

**B.COM. - COOPERATION**

**CHOICE BASED CREDIT SYSTEM –LEARNING OUTCOMES BASED  
CURRICULUM FRAMEWORK (CBCS - LOCF)**

(Applicable to the candidates admitted from the academic year 2022-2023 onwards)

*(NAAN MUDHALVAN SCHEME WAS IMPLEMENTED FROM 2<sup>nd</sup> SEMESTER TO 6<sup>th</sup> SEMESTER)*

Sem.	Part	Types of the Courses	Title of the Paper	Ins. Hrs.	Credits	Exam. Hours	Maximum Marks		
							Int.	Ext.	Total
I	I	Language Course - 1 (Tamil \$/Other Languages +#)		6	3	3	25	75	100
	II	English Course-I		6	3	3	25	75	100
	III	Core Course – I (CC)	Principles of Accountancy	6	5	3	25	75	100
		Core Course-II (CC)	Theory and Practice of Cooperation	6	5	3	25	75	100
		First Allied Course-I (AC)	Principles of Management	4	3	3	25	75	100
	IV	Value Education	Value Education	2	2	3	25	75	100
		<b>Total</b>		<b>30</b>	<b>21</b>				<b>600</b>
II	I	Language Course - II (Tamil \$/Other Languages +#)		6	3	3	25	75	100
	II	<b>English Course-II</b>		<b>4</b>	<b>3</b>	<b>3</b>	<b>25</b>	<b>75</b>	<b>100</b>
	III	Core Course – III (CC)	Financial Accounting	6	5	3	25	75	100
		Core Course-IV (CC)	Cooperative Credit and Banking	6	5	3	25	75	100
		First Allied Course-II (AC)	Business Economics	4	3	3	25	75	100
		<b>Add on Course- I ##</b>	<b>Professional English- I</b>	<b>6 *</b>	<b>4</b>	<b>3</b>	<b>25</b>	<b>75</b>	<b>100</b>
	IV	Environmental Studies	Environmental Studies	2	2	3	25	75	100
	VI	<b>Naan Mudhalvan Scheme (NMS) @@</b>	<b>Language Proficiency for Employability - Effective English</b>	<b>2</b>	<b>2</b>	<b>3</b>	<b>25</b>	<b>75</b>	<b>100</b>
		<b>Total</b>		<b>30 +6 *</b>	<b>27</b>				<b>800</b>

III	I	Language Course - III (Tamil*/Other Languages +#)		6	3	3	25	75	100
	II	English Course-III		6	3	3	25	75	100
	III	Core Course – V (CC)	Cooperative Book Keeping System	6	5	3	25	75	100
		Core Course-VI (CC)	Banking Theory Law and Practice	6	5	3	25	75	100
		Second Allied Course-I (AC)	Business Communication	4	3	3	25	75	100
		<b>Add on Course-II ##</b>	<b>Professional English- II</b>	<b>6 *</b>	<b>4</b>	<b>3</b>	<b>25</b>	<b>75</b>	<b>100</b>
	IV	Non Major Elective Course-I (NME)  Those who choose Tamil in Part-I can choose a non-major elective course offered by other departments.  Those who do not choose Tamil in Part-I must choose either  1. Basic Tamil if Tamil language was not studied in school level  or  2. Special Tamil if Tamil Language was studied upto 10 <sup>th</sup> & 12 <sup>th</sup> Std.	1. Introduction to Office Management (or) 2. Theory of Cooperation	2	2	3	25	75	100
	VI	<b>Naan Mudhalvan Scheme (NMS) @@</b>	<b>Digital Skills for Employability – Microsoft Digital Skills</b>	-	2	–	25	75	100
			<b>Total</b>	<b>30 +6 *</b>	<b>27</b>				<b>800</b>
IV	I	Language Course - VI (Tamil*/Other Languages+#)		6	3	3	25	75	100
	II	English Course-IV		6	3	3	25	75	100
	III	Core Course – VII (CC)	Production, Trade and Service Cooperatives	6	5	3	25	75	100
		Core Course-VIII (CC)	Business Statistics	6	5	3	25	75	100
		Second Allied Course- II (AC)	Elements of Research Methods	4	3	3	25	75	100
	IV	Non Major Elective Course-I (NME)  Those who choose Tamil in Part-I can choose a non-major elective course offered by other departments.  Those who do not choose Tamil in Part-I must choose either  1. Basic Tamil if Tamil language was not studied in school level  or  2. Special Tamil if Tamil Language was studied upto 10 <sup>th</sup> & 12 <sup>th</sup> Std.	1. Industrial Cooperatives (or) 2. Principles of Insurance	2	2	3	25	75	100
	VI	<b>Naan Mudhalvan Scheme (NMS) @@</b>	<b>Employability Skills- Employability Skills</b>	-	2	–	25	75	100
			<b>Total</b>	<b>30</b>	<b>23</b>				<b>700</b>

V	I	Core Course-IX (CC)	Cooperative Legislation	5	5	3	25	75	100
	II	Core Course-X (CC)	Cooperative Training	5	5	3	40	60	100
	III	Core Course-XI (CC)	Computer Application in Business	5	5	3	25	75	100
		Core Course-XII (CC)	Management Accounting	5	5	3	25	75	100
		Major Based Elective Course-I (MBE)	1. Principles of Marketing (or) 2. Financial Services	5	5	3	25	75	100
	IV	Skill Based Elective Course-I	Goods and Sales Tax	3	2	3	25	75	100
		Soft Skills Development		2	2	3	25	75	100
	VI	Naan Mudhalvan Scheme (NMS) @@	Accounting & Trading Essentials for Employability- Fin Pro	–	2	–	25	75	100
			<b>Total</b>	<b>30</b>	<b>31</b>				<b>800</b>
VI	III	Core Course- XIII (CC)	Cooperatives in Foreign Countries	5	5	3	25	75	100
		Core Course –XIV (CC)	General Cooperative Audit	6	5	3	25	75	100
		Core Course-XV (CC)	Internship	6	5	3	40	60	100
		Major Based Elective Course-II (MBE)	1. Entrepreneurial Development (or) 2. Human Resource Management	5	5	3	25	75	100
		Project	Project	4	3		20	80	100
	IV	Skill Based Elective Course-II	Income tax	3	2	3	25	75	100
	V	Gender Studies		1	1	3	25	75	100
		Extension Activities **		--	1	--	--	--	--
	VI	Naan Mudhalvan Scheme(NMS) @@	Fintron / Investment Analysis & Portfolio Management -@@@	--	2	--	25	75	100
			<b>Total</b>	<b>30</b>	<b>27</b>				<b>800</b>
			<b>Grand Total</b>	<b>180 +12*</b>	<b>158</b>				<b>4500</b>

- \$ For those who studied Tamil upto 10<sup>th</sup> +2 (Regular Stream)
- + Syllabus for other Languages should be on par with Tamil at degree level
- # Those who studied Tamil upto 10<sup>th</sup> +2 but opt for other languages in degree level under Part- I should study special Tamil in Part –IV
- ## The Professional English – Four Streams Course is offered in the 2<sup>nd</sup> and 3<sup>rd</sup> Semester (only for 2022-2023 Batch) in all UG Courses. It will be taught apart from the Existing hours of teaching/ additional hours of teaching (1 hour /day) as a 4 credit paper as an add on course on par with Major Paper and completion of the paper is must to continue his/her studies further. (As per G.O. No. 76, Higher Education (K2) Department dated: 18.07.2020)
- \* The Extra 6 hrs/cycle as per the G.O. 76/2020 will be utilized for the Add on Professional English Course.
- \*\* Extension Activities shall be outside instruction hours.
- @ NCC Course is one of the Choices in Non-Major Elective Course. Only the NCC Cadets are eligible to choose this course. However, NCC Course is not a Compulsory Course for the NCC Cadets.
- @@ Naan Mudhalvan Scheme: As per Naan Mudhalvan Scheme instruction
- @@@ **Fintron:** Thanjavur, Thiruvavur, Nagapattinam, Pudukkottai Districts.  
**Investment Analysis & Portfolio Management:** Ariyalur, Perambalur, Trichy, Karur Districts

#### SUMMARY OF CURRICULUM STRUCTURE OF PROGRAMME – COMMERCE

Sl. No.	Part	Types of the Courses	No. of Courses	No. of Credits	Marks
1.	I	Language Courses	4	12	400
2.	II	English Courses	4	12	400
3.	III	Core Courses	14	70	1400
4.		Core Practical	1	5	100
5.		Allied Courses I & II	4	12	400
6.		Major Based Elective Courses	2	10	200
7.		Add –on Course – I & II	2	8	200
8.		Project	1	3	100
9.	IV	Non Major Elective Courses	2	4	200
10.		Skill Based Elective Courses	2	4	200
11.		Soft Skills Development	1	2	100
12.		Value Education	1	2	100
13.		Environmental Science	1	2	100
14.	V	Gender Studies	1	1	100
15.		Extension Activities	1	1	---
16.	VI	<b>Naan Mudhalvan Scheme</b>	<b>5</b>	<b>10</b>	<b>500</b>
	<b>Total</b>		<b>46</b>	<b>158</b>	<b>4500</b>

**PROGRAMME OBJECTIVES:**

- To generate graduates as Cooperators with strong knowledge base to develop resilient Cooperative Movement.
- To promote the graduates with interpersonal skills necessary for team building and cooperative leadership.
- To imbibe cooperative values and ethics coupled with human virtues in the minds of graduates.
- To make use of the domain knowledge and extension skills for the promotion and management of cooperatives and other community based organisations.
- To exhibit continuous improvement in their work and performance through Life-Long Learning.

**PROGRAMME OUTCOMES:**

- Become knowledgeable on cooperative enterprises, cooperative and allied laws, cooperative accounting and management
- Understand and practise cooperative values and ethics towards contributing for democratic social and economic order
- Devise and maintain books of accounts under different accounting systems and able to prepare final accounts, balance sheet and other financial and cost accounting statements Gain and apply skills in the areas of cooperative management and administration.
- Cooperative business, accounting and cooperative extension in strengthening the cooperative enterprises.
- Apply extension principles in the field of cooperative education, training and extension for promoting and perpetuating cooperatives.

**PROGRAMME SPECIFIC OUTCOMES:**

- Make use of the knowledge on cooperative enterprises, cooperative and allied laws, cooperative accounting and management in the effective functioning of cooperatives.
- Recognize the need and the ability to engage in independent learning for continual development as a member-user and owner in Cooperatives.
- Make use of the research knowledge in understanding the problems of Cooperatives at the grassroots level and devise extension planning / programme.
- Communicate effectively with the members, officials and non-officials and with the society at large about the Cooperative principles, values and ethics by being able to comprehend and present the idea of Cooperation for membership promotion and business development of Cooperatives.
- Develop hands on experience in the fields of computerised accounting and auditing, GST, Income Tax Law and insurance

**First Year**

**CORE COURSE-I  
PRINCIPLES OF ACCOUNTANCY  
(Theory)**

**Semester-I**

**Code:**

**Credit: 5**

**COURSE OBJECTIVES:**

- To disseminate the basic concepts of accounting procedures and accounting system relating to the business.
- To enable the students for preparing of Trial Balance.
- To impart knowledge on final accounts and preparation of final accounts.
- To instill for preparation of Bank Reconciliation Statement
- To understand the Bills of Exchange, Calculation of Interest, and account current.

**UNIT-I:**

Introduction – Accounting concepts and conventions–Accounting Standards–Meaning- Double entry system – Journal, Ledger and Trial balance- Subsidiary books -Bank Reconciliation Statement.

**UNIT-II:**

Final Accounts of sole traders with adjustment entries-Rectification of Errors.

**UNIT-III:**

Bills of exchange– Average due date–Account Current.

**UNIT-IV**

Consignments and Joint Ventures.

**UNIT-V:**

Accounts of Non-profit organization- Self-Balancing Ledger: Concept – Advantages  
Accounting aspects –Transfers (Simple Problems).

