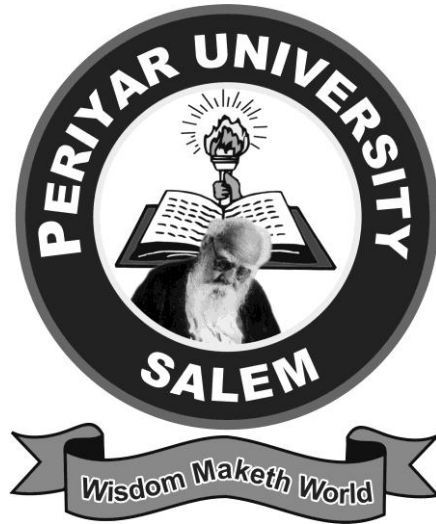


**PERIYAR UNIVERSITY
SALEM – 636 011**

PERIYAR INSTITUTE OF DISTANCE EDUCATION (PRIDE)



B.COM DEGREE IN CO-OPERATION

REGULATIONS AND SYLLABUS

***(Effective from the academic year 2008 – 2009 and
thereafter)***

B.COM DEGREE IN CO-OPERATION REGULATIONS

1.OBJECTIVES OF THE COURSE

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

1. To enable the students to acquire knowledge and skill in Co-operation and Management.
2. 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 Board of Higher secondary Examinations, Tamil Nadu or as per norms set by the Government of Tamil Nadu or examinations accepted as equivalent thereto by the syndicate subject to such conditions as may be prescribed thereto, are eligible for admission to B.Com., [Co-operation] degree course in a manner prescribed hereunder.

DURATION OF THE COURSE:

The course of the degree of B.Com., in Co-operation shall be based on Non- Semester pattern without internal assessment. Duration of the course shall be three years.

COURSE OF STUDY AND SCHEME OF EXAMINATIONS:

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 examination are as follows:

FIRST YEAR

No	Paper	Paper Code	Title of the paper	Duration	Max. marks
1.	Language Part-I		Tamil	3 Hrs	100
2	Language Part-II		English	3 Hrs	100
3	Major paper-I		Theory and Development of Co-operation	3 Hrs	100
4	Major paper-II		Co-operative Finance and Banking	3 Hrs	100
5	Allied paper-I		Principles of Economics	3 Hrs	100

SECOND YEAR

6	Major paper-III		Production, Trade & Service Co operatives	3 Hrs	100
7	Major paper-IV		Financial & Co operative Accountancy	3 Hrs	100
8	Major paper-V		Co-operative Mgt & Administration	3 Hrs	100
9	Major paper-VI		Marketing & Sales Management	3Hrs	100
10	Allied Paper-II		Business Mathematics	3Hrs	100

THIRD YEAR

10	Major Paper-VII		Co operative Legal Frame work	3 Hrs	100
11	Major PaperVIII		Cost & Management Accounting	3 Hrs	100
12	Major Paper IX		Auditing	3 Hrs	100
13	Major Paper-X		Business communication	3 Hrs	100
14	Major Paper-XI		Practical Training (Internship)	3 Hrs	100

EXAMINATIONS

The theory examinations shall be three hours duration to each paper at the end of each year. The candidates failing in any subject (s) will be permitted to appear for each failed subject(s) in the subsequent examination. The practical training (Internship) examination for the course should be conducted at the end of third year. A candidate shall be declared to have passed the examination in each paper if he / she secured not less than 40% of the marks in the university examination. For practical paper a minimum of 40 marks out of 100 marks in the university examination is required to pass the examination.

CLASSIFICATION OF SUCCESSFUL CANDIDATES

Candidates who secure not less than 60% of the aggregate marks in the whole examination shall be declared to have passed the examination with First class. Candidates who secured the marks between 50 and 59 percentages shall be declared to have passed the examination in Second class and others who secured between 40 and 49 percentages of marks 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 at the first instance and within a period three academic years from the year of admission to the course only are eligible for University Ranking.

