

**PANJAB UNIVERSITY, CHANDIGARH**

**FACULTY OF BUSINESS MANAGEMENT  
& COMMERCE**

**OUTLINES OF TESTS SYLLABI AND COURSES OF  
READING**

**FOR**

**Add on courses for B.A./B.Sc./B.Com**

**CERTIFICATE COURSE**

**For the examination of 2014-15**

## **SYLLABUS**

1. *Tourism and Travel*
2. *Insurance Business*
3. *Foreign Trade Practices & Procedures*
4. *Advertising and Sales Management*
5. *Computer Based Accounting*
6. *Event Management*
7. *Entrepreneurship Development*
8. *Bank Management*
9. *Computer Based Business Statistics*
10. *Portfolio Management and Security Analysis*
11. *Retail Sales Management*
12. *E-Commerce*
13. *E-Banking*

## **ELIGIBILITY**

### **FOR CERTIFICATE COURSE**

- \* Students at the under graduate level from any stream can opt for Certificate course. Student can take Add-on Course only during graduation
- \* Eligibility is pass marks (35% marks) at + 2 level

### **FOR DIPLOMA COURSE**

**50% marks in certificate course**

### **FOR ADVANCED DIPLOMA COURSE**

**50% marks in diploma course**

## **WORK LOAD & MARKS DISTRIBUTION**

1. There will be two papers of 100 marks each at each level (i.e.) certificate level, diploma level and advanced diploma level.
2. Each paper shall have 2 credits and total marks shall be 100 marks out of 100 marks theory paper shall consist of 75 marks and internal assessment based upon practical training, Class participation, Attendance case studies project report shall be 25 marks.
3. There shall be 6 lectures per subject per week.

### **Instructions for paper setters.**

Each paper will have two units Unit I will consist of short answer questions Students will be required to attempt 5 out of 8 questions. Each question will be of 3 marks.

Unit II will consist of long answer questions Students will be required to attempt 4 out of 7 questions from the entire syllabus. Each question will be of 15 marks.

**Course 1**  
**Travel And Tourism**

**First Year**

**Paper-1: Tourism Business**

- Understanding Tourism
- Historical evolution and development of tourism both internationally and domestic
- Constituents of Tourism Industry and Tourism organization.
- Tourism Regulation
- Tourism Service and Operation
- Modes of Transport
- Tourist accommodation
- Informal Service. Shop. emporium and Meals.
- Travel agency Tour Operators
- Tourism Information
- Writing for Tourism
- Role of Media
- Personality Development and communication skills
- Use of History
- Living Culture and Performing arts
- Map-work
- Tourism Policy and Planning
- Infrastructure Development
- Tourism impact : Economic, Social Environmental and Political impact
- Threats and Obstacles to tourism

**SUGGESTED READING :**

Christopher J. Holloway: The business of tourism : Macdonald and Evans.1983  
A.K.Bhatia Tourism development .principles and practices  
Kaul . R H Dynamics of Tourism A. trilogy  
Anan. M.M Tourism and Hotel Industry in India  
ITTM: Growth of Modern Tourism monograph: ITTM. New –Delhi, 1989  
ITTM Tourism as an industry-monograph: ITTM . New-Delhi, 1989  
Bhurat & Madlik: Tourism past. present and future. Heinemann. London  
Wahab .S .E Tourism management Tourism International press. London.1986  
Brymer . Rober A: Introduction to Hotel and Restaurant management  
Riccline .J .R. Brent Travel and Tourism Hospitality Research : London 1982  
Surinder Aggarwal Travel agency Management .Communication India.1983.