**UNIT - VI CURRENT CONTOURS (For Continuous Internal Assessment Only):**

Formation of final Accounts and Self-Balancing Ledger.

**(Theory 25% Problems 75%)**

**TEXT AND REFERENCE BOOKS (Latest revised edition only)**

1. R.L.Gupta and Others,"**Advanced Accountancy**,"Sultan Chand Sons, New Delhi
2. S.P. Jain and K.L.Narang,"**Advanced Accounting**,"Kalyani Publishers, New Delhi
3. RSN.Pillai, Bagavathi S.Uma, "**Advanced Accounting**,"S.Chand&Co, New Delhi.

4. M.C.Shukla,“**Advanced Accounts**,”S.Chand and Co.,New Delhi.
5. Mukerjee and Haneef, **Advanced Accountancy**, Tata McGraw Hill, New Delhi.
6. Arulanandam,“**Advanced Accountancy**,”Himalaya Publication, Mumbai.
7. S.Manikandan & R.Rakesh Sankar,“**Financial Accounting**,”Scitech Publications Pvt Ltd, Chennai. Volume I & II.
8. T.S.Reddy & Dr.A.Murthy,“**Financial Accounting**,”MarghamPublications,Chennai.

**COURSE OUTCOMES:** After completion of the course, the students will be able to:

- Apply the knowledge on the fundamentals of accounting concepts.
- Prepare the Trial Balance
- Prepare and analyse the financial statements of different types of organization
- Prepare of Bank Reconciliation Statement.
- Prepare Bills of exchange and Account current

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**First Year**

**CORE COURSE-II  
THEORY AND PRACTICE OF COOPERATION**

**Semester-I**

**Code:**

**(Theory)**

**Credit: 5**

**COURSE OBJECTIVES:**

- To know basic concepts, values and benefits of cooperation
- To understand the principles and philosophy of cooperation
- To understand the various schools of cooperative thoughts
- To distinguish cooperatives from other economic organizations
- To inculcate the need and importance of cooperative extension, education and its training.

**UNIT-I COOPERATION:**

Definition – Features – Values of Cooperation: Self-help, self-responsibility, democracy, equality, equity and solidarity -Benefits of Cooperation- 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

**UNIT-II COOPERATIVE PRINCIPLES:**

Evolution of cooperative principles - Rochdale Principles - Reformulation of Cooperative Principles by ICA in 1937, 1966 and 1995.

**UNIT-III COOPERATIVE THOUGHT:**

Pre-Rochdale Cooperative Thought – Thoughts of Robert Owen, Dr. William King and Charles Fourier- Rochdale Model – Post- Rochdale Cooperative Thought: Raiffesien, and Schultz Delitz, Dr. Gadgil – Different Schools of Cooperative Thought (Concepts only) – Eminent cooperators in Tamilnadu.

**UNIT-IV COOPERATIVES AND OTHER FORMS OF BUSINESS ORGANIZATIONS:**

Meaning and Importance, Features and Functions of Sole Trader, Partnership Firm, Joint Stock Company and Public Utility, **Self- Help Groups**, JLG (Joint Liability Group) and Cooperatives.

**UNIT-V COOPERATIVES AND OTHER FORMS OF ECONOMIC SYSTEM:**

Features of Capitalism, Cooperation and Socialism - Cooperation as a Balancing sector - Cooperation as an economic system, Sector and Movement - **Place of Co-operation in open, closed and mixed Economics.**



## **UNIT – VI        CURRENT CONTOURS (For Continuous Internal Assessment Only):**

**STRATEGIES FOR CO-OPERATIVE DEVELOPMENT:** Co-operative Extension, Co-operative Education and Training - Arrangements for Co-operative Education and Training in India at Different Levels.

### **TEXT BOOKS**

1. Hajela T. N., Cooperation Principles, Problems and Practice, Ane Books Pvt. Ltd., New Delhi., 2016, 8<sup>th</sup> Edition.
2. Mathur B.S., Co-operation in India, Sahitya Bhawan, 1999, 1<sup>st</sup> Edition.

### **REFERENCE BOOKS:**

1. Abdul Kuddus K.A., Zahir Hussain A. K., Theory, Law and Practice of Cooperative Banking, Limra, Publications, Chennai. 2017, 4<sup>th</sup> Revised Edition.
2. Krishnaswamy O.R. and Kulandaiswamy V, Cooperation: Concept and Theory, Arudra Academy, Coimbatore, 2000, 1<sup>st</sup> Edition.

### **COURSE OUTCOMES:**

Upon the successful completion of the course, students will be able to:

- Familiarize with the history, values of cooperation
- Comprehend evolution and reformulation of cooperative Principles
- Analyze the contributions of cooperators in the field of cooperation
- Analyze the key differences between cooperatives and other economic systems and its benefits
- Gain knowledge and develop skill among students to run a cooperative society.

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**First Year**

**FIRST ALLIED COURSE-I  
PRINCIPLES OF MANAGEMENT**

**Semester-I**

**Code:**

**(Theory)**

**Credit: 3**

**COURSE OBJECTIVES:**

- To enable the students to learn the functions of Management.
- To understand the concept of planning and Decision making.
- To know about the organizational structure
- To learn theories of Motivation
- To Understand the control process.

**UNIT-I MANAGEMENT:**

Definition- Need – Principles - Functions of management-Contributions of F.W.Taylor, Hendry Fayol, Joseph Massie, Elton mayo and Peter Drucker.

**UNIT-II PLANNING:**

Concept - Nature, Types, importance and steps in planning –Obstacles to effective planning. Components of Planning: Objectives, Forecasting and Decision Making: – Steps – Decision Tree.

**UNIT-III ORGANIZING:**

Concept -Importance, Principles – Organizational Structure, Span of Management, Departmentation, Delegation of authority and responsibility: Centralization and Decentralization – Advantages and disadvantages - Line andStaff Organization.

**UNIT-IV DIRECTING:**

Definition, Functions – Motivation: Maslow's Need Hierarchy Theory – Herzberg's Two Factor Theory – X and Y Theory- **Leadership:** Styles of leadership - Typesand qualities of good leader. **Communication-** Types and Barriers.

**UNIT-V CONTROLLING:**

Meaning, Nature - Control Process– Essentials of Good Control – Tools and techniques of Control.

**UNIT - VI CURRENT CONTOURS (For Continuous Internal Assessment Only):**

Styles and types of Leadership.(Assignments and Seminars)

**REFERENCES:**

1. Bhusan U.K. Fundamentals of Business Organization and Management, Sultan Chand & Company, New Delhi 1993.
2. Peter F. Drucker, Management: Tasks, Responsibilities, Practices, Allied Publishers, New Delhi, 1991.
3. Sherlekar, Modern Business Organization and Management, Himalaya, Publishing House, New Delhi, 1978.
4. Heinz W. Lippitt & Harold Koontz, Management: A Global Perspective, McGraw Hill, New Delhi, 1992.
5. Kumar, Pardeep and Amanjot Sachdeva., (2012), Fundamentals of Management, S. Chand Publishing, New Delhi.
6. Pillai, R.S. and S. Kala, (2013), Principles and Practice of Management, S. Chand Publishing, New Delhi.
7. Prasad, L.M., (2014), Principles and Practice of Management, Sultan Chand & Sons, New Delhi.
8. Ravichandran, K and S. Nakkiran, (2009), Principles of Management, Abijit Publications, Delhi.
9. Robbins, (2013), Fundamentals of Management: Essential Concepts and Applications, Pearson Education, New Delhi.
10. Tripathi, P.C. and P.N. Reddy, (2012), Principles of Management, McGraw Hill Education, New Delhi.

**COURSE OUTCOMES:** On successful completion of the course the students are able to:

- Understood the management functions and principles,
- Gain the scientific decision making process and problem solving technique
- Understood the organizational structure.
- Know about the modern trends in the management process.
- Gain the knowledge of the Control process.

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**First Year**

**CORE COURSE-III  
FINANCIAL ACCOUNTING  
(Theory)**

**Semester-II**

**Code:**

**Credit: 5**

**COURSE OBJECTIVES:**

- To understand the objectives of financial accounting and methods of depreciation.
- To enable the students to prepare accounts and financial statements under single entry system.
- To impart the knowledge of Insurance Claims.
- To make the students to learn the Partnership Accounts
- To impart knowledge on the Insolvency Accounts.

**UNIT- I FINANCIAL ACCOUNTING:**

Concept – Objectives - Provision and Reserves – Types of Reserves; Depreciation: Causes - Methods of Depreciation-Straight Line Method - Diminishing Return Method- Annuity Method (Simple Problems).

**UNIT-II SINGLE ENTRY SYSTEM:**

Concept – Definition – salient features - Defects - difference between Single entry and double entry system - Methods of calculation of profit – Statement of Affairs Method – Conversion Method.

**UNIT-III INSURANCE CLAIMS:**

Insurance claims for loss of stock and profits- accounting for sale or return - voyage accounts.

**UNIT-IV: PARTNERSHIP ACCOUNTING**

Partnership – meaning, partnership Deed, capital Accounts, Accounting Treatment- Distribution of Profits – Interest on partners Loans, Capital and Drawings – Salary and Commission of Partners- P and L appropriation A/c – Capital accounts of Partners – fixed and fluctuating past adjustment and guarantees.

**UNIT-V INSOLVENCY ACCOUNTS:**

Insolvency accounts – Statement of Affairs and Deficiency accounts – insolvency of Individual only.

**(Theory 25% Problems 75%)**

**UNIT - VI CURRENT CONTOURS (For Continuous Internal Assessment Only):**

Formats of various accounts.

**REFERENCES:**

1. Reddy T.S & Murthy, *Financial Accounting*, MarghamPublication, Edition 2014.
2. Pillai and Bhagavathi, *Advanced Accountancy*, Kalyani Publishers, Edition 2013.
3. Jain and Narang, *Advanced Accountancy*, Edition 2009.
4. Maheswari.S.N, *Advanced Accountancy*, Vikas Publishing House Pvt Ltd. Edition 2014
5. Varshney.J.C, *Financial Accounting*, 2<sup>nd</sup> Edition 2009
6. Smith A.C, *Financial Accounting*, Kalyani Publishers, 2013
7. Gupta, *Financial Accounting*, S Chand and Company , Edition 2016

**COURSE OUTCOMES:** After completion of the course, the students will be able to:

- Apply the knowledge on financial accounting and methods of Depreciation.
- Prepare of Statement of Single entry system.
- Analyse and preparation of Insolvency Account.
- Gain knowledge and apply the Partnership Accounts.
- Apply the accounting treatment of Consignment of Insurance Claims

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**First Year**

**CORE COURSE-IV**

**Semester-II**

**COOPERATIVE CREDIT AND BANKING**

**Code:**

**(Theory)**

**Credit: 5**

**COURSE OBJECTIVE**

- To understand the structure and functions of cooperative credit and banking institutions, and about recent developments.

**UNIT- I:**

**Short Term Cooperative Credit:** Evolution of credit cooperatives – Agricultural Production credit – STCCS - Primary Agricultural Cooperative Credit Societies, FSS, LAMPS – District & State Cooperative Banks – Constitution, objectives, functions, Governance, structure, resource mobilization, lending and recovery management- Problems, suggestions and Recent trends.

