PERIYAR UNIVERSITY PERIYAR PALKALAI NAGAR SALEM – 636 011



DEGREE OF BACHELOR OF COMMERCE CHOICE BASED CREDIT SYSTEM

SYLLABUS FOR B.COM (ELECTRONIC BANKING)

FOR THE STUDENTS ADMITTED FROM THE ACADEMIC YEAR 2012 – 2013 ONWARDS

REGULATIONS AND SYLLABUS

EFFECTIVE FROM THE ACADEMIC YEAR 2008-2009

1.ELIGIBILITY FOR ADMISSION

Candidates seeking admission for the first year of the degree of Bachelor of Commerce (E-Banking) shall be required to have passed the Higher Secondary Examination (Academic or Vocational stream) conducted by the Government of TamilNadu or an examination accepted as equivalent thereto by the syndicate of Periyar University.

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. SCHEME OF EXAMINATIONS

FIRST SEMESTER

Part	Course	Subject	Duration	Maximum
			Hours	Marks
I	Foundation	Tamil –I or any one of the Modern	3	75
	Part – I	(Indian or Foreign) or Classical		
		Language		
II	Part – II	English -I	3	75
III	Core – I	Business Communication	3	75
	Core – II	Introduction to Computer Technology	3	75
	Allied – I	Principles of Economics	3	75
IV		Environmental Studies	-	-

SECOND SEMESTER

Part	Course	Subject	Duration	Maximum
			Hours	Marks
I	Foundation	Tamil –I or any one of the Modern	3	75
	Part – I	(Indian or Foreign) or Classical		
		Language		
II	Part – II	English - II	3	75
III		Operating System and MS Office	3	75
	Core – III	Practical - I (Operating System and	3	60
		MS Office)		
	Elective - I	Money &Banking (or)	3	75
		Rural Banking		
	Allied – II	Quantitative Techniques	3	75
IV		Environmental Studies	3	75

THIRD SEMESTER

Part	Course	Subject	Duration	Maximum
			Hours	Marks
III	Core -IV	Principles of Accountancy	3	75
	Core - V	Law &Practice of Banking	3	75
	Core - VI	E-Banking	3	75

	Practical – II (E-Banking)	3	60
Allied – III	Business Law - I	3	75
	1.Computer Applications in Business.	3	75
SBEC	2.Practical Banking (Training)	3	75
	3. On-Line Trading	3	75
NMEC	1. Share Market Operations	3	75

FOURTH SEMESTER

Part	Course	Subject	Duration	Maximum
			Hours	Marks
III	Core -VII	Company Accounts	3	75
	Core - VIII	Global Trade & Foreign Exchange	3	75
	Core - IX	Internet & Web Design	3	75
		Practical – III (Internet & Web	3	60
		Design)		
	Allied – IV	Business law - II	3	75
	SBEC	4. Insurance	3	75
		5. Practicals in Banking and Insurance	3	75
		Instruments		
		6.Share Market Operations	3	75
	NMEC	2.Banking Practice	3	75
	Value	Yoga	3	75
	Education			

FIFTH SEMESTER

Part	Course	Subject	Duration	Maximum
			Hours	Marks
III	Core –X	Accounting for Managers	3	75
	Core – XI	Entrepreneurial Development	3	75
	Core - XII	Enterprise Resource Planning	3	75
	Core - XIII	RDBMS & Oracle	3	75
		Practical – IV (RDBMS & Oracle)	3	60
	Elective - II	Bank Management (or) Merchant	3	75
		Banking		
	Allied – V	Financial Institutions &Services	3	75

SIXTH SEMESTER

Part	Course	Subject	Duration	Maximum
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			Hours	Marks
III	Core –XIV	Financial Management	3	75
	Core – XV	Management Information System	3	75
	Core - XVI	Customer Relationship	3	75
		Management		
	Core - XVII	Visual Basic	3	75
		Practical – V (Visual Basic)	3	60
	Elective - III	Marketing of Banking Services (or)	3	75
		Mutual Fund Management		
	Allied – VI	Capital and Money Market	3	75

5.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.

6. 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.

7. PASSING

8.RANKING

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

9. MAXIMUM DURATION FOR THE COMPLETION OF THE UG PROGRAMME

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

10. COMMENCEMENT OF THIS REGULATION

The regulations shall take effect from the academic year 2008-09, i.e. for students who are admitted to the first year of the course during the academic year 2008-09 and thereafter.

For candidate admitted to the B.Com (E.Banking)

Degree course from 2008-09

CHOICE BASED CREDIT SYSTEM

Sem	Part	Course	Н	ours	Credit	Marks		Total
		(Subject)	T	P				
						CIA (25)	EA (75)	
I	I	Tamil –I or any one of the Modern	6		3	25	75	100
		(Indian or Foreign) or Classical						
		Language						
`	II	ENGLISH-I	6		3	25	75	100
	III	Core-I	5		4	25	75	100
		Business Communication						
		Core - II	6		4	25	75	100
		Introduction to Computer						
		Technology						
		Allied -I	5		4	25	75	100
		Principles of Economics						
	IV	Environmental Studies	1			-	-	-
	Total	6	30		18			500
II	I	Tamil - II or any one of the	6		3	25	75	100
		Modern (Indian or Foreign) or						
		Classical Language						
	II	English -II	6		3	25	75	100
	III	Core – III	3		3	25	75	100
		Operating System & MS Office						
		Practical – I (Operating System & MS Office)		3	2	40	60	100

