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


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 3rd and 4th 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 2nd Semester onwards will be marked by (OGPA).

A. INTERNAL ASSESSMENT

BREAK-UP MARKS FOR INTERNAL ASSESSMENT EVALUATION

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<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Tests (2×5)</td>
<td>10 Marks</td>
</tr>
<tr>
<td>Assignment</td>
<td>5 Marks</td>
</tr>
<tr>
<td>Seminar/ Case study</td>
<td>5 Marks</td>
</tr>
<tr>
<td>Attendance</td>
<td>5 Marks</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>25 Marks</strong></td>
</tr>
</tbody>
</table>
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:

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

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
Total 25 Marks

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 4th semester and viva-voce examination will be held during the month of May. The marks allocations are

<p>| | |</p>
<table>
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<tbody>
<tr>
<td>Project Report</td>
<td>75</td>
</tr>
<tr>
<td>Viva-voce Examination</td>
<td>25</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100 Marks</strong></td>
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<table>
<thead>
<tr>
<th>Semester</th>
<th>Course Code</th>
<th>Course Title</th>
<th>Credit Points</th>
<th>Maximum Marks</th>
<th>Duration Hours</th>
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<tbody>
<tr>
<td></td>
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<td></td>
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<tr>
<td>FIRST SEMESTER</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I</td>
<td>CMCI 101</td>
<td>1. Business Environment</td>
<td>5</td>
<td>75</td>
<td>3</td>
</tr>
<tr>
<td>I</td>
<td>CMCI 102</td>
<td>2. Advanced Financial Accounting</td>
<td>5</td>
<td>75</td>
<td>3</td>
</tr>
<tr>
<td>I</td>
<td>CMCI 103</td>
<td>3. Banking and Insurance</td>
<td>5</td>
<td>75</td>
<td>3</td>
</tr>
<tr>
<td>I</td>
<td>CMCI 104</td>
<td>4. Marketing Management</td>
<td>4</td>
<td>75</td>
<td>3</td>
</tr>
<tr>
<td>I</td>
<td>COBE 105</td>
<td>5. Elective Course: Banking Practice</td>
<td>3</td>
<td>75</td>
<td>3</td>
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<tr>
<td>SECOND SEMESTER</td>
<td></td>
<td></td>
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<tr>
<td>II</td>
<td>CMCI 201</td>
<td>1. Human Resource Management</td>
<td>5</td>
<td>75</td>
<td>3</td>
</tr>
<tr>
<td>II</td>
<td>CMCI 202</td>
<td>2. Financial Management</td>
<td>5</td>
<td>75</td>
<td>3</td>
</tr>
<tr>
<td>II</td>
<td>CMCI 203</td>
<td>3. Business Research Methods</td>
<td>5</td>
<td>75</td>
<td>3</td>
</tr>
<tr>
<td>II</td>
<td>CMCI 204</td>
<td>4. E-Commerce</td>
<td>4</td>
<td>75</td>
<td>3</td>
</tr>
<tr>
<td>II</td>
<td>COCE 205</td>
<td>5. Elective Course: Office Management</td>
<td>3</td>
<td>75</td>
<td>3</td>
</tr>
<tr>
<td>THIRD SEMESTER</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>III</td>
<td>CMCI 301</td>
<td>1. Co-operation in India</td>
<td>5</td>
<td>75</td>
<td>3</td>
</tr>
<tr>
<td>III</td>
<td>CMCI 302</td>
<td>2. Co-operation in Foreign Countries</td>
<td>4</td>
<td>75</td>
<td>3</td>
</tr>
<tr>
<td>III</td>
<td>CMCI 303</td>
<td>3. Co-operative Financial Institutions in India</td>
<td>4</td>
<td>75</td>
<td>3</td>
</tr>
<tr>
<td>III</td>
<td>CMCI 304</td>
<td>4. Co-operative Accounting and Auditing</td>
<td>5</td>
<td>75</td>
<td>3</td>
</tr>
<tr>
<td>III</td>
<td>CODE 305</td>
<td>5. Elective Course: Business Communication and Report Writing</td>
<td>3</td>
<td>75</td>
<td>3</td>
</tr>
<tr>
<td>III</td>
<td>SOSC306</td>
<td>6. Soft Skills</td>
<td>3</td>
<td>75</td>
<td>3</td>
</tr>
<tr>
<td>FOURTH SEMESTER</td>
<td></td>
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<tr>
<td>IV</td>
<td>CMCI 401</td>
<td>1. Co-operative Management and Administration</td>
<td>5</td>
<td>75</td>
<td>3</td>
</tr>
<tr>
<td>IV</td>
<td>CMCI 402</td>
<td>2. Tamil Nadu Co-operative Societies Act</td>
<td>5</td>
<td>75</td>
<td>3</td>
</tr>
<tr>
<td>IV</td>
<td>CMCI 403</td>
<td>3. Co-operative Service Institutions in India</td>
<td>5</td>
<td>75</td>
<td>3</td>
</tr>
<tr>
<td>IV</td>
<td>CMCI 404</td>
<td>4. Project and Viva-voce</td>
<td>4</td>
<td>75</td>
<td>3</td>
</tr>
<tr>
<td>IV</td>
<td>CCEE 405</td>
<td>5. Elective Course: Principles of Insurance</td>
<td>3</td>
<td>75</td>
<td>3</td>
</tr>
</tbody>
</table>

Grand Total 90 1575

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.
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.
2.
3.
4.
5.

6.
7.
8.
9.
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.

*****
 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
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)

Unit III: Global Environment (15 hours)
- Privatisation – Nature and Objectives – Privatisation routes - Arguments against Privatisation – Disinvestment in India.

