

# PERIYAR UNIVERSITY

PERIYAR PALKALAI

NAGARSALEM-636011

**DEGREE OF BACHELOR OF COMMERCE**

*CHOICE BASED CREDIT SYSTEM*

*Syllabus for*

**B. COM.**

**(ELECTRONIC BANKING)**

**(SEMESTER PATTERN)**

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

## **REGULATIONS**

### **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 Vacation 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 SEMESTER**

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 regulation 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(CBCSPATTERN(WITH2SEMLANGUA  
GEPAPERS))**

Part	Study Components	CourseTitle	Ins. hrs/ week	Exam				Credit
				Dur. Hrs	CIA	Uni. exam	Total	
<b>SEMESTER I</b>								
I	Language	Tamil - I	6	3	25	75	100	3
II	Language	English - I	6	3	25	75	100	3
III	CORE I	BusinessCommunication	5	3	25	75	100	4
III	CORE II	IntroductiontoComputer Technology	3	3	25	75	100	2
III	CORE- III	Professional English forCommerceandManagem ent -I	4	3	25	75	100	4
III	ALLIED I	FundamentalsofStatistics	4	3	25	75	100	2
IV		ValueEducation	2	3	25	75	100	2
<b>SEMESTER II</b>								
I	Language	Tamil- II	6	3	25	75	100	3
II	Language	English-II	4	3	25	75	100	3
II	NMSDC	LanguageProficiency forEmployability EffectiveEnglish	2	2	25	75	100	2
III	COREIV	OperatingSystemandMS Office	3	3	25	75	100	3
III	CORE-V	Professional English forCommerceandManagem ent -II	4	3	25	75	100	4
III	PRACTICAL I	OperatingSystemandMS Office-Practical	3	3	25	75	100	2
III	Elective I	BankingTheoryLaw and Practice	4	3	25	75	100	3

III	ALLIEDII	Fundamentals of Operation Research	3	3	25	75	100	2
IV	EVS	Environmental Studies	1	3	25	75	100	2
<b>SEMESTER III</b>								
III	COREIV	Financial Accounting	6	3	25	75	100	4
III	COREV	E-Banking	3	3	25	75	100	3
III	PracticalII	E-Banking	3	3	25	75	100	2
III	CORE VI	Rural Banking	6	3	25	75	100	4
III	ALLIEDIII	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
<b>SEMESTER IV</b>								
III	CORE VII	Cost Accounting	4	3	25	75	100	4
III	COREVIII	International Banking	3	3	25	75	100	4
III	COREIX	Database Management System	4	3	25	75	100	3
III	PracticalIII	Database Management System	3	3	25	75	100	2
III	ALLIEDIV	Cyber Law	5	3	25	75	100	3
III	SBEC-NMSDC	Digital Skills for Employability (Office Fundamentals)	2	2	25	75	100	2
IV	SBECIV	Insurance	2	3	25	75	100	2
IV	SBECV	Practicals in Banking and Insurance Instruments	2	3	25	75	100	2
IV	SBECVI	Share Market Operations	2	3	25	75	100	2

IV	NMEC-II	BankingPractice	2	3	25	75	100	2
<b>SEMESTER V</b>								
III	COREX	AccountingForManagerial Decisions	5	3	25	75	100	4
III	CORE XI	Entrepreneurial Development	5	3	25	75	100	4
III	CORE XII	EnterpriseResource Planning	4	3	25	75	100	3
III	COREXIII	RDBMSandOracle	3	3	25	75	100	3
III	PracticalIV	RDBMSandOracle	3	3	25	75	100	2
III	Elective- II	BankManagement/Retail Banking/MerchantBanking	4	3	25	75	100	4
III	Allied-V	Financial Institutionsand Services	4	3	25	75	100	3
<b>IV</b>	<b>NMSDC</b>	<b>Accounting and Trading Essentials for Employability – Advanced Tally with GST</b>	<b>2</b>	<b>3</b>	<b>25</b>	<b>75</b>	<b>100</b>	<b>2</b>
<b>SEMESTER VI</b>								
III	COREXIV	FinancialManagement	5	3	25	75	100	4
III	COREXV	ManagementInformation System	4	3	25	75	100	4
III	CORE XVI	E– CustomerRelationship Management	4	3	25	75	100	4
III	CORE XVII	VisualBasic	3	3	25	75	100	3
III	NMSDC	Banking & Audit Essentials for Employability- Banking , Lending , NBFC II)	2	2	25	75	100	2
III	PracticalV	VisualBasic	3	3	25	75	100	2
III	Elective- III	Marketing of BankingServices/BankTec hnology Management	5	3	25	75	100	4
III	Allied VI	Capitaland MoneyMarket	4	3	25	75	100	3