		T				1 .		1 1
		Elective - I: Money & Banking / Rural Banking	6		5	25	75	100
		Allied - II	5		4	25	75	100
					4	23	13	100
	IV	Quantitative Techniques Environmental Studies	1		2	25	75	100
				3		25	15	100
TTT	Total	6	27	3	22	25	7.5	700
III	III	Core -IV:	6		4	25	75	100
		Principles of Accountancy						100
		Core -V:	6		4	25	75	100
		Law &Practice of Banking						
		Core-VI	3		3	25	75	100
		E-Banking						
		Practical – II (E-Banking)		3	3	40	60	100
		Allied III: Business Law - I	4		3	25	75	100
	SBEC	1.Computer Applications in	2		2	25	75	100
		Business.						
		2.Practical Banking (Training)	2		2	25	75	100
		3. On-Line Trading	2		2	25	75	100
	NMEC	Share Market Operations	2		2	25	75	100
	TVIVILC	Total	27	3	24	23	13	900
IV	III		5	3	4	25	75	100
1 V	111	Core-VII:)		4	23	/3	100
		Company Accounts	5		4	25	75	100
		Core –VIII	3		4	25	75	100
		Global Trade & Foreign Exchange			2	2.5		100
		Core – IX	3		3	25	75	100
		Internet & Web Design			_	4.0		100
		Practical – III (Internet & Web		2	2	40	60	100
		Design)			_			
		Allied - IV:	5		3	25	75	100
		_Business law - II						
	SBEC	4. Insurance	2		2	25	75	100
		5. Practicals in Banking and	2		2	25	75	100
		Insurance Instruments						
		6.Share Market Operations	2		2	25	75	100
	NMEC	2.Banking Practice	2		2	25	75	100
		Value Education – Yoga &	2		2	25	75	100
		Meditation						
		Total	28	2	26			1000
V	III	Core - X:	5		4	25	75	100
"	1111	Accounting for Managers)		4	23	13	100
			5		1	25	75	100
		Core - XI)		4	25	13	100
		Entrepreneurial Development	_		4	25	7.	100
		Core –XII	5		4	25	75	100
		Enterprise Resource Planning						100
		Core – XIII	3		3	25	75	100
		RDBMS & Oracle						100
		Practical – IV (RDBMS & Oracle)		3	2	40	60	100

	1	Election II.		1	_	25	75	100
		Elective - II:	5		5	25	75	100
		Bank Management / Merchant						
		Banking						
		Allied - V:	4		3	25	75	100
		Financial Institutions & Services						
		Total	27	3	25			700
VI	III	Core – XIV:	5		4	25	75	100
		Financial Management						
		Core – XV: Management	5		4	25	75	100
		Information System						
		·						
		Core – XVI:	5		4	25	75	100
		Customer Relationship						
		Management						
		Core – XVII:	3		3	25	75	100
		Visual Basic						
		Practical – V (Visual Basic)		3	2	40	60	100
		Elective - III:	5		4	25	75	100
		Marketing of Banking Services/						
		Mutual Fund Management						
		Allied - VI:	4		3	25	75	100
		Capital and Money Market						
		Extension Activities			1			
		Total	27	3	25			700

PAPER - III

BUSINESS COMMUNICATION

Core Subject

UNIT-I

Communication meaning objectives-types –principles-Effective

Letter writing-kinds of business letters –layout of business letters

UNIT-II

Business enquires and replies – offer quotation order –complaint and adjustment- Collection letter and circular letter –status enquiry

UNIT-III

Bank correspondence insurance correspondence- agency correspondence- Letter to the editorapplication for appointment

UNIT-IV

Company correspondence –secretarial duties- and correspondence with the directors- Share holder government department and others

UNIT-V

Report writing meaning importance- characters- reports by individual –committees- Precise writing up of pages relating to the business and bank management

TEXT BOOK

Rajendrapal & Koralahalli J.S, Essentials of Business Correspondence, Sulthan Chand& Sons

REFERENCE BOOKS

- 1. R.S.N.Pillai &Bagayathi, Commercial Correspodance and Office Manageen, S.Chand.
- 2. M.S Ramesh &Pattan Shetty,Effective BusinessEnglsh and Correspondance, RC Publications.

PAPER - IV

INTRODUCTION TO COMPUTER TECHNOLOGY

Core Subject

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 Software-Operating system-Programming Languages-Computer Network-Internet and www.electronic mail: Introduction-E-mail-Domain names and addresses-Advantages and Disadvantages of Internets.

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

Text Books

- **a.** Alexis Leon and Mathews Leon, Fundamentals of Information Technology, Vikas Publishing House Pvt.Ltd.
- **b.** Peter Norton, Introduction to computer, 2nd Edition TMH.

Reference Books

- 1. S.P.Rajagopalan, Computer Application in Business, Vikas publishing House Pvt. Ltd.
- 2. Alexis leon and mathews leon, Fundamentals of Computer Science and communication Engineering Vikas publishing House Pvt.Ltd.

