PERIYAR UNIVERSITY

PERIYAR PALKALAI NAGAR

SALEM – 636011

DEGREE OF BACHELOR OF COMMERCE

CHOICE BASED CREDIT SYSTEM

Syllabus for

B. COM.

(ELETRONIC BANKING)

(SEMESTER PATTERN)
(For Candidates admitted in the College affiliated to Periyar University from 2021 - 2022 onwards)

1. ELIGIBILITY FOR ADMISSION

Any one of the subjects must be studied at the +2 level Accountancy/ Commerce/ Mathematics/ Business Mathematics/Statistics/Computer Science.

2. ELIGIBILITY FOR AWARD OF DEGREE

A candidate shall be eligible for the award of the degree only if he / she has undergone the prescribed course of study in a college affiliated to the University for a period of not less than three academic years comprising six semesters and passed the examination and fulfilled such conditions as have been prescribed therefore.

3. COURSE OF STUDY

a) Objectives of the course:

i. To impart comprehensive knowledge concerning the practical aspects of banking.

ii. To develop computer oriented skills, which are essential to undertake an assignment in the banking sector.

iii. To make the learners to apply the computer oriented skills in practical banking system.

b) The course of study shall consist of Foundation courses, Core, Allied and Application Oriented subjects with 6 hours of teaching for each subject per week.

4. TRAINING AT BANKS

Practical knowledge about the functions and practice of the commercial banks is necessary. The students of B. Com [E-Banking] degree course have to undergo practical training in a scheduled bank for a period of 2 weeks during Summer Vocation at the end of the II Semester.

Candidates should submit the attendance certificate obtained from the bank for having attended the training for the specified period. If not, they are not eligible for the practical examination to be held at the end of III semester.

Any candidate who fails to submit the attendance certificate shall undergo the training again and is eligible for the practical examination at the end next year [V Semester].

The practical examination will be conducted by an external examiner. Practical for each student shall be for a minimum of 3 hours in which he/she may be given.

A. Exercises of filling up certain forms.

B. Commenting on the correctness of document like cheque, etc.,

C. Explaining certain bank procedures.

D. Writing up an account/passbook.

E. Evaluating proposal for a small bank loan

F. Responding to stimulated exercises on customer/bank employee complaints

G. Format of letter of credit.

5. REQUIRMENTS FOR PROCEEDING TO NEXT SEMESRTER

Candidates shall be eligible to go to next semester, only if they satisfy the conditions prescribed by the Syndicate from time to time.

6. PASSING

7. RANKING

Candidates who pass all the examinations prescribed for the course in the first appearance only are eligible for ranking.

8. MAXIMUM DURATION FOR THE COMPLETION OF THE UG PROGRAMME

The maximum duration for completion of the UG programme shall not exceed twelve semesters.

9. COMMENCEMENT OF THIS REGULATION

The regulations shall take effect from the academic year 2017-18. i.e. for students who are admitted to the first year of the course during the academic year 2020-21 and thereafter.

COURSE OF STUDY AND SCHEME OF EXAMINATION
(CBCS PATTERN (WITH 2 SEM LANGUAGE PAPERS)

Part	Study Components	Course Title	Ins. hrs / week	Exam Dur. Hrs	CIA	Uni. exam	Total	Credit
SEMESTER I								
I	Language	Tamil - I	6	3	25	75	100	3
II	Language	English - I	6	3	25	75	100	3
III	CORE I	Business Communication	5	3	25	75	100	4
III	CORE II	Introduction to Computer Technology	3	3	25	75	100	2
III	CORE - III	Professional English for Commerce and Management - I	4	3	25	75	100	4
III	ALLIED I	Fundamentals of Statistics	4	3	25	75	100	2
IV		Value Education	2	3	25	75	100	2
SEMESTER II								
I	Language	Tamil - II	6	3	25	75	100	3
II	Language	English - II	4	3	25	75	100	3
II	**NMSDC**	**Language Proficiency for Employability - Effective English**	**2**	**2**	**25**	**75**	**100**	**2**
III	CORE IV	Operating System and MS Office	3	3	25	75	100	3
III	CORE - V	Professional English for Commerce and Management - II	4	3	25	75	100	4
III	PRACTICAL I	Operating System and MS Office - Practical	3	3	25	75	100	2
III	Elective I	Banking Theory Law and Practice	4	3	25	75	100	3
III	ALLIED II	Fundamentals of Operation Research	3	3	25	75	100	2
IV	EVS	Environmental Studies	1	3	25	75	100	2

		SEMESTER III						
III	CORE IV	Financial Accounting	6	3	25	75	100	4
III	CORE V	E - Banking	3	3	25	75	100	3
III	Practical II	E - Banking	3	3	25	75	100	2
III	CORE VI	Rural Banking	6	3	25	75	100	4
III	ALLIED III	Business Law - I	4	3	25	75	100	3
IV	SBEC - I	Computer Application in Business	2	3	25	75	100	2
IV	**NMSDC**	**Digital Skills for Employability – Microsoft Office Essentials**	**2**	**3**	**25**	**75**	**100**	**2**
IV	SBEC - III	Practical Banking Training	2	3	25	75	100	2
IV	NMEC - I	Share Market Operations	2	3	25	75	100	2
		SEMESTER IV						
III	CORE VII	Cost Accounting	4	3	25	75	100	4
III	CORE VIII	International Banking	3	3	25	75	100	4
III	CORE IX	Data base Management System	4	3	25	75	100	3
III	Practical III	Data base Management System	3	3	25	75	100	2
III	ALLIED IV	Cyber Law	5	3	25	75	100	3
III	**SBEC-NMSDC**	**Digital Skills for Employability(Office Fundamentals)**	**2**	**2**	**25**	**75**	**100**	**2**
IV	SBEC IV	Insurance	2	3	25	75	100	2
IV	SBEC V	Practicals in Banking and Insurance Instruments	2	3	25	75	100	2
IV	SBEC VI	Share Market Operations	2	3	25	75	100	2
IV	NMEC-II	Banking Practice	2	3	25	75	100	2
		SEMESTER V						
III	CORE X	Accounting For Managerial Decisions	5	3	25	75	100	4

III	CORE XI	Entrepreneurial Development	5	3	25	75	100	4
III	CORE XII	Enterprise Resource Planning	4	3	25	75	100	3
III	CORE XIII	RDBMS and Oracle	3	3	25	75	100	3
III	Practical IV	RDBMS and Oracle	3	3	25	75	100	2
III	Elective - II	Bank Management/Retail Banking/ Merchant Banking	4	3	25	75	100	4
III	Allied - V	Financial Institutions and Services	4	3	25	75	100	3
IV	NMSDC	Accounting and Trading Essentials for Employability – Banking, Lending and NBFC Products and Services – 1	2	3	25	75	100	2
SEMESTER VI								
III	CORE XIV	Financial Management	5	3	25	75	100	4
III	CORE XV	Management Information System	4	3	25	75	100	4
III	CORE XVI	E – Customer Relationship Management	4	3	25	75	100	4
III	CORE XVII	Visual Basic	3	3	25	75	100	3
III	ELECTIVE -NMSDC	Digital Banking Logistics and Audit Essentials for Employability (Fintech Course 1)	2	2	25	75	100	2
III	Practical V	Visual Basic	3	3	25	75	100	2
III	Elective - III	Marketing of Banking Services/ Bank Technology Management	5	3	25	75	100	4
III	Allied VI	Capital and Money Market	4	3	25	75	100	3
V		Extension Activities @	-	-	-	-	-	1
	Total						**5000**	**146**

@ No University Examinations. Only credit is given.

B. Com. (ELECTRONIC BANKING)

SEMESTER I

CORE I - BUSINESS COMMUNICATION

Unit I: Essentials of Effective Business Letters:

Meaning - Objectives – Nature, Process and Importance of Communication – Media – Barriers – Types of Communication (Verbal & Non Verbal) – Modern Communication Methods - Business letters: Need – Functions – Kinds – Essentials of Effective Business Letters – Layout.

Unit II: Business Enquiries:
Enquiries and Replies – Offers and Quotations – Orders and their Execution – Credit and Status Enquiries – Trade and Bank References – Compliance and Adjustments – Collection Letters – Sales Letters – Agency Correspondence and Goodwill Letters – Import and Export Correspondence.

Unit III: Secretarial Correspondence & Report Writing:
Intra-organizational business communication – Memorandum – Notices – Circulars – Orders – Staff suggestions and Complaints – Correspondence with regional and branch offices – Agenda and Minutes – Report writing (Apply citation rules – APA style documentation in reports) – Kinds of Reports – Characteristics of good Report – Kinds of Reports – E-mail Slide or Visual Presentation.

Unit IV: Banking and Insurance Correspondence:
Bank Correspondence: - Introduction – Correspondence with customers – Correspondence with Head Office. Insurance Correspondence: Life, Fire and Marine.

