

# ANNAMALAI UNIVERSITY

## B.Com. Cooperation

### DEGREE COURSE

### CBCS PATTERN

(With effect from 2021 -2022)

#### The Course of Study and the Scheme of Examinations

S.NO.	Part	Study Components		Ins. hrs /week	Credit	Title of the Paper	Maximum Marks		
		Course Title					CIA	Uni. Exam	Total
<b>SEMESTER I</b>									
1.	I	Language	Paper-1	6	4	Tamil/Other Languages	25	75	100
2.	II	English (CE)	Paper-1	6	4	Communicative English I	25	75	100
3.	III	Core Theory	Paper-1	5	3	Principles of Accountancy	25	75	100
4.	III	Core Theory	Paper-2	5	3	Theory of Cooperation	25	75	100
5.	III	ALLIED -1	Paper-1	6	3	Business Management	25	75	100
6.	III	PE	Paper-1	6	3	<b>Professional English for Commerce and Management I</b>	25	75	100
7.	IV	Environmental Studies		2	2	Environmental Studies	25	75	100
				<b>36</b>	<b>22</b>		<b>175</b>	<b>525</b>	<b>700</b>
<b>SEMESTER II</b>									
							<b>CIA</b>	<b>Uni. Exam</b>	<b>Total</b>
8.	I	Language	Paper-2	6	4	Tamil/Other Languages	25	75	100
9.	II	English (CE)	Paper-2	4	4	<b>Communicative English II</b>	25	75	100
10.	III	Core Theory	Paper-3	5	3	Cooperative Development in India	25	75	100
11.	III	Core Theory	Paper-4	5	3	Banking Theory, Law and Practice	25	75	100
12.	III	ALLIED-1	Paper-2	6	5	Business Economics	25	75	100
13.	III	PE	Paper-2	6	3	<b>Professional English for Commerce and Management II</b>	25	75	100
14.	IV	Value Education		2	2	Value Education	25	75	100
15.	IV	Soft Skill		2	1	Soft Skill	25	75	100
				<b>36</b>	<b>25</b>		<b>200</b>	<b>600</b>	<b>800</b>

S.NO.	Part	Study Components		Ins. hrs /week	Credit	Title of the Paper	Maximum Marks		
		Course Title					CIA	Uni. Exam	Total
<b>SEMESTER III</b>									
16.	I	Language	Paper-3	6	4	Tamil/Other Languages	25	75	100
17.	II	English (CE)	Paper-3	6	4	English III	25	75	100
18.	III	Core Theory	Paper-5	5	4	Marketing	25	75	100
19.	III	Core Theory	Paper-6	4	3	Cooperative Financial Institutions	25	75	100
20.	III	ALLIED-2	Paper-3	4	3	Business Communication	25	75	100
21.	IV	Skill based Subject	Paper-1	3	2	Office Management	25	75	100
22.	IV	Non-major elective	Paper-1	2	2	1. Fundamentals of Cooperation 2. Cooperative Finance and Banking	25	75	100
				<b>30</b>	<b>22</b>		<b>175</b>	<b>525</b>	<b>700</b>
<b>SEMESTER IV</b>									
23.	I	Language	Paper-4	6	4	Tamil/Other Languages	25	75	100
24.	II	English (CE)	Paper-4	6	4	English IV	25	75	100
25.	III	Core Theory	Paper-7	4	3	Production, Trade and Services Cooperatives	25	75	100
26.	III	Core Theory	Paper-8	5	3	Business Tools for Decision Making	25	75	100
27.	III	ALLIED-2	Paper-3	5	5	Elements of Research Methods	25	75	100
28.	IV	Skill based Subject	Paper-2	2	2	SBE: Office Management Tools	25	75	100
29.	IV	Non-major elective	Paper-1	2	2	1. Cooperatives in Foreign Countries 2. Cooperative Bookkeeping System	25	75	100
				<b>30</b>	<b>23</b>		<b>175</b>	<b>525</b>	<b>700</b>
<b>SEMESTER V</b>									
30.		Core Theory	Paper-9	6	4	Cooperative Legislation	25	75	100
31.		Core Theory	Paper-10	5	4	Auditing	25	75	100
32.		Core Theory	Paper-11	6	5	Computer Applications in Business	25	75	100
33.		Core Theory	Paper-12	6	4	Management Accounting	25	75	100
34.		Major - Based elective	Paper-	4	3	Entrepreneurial Development	25	75	100
35.		Skill based Subject	Paper-3	3	2	Communication & Interpersonal Skills	25	75	100
				<b>30</b>	<b>22</b>		<b>150</b>	<b>450</b>	<b>600</b>

S.NO.	Part	Study Components		Ins. hrs /week	Credit	Title of the Paper	Maximum Marks		
		Course Title					CIA	Uni. Exam	Total
<b>SEMESTER VI</b>									
36.		Core Theory	Paper-13	5	4	Cooperative Management and Administration	25	75	100
37.		Core Theory	Paper-14	4	4	Cooperative Audit	25	75	100
38.		Project		5	5	Project Work	25	75	100
39.		Core Theory	Paper-15	5	4	Computerized Accounting	25	75	100
40.		Major Based Elective	Paper-	4	3	Rural Banking	25	75	100
41.		Major Based Elective	Paper-	5	3	Financial Services	25	75	100
42.		Skill based Subject	Paper-4	2	2	Cooperative Practical Training	25	75	100
43.		Extension Activities			1		100	-	100
				30	<b>26</b>		<b>275</b>	<b>525</b>	<b>800</b>
					<b>140</b>		<b>1150</b>	<b>3150</b>	<b>4300</b>

<b>Part</b>	<b>Subject</b>	<b>Papers</b>	<b>Credit</b>	<b>Total Credits</b>	<b>Marks</b>	<b>Total Marks</b>
Part I	Languages	4	4	16	100	200
Part II	Communicative English	4	4	16	100	200
Part III	Allied (Odd Semester)	2	3	6	100	200
	Allied (Even Semester)	2	5	10	100	200
	Electives	3	3	9	100	300
	Core	15	(3-5)	54	100	1900
	Professional English	2	3	6	100	200
	Compulsory Project (Group/Individual Project)	1	5	5	100	100
Part IV	Environmental Science	1	2	2	100	100
	Soft skill	1	1	1	100	100
	Value Education	1	2	2	100	100
	Lang. & Others /NME	2	2	4	100	200
	Skill Based	4	2	8	100	400
Part V	Extension Activities	1	1	1	100	100
	<b>Total</b>	<b>43</b>		<b>140</b>		<b>4300</b>

## **CORE COURSE I**

### **PRINCIPLES OF ACCOUNTANCY**

**Objective :** To understand the basic principles of accounts and its applications in Business.

**(Theory & Problem)**

#### **UNIT I:**

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

#### **UNIT II:**

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

#### **UNIT III**

Accounts of Non-profit organization – Bills of exchange – Average due date – Account Current.

#### **UNIT IV**

Consignments and Joint Ventures.

#### **UNIT V:**

Single Entry System. Depreciation -Methods, provisions and reserves.

**(Theory 20% Problems 80%)**

#### **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, **Modern Accountancy**, Tata McGraw Hill, New Delhi.
6. Arulanandam, “**Advanced Accountancy**,” Himalaya Publication, New Delhi.
7. S.Manikandan&R.RakeshSankar,” **Financial Accounting**,” Scitech Publications Pvt Ltd, Chennai. Volume I & II.
8. T.S.Reddy&Dr.A.Murthy, “**Financial Accounting**,” Margham Publications, Chennai.

**CORE COURSE II**  
**THEORY OF CO-OPERATION**

**Objective :** To gain fundamental knowledge about Co-operation and its concepts

**UNIT-I**

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

**UNIT-II**

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

**UNIT-III**

**Co-operation and Other Forms of Economic Organisations:** Co-operation and Corporate concerns: Joint Stock Company and Partnership Firm, Co-operation and Public Utility Concerns, Trade Union, Self-Help Groups and Co-operatives.

