

**Bharathidasan University, Tiruchirapalli – 620 024**  
**B.com.,(Cooperation)**  
**Course Structure under CBCS Pattern (2010-11 Onwards)**

| SEM | PART  | COURSE  | COURSE TITLE                           | HRS/<br>WEEK | CREDIT | EXAM<br>HRS | MARKS |     | TOTAL |     |
|-----|-------|---|--|--------------|--------|-------------|-------|-----|-------|-----|
|     |       |   |  |              |        |             | INT   | EXT |       |     |
| I   | I     | Language  |  | 6            | 3      | 3           | 25    | 75  | 100   |     |
|     | II    | English   |  | 6            | 3      | 3           | 25    | 75  | 100   |     |
|     | III   | Core I  | History and development of Cooperation |              | 6      | 4           | 3     | 25  | 75    | 100 |
|     |       | Core II   | Principles of Accountancy              |              | 6      | 5           | 3     | 25  | 75    | 100 |
|     |       | Allied I  | Business Organization and Management   |              | 6      | 3           | 3     | 25  | 75    | 100 |
|     | Total |   |  |              | 30     | 18          |       |     |       | 500 |
| II  | I     | Language  |  | 6            | 3      | 3           | 25    | 75  | 100   |     |
|     | II    | English   |  | 6            | 3      | 3           | 25    | 75  | 100   |     |
|     | III   | Core III  | Cooperative Finance and Banking        |              | 5      | 5           | 3     | 25  | 75    | 100 |
|     |       | Allied II   | Trading and Service Cooperatives       |              | 5      | 4           | 3     | 25  | 75    | 100 |
|     |       | Allied III  | Business Communication                 |              | 4      | 3           | 3     | 25  | 75    | 100 |
|     | IV    | Environmental Studies   |  | 2            | 2      | 3           | 25    | 75  | 100   |     |
|     | IV    | Value Education   |  | 2            | 2      | 3           | 25    | 75  | 100   |     |
|     | Total |   |  |              | 30     | 22          |       |     |       | 700 |
| III | I     | Language  |  | 6            | 3      | 3           | 25    | 75  | 100   |     |
|     | II    | English   |  | 6            | 3      | 3           | 25    | 75  | 100   |     |
|     | III   | Core IV   | Management Accounting                  |              | 6      | 5           | 3     | 25  | 75    | 100 |
|     |       | Core V  | Production Cooperatives                |              | 5      | 4           | 3     | 25  | 75    | 100 |
|     |       | Allied IV   | Business Economics                     |              | 5      | 3           | 3     | 25  | 75    | 100 |
|     | IV    | Non-Major Elective – I<br>Management of SHGs<br>(OR)<br>Principles of Cooperation * |  | 2            | 2      | 3           | 25    | 75  | 100   |     |
|     | Total |   |  |              | 30     | 20          |       |     |       | 600 |

| SEM    | PART  | COURSE   | COURSE TITLE   | HRS/WEEEK | CREDIT              | EXAM HRS | MARKS |     | TOTAL |
|--------|-------|--|--|-----------|---------------------|----------|-------|-----|-------|
|        |       |  |  |           |                     |          | INT   | EXT |       |
| I<br>V | I     | Language   |  | 6         | 3                   | 3        | 25    | 75  | 100   |
|        | II    | English  |  | 6         | 3                   | 3        | 25    | 75  | 100   |
|        | III   | Core VI  | Computer Application in Office Management Practical  | 5         | 5                   | 3        | 15    | 45  |       |
|        |       |  |  |           |                     |          | 16    | 24  | 100   |
|        |       |  |  | Allied V  | Statistical Methods | 5        | 4     | 3   | 25    |
|        |       | Allied VI  | Marketing Practices                                  | 4         | 3                   | 3        | 25    | 75  | 100   |
|        | IV    | Non-Major Elective – II<br>Cooperative Development In India<br>(OR)<br>Service Sector Marketing* |  | 2         | 2                   | 3        | 25    | 75  | 100   |
|        | IV    | Skill Based Elective – I   |  | 2         | 4                   | 3        | 25    | 75  | 100   |
| Total  |       |  | 30   | 24        |                     |          |       | 700 |       |
| V      | III   | Core VII   | Banking Theory and Practice                          | 6         | 5                   | 3        | 25    | 75  | 100   |
|        |       | Core VIII  | Legal Frame Work for Cooperatives and Administration | 5         | 4                   | 3        | 25    | 75  | 100   |
|        |       | Core IX  | Cooperative Accounting                               | 5         | 4                   | 3        | 25    | 75  | 100   |
|        |       | Core X   | Practical Training                                   | 5         | 4                   | 3        | 40    | 60  | 100   |
|        |       | Major Based Elective – I<br>Business Regulatory Frame Work<br>(OR)<br>Consumer Protection*       |  | 5         | 5                   | 3        | 25    | 75  | 100   |
|        | IV    | Skill Based Elective – II  |  | 2         | 4                   | 3        | 25    | 75  | 100   |
|        | IV    | Skill Based Elective – III   |  | 2         | 4                   | 3        | 25    | 75  | 100   |
|        | Total |  |  | 30        | 30                  |          |       |     | 700   |

| SEM                | PART | COURSE  | COURSE TITLE                      | HRS/WEEEK  | CREDIT     | EXAM HRS | MARKS      |             | TOTAL       |
|--------------------|------|---|-----------------------------------|------------|------------|----------|------------|-------------|-------------|
|                    |      |   |                                   |            |            |          | INT        | EXT         |             |
| VI                 | III  | Core XI   | Computerized Accounting Practical | 6          | 5          | 3        | 15<br>16   | 45<br>24    | 100         |
|                    |      | Core XII  | General and Cooperative Auditing  | 6          | 5          | 3        | 25         | 75          | 100         |
|                    |      | Core XIII   | Field Placement and Internship    | 6          | 5          | 3        | 40         | 60          | 100         |
|                    |      | Major Based Elective – II<br>Financial Services<br>(OR)<br>Advertising and Sales Promotion* |                                   | 5          | 5          | 3        | 25         | 75          | 100         |
|                    |      | Major Based Elective – III<br>Entrepreneurship Development<br>(OR) *                        |                                   | 6          | 4          | 3        | 25         | 75          | 100         |
|                    | V    | Extension Activities**<br>பாலின சமத்துவம்   |                                   | -<br>1     | 1<br>1     | -<br>3   | -<br>25    | -<br>75     | -<br>100    |
| Total              |      |   |                                   | 30         | 26         |          |            | 600         |             |
| <b>GRAND TOTAL</b> |      |   |                                   | <b>180</b> | <b>140</b> |          | <b>950</b> | <b>2850</b> | <b>3800</b> |

## CC 1 - History and Development of Cooperation

**Unit 1.** Definition, Meaning, Characteristics, Values and Philosophy of Cooperation – Robert Owen’s Philosophy – Contribution to Development of Cooperative ideas – Evolution of Cooperative Principles in 1937, 1966 and -Analysis of Principles reformulated in 1995.

**Unit 2.** Cooperation as a form of business organization – Cooperation vs Capitalism, Socialism and Communism.

**Unit 3.** History of Cooperative Movement in India – Historical growth of Cooperative Movement in Abroad England, Germany, Denmark – Pre-independence Era - Early experiments in India –Sir. Fredrick Nicholson’s Report – 1904 & 1912 Acts – Various Developments before 1947.

**Unit 4.** Development of Cooperative Movement in Post-independence Era-Reports and Recommendations of various committees on Cooperation – AIRCSC, AIRCRC, CRAFTICARD – Progress of Cooperative Movement under Five Year Plans.

**Unit 5.** Cooperative Training – Need and importance of training arrangements at district, state and national levels- study of training in Tamil Nadu State – ICA - Origin –Functions and growth.

