Syllabus for

B.COM

(ELECTRONIC BANKING)

(SEMESTER PATTERN)

(For Candidates admitted in the Colleges affiliated to Periyar University from 2017 - 2018 onwards)
REGULATIONS

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.
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 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.

6. **REQUIREMENTS 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.

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 2017-18, i.e. for students who are admitted to the first year of the course during the academic year 2017-18 and thereafter.
## COURSE OF STUDY AND SCHEME OF EXAMINATIONS

<table>
<thead>
<tr>
<th>PART</th>
<th>CODE</th>
<th>COURSE</th>
<th>Hours</th>
<th>Credit</th>
<th>MARKS</th>
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<td>Core - I</td>
<td>Business Communication</td>
<td>5</td>
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<td>Core - II</td>
<td>Introduction to Computer Technology</td>
<td>6</td>
<td>4</td>
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<td>Allied - I</td>
<td>Fundamentals of Statistics</td>
<td>5</td>
<td>4</td>
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<td>Operating System and MS Office</td>
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<td>2</td>
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<td>Elective - I</td>
<td>Banking Theory Law and Practices</td>
<td>6</td>
<td>5</td>
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<td>Allied - II</td>
<td>Fundamentals of Operations Research</td>
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<td>4</td>
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<td>Financial Accounting</td>
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<td>E-Banking</td>
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<td>II On-Line Trading</td>
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<td>III Practical Banking Training</td>
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<td>II. Practicals in Banking and Insurance Instruments</td>
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<td>III. Share Market Operations</td>
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<td><strong>Total</strong></td>
<td><strong>26</strong></td>
<td><strong>2</strong></td>
<td><strong>24</strong></td>
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</tbody>
</table>

**SEMESTER – V**

| III   | Core - X   | Accounting for Managerial Decisions | 5     | 4      | 25    | 75   | 100   |
|       | Core - XI  | Entrepreneurial Development         | 5     | 4      | 25    | 75   | 100   |
|       | Core - XII | Enterprise Resource Planning        | 5     | 4      | 25    | 75   | 100   |
|       | Core - XIII | RDBMS and Oracle               | 3     | 3      | 25    | 75   | 100   |
|       | Practical - IV | RDBMS and Oracle | 3     | 2      | 40    | 60   | 100   |
|       | Elective - II | Bank Management / Retail Banking / Merchant Banking | 5     | 5      | 25    | 75   | 100   |
|       | Allied - V  | Financial Institutions &Services   | 4     | 3      | 25    | 75   | 100   |
|       |       | **Total**                          | **27**| **3**  | **25**|       | **700**|
### PART | CODE | COURSE | Hours | Credit | MARKS
|---|---|---|---|---|---
| | | | T | P | CIA | EA | TOTAL |
| **III** | Core - XIV | Financial Management | 5 | 4 | 25 | 75 | 100 |
| | Core - XV | Management Information System | 5 | 4 | 25 | 75 | 100 |
| | Core - XVI | E- Customer Relationship Management | 5 | 4 | 25 | 75 | 100 |
| | Core - XVII | Visual Basic | 3 | 3 | 25 | 75 | 100 |
| | Practical - V | Visual Basic | 3 | 2 | 40 | 60 | 100 |
| **IV** | Elective - III | Marketing of Banking Services/ Bank Technology Management | 5 | 4 | 25 | 75 | 100 |
| | Allied - VI | Capital and Money Market | 4 | 3 | 25 | 75 | 100 |
| | | Extension Activities | | | | | 1 |
| **Total** | | | 27 | 3 | 25 | | 700 |
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SEMESTER I

CORE I - BUSINESS COMMUNICATION

Unit-I

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 editor-application 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

Reference books
1. Rajendrapal & Koralahalli J.S, Essentials of Business Correspondence, Sulthan Chand& Sons
2. R.S.N.Pillai &Bagavathi,Commercial Correspondance and Office Manageen,S.Chand.
B. Com. (ELECTRONIC BANKING)

SEMESTER II

CORE II - INTRODUCTION TO COMPUTER TECHNOLOGY

Unit-I

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

Unit-II

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

Unit-III

Computer 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.