**UNIT-IV**

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

**UNIT-V**

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

**Books Recommended:**

1. Krishnaswami O.R., Fundamentals of Co-operation: S. Chand & Company, Delhi, 1989.
2. Krishnaswami O.Rr & V. Kulandaisamy, Theory of Co-operation- An indepth Analysis,: Shanma Publication, Coimbatore, 1992.
3. Mathur B,S. Co-operation in India, Sahithya Bhavan Publishers, Agra 1989
4. Bedi,R.D., Theory, History and Practice of Co-operation. R. Lal Book Depot, Meerut,2001
5. Krishnaswami O.R and Dr.V.Kulandaiswamy- Co-operative – Concept and Theory (Ist Edition, 2000)
6. V.Saradha- Theory of Co-operation
7. T.N Hajela- Co-operation Principles, Problems and Practice, 7<sup>th</sup> Edition, 2010
8. [www.ica.coop](http://www.ica.coop)
9. [www.ica-ap.coop](http://www.ica-ap.coop)

**ALLIED COURSE –I**  
**BUSINESS MANAGEMENT**

**Objective :** To impart knowledge on the concepts and principles of Management and application of practices in various organisation.

**(Theory only)**

**UNIT I**

Management – Definition, nature, scope, functions and Levels of Management-Art, Science or Professional concept - functions of Managers- Development of management thought – Contribution by F.W.Taylor, Henry Fayol and others.

**UNIT II**

Planning –Classification – Objectives – characteristics-Steps - process- types- advantages - limitations, Decision making – Policies.

**UNIT III**

Organisation and Structure– Types – Supervision and Span of Control - Departmentation – Organisation charts – Authority and Responsibility- Delegation and Decentralisation.

**UNIT IV**

Motivation - types -Theories – Maslow, Herzberg, McGregor and others.  
Communication - Principles - types and barriers of communication.

**UNIT V**

Leadership –functions - styles - theories. Co-ordination – features – types and techniques. Control- process- effective control system - Techniques of control.

**Text and Reference Books (Latest revised edition only)**

1. DinkarPagare, “**Principles of Management,**” Sultan Chand & Sons New Delhi.
2. K. Sundar, “**Principles of Management,**” Vijay Nicole Imprints Private Limited, Chennai.
3. Drucker Peter F, Butterworth Heinemann,” **Management Challenges,**” Oxford, Mumbai
4. Wehrich and Koontz, et.al,“ **Essentials of Management,**” Tata- McGraw Hill, New Delhi.
5. Fred Luthans,” **Organizational Behaviour;**” McGraw Hill, NewYork.
6. Louis A.Allen, “**Management and Organisation,**” McGraw Hill, Tokyo.
7. Hampton, David R,“**Modern Management**”, McGraw Hill, New York.
8. Stoner and Free, “**Management,**”Prentice - Hall, New Delhi.
9. Prasad. L.M, “**Principles & Practice of Management**”, Sultan Chand & Sons, New Delhi.

## **CORE COURSE III**

### **CO-OPERATIVE DEVELOPMENT IN INDIA**

**Objective :** To enable the students to understand Co-operative development in India during pre-independence, post-independence and globalised era

#### **UNIT I**

Co-operative Development in India: Major stages, Pre-independence era: Nicholson's Report, Co-operative Credit Societies Act 1904 –Co-operative Societies Act,1912 - Maclagan Committee (1914), Royal Commission on Agriculture (1927) - Co-operative Planning Committee (1959).

#### **UNIT II**

Co-operative Development under Five Year Plans: Major findings and recommendations of AIRCSC, AIRCRC, Metha Committee, Agricultural Credit Review Committee - Integrated Co-operative Development Project (ICDP) - Development Action Plan (DAP) - Liberalization and Co-operative Sector.

#### **UNIT III**

Co-operative Education : Meaning and significance. Member education: its importance, present arrangements for member education at various levels: Co-operative training - institutional arrangements for co-operative training in Tamil Nadu.

#### **UNIT IV**

Growth and performance of Co-operatives in Tamilnadu: Social and economic significance - Market Share - schemes and Programmes of the Govt. for Co-operative Development.

#### **UNIT V**

Challenges before Co-operatives: Strengths, Weaknesses, Opportunities and Threats- New Generation Co-operatives.

#### **REFERENCE BOOKS**

1. Bedi R.D., Theory, History and Practice of Co-operation, R, Lal Book Depot, Meerut, 2001.
2. Hajela T.N., Co-operation: Principles, Problems and Practice, Konark Publishers, New Delhi,2000
3. Mathur. B.S, Co-operation in India, Sahithya Bhavan Publishers, Agra, 2000.
4. Krishnaswamy O.R & V.Kulandaisamy, Co-operation -Concept and Theory, Arundhra Academy, Coimbatore, 2000.
5. Krishnaswamy, O.R. Fundamentals of Co-operation, S. Chand & Co., New Delhi, 1989.
6. Samiyudeen, Co-operative sector in India, S.Chand & Company, New Delhi, 1983



## **CORE COURSE – IV**

### **BANKING THEORY, LAW AND PRACTICE**

**Objective:** To impart knowledge on the theory and practice of Banking and to understand the process of Banking activities.

**(Theory only)**

#### **UNIT I:**

Definition of the term banker and customer – General relationship – special relationship – main functions and subsidiary services rendered by banker – agency services and general utility services.

#### **UNIT II:**

Operations of Bank Accounts – Fixed Deposits – Fixed Deposit Receipt and it's implications – Savings Bank accounts – Current accounts – Recurring Deposit accounts- New Deposit savings schemes introduced by Banks – Super Savings Package – Cash Certificate, Annuity Deposit – Reinvestment plans – Perennial Premium plan – Non Resident (External) accounts Scheme.

#### **UNIT III:**

Types of Customers – Account holders – Procedure for opening and closing of accounts of Customers- particulars of individuals including Minor, illiterate persons- Married women – Lunatics – Drunkards – Joint Stock Companies – Non-Trading Associations – Registered and Unregistered Clubs – Societies, Attorney - Executive and administration – Charitable institutions – trustees – Liquidators – Receivers – Local authorities – steps to be taken on death, Lunacy, Bankruptcy – winding up in case of Garnishee Order.

#### **UNIT IV:**

Paying and collecting bankers – rights, responsibilities and duties of paying and collecting banker – precautions to be taken in payment and collection of cheques – protection provided to them – nature of protection and conditions to get protection – payment in due course – recovery of money paid at mistake.

#### **UNIT V:**

Pass book and Issue of duplicate pass book – cheques - Definition of a cheque – requisites of a cheque – drawing of a cheque - types of cheque – alteration – marking – crossing – different forms of crossing and their significance – Endorsement loss of cheques in transit – legal effect. Modern Banking, Banking practice – e banking – Internet banking – Mobile banking – ATMS- Cash Machine – EFT (Electronic Fund Transfer) – RTGs, NEFT, MICR.

**Text and Reference Books (Latest revised edition only)**

1. Sundaram and Varshney, “**Banking Theory, Law & Practice**” Sultan Chand Company, New Delhi
2. S.M. Sundaram “**Banking Theory, Law & Practice**” Sri Meenaksi Publications, Karaikudi
3. M.Kumar, Srinivasa, “**Banking Theory, Law & Practice**” New Central Book Agency, Kolkata
4. **Tanna’s “Banking Law & Practice in India**” M.S. Ramasamy, Sultan Chand Company, New Delhi.
5. B.Santhanam, “**Banking Theory, Law & Practice**” Margham Publications, Chennai.
6. B.Santhanam, “**Banking Theory Law & Practice**”, Margham Publications, Chennai.