**References:**

- 1) Bedi,R.D., *Theory, History and Practice of Cooperation*, R. Lall Book Depot, Meerat, 1999.
- 2) Hajela,T.N. *Cooperation: Principles, Problems and Practice*, Konark Publishers, Neqw Delhi, 1999.
- 3) Krishnasami. O.R & Dr.V.Kulandaiswamy, *Cooperation: Concept and Theory*, Aradra Academy, Coimbatore, 2000.
- 4) Mathur,B.S. *Cooperation in India*, Sahthya Bhavan Publishers, Agra,2001.
- 5) Saradha,V. *Theory of Cooperation*, Himalaya Publishing House, Mumbai, 1986.

## **CC II - Principles of Accountancy**

- UNIT 1** Definition of Accounting – Nature, Objects and Utility of Accounting in Industrial and Business Enterprise – Difference between Book-keeping and Accounting – Accounting concepts and conventions.
- UNIT 2** Double Entry system – Rules – Advantages and disadvantages – Journal – Subsidiary books.
- UNIT 3** Ledger – meaning – Balancing of Accounts – Difference between Journal and Ledger – Trial Balance – Objectives – Limitations – Preparation of Trial Balance - Final accounts of Sole Trader.
- UNIT 4** Rectification of Errors – Objectives – Types – Methods – Bank Reconciliation Statement – Reason for the difference in two balances – Procedure for preparation.

**UNIT 5** Average due date – Account current- Consignments

**Question Paper should cover Theory 20 % and Problems 80%**

**Text Book Recommended**

- 1) Arulanandam, Advanced Accountancy, Himalaya Publications, New Delhi

**References**

- 1) Anthony N. Robert & Reece S.James, *Accounting Principles*, All India Traveler Book Seller, Delhi, 1989.
- 2) Ghose, T.P, *Fundamentals of Accounting*, S.Chand & Co, New Delhi, 2000
- 3) Gupta M.P & B.M. Agarwal, *Accounting for CA Foundation Course*, Sultan Chand & Co. Ltd., New Delhi 1993
- 4) Krishnaswami O.R. *Cooperative Account Keeping*, Oxford and IBH, Publications Co., New Delhi, 1995.

## **First AC I - Business Organization and Management**

- Unit 1.** Business: Definition, Objectives, Salient features-Scope of business-essential of a successful business- Business combination - causes - Types - Merits and Demerits.
- Unit 2.** Form of Business Organizations: Sole proprietorship-Partnership-Joint stock company – State enterprise-Public Undertakings. Setting up of a new business: Procedural aspects in setting up of a new business- Factors involved in locating the business.
- Unit 3** Financing of a business: Need for finance-sources of finance-Methods of raising funds. Trade and its divisions: Wholesale trade- Retail Trade-Types of retail units- Hire and Installment purchases – International Trade.
- Unit 4.** Management: Definition, Need and functions of Management. Evolution of Management thought- Fredrick Taylor and Scientific management, Fayol and Modern Operational Management Theory- Principles of Management – Recent development in management thought: MBO, MBE.
- Unit 5.** Planning – Nature, types importance and steps in planning-Process and techniques of Planning, Organizing-nature and purpose – formal and informal organizations- Organizational structure -span of management –Authority-Responsibility-Accountability- delegation of authority - Centralization and Decentralization, Coordination and controlling. The System and process of controlling – Control techniques- Budgetary and non-budgetary control techniques.

### **References:**

- 1) Bhushan Y.K., *Fundamentals of Business Organization and Management*, Sultan Chand & Co, New Delhi 1993.
- 2) James Stoner, *Management*, Prentice Hall of India, New Delhi 1980
- 3) Kapur S.K., *Principles and Practice of Management*, S.K.Publishers, New Delhi, 1994.
- 4) Sherlekar S.A., *Modern Business Organization and Management*, Himalaya Publishing House, New Delhi 1992.
- 5) Thripathy P.C & P.N.Reddy, *Principles of Management*, Tat McGraw Hill, New Delhi, 1992

### CC III Cooperative Finance and Banking

- Unit 1.** Cooperative credit: Evolution and structure of cooperative credit movement in India - Agricultural credit and non-agricultural credit –RRB, Commercial Banks, RBI, NABARD.
- Unit 2.** Primary Agricultural Cooperative Banks: Constitution and Management, Size, Functions-crop loan system-meaning features, procedures, problems - Over dues-Remedies – Development Action Plan – Kissan Credit Card.
- Unit 3.** District Central Cooperative Banks – Origin – Constitution – Management structure – Resource mobilization – Lending – Functions. State Cooperative Banks – origin – constitution -management structure- Resource mobilization – funds - management – functions. – National Federation of State Cooperative Banks.(NAFSCOBs)
- Unit 4.** Long Term Credit: Nature and features of Long term credit- Need for separate agency – Primary Agricultural and Rural Development Banks - Organizational pattern-Sources of finance-loan sanctioning procedures- Recovery management-State Agricultural and Rural Development Banks- objectives, constitution, raising of funds – issue of various debentures – functions.
- Unit 5.** Non-Agricultural cooperative credit, constitution, objectives, functions and management of Urban Cooperative Banks- Industrial Cooperative Banks – provisions of the Banking Regulation Act as applicable to Cooperative Banks.

#### References:

- 1) Chouby B.N. *Agricultural Banking in India*, National Publishing House, New Delhi, 1903.
- 2) Hajela,T.N. *Cooperation: Principles, Problems and Practice*, Konark Publishers, Neqw Delhi, 1999.
- 3) Karmaker K.G., *Rural Credit and Self Help Groups*, Sage Publications, New Delhi, 1999.
- 4) Mathur,B.S. *Cooperation in India*, Sahthya Bhavan Publishers, Agra,2001.
- 5) Nakkiran, S. *Cooperative Banking In India*, Rainbow Publications, Coimbatore, 1990,
- 6) Rayadu C.S., & C.N. Krishnan Nair, *Management of Rural Banking*, Deep & Deep Publications, New Delhi, 1999.

## First AC II - Trading and Service Cooperatives

- Unit 1.** Cooperative Marketing Societies- Origin, development and working of primary Cooperative Marketing Societies in India – Role in providing effective marketing business and reasonable price – problems faced by them. Linking of Credit with Marketing- Marketing Cooperatives and Regulated Markets.
- Unit 2.** Functions: working and problems of District Marketing Cooperatives and Apex Marketing –working of NAFED and NCDC –Cooperative Marketing societies in Canada. USA and Philippines.
- Unit 3.** Consumer Cooperatives in India –Need and their importance- working of Primary, District and Apex Consumer Cooperatives- Purchase and Price policy and PDS followed by them- working of NCCF.
- Unit 4.** Housing Cooperatives - Importance, Origin, Constitution. Types and Functions- Working of primary and state housing cooperatives – Latest trends of housing cooperatives.
- Unit 5.** Fisheries Cooperatives – Poultry and sheep breeding Societies- Service cooperatives- Miscellaneous Cooperatives – Labour cooperatives - Employees Cooperative Societies - Cooperatives for weaker section- origin, growth and working of Rural Electrification' Cooperatives.

### References:

- 1) Bedi.R.D. *Theory, History and Practice of Cooperation*, International Publishing House Meassur ,2000
- 2) Hajela,T.N., *Principles, Problems and Practice of Cooperation*, Konark Publishing house, 2000.
- 3) Kulandaisamy.V, *Cooperative Dairying in India*, Rainbow Publication, Coimbatore, 1986.
- 4) Mather,B.S, *Cooperation in India*, Sahitya Bhawan, Azra, 2001.
- 5) MatherB.S., *Cooperative Marketing in India*, Pitaliya Pustak bhandar, Jaipur, 1975.
- 6) Reddy,T.S., Hanumanthappa.M ,*Essays on Consumer Cooperatives*, Ariana Publishers and Distributors, New Delhi, 1990.
- 7) Kamat,G.S., *Managing Cooperative Marketing*, Himalaya Publishing house, New Delhi,1986.