PAPER - V

PRINCIPLES OF ECONOMICS

Allied Subject -I

UNIT-I

Introduction-Definition-Meaning and scope of economics-Micro and Macro Economics-Human wants-Basic concepts.

UNIT-II

Demand analysis-Demand schedule-Demand curves-Elasticity of demand-Consumer's surplus. Production function- Factor of production-Law of variable proportions-Least-Cost Combination.

UNIT-III

Nature of costs in Economics-Opportunity cost vs. Real cost-Fixed cost vs. Variable cost-Notions of marginal cost-Break-even analysis.

UNIT-IV

Market structure and pricing-nature of competition-Types of competition and price determination under Perfect competition, Monopoly, Monopolistic competition and Oligopoly.

UNIT-V

Theories of distribution-Rent-Wage-Interest-Profile: Theories and Concepts.

TEXT BOOK

- 1. S.Sankaran, Business Economics, Margham
- 2. K.L. Maheswari & R.L Varshney, Managerial Economics, Sultan Chand
- 3. I.C. Dhingra, Business Economics, S.Chand

REFERENCE BOOKS

- 1. K.P.M. Sundaram& E.N. Sundaram, Business Economics, Sultan Chand
- 2. R.L. Varshney & K.L. Maheswari, Managerial Economics, Sultan Chand

PAPER - VIII

MONEY AND BANKING

Elective Subject - I

UNIT-I

Money Evaluation and function of money- Significance of Money Quantity theory of Money-Demand for Supply Money.

UNIT-II

Commercial Banking function and kinds- Balance sheet of Commercial bank –Investment policy- Commercial in Economic Development- Branch Banking and unit banking –deposit banking Vs mixed banking

UNIT-III

Function of central bank-credit control Quantitative controls- Quantitative controls –selective controls-RBI in economic development

UNIT-IV

Money market structure- Organized and un organized money market- Development of money market-Indian money market-London and Newyark money market-Capital market in India

UNIT-V

Inflation: Meaning and kinds of inflation- Consequences of inflation –control of inflation- Deflation- inflation in an underdeveloped economy.

TEXT BOOK

1. K.P.M. Sundaram, Money Banking and International Trade, S.Chand, New Delhi.

REFERENCE BOOKS:

- 2. M.L Jhingan, Money Banking and International Trade, S.Chand, New Delhi.
- 3. S.Sankaran, Money & International Trade, Margam Publications.

PAPER - IX

RURAL BANKING

Elective Subject - I

UNIT-I

Indian rural economy- Features-composition- Sources of rural finance- Requisites of good sources of rural finance

UNIT-II

Institutional infrastructure- Functions and role of institutions- Credit planning

UNIT-III

Priority sector credit- IRDP, PMRY- Service area approach.

UNIT-IV

Management of rural development project- Evaluation of project.

UNIT-V

RBI-NABARD-SIDBI-DIC-NGO's

TEXT BOOK

Sankaran, Business Economics, Margham Publications.

REFERENCE BOOKS

- 1. K.P.M. Sundarm & E.N. Sundaram, Business Economics, Sultan Chand
- 2. R.L. Varshney & K.L. Maheswari, Managerial Economics, Sultan Chand.
- 3. Edward Nevin, Text book of Economics Analysis
- 4. I.C. Dhingra, Business Economics for Bankers, S.Chand

PAPER - X

Operating System and MS-Office Core Subject

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

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-IV

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

TEXT BOOKS

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

PRACTICAL – I - Operating system &Ms-Office

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.
- 2. 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. Mal 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.)

- (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
- 1. Bold Style
- 2. Italic Style
- 3. Font Size changing
- 4. Formatting numbers (Auto fill selection command, currency format, currency symbols)
- 5. Specifying percentage (%) scientific notations.
- 6. Drawing border around cells.
- 7. Printing a work sheet (Print preview, margin setting, header, footer)
- 2. a) Data concept –database record files and name creating and storing data base and maintaining a data base (Data form)
- (b) Using auto filter, advanced filter.
- (c) 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. LOG10&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.

PAPER - XI

Quantitative Techniques

Allied Subject - II

Unit-I

Matrix Algebra- definition- types of matrix- matrix operation determinates-inverse of matrix-simultaneous linear equation (3x3 order only).

Unit-II

Mathematics of finance- simple interest- compounds interest- annuities- profit and loss-discount on bill.

Unit-III

Statistics- introduction- definition-limitations. Collection of data- classification and tabulation-diagrammatic and graphical representation of data-measures of central tendency-mean-median-mode-geometric mean- harmonic.

Unit-IV

Measures of Disperation-Range-Quartile Deviation-Mean Deviation- Standard Deviation-Co-Efficient of Variation-Time Series-Components of Time Series

Unit-V

Correlation- Meaning-Various Types of Correlation –Scatter Diagram- Karl Pearson Co-Efficient of Correlation- Rank Correlation. Regression –Regression lines-Regression Co-Efficient

NOTE:

Questions in Theory& Problems carry 30% and 70% or marks respectively.

