

UNIVERSITY OF MADRAS
B.Com (CO-OPERATION)
(w.e.f.2008-09)

FIRST SEMESTER

Subjects	Credits	Ins. Hours	Max .MARKS		
			Ext.	Int	Total
Part – I Language Paper – I	3	4	75	25	100
Part – II English Paper – I	3	4	75	25	100
Part III Core Paper –I Theory and Development of Co-operation	4	6	75	25	100
Core Paper – II Business Organisation	4	6	75	25	100
Allied Paper – I Economics Analysis	5	6	75	25	100
Part – IV Basic Tamil/Adv.Tamil/NME	2	2	75	25	100
Soft skills -I	3	2	50	50	100

SECOND SEMESTER

Subjects	Credits	Ins. Hours	Max. MARKS		
			Ext.	Int.	Total
Part – I: Language – Paper – II	3	4	75	25	100
Part – II: English - Paper – II	3	4	75	25	100
Part III Core Paper –III Co-operative Finance and Banking	4	6	75	25	100
Core Paper – IV General and Co-operative Accounts	4	6	75	25	100
Allied Paper – II Rural Development in India	5	6	75	25	100
Part – IV: Basic Tamil/Adv. Tamil/NME	2	2	75	25	100
Soft skills-II	3	2	50	50	100

THIRD SEMESTER

Course components	Subjects	Inst. Hrs	Credits	Max. Marks		
				Ext. Marks	Int. Marks	Total
Part – I	Language Paper III	4	3	75	25	100
Part – II	English Paper – III	4	3	75	25	100
Part – III	Core Paper – V – Producers’ Co-operatives	6	4	75	25	100
	Core Paper – VI – Management Accounting for Co-operatives	6	4	75	25	100
	Allied Paper III – Elements of Statistics and Research Methods	6	5	75	25	100
	Environmental Studies	2	Examination conducted in IV sem			
Part – IV	Soft skill III	2	3	50	50	100

FOURTH SEMESTER

Course components	Subjects	Inst. Hrs	Credits	Max. Marks		
				Ext. Marks	Int. Marks	Total
Part – I	Language Paper IV	4	3	75	25	100
Part – II	English Paper – IV	4	3	75	25	100
Part – III	Core Paper – VII – Trading and Services Co-operatives	6	4	75	25	100
	Core Paper VIII – Principles of Management	6	4	75	25	100
	Allied Paper – IV – Computer Applications to Co-operatives	6	5	75	25	100
Part – IV	. Soft skill IV	2	3	50	50	100
	Environmental Studies	2	2	75	25	100

FIFTH SEMESTER

Course components	Subjects	Inst. Hrs	Credits	Max. Marks		
				Ext. Marks	Int. Marks	Total
Part – III	Core Paper IX – General and Co-operative Audit	6	4	75	25	100
	Core Paper X – Co-operative Law	6	4	75	25	100
	Core Paper – XI – Banking Theory, Law and Practice	6	4	75	25	100
	Core Paper – XII – Co-operative Management and Administration	6	4	75	25	100
Project / Electives*	Core Paper – XIII – Practical Training – Phase I (Institutional visit)	5	5			
Part – IV	. Value Education	1	2	75	23	100

* Details of training and examination explained in the syllabus

SIXTH SEMESTER

Course components	Subjects	Inst. Hrs	Credits	Max. Marks		
				Ext. Marks	Int. Marks	Total
Part – III	Core Paper – XIV – Business Laws for Co-operatives	6	4	75	25	100
	Core Paper XV – Principles of Marketing	6	4	75	25	100
	Core Paper XVI – Co-operative Entrepreneurship Development	6	4	75	25	100
	Core Paper XVII – Co-operative Business Communication and Management Information system	6	4	75	25	100
Project / Electives*	Core Paper XVIII – Practical Training – Phase – II (Internship Training)	5	6			100
Part – V	Extension Activities	1	1			

* Details of training and examination explained in the syllabus

BACHELOR OF COMMERCE (CO-OPERATION)

SYLLABUS

FIRST SEMESTER

CORE PAPER – I: THEORY AND DEVELOPMENT OF CO-OPERATION

- Unit – 1: Definition, meaning and characteristics of Co-operation –
Benefits of Co-operation: Economic, Social and Moral –
Evolution of Co-operative Principles:
Rochdale Principles, ICA 1937, ICA 1966 and ICA 1995
Principles – Analysis of the reformulated 1995 Principles.
- Unit – 2: Co-operation and other forms of Economic Organizations: Co-
operation and Joint Stock Company, Partnership Firm, Trade Union
and Self-help Groups.
- Co-operation and other forms of Economic Systems: Capitalism and
co-operation, Co-operation as a balancing sector.
- Unit - 3: History of Co-operative Movement in Foreign Countries – Consumers
Co-operatives in England, Credit Co-operative Movement in Germany,
Dairy Co-operatives in Denmark.
- Contributions of Rochdale Pioneers, Robert Owen, DR. William King
and Charles Fourier to Co-operative thought.
- Unit – 4: History of Co-operative Movement in India. Genesis of Co-operative
Movement in India – Post Independence Era – Different Committees
and Commissions: All India Rural Credit Survey Committee, Metha
Committee, Miridha Committee, All India Rural Credit Review
Committee, Date Commission, ACR Committee, Vaidyanathan
Committee etc.
- Unit – 5: Co-operative Education and Training – Need and Importance –
Arrangement for Co-operative Education and Training in India at
different levels – Role of promotional Agencies – NCUI, ICA. .

Books Recommended:

1. Fundamentals of Co-operation - Dr.O.R.Krishnaswami
2. Theory of Co-operation - Dr.V.Kulandaisamy
3. Theory, History and Practice of Co-operation - R.D.Bedi
4. Principles, problems and practice of Co-operation - Dr. T.N.Hajela
5. Co-operation in India - Dr.B.S. Mathur
6. History of Co-operative thought - Dr. John Winfred & Dr.V.Kulandaisamy.
7. Co-operation in India - Dr. Madhan.

