Hindi Vidya Prachar Samiti's

Ramniranjan Jhunjhunwala College

of Arts, Science & Commerce

(Empowered Autonomous)

Affiliated to
UNIVERSITY OF MUMBAI

Syllabus for the S.Y.B.COM (M.S.)

Program: B.COM (M.S.)

Program Code: RJCUBCOMMS

Course Code: Minor

National Education Policy (NEP 2020)

THE PREAMBLE

Why BCOM MS?

Studying management gives you all the skills you need to deal with employees in a professional and an organized manner. It will also give you the knowledge and confidence you need to direct teams successfully. However, it's important to remember that before you can manage other people, you need to know how to manage yourself. Completing a management degree will help you to learn a range of essential skills such as self-discipline, and organization which you'll also be able to use when managing others in the future.

Why BCOM MS at RJ College?

The B.COMMS department was introduced in the year 1999 and since its inception there is no turning back with lots of innovative methods in grooming the future managers and entrepreneurs. Our strength is our teaching faculties comprising both core and full time faculties with good industry exposure. We not only train the learners in theoretical knowledge but also give them a wide industrial exposure by motivating the students to take up internships and arranging industrial visits for all the three years.

To be more employable and saleable in the job market we take up initiatives to develop the language proficiency of the learners. Students are motivated to participate in various intra collegiate and intercollegiate competitions. Opportunities are provided to make projects and presentations. Emphasis is on following the case study pedagogy for developing the managerial and leadership skills.

The Rotaract Club of RJ College is managed by the B.COMMS department which contributes towards the Personality Development of the students. It also gives them a wide international exposure and extensive networking. The club is also instrumental in making the students more humanitarian, ethical and a good human being through community services.

Our Curriculum, Your Strength

The curriculum is designed in such a way that it helps the students to develop cognizance of the importance of management principles. The curriculum takes the learners not only through the journey of management and leadership functions but also focuses on their moral and ethical development.

The curriculum would evolve the learner to be more innovative and creative in the field of management. It would also give an opportunity to the learners to explore the entrepreneurial avenues.

Studying management gives you all the skills you need to deal with employees in a professional and an organized manner. It will also give you the knowledge and confidence you need to direct teams successfully.

However, it's important to remember that before you can manage other people, you need to know how to manage yourself. Completing a management degree will help you to learn a range of essential skills such as self-discipline, and organization which you'll also be able to use when managing others in the future.

PROGRAM OUTCOMES OF GENERAL UNDERGRADUATE DEGREE PROGRAMS

Students of all undergraduate degree programme at the time of graduation will be benefited will be able to

Critical Thinking

Comprehend the matter they come across and be capable to take a sound viewpoint about things which will highlight their intellectual acumen as well as enable them to look at the world through multiple lenses

Effective communication

Listen, speak, read and write. They should communicate properly by conveying their thoughts. They will use technology for communication. They will be able to network with people with all available channels. They will be developing communication skills in English, Hindi and a local language would be an added advantage.

Social Interaction

Respect each other and should be able to resolve conflicts and help in reaching amicable solution. They should be able to work in diverse teams. They should be able to distinguish when and what is socially acceptable.

Responsible citizen

Contribute to Nation development through social service. Being empathetic and sympathetic to fellow beings.

Honesty and Integrity, Ethics

Recognize different values and systems and respect them. In decision making moral values should be given prime importance.

Environmental and Sustainability

Environmental issues would be considered and problem solving with sustainable development would be chosen.

Life Long learning

Enjoy learning in every situation.

Programme Specific Outcome B.Com. (M.S.)

Management skills play a vital role in every individual's life. The course would enable the learners to inculcate academic knowledge and skills to pursue a career in management not only at the domestic level but also at the global level. It also helps the learners to have a better and a broader understanding of businesses with respect to specific areas of Finance, Marketing and Human Resource Management.
Learners will be better equipped towards team work, Time management, Stress Management and also be more creative and innovative. Learners will be trained to be not only business leaders but also entrepreneurs. The curriculum also imbibes courses that would make students more employable and a good human being. The curriculum provides an opportunity to all the learners to choose their area of specialization in terms of Finance, Marketing and Human Resource Management

PSO1 The course would enable the learners to inculcate academic knowledge and skills to pursue a career in management not only at the domestic level but also at the global level.

