



Agricultural Co-operative Staff Training Institute

(An Autonomous Institution under Government of Kerala)



Accredited by Centre for Professional Excellence in Co-operatives (C-PEC)
An Initiative by BIRD, NABARD

PGDCBM

Post Graduate Diploma in Co-operative and Bank Management

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Agricultural Co-operative Staff Training Institute (ACSTI), Thiruvananthapuram

The Agricultural Cooperative Staff Training Institute (ACSTI), one of the pioneer learning institutes in the cooperative credit structure in Kerala was set up in the year 1992, under the World Bank Storage Project III with the assistance of National Cooperative Development Corporation (NCDC) and the patronage of Kerala State Government, with an objective to train the staff of the cooperative sector. The Institute which has completed a remarkable journey of 30 years in 2022, was formally conferred with an autonomous status by the State Government on 30th November 2018, which was announced by Sri Pinarayi Vijayan, Chief Minister of Kerala. The Institute has been mandated to provide training to members, staff and Board of directors including Presidents and Secretaries of Primary Agricultural Credit Societies (PACS), staff and Governing committee members of Kerala State Cooperative Bank, Cooperative Department and all other cooperative fraternity. Along with this, the Institute is actively involved in conducting research activities, seminars and workshops in various domains related to the cooperative sector. The Institute has received B+ Accreditation of the Centre for Professional excellence in Co-operatives (C-PEC), a Specialised wing of Bankers Institute for Rural Development (BIRD), the training wing of NABARD. In November 2019, ACSTI in association with Co-operative Department, conducted a talk on the topic 'Platform Co-operatives' and 'Model for Governance in Kerala' by Prof Trebor Scholz. The Asia Pacific CCR conference 2020 of ICA was conducted by ACSTI on a virtual platform in collaboration with Uralungal Labour contract Society (ULCCS) on the 17th and 18th of December 2020. Since the ascension to an Autonomous institute, two books titled 'Credit Co-operatives in Kerala' and 'Non-Credit Co-operatives in Kerala' were released by ACSTI. ACSTI also conduct exposure visits and research activities in collaboration with other National and International organizations having similar objectives. The Institute has been chosen as one of the MBA centers of Kerala University. With an aim to create co-operatives with a global outlook, ACSTI is starting a course titled 'Post graduate Diploma in Co-operative and Bank Management (PGDCBM)

The Institute is set in a scenic campus with modernized classrooms and state-of -art hostel and canteen facilities. The governance framework of the institute comprises a General Council headed by the Hon'ble Minister for Cooperation, an Executive Committee under the chairmanship of the Secretary Cooperation and an Academic Advisory Committee, headed by the Registrar of Cooperative Societies.

Post Graduate Diploma in Co-operative and Bank Management (PGDCBM)

Regulations

I **Scope:** The Regulations framed herein shall apply to Post-Graduate Diploma in Co-operative and Bank Management (PGDCBM) under the Agricultural Co-operative Staff Training Institute (ACSTI), Monvila, Kulathoor, Thiruvananthapuram. These regulations shall come into effect from the date of beginning of the first batch of PGDCBM.

II **Programme Duration:** PGDCBM (Full Time) Diploma Programme of the Agricultural Co-operative Staff Training Institute (ACSTI) shall be completed in one year (12 months) consisting of three Terms/Semester. Each Term shall consist of 4 months duration, 12 instructional weeks of 6 days each of 6 hours per day and will be a 4-credit course.

Credit Assignment:

Each course is assigned credits and credit hours on the following basis:

One Credit is defined as one Lecture period of one hour (60 minutes) per week over a semester. One Practical/Project period is defined as one hour (depending on the discipline) per week over a semester. Whereas, two hours of project, internship and dissertation is defined as one credit.

III **Eligibility for Admission:** The eligibility for admission to PGDCBM. (Full Time) programme under the ACSTI is a pass with 50% marks in aggregate in any degree exam of any University approved by the UGC and Association of Indian Universities (AIU). Age up to 40 years for working candidates and 30 for open candidates. Reservation as per Govt. norms for SC/ST candidates and OBC Candidates.