## **Paper II :Tourism Products and Operations**

- Tourism Product
- Study of Product-India
- Its Resources both Nature and Man made
- Historical and Geographical background
- Art and Architecture
- Historical Monuments
- Religious and Spiritual centers
- Museum and Art galleries. Land-form and Geographical features. Water-bodies flora and fauna
- Archaeological site
- Case studies promotional skills-PATA, A study of Travel Mart Marketing Overseas :State
- Government Tourism Promotional Plans: SITA: Air India Haryana Tourism Heritage Hotels.
- Profiling Tourists
- Guest host Relationship
- Guides and Escorts

## **Suggested Readings**

Percy Brown Indian Architecture-Hindu and Buddhist Period  
Harle J. C. The Art and Architecture of India Sub-Continent  
Bhartiya Vidya Bhawan : Imperial Unity  
Bhartiya Vidya Bhawan Classical Age  
Acharya Ram Tourism and culture Heritage of India Jaipur 1986  
Basham A.L The wonde that was India Delhi 1988  
Basham A.L The Gazette of India History and Cultural Vol 2 Publication  
Division  
Ministry of Information and Broadcasting Govt of India 1988  
Hussain A.A. The National Cultural of India. National Book Trust New Delhi-  
1987  
Mukherjee R.K. The Culture and Art of India London 1959.  
The Treasures of Indian Museum Marg Publication Bombay.

## **Second Year**

Paper I Tourism and Environment  
Paper II Tourism and Management

## **Third year**

Paper I Tourism and Culture  
Paper II Tourism and Marketing

**INSURANCE BUSINESS**

**First Year**

**Paper-I: Life Insurance**

**INTRODUCTION**

Need For Security Against economic difficulties risk and uncertainty individual value system, individual Life Insurance Nature and uses of Life Insurance. Life Insurance as a collateral as a measure of financing business continuation. As a protection to property as a Measure of investment

**Life Insurance Contract**

Distinguishing characteristics. Utmost Good Faith Insurable Interest Caveat Emptor unilateral and aleatory nature of contract Proposal and application form warranties. Medical examination policy Construction and delivery policy provision lapse revival surrender value paid-up policies maturity nomination and assignment suicide and payment of insured amount Loan to policy holders.

**Life Insurance Risk**

Factors governing sum assured .Methods of calculating economic risk in life insurance proposal Measurement of risk and mortality table .Calculation of premium Treatment of sub-standard risk. Life Insurance fund valuation and investment of surplus payment of bonus

**Life Insurance Policies**

Type and their applicability to different situations important life insurance policies issued by the life insurance corporation of India Life insurance enquiries important legal provisions and judicial pronouncements in India

**Life Insurance Salesmanship**

Rules of agency Essential qualities of an ideal insurance salesman. Rules to canvass and business from prospective customers after sales service to policy holder

**Suggested Books:**

1. Huebner S.S and Kenneth Black Jr life insurance (prentice Hall Inc Engle Swood Clifts New Jersey).
2. Mehar Robert L Life insurance Theory and Practice (Business Publication Texas).
3. Meclean Life Insurance
4. Gupta O.S Life Insurance (Frank Brothers New Delhi)
5. Mishra Mn Insurance principles and practice (Vikas Publishing House Delhi)

**Paper II :General Insurance**

1. Introduction to risk and Insurance
  - (a) Risk
  - (b) The treatment of risk
2. the structure and operation of the insurance business
  - (a) Insurance contract fundamentals
  - (b) Insurance marketing
  - (c) Insurance loss payment
  - (d) Underwriting rating reinsurance and other functions
3. General Insurance corporation and other insurance institutions  
Working of GIC in India Types of risk assumed and specific policies issued by ECGC
4. health insurance
  - a) individual health insurance
  - b) Group health insurance
- 5 Motor Insurance
- 6 Multiple life and all lines insurance such as rural Insurance- Full Insurance etc

**Recommended Courses of Reading:**

- 7 General insurance by Bickelhaunt and magee Eighth Edition published by Richard D.Irwin.Jie Honewood Illinois. Erwin-Dorsey limited Gerstown Ontario  
Chapters 1 to 4,13,21,27&28

**Second year**

|          |                                   |
|----------|-----------------------------------|
| Paper I  | Fire and Marine Insurance         |
| Paper II | Insurance Finance and Legislation |

**Third Year**

|          |   |
|----------|---|
| Paper I  | Property and liability Insurance                |
| Paper II | Adjustment of Losses and Claims<br>Compensation |

