

Resolution No.: AC/II(22-23).3.RUA1

**S. P. Mandali's**  
**Ramnarin Ruia Autonomous College**  
*(Affiliated to University of Mumbai)*



**Syllabus for**

**Program: B.A.**

**Program Code: (COMMERCE) RUACOM**

**(Choice Based Credit System for the academic  
year 2023-24)**

## GRADUATE ATTRIBUTES

S. P. Mandali's Ramnarain Ruia Autonomous College has adopted the Outcome Based Education model to make its graduates globally competent and capable of advancing in their careers. The Bachelors Program in Arts encourages students to reflect on the broader purpose of their education.

GA	Description
	<b>A student completing Bachelor's Degree in Arts program will be able to:</b>
<b>GA 1</b>	Demonstrate understanding and skills of application of knowledge of historical and contemporary issues in the social and linguistic settings with a transdisciplinary perspective to make an informed judgement.
<b>GA 2</b>	Analyse and evaluate theories of individual and social behaviour in the familiar contexts and extrapolate to unfamiliar contexts in order to resolve contemporary issues.
<b>GA 3</b>	Effectively and ethically use concepts, vocabularies, methods and modern technologies in human sciences to make meaningful contribution in creation of information and its effective dissemination.
<b>GA 4</b>	Explore critical issues, ideas, phenomena and debates to define problems or to formulate hypotheses; as well as analyze evidences to formulate an opinion, identify strategies, evaluate outcomes, draw conclusions and/or develop and implement solutions.
<b>GA 5</b>	Demonstrate oral and written proficiency to analyse and synthesise information and apply a set of cognitive, affective, and behavioral skills to work individually and with diverse groups to foster personal growth and better appreciate the diverse social world in which we live.
<b>GA 6</b>	Develop a clear understanding of social institutional structures, systems, procedures, and policies existing across cultures, and interpret, compare and contrast ideas in diverse social- cultural contexts, to engage reasonably with diverse groups.
<b>GA 7</b>	React thoughtfully with emotional and moral competence to forms of expressive direct action and apply social strategies toward eradicating threats to a democratic society and a healthy planet.
<b>GA 8</b>	Articulate and apply values, principles, and ideals to the current societal challenges by integrating management and leadership skills to enhance the quality of life in the civic community through actions that enrich individual lives and benefit the community.
<b>GA 9</b>	Recognize and appreciate the diversity of human experience and thought, and apply intellect and creativity to contemporary scenario, to promote individual growth by practicing lifelong learning.

## PROGRAM OUTCOMES

PO	Description
	<b>A student completing Bachelor’s Degree in Arts program in the subject of Commerce will be able to:</b>
<b>PO 1</b>	Acquire and apply conceptual and functional knowledge of business, management, organization, marketing, human resource, finance, services and other allied sectors to solve real world problems of complex business scenario.
<b>PO 2</b>	Comprehend and research various regulatory, social, political, economic and global factors impacting business practices, and assess and evaluate the challenges, and adapt to the constantly changing business environment.
<b>PO 3</b>	Gain critical insights and address issues in cross-culture and diversity, social responsibility and ethics and prepare for global excellence.
<b>PO 4</b>	Ability to identify, synthesize, articulate and apply multidisciplinary knowledge to practical business situations by using modern quantitative and qualitative tools and techniques.
<b>PO 5</b>	Critically investigate theoretical concepts and practical business problems by using appropriate research methods and analyse, formulate and propose solutions, and contribute to social, environment and sustainability goals.
<b>PO 6</b>	Develop and sharpen communicative competencies both oral and written, suitable in the modern technology oriented business settings and demonstrate leadership abilities to work independently, conduct team work, manage cross functional teams with diverse background through goal alignment and conflict resolution.
<b>PO 7</b>	Recognize opportunities for product or service development, and leverage creativity, innovation and entrepreneurial skills for managing new or existing business.
<b>PO 8</b>	Formulate plans and design strategies in line with the organization structure and resources and take fitting decisions using ethical approach, considering all stakeholders.

