DEGREE OF BACHELOR OF COMMERCE

CHOICE BASED CREDIT SYSTEM

Syllabus for

B. COM.

(ELETRONIC BANKING)

(SEMESTER PATTERN)

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

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

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

3. COURSE OF STUDY
a) Objectives of the course:
i. To impart comprehensive knowledge concerning the practical aspects of banking.
ii. To develop computer oriented skills, which are essential to undertake an assignment in the banking sector.
iii. To make the learners to apply the computer oriented skills in practical banking system.
b) The course of study shall consist of Foundation courses, Core, Allied and Application Oriented subjects with 6 hours of teaching for each subject per week.

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

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

Any candidate who fails to submit the attendance certificate shall undergo the training again and is eligible for the practical examination at the end next year [V Semester].
The practical examination will be conducted by an external examiner. Practical for each student shall be for a minimum of 3 hours in which he/she may be given.

A. Exercises of filling up certain forms.
B. Commenting on the correctness of document like cheque, etc.,
C. Explaining certain bank procedures.
D. Writing up an account/passbook.
E. Evaluating proposal for a small bank loan
F. Responding to stimulated exercises on customer/bank employee complaints
G. Format of letter of credit.

5. 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.

6. PASSING

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

8. MAXIMUM DURATION FOR THE COMPLETION OF THE UG PROGRAMME
The maximum duration for completion of the UG programme shall not exceed twelve semesters.

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

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

<table>
<thead>
<tr>
<th>Part</th>
<th>Study</th>
<th>Course Title</th>
<th>Ins.</th>
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**SEMESTER VI**

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@ No University Examinations. Only credit is given.

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

**SEMESTER I**

**CORE I - BUSINESS COMMUNICATION**

Unit I: Essentials of Effective Business Letters:

**Unit II: Business Enquiries:**

**Unit III: Secretarial Correspondence & Report Writing:**

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

**Unit V: Personal Correspondence:**

**TEXT BOOKS:**

**REFERENCE BOOKS:**
2. Commercial Correspondence – R.S.N. Pillai and Bhagavathi, S. Chand publication, New Delhi.

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

**SEMESTER I**

**CORE II - INTRODUCTION TO COMPUTER TECHNOLOGY**

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

Unit-II

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

Unit-IV

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

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

B. Com. (ELECTRONIC BANKING)
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.

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

Reference book

B. Com. (ELECTRONIC BANKING)

SEMESTER II

CORE III OPERATING SYSTEM AND MS-OFFICE

Unit – I

Unit – II

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


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

B. Com. (ELECTRONIC BANKING)
SEMESTER II
PRACTICAL – I - OPERATING SYSTEM & MS - OFFICE
OPERATING SYSTEM - Linux
1. Implement the file commands: rm, cp, cat, mv, cmp, wc, split, diff.
2. Display current date, time, user name, and current directories.

MS - WORD
1. a) Starting MS-word, Creating, Saving, Printing (with options) closing and existing.
   b) Study of word- Menu/Tool bars.
2. a). Create a document, save it and edit the document as follows.
   i. Find, Replace actions.
   ii. Cut, Copy, Paste options.
   iii. Undo, Redo options.
   c). Change character size using the font dialog box.
   d). Formatting Paragraph Center, Left align and Right align.
3. Using tab setting, enhancing the documents (Header, Footer, Page setup, Opening and closing Toolbars, Print preview).
4. Creating Tables in Document, selecting rows and columns sort the record by using tables, format painter and Auto format.
5. Mail merge in word (creating main document, Data source, Inserting merge fields and viewing merge data, viewing & printing merged letter, using Mail merge to print envelope, creating mailing labels.)

MS-EXCEL
1. a). Create a Network Sheet, Moving/Copying/Inserting and Deleting rows & Columns.(Usage of Cut, Paste Commands copying a single cell, copying a range of data, Filling up cell, Undo Command, inserting a row, column, Deleting rows and columns.
   b). Formatting work Sheets
   i. Bold Style
   ii. Italic Style
   iii. Font Size changing
iv. Formatting numbers (Auto fill selection command, currency format, currency symbols)

v. Specifying percentage (%) scientific notations.

vi. Drawing border around cells.

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

2. Data concept - database record files and name - creating and storing data base and maintaining a data base (Data form)
   b). Creating sub totals & grand totals - using data base function.

3. Creating charts
   a). Using chart wizard (5 steps).
   b). Changing the chart type (Pie, Bar, Line).
   c). Inserting titles for the Axes X, Y.
   d). Changing colors
   e). Printing chart.

   i). Entering current data.
   ii). Using data arithmetic (adding and subtracting dates)
   iii). Data function (date month year).
   iv). Using time functions (hours, minute, second).

b). Maths functions.
   i.. SUM, COUNT, AVERAGE,
   ii. MAX, MIN
   iii. SIDDEV, VAR
   iv. ABS, EXP, INT
   v. LOG 10 & LOG
   vi. MON, ROUND, SQRT
   vii. Using auto sum

c). Logical and financial functions
Logical (IF/AND/OR/NOT)
Financial (PMT/FP, NPER/RATE)
   i). Creating & Running a macro,
   ii). Assigning a button to defined macro
   iii). Editing a macro
MS - POWER POINT

1). Creating a presentation using auto content wizard
2). Different views in power point presentation
3). Setting animation effects / grouping/ungrouping/cropping power point objects.
4). Printing a presentation /importing-exporting files
5). Creating and organization chart in power point.