**Foreign Trade : Practices & Procedure**

**First Year**

**Foreign trade : Practices & Procedure**

**Paper-1 :Basis of Foreign Trade**

- Why trade takes place? Theories of international trade
- Balance of Trade and Balance of payments
- Objective of trade policy and role of foreign trade in economic growth
- Instruments of trade policy tariffs quantitative restrictions exchange Control and exchange rate adjustments
- International economic Institutions. GATT . UNCTAD .IMF and World Bank
- Trade Blocs and Regional Economic Cooperation

**Paper –II : India’s Foreign Trade**

- Analysis of India’s Foreign Trade Growth trends composition and direction
- India’s Balance of Payments including invisibles
- Assessment of prospects-products and markets
- India trade agreements
- Salient features of India’s export-import policy
- Institutional set-up for export promotion
- Export assistance measures free trade Zones and 100 EOUS
- State trading in India
- Sources and analysis of foreign trade statistics

**Books for**

- Paper –I    International economics by P. T. Ellsworth  
                  International economic by C .P. Kindelberger
- Paper –II    Annual Reports of the Ministry of Commerce  
                  Annual Economic Surveys  
                  Import and Export Policy 1992-97

**Second Year**

- Paper I    Element of Export Marketing
- Paper II    Foreign Trade Financing and Procedure

**Third Year**

- Paper I    Shipping and Insurance Practices
- Paper II    Foreign Trade Documentation and Procedure



**ADVERTISING AND SALES MANAGEMNT**

**First Year**

**Paper-1 : Marketing communication**

- Nature and importance of communication
- Communication Process elements of the communication process . Application of communication process in marketing steps in developing effective marketing communication
- Methods of marketing communication
- Advertising personal selling public relations sales promotion .Their meaning and distinctive characteristics
- Setting up of targets policies, strategies and methods of achievements
- Integrated communication in marketing

**Suggested Reading:**

1. Philip Ketler : Marketing management 7<sup>th</sup> Edition (prentice Hall of India New Delhi 1991)
2. William J.Stanton and charles Futrell: Fundaments of Marketing.8<sup>th</sup> Edition (McGraw hill chapter 18)
3. Subroto Sen Gupta Case in Advertising and Communication management in India (IIM Ahmedabad)

**Paper –II : Advertising in Modern Times**

- Importance of advertising in modern marketing. Role of advertising in the national economy
- Types of advertising commercial and non-commercial advertising primary demand and selective demand advertising classfied and display advertising comparative advertising :co-operative advertising
- Setting of advertising objectives
- Advertising message :Preparing an affective advertising copy: Elements of a print copy Headlines illustration body copy ,slogan , loge , seal of approval role of colon elements of a broadcast copy .copy for direct mail.

**Suggested Readings :**

1. Wright winters and Zeiglas : Advertising management (McGaw Hill (relevant chapters)
2. Duna and Darban advertising its role in modern marketing (The Drydon press) (Relevant chapters)
3. Mahendra Mohan Advertising (Tata Mcgraw Hill )(Relevant Chapters)
4. Philip Kotler Marketing Management 8<sup>th</sup> Edition (prentice Hall of India) Chapter 22
5. Subroto Sengpta Cases in Adevertising and Communication Management in India (IIM Ahmedabad)

**Second Year**

|          |                                   |
|----------|-----------------------------------|
| Paper I  | Advertising in India              |
| Paper II | Personal Selling and Salesmanship |

**Third Year**

|          |                                     |
|----------|-------------------------------------|
| Paper I  | Management of the Sales Force       |
| Paper II | Sales Promotion and Public Relation |

**COMPUTER BASED ACCOUNTING**

**First Year :**

**Paper I : Fundamental of Computer Accounting:**

Basic of Computerized Accounting : Meaning Importance Difference of Computerized and traditional accounting .Book Keeping and Accounting Accounting Concepts. Accounting Groups and planning . Accounting Equation. Accounting Cycle Double Entry System . Merits and Demerits. Journal . Ledger.Cash Book Trail Balance Rectification. Preparation of Final Accounts . Accounting Database Management MS excel and its applications in Accounts and Statistics. Brief Introduction of different software available Tally 6.3 Busy Wings SAP etc