## PROGRAM OUTLINE

YEAR	SEMESTER	COURSE CODE	COURSE TITLE	CREDITS
SYBA	III	RUACOM301	Financial Management-I	3
SYBA	III	RUACOM302	Introduction to Marketing-I	3
SYBA	IV	RUACOM401	Financial Management-II	3
SYBA	IV	RUACOM402	Introduction to Marketing-II	3
TOTAL				12

## SEMESTER III

**Course Code: RUACOM301**

**Course Title: Financial Management-I**

**Academic year 2023-24**

### COURSE OUTCOMES:

COURSE OUTCOME	DESCRIPTION  After completing this course a student will be able to:
<b>CO 1</b>	Demonstrate knowledge of theoretical concepts of finance, financial decisions, scope and relation with other disciplines of study .
<b>CO 2</b>	Gain insights into financial ratios, sources of capital, capital structure, and techniques of Financial Statement Analysis.
<b>CO 3</b>	Identify new sources of capital suitable for new business ventures and start-ups.
<b>CO 4</b>	Analyse the financial situation and make important financial and investment decisions based on its cost and time value.
<b>CO 5</b>	Assess financial health of the firm by using financial ratios and ascertain operating and financial leverage.
<b>CO 6</b>	Evaluate the impact of business decisions on financial management and apply the concepts of corporate finance to real world situation.

## DETAILED SYLLABUS

Course Code	Course: Financial Management-I		Credits -3
RUACOM301	Unit	Unit Title	Lectures (45)
	<b>I</b>	<b>Introduction to Financial Management</b> <ul style="list-style-type: none"> <li>• Financial Management – Meaning - Objectives – Functions – Scope - Importance – Finance and related disciplines- Organisational framework of financial management</li> <li>• Financial Planning- Importance – Scope – Objectives – Essentials of Sound Financial Plans – Limitations</li> <li>• Time Value of Money - Present Value - Future Value - Present Value of Annuity - Future Value of annuity</li> </ul>	<b>12</b>
	<b>II</b>	<b>Capital Structure</b> <ul style="list-style-type: none"> <li>• Capitalisation- Theories</li> <li>• Capital Structure– Importance – Determinants of Capital Structure – Approaches</li> <li>• Cost of capital – WACC – Significance- Computation</li> <li>• Operating and Financial Leverages- Capital Gearing – Trading on Equity</li> </ul>	<b>13</b>
	<b>III</b>	<b>Financial Statements and Ratio Analysis</b> <ul style="list-style-type: none"> <li>• Formats of Balance Sheet – Income Statement- Cash flow statement</li> <li>• Comparative Statements - Importance of Comparative Statement - Common Size Statement- Merits and Limitations of Common Size Statement – Trend Analysis</li> <li>• Ratio Analysis - Importance of Ratio Analysis and limitations of Ratio Analysis, Classification of ratios</li> </ul>	<b>10</b>
	<b>IV</b>	<b>Sources of Finance</b> <ul style="list-style-type: none"> <li>• Sources of Capital – Owned Capital – Borrowed Capital – Long term Capital – Short Term Capital – Comparative Study of Sources of Capital</li> <li>• Shares-Equity Instruments-Debt Instruments</li> <li>• Venture Capital – Initial Public offer – Rights Issue– Bonus Issues– Ploughing Back of</li> </ul>	<b>10</b>

		Profits — Financial institutions -Borrowings from Banks – External commercial Borrowings - Foreign Currency loans- Alternate Investment Fund • Sources for financing Start-ups – Crowdfunding –Private Equity- Angel Investors	
--	--	---	--

**References:**

- Kishore R. (2017). *Financial Management*. Taxmann Publication.
- Pathak B. (2014). *Indian Financial System (4<sup>th</sup> Edition)*. Pearson Education, New Delhi.
- Khan M. Y. and Jain P. K. (2014). *Financial Management (7<sup>th</sup> Edition)*. Tata McGraw Hill.
- Bose D.C. (2010). *Fundamentals of Financial Management (2<sup>nd</sup> Edition)*. Prentice Hall, New Delhi.
- Banerjee B. (2015). *Fundamentals of Financial Management*. PHI Learning India.
- Sharma V. (2011). *Fundamentals of Financial Management*. Pearson Education India, New Delhi.
- Van Horne J. C. (2007). *Fundamentals of Financial Management*, Prentice Hall of India.
- Chandra P. (2007). *Financial Management :Theory and Practice ( 8<sup>th</sup> Edition )*. Tata McGraw Hill.
- Pandey I. M. (2016). *Financial Management (11<sup>th</sup> edition)*. Vikas Publishing House.

