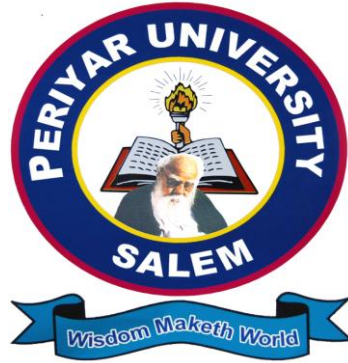


**PERIYAR UNIVERSITY
PERIYAR PALKALAI NAGAR
SALEM – 636 011**



**DEGREE OF BACHELOR OF
ARTS**

CHOICE BASED CREDIT SYSTEM

SYLLABUS FOR B.Com. CO-OPERATION

**FOR THE STUDENTS ADMITTED FROM THE
ACADEMIC YEAR 2012 – 2013 ONWARDS**

1. OBJECTIVES OF THE COURSE:

The objectives of the B.Com., Co-operation degree course are given under:

To enable the students to acquire knowledge and skill in Co-operation and Management.

To enhance the professional skill and talents of the students to manage the Challenges of Co-operative Institutions and allied enterprises.

2. CONDITIONS FOR ADMISSION:

A candidate who has passed Higher Secondary course examination under the Higher secondary Board of Examination, Tamil Nadu or as per norms set by the Government of Tamil Nadu are eligible for admission into B.Com. Co-operation Degree.

3. DURATION OF THE COURSE:

The course of the degree of B.Com, in Co-operation shall be based on semester pattern. The course shall consist of six semesters over a period of three academic years.

4. COURSE OF STUDY AND SCHEME OF EXAMINATION:

The course of study shall comprise instructions in the following subjects according to the syllabus and books prescribed from time to time. The course of study and the scheme of Examinations are as follows:

5. EXAMINATIONS:

The theory examination shall be three hours duration to each paper at the end of each semester. The candidates failing in any subject (s) will be permitted to appear for each failed subject (s) in the subsequent examination. The practical examination for the course should be conducted at the end of Fourth and Sixth Semester. The examination consists of Internal Assessment (IA) and Semester Examinations (SE).

Internal Assessment Marks for Theory papers are as follows:

Attendance + Assignment + Test
5 Marks + 10 Marks + 10 Marks = 25 Marks

For Attendance : 75 to 80, 81 to 85, 86 to 90, 91 to 95 ,
Above 95

1 Mark - 2 Marks - 3 Marks - 4 Marks - 5 Marks

For Assignments- 10 Marks

For Test -10 Marks (Average of test marks)

PASSING MINIMUM:

A candidate shall be declared to have passed the examination if he/she secures not less than 40% of the marks in the Semester Examination and Continuous Assessment in each paper. The Candidate should get minimum 40% marks in S.E. as well as minimum 40 % marks in I.A. i.e. minimum of 30 Marks in S.E. and minimum of 10 Marks in I. A.

For practical paper a minimum of 40 marks out of 100 marks (C.A.+S.E.) in the Viva-Voce examination and the record notebook taken together is required to pass the examination. There is no passing minimum for the record notebook. However submission of a record notebook is a must. For practical paper the distribution of mark is as follows: IA 40 Marks + Practical Record 30+ Viva-Voce Exam 30 =100 Marks.

6. CLASSIFICATION OF SUCCESSFUL CANDIDATES:

Candidates who secured not less than 60% of the aggregate marks in the whole examination shall be declared to have passed the examination in First class. Candidates who secured marks between 50 and 59 percentages shall be declared to have passed the examination in Second class and others who secured marks between 40 to 49 percentages shall be declared to have passed the examination with Third class.

Candidates who obtain 75% and above in the aggregate shall be deemed to have passed the examination in First class with Distinction, provided they pass all the examinations prescribed for the course at the first appearance.

Candidates, who pass all the examinations prescribed for the course in the first instance and within a period of three academic years from the year of admission to the course, are eligible for Ranking.

7. MAXIMUM DURATION FOR THE COMPLETION OF THE COURSE :

The maximum duration for completion of the UG program shall not exceed six semesters.

8. COMMENCEMENT OF THE REGULATION:

These regulations shall take effect from the academic year 2012-2013, i.e., for students who are to be admitted to the first year of the course during the academic year 2012-2013 and thereafter.

COURSE STRUCTURE UNDER CBCS

SEMESTER-I

Part	Course Code	Title of the Course	Exam Durati	Crcdi ts	Teach ing	Marks		
						1.A	U.E	TOTA
I		Tamil – Paper -1	3	3	6	25	75	100
II		English – Paper – 1	3	3	6	25	75	100
III	CC1	Theory of Co – operation	3	4	6	25	75	100
III	CC2	Co- operative Finance & Banking	3	4	6	25	75	100
III	AC1	Principles of Economics	3	5	5	25	75	100
		Yoga /VE / VB E	3	2	2	25	75	100

SEMESTER-II

I		Tamil – Paper –II	3	3	6	25	75	100
II		English – Paper – 1I	3	3	6	25	75	100
III	CC3	Co – operative Development in India	3	4	6	25	75	100
III	CC4	Theory & Practice Of Banking	3	4	6	25	75	100
III	AC2	Indian Economy	3	5	5	25	75	100
IV		Environmental Studies	3	2	1	25	75	100

SEMESTER-III

III	CC5	Financial Accountancy	3	4	6	25	75	100
III	CC6	Co-operation in foreign Countries.	3	4	5	25	75	100
III	CC7	Principles of Management	3	4	5	25	75	100
III	EC1	Principles of Marketing	3	4	5	25	75	100
III	AC3	Business Statistics – 1	3	5	5	25	75	100
IV	SB1	Principles of Insurance	3	2	2	25	75	100
IV	NME 1	Fundamentals of Co – operation.	3	2	2	25	75	100

SEMESTER-IV

Part	Course Code	Title of the Course	Exam Durati	Crcdits	Teaching hours	Marks		
						I.A	U.E	TOTA
III	CC8	Co-operative Accountancy	3	4	5	25	75	100
III	CC9	Production, Trade and Service Co – Operatives	3	4	5	25	75	100
III	CC10	Practical Training – Phase –I		4	4	40	60	100
III	EC2	Business organization	3	5	5	25	75	100
III	AC4	Business Statistics – II	3	5	5	25	75	100
IV	SB2	Advertising and Salesmanship	3	2	2	25	75	100
IV	NME2	Co-operative Finance and Banking	3	2	2	25	75	100

SEMESTER-V

III	CC11	Cost and Management Accounting	3	4	6	25	75	100
III	CC12	Auditing	3	4	5	25	75	100
III	CC13	Co-operative Management Administration	3	4	5	25	75	100
III	CC14	Commercial Law	3	4	5	25	75	100
IV	EC3	Office management	3	5	5	25	75	100
IV	SB3	Consumer Awareness	3	2	2	25	75	100
IV	SB4	Basics of computer applications	3	2	2	25	75	100

SEMESTER-VI

III	CC15	Business Communication	3	4	6	25	75	100
III	CC16	Functional management in Co- operatives	3	4	7	25	75	100
III	CC17	Co-operative Law	3	4	7	25	75	100
III	CC18	Practical Training Phase – II (Internship)		4	6	40	60	100
III	SB5	Computer Applications - M.S. Office, Internet & E mail	3	2	2	25	75	100
IV	SB6	Computer Applications -	3	2	2	25	75	100
V		Extension Activities		1				

THEORY OF CO-OPERATION

UNIT-I

Meaning of Co-operation; Definition - Salient features. Economic and social benefits -Moral values. Economic System: Meaning, Objective - Capitalism, Socialism, Co-operation.