**Paper II : Tally 6.3**

Creation of company Gateway of tally Menu Buttons Features and continuation Accounting Group Ledger Cost Category Currency. Voucher Types & Classes Accounts Voucher Reversing Journal. Memorandum Voucher Optional Voucher Post dated Voucher . Bill wise details .Interest. Money Receipt and Check Printing Balance Sheet P& L account. Trial Balance. Registers. Outstanding. Interest Calculations Bank Reconciliation Consolidation of Group and Company Accounts

Stock Groups Stock Categories. Unit of measure Godown Stock item Multiple Price list Quotation Purchase Enquiry .Order Performa Invoice Sales Purchase & Rejection Voucher .Additional Purchase Goal Effective Rates Invoice

Debit and credit Notes. Stock Journal. Manufacturing Journal . Delivery Note. Receipt Note. Rejection In /Out. Tracking Numbers Stock Summary Godown and Batch details Query. Report Configuration Option Inventory Books. Statements with options and formats Splitting of Data. Creation of New Year Books.

**Second Year**

|          |             |
|----------|-------------|
| Paper I  | Wings Trade |
| Paper II | Busy        |

**Third Year**

|          |                         |
|----------|-------------------------|
| Paper I  | SAP                     |
| Paper II | Oracle based accounting |

**CERTIFICATE**  
**IN**  
**Event Management**  
**(First Year)**

**Paper –I : Fundamentals of Event Management**

- Definition What is event Management ?
- Role of an event manager.
- The qualities of a good event manager.
- Introduction to events ,various types of events concept development
- Event Planning and coordination, scheduling of event.
- Human resources in even management.
- Event Team Leadership and goal.
- Team building and work distribution.
- Motivation and morale studies.
- Personality development-effective speaking.
- Team work development ,body language.
- Presentation of skills ,interview techniques and grooming.
- Hospitality and customers relations.
- Basic Principles of event management-functions ,forms and strategic planning
- Basic principles of marketing –Marketing process ,brand building and management.

**Paper-II : Various types of events and their management.:**

- Meetings and conferences, exposition/trade shows wedding planning, sports events, government civic and political events.
- Organization of events :The importance of organization in event planning. The components of organization, organization techniques. Tips for better organization.
- Learning Your client needs-getting to know your client ,planning correctly for the right type of event.
- Selecting location-steps to selecting the perfect location ,site inspection securing the location.
- Event planning :Planning and organization.
- Event organizers ,targeting clients ,selecting event categories ,event management and media ,steps of media campaign
- Promotional strategy : case studies.

**ENTREPRENEURSHIP DEVELOPMENT**  
**CERTIFICATE:FIRST YEAR**

**Paper-1 Fundamentals of Entrepreneurship**

**Entrepreneurship**

Evolution of Entrepreneurship. Definition and meaning of Entrepreneurship. Importance Scope and its relevance in career growth. Theories of Entrepreneurship. Entrepreneurial competencies. Difference between Self-employment and Entrepreneurship. Form of Entrepreneurial . Form of entrepreneurship prevailing in India the most and the reasons behind it

**Entrepreneur**

Definition ,nature and characteristics of an Entrepreneur. Types of Entrepreneurs. Functions of an entrepreneur. Difference between Entrepreneur and Manager. Problem solving and risk taking ability of Entrepreneurs. Behavioral and motivational aspects of an Entrepreneur.

**Intrapreneurship**- Meaning,scope,attractive factors of Intrapreneurship –being an employee and owner as well ,risk factors involved, Intrapreneurs in India industry, arguments for and against Intrapreneurs. Difference between entrepreneurship and Intrapreneurship.

**Entrepreneurship Development Program**

Entrepreneurship development program- Meaning ,need relevance and achievements. Role of government and NGOs in organizing such programmes. Entrepreneurship as a career, charms of becoming an Entrepreneur- being own boss, taking initiatives and personal responsibilities,becoming independent.

**Creativity and Innovation**

Creativity and Innovation-Meaning,importance and methods of inducing creativity and innovation, exercise on creativity, Global and Indian innovations-their historical background. Difference between invention and innovation.

**Case Histories**

Case histories of successful entrepreneurs including women.