TEXT BOOK

P.R. Vittal, Business Mathematics and Statistics, Margham Publications

- 1. S.P. Gupta & Dr. M.P. Gupta, Business Statistics, Sultan & Chand Sons.
- 2. 2. RSN Pillai& V.Bagavathi, statistics, S.Chand

PAPER - XII

PRINCIPLES OF ACCOUNTANCY

Core Subject

UNIT -I

Meaning and definition of Boo-Keeping and Accountancy- Basic Principles of Accounting – Accounting Concepts and conventions – Journal –Ledger – Subsidiary Books –Trial Balance – Errors –Ratification of Errors – Suspense Account- Preparation of Final Accounts.

UNIT -II

Depreciation of Accounting –Meaning –Methods –Straight-line – Written Down Value –Annuity – Depreciation Fund.

UNIT -III

Bank Reconciliation Statement- Average Due Date – Account current.

UNIT - IV

Bills Exchange – Meaning – Entries in the Books of Drawer and Drawee-Dishonour, Noting and Protest – Renewal- Accommodation Bills.

UNIT -V

Hire Purchase Accounting – Methods of Calculation of Interest – Entries in the books – Hire Purchasing Trading Account – Installment Accounting – Entries.

Note:

Theory and Problem should be in the ratio of 30% and 70% respectively.

TEXT BOOK

V.K. Gupta and R.L. Gupta, Advanced Accounting Sultan Chand & Sons.

- 1. R.L. Gupta & Radhasamy, Advanced Accountancy Vol.I, Sultan Chand
- 2. T.S.Grewal & M.C. Shukla, Advanced Accountancy S. Chand
- 3. T.S. Grewal, Double Entry Book-Keeping, S.Chand
- 4. Tulsian, Advanced Accountancy, Tata McGraw Hill

5. T.S.Reddy& A. Murthy, Financial Accounting, Margham publications.

PAPER - XIII

LAW & PRACTICE OF BANKING

Core Subject

UNIT-I

Banking law - Nature and scope - Banker and customer -

General and special features – Relationships – Opening of a New Account – Statutory of Obligation of banker to honour cheques- unpaid cheques –memo-consequences of wrongful dishonour- Circumstances in which the duty is excused- payment and demand drafts and discounted bills- consequences of unwarranted disclosure - Banker right of lien – set off and appropriation of payments- rule of Clayton case- stopping and closure of accounts

UNIT-II

Customer's account with the bankers fixed, current, savings and recurring deposits-fixed deposits and its legal implications

UNIT-III

Cheques-definition of cheques-requisites of a cheque –drawing of cheques-types of cheques-Alteration, marking, crossing, different forms of crossing and their significance- endorsements, types of endorsements and their legal effects.

UNIT-IV

Paying banker- duties – statutory protection- closure of accounts-may and must- return of cheque reasons

UNIT-V

Negotiable instruments Act-negotiability-bill of exchange-promissory note- noting-pro testing dishonour- presumptions.

TEXT BOOK

M. Radhaswamy & S. Vasudevan, Text book of Banking, S. Chand.

- 1. Methane D.M. Money Banking and International Trade, HimalayaPublishing House
- 2. Ashok Desai, Indian Banking Himalaya Publishing House

- 3. S. Sankaran, Money, Banking and International Trade
- **4.** M.L. Jhingan, Money Banking and International trade S.Chand, New Delhi.

PAPER - XIV

E-BANKING

Core Subject

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

Updatating 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-Componets- 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).

TEXT BOOK

C.S. Rayudu, E-Business, Himalaya Publishing House.

- 1. Roger Hunt& John Shelly, Computers and Commonsense.
- 2. Bhushan Dewan, E-Commerce.

PRACTICAIL 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 Telebanking
- 6. Knowledge of working Mechanisms of Encryption and E-Security.
- 7. Learning Internet Transactions Firewalls.

PAPER - XV

BUSINESS LAW-1

Allied Subject -III

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.

TEXT BOOK

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

- 1. RSN Pillai, Bagavathi Law, S.Chand
- 2. Shukla M.C, Mercantile Law, s.Chand

COMPUTER APPLICATION IN BUSINESS

SBEC-I

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.

TEXT BOOK

Implementing Tally - A. K.Nandhini ,K.K. Nandhini

- 1. Mastering the Internet Glee Harah cody MC Gregor
- 2. E-Commerce the cutting edge Business Kamalesh K.Balaji

PRACTICAL BANKING TRAINING SBEC – II

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.

ON LINE TRADING

SBEC -III

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 on line trading.

UNIT-IV

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

UNIT-V

New product announcement-ads on web page.

REFERENCE BOOKS

Mastering the internet- Glee Havrah cady PT MC Gregor

E commerce the cutting edge business- Kamalesh K.bajaj

SHARE MARKET OPERATIONS

NMEC - I

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, BSE –Sensex Nifty.

UNIT-IV

Investments in shares – Dmat – 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.Hardikar2

PAPER - XVI

COMPANY ACCOUNTS

Core Subject

UNIT-I

Issue of shares: Kinds of shares – Issue of Equity shares-under subscription and over subscription-calls-in areas and calls – in advance –Issue of shares at premium and at discount-forfeiture of shares-re-issue of forfeited shares.

