



# **PERIYAR UNIVERSITY**

**PERIYAR PALKALAI NAGAR**

**SALEM – 636011**

**DEGREE OF BACHELOR OF SCIENCE**  
*CHOICE BASED CREDIT SYSTEM*

*Syllabus for*

## **B.COM. CO-OPERATION**

**( SEMESTER PATTERN )**

**( For Candidates admitted in the Colleges affiliated to  
Periyar University from 2017 - 2018 onwards )**



## REGULATIONS

### 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. ELIGIBILITY

Refer this office circular No: PU/R/AD-1/UG/PG/Programmes Eligibility/2019 Dated: 16-04-2019.

### 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 Fifth Semester. The examination consists of Internal Assessment (IA) and Semester Examinations (SE).

## B. Com. CO-OPERATION

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### 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 2017-2018, i.e., for students who are to be admitted to the first year of the course during the academic year 2017-2018 and thereafter.

**COURSE STRUCTURE**

PART	COURSE CODE	TITLE OF THE COURSE	EXAM. PER. APTS.	CRED. ITS.	TEACH. HRS.	MARKS			TOTAL
						I. A.	U. E.		
SEMESTER – I									
I	Language	Tamil - Paper -1	3	3	6	25	75	100	
II	Language	English - Paper - 1	3	3	6	25	75	100	
III	Core I	Theory of Co-operation	3	4	5	25	75	100	
III	Core II	Principles of Accountancy	3	4	6	25	75	100	
III	Allied I	Principles of Economics	3	5	5	25	75	100	
IV	Value Education	Yoga /VE / VB E	3	2	2	25	75	100	
SEMESTER – II									
I	Language	Tamil - Paper -II	3	3	6	25	75	100	
II	Language	English - Paper - 1I	3	3	6	25	75	100	
III	Core III	Co - operative Finance and Banking	3	4	6	25	75	100	
III	Core IV	Financial Accounting	3	4	6	25	75	100	
III	Allied II	Indian Economy	3	5	5	25	75	100	
IV	EVS	Environmental Studies	3	2	1	25	75	100	
SEMESTER – III									
III	Core V	Theory and Practice of Banking	3	4	5	25	75	100	
III	Core VI	Co-operative Development in India	3	4	6	25	75	100	
III	Core VII	Business Organisation	3	5	5	25	75	100	
III	Elective I	Principles of Marketing	3	4	5	25	75	100	
III	Allied III	Business Statistical Methods - 1	3	5	5	25	75	100	
IV	SBEC I	Insurance	3	2	2	25	75	100	
IV	NMEC I	Fundamentals of Co-operation.	3	2	2	25	75	100	

PART	COURSE CODE	TITLE OF THE COURSE	L.A.S M. DESCRIPTIVE ACT ON	CREDITS	TEACHING G	MARKS		
						I. A.	U. E.	TO TA L
SEMESTER – IV								
III	Core VIII	Cost Accounting	3	5	6	25	75	100
III	Core IX	Production, Trade and Services Co -operatives	3	4	5	25	75	100
III	Core X	Practical Training -Phase-I	3	4	5	40	60	100
III	Elective II	Principles of Management	3	4	5	25	75	100
III	Allied IV	Business Statistical Methods - II	3	5	5	25	75	100
IV	SBEC II	Advertising and Salesmanship	3	2	2	25	75	100
IV	NMEC II	Co-operative Finance and Banking	3	2	2	25	75	100
SEMESTER – V								
III	Core XI	Management Accounting	3	4	6	25	75	100
III	Core XII	Practical Training Phase - II (Internship Training and Project)	3	4	5	40	60	100
III	Core XIII	Co-operation in Foreign Countries	3	4	5	25	75	100
III	Core XIV	Commercial Law	3	4	5	25	75	100
IV	Elective III	Income Tax Law and Practice	3	4	5	25	75	100
IV	SBEC III	Consumer Awareness	3	2	2	25	75	100
IV	SBEC IV	Computer application in Business	3	2	2	25	75	100
SEMESTER – VI								
III	Core XV	Business Communication	3	4	6	25	75	100
III	Core XVI	Co- operative Management and Administration	3	4	6	25	75	100
III	Core XVII	Co-operative Law	3	4	6	25	75	100
III	Core XVIII	Auditing	3	5	6	25	75	100
III	SBEC V	Entrepreneurship Development	3	2	3	25	75	100
IV	SBEC VI	Office Management	3	2	3	25	75	100
V		Extension Activities		1				

## B.Com. CO-OPERATION

### SEMESTER - I

#### CORE I - THEORY OF CO-OPERATION

##### UNIT-I

**Co-operation:** Concept – Features – Benefits of Co-operation. Co-operative Principles: Evolution of Co-operative Principles – Rochdale Principles – Reformulation of Co-operative Principles by ICA 1937, 1966 – ICA Co-operative Identity Statement 1995: Definition, Values and Principles.

##### UNIT-II

**Co-operative Thoughts :** Pre-Rochdale Co-operative Thought – Thoughts of Robert Owen, Dr. William King, and Charles Fourier – Rochdale Model – Post-Rochdale Co-operative Thought: Dr. Warbasse, Charles Gide and Raiffeisen and Schultze – Different Schools of Co-operative Thought-Concepts only.

##### UNIT-III

**Co-operation and Other Forms of Economic Organisations:** Co-operation and Corporate concerns: Sole Trader, Partnership Firm and Joint Stock Company, Co-operation and Public Utility Concerns, Self-Help Groups and Co-operatives and JLG (Joint Liability Group)

##### UNIT-IV

**Co-operative and Other Forms of Economic System:** Capitalism, Socialism and Co-operation – Co-operation as a Balancing Sector. Co-operation as a System, a Sector and a Movement – Place of Co-operation in open, closed and Mixed Economies.

##### UNIT-V

**Strategies for Co-operative Development:** Co-operative Extension, Co-operative Education and Training – Need and Importance – Arrangements for Co-operative Education and Training in India at Different Levels – ICA- Sectoral Organisation.