V		ExtensionActivities@	-	-	-	-	-	1
	<b>Total</b>						<b>5000</b>	<b>146</b>

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**B. Com. (ELECTRONIC  
BANKING) SEMESTER  
I  
COREI-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.

### **TEXTBOOKS:**

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.

## **B. Com. (ELECTRONIC**

## **BANKING) SEMESTER**

## **I**

### **Unit-I CORE II-INTRODUCTION TO COMPUTER TECHNOLOGY**

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 lifecycle.

## **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, 2<sup>nd</sup> 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.

**B. Com. (ELECTRONIC  
BANKING) SEMESTER I  
ALLIED FUNDAMENTALS OF STATISTICS**

## **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.

#### **B. Com. (ELECTRONIC**

#### **BANKING) SEMESTER**

#### **II**

#### **CORE III OPERATING SYSTEM AND MS-OFFICE**

### **Unit-I**

Introduction to Operating System - Features of Operating System - Functions -  
Types of Operating System - Security 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,  
Toolbars and Icons - Formatting documents - Creating Tables - Mailmerge.

### **Unit-III**

MS-EXCEL - Spreadsheet overview - Menus. Commands Tool bar Icons, Creating  
Worksheet - 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 labels.

### **Reference books**

1. Sanjay Sexena, Ms-Office 2000 for ever one.
2. Alexis Leon, Mathew Leon..., Introduction to computers, Vikas publishing House.

**B. Com. (ELECTRONIC  
BANKING) 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, username, 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 envelope, 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, currencysymbols)
  - v. Specifyingpercentage(%)scientificnotations.
  - vi. Drawingborder aroundcells.
  - vii. Printingaworksheet(Printpreview,marginsetting,header,footer)
2. Dataconcept-databaserecordfilesandname-creatingandstoringdatabaseandmaintainingadata base(Data form)
- a). Usingautofilter, advancedfilter.
  - b). Creatingsubtotals&grandtotals -usingdatabasefunction.
3. Creatingcharts
- a). Usingchartwizard (5steps).
  - b). Changing the chart type (Pie, Bar, Line).c). Insertingtittlesforthe AxesX, Y.
  - d). Changing colorse).Printingchart.
4. a). Using data, time and math function.i).Enteringcurrent data.
- ii). Using data arithmetic (adding and subtracting dates)iii).Data function(datemonthyear).
  - 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. LOG10&LOG
  - vi. MON,ROUND,SQRT
  - vii. Usingauto sum
- c). Logical and financial functionsLogical (IF/AND/OR/NOT)Financial (PMT/FP, NPER/RATE)i).Creating&Runnigamacro,
- ii). Assigning a button to defined

macroiii).Editingamacro

## **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.



## **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 Practice-Sherlaker & Sherlaker.

**B. Com. (ELECTRONIC  
BANKING) 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.

## **UNIT IV**

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.

**B. Com. (ELECTRONIC**

**BANKING) SEMESTER**

**III**

**CORE IV-FINANCIAL ACCOUNTING**

## **UNIT- I**

**Branch Accounts**–Meaning, definition. Dependent branches–Stock and debtors 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, 3rd ed.
6. Financial Accounting-Mukherjee & Hanif, McGraw Hill Companies, UP

**B. Com. (ELECTRONIC  
BANKING) 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-Hitech.Bank within 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.Finding 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-Builders 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.

