

**ANNAMALAI UNIVERSITY**

**ANNAMALAI NAGAR**



**FACULTY OF ARTS  
DEPARTMENT OF COMMERCE**

**M.COM  
CO-OPERATIVE MANAGEMENT  
(CHOICE BASED CREDIT SYSTEM)**

**HAND BOOK**

**With effect from 2018-2019**

# ANNAMALAI UNIVERSITY

## DEPARTMENT OF COMMERCE

### M. Com (CBCS) Co-operative Management

#### ON-CAMPUS PROGRAMME REGULATIONS

#### Common to all Departments of Studies in the Faculty of Arts

English, History, Political Science, Economics, Sociology, Commerce, Population Studies, Business Administration, Library & Information Science and Philosophy.

#### Master's Programme

A Master's Programme consists of a number of courses, in M.A., / M.Com.,. A Master's programme consists of a set of compulsory courses and Language Papers.

The entire programme carries credit system. The number and distribution of credits for the programme will be decided by the respective faculties.

A programme is divided into two Semesters, Odd Semester and Even Semester. The normal Semester periods are:

**ODD SEMESTER : July to November (90 Working days)**

**EVEN SEMESTER : December to April (90 Working days)**

#### Credits

The term credit is used to describe the quantum of syllabus for various courses in terms and hours of study. It indicates differential weightage given according to the contents and duration of the courses in the Curriculum design.

The PG programme will have two categories of courses in each semester, namely

- i CORE:** Core courses are basic courses required for each programme .  
Each Semester will have four core courses
- ii ELECTIVE:** Each department shall offer one elective in each semester open to all the students of three faculties namely Arts, Education and Indian Languages. Each student will select an elective from a list of electives offered by other departments.
- iii COURSE COMBINATION:** Each course is designed variously under lectures / tutorials / laboratory work / seminar / project work / practical training/ report writing / viva voce etc., to meet effective teaching and learning needs and credits are assigned suitably. Students should undergo a Five Days Training in a Credit Co-operative Society of their choice / Co-operative Banks and submit an assignment one each in 3<sup>rd</sup> and 4<sup>th</sup> Semesters. This assignment forms part and parcel of the internal assessment system of the M.Com Co-operative Management Programme.

## **COURSE WEIGHT:**

Core and Elective courses may carry different weights. A course carrying one credit for lecture will have instruction of one period per week during the semester. If four hours of lecture is necessary in each week for that course then three credits will be the weightage. Thus normally in each of the course, credits will be assigned on the basis of lectures/ tutorials/ laboratory work and other forms of learning in a 15 weeks schedule.

- a) One credit for each lecture period per week
- b) One credit for each tutorial per week
- c) One credit for three periods of laboratory or practical per week
- d) One credit for three contact hours of project work in a week
- e) One credit for every two periods of seminar
- f) Six credits for project work / dissertation.

### **Eligibility for Admission**

A pass in B.Com. or B.Com. (C.A.) or (e-Commerce) or B.B.A. or B.A. Corporate Secretary ship or B.B.M or B.B.M.(C.A) or B. Co-operation or B.A. Co-operation or B.A. Bank Management or M.B.A. Degree examination or any other examination accepted by the Syndicate as equivalent thereto with not less than 40% of marks in the main subject.

## **SYLLABUS**

Syllabus of courses shall be as determined by the university from time to time and there shall be five units in each course.

## **EVALUATION**

Evaluation will be done on a continuous basis, Evaluation may be by objective Type Questions, Short Answers, Essays or a combination of these, but at the End Semester it has to be a Written Examination.

The performance of students in each course is evaluated in terms of percentage of marks (PM) with a provision for conversion to Grade Point (GP). The sum total performance in each semester will be rated by GPA while the continuous performance from the 2<sup>nd</sup> Semester onwards will be marked by (OGPA).

### **A. INTERNAL ASSESSMENT**

#### **BREAK-UP MARKS FOR INTERNAL ASSESSMENT EVALUATION**

Tests (2×5)	10 Marks
Assignment	5 Marks
Seminar/ Case study	5 Marks
Attendance	5 Marks
Total	25 Marks

## **B. GRIEVANCE PROCEDURE:**

For attending to grievances of the students over internal assessment, in every department there will be a committee consisting of three members (HOD and two senior teachers from the department).

## **C. TERM END EVALUATION**

### **PASSING MINIMUM:**

A candidate will have to secure a minimum of 50% of marks in the external assessment with an aggregate of 50% of the total for passing each course.

Internal : 25 marks

External : 75 marks- Maximum 75 marks; Minimum 50% (i.e. 38 marks)

Aggregate for passing 50% (i.e. 50 marks)

Internal evaluation will be done by the concerned teacher teaching the subject and the university written examination will be evaluated by eligible examiners, both internal and external examiners (double valuation).

### **Attendance**

Every teaching faculty handling a course shall be responsible for the maintenance of Attendance Register for candidates who have registered for the course.

The instructor of the course must intimate the Head of the Department at least Seven Calendar days before the last instruction day in the semester about the particulars of all students who have secured an attendance of less than 75%.

A candidate who has attendance less than 75% shall not be permitted to sit for the End-Semester examination in the course in which the shortage exists.

### **Marks and Grading**

A student cannot repeat the Sessional Assessment Test-I and Sessional Test-II . However, if for any compulsive reason the student could not attend the test, the prerogative of arranging a special test lies with the teacher in consultation with the Head of the Department.

A minimum of 50% marks in each course is prescribed for a pass. A student has to secure 50% minimum in the End Semester Examination.

If a candidate who has not secured a minimum of 50% of marks in a course shall be deemed to have failed in that course.

The student can repeat the End Semester Examination when it is offered next in the subsequent Odd/ Even semesters till the regulations are in force. However, a candidate cannot move to the next semester if he / she has more than six papers as arrears at any point of time.

A candidate who has secured a minimum of 50 marks in all courses prescribed in the programme and earned a minimum of the credits will be considered to have passed the Master's Degree Programme.

## Grading

A ten point rating is used for the evaluation of the performance of the student to provide a letter grade for each course and overall grade for the Master's Programme. The letter grade assigned is given below :

MARKS	GRADE POINT	LETTER GRADE	CLASS
90 +	10	S	Exemplary
85 – 89	9.0	D++	Distinction
80 – 84	8.5	D+	Distinction
75 – 79	8.0	D	Distinction
70 – 74	7.5	A++	First Class
65 – 69	7.0	A+	First Class
60 – 64	6.5	A	First Class
55 – 59	6.0	B	Second Class
50 – 54	5.5	C	Second Class
49 or LESS	---	F	Fail

The successful candidates are classified as follows :

I-Class 60% marks and above in over all percentage of marks(OPM)

II-Class 50-59% marks in over all percentage of marks

Candidates who obtain 75% and above but below 91% of marks (OPM) shall be deemed to have passed the examination in First class (Distinction) provided he/ she passes all the course prescribed for the programme at the first appearance.

Candidates who obtain 90% and above (OPM) shall be deemed to have passed the examination in First class(Exemplary) provided he/ she passes all the course prescribed for the programme at the first appearance.

90% & above	-	5 Marks
80 – 89%	-	4 Marks
70 – 79%	-	3 Marks
<b>Total</b>		<b>25 Marks</b>

## Course-Wise Letter Grade

The percentage of marks obtained by a candidate in a course will be indicated in a letter grade.

A student is considered to have completed a course successfully and earned the credits if he/she secures over all grades other than F. A letter grade F in any course implies a failure in that course. A course successfully completed cannot be repeated for the purpose of improving the Grade point.

The F Grade once awarded stays in the grade card of the student and is not deleted even when he/she completes the course successfully later. The grade acquired later by the

student will be indicated in the grade sheet of the Odd/ Even semester in which the candidates has appeared for clearance of the arrears.

If a student secures F Grade in the Project Work/ Field Work/ Practical Work / Dissertation, either he/ she shall improve it and resubmit it if it involves only rewriting incorporating the clarification of the evaluators of he/she can re-register and carry out the same in the subsequent semesters for evaluation.