##### REFERENCE BOOKS

1. Krishnaswami O.R, Fundamentals of Co-operation, S.Chand & Co. 1985.
2. Bedi R.D, Theory History & Practice of Co-operation, Loyal Book Depot. Meerut. 1986.
3. Krishnaswami O.R and Dr.V.Kulandaiswamy, Co-operation – Concept and Theory, Arudra Academy. 2000.
4. V.Saradha, Theory of C-operation, Himalaya Pub. House. 1999.
5. T.N Hajela, Co-operation Principles, Problems and Practice, Ane Books Pvt. Ltd. 2010.



**B.Com. CO-OPERATION**

**SEMESTER - I**

**CORE II - PRINCIPLES OF ACCOUNTANCY**

**UNIT-I**

**Introduction to Accountancy:** Need for Accounting – Definition – Book Keeping- Accounting Concepts and Conventions- objectives – limitations – Advantages – Methods of Accounting – Journal and Ledger – Subsidiary Books – Cash Book – Different types of Cash Books (Simple Problems).

**UNIT-II**

**Preparation of Trial Balance:** Final Accounts – Uses – Closing entries – Capital and Revenue items – Trading accounting - Profit and Loss Account- Balance sheet – Adjusting entries (Simple Problems).

**UNIT-III**

**Errors: Definition** - Types of errors –Errors and their rectification- Bank Reconciliation Statement: Meaning- Methods of preparation of Bank Reconciliation Statement. (Simple Problems).

**UNIT-IV**

**Bills of Exchange- Definition-Features-Advantages-**Types of Bills of Exchange- Account Current: Definition-Procedures for calculating days of interest- Preparation of Account Current- Uses- Average Due Date: Uses-Determination of Due Date-Basis for Calculation of Interest. (Simple Problems).

**UNIT-V**

**Consignment Account:** Definition-Features-important terms-Distinction between Sale and Consignment and Joint Ventures- Accounts of Non-Trading concerns Receipts and Payments Accounts-**Income and Expenditure Accounts**-Balance Sheet. (Simple Problems)

**Note:** Problems 60 % Theory 40%

**REFERENCE BOOKS:**

1. Reddy T.S & Murthy, Financial Accounting , Margham Publication, Chennai. 2014
2. Pillai and Bhagavathi, Advanced Accountancy, Kalyani Publishers 2013.
3. Jain and Narang, Advanced Accountancy, Kalyani Publishers, 2009
4. S.N.Maheswari, Advanced Accountancy, Vikas Publishing House Pvt. Ltd., 2014,
5. J.C.Varshney, Financial Accounting , 2009.

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**SEMESTER - I**

**ALLIED I - PRINCIPLES OF ECONOMICS**

**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.**First Semester - Value Based

**B.Com. CO-OPERATION**  
**SEMESTER - I**  
**VALUE EDUCATION - YOGA**

## **B.Com. CO-OPERATION**

### **SEMESTER - II**

#### **CORE III - CO – OPERATIVE FINANCE BANKING**

##### **UNIT I**

**Agricultural Co-operative Credit:** Classification in India – Co-operative Banking Structure – Principles of Good Lending System – Primary Agricultural Co-operative Credit Societies: Constitution and Working – Business Development Plans and Loan Operation - Linking of Credit with Marketing.

##### **UNIT II**

**District and State Co-operative Banks:** Constitution, Management, Structure and Working – Mobilization of deposits –Lending Operation –NPA - Recovery Management- MOU with PACCS for Business Development Plans.

##### **UNIT III**

**Long Term Credit:** Need for long term finance for agriculture – Need for a separate Agency for providing long term agricultural finance – Constitution and Working of Primary and State Co- operative Agriculture and Rural Development Banks and SCARDB.

##### **UNIT IV**

**Non-Agricultural Credit Cooperatives:** Constitution and Working of Urban Co-operative Banks, Employees Co-operative Thrift and Credit Societies, Co-operative Housing Societies and Industrial Co-operative Banks.

##### **UNIT V**

**RBI - NABARD – NCDC and Co-operative Banking** – Banking Regulation Act as Applicable to Cooperative Banks (1966) – Recent trends – Technology adopting - Core Banking – Challenges to Cooperatives in Globalised Era.

##### **REFERENCE BOOKS**

1. Bedi R.D, “Theory, History And Principles of Co-operation”, R.Lall Book Depot,1999- 2000
2. Mathur B .S.,” Co-operation in India, Sahitya Bhawan”, 1999.
3. Mathur B.L. “Rural Development and Co-operation”, Rbsa Publishers, 2000.
4. Nakkiran and John Winfred.” Co-operative Banking in India”, Rainbow publications, 1988.
5. Reddy C.R.,” Rural Banking In India”, Rainbow Publications, 1987.

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**SEMESTER - II**

**CORE IV - FINANCIAL ACCOUNTING**

**UNIT-I**

**Financial Accounting:** Definition – Scope – Functions – Limitations. **Depreciation:** Causes Methods of Depreciation - Straight Line Method and Diminishing Return Method- Annuity Method- Provision and Reserves – Types of Reserves. (Simple Problems).

**UNIT-II**

**Self Balancing Ledger:** Meaning – Debtors Ledger – Creditors Ledger – General Ledger – Advantages of Self Balancing System – Procedure of Self Balancing – Transfer. (Simple Problems).

**UNIT-III**

**Double Entry System** - Ascertainment of Profit – Statement of Affairs (Simple Problems) – Conversion Method.

**UNIT-IV**

**Departmental Accounts:** Meaning – Need – Advantages – Distinction between Departments and Branches – Methods- **Branch Account:** Meaning – Objectives – Types of Branches (Simple Problems).

**UNIT-V**

**Hire Purchase and Installment Purchase System** – Definition – Features – Distinction between Hire Purchase and Installment Systems – Hire Purchase Trading Account - Goods on Sale or Return (Simple Problems).

**Note :** Problem 60 % Theory 40 %

**REFERENCE BOOKS**

1. Reddy T.S & Murthy, Financial Accounting, Margham Publication, Chennai 2014.
2. Pillai and Bhagavathi, Advanced Accountancy, Kalyani Publishers 2013.
3. Jain and Narang, Advanced Accountancy, 2009
4. S.N.Maheswari, Advanced Accountancy, Vikas Publishing House Pvt Ltd., 2014
5. J.C.Varshney, Financial Accounting, 2nd Edition 2009

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**SEMESTER - I**

**ALLIED II - INDIAN ECONOMY**

**UNIT-I**

**Introduction on Indian Economy:** Economic Development and Growth- Concept- distinction between Growth and Development – Features of Developed Economy- Sustainable Development goals.