**Course Code: RUACOM302**

**Course Title: Introduction to Marketing-I**

**Academic year 2023-24**

**COURSE OUTCOMES:**

<b>COURSE OUTCOME</b>	<b>DESCRIPTION</b> <b>After completing this course the student will be able to:</b>
<b>CO 1</b>	Gain fundamental knowledge of traditional marketing concepts and contemporary marketing situation in India in particular.
<b>CO 2</b>	Examine and appreciate the vital role of marketing in business sustainability.
<b>CO 3</b>	Comprehend different research tools and techniques used by corporate world and appraise their impact on returns and sales.
<b>CO 4</b>	Appraise the green and social issues of environment and examine their impact on business and marketing decisions.
<b>CO 5</b>	Investigate the marketing practices adopted by the business and service firms.
<b>CO 6</b>	Evaluate the current marketing environment and make ethical decisions supporting the marketing, social and environmental concerns of the business and society.
<b>CO 7</b>	Analyse consumer behaviour and accordingly design marketing strategies suitable to urban and rural consumers.
<b>CO 8</b>	Apply the STP (segmentation, targeting, positioning) concepts to marketing of goods and services.



## DETAILED SYLLABUS

Course Code	Course: Introduction to Marketing-I		Credits -3
RUACOM302	Unit	Unit Title	Lectures (45)
	I	<b>Marketing and Marketing Environment</b> <ul style="list-style-type: none"> <li>• Nature, Importance and scope of Marketing- Difference between marketing and selling, Different concepts of Marketing-exchange, production, product, societal, holistic etc, Functions of marketing manager.</li> <li>• Marketing Environment – Factors affecting marketing environment</li> </ul>	10
	II	<b>Market Segmentation and Consumer Behaviour</b> <ul style="list-style-type: none"> <li>• Consumer Behaviour – Features - Factors influencing consumer behaviour-Buying process- types of buyers-types of buyer behaviour- buying motives</li> <li>• Market Segmentation- Importance and bases of market segmentation- Market targeting- effective segmentation</li> </ul>	13
	III	<b>Recent trends in Marketing</b> <ul style="list-style-type: none"> <li>• Services marketing – Features - Goods Vs Services Marketing - Recent Trends in Marketing of Services</li> <li>• Rural marketing- Drivers of growth in rural marketing</li> <li>• Green marketing – Concept – Strategies- Issues</li> <li>• Social Marketing- Concept- Strategies - Issues</li> </ul>	12
	IV	<b>Market Research and Digital Marketing</b> <ul style="list-style-type: none"> <li>• Marketing Research- Meaning - Importance- Scope - steps in marketing research – Sources of Data –Tools and Techniques of data collection - Limitations</li> <li>• Digital Marketing –Strategies - Digital Marketing on various Social Media platforms</li> </ul>	10

### References:

- Kotler P. and Keller K. (2011). *Marketing Management (14<sup>th</sup> Edition)*. Pearson, UK.
- Kotler, Keller, Koshi, Jha. (2017). *Marketing Management*. Pearson, UK.
- Stanton, Etzel, Walker. (1993). *Fundamentals of Marketing*. Tata-McGraw Hill, New Delhi.

- Saxena, Rajan. (2013). *Marketing Management (4<sup>th</sup> Edition)*. Tata-McGraw Hill, New Delhi.
- McCarthy, E.J. (1960). *Basic Marketing: A managerial approach*. Irwin, New York.
- Pillai R. S., Bagavathi. (2010). *Modern Marketing*. S.Chand and Sons, New Delhi.
- Kumar S. R. (2009). *Consumer Behaviour and Branding – The Indian Context*. Pearson Education India, New Delhi.
- Malhotra N., Dash S. (2008). *Marketing Research – An applied orientation*. Pearson.
- Malhotra N. K., Nunan D., Birks D. F. (2017). Pearson Education, New Delhi.
- Krishnaswami O. R., Ranganathan M. (2014). *Methodology of research in social sciences (2<sup>nd</sup> Edition)*. Himalaya Publishing House.
- Sachdeva J. K. (2009). *Business Research Methodology*. Himalaya publishing House.