## First AC III - Business Communication

- Unit 1:** Effective Business Communication – Basic forms of Communication – Internal and External Communication – Communication Barriers – Overcoming Communications Barriers.
- Unit 2:** Communicating Information – Finding, evaluating, processing information – communication through visual media – Communication through the fax, e. mail and – conferencing.
- Unit 3:** Kinds of business letters – Informal and formal letters, Job application, Business letters, Enquiry letters, Quotation letters, Order letters, Complaint letters, Claims and Adjustments.
- Unit 4:** Précis Writing – Passages of Economic and commercial importance, circular letter, memos – correspondence in relation to agencies, Banks, Insurances.
- Unit 5:** Report Writing – Drafting of Business and market reports – Feasibility report, Progress report, Evaluation report, Drafting of minutes of meeting.

### References:

- 1) Lillian .H Chaney and Jeanett, S.Matin, *Intercultural Business Communication*, Prentice Hall, 2000.
- 2) Micnael H.Mescon, Bovee and John Thill, *Business To-day*, Prantice Hall, 2002.
- 3) Bovee, Thill and Schatzman, *Business Communication To-day*, Pearson Education, 2003.
- 4) K.R.Lakshminarayanan, *English for Technical Communication*, Scitech Publication (P) Ltd., ,2001.

## CC IV - Management Accounting

- Unit 1.** Principles of Management Accounting: Origin, Definition, objectives, functions, scope and limitations – Principles of management accounting – Management accounting Vs financial accounting-Management accounting Vs cost Accounting – The Management Accountant – Functions of Management Accountant.
- Unit 2.** Analysis and interpretation of financial statements - Meaning and types of financial statement-format of income statement and Balance sheet – financial statement analysis – tools of financial statement analysis.
- Unit 3.** Accounting Ratio: Meaning, advantages and limitations of ratio analysis – computations of different categories of ratio – concepts of fund flow and their uses.
- Unit 4.** Budgetary control: Meaning of budget, budgeting and budgetary control – objectives, advantages and limitations of budgetary control – types of budgets-preparation of budgets: Sales, Production, Purchase, cash master budget, fixed and flexible Budget.
- Unit 5.** Management accounting practices in different types of cooperatives –marginal costing and break - even analysis.

**Question should cover Theory 40% Problems 60%**

### References:

- 1) Bhattacharya.S.K., and John Dearden, *Accounting for Management: Text and Cases*, Vani Book House, New Delhi, 1984
- 2) Hingorani & Ramanatha, *Management Accounting Problems and Solutions*, S.Chand & Co, New Delhi, 2003.
- 3) Horngren, Charles, T., *Introduction to Management Accounting*, Prentice Hall of India, 1984.
- 4) Khan & Jain, *Management Accounting*, Tata McGraw Hill Publications, New Delhi, 2002.
- 5) Viji Madhi, *Financial and Management Accounting*, Anmol Publications, New Delhi 1997.

## CC V - Production Cooperatives

- Unit 1.** Production Cooperatives: Types of Production Cooperatives- Significance- constitution and working of sugar cooperatives- Cooperatives spinning mills – Tea factories – Problems and suggestions.
- Unit 2.** Cooperative processing societies-Need and Importance – Factors needed to organize them-working of various types of processing cooperatives-fruit processing cooperatives- role of NCDC- Role of Warehousing.
- Unit 3.** Dairy Cooperatives - Importance, Structure, Functions, Latest trends – Anand pattern-performance- National Dairy Development Board-Origin – Objectives and functions.
- Unit 4.** Weavers Cooperatives - Origin - Structure -Functions, their present position and types of competition they face-working of primary and apex society – marketing problems faced by them-Role of Cooperatives.
- Unit 5.** Cooperatives in the service sector - Cooperative Hospitals – Medical Practitioner's Cooperative societies - Inter-net centers – Education services.

### References:

- 1) Bedi.R.D. *Theory, History and Practice of Cooperation*, International Publishing House Meassur ,2000
- 2) Hajela,T.N., *Principles, Problems and Practice of Cooperation*, Konark Publishing house, 2000.
- 3) Kulandaisamy.V, *Cooperative Dairying in India*, Rainbow Publication, Coimbatore, 1986.
- 4) Mather,B.S, *Cooperation in India*, Sahitya Bhawan, Azra, 2001.
- 5) MatherB.S., *Cooperative Marketing in India*, Pitaliya Pustak bhandar, Jaipur, 1975.
- 6) Reddy,T.S., Hanumanthappa.M ,*Essays on Consumer Cooperatives*, Ariana Publishers and Distributors, New Delhi, 1990.
- 7) Kamat,G.S., *Managing Cooperative Marketing*, Himalaya Publishing house, New Delhi,1986.

## **Second Allied IV Business Economics**

- Unit 1.** The Nature and Scope of Economics – Micro and Macro Economics - Demand Analysis- Demand Schedule – Law of demand - Demand curve-Utility analysis – Law of Diminishing Marginal Utility - Indifference curve analysis - Marginal rate of substitution – Consumer’s equilibrium - Elasticity of demand.
- Unit 2.** Production function-Factors of Production – Law of returns - Returns to scale – Iso – Quant Curves. Cost and Revenue – Total fixed cost, total variable cost, Total cost, Average fixed cost, Average variable cost, Average cost, Marginal cost, Short run cost curves- Revenue curves - Average and Marginal Revenues.
- Unit 3.** Market structure - Equilibrium of the firm and Industry. Pricing under perfect competition and under monopoly- price discrimination - Pricing under monopolistic competition - Duopoly and Oligopoly.
- Unit 4.** National Income – Concepts of National Income – determination of national income – Theory of employment: Unemployment, full employment.
- Unit 5.** Trade cycle – different phases of trade cycle – Modern Theory of trade cycle. Inflation: concept, demand –pull inflation, cost –push inflation – deflation.

### **References:**

- 1) Browning Edger K and Browning Jacuenbace.M, *Micro Economic Theory and Application*, Kalyani Publishers, New Delhi, 1985.
- 2) Sankaran, S, *Economic Analysis*, Margham Publications, Chennai, 2003
- 3) Seth M.L., *Micro Economic*, Agarwal, Agra.
- 4) Seth M.L., *Money, Banking, International Trade and Public Finance*, Lakshmi Narain Agarwal
- 5) Seth.M.L, *Principles of Economics*, Lakshmi Narain Agarwal
- 6) Sundaram K.P.M. & E.N.Sundaram, *Economic Analysis* Sultan Chand & Sons New Delhi

## Non-Major EC I - Management of SHGs

- Unit 1.** SHG – Definition, Characteristics, Importance, Concepts and Need – Role of SHGs in Rural Development – Origin of SHGs at National and International Level/Models
- Unit 2.** Identification of SHG – Planning, Group Formation, Capital formation. - Taking up of Economic Activity for Income Generation – Role of NGO with special reference to MYRADA – Grameen Bank in Bangladesh – SHGs and Bank Linkage Models – Basic Policy issues in SHGs.
- Unit 3.** Role of Credit in Rural Development - Various Financial Resources of SHGs at Government of India – Financial requirements of SHGs – Savings and Credit Management – Role of TNWDC – Rural Credit Delivery System in India – Strategic Management.
- Unit 4.** Training of SHG Members – Personality Development Training, Income Generation Activities, Account Maintenance –Grading – Establishment of Micro – enterprises – Cluster Formation.
- Unit 5.** Cooperatives and SHGs – similarities – dissimilarities – Role of PACS in the promotion of SHGs – Lending Models - Problems

### References

- 1) Aloysius Prakash Fernandez., *The MYRADA Experience Alternative Management Systems for Savings and Credit of the poor*, MYRADA, Bangalore, 1998.
- 2) Government of India., *SGSY Guidelines, Ministry of Rural Development*, New Delhi, 2000.
- 3) Karmakar.K.G. *Rural Credit and Self-Help Groups: Micro Finance Needs and Concepts in India*, Sage Publications, New Delhi, 1999.
- 4) Molly Joseph. *Women Participation & Development Strategies*, Kanishka Publishers, Distributors, New Delhi, 1997.
- 5) Sishama Sahay., *Women and Empowerment: Approaches and Strategies*, Discover Publishing House, New Delhi 1998.