PSO2 Learners will be better equipped towards team work, Time management, Stress Management and also be more creative and innovative.

PSO3 Learners will be trained to be not only business leaders but also entrepreneurs.

CREDIT STRUCTURE FOR SEMESTER III

Sr No	Course Code	Subject	Credits	Topic
1	RJMINBCOMMS231A	**Finance:** Corporate Finance and Investment Decisions	2	1. Introduction to Corporate Finance 2. Capital Structure and Leverage 3. Time Value of Money & Capital Budgeting 4. Mobilization of Funds
2	RJMINBCOMMS231B	**Marketing:** E-commerce & Digital Marketing	2	1. Introduction to E-commerce 2. E-Business & Applications 3. Payment, Security, Privacy & Legal Issues in E-Commerce 4. Digital Marketing

CREDIT STRUCTURE FOR SEMESTER IV

Sr No	Course Code	Subject	Credits	Topics
1	RJMINBCOMMS241A	**Finance:** Financial Markets and Banking Operations	2	1. Overview of Financial System & Regulatory Framework 2. Capital Market and Investment Practices 3. Money Market & Banking Operations 4. Emerging Trends in Banking and Financial Services
2	RJMINBCOMMS241B	**Marketing:** Service Marketing & CRM	2	1. Introduction of Services Marketing 2. Managing Quality Aspects of Services Marketing & Marketing of Services 3. CRM Marketing Initiatives, Customer Service and Data Management 4. CRM Strategy, Planning, Implementation and Evaluation

SEMESTER	:	III
TITLE OF THE SUBJECT /COURSE	:	Corporate Finance and Investment Decisions
COURSE CODE	:	RJMINBCOMMS23A
CREDITS	:	4
DURATION (Hours)	:	60

SYB.COM MS	SEMESTER III
RJMINBCOMMS23A Corporate Finance and Investment Decisions	**Course Outcomes:** 1. Explain Corporate finance. 2. Different between capital structure and leverage 3. Understand time value of money 4. Analyses of mobilization of funds

Course Outcome Number	On completing the course, the student will be able to	PSO Addressed	Blooms Level
CO1	Apply corporate finance, principles of corporate finance and ownership of securities.	1,2,3	1,2,3
CO2	Analyze capital structure and leveraging	1,2,3	3,4
CO3	Prepare and present time value of money	1,2,3	4,5,6
CO4	Understand mobilization of funds	1,2,3	5,6,7

<table>
<tr><td colspan="2">SEMESTER III</td><td>L</td><td>Cr</td></tr>
<tr><td>Subject: Corporate Finance and Investment Decisions</td><td>Paper Code: RJMINBCOMMS231A</td><td>60</td><td>4</td></tr>
<tr><td colspan="2">UNIT I</td><td>15</td><td></td></tr>
<tr><td colspan="2">Introduction To Corporate Finance</td><td></td><td></td></tr>
<tr><td colspan="2">Introduction To Corporate Finance: Meaning, Principles of Corporate Finance, Significance of Corporate Finance, Amount of Capitalisation, Over Capitalisation and Under Capitalisation, Fixed capital and Working Capital funds.
Introduction to ownership securities– Ordinary Shares, Reference Shares, Creditor Ship Securities, Debtors and Bonds, Convertible Debentures, Concept of Private Placement of Securities</td><td></td><td></td></tr>
<tr><td colspan="2">UNIT II</td><td>15</td><td></td></tr>
<tr><td colspan="2">Capital Structure and Leverage</td><td></td><td></td></tr>
<tr><td colspan="2">• Introduction to Capital Structure theories, EBIT – EPS analysis for Capital Structure decision.
• Cost of Capital – Cost of Debt, Cost of Preference Shares, Cost of Equity Shares and Cost of Retained Earnings, Calculation of Weighted Cost of Capital.
• Introduction to concept of Leverage - Operating Leverage, Financial Leverage and Combined Leverage.</td><td></td><td></td></tr>
<tr><td colspan="2">UNIT III</td><td>15</td><td></td></tr>
<tr><td colspan="2">Time Value of Money</td><td></td><td></td></tr>
<tr><td colspan="2">• Introduction to Time Value of Money – compounding and discounting
• Introduction to basics of Capital Budgeting (time value of money based methods) – NPV and IRR (Net Present Value and Internal Rate of Return)
• Importance of Risk and Return analysis in Corporate Finance</td><td></td><td></td></tr>
<tr><td colspan="2">UNIT IV</td><td>15</td><td></td></tr>
<tr><td colspan="2">Mobilisation of Funds</td><td></td><td></td></tr>
<tr><td colspan="2">• Public deposits and RBI regulations, Company deposits and SEBI regulations, Protection of depositors,
• RBI and public deposits with NBFC's.
• Foreign capital and collaborations, Foreign direct Investment (FDI)
• Emerging trends in FDI
• Global Depositary Receipts, Policy development, Capital flows and Equity Debt.
• Brief introduction & sources of short term Finance Bank Overdraft, Cash Credit, Factoring</td><td></td><td></td></tr>
</table>