Reference books

2. Peter Norton, Introduction to computer, 2nd Edition TMH.
4. Alexis leon and mathews leon, Fundamentals of Computer Science and communication Engineering
Vikas publishing House Pvt.Ltd.
B Com (ELECTRONIC BANKING)

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SEMESTER I

ALLIED  I  -  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.

Reference book

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SEMESTER II

CORE III - OPERATING SYSTEM AND MS-OFFICE

Unit – I


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


Unit-IV

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

Unit-V

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

Reference books

1. Sanjay Sexena, Ms –office 2000 for ever one

2. Alexis Leon, Mathew Leon,, introduction to computers, Vikas publishing House.
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. 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 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, currency symbols)
v. Specifying percentage (%) scientific notations.
vi. Drawing border around cells.
vii. 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.
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SEMESTER II

ELECTIVE I - BANKING THEORY LAW AND PRACTICES

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

Unit – II

Unit III

Unit IV

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 NonScheduled Banks – Statutory Reserve.
B Com (ELECTRONIC BANKING)

Reference book

3. Indian Banking – Parameswaran – S.Chand and Co,
4. Banking Law Theory and Practice – Tanon
B. Com. (ELECTRONIC BANKING)

SEMESTER II

ALLIED II - FUNDAMENTALS OF OPERATIONS RESEARCH

UNIT – I

UNIT – II

UNIT - III

UNIT IV

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
5. Operations Research - R.Panneerselvam, PHI.
Unit-I

Unit-II

UNIT-III
Branch Accounts (Foreign Branch excluded) - Hire Purchase System – Hire Purchase Trading Account – Instalment System.

Unit-IV
Partnerhsip Accounts I – Admission – Retirement – Death of a Partner.

Unit-V
Partnerhsip Accounts II - Dissolution – Insolvency of a partner and all partners – Rule in Garner Vs Murray. Piecemeal distribution

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

**Reference book**
B. Com.  (ELECTRONIC BANKING)

SEMESTER III

CORE V - E - BANKING

Unit –I


Unit –II


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


Unit –V


Theory and Practical Should be in the ratio of 60% and 40% respectively.
Reference books

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
7. Learning Internet Transactions Firewalls.
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SEMESTER III

CORE VI - RURAL BANKING

Unit I

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

Unit II


Unit III


Unit IV

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

Unit V

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

Reference books

1. Fundamentals of Banking Theory and practices- basu.A.K
2. Banking credit management- Chaterrjee.A
3. Banking law and practices- Tanan.M.C
B. Com. (ELECTRONIC BANKING)

SEMESTER III

ALLIED III - BUSINESS LAW - 1

Unit-I

Unit-II
Discharge of contract - Remedies for breach of contract-Wagering agreements.

Unit-III
Bailment-Pledge- Indemnity- Guarantee- Mortgage.

Unit-IV

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

Reference books
1. Kapoor N.D, Business Law, Sultan Chand &Sons
2. RSN Pillai, Bagavathi Law, S.Chand
3. Shukla M.C, Mercantile Law, s.Chand
4. P.C. Tulsian, Business Law, TMH
B. Com. (ELECTRONIC BANKING)

SEMESTER III

SKILL BASED ELECTIVE COURSE

SBEC I - PAPER I

COMPUTER APPLICATION IN BUSINESS

Unit I

Unit - II
Company creation – Accounts configuration – Operation for Company maintaining only Accounts.

Unit - III

Unit-IV
Bank Reconciliation Statement- Inventory – feature.

Unit - V

Reference books
1. Implementing Tally - A. K. Nandhini, K. K. Nandhini
2. Mastering the Internet - Glee Harah cody MC Gregor
3. E-Commerce the cutting edge Business - Kamalesh K. Balaji
B. Com. (ELECTRONIC BANKING)

SEMMETER III

SKILL BASED ELECTIVE COURSE

SBEC I - PAPER II

ON LINE 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 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

1. Mastering the internet- Glee Havrah cady PT MC Gregor
2. E commerce the cutting edge business- Kamalesh K. bajaj
B. Com. (ELECTRONIC BANKING)  
SEMESTER III  
SKILL BASED ELECTIVE COURSE  
SBEC I - 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)

B. Com. (ELECTRONIC BANKING)

SEMESTER III

NON MAJOR ELECTIVE COURSE

NMEC I - SHARE MARKET OPERATIONS

Unit - I
Company – meaning – definitions – types of companies.