**UNIT- II:**

**Long Term Cooperative Credit:** Features of long term credit -Need for separate agency– LTCCS - Primary Cooperative Agriculture and Rural Development Banks – Governance structure, sources of funds – loaning procedures – State Cooperative Agriculture and Rural Development Bank: Objectives, constitution, source of funds, diversified lending

**UNIT- III:**

**Non-agricultural Cooperative Credit:** Constitution – objectives, Governance structure – functions of Cooperative Credit Societies - Urban Cooperative Banks – Employees Cooperative Credit Societies – Industrial Cooperative Banks

**UNIT -IV:**

**Banking Regulations Act, 1949** (As Applicable to Cooperative Societies): Salient features - Provisions

**UNIT- V:**

**Management of Cooperative Finance and Banking Institutions** –Viability Norms, Recovery Management, Prudential Norms – Group lending – Challenges before Cooperative Finance and Banking Institutions in the globalised economy

**UNIT - VI        CURRENT CONTOURS (For Continuous Internal Assessment Only):**

Assignments on short, long and non agricultural cooperative credit

## REFERENCES:

1. Abdul Kuddush and ZahirHussain (2014), *Theory, Law and Practice of Cooperative Bank*, LimraPublications, Chennai.
2. Chouby B.N (1968), *Cooperative Banking in India*, Asia Publishing House, Bombay.
3. GOI (2004) *Report on the Task Force on Revival of Cooperative Credit Institutions (ST Structure)*.
4. Laud G.M (1956), *Cooperative Banking in India*, The Cooperators Book Depot, Bombay.
5. Nakkiran S (1980), *Agricultural Financing in India*, Rainbow Publications, Coimbatore.
6. Nakkiran S. & John Winfred A (1988), *Cooperative Banking in India*, Rainbow Publications, Coimbatore.

**COURSE OUTCOMES:** After completion of the course, the students will be able to:

- Understand the basic of concept of Short Term Co-operative Credit.
- Gain knowledge on Lon Term Co-operative Credit.
- Acquire knowledge on Non-agricultural Cooperative Credit.
- To understand the Banking Regulations Act, 1949
- Obtain Knowledge on Management of Cooperative Finance and Banking Institutions.

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**First Year**

**FIRST ALLIED COURSE-II  
BUSINESS ECONOMICS  
(Theory)**

**Semester-II**

**Code:**

**Credit: 3**

**COURSE OBJECTIVES:**

- To inculcate the basic concepts of economics and its applications in day-to-day life.
- To install the theoretical basis of an economy.
- To impart knowledge on various theory of Production.
- To understand the various Pricing methods
- To provide an insight into FDI and Trade.

**UNIT-I ECONOMICS:**

Concept- Definition- Scope of Economics- Approaches to Economic Analysis: Micro and Macro Economics. Human Wants: Meaning, Classifications & Characteristics of Human Wants.

**UNIT-II DEMAND THEORY:**

Concept- Law of Demand- Elasticity of Demand- Law of Diminishing Marginal Utility Indifference Curve Analysis - Consumer's Surplus.

**UNIT-III THEORY OF PRODUCTION:**

Concept- Factors of Production – Theories of Population: Malthusian theory & Optimum theory- Specialisation of Production: Division of Labour – Localisation: Meaning, Concept & Causes of Localisation – Mechanisation - Automation and Computerisation.

**UNIT-IV PRICING:**

Concept-Perfect Competition - Monopoly – Monopolistic Competition – Duopoly – Oligopoly – Price Determination

**UNIT-V INTERNATIONAL ECONOMICS:**

Concept – International Trade- Foreign Direct Investment and Trade, International Economic Organisations: Concept-Objectives of IMF- Functions of IMF- Effect on Indian Economy in the Pandemic in COVID-19.

**UNIT - VI CURRENT CONTOURS (For Continuous Internal Assessment Only):**

Effect on Indian Economy in the Pandemic world - Automation and Computerisation.



**REFERENCES:**

1. Dr.S.Sankaran, Principles of Economics, Margam Publication, 2013.
2. Mithani Fundamental of Business Economics, –Himalaya Publications-2015,
3. HL Ahuja. Business Economics S.Chand 2015
4. N.Gregory Mankiw, Business Economics, Tat Mcgraw Hill, 2016
5. A.Shivkumar, General Economics, Tata Mcgraw hill, 2016.
6. D.Salvatore and D.Schaum's Outline of Theory and problems of Macro Economic Theory, Mcgraw hill,International Edition, New Delhi 2016.

**E-Resources:**

1. [www.economics.com](http://www.economics.com)
2. <https://open.umn.edu>
3. <https://corporatefinanceinstitute.com>
4. <https://britannica.com>
5. <https://www.academia.edu>

**COURSE OUTCOMES:** After completion of the course, the students will be able to:

- Understand the basic of concept of economy and principles.
- Gain knowledge on Demand Theory.
- Acquire knowledge on various theories of Production
- Apply the various pricing strategies
- Obtain Knowledge on International Economics.

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**Second Year**

**CORE COURSE-V**  
**COOPERATIVE BOOK KEEPING SYSTEM**  
**(Theory)**

**Semester-III**

**Code:**

**Credit: 5**

**COURSE OBJECTIVE:**

- To understand and practice the unique system of book keeping adopted in cooperative societies and institutions

**UNIT -I      FUNDAMENTALS OF COOPERATIVE ACCOUNTING:**

Evolution – distinctive features - differences between cooperative account keeping and double entry system – single entry system and cooperative account keeping.

**UNIT -II      BOOKKEEPING IN COOPERATIVES:**

Day Book – Meaning, Types, Day book and Cash Book – treatment of suspense account transactions

**UNIT –III      GENERAL AND SPECIAL LEDGERS IN COOPERATIVES:**

Reconciliation of general ledger balances with special ledgers – preparation of receipts and disbursements statement – trial balance and receipts and disbursements statement

**UNIT –IV      PREPARATION OF FINANCIAL STATEMENTS:**

Forms and preparation of trading account, profit and loss account and balance sheet in Cooperatives

**UNIT- V:**

Vouchers and Books as recommended by Task Force on Revival of Rural Credit Institutions (ST/ MT Credit Structure)

**UNIT - VI      CURRENT CONTOURS (For Continuous Internal Assessment Only):**

Assignments on **Special ledgers in Cooperatives.**

## REFERENCES :

1. Krishnasamy (1992) O.R., *Cooperative Account Keeping*, Oxford IBH Co, Ltd., New Delhi,.
2. Manickavasagam P (1989), *A Treatise on Cooperative Account Keeping*, Rainbow Publications, Coimbatore.
3. NABARD (2010), *The Common Accounting System for PACS*, [www.nabard.org/pdf/common\\_Accounting\\_System\\_for\\_PACS.Pdt](http://www.nabard.org/pdf/common_Accounting_System_for_PACS.Pdt).
4. Samiuddin, MahfoozurRahman and HifzurRehman (1989), *Cooperative Accounting and Auditing*, Himalaya Publishing House, New Delhi.

**COURSE OUTCOMES:** After completion of the course, the students will be able to:

- Understand the basic concept of Fundamentals of Cooperative Accounting.
- Gain knowledge on Book keeping in Cooperatives.
- Acquire knowledge on General and Special ledgers in Cooperatives.
- To understand the Preparation of Financial Statements.
- Obtain Knowledge on Revival of Rural Credit Institutions (ST/ MT Credit Structure).

**Second Year**

**CORE COURSE-VI  
BANKING THEORY LAW AND PRACTICE  
(Theory)**

**Semester-III**

**Code:**

**Credit: 5**

**COURSE OBJECTIVES:**

- To understand the Evolution of Banking in India
- To acquire knowledge on different financial instruments by using the banking sector
- To Make use of various financial instruments
- To facilitate the student by using various funds management in Banking sector
- To know the modern banking technology adopted in banking sectors.

**UNIT – I BANKING:**

Origin and Development of Banking- Types of banks and its Functions- Types of Deposits - Types of Customer - Banker Customer Relationship- RBI and its Regulatory Functions.

**UNIT-II FINANCIAL INSTRUMENTS:**

Definition – Negotiable Instrument – Cheques, Bills of Exchange, Promissory Notes, Other Credit Instruments: Demand Draft, Letters of Credit. Crossing and Endorsement: Concepts and Types.

**UNIT-III**

Cheques, Demand Draft, Pay order, Bills of Exchange, Bonds, Treasury Bills, Certificate of Deposits, Fixed Deposits, Bills of Lading- Duties and Responsibilities – Statutory Protection-Unpaid Instruments- Consequences

**UNIT-IV FUNDS MANAGEMENT:**

Investments –Borrowings and Lending Rates- Floating and Fixed Rates - Loan and Advances, Secured and Unsecured Loans – SEBI - Types of Securities: Lien, Pledge, Hypothecation, Mortgage and Charge.

**UNIT-V INTERNET BANKING**

Automatic Teller Machine (ATM) – Core Banking Solutions (CBS)– Real Time Gross Settlement (RTGS) - National Electronic Fund Transfer (NEFT) - KYC norms and Other Cards: Debit –Credit- Business card, Smart card-Virtual cards and Banks Apps.

**UNIT - VI CURRENT CONTOURS (For Continuous Internal Assessment Only):**

Field visit to Bank – Use of all documents.

**BOOKS FOR STUDY:**

1. Radhasamy, M *Practical Banking*, Vikas Publication House. 2007.
2. B.S.Raman Banking Law and Practice, Himalayan Publishes, 2010.
3. Gordan& Natarajan, Banking Theory, Law and Practice Himalaya Publication,2010.

**BOOKS FOR REFERENCE:**

1. S.N.Maheswari, Banking Theory&Law and Practice Tata Mecraw Hill Education, 2011.
2. Dr.S.Gurusamy, Banking Theory Law and Practice 2010, Himalaya Publication 2012

**COURSE OUTCOMES**

- After completion of the course, the students will be able to:
- Gain knowledge from an origin and the development of
- Use various financial instruments used in banking
- Apply clearing of various financial instruments.
- Gain knowledge on funds management system in banking
- Apply and analyse modern banking techniques in Banking, Private
- banking and financial Corporation

**Second Year**

**SECOND ALLIED COURSE-I  
BUSINESS COMMUNICATION**

**Semester-III**

**Code:**

**(Theory)**

**Credit: 3**

**COURSE OBJECTIVES:**

- To know the concept of business communication.
- To facilitate various kinds of business letters
- To understand the types of business correspondence
- To imbibe the quality of a good business report.
- To acquire the Precise Writing Modes of Communication

**UNIT - I BUSINESS COMMUNICATION:**

Definition- Objectives, Process - Barriers to Communication – Principles of Communication - Methods of Communication- Effective good business communication.

**UNIT- II KINDS OF BUSINESS LETTERS:**

Letter of Enquiry and Reply- Offers and Quotations– Orders – Claims- Complaints and Settle Management of Accounts – Circular letters – letter relating to Agency- Status Enquiry- Collection Letter.

**UNIT-III BUSINESS CORRESPONDENCE:**

Letter of Recommendations and Letters of Credit-Banking Correspondence - Letter relating to Import and Export -Insurance correspondence

**UNIT - IV JOB APPLICATION LETTERS AND OTHERS:**

Application for situation - Interview letters - Essay writings on commerce - Industry and Banking - Communication Ethics - Legal aspects in Business Communications.

**UNIT – V PRECISE WRITING:**

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

**UNIT - VI CURRENT CONTOURS (For Continuous Internal Assessment Only):  
Precise Writing Modes of Communication:**

Internet, E-mail, Voice-mail, Intercom, Telegrams, Telex, Telephone, Fax, SMS, Video Conferencing, Multimedia, Smart Phone, Cellular Phones and Ipad.

**REFERENCES:**

1. 1.RodriQues M.V, Effective Business Communication, 2003.
2. Kathiresan&Dr.Radha, Business Communication 2010 .
3. Rajendra Pal &Korlahalli J.S, Essentials of Business Communication, 2011.
4. 4. PattanShetty C.S.& Ramesh, Effective Business English and Correspondence, S.
5. Chand &Co, New Delhi. 2011.
6. AshaKaul, Effective Business Communication, Mittal Books India, 2012.

**E-Resources:**

1. <https://open.lib.umn.edu>
2. <https://indeed.com>
3. <https://libguides.mnsu.edu>
4. <https://monash.edu>
5. <https://nutcache.com>

**COURSE OUTCOMES:** After completion of the course, the students will be able to:

- Understand the methods of communication
- Gain Drafting knowledge on various kinds of business letters
- Practice drafting of business correspondence in an organization
- Draft the business reports
- Drafting letters to various modes of communication

**Second Year**

**NON MAJOR ELECTIVE COURSE-I  
INTRODUCTION TO OFFICE MANAGEMENT**

**Semester-III**

**Code:**

**(Theory)**

**Credit: 2**

**COURSE OBJECTIVES**

- To understand the office management systems.
- To acquire knowledge about record management in a business organization.
- To understand the various methods of filing systems in an office.
- To know the office stationary and forms in an office
- To understand on Report writing in business correspondence

**UNIT – I OFFICE MANAGEMENT :**

Meaning of office – Functions – Importance – Elements -Meaning, Definition and Elements and Principles of office management – Office manager and his functions.