**UNIT-II**

**Planning and Development in India :** Objectives of Economic Planning: Merits and Demerits - Five Year Plans - Fiscal Policy- Deficit Financing – Taxation- Public Debt-Inflation- Niti Auyog.

**UNIT –III**

**Agriculture:** Role of Agriculture in Indian Economy- Agriculture Productivity & Problems in Indian Agricultural System – Remedial Measures-Indian agriculture Development- under Five Year Plans – Agricultural Finance – Contributions of Agri. & Agro- based industries in promotion of Indian economy.

**UNIT –IV**

**Industry:** Industrial development during planning periods-Industrial Finance – Mixed Economy: Private and Public Sector in Indian Economy-Industrial Sickness - Multiplier and Accelerator.

**UNIT –V**

**Trade and Services:** Home Trade – Foreign Trade : Concepts – Merits and Demerits Organisation supporting Home and Foreign Trade - World Trade Organisation (WTO) – Liberalisation, Privatisation & Globalisation (LPG) Impact of Globalisation on Indian Economy. Services: Banking – Insurance – Health & Tourism – its Importance.

**REFERENCE BOOKS**

1. Dutt and Sundaram, Indian Economy, S.Chand Co. 2012.
2. Dr.S.Sankaran, Indian Economy Problems, policies and development - Margam Publication. 2013
3. Misra & Puri, Development issues of Indian economy, Himalaya Pub. House. 2011
4. Agarwal, Indian Economy, Himalaya Pub. House.Second Semester- Value Based

**B.Com. CO-OPERATION**  
**SEMESTER - II**  
**VALUE BASED**  
**ENVIRONMENTAL STUDIES**

**B.Com. CO-OPERATION**

**SEMESTER - III**

**CORE V - THEORY AND PRACTICE OF BANKING**

**UNIT I**

**Evolution of Banking:** Origin and Definition - Development of Banking – Banking Functions – Different types of Deposits, Customer - Definition – Banker Customer Relationship, Rights, Duties and Liabilities of Banker.

**UNIT II**

**Credit Instruments:** Definition – Negotiable Instruments- Cheques, Bills of Exchanges, Promissory Note, Demand Drafts, Letters of Credit, Travelers Cheques, Postal Orders etc. – features - Crossing and Endorsements.

**UNIT III**

**Collecting Banker:** Collection of Cheques – A Holder for Value – As agents for Collection – Duties and Responsibilities – Statutory Protection to Paying Banker – Dishonor of Cheques – ATM, E-Banking, Phone Banking, Anywhere - Any Time Banking` - Money Transfers – NEFT, RTGS, IFSC.

**UNIT IV**

**Employment of Funds:** Principles of Investments – Distribution of Banks Funds over different Assets - Banker's Discretion in the Employment of Fund – Margin between Borrowing and Lending Rates.

**Loan and Advances:** Secured and Clean Loans – Types of Securities – Differential Interest Rates –

**Charging of Securities:** Lien, Pledge, Hypothecation, Mortgage and Charge.

**UNIT V**

**Banking Regulation Act 1949:** Important Provisions related to Organization, Management and Banking Operations – Powers and functions of RBI – Banking Ombudsmen.

**REFERENCE BOOKS**

1. **Kandasami P.**, “Banking Law and Practice”, S.Chand and Company Ltd 1998,
2. **Gordan E. and Natarajan K.**, “Banking Theory, Law and Practice”, Sultan Chand and Sons, New Delhi, 1999.
3. **Gordan E., and Natarajan K.**, “Banking Theory, Law and Practice”, Himalaya Publishing House, New Delhi, 17<sup>th</sup> Edition-2003.



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4. **Kumar N., Mittal R.,”** Banking Theory, Law and Practice”, Anmol Publications Pvt., Ltd., New Delhi, 2002.
5. **Srivastava P.K.,** “Banking Theory and Practice”, Himalaya Publishing House, New Delhi, 2000.
6. **Sundharam K.P.M, Varshney P.N.,”** Banking Theory Law and Practice”, Sultan Chand and Sons, New Delhi, 2008.
7. **Varshney G.K.,”** Law and Practice of Banking”, Sahitya Bhawan Publications, NewDelhi, First Edition 2000.

**B.Com. CO-OPERATION**

**SEMESTER - III**

**CORE VI - 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

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**SEMESTER - I**

**CORE VII - BUSINESS ORGANISATION**

**UNIT - I**

**Business** : Meaning-Definition-Objectives- Essential Characteristics of Business – Types— Qualities of A Good Businessman – Meaning of Business Organisation –Forms of Business Organization-Sole Trading Concern-Features, Partnership Firms-Partnership Deed-Contents of Partnership Deed, Joint Hindu Family Firm-Features, Joint Stock Company, Cooperative Institutions-Public Utilities - Characteristics of Ideal Form of Business Organisation.

**UNIT - II**

**Company Organisation:** Definition – Characteristics, Distinction between a Company and a Partnership Firm – Kinds of Companies – Merits and Drawbacks – **Company Promotion:** Types of Promoters – Steps in Promotion - Incorporation of a Company.

**UNIT - III**

**Management of Company Organisation:** Shareholders – Board of Directors – Powers and Functions, Composition Function of Directors – Chief Executives – Managing Directors – Legal Restrictions - Provisions in the Act.

**UNIT - IV**

**Methods of Raising Finance:** Issue of Shares – Debentures – Assistance from Industrial Finance Institution – Borrowing from Banks – **Stock Exchange:** Meaning –Characteristic Features – Functions – Investors and Speculators-Kinds of Speculators.

**UNIT - V**

**Business Combination** – Meaning - Objectives – Causes – Types – Merits and demerits.

**REFERENCE BOOKS**

1. **Kathiresan and Dr.Radha**, “Business Organisation”, Bhavani Publications, 1999.
2. **Shukla.M.C**, “Business Organisation and Management”, S.Chand and Company Ltd, 2001
3. **Bhusan.Y.K**, “Fundamentals of Business Organisation and Management”, Sultan Chand and Sons, 2008.
4. **Dinkar Pagare**, “Business Organisation and Management”, Sultan Chand and Sons, 1996.
5. **Reddy.P.N, Gulshan.S.S**, “Principles of Business Organisation and Management”, Eurasia publishing House Pvt Ltd, 1995.