CORE PAPER – II: BUSINESS ORGANISATION

- Unit – 1: Meaning and definition of business – essential characteristics of business – types of business – nature and scope of business – objectives of modern business – essentials of a successful business – meaning of business organization – characteristics of a ideal form of business organization.
- Unit – 2: Forms of Business Organizations – Sole Trader, Partnership Firm, Joint Hindu Family Firm, Joint Stock Companies, Co-operative Undertakings, Public Utilities, Public Enterprises.
- Unit - 3: Capital raising for corporate sector – need and importance – methods of raising finance – issue of shares, debentures – assistance from industrial financial institutions – borrowings from banks –Stock Exchange – functions – methods of trading.
- Unit – 4: Business Combination: Meaning, objects, causes, types and forms of combination – combination in India – Control of combination – Rationalisation.
- Unit – 5: Business Environment – meaning, significance, elements of business environment – (Political, economic, social and legal environments) Factors influencing location of industry, size of business units, optimum firm & industrial estates.

Books Recommended:

1. Modern Business Organization and Management. - S.A.Sherikar, S.A.
2. Business Organization and Management - Bhushan Y.K.
3. Principles of Business Organization and Management - Reddy. P.N. and Gulshan. S.S.
4. A Text Book of Business Organization - Vinayagam and Vasudevan. V.

ALLIED PAPER – I: ECONOMIC ANALYSIS:

- Unit – 1: The nature and scope of Economic Demand Analysis – demand Schedule – Law of Demand – Demand Curve – Utility analysis – Law of Diminishing Marginal Utility –Difference Curve analysis – Marginal rate of substitution – consumer’s equilibrium Exasticity of demand.
- Unit – 2: Production function – Factors of Production – Law of Returns – Returns to Scale – ISO – Quant Curves.
- Cost and Revenue – Total fixed cost, total variable cost. Total Cost, Average fixed cost, Average variable cost, Average cost, Marginal Cost, Short run cost curves – Revenue curves – Average and Marginal Revenue.

- Unit – 3: Market Structure – Equilibrium of the firm and industry, Pricing under perfect competition and under monopoly – price discrimination – pricing under monopolistic competition – Duopoly and Oligopoly.
- Unit – 4: Factor, pricing, marginal productivity theory – Rent Quasirent Interest theory – Profit theory.
- Unit – 5: National Income – National Product and National Income – per Capital Income problem –Economic Welfare.
- Nature and principles of Public Finance, Public Expenditure and Indirect Taxes.

Books Recommended:

1. Principles of Economics - M.L. Seth
2. Principles of Economics - K.P.M. Sundaram & M.V.Vaish.
3. Money, Banking, International Trade & Public Finance - M.L. Seth, Lakshmi Narain Agarwal.

SECOND SEMESTER

CORE PAPER – III: CO-OPRATIVE FINANCE AND BANKING

- Unit – 1: Co-operative Credit – Evaluation and structure of Co-operative Credit Movement in India – Rural and Urban – Agricultural and non-agricultural –RRB, Commercial Banks, RBI, NABARD.
- Unit – 2: Primary Agricultural Co-operative Banks : Constitution and Management, Size, Functions – Crop Loan System – meaning, features, procedures, problems – over dues – remedies – Development Action Plan.
- Unit – 3: District Central Co-operative Banks – Origin – Constitution – Management Structure – Resource Mobilization – Lending – Functions. State Co-operative Banks – Origin –Constitution – Management Structure – Resource mobilization –Funds Managements – Functions. National Federation of State Co-operative Banks (NAFSCORS).
- Unit – 4: Long Term Credit: Nature and features of Long term credit – Need for separate Agency – Primary Agricultural and Rural Development Banks – Organizational Pattern, Sources of Finance – Loan Sanctioning Procedures –Recovery Management –State Agricultural and Rural Development Bank- Objectives, constitution, raising of funds – issue of various debentures – functions.
- Unit – 5: Non-Agricultural Co-operative Credit, Constitution, Objectives, functions and management of urban Co-operative Banks – Provisions of the Banking Regulations Act as applicable to co-operative Banks.

Books Recommended:

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|----|---|---|-------------------------------|
| 1. | Agricultural Problems of India | - | Memoria. C.B. |
| 2. | Co-operative Banking in India | - | Chouby. V.N. |
| 3. | Co-operative Banking in India | - | Nakkiran, S &
John Winfred |
| 4. | Agricultural Finance and Rural Banking | | Nakkiran S. |
| 5. | I Farm Credit and Co-operative India- | | Naidu. V.T. |
| 6. | Management in Agricultural Finance - | | Nain. S.C. |
| 7. | Agricultural Finance Progressive
Co-operation, Bombay. | - | Kathuria. G. |
| 8. | Crop. Insurance in India | - | Rustagi, N.K. |

CORE PAPER – IV: GENERAL AND CO-OPERATIVE ACCOUNTS

- Unit -1: Book Keeping – Objects – double entry – Journal –Subsidiary records – Ledger Postings and balancing – Bank Reconciliation Statement.
- Unit – 2: Trial Balance – Preparation – Errors disclosed and not disclosed by trial balance – rectification of errors – suspense account.
- Unit – 3: Preparation of Final Accounting – Trading Account, Profit and Loss Account and Balance Sheet – Fundamentals of Co-operative Accounts – difference between Co-operative accounts and double entry system – different types of day books – posting them into ledgers – different types of ledgers in co-operatives – reconciliation of special ledger with general ledger balance.
- Unit – 4: Preparation of Final Accounts in Co-operative Societies.
- Unit – 5: Book Profit Vs. Divisible Profit – distribution of net profits – Provision in the Act and Bylaws.