## **Paper-II Basics of Small Business**

### **Small Scale Industries**

Meaning, characteristics and role in economic development, contribution of SSI in domestic as well as in international markets, impact of liberalization and globalization on SSI.

### **Setting up of Small Scale Enterprise**

Planning a small scale enterprise, Need and importance of planning procedures and formalities for setting up of small scale enterprises. Preparing the preliminary project Report(PPR)- Contents, importance, how to prepare PPR, expectations of financial institutions, seeing most feasible opportunity. Preparing own PPR.

### **Financial Assistance and Schemes for SSI**

Schemes and assistance of support agencies-Banks DIC SFC,KVIC,SIDBI, NGOs, SSIDC, representatives of similar agencies. Schemes available for Women Entrepreneurs

### **Sickness in Small Scale units**

Definition of industrial sickness. Criteria to identify sickness. Classification of sickness. Symptoms of sickness. Causes of sickness. Suggestive and remedial measures

### **Field Work**

Visit to small-scale industries.Interction with Entrepreneurs.

## **Bank Management**

### **First Year**

#### **Paper –I: Contemporary Banking**

##### **Unit- 1**

**Banking system in India** – role and functions of commercial banks development banks and merchant banks in the modern economy. Reserve bank of India-its role functions and position in the banking system of India Commercial bank :Organization structure and functions. Process of multiple credit creation sources and uses of bank funds. Credit control and the tools of credit control

Asset structure of a commercial bank significance of liquidity in banking statutory liquidity ratio and cash reserve ratio. loans and advances principles of Sound bank leading assessment of credit worthiness of borrowers secured advances modes of creating charge – lien pledge. Hypothecation purchase and discounting of bills. Sanctioning credit limit for discounting of bills letter of credit types of letter of credit .

##### **Unit-II**

Earnings of commercial banks. Evaluation of branch performance. Bank Marketing and customer. Branch development policy in India growth geographical imbalances . Problems in branch expansion and management. Advances to priority sector role of commercial bank as agencies of change area and project approach to banks lending.Present position and problems faced by banks. Rural service center and village adoption scheme. Impact of globalization on commercial banking in India.

### **Reference**

- |                             |  |
|-----------------------------|--|
| 1. P.A.Elliot               | The Bank Managers Handbook               |
| 2. Kenneth Toft             | Practice Bank Management                 |
| 3. Singh &Bhattacharya Ledl | Banking towards 21 <sup>st</sup> century |
| 4. Uppal chawla & Malhotra  | Baking towards 21 <sup>st</sup> century  |
| 5. Tripathi &Uppal          | Role of Banking & New Economic Program   |
| 6 Upadhyaya                 | Management of commercial Banks of India  |
| 7 Richard Handscombe        | Bankers Management Handbook              |
| 8 P.N. Varshney             | Banking Law and Practice                 |
| 9 Gordon and Natarajan      | Banking theory law and practice          |
| 10 B.S.Khubehandani         | Practice and law of Banking              |

## **Paper – II : Banking Law and Practice**

### **Unit – 1**

Relationship between the banker and the customer. Rights and obligation of a bank customer. Rights and obligation of a banker. Garnishee order.

Customers account with the banker. Types of bank accounts-fixed savings

Recurring and Current accounts Closing of bank accounts.

Special types of bankers customers-Minors Married woman, Illiterate persons lunatics Trustees . Executors Aadministrators joint Hindu families Partnership firms and joint stock companies

### **Unit-II**

Essential features of negotiable instruments holder in due course payment in due course.

Meaning kinds and rules relating to endorsement rules regarding the form of endorsement.

Crossing of cheques types of crossing liability of paying banker on crossed cheques not negotiable crossing account payee crossing double- crossing obliterating of crossing and opening of crossing.

Payment of cheques Precaution to be taken by the paying banker proper form of a cheque. When the banker must refuse the payment of a cheque

Collection of cheques. Collecting bank as holder for value . Statutory protection to the collecting bank. Liabilities and duties of a collecting banker.

Bank and the Consumer Protection Act1986. Baking ombudsman Scheme.