UNIT-II

Issue of preference shares. Meaning kinds –Redemption of preference shares –capital profits and revenue profits-preparation of Balance sheet-after redemption.

UNIT-III

Issue and redemption of debentures consideration for issue of debentures condition of redemption of debentures – different method- redemption on specified Due date. In installments, by conversion, sinking fund methods and insurance policy method.

UNIT - IV

Profits prior to Incorporation methods of Basis ascertaining profit(or) loss prior to incorporation.

Apportionment of Expenses- final Account of companies.

UNIT-V

Accounts of banking companies: Legal Requirement-preparation of profit and loss Account-Balance sheet- Guidelines of RBI- classification of Bank Advances (NEW FORM).

TEXT BOOK

Shukla M.C. and Grewal T.S., Advanced Accounts, S.Chand Publishers.

1. Jain S.P. and Narang R.L., Advanced Accountancy., Kalyani Publishers.

Arulanandam and Raman, Corporate Accounting, Himalaya Publishers.

PAPER - XVII

GLOBAL TRADE AND FIREIGN EXCHANGE

Core Subject

UNIT-I

Scope for International Trade- International Interregional Trade- Gains from International Trade- Terms of Trade.

UNIT-II

Balance of Trade- Balance of payments- Equilibrium- Disequilibriam- Causes- Effects & remedial measures.

UNIT-III

Foreign Exchange Meaning & Administration- Functions of a Foreign Exchange department-Correspondent Relationship between banks-Export house.

UNIT-IV

Exchange Transaction –Purchase and Sale- Quotation, Spot, Option, Swaps, Forward Transactions- Calculation of Exchange rates –Exchange control in India.

UNIT-V

Document used in Foreign Trade- Bill of Exchange, Bill of leading –Transport document – Airway Bill certificates- EXIM Bank and ECGC in promotion of global trade.

TEXT BOOK

Sundarm K.P.M. Money Banking and International Trade, Sultan Chand

- 1. Jeevandam C, Foreign Exchange
- 2. C.Francis, International Trade and Export Management.
- **3.** S. Sankaran, International Trade.

PAPER - XVIII

INTERNET AND WEB DESIGN

Core Subject

UNIT-I

Internet Connection concept –Intranets- Connecting LANS to the Internet-E –mail concepts- E-mail security-Reasons to secure the messages. Publicey Cryptography, using cryptography with E-mail, On line chating and conferencing concepts-WWW concepts.

UNIT-II

HTML, XML and the future markup languages: Web Browsers-HTML Editor-coding multiple screen resolutions-Bandwidth concern-Website Design principles.

UNIT-III

Creating page Templates-Understanding table basis table pointers-Creating a page Template-Template Example-Web typography.

UNIT-IV

Graphics and colors-Files format Basic-Computer Color Basic-Graphic Tool –Using theElement working with Hexadecimal Color.

UNIT-V

HTML Frames-Understanding Frames-Frames syntax-Targeting

In frames sets-Planning frame content-publishing and maintaining website.

TEXT BOOKS

- 1. Joel Sklar, Principles of Web design, Thomson learning 2001, Vikas-Indian Edition.
- 2. Margaret /Levine young, The complete reference, Internet millennium Edition, TMH.

- 1. Molly E-holzchtage, using HTML 4.O, sixth edition PHI 2000
- 2. Harley Hahn, the internet-complete reference 2nd Edition, TMH.
- 3. Bryan paffenberg and alezis D Guizman, HTML 4.0 Bible, Complex Computer Publishing 1998.

PRACTICAL III-INTERNET AND WEB DESIGN

- 1. Prepare a Bio-data using HTML
- 2. Prepare a E-book using HTML in your favorite subject
- 3. Display information about your institution in multiple HTML pages with photos.
- 4. Display mark list of students using HTML tables
- 5. Prepare an E-Book using animated images and multiple frames.

PAPER - XIX

BUSINESS LAW - II

Allied Subject - IV

UNIT I

Meaning and definition of joint stock companies- characteristics- lifting of corporate veil- kinds of companies-privileges enjoyed by private companies-difference between private and public companies

UNIT II

Formation of company-roles of promoters-incorporation memorandum of association-its contents-alteration-doctrine of ultra vires-Articles of association-contents- certificate of incorporation-certificate of commencement of business.

UNIT III

Prospectus- Contents-statements in lieu of prospectus – misstatement in prospectus-its consequences-Shares-kinds-Debentures-Kinds-allotment of shares-transfer of shares-difference between shares, debentures and stock

UNIT IV

Company management- appointment-rights, duties and liabilities of managerial personnel – meetings- its requisites-agenda-notice-quorum-voting-types of resolutions.

UNIT V

Winding up of company- types of winding up- compulsory winding up-voluntary winding up-liquidator- his powers, duties and liabilities-Statement of affairs- Committee of Inspection.

TEXT BOOK

N.D.Kapoor, Company law, Sultan chand and Sons

REFERENCE BOOKS:

- 1. S.M. Shukla, RN. Saxena, Indian Company law, SBD publishers,
- 2. P.C. Tulsian, Business law, S.chand
- 3. Shukla m.c. Commercial law, TM

INSURANCE

SBEC - IV

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 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.