## **COREVI-RURAL BANKING**

### **Unit I**

Principles and Functions of Banking - Cooperative Banking - Special Features - Negotiable Instruments: Cheques, Bill of Exchange, Promissory Note - Banker Customer Relationship - Psycho-Demographic Approach - Customer Centric Vs Business Centric Approach.

### **Unit II**

Co-operative Banking - Agriculture and Non-Agriculture Organisation - 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 - Netting.

### **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 - Chatterjee, A
3. Banking Law and Practices - Tanan, M.C
4. Manual of Merchant Banking - Verma, J.C

## **B. Com. (ELECTRONIC**

## **BANKING) SEMESTER**

## **ALLIEDIII -BUSINESS LAW-1**

### **Unit-I**

BusinessLaw:Meaning,Objectives–Sources-LawofContract:Meaning–Types-  
EssentialElements of Validcontract.

### **Unit-II**

DischargeofContract- Remediesforbreachof Contract-WageringAgreements.

### **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-Remediesforbreach-unpaid seller-Auction sale,

### **Unit-V**

Law of Agency - Creation of agency - Classification of agents- Duties and Rights of  
anAgentand principle Debtor -Termination ofan Agency.

### **Referencebooks**

1. KapoorN.D, BusinessLaw,SultanChand&Sons
2. RSNPillai,Bagavathi, Law,S.Chand
3. ShuklaM.C,MercantileLaw,S.Chand
4. P.C.Tulsian,Business Law,TMH

**B. Com. (ELECTRONIC  
BANKING)SEMESTER  
III  
SKILLBASEDELECTIVECOURSE**



**SBECI-PAPER I**  
**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 – Billwise – 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 Harahcody MCGregor
3. E-Commerce the cutting edge Business – Kamalesh K. Balaji

**B. Com. (ELECTRONIC  
BANKING) SEMESTER  
III  
SKILL BASED ELECTIVE COURSE**

**SBECI-PAPER II**  
**ONLINE TRADING**

**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- websites offering online trading.

**Unit-IV**

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

**Unit-V**

New product announcement- ad on webpage,

**REFERENCE BOOKS**

1. Mastering the internet- Glee Havrahcady PTMC Gregor
2. Ecommerce the cutting edge business– Kamallesh K. Bajaj

**SKILL BASED ELECTIVE  
COURSES BECI - PAPER III  
PRACTICAL BANKING TRAINING**

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)**





## REFERENCEBOOKS

1. PrinciplesofCostAccounting-S.N.Maheswari, Sultan Chand&Sons,NewDelhi.
2. CostAccounting-T.S. Reddy&Hari Prasad Reddy-Marham Publications, Chennai.
3. CostAccounting-A.MurthyandS.Gurusamy,TataMcGraw-HillPublishingCompanyLtd. NewDelhi.
4. CostAccounting,PrinciplesandPractices-Nigam&Jai(2000),PrenticeHallofIndiaPublishers
5. CostManagement:AManagerialEmphasis-Blocher,I.,Lin,(2003),Pearsoneducation, Mumbai
6. CostAccounting:PrinciplesandMethods-Jain,S.P.andK.L.Narang,(2007),
7. CostAccounting-Iyengar, S.P., (2010),Sultan Chand &Sons, NewDelhi.

**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 NRIs 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 Molyneux, 2<sup>nd</sup> edition
5. Domestic and International Banking- Mervyn Lewis, Kevin T. Davis, MIT Press Cambridge.

**B.Com.(ELECTRONIC BANKING)**  
**SEMESTER IV**  
**CORE IX-DATABASE 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 except, 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.**



## ReferenceBook

1. DatabaseSystemConcepts-AbrahamSilberschatz, HenryF.Korth, S.Sudarshan,. TMH  
5th Edition.
2. DatabaseSystemConcepts-A.Silberschatz, N.F.Korth, S.Sudarshan, 4thEdition-McGraw  
HillHigher Education, InternationalEdition 2002.
3. DatabaseManagementSystems-  
Ramakrishnan, R. and J. Gehrke, McGrawHill, Company, HigherEducation, 2000.

