

# **PERIYAR UNIVERSITY**

**PERIYAR PALKALAI NAGAR**

**SALEM – 636011**

## **DEGREE OF MASTER OF PHILOSOPHY**

Syllabus for

**M.PHIL CO-OPERATION**

**2019-2020**

**PAPER – I - Previous Paper (2017-18) Syllabus**

**PAPER – II - Previous Paper (2017-18) Syllabus**

**AREA PAPER – I to IX (2019-20) onwards**

- I - BANKING IN INDIA**
- II - MARKETTING MANAGEMENT IN CO-OPERATIVES**
- III - FINANCIAL MANAGEMENT IN CO-OPERATIVES**
- IV - MANAGEMENT OF PRODUCTION AND PROCESSING CO-OPERATIVES**
- V - HUMAN RESOURCE MANAGEMENT IN CO-OPERATIVES**
- VI - ENTREPRENERURIAL DEVELOPMENT**
- VII - MANAGEMENT OF CONSUMER AND SERVICES CO-OPERATIVES**
- VIII - MANAGEMENT OF AGRICULTURAL CREDIT CO-OPERATIVES**
- IX - MANAGEMENT OF NON-AGRICULTURAL CREDIT CO-OPERATIVES**

**Area Paper-I**  
**BANKING IN INDIA**

**UNIT – I**

**Banking Business in India** – Evolution Need for Diversification – Agricultural , Small Industries, Industries Finance – Exports – class Banking Vs Mass Banking concept.

RBI – functions, credit control techniques, monetary policy– SBI – origin, functions and progress – commercial banks – nationalization of commercial banks – recent trends in banking – Financial sector reforms – prudential norms. Regional Rural Banks: Origin and Development, Objectives, Functions, Credit Policy, Problems and limitations.

**UNIT – II**

**Development Banking** – Concept, Objectives, Functions, Types – IDBI – IFCI – ICICI – Industrial Reconstruction Corporation of India.

**UNIT – III**

**Priority Sector Lending Functions and Role Private Banking : Origin** – Progress made by Commercial Banks – Small Business Finance – Strength and Weakness of Banks in Financing Priority Sector – Deposit Insurance and Credit Guarantee Corporation – Financing Rural Sector – Role of NABARD.

**UNIT - IV**

**Cooperative Banking Structure** – S.T, L.T, Credit structure – PACB – DCCB – SCB PARDB – SCARDB. Management of Cooperative Banks – Viability, Funds Management, NPA - Recommendations of Vaidyanathan Committee, Narasimham Committee and Kapoor Committee.

**UNIT – V**

**Banking Technology: Modern banking practices** – Core Banking – NEFT – RTGS – Plastic currency – Mobile banking – online banking – Issues.

**REFERENCE BOOKS**

1. M.Radhaswami&Vasudevan, Textbook of Banking, S.Chand& co. New Delhi.
2. P.SullaRao, Principles and Practice of Banking Management, Himalayan Publishing House, Bombay.
3. P.Saravanavel, Modern Banking in India & abroad, Margam Publications,Chennai-18.
4. Vasant Desai, Development Banking Issues and Options, Himalayan Publishing House, Bombay.
5. S.Nakkiran and John Winfred, Cooperative Banking.

## **Area Paper-II**

### **MARKETING MANAGEMENT IN CO-OPERATIVES**

#### **UNIT – I:**

**Marketing Management**, Concept, Systems, Approach to marketing, Marketing Management Functions; Marketing planning, Programme and strategy, Marketing organizations, Marketing control. Marketing Audit: Meaning, functions – Marketing mix – Service Marketing.

#### **UNIT – II:**

**Consumer Behavior** – Demand patterns, Marketing Control, Segmentation, Product planning – Product mix, product Development, Branding and Packaging policies, method of pricing.

#### **UNIT – III:**

**Sales Management** : Sales planning and organization, sales promotion Advertisement, Marketing Research, evaluating the sales force, Sales Budget and Evaluating advertising effectiveness.

#### **UNIT – IV :**

**Marketing information system and Marketing research** – concept and components of Marketing information system – internal record system – Market intelligent system.