## **Non-Major EC I Principles of Cooperation**

**Unit 1** Concept of Cooperation – Features of Cooperation – Benefits of Cooperation – Rochdale Principles of Cooperation.

**Unit 2** Evaluation of Cooperative Principles – Reformulation of Cooperative Principles by ICA Commission 1937, 1966 and 1995

**Unit 3** Evaluation of Cooperative Thought: Cooperative thought of Robert Owen, DrWilliam King. Post-Rochdale Cooperative Thought: Raiffisen and Schultze – Cooperative Common Wealth.

**Unit 4** Economic Systems: Capitalism – Cooperatives in capitalistic Economy – Socialism – Cooperation Vs Capitalism and Socialism – Mixed Economy.

**Unit 5** Economic Organization: Cooperation and other forms of economic organization – Cooperation Vs Joint Stock Company and Partnership firm – Self Help Groups.

### **References:**

- 1) Bedi.R.D. *Theory, History and Practice of Cooperation*, International Publishing House Meassur ,2000
- 2) Hajela,T.N., *Principles, Problems and Practice of Cooperation*, Konark Publishing house, 2000.
- 3) Kulandaisamy.V, *Cooperative Dairying in India*, Rainbow Publication, Coimbatore, 1986.
- 4) Mather,B.S, *Cooperation in India*, Sahitya Bhawan, Azra, 2001.

## **CC VI Computer Application in Office Management**

- Unit 1.** Introduction to computers-Classification of Digital Computer systems-Anatomy of a digital computer-memory unit- Ancillary storage device- Input devices-Output devices. Software-Hardware-Operating System.
- Unit 2.** Introduction to word -Creating, saving files-formatting pages, paragraphs- creating list and numbering, headings- style, font, sizes - Editing text-Tables-Finding and replacing text- Inserting page, Breaks, Page numbers, book marks-Header and footers, Footnotes, end notes and annotations- working with charts and graphs-working with tools-Mail Merge.
- Unit 3.** Introduction to Excel-Creating and selecting worksheet-Using auto fill-Adding and removing rows and columns-Copying and moving information-Creating and copying formulas –Naming ranges-Using functions-Improving the appearance of worksheets- Changing column width - Formatting text and numbers-using auto format - creating, embracing and Printing a chart.
- Unit 4.** Introduction to power point-Power point views - Creating first presentation - working with text, working with colors and transactions - Adding headers and footers-Automating presentation-Modifying and integrating presentation.
- Unit 5.** Introduction to ‘E’ – commerce - Networking and commercial transactions - Internet - Electronic transactions-Internet environment – World Wide Web and other Internet sales venues-Online commerce.

### **THEORY - 60 MARKS, PRACTICAL – 40 MARKS**

#### **PRACTICAL**

##### **UNIT I**

1. Creating Official letter
2. Creating Business letter
3. Preparation of Bio-data.
4. Use of Mail Merge.
5. Insertion of Charts, Tables and Diagrams.

##### **UNIT 2**

1. Entering information in the worksheet
2. Sum function, entering formula.
3. Moving, Copying, Inserting and Deleting rows and columns.
4. Creating a worksheet like Mark sheet, Pay slip.
5. Creating charts

##### **UNIT 3**

1. Creating slides.

2. Creating a Presentation and Views on slides.
3. Changing slide layouts
4. Inserting Clip Art
5. Adding tables.

## **References**

- 1) Lawza Acklen etc., EEE QUE E&T, *Microsoft office 2000 Professional Essentials*, Prentice Hall of India 2002.
- 2) Loshin, Pete and Musphy, Paul, *Electronic Commerce*, Jaico Publishing house, Mumbai, 1990.
- 3) C.S.V. Murthy, *E-Commerce- Concepts, Models, Strategies*, Himalaya Publishing House Mumbai, 2002.
- 4) MICE, *Computer Applications*, Manipal Institute of Computer Education, Manipal, 2003.



## Question Paper Pattern and Mark Allotment

### THEORY

Time : Three hours

Maximum Marks : 45

#### Part A

Two questions from each unit(without choice).

Each question carry 1 Mark ( 10 X 1 = 10 Marks)

#### Part B

One “Either OR” question from each unit.

Each question carry 3 Marks ( 5 X 3 = 15 Marks)

#### Part C

One question from each unit. Each question carries 5 Marks.

The candidate has to answer 4 questions out of the five questions

( 4 X 5 = 20 Marks)

Internal:15 Marks. External :45 Marks. Total: 60 Marks

### PRACTICAL

Time : 2 hours

Maximum Marks: 18

The candidate has to answer one question out of two questions. The questions are in two parts Viz., (a) Theory oriented and (b) Practical oriented. Part (a) and (b) carry 9 Marks each. There may be three sets of questions. The candidate will choose a question at random.

|                       | Internal | External | Total    |
|-----------------------|----------|----------|----------|
|                       | 40%      | 60%      |          |
| Practical Examination | 12 Marks | 18 Marks | 30 Marks |
| Record                | 4 Marks  | 6 Marks  | 10 Marks |
|                       |          |          | -----    |
|                       |          | Total    | 40 Marks |
|                       |          |          | -----    |

## AC V Statistical Methods

- Unit 1.** Definition of statistics- collection of data – primary and secondary data- Census method and sample method: Random sampling method and non-random sampling classification of data- diagrammatic presentation: significance, rules, types: one and two dimensional diagrams- graphic presentation: graph of frequency distribution.
- Unit 2.** Measures of central Tendency: Meaning, Objectives, Requisites of a good average - Types of averages: Arithmetic Mean, Median, Mode - relationship among averages - Limitations. Dispersion : Meaning, characteristics, Absolute and Relative measures - Range. Quartile deviation, Mean deviation, Standard Deviation, Coefficient of Variation
- Unit 3.** Correlation: Meaning, types, methods: Karl Pearson's Coefficient method, Spearman's Rank method. Regression: Meaning, Regression lines, Regression Equations.
- Unit 4.** Index Number: Meaning, use, type, method of index number, tests of consistency – Fixed Base and Chain Base – Cost of Living Index and family budget.
- Unit 5.** Analysis of Time Series: Meaning, Components of time series- Measurement of secular trend: moving average method, method of least square - Seasonal variation. Chi square test: Meaning, Degrees of freedom,  $X^2$  test.