**UNIT – II OFFICE ORGANIZATION:**

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.

**UNIT - VI CURRENT CONTOURS (For Continuous Internal Assessment Only):**

**Form letters** – Meaning , Principles and Factors to be considered in designing office forms.



**TEXT BOOKS:**

1. R.K.Chopra Office Management Himalaya Publishing House -2005
2. Dr.Kathiresan and Dr.Radha Office Management Prasanna Publishers- 2006
3. Dr.T.Ramsamy, Office Management, Golden Book Publishing House- 2012

**REFERENCE BOOKS:**

1. I.M.Saha Modern Office Management Kitab Mahal Publishers -2012
2. Leffingwell and Robinson Text Book of Office Management Tata McGraw Hill Publishing Company Ltd-2013

**WEB RESOURCES:**

1. [https://www.tutorialspoint.com/management\\_principles/management\\_principles\\_tutorial.pdf](https://www.tutorialspoint.com/management_principles/management_principles_tutorial.pdf)
2. [http://iaear.weebly.com/uploads/2/6/2/5/26257106/ba7101\\_principles\\_of\\_management.pdf](http://iaear.weebly.com/uploads/2/6/2/5/26257106/ba7101_principles_of_management.pdf)
3. <http://www.yourarticlelibrary.com/management/controlling/essentials-of-an-effective-and-efficient-control-system>

**COURSE OUTCOME:**

- On successful completion of the course the students should have to
- Gained knowledge about the functions of office management.
- Enable to prepare the various records maintained by the business organization.
- Describe the arrangement of filing system in an office
- Apply and practices of stationary and forms in an organization
- Draft office correspondence to the organization.

**Second Year**

**NON MAJOR ELECTIVE COURSE-I  
2.THEORY OF COOPERATION**

**Semester-III**

**Code:**

**(Theory)**

**Credit: 2**

**COURSE OBJECTIVES**

- To know basic concepts, values and benefits of cooperation
- To understand the principles and philosophy of cooperation
- To understand the various schools of cooperative thoughts
- To distinguish cooperatives from other economic organizations
- To inculcate the need and importance of cooperative extension, education and its training

**UNIT -I COOPERATION:**

Concept, Features, Benefits - Cooperative Principles: Meaning, Evolution, Rochdale Principles - ICA Cooperative Identity Statement 1995: Definition, Vision, Mission, Values and Principles

**UNIT -II COOPERATIVE BANKING:**

Short and Medium Term and Long Term Credit – Constitution and Functions of PACS, DCCB, SCB, PARDB and SARDB – Constitution and Functions of Urban Cooperative Banks.

**UNIT -III SERVICE COOPERATIVES:**

Structure, Constitution and Functions of Marketing Cooperatives - Consumer Cooperatives - Dairy Cooperatives.

**UNIT- IV ORGANISATIONAL SET-UP FOR COOPERATIVE MANAGEMENT:**

Pyramidal Structure – General Body, Board of Directors and President – Powers, Duties and Responsibilities - Special Officer-Administrative Set up of a Cooperative Institution.

**UNIT- V COOPERATIVE EDUCATION AND TRAINING:**

Cooperative Education and Training, Need and Importance – Arrangements for Cooperative Education and Training in India.

**UNIT - VI CURRENT CONTOURS (For Continuous Internal Assessment Only):**

**Co-operative and Other Forms of Economic System:** Capitalism, Socialism and Co-operation – Co-operation as a Balancing Sector.

**TEXT BOOKS:**

1. Hajela T. N. Cooperation Principles, Problems and Practice Ane Books Pvt. Ltd., New Delhi. 2016, 8<sup>th</sup> Edition.
2. Mathur B.S. Co-operation in India Sahitya Bhawan 1999, 1<sup>st</sup> Edition.

**REFERENCE BOOKS:**

1. Abdul Kuddus K.A., Zahir Hussain A. K. Theory, Law and Practice of Cooperative Banking Limra Publications, Chennai. 2017, 4<sup>th</sup> Revised Edition
2. Krishnaswamy O.R. & Kulandaiswamy V. Cooperation Concept and Theory Arudra Academy, Coimbatore 2000, 1<sup>st</sup> Edition.

**WEB RESOURCES**

1. <https://www.slvrec.com/content/7-cooperative-principles>
2. [www.eleutera.org/wp-content/uploads/2015/07/The-Evolution-of-Cooperation. pdf](http://www.eleutera.org/wp-content/uploads/2015/07/The-Evolution-of-Cooperation.pdf)  
[http://www.chennaidtcoopunion.com/Administrative\\_Setup4.html](http://www.chennaidtcoopunion.com/Administrative_Setup4.html)

**COURSE OUTCOME**

Upon the successful completion of the course, students will be able to

- Familiarize with the history, values of cooperation
- Comprehend evolution and reformulation of cooperative Principles
- Understand the contributions of cooperators in the field of Cooperation
- Analyze the key differences between cooperatives and other economic systems and its benefits
- Gain knowledge and develop skill among students to run a cooperative society.

**Second Year**

**CORE COURSE-VII  
PRODUCTION, TRADE AND SERVICE  
COOPERATIVES**

**Semester-IV**

**Code:**

**(Theory)**

**Credit: 5**

**COURSE OBJECTIVE:**

- To gain practical knowledge on the functioning of various types of cooperatives in the Micro, Small and Medium Enterprise sectors in India

**UNIT- I DAIRY COOPERATIVES:**

Role of Dairying in the Indian National Economy - Structure and functions of Dairy Cooperatives - Anand Pattern – NDDB - Operation Flood Schemes - Problems and Prospects

**UNIT- II INDUSTRIAL AND PROCESSING COOPERATIVES:**

Types and Development of Industrial Cooperatives in India - Handlooms Weavers Cooperatives: Constitution and Working of Primary Societies and Apex Societies - Processing Cooperatives: Need and Importance of Spinning Mills - Sugar Factories - Tea factory.

**UNIT -III MARKETING COOPERATIVES:**

Need, Importance, Structure, Functions and Development of Cooperative Marketing in India – Various forms of assistance available from Government, NAFED and NCDC - Regulated Markets: Meaning, Importance, and its role in the open market.

**UNIT -IV CONSUMER COOPERATIVES:**

Need and Importance - Origin and Development – Structure and Working of Primary, Central and Apex Consumer Cooperatives – NCCF - Role in Public Distribution System - Problems and Prospects

**UNIT –V OTHER COOPERATIVES:**

Labour Contract Societies - Cooperative Printing Press - Cooperative Hospitals - Common Property Resource (CPR) Cooperatives: Lift Irrigation Cooperative Societies - Fisheries Cooperatives and Forest Produce Cooperatives: Features and its functions.

## **UNIT - VI          CURRENT CONTOURS (For Continuous Internal Assessment Only):**

Assignments on various types of cooperatives.

### **REFERENCES:**

1. Editorial Board (2014), *Innovative and Best Practices of Cooperatives*, ISSC, Pune
2. Hajela T.N. (2010) *Cooperation: Principles, Problems and Practice*, Konark Publishing House, New Delhi
3. Kamat G.S (1986), *Managing Cooperative Marketing*, Himalaya, Bombay.
4. Kulandaiswamy V (1986), *Cooperative Dairying in India*, Rainbow Publications, Coimbatore.
5. Mahajan K.A (1993), *Cooperative Marketing*, Anmol Publications Pvt Ltd., New Delhi.
6. Pitchai C., (2010), *Annals of Cooperative Movement in India*, Shanlax Publications, Madurai
7. Ravichandran K and S.Nakkiran (2009), *Cooperation: Theory and Practice*, Abhijeet Publications, New Delhi.
8. Rayudu C.S (1992), *Industrial Cooperatives*, Northern Book Centre, New Delhi.

### **COURSE OUTCOMES:**

Upon the successful completion of the course, students will be able to

- Understand the Structure and functions of Dairy Cooperatives
- Analyze the types and Development of Industrial Cooperatives
- Gain knowledge in Marketing Cooperatives.
- Understand the Need and Importance of Consumer Cooperatives.
- Develop skills in other cooperatives importance.

**Second Year**

**CORE COURSE-VIII  
BUSINESS STATISTICS**

**Semester-IV**

**Code:**

**(Theory)**

**Credit: 5**

**COURSE OBJECTIVES:**

- To understand the methods of data collection and presentation of data
- To understand the methods of studying the statistical properties of data,
- To understand the types of series and methods of forming a straight line equation.
- To understand the methods of studying the relationship between variable,
- To understand the methods of constructing index numbers.

**UNIT-I STATISTICS:**

Meaning and Definition of Statistics – Scope and Limitations – Primary and Secondary data – Collection of data – Sources of data collection - Classification and Tabulation

**UNIT-II MEASURES OF CENTRAL TENDENCY:**

Mean, Median, Mode, Geometric Mean and Harmonic Mean. **Measures of Dispersion:** Absolute and Relative Measures – Coefficient of Variations- Measures of Skewness- Methods: Karl Pearson's and Bowley's Coefficient of Skewness.(Simple Problems)

**UNIT-III SIMPLE CORRELATION AND REGRESSION:**

Types of Correlation – Scatter diagram – Karl Pearson's coefficient of correlation – Rank correlation coefficient – Linear regression lines – Regression Equations.(Simple problems)

**UNIT-IV TIME SERIES ANALYSIS :**

Components of time series – Methods of Measures of trend – Free hand curve method– semi average method and moving average method – method of least squares – measures of seasonal variation – simple average method

**UNIT-V INDEX NUMBERS:**

Definition – Construction of index numbers – weighted and unweighted methods: Paasche's Laspeyres, Bowley's, Marshall Edgeworth and Fisher's Fixed and chain base index numbers – Test for Index numbers -Cost of living index number.

**NOTE: Problems:70 percentage and Theory: 30 percentage**

**UNIT - VI      CURRENT CONTOURS   (For Continuous Internal Assessment Only):**

**REFERENCES :**

1. Pillai R.S.N and Bagavathi.V , Statistics , Sultand Chand& Company Ltd, New Delhi, 2001.
2. NavnitharnP.A, (2007), Business Statistics, Jai Publishers, Trichy -21.
3. S.P Gupta, P.A Gupta, Manmohan, (1999) Business Statistics and Operations Research, Sultan Chand & Sons, New Delhi.
4. Kanti Swarup, Gupta P.K Manmohan, (1980) Operations Research, Sultan Chand and Sons, New Delhi.

**E-RESOURCES:**

1. [www. wikipedia.org/data collection.html](http://www.wikipedia.org/data_collection.html)
2. [www. Wikipedia.org/measures of central tendency.html](http://www.Wikipedia.org/measures_of_central_tendency.html)
3. [www. gfumbanotes.files.worldpress.com](http://www.gfumbanotes.files.worldpress.com)
4. [www.wikipedia.org/operations research.html](http://www.wikipedia.org/operations_research.html)
5. [www. statpage.org](http://www.statpage.org)

**COURSE OUTCOMES:** The student will be able to explain scope, limitations and data collections,

- Present the data in table and calculate the measures of central tendency and dispersion,
- Find the equation of a straight line.
- Measure the trend and identify its type and construct seasonal indices, construct weighted and unweighted index numbers.

**Second Year**

**SECOND ALLIED COURSE-II  
ELEMENTS OF RESEARCH METHODS**

**Semester-IV**

**Code:**

**(Theory)**

**Credit: 3**

**COURSE OBJECTIVES:**

- To Enable the Students to learn the Basic Concepts of Research and apply how to prepare a good Research thesis.

