

SEMESTER - IV

Core Paper – XI: Practical Training Phase – I

Instructional Hrs: 75

Sub. Code: 14CPUC411

Max Marks: CIA-40; ESE-60

Credits: 3

I. Objectives of the Practical Training

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

A. Methods of First phase of Training

The First phase of Training will be study visits to the various categories of cooperative from the primary to apex levels and to the various officers of the Government Department of cooperation. The First phase practical Training is to be given under the guidance and supervision of lecturer in charge of practical Training who should accompany the students. The Practical training record (I phase Record) should be maintained according to a Performa to be evolved by the college concerned. The study visits may be made for one full day every week to the selected primary and district level cooperative and offices of Government Department of cooperation which are nearer to the college, The Study visit to the Apex Level Cooperative may be made for about a week after the completion of the programmes, in the primary and district level cooperatives and Local Offices of Government of cooperation.

B. List of Cooperatives/ Institutions/ Departments for study Visit under I Phase

I. Agricultural Credit

A. ST and MT credit societies.

i) Agricultural Credit Societies one VCACS and one FSS or Agricultural Bank.

ii) District Central Cooperative Bank and any one of its branch offices.

iii) State Apex Cooperative Bank.

B. LT credit institution

iv) Primary Agricultural Land Development Bank.

v) District Branch of SARD Bank and SARD Bank.

II. Non – Agricultural Credit

vi) Urban Cooperative Bank.

vii) Employee's Cooperative Credit Society.

viii) State Industrial Society and The Apex Housing Society.

III. Agricultural Non - Credit

ix) Primary Marketing Society and District Supply and Marketing Society and State Cooperative Marketing Federation.

x) Processing Cooperatives such as cooperative sugar / factory / rice mills / oil mills.

xi) Regulated markets and warehouses.

xii) Cooperative Farming Society of any one type.

xiii) Milk Supply / Producers Society and Union.

IV. Non – Agricultural Non – Credit

xiv) Primary and Apex Weaver's Cooperative Societies.

xv) Cooperative Spinning Mill.

xvi) Industrial Cooperative Tea Factory.

xvii) Primary and Wholesales Stores, Super market, Students Cooperative Stores, State Consumer Cooperative Federation.

V. Miscellaneous Cooperatives

xviii) Cooperative Unions of District & State Level.

xix) Any Two cooperative society of vital importance in the area of the college.

VI. Department set up

xx) Office of the Deputy / Joint Registrar of Cooperative societies.

xxi) Office of the Registrar of Cooperative societies.

xxii) Office of the Assistant/ Joint Director of Cooperative Audit.

xxiii) EOC's office at local panchayat Union.

C. Procedure for Phase I

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

D. Maintenance of Records

Every student should maintain a practical Training Records Phase I and submit the same within 10 days after completion of the Training Programme for evaluation, to the Lecturer in charge of the Programme.

E. Evaluation of Phase - I Practical Record

The Practical Training Phase- I Record will be jointly assessed for 60 marks by a committee consisting of Lecturer in Charge, the Head of the Department concerned and the External Examiner. The total of 60 marks, **40 marks awarded for record and 20 marks for Oral /Viva voce Examination**. The average of the Examiners will be taken. The Continuous Internal Assessment will be for a total of 40 marks, awarded by the Staff in charge on the basis of Attendance, Sincerity in Report Submission and Adherence to Institutional Rules and Regulations.

F. Criteria for oral/viva voce Examinations

1. Correct answers to the questions
2. Practical Knowledge gained
3. Clarity and Expressions

SEMESTER – V

Core Paper – XIV: Practical Training Phase– II (Report And Viva Voce)

Instructional Hrs: 75

Sub. Code: 14CPUC514

Max. Marks: CIA - 40; ESE - 60

Credits: 4

Objectives of the Practical Training

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

A. Methods of Phase –II Training

After the completion of study visits, students are to be assigned with apprenticeship programme for a period of two weeks in the selected cooperatives. For the purpose of apprenticeship, students will be divided into batches of 2 or 3 each. The Assistant Professor in charge will test / check their work by making surprise visits to the allotted Cooperative Societies and Office of the Govt. Department of Cooperatives.

B. List of cooperative Institutions/ Departments to be selected for practical Training Phase – II

1. Primary Agricultural Cooperative Banks / FSS.
2. District Central Cooperative Bank.
3. PARD Bank
4. Urban Cooperative Bank
5. Employee's Cooperative Credit Society.
6. Housing Cooperative Society.
7. Primary Consumer's Cooperative Stores.
8. Primary Cooperative Marketing Society.
9. Primary Weaver's Cooperative Society.

10. Primary Milk Producer's Society.
11. Primary Industrial Cooperative Society.
12. District Cooperative Union.
13. Joint Registrar's Office.
14. Circle Deputy Registrar's Office.

C. Maintenance of Record

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

D. Assessment of Phase - II Record and Oral Examinations

The practical Training Phase - II (Field Placement) Record will be assessed for 60 marks by a Team of Examiners consisting of Lecturer in Charge, Head of the Department and External Examiner. The Weightage for Report is 40 marks and viva 20 marks. The average of the Examiner will be taken.