## Modality of Assessment

### Theory Examination Pattern:

#### (A) Internal Assessment- 40%- 40 Marks

Sr No	Evaluation type	Marks
1	One or more - Assignment / Presentation on Analysis of historical and contemporary business scenario/Case study/Research Project/ Field Visits and Active participation in routine class instructional deliveries (case studies/ seminars/presentation),	20
2	One class Test (multiple choice questions / objective/brief answers)	20
	<b>TOTAL</b>	<b>40</b>

#### (B) External Examination- 60%- 60 Marks

##### Semester End Theory Examination:

1. Duration - These examinations shall be of **2 hours** duration.
2. Theory question paper pattern:

**Paper Pattern:** All questions are compulsory

Question	Options	Marks	Questions Based on
Q.1 (A,B,C)	Any 2 out of 3	15	Unit I
Q.2 (A,B,C)	Any 2 out of 3	15	Unit II
Q.3 (A,B,C)	Any 2 out of 3	15	Unit III
Q.4(A,B,C)	Any 2 out of 3	15	Unit IV
	<b>TOTAL</b>	<b>60</b>	

### Overall Examination & Marks Distribution Pattern

#### Semester III

Course	RUACOM301			RUACOM302			Grand Total
	Internal	External	Total	Internal	External	Total	
Theory	40	60	100	40	60	100	200

## SEMESTER IV

Course Code: RUACOM401

Course Title: Financial Management-II

Academic year 2023-24

### COURSE OUTCOMES:

<b>COURSE OUTCOME</b>	<b>DESCRIPTION</b> <b>After completing this course the student will be able to:</b>
<b>CO 1</b>	Demonstrate awareness of role and functioning of capital markets, stock markets and stock exchanges.
<b>CO 2</b>	Acquaint and review different types of capital issues and role of various regulatory authorities.
<b>CO 3</b>	Gain inputs on working capital statements, sources of working capital and appraise the working capital financing approaches.
<b>CO 4</b>	Assess the working capital cycle and impact of decisions on working capital financing.
<b>CO 5</b>	Apply capital budgeting concepts in capital investment decisions.
<b>CO 6</b>	Classify types of mutual funds, its working and investment scenario of mutual funds.
<b>CO 7</b>	Articulate the role of FDI and analyse the impact of changes in FDI policies on the economy.

## DETAILED SYLLABUS

Course Code	Course Title: Financial Management-II		Credits-3
RUACOM401	Unit	Unit Title	Lectures (45)
	<b>I</b>	<b>Fixed capital and Working Capital</b> <ul style="list-style-type: none"> <li>• Fixed Capital - Meaning – Importance – Sources</li> <li>• Working Capital – Meaning – Importance – Classification of Working Capital – Types of Working Capital – Distinguish Between Gross And Net Working Capital – Working Capital Cycle - Factors Affecting Working Capital Requirement –Working Capital Financing Approaches- Sources of Working Capital-Factoring</li> </ul>	<b>12</b>
	<b>II</b>	<b>Capital Markets and Commodity Markets</b> <ul style="list-style-type: none"> <li>• <b>Capital Market</b> -Importance – Functions – Growth</li> <li>• <b>Primary Market</b>– Meaning - Functions- Constituents- Issue of securities- IPO- Private Placement–Book Building-Buyback of shares- Prospectus –Kinds of Offer documents –Anchor Investor-Green Shoe Option - - ASBA- Listing of Shares</li> <li>• <b>Secondary Market</b>- Stock exchanges-NSE, BSE,OTCEI, Interconnected Stock Exchange of India - Stock Market Indices -Functions of secondary market – Demutualization of stock exchange –Nature of transactions in Stock Markets (Cash Market, Carry Forward, Forward Trading, Rolling settlement, Margin trading)</li> <li>• SEBI – (Formation – Objectives – Functions)</li> <li>• Derivatives - Futures, Forwards, Options Swaps.</li> <li>• Commodity Market: Categories, Commodity Exchanges in India</li> </ul>	<b>13</b>
	<b>III</b>	<b>Mutual Funds</b> <ul style="list-style-type: none"> <li>• Mutual Funds - Functions – Advantages – Types of Mutual funds – Net Asset Value –</li> </ul>	<b>10</b>