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**SEMESTER - III**  
**ELECTIVE - I**  
**PRINCIPLES OF MARKETING**

**UNIT-I**

**Marketing:** Concept of Market and Marketing, Modern Marketing, Objectives, Classification of Markets, Marketing and Economic Development.

**UNIT-II**

**Marketing Functions:** Concept – Scope - Marketing Process – Functions - Approaches to Marketing & Marketing Management.

**UNIT-III**

**Marketing Mix:** Meaning of Product, Product Mix- Product Life Cycle- Price Mix- Pricing Objectives, Kinds of Pricing, Methods of Price Determination, **Promotion Mix:** Importance of Advertising- Personal Selling and Sales Promotion, Place Mix-Importance of Channels of Distribution - Functions of Middlemen.

**UNIT-IV**

**Market Segmentations:** Definition, Pattern of Segmentation, New Product Development and Segmentation Steps.

**UNIT-V**

**Services Marketing:** Definition, Features - Difference between Transaction Marketing and Services Marketing- Classification of services, expanded marketing mix for services.

**REFERENCE BOOKS**

1. Philip Kotlar, Principles of Marketing , 2001.
2. S.A.Sherlekar, Marketing Management, Himalaya Pub. House , 2010.
3. S.Mjha, Service Marketing, Himalaya Pub. House.2003
4. Rajan Saxena, Marketing Management, Tata McGraw Hill Pub. House, 2007.
5. Dr.N.Rajan Nayar, Marketing, Sultan Chands & Sons, 1993.
6. P.K.Agarwal, Marketing Management, Pragati Prakasham Pub. 2003.
7. Dr. N.Rajan Nair, Marketing, S.Chands Sons & Co.1993.

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**SEMESTER - III**

**ALLIED III**

**BUSINESS STATISTICAL METHODS– 1**

**UNIT-I**

**Introduction** - Types of data - Classification and Tabulation of statistical data - Central tendency - Measure of Central Tendency – Mean, Median, Mode, Harmonic Mean and Geometric Mean, Combined Mean.

**UNIT-II**

**Dispersion:** Measures of Dispersion - Range - Quartile deviation - Mean Deviation –Standard Deviation and their co-efficient. Skewness: Measure of Skewness - Karl Pearson and Bowley's Co-efficient of skewness.

**UNIT-III**

**Correlation** - Types of Correlation - Measures of Correlation - Karl Pearson's co-efficient of Correlation - Spearman Rank Correlation Co-efficient. Simple regression analysis - Fitting of Regression lines. **UNIT-IV**

**Index Number** - Definition and Uses of Index Numbers, Construction of Index numbers – Simple Weighted Index numbers - test for an Ideal index Number - Chain and Fixed base index - Cost of living index numbers.

**UNIT-V**

**Analysis of Time series** - Definition - Components and Uses of Time Series. Measures of secular trend, Measure of seasonal Variation - Method of Simple average only.

**Note :** Problem 60 % Theory 40 %

**TEXT BOOKS:**

1. Business Mathematics and Statistics – P.A. Navanithan (2007) Jai Publishers, Trichy-21.

**REFERENCE BOOKS:**

1. Statistical Methods – S.P.Gupta
2. Statistics – D.C. Sanchati and V.K.Kapoor.
3. Elements of Statics- Donald R.Byrkt.
4. Statistical Theory and Practice – Pillai. R.S.N. Bagavathi. V(20010 S. chand \$ Company Ltd. 2009

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**SEMESTER - III**

**SKILL BASED ELECTIVE COURSE (SBEC - I)**

**INSURANCE**

**UNIT - I**

**Insurance:** Meaning, functions, nature and principles of insurance, need and importance of insurance to individuals and business – Insurance as a social security Tool

**UNIT - II**

**Life Insurance:** Features of a life insurance contract – classification of policies – investment of funds – surrender value – bonus option – policy condition – annuity contracts.

**UNIT - III**

**Marine Insurance:** Contract of marine insurance – elements of marine insurance – classes of policies – policy conditions – clause in a marine insurance policy – marine losses.

**UNIT - IV**

**Fire Insurance:** Features of a fire insurance – kinds of policies – policy conditions – payment of claims – reinsurance.

**UNIT - V**

**Miscellaneous Insurance:** Motor insurance – Burglary – Personal accident insurance – Health Insurance – Liability Insurance- Bancassurance.

**REFERENCE BOOKS:**

1. M. N. Mishra, Insurance Principles And Practice, S. Chand & Co, New Delhi, 2000
2. M.N.Mishra, Modern concepts of Insurance, S.Chand&Co., 2000 P.S . Palandi,
3. Insurance in India, Response Books – Sagar Publications, 2000

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**SEMESTER - III**  
**NON MAJOR ELECTIVE COURSE (NMEC - I)**  
**FUNDAMENTALS OF CO-OPERATION**

**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.

**B.Com. CO-OPERATION**  
**SEMESTER - IV**  
**CORE VIII - COST ACCOUNTING**

**UNIT-I**

**Cost Accounting:** Definition, Nature and Scope, Objective, Distinction between Financial Accounting and Cost Accounting- Relationship with Management Accounting - Methods of costing- Elements of cost, Cost Concept, Preparation of cost sheet (Simple Problem).

**UNIT-II**

**Material Cost:** Concept - Need, Material Classification and Coding of Material – Minimum, Maximum Reorder level, Economic Order Quantity – Purchase Procedure –Issue of materials, Inventory control- Periodical and Perceptual inventory –Storage of Material (Simple Problem)

**UNIT-III**

**Labour Cost:** Concept - Classification of Labour, Preparation of payroll – Wage payment and Incentive System-Idle time – Accounting of labour cost –Work study-Time and motion study – Overhead classification of overhead, Allocation and absorption of overhead(Simple Problem)

**UNIT-IV**

**Process Cost:** Concept-Importance, features, Principles of process costing- Job Costing and Process Costing, Process Losses-Normal Process Losses, Abnormal Process losses, Abnormal Gain.(Simple Problem).