The Continuous Internal Assessment will be for a total of 40 Marks awarded on the basis of Attendance, Sincerity in Report Submission and adherence to Institutional Rules and Regulations.

E. Criteria for Assessing Record (I & II Phases)

1. Whether the records reflect active participation of the students in PT Programme?
2. Whether relevant Data have been collected and whether they are accurate?
3. Whether the data have been presented well. (Sequence of ideas, clarity, use of tables, diagrams etc.)?
4. Whether key problems have been identified and analyzed?
5. Whether practical working is recorded well?
6. Whether consultations are sound and useful?

F. Criteria for Oral Examinations

1. Correct answers to the questions.
2. Practical knowledge gained.
3. Clarity and Expressions.

SEMESTER – V

Elective Paper – I: Corporate Accounting

Instructional hours: 90

Sub. Code: 14CPUE501

Max Marks: CIA -25: ESE-75

Credits:5

Objective

After the Completion of the Course the Student should have a thorough knowledge in basic concept of Corporate Accounting.

UNIT I

18Hrs

Shares-Kinds of Shares- Stock – Distinction between Stock and Shares-*Debentures*- Classification of Debentures, Difference between Shares and Debentures.

UNIT II

18Hrs

Issue of Share – Types of Issues (Simple Problems only).

UNIT III

18Hrs

Forfeiture of Shares- Reissue of Forfeited Shares–*Issue of Bonus Shares* (Simple Problems only).

UNIT IV

18Hrs

Issue of Debentures –Cash Issue-*Collateral Security*- Price of Issue (At Par, At Discount, At Premium) (Simple Problems Only).

UNIT V

18Hrs

Amalgamation, Absorption and External Reconstruction: Meaning – Types of Amalgamation – **Accounting Problems Relating to Amalgamation and External Reconstruction:** *Purchase Consideration* –Methods-Net Payment, Net Asset Method (Simple Problems only).

Note: *Italics* Denotes Self Study Topics.

TEXT BOOKS:

- 1. Reddy.T.S and Murthy.A , Corporate Accounting-Margham publication, Chennai 2010.**

SEMESTER – VI

Elective Paper – II: Theory and Practice of Banking

Instructional Hrs: 75

Sub. Code: 14CPUE602

Max Marks: CIA-25; ESE-75

Credits: 5

Objectives

On successful completion of the course the students should have:

- Understood the function and service of the bank learnt the responsibilities of the banker learnt the modern trends in banking.

UNIT I

15Hrs

Evolution of Banking: Origin and Definition - Development of Banking – Banking Functions – Different types of Deposits, Customer - Definition – *Banker Customer Relationship, Rights, Duties and Liabilities of Banker.*

UNIT II

15Hrs

Credit Instruments: Definition – Negotiable Instruments- Cheques, Bills of Exchanges, Promissory Note , Demand Drafts, Letters of Credit, Travelers Cheques, Postal Orders etc. – features - *Crossing and Endorsements.*

UNIT III

15Hrs

Collecting Banker: Collection of Cheques – A Holder for Value – As agents for Collection – Duties and Responsibilities – Statutory Protection to Paying Banker – Dishonor of Cheques – ATM, *E-Banking*, Phone Banking, Anywhere - Any Time Banking` - Money Transfers – NEFT, RTGS, IFSC.

UNIT IV

15 Hrs

Employment of Funds: Principles of Investments – Distribution of Banks Funds over different Assets - Banker’s Discretion in the Employment of Fund – Margin between Borrowing and Lending Rates.

Loan and Advances: Secured and Clean Loans – Types of Securities – Differential Interest Rates – **Charging of Securities:** Lien, Pledge, Hypothecation, *Mortgage and Charge*.

UNIT V

15 Hrs

Banking Regulation Act 1949: Important Provisions related to Organization, Management and Banking Operations – *Powers and functions of RBI – Banking Ombudsmen*.

Note: *Italics* denotes Self Study Topics.

TEXT BOOKS

1. **Kandasami P.**, “*Banking Law and Practice*”, S.Chand and Company Ltd 1998,
2. **Gordan E. and Natarajan K.**, “*Banking Theory, Law and Practice*”, Sultan Chand and Sons, New Delhi, 1999.

REFERENCE BOOKS

1. **Gordan E., and Natarajan K.**, “*Banking Theory, Law and Practice*”, Himalaya Publishing House, New Delhi, 17th Edition-2003.
2. **Kumar N., Mittal R.**,” *Banking Theory, Law and Practice*”, Anmol Publications Pvt., Ltd., New Delhi, 2002.
3. **Srivastava P.K.**, “*Banking Theory and Practice*”, Himalaya Publishing House, New Delhi, 2000.
4. **Sundharam K.P.M, Varshney P.N.**,” *Banking Theory Law and Practice*”, Sultan Chand and Sons, New Delhi, 2008.
5. **Varshney G.K.**,” *Law and Practice of Banking*”, Sahitya Bhawan Publications, NewDelhi, First Edition 2000.