#### **UNIT – V:**

**Management of Marketing Co-operatives:** Planning and Organization of Marketing Co- Operatives – involvement of cooperative Rural Marketing Procurement, Pricing, Tender System Storage – Sales Organization – Link up Arrangements – agricultural commodity – input marketing – Criteria for judging operational Efficiency.

#### **REFERENCE BOOKS:**

1. Marketing Management – Philip Kotler.
2. Marketing Management – S.A.Sherlekar.
3. Marketing Management – R.S.Dawar
4. Marketing – J.C.Gandhi.
5. Functional Management for the Co-operatives – A.K.S ah.
6. Text book on Co-operative Management – V.Kulandaisamy

### Area Paper-III

## FINANCIAL MANAGEMENT IN CO-OPERATIVES

### UNIT I

**Financial management-** meaning-objectives-financial decisions-functions of financial manager. Time value of money- present value, Future value and compounds techniques.

### UNIT II

**Cost of capital-**meaning and importance-cost of debt, preference share, equity share and retained earnings-weighted average cost of capital. capital budgeting – meaning-significance-methods of ranking investment proposals.

### UNIT III

**Leverage-** Meaning – Financial leverage –operating leverage– EBIT and EPS Analysis. Capital Structure –Theories of Capital Structure Determinant of Optimal Capital Structure – Dividends Theories – Walter’s Model, Gordon, Modigliani and Miller’s Model – CAMEL Model -Forms of Dividends –Factors Determining Dividend Policy –Stability of Dividend Policy.

### UNIT IV

**Working Capital Management:** Meaning Objectives–working Capital Policies Factors Affecting working Capital Requirements – Forecasting of working Capital Requirements, Sources of working Capital.

### UNIT V

**Management of co-operative Banks:** Organizations, setup – Departmentation, Delegation of Authority, Resource Mobilization, Customer Relation, Lending Policy, Financial Control and Cash Management – Credit Planning and Dispensation, Recovery, Supervision – Management Information System and Control - Supervision over Branches, Criteria for Judging Operational Efficiency.

### REFERENCE BOOK:

1. Prasanna Chandra, “Financial Management”.
2. Pandey I.M, “Financial Management”.
3. Van Horne, “Fundamentals of Financial Management”.
4. Gitman. J, “Principial of Manageral Finance”.
5. Maheswari. S. N, “ Management Accounting and Financial Management”.
6. Khan & Jain, “Financial Management”.

## Area Paper- IV

### MANAGEMENT OF PRODUCTION AND PROCESSING

#### CO-OPERATIVES

##### UNIT-I

**Co-operative Marketing** : Importance, Working, progress and problems of a) Primary Co-operative marketing societies b) State Level Marketing Federations c) National Agricultural Co-operative Marketing Federation (NAFED) – Role of Co-operative for National Economy Linking of credit with Marketing – Role of NCDC in development of Co-operative Marketing – Dantwala Committee on Co-operative Marketing.

##### UNIT-II

**Management of Production Cooperatives** organizational pattern- Product Development – Production Planning – Resource planning –Production Organization – Capacity Utilization. **Dairy Cooperatives:** Organizational Structure – Planning And Scheduling of Procurement – Transportation –Plant Management –Product Development and marketing – Criteria for judging operational Efficiency of dairy cooperatives.

##### UNIT-III

**Co-operative Processing:** Need and importance –working and functions-Problems and Prospects of Co-operative sugar factories, Co-operative Tea Factories and co-operative spinning mills - Criteria for Judging Operational Efficiency. Other areas of Co-operatives.

##### UNIT-IV

**Industrial Co-operatives** : Importance and types – Khadi and Village Industries Board – Small scale Industrial Co-operatives – their constitutionworking and source of finance – Assistances from Government, NABARD and other bodies – Problems, Weavers Co-operatives; Structureconstitution and working – sources of fund – assistance fromGovernment/Apex Societies – Special schemes.