Unit - II

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

Reference books
1. Securities &Portfolio management - Punithavathi Pandiyan
B. Com. (ELECTRONIC BANKING)

SEMESTER IV

CORE VII - COST ACCOUNTING

Unit I

Unit II

Unit III

Unit IV

Unit V

**Theory and Problem should be in the ratio of 30% and 70% respectively.**
B Com (ELECTRONIC BANKING)

REFERENCE BOOKS

B. Com. (ELECTRONIC BANKING)

SEMESTER IV

CORE VIII - INTERNATIONAL BANKING

Unit I

Unit II

Unit III

Unit IV

Unit V

Reference books
1. Modern Banking - Sayers, R.S.
2. Contemporary Banking Trends - Basu, S.K.
4. Introduction to Banking - Barbara Casu, Claudia Girardone, Philip Molyneu, 2nd edition
5. Domestic and International Banking - Mervyn Lewis, Kevin T. Davis, MIT Press Cambridge
B. Com. (ELECTRONIC BANKING)

SEMESTER IV

CORE IX - DATA BASE MANAGEMENT SYSTEM

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

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

Unit - III

Unit - IV
SQL Queries: The form of a basic SQL query, Union, intersect, and expect, introduction to nested queries, aggregate operators, Null values- Nested Sub- Queries -Views -Modification of the Database

Unit - V

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


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SEMESTER IV

PRACTICAL III - DATA BASE MANAGEMENT SYSTEM

1. Study of DBMS, RDBMS and ORDBMS.
2. To study Data Definition language Statements, To study Data Manipulation Statements.
3. Study of SELECT command with different clauses.
4. Study of SINGLE ROW functions (character, numeric, Data functions), Study of GROUP functions (avg, count, max, min, Sum).
5. Study of various type of SET OPERATORS (Union, Intersect, Minus).
6. Study of various type of Integrity Constraints, Study of Various type of JOINS.
7. To study Views and Indices.
8. Design a database for student information.
10. Design a database for bank information.
B. Com. (ELECTRONIC BANKING)

SEMESTER IV

ALLIED IV - CYBER LAW

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

Unit II

Unit III

Unit IV

Unit V

Reference book
1. Cyber Laws - Singh Yatindra
2. Cyber Crime - Bansal S.K
4. The Indian Cyber Law : Suresh T.Viswanathan, Bharat Law House, New Delhi
B. Com. (ELECTRONIC BANKING)

SEMESTER IV

SKILL BASED ELECTIVE COURSE

SBEC II - PAPER I

INSURANCE

Unit –I

Unit -II

Unit - III

Unit - IV
Claims assignment of Policies – Surrender of Policies – Maturity – Closing of Accounts Insurance companies.

Unit – V
Functions of LIC – GIC and Private companies.

Reference books
2. Financial Institution and Markets - L.M. Bhole
4. Life insurance in India-Dr. R.Haridas, New Century Publication, New Delhi
B. Com. (ELECTRONIC BANKING)

SEMESTER IV

SKILL BASED ELECTIVE COURSE

SBEC II - PAPER II

PRACTICAL IN BANKING AND INSURANCE INSTRUMENTS

Unit -I

Drawing, Endorsing and crossing of Cheques.

Unit –II

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

Unit –III

Drawing and Endorsing of Bill of Exchange and promissory notes.

Unit - IV

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

Unit - V

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

**SKILL BASED ELECTIVE COURSE**

**SBEC II - PAPER III**

**SHARE MARKET OPERATIONS**

**Unit - I**

Company – meaning – definitions – types of companies.

**Unit - II**

Share – meaning – types of shares – how to apply for shares.

**Unit - III**


**Unit - IV**

Investments in shares – Dmat – Trading account on line and off line trading of shares – day trading

**Unit - V**


**Reference books**

1. Securities & Portfolio management - Punithavathi Pandiyan
Unit – I

Unit – II
Opening of a new a/c – fixed deposit receipt (FDR).

Unit – III
Bank instruments – pay in slip – withdrawal form.