PRACTICALS IN BANKING AND INSURANCE INSTRUMENTS SBEC - V

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 and procedure for settling account while the insured is alive or dead.

SHARE MARKET OPERATIONS SBEC - VI

UNIT-I

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 – Dmat – Trading account on line and off line trading f shares –day trading

UNIT -V

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

Reference Books

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

BANKING PRACTICE NMEC - II

UNIT -I

Bank -meaning -definitions -Banker -customer.

UNIT -II

opening of a new a/c -fixed deposit receipt (FDR).

UNIT -III

Bank instruments -pay in slip -with drawal 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 (Forms to be filled up by the students) credit cards.

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

PAPER - XX

ACCOUNTING FOR MANAGERS

Core Subject

UNIT-I

Management Accounting – Meaning –Objectives advantages-Limitations – management Accounting Vs Financial accounting, Management Accounting Vs Cost Accounting.

UNIT-II

Fund Flow Analysis: Preparation of Schedule of changes in working capital and fund flow statement- its uses.

UNIT-III

Cash Flow Analysis: Preparation of cash flow statement. Distinction between cash and fund-its uses.

UNIT-IV

Accounting Ratios: Meaning- Types- Calculations of Ratios- Construction of Balance Sheet (simple problems Only).

UNIT-V

Budget and Budgetary control: Meaning- Types- Material and production Budgets-Flexible Budget-Sales Budget.

TEXT BOOK

Maheswari S.N, Principles of Management Accounting, Sultan Chand and sons.

REFERENCE BOOKS

- 1. Man Mohan and Goyal, Principles of management Accounting, Sahiya Bhavan.
- 2. Pillai R.S.N., Management Accounting, Sathiya Bhavan.
- 3. Bagavathi V. & Goda JM, Management Accounting, S.Chand & Co.,
- 4. Gupta R.K, Management Accounting Himalaa pub.
- 5. Goda JM, Management Accounting, Himalaa pub.

PAPER - XXI

ENTRPRENEURIAL DEVELOPMENT

Core Subject

UNIT -I

Entrepreneurship concept- type and functions – economic development – EDP- phase – influence of environment factor - Training and development of Entrepreneurs.

UNIT -II

Business ideas - project identifications and formulations -classifications -

Project feasibility study – projects appraisal methods- product designs network analysis – financial analysis.

UNIT -III

Financing Entrepreneur – Institutional finance to Entrepreneurs – role of IDBI –IFCI-ICICI-IRCI-SIDBI-LIC-SFC-TIIC-Commercial banks in financial role.

UNIT -IV

Promoting Enterprise –SSI-Role and growth of SSI – Regulation governing SSI-incentives and concessions - sickness and causes and remedial.

UNIT -V

Institutional developments of Entrepreneurs- role of DIC –SISI –SIDCO– NSIC- NAYE-KVIC-TCDS-ITCOT and Entrepreneurial guidance bureau - Incentives and subsidies to Entrepreneurs problems and prospectus EDP-for developing women and rural Entrepreneurs- Entrepreneurial motivation.

TEXT BOOK

Gupta C.B - Entrepreneurial Development

REFERENCE BOOKS

1. Vasanth Desai - Organizational and Management of Small Industries

2. Saravanan .P - Entrepreneurial Development

3. Tandon B.C - Environment and Entrepreneurship

4. Rao T.V and Udaipareek - Developing Entrepreneurship

PAPER - XXII

ENTERPRISE RESOURCE PLANNING

Core Subject

UNIT-I

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

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.

TEXT BOOKS

- Alexis Leon, ERP Demystified- Tata McGraw –Hill publishing Company Limited New Delhi.2000
- 2. Brady, ERP, Thomas Learning 2001

REFERENCE BOOKS

- 1. Sadagopen.s, ERP A Managerial Executive, Tata MCGRAW Hill 2001
- 2. Vinod Kumar, Grag and N.K. Venkitakrishnan ERP, Prentice Hall of India, New Delhi 2001
- 3. Vinodkumar Grog, and Bharat Vakharia, ERP Strategy, Jaico Publishing House, Mumbai 1999

PAPER - XXIII

RDBMS & ORACLE

Core Subject

UNIT I

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

UNIT II

Schema- Sub Schema- 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

TEXT BOOK

- 1. Abraham Silberchatz, Henry F. Korth & S. sudharsan- Data Base system concepts, Mc.graw Hill, 3rd Edition, 1997
- 2. Ragu Ramakrishna, Data Base Management System, Mc Graw Hill international Edition,1998

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

PRACTICAL IV - RDBMS AND ORACLE

1. 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

2. PL/SQL:

- 1. Payroll preparation
- 2. Electricity bill preparation

- 3. Student mark list preparation
- 4. Personal information system

PAPER - XXIV BANK MANAGEMENT

Elective Subject - II

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 –departmenation – 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.

TEXT BOOKS

Subba Rao P., Principles and Practice of Bank Management.

REFERENCE BOOKS

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

PAPER - XXV MERCHANT BANKING

Elective Subject -II

UNIT-I

Merchant banking: Meaning-Importance-Functions-Growth of merchant 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 related and 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.