### **Project Report**

The final year students should submit their project based on their visit and report collected from reputed institutions/Banks/Co-operative institutions during the third semester holidays. The project will be submitted at the end of 4<sup>th</sup> semester and viva-voce examination will be held during the month of May. The marks allocations are

Project Report	75
Viva-voce Examination	25
<b>Total</b>	<b>100 Marks</b>
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**ANNAMALAI UNIVERSITY**  
**DEPARTMENT OF COMMERCE**  
**M.Com. CO-OPERATIVE MANAGEMENT**  
**Two Year PG Programme (CBCS) (2018– 2019) onwards**

<b>Semester</b>	<b>Course Code</b>	<b>Course Title</b>	<b>Credit Points</b>	<b>Maximum Marks</b>	<b>Duration Hours</b>
<b>FIRST SEMESTER</b>					
I	CMCI 101	1. Business Environment	5	75	3
I	CMCI 102	2. Advanced Financial Accounting	5	75	3
I	CMCI 103	3. Banking and Insurance	5	75	3
I	CMCI 104	4. Marketing Management	4	75	3
I	COBE 105	5. Elective Course: Banking Practice	3	75	3
<b>SECOND SEMESTER</b>					
II	CMCI 201	1. Human Resource Management	5	75	3
II	CMCI 202	2. Financial Management	5	75	3
II	CMCI 203	3. Business Research Methods	5	75	3
II	CMCI 204	4. E-Commerce	4	75	3
II	COCE 205	5. Elective Course: Office Management	3	75	3
<b>THIRD SEMESTER</b>					
III	CMCI 301	1. Co-operation in India	5	75	3
III	CMCI 302	2. Co-operation in Foreign Countries	4	75	3
III	CMCI 303	3. Co-operative Financial Institutions in India	4	75	3
III	CMCI 304	4. Co-operative Accounting and Auditing	5	75	3
III	CODE 305	5. Elective Course: Business Communication and Report Writing	3	75	3
III	SOSC306	6. Soft Skills	3	75	3
<b>FOURTH SEMESTER</b>					
IV	CMCI 401	1. Co-operative Management and Administration	5	75	3
IV	CMCI 402	2. Tamil Nadu Co-operative Societies Act	5	75	3
IV	CMCI 403	3. Co-operative Service Institutions in India	5	75	3
IV	CMCI 404	4. Project and Viva-voce	4	75	3
IV	CCEE 405	5. Elective Course: Principles of Insurance	3	75	3
<b>Grand Total</b>			<b>90</b>	<b>1575</b>	

The question paper is divided in to **Three** sections.

**Section A** is to carry **10 marks**, **Section B** – **35 marks** and **Section C** – **30 marks**.

**Section A** will contain **10 questions**, each carrying **1 mark**.

**Section B** will contain **5 questions** with internal choice, each carrying **7 marks**.

**Section C** will contain **3 questions** with open choice, each carrying **10 marks**.

Register Number:

Name of the Candidate:

**M.Com. DEGREE EXAMINATION  
M.Com. CO-OPERATIVE MANAGEMENT  
(SEMESTER FIRST/THIRD)**

**Model Question Paper**

Nov., 2018

Time: 3 Hours

Maximum: 75 Marks

**SECTION A(10 x 1 = 10)**

**Answer ALL questions**

- |    |     |
|----|-----|
| 1. | 6.  |
| 2. | 7.  |
| 3. | 8.  |
| 4. | 9.  |
| 5. | 10. |

**SECTION B(5 x 7 = 35)**

**Answer ALL questions**

- |        |    |
|--------|----|
| 6. a)  | OR |
| b)     |    |
| 7. a)  | OR |
| b)     |    |
| 8. a)  | OR |
| b)     |    |
| 9. a)  | OR |
| b)     |    |
| 10. a) | OR |
| b)     |    |

**SECTION C(3 x 10 = 30)**

**Answer any THREE questions**

- 11.
- 12.
- 13.
- 14.
- 15.

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Register Number:

Name of the Candidate:

**M.Com. DEGREE EXAMINATION  
M.Com.CO-OPERATIVE MANAGEMENT**

**(SEMESTER SECOND/FOURTH)**

**Model Question Paper**

May, 2019

Time: 3 Hours

Maximum: 75 Marks

**SECTION – A(10 x 1 = 10)**

**Answer ALL questions**

- |    |     |
|----|-----|
| 1. | 6.  |
| 2. | 7.  |
| 3. | 8.  |
| 4. | 9.  |
| 5. | 10. |

**SECTION – B(5 x 7 = 35)**

**Answer ALL questions**

- |        |    |
|--------|----|
| 6. a)  | OR |
| b)     |    |
| 7. a)  | OR |
| b)     |    |
| 8. a)  | OR |
| b)     |    |
| 9. a)  | OR |
| b)     |    |
| 10. a) | OR |
| b)     |    |

**SECTION – C(3 x 10 = 30)**

**Answer any THREE questions**

- 11.
- 12.
- 13.
- 14.
- 15.

**I Semester: Course 1**

## CMCI 101 BUSINESS ENVIRONMENT

### Objective:

The objective of this paper is to enable the students to acquaint knowledge of business environment as it is applicable to business and economic situation.

(Total Lecture Hours: 80)

### Unit I: Introduction to Business and its Environment

(15 hours)

Characteristics of modern business, concept and nature of Business Environment, characteristics of environment, Micro and macro environment, Impact of business environment on business decisions- Stages of Environmental Analysis – approaches to environmental analysis.

### Unit II: Economic Environment:

(18 hours)

Economic Environment- Concept and nature of economic environment- Economic System – Business Cycle – Inflation – Causes – Impact of Inflation – Deflation- Stagflation – Planned Economy- Five year Plans - NITI Aayog - Members – Functions. Fiscal Policies – Union Budget – Structure of Union Budget.

### Unit III: Global Environment

(15 hours)

Nature of Globalisation – Rationale for Globalisation – MNCs, Benefits from MNCs –Problems – Strategies in Globalisation – FIIs and FDI – WTO – Functions of implications for India.

Privatisation – Nature and Objectives – Privatisation routes - Arguments against Privatisation – Disinvestment in India.

### Unit IV: Political and Cultural Environment:

(16 hours)

Political environment – Democracy- Totalitarianism– types-Types of political system-changing profile of Indian economy-Political Risk-Political Risk assessment- Legal environment- MRTP Act, FERA and SEBI-Socio Cultural environment-Business and Society- Business and Culture Corporate Social Responsibility-Social audit-Business ethics-and corporate governance.

### Unit V: Technological Environment and Digital India

(16 hours)

Technological environment – Concept-Nature of technological environment-Elements of Technology and Society-Digital India-Nine Pillars of Digital India-PayGov-Digital Locker- ETTAL –Jan DhanJoyana-Make in India-Start up India Scheme- Stand up India Scheme-National Digital Literacy Mission – National optical fibre network-Make in India-Investment opportunities in India.

### Text Books:

1. Acharya&Govekar 2015 Business Policy and Administration, Himalaya Publishing House,Mumbai
2. Aswathappa, K 2014 Essentials of Business Environment, Himalaya Publishing House,Mumbai
3. Charles W.L.Hill 2015 Global Business Today, Tata McGraw Hill, UK, 2004

### Reference Books:

1. Heldi Vernon 2012 Business and Society, Tata McGraw Hill, UK.
2. Adrian Palmer and Bob Hartley 2015 The Business Environment, McGraw Hill, UK
3. Rajan,V.R 2015Globalisation of Indian Industries – Strategies and Management, Deep & Deep Publications, New Delhi
4. Cherunilam,Francis 2012 Business Environment, Himalaya Publishing House,Mumbai
5. Ghosh,P.K 2015 Business Policy-Strategic Planning and Management Sultan Chand &Sons, New Delhi,

**SUGGESTED MOOC COURSES:**

1. ***International Business Environment and Global Strategy (edX)***, Created by: Indian Institute of Management, Bangalore, Delivered by: EdX.
2. ***Economics of Money and Banking***, Created by: Columbia University, Delivered by: Coursera, Taught by: Perry G Mehrling.

**I Semester: Course 2**  
**CMCI 102 ADVANCED FINANCIAL ACCOUNTING**

**Objective:**

After studying this paper, students can understand the concepts relating to financial accounting and solve the financial accounting problems as per the accounting principles.

**(Total Lecture hours:80)**

**Unit I Partnership accounts** (17 hours)

Partnership accounts - Division of profits – past adjustments and guarantee – Admission, Retirement and Death of a Partner – Accounting Standard 10 Intangible assets and Goodwill - Accounting Treatment.