B. Com. (ELECTRONIC BANKING)
SEMESTER II
ELECTIVE I - BANKING THEORY LAW AND PRACTICES

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

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

Unit III

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 Non-Scheduled Banks – Statutory Reserve.

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

Reference book
1. Banking Law, Theory and Practice - Sundaram and Varshney - Sultan Chand Co.,
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
Game theory: Two person zero sum games - Saddle point - Games without saddle point - Graphical method – PERT - CPM – Networks. Basic terminology used in game theory. Queuing model - Elements of queuing model - characteristics-single channel queuing theory.

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

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

REFERENCE BOOK
1. Operations Research - Prem Kumar Gupta & D.S Hira, S.Chand& Co. Ltd.
5. Operations Research - R.Panneerselvam, PHI.

B. Com. (ELECTRONIC BANKING)
SEMESTER III
CORE IV - FINANCIAL ACCOUNTING
UNIT – I
Branch Accounts – Meaning, definition. Dependent branches – Stock and debtor system – Independent branches (foreign branches excluded)

UNIT – II

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

UNIT – III


UNIT – IV

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

UNIT – V


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

Reference book

B. Com. (ELECTRONIC BANKING)

SEMESTER III

CORE V - E - BANKING
Unit -I

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

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

Unit -IV

Unit -V

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

Reference books:

PRACTICAL II - E-BANKING
1. Commenting on the correctness of documents like Cheque.
2. Responding to stimulated exercises on Customer/ Bank Employee Complaints.
3. Format of Letter of Credit.
4. Examining the working Mechanisms of ATM's and ETA’s.
5. Working Knowledge of Tele-banking
7. Learning Internet Transactions Firewalls.
8. Practical Mobile Operations towards Bank operations of transactions.

B. Com. (ELECTRONIC BANKING)
SEMESTER III
CORE VI - RURAL BANKING

Unit I

Unit II

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

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

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

Reference books
1. Fundamentals of Banking Theory and practices- basu.A.K
2. Banking credit management- Chaterrjee.A
3. Banking law and practices- Tanan.M.C

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


Unit-IV

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

Unit-V

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

Reference books

1. Kapoor N.D, Business Law, Sultan Chand &Sons
2. RSN Pillai, Bagavathi, Law, S.Chand
3. Shukla M.C, Mercantile Law, S.Chand
4. P.C. Tulsian, Business Law, TMH

B. Com. (ELECTRONIC BANKING)

SEMESTER III

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

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

B. Com. (ELECTRONIC BANKING)
SEMESTER III
SKILL BASED ELECTIVE COURSE
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 - wecsites offering online trading.

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

Unit- V
New product announcement - ads on web page,

REFERENCE BOOKS

1. Mastering the internet - Glee Havrah cady PT MC Gregor
2. E commerce the cutting edge business – Kamalesh K.bajaj
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)
SEMESTER III
NON MAJOR ELECTIVE COURSE
NMEC I - SHARE MARKET OPERATIONS

Unit - I
Company - Meaning - Definitions - Types of Companies.

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

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

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

Unit - V

Reference books


B. Com. (ELECTRONIC BANKING)

SEMESTER IV

CORE VII - COST ACCOUNTING

Unit I

Unit II

Unit III

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

Unit V

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


B. Com. (ELECTRONIC BANKING)

SEMESTER IV

CORE VIII - INTERNATIONAL BANKING

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

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

Unit - V

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


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

SEMESTER IV

ALLIED IV – CYBER LAW

Unit –I

Unit –II

Unit –III

Unit –IV

Unit –V

Reference books
1. Cyber Laws - Singh Yatindra
2. Cyber Crime-Bansal S.K
UNIT - I

UNIT - II

UNIT - III

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

UNIT - V
Functions of LIC – GIC and Private Companies.

REFERENCE BOOKS

2. Financial Institution and Markets - L.M. Bhole
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.
B. Com. (ELECTRONIC BANKING)

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

Unit - V

Reference books
1. Securities & Portfolio management – Punithavathi Pandiyan
B. Com. (ELECTRONIC BANKING)
SEMESTER IV
NON MAJOR ELECTIVE COURSE
NMEC - II - BANKING PRACTICE

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 - Withdrawal Form.

Unit - IV
Demand Draft - Promissory note – Bill of Exchange.

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

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

SEMESTER V

CORE X - ACCOUNTING FOR MANAGERIAL DECISIONS

Unit-I

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

Unit-III

Unit-IV

Unit-V

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

1. Management Accounting - S.N.Maheswari, Sultan Chand & Sons, New Delhi
3. Management Accounting -S.P.Gupta, Sultan Chand & Sons, New Delhi
UNIT – I Entrepreneurship Concept:

UNIT – II Project Identification:

UNIT – III: Institutional Support to Entrepreneur:

UNIT – IV Micro, Small and Medium Enterprises:
MSME- Meaning- Features- Role – Problems - Rural entrepreneurship - Meaning- Need and Problems-Small scale sector in India - Rationale and Objective of SSI- Problems of SSI - Sickness of Small Scale Units – Causes and revival.