References:

1. Bhalla, V.K., & Verma, R. (2016). Indian Financial System: Theory and Practice. Vikas Publishing House.

2. Varshney, P., & Gupta, R. (2019). Indian Financial Market: A Practical Approach. Pearson Education India.
3. Khan, M.Y., & Jain, P.K. (2018). Financial Services. McGraw-Hill Education.
4. Sharma, R.K. (2017). Stock Market Operations. Atlantic Publishers & Dist.
5. Sinha, R. (2015). Security Analysis and Portfolio Management. PHI Learning Pvt. Ltd.

SEMESTER	:	III
TITLE OF THE SUBJECT /COURSE	:	E-commerce & Digital Marketing
COURSE CODE	:	RJMINBCOMMS231B
CREDITS	:	60
DURATION (Hours)	:	4

SYB.COM MS	SEMESTER III
RJMINBCOMMS231B E-commerce & Digital Marketing	**Course Outcomes:** 1. Understand the fundamental concept of E-commerce and M commerce. 2. Apply E-Business concepts and models to real-world scenarios 3. Evaluate Payment Systems, Security, Privacy, and Legal Aspects in E-Commerce 4. Develop strategies for Digital Marketing and its applications

Course Outcome Number	On completing the course the student will be able to	PSO Addressed	Blooms Level
CO1	Understand the fundamental concept of E-commerce and M commerce	1,2,3	1,2,3
CO2	Apply E- business concepts and models to real world scenarios	1,2,3	3,4
CO3	Evaluate payment system, security, privacy and legal aspects in E- commerce	1,2,3	4,5,6
CO4	Develop strategies for Digital Marketing and its applications	1,2,3	5,6,7

SEMESTER III		**L**	**Cr**
Subject: E-commerce & Digital Marketing	**Paper Code:** RJMINBCOMMS231B	60	4
UNIT I		**15**	
Introduction to E-commerce			
● Ecommerce- Meaning, Features of E-commerce, Categories of E-commerce, Advantages &Limitations of E-Commerce, Traditional Commerce&E-Commerce ● Ecommerce Environmental Factors: Economic, Technological, Legal , Cultural& Social ● Factors Responsible for Growth of E-Commerce, Issues in Implementing E-Commerce, Myths of E-Commerce ● Impact of E-Commerce on Business, Ecommerce in India ● Trends in E-Commerce in Various Sectors: Retail, Banking, Tourism, Government, Education • Meaning of M-Commerce, Benefits of M-Commerce, Trends in M-Commerce			
UNIT II		**15**	
E-Business & Applications			
● E-Business: Meaning, Launching an E-Business, Different phases ofLaunching an E-Business ● Important Concepts in E-Business: Data Warehouse, Customer Relationship Management , Supply Chain Management, Enterprise Resource Planning ● Bricks and Clicks business models in E-Business: Brick and Mortar, Pure Online, Bricks and Clicks, Advantages of Bricks & Clicks Business Model, Superiority of Bricks and Clicks E-Business Applications: E-Procurement, E-Communication, E-Delivery, E-Auction, E-Trading. ● Electronic Data Interchange (EDI) in E-Business: Meaning of EDI, Benefits ofEDI, Drawbacks of EDI, Applications of EDI. • Website : Design and Development of Website, Advantages of Website, Principles of Web Design, Life Cycle Approach for Building a Website, Different Ways of Building a Website.			
UNIT III		**15**	
Payment, Security, Privacy &Legal Issues in E-Commerce			
● Issues Relating to Privacy and Security in E-Business ● Electronic Payment Systems: Features, Different Payment Systems: Debit Card, Credit Card, Smart Card, E-cash, E-Cheque, E-wallet, Electronic Fund Transfer. ● Payment Gateway: Introduction, Payment Gateway Process, Payment GatewayTypes, Advantages and Disadvantages of Payment Gateway. ● Types of Transaction Security • E-Commerce Laws: Need for E-Commerce laws, E-Commerce laws in India, Legal Issues in E-commerce in India, IT Act 2000			