**UNIT- I RESEARCH:**

Meaning, Characteristics, Functions, Types, and Significance- Criteria of a Good Research – Qualities of a Good Researcher, Problems encountered by Researcher.

**UNIT- II RESEARCH PROCESS:**

Formulation and identification of Research Problem, Sources and Criteria for selection of a research problem - Review of Literature: Purpose, significance and Sources.

**UNIT- III DATA COLLECTION:**

Types: Primary data and Secondary data - Sources- Data Collection Tools– Merits and demerits.

**UNIT- IV SAMPLING:**

Methods: probability and non- probability, Characteristics of good sample- sampling and Non-sampling error. **Hypothesis:** Meaning and Types.

**UNIT- V RESEARCH REPORT:**

Need and importance, Types, Steps in research writing – Layout of Research Report – Plagiarism: Ways to overcome

**UNIT - VI CURRENT CONTOURS (For Continuous Internal Assessment Only):**

Prepare a good Research thesis.

**TEXT BOOKS:**

1. Kothari. C.R., GauravGarg, Research Methodology: Methods and Techniques, New Age International Publishers, New Delhi, 2014.
2. Ravilochanan.P., Research Methodology, Margham Publications, Chennai, 2010.

**REFERENCE BOOKS:**

1. Dr.Catherine Dawson, Introduction of Research methods , Hachette UK,2009
2. Dr.S.Sachdeva , Research methodology , <sup>3</sup>L<sub>2</sub>axminarayan Agarwal,2022.



3. C.R.Kothari, GauravGarg, Research methodology methods and Techniques , New International publishers, 2019.
4. Dr.Vijay Upagade, Dr.AravindShende, research methodology, S.chand& Co Ltd., 2020
5. K. Anbumani, X.L.X. Wilson ,Research methods for social science and management studies, - New royal book company, 2019
6. P.L. Bhandarkar, T.S. Wilkinson ,Methodology and techniques of social research., Himalaya publishing house, 2010

**COURSE OUTCOME :** On successful completion of the course, students will be able to

- Recall the types of research and qualities required for a good researcher.
- Describe and interpret the solvable and researchable research problem
- Experiment different data collection methods
- Construct good primary and secondary data collection tools
- Prepare both academic and business research report

**Second Year**

**NON MAJOR ELECTIVE COURSE-II**

**Semester-IV**

**1. INDUSTRIAL COOPERATIVES**

**Code:**

**(Theory)**

**Credit: 2**

**COURSE OBJECTIVES:**

- To Enable the Students to learn the Basic Concepts of Industrial Cooperatives.

**UNIT- I COOPERATION:**

Concept – Features – Benefits of Cooperation. Cooperative Principles (ICA-1995): Definition, Values and Principles.

**UNIT -II INDUSTRIAL COOPERATIVES:**

Origin, Types and Development of Industrial Cooperatives in India - Handlooms Weavers Cooperatives: Constitution and Working of Primary Societies and Apex Societies

**UNIT –III OTHER TYPES OF INDUSTRIAL COOPERATIVES:**

Leather, match workers, blue metal, lock workers, polythene producers, metal workers, printing press, stone carving, brick and pot workers, sculptures, labour contract, agro engineering,

**UNIT –IV PROMOTIONAL INSTITUTIONS FOR INDUSTRIAL COOPERATIVES:**

Role and Functions of NCDC, NABARD, DIC, SIDCO, KVIC, TAICO Bank,

**UNIT-V: COOPERATIVE ADMINISTRATION FOR INDUSTRIAL COOPERATIVES:**

Departmental set-up – functional Registrars and their powers – Operational Efficiency of Industrial Cooperatives.

**UNIT - VI CURRENT CONTOURS (For Continuous Internal Assessment Only):**

Assignments on industrial cooperatives.

**REFERENCES**

1. Dubashi P.R. (1970), *Principles and Philosophy of Cooperation*, VAMNICM, Pune.
2. Hajela, T.N. (2010) *Cooperation: Principles, Problems and Practice*, Konark Publishing House, New Delhi
3. John Winfred A. and Kulandaiswamy V. (1986) *History of Cooperative Thought*, Rainbow Publications, Coimbatore
4. Krishnaswami O.R, (1989) *Fundamentals of Cooperation*, S.Chand & Co., New Delhi
6. Krishnaswami O.R, and Kulandaiswamy<sub>3,4</sub>V (1992) *Theory of Cooperation: An Indepth Analysis*, Shanma Publications, Coimbatore

7. Ravichandran K and Nakkiran, S, (2009) *Cooperation: Theory and Practice*, Abijit Publications, Delhi.
8. Rayudu C.S (1992), *Industrial Cooperatives*, Northern Book Centre, New Delhi.
9. Saradha V., (1986), *Theory of Cooperation*, Himalaya Publishing House, Mumbai.
10. Weeraman P.E., (1988) *Principles of Cooperation*, ICA- ROAP, New Delhi.

#### **E.RESOURCES:**

1. <http://industry.kerala.gov.in/index.php/services/industrial-co-operative-societies>
2. [http://www.ncdc.in/activities\\_files/processingindustrialservice.htm](http://www.ncdc.in/activities_files/processingindustrialservice.htm)
3. <http://www.taicobank.in/about-us-3/>
4. <http://www.indcom.tn.gov.in/>

#### **COURSE OUTCOME:**

Upon completion of the course, the students would be able to:

- Understood the basic concepts and principles and practices of cooperation
- Describe different forms of economic organisations
- Describe different types of industrial cooperatives and its functions
- State the importance of processing cooperatives under industrial cooperatives
- Demonstrate the admiration of industrial cooperatives by the state department

**Second Year**

**NON MAJOR ELECTIVE COURSE-II**

**Semester-IV**

**2. PRINCIPLES OF INSURANCE**

**Code:**

**(Theory)**

**Credit: 2**

**COURSE OBJECTIVES:**

- To impart theoretical base on fundamental principles of insurance business

**UNIT – I:**

Introduction to Insurance – Meaning, Definition of insurance – General principles of insurance – Types of insurance life, fire and marine – Difference between life and other types of insurance, Growth & Development of Indian insurance industry – Regulations of insurance business and the emerging scenario.

**UNIT – II:**

Life Insurance – Introduction to life insurance: Features of life insurance – Essentials of life insurance, Different types of life policies – Annuities, Formation of life insurance contracts – Assignment and nominations – Lapses and revivals of policies. Surrender value, paid up value, Loans – Claims- Procedure for claims – Settlement of claims – Death and Maturity.

**UNIT – III:**

Fire Insurance – Fire insurance contracts – Fire insurance coverage – Policies for stocks – Rate fixation in fire insurance – Settlement of claims. Marine Insurance – Functions – Marine perils – Types of marine policies – Clauses in general use – Warranties and conditions – proximate cause – subrogation and conciliation – Re-insurance – Double insurance – Types of marine losses.

**UNIT – IV:**

Miscellaneous Insurance – Motor insurance – Employer's liability insurance – Personal accident and sickness insurance – Aviation insurance – Burglary insurance – Fidelity guarantee insurance – Engineering insurance – cattle insurance – Crop insurance.

**UNIT – V:**

Procedure for becoming an Agent – 3 Pre-requisite for obtaining a license –

Duration of license – Cancellation of license – Termination of agency – Code of Conduct – Functions of the Agent.

**UNIT - VI        CURRENT CONTOURS (For Continuous Internal Assessment Only):**

Insurance Legislation : General Insurance Business (Nationalisation) Act 1972, The Insurance Act, 1938, Insurance Regulatory Authority, Motor Vehicles Act, 1939,– Exchange Control Regulations, Various Other Statistics, Consumer Protection Act 1986.

**REFERENCE BOOKS:**

1. Dr. Periyasamy, Fundamentals of Insurance Himalaya Publishing Pvt Ltd, Mumbai
2. Moorthy.A, Insurance principles and practice Margham publications, Chennai.
3. Dr. P.K. Gupta, Fundamentals of insurance Margham publications, Chennai
4. Periasamy. P Insurance principles and practice Margham publications, Chennai

**COURSE OUTCOMES:**

- To understand Insurance.
- To gain Knowledge on Life Insurance.
- To obtain information about Fire Insurance.
- To gain knowledge on Miscellaneous Insurance.
- To know about Agent

**Third Year**

**CORE COURSE- IX  
COOPERATIVE LEGISLATION  
(Theory)**

**Semester-V**

**Code:**

**Credit: 5**

**COURSE OBJECTIVES:**

- To provide an understanding and application of the various Acts and Rules related to cooperatives

**UNIT- I OVERVIEW OF COOPERATIVE LEGISLATION:**

History of Cooperative Law in India-Cooperative Credit Societies Act of 1904 – Cooperative Societies Act of 1912 – Multi State Cooperative Societies Act 2002, Constitutional Amendment 2011.

**UNIT- II TAMIL NADU COOPERATIVE SOCIETIES ACT 1983 AND RULES 1988:**

Provisions relating to Registration - Amendment of Bye laws - Qualifications and Disqualifications of Members - Duties and Privileges of Registered Societies .

**UNIT- III REGULATORY PROVISIONS RELATING TO COOPERATIVES:**

Audit - Inquiry – Inspection –Surcharge – Supersession of the Board – Winding up and Cancellation of Registered Societies.

**UNIT- IV LEGAL PROVISION RELATING TO APPOINTMENT OF EMPLOYEES IN COOPERATIVES:**

Appointment of paid officers and servants- Recruitment Bureaus-Recruitment and selection process - Common Cadre of service – Rewarding – Offences and Penalties to employees of Cooperatives.

**UNIT- V PROVISIONS RELATING TO:**

Settlement of Disputes - Cooperative Tribunal: Composition & Procedure- Appeal, Revision and Review.

**UNIT - VI CURRENT CONTOURS (For Continuous Internal Assessment Only):**

Assignments on Legal Provision relating to appointment of employees in Cooperatives.

**TEXT BOOKS**

1. Tamil Nadu Cooperative Societies Act 1983, Tamil Nadu Cooperative Union, Chennai.

**REFERENCES:**

1. Calvert H., The Law and Principles of Cooperation, Calcutta: Thacker Spink Co., Pvt. Ltd., 1959.
2. Dwivedi R.C., Indian Cooperative Laws Vis-a-Vis Cooperative Principles, New Delhi, NCUI.
3. Arulselvam, A. Aravindan, Tamil Nadu Cooperative Manual, Malathi Publications, Chennai, 2012.
4. K.Ravichandran and Rama Bothi Reddy, Tamil Nadu Cooperative Societies Act, Divine Prints, Dindigul, 2015.

**COURSE OUTCOME:** On successful completion of the course, students will be able to:

- Memorize the provision, sections and rules of cooperative law.
- Explain the registration process, steps in amendment of bye laws
- Prepare Final Audit Memorandum, Inspection report
- Identify the process of recruitment bureaus and selection methods
- Solve the disputes among the members and between the societies

**Third Year**

**CORE COURSE-X**  
**COOPERATIVE TRAINING**  
**(VISIT TO COOPERATIVE INSTITUTIONS)**  
**(Study Visit)**

**Semester-V**

**Code:**

**Credit: 5**

**COURSE OBJECTIVES:**

- To enable the students to gain practical knowledge on the functions of cooperative institutions through visiting various categories of cooperative from the primary to apex levels.

**METHOD OF TRAINING:**

The training should be integrated with the teaching programme. A brief introduction by the Faculty-in-charge of training about the working of the society / department prior to the study visit should be provided to the students. The following procedure may be adopted in the Internship.

Students are expected to maintain a Record of study and observation visit in which they shall record all information they have gathered during the visits to various institutions. This record is to be submitted to the Staff-in-charge on the next day of visit.

**LIST OF COOPERATIVES / DEPARTMENTS FOR TRAINING**

**I. AGRICULTURAL CREDIT (Any Two):**

1. Primary Agricultural Cooperative Credit Society/FSS/LAMPS
2. District Central Cooperative Bank.
3. Primary Cooperative agricultural and Rural Development Bank.