**Unit II Dissolution and Sale of Partnership** (14 hours)

Dissolution – Insolvency of Partners – Rule in Garner Vs. Murray – Piecemeal Distribution – Sale of a Partnership Firm to a company.

**Unit III Hire purchase and Installment system** (16 hours)

Hire purchase system – Default in payment of Installment- Partly and Complete Repossession of Stock – Accounting Procedures - Hire purchase trading A/c – Stock and Debtors System – Installment system

**Unit IV Branch and Departmental Accounts** ( 16 hours)

Branch accounts – Dependent Branches – Stock and Debtors System – Independent branches – Wholesale Branch system – Foreign Branch – Departmental Accounts- Inter-Departmental transfer – Treatment of unrealized profit

**Unit V Recent accounting** (17 hours)

Concept and Need for Responsibility Accounting - Responsibility Accounting – Human Resource Accounting. Financial Reporting – Annual reports – Half yearly report – Content of Annual Reports Disciplines in Financial Reporting

**Note:** Question Paper shall cover 20% Theory and 80% Problems.

**Text Books:**

- 1.R.L Gupta &Radhasamy, 2012 Advanced Accounting, S.Chand& Sons Publisher, New Delhi.
- 2.M. C. Shukla, T. S. Grewal 2015 Advanced Accounts, 2015, S. Chand Publishers, New Delhi
- 3.S.P Jain KL Narrang 2016 Advanced Accountancy I and II Kalyani Publishers Ludhiana

**Reference Books:**

- 1.B. Charumathi, N. Vinayakam, 2012 Financial Accounting, S. Chand Publishers, New Delhi.
- 2.S.K. Battacharyya, 2015 Accounting for Management, Vikas Publication, New Delhi
- 3.Jawahar Lal&Seema Srivastava,2013 Financial Accounting (Principles and Practices), S. Chand Publishers, New Delhi
- 4..R.S N Pillai, Bagavathi&S.Uma, 2015 Fundamentals of Advanced Accounting Financial Accounting, S.Chand& Sons Publisher, New Delhi.
5. T.S.Reddy and A.Murthy 2016 Financial Accounting Margham Publications Chennai

**SUGGESTED MOOC COURSES:**

1. *Financial Accounting: Advanced Topics (Coursera)*, Created by: University of Illinois at Urbana-Champaign, Delivered by: Coursera, Taught by: Oktay Urcan.
2. *Financial Accounting: Foundations (Coursera)*, Created by: University of Illinois at Urbana-Champaign, Delivered by: Coursera, Taught by: Oktay Urcan.

**I Semester: Course 3**  
**CMCI 103 BANKING AND INSURANCE**

(Total Lecture Hours 80)

**Objective:**

To impart the knowledge about the banking and Insurance which are more related to the commerce subjects.

**Unit I: Banking Functionary Services** (16 hours)

Commercial Banks - Functions – services – mechanism of Credit creation; merchant banking – virtual banking – Central banking – Functions – Credit controlling mechanism.

**Unit II :Commercial banks role on Economic development** (17 hours)

Industrial and priority sectors lending – policies term lending, industrial priority sector lending. Rehabilitation of small sick units, guidelines for priority sector lending commercial bank role in SME - micro credit.

**Unit III :Instruments in Banking** (16 hours)

Negotiable Instruments-Features-Types of Cheques-Draft-Promissory notes-Other type of Banking Institutions.

Debit card and Credit card-Smart card-Endorsements-Types

**Unit IV :Insurance and Function** (15 hours)

Definition - Importance, Introduction – General Principles of insurance contract - Life insurance Vs other forms of insurance – various plans and claim settlement – recent development in life insurance.

**Unit V: General insurance Policies** (16 hours)

Features of marine insurance, types of marine policies, marine clauses – marine losses, Features of fire insurance, insurable interest – types of fire insurance policies.

**Text Books:**

1. Mishra, M.N., S.B.Mishra, 2015. Insurance Principles and Practice, S.Chand & Company PVT Ltd, Ram Nagar, New Delhi
2. Murthy, A. 2017 Principles and Practices of Insurance Margam Publication, Chennai .
3. Gorden Nataraj, 2016 Banking Himalaya Publication, New Delhi,

**Reference Books:**

1. Shekhar K.C., Lekshmyshekhar, 2012 Banking Theory and Practice, Vikas Publishing houses Pvt Ltd., Chennai
2. Ramachandran R., 2012 Banking Theory and Practices MJP Publishers, 5, MuthuKalathy Street, Triplicane, Chennai – 5.
3. Sundaram, KPM, E.N. Sundaram, 2016 Modern Banking Sultan Chand & Sons, New Delhi.
4. Gupta, P.K., 2016 Insurance and Risk Management Himalaya Publishing House, Girgaon Mumbai.
5. Premkumar Srivatsava 2014 Banking Law and Practice, Himalaya Publishing House, Mumbai.
- 6.

**SUGGESTED MOOC COURSES:**

1. *Just Money: Banking as if Society Mattered (edX)*, Created by: MIT and MITx Delivered by EdX, Taught by: Alice Maggio, J. Phillip Thompson, Katrin Kaeufer, Lafayette Cruise and Lily Steponaitis.
2. *Economics of Money and Banking*, Created by: Columbia University, Delivered by: Coursera, Taught by: Perry G Mehrling.

**I Semester: Course 4**  
**CMCI 104 MARKETING MANAGEMENT**

**Objective:** (Total Lecture hours:80)

To provide the knowledge of different aspects of marketing and its management aspects.

**Unit I: Introduction to Marketing** (18 hours)

Marketing – Concept – Nature- Scope and Evolution of Marketing –Consumer needs – Consumer driven Market Strategy- Marketing Environment- Marketing Strategy- Marketing – Global Marketing Challenges.

**Unit II: Consumer Behaviour** (16 hours)

Consumer behaviour- Consumer Markets- Characteristics of Consumers- Importance of understanding consumers – Dynamics of consumer behaviour – Theories of consumer behaviour - Theories of buying behaviour –Consumers Decision making process for new products- Business buyer behaviour – Business buyer decision.

**Unit III: Market Segmentation** (14 hours)

Market Segmentation – Segmentation of Consumer markets- Segmentation of Business markets- Target marketing – Positioning – Maps- Positioning Strategy.

**UnitIV: Product Development** ( 18 hours)

Product – Products and services – Brands – Brand equity – Marketing mix and services marketing mix new product development – Idea generation – Concept development and testing- Test Marketing – Product life cycle- Product life cycle stages- Pricing products- Pricing decisions – Different types of Prices- Pricing approaches.

**Unit V: New Age Marketing** (14 hours)

Marketing in the Digital Era- Forces determining the digital age – Internet explosion New types of intermediaries – Digital Marketing Strategy – E-business- E-Commerce – E-Marketing – E -Marketing Domains – Challenges- E-Commerce

M-Commerce- Meaning – Growth-opportunities-Issues-and Challenges-Future of M-commerce- Green Marketing.

**Text Books :**

1. Bhatia,B.S. and G.S.Batra, 2013 Modern Marketing Management, Deep &Deep Publications Pvt Ltd Rajouri Garden New Delhi.
2. Sherlekar, S.A.,2017 Marketing Management, Himalaya Publishing House,Gurgaon,Mumbai.
3. Pillai Bagavathi R.S.N., 2014 Marketing Management, S Chand and Company Limited,RamNagar,New Delhi..

**Reference Books:**

1. Philip Kotler, Kevin Lane Keller, 2015 Marketing Management Pearson Education India Ltd.,New Delhi.
2. Joshi-Principles of Marketing Management, 2011 Cyber Tech Publications, Ansari Road, Daryaganj, New Delhi.
3. Bhatia,B.S. and G.S.Batra 2015 ,Modern Marketing Management, Deep & Deep Publications Pvt Ltd RajouriGarden, New Delhi.
4. RajanSaxena, Marketing Management,2010Tata Mc-Grew Hill Education Private Limited, New Delhi.
5. Chandrasekar, K.S.,2013 Marketing Management Text and Cases-Vijay Nicole Imprints Private Limited, Chennai.