**ALLIED COURSE II  
BUSINESS ECONOMICS**

**Objective:** To understand the concepts and application of economic tools in business.  
**(Theory only)**

**UNIT I**

Business Economics – definition - Scope and Nature Art or Science –Concepts – relationship with other disciplines - Micro and Macro Economics relating to business.

**UNIT II**

Demand Analysis- Demand Schedule - Law of Demand- Demand curves- Elasticity of Demand- Demand forecasting - Indifference curve analysis- Marginal rate of substitution – Consumer’s equilibrium.

**UNIT III**

Production function-Factors of production - Isoquant analysis -scale of production- economies of large scale production and limitations.

**UNIT IV**

Supply-supply schedule-Law of supply - Supply curve-Elasticity of supply.Market structure- Equilibrium of firm and industry- Optimum firm. Meaning and characteristics of perfect, monopoly, duopoly oligopoly and monopolistic markets. Pricing under Perfect & Monopolistic competition

**UNIT V**

National Income- concept – Measurement – inequalities of income – Fiscal policy method. Public Finance – Definition – Scope - importance.

**Text and Reference Books (Latest revised edition only)**

1. Dr.S.Sankaran, .”**Business Economics**”Margam Publications, Chennai.
2. Misra and Puri, .”**Business Economics**”Himalaya Publications, Mumbai
3. MithaniD.M. .”**Business Economics**”,Himalaya Publications, Mumbai
4. K.P.M.Sundharam and sundharam, .”**Business Economics**”sultanchand& co., New Delhi.
5. P.Ravilochanan, .”**Business Economics**”Ess Pee Kay Publishing House
6. P.N.Reddy and Appannaiah, .”**Business Economics**”S.Chand& Co., Chennai.
7. T.Aryamala, .”**Business Economics**”Vijay Nicole Imprints Private Limited, Chennai.
8. S.Sankaran, “**Business Economics**”,Margham Publications, Chennai.

## SEMESTER – III

### CORE COURSE – V (CC) MARKETING

**Objectives :** To enable the students to gain knowledge about marketing and its promotional aspects.

**(Theory only)**

#### Unit I

Marketing - Evolution – Definition- classification- objectives- selling vs. marketing – Marketing a science or art? - Modern Concept of marketing – role of marketing in economic development - Functions – buying- selling - transportation – warehousing – standardization – Grading – Packaging- ISO Series and AGMARK - ISI.

#### Unit II

Buyer's behaviour – Buying motive – Market segmentation - Product - Features - Classification - New Product Planning and Development - Product Mix - Product Life Cycle - Branding - Brand Loyalty and Equity.

#### Unit III

Pricing - Objectives - Factors - Methods and strategies. Channels of Distribution – Wholesaler and Retailer – Services rendered by them.

#### Unit IV

Sales Promotion –types- Need –Sales Promotion mix– Advertising – Publicity- Personal selling - Advantages - Limitations.

#### Unit V

Marketing Information System - Marketing Research - Features –Direct marketing - E Business – Telemarketing - Mail order business .

#### Text and Reference Books (Latest revised edition only)

1. R.S.N.Pillai&Bagavathi , “**Modern Marketing**,” S.Chand& Co., New Delhi.
2. RajanNair.N.,SanjithR.Nair,” **Marketing**,” Sultan Chand & Sons, New Delhi.
3. Kotler Philip, “**Marketing Management**,” Prentice Hall of India (Pvt) Ltd., New Delhi.
4. Monga&ShaliniAnand, “ **Marketing Management**,” Deep & Deep Publications, New Delhi.
5. Dr. L. Natarajan , “**Marketing**,” Margham Publications, Chennai.
6. Grewal , “**Marketing**,” Tata McGraw Hill management, New Delhi.
7. B.S.Raman, “**Marketing**,” United Publishers, Mangalore.
8. Dr. J. Jayasankar, “**Marketing**,” Margham Publications, Chennai.
9. K.Sundar, “**Essentials of Marketing**,” Vijay Niclole Imprints Pvt. Ltd, Chennai.

## CORE COURSE – VI (CC)

### COOPERATIVE FINANCIAL INSTITUTIONS

#### Objective :

To impart the students the basic functions of cooperative banking and financial institutions in India

Unit 1 : **Agricultural Cooperative Credit:** Primary Agricultural Cooperative Societies, LAMPS – District & State Cooperative Banks – Constitution and management, structure, resource mobilization, lending and recovery management- Business Development Plan.

Unit 2 : **Long Term Cooperative Credit:** Features of long term credit-Need for separate agency–Primary Agriculture and Rural Development Banks – organizational pattern, sources of funds – loaning procedures – State Agriculture and Rural Development Bank: Objectives, constitution, source of funds, diversified lending

Unit 3 : **Non-agricultural Cooperative Credit:** Constitution – objectives – functions of Urban Cooperative Banks – Employees Cooperative Credit Societies – Industrial Cooperative Banks.

Unit 4 : **Banking Regulations Act 1949** (As Applicable to Cooperative Societies): Salient features - Provisions

Unit 5 : **Management of Cooperative Finance and Banking Institutions** –Viability Norms, NPA, Recovery Management, Government Sponsored Schemes – Group lending – Challenges before Cooperative Finance and Banking Institutions in the globalised economy

#### Books Recommended:

- 1) Chouby B.N (1968), *Cooperative Banking in India*, Asia Publishing House, Bombay.
- 2) GOI (2004) *Report on the Task Force on Revival of Cooperative Credit Institutions (ST Structure)*.
- 3) Laud G.M (1956), *Cooperative Banking in India*, The Cooperators Book Depot, Bombay.
- 4) Nakkiran S (1980), *Agricultural Financing in India*, Rainbow Publications, Coimbatore.
- 5) Nakkiran S (1982), *Urban Cooperative Banking*, Rainbow Publications, Coimbatore.
- 6) Nakkiran S. & John Winfred A (1988), *Cooperative Banking in India*, Rainbow Publications, Coimbatore.
- 7) Ravichandran, K (2000), *Crop Loan system and Overdue*, Spellbound Publications, Rohtak.
- 8) Ravichandran K and S.Nakkiran (2009), *Cooperation: Theory and Practice*, Abijit Publications, Delhi.

**ALLIED COURSE – III (AC)**  
**BUSINESS COMMUNICATION**

**Objective:**

To enable the students to write business letters effectively and develop communication skills.

**Unit - I**

Nature and Scope of Business Communication – Meaning and Importance of Communication, Kinds of Business Letters – Layout – Barriers to Communication.

**Unit - II**

Enquiry and Reply – Orders and their Execution – Credit and Status enquiries – Claims and Adjustments.

**Unit - III**

Collection Letters – Sales letters – Circular Letters – Bank Correspondence; Correspondence of a Company Secretary.

**Unit - IV**

Application Letters – Meaning, Types- Guidelines to write Application letters and Resumes - Form and content of an Application letter. Report writing – Features, Types of Reports, Organisation of a Business Report, Preparation of Report – Long and Short Report: Report by Individuals and Committees.

**Unit - V**

Modern Communication methods – Online Communication – Fax, E-mail, Voicemail, SMS, Internet, Tele – Conferencing, Video – Conferencing, Electronic Bulletin Boards.

**Text and Reference Books (Latest revised edition only)**

1. Essentials of Business Communication – Rajendra Pal and J.S. Korlahalli.
2. Effective Business English and Correspondence by M.S.Ramesh and Pattenshetty – R.Chand& Company
3. Business Correspondence and Report writing by Sharma and Krishna Mohan – TMH.

**NON MAJOR ELECTIVE – I (A)**  
**FUNDAMENTALS OF CO-OPERATION**

**Objective :** To gain fundamental knowledge about Co-operation and its concepts

**Unit – I:** Meanings of Co-operation : Definition, Meaning and Salient Features of Co-operation  
Economic and Social benefits of Co-operation.