**II. NON – AGRICULTURAL CREDIT (ANY TWO):**

1. Urban Cooperative Bank
2. Employees Cooperative Thrift and Credit society
3. Housing Cooperative Society

**III. AGRICULTURAL NON-CREDIT (ANY TWO)**

1. Primary Cooperative Marketing Society
2. Consumer Cooperative Store
3. Processing Cooperatives
4. Milk producer's Cooperatives.
5. Agro Engineering Service Cooperatives



**DEPARTMENT (ANY TWO)**

1. Office of the Deputy Registrar of Cooperative
2. District Cooperative Audit office
3. Office of the Joint Registrar of Cooperative

**MISCELLANEOUS:**

1. District Cooperative Union
2. Cooperative Printing Press
3. Industrial Service Cooperatives

**IV. ANY OTHER TYPE OF COOPERATIVE SOCIETIES OF  
VITAL IMPORTANCE IN THE AREA *Procedure for Training:***

1. A brief introduction by the Staff - in -charge of practical Training about the working of the Society / Institution / Department Prior to the study visit to the study.
2. In the society, brief, talk by chief executive / PRO / Manager / Secretary / Ass. Secretary. Office Bearers of President on the origin, development, general working and problems of the society.
3. Detailed study of the latest annual reports, audit reports and financial statements.
4. Detailed study of the bye – laws of the society.
5. Study of the main books maintained and other statement.
6. Discussion with the office bearers and members regarding the working problems, future plan, etc., in certain selected societies.
7. Records in the proper format are to be submitted to the Lecturer in charge on the next day of the study visit to the society.

**MAINTENANCE OF RECORDS:**

Every student should maintain a practical Training Record for practical training and submit the same within 10 days after completion of the Training Programme for evaluation, to the Staff- in - charge of the Programme.

**ASSESSMENT:**

40 Marks are Awarded Internally, Rest of 60 marks are awarded by two examiners (one internal and the other external) appointed by Controller of Examinations.

### **A) EVALUATION OF RECORD (40 Marks)**

The practical training record students shall be evaluate on the basis of the following criteria

- I. Whether students attended as the entire institutional visit arranged without absent (10 marks)
- II. Punctuality in submission of record notebook in the prescribed format (10 marks)
- III. Collection and presentation of relevant data (sequence of ideas, clarity, tables, diagrams etc.)(12 marks)
- IV. Whether key problems have been identified, analyzed and addressed (10 marks)

### **A) VIVA-VOCE EXAM (20 Marks)**

Each student has to be interviewed at least for about 10 minutes and marks shall be awarded to him/her on the basis of clarity of expressions, content of answers, table manners, practical knowledge gained.

### **B) CONTINUOUS INTERNAL ASSESSMENT (40 MARKS)**

The Continuous Internal Assessment will be for a total of 40 marks, awarded by the Staff in charge on the basis of Attendance, Sincerity in Report Submission (08) and Adherence to Institutional Rules and Regulations (5), neatness of report (7), MCQ test (25)

### **WEB RESOURCES**

1. <https://www.indiastat.com/cooperatives-data/104592/primary-non-agricultural-credit-societies/104602/stats.aspx>
2. <https://accountlearning.com/types-of-cooperative-societies-in-india/>
3. <https://data.gov.in/keywords/non-agricultural-credit-societies-1>

### **PEDAGOGY**

Assignment, Field visit and Power point Presentation

### **GROUP TASKS (IF ANY)**

### **COURSE OUTCOME:**

**On successful completion of the course the students should have to**

- Gain practical knowledge on the working performance of various types of agricultural and non – agricultural cooperative societies.
- Understand the day to day administration, account maintenance and auditing of various cooperatives.
- Know the working of various level and types of cooperative societies.
- Analyse the dynamics of various socio economic and political forces influencing on the working of the society
- Apply theoretical knowledge for solving practical problems of the cooperatives.

**Third Year**

**CORE COURSE-XI  
COMPUTER APPLICATIONS IN  
BUSINESS  
(Theory)**

**Semester-V**

**Code:**

**Credit: 5**

**COURSE OBJECTIVES:**

- To understand the basic concepts of computer operations in Business.
- To impart knowledge of MS word menus.
- To understand the worksheet menus.
- To knowledge on power point slide and MS-Access database and internet

**UNIT-I MS-WORD:**

Introduction, features, document creation – document editing, cursor movements; selecting, coping and moving text; finding and replacing text; spelling and grammer; page setup; table creation; mail merge; short cut keys.

**UNIT-I- MS-EXCEL:**

Introduction, advantages and applications, organisation of workbook- editing a worksheet, range, formatting worksheet, chart: creation, changing types, print options; built-in functions .

**UNIT-III MS-ACCESS:**

Introduction, advantages, applications – store data in a table, retrieve data, sorting, searching in table – viewing data using forms – using SQL commands- preparation of business reports.

**UNIT-IV MS-POWERPOINT:**

Introduction, features, creating presentation, viewing, saving and close presentation, changing layout, changing designs, slide transition, animation effects; inserting table, charts, pictures, clipart in presentation.

**UNIT-V INTERNET:**

Basics, terminologies; applications of internet – email, Usenet, Telnet, ecommerce, world wide web, video conferencing.

**UNIT - VI CURRENT CONTOURS (For Continuous Internal Assessment Only):**

Applications of Internet - E-mail Creation - Ordering a Product Through Online

**REFERENCES:**

1. R. Saravanakumar, R. Parameswaran, T.Jayalakshmi, "A text book of Information Technology" S.Chand& Company Ltd. 2003.
2. R.K. Taxali, "P.C software for Windows 98 Made Simple", Tata McGraw Hill, 2001.
3. Alexis Leon, Mathews Leon, "Introduction to Computers", Leon Tech. World.
4. 2007 Microsoft Office System: Step by Step, Joyce Cox, Joan Preppernau, Steve Lambert and Curtis Frye, 2007
5. Internet for everyone, 2/e, Alexis leon and Mathew leon, Vikas publication, New Delhi,

**COURSE OUTCOMES :**

- Create file, edit, save, cut, copy, paste and print documents in the MS word
- Prepare and create add bullets, numbering, header and footer to the document and news paper format.
- Prepare and create insert or delete a worksheet, identify cells in a worksheet, format data with simple arithmetic calculation.
- Create graphic to a presentation and slide shows in the MS-power point.
- Create and practice email and ordering a product in the Internet.

**Third Year**

**CORE COURSE-XII  
MANAGEMENT ACCOUNTING  
(Theory)**

**Semester-V**

**Code:**

**Credit: 5**

**COURSE OBJECTIVES:**

- To understand the concept and functions of Management Accounting.
- To apply the ratios in the financial statement analysis.
- To prepare the statements of fund flow and cash flow
- To practice the concept of marginal costing and cost volume profit analysis
- To understand and apply the concept of budget and budgetary control techniques.

**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 RATIO 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 SOURCES AND APPLICATION OF FUNDS:**

Definition – Differentiate Fund flow and cash flow –Preparation of Fund Flow statement and Cash Flow Statement (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)

**UNIT - VI CURRENT CONTOURS (For Continuous Internal Assessment Only):**

Preparation of Zero base budgets.

**Note: Theory 30% problem 70%**

**BOOKS FOR STUDY:**

1. Sharma & Gupta, *Management Accounting*, Kalyani Publishers.2010.
2. Dr.R.Ramachandran&Dr.R.Srinivasan, *Management Accounting*, Sri ram Publishers. 2002.
3. R.N.S.Pillai&Bagavathi *Management Accounting*, , S.Chand. 2012
4. A.Murthy& S. Gurusamy, *Management Accounting*, Vijay Nicode Imprints, Pvt. 2013

**BOOKS FOR REFERENCE:**

1. I.M.Pandey, *Management Accounting* ,Vikas Publishing House Pvt. Ltd. 2004.
2. M.Y.Khan&P.K.Jai, *Management Accounting*, Tata Mc Graw Hill Education Pvt.Ltd.2012

**COURSE OUTCOMES:**

After completion of the course, the students will be able to:

- Gain knowledge on functions of Management Accounting.
- Analyse the financial statement with applying different ratio.
- Apply and analyse of the fund flow and cash flow statement
- Analyse marginal costing with application of cost volume profit analysis
- Practice and apply for budget and budgetary control techniques in different sector.

**Third Year**

**MAJOR BASED ELECTIVECOURSE-I  
1. PRINCIPLES OF MARKETING  
(Theory)**

**Semester-V**

**Code:**

**Credit: 5**

**COURSE OBJECTIVES:**

- To enable the students to know scope and opportunities in marketing in the current scenario.
- To enhance knowledge on modern marketing concepts and functions
- To know the need for studying consumer behaviour

**UNIT – I      MARKETING :**

Definition of market and marketing - Importance of marketing – Modern Marketing concept - Global Marketing – E-marketing – Tele marketing - Green Marketing- Marketing Ethics – Career Opportunities in Marketing

**UNIT – II      MARKETING FUNCTIONS:**

Buying – Selling – Transportation – Storage – Financing – Risk Bearing – Standardization – Market Information.

**UNIT – III      CONSUMER BEHAVIOUR:**

Meaning –Need for studying consumer behavior -Factors influencing consumer behavior - Market segmentation – Customer Relations Marketing - Bureau of Indian Standards – AGMARK – Consumerism - Consumer Protection – Rights of consumers – Forward Trading in Commodities.

**UNIT – IV      PRODUCT AND PRICE MIX:**

Product mix – Meaning of Product – Product life cycle –New Product Development - Branding – labeling - Price Mix – Importance - Pricing objectives - Pricing strategies –Kinds of Pricing.

**UNIT – V      PROMOTION AND PHYSICAL DISTRIBUTION MIX:**

Personal selling and Sales Promotion – Techniques - Importance of channels of distribution – kinds - Functions – Importance of retailing in today's context- Marketing Information System - Marketing Research – Features.

**UNIT - VI      CURRENT CONTOURS (For Continuous Internal Assessment Only):**

Direct marketing - E Business – Telemarketing - Mail order business .

**TEXT BOOKS:**

1. Balu. V Marketing Management Sri Venkateshwara Publications, Chennai. 2007, 1<sup>st</sup> Edition.
2. Gupta C.B. & Dr.Rajan Nair.N Marketing Management Sulthan Chand & Sons Publishers, 2008, 10<sup>th</sup> Edition

**REFERENCE BOOKS:**

1. Philip Kotler Marketing Management Prentice, Hall of India 2006, 1<sup>st</sup> Edition.
2. Rajan Nair. N. Marketing Sulthan Chand & Sons Publishers, 2004, 7<sup>th</sup> Edition.

**WEB RESOURCES**

1. <http://www.businessdictionary.com/definition/marketing-function.html>
2. <https://trackmaven.com/marketing-dictionary/market-segmentation>
3. <https://integriaims.com/en/factors-influencing-consumer-behaviour>
4. <https://www.marketing91.com/objectives-of-sales-management>

**COURSE OUTCOMES:**

On successful completion of the course the students will be able to

- Understand the Approaches, Concepts and Functions of Marketing.
- Identify the Components of Marketing Mix and their Significance
- Understand the Consumer Behavior and demand pattern and analyze the factors influencing Consumer Behavior.
- Understand the societal marketing and Sales Force Management in Organisation.
- Apply the various techniques and methods of Sales Promotion.



**Third Year**

**MAJOR BASED ELECTIVE COURSE-I  
2. FINANCIAL SERVICES  
(Theory)**

**Semester-V**

**Code:**

**Credit: 5**

**COURSE OBJECTIVES:**

- To enable the students to know the meaning and types of financial services.
- To make the students to understand the meaning and features of hire purchase.
- To develop Knowledge about mutual funds.
- To Knowledge the students to know the meaning and features of venture capital.
- To enhance the students to know about the significance and types of Factoring.

**UNIT – I FINANCIAL SERVICES:**

Meaning – classification – financial products and services – challenges facing the financial service sector – merchant banking – meaning – functions – SEBI guidelines – scope of merchant banking in India. NBFCs – RBI guidelines.