##### UNIT-V

**Miscellaneous cooperative** – Origin Growth and Working of Fisheries Cooperative –Labour Cooperatives – Rural Electrification Cooperative and Lift Irrigation Cooperative Societies – Cooperative Hospital – Cooperative Colleges – Cooperative Printing Press – Cooperative Farming Societies in India: Origin – Functions -Types

**REFERENCE BOOK:**

1. Bedi. R.A., Theory, History and Practice of Co-operation, International Publishing House, Meerut, 1981.
2. Hajela, T.N., Principles Problems and Practice of Co-operation, Konark Publishing house 1994.
3. Kulandaisamy, V., Co-operative Dairying in India, RainbowPublications, Coimbatore.1986.
4. Mathur B.S., Co-operation in India, SahityaBhavan, Agra 1989.
5. Mathur B.S. Co-operative Marketing in India, PitaliyaPUstakBhandar,Jaipur .1975.
6. Abdul Kuddus : Non-credit Coperatives – LIMRA Publications, Chennai. 2019.

## Area Paper- V

# HUMAN RESOURCE MANAGEMENT IN CO-OPERATIVES

### UNIT I

#### **Human Resources Management :**

Importance – Objectives – Organization structure – Functions and role of H.R. Manager – Approaches to HRM.

### UNIT II

#### **Human Resource Planning**

Man power planning – Job analysis – Job description – job specification – job evaluation – personnel problems – Absenteeism and Labour turnover, job satisfaction and morale.

### UNIT III

#### **Recruitment and selection**

Recruitment policy – factors affecting recruitment – steps in recruitment process – sources of recruitment – SRB, DRB : Functions - methods of selection process.

### UNIT IV

#### **Employee Training**

Training and development – Need for training – steps in training programme – training methods – promotion – transfer- performance appraisal — aptitude and traits.

### UNIT -V

#### **Industrial Relations :**

Employer Employee Board Relationship - Concept, Workers participation in management- working conditions and Welfare of workers – Industrial Relations – Collective bargaining – Trade Unions – Grievance Redressal, Dispute Resolutions, relevant provisions of Industrial Dispute Act and Labour Laws concerning Welfare measures. 29

### REFERENCE BOOKS

1. Aswathappa K Human Resource and Personnel Management. Tata McGraw Hill 1997.
2. Garry Dessler : Human Resources Management
3. P.C. Tripathi : Personnel Management and Industrial Relations.
4. C.B. Memoria : Personnel Management .
5. Pramod Varma : Labour Economics and Industrial Relations.
6. Monappa A. & Saiyadaian M. Personnel Management, Tata Mc.Graw Hill, 1996.
7. K.V. Rao : Investment in Human Resources



**Area Paper- VI**  
**ENTREPRENERIAL DEVELOPMENT**

**UNIT I**

Concept of Entrepreneurship – Entrepreneur and Enterprise – Meaning – Definition – Characteristics – Functions – Role of Entrepreneurs in the Economic Development Classification of Entrepreneurs – Factors Affecting Entrepreneurial Growth – Entrepreneurship Development Programmes – Self Employment Schemes – Government Policies on Entrepreneurial Development – Small Entrepreneurs Development.

**UNIT II**

Entrepreneurial Environment – Factors affecting Entrepreneurial Growth – Entrepreneurial Motivation – Need for Achievement Motivation – Barriers to Entrepreneurship Development.

**UNIT III**

Entrepreneurship Development Programme (EDP) – Need for EDP – Objectives, Phase of EDP – Course Content and Curriculum of EDP – Problems of Women entrepreneurs – DP Institutions in India, their functions and financial support for entrepreneurs – DIC, TIIC, SISI, SIPCOT and SIDBI.

**UNIT IV**

Project Management – Concept of Project and Classification – Sources of a Business Idea – Project Identification – Project Formulation – Project Appraisal Methods – Preparation of Project Reports.

**UNIT -V**

Incentives and Subsidies – Incentives to Small Scale Industries – Problems of Small Scale Industries – Merits and Demerits of Family Business – Benefits to Industrial Units Located in Backward Areas – Industrial Estates.