### **References:**

- |    |                      |                                |
|----|----------------------|--------------------------------|
| 1. | P N .Varshney        | Banking Law and Practice       |
| 2. | Gordon and Natarajan | Baking theory law and practice |
| 3. | B.S.Khubehandani     | Practice and law of Banking    |

### **Second Year**

- 1 Merchant Banks and Financial Services
- 2 Money and Capital Markets

### **Third Year**

- 1 E Banking and Innovation Bank Products
- 2 Multinational Banking

**CERTIFICATE**  
**IN**  
**COMPUTER BASED BUSINESS STATISTICS**  
**1st Year Paper-I**

**Section A**

1. Collection of statistical Data: Primary and secondary data, Sources of Data Collection, Questionnaires, Personal Interview and Observation Methods.
2. Presentation of Statistical Data: Classification and Tabulation of Data, Graphical Representation of Data.
3. Measure of Central Tendency; Mean (A.M., G.M., H.M.), Median mode and Quartiles.
4. Measure of Dispersion: Range, Quartile Deviation, Average Deviation, Variance and Standard Deviation.
5. Skewness and Kurtosis.

**Section-B**

Development of Computer Programs for Different Statistical Methods using BASIC and FORTRAN.

**COMPUTER BASED BUSINESS STATISTICS**  
**Ist Year Paper-II**  
**Section – A**

1. Probability and Mathematical Expectation: Basic Concepts, Probability Rules, Statistical Independence and Dependence, Marginal, Probability, Joint Probability Conditional Probability, Bayes Theorem, Expected Value of a Random Variable, Some Properties of Expected Values
2. Probability Distributions: Discrete Distributions (Binomial Distribution and poisson Distribution), Continuous Distributions (normal, Exponential and Uniform Distribution)
3. Sampling Theory: Meaning, Importance and limitations, Probability and Non- Probability Sampling Techniques.

**Section B**

Basics of Windows User Interface. Use of Microsoft (Excel, Access) to solve statistical problems:



**Add on Course : portfolio management and Security Analysis  
First Year**

**Paper 1: Indian Money market**

Objective: To provide the student with basic and advanced knowledge of different aspects of Indian money market.

**Indian financial System**

Concept nature functions and historical aspects of Indian financial system. Structure of Indian financial system .Growth of Indian financial system over the Years.

**Money Market**

Meaning, Concept, Structure and importance of Indian money market. Comparison of Indian money market with money markets in developed countries. Recent trends in Indian money market. Regulatory framework of Indian money market, SEBI

**Financial Institutions**

Meaning, characteristics and types of money market institutions including banking and non –banking financial institutions.

**Money Market Instruments**

Treasury bill market, call money market, commercial bill market, gilt edged security market, commercial paper market, certificate of deposit.

**Financial Services**

Leasing, factoring, hirepurchase, venture capital, credit rating and securitization.

**Paper2:Indian Capital Market**

Objective: To provide the student with basic and advanced knowledge of different aspects of Indian Capital market.

**Capital market**

Meaning nature, characteristics, functions of Indian capital market. Evolution and growth of Indian capital market. Recent initiatives and major issues in Indian issues in Indian capital market . Comparison of Indian capital market with developed markets.

**New issue market**

Meaning and services provided by new issue market. Initial Public offering. Right and bonus issue. Intermediaries of new issue market; merchant bankers, underwriters, bankers to the issue. Causes of poor performance of new issue market in India.

**Stock exchanges**

Meaning, definition and history of stock exchanges. Functions, services and role of stock exchanges. Indian stock exchange: origin, growth and organization structure. Working of NSE, BSE, OTCEI and NASDAQ. Stock exchange indicators: market index (Sensex and Nifty). Intermediaries: speculators, jobbers, brokers. Stage etc. depository services and demutualisation.

**Regulatory framework**

Security exchange board of India (SEBI). Guidelines for investors protection

**CERTIFICATE COURSE IN RETAIL SALES MANAGEMENT**

**PAPER-I**

**TIME: 3 Hours'**

**Max Marks : 150**

**Theory : 80**

**Int. Ass : 20**

**Project Report : 50**

**Instructions for the Paper Setter/examiner:**

**Section-A:** This section will consist of 15 very short Questions covering the whole syllabus. The students are required to attempt 10 questions. Each question will carry two marks. Total weightage of this section being 20 marks.