**Unit – II** Economic Systems : Meanings & Objectives – Capitalism, Socialism and Co-operation.

**Unit – III** Co-operative Thoughts : Contribution of Robert Owen, Dr. William King and Raiffeisen.

**Unit - IV** Principles of Co-operation : Evolution of Co-operative Principles – Rochdale Pioneer's Principles.

**Unit – V** Analysis of Co-operative Principles : Reformulation by ICA Commission in 1937, 1966 and 1955.

**REFERENCE BOOKS**

1. Krishnaswami O.R., Fundamentals of Co-operation: S. Chand & Company, Delhi, 1989.
2. Krishnaswami O.Rr & V. Kulandaisamy, Theory of Co-operation- An indepth Analysis,: Shanma Publication, Coimbatore, 1992.
3. Mathur B,S. Co-operation in India, Sahithya Bhavan Publishers, Agra 1989
4. Bedi,R.D., Theory, History and Practice of Co-operation. R. Lal Book Depot, Meerut,2001
5. Krishnaswami O.R and Dr.V.Kulandaiswamy- Co-operative – Concept and Theory (Ist Edition, 2000)
6. V.Saradha- Theory of Co-operation
7. T.N Hajela- Co-operation Principles, Problems and Practice, 7<sup>th</sup> Edition, 2010

## NON MAJOR ELECTIVE – I (B)

### COOPERATIVE FINANCE AND BANKING

Objectives: To impart the students the basic functions of cooperative banking and financial institutions in India.

- 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.



## CORE COURSE – VII (CC)

### PRODUCTION, TRADE AND SERVICES COOPERATIVES

#### Objective

To enable the students to gain practical knowledge on the functioning of various types of cooperatives in the Micro Small and Medium Enterprise sectors in India

- Unit 1 : **Marketing Cooperatives:** Origin and Development of Cooperative Marketing in India - Primary and Apex Cooperative Marketing Societies in India - their Constitution and working – Various forms of assistance available from Government and NCDC-Regulated Markets
- Unit 2 : **Dairy Cooperatives:** Place of Dairying in the Indian National Economy - Structure of Dairy Cooperatives – NDDB - Operation Flood Schemes - AMUL Pattern - Working and Functions of National Dairy Cooperative Federation - State Cooperative Milk Producers Federation -District Cooperative Milk Producers Union and Primary Cooperative Milk Producers Society - Recent Developments
- Unit 3 : **Consumer Cooperatives:** Need and Importance - Origin and Development – Structure and Working of Primary, Central and Apex Consumer Cooperatives – NCCF – Supermarkets - Recent Developments
- Unit 4 : **Industrial and Processing Cooperatives:** Origin, 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 5 : **Other Cooperatives:** Labour Contract Societies - Cooperative Printing Press - Cooperative Hospitals - Cooperative Publishers and Colleges - Common Property Resource (CPR) Cooperatives: Lift Irrigation Societies - Fisheries Cooperatives and Forest Produce Cooperatives

#### Books Recommended

- 1) Hajela, T.N., (2010) *Cooperation: Principles, Problems and Practice*, Konark Publishing House, New Delhi
- 2) Kamat G.S (1986), *Managing Cooperative Marketing*, Himalaya, Bombay.
- 3) Kulandaiswamy, V (1986), *Cooperative Dairying in India*, Rainbow Publications, Coimbatore.
- 4) Mahajan K.A (1993), *Cooperative Marketing*, Anmol Publications Pvt Ltd., New Delhi.
- 5) Ravichandran, K and S.Nakkiran (2009), *Cooperation: Theory and Practice*, Abhijeet Publications, New Delhi.
- 6) Rayudu, C.S (1992), *Industrial Cooperatives*, Northern Book Centre, New Delhi.

## **CORE COURSE VIII (CC)**

### **BUSINESS TOOLS FOR DECISION MAKING**

#### **Objective:**

To enable the students to know the importance of business tools and its application in decision making

#### **Unit - I**

Introduction – Meaning, Characteristics, Stages and Uses of Statistics – Classification and Tabulation – Diagrams and graphs – Bar and Pie diagrams – Graphs of one and two variables – Graphs of frequency distribution - Measure of central tendency – Arithmetic mean, Median, Mode, Geometric Mean and Harmonic mean.

#### **Unit - II**

Measures of Dispersion – Range – Quartile deviation – Mean deviation – Standard deviation – Co-efficient of variation - Measurement of Skewness (Karl Pearson & Bowley methods only)

#### **Unit - III**

Correlation – Simple correlation – Karl Pearson’s coefficient of correlation – Spearman’s rank correlation – Concurrent deviation method - Regression analysis – Simple regression – Regression equations.

#### **Unit - IV**

Analysis of Time series – Components – Methods – Semi average – Moving average - Method of least square – Interpolation – Meaning, Uses, Assumptions – Newton’s method only.

#### **Unit - V**

Index numbers – Price index numbers – unweighted and weighted – Tests in index numbers (Time and factor reversal tests only) - Cost of living index number – Aggregate expenditure method – Family budget method.

(Problem 80% and Theory 20%)

#### **Text and Reference Books (Latest revised edition only)**

1. Elements of Statistics by S.P. Gupta – Sultan Chand & Sons
2. Tools and Decision making by SL Aggarwal and SL Bharadwaj, Kalyani Publishers
3. Business Statistics by PA. Navanitham, Jai Publications, Trichy.
4. Elements of Practical Statistics by S.K. Kappor – Oxford and IBHP Publishing Company

**ALLIED COURSE IV (AC)**  
**ELEMENTS OF RESEARCH METHODS**

**Objective :** To Impart Skills for the basic understanding the Research Methodology in Social Science.

**Unit-I**

**Research:** Concept- Characteristics of Social Research, Identification of Research Problems-Use of library, Reference-Reading, URL and Documentation-Types of Research- Methods of Research: Historical Research-Descriptive–Research-Survey Research-Case Study-Experimental Research.

**Unit-II**

**Tools and Techniques of Research:** Observation-Interview-Schedule and Questionnaire, Scaling Techniques, Planning a Research Project: Review of Literature-Selection and Formulation of a Problem-Hypothesis-Research Design.

**Unit-III**

**Sampling:** Types of Sampling-Collection of Data- Tabulation-Analysis and Interpretation of Data-Report Writing-Techniques of Preparing Case Materials in Cooperative Management.

**Unit-IV**

**Statistical Analysis:** Definition, Characteristics, Importance, Limitations and uses of Statistics. Statistical Methods-Frequency Distribution- Diagrammatic Representation of Statistical Data. Averages: Mean, Median, Mode-Measuring Dispersion: Mean Deviation, Standard Deviation, Quartile Deviation, Co-efficient of Variation,

**Unit-V**

**Correlation:** Meaning, Types, Differences between Correlation and Regression- Karl Pearson's Co-efficient of Correlation and Rank Order Method. Regression: Concept- Regression Lines. Time Series: Meaning-use, Moving Average Method-Index Numbers: Meaning, Uses, Growth Rate & Growth Index.

**Reference Books:**

1. C.R.Kothari (2011), Research Methodology, New Age international Publication
2. P.saravana vel(2008), Research Methodology,Kitab Matal Publication.
3. Krishnaswami O.R (2010), Research Methods of Social Science, Himalayan and Reganathan Publication.
4. Gupta C.B.(2011) An Introduction in Statistical Methods, Himalayan and Reganathan Publication.

**NON MAJOR ELECTIVE - II (A)**  
**COOPERATIVES IN FOREIGN COUNTRIES**

**Objective**

To enable the students to get exposed to the functioning of different types of cooperatives across the world

**Unit 1 : Consumers Cooperatives in England:** Introduction – Evolution – Industrial Revolution – Robert Owen – Rochdale Pioneers – Retail Stores – Cooperative Wholesale Stores – (CWS – SCWS) – Functions – Features – Reasons for Success – Comparison to India.