**UNIT – II HIRE PURCHASE:**

Meaning – features – process – hire purchase and credit sales – hire purchase vs instalment purchase – leasing – concept – steps involved in leasing – lease vs hire purchase – types of lease – problems and prospects of leasing in India.

**UNIT – III MUTUAL FUNDS :**

Meaning – types – functions – advantages – institutions involved – UTI, LIC, commercial banks – entry of private sector – growth of mutual funds in India – SEBI guidelines – asset management companies.

**UNIT – IV VENTURE CAPITAL :**

Meaning – features – methods of venture capital financing – models of venture financing – venture capital investment process – factors determining venture investment – advantages of venture capital – issues of Indian venture capital .

**UNIT – V FACTORING :**

Concepts – significance – types – factoring vs bills discounting – factoring in India – forfaiting – meaning – forfaiting vs export factoring – Problems of forfaiting / factoring.

**UNIT - VI CURRENT CONTOURS (For Continuous Internal Assessment Only):**

**Seminars and assignments,**

**REFERENCE BOOKS ( Latest revised edition only ):**

6. Financial markets & services by E.Gordon and K. Natarajan – Himalaya publishing house, New Delhi.
2. Financial services by E.Dhanraj – S.Chand & Co., New Delhi.
3. Financial services by S.Mohan and R.Elangovan – Deep and Deep Publications, New Delhi.
4. Financial services by S.Gurusamy – Vijay Nicole Imprints (P) Ltd, Chennai.
5. Lease Financial and Hire Purchase by Vinod Kothari – Wadhaw and Co., Nagpur.

**COURSE OUTCOMES:**

On successful completion of the subject, the students acquired knowledge about ;

- The meaning and types of financial services.
- The features of hire purchase.
- The functions of mutual funds.
- Meaning and features of venture capital.
- The significance and types of factoring.

**Third Year**

**SKILL BASED ELECTIVE COURSE-I  
GOODS AND SERVICE TAX  
(Theory)**

**Semester-V**

**Code:**

**Credit: 2**

**COURSE OBJECTIVES:**

- To acquire the theoretical knowledge of GST and its Evolution in India
- To enable the students to understand the GST Law, ITC, Valuation of supply and returns.

**UNIT – I:**

Introduction, Overview and Evolution of GST: Indirect tax structure in India Introduction to Goods and Service Tax (GST) – Key Concepts, Phases of GST, GST Council Taxes under GST, Cess.

**UNIT –II:**

Registration under GST: Threshold for Registration-Regular Tax Payer Composition Tax Payer-Casual Taxable Person-Non-Resident Taxable Person Unique Identification Number-Registration Number Format .

**UNIT –III:**

Supply under GST and Valuation of Supply: Supply Place of Supply, Interstate Supply, Export of Service, Export of Goods, Import of Service, Import of Goods Valuation of Supply (Numerical on valuation and calculation of tax) .

**UNIT –IV:**

Input Tax Credit under GST & Returns: Input tax credit process-Negative List for Input tax credit-Input Tax Credit Utilization and Input Tax. Credit Reversal Types of GST returns and their due dates, late filing, late fee and interest.

**UNIT – V:**

Custom Duty: Definitions of certain terms relating to the custom act, custom tariff act, Levy and types of custom duties -.

**UNIT - VI      CURRENT CONTOURS (For Continuous Internal Assessment Only):**

Indirect Taxation Indirect taxation applicable to few commodities levied by either Central or State Government

**REFERENCES AND TEXTBOOKS: -**

1. Datey,V.S. (2019) . Indirect Taxation. New Delhi. Nadhani, A.K. (2019), Implementing Tally. BPB Publications.
2. Indirect Taxes, New Delhi: Institute of Chartered Accountants of India Publications. Indirect Taxes,
3. Kolkata: Institute of Cost Accountants of India. Mehrotra, H.C. & Goyal, S.P.(2019), Indirect Taxes,Agra: Bhawan Publications.

**COURSE OUTCOMES:**

After the completion of the Course, students will be able to

- Acquire deep Outcomes knowledge on indirect taxes, GST and Customs Law.
- Understand the basic principles underlying the Indirect Taxation Statutes.

**Third Year**

**CORE COURSE-XIII**  
**COOPERATIVES IN FPREIGN COUNTRIES**  
**(Theory)**

**Semester-VI**

**Code:**

**Credit: 5**

**COURSE OBJECTIVES:**

- To enable the students to learn the scope, business combination and environment.
- To establish and articulate academic expectations for students to get placement in various types of cooperatives through DRB.

**UNIT-I COOPERATIVE MOVEMENT IN GERMANY :**

History and development, Raiffissen societies- Schultz Delitsch Banks –Insurance / Housing Cooperatives in Germany – Difference between Raiffeissen societies and Schultz Delitsch Banks. **Cooperative Movement in England:** History and development, Rochdale pioneers, Rochdale equitable society, Retail Stores, Whole Sale Stores, Consumer Cooperatives.

**UNIT-II COOPERATIVE MOVEMENT IN DENMARK:**

History and Development, Agricultural Cooperatives – Consumer Cooperatives – Cooperative dairies- Housing Cooperatives and Bacon Societies. **Cooperative Movement in Japan :**History and Development, Agricultural Cooperatives – Fishing Cooperatives – Consumer / Industrial – prefectural federation.

**UNIT-III COOPERATIVE MOVEMENT IN AMERICA / USA:**

History and development, Agricultural Credit – Purchasing and Marketing Association – Rural Service Cooperatives – Health Care Cooperatives.

**Cooperative Movement in Italy :** History and development, Bancapopularre ( peoples Bank) , CassaRuralie ( Rural Bank) – Farming society – Labour Society – Wollemborg Society – Luzzatti Bank – Features – Functions.

**UNIT-IV COOPERATIVE MOVEMENT IN FRANCE :**

History and Development, Agricultural Cooperatives and syndicate – Insurance / Housing / Fisheries / Workers Cooperatives. **Cooperative Movement in Israel :** Kibbutzim and Moshavim (Agricultural Cooperatives / Agricultural Credit / Consumer / Production / Consumer Cooperatives.

**UNIT -V COOPERATIVE MOVEMENT IN SWEDEN :**

History and Development, Cooperative Forbundet (KF) Central Retail Society – Cooperative farming society – credit / Insurance / Housing / Education / Burial Societies. **Cooperative Movement in China:** Cooperative Credit – Industrial Cooperatives.

**UNIT - VI CURRENT CONTOURS (For Continuous Internal Assessment Only):**

Assignments on various types of cooperatives through DRB.

**REFERENCE BOOKS:**

1. Theory and practice of Cooperation in India and Abroad ,KrisharaaKulkarni. Cooperatives Book, 1958.
2. Cooperation in India and Abroad, ShripadSubraoTalmalai, Basel Mission Press, 1931. International Cooperative Movement.

**COURSE OUTCOME**

On successful completion of the course, students will be able to:

- Analyze the History and Development of Cooperative Movement in Germany and England
- Understand the various types of cooperatives functioning in Denmark and Japan
- Summarize the cooperative movement in USA
- Summarize Describe the People Banks history and development in Italy the cooperative movement in USA
- Analyze the various types of cooperatives functioning in France and Israel

**Third Year**

**CORE COURSE-XIV  
GENERAL AND COOPERATIVE AUDIT  
(Theory)**

**Semester-VI**

**Code:**

**Credit: 5**

**COURSE OBJECTIVES:**

- To understand the concept of general and cooperative audit
- To understand the methods of valuation of assets and liabilities
- To know the role of auditors in different types of cooperatives
- To analyze the concept of errors and frauds

**UNIT – I      AUDIT**

Definition, Scope, Objectives, Features and Advantages of Audit – Kinds of Audit - Procedure of Conducting Audit – Audit Programme, – Audit Note and Working Sheets – Duties and Responsibilities of an Auditor - Qualities of an Auditor.

**UNIT – II      VOUCHING AND ROUTINE CHECKING:**

Steps in Vouching – Vouching of Receipts and Payments– Vouching of trading transactions, Petty Cash Book –Routine checking: Internal Check and Internal Control.

**UNIT – III      VERIFICATION AND VALUATION**

Meaning, Objectives – Verification and Valuation of various assets: Fixed Assets, Investments, Current Assets, Loans and Advances and Depreciation Methods, Reserves and Provisions– Verification and Valuation of Liabilities: Capital, Creditors, Bills Payable and Borrowings.

**UNIT – IV      COOPERATIVE AUDIT:**

Definition, Objectives, Need and Features of Cooperative Audit – Administrative Audit – Difference between General Audit and Cooperative Audit – Duties and Powers of Cooperative Auditor - Kinds of Cooperative Audit - Stages of Audit Work - Departmental set up for Cooperative Audit and set up for Dairy Cooperatives and Recent trends in the Cooperative Audit

**UNIT – V      AUDIT REPORT**

Meaning, Objectives, Content – Audit Classification - Preparation of Audit Memorandum and its Enclosures - Embezzlement and Frauds, Methods of Detection – Schedule of Defects, Rectification of Defects– Audit Classification and Compilation of Audit Report

## **UNIT - VI          CURRENT CONTOURS (For Continuous Internal Assessment Only):**

**Audit Programme for Selected Cooperatives:** Cooperative Credit Institutions (PACS, DCCB)- Non-credit cooperatives (Marketing, consumer, dairy and industrial cooperatives)- Audit classification- Preparation of Final Audit Memorandum and its enclosures- schedule of audit defects.

### **TEXT BOOKS:**

1. Y.K. Rao Cooperative Accounting and Auditing Mittal Publications 2013, 1<sup>st</sup> Edition.
2. Dinker Pagare Principles & Practice of Auditing S. Chand & Co 2013, 1<sup>st</sup> Edition.

### **REFERENCE BOOKS:**

1. Ravinder & Sharma Auditing, Principles & Practices Sultan Chand & Sons, New Delhi. 2011, 1<sup>st</sup> Edition.
2. Kamal Gupta & Ashok Apora Fundamentals of Auditing Tata McGraw Hill Publishing Company Ltd, New Delhi. 2002, 7<sup>th</sup> Edition.

### **WEB RESOURCES:**

1. <http://www.sawarddawson.com.au/AAservices/commercial-audit>
2. <https://toughnickel.com/industries/Rights-and-Duties-of-Company-Auditor>
3. <http://www.accountingnotes.net/auditing/verification/valuation-and-verification-of-assets-and-liabilities-business-auditing/14846>
4. <https://sahakaradarpana.kar.nic.in/principals%20eng.pdf>
5. <http://www.tn.gov.in/coopaudit/activities.htm>

### **COURSE OUTCOME**

On successful completion of the course the students should have to

- Gain knowledge on the basic concepts of general and cooperative audit.
- Acquire skill the valuation and verification of asset and liabilities.
- Learn the Rights, Duties and Responsibilities of Cooperative Auditor.
- Gain knowledge on conducting the Audit Programme for different types of cooperatives
- Examine the various modes of Embezzlement and Frauds



**Third Year**

**CORE COURSE-XV**

**Semester-VI**

**INTERNSHIP – (SUMMER PLACEMENT IN  
COOPERATIVE INSTITUTIONS)  
(INTERNSHIP TRAINING PROGRAM)**

**Code:**

**Credit: 5**

**COURSE OBJECTIVES:**

- To impart practical knowledge on general working, administration and auditing of various cooperatives.

**OBJECTIVES OF INTERNSHIP:**

- I. To give a practical knowledge on the general working of various types of agricultural and non-agricultural cooperative societies.
- II. To train in the day to day administration, account maintenance and auditing of various cooperatives.
- III. To develop a capacity to appreciate and understand the working of cooperative societies and the influence of various economic and social forces on the societies; and
- IV. To provide opportunities for developing an ability to apply theoretical knowledge for solving practical problems of the cooperatives.