**Section -B:** This section will consist of 4 Questions covering Part-I of the syllabus i.e Retailing. The students are required to attempt 2 questions. Each question will carry 15 marks. Total weightage of this section being 30 marks.

**Section- C:** This section will consist of 4 Questions covering Part II of the syllabus i.e Sales Management. The students are required to attempt 2 questions. Each question will carry 15 marks. Total weightage of this section being 30 marks.

Internal Assessment should be based on periodical Tests, written assignment and class participation.

**PART -I (RETAILING)**

**Scope and Nature of Retailing:-** Meaning Nature, Scope Classification, Growing Importance of Retailing, Factors affecting Retailing.

**Retail Organisation and Strategy:** Developing and Applying Retail Strategy, Strategic Retail Planning Process, Retail Organisation.

**Retail Formats:** Corporate Chains Retailer Corporative and Voluntary system Departmental stores, Super Markets.

**Retail Models and Business Models in Retailing and Life Cycle Retail:** Retail Models and Theory of Retail development, Concept of life Cycle Retail.

**Part -II (Sales Management)**

**Nature and Scope of Sales Management:** Nature, Scope Importance Salesmanship, Qualities of a Good Salesman.

**Process and recruitment of Selection:** Selling Process, Recruiting and Selecting sales Personnel's

**Sales Training Programme:** Development and Conducting Sales Training Programme Designing and Administering Compensation Plans, Motivating Sales Staff, Incentives Planning, Evaluating sales force performances.

**Suggested References:**

1. Swapana Pradhan- Retailing Management
2. Dravid Gilbert- Retail Marketing
3. George H, Lucas Jr., Robert P.Bush, Larry G Greshan- Retailing
4. A.J. Lamba- The Art of Retailing
5. Barry Berman, Joel R Evans- Retail Management: A strategic approach

**Add on Course Certificate (E-Commerce)**

**PAPER- I : FUNDAMENTALS OF E-COMMERCE INCLUDING PAYMENT SYSTEM**

**UNIT- I**

Electronic Commerce Framework-History, Basics and Tools of e-Commerce, Comparison of Web-based

Business with land-based business ; Growth of e-Commerce –Present and potential.

Electronic Commerce Environment, Electronic Data Interchange, Digital Signatures, Cryptography, Interoperability and intercompatibility.

**UNIT- II**

Consumer and Business Electronic Commerce- Consumer and Business Oriented Applications; Prospects

and concerns of Business-to-Consumer and Business- to- Business Transactions; Retailing Vs. E-Mailing Electronic Payment Systems-Introduction and Types; Consumer Protection, Privacy and Security, Inhibitors of e-commerce.

Electronic Payment System : Special Features required in payment system for e-commerce. Types of e-payment

system: E-cash and currency servers, E-cheques, Credit card, Smart cards, Electronic purses and Debit cards, Business issues, economic implications, operational, credit and legal risks of e-payment systems, risk management options for e-payment systems. Components of an effective electronic payment system.

**PRACTICAL WORK:**

Basics of commercial web site designing, Evaluation of web sites.

**PAPER- II: BUSINESS APPLICATIONS OF E-COMMERCE**

**UNIT- I**

The legal and policy environment and e-commerce, Anatomy of e-Commerce Applications; Consumer and Organisational applications.

Internet Marketing – Traditional marketing Vs. Internet marketing, Impact of Internet marketing on pricing, distribution, advertising and branding.

## **UNIT- II**

Changing Structure of Organizations- Traditional Vs. Virtual , The impact of e-Commerce of various business sectors such as Entertainment, Education, Health Services, Publishing and Financial Services.

Socio- Economic Impacts of e-Commerce; Recent Trends and Opportunities in e-Commerce.

Security and ethical issues in e-commerce : Security Risks of e-commerce, exposure of resources, types of threats, sources of threats, security tools,

### **PRACTICAL WORK:**

#### **INDIVIDUAL PROJECT WORK**

Practical project work should relate to any aspect of e-Commerce including, web site Evaluation. For site

Evaluation, each student will be asked to visit web sites from specific industries, parameters for site evaluation may include factors like Ease of use, Aesthetic effects, and Information about the Company and the product, arrangements for Negotiation, Ordering, E-payments and after sale service etc.