**Unit 2 : Credit Union in Germany:** Background – Raiffeisen Societies – Schulze Banks – Functions- Features – Reasons for success.

**Unit 3 : Dairy Cooperatives in Denmark:** Background and Development – Constitution and Working – Features – Federations – Factors Contributing for the Success

**Unit 4 : Cooperative Marketing Societies in Canada** - Origin and Development - Wheat Pools - Purchase Associations – Functions - Features – Causes for Success.

**Unit 5 : Other types of Cooperatives in foreign Countries:** origin, development, features and causes for success of Cooperatives in Japan; China, Singapore, Israel, Sweden.

**Books Recommended**

- 1) Hajela T.N. (2010), *Cooperation Principles, Problems and Practice*, Konark Publishing House, New Delhi
- 2) John Winfred & Kulaindaiswamy, V. (1986) *History of Cooperative Thoughts*, Rainbow Publications, Coimbatore
- 3) Mathur B.S. (1999) *Cooperation in India*, Sahithya Bhavan Publishers, Agra.
- 4) Onafowokan O.Oluyombo (2012), *Cooperative Finance in Developing Economies*, Soma Prints Limited, Nigeria.

**NON MAJOR ELECTIVE - II (B)**  
**COOPERATIVE BOOK KEEPING SYSTEM**

**Objective**

To enable the students to understand the unique system of book keeping prevalent in cooperative societies and institutions

Unit 1 : **Fundamentals of Cooperative Accounting:** Evolution – distinctive features - differences between cooperative account keeping and double entry system – single entry system and cooperative account keeping.

Unit 2 : **Book keeping in Cooperatives:** Day Book – Meaning, Types, Day book and Cash Book – treatment of suspense account transactions

Unit 3 : **General Ledger 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 4 : **Preparation of Financial Statements:** Forms and preparation of trading account, profit and loss account and balance sheet in Cooperatives

Unit 5 : Vouchers and Books as recommended by Task Force on Revival of Rural Credit Institutions (ST/ MT Credit Structure)

**Books Recommended and other References**

- 1) GOI (2004), *Report of the Task Force on Revival of Rural Credit Institutions (ST Credit Structure)*.
- 2) Krishnasamy O.R. *Cooperative Account Keeping*, Oxford IBH Co, Ltd., New Delhi, 1992.
- 3) Manickavasagam, P (1989), *A Treatise on Cooperative Account Keeping*, Rainbow Publications, Coimbatore.
- 4) 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).
- 5) Samiuddin, Mahfoozur Rahman and Hifzur Rehman, *Cooperative Accounting and Auditing*, Himalaya Publishing House, New Delhi, 1989.

**CORE COURSE IX (CC)**  
**COOPERATIVE LEGISLATION**

**Objective**

To develop an understanding on the legal framework governing the functions of cooperatives in India with special reference to Tamil Nadu

**Unit 1 : Cooperative Legislation:** Need for legal frame work for cooperatives-History of Cooperative legislation in India- Cooperatives Credit Societies Act of 1904- Cooperative Societies Act of 1912 - Model Cooperative Societies Bill 1957 – Model Cooperative Societies Bill 1991–Multi - State Cooperative Societies Act 2002 – The Constitution (Ninety Seventh Amendment) Act 2011.

**Unit 2 : Tamil Nadu Cooperative Societies Act, 1983 and Rules, 1988:** Provisions Relating to Registration, Amendment of Bye Laws, Qualifications and Management of Cooperatives.

**Unit 3 : State Aid to Cooperatives** – Duties and privileges of Registered Societies - Properties and funds of Registered Societies - Net Profit Distribution.

**Unit 4 : Regulatory Provisions Relating to Cooperatives** – Audit, Inquiry, Inspection, Surcharge-Supersession of the Board-Winding up of Cooperatives- Settlement of Disputes.

**Unit 5 : Provisions Relating to Employees of Cooperatives:** Common Cadre-Recruitment Bureau-Selection, Placement– Offences and Penalties to Employees –Provisions Relating to Appeal, Revision-Review- Cooperative Tribunals.

**Books Recommended**

- 1) Calvert H (1959), *The Law and Principles of Cooperation*, Thacker Spink., Calcutta.
- 2) Goel.B.B (2006), *Cooperative Legislation: Trends and Dimensions*, Deep and Deep Publications, New Delhi.
- 3) Government of India (1991), *Report of the Committee on Model Cooperative Act*, Planning Commission.
- 4) Government of India (2002), *The Multi – State Cooperative Societies Act, 2002*.
- 5) Government of Tamil Nadu (1983), *Tamil Nadu Cooperative Societies Act*.
- 6) Government of Tamil Nadu (1988), *Tamil Nadu Cooperative Societies Rules of 1988*.
- 7) Ravichandran, K and S.Nakkiran (2009), *Cooperation: Theory and Practice*, Abhijeet Publications, New Delhi.
- 8) Weeraman P.E (1989), *The Effect of Cooperatives Law on the Autonomy of Cooperatives In South East Asia*, ICA, New Delhi.
- 9) Weeraman P.E (1994), *A Model Cooperatives Societies Law With the Authors Commentary*, ICA, New Delhi.

## **CORE COURSE – X (CC)**

### **AUDITING**

#### **Objective:**

To provide students an understanding about the principles and practice of Auditing.

#### **Unit – I**

Introduction – definition of audit – objects of audit – classification of audit – Internal audit – Periodical audit – Continuous audit – Interim audit – Balance sheet audit. Internal check – Internal control. Procedure of audit – audit programme – test check – Auditing vs. Investigation.

#### **Unit – II**

Vouching – cash and trading transactions, personal and impersonal ledgers.

#### **Unit – III**

Valuation and Verification of assets and liabilities. Depreciation and Reserves – Auditors duties regarding Depreciation and Reserves.

#### **Unit – IV**

Audit of Limited companies – share capital audit – share transfer audit – appointment, qualification, rights and liabilities of company auditors – Audit reports.

#### **Unit – V**

Divisible profits and Dividends – Audit of computerised Accounting.

#### **Text and Reference Books (Latest revised edition only)**

1. Spicer and Pegler's Practical Auditing by Ghatalia, S.V.- Allied Publishers Pvt Ltd.
2. Practical Auditing by B.N. Tandon, S.Sudharsanam and S.SundaraBalu – S.Chand publishing, New Delhi.
3. Text Book of Auditing by V.K. Batra and K.C. Bagarrta – TMH.
4. Auditing by Jagadish Prakash – Kalyani Publishers, Chennai.
5. Auditing by DinkerPagare – Sultan Chand & Sons, New Delhi.

## **CORE COURSE – XI (CC)**

### **COMPUTER APPLICATIONS IN BUSINESS**

#### **Objective:**

To enable the students to know the importance of computer application in business.

**(Theory - 60 marks ; UE: 45 ; IA: 15)**

#### **Unit – I**

Computer – Meaning – Characteristics – Areas of application – Components – Memory control unit – Input and output devices – Ms Word – Creating word documents – creating business letters using wizards – editing word documents – inserting objects – formatting documents – spelling and grammar check – word count – thesaurus, auto correct working with tables – opening, saving and closing documents – mail merge.

#### **Unit – II**

Spread sheet – Spread sheet programmes and applications – Ms Excel and features – Building work sheets – entering data in work sheets, editing and formatting work sheets – creating and formatting different types of charts - application of financial and statistical function – creating, analyzing and organizing data – opening and closing work books – Introduction to Pivot tables.