Unit V: Personal Correspondence:
Application for Employment – References – Testimonials – Interviews: Meaning – Types of Interview – Candidates preparing for an interview – Guidelines to be observed during an interview – Interview through Video Conferencing – Group Discussion- Letter of Appointment – Confirmation – Promotion – Retrenchment and Resignation.

TEXT BOOKS:
1. Essentials of Business Communication – Rajendra Pal, J. S. Koralahilli, Sultan Chand. & Sons, New Delhi.
2. Business Communication - K. Sundar, & Kumararaja, Vijay Nicole Imprints Pvt Ltd, Chennai.
3. Business Communication – V. R. Palanivelu & N. Subburaj, Himalaya Publishing House Pvt Ltd., Mumbai.

REFERENCE BOOKS:
1. Effective Business English and Correspondence – M. S. Ramesh and Pattenshetty, R. S. Chand & Co, Publishers, New Delhi .
2. Commercial Correspondence – R.S.N. Pillai and Bhagavathi, S. Chand publication, New Delhi.
3. Business Communication – Sathya Swaroop Debasish, Bhagaban Das, PHI Learning Pvt. Ltd., New Delhi.

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SEMESTER I

CORE II - INTRODUCTION TO COMPUTER TECHNOLOGY

Unit-I

Introduction to computer- Classification - Anatomy of a Digital computer - Computer architecture – language - Number system - Logic gates (and, or, not, nand, nor).

Unit-II

Computer organization: ALU, CPU, Input, Output Units. Memory units - Auxiliary storage devices - Magnetic tape - Hard disc - Floppy Disc - CD-ROM - memory organization - RAM, ROM, EPROM.

Unit-III

Computer Network-Internet and www.electronic mail: Introduction-E-mail-Domain names and addresses-Advantages and Disadvantages of Internets – Client server computing - Client/Server DBMS , Interfaces – Application development.

Unit-IV

Introduction to Multimedia - Multimedia tools - E-commerce Data Processing - Information system: the Information System department - Types of Information System - The system development life cycle.

Unit-V

Computer Software-Operating system- Computer Programs-Structured and Object Oriented Programming-Evolution of programming languages-High level languages the process of programming-Special purpose programming tools.

Reference books

1. Alexis Leon and Mathews Leon, Fundamentals of Information Technology, Vikas Publishing House Pvt.Ltd.

2. Peter Norton, Introduction to computer, 2nd Edition TMH.

3. S.P.Rajagopalan, Computer Application in Business, Vikas publishing House Pvt. Ltd.

4. Alexis leon and Mathews leon, Fundamentals of Computer Science and communication Engineering, Vikas publishing House Pvt.Ltd.

5. Alan R. Simon, Tom Wheeler, "Open Client/Server Computing and Middleware", Academic Press, 10-May-2014.

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SEMESTER I

ALLIED I - FUNDAMENTALS OF STATISTICS

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Unit -I

Meaning and Scope of Statistics - Characteristics and Limitations of statistics - Presentation of Data by Diagrammatic and Graphical Methods; Measures of Central Tendency - Mean, Median, Mode, Geometric Mean, Harmonic Mean.

Unit-II

Measures of Dispersion and Skewness – Range, Quartile Deviation, Mean Deviation, Standard Deviation and their Co-efficient - Pearson's and Bowley's Measures of Skewness - Co-efficient of Skewness.

Unit - III

Correlation - types of correlation - measures of correlation - Interpretation of Co-efficient of Correlation - Simple regression analysis - Concept of Regression Analysis - Coefficient of Concurrent Deviation - regression equation - refitting of regression line.

Unit -IV

Index Number - Meaning, Types and uses - Methods of Construction price and quantity Indices - weighted Index number. Matrix – definitions - operations on matrix - determinant of matrix - application solving of linear equations - matrix inverse method. Tests of adequacy; Chain - basis index number base shifting, splicing, and deflating problems in constructing index numbers; Consumer price index,

Unit-V

Analysis of Time Series: Cause of variation in time series data - Components of a time series - Decomposition - Additive and multiplicative models - Determination of trend - Moving averages methods and method of least squares (including linear, second degree, Parabolic and exponential trend) - Computational of seasonal, indices by simple average.

Note: - Distribution of Marks: Problems 80% and Theory- 20%

Reference book
1. Statistical Methods - S.P.Gupta, (2008), Sultan Chand & Co, New Delhi
2. Statistics for Management -Arora & Arora,(2008), S.Chand& Co, New Delhi
3. Business Mathematics and Statistics - Navanitham, P.A., Jai Publishers, Trichy, 2004.
4. Statistics for Management- Lewin and Rubin.(2002), Prentice Hall of India New Delhi.

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SEMESTER II

CORE III OPERATING SYSTEM AND MS-OFFICE

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Unit – I

Introduction to Operating System - Feature of Operating system – Functions –Types Operating System – Securities and protection of Operating System -Windows 2000 – Working with Windows –Unix – Linux – Comparison of Linux and Windows.

Unit – II

Introduction to Microsoft office - MS-Word - Creating and Editing documents - Menus, Tool bar and Icons - Formatting documents - Creating Tables -Mail merge.

Unit - III

MS-EXCEL - Spreadsheet overview - Menus. Commands Tool bar Icons, Creating Work sheet- Editing Formatting - Excel formulae and functions - creating a chart - data forms, sort, filter.

Unit-IV

Ms-Power Point – Introduction - Menus- Toolbars - Text and formats Animation, Art and sound - making the presentation template.

Unit-V

Ms-access: data base overview - creating data base - modifying table and creating – query - creating reports mailing lables.

Reference books

1. Sanjay Sexena, Ms - Office 2000 for ever one.

2. Alexis Leon, Mathew Leon.., Introduction to computers, Vikas publishing House.

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SEMESTER II

PRACTICAL – I - OPERATING SYSTEM & MS - OFFICE

OPERATING SYSTEM -Linux

1. Implement the file commands: rm, cp, cat, mv, cmp, wc, split, diff.

2. Display current date, time, user name, and current directories.

MS - WORD

1. a) Starting MS-word, Creating, Saving, Printing (with options) closing and existing.

   b) Study of word- Menu/Tool bars.

2. a). Create a document, save it and edit the document as follows.

   i. Find, Replace actions.

   ii. Cut, Copy, Paste options.

   iii. Undo, Redo options.

   b). Format the document using Bold, Underline and Italic.

   c). Change character size using the font dialog box.

   d). Formatting Paragraph Center, Left align and Right align.

   e). Changing paragraph and line spacing. Using Bullets and Numbering in Paragraphs.

   f). Creating, Hearing Paragraphs.

3. Using tab setting, enhancing the documents (Header, Footer, Page setup, Opening and closing Toolbars, Print preview).

4. Creating Tables in Document, selecting rows and columns sort the record by using tables, format painter and Auto format.

5. Mail merge in word (creating main document, Data source, Inserting merge fields and viewing merge data, viewing & printing merged letter, using Mail merge to print envolope, creating mailing labels.)

MS-EXCEL

1. a). Create a Network Sheet, Moving/Copying/Inserting and Deleting rows & Columns.(Usage of Cut, Paste Commands copying a single cell, copying a range of data, Filling up cell, Undo Command, inserting a row, column, Deleting rows and columns.

   b). Formatting work Sheets

   i. Bold Style

   ii. Italic Style

   iii. Font Size changing

iv. Formatting numbers (Auto fill selection command, currency format, currency symbols)

v. Specifying percentage (%) scientific notations.

vi. Drawing border around cells.

vii. Printing a work sheet (Print preview, margin setting, header, footer)

2. Data concept - database record files and name - creating and storing data base and maintaining a data base (Data form)

a). Using auto filter, advanced filter.

b). Creating sub totals & grand totals - using data base function.

3. Creating charts

a). Using chart wizard (5 steps).

b). Changing the chart type (Pie, Bar, Line).

c). Inserting titles for the Axes X, Y.

d). Changing colors

e). Printing chart.

4. a). Using data, time and math function.

i). Entering current data.

ii). Using data arithmetic (adding and subtracting dates)

iii). Data function (date month year).

iv). Using time functions (hours, minute, second).

b). Maths functions.

i.. SUM, COUNT, AVERAGE,

ii. MAX, MIN

iii. SIDDEV, VAR

iv. ABS, EXP, INT

v. LOG 10 & LOG

vi. MON, ROUND, SQRT

vii. Using auto sum

c). Logical and financial functions

Logical (IF/AND/OR/NOT)

Financial (PMT/FP, NPER/RATE)

i). Creating & Running a macro,

ii). Assigning a button to defined macro

iii). Editing a macro

MS - POWER POINT

1).   Creating a presentation using auto content wizard

2).   Different views in power point presentation

3).   Setting animation effects / grouping/ungrouping/cropping power point objects.