**B.Com (ELECTRONIC  
BANKING)SEMESTETIV  
PRACTICALIII-DATABASEMANAGEMENTSYSTEM**

1. TostudyDataDefinitionlanguage Statements,To studyDataManipulationStatements.
2. StudyofSELECTcommand with differentclauses.
3. StudyofINSERT, DELETE,andUPDATEStatementsinSQL.
4. StudyofSINGLEROWfunctions(character,numeric,Datafunctions),StudyofGROUPfu  
nctions(avg,count, max, min, Sum).
5. Studyofvarioustypeof SETOPERATORS (Union,Intersect,Minus).
6. Studyofvarious type ofIntegrityConstraints, Studyof Various typeofJOINS.
7. TostudyViewsandIndices.
8. Designadatabaseforstudentinformation.
9. Designadatabaseforemployeeinformation.
10. Designadatabaseforbankinformation.

## **B.Com.(ELECTRONIC BANKING)**

### **SEMESTER IV**

#### **ALLIED IV – CYBERLAW**

##### **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 - Firewall – 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 – Cyberterrorism - 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 - Jonathan Rosenoer, Springer, New York, (1997)
4. The Indian Cyber Law: Suresh TV Iswanathan, Bharat Law House, New Delhi.

**B.Com.(ELECTRONIC BANKING)S**

**EMESTER IV**

**SKILLBASEDELECTIVECOURSE**

**SBEC II - PAPER**

**IINSURANCE**

**Unit-I**

Risk-Concept–typesofrisk-SpreadingofRisk–Financialandnonfinancialrisk–Insurablerisk -  
Nature-Risk Management.

**Unit-II**

Insurance - Introduction - Types of Insurance - Life - General – Types of General Insurance –  
PrinciplesofGeneral insurance –Goodswhich must beinsured.

**Unit-III**

Policy–typesofPolicies-Premium –LoanonPolicy-PhysicalandMoralthazards.

**Unit-IV**

ClaimsassignmentofPolicies-SurrenderofPolices–Maturity-  
ClosingofAccountsforInsurancecompanies.

**Unit-V**

FunctionsofLIC–GICandPrivateCompanies.

**Referencebooks**

1. PrinciplesofInsurance-InsuranceInstituteofIndiaFinancialServices-M.Y,Khan.
2. FinancialInstitutionandMarkets-L.M.Bhole
3. Practical BankingAdvances-H.L.BediV.K.Hardikar.
4. LifeinsuranceinIndia- Dr.R.Haridas,NewCenturyPublication, NewDelhi.

**B.Com.(ELECTRONIC BANKING)S**  
**EMESTER IV**  
**SKILL BASED ELECTIVE COURSE**  
**SBECII-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 jewellery 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.

**B.Com.(ELECTRONIC BANKING)S**

**EMESTER IV**

**SKILLBASEDELECTIVECOURSE**

**SBECII-PAPERIII**

**SHAREMARKETOPERATIONS**

**Unit-1**

Company– Meaning–Definitions-Types of Companies.

**Unit-II**

Share-Meaning-Typesofshares-Howto applyforshares.

**Unit-III**

Primarymarket-Secondary Market-MarketConditions–Bull-Bear-StockexchangesinIndia-NSE,BSE -SensexNifty.

**Unit-IV**

Investmentsinshares–Demat-Tradingaccountnonlineandofflinetradingofshares-daytrading.

**Unit-V**

SEBI - Functions - Concepts of Capital Gain Dividend – EPS - Market Capitalization - ListedCompanies-NCFM -PAN-PriceBand –STT – STOPLOSS -Volatility

**Referencebooks**

1. Securities&Portfoliomanagement–PunithavathiPandiyan
2. Magazinespracticalbankingadvances-H.L.Bedi, V.K.Hardikar2

**B.Com.(ELELECTRONICBANKING)S**

**EMESTER IV**

**NONMAJORELECTIVE COURSE**

**NMEC-II-BANKINGPRACTICE**

**Unit-I**

Bank–Meaning-Definitions -Banker–Customer.

**Unit-II**

OpeningofaNewa/c-FixedDeposit Receipt(FDR).