Unit – IV
Demand draft – promissory note – bill of exchange.

Unit – V
Cheque – validity period of cheque – drawing – alteration – marking and crossing of cheques – debit (Forms to be filled up by the students) credit cards.

Reference book
1. Banking – M. Radlaswamy & S. Vasudevan
2. Indian Banking – Ashok Desai
3. Practical Banking advances – H.L. Bedi, V
B Com (ELECTRONIC BANKING)

B. Com. (ELECTRONIC BANKING)

SEMESTER V

CORE X - ACCOUNTING FOR MANAGERIAL DECISIONS

Unit-I


Unit-II


Unit-III


Unit-IV


Unit-V

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

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

1. Management Accounting - S.N.Maheswari, Sultan Chand & Sons, New Delhi
3. Management Accounting - S.P.Gupta, Sultan Chand & Sons, New Delhi
B. Com. (ELECTRONIC BANKING)

SEMESTER V

CORE XI - ENTRPRENEURIAL DEVELOPMENT

Unit – I

Unit – II

Unit – III

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

Unit – V

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
5. Gupta C.B. - Entrepreneurial Development
6. Dr. K. Arul & Dr. A. Subanginidevi, Entrepreneurship Development, Shanlax Publication
B. Com. (ELECTRONIC BANKING)

SEMESTER V

CORE XII - ENTERPRISE RESOURCE PLANNING

Unit - I

Unit - II

Unit – III
ERP System Package – SAP, People Soft, BAAN and Oracle – ERP Applications

Unit – IV
Oracle – Overview, Architecture, Applications, SAP – Overview, Architecture Applications

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

Reference books
1. Sadagopen.s, ERP – A Managerial Executive, Tata MCGRAW Hill 2001
2. Vinod Kumar, Grag and N.K. Venkitakrishnan ERP, Prentice Hall of India, New Delhi 2001
4. Brady, ERP, Thomas Learning 2001
B. Com. (ELECTRONIC BANKING)

SEMESTER V

CORE XIII - RDBMS & ORACLE

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

Unit II
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

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

Reference books
1. CJ Date, an Introduction to Data Base System
B. Com. (ELECTRONIC BANKING)

SEMESTER V

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
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

Unit – III

Unit – IV

Unit – V

Reference books

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, Prepayment issues, Repayments / Collection; Credit / Debit Card Eligibility, Purpose, Amounts, Margin, Security, Process of using the cards, Billing Cycle, Credit Points; Other products/Remittances/Funds Transfer.

Unit-III

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

Unit-IV

Trends in Retailing-New products like insurance, Demat services, online/phone banking, property services, investment advisory/wealth management, Reverse Mortgage-Growth of e-banking, Cross selling opportunities.

Unit-V

Recovery of Retail Loans-Defaults, recovery process-SARAFAESI Act, DRT Act, use of Lok Adalat forum, Recovery Agents-RBI guidelines
B Com (ELECTRONIC BANKING)

Reference book

2. Jha, SM, Banking Marketing, Himalaya Publishing House, Mumbai
4. Uppal, RK, & Bishnupriya N, Modern Banking in India, New Century Publications, New Delhi
5. Uppal, RK, Banking Services and IT, New Century Publications, New Delhi
7. Indian Institute of Banking & Finance, Retail Banking, Mumbai
B. Com. (ELECTRONIC BANKING)

SEMESTER V

ELECTIVE II - PAPER III - MERCHANT BANKING

Unit - I
Merchant banking: Meaning-Importance-Functions-Growth of merchant in India-Role of SEBI in regulating merchant banking industry.

Unit - II

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

Unit - V

Reference book
1. Machiraju H.R, Merchant Banking, Principles and Practice
B. Com. (ELECTRONIC BANKING)

SEMESTER V

ALLIED V - FINANCIAL INSTITUTION AND SERVICES

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

Unit – III

Unit – IV

Unit – V
Development Banks – operation functions of IFCI, IDBI, ICICI, UTI, LIC and other development institutions – Progress – Achievement of their role.