Books Recommended:

1. Co-operative Account Keeping - O.R. Krishnaswami
2. Treatise on Co-operative Account - P. Manickavasagam
3. Double Entry Book-keeping - J.R. Batliboi

ALLIED PAPER – II: RURAL DEVELOPMENT IN INDIA

- Unit – 1: Rural Development: Concept, Objectives, Principles and Scope – Features of rural economy – Earlier experiments in India – Gurgaon experiment, Baroda experiment, Firkha Development Scheme, Etawa Project, Nilokheri experiment.
- Unit – 2: Poverty: Concept, Dimensions, Causes and Consequences – Poverty alleviations programme – IRDP, JRY, TTRYSEM, DWCRA, SCISY, Housing programmes, Water Shed Programme – DDP, DPAP, NSAP, SGSY, EAS, PMGSY, CRSP, NREGO ETC.
- Unit -3: Administration of Rural Development: Central Level, State level, local level – Panchayat Raj System in India – Features of 73rd amendment – Structure and Functions of Panchayati.
- Unit – 4: Role of NGOs in Rural Development: Feature – Problems faced – Self Help Groups in rural development – formalities, Management, sustainability – NIRD, SIPD, CAPART, DARDA, Social Welfare Board.
- Unit – 5: People’s Participation in Rural Development: Meaning, Importance, types, techniques-constraints (Internal and External) – suggestions – Employment-Meaning and dimensions – Rural Development programme to promote women empowerment.

Books Recommended:

1. Chatterjee. S.K., *Development Administration*, New Delhi, Surjeet Publications.
2. Dwivedi O.P., *Development Administration from under development to sustainable development*, St. Martines Press, New York, 1994.
3. Venkatarreddy, *Rural Development in India*, Himalaya Publication, 1989.
4. Y. Suresh Redy, A. Reddappa Reddy, *Co-operative and Rural Development*, Ammol Publications Pvt.Ltd. 1997.
5. Dr. I. Satya Sundaram, *Rural Development*, Himalaya Publications.

B.Com., - Degree course in Co-operation

I Semester Non-major Elective subject chosen by the candidate	II Semester Non-major elective subject chosen by the candidate
1. Micro – finance	1. Salesmanship
2. Health care – fundamentals	2. Fundamentals of insurance
3. Basics of Investment	3. Basis of service management
4. Fundamentals of Advertisement	4. Fundamentals of Computer

SEMESTER – I

I MICRO FINANCE

- Unit – I Micro – finance – meaning, definition, need and importance – Genesis and evolution of Micro finance – contribution of Mohammed Yunus’s Grameen Bank 1976 – its features – factors for the success
- Unit – II Principles and objectives of Micro finance – Micro finance as an Instrument of poverty Alleviation Micro finance models
- Unit – III Micro finance & Self Help Groups – Emergence of Self Help Groups – Characteristics – membership structure – Types of Self Help Groups
- Unit – IV Types of financing agencies giving Micro finance – procedure for Micro finance – Laws governing Micro finance
- Unit – V Role of NABARD, National Federation of SC & ST Finance Development Corporation (NSFDC), National Minorities Finance Corporation (NMDFC) National Backward Class Finance Development Corporation (NBCFDC) in Micro Finance – problems and prospects

2. HEALTH CARE - FUNDAMENTALS

- Unit – I Concept of health – meaning and definition – Factors influencing health – Biological environmental, Socio-cultural factors – Health hazards of Modern age – pollution of various kinds – measures to control.
- Unit – II Food and Nutrition – Factors affecting nutritional status of an individual – Various kinds of foods and their nutrients – classification of nutrients & their functions – kinds of diseases due to malnutrition – Balanced Diet
- Unit – III Communicable Diseases – Spread through air small pox, chicken pox, Measles, Diphtheria Tuberculosis – Diseases spread through water and Food – cholera, dysentery, typhoid Round worm diseases – Diseases spread through insects and animals – malaria, Filariasis, Dengue, rabies – diseases spread through contacts – Leprosy, Scabies, Gonorrhoe and Syphilis, Tetanus, Hookworm diseases – measures for prevention.

- Unit – IV Non-communicable diseases – Dental carries diabetes, heart diseases
Cancer – knowledge of the signs of the diseases – preventive measures.
- Unit – V (a) Safety & First Aid – General principles of First Aid – Animal bites, Bruises, choking, drowning foreign bodies in eyes, fainting fractures, heat stroke, heart attack, poisoning, snake bite, shock – first Aid kit
- (b) Health services in Rural and urban areas voluntary Agencies in health care – International organization – WHO, UNICEF, FAO.

3. BASICS OF INVESTMENT

- Unit – I Meaning and definitions of investment – Importance of investment – Advantages of investment
- Unit – II Principles of investment – Investment information – types of investment information sources of investment information
- Unit – III Mutual funds and savings schemes – Meaning and importance of mutual Funds – Types of mutual funds – Advantages of mutual funds – various kinds of savings schemes of banks, post offices, companies and insurance corporations.
- Unit – IV Share market – stock exchange functions – stock broker – his functions
- Unit – V Share market – Primary and Secondary market operations – investment in Land and building – precautions to be taken.

4. FUNDAMENTALS OF ADVERTISEMENT

- Unit – I Meaning and definition of advertising – Need and importance of advertising Benefits of advertising.
- Unit – II Objectives of advertising, functions of advertising, kinds of advertising
- Unit – III Advertisement copy – meaning – characteristics – Advertising layout – Qualities and functions – budget allocation.
- Unit – IV Media of advertisement – Types Selection – Planning of advertisement Campaign.
- Unit – V Advertising Agencies – their organization Need, utility and co-ordination with client – selection of advertising agency – Agency compensation

II SEMESTER

1. SALESMANSHIP

- Unit – I Salesmanship – meaning and definitions – essentials of salesmanship – Benefits of salesmanship.
- Unit – II Personal selling – meaning and definitions – characteristics of personal Selling – factors to be considered before undertaking personal selling.
- Unit – III Salesman – Meaning and Definitions – his functions – his qualities – Duties and responsibilities – types of salesman.
- Unit – IV Selection & Training of salesmen various stages of recruitment – Selection procedure – Designing of training programme
- Unit – V Remuneration to salesmen – essentials of good remuneration scheme Kinds of compensation – Bonus to salesmen – control – pre-requisites for supervision & control – methods of control – Sales performance – factors determining sales performance.