UNIT-II

Co-operative Thoughts : Classical thoughts on Co-operation: Robert Owen, Dr,William king, and Charles Fourier.. Rochdale Pioneers, Raiffeissan - Social school of thought - Dr. Paul Lambert; C.D.H Cole - Modern schools of thoughts.

UNIT-III

Principles of Co-operation - Evolution of Co-operative Principles - Rochdale principles and reformulation of principles by ICA Commission on Co-operative Principles, 1937, 1966 & 1995 - Analysis of Principles of Co-operation.

UNIT-IV

State and Co-operation : State's Role - Various forms of State assistance; State Partnership - Merits and Demerits of State assistance - Issues in co-operation: Limited Vs Unlimited liability - Single purpose Vs Multipurpose - Unitary Vs Federal Structure - Small sized Society Vs Large Sized Society.

UNIT-V

Co-operation and Planned Economy: Totalitarian Planning and democratic planning -their merits and demerits- Place of Co-operation in planned and mixed economy-recent trends.

REFERENCE BOOKS

1. Hejela.T.N., Principles, problems and Practice of Co-operation, Konark Publishers, New Delhi, 2000.
2. John A.Winfred & V. Kulandaisamy, History of Co-operative Thought, Rainbow Publications , Coimbatore, 1986,
3. Krishnaswami O.R., Fundamentals of Co-operation, : S. Chand & Company, New Delhi, 1989.
4. Krishnaswami O.R. & V. Kulandaisamy, Theory of Co-operation- An in-depth Analysis, : Shanma Publication, Coimbatore, 1992.
5. Mathur B,S. Co-operation in India, Sahithya Bhavan Publishers, Agra 1989
6. Bedi,R.D., Theory, History and Practice of Co-operation. R. Lal Book Depot, Meerut,2001

CO-OPERATIVE FINANCE AND BANKING

UNIT-I

Co-operative Credit : Co-operative Credit movement in Germany - Features of Raiffeisan and Schelze Delitch Societies - Evolution and structure of Co-operative credit Movement in India.

UNIT-II

Primary Agricultural Co-op Cooperative Credit societies : Functions - (a) Deposits -(b)Loan operations-Crop Loan System - Meaning - features - Procedure problems - Medium Term Loan: Purposes and Procedure, (c) Other functions - Problems of PACS in TamilNadu-Business Development Plan.

UNIT-III

District Central Co-operative Banks: Structure - Resource Mobilization - Lending -State Co-operative Bank, NABARD - Constitution and functions -An appraisal of the business functions of District Central Co-operative Banks in Tamil Nadu.

UNIT-IV

Long term credit : Nature and features - Need for separate agency - Primary Cooperative Agriculture and Rural Development Banks - Organizational pattern, Sources of Finance - Loan sanctioning procedures - Recovery Management - State Cooperative Agriculture and Rural Development Bank - Objective, constitution, raising of funds, issue of debentures, Loans to Non-Farm Sector and single window approach,

UNIT-V

Non-agricultural co-operative Credit: Functions of Urban Co-operative Banks - Employees' Co-operative Credit Societies - Housing Co-operative Societies and Industrial Co-operative Banks with particulars reference to Tamil Nadu Banking Regulations Act - Main aspects, their application to Co-operative banks.

REFERENCE BOOKS

1. Hejela.T.N., Principles, Problems and Practice of Co-operation, Konark Publishers, New Delhi, 2000.
2. Nakkiran .S. Agricultural Financing in India, Rainbow Publications, Coimbatore, 1980.
3. Nakkiran. S. Urban Co-operative Banking, Rainbow Publications Coimbatore. 1982.
4. Report of the Agricultural Credit Review Committee , 1989.
5. Samiyudeen, Co-operative Sector in India, S.Chand & Company, New Delhi, 1983.
6. Bedi,R.D., , Theory, History, and Practice of Co-operation. R. Lal Book Depot, Meerut,2001

PRINCIPLES OF ECONOMICS

UNIT-I

Economics - Definition and Scope - Positive and Normative Economics - Micro and Macro approaches - Nature of Economic Laws.

UNIT-II

Theory of Consumer Behaviour- Demand and Supply: changes in demand and supply. Market as a mechanism of co-ordinating decisions - Market and price mechanism. Utility analysis - Indifference curve analysis - Elasticity of demand.

UNIT-III

Supply and Cost of production -Law of Supply-Elasticity of supply, Cost curves, Laws of returns. Equilibrium of firm and Industry- Meaning and types. Pricing-Pricing in a perfectly competitive market. Monopoly - Monopolistic Competition,

UNIT-IV

Factor pricing - The Marginal Productive Theory of factor pricing - Theories of distribution and the determinants of Wage, Rent, Interest and Profit.

UNIT-V

National Income-Definition-Gross National Products-Net National Products. Economic fluctuation - Trade cycles.

REFERENCE BOOKS

1. Sundaran K.P.M., **A Text Book of Economic Theory.**
2. Dewett K.K., **Modern Economic Theory.**
3. Mitra J,K., **An Introduction to the basic principles of Economics.**
4. Arokiasamy M.S., **Micro Economics.**
5. Ahuja H.L., **Advanced Economic Theory.**

CO-OPERATIVE DEVELOPMENT IN INDIA

UNIT-I

Co-operative Development in India: Major stages, Pre-independence era: Nicholson's Report, Co-operative Credit Societies Act 1904 –Cooperative Societies Act,1912 -Maclagan Committee (1914), Royal Commission on Agriculture (1927) - Co-operative Planning Committee (1959).

UNIT-II

Co-operative Development under Five Year Plans: Major findings and recommendations of AIRCSC, AIRCRC, Metha Committee, Agricultural Credit Review Committee -Integrated Co-operative Development Project (ICDP) - Development Action Plan (DAP) - Liberalization and Co-operative Sector.

UNIT-III

Co-operative Education : Meaning and significance. Member education: its importance, present arrangements for member education at various levels: Co-operative training - institutional arrangements for co-operative training in Tamil Nadu.

UNIT-IV

Growth and performance of Co-operatives in Tamilnadu: Social and economic significance - Market Share - schemes and Programmes of the Govt. for Co-operative Development.

UNIT-V

Challenges before Co-operatives: Strengths, Weaknesses, Opportunities and Threats- New Generation Co-operatives.

REFERENCE BOOKS

1. Bedi R.D., Theory, History and Practice of Co-operation, R, Lal Book Depot, Meerut, 2001.
2. Hajela T.N., Co-operation: Principles, Problems and Practice, Konark Publishers, New Delhi, 2000
3. Mathur. B.S, Co-operation in India, Sahithya Bhavan Publishers, Agra, 2000.
4. Krishnaswamy O.R & V.Kulandaisamy, Co-operation -Concept and Theory, Arundhra Academy, Coimbatore, 2000.
5. Krishnaswamy, O.R. Fundamentals of Co-operation, S. Chand & Co., New Delhi, 1989.
6. Samiyudeen, Co-operative sector in India, S.Chand & Company, New Delhi, 1983.

THEORY AND PRACTICE OF BANKING

UNIT-I

Banking System in India - Banking: Meaning, Definition, Functions of Commercial Banks, RBI, NABARD - Co-operative Banks - private Sector Banks.