**Elective**  
**COBE 105: BANKING PRACTICE**

**Objective**

*To make the students gain expert knowledge in Banking Practice.*

*( Total Lecture Hours : 60 )*

**Unit I : Banker and Customer**

( 13 Hours )

Definition – Legal - General relationship and specific relationship – Rights and Duties of Banker and Customer.

**Unit II : Banker as an agent**

( 13 Hours )

Collecting Vs. Paying banker – Payment in due course – Holder in due course.

**Unit III : Banking Operations**

( 12 Hours )

Negotiable Instruments Cheques Vs. Draft –Characters of Crossing –Types – Legal requirements.

**Unit IV : Subsidiary Services**

( 13 Hours )

Agency Services and General Utility Services – Changing role of Commercial Banks –Challenges before Banks in 21<sup>st</sup> Century.

**Unit V : Deployment of funds**

( 9 Hours )

Cash reserve ratio and Statutory liquidity ratio – loan – different types – Cash Credit – Limitations.

**Text Books:**

1. Gordon Nataraj, 2016 Banking Himalaya Publication, New Delhi
2. Tannan, ML 2015 Banking Law & Practice in India, Indian Law House, New Delhi
3. Panikar, KK 2015 Banking –Theory System, S.Chand& Co., New Delhi.

**Reference Books:**

1. Radhaswami, M & Basudevan 2015 A Text Book of Banking, S.Chand&Co., New Delhi.
2. Khubchandran, BS 2015 Practice and Law of Banking, MacMillan Pub., New Delhi
3. Subba Rao S and P.L Khanna 2015 Principles & Practice of Bank Management, Himalaya Publishing House, Mumbai.
4. Gurusamy S 2017 Banking Theory Law & Practice, Tata McGraw Hill, Uttarpradesh
5. Murali S. and Subbakrishna, 2015 Bank and Credit Management, Himalaya Publishing House, New Delhi.

**SUGGESTED MOOC COURSES:**

1. *Economics of Money and Banking*, Created by: Columbia University, Delivered by: Coursera, Taught by: Perry G Mehrling.

**II Semester: Course 1**  
**CMCI 201 HUMAN RESOURCE MANAGEMENT**

**(Total Lecture hours:80)**

**Objective:**

The objective of the course is to familiarize the students about the different aspects of human resources in the organization.

**Unit I: Introduction to Human Resource** (17hours)

HRM Concepts – Significance- Scope –Nature of human resource management – Features of HRM – Personal Management Vs HRM, Functions of HRM-Competencies of HR manager- Employer Identifying – and competency mapping – Changing role of HRM - Global and Indian scenario.

**Unit II: HR Planning & Job Analysis** (15 hours)

Importance of HR planning- Characteristics of HR planning – Factors influencing HR planning Levels – Process in HR planning – HR – Format System – Job analysis – Job description – Job designation.

**Unit III: Human Resource Development** (16 Hours)

Recruitment – Factors – Recruitment Policy- Recruitment process – Sources of recruitment – selection – Concept – Selection Strategies – Selection Tests – Interview – Process- Types –Training- Features- Process- Various methods of Training.

**Unit IV: Performance appraisal & Compensation Management** (18 hours)

Concept – Scope – Significance – Objectives- Traditional and Modern methods of appraisal – MBO – 360 degree appraisal – developing carriers- talent management- Compensation – Job evaluation – Methods – Compensation management and compensation plan – Wage – Wage structure – Methods of Wage payment.

**Unit V: Motivation** (14 hours)

Meaning – Nature – Significance – All Theories of Motivation – Approaches to Motivation – Motivational Applications – Human Resource Audit – Meaning – Objectives – Quantitative indicators – HR Audit Plan.

**Text Books :**

1. Prasad, L M, 2015 Human Resource Management, Sultan Chand & Sons, New Delhi.
2. Aswathappa, K, 2016 Human Resource Management, 6(e) Tata McGraw Hill Education PVT Ltd, New Delhi.
3. Sundar K and Srinivasan J, 2018 Human Resource Management, VijaiNicolli Imprints (P) Ltd, Chennai.

**Reference Books:**

1. Gary Dessler, Biju Varkkey 2015 Human Resource Management – Pearson Education India Ltd., New Delhi.
2. Rao, VSP 2014, Human Resource Management-Text and Cases, 3(e) Excel Books, New Delhi.
3. Narayan B, 2016 Human Resource Management, APH Publishing Corporation, Ansari Road, Darya Ganj, New Delhi.
4. Jayant Mukherjee, 2017 Designing Human Resource Management Systems-A Leader's guide, SAGE Response, Mohan Co-operative Industrial Area, Mathura Road, New Delhi.
5. Jaya Bharathi, S., T. Raju, 2015 Human Resource Management, Wiley India Pvt. Ltd., New Delhi.

**II Semester: Course 2**  
**CMCI 202 FINANCIAL MANAGEMENT**  
**(Total Lecture hours:80)**

**Objective:**

After studying this paper, students can understand the concepts relating to financial management and various theories relating to financial management.

**Unit I :Financial Management an Introduction** (16 Hours)

Nature and scope of financial management – objectives – Financial decisions – Relationship between Risk and Return – Role and functions of financial manager – Time value of money – concept of value and return.

**Unit II : Cost of Capital and Capital Budgeting** (17 Hours)

Cost of Capital – Meaning and importance – Cost of debt, preference, equity and retained earnings – weighted average cost of capital – capital budgeting – Techniques – Traditional Methods - payback period and ARR - Discounted cash flow Technique – NPA, PI and IRR – Risk Analysis in Capital Budgeting.

**Unit III : Financial Leverage & Capital Structure Theories** (18 Hours)

Financial leverage –measures – EBIT, EPS Analysis – operating leverage –financial - business and operating risks – Theories of capital structure – net income approach – Net – operating income Approach. MM Hypothesis – Determinants of capital structure ; Leasing – Nature & Types of leasing –Advantages and disadvantages of leasing

**Unit IV :Dividend Policy** (15 Hours)

Dividend Theories – Walter's model – Gordon and MM's models – Dividend policy – forms of Dividend – Determinants of dividend policy

**Unit V :Working Capital** ( 14 Hours)

Management of working capital – concept – importance – Determinants and computation of working capital – Management of cash, inventory and receivables.

**Note:** Question Paper shall cover 80% theory and 20% Problem in Capital Budgeting

**Text Books:**

1. Prasanna Chandra, 2016 Financial Management, Tata McGraw Hill Publishing Company Limited, Noida,
2. Maheswari, S.N 2015 Financial Management, S.Chand& Sons Publisher, New Delhi.
3. Khan M Y and P K Jain,2016 Basic Financial Management, Tata McGraw-Hill Publishing Company Limited, New Delhi

**Reference Books:**

1. Gitman L.J &Dr.M.Manickam, 2015 Principles of Managerial Finance, Pearson Education, New York
2. PandeyI.M 2016 Financial Management, Vikas Publication, New Delhi.
3. Khan & Jain, 2016 Financial Management, Tata McGraw Hill Publishing Company Limited, Noida,
4. Sharma Shashi R.K & Gupta K 2015 Financial Management, Kalyani Publishers, Ludhiana
5. Murthy A 2016 Financial Management , Margham Publishers, Chennai

**SUGGESTED MOOC COURSES:**

1. *Corporate Financial Decision-Making for Value Creation* (Coursera), Created by: University of Melbourne, Delivered by: Coursera, Taught by: Paul Kofman Sean Pinder.
2. *Corporate Finance Essentials* (Coursera), Created by: IESE Business School, Delivered by: Coursera, Taught by: Javier Estrada.

**II Semester: Course 3**  
**CMCI 203 BUSINESS RESEARCH METHODS**

**Objective:**

To help students to acquire foundational understanding of how to conduct business research

**(Total Lecture hours:80)**

**Unit I: Introduction to Research** (15 hours)

Meaning of Research - Objectives of Research -Types of Research -Significance of Research - Research Process - Problem identification- Formulating the problem statement – Purpose of Review of Literature - Search Procedure and Sources of Literature - Identification of research gap- Formulation of objectives- Research Question – Investigation Question – Hypothesis – Qualities of a good Hypothesis – Null and Alternative Hypothesis.