**UNIT-V**

**Contract Cost:** Concept - Features, Importance of Contract Costing, Job and Contract Costing- Types of Contracts, Standard Costing-Analysis of Variances (Simple Problem).

**Note :** Problem 60 % Theory 40 %

**REFERENCE BOOKS**

1. T.S.Reddy & Y.Hari Prasad Reddy, Cost Accounting , Margam Publications, 2011.
2. S.P.Jain & K.L.Narang , Cost Accounting , Kalyani Publishers, 2009.
3. B.S.Raman, Cost Accounting, United Publishers, 2012.
4. Dr.A.K. Arya, Cost and Management Accounting , Aadi Publications, 2011.
5. K.Gupta & R.K.Sharma, Cost and Management Accounts, Kalyani Publishers, 2010.



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**SEMESTER - IV**

**CORE IX - PRODUCTION, TRADE AND SERVICES CO – OPERATIVES**

**UNIT - I**

**Cooperative Production and Processing:** Need and Importance, Functions, Structure and Management of Dairy Cooperatives, Cooperative Sugar Factories, Cooperative Spinning Mills and Cooperative Tea Factories.

**Unit - II**

**Cooperatives Marketing Societies:** Origin and Development of Cooperative Marketing Societies in India, Primary and Apex Cooperative Marketing Societies - their Constitution and Working- NCDC, IFFCO and KRIBCO and their Relationship with Marketing Cooperatives – Role of NCDC in the development of Cooperative Marketing Societies.

**Unit - III**

**Consumer Cooperatives:** Origin and Development, Importance, Structure, Working of Primary, District and Apex Consumer Cooperatives - NCCF, Recent Developments – Problems. Impact of Foreign Direct Investment (FDI) on Consumer Cooperatives.

**Unit - IV**

**Industrial Cooperatives:** Types and Development of Industrial Cooperatives in India. Handloom Weavers Cooperatives: Constitution and Working of Primary Societies and Apex Societies - Assistance from Government and other bodies.

**Unit - V**

**Other Cooperatives:** Cooperative Printing Press, Cooperative Hospitals and Fisheries Cooperatives - New Generation Cooperatives (NGC).

**REFERENCE BOOKS**

1. **Kulandaiswamy V.,** “Cooperative Dairying In India” Rainbow Work Publishers, 2002.
2. **Mathur B.L.,** “Rural Development And Cooperation” Rbsa Publishers, 2000.
3. **Mathur B.S.,** “Co-operation In India”, Sahitya Bhawan, 1999.
4. **Ramakrishen Y.,** “Management of Cooperatives”, Jaico Publishing House, First Edition - 2003.
5. **Shanmugasundaram S.,** “Weavers Cooperatives”, Rainbow, Publications, 1987.

**B.Com. CO-OPERATION****SEMESTER - IV****CORE X - 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.

**II. 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.

## B. Com. CO-OPERATION

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### **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. 30

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)

**B.Com. CO-OPERATION**

**SEMESTER - IV**

**ELECTIVE II - PRINCIPLES OF MANAGEMENT**

**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 leader - leadership styles.

**UNIT-V**

**Coordination and control:** Meaning, principles and techniques. Control - process - techniques of control - requirements of effective control - Span of control: factors influencing span of control Difference Between Control and Coordination's.

**REFERENCE BOOKS**

1. BhusanY.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. Sherlekhar, Modern Business Organization and Management, Himalaya, Publishing House, New Delhi.
4. Heinz Weltrich & Harold Koontz, Management: A Global Perspective, McGraw Hill, New Delhi,
5. Prasad L.M Principles of Management. Sultan Chand & Company, New Delhi.

**B.Com. CO-OPERATION**

**SEMESTER - IV**

**ALLIED IV - BUSINESS STATISTICAL METHODS– II**

**UNIT-I**

**Matrix :** Definitions - Operations on Matrix - Determinant of Matrix. Inverse of a Matrix (Ad - Joint Method only)

**Application :** Solving of Linear equations - Matrix inverse method; Creamer's Rule

**UNIT-II**

**Sequence and Series** - Arithmetic Progression and Geometric Progression Interpolation - Binomial Expansion Method; Newton's Forward and Backward Method, Lagrange's Method.

**UNIT-III**

**Probability :** Definition - Addition and Multiplication theorems - Conditional Probability - (Simple Problem Only)

**UNIT-IV**

**Linear Programming** - Formation of LPP. Solution to LPP - Graphical method, Simplex method, Big - M - Method

**UNIT-V**

**Transportation Problem** - North West Corner method - Least cost method - Vogel's Approximation method - Assignment Problem - Balanced Hungarian Assignment method.

**Note :** Problem 60 % Theory 40 %

**REFERENCE BOOKS**

1. Business Mathematics and Statistics - P.A. Navanithan (2007) Jai Publishers, Trichy -21.
2. Dr.S.P.Gupta, Dr.P.A.Gupta, Dr.Manmohan - Business Statistics and Operation Research
3. M.R.Vittal - Business Mathematics.
4. Kanti Swarup, Gupta P.K Manmohan (1980) Operations Research, Sultan Chand and Sons, New Delhi.
5. Statistical Theory and Practice - Pillai. R.S.N. Bagavathi, V. (2001) S.Chand & Company Ltd. 2009

**B.Com. CO-OPERATION**

**SEMESTER - IV**

**SKILL BASED ELECTIVE COURSE (SBEC - II)**

**ADVERTISING AND SALESMANSHIP**

**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- importance

**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 of India Pvt. Ltd., New Delhi, 1999.

**B.Com. CO-OPERATION**

**SEMESTER - IV**

**NON MAJOR ELECTIVE COURSE (NMEC - II)**

**CO-OPERATIVE FINANCE AND BANKING**

**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

**B.Com. CO-OPERATION**

**SEMESTER - V**

**CORE XI - MANAGEMENT ACCOUNTING**

**UNIT-I**

**Management Accounting** – Definition-,Nature and scope –Needs - Objectives –Functions – importance– Limitations –Distinction between Financial and Management Accounting- Tools and Techniques of management Accounting .