UNIT-II

Banker and Customers: Meaning and Definition - Relation between Banker and Customer - Various types of customers: Minors, Lunatics, Married Women, Hindu Joint Family, & Partnership firm - Joint stock Company, Co-operative Societies Non-Trading associations,

UNIT-III

Significance of deposits - Different types of deposits account; Current Accounts. Savings deposit accounts - Recurring deposit account - Fixed Deposit Account - Other types of novel deposit accounts - their salient features - Deposit Insurances Scheme.

UNIT-IV

Credit Instruments : Meaning & Significance - Cheque: Crossing and Endorsement -Bills of Exchange - Promissory Notes- other forms of credit instruments - their salient features - differences between them - any time banking - ATM - Credit and Debit Card.

UNIT-V

Payments of Cheques - Precautions to be taken by Paying Banker - Duties and Responsibilities - Circumstances in which payment must be refused – Statutory protection to the Paying Banker. Collection of Cheques - Duties and liabilities of collecting Banker- Statutory protection.

REFERENCE BOOKS

1. Sundaram, K.P.M. Banking Theory, Law and Practice, Sultan Chand & Sons, New Delhi, 1992.
2. Tannan, M.L. Banking Law and Practice in India, Orient Law House, New Delhi, 1989.
3. Sherlekhar, Banking Theory and Practice, Vikas Publishing House, Pvt Ltd., 1994.
4. Randhaswamy M. & .S.V Vasudevan, A Text Book of Banking, S. Chand & Company Ltd., New Delhi, 1979.
5. Vasudevan S.V. Theory and Practice of Banking, Vikas Publishing House, New Delhi.

INDIAN ECONOMY

UNIT-I

Concepts of Growth and Development - Features of Indian Economy - Economic and Non-Economic factors of development - obstacles to Indian Economic Development.

UNIT-II

Population and Economic Development - Reasons for Growth of Population - Measures to control - Population Policy - Population as a source of strength and weakness.

UNIT-III

Agricultural Development - Place of agriculture in the national economy - Agricultural growth under five years plans - Causes for Low Productivity - Crop Pattern - Agricultural Technology and Environmental Degradation Organic Farming - Rural Unemployment, Under employment - Labour Problems,

UNIT-IV

Rural Credit: Types of Credit Requirement - Source of agriculture credit - Private and Institutional sources - Co-operative Credit: S.T; M.T; & L.T - Commercial Banks and Rural Credit - Regional Rural Banks,

UNIT-V

Agricultural Marketing: Present state of agricultural marketing - Defects in Agricultural marketing - Co-operative marketing, Advantages - Structure - Functions of Primary Co-operative Marketing Societies - Regulated markets.

REFERENCE BOOKS

1. Ruddar Dutt & K.P.M Sundaram - Indian Economy
2. Jain P.C. - Indian Economic Problem,
3. Sankaran - Indian Economy
4. Agarwal - Indian Economy , Mishra & Puri – Indian Economy.

FINANCIAL ACCOUNTING

UNIT-1

Book Keeping: Definitions - Objectives - Advantages - Types of Accounting - Double Entry System and its advantages - Single Entry System and its limitations.

UNIT-II

Recording of Transactions : Kinds of Accounts - Rules for recording transactions -Books of accounts - Subsidiary Books - Journal, Petty Cash Book, Cash Book (Problems), Bank Reconciliation Statement (Problems), Purchase Book, Sales Book, Purchase Returns Book, Sales returns Book, Bills Receivables Books, Bills Payables Books.

UNIT-III

Ledger Accounts: Balancing Ledger Accounts - Trial Balance; Meaning, Objectives, Scope and preparation - Errors and their rectifications.

UNIT-IV

Final Accounts (Problem) Trading, Profit and Loss Accounts and Balance Sheet -Objects, Adjusting Entries; Depreciation: Meaning - Reasons and Methods.

UNIT-V

Accounts of Non- Trading concerns (Problem) - Receipts and Payments Accounts -Income and Expenditure Account - Balance Sheet. Capital and Revenue expenditure - Account current Average due date (Problem).

REFERENCE BOOKS :

1. Bhattacharya, S.K., & Dearden John, Accounting for Management: Text and Cases, New Delhi; Vikas Publishing Housing Pvt, 1995.
2. Gupta M.P. & B.M. Agarwal Accounting for C.A., Foundation Course New

Delhi: Sultan Chand & Co., Ltd., 1993.

3. Krishnaswami O.R. Co-operative Account Keeping, Oxford and IBH Pub., Company. 1995.

Third Semester- Core Paper – VI
CO-OPERATION IN FOREIGN COUNTRIES

CC6

UNIT - I

Consumers' Co-operatives in England and Sweden: Introduction - Evolution -Industrial Revolution - Robert Owen - Rochdale pioneers - Retail Stores - Co-operative Whole sale Stores (CWS-SCWS) - Functions - Features - Cause for success - Lessons to India.

UNIT - II

Credit Co-operatives in Germany: Background - Raiffeissan Societies - Schulze Banks- Functions - Features -Causes for success - Comparison - Lessons to India. **Credit Co-operatives in Italy:** Wollemburg Societies - Luzzatti Banks - Features –Functions - Comparison - Lessons to India.

UNIT - III

Dairy Co-operatives in Denmark: Background and Development - Constitution and working - Features - Federations - Factors contributing for the success - Lessons to India. **Cooperative Farming Societies in Israel:** Types - Features - Functions -Factors contributing for the success - Lessons to India.

UNIT-IV

Co-operative Marketing Societies in Canada: Origin and Development wheat Pools - Purchase Associations - Functions - Features - Causes for the Success - Lessons to India.

Co-operative Marketing Societies in America: Origin - Growth - Functions – Features - Causes - Factors contributing - Lessons to India.

UNIT-V

Multipurpose Co-operatives in Japan: History and Development - Types – Working - Characteristics features - - Lessons to India.

Industrial Co-operatives in China: Background - Types - Constitution - Working and Features Causes-Lessons to India.

REFERENCE BOOKS

1. Memoria C.B., Co-operation in India and Abroad, Kitab Mabal, Allahabad, 1973.
2. John A, Winfred & V.Kulandaiasamy, History of Co-operative Thought, Coimbatore Rainbow Publications, 19B6.
3. Bedi R.D., Theory, History and Principles of Co-operation. R.Lal Book Depot, Meerut, 2001
4. Hajela T.N., Principles, Problems and Practice of Co-operation, Konark Publishers, New Delhi 2000.
5. Taimini, K. K. Asian Rural Cooperatives : Oxford & IBH Publications Co. Pvt. Ltd., 1994
6. Saksena , K.P., Cooperation in Development –Problems and Progress for India and ASEAN. Sage publishers, New Delhi– 1986.

PRINCIPLES OF MANAGEMENT

UNIT-I

Management : Meaning, scope and nature of management - functions of management-Management Vs Administration - Management thought: Contribution of Hendry Fayol, F.W.Taylor, Peter F.Drucker, and Elton Mayo to Management

UNIT-II

Planning: Meaning and nature of planning - types of planning - Steps in planning -planning premises. Decision making - process - importance - merits and demerits -types of decisions –Manage By Objectives.

UNIT-III

Organizing: Meaning, principles and importance of organisation. Departmentation – Bases of departmentation: Staffing – sources of recruitment – factors affecting recruitment - selection process - training and development.