4).   Printing a presentation /importing-exporting files

5).   Creating and organization chart in power point.

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SEMESTER II

ELECTIVE I - BANKING THEORY LAW AND PRACTICES

Unit -I

Banking - Meaning - Definition and functions of commercial bank - Credit Creation by Commercial Banks - Role of banking in the economic development of a country – classification of banks - unit banking, branch banking, mixed banking - Merits and demerits- Co-operative banks.

Unit-II

Commercial Banks – Functions - Accepting Deposits - Lending of Funds, E-Banking, ATM Cards, Debit Cards, Personal Identification Number - Online Enquiry and update facility Electronic Fund Transfer- Electronic Clearing System- Investment policy of commercial bank – credit creation of commercial bank - SBI - Function and its role.

Unit III

Negotiable Instruments - Features – Characteristics – Negotiability - Assignability - Cheques - Crossing – Endorsement - Cheque dishonour- Material Alteration - Marking of Cheques - Closing of customer account - Holder in due course - Privileges - Paying banker and Collecting Banker - Statutory protection to paying and collecting banker – Negligence – Conversion - Payment in due course- Holder for Value.

Unit IV

NABARD - Objectives and functions - Development Banking in India – IFCI – SFCS – ICICI – IDBI – UTI – SIDBI - EXIM Bank – National Housing bank.

Unit V

Banking Regulation Act 1949 (Definition of Banking, Licensing, opening of branches, Functions of Banks, Inspection) – Role of RBI and their functions. - Capital Requirements Licensing - RBI control over Loans and Advances of Commercial Banks - RBI Control over Banking Companies - Scheduled and Non-Scheduled Banks – Statutory Reserve.

Note: - Distribution of Marks: Problems 80% and Theory- 20%

Reference book

1.   Banking Law, Theory and Practice - Sundaram and Varshney - Sultan Chand Co.,

2.   Banking Law, Theory and Practice-S.N. Maheswari, Kalyani Publications.

3.   Indian Banking – Parameswaran - S.Chand and Co,

4.   Banking Law Theory and Practice - Tanon

5.   Banking Law Theory and Paractice – Sherlaker & Sherlaker.

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SEMESTER II

ALLIED II - FUNDAMENTALS OF OPERATIONS RESEARCH

UNIT -I

Operations Research - Meaning - Scope – Uses - Operations Research in India- Models in O.R. - Limitations of Model - General methods for solving O.R. Models.

UNIT -II

Linear programming problems - Requirements - Mathematical Formulation of L.P.P- graphical solution - concept of duality, Duality theorem - Simplex method.

UNIT - III

Transportation problems - Obtaining Initial basic feasible solution - North-West corner method – Row minima method - Various methods of solving transportation problems - optimum solution-unbalanced transportation problem - Assignment problems - Formulation and solution of Assignment problems.

UNITIV

Game theory: Two person zero sum games - Saddle point - Games without saddle point - Graphical method – PERT - CPM – Networks. Basic terminology used in game theory. Queuing model - Elements of queuing model - characteristics-single channel queuing theory.

UNIT V

Network Analysis - Construction of the network - Time and critical path calculations - CPM and PERT applications. Inventory model - Economic size models - EOQ with uniform demand - Production inventory model - Back order - Inventory model with quantity discounts problems.

Theory and Practical should be in the ratio of 60% and 40% respectively.

REFERENCE BOOK

1.   Operations Research - Prem Kumar Gupta & D.S Hira, S.Chand& Co. Ltd.
2.   Operations Research - V.K. Kapoor, Sultan chand& Sons.
3.   Operations Research - S.Kalavathy, Vikas Publishing House
4.   Introduction to Operations Research - P.R.Vittal, Margham publications.
5.   Operations Research - R.Panneerselvam, PHI.
6.   Operations Research Man Mohan & Gupta.

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SEMESTER III

CORE IV - FINANCIAL ACCOUNTING

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UNIT – I

Branch Accounts – Meaning, definition. Dependent branches – Stock and debtor system – Independent branches (foreign branches excluded)

UNIT – II

Departmental Accounts – Meaning, definitions, features, basis for allocation of expenses – Interdepartmental transfer at cost or selling price.

UNIT – III

Single Entry System – Meaning – Features – Statement of Affairs Method and Conversion Method.

UNIT – IV

Partnership – Admission of a Partner – Retirement of a Partner – Death of a Partner.

UNIT – V

Dissolution of a Partner – Insolvency of a Partner gradual realization of – Garner Vs Murray – Piece Meal Distribution.

Note: - Distribution of Marks: Problems 80% and Theory- 20%

Reference book

1. R.L.Guptha and V.K.Guptha, Sultan Chand and Sons. New Delhi.
2. Financial Accounting - S.P.Jain and Narang, Kalyani Publishers, Ludhiana.
3. Financial Accounting - Reddy and Murthy - Margham Publications, Chennai-17.
4. Financial Accounting - Dr.S.Ganesan and Kalavathi, S.R.Elangovan, Tirumalai Publication, Nagercoil.
5. Financial Accounting - Narayanaswamy, PHI Learning A Managerial Perspective, Private Limited. New Delhi, 3rded.
6. Financial Accounting - Mukherjee &Hanif, McGraw Hill Companies, UP

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SEMESTER III

CORE V - E - BANKING

Unit -I

Electronic Banking: Traditional Banking Vs E-Banking - Facets of E-Banking -E-Banking transactions - truncated cheque and Electronic cheque - Models for E-banking - complete centralized solution- features – CCS - Cluster approach - Hi tech. Bank with in Bank Advances of E-Banking - Constraints in E-Banking.

Unit-II

Online Banking: Introduction - concept and meaning - the electronic delivery channels - need for computerization - Automatic Teller Machine (ATM) at home - Electronic Fund Transfer (EFT) - uses - computerization in clearing houses – Telebanking - Banking on home computers - Electronic Money Transfer - uses of EMT.

Unit –III

Updating Bank saving accounts -Computer bank branches - Financial Transaction Terminals - (FTT) - E-Cheque - Magnetic Ink Character Recognition (MICR) and Cheques.
E-Banking in India – Procedure – Programmes – Components - How to go on net for Online Banking – Advantages - Limitations.

Unit -IV

E-Banking Security - Introduction need for security - Security concepts - Privacy -Survey. Findings on security – Attack - Cyber crimes - Reasons for Privacy – Tampering - Encryption - Meaning - The encryption process - may appear as follows – Cryptogram – Cryptanalyst – Cryptography - Types of Cipher systems – Code systems – Cryptography – Cipher – Decipher – Jumbling – Asymmetric - Crypto system - Data Encryption Standard (DES).

Unit -V

E-Builder solutions - Digital certificate - Digital Signature & Electronic Signature - E-Security solutions - solutions providers - E-locking technique - E-locking services - Netscape security solutions - Pry Zone - E-software security Internet – Transactions - Transaction security - PKI-Sierras Internet solutions - inc-security devices - Public Key Infrastructure (PKI) - Firewalls Secure Ledger (FSL) - Secure Electronic Transaction (SET).

Theory and Practical should be in the ratio of 60% and 40% respectively.

Reference books:
1.   C.S. Rayudu, E-Business, Himalaya Publishing House.

2.   Roger Hunt & John Shelly, Computers and Commonsense.

3.   Bhushan Dewan, E-Commerce.

PRACTICAL II - E-BANKING

1.   Commenting on the correctness of documents like Cheque.

2.   Responding to stimulated exercises on Customer/ Bank Employee Complaints.

3.   Format of Letter of Credit.

4.   Examining the working Mechanisms of ATM's and ETA's.

5.   Working Knowledge of Tele-banking

6.   Knowledge of working Mechanisms of Encryption and E-Security.

7.   Learning Internet Transactions Firewalls.

8.   Practical Mobile Operations towards Bank operations of transactions.

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SEMESTER III

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CORE VI - RURAL BANKING

Unit I

Principles and Functions of Banking - Cooperative Banking - Special Features - Negotiable instruments: Cheques, Bill of Exchange, Promissory Note - Banker Customer Relationship – Phycho - Demographíc Approach - Customer Centric Vs Business Centric Approach.

Unit II

Co-operative Banking - Agriculture and Non-Agriculture Organisationm - Functions of Apex MSCB, DCCB - RBI Functions and Role – NABARD - Lead Bank Scheme - RRB objectives and functions - Banking and I.T - E-Banking: ATM, M-banking.

Unit III

Domestic Cash Management - ST/MT Funding - Meaning and Importance of Cash Management - Objectives - Cash Flow Cycle - Cash Flow Budgeting and Forecasting - Electric Cash Management - MT and LT Funding - Term Loans - Securitization - Cost Centre - Profit Centre - Planning and Capital Budgeting.

Unit IV

Liquidity Management – Objectives - Sources - Maturity Concerns: Projected Cash and Core Sources- Contingency Plans - ST/NT Liquidity - Maturity Ladder Unit - Internal Control Information - Netling.