TEXT BOOK

Machiraju H.R, Merchant Banking, Principles and Practice

REFERENCE BOOK

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

PAPER - XXVI FINANCIAL INSTITUTION AND SERVICES Allied Subject-V

Unit – I

Logic and financial market: Economic Determinations of saving and investments –Financial institutions – Intermediaries between savers and investors – Flow of Funds in Financial Markets

Unit – II

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

Unit –III

Capital Market in India – Market for Government securities – Mortgage Market – Market for corporate debt.

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.

TEXTBOOK

1. Kuchhal. S.C

- Corporate Finance

REFERENCE BOOK

1. Bhole.L.M (Tata Mc Graw Hill) - Finical Institutions and Markets -

Structure, Growth and Innovations

- 2. Patel.G.S (IFCAI Publications) Capital Market Functioning and the end.
- 3.Kulkarni P.V (Himalayas Pu. Hou) Corporate Finance

PAPER - XXVII FINANCIAL MANAGEMENT

Core Subject

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 structiure 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 cash, inventory, accounts receivables and accounts payable(theory only)

NOTE:

Theory - 50% of marks
Problems - 50% of marks

Text Book

S.N. Maheswari, Principles of Financial Management, Sultan Chand and sons

REFERENCE BOOKS:

- 1. I.M. Pandey, Financial management, Vikas Publications
- 2. M.c Kuchal, Financial management, Chaitanya Publications
- 3. Kulkarni & sathya prasad, Financial Management, HPH
- 4. Srivasttava, Financial Management, HPH

PAPER - XXVIII

MANAGEMENT INFORMATION SYSTEM

Core Subject

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-Output-Devices- their applications and operations.

UNIT -III

System classification –concept-Characteristics-elements-feed back 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.

TEXT BOOK

- 1. CVS Murthy, Management Information system.HPH.
- 2. SSadagopan, Management Information System, PHI

REFERENCE BOOKS

- 1. R. Senapathi, MIS, Lakshmi Publications.
- 2. Lucas, The analysis, design and implementation of information system, MGH.
- 3. Davis & Olson, Management information system, MGH.
- 4. G.M. Scott, Principles of management information system, MGH.
- 5. S.P. Rajagopalan, Management information system, Margham publications.

PAPER - XXIX CUSTOMER RELATIONSHIP MANAGEMENT

Core Subject

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.

TEXT BOOK

R.K.Sugandhi, Customer Relationship Management, New Age International Publishers.

REFERENCE BOOKS

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

PAPER – XXX VISUAL BASIC

Core Subject

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: Fornext, if, while, do, Select

UNIT III

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

TEXT BOOK

Mohanmmed Azam, Programming with Visual basic 6.0, Vikas publications.

REFERENCE BOOKS

- 1. Noel Jerke, The complete Reference Visual Basic complete reference, TMH.
- 2. 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.

PAPER – XXXI MUTUAL FUND MANAGEMENT

Elective Subject -III

UNIT I

Financial services in India- instruments in the financial sector- their features- market playersmerchant bankers- Foreign. Institutional investors- leasing companies- mutual fund companies

UNIT II

Mutual funds- meaning- mutual funds for whom ?- why mutual funds?- classification ;of mutual funds- schemes: operational classification-open ended scheme-close ended schemes-portfolio classification of ;funds- Return based classification-income funds: growth funds, conservative fund-investment based classification: Equity fund, bond fund, balanced fund-Sector based funds-leverage based classification-other funds.

UNIT III

History of mutual funds-Reserve bank of India's guidelines for a bank sponsored mutual fund-SEBI Guidelines on mutual funds-Growth and challenges of mutual funds in India.

UNIT IV

Constitution and management of mutual funds-Sponsors- Trustees- Duties and Responsibilities of Trustees- Asset management Company (AMC)- Functions of AMC- Disclosures

UNIT V

Off- Shore mutual funds- meaning-Features- Money market mutual funds meaning features

TEXT BOOK:

Gorden and Natarajan, Financial Institutions and services, himalaya

REFERENCE BOOKS:

- 1. Lalit K. Bausal, Mutual Funds, Management and Working Deep & Deep Pub. New Delhi-110 027.
- 2. Vaid S., Mutual fund operations in India, Rishi Pub.
- 3. Gupta L.C., Mutual funds and Asset Preference, Society for capital market research and development New Delhi.

PAPER – XXXII

MARKETING OF BANKING SERVICES

Elective Subject - III

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.

TEXT BOOK

Sherlekar, Marketing management, Himalaya.

REFERENCE BOOKS

- Ramaswamy and Namakumari, Marketing Management, Himalaya Publishers.
- 2. Gupta and Rajan Nair, Marketing Management, Sultan Chand Publishers.
- 3. Philip Kotler, Tata McGraw Hill Publishers.