2. INSURANCE

- Unit – I Insurance – meaning, definition – Evolution of insurance – Advantages of insurance – various needs of insurance
- Unit – II Life Insurance – Types of Life Insurance products – Insurance documents Revival, assignment & surrender and nomination of policy
- Unit – III Premium, policy claims – Maturity claims, survival benefits, Death claims – procedure for claims
- Unit – IV General Insurance Business – Fire Insurance – Motor Insurance – Marine Insurance – Health Insurance policies – Insurance Agent – Functions
- Unit – V Miscellaneous Insurance – personal accident insurance – Rural Insurance Scheme – Cattle insurance – crop insurance – Poultry insurance

3. BASICS OF SERVICES MANAGEMENT

- Unit – I Services – Meaning – Growth of services sector, role of services in the economy, characteristics
- Unit – II Services classification – Basis of classification – ultimate user – Service options, customer involvement in service processes – Managing relationship – building loyalty
- Unit – III Toursing – nature & significance, tourism marketing mix – Travel Services – Travel agencies organizations, tour operators, measuring services.

Unit – IV Hotel industry – evolution, concept classification, Marketing Mix of Hospitality

Unit – V Health care services – Hospital development – facilities – medical transcription – pharmacy – courier service – Telecom – Education & Training service.

4. FUNDAMENTALS OF COMPUTER

Unit – I Hardware : Monitor, Keyboard, Mouse, CPU, CD/DVD Rom drive

Unit - II Operating System : Windows XP

Unit – III Features of Microsoft Word – Mail merge

Unit - IV Features of Microsoft word – Word Art

Unit - V Animation feature of Microsoft Power Point

THIRD SEMESTER

CORE PAPER – V: PRODUCERS' CO-OPERATIVES

Unit – I

Producers' Co-operatives – significance – Constitution and working of sugar co-operatives, co-operative spinning mills – tea factories – problems and suggestions.

Unit – 2

Co-operative processing societies – Need and importance – Factors needed to organize them – Working of various types of processing societies, fruit processing societies – role of NCDC – Role of warehousing

Unit – 3

Industrial Co-operatives – Origin importance and development and types of industrial co-operatives – assistance from Govt. & other bodies – Problems – Handloom Weavers Cooperatives – constitution and working of Primary and apex societies.

Unit – 4

Dairy Co-operatives – Place of dairying in the Indian National economy – Origin and growth of dairy co-operatives – structure constitution and working of dairy cooperatives in India – Amul pattern – pattern – operation Flood schemes – National Dairy Development Boards.

Unit – 5

Other co-operatives – Co-operative Farming societies – Fisheries Co-operatives – Poultry and sheep Breeding societies.

Books Recommended:

1. Bedi R.D. – Theory, History and Practice of Co-operation
2. Mathur. B.S. – Co-operation in India
3. Hajela – T.N. Principles, problems and Practice of co-operation
4. Kulandaisamy. V – Co-operative Dairying in India

CORE PAPER VI : MANAGEMENT ACCOUNTING FOR CO-OPERATIVES

Unit – I

Principles of Management Accounting : Origin, Definition, objectives, functions, scope and limitations – Principles of Management Accounting – Management Accounting Vs Financial Accounting – Management Accounting Vs. Cost Accounting – The Management Accountant – Functions of Management Accountant.

Unit – 2

Analysis and interpretation of financial Statements – Meaning and types of financial statement – format of income statement and Balance Sheet – Financial statement Analysis – tools of financial statement analysis.

Unit – 3

Accounting Ratio: Meaning, Advantage and limitations of ratio analysis – computations of different categories of ratio – concepts of fund flow, cash flow and their uses.

Unit – 4

Budgetary control : Meaning of budget, budgeting and budgetary control – objectives advantages and limitations of budgetary control – types of budgets – preparation of budgets: Sales, Production, Purchase, Cash Master Budget, Fixed and Flexible Budget.

Unit – 5

Management Accounting practices to different types of Co-operatives – Marginal Costing and Break Even Analysis.

BOOKS RECOMMENDED

1. Dasgupta. P : Students in Cost Accounting
2. Khan. M.Y. & Jain. P.K : Management Accounting
3. Maheshwari. S.N. : Principles of Management Accounting
4. Jawahar Lal : Cost Accounting

ALLIED III : ELEMENTS OF STATISTICS AND RESEARCH METHODS

Unit – I

Definition of Statistics – Characteristics – uses – Limitations – collection of data – Primary, Secondary data – classification and tabulation of data frequency distribution – Diagrams and graphs.

Unit – 2

Measures of central Tendency: Meaning, Objectives, requests of a good average – Types of averages: Arithmetic Mean, Median, Mode, relationship among averages – Limitations
Dispersion : Meaning, Characteristics, absolute and Relative measures – Range, Quartile deviation, Mean deviation, Standard deviation, Co-efficient of variation.

Unit – 3

Correlation : Meaning, Types, Methods : Karl Pearsons Co-efficient method, spearman's Rank method, Regression : Meaning, Regression Line Regression Equations.

Index Number Meaning, use, Types, Methods of Index number, Tests of Consistency – Fixed Base and Chain Base – Cost of Living Index and Family Budget.

Unit – 4

Analysis of time series: Meaning, Components of time series – Measurement of secular trend : moving average method, method of least square : Seasonal variation. Chi square Test: Meaning, Degrees of Freedom, χ^2 Test.

Unit – 5

Research : Meaning and Definition – Census method and Sample method ; Random Sampling method and non-random sampling – Survey research and case study – Processing and analysis of data – tabulation – Report writing.

REFERENCE BOOKS

1. S.P. Gupta, Statistical Methods, Sultan Chand and Sons.
2. R.S.N. Pillai and Mrs. Bagavathi, Statistics, S. Chand and Company
3. Pauline U. Young, Scientific Social Survey and research, Prentics Hall of India

FOURTH SEMESTER

CORE PAPER – VII – TRADING AND SERVICE CO-OPERATIVES

Unit – 1

Co-operative Marketing – features agricultural commodities – Defects in the Marketing practices of agricultural commodities in India – Origin and growth of co-operative marketing in India – Primary Co-operative marketing societies – organizational structure, constitutional and working – methods of marketing practices – Regulated markets – advantages, functions – Differences between primary cooperative marketing societies and regulated markets.