**Unit-III**

BankInstruments-Payin slip-WithdrawalForm.

**Unit-IV**

DemandDraft-Promissorynote–BillofExchange.

**Unit-V**

Cheque–ValidityperiodofCheque-Drawing–Alteration-MarkingandCrossingofCheques–  
DebitCards (Forms to be filled upbythestudents)CreditCards.

**Referencebook**

1. Banking-M.Radlaswamy&S.Vasudevan
2. Indian Banking-Ashok Desai
3. Practical Bankingadvances-H.L.Bedi,V.K.Hardikar2

**B.Com.(ELECTRONIC BANKING)S**

**EMESTER V**

**COREX-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 Problems should be in the ratio of 20% and 80% respectively.**



## **Referencebooks**

1. ManagementAccounting -S.N.Maheswari,SultanChand&Sons, NewDelhi
2. AccountingforManagement-TextandCases-  
Bhattacharya,S.K.&Dearden,VikasPublishingHouse, 2003 Third Edition.
3. ManagementAccounting -S.P.Gupta,SultanChand&Sons,NewDelhi
4. ManagementAccounting-R.S.NPillai&Bhagavathi,S.Chand&Co.Ltd.,NewDelhi
5. Management Accounting -A.Murthy and S.Gurusamny, Tata Mc-Graw  
HillPublishingCompany, New Delhi.
6. Accountingformanagement-Dr.V.R.Palanivelu,UniversitySciencePress-NewDelhi.

**B. Com. (ELECTRONIC  
BANKING) SEMESTER**

**V**

**COREXI-ENTREPRENEURIAL 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.

**TEXTBOOKS:**

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, 1<sup>st</sup> Edition, 2003.
5. Entrepreneurial Development–S. Sivasankari, Charulatha Publications, Chennai.

## REFERENCEBOOKS:

1. Entrepreneurial Development – Raj Shankar, Vijay Nicole Imprints Pvt Ltd, Chennai-91.
2. Entrepreneurial Development – S.S.Kankas.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, Newage 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)**  
**SEMESTER V**  
**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, PeopleSoft, 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 McGraw Hill –2001.
2. Vinod Kumar, Grog 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)**

**SEMESTER V**

**CORE XIII-RDBMS & ORACLE**

**Unit I**

Introduction to Database - Data independence - Data Abstraction - Levels of Database - Overall Structure of Database - 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 Database - 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 Database System.
2. Alexis Leon & Mathews Leon, A Database Management System, Vikas Publications.
3. Geprgetoch, ORACLE - The complete reference, oracle press, Osborne McGraw Hill.
4. Abraham Silberchatz, Henry F. Korth & S. sudharsan - Database system concepts, Mc. graw Hill, 3rd Edition, 1997.
5. Ragu Ramakrishna, Database Management System, McGraw Hill international Edition, 1998.
6. Ramez Elmasri and Shamkant B. Navathe, "Fundamentals of database systems", 6th Edition, Addison-Wesley Publication, 2011.

**B.Com.(ELECTRONICBANKING)**

**SEMESTER V**

**PRACTICAL-**

**IVRDBMSANDORACL**

**E**

**I. SQL:**

1. CreationofData Base.
2. Variousformsofselectstatement
3. MultipleQueries(Subquery)
4. Updateoperations
5. AltertheDataBase
6. Numberfunction,datafunctions,Aggregateand math's function
7. JoiningtheTable

**II. PL/SQL:**

1. Payrollpreparation
2. Electricitybill preparation
3. Studentmarklistpreparation
4. Personalinformationsystem

**B.Com.(ELECTRONIC BANKING)**  
**SEMESTER V**  
**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 McGraw Hill Publishing Co. Ltd, New Delhi.

**B.Com.(ELECTRONIC BANKING)**  
**SEMESTER V**  
**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 - SARAFESI 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, S.M., Banking Marketing, Himalaya Publishing House, Mumbai
3. Khan, M.Y., Indian Financial System, Tata McGraw Hill Publishing Company Ltd., New Delhi



4. Uppal;,RK.&BishnupriyaN,ModernBankinginIndia,NewCenturyPublications,NewDelhi
5. Uppal,RK,BankingServicesandIT,NewCenturyPublications, NewDelhi
6. Guruswamy,S.,BankingintheNewMillenium,NewCenturyPublications,NewDelhi
7. IndianInstituteofBanking&Finance,RetailBanking,Mumbai.