COMMENCEMENT OF THE REGULATION

These regulations shall take effect from the academic year 2008-2009. i.e., for students who are to be admitted in to the first year of the course during the academic year 2008-2009 and thereafter.

QUESTION PAPER PATTERN

The pattern of the Question paper for B.Com.,Co-operation Degree Examination is as follows:

**Time: 3 Hrs
100**

Maximum Marks-

PART-A (10X2=20 Marks)

Note:

1. Answer all questions in one or two sentences
 2. All questions carry equal marks
- (Two questions from each Unit)

PART-B (5X7=35 Marks)

Note:

1. Answer any five questions out of eight questions.
(Short Answers)
2. All questions carry equal marks.

PART-C (3X15=45 Marks)

Note:

1. Answer any 3 questions out of five questions
2. All questions carry equal marks.

MAJOR PAPER-I

THEORY AND DEVELOPMENT OF CO-OPERATION

UNIT-I

Meaning of co-operation; Definition – Salient features - Economic and social benefits – Moral values. Economic System: Meaning, Objectives – Capitalism, Socialism, Co-operation – Distinguishing features. Classical thoughts of co-operation; Robert Owen, Dr William King, Charles Fourier.

UNIT-II

Principles of co-operation: Evolution of co-operative principles – Rochdale principles - Reformulations by ICA commission on co-operative principles in 1937, 1966 & 1995 – Analysis of principles of co-operation.

UNIT-III

Issues on co-operation: State aid Vs Self reliant: State's Role – Various forms of State assistance; State Partnership – Merits and Demerits of State assistance – Limited Vs Unlimited liability, Single purpose – Vs Multipurpose, Unitary Vs Federal Structure, Small size Vs Large Size Society. Co-operative Planning: Totalitarian Vs Democratic.

UNIT-IV

Co-operative Development in India – Pre-independence era: Nicholson Report, Co-operative Societies Act 1904 and 1912 – MacLagan Committee (1914) – Co-operative Planning Committee (1949). Co-operative Development under Five year Plans: Findings and recommendations of AIRCSC, AIRCRC, Metha Committee, Agricultural Credit Review Committee – Integrated Co-operative Development Project (ICDP) – Development Action Plan (DAP).

UNIT-V

Co-operation under Globalization Era: Liberalization and Co-operative sector. Challenges before co-operatives – Strength, Weaknesses, Opportunities and Threats – New Generation co-operatives.

REFERENCES:

1. Hejla.T.N., **Principles, Problems and Practice of Co-operation**, Konark Publishers, New Delhi, 1994.
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, 1989. New Delhi
4. Krishnaswami O.R. & V. Kulandaisamy, **Theory of Co-operation An In-depth Analysis**, Sharma Publication 1992. Coimbatore.
5. Mathur B.S., **Co-operation in India**, Sahithya Bhavan, Agra 1989.
6. R.D. Bedi, **History, Theory and Practice of Co-operation**.

MAJOR PAPER-II
CO OPERATIVE FINANCE AND BANKING

UNIT-I

Evolution of co-operative credit – Advantages – Structure – Classification of agricultural credit. Constitution, objectives, functions and problems of PACB/Primary Agricultural Co-operative Credit Society, DCCB, State Co-operative Bank. Crop loan system: Features – Procedures – Problems and Suggestions. Role of commercial banks in providing agricultural credit.

UNIT-II

Long Term Agricultural Credit: Need for a separate agency.

Structure – purposes of L.T credit. Constitution, objectives, functions and problems of PACRDB – State Co-operative Agricultural and Rural Development Bank - Debenture: meaning, types, procedure for floating and redeeming debentures - NABARD: Constitution, functions and role in agricultural finance.

UNIT-III

Non-Agricultural Credit: Constitution ,objectives, functions and problems of Urban Co-operative Banks, Employees Co-operative Credit Society, Industrial Co-operative Bank, Housing Co-operatives.

UNIT-IV

Banker and Customer: Definitions - Relationship between Banker and Customer. Special types of customers. Different types of bank accounts, deposits - Procedure for opening a new account. Cheques and other negotiable instruments. Crossing of cheques – Different forms of crossing and their significance. Payment of cheque.