Reference book
1. Kuchhal. S.C - Corporate Finance
2. Bhole.L.M (Tata Mc Graw Hill) - Finical Institutions and Markets – Structure, Growth and Innovations
4. Kulkarni P.V (Himalayas Pu. Hou) - Corporate Finance
B. Com. (ELECTRONIC BANKING)

SEMESTER VI

CORE XIV - FINANCIAL MANAGEMENT

Unit I
Financial management – meaning- definition-objectives-importance-functions- organization structure of financial management-role of financial manager

Unit II
Capital budgeting- ranking of projects-methods of evaluating a project investment proposal-importance of capital budgeting-Financial planning of a new business(Simple problems only)

Unit III
Capital structure theories- Net income approach- Net operating income approach- Modigliani and miller approach- Factors determining capital structure(Theory only)
Leverages- Meaning – Types- Importance and significance of leverages(Simple problems only)

Unit IV
Cost of capital- Concept of cost of capital- Determinants of cost of capital- Simple and weighted average cost of capital(simple problems only)

Unit V
Working capital management- Meaning- importance-types- factors determining working capital- Estimation of working capital (simple problems only)
Management of 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
5. Srivasttava, Financial Management, HPH
B. Com. (ELECTRONIC BANKING)

SEMESTER VI

CORE XV - MANAGEMENT INFORMATION SYSTEM

Unit –I

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

Unit –V
Functional Management Information System – Production, Marketing, Accounting, personnel and financial relationships - Impact and their role in the managerial decision making.

Reference books
1. CVS Murthy, Management Information system.HPH.
2. SSadagopan, Management Information System, PHI
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.
B. Com. (ELECTRONIC BANKING)

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

Unit –III
Creating Customer Data Base – Process and Approaches to Data Base Marketing – Applications of Data Base Marketing in Relationship Building.

Unit –IV

Unit –V
BPO and International CRM – Call Centers – Scope of BPO – Emerging new Trends.

Reference books
7. Related Websites.
B Com (ELECTRONIC BANKING)

B. Com. (ELECTRONIC BANKING)

SEMESTER VI

CORE XVII - VISUAL BASIC

Unit I
Introduction to Visual basic- Features of Visual basic- Controls- properties Events- methods-Developing an application- Tool box controls –Form-Form properties

Unit II
Variables-Constants-Data types- NULL- ERROR, EMPTY-Declaration-Scope of Variables-Types conversion-Arrays:Fixed, multi dimensional, Dynamic Arrays-Redim-preserve writing code in Visual basic: code window- Procedures and Events- Functions- Comments-Control –Structure: For ….next, if, while, do, Select

Unit III
Files; File system Control-Types-Sequential- text files, menus;menu Editors-Designing menus with menu editor-MDI forms

Unit IV
Error handling-ERR object-common Dialog Control-Data bases-Tables-Data control-Data bound controls

Unit V
Data Access objects; jet Data base Engine- DAO object model- Active x-Active X Data objects-Data Reports

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

Reference Books
1. Mohammmed Azam, Programming with Visual basic 6.0, Vikas publications
PRACTICAL V- VISUAL BASIC

1. Develop a simple calculator application.
2. Prepare a payroll application.
4. Develop a Banking system with necessary reports.
5. Develop a sales and purchase Order System with necessary report.
B. Com. (ELECTRONIC BANKING)

SEMESTER VI

ELECTIVE III - PAPER - I - BANK TECHNOLOGY MANAGEMENT

Unit-I


Unit-II

Delivery Channels - Overview of delivery channels – Automated Telle-Machine (ATM) – Phone Banking – Call centers – Internet Banking – Mobile Banking – Payment Gateways – Card technologies – MICR electronic clearing

Unit-III


Unit-IV


Unit-V

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

Reference books

4. Turban Rainer Potter, Information Technology, John Wiely & Sons Inc
5. Banking Technology - Indian Institute of Bankers Publication
B. Com. (ELECTRONIC BANKING)

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

Unit – IV
Price mix: meaning, importance, factors affecting price of a product, pricing objectives-pricing policies-deregulation of interest rates-service charges.

Unit – V

Reference books
1. Sherlekar, Marketing management, Himalaya.
B. Com. (ELECTRONIC BANKING)

SEMESTER VI

ALLIED VI - CAPITAL AND MONEY MARKET

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 Corporation Finance- S.C. Kuchhal