Unit – 2

District / State Cooperative Marketing societies – NAFED – their constitution and working Finance for cooperative marketing – need and importance- sources of finance for cooperative marketing societies – storage and ware housing – need and importance – State and central warehousing corporations NCDC – problems of cooperative marketing and suggestions- Dantwala Committee on Cooperative Marketing.

Unit – 3

Consumer Cooperatives in India – Importance origin and growth – structure of consumer cooperatives – Working of primary, District and State consumer cooperatives – Supermarkets – purchase policy, price policy & personal policy – Double compartmental system – Role o consumers cooperatives in PDS – working of NCCF.

Unit – 4

Housing cooperatives – importance, origin constitution – types of housing cooperatives – working of primary and state Housing cooperatives.

Unit – 5

Cooperatives in the service sector – cooperatives Hospitals – medical practioners, cooperatives societies – Educational services – labour contract societies Lift irrigation societies – Rural Electrification societies.

BOOKS RECOMMENDED

1. Mathur B.S. – Cooperation Marketing in India
2. Redy T.S. & Hampanna. M – Essays on Consumer co-operatives
3. Kamat G.S. – Managing Cooperatives Marketing
4. Kulkarni K.R. – Agricultural Marketing in India
5. Bedy R.D. – History, Theory and Practice of Co-operation
6. Hajela T.N. – Principles, Problems and Practices of Co-operation

CORE PAPER – VIII – PRINCIPLES OF MANAGEMENT

Unit – 1

Meaning and definition of Management – Nature of Management – Importance of Management – Differences between Management and Administration – Management a science or an art, management as a profession – Evolution of Management thought – Different approaches to the study of Management – Contributions to management Thought – Henry Fayol, Taylor, Elton Mayo, Marry Parke Follet, Peter Drucket, Functions of Management.

Unit – 2

Planning – Nature and characteristics of Planning – Advantages and elements of planning – steps in planning – Types of planning – obstacles to planning – requirements of an effective planning – Forecasting – importance and elements of forecasting – Techniques of forecasting – Decision making – importance process of decision making – Mel Tools of decision making.

Unit – 3

Organising – Importance – Process of organization – principles of organization – Formal and informal organization chart – Committee organization – Types of committees – Merits and Demerits of committee organization – span of Management – Departmentation – Authority – Delegation – Centralisatiion and decentralization – Line and staff authority.

Unit – 4

Staffing – principles – process of staffing assessment of managerial manpower – manpower planning – recruitment and selection training – performance appraisal management development Directing – principles – methods – motivation – morale – leadership – Types of leadership – functions and qualities of leadership – leadership style – communication methods and types of communication – Barriers to communication – Achieving effective communication – communication media.

Unit – 5

Co-ordination – Nature and need – Types of co-ordination – problems of co-ordination – Achieving effective co-ordination – control: Importance of control – process of control – performance of standards – Evaluation of performance Remedial action – Budgetary and Non-budgetary control techniques.

Books Recommended

1. Sherleher – Modern Business Organisation and Management
2. Bushan. Y.K. – Fundamentals of Business Organisation and Management
3. Peter F Drucker – Management Tasks and responsibilities
4. Heinz Welhrich & Harold Koontz – Management – A global perspective

ALLIED – IV – COMPUTER APPLICATIONS TO CO-OPERATIVES

Unit – 1

Understanding the Computers – Importance of Computers – History of Computers- Types of Computers – History of Computers – Types of Computers – Computing concepts – Input devices – processing unit – outputs devices External storage devices – Driving the computer; the soft W – Programming Languages – Common high level language – program Execution Modes – Interactive – Using the Computers.

Unit – 2

Problem solving – algorithm – flow charts – branching – looping – the connector – hints for low charting – writing algorithm and drawing flow charts for the following : (a) Membership Admission (b) Net Profit distribution (c) Preparation of Act (d) Preparation of Drawal Application (e) Finding Arithmetic Mean, Standard Deviation and Co-efficient of Co-relation.

Unit – 3

BASIC character act – constant and variable – naming and variables – LET, INPUT, READ, DATA and RESTORE statement – arithmetic operators – arithmetic expressions- hierarchy of operations relational expression – logical operators – print control – PRINT with comma semicolon, TAB and PRINT USING.

Unit – 4

Branching – IF – THEN – Looping for – NEXT summing the first natural numbers – summing the squares and cubes – preparing the multiplication table using the idea of branching and looping.

Unit – 5

Sequential files in BASIC – Application of the BASIC Programming concepts – files for the following problems of co-operative studies.

1. Membership Admission particulars
2. Net Profit Distribution
3. Preparation of ACL
4. Preparation of Drawal application
5. Finding Arithmetic Mean, Standard Deviation and co-efficient co-relation
6. Co-operative Accounting by using computers at Primary, Central and Apex Level co-operative Institutions

BOOKS RECOMMENDED

Programming in BASIC : Balagurusamy, E. Tata McGraw Hill Publishing Company Ltd., New Delhi (1991), Chapte4rs: 1,2,4,5,6,7

Programming with BASIC: Gottfred, Schaum s Outline Series. Tata McGraw Hill Publishing Company Singapore (1990)

FIFTH SEMESTER

CORE PAPER – IX : GENERAL AND CO-OPERATIVE AUDIT

Unit – 1

General Principles – Audit – its origin – definition – objects – advantages Nature and scope of audit – various kinds of audit – audit programmes rights, duties and responsibilities of auditor.

Commencement of Audit: Audit programme – routine checking of vouching and its meaning – vouching of each transactions – importance of routine checking

Unit – 2

Verification and valuation of assets and liabilities: meaning of verification – mode of valuation various assets and liabilities – depreciation – definition – objects method, auditors duty – reserve: Meaning – definition- various reserves – audit of final accounts : Profits and loss account – balance sheet – relationship between them.