IV **Admission Procedure:** The intake capacity of the program is 40 and 50% of seats will be reserved for employees of co-operatives. In case sufficient candidates are not available in employee's category, vacant seats will be allotted to candidates in the open Category.

The selection of the students will be based on Written Test conducted by the ACSTI written (approximated 80%), GD (10%) and Interview (10%).

V Fees

Tuition Fees : 25000/- Per Term for a student

Other Fees : 5000/- (Per Year)

VI Evaluation:

1. Regular Term Examinations for three hours duration will be conducted for all subjects at the end of each term. The mark list will be issued after each Term examination and final consolidated mark list showing the marks scored in all the three terms after the successful completion of the programme.
2. Each course /paper of the programme will have 100 marks, the end of First Term examination will have 730 marks, II Term 730 marks, and III term 740 marks. Further, Internship-I, Internship-II and Comprehensive Viva-voce will have 100 marks, and Project Work 100 marks. Thus, total marks for the programme shall be 2200.
3. The distribution of Internal Assessment marks will be:

A	Periodical Test (Subject to minimum of 2 tests for each course)	10 marks
B	Assignments/Case Analysis	10marks
C	Seminar, Discussion, Exercise etc.	10 marks
D	Class Participation and Attendance	5 marks
E	Quiz	5 marks
	Total	40 marks

4. A systematic record for the award of Internal Assessment marks shall be maintained in the Institute signed by the faculty member concerned and counter signed by the Director of the programme. Internal examination marks will be notified/ displayed before the commencement of the term end examination. Any student having grievance in the internal evaluation shall appeal to the concerned course teacher. If the student is not satisfied with the faculty concerned, he/she can appeal to the Programme Director. Even after appealing to the Programme Director, the student can represent to the Director of the Institute who in turn will

constitute a committee to look into the grievance. The report of the committee shall be binding on both parties i.e., students and course teacher.

VII Time limit for the completion of the programme: A candidate shall be required to complete the programme within a period of three years after joining the programme.

VIII Classification of Successful Candidates:

A. A candidate who secures not less than 40% in the External Examination of a paper subject to a minimum of 50% of the aggregate of continuous assessment and external Exam together of a paper will be declared to have passed the examination.

B. The division of pass will be based on the aggregate marks of all the continuous assessment and end semester examinations in the two semesters put together.

1. Candidates who have secured 50% marks and above but below 60% of total marks for all papers in semester examinations shall be declared to have passed in Second Class.

2. Candidates who obtains 60% marks and above but less 80% total marks for all papers in semester Examinations shall be declared to have passed in First Class.

3. Candidates who obtain 80% and above of the total marks in all papers in semester examinations in the first attempt shall be declared to have passed in First Class with distinction.

IX Core Courses: These are a set of compulsory courses essential for PGDCBM Programme and the core courses include both Theory and Practical courses.

Electives (ELs) are the Electives that students can choose from a range of Electives offered by the Institute.

X Internship Report: During the first term, each student is required to visit various types of cooperative institutions to understand the functions. The duration will be for 10 days. The students shall submit a report providing the details of the functions and issues about the cooperatives they visited. They will be taken to the cooperatives by a faculty member. The report will have 15 marks and viva-voce will have 15 marks and in toto 30 marks.

The students shall take up an internship work in the second term in the functional areas viz., Finance, Marketing, Human Resource and Banking (duration of each project is 10 days). They shall be under the guidance and supervision of a member of the faculty as well a guide from the Institution. The reports have to be submitted before the commencement of the final semester examination. The contact hours required for the

completion of each project work is 20 hours distributed over a continuous period of 10 days. Students shall be deputed for the Internship –II work immediately after the completion of the second term class works. The internship work will be evaluated for 30marks. There will be an external valuation for the internship work and report.

- XI **Attendance:** Each student should have a minimum attendance of 75% for appearing the term end examination.

Relaxation of attendance requirement up to 10% may be granted for valid reasons such as illness, representing ACSTI in extracurricular activities and participation in Coop. Week, sports etc.

- XII **Internship:** During the second term, PGDCBM students are required to complete two weeks (15 days) of Internship as part of the programme. The basic premise of an internship is, students should work outside the traditional campus environment to gain practical experience. The internship report is evaluated both internally and externally.