Unit V

Regulations, Supervision and Compliances - Need and Significance of Internal and External Audit.

Reference books

1.   Fundamentals of Banking Theory and practices- basu.A.K

2.   Banking credit management- Chaterrjee.A

3.   Banking law and practices- Tanan.M.C

4.   Manual of merchant banking- Verma.J.C

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SEMESTER III

ALLIED III - BUSINESS LAW - 1

Unit-I

Business Law: Meaning, Objectives – Sources - Law of Contract: Meaning – Types - Essential Elements of Valid contract.

Unit -II

Discharge of Contract - Remedies for breach of Contract - Wagering Agreements.

Unit-III

Bailment – Pledge – Indemnity – Guarantee - Mortgage.

Unit-IV

Law of sale of goods - Sale and agreements to sale-their distinctions - Type of goods - Conditions & Warranties - Caveat emptor - Transfer of property - sale by non-owners – Performance - Remedies for breach - unpaid seller - Auction sale,

Unit-V

Law of Agency - Creation of agency - Classification of agents - Duties and Rights of an Agent and principle Debtor - Termination of an Agency.

Reference books

1.   Kapoor N.D, Business Law, Sultan Chand &Sons

2.   RSN Pillai, Bagavathi, Law, S.Chand

3.   Shukla M.C, Mercantile Law, S.Chand

4.   P.C. Tulsian, Business Law, TMH

B. Com. (ELECTRONIC BANKING)

SEMESTER III

SKILL BASED ELECTIVE COURSE

COMPUTER APPLICATION IN BUSINESS

Unit I

Accounting Software - New features of Tally - Accounting Concepts - Manual Vs Computerized accounting.

Unit - II

Company creation - Accounts configuration - Operation for Company maintaining only Accounts.

Unit - III

Accounts Vouchers – creation – alteration - types of Vouchers - Bill wise - Interest computation and Printing of Vouchers.

Unit-IV

Bank Reconciliation Statement – Inventory - feature.

Unit - V

Configuration Invoice - Challan - Order - Stock summary - security control - user passwords - utilities of SPSS Software.

Reference books

1.   Implementing Tally - A. K.Nandhini, K.K. Nandhini
2.   Mastering the Internet - Glee Harah cody MC Gregor
3.   E-Commerce the cutting edge Business – Kamalesh K. Balaji

B. Com. (ELECTRONIC BANKING)

SEMESTER III

SKILL BASED ELECTIVE COURSE

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SBEC I - PAPER II

ON LINE TRADING

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Unit -I

Internet – Intranet - communication software - benefits of internet.

Unit -II

Buying and Selling over the net - Methods of payment - Developing an online business.

Unit-III

Using the net for customer communication - Tips for online customer support - wecbsites offering online trading.

Unit -IV

Productivity improvement - Developing the relationship with the customers - interactive communication.

Unit- V

New product announcement - ads on web page,

REFERENCE BOOKS

1.   Mastering the internet - Glee Havrah cady PT MC Gregor

2.   E commerce the cutting edge business – Kamalesh K.bajaj

<div align="center">

B. Com. (ELECTRONIC BANKING)

SEMESTER III

</div>

The Students of B.Com (E.-Banking) Degree course have to undergo Practical training in a Scheduled Bank for a period of 2 weeks during IV semester & submit the Bank Training Report.

B. Com. (ELECTRONIC BANKING)

NON MAJOR ELECTIVE COURSE
NMEC I - SHARE MARKET OPERATIONS

Unit - I

Company - Meaning - Definitions - Types of Companies.

Unit - II

Share - Meaning - Types of shares - How to apply for shares – Primary Market – Secondary Market – Market conditions – Bull - Bear.

Unit - III

Stock Exchanges in India – NSE, Nifty - BSE, Sensex.

Unit -IV

Investments in shares – Demat - Trading account on line and off line trading of shares - day trading.

Unit - V

SEBI - functions - concepts of capital gain dividend – EPS - market capitalization - listed companies – NCFM – PAN - price band – STT – STOP LOSS – Volatility.

Reference books

1.   Securities &Portfolio management – Punithavathi Pandiyan.

2.   Magazines practical banking advances - H.L.Bedi, V.K.Hardikar

B. Com. (ELECTRONIC BANKING)
SEMESTER IV
CORE VII - COST ACCOUNTING

Unit I

Cost Accounting: Introduction - Meaning of Cost, Costing and Cost Accounting - Comparison between Financial Accounts and Cost Accounts - Application of Cost Accounting - Cost Concepts and Classification of Costs - Cost Unit - Cost Center - Elements of Cost - Preparation of Cost Sheet.

Unit II

Material Costing: Classification of Materials – Material Control – Purchasing procedure - store keeping - Techniques of Inventory control - EOQ - Methods of Pricing Materials Issues - LIFO - FIFO – Weighted Average Method - Simple Average Method - Problems.

Unit III

Labour Costing: Control of labour cost - Labour Turnover - Causes and effects of labour turnover – Merit Rating, Job Analysis, Time keeping and time booking - Idle time, Causes and treatment – Overtime - Methods of Wage Payment- Time rate and Piece Rate - Incentive Schemes - Halsey Premium Plan - Rowan Bonus Plan – Taylor's and Merrick's differential piece rate systems - Problems.

Unit IV

Overhead Costing: Definition - Classification of overheads – Procedure for accounting and control of overheads - Allocation of overheads - Appointment of overheads - Apportionment of Service department costs to production departments - Repeated Distribution method - Simultaneous equation method - Absorption of OH"s - Methods of Absorption - Percentage of direct material cost - Direct Labour Cost - Prime Cost, Direct Labour hour rate and Machine Hour Rate - Problems.

Unit V

Costing Methods: Introduction - Job Costing - Batch Costing - Contract Costing - Transport Costing - Process Costing - Principles – distinction between Process and Job – Preparation of Process Accounts - Treatment of Normal Loss - Abnormal Loss - Abnormal Gain - Joint and By-products - Apportionment of Joint Cost.

Theory and Problem should be in the ratio of 20% and 80% respectively.

REFERENCE BOOKS

1.   Principles of Cost Accounting - S.N. Maheswari, Sultan Chand & Sons, New Delhi.

2.   Cost Accounting - T.S. Reddy & Hari Prasad Reddy - Marham Publications, Chennai.

3.   Cost Accounting - A.Murthy and S. Gurusamy, Tata McGraw- Hill Publishing Company Ltd. New Delhi.

4.   Cost Accounting, Principles and Practices - Nigam & Jai (2000), Prentice Hall of India Publishers

5.   Cost Management: A Managerial Emphasis - Blocher,I., Lin, (2003), Pearson education, Mumbay

6.   Cost Accounting: Principles and Methods - Jain, S.P. and K.L. Narang, (2007),

7.   Cost Accounting - lyengar, S.P., (2010), Sultan Chand & Sons, New Delhi.

B. Com. (ELECTRONIC BANKING)
SEMESTER IV
CORE VIII - INTERNATIONAL BANKING

Unit I

International Banking vis - a- vis Domestic Banking - Foreign Trade Financing - International Financial Transactions: Lending and Borrowing across borders - FEMA and Regulatory Framework in India.

Unit II

Foreign Exchange: Market; rate and Currency - Exchange rate determination under Fixed exchange rate and Floating exchange rate regimes - Determination of exchange rates: Spot and Forward - Basic exchange arithmetic – Forward Cover and Hedging.

Unit III

International Financial Institutions and Functions: World Bank: IMF - Asian Development Bank ADB) - International Financial Corporation (IFC) - International Development Association (IDA) - World trade organization (WTO) - International Bank for Reconstruction and Development (IBRD).

Unit IV

Sources of Foreign Exchange – Export Earnings - Invisible Export Earnings - Role of NRI Remittances - Foreign Direct Investment - Foreign Institutional Investment - External Commercial Borrowings – Global Depositors Receipts - Offshore Borrowings - Documentary Letter of credit.

Unit V

Foreign Exchange Management- Composition of Foreign Exchange Reserves: Foreign Currencies – Gold and SDR - Current Account Convertibility - Capital Account Convertibility and Precautions.

Reference books

1. Modern Banking-Sayers, R.S.
2. Contemporary Banking Trends - Basu, S.K.
3. Banking Systems of Great Britain - Machenize, K. French, Germany and U.S.A.
4. Introduction to Banking - Barbara Casu, Claudia Girardone, Philip Molyneu, 2nd edition
5. Domestic and International Banking - Mervyn Lewis, Kevin T. Davis, MIT Press Cambridge.

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SEMESTER IV
CORE IX - DATA BASE MANAGEMENT SYSTEM

Unit-I

Introduction to Database Systems: File System versus a DBMS - Advantages of a DBMS - Describing and storing data in a DBMS - Queries in a DBMS - Structure of a DBMS. Introduction to Data Models - Architecture of DBMS.