#### **Unit – III**

Fundamentals of Computerized accounting – Computerized accounting Vs manual accounting - Architecture and customization of Tally – Features of Tally – latest version – Configuration of Tally – Tally screens and menus – Creation of company – Creation of groups – Editing and deleting groups – Creation of ledgers – Editing and deleting ledgers – Introduction to vouchers – Vouchers entry – Payment vouchers – Receipt vouchers – Sales vouchers – Purchase vouchers – Contra vouchers – Journal vouchers – Editing and deleting vouchers.

**Unit – IV** Day books– Trial balance – Profit and Loss account – Balance sheet . Ratio analysis, Cash flow statement – Fund flow statement – Cost centre report – Inventory report - Bank Reconciliation Statement.

**Unit – V** The meaning and use MIS, System View of Business, Process of MIS, Development of MIS within the organization, Management Process, Information Needs, System Approach in Planning



**(Practical – 40 marks    UE: 30 marks IA:10 marks)**

## **LIST OF PRACTICAL**

### **MS (Unit I)**

1. Creating business letters
2. Creating an application for the job with the bio-data
3. Creating Circular letter with mail-merge options
4. Creating a Table by using the split and merge options

### **MS-Excel (Unit II)**

1. Creating a work sheet like mark sheet, Pay Slip, PF Contribution list etc.
2. Creating Charts
3. Creating a list for the enclosures
4. Filtering the data using Auto filter custom filters using comparison operations
5. Creating Pivot tables

### **Accounting Package (Unit III,IV and V)**

1. Preparing voucher entries for the given transactions.
2. Preparing final accounts from the trial balance given with any ten adjustments
3. Inventory report
4. Bank Reconciliation Statement

### **Text and Reference Books (Latest revised edition only)**

1. Computer Applications in Business – S.V. SrinivasaVallabhan – Sultan & Chand Publication.
2. Microsoft office – Jones & Derek – John wiley & sons inc.
3. Implementing Tally – A.K. Nadhani, BPB Publications.
4. Computer Application in Business – R. Paramasivam – S.Chand & Co, New Delhi.
5. Computer Application in Business: Dr.Joseph Anbarasu, Learntech Press

**CORE COURSE –XII (CC)**  
**MANAGEMENT ACCOUNTING**

**Objective:**

To enable the students to know the importance of management accounting and its concepts.

**Unit - I**

Management accounting – Definition – Objectives – Nature – Scope – Merits and limitations – Differences between management accounting and financial accounting – Financial statement analysis – Comparative statement – Common size statement – Trend percentage – Ratio analysis – Meaning – Classification – Liquidity, solvency, turnover and profitability ratios – Dupont chart – Construction of balance sheet.

**Unit - II**

Fund flow statement – Meaning – Preparation – Schedule of changes in working capital – Funds from operation – Sources and applications – Cash flow statement – Meaning – Difference between fund flow statement and cash flow statement – Preparation of cash flow statement as per Accounting Standard 3.

**Unit - III**

Budget and Budgetary control – Meaning – Advantages – Preparation of sales, production, production cost, purchase, overhead cost, cash and flexible budgets - Standard costing – Meaning, Advantages and Limitations.

**Unit - IV**

Variance analysis – Significance - Computation of variances (Material and Labour variance only) - Marginal costing – CVP analysis – Break even analysis – BEP - Managerial applications – Margin of safety – Profit planning.

**Unit - V**

Capital Budgeting – Meaning – Importance – Appraisal methods – Payback period — Accounting rate of return - Discounted cash flow – Net present value – Profitability index – Internal rate of return.

**Theory: 20% Problem: 80%**

**Text and Reference Books (Latest revised edition only)**

1. Management accounting by S.N.Maheswari – Sultan Chand & sons publications, New Delhi
2. Management accounting by Sharma and Guptha, Kalyani Publishers, Chennai.
3. Management accounting by R.Ramachandran and R.Srinivasan – Sriram publication
4. Management accounting by A. Murthi and S. Gurusamy, Vijay Nicole Publications, Chennai.
5. Management Accounting by R.S.N.Pillai&V.Baghavathi – S.Chand& Co, Mumbai
6. Management accounting by Hingorani&Ramanathan – S.Chand& Co, New Delhi.

**MAJOR BASED ELECTIVE – I**  
**ENTREPRENEURIAL DEVELOPMENT**

**Objectives:**

To enable the students to understand the conceptual and applied knowledge about Entrepreneurship.

**Unit – I**

Entrepreneurship – Definition, Concept, Nature , Characteristics , functions , types and phases of EDP, Development of women and rural entrepreneurs – Women Council Scheme.

**Unit – II**

The start-up process, Project identification – selection of the project – project formulation and evaluation – feasibility analysis, Project Report.

**Unit – III**

Institutions in the development of entrepreneurs – DIC, SIDO, NSIC, MSMEDI – SSIC, SIDCO – ITCOT, IIC – KVIC.

**Unit – IV**

Institutional finance to entrepreneurs: IFCI, SFC, TIIC, LIC and GIC, SIPCOT – SIDBI – Commercial banks - Venture capital.

**Unit – V**

Incentives and subsidies – Subsidised services – seed capital assistance – Taxation benefit to SSI. Role of entrepreneur in export promotion and import substitution.

**Text and Reference Books (Latest revised edition only)**

1. Dynamics of Entrepreneurial Development by Vasant Desai – Himalaya Publishing House, New Delhi.
2. Entrepreneurship & Small Business Management by Dr.C.B. Gupta and Dr.S.S.Khanka-Sultan Chand & Sons, New Delhi.
3. Fundamentals of Entrepreneurship and Small Business by Renu Arora & S.KI.Sood – Kalyani Publishers, Chennai.
4. Entrepreneurial Development by Dr.S.S. Khanka – S.Chand& Co, New Delhi.
5. Entrepreneurial Development by Dr. P. Saravanavel, Learntech Press Trichy.
6. Entrepreneurial Development by Dr.S.G. Bhanushali- Himalaya Publishing House,New Delhi.

## CORE COURSE – XIII (CC)

### COOPERATIVE MANAGEMENT AND ADMINISTRATION

#### Objective

To enable the students to understand the fundamentals in management, decision making and execution aspects in cooperative enterprises

Unit 1 : **Cooperative Management:** Definition, objectives – features, management functions applied to Cooperatives

Unit 2 : **Management Structure of Cooperatives:** Management team, general body, board of directors – committees – chief executives and Office Management

Unit 3 : **Functional Areas of Management in Cooperatives:** Production, Materials, Financial, Personnel and Marketing.

Unit 4 : **Issues in Cooperative Management** – Professionalisation – Management Development Programmes – Deofficialisation of Cooperative Management – Operational Efficiency of Cooperatives.

Unit 5 : **Cooperative Administration:** Departmental set-up – functional Registrars and their powers – legal provisions and administrative powers of the Registrar affecting the cooperatives.

#### Books Recommended

- 1) I.C.A (1977), *Readings in Cooperative Management*, New Delhi.
- 2) Kamat G.S. *New Dimensions of Cooperative Management*, Himalaya Publishing House, New Delhi, 1987.
- 3) Krishnaswamy, O.R (1976), *Cooperative Democracy in Action*, Somaiya Publishing House, Mumbai.
- 4) Kulandaisamy, V (2000), *Cooperative Management*, Arurdhra Academy, Coimbatore.
- 5) Nakkiran S (2013), *Cooperative Management*, Deep and Deep Publications, New Delhi.
- 6) Sha A.K (1984), *Professional Management for Cooperative*, Vikas Publishing House, New Delhi.
- 7) Sinha S.K. & R. Sahaya (1981), *Management of Cooperative Enterprises*, NCCT, New Delhi.

## CORE COURSE – XIV (CC)

### COOPERATIVE AUDIT

#### Objective

To enable the students to understand the concepts of general as well as cooperative audit

Unit 1 : **Audit:** Commercial and cooperative audit- origin, definition, objectives, advantages, nature and scope of audit-Difference between commercial and cooperative audit- Rights, duties, responsibilities of commercial auditor- Audit programme- Vouching of cash and trade transactions- routine checking, importance of routine checking- Auditing in an EDP environment.