**REFERENCE BOOKS**

1. Dr.V. Radha, Entrepreneurial Development, Prasanna Publishers & Distributors – 2017.
2. Entrepreneurial Development: S.S.Khanka
3. Entrepreneurial Development: C.B.Gupta & N.P. Srinivasan
4. Project Management : S.Choudhury
5. Project Management : Denis Lock

**Area Paper- VII**  
**MANAGEMENT OF CONSUMER AND SERVICES**  
**CO-OPERATIVES**

**UNIT I**

**Introduction to Cooperation :** Characteristics, Advantages and Limitation of Co-operative Society ; Non Credit Cooperatives – Global Scenaria ; Consumer Coop Movement in England, Rochadale Poiners, CWS ; Indian Coop. Movement, Producer companies, Milestones in respect of Non Credit Coops.

**UNIT II**

**Classification of Cooperative Societies :** Coops., with Limited Liability; Single-purpose coop. and Multi-purpose Coop.; Agricultural credit and non-agricultural credit coops.

**UNIT III**

**Consumer Cooperatives :** Importance, Structure, Genesis and progress of Consumer Coops.; primary Consumer Coop. Stores ; Areas, Objectives, Membership, Management and Source of Finance; Students' Consumer Coop.Stores.

**UNIT IV**

**District Coop. Wholesale Stores;** objects, membership, Sources of Finance; **State Consumer Coop. Federation:** Objects, Membership, Sources of finance and Functions.

**UNIT -V**

**National Coop. Consumer Federation:** Functions, Membership, Management, Resources, Activities, Consultancy and Promotional Cell, Super Markets and Department Stores, Active price policy, Public Distribution system, Rural Consumer Scheme; problems of Consumer coops., Suggestion for Development; Case Study on Apna Bazaar, Maharashtra.

**REFERENCE BOOKS**

1. Prof. K.A. Abdul Kuddus, Dr.A.K. Zakir Hussain, Non Credit Cooperatives, LIMRA Publications, Chennai 2019.
2. Bedi R>D. Theory History & Practice of Cooperation, Loyal Book Depot. Meerut. 1986.
3. T.N.Hajela, Cooperation Principles Problems and Practice, Ane Books Pvt. Ltd., 2010.
4. Nakkiran and John Winfred Cooperative Banking in India, Rainbow Publications 1988.
5. Mathur,B.S. Cooperation in India, Sahitya Bhavan Publishers, Agra, 2000.
6. Samiyudeen, Cooperative sector in India, S.Chand & Company, New Delhi, 1983.

**Area Paper- VIII**  
**MANAGEMENT OF AGRICULTURAL CREDIT**  
**CO-OPERATIVES**

**UNIT I**

**Genesis and Growth of Cooperative Credit and Banking :** (a) Genesis of Coop. Credit and Banking, Structure of Banking in India, Commercial banks vs Coop. banks. Types of Coop. Banks, Feature of Coop. Banks. Progress of Institutional credit, Integration of Credit Structure, Coop. Credit Structure.

**Primary Agriculture Credit Societies :** (b) Evolution and growth, Coop. Rural Banks, Large sized societies, LAMPS, TRIFED, Service Cooperatives, Farmers Service Coop. Societies, PACS: Objectives, Functions, Membership, Management, Sources of funds, Loans, Overdues, Crop Loan System, Consumption Credit, Non Credit Activities, Problems and Suggestions.

**UNIT II**

**District Central Cooperative Banks :** Progress, Types, Area, Membership, Objectives, Structure, Management, Staff, Resources, Loans and Advances, Technical Committee, Interest Subvention.

**UNIT III**

**State Cooperative Banks :** Need, Structure, Objectives, Membership, Management, Resources, Seasonal Agricultural Operations, Loans and Advances, Repayment and Rescheduling of Loans, Minimum involvement, Agricultural Debt Waiver and Debt Relief, NPA, Working Results. **National Federation of State Cooperative Banks :** Objectives, Membership, Management, AIMAS, Banking Codes and Standards Board of India.

**UNIT IV**

**Cooperative Agriculture and Rural Development Banks :** (a) PCARDBs : Objectives, Membership, Management, Sources of Funds Loans, and Advances, Procedure for issue of LT Finance, NPAs. (b) SCARDBs: Functions, Membership, Management Resources, Ordinary Debentures, Rural Debentures, Special Development Debentures, Sinking Fund, Loans and Advances, Technical Cell, Scale of Finance, Overdues and NPA, Causes of Overdues, Recovery, One Time Settlement Scheme, Training, Problems and Suggestions. (c) **National Cooperative Agriculture and Rural Development Bank's Federation :** Membership Management, Publications.