UNIT IV	**15**	
Digital Marketing		
● Introduction to Digital Marketing, Advantages and Limitations of Digital Marketing. ● Various Activities of Digital Marketing: Search Engine Optimization, Search Engine Marketing, Content Marketing & Content Influencer Marketing, Campaign Marketing, Email Marketing, Display Advertising, Blog Marketing, Viral Marketing, Podcasts & Vodcasts. ● Digital Marketing on various Social Media platforms. ● Online Advertisement, Online Marketing Research, Online PR ● Web Analytics ● Promoting Web Traffic • Latest developments and Strategies in Digital Marketing		

References:

1. D Nidhi ,E-Commerce Concepts and Applications, ,Edn 2011,International Book house P.ltd
2. Bajaj Kamlesh K,E-Commerce- The cutting edge of Business
3. Whiteley David, E-Commerce Technologies and Apllications-2013
4. E-Business & E-Commerce Management 3rd Ed, Pearson Education
5. Kalokota & Robinson,E-Business 2.0 Road map for Success, PearsonEducation

SEMESTER	:	IV
TITLE OF THE SUBJECT /COURSE	:	Financial Markets and Banking Operations
COURSE CODE	:	RJMINBCOMMS241A
CREDITS	:	4
DURATION (Hours)	:	60

SYB.COM MS	SEMESTER IV
RJMINBCOMMS241A Financial Markets and Banking Operations	**Course Outcomes:** 1. Build foundational knowledge of the Indian financial system and its regulatory mechanisms with current updates. 2. Provide hands-on exposure to stock markets, equity and debt instruments, and current investment platforms. 3. Introduce students to short-term financial instruments and detailed operational mechanisms in commercial and digital banking. 4. Understand innovations and challenges in banking/finance sectors with a global and futuristic lens.

Course Outcome Number	On completing the course the student will be able to	PSO Addressed	Blooms Level
CO1	Understand the structure and functioning of the Indian financial system and interpret the role of regulatory bodies such as RBI and SEBI in maintaining market integrity.	1,2,3	1,2,3
CO2	Analyze and evaluate the performance of stock market instruments, including equity and debt, through real-time data and simulated trading platforms.	1,2,3	3,4
CO3	Examine the workings of short-term money market instruments and demonstrate understanding of core banking operations and digital banking tools.	1,2,3	4,5,6
CO4	Critically assess emerging trends like fintech, blockchain, digital currency, and their implications for the future of banking and financial services.	1,2,3	5,6,7