**UNIT-II**

**Financial Statement Analysis**– Ratio Analysis – Meaning, Advantages of Ratio Analysis – Classification of Ratios – Profitability Ratio- Solvency Ratio- Turn over Ratios- Long term Financial Position-Limitations of Ratio (Simple Problems).

**UNIT-III**

**Working Capital** : Definitions-Importance of Working Capital – Sources of Working Capital – Preparation of Fund Flow analysis and Cash Flow Analysis (Simple problems).

**UNIT-IV**

**Marginal Costing**: Definition – features- Advantages of Marginal Costing –Limitations- Cost Volume Profit Analysis- Application of Marginal Costing (Simple Problems)

**UNIT-V**

**Budgeting and Budgetary Control**: Definition- Objectives of Budgetary control- Essential of Budgetary Control – Advantages- Classification of Budgets – Types of Budgets – Sales Budget, Production Budget, Flexible Budget and Cash Budget.(Simple problems)

**Note** : Problem 60 % Theory 40 %

**REFERENCE BOOKS**

1. Sharma & Gupta, Management Accounting, Kalyani Publishers.2010.
2. Dr.R.Ramachandran & Dr.R.Srinivasan, Management Accounting , Sri ram Publishers. 2002.
3. Management Accounting, R.N.S.Pillai & Bagavathi, S.Chand.
4. A.Murthy & S. Gurusamy, Management Accounting, Vijay Nicode Imprints, Pvt. 2013
5. I.M.Pandey, Management Accounting , Vikas Publishing House Pvt. Ltd. 2004.



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**SEMESTER - V**

**CORE XII - PRACTICAL TRAINING PHASE II**

**(Internship and Project Report)**

**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, 47

**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

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**SEMESTER - V**

**CORE - XIII - CO-OPERATION IN FOREIGN COUNTRIES**

**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.

**UNIT - II**

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

**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.

**UNIT-IV**

**Co-operative Marketing Societies in Canada:** Origin and Development wheat Pools - Purchase Associations - Functions - Features - Causes for the Success. Co-operative Marketing Societies in America: Origin - Growth - Functions – Features - Causes - Factors contributing.

**UNIT-V**

**Multipurpose Co-operatives in Japan:** History and Development - Types – Working - Characteristics features. Industrial Co-operatives in China: Background - Types - Constitution - Working and Features Causes.

**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, 1986.
3. Bedi R.D., Theory, History and Principles of Co-operation. R.Lal Book Depot, Meerut, 2001
4. HajelaT.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.

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**SEMESTER - I**

**CORE XIV - COMMERCIAL LAW**

**UNIT - I**

**Indian Contract Act 1872:** Definition – Obligations and Agreement – Nature of Contract and Classification – Essentials of a Valid Contract – Offer and Acceptance – Consideration – Capacity – Free Consent – Unlawful Agreements – Quasi Contracts.

**UNIT-II**

**Discharge of a Contract** – Concept – Different Modes of Discharge of Contract - Remedies for Breach of Contract – Contract of Indemnity and Guarantees – Rights of Surety – Discharge of Surety – Rights and Liabilities of Finder of Lost Goods.

**UNIT-III**

**Law of Agency** –Concept - Creation of Agency, Consideration of Agency- Kinds of Agency: – Rights and Liabilities of Principal and Agents. Indian Partnership Act 1932 – Definitions - Essential elements – Limitations – Rights and Liabilities of Partners – Dissolution of Partnership Firm.

**UNIT-IV**

**Sale of Goods Act 1930** – Definition of Sale – Sale and Agreement to Sell - Types of goods – Conditions and Warranties - Doctrine of Caveat Emptor – Rights of Unpaid Vendor – Rights of Buyer. Transfer of Properties Act, 1882, Consumer Protection Act 1986.

**UNIT-V**

**Rights and Duties of Common Carriers** – Contract of Carriage of Goods by Sea – Bill of Lading and Charter party – Contract of Insurance – Different kinds of Insurance.

**REFERENCE BOOKS**

1. K.C.Garug,V.K.Sareen, Commercial Law, Kalyanai Pub. House, 2010.
2. Pillai and Bhagavathi, Business Law, United Pub. Manglore. 2011.
3. B.S.Raman, Business Law, United Publishers Manglore, June 2011.
4. N.D.Kapoor, Elements of Mercantile Law, United Pub. Manglore 2013.
5. Kathiresan, Commercial Law, Dr. Radha Prasanna Pub. 2011.

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**SEMESTER - V**

**ELECTIVE III - INCOME TAX LAW AND PRACTICE**

**Provisions of the Income Tax 1961:** Evolution of Tax-Principles-Residential and Non-Residential Status - Tax Relating to Individuals-Income from various sources– Assesses, Assessment Year and Accounting Year.

**UNIT –II**

**Heads of Income:** Individual Salary-Income from House Property – Computation of Salaries and Income from house Property (Simple problem).

**UNIT –III**

**Profits & Loss of Business or Profession:** Meaning of Business or Profession, Computation of Profession of an Individual – Computation of Capital Gains (simple problem).

**UNIT –IV:**

**Income from Other Sources:** Computation of Income from other Sources – Deductions under chapter 6A –Section 80C and 80G Only (simple problem).

**UNIT –V**

**Filing of Returns:** Assessment of individual –Computation of Total Income-Tax Liability (simple problem).

**Note :** Problem 60 % Theory 40 %

**REFERENCE BOOKS**

1. Dr.Bhagwathi Prasad, Income Tax Law and Practice, Himala Pub. House.2015.
2. H.C Mehrotra & Dr. S.P.Goyal, Income Tax Law and Practice,
3. Dinkar Pagare, Law and Practice of Income Tax, Sultan Sons, 2015.
4. Manoharan ,T.N, Hand Book on Income Tax Law, Kalyani Pub. 2015.
5. Singhania, Direct Tax Law and Practice,
6. U. P. Gaur & D.B.Narang , Income Tax Law & Practice
7. Dr. N. Hariharan, Income Tax Law & Practice, Vijay Nicole Imprints Pvt. Ltd. Chennai - 2015.