UNIT-V

Paying Banker – Duties and responsibilities of paying banker – Precautions to be taken while making payments. Endorsements: kinds of endorsements. Statutory protection to the paying banker. Collecting Banker: Collection of cheques and bills – Collecting bankers position – His duties and responsibilities – Negligence – Precautions – Statutory protection to the collecting banker.

REFERENCES:

1. Hajela T.N., **Principles, Problems and Practice of Co-operation**, Konark Publishers, New Delhi, 1994.
2. Mathur B.S., **Co-operation in India**, Sahitya Bhawan, Agra, 1989.
3. Sundaram, **Banking Theory, Law and Practice**, Sultan Chand & Sons, New Delhi 1992.
4. Sherlekhar, **Banking Theory and Practice**, Vikas Publishing House Pvt Ltd., New Delhi 1994.
5. Varshney, **Banking Theory and Practice**, Vikas Publishing House Pvt Ltd., New Delhi.

ALLIED PAPER-I

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.

REFERENCES:

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.**

MAJOR PAPER-III

PRODUCTION, TRADE AND SERVICE CO-OPERATIVES

UNIT-I

Production Co-operatives: Types, significance of Co-operative Processing. Need and importance, working and functions, problems and prospects of Co-operative Sugar Factories and Co-operative Spinning Mills.

UNIT-II

Dairy Co-operatives: Importances, structure, functions of milk producers co-operatives - Amul Pattern – schemes – latest trends. Dairy co-operatives in Denmark. Co-operative farming societies: Origin and development – types – problems and prospects in India.

UNIT-III

Industrial Co-operatives: Importance – types – constitution - working-sources of finance –assistances from government/NABARD/ and other agencies – problems. Khadi and Villages Industries Board – Small Scale Industrial Co-operatives – Weavers co-operatives: structure - constitution and working – source of finance – assistance from Government/Apex societies – specific schemes – Industrial Co-operatives in Japan.

UNIT-IV

Co-operative Marketing: Importance, structure, functions, progress and problems of (a) Primary Co-operative Marketing Society,

(b) State Marketing Federation (TANFED), (c) National Agricultural Co-operative Marketing Federation (NAFED). Linking of credit with marketing. Marketing co-operatives in America.

UNIT-V

Consumer Co-operatives: Need and importance – structure – working of Primary /Central /Apex Consumers Co-operatives. Purchase policy, Price policy, and Sales policy. Co-operative Super Markets. Role of consumer co-operatives in Public Distribution System – Problems and suggestions. Origin and development of Consumer Co-operatives in England.

REFERENCES:

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-operative**, Konark Publishing House 1994.
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.

MAJOR PAPER-IV

FINANCIAL AND CO-OPERATIVE ACCOUNTANCY

UNIT-I

Book Keeping: Definition – Objectives – Kinds of accounts. Double entry system and its advantages. Single entry system and its limitations. Journal entries - Subsidiary books – Cash book (problem). Bank Reconciliation Statement (problem).

UNIT-II

Final Accounts - Ledger. Trial Balance: Meaning, objectives and preparation. Errors and their rectification. Trading, Profit and Loss Account and Balance Sheet – Adjusting entries (problem).

UNIT-III

Accounts of non-trading concerns – Receipts and Payments Accounts – Income and Expenditure Account & Balance sheet (problem) Account Current – Average Due Date (problems) – Depreciation – meaning and methods. Uses of computer in Accounting.

UNIT-IV

Evolution of cooperative account Keeping – Difference between Co-operative Account keeping and Double Entry book keeping –

Day Book – types(problem) – Difference between Day book and Cash Book – General ledger – Difference between General ledger and Special ledger.

UNIT-V

Final Account in Co-operatives – Statement of Receipts and Payments – Difference between Statement of Receipts and Payments and Trial Balance. Final Account: Profit and Loss account and Balance sheet.(problem) Net profit distribution: Acts and Bye law provisions – Reserves and Provisions in co-operatives. Branch Account – Branch control.