SEMESTER IV		L	Cr
Subject: Financial Markets and Banking Operations	**Paper Code:** RJMINBCOMMS241A	60	4
UNIT I		**15**	
Overview of Financial System & Regulatory Framework			
Structure of Indian Financial System: Role and importance of financial markets, intermediaries, and instruments. Flow of funds and financial infrastructure in India. Regulatory Bodies: RBI – Monetary policy, repo/reverse repo, inflation control. SEBI – Role in capital markets, IPO approvals, investor protection. IRDAI, PFRDA, NABARD – Brief overview. Recent Developments: Financial Inclusion Initiatives (e.g., Jan Dhan Yojana, PMJDY). Fintech Innovations – UPI, Bharat Bill Payment System, Account Aggregators. Practical: Study of RBI Monetary Policy Reports and SEBI press releases.			
UNIT II		**15**	
Capital Market and Investment Practices			
Primary Market: IPO Process, Book Building, ASBA, Rights & Bonus Issues. Case study: Recent Indian IPOs like Mamaearth or Nykaa. Secondary Market: Stock Exchanges (BSE, NSE), indices (Sensex, Nifty). Trading Mechanism, Demat Accounts, Margin Trading. Instruments in Capital Markets: Equity shares, debentures, bonds, ETFs, Mutual Funds. Practical: Live demo of trading on platforms like Zerodha or Moneycontrol.			
UNIT III		**15**	
Money Market & Banking Operations			
Money Market Instruments: Treasury Bills, Commercial Papers, Certificates of Deposit, Call Money. Commercial Banking Operations: Account Opening (KYC norms), Loan Process (Retail & MSME), Credit Appraisal. NPA Management and Basel Norms. Digital Banking: NEFT, RTGS, IMPS, UPI – Working and Impact. Core Banking Solutions (CBS), e-KYC, Mobile Wallets. Practical: Visit/report from a commercial bank (e.g., SBI or HDFC).			
UNIT IV		**15**	
Emerging Trends in Banking and Financial Services			
Retail Banking & Financial Products: CASA accounts, Debit/Credit cards, Insurance-linked products. Corporate & Investment Banking: Project Finance, Syndicated Loans, M&A Financing. Innovations and Trends: Blockchain, CBDC (Digital Rupee), Neo-Banking, AI in Credit Scoring. ESG investing, Green Bonds. Risk Management and Financial Fraud: Cybersecurity, KYC/AML compliance, Credit Risk, Operational Risk. Practical: Webinar with fintech start-up/banker.			

References:

- S.S. Khanna – Banking and Financial System (Dhanpat Rai & Sons)
- Varshney & Mittal – Indian Financial System (Sultan Chand & Sons)
- R. Keshav & G. Rajeshwari – Banking Theory, Law and Practice
- Dr. P.K. Srivastava – Banking Theory and Practice (Himalaya Publishing)
- M.N. Mishra & S.B. Mishra – Insurance: Principles and Practices (for allied financial services)

SEMESTER	:	IV
TITLE OF THE SUBJECT /COURSE	:	Services Marketing & CRM
COURSE CODE	:	RJMINBCOMMS241B
CREDITS	:	4
DURATION (Hours)	:	60

SYB.COM MS	SEMESTER IV
RJMINBCOMMS241B Services Marketing & CRM	**Course Outcomes:** 1. Develop service marketing skills, knowledge. 2. Analyze & measure service marketing quality and measure productivity. 3. Understand the concept of Customer relationship management. 4. Identify and evaluate new trends in CRM with data base management

Course Outcome Number	On completing the course the student will be able to	PSO Addressed	Blooms Level
CO1	Learn the concept of service marketing with consumer behavior.	1,2,	1,2,3
CO2	Identify the quality gaps, and methods to fill the gaps an increase service productivity.	1,2,3	3,4
CO3	Learn the concept of Customer relationship management	1,2,3	4,5,6
CO4	Identify the new trends in CRM through data base management	1,2,3	5,6,7

SEMESTER IV		L	Cr
Subject: Services Marketing & CRM	**Paper Code:** RJMINBCOMMS241B	60	4
UNIT I		**15**	
Introduction of Services Marketing			
• Services Marketing Concept, Distinctive Characteristics of Services, Services Marketing Triangle, Purchase Process for Services, Marketing Challenges of Services • Role of Services in Modern Economy, Services Marketing Environment • Goods vs Services Marketing, Goods Services Continuum • Consumer Behaviour, Positioning a Service in the Market Place • The Service Product, Pricing Mix, Promotion & Communication Mix, Place/Distribution of Service, People, Physical Evidence, Process-Service Mapping-Flowcharting • Branding of Services – Problems and Solutions • Options for Service Delivery.			
UNIT II		**15**	
Managing Quality Aspects of ServicesMarketing & Marketing of Services			
• Improving Service Quality and Productivity • Service Quality – GAP Model, Benchmarking, Measuring Service Quality -Zone of Tolerance and Improving Service Quality • The SERVQUAL Model • Defining Productivity – Improving Productivity • Demand and Capacity Alignment • International and Global Strategies in Services Marketing: Services in the Global Economy- Moving from Domestic to Transnational Marketing • Factors Favouring Transnational Strategy • Elements of Transnational Strategy • Recent Trends in Marketing Of Services in: Tourism, Hospitality, Healthcare,Banking, Insurance, Education, IT and Entertainment Industry • Ethics in Services Marketing: Meaning, Importance, Unethical Practices inService Sector			
UNIT III		**15**	
Introduction to Customer RelationshipManagement			
• Concept, Evolution of Customer Relationships: Customers as strangers, acquaintances, friends and partners • Objectives, Benefits of CRM to Customers and Organisations, Customer Profitability Segments, Components of CRM: Information, Process, Technology and People, Barriers to CRM			