UNIT-IV

Directing: Meaning, elements and principles, Motivation,- methods of motivation -theories of motivation - Maslow & Herzberg theories - Leadership - Functions of a leader - Qualities of a good leader - leadership styles.- Communication - process - types- barriers to communication-Span of control: factors influencing span of control

UNIT-V

Coordination : Meaning, principles and techniques. Control - process - techniques of control - requirements of effective control.

REFERENCE BOOKS

1. Bhusan Y.K. Fundamentals of Business Organization and Management, Sultan Chand & Company, New Delhi.
2. Peter F. Drucker, Management: Tasks, Responsibilities, Practices, Allied Publishers, New Delhi.
3. Sherlekar, Modern Business Organization and Management, Himalaya, Publishing House, New Delhi.
4. Heinz W. Lippitt & Harold Koontz, Management: A Global Perspective, McGraw Hill, New Delhi,
5. Prasad L.M Principles of Management. Sultan Chand & Company, New Delhi.

Third Semester - Elective Paper - 1

EC - 1

PRINCIPLES OF MARKETING

UNIT-I

Marketing: Meaning, Definition and Significance of marketing - Evolution of Marketing - Modern concept of marketing - Marketing process - Concentration; equalization and dispersion.

UNIT-II

Marketing functions: Various classifications of marketing functions - Functions of exchanges: Buying and selling and assembling, their Significance - their methods.

UNIT-III

Auxiliary Function: Standardization and grading. Transportation, Storage and Warehousing, Market financing and Risk bearing-Market information - their Significance.

UNIT-1V

Distributions: Meaning and significance - Channels of distributions of manufactured goods and agricultural goods - their features -m channel intermediaries and their functions.

UNIT-V

Rural Markets: Significance and their characteristics - Rural marketing system -Problems in rural Marketing - Rural marketing organization – Regulated Markets - Co-operative marketing - Policies and programs of the Government.

REFERENCE BOOKS

1. Kamat G.S., Managing Co-operative Marketing, Himalaya Publishing House, Bombay.
2. Pillai R.S.N., Bagavathi, Marketing, S.Chand & Co., New Delhi, 1987.
3. Sinha J.C., Principles of Marketing and salesmanship, S.Chand & Co., New Delhi, 1987.

Third Semester - Allied Paper

AC-3

BUSINESS STATISTICS -I

UNIT-I

Descriptive Statistics: Meaning and Definition of statistics - Scope and Limitations - Statistical Survey - Methods of collecting data - Classification and Tabulation -Presentation of Statistical report.

UNIT-II

Diagrams and Graps- Measures of Central tendency: Arithmetic, Geometric, Harmonic

means - Median - Mode - Combined mean.

UNIT-III

Measures of Variation : Absolute and relative measures - Range - Mean deviation -Quatile deviation - Standard deviation - Co-efficient of variation , Measures of Skewness - concept of Kurtosis.

UNIT-IV

Correlation : Meaning - Various types of correlation - Scatter diagram method of correlation - Karl pearson's Co-efficient of correlation - Rank correlation. Regression lines and Co-efficients.

UNIT-V

Series : Segvence - Series - Arithmetic progression - Geometric progression- Harmonic progression- Simple problems only.

REFERENCE BOOKS

1. Pillai. R.S.N Bagavathi.V, (2001) Statistics-theory and Practice, S.Chand & Company Ltd.2009.
2. Navnitharn P.A, (2007), Business mathematics and Statistics, Jai Publishers, Tricy-21.
3. S.P.Gupta, P.A Gupta, Mamnohan, (1999) Business Statistics and Operations Research, Sultan Chand & Sons, New Delhi.
4. S.P. Gupta, (2008) Statistical Methods, Sultan Chand & sons New Delhi.

Note: Problems: 60 Percent: Theory ; 40 Percent.

1.1 Principles of Insurance - SB 1

Hours / week: 4

Maximum Marks: 100

Objective

This paper enables the students to understand the fundamentals of insurance.

Course Input

Unit 1. The concept of Risk – Kinds and classification of risks – Assessment – Transfer. The concept of Insurance – Classification of Insurance – Types of Life Insurance, Pure and Terms – Types of General Insurance, Fire, Marine, Motor , Engineering, aviation and agricultural – Insurance of property, pecuniary interest, liability and person – Insurance professionals and intermediaries.

Unit 2. Basic principles of insurance – Utmost good faith – Insurable interest – Material facts- Indemnity – Proximate cause, Economic principles of insurance – Sharing – Subrogation – contribution.

Unit 3 : Legal principles of Insurance – The Indian Contract Act, 1872 – Insurable interest – Nomination and assignment – Utmost good faith – Indemnity – Subrogation – Contribution – Proximate cause.

Unit 4 : Financial principles – Premium funds – Investments – Reserves – Surplus – Valuations of surplus.

Unit 5 : Theory of rating – Actuarial principles – Morality tables – Physical and moral hazard- Representations – Warranties – Conditions. Risk appraisal – Risk selection – Underwriting. Reinsurance: concept and methods.

References:

1. Insurance Institute of India, 2006. Principles of Insurance IC-01, Mumbai.
2. GOI, 1999, Insurance Regulatory Development Act.
3. GOI, 1956 Life Insurance Corporation Act.

Semester – III

Paper : Fundamentals of Co-operation / (NMEC- I) (Non – major Elective Subject offered by the Dept.)

Unit – I:

Meanings of Co-operation : Definition, Meaning and Sailable Features of Co-operation Economic and Social benefits of Co-operation.

Unit – II

Economic Systems : Meanings & Objectives – Capitalism, Socialism and Co-operation.

Unit – III

Co-operative Thoughts : Contribution of Robert Owen, Dr. William King and Raiffeisen..

Unit - IV

Principles of Co-operation : Evolution of Co-operative Principles – Rochdale Pioneer's Principles.

Unit – V

Analysis of Co-operative Principles : Reformulation by ICA Commission in 1937, 1966 and 1955.

REFERENCE BOOKS

1. Hejela.T.N., Principles, problems and Practice of Co-operation, Konark Publishers, New Delhi, 2000.
2. Krishnaswami O.R., Fundamentals of Co-operation, S. Chand & Company, New Delhi, 1989.
3. Mathur B,S. Co-operation in India, Sahitya Bhavan Publishers, Agra 1989.
4. Bedi,R.D., Theory , History and practice of Co-operation. Loyal Book Depot, Meerut,1971.

CO-OPERATIVE ACCOUNTANCY

UNIT-1

Evolution of Co-operative Account keeping - Fundamentals of Co-operative Account keeping - difference between Co-operative account keeping and Double entry system -Single entry system,

UNIT-II

Day Book: Different types - Improved system of Day Book (Problems) - Difference between Day Book and Cash Book.

UNIT-III

Ledger : General Ledger- Different types of ledgers kept by different Co-operatives -Postings from Day Book into Ledgers - Reconciliation of Special Ledger with General Ledger- Preparation of statement of Receipts and Payments - Difference between the Statement of Receipts and Payments and Trial Balance.

UNIT-IV

Final Account : (Problem) Preparation of Trading Account Profit and Loss Account and Balance Sheet- Book Profit Vs Net divisible profit- Distribution of Profit- Provisions of the Act and By-Laws.

UNIT-V

Branch Account: (Problems) Kinds of Branch Accounts - Branch Control Methods.