UNIT – V Incentives, Subsidies and Bounties:

TEXT BOOKS:

REFERENCE BOOKS:

7. Vasanth Desai - Organizational and Management of Small Industries.
8. Saravanan .P- Entrepreneurial Development.
11. Dr. K. Arul & Dr. A. Subanginidevi, Entrepreneurship Development, Shanlax Publication.
Unit -I

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

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

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

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

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

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

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

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

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

SEMESTER V

PRACTICAL-IV

RDBMS AND ORACLE

I. SQL:
1. Creation of Data Base.
2. Various forms of select statement
3. Multiple Queries (Sub query)
4. Update operations
5. Alter the Data Base
6. Number function, data functions, Aggregate and math's function
7. Joining the Table

II. PL/SQL:
1. Payroll preparation
2. Electricity bill preparation
3. Student mark list preparation
4. Personal information system
B. Com. (ELECTRONIC BANKING)
SEMESTERV
ELECTIVE II - PAPER I - BANK MANAGEMENT

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

Unit -II

Unit -III

Unit - IV

Unit - V
Controlling: Need for Control - Control Process - Control Techniques –
Co-ordinating: Need - principles - Approaches to achieve effective Co-ordination.

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

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

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

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

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

REFERENCE BOOK
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.
Unit -I

Unit - II

Unit -III

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

Unit-II

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

Unit -IV

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
B. Com. (ELECTRONIC BANKING)

SEMESTER VI

CORE XIV - FINANCIAL MANAGEMENT

Unit I

Unit II

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

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

Reference books:
1. S.N. Maheswari, Principles of Financial Management, Sultan Chand and sons
2. I.M. Pandey, Financial management, Vikas Publications
4. Kulkarni & Sathyaprasad, Financial Management, HPH
5. Srivasttava, Financial Management, HPH
B. Com. (ELECTRONIC BANKING)

SEMESTER VI

CORE XV - MANAGEMENT INFORMATION SYSTEM

Unit-I

Unit-II

Unit-III

Unit-IV

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

Reference books
1. CVS Murthy, Management Information system. HPH.
2. S. Sadagopan, Management Information System, PHI
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.
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
CRM and Marketing - Product or Brand Management - CRM and Sales - Field Sales, Tele Sales - Web based Sales CRM and Services - Field Service Customer Service - Professional Service Management.

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

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

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

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

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

Reference Books:
1. 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.
6. Develop Common Dialog Control and to open, edit and save text file.
7. Study of Insert, update, and delete a Record in database using ADO.
B. Com. (ELECTRONIC BANKING)
SEMESTER VI
ELECTIVE III - PAPER I - BANK TECHNOLOGY MANAGEMENT

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

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

Unit-III

Unit-IV

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

Reference books:
4. Turban Rainer Potter, Information Technology, John Wiely & Sons Inc.
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

Unit -III

Unit-IV

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

Reference books:
B. Com. (ELECTRONIC BANKING)
SEMESTER VI
ALLIED VI - CAPITAL AND MONEY MARKET

Unit I

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

Unit V

Reference books:

2. Banking Theory Law and Practice - Sundaram and Varshney,
QUESTION PAPER
PATTERN
QUESTION PAPER PATTERN FOR
THEORY SUBJECTS
(包括技能基于和非主要选修课程)

Time: 3 Hours. 
Max. Marks: 75

PART – A (15 x 1 = 15 Marks)
Answer All Questions
(Three questions from each unit)

PART – B (2 x 5 = 10 Marks)
Answer any Two Questions
(One question from each unit)

PART – C (5 x 10 = 50 Marks)
Answer All Questions
(One question from each unit with internal choice)
QUESTION PAPER PATTERN FOR ACCOUNTING SUBJECTS

Time: 3 Hours. Max. Marks: 75

PART – A (15 x 1 = 15 Marks)
Answer All Questions
(Three questions from each unit)
Out of 15 Questions – 5 Theory and 10 Problems

PART – B (2 x 5 = 10 Marks)
Answer any Two Questions
(One question from each unit)
Out of 5 Questions – All the 5 Questions are problem

PART – C (5 x 10 = 50 Marks)
Answer All Questions
(One question from each unit with internal choice)
Out of 5 Questions – 1 Theory and 4 Problems
QUESTION PAPER PATTERN FOR
STATISTICS

Time: 3 Hours. Max. Marks: 75

PART – A (15 x 1 = 15 Marks)
Answer All Questions
(Three questions from each unit)
Out of 15 Questions – 5 Theory and 10 Problems

PART – B (2 x 5 = 10 Marks)
Answer any Two Questions
(One question from each unit)
Out of 5 Questions – All the 5 Questions are problem

PART – C (5 x 10 = 50 Marks)
Answer All Questions
(One question from each unit with internal choice)
Out of 5 Questions – 1 Theory and 4 Problems