**B. Com. (ELECTRONIC  
BANKING) SEMESTER  
V  
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 McGraw Hill) - Financial 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**  
**COREXIV-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 Problem 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 problem 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 Problem 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. Srivastava, Financial Management, HPH

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**SEMESTER VI**

**CORE XV-MANAGEMENT INFORMATION 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- Database Components -Utility of the operation of the Database 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 Database - Process and Approaches to Database Marketing - Applications of Database Marketing in Relationship Building.

**Unit-IV**

CRM and Marketing - Product or Brand Management - CRM and Sales - Field Sales, TeleSales - 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, Handbook of Relationship Marketing, Respon sebooks, 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**

#### **COREXVII -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 - Error Object - Common Dialog Control - Data Bases - Tables - Data Control - Data Bound Controls.

##### **Unit V**

Data Access Objects: Jet Database Engine - DAO Object Model - ActiveX - ActiveX Data Objects - Data Reports.

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

##### **Reference Books:**

1. Mohammed 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.

## **PRACTICALV-VISUALBASIC**

1. Developasimplecalculatorapplication.
2. Prepareapayrollapplication.
3. Studentsmarklistpreparation.
4. DevelopaBankingsystemwithnecessaryreports.
5. DevelopasalesandpurchaseOrder System withnecessaryreport.
6. DevelopCommon DialogControl andto open,edit andsavetext file.
7. StudyofInsert,update, anddeleteaRecordin databaseusingADO.



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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-Interbranch 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 NS, "E-Indian Banking in Electronic Era", Sarup & Sons, New Delhi, 2003.
3. Vasudeva, "E-Banking", Commonwealth Publishers, New Delhi, 2005.
4. Turban Rainer Potter, Information Technology, John Wiley & 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 - Customer 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 Chandredass.
2. Banking Theory Law and Practice - Sundaram and Varshney,
3. Corporation Finance - S.C. Kuchhal.

**QUESTION**

**PAPERPATTE**

**RN**

**QUESTIONPAPERPATTERNFOR  
THEORYSUBJECTS  
(Including skill based and non-major elective papers)**

**Time:3Hours.**

**Max.Marks:75**

**PART–A(15x 1=15Marks)**

Answer All

Questions(Three questions from  
each unit)

**PART–B(2x5=10Marks)**

Answer any Two

Questions(One question from  
each unit)

**PART–C(5x 10=50Marks)**

Answer All Questions

(One question from each unit with internal choice)

**QUESTIONPAPERPATTERNFOR  
ACCOUNTINGSUBJECTS**

**Time:3Hours.**

**Max.Marks:75**

**PART–A(15x 1=15Marks)**

Answer All

Questions(Threequestionsfrome  
achunit)

Outof15Questions –5Theoryand10 Problems

**PART–B (2x 5= 10Marks)**

Answer any Two

Questions(Onequestionfrome  
achunit)

Outof5Questions –Allthe5 Questionsareproblem

**PART–C (5x10 =50Marks)**

AnswerAllQuestions

(Onequestionfromeach

unitwithinternalchoice)Outof5 Questions– 1

Theoryand4 Problems

**QUESTIONPAPERPATTERNFOR  
STATISTICS**

**Time:3Hours.**

**Max.Marks:75**

**PART–A(15x 1=15Marks)**

Answer All

Questions(Threequestionsfrome  
achunit)

Outof15Questions –5Theoryand10 Problems

**PART–B (2x 5= 10Marks)**

Answer any Two

Questions(Onequestionfrome  
achunit)

Outof5Questions –Allthe5 Questionsareproblem

**PART–C (5x10 =50Marks)**

AnswerAllQuestions

(Onequestionfromeach

unitwithinternalchoice)Outof5 Questions– 1

Theoryand4 Problems