## **UNIT -V**

National Bank for Agriculture and Rural Development : Genesis, Objects, Functions, Membership, Management, Refinance, Direct Lending, Credit Authorization Scheme. PACS Development Cell. Swarozgar Credit Card Scheme, Potential Linked Credit Plan, Knowledge Centre, Self Help Groups, SHG. Bank Linkage, programme, Joint Liability Groups, Farmers Clubs, Cooperative Devvelopment Fund, Rural Innovation Fund, SOFTCOB, GIZ-NABARD Rural Financial Instituions Programme.

## **REFERENCE BOOKS**

1. Prof. K.A. Abdul Kuddus, Dr.A.K. Zakir Hussain, Non Credit Cooperatives, LIMRA Publications, Chennai 2019.
2. Prof. K.A. Abdul Kuddus, Dr.A.K. Zakir Hussain, Theroy Law and Practice of Cooperative Banking, LIMRA Publications, Chennai 2017.
3. Bedi R.D. Theory History & Practice of Cooperation, Loyal Book Depot. Meerut. 1986.
4. T.N.Hajela, Coperation Principles Problems and Practice, Ane Books Pvt. Ltd., 2010.
5. Nakkiran and John Winfred Cooperative Banking in India, Rainbow Publications 1988.
6. Mathur,B.S. Cooperation in India, Sahitya Bhavan Publishers, Agra, 2000.
7. Samiyudeen, Cooperative sector in India, S.Chand & Company, New Delhi, 1983.

**Area Paper- IX**  
**MANAGEMENT OF NON-AGRICULTURAL CREDIT**  
**CO-OPERATIVES**

**UNIT I**

**Urban Cooperative Banks :** Genesis, Area of Operation, Objects, Structure, Dual Control, Membership and Management, Funds, Investments, Loans and Advances, Loans to SMEs, Credit Gurantee Scheme, Gross NPV vs Net NPA, Cooperative Court, Scheduled UCB, Maintenance of CRB, SLR and CRAR, Unit vs. Branch Banking, Branch Mahila Banks, Inspection and Supervision, Internal Control System and Audit, Rating model, Training, Conversion of Primary Credit Societies in to UCBs, Problems and Suggestions of UCBs.

**UNIT II**

**National Federaion of Urban Cooperative Banks and Credit Societies :** Vision, Membership, Management, Publication, Training, Achievements.

**UNIT III**

**Employees' Cooperative Bank :** Need, Types, Area of Operation, Membership, Objectives, Management, Resources, Loans, Recovery, maintenance of CRR/SLR, Welfare Schemes, Problems and Suggestions.

**UNIT IV**

**Industrial Cooperative Bank :** Origin, Impotence growth and Functions.

**UNIT -V**

**Role of RBI and SBI in the Development of Cooperatives :** (a) RBI : Issue of Notes, Controller of Credit, Agricultural Credit, Agricultural Credit Department, Urban Banks Departments Regulatory, Supervisory and Developmental Functions, Provision of Finance, Various Committees, Training. (b) SBI : Village Adoption, lead Bank Scheme, Financing Cooperatives.

**REFERENCE BOOKS**

1. Prof. K.A. Abdul Kuddus, Dr.A.K. Zakir Hussain, Non Credit Cooperatives, LIMRA Publications, Chennai 2019.
2. Prof. K.A. Abdul Kuddus, Dr.A.K. Zakir Hussain, Theroy Law and Practice of Cooperative Banking, LIMRA Publications, Chennai 2017.
3. Bedi R.D. Theory History & Practice of Cooperation, Loyal Book Depot. Meerut. 1986.
4. T.N.Hajela, Coperation Principles Problems and Practice, Ane Books Pvt. Ltd., 2010.
5. Nakkiran and John Winfred Cooperative Banking in India, Rainbow Publications 1988.
6. Mathur,B.S. Cooperation in India, Sahitya Bhavan Publishers, Agra, 2000.
7. Samiyudeen, Cooperative sector in India, S.Chand & Company, New Delhi, 1983.