Unit – 3

Company audit – appointment and removal of Auditors – Rights and duties of company auditors – Liabilities – Audit of Share capital and share transfer.

Unit – 4

Nature and scope of cooperative audit: Definition – objectives and advantages of audit : nature and scope of audit various kinds of audit – difference between commercial and cooperative audit – internal check and internal audit, their differences – rights, duties and responsibilities of auditor – Registrar; responsibility. Distinguishing features of audit from inspection and supervision – commencement of audit: audit programme – mechanical and administrative audit – methods of conducting administrative audit along with routine checking of different books.

Unit – 5

Audit programme for selected societies: Various stages of audit in cooperative credit Institutions (credit society and Central Bank) Marketing society, consumer stores, Housing society, Milk supply society, Industrial cooperatives, Classification on the Reserve Bank of India Standard – Preparation of final audit memorandum and its enclosures. Embezzlements and fraud – various methods – methods of their detection.

Books Recommended:

1. Co-operative Audit Manual, Dept. of Coop. Govt of TN
2. Coop. Audit: Dr. O.R. Krishnawam
3. Principles & Practice of Auditing: Tandon, Schand & Company
4. Principles & Practice of Auditing : Dinker Pigare, S. Chand & Company

CORE PAPER – X – CO-OPERATIVE LAW

Unit – 1

Need for legal framework for co-operatives – History of Coop. Credit societies Act of 1904 – Cooperative Societies Act of 1912 – Multi unit coop. Societies Act 1942 – Committee on Coop Law 1956 Model coop societies Bill 1957 – model coop Societies Act 1991.

Unit – 2

Detailed study of the Tamil Nadu coop societies Act 1983 & Rules 1988 – provisions relating to Registration, amendment of byelaws and management of cooperatives.

Unit – 3

Regulatory provisions relating to audit, inquiry, inspection and investigation surcharge, suppression of board – winding up of registered societies – settlement of disputes.

Unit – 4

Legal provisions relating to employees – common cadre – recruitment – selection – placement – rewarding – offences and penalties – provision relating to appeal, review and revision – coop Tribunal.

Unit – 5

Duties and privileges of registered societies – State Aid to cooperatives provisions relating to coop. Agriculture and Rural Development Banks.

Books Recommended:

1. Govt., of Tamil Nadu – Tamil Coop societies Act 1983
2. Govt of Tamil Nadu – Tamil Nadu coop societies Rules 1988
3. Calvert. H – The law and principles of cooperation
4. Aruselvam – Tamil Nadu coop manual
5. Weernman P. E – A model coop societies law
6. Dwivedi R.C. – Indian coop laws vis.a.vis coop principles

CORE PAPER – XI – BANKING THEORY, LAW AND PRACTICE

Unit – 1

Origin and definitions of banks – Role of banks in economic development – classification of banks – central banking functions – Role of RBI and its functions – Banking Regulation Act 1966 – important provisions.

Unit – 2

Commercial Banks – Functions – Primary functions – Secondary functions – Modern functions – Teller system, ATM system – Home banking, factoring e-banking, innovative banking, ECS, mutual funds, credit / debit cards, online banking.

Unit – 3

Banker – customer relationship – Special types of customers – minors, illiterates, Lunatics, married woman, pardhanishin woman, Joint Hindu Family, partnership firm, Joint Stock company, Non-trading associations Different types of deposit account – Savings bank account, Current account, fixed deposits account and other novel deposit accounts – customer grievance redressal – ombudsman.

Unit – 4

Principles of lending and investment – RBI guidelines – policies of commercial banks – Types of loans – securities – for the loan and precautions to be taken by the banker for each loan.

Paying Banker – Duties and responsibilities of paying banker conditions for dishonour of cheque – Grounds for dishonour of a customer's cheque – statutory protection to the paying banker – collecting banker – Duties and responsibilities – statutory protection.

Unit – 5

Negotiable Instruments – Promissory note, Bill of exchange, cheque, Draft, definition and features – crossing of a cheque – kinds of crossing – Endorsement – Rules pertaining to Endorsement – kinds of endorsement.

Books Recommended:

1. Sundaram – Banking Theory, Law and Practice
2. Sherlekhar – Banking Theory and Practice
3. Vasudevan.S.V. Theory and Practice of Banking
4. Santhanam. B – Banking Theory, Law and Practice

CORE PAPER – XII – CO-OPERATIVE MANAGEMENT AND ADMINISTRATION

Unit – 1

Co-operative management – concept – need for modern management to co-operative – unique features of co-operative management – objectives of co-operative management – principles of cooperation vis-à-vis principles of management.

Unit – 2

Democratic control: Democratic structure – General Body – Board – Chief Executive division of functions and authority – cooperative leadership – types – functions – qualities – professional management

Unit – 3

Functional areas of management in co-operatives – production – marketing financial , personnel and materials management.

Unit – 4

Evaluation of performance of cooperatives : Key result areas, performance evaluation, operational efficiency measurement criteria for cooperatives.

Unit – 5

Cooperative Administration: Govt role in coop. administration – cooperative departmental set up at different levels – functional registrars – Delegation of powers and functions of Registrar – Cooperative Audit Dept. set up.

Books Recommended:

1. Dr. Nakkiran. S. Treatise on Coop. Management
2. Dr. Kulandaiswami. K A text book of coop Management
3. Govt. of Tamil Nadu – Coop Dept. Manual
4. Stephenson – Management in coop societies
5. ILO – Coop management and administration

PROJECT / ELECTIVE
CORE PAPER – XIII – PRACTICAL TRAINING – PHASE – I
(Institutional Visits)

1. Objectives of the practical training
 - a. To give practical knowledge on the general working of various types of cooperative societies.
 - b. To train in day-today administrations, account maintenance and auditing of various cooperatives.
 - c. To develop a capacity to appreciate and understand the working of cooperative societies and the influence of various economic and social forces on societies and etc.

