PERIYAR UNIVERSITY PERIYAR PALKALAI NAGAR SALEM – 636 011



MASTER OF PHILOSOPHY

CHOICE BASED CREDIT SYSTEM

SYLLABUS FOR M.Phil. (CO-OPERATION)

For the Students Admitted From the Academic Year 2017 – 2018

QUESTION PATTERN

Max Marks : 75

Note: Internal Marks 25 + External Marks 75 Total =100

<u>Part – A</u> 5 X 5 = 25 Marks (Either or Choice)

<u>Part – B</u>

5 X 10 = 50 Marks (Either or Choice)

Paper - I RESEARCH METHODOLOGY

UNIT –I

Research -Meaning, Characteristics of Social Research, Identification of ResearchProblems, Use of Library, reference, reading and documentation. Types of research :

FundamentalResearch, Applied Research, Action Research, Action Research and Fundamental Research, Applied Research and Action Research, Action Research and Evaluation Research, Methods of Research - Historical research - Descriptive research – Survey Research, - Case study Experimental research.

UNIT –II

Tools and Techniques of Research - Observation – Interview - Schedule and Questionnaire Scaling techniques - Planning a research Project: Review of literature – Selection and formulation of a Problem – hypothesis – testing hypothesis- research design-steps involved in research design

UNIT –III

Sampling – Definition - Types of sampling and uses– Collection of data transcription - tabulation -analysis and interpretation of data, Report writing Plagiarism.

UNIT –IV

Statistical analysis - Definition – Characteristics, limitation and uses of statistics.Statistical methods - frequency distribution - diagrammatic representation of statistical data. Averages: Mean, median, mode - measuring dispersion - mean deviation, standard deviation, Lorenz curve, Co – efficient of variation .use of computer for data processing - SPSS.

scaling concept and different types .

UNIT-V

Correlation: Meaning, Karl Pearson's Co-efficient of Correlation and Rank Order Method. Regression: Meaning, Regression lines, Regression Equations. Time Series: Meaning- Uses, Moving Average Method, Method of Least Square. Index Numbers: Meaning, Uses, Problems in Construction of Index Numbers- Weighted Index number method and average index method. Scaling Techniques and importance.

REFERENCE BOOKS:

- 1. Paulin V. Young :Scientrific Social Surverys and Research, Prentice Hall of India.
- 2. Goode and Hatt : Methods of Social Research, Mcgraw Hill publications.
- 3. C.A. Mose : Survey Methods in Social Invfestigation, William Heinemann Ltd,
- 4. William J. Goods Paul K.Hatt : Methods in Social Research, Mcrgraw Hill Publications.
- 5. Galtung, Jpham : Theory and Methods of Social Research, Schand.

Paper- II CO-OPERATIVE SYSTEM

UNIT –I

System concept - Co –operation as a socio –economic system. - Co –operation asector and movement - System features of Co-operative ideology - Co-operative principles of 1937, 1966 and Co-operative Identity statement, 1995. Constitution Amendment -2011.

UNIT –II

Micro Co-operative system : Organizational objectives Vertical andhorizontal growth Management structure of Co-operatives - policies, planning, decision making operational Efficiency of Co-operatives - measuring the efficiency - criteria to measure efficiency -Special features of Co-operative Organization and management.

UNIT -III

Macro Co-operative system : Macro - Co- operative policies and Programmes - Sectors of Co –operative development - Credit, Non credit, and services - Development Strategy for Co-operatives - federations, Co-operative integration - Co-operatives - Co-operatives place in the schemes to eradicate poverty and unemployment, etc, - Co-operative Prospects.

UNIT –IV

Environmental factors :Environmental factors affecting Co-operative system -Finance, manpower resources - Institutions in aid of Co-operative Administrative, political, economic and social factors affecting Co-operative development - Legal system for Co-operative State and Co-operative development - International aid.

UNIT –V

Co –operative and National economic system : Co-operative Vs. Private and public sector organizations Constitutional aims - planning objectives vis- a - vis Co-operative ideals, Co-operatives and economic planning – Co-operative as a full-fledged economic system - feasibilities and constrains.

REFERENCE BOOKS

- 1. Ends and means of co –operation SS Puri.
- 2. Co-operation and the Dynamics of change Namjoshi and Shicshankar
- 3. Strategy for co –operative Development PR Dubash.
- 4. Fundamentals of Co-operation OR Krishnasami
- 5. Anthology co –operation Vol. I,II & III NCUI,
- 6. ICA Commission Principles of co –operation 1966.
- 7. principles of co-operation PR Dubashi

Area Paper-I CO-OPERATIVE BANKING

$\mathbf{UNIT} - \mathbf{I}$

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

RBI – functions, credit control techniques, monitory 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.

$\mathbf{UNIT} - \mathbf{II}$

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

UNIT – III

Financing of Priority Sector – 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 – PARDB – SCARDB. Management of Cooperative Banks – Viability, Funds Management, NPA - Recommendations of Vaidyanathan Committee, Narasimham Committee and Kapoor Committee.

 $\mathbf{UNIT} - \mathbf{V}$

Management of Credit and Investment – project Evaluation, Technical, Commercial and Financial Feasibility – Ratio Analysis – Break even a Analysis, Cash Flow and Fund Flow Analysis, Return on Investment.

REFERENCE BOOKS

- 1. M.Radhaswami&Vasudevan, Textbook of Banking, S.Chand& co. New Delhi.
- 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

MARKETTING 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

UNIT – II:

Consumer Behavior – Demand patterns, MarketingControl, 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.

$\mathbf{UNIT}-\mathbf{IV}$:

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 MarketingProcurement, Pricing, Transportation and Storage – Sales Organization – Link up Arrangements – agricultural commodity – Sales Promotion – 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.

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 RequirementsSources of working Capital.

UNIT V

Management of co-operative Banks: Internal Organizations – Depart mentation, Delegation of Authority, Resource Mobilization Customer Relation, 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, "Pricipal of Manageral Finance".
- 5. Maheswari. S. N, "Management Accounting and Financial Management".
- 6. Khan & Jain, "Financial Management".

Area Paper- IV

MANAGEMENT OF PRODUCTION, PROCESSING AND SERVICES 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) – Linking of credit with Marketing – Role of NCDC in development of Co-operative Marketing – Dantwala Committee on Co-operative Marketing.

UNIT-II

Consumers Co-operatives : Need and importance – structure – Workingof Primary / Central / Apex Consumers Co-operatives – Purchase policy,Price policy, Sale policy, Personnel Policy, Super Markets- Role in Public Distribution System – Role in Controlling price – Problems and suggestions Inventory Control Criteria for Judging Operational Efficiency.

UNIT-III

Industrial Co-operatives : Important 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-IV

Management of Production and Processing 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.

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.

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

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REFERENCE BOOK:

- 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.
- 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.
- Reddy T.S. & H.Hampanna, Essays on Consumer Co-operatives, Ariana Publishers & Distributors, New Delhi, 1990.