

Revised syllabus (2019 Pattern) B.Com. Degree course (CBCS) Syllabus for

Third Year B. Com Semester – VI

Subject Name: - 306B-III: Banking and Finance -III(II)

Subject Code: - 306B-III

306B-III: Banking and Finance -III(II)

Unit No.	Unit Title	Contents
5	Cyber Crimes in Banking:	Cyber Crimes in Banking: 1.1 Meaning and Definition of Cyber Crimes 1.2 Types of Cyber Crimes 1.3 Types of Cyber Crimes in Banking) Virus attack b) Hacking c) Phishing d) Vising e) Spamming f) ATM skimming g) E-mail spoofing 1.4 Reasons of Cyber Crimes in Banking 1.5 Impact of Cyber Crimes on Banking 1.6 Measures to control Cyber Crimes in Banking: A) Legal Measures: i) IPC-420 ii) IT Act (2000) SEC 66C,66D B) Non-legal Measures
6	Paying and Collecting Banker:	Paying and Collecting Banker: 2.1 Meaning and Definition of Paying Banker 2.2 Precautions to be taken while doing payment of cheques 2.3 Duties and Rights of Paying Banks 2.4 Meaning and Definition of Collecting Bank 2.5 Precautions to be taken while collecting payment of cheques 2.6 Duties and Rights of collecting Banker
7	Banker and Customer Relationship:	Banker and Customer Relationship: 3.1 Definition of Banker and Customer - Relationship as Debtor and Creditor 3.2 Banker as Trustee Banker as Agent 3.3 Banker's Obligation of Secrecy of Accounts 3.4 Banker's Lien Right of Set Off 3.5 Garnishee Order 3.6 Termination of Relationship
8	Bank Advances:	Bank Advances: 4.1 Secured and Unsecured loans 4.2 Types of loan schemes in Banks 4.3 Securities for Loans 4.4 Mode of creating Charges: Lien, Pledge, Hypothecation and Mortgage 4.5 Causes of loan recovery problems 4.6 Recovery Measures: a) Legal measures b) No legal measures