**Unit II: Research and Sample Design** (15 hours)

Research Design - Meaning – Need - Features – Types of Research Design - Census and Sample Survey -Need for Sampling -Steps in Developing a Sampling Plan - Characteristics of a Good Sample Design - Types of Sampling – Probability Sampling – Non probability Sampling.- Determining size of the Sample

**Unit III: Collection and Processing of Data** (16 hours)

Measurement in Research – Meaning , types and techniques of Scaling - Meaning and classification of data – Sources of Data - Collection of Primary data - (Observation - Interview - Questionnaires – Schedules) - Collection of Secondary Data- Data Processing Operations- Editing, coding, classifying and tabulation of data.

**Unit IV: Analysis of Data** (20 hours)

Application of Statistics in Research – Descriptive analysis- Inferential analysis- Concept of Independent & Dependent variables - Testing of Hypotheses(Parametric and Nonparametric test) –Types of Errors - Multivariate Analysis.

**Unit V: Interpretation and Report writing** (14 hours)

Meaning of Interpretation - Need and Technique of Interpretation - Precaution in Interpretation -Meaning and significance of Report Writing - Layout of the Research Report - Types of Reports -Precautions for Writing Research Reports - Footnotes - endnote - citations - Bibliography. Appendix

**Text Books:**

1. Anusree, M., Mohapatra, S., & Sreejesh, S. 2014. Business Research Methods - An Applied Orientation. Springer International Publishing. New Delhi
2. Kothari, C. 2015. Research Methodology Methods and Techniques. New Delhi: New Age International (P) Limited, Publishers. New Delhi
3. Kumar, R. 2016. Research Methodology - A step-by Step Guide for Beginners SAGE Publications India Pvt Ltd., New Delhi

**Reference Books:**

1. Creswell, J. 2015. Research Design Qualitative, Quantitative, and Mixed Methods Approaches. New Delhi: SAGE Publications India Pvt. Ltd.
2. Neuman, W. 2014. Social Research Methods Qualitative and Quantitative Approaches. Harlow, Essex: Pearson Education Limited.
3. Walliman, N. 2015. Research Methods - The basics. New York: Routledge.
4. Zikmund, W. G. 2013. Business Research Methods Cengage Learning India Private Limited. New Delhi
5. Panneerselvam, R. 2015. Research Methodology : Prentice-Hall of India Private Limited. New Delhi

**SUGGESTED MOOC COURSES:**

1. *Understanding Research Methods*, Created by: University of London, Delivered by: Coursera, Taught by: J.Simon Rofe and Yenne Lee.
2. *Mastering Data Analysis in Excel*, Created by: Duke University, Delivered by: Coursera, Taught by Daniel Egger and Jana Schaich Borg.

**II Semester: Course 4**  
**CMCI 204 E-COMMERCE**

**Objective:**

This subject seeks to develop in the students' knowledge of Electronic-Commerce and Web Designing for the application in the area of Business and Financing decisions.

**(Total lecture hours: 80)**

**Unit I: Basics** (16 hours)

Electronic Commerce Framework.Traditional vs. Electronic Business Applications.  
The Anatomy of E-Commerce Applications.

**Unit II: Architectural View** (16 hours)

Network Infrastructure for E-Commerce Components of the I-way-Global Information Distribution Networks – Public Policy Issues Shaping the I-way. The Internet as a Network Infrastructure. The Business of the Internet Commercialization.

**Unit III: Security Levels** (17 hours)

Network Security and Firewalls – Client Server Network Security – Firewalls and Network Security – Data and Message Security – Encrypted Documents and Electronic - Mail.

**Unit IV: Application** (17 hours)

Electronic Commerce and World-Wide-Web, Consumer Oriented E-Commerce, Electronic Payment Systems, Electronic Data Interchange (EDI), EDI Applications in Business, EDI and E-Commerce – EDI Implementation.

**Unit V: Advanced Concepts** (14 hours)

Intra-organizational Electronic Commerce - Supply Chain Management - Electronic Commerce Catalogues - Document Management and Digital Libraries.

**Text Books :**

1. Kalakota, R and Whinston, AB 2012 Frontiers of Electronic Commerce, Addison Westey
2. David Kosiur, 2015 Understanding Electronic Commerce, Microsoft Press,
3. Saily Chan & John Wiley 2016Electronic Commerce Management, Tata McGraw Hill, New Delhi.

**Reference Books :**

1. ParagDiwan& Sunil Sharma 2012 E-Commerce A Managerial guide to E-Business Deep & Deep Pub.,Delhi
2. Agarwal Kamalesh N & Agarwal Deeksha \_2015 Business On the Net – Introductionto the Electronic Commerce, Mc Milan India Pub, New Delhi
4. Soka, From EDI to Electronic Commerce, 2016 Tata McGraw Hill, New Delhi.

**Elective**  
**II Semester: Course 5**  
**COCE 205: OFFICE MANAGEMENT**

**Objective**

*To make the students gain expert knowledge of Office Management.*

( Total Lecture Hours : 60 )

**Unit I : Modern Office**

( 12 Hours )

Functions- Scope – Importance of Office – Office Management – Functions of Office Management – Administrative Office Management – Objectives of Administrative Office Management – Functions of Administrative Office Manager.

**Unit II : Office Accommodation**

( 14 Hours )

Principles – Location of Office – Office Building – Office Layout – New Trends in Office Layout – Furniture and Equipment upkeep and maintenance.

**Unit III : Office Environment**

( 13 Hours )

Lighting – Types – Designing – Benefits – Interior Decoration – Sanitary requirements – Cleanliness Transport.

**Unit IV : Records Management**

( 11 Hours )

Filing – Characteristics – Classification and arrangements of Files – methods of filling Devices – Indexing – Types – Selection of suitable Indexing System – Office forms and their control.

**Unit V : Office Communications**

( 10 Hours )

Importance – Process – Medium – Channels – Barriers.

**Text Books**

1. Nair, RK , Banerjee, AK & Agarwal, VK 2015 Office Management, PragatiPrakasam, Meerut
2. Pillai RSN & Bagavathi, 2016, Office Management, S.Chand&Sons, New Delhi
3. Chopra R.K. Ms Ankita Bhatia, 2016 , Office Management, Himalaya Publication House, New Delhi

**Reference Books**

1. Rangunathan N.S, 2016, Office Management, Margham Publications, Chennai
2. Chopra, RK 2000 Office Management, Himalaya Pub. House, Mumbai,
3. George R. Terry 2015 Office Management and Control Himalaya Publication House, New Delhi

**SUGGESTED MOOC COURSES:**

1. *Understanding Modern Business & Organisation (Future Learn)*, Created by: University of Strathclyde, Delivered by: Future Learn.
2. *Foundation of Business Strategy*, Created by: [University of Virginia](#) via [Coursera](#), Taught by: Michael J. Lenox.

**III Semester: Course 1**  
**CMCI 301 CO-OPERATION IN INDIA**

**Objectives**

The objective is to make the student community to have a broad knowledge up on the genesis of co-operative movement in India

**(Total lecture hours: 80)**

**Unit I :Origin and Concept of Co-operation(16 Hours)**

Definition of Co-operation – Features – Benefits of Co-operation – Co-operative Thought: Robert Owen, Dr.William King, Charles Fourier, Jawaharlal Nehru and Mahatma Gandhiji. Co-operative Principles: Rochdale Principles - Reformulated Principles by ICA.

**Unit II: Co-operation and Other Forms of Organisations(15 Hours)**

Co-operation and Corporate concerns: Sole Trader, Partnership Firm and Joint Stock Company, Co-operation and Public Utility Concerns, Self-help Groups and Co-operative and JLG (Joint Liability Group) Comparison between Capitalism, Socialism – Cooperation in the middle way

**Unit III: Development of Co-operation** (18 Hours)

Historical background – Development of Co-operation during Pre-independence Period and Post-independence Period: All India Rural Credit Survey Committee, All India Rural Credit Review Committee, Sivaraman Committee (CRAFICARD), Kushroo Committee and Report of Task Force on Co-operative Credit Structure (Vaidyanathan), Report of the High Powered Committee on Co-operatives – Findings and Recommendations

**Unit IV: Co-operative Education and Training** (16 Hours)

Co-operative Extension, Co-operative Education and Training - Need and Importance - Institutions for Co-operative Education and Training in India - Role of National Co-operative Union of India (NCUI) - State Co-operative Union - Research in Co-operation - Programs and Policies for Member Education - Role of Women in Co-operatives.