2. Methods of Training:

The training will be study visits to various categories of co-operatives from primary to apex levels and to various offices of the Government department of co-operation and the Block Development Office.

This has to be done under the guidance and supervision of Lecturer who will accompany the students. The students are expected to maintain a record of this study visits in which they shall record all the information they have gathered during the visits. Suitable proforma may be devised by the Department.

3. Assessment of the Training and Record

Training and Record will be assessed by a committee consisting of the Head of the Department of cooperation, **one internal examiner and external examiner**. The assessment will be made on the basis of the following

- a. Record – 50 marks
- b. Test – 25 marks
- c. Viva-voce – 25 marks

a. Record

The record will contain all the information, the student has gathered during the study visits. The record will be assessed on the basis of the following criteria.

- (i). Whether practical working is recorded well
- (ii). Whether the data have been presented well (sequence of ideas, clarity, use of tables and diagrams etc)
- (iii) Whether the student activity participated in the study (keen observation, interview, discussion, meeting etc)
- (iv) Whether key problems have been identified and analysed
- (v) Whether conclusion and recommendation are sound and useful.

b. Test

Two hours written test will be conducted to test the knowledge of the student where they have visited various types of co-operatives from primary level various offices of the Government department of co-operation. The staff in charge will frame question paper and will value answer scripts.

c. Viva-voce

The viva-voce examination will be conducted by a committee consisting of the internal examiner and the external examiner. The University will appoint the external examiner from the panel suggested by the Board of studies.

- | | |
|--|----------|
| 1. Factual information about the co-operatives | 10 marks |
| 2. Knowledge of the problems and solutions | 10 marks |
| 3. Clarity and Expression | 5 marks |

SIXTH SEMESTER

CORE PAPER – XIV – BUSINESS LAWS FOR CO-OPERATIVES

Unit – 1

Indian contract Act, 1872 – Definitions of contract – Essential elements of a valid contract – Kinds of contracts offer and acceptance – consideration – capacity of parties – Free consent – legality of object and consideration.

Unit – 2

Indian Contract Act 1872, Void agreement – Quasi contracts, performance of contracts – Discharge of contracts – contracts – Remedies for breach of contracts – contracts of Indemnity, Bailment, Pledge and Agency.

Unit – 3

Sale of Goods Act, 1930 – Definition of Contract of sale – essentials of contract of sale – Distinction between sale and agreement to sell – sale and Hire purchase agreement – conditions and warranties – unpaid seller – Auction sale.

Unit – 4

- (a) Indian Arbitration Act 1940 – Definition of Arbitration – Matters which can be referred to Arbitration – kinds of Arbitration – powers and duties of Arbitrator.
- (b) Features of consumer protection Act 1986
- (c) Indian Penal code – 1860 – Misappropriation (Sec403) – Criminal Breach of Trust (sec:405).

Transfer of properties Act – Definitions of immovable property, mortgage, sale lease kinds of mortgages – termination of lease.

Unit – 5

Other related Acts – General principles of Regulated market Act, Money lenders Act, payment of wages Act, payment of Bonus Act (applicable to payment of wages, bonus and working conditions of employees), Sales Tax Act

Books Recommended:

1. Shukla, M.C. Manual of Mercantile Law
2. Kapoor, N.D. – Elements of Industrial law
3. Mitra, D.R. – Transfer of properties Act
4. Maheswari & Maheshwari – Business Laws
5. Saranavel – Labour laws
6. Manmohan Prasad – Principles of business law and Management.

CORE PAPER – XV – PRINCIPLES OF MARKETING

Unit – 1

Marketing – Meaning , Definition and importance of marketing – Marketing Processes – concentration, equalization and Dispersion – Approaches to Marketing – concepts of Modern Marketing.

Unit – 2

Marketing functions – various classifications of Marketing functions – functions of Exchange: Buying and Selling and assembling – functions of Physical distribution – Transportation, storage and Warehousing.

Unit – 3

Marketing of Manufactured goods, consumer goods and industrial goods – channels of distribution - Marketing of agricultural products – co-operative marketing.

Unit – 4

Standardization and Grading – market financing and risk bearing – Market Mix, Market segmentation, Market Research – Market information and qualities of goods salesman – Advertisement – Meaning and significance – Advertisement media.

Unit – 5

Marketing structure – Wholesalers and Retailers – Retail distribution – Basic retail structure – large, medium and small scale retail institutions – super market – Departmental stores – Price policies

Books Recommended

1. Tousel, Clerk and Clerk : Principles of Marketing
2. Coverse, Hugy, Nitehel : Elements of Marketing
3. William J. Stantion: Fundamentals of Marketing
4. Pillai R.S.N. & Bagavathi: Marketing
5. Sexena & Nigam : A study of Marketing in India
6. Memoria & Hoshi: Principles and practice of Marketing in India
7. Sinha. J.C. : Principles of marketing and Salesmanship
8. Govil : Marketing in India
9. Marketing : Rajan Nayar
10. Marketing R.S. Pillai

CORE PAPER – XVI – COOPERATIVE ENTREPRENEURSHIP DEVELOPMENT

Unit – 1

Entrepreneurship – Definition – Characteristics – Factors that influence Entrepreneurship development – Entrepreneurship in small scale and rural industries – Role of co-operatives in EDP

Unit – 2

Entrepreneurship development programmes – Agencies for EDP – Schemes and incentives for women and educated unemployment youth.

Unit – 3

Project Formation and Planning its significance – Financing agencies and Government elements of project formulation – feasibility analysis – Techno – economic analysis – market analysis and financial and cost benefit analysis.

Unit – 4

Procedure and steps involved in establishing small scale villages industries, licensing project formulation – finance, marketing labour.

Unit – 5

Prominent village and small scale industries in the region / district – operational features and problems – field visits – Entrepreneurial profiles of such industries.