Unit - II

Entity Relationship Model: Overview of Database Design, Entities, attributes, and Entity sets. Relationships and Relationship sets - additional features of the ER Model - Conceptual database design with the ER model - Entity versus attribute, entity versus relationship. Relational model: Introduction to Relational model, foreign key constraints, enforcing integrity constraints, Querying relational data.

Unit - III

Integrity and Security: Domain Constraints - Referential Integrity - Assertions - Triggers – Security and Authorization - Authorization in SQL – Encryption and authentication. Relational Database Design: First Normal Form - Second Normal Form – Boyce - Codd Normal Form - Third Normal Form - Fourth Normal Form.

Unit - IV

SQL Queries: The form of a basic SQL query- Basic Retrieval Queries in SQL - INSERT, DELETE, and UPDATE Statements in SQL - Union, intersect, and expect, introduction to nested queries, aggregate operators, Null values- Nested Sub- Queries -Views -Modification of the Database

Unit - V

Transactions: Transaction concept - Transaction State - Implementation of Atomicity and Durability - Concurrent Executions - Serializability - Recoverability - Implementation of Isolation. Recovery System: Failure Classification - Storage Structure - Recovery and Atomicity – Log-Based Recovery – Shadow Paging - Recovery with concurrent Transactions - Buffer Management - Failure with Loss of Non–volatile Storage.

Theory and Practical should be in the ratio of 60% and 40% respectively.

Reference Book

1. Database System Concepts - Abraham Silberschatz, Henry F.Korth, S.Sudarshan,. TMH 5th Edition.

2. Database System Concepts - A.Silberschatz, N.F. Korth, S. Sudarshan, 4th Edition - McGraw Hill Higher Education, International Edition 2002.

3. Database Management Systems - Ramakrishnan, R. and J. Gehrke, McGrawHill, Company, Higher Education, 2000.

B.Com (ELECTRONIC BANKING)
SEMESTET IV
PRACTICAL III - DATA BASE MANAGEMENT SYSTEM

1. To study Data Definition language Statements, To study Data Manipulation Statements.

2. Study of SELECT command with different clauses.

3. Study of INSERT, DELETE, and UPDATE Statements in SQL.

4. Study of SINGLE ROW functions (character, numeric, Data functions), Study of GROUP functions (avg, count, max, min, Sum).

5. Study of various type of SET OPERATORS (Union, Intersect, Minus).

6. Study of various type of Integrity Constraints, Study of Various type of JOINS.

7. To study Views and Indices.

8. Design a database for student information.

9. Design a database for employee information.

10. Design a database for bank information.

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SEMESTER IV
ALLIED IV – CYBER LAW

Unit –I

Cyber Law and security - Introduction to Cyber law – Need for Cyber Law – Public Policy issues in e- commerce - Protecting Privacy - Intellectual property rights - Data encryption/decryption, cybercrimes – virus - Fire wall – Antivirus software - Cyber Jurisprudence at International and Indian Level.

Unit –II

Internet Security: Computer Security and Threats, Hacking, Cracking, sneaking, Viruses, Trojan Horses, malicious code, Worms and Logic Bombs. Network attack and Defense Most Common Attacks, Scripts Kiddies and Packaged Defense.

Unit –III

Cyber Crimes & Legal Framework - Cyber Crimes against Individuals, Institution and State – Hacking - Digital Forgery - Cyber Stalking / Harassment - Cyber Pornography – Identity Theft & Fraud – Cyber terrorism - Cyber Defamation - Different offences under IT Act, 2000.

Unit –IV

Security Aspects: Introduction - Technical aspects of Encryption - Digital Signature - Data Security. Intellectual Property Aspects: WIPO – GII – ECMS - Indian Copy rights act on soft propriety works – Indian Patents act on soft propriety works.

Unit –V

Evidence Aspects: Evidence as part of the law of procedures - Applicability of the law of Evidence on Electronic Records - The Indian Evidence Act 1872.

Criminal Aspect: Computer Crime - Factors influencing Computer Crime - Strategy for prevention of computer crime- Amendments to Indian Penal code 1860.

Reference books

1.   Cyber Laws - Singh Yatindra
2.   Cyber Crime-Bansal S.K
3.   Cyber Law-Jonthan Rosenoer, Springer, New York, (1997)
4.   The Indian Cyber Law: Suresh T Viswanathan, Bharat Law House, New Delhi.

B. Com. (ELECTRONIC BANKING)
SEMESTER IV
SKILL BASED ELECTIVE COURSE
SBEC II - PAPER I
INSURANCE

Unit -I

Risk - Concept – types of risk - Spreading of Risk – Financial and non financial risk – Insurable risk - Nature - Risk Management.

Unit -II

Insurance - Introduction - Types of Insurance - Life - General – Types of General Insurance – Principles of General insurance – Goods which must be insured.

Unit - III

Policy – types of Policies - Premium – Loan on Policy - Physical and Moral hazards.

Unit - IV

Claims assignment of Policies - Surrender of Polices – Maturity - Closing of Accounts for Insurance companies.

Unit – V

Functions of LIC – GIC and Private Companies.

Reference books

1.   Principles of Insurance - Insurance Institute of India Financial Services - M.Y, Khan.

2.   Financial Institution and Markets - L.M. Bhole

3.   Practical Banking Advances - H.L. Bedi V.K. Hardikar.

4.   Life insurance in India - Dr.R.Haridas, New Century Publication, New Delhi.

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SEMESTER IV
SKILL BASED ELECTIVE COURSE
SBEC II - PAPER II
PRACTICAL IN BANKING AND INSURANCE INSTRUMENTS

Unit -I

Drawing, Endorsing and crossing of Cheques.

Unit -II

Filling up of paying slips - Demand draft applications and preparation of demand drafts - making entries in the Passbook and filling up of account opening forms for SB account, Current account, FDR's, preparation of FDR's.

Unit -III

Drawing and Endorsing of Bill of Exchange and promissory notes.

Unit - IV

Filling up Jewel loan application form, procedure for releasing of jewellay in jewel loans and repayment.

Unit - V

Filling up an application form for a LIC Policy, Filling up of the premium form sending premium notice - filling up the challan for remittance receipt for the premium - the procedure to receive a lapsed policy and procedure for settling account while the insured is alive or dead.

SHARE MARKET OPERATIONS

Unit -1

Company – Meaning – Definitions - Types of Companies.

Unit - II

Share - Meaning - Types of shares - How to apply for shares.

Unit - III

Primary market - Secondary Market - Market Conditions – Bull - Bear - Stock exchanges in India -NSE, BSE - Sensex Nifty.

Unit - IV

Investments in shares – Demat - Trading account on online and off line trading of shares - day trading.

Unit - V

SEBI - Functions - Concepts of Capital Gain Dividend – EPS - Market Capitalization - Listed Companies - NCFM - PAN - Price Band – STT – STOP LOSS - Volatility

Reference books

1.   Securities & Portfolio management – Punithavathi Pandiyan
2.   Magazines practical banking advances - H.L.Bedi, V.K.Hardikar2

Unit - I

Bank – Meaning - Definitions -Banker – Customer.

Unit -II

Opening of a New a/c - Fixed Deposit Receipt (FDR).

Unit - Il1

Bank Instruments - Pay in slip - Withdrawal Form.

Unit - IV

Demand Draft - Promissory note – Bill of Exchange.

Unit - V

Cheque – Validity period of Cheque - Drawing – Alteration - Marking and Crossing of Cheques – Debit Cards (Forms to be filled up by the students) Credit Cards.

Reference book

1.   Banking - M.Radlaswamy & S.Vasudevan

2.   Indian Banking - Ashok Desai

3.   Practical Banking advances - H.L.Bedi, V. K. Hardikar2

B. Com. (ELECTRONIC BANKING)
SEMESTER V
CORE X - ACCOUNTING FOR MANAGERIAL DECISIONS

Unit-1

Management accounting – Meaning- objectives – Functions – Importance and scope – Distinguish between Management Accounting, Cost Accounting and Financial Accounting – Advantages and Limitations of Management Accounting. Financial Statement Analysis - Comparative and Common size statements - Trend Analysis.

Unit-II

Ratio Analysis : Definition - Significance and Limitations Classification- Liquidity, Solvency, Turnover Computation of Ratios from Financial Statements Preparation of Financial and Profitability ratios Statement from Ratios.

Unit-III

Fund flow analysis: Concept of Funds, Sources and Uses of Funds Fund Flow Statement, Significance and Importance of fund flow statement.

Cash Flow Analysis: Concept of Cash Flow - Cash Flow Statement (**New Format**) – Comparison between Fund Flow analysis and Cash Flow analysis.