Unit 2 : **Verification and Valuation of Assets and Liabilities:** Meaning of verification- mode of valuation of various assets and liabilities- Depreciation- definition, objectives, methods- auditor's duty- Reserve- meaning, various reserves- Audit of final accounts- profit and loss account- balance sheet and relationship between them.

Unit 3 : **Rights, Duties and Responsibilities of Cooperative Auditor:** Cooperative Audit- meaning, objectives, need, types and Department of Cooperative Audit in Tamil Nadu- Auditor's responsibility- Inspection and supervision- Commencement of cooperative audit- audit programme- mechanical and administrative audit.

Unit 4 : **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,

Unit 5 : **Embezzlement and Fraud:** Various methods- Methods of their detection- Safeguard to empty in internal checking and internal audit.

#### Books Recommended:

- 1) Department of Cooperative Audit (2010), *Cooperative Audit Manual*, Government of Tamil Nadu, Chennai.
- 2) Krishnaswami, O.R., (1980), *Cooperative Audit*, NCCT, New Delhi.
- 3) Rao, Kameswara Y., (1998), *Principles and Practice of Cooperative Audit*, Sri Meheresh Publications, Hyderabad.
- 4) Samiuddin, Mahfoozur Rahman and Hifzur Rehman, *Cooperative Accounting and Auditing*, Himalaya Publishing House, New Delhi, 1989.
- 5) Tandon, B.N., S.Sudharsanam and S.Sundharabahu., (2013), *A Handbook of Practical Auditing*, S.Chand Publishing, New Delhi.

**CORE COURSE – XV (CC)**  
**COMPUTERISED ACCOUNTING**

**Objective:**

To make the students to learn about the application of computers in accounting.

**Unit - I**

Accounting packages: computerized accounting – meaning and features – advantages and disadvantages – computerized vs manual accounting – creating of company – grouping of accounts – creation accounts and inventory – entering transactions: Vouchers – types – numbering – deleting and editing vouchers – opening and closing balances – stock valuation.

**Unit - II**

Computerized accounting: computers and financial application, accounting software packages. An overview of computerized accounting system – salient features and significance, concept of grouping of accounts. Codification of accounts, maintaining the hierarchy of ledger, generating accounting reports.

**Unit - III**

Introduction of tally: starting tally – gateway to tally and exit from tally: company creation in tally, saving the company profile. Alteration / deletion of company, selection of company; account groups and ledgers hierarchy of account groups and ledgers, reserved account groups, account groups balance sheet – account groups of liabilities, account groups of assets account groups of profit & loss account – account groups of direct income and direct expenses apart from sale and purchases, indirect income and indirect expenses account masters – account groups creation and account ledgers creating feeding of opening balances alteration / deletion of account master records feeding of closing stock value

**Unit - IV**

Reports: petty cash book – trial balance – profit and loss account – balance sheet – group wise - accounts wise – data range reports – preparation of departmental accounts – preparation of bank accounts – bank reconciliation statement – stock reports – budget variance reports – transactions list – accounts list.

**Unit - V**

Tax accounting: value added tax (VAT): VAT register, VAT reports – service tax: service tax register, service tax reports – MS-Excel – introduction – menus, commands, toolbars and their icons – functions.

**Text & Reference Books (Latest revised edition):**

1. Krishnan, N., Windows and MS office 2000 with database concepts, Scitech publications
2. Dr. S.V.Srinivasa Vallabhan, Computer Application in business - Sultan chand and sons.
3. Computer Application in Accounting software – by P.Kasivairavan – Friends publication.
4. List of Practical: Pay roll preparation in MS. Excel, Income Tax preparation in MS.Excel, Accounting package: Tally.
5. Computer Applications in Business – Mohankumar K & Rajkumar S – Vijay Nicole Imprints (P) Ltd

## MAJOR BASED ELECTIVE - II

### PROJECT WORK & PRACTICAL TRAINING

#### Objective

The objective of this course is to enable the students understand and report the general functioning of a selected cooperative institution

#### Methodology

Every student has to take up a project work in the field of cooperation and allied subjects during their sixth semester. This may be done either individually or by group of students (not exceeding five) under the supervision of a faculty member of the Department. At the end of the course, students have to submit a project report not less than 40 pages as per the format suggested under CBCS.

#### Evaluation

The Staff who serves as supervisor / guide will evaluate the report for 20 marks and another faculty member who serves as external member of the evaluation board will evaluate the report for 20 marks Viva voce shall be conducted to evaluate the performance of the student(s) for 10 marks by the team. The project report will be evaluated by a two consisting of the supervisor as internal member and one of the Faculty Members of the Department (as constituted by the Head) as an external member.

#### Marks Distribution

Evaluation of Report (Guide / Supervisor – Internal)	20
Evaluation of Report ( External member)	20
Evaluation of Performance through Viva-Voce (Joint)	10
<b>Total Marks</b>	<b>50</b>

## **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:

	<b>Internal Examiner</b>	<b>External Examiner</b>	<b>Total</b>
	20 Marks	30 Marks	50 marks
A. Record -	10 marks	15 marks	25 marks
B. Test -	6 marks	9 marks	15 marks
C. Viva – Voce	4 marks	6 marks	10 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 – III (A)**  
**FINANCIAL SERVICES**

**Objective:**

To enable the students to know the nature and types of financial services.

**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 – Banks and hire purchase business – Hire purchase and transport industry – 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 – AMC.

**Unit - IV**

Venture capital – Meaning – Features – Methods of venture capital financing – Modes of venture financing – Venture capital investment process – Factors determining venture investment – Exit mechanism – Advantages of venture capital – Issues of Indian venture capital industry.

**Unit - V**

Factoring – Concepts – Significance – Types – Factoring mechanism – Factoring vs bills discounting – Factoring in India – Forfaiting – Meaning – Forfaiting vs Export factoring – Problems of Forfaiting/ factoring.

**Text and Reference Books (Latest revised edition only)**

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

## MAJOR BASED ELECTIVE – III (B)

### MODERN TRENDS IN COOPERATIVES

#### Objective :

To enable the students to understand the current trends in the Cooperative section Government Policies towards cooperatives and the functioning of cooperatives in India.

Unit 1 : **Cooperation in the Globalised Era:** New Economic Policies- Performance of Cooperatives in the Primary, Secondary and Tertiary sectors- Challenges and opportunities for Cooperatives- New Generation Cooperatives-97<sup>th</sup> Constitutional Amendment-2011.

Unit 2 : **Cooperative Finance & Banking:** Data & information on the structure functions and performance of the cooperative Finance and Banking Institutions on Short-term Cooperative Credit Structure: PACS, DCCBs & SCBs- Long-term Cooperative Credit Structure: PCARDBs & SCARDBS- UCBs- Industrial and Housing Cooperatives- REPCO banks- Employees Credit Cooperatives.

Unit 3 : **Cooperatives Production & Processing:** Data & information on the structure functions and performance of the cooperative Production and Processing Cooperatives: Dairy Cooperatives- Weavers & Handloom Cooperatives- Cooperative Sugar Mills- Cooperatives Spinning Mills- Cooperative Tea Factories- Fisheries Cooperatives- IFFCO, KRIBHCO.

Unit 4 : **Cooperative Trading & Services:** Data & information on the structure, functions and performance of Consumer Cooperatives- Agricultural Marketing Cooperatives- Cooperative Hospitals- Educational Cooperatives - labour Cooperatives- Cooperative Printing Press.

Unit 5 : **Cooperative Governance:** Data & information on the structure, functions of the State Department of Cooperation and Cooperative Audit.