**Question Paper should cover Theory 25%, and Simple and Moderate Problems 75%**

### Reference

- 1) Chambers, E.G. *Statistical Calculation for Beginners*, Cambridge University, London, 1955
- 2) Chou – Ya Lun, *Statistical Analysis*, Mc Graw Hill, New York, 1968

## AC VI Marketing Practices

- Unit 1.** Meaning and definitions of Marketing – Classification of Market – Modern Market concepts – Functions of Marketing.
- Unit 2.** Market Segmentation – Product Planning and Development – Product Differentiation – product Life Cycle.
- Unit 3.** Pricing – Objectives – Types of Prices – Factors affecting Prices – Pricing Policies.
- Unit 4.** Physical Distribution – Types of Channels – Factors determining selection of a Channel – Middlemen services.
- Unit 5.** Promotion - Forms - Meaning of Advertising – Merits and demerits – Personal Selling – Objectives – Types of Salesman – Features of Personal Selling – Qualities of a Salesman

### References

- 1) Amarchand,D & B.Varadharajan, *An Introduction to Marketing*, Vikas Publishing House, 1981.
- 2) Gupta C.B. & Dr.N.Rajan Nair, *Marketing Management*, Sultan Chand and Sons, New Delhi, 2006.
- 3) Mishra M.N., *Sales Promotion and Advertising Management*, Himalaya Publishing House,2004.
- 4) Philip Kotler & Kevin Lane Keller, *Marketing Management*, Prentice – Hall of India,New Delhi, 2005
- 5) Pillai RSN and Bagavathi, *Modern Marketing: Principles and Practice*, S.Chand & Co, New Delhi,2009
- 6) Rajkumar,S & V,Rajagopalan, *Sales and Advertisement Management*, S.Chand & co, New Delhi,2009

## **Non – Major EC II – Cooperative Development in India**

**Unit 1** Cooperative Development: Pre-Independence Era: Nicholson Report, 1904 and 1912 Acts. Maclagan Committee 1914, Cooperative Planning Committee.

**Unit 2** Major findings and recommendations of AIRCSC 1954, AIRCRC 1969, Vaidyanathan Committee on Cooperative Credit Structure.

**Unit 3** Post-Independence Cooperative Development- Highlights of Cooperative development during Five Year Plans

**Unit 4** Sectors of Cooperative Development: Agricultural Credit: ST and LT credit structure, Agricultural Marketing and Housing (Basic).

**Unit 5** Cooperative Education and Training: Member education and Cooperative training institutions at various levels.

### **References**

- 1) Bedi.R.D. *Theory, History and Practice of Cooperation*, International Publishing House Meassur ,2000
- 2) Hajela,T.N., *Principles, Problems and Practice of Cooperation*, Konark Publishing house, 2000.
- 3) Kulandaisamy.V, *Cooperative Dairying in India*, Rainbow Publication, Coimbatore, 1986.
- 4) Mather,B.S, *Cooperation in India*, Sahitya Bhawan, Azra, 2001.

## **Non – Major EC II – Service Sector Marketing**

- Unit 1** Primary, Secondary and tertiary sectors – Classification of Services – Importance of relationship marketing in services.
- Unit 2** Services Mix: product. Place, price, promotion, physical evidence, people, process.
- Unit 3** Travel and tourism: type of travel, tourism marketing, tourism marketing mix, tourist products. Transportation services: types of services.
- Unit 4** Hospitality industry – characteristics, classification of hotels. Consultancy Services – characteristics, classification of consultancy industry.
- Unit 5** Services offered by Retailers: definition and scope of retailing, retailing scenario in India, prospects of retailing, contribution to the economic development.

### **References**

- 1) Bhattacharjee,C, *Service Sector Management*, Jaico Publishing House, Mumbai, 2006.
- 2) Jha,S.M., *Services Marketing*, Himalaya Publishing House, Mumbai, 2005.
- 3) Newton M.P. Payne, A., *The Essence of Service Marketing*, Prentice Hall of India, New Delhi., 1996.
- 4) Ravi Shankar, *Service Marketing*, Manas Publications, 1993.
- 5) Zeithaml, V.A., and Bitner, M.J., *Services Marketing*, McGraw Hill, New York, 1996.

## CC VII Banking Theory and Practice

- Unit 1.** Structure of Banking institution of India – Banks and Economic Development - Functions of Commercial banks- Credit creation – Techniques of credit creation- limitation or credit creation.
- Units 2.** Nationalized Commercial Banks – Functions - their role in the Indian Money Market- Its relation to Cooperative banks and credit institutions - Financing to agriculture and small scale Industries Reserve Bank of India as a central bank – Constitution, management – Functions - Instrument of credit control operation – Selective credit control.
- Unit 3.** Banker and Customer. Definition of Banker-what constitutes a customer- General relationship-Bankers Lien - Secrecy of the customer's account, Banker as Borrowers. Bank Deposits - Opening of a new account special types of customers – Minor – Lunatic – Drunkard - Married women – Trustee - Partnership – Firms - Joint stock companies - Circumstances under which a banker can close the account of a customer.
- Unit 4.** Cheque- Requisites of a Cheque-Order Cheque and bearer Cheques-Crossing of Cheques – different kinds of crossing and their significance. Position of paying banker – Duties and responsibilities of the paying banker, precautions to be taken while making payments – Endorsements - Kinds of endorsement - Statutory protection to the paying banker – payment in due course.  
Collection of Cheque – Duties and responsibilities of collecting banker – precautions, statutory protection to the collecting banker - Pass book – Effect of entries in the pass book. Loans and advances - forms of advance, cash credit - Over draft – Principles of lending – Modes of creating charge, Lien, Pledge, Hypothecation, Mortgage –Types of securities – Stock exchange securities, Life insurance policies, Fixed deposit receipt.
- Unit 5.** B.R. Act – Provisions relating to opening of new banks and branches – RBI Licensing Policies – Recent developments in banking practices – Banking Ombudsmen – Core Banking – ATM – Credit Cards and Debit Cards – Features – Bancassurance.

### References

- 1) Radhaswamy, M. &S.V Vasudevan, *A Text Book of Banking*, S.Chand & Company New Delhi, 1979.
- 2) Sherlekar, K.C., *Banking Theory and Practice*, Vikas Publishing House Pvt Ltd., New Delhi, 1994
- 3) Sundaram, K.P.M., *Banking Theory, Law and Practice*, Sultan Chand & Sons, New Delhi, 1992.
- 4) Vasudevan, S.V., *Theory of Banking*, S.Chand & Company Ltd., New Delhi, 1990.

## **CC VIII Legal Frame Work for Cooperatives and Administration**

- Unit 1.** Need for legal Framework for Cooperatives-General and specific needs – Cooperative laws viz-a-viz. Cooperative Principles. Structure & Functions of Cooperative Department in Tamil Nadu
- Unit 2.** Genesis and History of Cooperative Legislation in India – Early developments – Cooperative Credit Societies Act 1904-1912. Madras Cooperative Societies Act 1932 – Cooperative Law Committee - Model Cooperative Societies Bill 1957- Madras Cooperative Societies Act 1961. Multi-Unit-Cooperative Societies Act 1942. Multi – State Cooperative Societies Act 2002. Model Cooperative Societies Bill 1991 – AP Mutually Aided Cooperative Societies Act 1995.
- Unit 3.** Registration – Amendment of Bye-Laws-Division and amalgamation of societies-qualification of members & their rights & liabilities.
- Unit 4.** Management of registered societies- duties & privileges of registered societies – State Aid to registered societies- properties & funds of registered societies – Paid officers & servants of societies.
- Unit 5.** Audit, Inquiry and supersession – Disputes winding- up and cancellation of registration – Execution – Appeals – Revision & Review.