REFERENCE BOOKS

1. Krishnaswami O.R Co-operative Account Keeping, Oxford and IBH Publishing co., 1995.

2. Mainckavasagam P., A Treatise on Co-operative Account Keeping, Rainbow Publications, Coimbatore, 1989.
3. Banerjee D.K Co-operative Book Keeping.

Fourth Semester-Core Paper-IX

CC9

PRODUCTION, TRADE AND SERVICE CO-OPERATIVES

UNIT-I

Production Co-operatives: Types - Significance - Constitution. Co-operative Processing - Need and Importance - Working and Functions - Problems and Prospects of Co-operative - Sugar Factories, Co-operative Spinning Mills and Cooperative Tea Factories.

UNIT-II

Dairy Co-operatives: Importance, Structure - Amul Pattern - Functioning - schemes - Latest trends - Co-operative Farming Societies: Origin and development - Types Problems and Prospects in India.

UNIT-III

Industrial Co-operatives: - Importance - types - Khadi and Villages Industries Board - Small Scale Industrial Co-operatives - Constitution. Working and source of finance - Assistances from Government / NABARD / and other Agencies - Problems, Structure. Constitution and Working - Source of Finance - Assistance for Government / Apex Societies - Specific Schemes.

UNIT-IV

Co-operative Marketing: Importance, Structure, Functions - Progress Problems (a) Primary Co-operative Marketing Society, (b) State Level Marketing Federation (TANFED), and (c) National Agricultural Co-operative Marketing Federation (NAFED). Linking of Credit with Marketing .

UNIT-V

Consumer Co-operatives : Need and Importance - Structure - Working of Primary/Central/Apex Consumers Co-operatives - Purchase Policy, Price Policy, Sales Policy, Personnel Policy,- Super Markets - Role in Public Distribution System- Problems and Suggestions- Growth and working of Fisheries Co-operatives,- Labour Co-operatives, Poultry and Sheep Breeding Societies.

REFERENCE BOOKS

1. Bedi,R.D., Theory, History and practice of Co-operation, R.Lal Book Depot, Meerut,2001.
2. Hajela T.N. Principles Problems and Practice of Co-operative, Konark Publishing House 2000.
3. Mathur, B,S., Co-operation in India, Sathiya Bhavan, Agra, 1989.
- 4 .Mathur B.S., Co-operative Marketing in India, Pitaliya Pustak Bhandar, Jaipur, 1975.

Fourth Semester - Core Paper - X CC10 **PRACTICAL TRAINING - PHASE -I (Institutional visit)**

I. OBJECTIVES

To give practical knowledge on the general working of various types of Agricultural and Non -agricultural co-operative societies.

To train in the day-to-day administration, account maintenance and auditing of various co-operatives.

To provide opportunities for developing the ability to apply the theoretical knowledge for solving practical problems of co-operation.

I. METHODS OF TRAINING

The practical training will be study visits to various categories of Co-operatives (Primary and Central) and to the various office of the Government Department of Cooperation. The training is to be given under the guidance

and supervision of the lecturer-in-charge of practical training , who should accompany the students.

The training should be integrated with the teaching programme. The visit of particular type of co-operatives may be organized after the classroom teaching of the type of Co-operative is over.

The following procedure may be adopted in the practical training (Institutional Visit)

A brief introduction by the Lecturer-in- charge of training about the working of the society / Department, prior to the study visit.

In the society, a brief talk by the officers / Secretary / Manager / President / Office bearers or any other person to whom the task of providing training is assigned, on the origin, general working and problems of the society,

Discussion session with office bearers or employees regarding working problems, future plans etc. Study of accounting system and important books maintained in the society.

Students are expected to maintain a Record of study and observation during visits, in which they shall record all information they have gathered during the visits. This record is to be submitted to the Lecturer-in-charge.

LIST OF CO-OPERATIVES / DEPARMENTS FOR STUDY VISITS

Agricultural Credit:

Primary Agricultural Co-operative Credit Society-

District Central Co-operative Bank.

Primary Cooperative Agriculture and Rural Development Bank.

Non - Agricultural Credit

Urban Co-operative Bank

Employees' Co-operative Thrift and Credit society.

Housing Co-operative Societies

Agricultural Non – Credit:

Primary Co-operative Marketing Society.

Processing Co-operatives.

Milk producers' Co-operatives.

Agro Engineering Service Co-operatives.

Departments/Offices

Office of the Deputy Registrar of Co-operative, Societies

District Co-operative Audit office.

Office of the Joint Registrar of Co-operatives,

Miscellaneous Institutions

District Co-operative Union.

Co-operative Printing Press.

Industrial Service Co-operatives.

Any other Co-operative Societies of vital importance in the area of the college.

ASSESSMENT

40 Marks are Awarded Internally, and rest of 60 marks are awarded by two examiners (one internal and the other external) appointed by Periyar University . The assessment is done in two stages.

Evaluation of Record (30 Marks):

The practical training records of the students shall be evaluated on the basis of the following criteria

Whether students attended as the entire institutional visit arranged without absent, punctually and submitted the record in time.

Whether the students actively participated in the study visit, ie. Keen observation, interview, discussion etc.

Whether relevant data have been collected and presented well (sequence of ideas, clarity, tables, diagrams etc.)

Whether key problems have been identified and analysed

VIVA-Voce Exam (30 Marks)

Each student has to be interviewed at least for about 10 minutes in the institutions visited and marks shall be awarded to him on the basis of clarity of expressions, content of answers, etc.

(Record 30 + Viva-Voce 30=60)

Fourth Semester - Elective Paper - II

EC2

BUSINESS ORGANIZATION

UNIT-I

Business - Meaning - features - Scope - Classification of business - Forms of business organizations. Social responsibility of business - Business ethics.

UNIT-II

Sole trading concerns - Features - advantages and Disadvantages - Suitability.

UNIT-III

Partnership - Meaning, features - merits and demerits - Suitability -Kinds of partnership - Type of partners -partnership deed- registration of a partnership firm.

UNIT-IV

Joint Stock Company - Meaning - features - merits and demerits - Suitability Types of companies - Articles of association - Memorandum of association. Private Vs Public limited companies - differences between partnership and Joint stock Companies-Differences between Co-operative & Joint Stock Company.

UNIT-V

Public Enterprises - Meaning – features- importance - forms of public enterprises -Special problems of public enterprises. Business combinations - features - advantages and disadvantages - forms of business combinations - Role of business combinations in the economic development of a nation.

REFERENCE BOOKS :

1. Y.K.Bhushan Fundamentals of Business Organization and Management, Sultan Chand & Co., New Delhi.,
2. N. Vinayagam, M.Ramaswamy and V.Vasudevan - A Text Book of Business Organisations, Sultan Chand & Co . New Delhi.
3. P.N. Reddy and S.S Gulshan , Principles of Business Organisation and Management

Fourth Semester-Allied Paper-IV

AC4

BUSINESS STATISTICS -II

UNIT-I

Time Series analysis : Component of time series - Measures of trend - tree hand curve
-semi and moving averages -method of least squares - measures of seasonal variation-simple average and ratio to moving average methods.

UNIT-II

Index Numbers : Definition - Construction of index numbers - weighted and unweighted methods - fixed and chain base index numbers - Cost of living index number –Constructions.

UNIT-III

Introduction to operations research -Origin-Nature - Scope - Characteristics- Uses and Limitation - Mathematical formulation of LPP - Graphical method (Simple problems only)

UNIT-IV

Transportation problem - Introduction - Initial basic feasible solution - North West Corner Rule - Least Cost method - Vogel's Approximation method. Assignment problem - Introduction - Solution of balanced assignment problem.