Unit-IV

Budgets and Budgetary control – Definition - Objectives - Importance – Essentials – Uses and Limitations - Classification of Budgets – Master budget – Preparation of Material budget, Purchase budget, Production budget, Sales budget, Cash budget, Fixed and Flexible budget - Zero Base Budgeting – Performance Budget.

Unit-V

Marginal Costing and Profit Planning: Marginal Costing Differentiated from Absorption Costing, Direct Costing. Differential Costing, Key Factor - Break-even Analysis, Margin of Safety, Cost Volume Profit Relationship. Advantages, Limitations and Applications of Marginal Costing.

Theory and Problem should be in the ratio of 20% and 80% respectively.

Reference books

1. Management Accounting - S.N.Maheswari, Sultan Chand & Sons, New Delhi

2. Accounting for Management- Text and Cases - Bhattacharya, S.K. & Dearden, Vikas Publishing House, 2003 Third Edition.

3. Management Accounting -S.P.Gupta, Sultan Chand & Sons, New Delhi

4. Management Accounting - R.S.N Pillai & Bhagavathi, S.Chand & Co. Ltd., New Delhi

5. Management Accounting -A.Murthy and S.Gurusamny, Tata Mc-Graw Hill Publishing Company, New Delhi.

6. Accounting for management - Dr.V.R.Palanivelu, University Science Press - New Delhi.

B. Com. (ELECTRONIC BANKING)
SEMESTERV
CORE XI - ENTRPRENEURIAL DEVELOPMENT

UNIT – I Entrepreneurship Concept:

Entrepreneur – Meaning- Types- Qualities of an Entrepreneur– Characteristics of entrepreneur – classification of entrepreneur – Factors influencing entrepreneurship - Role of entrepreneur in economic development – Women entrepreneurs: Challenges and Opportunities.

UNIT – II Project Identification:

Business idea generation – Identification of Business Opportunities - Feasibility – Marketing – Financial – Economic – Technical – Managerial- Project appraisal – Project Report – Entrepreneurial Development Programmes (EDP).

UNIT – III: Institutional Support to Entrepreneur:

Institutions at the National Level: SSIB – SIDO – SIDBI - SISI – NSIC – NRDC – NAYE – KVIC.
Institutions in Tamil Nadu: SIDCO – SIPCOT in Tamil Nadu **-** ITCOT – DIC – TIIC.

UNIT – IV Micro, Small and Medium Enterprises:

MSME- Meaning- Features- Role – Problems - Rural entrepreneurship - Meaning- Need and Problems-Small scale sector in India - Rationale and Objective of SSI- Problems of SSI - Sickness of Small Scale Units – Causes and revival.

UNIT – V Incentives, Subsidies and Bounties:

Meaning of Incentives, Subsidy and Bounties – Need for Incentives – Problems of Incentives – Schemes of Incentives in operation – Incentives for Development of Industries in Backward Areas – Subsidised Consultancy Service – Subsidy for Market Studies – Adoption of Indigenous Technology – Machinery on Hire Purchase – Transport Subsidy – Incentives Available to SSI Units in Backward Areas – Seed Capital Assistance.

TEXT BOOKS:

1. Entrepreneurial Development – Dr. Gordon & Natarajan, Himalaya Publishing Pvt. Ltd., Mumbai.

2. Entrepreneurial Development – Jayshree Suresh, Margham Publications, Chennai.

3. Entrepreneurial Development – Dr. L. Rangarajan, Sree Renga Publications, Rajapalayam.

4. Entrepreneurship and Small Business Management, KITAB Mahal, Allahabad, 1st Edition, 2003.

5. Entrepreneurial Development – S. Sivasankari, Charulatha Publications, Chennai.

REFERENCE BOOKS:

1. Entrepreneurial Development – Raj Shankar, Vijay Nicole Imprints Pvt Ltd, Chennai-91.

2. Entrepreneurial Development – S. S. Kanka S. Chand & Co, New Delhi.

3. Fundamentals of entrepreneurship and small business - Renu Arora, S. K. Sooj, Kalyani Publishers, New Delhi.

4. Entrepreneurial Development – S. Anil Kumar, S. C. Poornima, Mini K. Abraham and K. Jayasri, New age international publishers.

5. Entrepreneurial Development - C. B. Gupta, N. P. Srinivasan, Sultan Chand & Sons, New Delhi.

6. Entrepreneurship and Small Business Management – Dr. P.T. Vijayashree and Dr. M. Alagammai, Margham Publications, Chennai.

7. Vasanth Desai - Organizational and Management of Small Industries.

8. Saravanan .P- Entrepreneurial Development.

9. Tandon B.C. - Environment and Entrepreneurship.

10. Rao T.V and Udaipareek - Developing Entrepreneurship.

11. Dr. K. Arul & Dr. A. Subanginidevi, Entrepreneurship Development, Shanlax Publication.

12. Dr. V. R. Palanivelu, Himalaya Publishing House Mumbai.

B. Com. (ELECTRONIC BANKING)
SEMESTERV
CORE XII - ENTERPRISE RESOURCE PLANNING

Unit -I

Enterprise Resource Planning – Meaning – Principles – Features - Scope & Importance – Benefits - ERP and Functional Areas Model: Dynamic and process – Data Warehousing – Data Mining – OLAP.

Unit-II

ERP - A Manufacturing Perspective - Review and understanding of the basic business process - Business process Re-Engineering - Production and operation - Inventory Control - Supply Chain Management.

Unit - III

ERP System Package - SAP, People Soft, BAAN and Oracle – ERP Applications.

Unit -IV

Oracle – Overview – Architecture, Applications, SAP-Overview, Architecture Applications.

Unit -V

Implementation of ERP - Key Factor Analysis, Organizational & Social Issues.

Reference books

1.   Sadagopen S, ERP – A Managerial Executive, Tata Mc GRAW Hill – 2001.
2.   Vinod Kumar, Grag and N.K.Venkitakrishnan ERP, Prentice Hall of India, New Delhi 2001.
3.   Vinod kumar Grog, and Bharat Vakharia, ERP Strategy, Jaico Publishing House, Mumbai 1999 Alexis Leon, ERP Demystified - Tata McGraw Hill publishing Company Limited - New Delhi 2000.
4.   Brady. ERP, Thomas Learning 2001.

B. Com. (ELECTRONIC BANKING)
SEMESTERV
CORE XIII - RDBMS & ORACLE

Unit I

Introduction to Data Base - Data independence - Data Abstraction - Levels of Data Base - Overall Structure of Data Base - Memory Hierarchy - Record Formats - Page Formats.

Unit II

Data Models, Schemas, and Instances - Sub Schema Three - Schema Architecture and Data Independence - ER Diagram.

Unit III

Relational Data Base - Relational Algebra- Relational Calculus - Relational Algebra Operations - Domain Relational Calculus - Tuple Relational Calculus.

Unit IV

SQL Commands - Various Forms of Select Statements - Date functions - Number Functions - Aggregate Function -Group by and having clause.

Unit V

Normalization - Types of Normal Forms - Network Data Model - Hierarchical Data Model.

Theory and Practical should be in the ratio of 60% and 40% respectively.
Reference books
1. CJ Date, an Introduction to Data Base System.
2. Alexis Leon & Mathews Leon, A Data Base Management System, Vikas Publications.
3. Geprge toch, ORACLE-The complete reference, oracle press, Osborne Mc Graw Hill.
4. Abraham Silberchatz, Henry F. Korth & S. sudharsan - Data Base system concepts, Mc.graw Hill, 3rd Edition, 1997.
5. Ragu Ramakrishna, Data Base Management System, Mc Graw Hill international Edition, 1998.
6. RamezElmasri and Shamkant B. Navathe, "Fundamentals of database systems",6thEdition, Addison-Wesley Publication, 2011.

B. Com. (ELECTRONIC BANKING)

SEMESTERV

PRACTICAL-IV

RDBMS AND ORACLE

I.   SQL:

1.   Creation of Data Base.

2.   Various forms of select statement

3.   Multiple Queries (Sub query)

4.   Update operations

5.   Alter the Data Base

6.   Number function, data functions, Aggregate and math's function

7.   Joining the Table

II.   PL/SQL:

1.   Payroll preparation

2.   Electricity bill preparation

3.   Student mark list preparation

4.   Personal information system

B. Com. (ELECTRONIC BANKING)
SEMESTERV
ELECTIVE II - PAPER I - BANK MANAGEMENT

Unit - I

Management: Definition - Importance - Principles – Function - Role of a Manager.

Unit -II

Planning - Nature – Purpose – Steps - Types – Merits – Demerits of Planning - MBO - Planning in Banks - Deposits planning - Profit Planning - Credit Planning - Operational Planning - Performance Budgeting.

Unit -III

Organization: Nature - Purpose - Departmentation - Span of Control - Delegation Centralization and Decentralization - Organization Structure: Line and Staff Organization - Committee - Organizing a Bank branch.