### **References:**

- 1) Bedi R.D., Theory, History and Practice of Cooperation, R. Lall Book Depot, Meerat, 1999.
- 2) Govrnment of Tamilnadu, *Tamilnadu Cooperative Societies Act 1983 and Tamilnadu Cooperative Societies Rules 1988*
- 3) Hajela. T.N., Cooperation: Principles, Problems and Practice, Konark Publishers, Neqw Delhi, 1999.
- 4) Mathur,B.S., Cooperation in India, Sahthya Bhavan Publishers, Agra,2001.
- 5) Rishpal Nainta, *The Law of Cooperative Society in India*, Deep & Deep Publications Pvt., L:td., New Delhi, 1999

## **CC IX - Cooperative Accounting**

- Unit 1.** Fundamental of Cooperative Account Keeping; Evolution of Cooperative account – Keeping System – Difference between Cooperative Account Keeping System, double entry book keeping system and Single entry system.
- Unit 2.** Day Book: Different types of Day Book – Postings from Day book into Ledger.
- Unit 3.** Ledger: General Ledgers and different types of Ledgers kept by different Cooperatives – Reconciliation of special Ledger with General Ledger balance – preparation of Statement of Receipt and Disbursement, Difference Between Trail Balance and Statement of Receipt and Disbursement.
- Unit 4.** Final Accounts: Preparation of Trading, Profit and Loss Account and Balance sheet – Profit and Loss Appropriation account, Book Profit Vs Net Divisible Profit – Distribution of net profit- Provision in the Act and By-laws
- Unit 5.** Branch account: Kinds of Branch account – adjustments and reconciliation of branch and head office accounts- branch control.

### **REFERENCES:**

1. Krishnasamy O.R. *Cooperative Account Keeping*, Oxford IBH Co, Ltd., New Delhi, 1992.
2. Manikavasagam. P *A Treatise on Cooperative Account Keeping*, Rainbow Publications, Coimbatore, 1989.



## CC X Practical Training

### Unit 1. Objectives of the practical training:

- a. To give practical knowledge on the general working of various types of Cooperative societies.
- b. To train in day-today administrations, account maintenance and auditing of various Cooperatives.
- c. To develop a capacity to appreciate and understand the working of Cooperative societies and the influence of various economic and social forces on societies etc.

**Unit 2.** The training will be study visits to various categories of Cooperatives from primary to apex levels and to various offices of the government department of Cooperation and the Block Development office. This has to be done under the guidance and supervision of lecturer who will accompany the students. The students are expected to maintain a record of this study visits in which they shall record all the information they have gathered during the visits. Suitable Proforma may be devised by the Department.

### Unit 3. Assessment of the Training and Record.

Training and Record will be assessed by a committee consisting of the Head of the Department of Cooperation, One lecturer [ Staff - in charge and the internal examiner]of the training programme and the external examiner. The Assessment will be made on the basis of the following:

|                | Internal Examiner<br>40 % | External Examiner<br>60% | Total<br>100 marks |
|----------------|---------------------------|--------------------------|--------------------|
| A. Record -    | 20 marks                  | 30 marks                 | 50 marks           |
| B. Test -      | 12 marks                  | 18 marks                 | 30 marks           |
| C. Viva – Voce | 8 marks                   | 12 marks                 | 20 marks           |

### A. Record:

The Record will contain all the information, the student has gathered during the study visit. The Record will be assessed on the basis of the following criteria.

1. Whether Practical working known is recorded well.
2. Whether the data have been presented well (sequence of ideas. Clarity, use of tables and diagrams, etc.,)
3. Whether the student actively participated in the study (keep observation, interview, discussion, meeting etc.,)

4. Whether key problems have been identified and analyzed
5. Whether conclusions and recommendation are sound and useful.

**B.Test:**

Two hours test will be conducted to test the knowledge of the students where they have visited various types of Cooperatives from primary to apex level, various offices of the Govt., Department of Cooperation. The staff in charge and the external examiner will jointly frame a question paper and will value answer scripts.

**C.Viva-Voce:**

The Viva-voce examination will be conducted by a committee consisting of one internal examiner and the external examiner.

- 1) Factual information about the cooperatives
- 2) Knowledge of the problems and solutions
- 3) Clarity and Expression

The University will appoint an external examiner from the panel suggested by the Board of Studies. The assessment may be done for a period of **two days**, one day for the evaluation of practical training records & conduct of test and another day for the conduct of Viva-Voce examination

## **Major Based Elective I Business Regulatory Frame Work**

- Unit 1.** Law of Contract (1872): Nature of contract; classification, offer and acceptance; capacity of parties to contract; free consent; consideration; legality of contract; agreement declared void; performance of contract; discharge of contract; remedies for breach of contract – indemnity; guarantee; ailment and pledge; agency.
- Unit 2.** Transfer of Property Act: Sections 3,5,54,58,59,76 & 78-various forms of transfer (a) sale-important features, (b) mortgage – Different kinds –salient features, (c) charge-salient features, (d) Lease-remedies for enforcement of mortgage and charge-Termination of lease.
- Unit 3.** Sale of Goods Act 1930: formation of contracts of sale; goods and their – classification, Price, conditions and warranties; transfer of property in goods; performance of contract of sales; unpaid seller and his rights, sale by auction - agreement.
- Unit 4.** Production companies - Provisions relating to registration of coops under companies Act. – Salient features of Companies Act - Intellectual. Property rights – Meaning and applications. Negotiable Instruments Act 1881 definition of negotiable instruments; features; promissory note bill of exchange & cheque ; holder and holder in the due course negotiation ; dishonor and discharge of negotiable instruments.
- Unit 5.** The Consumer Protection Act 1986: Salient features; Definition of consumer; Consumer rights, Grievances redresal machinery

### **REFERENCES:**

- 1) Aswathappa K.& Ramachandra, *Principle of Business Law*, Himalaya Publishing House, New Delhi, 1997.
- 2) Chandha P.R.*Essential of Commercial Law* Galgotia, New Delhi, 1996.
- 3) Gulshan S.S. and G.K. Kapoor, *Corporate and Other Laws*, New Age International Ltd., Publishers, New Delhi, 1996.
- 4) Kapoor N.D. *Business Law*, Sultan Chand & sons, New Delhi, 1992
- 5) Khergamwala J.S., *Negotiable Instruments Act*. N.M. Tripathi, Pvt.Ltd. Mumbai, 1984.
- 6) Kuchi M.C. *Mercantile Law*, Vikes Publishing House, New Delhi, 1985.

## Major Based Elective I Consumer Protection

- Unit 1.** Consumerism: Meaning, Objectives – origin, consumer needs and rights-exploitation of consumers, approaches to consumerism – consumer movement in India and abroad – need for consumer protection and guidelines on consumer protection.
- Unit 2.** Consumer protection measures: Legal and administrative machinery for consumer protection – Government schemes, role of consumer organizations.
- Unit 3.** Consumer Protection Act 1986: Salient features, concept of consumer, definitions of terms used in the Act, Grievance Redressal Machinery - Enforcement of the Act – Consumer Protection Councils.
- Unit 4.** Special features of Laws related to consumer protection: Prevention of Food Adulteration Act, 1954- Drugs and Cosmetic Act, 1940 - Information Act, Essential Commodities Act, 1955 – The Standard of Weight and Measures Act, 1976 – The Bureau of Indian Standard Act, 1986- The Agricultural Produce (Grading and Marking) Act, 1937, the Environment Protection Act.
- Unit 5.** Consumer Education: Consumer Education Strategies, Teaching Consumerism, Product Evaluation, Common Complaints, Consumer Aids.

### References

1. Anoop K.Kaushel, *Practical Guide to Consumer Protection Law*, Universal Book Traders, New Delhi, 1994.
2. Gulshan S.S., *Consumer Protection and Satisfaction: Legal and Managerial Dimensions*, Wiley Eastern Limited, New Delhi, 1994.
3. Mohni Sethi and Premavathy, Sethuraman, *Consumerism, A Growing Concept*, Phoenic Publishing House, New Delhi, 1994.
4. Sivaprakasam, P & Rajamohan, S, *Consumer Empowerment: Rights and Responsibilities*, Kanishka Publishers & Distributors, New Delhi, 2001.