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**SEMESTER - V**

**SKILL BASED ELECTIVE COURSE (SBEC - III)**

**CONSUMER AWARENESS**

**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.

**B.Com. CO-OPERATION**

**SEMESTER - V**

**SKILL BASED ELECTIVE COURSE (SBEC - IV )**

**COMPUTER APPLICATIONS IN BUSINESS**

**UNIT-I**

**Introduction to Computer:** Characteristics, Functions, Components and Generations - Input- Output devices - Number Systems - Computer Languages – Algorithm – Flow Chart.

**UNIT-II**

**Operating System:** Concepts of OS – Concepts of Networking – Windows 2007 & 2008: Desktop, Creating Shortcuts, Mouse handling, Menus, Creating Folders, Copy & Deleting Files, File Opening & Closing - File Sharing System tools.

**UNIT-III**

**MS-Word:** Writing, Saving, Menus in Word, Formatting of Text, Printing Tables, Custom tool bars, Mail Merge, Labels & Envelops, Word Art, and Header & Footers.

**UNIT-IV**

**MS-Excel :** Work Book, Worksheet, Menus in Excel, Cells handling, Cell formatting, Formulae, Functions & Functions Wizard, Copying Editing & Paste, Graphs & Charts, Savings a work sheet. **UNIT-V**

**MS-Power Point:** Menus in Power Point – Presentation: Creating, Design, Animations and Saving – Viewing: Slide View, Outline View, Notes Page View, Slide Sorter View - Formatting Presentation, Inserting.

**REFERENCE BOOKS**

1. Rajamani V., Fundamentals of Computers, Prentice Hall of India, New Delhi, 1985.
2. Jaiswal S., A First Course on Computers, Galgotia Publications Pvt Ltd., 2001.

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**SEMESTER - VI**

**CORE XV - BUSINESS COMMUNICATION**

**UNIT - I**

**Business Communication:** Definition - Objectives, Process - Barriers to the Communication – methods of Communication- Essential of Effective Business Letters, Principles of Effective correspondence.

**UNIT-II**

**Kinds of Business Letters:** Letter of Enquiry and Reply- Offers and Quotations –Orders – Claims, Complaints and Settle of Accounts – Circular letters – letter relating to Agency, Status Enquiry, Collection Letter.

**UNIT-III**

Letter Recommendations and Letters of Credit, Banking Correspondence, Letter relating to Import and Export, Insurance correspondence, Application for a situation.

**UNIT-IV**

**Precise Writing:** Definition- Characteristics – Techniques of a Making a Precise – Report Writing: Concept ,Qualities of Good report, Functions of Report, Types of Reports, Business Report, Directors of Report.

**UNIT – V**

**Drafting of Company Meeting:** Notice, Agenda, Minutes, Letters to Directors, Shareholders, Secretaries, Government Department, Editor , Drafting of resolutions and Minutes of a Company Meeting

**REFERENCE BOOKS**

1. Pattan Shetty C.S.& Ramesh, Effective Business English and Correspondence, S. Chand &Co, New Delhi. 2011.
2. Rodri Ques M.V, Effective Business Communication, 2003.
3. Rajendra Pal & Korlahalli J.S, Essentials of Business Communication, 2011.
4. Kathiresan & Dr.Radha, Business Communication 2010. .



## **B.Com. CO-OPERATION**

### **SEMESTER - VI**

#### **CORE XVI - COOPERATIVE MANAGEMENT AND ADMINISTRATION**

##### **UNIT - I**

**Cooperative Management:** Concept and Features, Objectives of Cooperative Management - Functions of Management in Cooperatives.

##### **UNIT II**

**Democratic Control:** Democratic Structure – General Body – Division of function and authority – The relationship between board and the Chief Executive- Cooperative leadership and Professional Management in Cooperatives.

##### **UNIT III**

**Functional areas of Management in Cooperatives:** Production, Operation, Marketing, Financial and Human Resource Management.

##### **UNIT IV**

**Evaluation of Performance of Cooperatives:** Key result areas, Performance Evaluation – Operational efficiency Measurement criteria for Cooperatives.

##### **UNIT V**

**Cooperative Administration:** Cooperative Administration in Tamilnadu – Cooperative Departmental set-up at different levels – Functional Registrars, Regional Joint Registrars and Deputy Registrars – Delegation of Powers and Functions of Registrar – Cooperative Audit Departmental set-up. – Function.

##### **REFERENCE BOOKS**

1. **Agarwal H.S.**, “Cooperative Management: Principles, Powers and Problems”.
2. **Dhal.P.C**, “A Text Book of Cooperative Management”, Konark Publishers Pvt Ltd, New Delhi, 1989.
3. **Government of Tamilnadu**, “Cooperative Department Manual”.
4. **Ramakishen.y**, “Management of Cooperatives”, Jaico Publishing House, New Delhi, 2003.
5. **Sah. A. K**, “Functional Management for the Cooperatives”, Rainbow Publications, Coimbatore, 1986.
6. **Shan.A.K**, “Functional Cooperative Management”.
7. **Stephenson.T.E**, “Management in Cooperative Societies”.

**B.Com. CO-OPERATION**

**SEMESTER - VI**

**CORE XVII - CO-OPERATIVE LAW**

**UNIT - I**

**Co-operative Legislation:** History of Co-operative legislation in India - Need for Separate law for Co-operatives- Co-operatives Credit Societies Act of 1904- Co-operative Societies Act of 1912 - Model Co-operative Societies Bill 1991–Multi-Unit Co-operative Societies Act 2002 - Multistate Co-operative Societies Act 2002- 97th Constitution Amendment 2011.

**UNIT-II**

**Tamilnadu Co-operative Societies Act, 1983 and Rules, 1988:** Provision Relating to Registration, Amendment of Bye Laws, Qualifications and Management of Co-operatives.

**UNIT-III**

**State Aid to Co-operatives** – Duties and privileges of Registered Societies - Properties and funds of Registered Societies - Net Profit Distribution.

**UNIT-IV**

**Regulatory Provision Relating to Co-operatives** – Audit, Inquiry, Inspection, Surcharge- Supersession of the Board-Winding up of Co-operatives- Settlement of Dispute.

**UNIT-V**

**Provision Relating to Employees of Co-operatives:** Common Cadre-Recruitment Bureau- Selection, Placement– Offences and Penalties to Employees –Provision Relating to Appeal, Revision-Review- Co-operative Tribunals.