**Unit V :Role of Government and Apex Agricultural Institutions** (15 Hours)

Government Assistance to Co-operatives: Central and State Participation in Share Capital, Subsidies and Administrative Assistance - Role of National Bank for Agricultural and Rural Development (NABARD) - Reserve Bank of India (RBI) – International Co-operative Alliance(ICA) and its Functions

**Text Books :**

1. Hajela T.N 2016 Co-operation-Principles, Problems and Practice, Ane Books Pvt. Ltd, New Delhi.
2. Mathur B.S 2002 Co-operation in India, SahityaBhavan Publications, Agra, 2002
3. Bedi R.D 2000 Theory, History and Practice of Co-operation. Konark Publications, Agra.

**Reference Books :**

1. Ravichandran K and Nakkiran S 2009 Co-operation: Theory and Practice, Abijit Publication, New Delhi.
2. Krishnaswami O.R and Kulandaisamy V 2000 Co-operation: Concept and Theory, Arudra Academy, Coimbatore.
3. Patnaik, Umesh, Roy & Ananta K 2002 Co-operation and Co-operative Management, Kalyani Publishers, Ludhiana.
4. Tripathy 2000 Co-operative for Rural Development, Tamilnadu Book House, Chennai.
5. Sharada V 2000 The Theory of Co-operation, Himalaya Pub, Mumbai

**COMMITTEE REPORTS**

1. Kushroo's Committee Report
2. Vaidyanathan Committee Report
3. Committee & Commissions on Co-operation By Paranjothi

**III Semester: Course 2**  
**CMCI 302CO-OPERATION IN FOREIGN COUNTRIES**

**Objectives:**

To help the students to know about the origin and development of various types of co-operation at different countries

**(Total lecture hours: 80)**

**Unit I :Consumer Co-operative Movement in England(17 Hours)**

Introduction - Robert Owen, Dr. William King and Rochdale Pioneers – The Retail Stores, Co-operative Wholesale Society - The Scottish Co-operative Wholesale Society, Co-operative Wholesale Society and Scottish Co-operative Wholesale Society a Comparative Study – Difficulties of the Co-operative Wholesale Movement. Co-operative consumer movement in Sweden: Feature – Constitution and working of Cooperative Forbundet (K.F).

**Unit II : Credit Movement in German and Italy (18 Hours)**

Origin of Co-operative Movement; Raiffesien Societies, Schulze–Delitzsch Societies - Comparative Study of Raiffesien and Schulze Societies – First and Second World War and the Co-operative Movement - Development after the Second World War - Co-operation in Italy; Working of Banca Popolare (Peoples Bank), Casse Ruralie (Rural Banks), Formation of Fascist National Organism of Co-operation (FNTE)

**Unit III :Dairy Co-operatives in Denmark(14 Hours)**

Co-operative Dairies - Growth and Development - Factors Responsible for the Success of Co-operative Dairies – Co-operative Bacon and Egg Societies: Co-operative Cattle Societies – Characteristic Features of Danish Co-operative Movement - Difficulties for India in Adopting the Danish Model

**Unit IV: Co-operative Movement in Israel(16 Hours)**

The Early Co-operative Groups - The Beginning of Co-operative Movement in Palastene - Co-operative Developments in Israel; Credit Co-operatives, Agricultural Co-operatives, Co-operative Housing, Workers Producers Transportation and Service Societies (WPTSS), Consumer Co-operatives – Features of the Co-operative Movement in Israel

**Unit V: Co-operative Movement in U.S.A(15 Hours)**

The Origin – Rural Co-operative Movement, Urban Co-operative Movement; Consumers' Co-operatives, Service Co-operatives, Credit Unions, New Wave Co-operatives, Health Care Co-operatives – Chief Characteristics of the Co-operative Movement in U.S.A

**Text Books :**

1. T.N.Hajela, 2016 Co-operation – Principles, Problems and Practice, Ane Books Private Limited, New Delhi.
2. T.N.Hajela, 2010 Co-operation - Principles, Problems and Practice, Konark Publishing House, New Delhi,
3. Onafowokan O, Oluyombo, 2012 Co-operative Finance in Developing Economics, Soma Prints Limited. Nigeria.
4. Bedi R.D, Theory, 1996 History and Principles of Co-operation, Loyal Book Depot, Meerut.
5. Kulkarni, 2000 Theory & Practice of Co-operative in India and Abroad, Co-operative Books Depot, Mumbai

**Reference Books :**

1. Madan G.R, 1994 Co-operative Movement in India, Mittal Publications, New Delhi
2. Hajela T.N, 2010 Co-operation: Principles, Problems and Practice, Konark Publishing House, New Delhi,
3. John Winfred & Kulandaiswami V 2000, History of Co-operative Thoughts, Rainbow Publications, Coimbatore,
4. Memoria C.B, 1973 Co-operation in India and Abroad, Kitab Mabal, Allahabad.
5. Krishnaswami O.R, 1999 Fundamentals of Co-operation, S.Chand & Sons, Delhi,

**III Semester: Course 3**  
**CMCI 303 CO-OPERATIVE FINANCIAL INSTITUTIONS IN INDIA**

**Objective:**

To impart the students the basic functions of cooperative financial institutions in India.  
(Total Lecture Hours 80)

**Unit I: Introduction to Co-operative Financial Institutions** (17 hours)

Rural Indebtedness – Causes and Effect – Sources of Rural Credit – Types – Institutional arrangements for Rural Credit through Cooperatives – Role of Cooperatives in the Promotion of Rural Economy – Structure of Credit Cooperatives

**Unit II: Agricultural Credit Co-operatives (Short and Medium)** (18 hours)

Primary Agricultural Cooperative Societies (PACS) – LAMPS – DCCBs – SCBs – Structure - Working – Lending Policy – Recoveries and Overdue Problems – Causes – Problems – Remedies – Recent development.

**Unit III: Agricultural Credit Co-operatives (Long Term)** (15 hours)

Need and Importance - Primary Co-operative Agricultural and Rural Development Banks (PCARDBs) - Sources of Funds – Objectives - Functions – Lending Procedures - State Cooperative Agricultural and Rural Development Bank (SCARDB), Objectives – Constitution – Functions - Diversified Lending – Over dues - Causes – Problems – Remedies.

**Unit IV: Non Agricultural Credit Co-operatives** (14 hours)

Constitution and Functions of Urban Co-operative Banks – Constitutions – Objectives – Need and Importance - Functions - Employees Credit Co-operative Societies, Co-operative Housing Societies, Fisheries Co-operatives – Objectives – Functions - Problems

**Unit V: Management of Cooperative Finance and Banking Institutions** (16 hours)

Viability Norms – NPA – Recovery Procedures - Government Sponsored Schemes - Group Lending - Challenges before Cooperative Financial and Banking Institutions in the Globalised Economy – Institutional / Industrial Visit

**Text Books :**

1. Chouby B.N 1968 Cooperative Banking In India, Asia Publishing, Bombay.
2. Laud G.M 1956 Cooperative Banking In India, The Co-operators Book Depot, Bombay.
3. Nakkiran S. 1982 Agricultural Financing In India, Rainbow Publications, Coimbatore.

**Reference Books :**

1. Ravichandran K 2000, Crop Loan system and Overdue, Spellbound Publication, Rohtak.
2. Ravichandran K and Nakkiran S 2009, Cooperative: Theory and Practice, Ability Publication, Delhi.

**III Semester: Course 4**  
**CMCI 304 CO-OPERATIVE ACCOUNTING AND AUDITING**

**Objective:**

To gain knowledge about accounting and auditing system in cooperative societies

**(Total lecture hours: 80)**

**Unit I: Introduction to Accounting**

(15 hours)

Concepts – Need and Importance Definition - Book Keeping-Accounting Concepts and Convention -Objectives - Limitations - Advantages-Methods of Accounting - Subsidiary Book - Cash Book- Different Types of Cash Book.

**Unit II: Cooperative Accounts keeping**

(17 hours)

Double Entry Book Keeping- Cooperative Account Keeping - Journal - Ledgers- Trial Balance- Final Account- Bank Reconciliation Statement and Rectify Errors – Distribution of Net Profit.