Unit IV: Political and Cultural Environment: (16 hours)

Unit V: Technological Environment and Digital India (16 hours)

Text Books:
1. Acharya&Govekar 2015 Business Policy and Administration, Himalaya Publishing House,Mumbai

Reference Books:
5. Ghosh,P.K 2015 Business Policy-Strategic Planning and Management Sultan Chand &Sons, New Delhi,
SUGGESTED MOOC COURSES:
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  
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  

Unit III Hire purchase and Installment system  
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  

Unit V Recent accounting  

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.

Reference Books:

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

Reference Books:

SUGGESTED MOOC COURSES:
2. Economics of Money and Banking, Created by: Columbia University, Delivered by: Coursera, Taught by: Perry G Mehrling.
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)

Unit II: Consumer Behaviour) (16 hours)

Unit III: Market Segmentation (14 hours)

Unit IV: Product Development ( 18 hours)

Unit V: New Age Marketing (14 hours)

Text Books :

Reference Books:
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)

Unit V: Deployment of funds (9 Hours)
Cash reserve ratio and Statutory liquidity ratio – loan – different types – Cash Credit – Limitations.

Text Books:
1. GordenNataraj, 2016 Banking Himalaya Publication, New Delhi
2. Tannan, ML 2015 Banking Law & Practice in India, Indian Law House, New Delhi

Reference Books:

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 (17 hours)  

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

Unit III: Human Resource Development (16 Hours)  

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

Unit V: Motivation (14 hours)  

Text Books:  

Reference Books:  
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)

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

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

Unit IV: Dividend Policy (15 Hours)

Unit V: Working Capital (14 Hours)

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

Text Books:

Reference Books:

SUGGESTED MOOC COURSES:
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

Unit II: Research and Sample Design

Unit III: Collection and Processing of Data
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

Unit V: Interpretation and Report writing

Text Books:

Reference Books:

17
SUGGESTED MOOC COURSES:


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)  
The Anatomy of E-Commerce Applications.

Unit II: Architectural View (16 hours)  

Unit III: Security Levels (17 hours)  

Unit IV: Application (17 hours)  

Unit V: Advanced Concepts (14 hours)  

Text Books:  
2. David Kosiur, 2015 Understanding Electronic Commerce, Microsoft Press,  

Reference Books:  
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 )

Unit II : Office Accommodation

( 14 Hours )

Unit III : Office Environment

( 13 Hours )

Unit IV : Records Management

( 11 Hours )

Unit V : Office Communications
Importance – Process – Medium – Channels – Barriers.

( 10 Hours )

Text Books
1. Nair, RK , Banerjee, AK & Agarwal, VK 2015 Office Management, Pragati Prakasam, Meerut
2. Pillai RSN & Bagavathi, 2016, Office Management, S.Chand&Sons, New Delhi

Reference Books
1. Ragunathan N.S, 2016, Office Management, Margham Publications, Chennai

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)

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:

Reference Books:

COMMITTEE REPORTS
1. Kushroo’s Committee Report
2. Vaidhyanathan Committee Report
3. Committee & Commissions on Co-operation By Paranjothi
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)

Unit II: Credit Movement in German and Italy (18 Hours)
Origin of Co-operative Movement; Raiffeisen Societies, Schulze–Delitzsch Societies - Comparative Study of Raiffeisen 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 BancaPopularre (Peoples Bank), CasseRuralie (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:
5. Kulkarni, 2000 Theory & Practice of Co-operative in India and Abroad, Co-operative Books Depot, Mumbai

Reference Books:
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)

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)

Text Books :

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

Unit II: Cooperative Accounts keeping
- Double Entry Book Keeping
- Cooperative Account Keeping
- Journal - Ledgers
- Trial Balance
- Final Account

Unit III: Commercial and Co-operative Audit
- 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
- 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
- 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
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:
2. Ravinder& Sharma 2011 Auditing, Principles & Practices
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)

Unit II: Written Communication (14 Hours)

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)

Text Books:

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,

SUGGESTED MOOC COURSES:
2. Business Writing (Coursera) Created by: University of Colorado Boulder, United States, Delivered by: Coursera, Taught by: Dr. Quentin McAndrew
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
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
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
Interpersonal Skills: Relationship Development and Maintenance and Transactional
Analysis. Conflict Resolution Skills: Levels of Conflict and Handling Conflict - Persuasion –

Unit IV: Employability Skills
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
Decision Making Skills – Problem Solving – Emotional Intelligence – Team Building

Text Books:
   Tata McGraw Hill Education Pvt. Ltd., New Delhi
   New Delhi: MacMillan Publishers India Ltd., New Delhi
   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
   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)

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)

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

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:

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

Objectives:
This paper is intended 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:

Reference Books:
3. Calvert H, 1959 The Law and Principles of Co-operation, Thacker Spink, Calcutta,
5. Government of India, Multi Unit Co-operative Societies Act, 2002

Committee Reports:
3. 97th Amendment, Government of India, 2011
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)

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)

Text Books:

Reference Books:
2. Rayudu, C.S 1992, Industrial Cooperative, Northern Book Centre, New Delhi
IV Semester: Course 4
CMCI 404 PROJECT AND VIVA VOCE
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)

Unit III: Marine Insurance (12 Hours)

Unit IV: Fire Insurance (13 Hours)

Unit V: Miscellaneous Insurance (12 Hours)

Text Books:
1. Panda Chanashyam 2015 Principles and Practice of Insurance, Kalyani Pub., Ludhiana
2. Mishra, C 2015 Insurance, S.Chand& Co., New Delhi,

Reference Books:
1. Katayal, Rakesh, Inderjit Singh & Aroras 2012 Insurance, Kalyani Pub., Chennai,