gana-mana-adhināyaka jaya hē
Bhārata-bhāgya-vidhātā,

Panjāba-Sindhu-Gujarāta-Marāthā
Drāvida-Utkala-Banga

Vindhya-Himāchala-Yamunā-Gangā
uchchala-jaladhi-taranga

Tava subha nāmē jāgē, tava subha āsisa māgē,
gāhē tava jaya-gāthā,

Jana-gana-mangala-dāyaka jaya hē
Bhārata-bhāgya-vidhātā,

Jaya hē, Jaya hē, Jaya hē,
Jaya jaya jaya, jaya hē.

PLEDGE

India is my country. All Indians are my brothers and sisters.

I love my country, and I am proud of its rich and varied heritage. I shall always strive to be worthy of it.

I shall give my parents, teachers and all elders respect, and treat everyone with courtesy.

To my country and my people, I pledge my devotion. In their well-being and prosperity alone lies my happiness.

PREFACE

Dear Students,

We are very happy to present 12th std. textbook of ‘Co-operation’ subject from academic year 2020 – 2021 for Arts and Commerce faculty.

Seeing the importance of co-operation in the social life we have obtained primary knowledge of co-operation in 11th std. On this basis in 12th std. organisation of co-operative society, secretarial correspondence, Commissioner and Registrar of co-operatives, Maharashtra State Co-operative Societies Act, 1960, Co-operative banks, Co-operative education and training and challenges before co-operative society these units are included.

While presenting this units Maharashtra State Co-operative Societies Act, 1960 and rules 1961 has been considered. The time – to – time amendments and 97th amendment of Maharashtra State Co-operative Societies Act (amended), 2013 has been incorporated.

Seeing the provisions of the act the units of textbook of ‘Co-operation’ has been designed in a simple and easy language. The age group and understanding capacity is also taken into consideration.

Competency statements are given in the textbook. Figures and pictures have been used to understand this concept. Students learn a lot from discussion, so under the heading ‘Discuss’ some topics are given for discussion to the students. Some activities have been suggested in this textbook for student such as to visit the co-operative organizations, collect information and present it. Students have been given the opportunity to express their opinion on various topics given in this textbook. For this, questions related to this have been framed in exercise of each topic. At the end of each topic important terms, summary and exercise is given.

For effective learning and more information ‘QR code’ is also given for additional audio-visual material. It will be definitely helpful for learning.

We are thankful to Committee Members, Study Group Members, Translators, Reviewer for their valuable contribution for this textbook.

We believe that this textbook will fulfil the expectations of Educational Experts, Subject Experts, Teachers and Students.



(Vivek Gosavi)

Director

Pune

Date : 21 February 2020

Bharatiya Saur : 2 Phalguna 1941

Maharashtra State Bureau of Textbook
Production and Curriculum Research, Pune.

COMPETENCY STATEMENT

- It is expected that students will develop the following competencies after studying Co-operation syllabus in standard XII

Unit No.	Units	Competency Statement
1.	Organization of Co-operative society	Students will be able to • Explain the Organization structure of the co-operative society. • Explain member and its types, rights and responsibilities. • Explain Managing committee's functions, powers and responsibilities. • Explain Chairman's functions, powers and responsibilities. • Explain Secretary's functions and qualities of ideal secretary. • To draft various letters of co-operative society.
2.	Commissioner and Registrar of Co-operatives	Students will be able to • Explain Role, Functions, Powers and Responsibilities of Commissioner and Registrar.
3.	Study of Maharashtra State Co-operative Societies Act, 1960 upto date amendments	Students will be able to • Explain the legal provisions of Maharashtra State co-operative Societies Act, 1960 (amended upto 2013) relating to Capital Raising, Meetings. • Explain the provisions of accounts and Audit of co-operative societies.
4.	Study of Co-operative Banks	Students will be able to • Explain Functions, Problems and Remedies of Urban co-operative bank, District central co-operative bank and State co-operative bank.
5.	Co-operative Education and Training	Students will be able to • Explain Need and Importance of co-operative Education and Training. • Explain various Training institution.
6.	Challenges Before Co-operative sector	Students will be able to • Explain Challenges before co-operative society and remedies thereon.

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