**Unit III: Commercial and Co-operative Audit**

(16 hours)

Origin - Definition - Objectives - Advantages- Nature and Scope- Difference between Commercial Vs Cooperative Audit – Rights – Duties - Responsibility of Co-operative Auditors

**Unit IV: Vouching, Verification and Valuation of Assets and Liabilities**

(16 hours)

Meaning of Vouching - Types - Internal Checking and Internal Audit - Vouching of Cash and Trade Transaction - Routine Checking - Verification Meaning -Valuation of Assets and Liabilities - Depreciation - Meaning and Definition of Various Reserves - Audit of Final Account - Relationship Between Profit and Loss Account Vs Balance Sheet.

**Unit V: Audit Programme for Selected Co-operatives**

(16 hours)

Co-operative Credit Institutions - PACS, DCCB and Non- Credit Cooperatives - Audit Classification – Preparation of Final Audit – Memorandum and its Enclosures – Schedule of Audit Defects - Marketing Cooperatives, Consumer's Cooperatives, Dairy Cooperatives and Industrial Cooperative

**Text Books :**

1. Krishaswami O.R.Cooperative Audit,
2. Tandon 2004 Principles & Practice of Auditing, S. Chand & Co. New Delhi
3. Dinkerpagare2013 Principles & Practice of Auditing, S. Chand &Co.New Delhi

**Reference Books :**

1. Government of Tamil Nadu 2002 Department of Co-operation, Cooperative Audit Manual
2. Ravinder& Sharma 2011 Auditing, Principles & Practices

**Elective**  
**III Semester: Course 5**  
**CODE 305 BUSINESS COMMUNICATION AND REPORT WRITING**

**Objective**

To make the students gain an expert knowledge of effective business communication skills and report writing.  
( **Total Lecture Hours : 60** )

**Unit I : Business Communication** ( 12 Hours )

Objects and Significance of Business Communication – Structure and Contents of Business letter – Style –Different modes of Business Communications.

**Unit II : Written Communication** ( 14 Hours )

Importance of written communication – Enquiry letters – Offer and quotation – order letters – Types – Specimen letters - Letter writing for seeking employment .

**Unit III : Status enquiry and Reference letters** ( 12 Hours )

Bank's opinion – Agency letters – Sole seeking agency – Circular letters – Specimen letters.

**Unit IV : Meetings** ( 10 Hours )

Preparation of Agenda – Minutes writing- Methods and Procedures – Importance and Scope.

**Unit V : Preparation for Speeches** ( 12 Hours )

Chairman's Address Vs. Public Speech – Essay Writing – Writing of Business Report – Precaution – Types – Essentials of a good report.

**Text Books :**

1. Varinder Kumar Bodhras 2012 Business Communication, Kalyani Pub., Ludhiana
2. Balasubramanian 2016 Business Communication, VikasPub., New Delhi,
3. Biwsal, Rao, Jena 2015 Business Communications, Kalyani Pub., Ludhiana

**Reference Books :**

1. Kapoor, A.N 2012 Business Letters for Different occasions, S.Chand Pub., New Delhi,
2. Pillai&Bhagawati 2015 Commercial Correspondence of Management, S. Chand Pub , New Delhi,
3. Sundar.K,2016,BusinessCommunications,VijayNickolac Imprints Pvt Ltd, Chennai.

**SUGGESTED MOOC COURSES:**

1. **Business Communication (edX)** Created by: The University of British Columbia, Canada, Delivered by: EdX, Taught by: Marlisse Silver Sweeney.
2. **Business Writing (Coursera)** Created by: University of Colorado Boulder, United States, Delivered by: Coursera, Taught by: Dr. Quentin McAndrew

**III Semester: Course 6**  
**SOSC 306 SOFT SKILLS**

**Objective:**

To train students in soft skills in order to enable them to be professionally competent.

**(Total lecture hours: 80)**

**Unit I: Soft Skills and Personality Development**

(17 hours)

Soft Skills: Meaning and Importance - Hard Skills versus Soft Skills - Self Concept: Self Awareness, Self Development and Self Realisation – Power of Positive Attitude – Etiquette and Manners. Listening: Types of Listening, Effective Listening and Barriers to Listening – Assertive Communication.

**Unit II : Communication Skills**

(18 hours)

Oral Communication: Forms, Types of Speeches and Public Speaking – Presentation: Elements of Effective Presentation and Use of Visual Aids in Presentation.

Written Communication: Strategies of Writing – Business Letters: Form, Structure and Formats – Types of Business Letters – Memos – Agenda and Minutes.

Non-verbal Communication: Body Language and Proxemics.

**Unit III: Interpersonal Skills**

(18 hours)

Interpersonal Skills: Relationship Development and Maintenance and Transactional Analysis. Conflict Resolution Skills: Levels of Conflict and Handling Conflict - Persuasion – Empathy – Managing Emotions – Negotiation: Types, Stages and Skills – Counseling Skills.

**Unit IV : Employability Skills**

(13 hours)

Goal Setting – Career Planning – Corporate Skills – Group Discussion – Interview Skills – Types of Interview - Email Writing – Job Application – Cover Letter - Resume Preparation.

**Unit V: Professional Skills**

(14 hours)

Decision Making Skills – Problem Solving – Emotional Intelligence – Team Building Skills – Team Spirit – Time Management – Stress Management: Resolving Techniques.

**Text Books :**

1. Ghosh, B.N. 2012. *Managing Soft Skills for Personality Development*. (Ed). New Delhi: Tata McGraw Hill Education Pvt. Ltd., New Delhi
2. Krishna Mohan and MeeraBanerji. 2013 *Developing Communication Skills*.(2<sup>nd</sup> Edition). New Delhi: MacMillan Publishers India Ltd.,New Delhi
3. Neera Jain and Shoma Mukherji.2012 *Effective Business Communication*.NewDelhi:Tata McGraw Hill Education Pvt. Ltd., *New Delhi*

**Reference Books :**

- 1.Rao, M.S. *Soft Skills* 2011: *Enhancing Employability: Connecting Campus with Corporate*.I.K International Publishing House Pvt. Ltd., New Delhi
- 2.AshrafRizwi,2010 M. *Effective Technical Communication*.: Tata McGraw Hill Education Pvt. Ltd., New Delhi
- 3.Bretag Tracey, Crossman Joanna and Bordia Sarbari. 2012 *Communication Skills*. Tata McGraw Hill Education Pvt. Ltd.,New Delhi.

**IV Semester: Course 1**  
**CMCI 401 CO-OPERATIVE MANAGEMENT AND ADMINISTRATION**

**Objectives:**

To enable the students to know about the system of management of different co-operative societies in India

**(Total lecture hours: 80)**

**Unit I: Introduction to Co-operative Management**

(15 Hours)

Co-operative Management - Meaning and Definition – Objectives - Features – Managerial Functions Applied to Co-operatives – Functional Areas of Management in Co-operatives.

**Unit II: Structure of Co-operative Management(17 Hours)**

Co-operative Administration at State Level; Registrar of Co-operative Societies, Functional Registrars – District Level Administration – Institutional Administration; General Body; Notice, Quorum, Business Transactions of General Body – Executive Committee - Board of Directors

**Unit III: Management of Co-operative Banking(15 Hours)**

Organizational Pattern – Raising Resources – Credit Planning, Business Development Planning – Structure of long term Credit – Lending Operation – Management Information System – Professional Management for Cooperatives – Meaning, Importance and Evaluation Criteria.

**Unit IV: Management of Marketing Co-operatives(17 Hours)**

Organizational Structure – Economic Viability – Assembling and Buying – Outright Purchase – Commission Agency System – Pooling – Contract Buying – Product Development – Pricing – Sales Organization and promotion – Channels of Distribution

**Unit V: Issues in Co-operative Management**

(16 Hours)

Professionalization of Co-operative Management; Need for Professionalization, Issues in Professionalization - De-officialisation - Operational Efficiency – Co-operative Governance - Strategies for Development of Co-operatives in India

**Text Books :**

1. Hajela T.N 2016 Co-operation-Principles, Problems and Practice, Ane Books Pvt. Ltd, New Delhi.
2. Goel, B.B 2000, Dynamics of Co-operative Administration, Deep & Deep Pub, New Delhi.
3. Surjit Jikidar and Alok K.Pramanik, 2001 Accounting and Auditing, Deep & Deep Publications, New Delhi.