REFERENCES:

1. Krishnaswami O.R., **Co-operative Account Keeping**, Oxford and IBH Publishing Company.
2. Grawal T.S. **Double Entry Book Keeping**
3. Dr.Maheswari S.N., **Management Accounting**.

MAJOR PAER-V

CO-OPERATIVE MANAGEMENT AND ADMINISTRATION

UNIT-I

Management: Definition and concepts - Development of management thought – Functions of management. Co-operative Management: Meaning, importance, and features. Application management principles to co-operatives. Co-operative management Vs Management of private enterprises.

UNIT-II

Co-operative Management: Structure - General Body: types, functions and powers. – Board of Directors: Constitution, functions and powers. Board and Chief Executive relationship. Democratic control: Meaning - Exercise of democratic control. Leadership in Co-operatives

UNIT-III

Functional Management: Meaning, Objectives and functions of Production management, Material management, HRM, Financial management and Marketing management.

UNIT-IV

Functional Management in Co-operatives: Marketing management in Dairy Co-operatives – Inventory and Material management in Consumers Co-operatives – Financial management in Credit Co-operatives – Human Resources Management in Credit Co-operatives.

UNIT-V

Co-operative Administration: Organizational set up of Co-operative Department – Registrars and his function and powers – Functional Registrars – Delegation and decentralization of powers – Supervisory functions of departmental officers.

REFERENCES:

1. Kulandaiswamy V. **Text Books of Co-operative Management**
Arudra Academy; Coimbatore, 2002.
2. Nakkiran S., **A Treatise on Co-operative Management**,
Rainbow
Publications, Coimbatore 1991.
3. Government of Tamil Nadu, **The Tamil Nadu Co-operative Societies Act, 1983.**
4. Government of Tamil Nadu, **The Tamil Nadu Co-operative Societies Rules, 1988.**
5. Bedi R.D., **Law for Co-operatives**

MAJOR PAPER-VI

MARKETING AND SALES MANAGEMENT

UNIT-I

Marketing: Meaning, Definitions and significance of marketing – Evolution of Marketing – Modern concept of marketing – Marketing process – Concentration, equalization and dispersion.

UNIT-II

Marketing functions: Classification of marketing functions – Functions of exchange: Buying, selling, assembling - their significance – and methods. Auxiliary functions: Standardization and grading, transportation, storage and warehousing, market financing and risk bearing. Market informations - their significance.

UNIT-III

Sales Promotion: Methods – Consumer behaviour – Market research. Salesmanship: Traits and characteristics of sales persons – Sales forecasting.

UNIT-IV

Organizing Sales force: Recruitment and selection – Motivation and rewarding of salesman – Induction and training of sales people – Salesmen productivity.

UNIT-V

Territory Management: Evaluation and control: Performance Appraisal – Sales budget. Sales analysis: sales related, cost related, activity related – Determinants of sales persons performance.

REFERENCES:

1. Kamat G.S., **Managing Co-operative Marketing**, Himalaya Publishing House, Bombay.
2. Sinha J.C., **Principles of Marketing and Salesmanship**, R.Chand & Company., New Delhi 1987.
3. Chunawalla, **Sales Management**. Himalaya.
4. Acharya and Others, **Field Sales Management**, Himalaya.

ALLIED PAPER-II
BUSINESS MATHEMATICS

UNIT-I

Number system: Fractions, decimals percentage, ratios and proportions. Interest rates and Annuities – Types of interest rates – Simple and compound interest. Concept of present value and amount of sum; Types of annuities; Present value and amount of an annuity; including the case of continuous compounding; Valuation of simple loans and debentures.

UNIT-II

Matrices and Determinants: Definition of matrix; Types of matrices; Algebra of matrices; Properties of determinants, Calculation of various determinants up to third order – Adjoint of a matrix, elementary row or column operations; Finding inverse of a matrix through adjoint and elementary row or column operations; Solution of a system of linear equations having unique solution and involving not more than three variables.

UNIT-III

Linear Programming: Formulation of LPP: Graphical method of solution ; Problems relating to variables including the case of mixed constraints, Cases having no solution, multiple solutions, unbounded solution and redundant constraints – Transportation Problems.