UNIT-V

Mathematics of finance: Simple and compound interest. Matrices: Definition of matrices -Types of Solution of simultaneous linear equations using Cramers Rule (Upto order 3).

REFERENCE BOOKS

1. Pillai R.S.N Bagavathi V. (2001), Statistics, S.Chand & Company ltd, New Delhi.
2. Navnitham P.A, (2007) Business mathematics and Statistics, Jai Publishers, Trichy-21,
3. Gupta S.P (2008) Statistical methods. Sultan Chand & Sons, New Delhi.
4. Kanti Swarup, Gupta P.K Manmohan, (1980) Operations Research, Sultan Chand and Sons, New Delhi.

Note:

1. Problems : 60 Percentages : Theory : 40 Percentages.

ADVERTISING AND SALESMANSHIP.-SB 2

UNIT-I

Advertising: Introduction- definition- meaning- objectives and significance
Advantages of advertising.

UNIT-II

Advertising Media: Importance- Selection of media –kinds of media-merits and demerits.

UNIT-III- Salesmanship- meaning- objectives- pmportance

UNIT-IV- Sales organizations- Functions , duties and responsibilities of sales manager.

UNIT-V-Sales Promotion-definition- objectives- importance –kinds of promotion- advantages and limitations.

Reference Books:

- 1.Pillai, R.S.N., & Bhagavathi, Marketing, S.Chand and Co. 1996.
- 2.Chunawala and Reddy, Advertising and Marketing Research, Himalaya Publications, New Delhi.1996.
- 3.Sinha, J.C.,Principles of Marketing and salesmanship, S.chand and Co. New Delhi,1980
- 4.Richard R. Still& Edward W. Cundiff, Sales Management, Prentice Hall pf India Pvt. Ltd.,New Delhi, 1999.

Semester -IV

Paper : Co-operative Finance and Banking

Non – major Elective Subject offered by the Dept./ [NMEC-II]

UNIT – I

Agricultural Credit : Evolution and Structure of Co-operative Credit Movement in India.

UNIT – II

Primary Agricultural Cooperative Credit Society : Objectives and Functions of Primary Agriculture Credit Societies in India

UNIT – III

DCCB & SCB : Functions of District Central Co-operative Banks and State Co-operation Banks

UNIT - IV

Long Term Credit : Long Term Loans by Co-operative Land Development Banks (Primary Co-operative Agriculture and Rural Development Banks)

UNIT – V

Non Agricultural Credit: Functions of Urban Co-operative Banks and Employees Co-operative Thrift and Credit Societies.

REFERENCE BOOKS

1. Hejela.T.N., Principles, problems and Practice of Co-operation, Konark Publishers, New Delhi, 2000.
2. Mathur B,S. Co-operation in India, Sahithya Bhavan Publishers, Agra 1989
- 3 Bedi, R.D, Theory, History and practice of Co-operation. R.Lal Book Depot, Meerut, 2001

COST AND MANAGEMENT ACCOUNTING

UNIT-I

Management Accounting: Nature and Scope - Functions, Objectives - Principles of Management Accounting - Management Vs Financial Accounting – Management Accounting Vs Cost Accounting.

UNIT-II

Cost Accounting: Nature and purpose of cost accounting -Cost concepts and procedures -Elements of cost -cost sheet, tenders and quotations -Fixed cost, Variable cost. Total cost, Semi-variable cost. Coat of overhead. Marginal cost, Purchase cost and inventory cost,

UNIT-III

Computation and control of labour: Labour Turnover - Remuneration and Incentives - Time rate system - Piece rate system, Premium and Bonus plans. Overheads; Importance and classification of overhead cost - Primary Distribution of overheads - Secondary Distribution of overheads- Absorption of overheads.

UNIT-IV

Financial statements: Analysis and Interpretation - Nature of Financial statements -Limitations - Types and Tools of financial statement analysis - Fund flow statement -cash flow statement,

UNIT-V

Accounting Ratios: Meaning, advantages and Limitations - computation of different categories of ratio - Budgetary control - Meaning, Concept - preparation of Flexible, Cash and production budget.

REFERENCE BOOKS

1. Cost and Management Accounting - Dr. S.N. Maheswari.
2. Cost and Management Accounting - S.P. Iyengar.
3. Advanced Cost Accounting – S.P. Jain & K.L. Narang.
4. Principles of Management Accounting - Dr. S.N. Maheswari.
5. Management Accounting - R.K. Sharma, Shasi K.Gupta
6. Palanivelu, V.R. Accounting for Management, University Science Press,2009

Fifth Semester - Core Paper – XII

CC12

AUDITING

UNIT-I

General Audit: Definition - Objectives - advantages of audit - Kinds of Audit - Audit programme - Methods of work - Audit notes and working sheets - Duties and responsibilities of an Auditor.

UNIT-II

Vouching and Routine checking : steps in vouching, routine checking - Vouching of receipts and payments - Internal check and Internal audit - Audit of trading transactions - checking of ledgers - checking of Receipts and Disbursement statements -Verification: Meaning and steps - Verification of various assets and liabilities -Valuation of assts and liabilities.

UNIT-III

Co-operative Audit: Definition objective and needs for co-operative audit – aspects of co-operative audit - administrative audit - Duties and Powers of Co-operative Auditors - Agencies for audit - Kinds of Co-operative Audit: Preparation for auditing -Various stages of audit.

UNIT-IV

Audit Programme for selected Societies : Co-operative Credit societies. District Central Co-operative Banks - Marketing Societies - Consumer Co-operative Stores, Housing Co-operatives - Industrial Co-operatives - Verification and Valuation of Assets and Liabilities - Final Account and Balance Sheet : Audit of Trading accounts, Profit and Loss account and Balance Sheet.

UNIT-V

Audit classification: RBI Norms - Preparation of Final Audit Memorandum and its enclosures - Embezzlement and frauds - Various methods: methods of their detection - safe guards to the employees in internal check and internal Audit - Rectification of Defects Pointed out in audit - their compliance - Important circulars.

REFERENCE BOOKS

1. Krishnaswami O.R., Principles of Co-operative Audit, Oxford IBJ Co., Ltd., New Delhi – 1992.
2. Government of Tamil Nadu. The Tamil Nadu Co-operative Audit Manual, Chennai 1993.

Fifth Semester - Core Paper- XIII

COOPERATIVE MANAGEMENT AND ADMINISTRATION - CC13

UNIT I :

Management: Definition, need and importance of management. Functions of management: planning, organising, staffing, directing and Controlling .

UNIT II :

Features of cooperative management – comparison with other enterprises - Cooperative principles vis-à-vis principles of management.

UNIT III :

Planning : meaning , types , importance, steps in planning.
Organising : meaning, nature, purpose, types- authority and responsibility ,
Delegation of authority, formal and informal organization – planning and organizing
in cooperatives .

UNIT IV :

Organising in cooperatives : principles of organising – democratic structure-
General Body– Role of General Body – Role of managing committee and sub
committees.

UNIT V :

Cooperative Administration : meaning, Nature – significance of cooperative
Administration , Setup of the cooperative department at state, regional, district and
taluk/block levels in Tamil Nadu. Registrar of Cooperative societies and other
functional Registrars .

Fifth Semester - Core Paper- XIV**CC14****COMMERCIAL LAW****UNIT-I**

Indian Contract Act, 1872: Definition - Kinds of Contracts - essential
elements of a valid Contract - Offer and Acceptance.