## **CC XI Computerized Accounting**

- Unit 1.** Accounting Information System: Meaning and importance-end users of accounting information-Limitations of financial statements-need for rearrangement and modification of financial statements - accountings Vs Reporting formats of financial statements –Reporting to National and International Funding
- Unit 2.** Introduction – Manual Accounting Vs Computerized Accounting – Introducing Tally – Features – Requirements-Procedures- and configuring Tally – customizing Tally –Tally Audit Backup and Restore – Security in Tally Accounting Information – Menus in Tally – Managing Groups – Types of Groups, Ledgers – Types of Ledgers (Creating, Display, Altering and Deleting in Tally).
- Unit 3.** Vouchers – Types of Vouchers – Creation – Displaying – Altering and Deleting Vouchers in Tally – Inventory – Various Stock Groups – Creation – Displaying - Altering and Deleting Inventory Stock Category in Tally – Processing through Tally: Purchase Orders, sales Orders and Invoices.
- Unit 4.** Preparation of Reports through Tally – Trial Balance - (P & L Account) Balance sheet.
- Unit 5.** Stock Summary, Ratio Analysis, Display Menu, Account Books, Statement of Accounts, Statement of Inventory, Cash/Funds Flow Summaries, Day Book.

**Question Paper should cover Theory - 60 Marks & Practical – 40 Marks**

### **Practical**

#### **Unit 1**

1. Creation of Company.
2. Creating Groups, Single Groups, Sub-Groups.
3. Entering Values in Accounts Info.
4. Voucher entry-sales, purchase.

#### **Unit 2**

1. Journal entry- contra journals
2. Creating cost centers.
3. Preparation of Trial Balance, Profit and Loss Account.
4. Preparation of Balance Sheet

#### **Unit 3**

1. Cash Flow and Fund Flow Statements
2. Ratio Analysis.
3. Preparing Voucher entries for the given transactions
4. Preparing final accounts from the Trial Balance given with any two adjustments.

### **References:**

- 1) Lalitha B.Singh, Vishnu P., Singh, *Accounting by Tally*, Asian Publishers.
- 2) Nadhani K.K., *Implementing Tally*, BPB Publication.
- 3) Narmata Agarval, *Financial Accounting on Computers using Tally*, Dreamtech Publication.
- 4) Society for Participatory Research in Asia, *Manual on Financial Management and Accounts Keeping*

### **Question Paper Pattern and Mark Allotment**

#### **Theory**

Time : Three hours

Maximum Marks : 45

#### **Part A**

Two questions from each unit(without choice).

Each question carry 1 Mark ( 10 X 1 = 10 Marks)

#### **Part B**

One “Either OR” question from each unit.

Each question carry 3 Marks ( 5 X 3 = 15 Marks)

#### **Part C**

One question from each unit. Each question carries 5 Marks.

The candidate has to answer 4 questions out of the five questions

( 4 X 5 = 20 Marks)

Internal:15 Marks. External :45 Marks. Total: 60 Marks

#### **Practical**

Time : 2 hours

Maximum Marks: 18

The candidate has to answer one question out of two questions. The questions are in two parts Viz., (a) Theory oriented and (b) Practical oriented. Part (a) and (b) carry 9 Marks each. There may be three sets of questions. The candidate will choose the question at random.

|                       | Internal | External | Total    |
|-----------------------|----------|----------|----------|
|                       | 40%      | 60%      |          |
| Practical Examination | 12 Marks | 18 Marks | 30 Marks |
| Record                | 4 Marks  | 6 Marks  | 10 Marks |
|                       |          |          | -----    |
|                       |          | Total    | 40 Marks |
|                       |          |          | -----    |

## CC XII General and Cooperative Auditing

- Unit 1.** Origin and development of auditing- Definition, Nature, Scope and objects of audit - Kinds of audit - methods of work – Principles of Cooperative audit-statutory provisions regarding audit- Duties and powers of cooperative auditors- Agencies for audit - Kinds of cooperative Audit - preparation for audit- Audit programme - Audit classification.
- Unit 2.** Vouching and routine checking: Steps in vouching and routine checking – vouching of receipts and payments- checking of ledgers – Checking, Vouching of receipts and disbursement, statements, final adjustments - Outstanding and prepaid expenses, accrued income and income received in advance - Depreciation – bad and doubtful debts- contingent liabilities
- Unit 3.** Verification and valuation of assets and liabilities, Verification - Meaning and steps – Verification of various assets - verification of various liabilities – Verification of loans, meaning and nature of valuation – Valuation of fixed assets, Valuation of current assets.
- Unit 4.** Audit of Final Accounts and Balance sheet. Misappropriation and embezzlement of funds.
- Unit 5.** Audit of Cooperative credit societies, Stores, Weavers Societies and other industrial societies.

### References

- 1) Government of Tamilnadu, *The Tamilnadu Cooperative Audit Manual, Part I & Part II*, 2006.
- 2) Kameswara Rao, Y. *Principles and Practice of Cooperative Audit*, Sri Meheresh Publications, Hyderabad, 1998.
- 3) Krishnaswami O.R., *The Principles and Practice of Cooperative Audit*, Karthikey Publishing House, Madras, 1972

## CC XIII Field Placement and Internship

### A. Method of Organization:

The Students are to be assigned for apprenticeship for the period of two weeks in two different types of institutions/office. The lecturer in-charge of apprenticeship training will do test-check on their work by making surprise visit to the government Department of Cooperation.

**B. List of Cooperatives/Departments to be selected for apprenticeship training.**

1. Primary Agricultural Cooperative Bank.
2. District Central Cooperative and its Branches.
3. PA & RD Bank
4. Employees Credit Society
5. Urban Cooperative Bank
6. Housing finance society
7. Cooperative Consumer Wholesale Stores with a Supermarket.
8. Cooperative marketing Society
9. Weavers Society
10. Milk producers Union.
11. Circle Deputy Registrar office
12. D.C.A.O. office

**C. Procedure for Apprenticeship Training:**

The students should learn the following aspects of the institution offices, during the two – week Apprenticeship Programme

**Unit 1.** Detailed study of the general working of the selected unit.

**Unit 2.** Gaining practical knowledge relating to different depts. Staff duties, accounts maintenance, books and forms maintained and used, practical problems. In the office of the Registrar of cooperative societies – Departmental – set-up.

**Unit 3.** Statutory matters like amendment of Bye-laws, audit, inspection inquiry, arbitration and liquidation of societies – Administrative and Developmental function.

**Unit 4.** The students should maintain a separate apprenticeship record and this record is to be submitted within ten days since the completion of the apprenticeship programmes. A Seminar may be organized for sharing their experience with other students.

**D. Assessment of Apprenticeship Training:**

The apprenticeship training will be assessed by a lecturer in-charge of Apprenticeship Training / Head of the Department (Internal Examiner) and an External Examiner appointed by the University. The Assessment will be made on the following basis.

|                   |                   |           |
|-------------------|-------------------|-----------|
| Internal Examiner | External Examiner | Total     |
| 40 %              | 60%               | 100 marks |



|                                   |          |          |          |
|-----------------------------------|----------|----------|----------|
| A. Apprenticeship Training Record | 20 marks | 30 marks | 50 marks |
| B. Apprenticeship Training Test   | 12 marks | 18 marks | 30 marks |
| C. Viva – Voce Examination        | 8 marks  | 12 marks | 20 marks |

**A. Apprenticeship Training Record :**

The Apprenticeship record will contain details of working of the society. The record will be assessed by the internal and external examiners and weightage will be given to aspects like understanding of work done, procedures as well as identification of problems.

**B. Apprenticeship Training Test :**

Two hours test will be conducted to test the knowledge of the students to test the knowledge acquired during the training. The internal examiner [staff in charge] and the external examiner will jointly frame a question paper and will value answer scripts.