UNIT-IV

Statistics: Meaning and definition – Scope and limitations – Statistical survey – Sources and collection of data – Questionnaire – Classification and Tabulation – Diagrams and graphs – Role of statistics in co-operation. Measure of central tendency – Absolute and relative measures of variation – Measures of skewness – Kurtosis (Concept Only).

UNIT-V

Correlation: Meaning and definition – Methods of correlation – Karl Pearson and Spearman's rank correlation methods – Concept of time series – Components of time series – Measuring long term trend by least square method – Definition of probability (Simple problems only).

REFERENCES:

1. Vital, P.R., **Business Maths and Statistics**, Sultan Chand & Sons,
New Delhi.
2. Kapoor, V.K., **Business Mathematics**, Sultan Chand & Sons,
New Delhi.
3. Holden: **Mathematics for Business and Economics**
Macmillan India New Delhi.

MAJOR PAPER-VII

CO-OPERATIVE LEGAL FRAME WORK

UNIT-I

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

Co-operative Societies Act, 1942 – Committee on Co operative law, 1956 – Model Co-operative Societies Bill, 1957 - Tamil Nadu Co-operative Societies Act, 1961 – Tamil Nadu Co-operative Societies Act, 1983 – Model Co operative Societies Act, 1991. Recent developments in Co-operative legislation.

UNIT-II

Detailed Study of the Tamil nadu Co-operative Societies Act, 1983: Provisions relating to Registration, Amendment of Byelaws, Management of co-operatives. State-Aid to Co-operative Societies, Audit, Inquiry, Inspection, Surcharge and Supersession of Board of Management. (with relevant rules)

UNIT-III

Detailed Study of the Tamil nadu Co-operative Societies Act, 1983:

Provisions relating to Settlement of dispute, Winding up and cancellation of registration of co-operative societies, Appeal, Revision and Review – Offences and Penalties (with relevant rules).

UNIT-IV

Allied laws: Indian Contract Act, 1872 – [sections 1 to 75] Essential elements of a valid contract – Kinds of contracts – Legal rules regarding a valid Offer and a valid Acceptance – Consideration – Free consent – Capacity of parties – Performance of contracts – Discharge of contracts – Breach of contract – Remedies for breach of contract – Definitions of Contract of Indemnity, Guarantee, Bailment, Pledge and Agency.

UNIT-V

Allied laws; Transfer of Property Act, 1882 – Section 3, 5, 54, 58, 59, 73 and 78 Definitions of Sale, Mortgage, Charge, Lease – Kinds of Mortgages – Agricultural Produce Markets Act, 1959 – Sale of Goods Act, 1930.

REFERENCES:

1. Government of Tamil Nadu, **The Tamil Nadu Co-operative Societies Act, 1983.**
2. Government of Tamil Nadu, **The Tamil Nadu Co-operative Societies Rules, 1988.**

3. Weeraman P.E., **The Effect of Co-operative Law on the autonomy of Co-operatives in South East Asia**, New Delhi, ICA.
4. Weeraman P.E., **A Model Co-operative Societies Law**, New Delhi, ICA.

MAJOR PAPER-VIII

COST AND MANAGEMENT ACCOUNTING

UNIT-I

Management Accounting: Nature and Scope, Functions, Objective, 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, Cost 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.

REFERENCES:

1. Maheswari S.N., **Cost and Management Accounting.**
2. Iyengar S.P., **Cost and Management Accounting.**
3. Jain S.P., & Narang K.L., **Advanced Cost Accounting.**
4. Maheswari S.N., **Principles of Management Accounting.**
5. Sharma R.K., Shasi Gupta K., **Management Accounting.**

MAJOR PAPER-IX

AUDITING

UNIT-I

General Audit: General principles – Audit its origin – Definition – objects – Advantages – Nature and scope of audit – Various kinds of audit – Duties and responsibilities of Auditor. Commencement of audit: Audit programme routine checking – Vouching and its meaning – vouching of each transaction – Importance of routine checking.