UNIT-II

Consideration: Capacity of parties - Free Consent - Legality of object and
consideration- Valid agreement - contingent contract - Quasi Contacts.

UNIT-III

Performance of Contracts - Discharge of contracts - Remedies for Breach of
contracts - Contracts of Indemnity, Guarantee, Bailment, Pledge and
Agency.

UNIT-IV

Transfer of Property Act 1882 - Definition of Immovable Property -
Mortgage – Sales -Lease etc. Kinds of Mortgages - Termination of lease.

UNIT-V

(a) Indian Arbitration Act, 1940 - Definition of Arbitration - Matters, which
can be referred to Arbitration - Kinds of Arbitration - Powers and duties of
an Arbitrator, (b) Features of Sale of Goods Act, 1930.

REFERENCE BOOKS

1. Shukla M.C Manual of Mercantile Law, S, Chand & Co New Delhi 1983.
2. Kapoor,N.D. Elements of Mercantile Law, Sultan Chand & sons, New Delhi 1997.
3. Kuchal, M.C. Business Laws, Chand & Co. ,2010

Fifth Semester - Elective Paper – III

EC3

OFFICE MANAGEMENT

UNIT-I

Office - Meaning - Functions - Importance – Elements. Scientific Office Management-Principles of scientific office Management- Office manager and his functions.

UNIT-II

Administrative Office Management - Meaning, Objective , and Functions. Office Location - Principles of office location - Factors determining office location - office building - Office Layout - Open and Private officers.

UNIT-III

Office systems and procedures -Flow of work-Role of office manager in systems and procedures - centralization and decentralization of office services. Department of office -departments of a modern office.

UNIT-IV

Office Machines - Objects of mechanization- Types of office machines. Office forms - Forms designing and control. Records Management – Filing - essentials of a good filing system - classification and arrangement of files - methods of filing - indexing - types -selection of suitable indexing system.

UNIT - V

Office Communication: Process, types and barriers of office communication. Office correspondence - Mail service - Facilities for mail services - handling incoming and outgoing mails - mechanizing mails services- Report writing-Types of reports.

REFERENCE BOOKS

1. B.S, Raman, Office Management and Communication, United Publishers Mangalore.
2. Chopra, Office Managements kalyal Publishers, New Delhi.

Fifth Semester - Skill Based Paper – III

SB3

CONSUMER AWARENESS

UNIT-I

Consumer Awareness: Definition - Consumer Forums - Legislation for Protection of Consumers in India.

UNIT-II

Consumer Problems : Rights of the consumers - Consumers responsibilities.

UNIT-III

Governmental Role for consumer Awareness - Legislative measures.

UNIT-IV

Consumer protection : Meaning - Measures of protection -Legislation - Consumer aids information - product safety - Protection - Legislation - Consumer Education - Redrssl.

UNIT-V

Consumer Protection Act, 1986 Salient Features - Definition of concepts – Grievance Redressal - Machinery of Enforcement of the Act - Consumer protection Councils.

REFERENCE BOOKS

1. Meenu Agarwal, Consumer Behaviour & Consumer protection in India. New Century Publications, New Delhi, 2006.
2. Consumer Protection Act, 1986 - Bare Act.
3. Sherelakar SA., Trade Practices & Consumerism, Himalaya Publishing House, Bombay. 1977.
4. Francis Cherunilam "Business Environment " Himalaya Publishing House, New Delhi, 2000.
5. Jain, N.K., Consumer Protection-Law and Practice, Regal Publications, New Delhi, 2008.

Fifth Semester - Skill Based Paper- IV

SB4

BASICS OF COMPUTER APPLICATIONS

UNIT-1

Introduction to Computer: Characteristics of Computer - Components of computer -Generations of Computer.

UNIT-II

Input - Output Device: Dot Matrix, Floppy Disk, Magnetic Tapes - CD-ROM, Number Systems. Computer Language - Algorithm - Flow Chart - Computer Terminologies: Bit, Byte, Software, Hardware.

UNIT-III

Operating System: DOS Fundamentals - Commands - Windows 95 / 98 - Concepts of Operating System.

UNIT-IV

Concepts of Net Working: Windows OS Desktop , Creating Shortcuts, Mouse Handling.

UNIT-V

Menus - Creating Folders, Copy and Deleting. Files - Files Opening and Closing, Copying to clip board - File sharing - system tools : Paint Brush, Notepad.

REFERENCE BOOKS

1. Rajamani V.Fundamentals of Computers, Prentice Hall of India, New Delhi 1985.
2. RK Taxali, P.C Software made simple, Tata McGraw-Hill Publishing Company Limited, New Delhi 1997.
3. Jaiswal S.A First Course on Computers, Galgotia Publications Private Limited 2001.

Sixth Semester - Core Paper – XV

CC15

BUSINESS COMMUNICATION

UNIT-I

Business Communication - meaning - features - process - objectives, essential and importance of business communication - barriers to business communication.

UNIT-II

Method of forms of business communication - oral and written form of business communication - their merits and demerits internal and external communications -communication channels.

UNIT-III

Communication through letters - layout of letter - letter formats - application for appointment - reference letter - orders - inquiry letter - offer and quotation - execution of order - cancellation of order - adjustment and settlement of accounts - complaint letter - collection letter.

UNIT-IV

Role of technology in communication - communication device - telephone - cell phones - Video conferencing- intercom - Dictaphone - EPBX-public address system -visual aids-ETC - Cost effectiveness of various devices.

UNIT-V

Report Writing - Importance of reports - types of reports - preparation of speeches -preparation of minutes.

REFERENCE BOOKS

1. Francis J.Bergin, Practical Communication, ELBS, London, 1982.
2. Gartside, Modern Business Correspondence, the ELG, London, 1983.
3. Rajendra Pal & J.S.Korlahalli, Essential of Business Communications, Sultan Chand & Bros., New Delhi,

Sixth Semester - Core Paper – XVI **FUNCTIONAL MANAGEMENT IN COOPERATIVES** **CC16**

UNIT - I

Management definition, objectives, importance of cooperative management. Management of 5M's in cooperatives: material, manufacturing, marketing, money (Finance), men. (Personnel) Importance of 5 M's.

UNIT – II

Management of materials: Meaning, Definition, Scope, importance, functions – material planning, procurement maintenance, Material palnning and material control.

Materials management in cooperative production and processing industries.

UNIT – III

Manufacturing management – meaning - Definition – importance – types : Flow production, Unit production – Production planning and control – Quality control – Manufacturing management in Agro processing industries under cooperative sector.

UNIT –IV

Marketing management: meaning – Definition - importance – functions –

Management of marketing cooperatives: procurement, pricing, transportation, storage, distribution of agricultural commodity – input marketing – pledge loan – linking of credit with marketing.

UNIT – V

Management of men (Personnel) – meaning – Definition – importance – Recruitment – selection - training – placement. Performance appraisal, Personnel management practice in cooperatives.

REFERENCE BOOKS

1. ICA, Readings in Co-operative Management, New Delhi, 1977.
2. Kulandaiswamy V., Principles of Co-operative Management, Rainbow Publication, Coimbatore, 1986.
3. Nakkiran S., a Treatise on Co-operative Management, Rainbow Publications Coimbatore, 1991,
4. Sinha S.K, & Sahaya R., Management of Co-operative Enterprises NCCT, New Delhi, 1981.
5. ILO, Co-operative Management and Administration, , Oxford IBH, Publishing Co. Pvt Ltd., 1988.