**REFERENCE BOOKS**

1. Government of India, Report of the Committee on “Model Co-operative Act” Planning Commission, (May1991).
2. Goel.B.B., Co-operative Legislation Trends and Dimensions, Deep and Deep Publications New Delhi. (2013)
3. Multi Unit & Multi State Co-operative Societies Act 2002, Govt. of India Gazette
4. Tamilnadu Co-operative Societies Act1983 and Rules 1988, TN State Coop. Union
5. 97th Amendment – Govt. of India, Gazettee, 2011.

**B.Com. CO-OPERATION**

**SEMESTER - I**

**CORE XVIII - AUDITING**

**UNIT I**

**Audit:** Commercial & Cooperative Audit - Origin – Definition – Objectives – Advantages – Nature and Scope of Audit - Difference between Commercial and Cooperative Audit – Rights, Duties and Responsibilities of Commercial Auditor.– Audit Programme – Vouching of Cash and Trade Transactions - Routine Checking – Importance of Routine checking.

**UNIT II**

**Verification and valuation of assets and liabilities:** Meaning of verification, Mode of valuing various assets and liabilities. **Depreciation:** Definition – Objectives – Methods – Auditors duty. **Reserve:** Meaning – Definition – various Reserves creation. **Audit of Final Accounts:** Profit and Loss account, Balance sheet – Relationship between them

**UNIT III**

**Rights, Duties and Responsibilities of Cooperative auditor:** Registrar's Responsibility – Distinguishing Features of Audit from Inspection and Supervision, **Commencement of Cooperative Audit:** Audit Programme, Mechanical and Administrative Audit.

**UNIT IV**

**Audit Programme for Selected Cooperatives:** Cooperative Credit Institution (PACS) and Non- credit Cooperatives (Dairy Cooperatives and Industrial Cooperatives) – Audit Classification - Preparation of Final Audit Memorandum and its Enclosures – Schedule of Defects.

**UNIT V**

**Embezzlement and Fraud:** Various Methods – Methods of their Detection – Safeguard to employ in Internal Checking and Internal Audit.

**REFERENCE BOOKS**

1. **Kamal Gupta and Ashok Apora**, “Fundamentals of Auditing”, Tata McGraw Hill Publishing Company Ltd, New Delhi 7<sup>th</sup> Edition-2002.
2. **Kishnadwala V.H., Kishnadwala N.H., & Shetty M.V.**, “Auditing” Sultan Chand and Sons, New Delhi, 2001.
3. **Krishnaswami O.R.**, “Cooperative Audit”, Oxford and IBH Publishing Co.PVt; Ltd., New Delhi
4. **Sharma T.R.**, “Auditing”, Sahitya Bhawan, New Delhi.

**B.Com. CO-OPERATION**

**SEMESTER - I**

**SKILL BASED ELECTIVE COURSE (SBEC -V)**

**ENTREPRENEURSHIP DEVELOPMENT**

**UNIT - I**

**Entrepreneurship:** Definition, Characteristics and Function of Entrepreneur-Types of Entrepreneurs- Entrepreneurship Competency (Input), Entrepreneurship Performance (Process) and Entrepreneurship Results (Output) - Need for Training and Development-Phase of EDP- Special Agencies- MSME - Definition and Functions, Recent Developments.

**UNIT-II**

**Institutional Finance to Entrepreneurs:** SFC, SIDCO, SIPCOT, TIIC, Commercial Bank-Small Industries Development Banks - TAICO Bank-Venture Capital and its Importance.

**UNIT-III**

**Institutional Non Financial Set up to Entrepreneurs:** DIC, SIDCO, NSIC, SISI, Indian Investment Centre-Khadi and Village Industries Commission.

**UNIT-IV**

**Incentives and Subsidies:** Subsidised Service, Subsidy for Market, Transport Subsidy, Seed Capital Assistance, Taxation Benefits to SSI, Special Facilities for Import.

**UNIT-V**

**Project Formulation:** Project Identification, Evaluation, Feasibility Analysis, Project Report.

**REFERENCE BOOKS**

1. Khanka S.S, Entrepreneurial Development, S.Chand & Co. Ltd. 2010.
2. Shukla M.B , Entrepreneurship and Small Business Management 2003.
3. Vasant Desai, The Dynamics of Entrepreneurial Development and Management, 2011.
4. Gupta, C.B. Srinivasan. N.P , Entrepreneurial Development, S.Chand & Co. Ltd. 2011.
5. Radha, V. Entrepreneurship Development, Prasanna Publishing House. 2008.

**B.Com. CO-OPERATION**  
**SEMESTER - VI**  
**SKILL BASED ELECTIVE COURSE (SBEC - VI)**  
**OFFICE MANAGEMENT**

**UNIT-I**

**Office:** Meaning – Functions – Importance – Elements - Office Management: Meaning , Definition and Elements and Principles – Office manager and his functions.

**UNIT-II**

**Office Organisation:** Meaning – Objectives – Principles. Office Location – Principles of office location – Factors determining office location - office building – Office Layout – Open and Private Office.

**UNIT-III**

**Office systems and procedures:** Nature and Principles – Advantages and disadvantages - Flow of work – Centralization and decentralization of office services. Department of office – departments of a modern office.

**UNIT-IV**

**Office Machines and Equipments:** Objects of mechanism – 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, essentials 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.

**B.Com. CO-OPERATION**  
**SEMESTER - VI**  
**EXTENSION ACTIVITIES**  
**(One Credit only)**

**QUESTION PAPER PATTERN FOR U.G. COURSE**  
**(CORE, ALLIED, SKILL BASED, NMEC, VBC AND EVS)**

**PART – A**

10 x 2 = 20 Marks (Two questions From each unit)

**PART – B**

5 X 5 = 25 Marks (Either Or Pattern Two Questions from Each unit)

**PART – C**

3 X 10 = 30 Marks (Three out of Five questions, One question from each unit)

**PRACTICAL PAPERS**

**Practical Training – I**

40 Marks Internal + 60 Marks External =100 Marks

**Practical Training – II**

40 Marks Internal + 60 Marks External =100 Marks