UNIT-II

Verification and Valuation of assets and liabilities: Meaning of verification – Mode of valuing various assets/liabilities – Depreciation
- Definition – Objects – Methods – Auditor's duty. Reserves: Meaning
– Definition – Various reserves. Audit of final accounts – Profit and loss account – Balance sheet – Relationship between them.

UNIT-III

Co-operative audit: Nature and scope – Definition – objectives and advantage of audit – Various kinds of audit – Difference between commercial audit and co-operative audit – Internal check and internal audit – their difference – Rights, duties, responsibilities of auditor – Registrar's responsibility.

Distinguishing features of audit from Inspection and supervision.
Commencement of audit – Mechanical
and Administrative audit – Methods of conducting administrative
audit along with the routine checking of different books.

UNIT-IV

Audit programmes for selected societies: Various stages of audit
in

Co-operative credit institutions, Marketing society, Consumer
stores, Housing society. Classification on the Reserve Bank of
India standard – Preparation of final audit memorandum and its
enclosures.

Verification and Valuation of assets/liabilities; Creation of
reserves – General principles.

UNIT-V

Embezzlement and Frauds: Various methods – Methods of their
detection – Safeguards to be employed in Internal checking and
internal auditing – Rectification of defects – Defects pointed out in
audit – their compliance – Audit notes – Important circulars.

REFERENCES:

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

MAJOR PAPER-X

BUSINESS COMMUNICATION

UNIT-I

Introduction: Meaning, Definition and Principles of communication – Need and Importance of communication in business and management

– Kinds of communication – Channels of communication - communication process – Elements of good communication.

Barriers to communication.

UNIT-II

Common errors in business writing – kinds – Structure of business letters - Essentials of good business letters – Information Technology and the future.

UNIT-III

Trade enquiries and replies: Quotation - replies to trade references

and Status enquires – Orders, execution, and Cancellation of orders – Complaints - Claims and adjustment – Application letters.

UNIT-IV

Circular letters: and their use in different contexts. Correspondences

in relation to agencies, banks, insurances, export and import business.

Correspondence of a company secretary – Copy writing for advertisements.

UNIT-V

Drafting: Agenda - Minutes of meeting - Précis writing - Memos and

note making – Expanding notes – Drafting of business and market reports.

REFERENCES:

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

MAJOR PAPER-XI

PRACTICAL TRAINING (INTERNSHIP)

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.

II METHOD OF ORGANISATION

Each B.Com (Co-operation) degree students has to undergo internship in any three co-operative institutions from among the list given below. The students are expected to spend not less than 5 days in each selected

Co-operatives institutions for collection of relevant data and information. Based on the data collected from the institutions he has to prepare a report (in duplicate) not exceeding 75 pages (for each institution 25 pages). A copy of the report is to be submitted to the Periyar university and the other copy is to be brought to the Viva-Voice Examinations.

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

Primary Agricultural Co-operatives Bank
District Central Co-operative Bank
Primary Agricultural and Rural Development Bank
Urban Co-operative Bank
Employees Co-operative 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

PROCEDURE FOR INTERNSHIPS:

During the days of internship programme, the students are expected know the following aspects of the societies. Detailed study of general working of the selected society. Gaining practical knowledge with reference functions staff duties. Accounts maintenance. Books/Forms maintained and used, practical problems and suggestions for improvements Students assigned to various offices of the co-operative department shall gain knowledge in the following areas:

Various sections and details of the office work, Registration of societies, Statutory matters like amendment of Bye-law Audit, Inspection, Inquiring, Arbitration and Liquidation of societies, Department 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 informations 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

The Practical training (Internship) will be assessed by two examiners (one internal and the other external) appointed by the Periyar university. It is done in two stages.

Evaluation of internship record (60 Marks):

(a) Internship underwent : 30 Marks

(b) Internship record : 30 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 performance 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 (40 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 | : 15 Marks |
| 2. Knowledge of the problems and solutions | : 15 Marks |
| 3. Clarity and expressions | : 10 Marks |