Sixth Semester - Core Paper – XVII

CC17

CO OPERATIVE LAW

UNIT-I

History of Co-operative Legislation in India: Co operative Credit Societies Act of 1904 - Co operative Societies Act of 1912 - Multi Unit Co operative Societies Act, 1942.

UNIT-II

Committees on Co- operative Law : Committee on Co operative Law , 1956 - Model Co operative Societies Bill 1957 - Model Co operative societies Act 1991.

UNIT-III

Tamilnadu Co-operative Societies Act, 1983 & Rule 1988: Provisions relating to registration, Amendment of Bye-Laws and management of Co-operatives - Audit, Inquiry, Inspection, Supervision, Surcharge.

UNIT-IV

Supesession of the Board : Settlement of Disputes- common cadre -- Recruitment -Selection - offences and penalties to employees of co-operatives. Winding up of Co-operatives,

UNIT-V

Appeal : Review and Revision - Co-operative Tribunal - State Aid to Co-operatives Provisions relating to Land Development Banks.

REFERENCE BOOKS

1. Calvert H. Law And principles of Co- operation , Thacker Spin and Company Private Limited.
2. Dwivedi R.C. Indian Co - operative Laws Vis-a -Vis Co- operatives Principles, NCUI, New Delhi.
3. Government of Tamil Nadu, The Tamil Nadu Co-operative Societies Act 1983.
4. Govt. of Tamil Nadu, The Tamil Nadu Co-operative Societies Rules 1988.
5. B.B.Goel Co-operative Legislation - Trends and Dimensions . Deep and Deep publications Pvt Ltd., New Delhi. 2006.

PRACTICAL TRAINING PHASE II - (Internship)**A. METHOD OF ORGANIZATION**

Students, divided into batches consisting of two or three are to be assigned for internship for a period of 12 working days in selected Co-operative societies. The Lecturer in charge of this programme will test check their work by making surprise visit to the allotted co-operative societies and offices of the Government Department of Co-operation.

B. LIST OF CO-OPERATIVE INSTITUTIONS TO BE SELECTED FOR INTERNSHIP TRAINING:

Primary Agricultural Co-operative Bank
District Central Co-operative Bank
Primary Agricultural and Rural Development Bank
Urban Co-operative Bank
Employees Co-operative Thrift and Credit Society
Housing Co-operative Society
Primary Consumers Co-operative Stores
Primary Co-operative Marketing Society
Primary Weavers Co-operative Society
Primary Milk Producers Co-operative Society
District Co-operative Union
Office of the Deputy Registrar of Co-operative Societies
District Co-operative Audit Office

The institutions to be selected may be finalized in consultation with the co-operative Institutions and students may be allotted only to Co-operatives working efficiently. The Students, allotted to DR's Office and District Cooperative Audit Office, may be asked to go with officers to different co-operatives and help the officers in inspecting and auditing the co-operatives,

PROCEDURE FOR INTERNSHIPS

During the 12 days internship Programme, the Student is expected to know the following aspects of the societies. Detailed study of general working of the selected society. Gaining Practical knowledge with reference to functions, Staff duties and Accounts maintenance. Students assigned to various offices of the co-operative department shall gain knowledge in the areas of Registration of Societies, Statutory matters like amendment of Bye-law, Audit. Inspection, Inquiry, Arbitration and Liquidation of Societies and stock-taking in consumer stores.

MAINTENANCE OF RECORD

Students should maintain a separate Internship Record and this Record is to be submitted within 10 days after the completion of the internship programme. The Internship Record should contain all the information the students have gathered from the society and the work they learnt there. For the interest of those students who have not obtained Internship training in other types of societies a common seminar may be organized so that students will share the practical knowledge gained by them,

ASSESSMENT OF INTERNSHIP

Internal Assessment Marks 40. The Practical Training (Internship) phase -II will be assessed by two examiners (one internal and the other external) appointed by the University. It is done in two stages.

Evaluation of Internship Record (30 Marks) :

- | | | |
|--------------------------|---|----------|
| (a) Internship Underwent | : | 15 Marks |
| (b) Internship Record | : | 15 Marks |

Under the Internship Programme the time spent, the work learnt, work turned out, behaviour and attitude to work will have to be assessed. A proper Proforma is to be evolved by each college, which will be filled in by the Internship Trainee. The external examiners will have to evaluate the work done on the basis of information contained in the Proforma and assign marks.

The record is to be assessed on the basis of the following criteria:

- Whether the records reflect the active participation of the students in the Internship Programme

Whether sectional work books. Accounts maintained and procedure are recorded?

Whether the data have been presented well, sequence of ideas, clarity, use of the tables, diagrams, etc.?

Whether key problems have been identified?

Whether Practical working known is recorded well.

VIVA-VOCE EXAMINATION (30 MARKS)

The Viva-Voce examination will be conducted by the examiners on the basis of Internship Record. Each student has to be interviewed at least for about 10 minutes in the institutions in which he underwent the training and marks shall be awarded to him on the basis of the following criteria.

1. Factual Information about the Co-operatives - 10 Marks
2. Knowledge of the Problems and Solutions - 10 Marks
3. Clarity and Expressions - 10 Marks

Sixth Semester – Skill Based Paper-V

SB5

COMPUTER APPLICATIONS – MS WORD, INTERNET & EMAIL - UNIT-I

Introduction to Windows : Application in windows – Word processing (MS Word) – Spreadsheet (MS Excel) – Presentation (MS Power Point)- Relational databases (MS Access).

UNIT-II

Opening and Editing a document – Saving and Printing a document – Text Manipulations – Usage of Numbering and Bullets – Headers and Footers – Usage of Spell check – Find and Replace – Text formatting – Picture Insertion and Alignment – Different views of a document- Page layout.

UNIT-III

Creation of charts – Mail Merge Concept – Creating and Formatting Tables – Splitting the Screen – Opening Multiple Documents, Inserting Symbols and Smart Arts in documents.

UNIT-IV

Introduction to Internet : History of Internet – Advantages of Internet – How the web works – WWW – Various browsers (IE, Firefox) - URL – Search Engines – Captcha – Safe browsing – blocking malicious softwares – Use of Anti – Virus Softwares – blocking spywares.

UNIT-V

Email address – Creating Email Id- setting up a strong password – Advantages, disadvantages – sending and receiving mails – attaching file with a mail – Managing mails using outlook express

Reference: Books

1. Diane koers Microsoft Office XP – Fast & easy PH1
2. Alexis leon Fundamentals of Computer Science and (1-3) communication Engineering – Vikas publishing house / 1988 (IV &V)

Sixth Semester – Skill Based Paper-VI

COMPUTER APPLICATION- TALLY

SB6

UNIT-I

Computer – Environment usage – Tally loading – Setting the directory.

UNIT-II

Tally – Starting – Creating Company – Altering company operations – General environment configuration

UNIT-III

Voucher entry – delivery note – Payment voucher – Receipt voucher
debit note – Credit Note.

UNIT-IV

Creations of various accounts – Indexing – Creation of ledgers-
Multiple ledgers – Cost categories – cost centers, Budget – Bank
reconciliation – Inventory maintenance – Inventory valuation – Interest
calculation.

UNIT-V

Consolidation of accounts – Import / export data - Final accounts –
Reporting – Fund flow statements, cash flow statements – Inventory analysis
report – Printing of Report.