**LIST OF COOPERATIVE INSTITUTIONS / DEPARTMENTS TO BE SELECTED FOR INTERNSHIP:**

1. Primary Agricultural Cooperative Banks / FSS.
2. District Central Cooperative Bank.
3. PCARDB Bank
4. Urban Cooperative Bank
5. Employee's Cooperative Thrift and Credit Society.
6. Housing Cooperative Society.
7. Primary Consumer's Cooperative Stores.
8. Primary Cooperative Marketing Society.
9. Primary Weaver's Cooperative Society.
10. Primary Milk Producer's Society.
11. Primary Industrial Cooperative Society.
12. District Cooperative Union.
13. Joint Registrar's Office.
14. Circle Deputy Registrar's Office.

**MAINTENANCE OF RECORD:**

Students should write a report and this report is to be submitted within 10 days after the completion of the Internship Training Program. For the interests of the entire student a common seminar may be organized so that students will share the practical knowledge gained by them.

**COURSE OUTCOME:**

On the successful completion of the course, students will be able to:

- Understand day to day activities and functions of Cooperatives
- Identify the administrative set - up and perform account keeping and auditing of various Cooperatives.
- Understand the constitution and working of Cooperative Societies
- Apply theoretical knowledge for solving practical problems of the Cooperatives
- Design a research study of a current issues in a Cooperative Institutions and / or among the stakeholders and prepare a report.

<b>Third Year</b>	<b>MAJOR BASED ELECTIVE COURSE-II</b>	<b>Semester-VI</b>
<b>Code:</b>	<b>1. ENTREPRENEURIAL DEVELOPMENT (Theory)</b>	<b>Credit: 5</b>

### **COURSE OBJECTIVES:**

- To enable the students to learn the concept of entrepreneurship and develop necessary skills to become a successful entrepreneurs.
- To widen the knowledge on scope of entrepreneurship
- To analyze about the various institutions involved in entrepreneurial development.

### **UNIT – I:**

**Concept of entrepreneurship** Definition Nature and characteristics of entrepreneurship – function and types of entrepreneurs – Distinction between entrepreneurs and managers – \*Role of entrepreneurship in economic development. Women entrepreneurs – Growth – Problems.

### **UNIT – II:**

**Project identification** –Selection of the product – Project formulation -Evaluation – Feasibility analysis - Project Report.

### **UNIT – III:**

**Institutional services to Entrepreneur** – DIC, SIDO, NSIC, SISI, SSIC, SIDCO, ITCOT, IIC and KVIC

### **UNIT – IV:**

**Institutional finance to entrepreneurs**-IFCI, SFC, IDBI, TIIC, SIDCs, UTI, SIPCOT – SIDBI - Venture capital. Project Formulation: Project Identification, Evaluation, Feasibility Analysis, Project Report.

### **UNIT – V:**

**Incentives and subsidies**- Subsidy for marketing and Transport- Seed capital assistance - Taxation benefit to SSI -Role of entrepreneur.

### **UNIT - VI      CURRENT CONTOURS (For Continuous Internal Assessment Only):**

**Export promotion** and import substitution- Recent Government schemes to promote micro and small entrepreneurs.

**WEB RESOURCES:**

1. <http://www.economicsdiscussion.net/entrepreneurs/top-5-functions-of-an-entrepreneur-functions-entrepreneurs>
2. [http://www.dcmsme.gov.in/ssiindia/defination\\_msme.html](http://www.dcmsme.gov.in/ssiindia/defination_msme.html)
3. <https://www.revolvvy.com/page/State-Industries-Promotion-Corporation-of-Tamil-Nadu>

**REFERENCE BOOKS:**

1. Vasant Desai. The Dynamics of Entrepreneurial Development and Management New Delhi:
2. Himalaya Publishing House 2011
3. Khanka .S.S. Entrepreneurial Development New Delhi: Sultan Chand & Sons, 2013
4. Donald F.Kuratako Entrepreneurship Theory and Practice Ceneage Learning 9<sup>th</sup> Edition. 2014
5. Saravanavel. P Entrepreneurial Development, Principles, Policies and Programmes Ess Pee Kay Publishing House, Chennai 1997
6. Ramachandran.K Entrepreneurial Development New Delhi: Tata McGraw Hill Education Pvt., Ltd. 2013
7. Gupta .C.B & Srinivasan .N.P. Entrepreneurial Development, New Delhi: Sultan Chand & Sons. 2014

**COURSE OUTCOMES:**

- Understand the concepts, qualities and characteristics of Entrepreneurship
- Assess entrepreneurial opportunities and generate ideas of entrepreneurship
- Carry out feasibility studies and make detailed project report
- Examine the roles and functions of different promotional agencies
- Analyse various policies and programmes of the government for entrepreneurship development.

**Third Year**

**MAJOR BASED ELECTIVE COURSE-II  
2. HUMAN RESOURCE MANAGEMENT  
(Theory)**

**Semester-VI**

**Code:**

**Credit: 5**

**COURSE OBJECTIVES:**

- To understand HRM planning at the micro and macro level
- To apply HR practices in organizations
- To assess HR requirements in Cooperatives
- To know compensations eligible for victim employees
- To understand approaches to maintain Good Human Relation in the working environment

**UNIT – I HUMAN RESOURCE MANAGEMENT :**

Meaning, Nature, Scope and Objective -Functions of Personnel Department – The Role of Personnel Manager – Organisation of Personnel Department – Personnel Policies and Procedures.

**UNIT – II HUMAN RESOURCE PLANNING:**

Job Description – Job Analysis – Job Specification – Recruitment and Selection – Training and Development – Identification of education, training and information needs in cooperatives – Institutional arrangements for cooperative training and development.

**UNIT – III PERFORMANCE APPRAISAL:**

Job Evaluation and Merit rating – Promotion – Transfer and Discharge, Demotion, Punishment as applied to cooperatives.

**UNIT – IV WAGES AND SALARY ADMINISTRATION:**

Criteria of Wage Fixation – Need Based Minimum Wages – Incentive Wage System – Labour Welfare and Social Security – Safety Health and Security – Retirement benefit to the employees.

**UNIT – V HUMAN RELATIONS :**

Approaches to Good Human Relations – Motivation, Employee Morale, and Grievance – Causes – Grievance Handling– -Trade Unionism.

**UNIT - VI CURRENT CONTOURS (For Continuous Internal Assessment Only):**

**Grievance:** Grievance Meaning – Causes of Grievance – Grievance Redressal Procedure – Collective Bargaining –Meaning – Levels –Methods – Pre- requisities – Benefits.

**TEXT BOOKS:**

1. Jayashankar.J Human Resource Management Margham publications 2009, Reprint.
2. Biswajeet P Human Resource Management Prentice Hall India Learning Private Limited 2014, 4<sup>th</sup> Revised Edition.
3. Aswathappa.K Human Resource Management Mc Graw Hill India 2017, 8<sup>th</sup> Edition.

**REFERENCE BOOKS:**

1. Dessler/ Varkkey Human Resource Management Pearson Education India 14<sup>th</sup> edition (2015) 2015, 14<sup>th</sup> Edition.
2. Seema Sanghi Human Resource Management Vikas Publishing House 2014, 1<sup>st</sup> Edition.
3. Kulandaisamy.V HRM-Principles and practices Arudra Academy 2013, 2<sup>nd</sup> Reprint

**WEB RESOURCES:**

1. <http://www.whatishumanresource.com/human-resource-management>
2. <https://corehr.wordpress.com/performance-management/performance-appraisal-methods/>
3. <http://www.economicdiscussion.net/wages/wage-system/wage-and-salary-administration/32097>
4. [https://saylordotorg.github.io/text\\_human-relations/s05-what-is-human-relations.html](https://saylordotorg.github.io/text_human-relations/s05-what-is-human-relations.html)

**COURSE OUTCOME**

On successful completion of the course the students should have to

- Know the basic concepts and functions of Human Resource Management.
- Identify the various sources of Human Resources.
- Appraise the performance of Human Resources.
- Examine the compensation shared to the Human Resources.
- Explain the ways to make the human relations in Industry.

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**Third Year**

**PROJECT**

**Semester-VI**

**Code:**

**Credit: 3**

The candidate shall be required to take up a Project Work by group *or individual* and submit it at the end of the final year. The Head of the Department shall assign the Guide who, in turn, will suggest the Project Work to the students in the beginning of the final year. A copy of the Project Report will be submitted to the University through the Head of the Department on or before the date fixed by the University.

The Project will be evaluated by an internal and an external examiner nominated by the University. The candidate concerned will have to defend his/her Project through a Viva-voce.

**ASSESSMENT/EVALUATION/VIVA VOCE:**

**1. PROJECT REPORT EVALUATION (Both Internal & External)**

I. Plan of the Project - 20 marks

II. Execution of the Plan/collection of Data / Organisation of Materials / Hypothesis, Testing etc and presentation of the report. - 45 marks

III. Individual initiative - 15 marks

2. Viva-Voce / Internal& External - 20 marks

**TOTAL - 100 marks**

**PASSING MINIMUM:**

Project	Vivo-Voce 20 Marks 40% out of 20 Marks (i.e. 8 Marks)	Dissertation 80 Marks 40% out of 80 marks(i.e. 32 marks)
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A candidate who gets less than 40% in the Project must resubmit the Project Report. Such candidates need to defend the resubmitted Project at the Viva-voce within a month. A maximum of 2 chances will be given to the candidate.

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<b>Third Year</b>	<b>SKILL BASED ELECTIVE COURSE-II INCOME TAX</b>	<b>Semester-VI</b>
<b>Code:</b>	<b>(Theory)</b>	<b>Credit: 2</b>

**COURSE OBJECTIVE:**

- To make the students understand the basic concepts of income tax.
- To provide the knowledge on computation of income from salary.
- To inculcate the students to compute the tax liability of an individual.

**UNIT- I CONCEPTS :**

Basic Concepts – Definitions - Person, Income, Total Income, Assessment Year, Previous Year, Assessee, Casual Income, Capital and Revenue.

**UNIT -II RESIDENTIAL STATUS :**

Residential Status –Resident – Non Resident – Not ordinarily Resident - Income exempt from Tax.

**UNIT - III INCOME FROM SALARY :**

Computation of Income under the head Salary – Allowances – Partially Taxable – Fully Taxable - HRA – Provident Fund – Gratuity - Deductions from Salary

**UNIT- IV PERQUISITES :**

Rent Free Accommodation – other Perquisites – Taxable and exempted Perquisites - Computation of Total Income of individuals.

**UNIT- V : DEDUCTIONS UNDER CHAPTER VI A :**

Deductions to be made under Chapter VI A – 80C, 80CCC, 80CCD, 80D, 80DD, 80DDB, 80E, 80G, 80GG and 80U.

**UNIT - VI CURRENT CONTOURS (For Continuous Internal Assessment Only):**

Computation of Taxable income of various employees of Government and Private Sector.

**Note : Theory 30 Marks, Problems 45 Marks**



**TEXT BOOK:**

1. Reddy T.S. and Dr.A. Murthy Income Tax Law and Practice, Margham Publications, No. 24, Rameswaram Road, T. Nagar ,Chennai 600 017.

**BOOKS FOR REFERENCE :**

1. Gaur .V.P.& Narang.D.B. – Income Tax Law and Practice, Kalyani
2. Publilshers, No. 1 Mahalakshmi Street, T.Nagar, Chennai – 600 017.
3. Mehrotra. H.C., - Income Tax Law and Practice, Sahitya Bhawan Publications, Hospital Road, Agra – 282 003.
4. Vinod K. Singhanian - Students Guide to Income Tax ,
5. Taxmann publications (P)Ltd,59/32, New Rohtak Road, New Delhi, 110005.

**WEB RESOURCES:**

1. [www.hsfpp.org/articles](http://www.hsfpp.org/articles)
2. [www.irs.gov](http://www.irs.gov)

**COURSE OUTCOMES:**

After the successful completion of the course, the students should able to :

- Gain knowledge on the basic concepts of income tax and the residential status.
- Learn the computation of income from salary.
- Understand the deductions available and computation of total income of an individual