Unit - IV

Directing: Principles of Directing - Motivation - Communication Process - Forms of Communications - Principles of an effective Communication – Leadership - Function of a leader - Branch Manager as a Leader.

Unit - V

Controlling: Need for Control - Control Process - Control Techniques –

Co-ordinating: Need - principles - Approaches to achieve effective Co-ordination.

Reference books

1. Subba Rao P., Principles and Practice of Bank Management.
2. Tripathi P.C. And Reddy, Principles of Management, Tata McGraw Hill Publishing Co.Ltd. New Delhi.
3. Gupta C.B, Principles of Management for banking system, Sultan Chand Publishers.
4. Harold Koontz, Essential of Management, Tata Mc Graw Hill Publishing Co.Ltd, New Delhi.

B. Com. (ELECTRONIC BANKING)
SEMESTERV
ELECTIVE II - PAPER II - RETAIL BANKING

Unit - I

Concept of Retail Banking - Distinction between Retail and Corporate / Wholesale Banking; Retail Products Overview: Customer requirements, Products development process, Liabilities and Assets Products, Approval process for retail loans, Credit Scoring.

Unit - II

Important Retail asset products: Home loans, Auto / Vehicle loans, Personal loans, Educational loans – Study of these products in terms of Eligibility, Purpose, Amounts, Margin, Security, Disbursement, Moratorium, Pre payment issues, Repayments / Collection; Credit / Debit Card Eligibility, Purpose, Amounts, Margin, Security, Process of using the cards, Billing Cycle, Credit Points; Other products / Remittances / Funds Transfer.

Unit - III

Retail Strategies: Tie-up with institutions for retail loans; Delivery Channels - Branch, Extension counters, ATMs, POS, Internet Banking, M-Banking; Selling process in retail products; Customer Relationship Management - Role and impact of customer relationship management, stages in CRM process; Technology for retail banking.

Unit - IV

Trends in Retailing - New products like insurance, Demat services, Online / Phone banking, Property services, Investment advisory / Wealth management, Reverse Mortgage - Growth of e-banking, Cross selling opportunities.

Unit - V

Recovery of Retail Loans - Defaults, Recovery process - SARAFAESI Act, DRT Act, use of Lok Adalat forum, Recovery Agents - RBI guidelines.

Reference book
1. Agarwal, O.P., Fundamentals of Retail Banking, Himalaya Publishing House, Mumbai.
2. Jha, SM, Banking Marketing, Himalaya Publishing House, Mumbai
3. Khan, MY, Indian Financial System, Tata McGraw Hill Publishing Company Ltd., New Delhi

4. Uppal;, RK. & Bishnupriya N, Modern Banking in India, New Century Publications, New Delhi
5. Uppal, RK, Banking Services and IT, New Century Publications, New Delhi
6. Guruswamy,S., Banking in the New Millenium, New Century Publications, New Delhi
7. Indian Institute of Banking & Finance, Retail Banking, Mumbai.

B. Com. (ELECTRONIC BANKING)
SEMESTERV
ELECTIVE II - PAPER III - MERCHANT BANKING

Unit -I

Merchant banking: Meaning – Importance – Functions - Growth of Merchant Banks in India - Role of SEBI in regulating Merchant Banking Industry.

Unit - II

Projected related activities of a Merchant Banker - Corporate Counseling – Meaning - Advisor role of Merchant Banker - Loan Syndication - Meaning and Scope.

Unit -III

Capital issue and its related activities of a Merchant Banker. Changing structure of Indian Capital Market - Management of pre-issue activities and - Types and characteristics of Corporate Securities - Step to be taken by the Issuing Company and the Lead Manager - Underwriting - Management of Post -issue activities - Listing of securities.

Unit-IV

Service oriented activities of a Merchant Banker: Mergers and Amalgamation - Meaning – Purpose - Types of Mergers - Portfolio Management - Meaning and Objectives - Function of Portfolio Managers.

Unit -V

Miscellaneous activities of Merchant Banker: Venture Capital – Origin - Features of Venture Capital - Factoring - Meaning and Types.

Reference book

1.   Machiraju H.R, Merchant Banking, Principles and Practice

2.   Verma J.C, Bharat's manual of merchant Banking.

B. Com. (ELECTRONIC BANKING)
SEMESTER V
ALLIED V - FINANCIAL INSTITUTION AND SERVICES

Unit - I

Financial Market: Meaning – Definitions – Characteristics of Financial Market – Classification of Financial Markets - Economic Determinations of Savings and Investments - Financial Institutions - Intermediaries between Savers and Investors - Flow of Funds in Financial Markets.

Unit-II

Capital Market in India - Market for Government securities - Mortgage Market - Market for Corporate Debt. Money market – Components – Sub markets – Characteristics – Importance of Money Market – Indian Money Market: Structure – Instruments – Deficiencies / weakness - Money market Vs Capital Market.

Unit-III

Reserve bank operations - Credit Policies - Bank Rate Policy- Open Market operations - Impact on Money Market - Government & Reserve Bank of India and their goals.

Unit -IV

Merchant Banking in India - Mutual Funds - Foreign Exchange Markets - Exchange Rate determinants - Speculation -Hedging and Arbitrage - Currency Devaluation.

Unit -V

Development Banks - Operation functions of IFCI, IDBI, ICICI, UTI, LIC and other development institutions - Progress - Achievement of their role.

Reference book
1. Kuchhal. S.C - Corporate Finance
2. Bhole.L.M (Tata Mc Graw Hill) - Finical Institutions and Markets - Structure, Growth and Innovations
3. Patel G.S (IFCAI Publications) - Capital Market Functioning and the end.
4. Kulkarni P.V (Himalayas Pu. Hou) - Corporate Finance.

B. Com. (ELECTRONIC BANKING)
SEMESTER VI
CORE XIV - FINANCIAL MANAGEMENT

Unit I

Financial Management – Meaning – Definition – Objectives – Importance – Functions - Organization structure of Financial Management - Role of Financial Manager.

Unit II

Capital Budgeting - Ranking of Projects - Methods of evaluating a Project Investment Proposal - Importance of Capital Budgeting - Financial Planning of a New Business (Simple Problems only).

Unit III

Capital Structure Theories - Net Income Approach - Net Operating Income Approach - Modigliani and Miller Approach - Factors Determining Capital Structure (Theory only).

Leverages – Meaning – Types - Importance and significance of leverages (Simple problems only).

Unit IV

Cost of Capital - Concept of Cost of Capital - Determinants of Cost of Capital - Simple and Weighted Average Cost of Capital (Simple Problems only).

Unit V

Working Capital Management – Meaning – Importance – Types - Factors determining Working Capital - Estimation of Working Capital (Simple Problems only).

Management of Current Assets: Cash, Inventory, Accounts Receivables and Accounts Payable (Theory only).

Theory and Problem should be in the ratio of 60% and 40% respectively.

Reference books:
1.   S.N. Maheswari, Principles of Financial Management, Sultan Chand and sons
2.   I.M. Pandey, Financial management, Vikas Publications
3.   M.C Kuchal, Financial management, Chaitanya Publications
4.   Kulkarni & Sathyaprasad, Financial Management, HPH
5.   Srivasttava, Financial Management, HPH

B. Com. (ELECTRONIC BANKING)
SEMESTER VI
CORE XV - MANAGEMENT INFORMIATION SYSTEM

Unit-I

Introduction -Environment of Organizations - Management Information System - Information Flow - Need and sources - Management Decisions - Importance and Role.

Unit -II

Characteristics of Information system - Importance of Computer - Types of Computer - Role of Computer – Software – Hardware – CPU – MU – Input and Output Devices & their Applications and Operations.

Unit-III

System classification – Concept – Characteristics - Elements - Feedback Control – Boundary - Functions and Operations - System Design - Functions of System Analyst - Assignment and Investigation – Implementation - Evaluation and Maintenance of MIS.

Unit-IV

Transaction Processing Information System - Information System for Managers - Intelligence System - Decision Support System - Integration - Data Collection and Preparation - Data Base Components - Utility of the operation of the Data Base Technology.

Unit -V

Functional Management Information System - Production, Marketing, Accounting, Personnel and financial relationships - Impact and their role in the Managerial Decision Making – Security and Control in MIS.

Reference books

1.   CVS Murthy, Management Information system.HPH.
2.   S. Sadagopan, Management Information System, PHI
3.   R. Senapathi, MIS, Lakshmi Publications.
4.   Lucas, The analysis, design and implementation of information system, MGH.
5.   Davis & Olson, Management Information System, MGH.
6.   G.M. Scott, Principles of management information system, MGH.
7.   S.P. Rajagopalan. Management information system, Margham publications.

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SEMESTER VI
CORE XVI - E-CUSTOMER RELATIONSHIP MANAGEMENT

Unit -I

CRM – Definition – Benefits - CRM and SCM - The Role of Internet on CRM - Importance of E-Mail, Internet, Extranet in Maintaining effective CRM.