**C. Viva – Voce:**

The Viva-Voce examination will be conducted by the internal and external examiners on the basis of the APPRENTISHIP REPORT. The Criteria for Viva-Voce test will be.

- 1) Factual information about the Cooperative
- 2) Knowledge of the problems and Solutions
- 3) iii.Clarity and Expression

Both the internal and external examiners will evaluate each of the above items independently and the marks awarded by them will be taken as final marks.

The assessment may be done for a period of two days, one day for the evaluation of field placement records & conduct of test and another day for the conduct of Viva-Voce examination.

## Major Based Elective II Financial Services

- Unit 1.** Financial Services: Concept and scope of financial services – structure of financial institutions- Financial instruments – Economic environment – Important regulatory framework governing financial services.
- Unit 2.** Trends in Capital market Operations: Capital market – Money market – Recent trends in capital market operations – Securities Contracts (Regulation) Act 1956.
- Unit 3.** Non-Banking financial intermediaries – Chit funds – Nidhis – Unit Trust of India – Hire Purchase finance companies – Steps involved in Factoring Transactions – Lease Finance Companies.
- Unit 4.** Housing Finance – creation of National Housing Finance - Report of Kelkar Committee, 2002 – HDFC, HUDCO – Development Banks. IFCI, IDBI, ICICI, SIDBI – Cooperative Housing Finance.
- Unit 5.** Merchant Banking – Venture Capital – Consumer finance – credit card – ATM – Credit rating.

### Reference:

- 1) Gorden. E, & K. Natarajan, *Emerging Scenario of Financial Services*, Himalaya Publishing House.
- 2) Kothari, C.R., *Investment Banking and customer service*, Arihand Publishers, Jaipur.
- 3) Kuchnal S.C. *Financial Management*, Vikas Publishing House, New Delhi
- 4) Maria John.S, *Financial Markets and Institutions*, Palani Paramount Publication, 2004.
- 5) Santhanam. B., *Financial Services*, Marsham Publications, 2003.
- 6) Srivastava, R.M. *Financial Decision Making, Problems and Cases*, Sultan & Sons, New Delhi.
- 7) Vasant Dasi, *Development Banking – Issues and options*, Himalaya Publishing House.

## **Major Based Elective II Advertising and Sales Promotion**

**Unit 1.** Advertising: Definition – Meaning – Basic features – Importance of Advertising in modern marketing – Role of Advertising in the National economy – Types of Advertising.

**Unit 2.** Advertising objectives- Advertising budget – Advertising copy – Elements of Advertising copy – Preparation of effective advertising.

**Unit 3.** Advertising Media: Types of media, Print media, Electronic media and other media- their characteristics – factors influencing the choice of media – media scheduling – media strategy and appeals – methods of measuring media effectiveness.

**Unit 4.** Advertising Department – Its organization and functions – Advertising Agencies – their role in advertising – functions of advertising agency – Regulations Advertising.

**Unit 5.** Sales Promotion – Nature and importance – forms of sales promotion – sale promotion tools and techniques – Premium Offer Prize promotion – displays – exhibition .

### **References:**

- 7) Amarchand,D & B.Varadharajan, *An Introduction to Marketing*, Vikas Publishing House, 1981.
- 8) Gupta C.B. & Dr.N.Rajan Nair, *Marketing Management*, Sultan Chand and Sons, New Delhi, 2006.
- 9) Mishra M.N., *Sales Promotion and Advertising Management*, Himalaya Publishing House,2004.
- 10) Philip Kotler & Kevin Lane Keller, *Marketing Management*, Prentice – Hall of India,New Delhi, 2005
- 11) Pillai RSN and Bagavathi, *Modern Marketing: Principles and Practice*, S.Chand & Co, New Delhi,2009
- 12) Rajkumar,S & V,Rajagopalan, *Sales and Advertisement Management*, S.Chand & co, New Delhi,2009

## **Major Based Elective III Entrepreneurship Development**

- Unit 1.** Entrepreneurship – Definition, Characteristics – Factors that influence Entrepreneurship development –Entrepreneurship in small scale and rural industries – Role of Cooperatives in E.D.P.
- Unit 2.** Entrepreneurship development programmes - Agencies for E.D.P. - Schemes and incentives for women and educated unemployment youth.
- Unit 3.** Project Formation and Planning - its significance - Financing agencies and Government - elements of project formulation - feasibility analysis - Techno Economic Analysis-market analysis and financial and cost benefit analysis.
- Unit 4.** Procedure and steps involved in establishing small scale village industries , licensing - Project formulation – Finance, marketing labour.
- Unit 5.** Prominent village and small scale industries in the region/district- operational features and problems –field visits – Entrepreneurial profiles of such industries.

**References:**

- 1) Baumbach C.M. & R.Manusco, *Entrepreneurship and Venture Management*, DBT Araporevale & Sons, Bombay, 1981.
- 2) Director of Industries, *A Guide to Small Scale Entrepreneurs*, Government of Tamil Nadu Chennai, 1985.
- 3) Holt, *Entrepreneurship*, Prentice Hall, New Delhi, 1982.
- 4) Rao. T.V. and Udai Pareek, *Developing Entrepreneurship – A Handbook, Learning systems*, Greeter Kailash, New Delhi, 1978.
- 5) Saravanel P. *Entrepreneurship Development, Principles, Policies and Programmes*, Author, 1987.
- 6) Srinivasan, S.B. *A Practical Guide to Industrial Entrepreneurs*, Sultan chand & sons, New Delhi, 1981.

## Major Based Elective III Cooperative Management

- Unit 1.** Cooperative Management: Meaning, Objectives, Functions and distinctive features - comparison between management roles in different types of enterprises- Principles of cooperative Management – Planning : Meaning, Objective in cooperatives, Decision making in cooperatives - Process of decision making – Technique of decision making.
- Unit 2.** Organization: Meaning, Objectives, Principles of organization distinctive features of Cooperative organizations - Democratic structure - General Board - Role of Managing committee and sub- committee- advantages of committees – authority line and staff concept, the delegation of authority role of Executive at various levels in the organization – Behavioral approach to organization.
- Unit 3.** Staffing: Meaning, Importance, Functions, Principles and directions – executive development programme in Cooperatives – Policies and procedures - Duties and responsibilities, selection and training – Development of executive development in Cooperatives - Performance appraisal – Promotion.
- Unit 4.** Direction: Meaning, Importance, Principles of Direction - Direction function in Cooperatives - Leadership – Qualities and qualification, different types – Official and non - official leadership at different levels – Communication – Directions of communication - Types of communication, Barriers to communication - Role of communication in cooperatives.
- Unit 5.** Control and Coordination: Meaning, Importance, Technique, Process of control in cooperatives, essentials of effective control system in cooperatives- Establishment of standards for control mechanism, coordination: meaning, importance, principles of coordination in cooperatives - areas of coordination in cooperatives- inter departmental coordination.

### References

- 1) Goel .B.D, *Cooperative Management and Administration*, Deep & Deep Publications, New Delhi 1984.
- 2) Lallen Prasan and Gulshan.S.S, *Management Principles and Practices*, Sultan Chand and Sons, New Delhi.1982
- 3) Nakkiran.S, *A Treatise on Cooperative Management*, Rainbow Publications Coimbatore, 1901.
- 4) Rana, J.M and Harman Lamm, *Cooperative Management*, International Cooperative Alliance, New Delhi, 1973
- 5) Sherlekar S.S, *Business Organization and Management*, Himalayan Publication House, Bombay-1977.
- 6) Sinha and Sahaya .R, *Management of Cooperative Enterprises*, National Council for Cooperative Training, New Delhi, 1981.

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