- XIII **Dissertation:** During the third term, every student is required to undertake a dissertation of a problem centered nature in a co-operative (20 days) under the guidance of a member of the faculty and the report have to be submitted at the end of the second semester. The marks awarded for dissertation work is 100, 40% of the marks for the external evaluation and 40% for internal evaluation and 20 % for the joint Viva-voce exam.

- XIV **Comprehensive Viva-voce Examination:** The student will have to attend a Comprehensive Viva-voce exam for 40 marks at the end of third Term. If any candidate secures less than 25% marks in the comprehensive Viva-voce exam, he/she needs to attend the same during the next year. She/he will be given a total of three chances to clear the same.

- XV **Conferment of the Post Graduate Diploma:** A candidate who has secured a minimum of 50% marks in all courses prescribed in the programme and earned the minimum required credits shall be considered to have passed the PGDCBM's Programme.

XVI Course-Wise Letter Grades

1. The percentage of marks obtained by a candidate in a course will be indicated in a letter grade.
2. A student is considered to have completed a course successfully and earned the credits if he/she secures an overall letter grade other than RA.
3. A course successfully completed cannot be repeated for the purpose of improving the marks.

4. A letter grade RA indicates that the candidate shall reappear for that course. The RA once awarded stays in the grade card of the student and is not deleted even when he/she completes the course successfully later. The grade acquired later by the student will be indicated in the grade sheet of the Trimester in which the candidate has appeared for clearance of the arrears.
5. If a student secures RA grade in the Project Work/Internship/Practical Work/Dissertation, he/she shall improve it and resubmit if it involves only rewriting/ incorporating the clarifications suggested by the evaluators or he/she can re-register and carry out the same in the subsequent semesters for evaluation.

XVII Provision for Withdrawal from the End Semester Examination (ESE)

1. The letter grade W indicates that a candidate has withdrawn from the examination.
2. A candidate is permitted to withdraw from appearing in the ESE for one course or courses in ANY ONE of the semesters ONLY for exigencies deemed valid by ACSTI.

Permission for withdrawal from the examination shall be granted only once during the entire duration of the programme.

3. Application for withdrawal shall be considered only if the student has registered for the course(s), and fulfilled the requirements for attendance and internal tests.
4. The application for withdrawal shall be made ten days prior to the commencement of the examination and duly approved by Programme Director. Notwithstanding the mandatory prerequisite of ten days' notice, due consideration will be given under extraordinary circumstances.
5. Withdrawal is not granted for arrear examinations of courses in previous semesters and for the final semester examinations.
6. Candidates who have been granted permission to withdraw from the examination shall reappear for the course(s) when the course(s) are offered next.
7. Withdrawal shall not be taken into account as an appearance for the examination when considering the eligibility of the candidate to qualify for First Class with Distinction.

XVIII Academic Misconduct

Any action that results in an unfair academic advantage/interference with the functioning of the academic community constitutes academic misconduct. This includes but is not limited to cheating, plagiarism, altering academic documents,

fabrication/falsification of data, submitting the work of another student, interfering with other students' work, removing/ defacing library or computer resources, stealing other students' notes/ assignments, and electronically interfering with other students'/Institute's intellectual property. Since many of these acts may be committed unintentionally due to lack of awareness, students shall be sensitized on issues of academic integrity and ethics.

XIX Transitory Regulations

Wherever there has been a change of syllabi, examinations based on the existing syllabus will be conducted for three consecutive years after implementation of the new syllabus in order to enable the students to clear the arrears. Beyond that, the students will have to take up their examinations in equivalent subjects, as per the new syllabus, on the recommendation of the programme director concerned.

Notwithstanding anything contained in the above pages as Rules and Regulations governing the One Year PGDCBM Programmes at ACSTI, the Executive Committee is vested with the powers to revise them from time to time.