Unit –II

Customer Loyalty - Customer Decision making process and Influence - Loyalty ladder – Significance of Loyal Customer - Impact of lost Customers.

Unit -III

Creating Customer Data Base - Process and Approaches to Data Base Marketing - Applications of Data Base Marketing in Relationship Building.

Unit -IV

CRM and Marketing - Product or Brand Management - CRM and Sales - Field Sales, Tele Sales - Web based Sales CRM and Services - Field Service Customer Service - Professional Service Management.

Unit -V

BPO and International CRM - Call Centers - Scope of BPO - Emerging new Trends.

Reference books

1. R.K.Sugandhi, Customer Relationship Management, New Age International Publishers.
2. Jagadish N. Sheth and Arul Parvatiyar, Hand book of Relationship Marketing, Response books, 2002.
3. Daragh O'Reilly, Building Buyer Relationships, Macmillan India Limited 2001.
4. Knapp, A Guide to customer service Skill, Thomson Learning 2001.
5. Gosney, Customer Relationship Management Essentials, Prentice Hall, 2000
6. Ken Burnett, Key Customer Relationship Management, Pearson Education, 2001.
7. Related Websites.www.

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SEMESTER VI
CORE XVII - VISUAL BASIC

Unit I

Introduction to Visual Basic - Features of Visual Basic – Controls - Properties Events – Methods - Developing an Application - Tool Box Controls – Form - Form Properties.

Unit II

Variables – Constants - Data Types – NULL - ERROR, EMPTY – Declaration - Scope of Variables - Types conversion - Arrays: Fixed, Multi Dimensional, Dynamic Arrays – Redim - Preserve writing code in Visual Basic: Code Window - Procedures and Events – Functions – Comments - Control -Structure: For...next, if, while, do, Select.

Unit III

List boxes and combo boxes – using msg boxes Functions - Files; File System Control – Types – Sequential - Text Files, Menus; Menu Editors -Designing menus with menu editor - MDI Forms.

Unit IV

Error handling - ERR Object - Common Dialog Control - Data Bases – Tables - Data Control - Data Bound Controls.

Unit V

Data Access Objects: Jet Data base Engine - DAO Object Model – Active x - Active X Data objects - Data Reports.

Theory and Practical should be in the ratio of 60% and 40% respectively.

Reference Books:

1.	Mohanmmed Azam, Programming with Visual basic 6.0, Vikas publications
2.	Noel Jerke, The complete Reference - Visual Basic complete reference, TMH.
3.	Gary Cornell, Visual Basic 6 from the ground up. TMH, 1999.

PRACTICAL V-VISUAL BASIC

1.   Develop a simple calculator application.

2.   Prepare a payroll application.

3.   Students mark list preparation.

4.   Develop a Banking system with necessary reports.

5.   Develop a sales and purchase Order System with necessary report.

6.   Develop Common Dialog Control and to open, edit and save text file.

7.   Study of Insert, update, and delete a Record in database using ADO.

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SEMESTER VI
ELECTIVE III - PAPER -I - BANK TECHNOLOGY MANAGEMENT

Unit-I

Branch Operation and Core Banking - Introduction and Evolution of Bank Management – Technological Impact in Banking Operations - Total Branch Computerization - Concept of Opportunities - Centralized Banking Concept, Opportunities, Challenges & Implementation.

Unit-II

Delivery Channels - Overview of delivery channels - Automated Teller Machine (ATM) - Phone Banking - Internet Banking - Mobile Banking - Payment Gateways - Card technologies - MICR electronic clearing.

Unit-III

Back office Operations - Bank back office management - Inter branch reconciliation - Treasury Management - Forex Operations - Risk Management - Data centre Management - Network Management - Knowledge Management (MIS/DSS/EIS) - Customer Relationships Management (CRM).

Unit-IV

Interbank Payment System - Interface with Payment system Network - Structured Financial Messaging system - Electronic Fund transfer - RTGS - Negotiated Dealing Systems & Securities Settlement Systems - Electronic Money – E Cheques.

Unit-V

Contemporary Issues in Banking Techniques- Analysis of Rangarajan Committee Reports - E Banking - Budgeting - Banking Software's - Case study: Analysis of Recent Core Banking Software.

Reference books:
1. Financial Services Information Systems - Jessica Keyes Auerbach publication; 2nd edition (March 24, 2000) (Text Book).
2. Kaptan SS & Choubey N S., "E-Indian Banking in Electronic Era", Sarup & Sons, New Delhi, 2003.
3. Vasudeva, "E-Banking", Common Wealth Publishers, New Delhi, 2005.
4. Turban Rainer Potter, Information Technology, John Wiely & Sons Inc.
5. Banking Technology - Indian Institute of Bankers Publication.

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SEMESTER VI
ELECTIVE III - PAPER II - MARKETING OF BANKING SERVICES

Unit I

Marketing: Meaning - Importance of Marketing - Modern Marketing Concept - Features of Modern Marketing Concept – Marketing & Selling - Social Marketing

Unit II

Relevance of marketing in Banking - Marketing Environment for a banker - Marketing mix of banker - Marketing plan: bank's business - Objectives - Marketing Audit, SWOT Analysis, Marketing Objectives - Marketing Strategies.

Unit -III

Marketing Segmentation – Bases - Marketing outlet for a banker - Suitable location for a bank branch layout – Product development - Product mix: Product line of a banker - Constraints of a product development - Product Management - Non-fund based business.

Unit-IV

Price Mix: Meaning, Importance, Factors affecting price of a product, Pricing Objectives - Pricing Policies - Deregulation of interest rates - Service Charges.

Unit-V

Promotion mix: Meaning – Objectives – Methods - Factors affecting promotion mix - Promotion mix of a banker - Public relations - Societal banking - Customers meets - Customer service – Advertising – Publicity - Good promotional mix - Personal promotional efforts direct meeting - Bank marketing personnel - Selection, Motivation – Training and Development.

Reference books:

1.   Sherlekar, Marketing Management, Himalaya Publishers.

2.   Ramaswamy and Namakumari, Marketing Management, Himalaya Publishers.

3.   Gupta and Rajan Nair, Marketing Management, Sultan Chand Publishers.

4.   Philip Kotler, Tata McGraw Hill Publishers. PAPER-XXXIII.

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SEMESTER VI
ALLIED VI - CAPITAL AND MONEY MARKET

Unit I

Introduction - Growth of Capital Market - Composition of the capital – Capital Market in India - Types of Capital Market - Primary and Secondary Market - Factors affecting Capital Market

Unit II

Demand and supply for Long term finance - Policy development affecting capital market - Future outlook of Capital Market - Difference between Capital and Money Market.

Unit III

SEBI Guidelines – Functions - RBI and Capital Market - Non Banking Financial Companies (NBFCS).

Unit IV

Money Market – Meaning - Characteristic of Money Market - Importance of Money Market - Features Of Money Market - Weakness of Indian Money Market.

Unit V

Dealers in Money Market - Features of Money Market - Money Market Instruments- Organizational Structure of Money Market- Institutions of Money Market.

Reference books:

1. Banking and Financial System: Nirmala Prasad and Chandre dass.
2. Banking Theory Law and Practice - Sundaram and Varshney,
3. Corporation Finance - S.C. Kuchhal.

QUESTION PAPER
PATTERN

Time: 3 Hours.   **Max. Marks: 75**

PART – A (15 x 1 = 15 Marks)

Answer All Questions

(Three questions from each unit)

PART – B (2 x 5 = 10 Marks)

Answer any Two Questions

(One question from each unit)

PART – C (5 x 10 = 50 Marks)

Answer All Questions

(One question from each unit with internal choice)

Time: 3 Hours.   **Max. Marks: 75**

PART – A (15 x 1 = 15 Marks)

Answer All Questions

(Three questions from each unit)

Out of 15 Questions – 5 Theory and 10 Problems

PART – B (2 x 5 = 10 Marks)

Answer any Two Questions

(One question from each unit)

Out of 5 Questions – All the 5 Questions are problem

PART – C (5 x 10 = 50 Marks)

Answer All Questions

(One question from each unit with internal choice)

Out of 5 Questions – 1 Theory and 4 Problems

QUESTION PAPER PATTERN FOR
STATISTICS

Time: 3 Hours.   **Max. Marks: 75**

PART – A (15 x 1 = 15 Marks)

Answer All Questions

(Three questions from each unit)

Out of 15 Questions – 5 Theory and 10 Problems

PART – B (2 x 5 = 10 Marks)

Answer any Two Questions

(One question from each unit)

Out of 5 Questions – All the 5 Questions are problem

PART – C (5 x 10 = 50 Marks)

Answer All Questions

(One question from each unit with internal choice)

Out of 5 Questions – 1 Theory and 4 Problems