PAPER – XXXIII CAPITAL AND MONEY MARKET Allied Subject -VI

UNIT I

Introduction-Growth of Capital Market- Composition of the 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 and 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

SEMESTERWISE ALLOCATION OF MARKS FOR THE PROBLEMS AND PRACTICALORIENTED SUBJECTS

SEMESTER	PAPER	SUBJECTS	PATTERN (in %)
		Operating Systems and	Theory 60%
Second	X	Ms Office	Practical 40%
			Theory 30%
	XI	Quantitative Techniques	Problems 70%
			Theory 30%
Third	XII	Principles of Accountancy	Problems 70%
			Theory 60%
	XIV	E - Banking	Practical 40%
			Theory 30%
Fourth	XVI	Company Accounts	Problems 70%
			Theory 60%
	XVIII	Internet & Web Design	Practical 40%
			Theory 30%
Fifth	XX	Accounting for Managers	Problems 70%
			Theory 60%
	XXIII	RDBMS & ORACLE	Practical 40%
			Theory 60%
Sixth	XXVII	Financial Management	Practical 40%
			Theory 60%
	XXX	Visual Basic	Practical 40%

B.Com (E.Banking) DEGREE EXAMINATION SCHEME OF PRACTICAL EXAMINATION

Maximum : 60 Marks
Practical : 45 Marks
Record : 15 Marks
Duration : 3 Hours

For each Practical question, the marks may be awarded as:

1. For Flowchart / Procedures - 20%

2. For Program Writing - 30%

3. For List, Test debugs the program - 30%

4. For correct Result - 20%

(Marks may be proportionately reduced for the errors committed in each of the above)

B.Com (E.Banking)

Question paper pattern - Practical I - Operating

System & Ms – Office

Record - 10 Marks
MS – Word /Excel - 25 Marks

MS Power Point - 25 Marks

Question paper pattern – Practical II – E.Banking

Record - 10 Marks

Implementation on on-Line

Banking system - 25 Marks Implementation of security concepts - 25 Marks

Question paper pattern – Practical III – Internet & Web Design

Record - 10 Marks
E – Book using HTML - 25 Marks
Application using HTML - 25 Marks

Question paper Pattern – Practical IV – RDBMS & Oracle

Record - 10 Marks
SQL - 25 Marks
PL / SQL - 25 Marks

Question paper Pattern – Practical V – Visual Basic

Record - 10 Marks
Application using VB - 25 Marks

Application for a business system

(Education /Sales) - 25 Marks

QUESTION PATTERN FOR THEORY MAXIMUM (75 MARKS)

Time: 3 Hrs

PART A (10X2=20 MARKS)

Answer all questions; answer to each question shall not exceed six lines

(Two Question from each unit)

PART-B (5X5=25 MARKS)

Answer all questions; answer to each question shall not exceed two pages Either or types

(One question from each unit with internal choice)

PART C (3X10=30 MARKS)

Answer any three of five; answer to each question shall not exceed five pages One question from each unit- open choice

QUESTION PATTERN FOR THEORY(Theory – Practical Oriented) MAXIMUM (60 MARKS)

Time: 3 Hrs

PART A (10X1=10 MARKS)

Answer all questions; answer to each question shall not exceed six lines

(Two Question from each unit)

PART-B (5X4=20 MARKS)

Answer all questions; answer to each question shall not exceed two pages Either or types

(One question from each unit with internal choice)

PART C (3X10=30 MARKS)

Answer any three of five; answer to each question shall not exceed five pages One question from each unit- open choice

B.Com (E.Banking)

MODELQUESTION SPECIMEN

CBCS

SUBJECT NAME

Time: 3 Hours Maximum Marks: 75

Part - A (10X2=20)

Answer all question (shall not exceed six lines)

- 1. From unit- I
- 2. From unit- I
- 3. From unit- II
- 4. From unit- II
- 5. From unit- III
- 6. From unit- III
- 7. From unit- IV
- 8. From unit- IV
- 9. From unit- V
- 10.From unit- V

Part- B (5x5=25)

Answer all question (shall not exceed 3 Pages)

- 11. (a). From unit-I
 - [or]
 - (b). From unit-I
- 12. (a). From unit-II
 - [or]
 - (b). From unit-II

13. (a). From unit-III [or] (b). From unit-III (a). From unit-IV 14. [or] (b). From unit-IV (a). From unit-V 15. [or] (b). From unit-V Part -C (3x10=30) Answer any Three out of Five[Shall not Exceed 6 Lines] 16. From Unit –I 17. From Unit-II 18. From Unit -III 19. From Unit-IV 20. From Unit-V B. Com (E. Banking) MODEL QUESTION PAPER SPECIMEN (Theory – Practical Oriented) Time: 3 Hours **Maximum Marks: 60** Part - A (10X1=10) Answer all question (shall not exceed six lines) 1. From unit- I 2. From unit- I 3. From unit- II 4. From unit- II 5. From unit- III 6. From unit- III 7. From unit- IV 8. From unit- IV 9. From unit- V

Part- B (5x4=20)

Answer all question (shall not exceed 3 Pages)

11. (a). From unit-I

10.From unit- V

[or]

- (b). From unit-I
- 12. (a). From unit-II

[or]

(b). From unit-II

- 13. (a). From unit-III [or]
 - (b). From unit-III
- 14. (a). From unit-IV [or]
 - (b). From unit-IV
- 15. (a). From unit-V [or]
 - (b). From unit-V

Part -C (3x10=30)

Answer any Three out of Five[Shall not Exceed 6 Lines]

- 16. From Unit –I
- 17. From Unit-II
- 18. From Unit –III
- 19. From Unit-IV
- 20. From Unit-V