#### References:

- 1) Hajela T.N., (2000), *Principles, Problems and Practice of Cooperation*, Konark Publishers, New Delhi.
- 2) Mathur, B.S., (1989), *Cooperation in India*, SBPD Publications, Agra.
- 3) Ravichandran, K and S.Nakkiran, (2009), *Cooperation: Theory and Practice*, Abijit Publications, Delhi.
- 4) Journals: *Cooperative Perspective, The Cooperator, Tamil Nadu Journal of Cooperation, Indian Cooperative Review, Maharashtra Cooperative Quarterly, NCDC Bulletin, RBI Bulletin, IFFCO News Letter, KRIBHCO New Letter, CAB Calling*, etc.
- 5) Websites: [agricoop.nic.in](http://agricoop.nic.in), [www.ica.coop](http://www.ica.coop), [www.ica-roap.coop](http://www.ica-roap.coop), [www.ncui.coop](http://www.ncui.coop), [www.nabard.org](http://www.nabard.org), [nafscob.org](http://nafscob.org), [www.nafcub.org](http://www.nafcub.org), [www.nddb.org](http://www.nddb.org), [www.tncu.tn.gov.in](http://www.tncu.tn.gov.in), [www.ncdc.org](http://www.ncdc.org), [www.indiancooperative.com](http://www.indiancooperative.com), etc.

## **RURAL BANKING**

### **UNIT - 1**

Rural Banking - Concept Need - Sources - Rural Financial System : Cooperative Banks, Commercial Banks, Regional Rural Banks, Local Area Banks - Their structure, Functions and Performance.

### **Unit – 2**

Rural Financial System - Role of Apex Institutions : Reserve Bank of India, National Bank for Agriculture and Rural Development (NABARD), Small Industries Development Bank of India (SIDBI) - Credit planning at the Gross Root level : Lead Bank and Non-Lead banks, Forums meant for coordination at the Block, District and State Levels, Problems in the implementation of LBS - Service Area Approach : Concept, Components, Progress and Problems.

### **Unit – 3**

Priority Sector Credit : Concept, Target and Sub-targets, Companies, Lending norms, Progress and Problems - Credit linked poverty alleviation programmes : Differential Rate of Interest Scheme (DRI), New 20 point Economic Programme, Prime Minister's Rozgar Yojana (SGSY), Swarna Jayanthi Shahari Rozgar Yojana (SJSRY) - Their Features - Issues in Rural Banking.

### **Unit – 4**

Rural Credit in the Farm Sector : Production Credit - Investment Credit - Eligibility criteria - Appraisal of Loan Applications - Assessment of Credit Requirements for Investment in crop cultivation, Irrigation, Mechanisation, Land Development, Godowns, Fisheries and Animal Husbandry - Assessment of Credit needs of Non-Farm Sector.

### **Unit – 5**

Innovations in Rural Banking : Model Village Project - Farmers Clubs - Cluster Village Development Approach - Planning for Development of Villages - Specialised bank Branches - Financing through self-help groups - Kissan Credit Cards - Hi-tech Agriculture - Reforms in Rural Credit System.

### **BOOKS RECOMMENDED**

The Indian Institute of Bankers, Mumbai - Special and Preferred Sector Finance, D.P.Sarda - Hand book on Lending to Priority Sector.

## COOPERATIVE PRACTICAL TRAINING (Skill based Subject)

### **Learning Objectives**

1. To give a Practical Training on the General Working of Various Types of Agricultural and Non-Agricultural Co-operative Societies.
2. To train in the day-to-day administration, account maintenance and auditing of various co-operatives.
3. To develop the capacity to appreciate and understand the working of Co-operative Societies and to study the influence of various economic and social forces on the societies.
4. To provide opportunities for developing the ability and apply theoretical knowledge for solving practical problems of the co-operatives

The training shall be the study visits to State, District and Primary level institutions such as :

**State Level** –State Cooperative Bank, State Cooperative Agriculture and Rural Development Bank, State Industrial Cooperative Bank, State Cooperative Marketing Federation, State Cooperative Milk Producers Federation, State Consumers Cooperative Federation, State Cooperative Housing Federation, State Weavers Cooperative Society, State Cooperative Union etc.,

**District Level** : Central cooperative Banks (other than Chennai Central Cooperative Bank ) District Cooperative Union, Milk Producers Cooperative Union, Marketing and Supply Society, Printing Press etc.,

**Primary Level** : Primary Agricultural cooperative Credit society, milk producers society, consumer stores, marketing society, Agriculture and Rural Development Bank etc.,

**Others** : Urban Bank, Employees thrift and Credit society, House Building Society, Industrial Cooperative Estate etc.,

### **ASSESSMENT OF THE TRAINING RECORD**

The visits shall be under the guidance and supervision of Professor of the Department of Cooperation. The student should maintain the record of the study visits wherein he should record all the information gathered in accordance with the proforma devised by the department. The training undergone and the record prepared shall be assessed by a committee consisting of the Head of the Department, one lecturer and the lecturer – in-charge for the training programme.

<b>COOPERATIVE PROJECT</b>
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### **APPLICATION ORIENTED PAPER**

**Learning Objectives:** To enable the students to learn the in-depth study of general working, functions and problems of different co-operatives.

#### **UNIT I: OBJECTIVE OF THE INTERNSHIP**

1. To impart training in one Cooperative society / bank for 15 days thereby providing an opportunity to the student to know in detail the general working.
2. To bring out a project report like record by a student under the guidance of a Lecturer in the department of Cooperation.

#### **List of Cooperatives / departments recommended for apprenticeship training.**

1. Primary Agricultural Cooperative Bank
2. District Central Cooperative Bank / Branch
3. Primary Agriculture And Rural Development Bank
4. Urban Cooperative Bank
5. Employees Thrift and Credit Society
6. House Building Cooperative Society
7. Cooperative Consumer Whole Sale Stores / Super market.
8. Primary Weaver's Society
9. District Cooperative Union
10. Circle Deputy Registrar's Office
11. Block Department office – Extension officer / Cooperation
12. District Cooperative Audit office.

#### **UNIT II**

Detailed study of the byelaws of the society Registration, Liability, Working Capital, Membership, Functions, Profit Distribution etc.,

#### **UNIT III**

Management and Administration of the society, General body, Board of Management Secretary And Various Sections / Departments.

#### **UNIT IV**

Statutory matters like Amendment of byelaws, Audit – Classification, Inspection Inquiry Arbitration Liquidation etc.,

#### **UNIT V**

Preparation Record : each student shall submit two records original and duplicate. The record shall be corrected by the lecturer allotted, The record shall contain 4 chapters

1. General Profile
2. Special functions
3. The Work Learnt
4. Suggestions and Conclusion

**Assessment of Apprenticeship training:**

A faculty on rotation basis will be in-charge of this training programme. The assessment of apprenticeship training shall be assessed by internal examiner the Professor in-charge of the Training Programme and an external examiner drawn from the panel of examiners recommended by the Department of cooperation. The following criteria shall be adopted for an assessment.

1. Internal – by Internal examiner      20 Marks
2. Record                                      50 Marks
3. Viva Voce                                  30 Marks

100 Marks

For record and viva voce marks the average of both examiners will be taken into account.

1. Apprenticeship under gone : To Assess the students' performance, the department shall evolve a proforma containing the areas like Attendance, work Learnt, behavior, Attitude towards the training etc., and get a confidential performance appraisal report from the concerned society in the prescribed proforma.
2. Apprenticeship record assessment :
  1. To verify the record whether it reflects active participation of the student.
  2. To verify the records whether the administrative functions of the society are well recorded.
  3. To verify whether the special functions carried out to fulfill the requirement of the principal objective are well interpreted.
  4. To verify whether the various books, records maintained are recorded.
  5. To verify whether the data collected have been presented well.