• Relationship Marketing and CRM: Relationship Development Strategies: Organizational Pervasive Approach, Managing Customer Emotions, Brand Building through Relationship Marketing, Service Level Agreements, Relationship Challenges		
UNIT IV	**15**	
CRM Marketing Initiatives, CustomerService and Data Management		
● CRM Marketing Initiatives: Cross-Selling and Up-Selling, Customer Retention, Behaviour Prediction, Customer Profitability and Value Modeling, Channel Optimization, Personalization and Event-Based Marketing ● CRM and Customer Service: Call Center and Customer Care: Call Routing, Contact Center Sales-Support, Web Based Self Service, Customer Satisfaction Measurement, Call-Scripting, Cyber Agents and Workforce Management CRM and Data Management: Types of Data: Reference Data, Transactional Data, Warehouse Data and Business View Data, Identifying Data Quality Issues, Planning and Getting Information Quality, Using Tools to Manage Data, Types of Data Analysis: Online Analytical Processing (OLAP), Clickstream Analysis, Personalisation and Collaborative Filtering, Data Reporting.		

References:

1.Services Marketing: Integrating Customer Focus Across the Firm"
Authors: Valarie A. Zeithaml, Mary Jo Bitner, Dwayne D. Gremler
2."Services Marketing: People, Technology, Strategy"
Authors: Christopher Lovelock, Jochen Wirtz
3."Customer Relationship Management: Concepts and Technologies"
Author: Francis Buttle, Stan Maklan
4."Customer Relationship Management: A Strategic Approach"
Authors: Lakshman Jha

EVALUATION AND ASSESSMENT
EVALUATION METHOD

Internal Assessment

1. **2 Credit Courses**: 20 marks
2. **3 Credit Courses**: 25 Marks
3. **4 Credit Course**: 40 Marks

Mode of Evaluation:

- Presentation (Group wise 10 min each group; criteria for marking: On the basis of Presentation skills, Communication, PPT file, Attire, Report)
- Written (Duration: 30 Min)
- Lab Practical (Duration: 30 Min)
- Assignment (Hand Written/Typed)

Written Question Paper Pattern
Internal Assessment

Marks: 20	**Duration: 30 min**
Q.1) Explain the following concepts (1 marks each)	(05 Marks)
1. 2. 3. 4. 5.	
Q.2) Explain in one Sentence. (1 marks each)	(05 Marks)
1. 2. 3. 4. 5.	
Q.3) Answer the questions. (Any TWO)	(10 Marks)
1. 2. 3.	

Semester End Exam

Marks: 30 **Duration: 1 Hr.**

Q.1.A) Answer the question.		(10 Marks)
	OR	
Q.1.B) Answer the question.		(10 Marks)
Q.2.A) Answer the question.		(10 Marks)
	OR	
Q.2.B) Answer the question.		(10 Marks)
Q.3.A) Answer the question.		(10 Marks)
	OR	
Q.3.B) Answer the question.		(10 Marks)

Semester End Exam

Marks: 60 **Duration: 2 Hrs.**

Q.1.A) Answer the question.		(10 Marks)
	OR	
Q.1.B) Answer the question.		(10 Marks)
Q.2.A) Answer the question.		(10 Marks)
	OR	
Q.2.B) Answer the question.		(10 Marks)
Q.3.A) Answer the question.		(10 Marks)
	OR	
Q.3.B) Answer the question.		(10 Marks)
Q.4.A) Answer the question.		(10 Marks)
	OR	
Q.4.B) Answer the question.		(10 Marks)
Q.5.A) Answer the question.		(10 Marks)
	OR	
Q.5.B) Answer the question.		(10 Marks)

Q. 6) Answer the following question based on the Case Study.	(10 Marks)