### **REFERENCES:**

1. Diwan, Prag and Sunil Sharma: Electronic Commerce- A Manager's Guide to E-Business Vanity Books International, Delhi
2. Kalakota , Ravi and Shinston Andrew B: Frontiers of Electronic Commerce, Addison Wesley.
3. Minoli and Minoli: Web Commerce Technology Handbook, Tata McGraw Hill, New Delhi.
4. Schneider, Gray P. : Electronic Commerce, Course Technology, Delhi
5. Young, Margaret Levine : The Complete Reference to Internet, Tata McGraw Hill, New Delhi.
6. Bajaj, Kamlesh K: E-Commerce- The Cutting Edge of Business, Tata McGraw Hill, New Delhi.

### **Add on Course Certificate (E-Banking)**

#### **WORK LOAD & MARKS DISTRIBUTION**

1. There will two papers of 100 marks each.
2. Each paper shall have 2 credits and total marks shall be 100 marks out of 100 marks theory paper shall consist of 75 marks and internal assessment based upon practical training, class participation, attendance, case studies, project report shall be 25 marks.
3. There shall be 6 lectures per week.

#### **INSTRUCTIONS FOR PAPER SETTERS**

- Each paper will have two units. Unit I will consist of short answers type questions. Students will be required to attempt 5 out of 8 questions. Each question will be of 3 marks.
- Unit II will consist of long answer questions. Students will be required to attempt 4 out of 7 questions from the entire syllabus. Each question will be of 15 marks.

#### **PAPER-1**

##### **Unit-I**

Traditional Banking Vs Electronic Banking, Functions of E-Banks in India.

E-Delivery channels and their functions-ATMs (Fixed and mobile), Credit and Debit cards, Online Banking, Internet Banking, Tele- Banks, Electronic Fund Transfer Problems and Prospects of E-Banks in India.

##### **Unit-II**

Service Quality in E-Banks and Traditional Banks, E-Builder Solutions:

E-Cheques and Digital Signatures, E-Purse, Digital Certificates

E-Locking Techniques and its Services

Banking with Modern Technology

Business process Re-Engineering with E-Services

Transformation in Indian Banking Industry with Information Technology

## **PAPER-2**

### **Unit -I**

E-Banking security- Introduction, Need for security- Security Concepts- Privacy-Survey, Finding of Security Attack- Cyber Crimes- Reasons for privacy- Encryption- Meaning- Process-Cryptogram-Cryptanalyst Cryptography-Types of Cipher Systems-Code Systems-Cryptography-Cipher decipher –Jumbling – Asymmetric, Data Encryption Standard (DES).

### **Unit-II**

E-Banking in India- Procedure, Programmes Components , How to go on for Online Banking, Advantages and Limitations.

Financial transaction terminals (FTT)- Meaning, Advantages and Disadvantages.

Magnetic Ink Character Recognition (MICR) in E-Cheque-Meaning and Advantages, Disadvantages.

Management of E-Banking Risks

Recent Trends in E-Banking Services

### **PRACTICAL WORK**

1. Workshop on knowledge of E-Services
2. Workshop on E-Banking Transactions
3. Project Report on E-Services and E-Security
4. Personally Analyzing E-Banking Environment
5. Knowledge on working Mechanisms of Encryption

### **SUGGESTED READINGS**

- Roger Hunt & John Shelly, Computers and Commonsense
- Bhushan Dewan, E-Commerce
- Dr. R.K. Uppal, E-Banking in India

- JayShree Bose, E-Banking in India: The Paradigm Shift
- Dr. R.K Uppal , Baning with Technology
- Dr. R.K. Uppal, E-Delivery Channels- A New Gateway for Banks
- Dr. R.K. Uppal, Hi-Tech Banking in India
- Dr. Deepak Tandon, Indian Banking- Technology, Innovations and Key concerns
- Dr. S.B Verma, E-Banking and Development of Banks
- R.P Nainta, Banking System, Frauds and Legal Control

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