PROGRAMME DETAILS: POST GRADUATE PROGRAMME IN CO-OPERATIVE AND BANK MANAGEMENT (PGDCBM)		
Duration of the Programme	12 months	12 months Programme Work and 15 days Project work, 25 days Internship I and II)
Total No. of Paper	24 papers	
Total Marks	2200	
Internship – I	15 days	30 marks (visit to understand the functions of different types of co-operatives)
Internship – II	1no. (10 days)	30 marks (Financial/Marketing/Human Resource/Banking)
Project Work	30 days	100 marks
Comprehensive Viva Voce Exam	One day	40 Marks: During the end of third term
Induction Programme	Two weeks	
Placement Training	One week	

**POST GRADUATE DIPLOMA IN CO-OPERATIVE AND BANK MANAGEMENT
(PGDCBM)**

**SCHEME OF COURSE
I TERM**

Course Code	Name of the Course	No. of Hours per week			Evaluation		
		Lecture (L)	Practical (P)	Total Credits (per day)	Continuous Assessment (CA)	Semester End Assessment (EA)	Total
20CCC101	Co-operative Theory, Policies and Development	4	0	4	40	60	100
20BCC101	Banking Theory and Practices	4	0	4	40	60	100
20BCC102	Principles of Accounting	4	0	4	40	60	100
20CCC102	Management of Co-operative Enterprises	4	0	4	40	60	100
20NCC101	Business Communication	2	2	4	40	60	100
20BCC103	Organizational Behavior	4	0	4	40	60	100
20NCC102	Computer Applications -I (Theory and Practical)	1	3	4	40	60	100
20PRC101	Internship and Viva Voce Exam (10 days)	0	8	4	15	15	30
	Total	23	13	32	295	435	730

Course Code:

CCC: Core Cooperative Courses

BCC: Core Banking and Management Courses

NCC: Non-Core Courses

ELT: Electives

PRC: Practical

II TERM

Course Code	Name of the Course	No. of Hours per week		Evaluation			
		Lecture (L)	Practical (P)	Total Credits	Continuous Assessment (CA)	Semester End Assessment (EA)	Total
20BCC204	Managerial Economics	4	0	4	40	60	100
20CCC203	Working of Co-operatives (All types)	4	0	4	40	60	100
20CCC204	Legal Environment for Cooperatives and Banking	4	0	4	40	60	100
20CCC205	Co-operative Accounts and Audit	3	1	4	40	60	100
20BCC205	Financial Statement Analysis	4	0	4	40	60	100
20NCC203	Business Statistics and Research Methodology	4	0	4	40	60	100
20NCC204	Computer Applications-II	1	3	4	40	60	100
20PRC202	Internship-II (15 days)	0	16	8	15	15	30
	Total	24	20	36	295	435	730

III TERM (4 months)							
Course Code	Name of the Course	No. of Hours per week		Evaluation			
		Lecture (L)	Practical (P)	Total Credits	Continuous Assessment (CA)	End Semester Assessment (EA)	Total
20BCC306	Marketing and Customer Relationship Management	4	0	4	40	60	100
20BCC307	Human Resource Management	4	0	4	40	60	100
20BCC308	Retail and Digital Banking	4	0	4	40	60	100
20BCC309	Lending Operations of Banks	4	0	4	40	60	100
20BCC310	Small Business and Entrepreneurship Management	4	0	4	40	60	100
20ELT301	Elective 1: Security Analysis and Portfolio Management and Derivatives	4	0	4	40	60	100
20ELT302	Elective 2: Rural Development						
20ELT303	Elective 3: Rural Banking and Micro Finance						
20PRC303	Project Work	0	16	8	40	60	100
20PRC304	Comprehensive Viva-voce	0	0	0	0	40	40
	Total	24	16	32	280	460	740

One Year Post Graduate Diploma in Co-operative and Bank Management (PGDCBM)

ADMISSION OPEN

2022-2023

Qualification

- Degree (with 50% Marks)
Any University approved by the UGC and Association of Indian Universities (AIU).

Admission Procedure

- Written (approximated 80%), GD (10%) and Interview (10%).

Internship

- complete two weeks (15 days) of Internship as part of the programme

Maximum age limit

- 40 for working candidates
30 for open candidates

Duration

- 12 Months (3 Terms)
Each Term shall consist of 4 months

Fee

- Tuition Fees: 25000/- Per Term
Other Fees : 5000/- (Per Year)



Last date 15-08-2022