References:

1. Director of Industries, A guide to Small Scale Entrepreneurs, Government of Tamil Nadu, Chennai, 1985.
2. Baumbach .M. and R. Manusco, Entrepreneurship and Venture Management, DBT Araporevale & Sons, Bombay, 1981.
3. Holt. Entrepreneurship, Prentice Hall, New Delhi, 1992
4. Saravanavel P. Entrepreneurship Development, Principles, policies and programmes, Author, 1987.
5. Srinivasan, S.B.A. Practical Guide to Industrial Entrepreneurs, Sultan Chand & Sons, New Delhi 1981.
6. Rao. T.V. and Udai Pareek, Developing Entrepreneurship – A Handbook, Learning systems, Greeter kailash, New Delhi, 1978.

CORE PAPER – XVII – CO-OPERATIVE BUSINESS COMMUNICATION AND MANAGEMENT INFORMATION SYSTEM

Unit – 1

Meaning of communication – Objectives – Media – Needs and Functions of a Business letter – Effective Business letter – Language and layout of Business letter – Enquiries and replies – Orders and execution – Credit and status enquiries – Claims and adjustments – Collection letters – Sales letters – Circulars.

Unit – 2

Banking Correspondence – Insurance Correspondence – Agency Correspondence – Application for appointment – Correspondence of a company secretary – Letter of allotment – Letter of regret

Unit – 3

Meaning of report – principles governing the preparation of report – Qualities of Good report – Functions of a Report – Business report – Types of report – Reports by individuals – Reports by committees or sub-committees – Directors reports – Minutes Vs Report – Drafting of Resolutions and Minutes of company meetings.

Unit – 4

Precise writing – passages of economic and commercial importance – letters to editor of news papers.

Unit – 5

Drafting of company meeting Notices – Letters to the Edition of Newspapers – Management Information System – Introduction, Need Definition, Objectives, Components, Differing information for different management levels, areas, stages of MIS design guidelines for effective design.

Books Recommended:

1. Essentials of Business Communication – Rajendra Pal & Korlahalli J.S.
2. Effective Business English and Correspondence – Patten Shetty C.S. & Ramesh M.S
3. Modern Business Correspondence – Nagamaiah and Bahi
4. A Text Book of Business – Gartside. L
5. Manual of commercial correspondence – Eume Bayley.

PROJECT / ELECTIVE
CORE PAPER XVIII – PRACTICAL TRAINING – PHASE – II
(INTERNSHIP TRAINING)

A. Method of Organisation

Students divided into batches of two or three are to be assigned for intership for the period two weeks in different types of institutions / office. The lecturer in-charge of the Training will test-check their work by making surprise visit to the allotted coop. societies and offices of the coop Department.

B. List of Cooperative / Departments to be selected for Internship Training.

- a. Primary Agricultural Co-operative Bank
- b. District Central Co-operative and its Branches
- c. Primary Coop. Agriculture and Rural Development Bank
- d. Employees Credit Society
- e. Urban Cooperative Bank
- f. Housing Finance Society
- g. Co-operative Consumer Wholesale Stores with a Supermarket
- h. Co-operative Marketing Society
- i. Weavers Society
- j. Milk Producers Union
- k. Circle Deputy Registrars Office
- l. D.C.A.O;s office
- m. B.D.O – Extend Officer for Co-operation.

C. Procedure for Internship Training:

During the two weeks internship programme the students should know the following aspects of the institutions/ offices.

- i) Detailed Study of general working of the Selected unit.
- ii) Gaining practical knowledge with reference to sectional works, staff duties, account maintenance, books and forms maintained and used practical problem and suggestions for improvement. In the office of Government department of co-operation knowledge in the following area is to be gained.
- iii) Various sections and details of the office work
- iv) Registration of Societies
- v) Statutory matters like amendment of Bye-laws, audit, inspection inquiry, arbitration and liquidation of societies.
- vi) Departmental stock taking in sonsumer’s stores, visit to central bank, PCARDB, Urban Bank Employees Societies, Stores, Marketing Societies and a selected societies, along with departmental staff and learn the working, students should maintain a separate Record and this Record is to be submitted within in ten days after the completion of the internship programmes. For the information of these students who have not obtained intership students in other types of societies organized a common seminar may organized so that students will share the practical knowledge gained by them.

D. Assessment of Internship Training

The training will be assessed by Lecturer in-charge of Internship Training / Head of the Department **Internal Examiner and an External Examiner** appointed by the University. The Assessment will be made on the basis of the following:

a. Internship underwent / Seminar	– 25
b. Record	– 50
c. Viva- voce	– 25
Total	– 100

N.B. Strictly Co-operative Faculty along be considered for External Examinership.

METHOD OF VALUATION

A. Internship underwent:

The time spent the work turned out, the behaviour and the attitude to work will be assessed. A proforma will be evolved by the college which will be filled up by the president, Secretary or Officer of the institution / Office, where the students underwent internship training. The internal Examiner will evaluate the work done on the basis of information contained in the proforma and assign marks.

B. The Internship Record will contain all the information that the student has gathered about the society and the next work he did there. The Record will be assessed by the internal and external examiners on the basis of the following criteria.

- a. Whether the records reflect active participation of the students in the programme.
- b. Whether the sectional works books or accounts maintained and procedure recorded.
- c. Whether the data have presented well (Sequence of ideas, Clarify, used of tables, diagram's etc)
- d. Whether practical working knowledge in recorded well
- e. Whether key problem have been identified and analysed.
- f. Whether conclusions and recommendations are sound and useful.

C. The Viva-voce examination will be conducted by the internal and external examiners on the basis of the Internship Record. The Criteria for Viva-voce test will be

i. Factual information about the co-operative	– 10 marks
ii. Knowledge of the problems and Solutions	– 10 marks
iii. Clarity and Expression	– 5 marks
Total	– 25 marks

Both the internal and External examiners will evaluate each of the above items independently and the average of the marks awarded by them will be taken as final marks.

The assessment may be done for a period of two days, one day for the valuation of Internship. Records and another day for the conduct of Viva-voce examinations, strictly from the panel of Examiners of Co-operation, approved by the BOS will be entrusted the aforesaid evaluation work. This will also be followed for Regular / ICE candidates.