**Reference Books :**

1. Shah A.K, Professional Management for Co-operatives 1987 Himalaya Publishing House, New Delhi.
2. Nakkiran S, A 2002 Treatise on Co-operative Management, Rainbow Publications, Coimbatore.
3. Kulandaiswami V, 2002 Text Book of Co-operative Management, Arudra Academy, Coimbatore.
4. Taimini K.K, Managing the Co-operative Enterprise, Minerva Associations, ICA Domus Trust, New Delhi.
5. Kapoor D.R 1998 Handbook of Co-operative Audit, Anmol Publications Pvt.Ltd, New Delhi

**IV Semester: Course 2**  
**CMCI 402 TAMILNADU CO-OPERATIVE SOCIETIES ACT 1983**

**Objectives:**

This paper is indented to educate the students about the background and history of Indian co-operative Law and its utility in the managing of societies in accordance with the Law, By-Law and Rules made under the Law

**(Total lecture hours: 80)**

**Unit I: History of Co-operative Legislation** (16 Hours)

History of Co-operative Legislation in India – Co-operative Credit Societies Act of 1904, Co-operative Societies Act of 1912 – Multi-state Co-operative Societies Act 2002; Applicability of the Act, Societies Which May be Registered, Bye-laws, Membership and Winding up

**Unit II : Registration of Societies [Tamil Nadu Co-operative Societies Act 1983** (16 Hours)

Registration; Conditions of Registration - Effects of Registration - Amendment of the By-laws of Registered Society - Powers of Registrar to Direct Amendment in Public Interest - Division and Amalgamation of Societies – Transfer of Assets and Liabilities of Societies

**Unit III: Membership and Management** (17 Hours)

Membership – Types of Membership - Qualifications, Associate Members, Disqualifications for Membership of Societies - Rights of Members to the Services - Duties and Liabilities, Liability of Past Member or of the Estate of a Deceased Member – General Meetings, Constitution and Meetings of the Board; Disqualification for Membership of Board

**Unit IV: Supervision and Inspection** (15 Hours)

Co-operative Audit; Distinction between Co-operative Audit and Company Audit – Inquiry - Inspection and Investigation - Inspection of Books By Financing bank – Surcharge - Supersession of Board

**Unit V: Winding-up of Societies** (16 Hours)

Winding-up of Registered Societies – Liquidator; Powers – Cancellation of Registration - Bar of Legal Proceedings, and Restoration of Society ordered to be wound up – Co-operative Tribunal – Appeal - Revision and Review

**Text Books :**

1. Arul Selvam M, 2017 Tamil Nadu Co-operative Manual, Malathi Publications, Chennai.
2. Government of Tamil Nadu Co-operative Societies act of 1983, Tamil Nadu Co-operative Union, Chennai.
3. Goel B.B, 2013 Co-operative Legislation Trends and Dimensions, Deep and Deep Publications Pvt. Ltd, New Delhi.

**Reference Books :**

1. Weerman P.E, 1994 Model Co-operative Societies Law with The Authors Commentary, ICA, New Delhi.
2. Kapoor N.D, and RajniAbi, 2010 General Laws and Procedures, Sultan Chand & Sons, New Delhi
3. Calvert H, 1959 The Law and Principles of Co-operation, Thacker Spink, Calcutta,
4. Government of Tamil Nadu Co-operative Societies Rules of 1988
5. Government of India, Multi Unit Co-operative Societies Act, 2002

**Committee Reports :**

1. Government of India, Report of the Committee on “Model Co-operative Act-1991” , Planning Commission, New Delhi
2. Government of India Report of the Committee on “Co-operative Law 1987 “
3. 97<sup>th</sup> Amendment, Government of India, 2011

**IV Semester: Course 3**  
**CMCI 403 CO-OPERATIVE SERVICE INSTITUTIONS IN INDIA**

**Objective:**

To enable the students to gain practical knowledge on the functioning of various types of cooperative service institutions in India.

**(Total lecture hours 80)**

**Unit I: Marketing Co-operatives**

(15 hours)

Origin and Development of Cooperative Marketing in India – Need and Importance - Primary and Apex Cooperatives Marketing Societies in India - Various Forms of Assistance Available from Government and NCDC - Regulated Markets – Problems of Marketing Cooperatives.

**Unit II: Dairy Co-operatives**

(17 hours)

Place of Dairy in the Indian National Economy - Structure of Dairy Cooperatives – Members Participation – Need and Importance - Functions of National Dairy Cooperative Federation - State Cooperative Milk Producers Federation - District Cooperative Milk Producer Unit.

**Unit III: Consumer Co-operatives**

(16 hours)

Meaning and Concept - Need and Importance - Origin and Development - Structure and Working - Primary, Central and Apex Consumer Cooperatives- NCCF - Supermarket - Recent Development

**Unit IV: Industrial and Processing Co-operatives**

(16 hours)

Origin, Types and Development of Industrial Co-operatives in India - Processing Cooperatives - Need and Importance of Spinning Mill - Sugar Factories - Problems

**Unit V: Other Co-operatives**

(16 hours)

Labour Contract Societies -Cooperative Printing Press - Cooperative Hospital - Cooperative Publishers and College - Irrigation Societies, Working and Present Position in India – Institutional / Industrial Visit

**Text Books:**

- 1.Hajela, TN., 2010 Co-operation: Principles, Problems and Practice, Konark Publishing House, New Delhi.
- 2.Kamat G.S 1986, Managing Co-operative Marketing, Himalaya, Bombay.
- 3.Kulandaiswamy, V 1986, Co-operative Dairying in India, Rainbow Publication, Coimbatore.

**Reference Books:**

- 1.Mahajan K.A 1993, Co-operative Marketing, Anmol Publication Pvt Ltd., New Delhi
- 2.Rayudu, C.S 1992, Industrial Cooperative, Northern Book Centre, New Delhi

**IV Semester: Course 4**  
**CMCI 404 PROJECT AND VIVA VOCE**

**Elective**  
**IV Semester: Course 5**  
**CCEE 405 PRINCIPLES OF INSURANCE**

**Objective**

To make the students gain knowledge over the concept and Principles of Insurance.

( **Total Lecture Hours : 60** )

**Unit I : Definition of Insurance**

( 13 Hours )

Evolution of Insurance –Role and Importance – Classification of Contracts of Insurance – General Principles of Law as applied to Non-Marine Insurance.

**Unit II : Life Insurance**

( 10 Hours )

Nature – Objects – Principles – Different Plans – Policy conditions and privileges – Assignment and Nominations – Lapses and Revivals –Surrender values and Loans – Claims.

**Unit III : Marine Insurance**

( 12 Hours )

Nature- Functions – Principles – Types of Marine Policies – Marine Losses – Kinds – Reinsurance and Double Insurance – Progress of Marine Insurance Business in India.

**Unit IV : Fire Insurance**

( 13 Hours )

Nature – Principles – Fire Waste – Physical and Moral Hazard – Types of Fire Policies – Policy conditions – Payment of Claim – Reinsurance – Renewals.

**Unit V : Miscellaneous Insurance**

( 12 Hours )

Motor Insurance – Burglary and Personal Accident Insurance – Fidelity Insurance – Workmen’s Compensation Insurance.

**Text Books:**

1. Panda Chanashyam 2015 Principles and Practice of Insurance, Kalyani Pub., Ludhiana
2. Mishra, C 2015 Insurance, S.Chand& Co., New .Delhi,
3. Periyasamy P 2016 Fundamentals of Insurance Vijay Nicole Imprints Private Limited, Chennai

**Reference Books :**

1. Katayal, Rakesh, Inderjit Singh &Aroras 2012 Insurance, Kalyani Pub., Chennai,
2. LaxmiNarin2011 Principles of Insurance, S.Chand& Co., New Delhi.
3. Julia Holyoake &Welpers Bill William 2013 Insurance, PHI, New Delhi
4. Arun Agarwal Rao P.R 2012 Study on Distribution Functions in General Insurance and Role of Intermediaries Sage Publication, New Delhi.
5. Gupta P.K Anil Kumar Meena 2015, General Insurance, Himalaya Publishing house (P) Ltd, Mumbai.