		Parties to a Mutual Fund scheme - Growth and Performance of Mutual Funds in India. <ul style="list-style-type: none"> <li>• ETFs</li> <li>• Tax implications for mutual funds</li> </ul>	
	<b>IV</b>	<b>Capital Budgeting and Dividend decisions</b> <ul style="list-style-type: none"> <li>• Capital Budgeting – meaning, need, significance, process, methods, kinds of decisions, methods-traditional and modern</li> <li>• Dividend decisions-Types of dividends-Dividend Policy</li> </ul>	<b>10</b>

### References:

- Kishore R. (2017). *Financial Management*. Taxmann Publication.
- Pathak B. (2014). *Indian Financial System (4<sup>th</sup> Edition)*. Pearson Education, New Delhi.
- Khan M. Y. and Jain P. K. (2014). *Financial Management –Text and Cases (7<sup>th</sup> Edition)*. Tata McGraw Hill.
- Bose D. C. (2010). *Fundamentals of Financial Management*. PHI Learning Pvt. Ltd.
- Banerjee B. (2015). *Fundamentals of Financial Management*. PHI Learning Pvt Ltd.
- Sharma V. (2011). *Fundamentals of Financial Management*. Pearson Education India, New Delhi.
- Van Horne J. C. (2007). *Fundamentals of Financial Management*. Prentice Hall of India.
- Pandey I. M. (2016). *Financial Management (11<sup>th</sup> Edition)*. Vikas Publishing House.

**Course Code: RUACOM402**

**Course Title: Introduction to Marketing-II**

**Academic year 2023-24**

**COURSE OUTCOMES:**

<b>COURSE OUTCOME</b>	<b>DESCRIPTION</b> After completing this course a student will be able to:
<b>CO 1</b>	Acquaint and appraise the concept of product development, product promotion and marketing strategy formulation and implementation.
<b>CO 2</b>	Review present day marketing practices , challenges and different analytical perspectives in marketing.
<b>CO 3</b>	Analyse the marketing situation and make decisions to enhance the effectiveness of marketing programmes.
<b>CO 4</b>	Plan, design and implement promotion, distribution and marketing strategies for market offerings of goods and services.
<b>CO 5</b>	Assess the impact of business decisions on marketing and apply the concepts of marketing to contemporary market situation.
<b>CO 6</b>	Formulate and develop product plans on the basis of innovation, technology and as per the needs of society.

## DETAILED SYLLABUS

Course Code	Course Title: Introduction to Marketing-II		Credits -3
RUACOM402	Unit	Unit Title	Lectures (45)
	I	<b>Marketing Mix and Product Mix</b> <ul style="list-style-type: none"> <li>• Marketing Mix - Elements of Marketing Mix— 4Ps –Product, Price, Place and Promotion</li> <li>• Product Mix-Classification of products</li> <li>• Branding-Importance-Branding Strategies - Brand Equity – Brand Positioning – Brand Extensions</li> </ul>	12
	II	<b>Product Life Cycle</b> <ul style="list-style-type: none"> <li>• New Product Development- Stages</li> <li>• Product Life Cycle –Stages-strategies at various levels of PLC, Strategies of Leader, Challenger, Follower and Nicher.</li> <li>• BCG Matrix</li> </ul>	11
	III	<b>Place and Price Mix</b> <ul style="list-style-type: none"> <li>• Place Mix-Channels of distribution-Participants – types, functions, merits -Factors affecting channels of distribution-Direct and Indirect channels-E-commerce –Advantages-Logistics.</li> <li>• Price Mix- Factors influencing price-pricing strategies-pricing methods.</li> </ul>	12
	IV	<b>Promotion Mix</b> <ul style="list-style-type: none"> <li>• Promotion Mix- Elements of promotion mix- Role of Advertising, publicity. Sales promotion, public relations and personal selling in promotion of goods and services-Importance of promotion-New tools in promotion mix.</li> <li>• Above the line (ATL) and Below the line (BTL) <b>Through The Line (TTL)</b></li> </ul>	10

### References:

- Kotler P., Leong S. M., Ang S. H., Tan C. T. (2012). *Marketing Management :An Asian Perspective (6<sup>th</sup> Edition)*. Pearson Education, New Delhi.
- Kotler, Keller, Koshi, Jha. (2017). *Marketing Management*. Pearson, UK.
- Dr. Gupta C. B., Dr. Nair N. R. (2016). *Marketing Management (17<sup>th</sup> Edition)*. Sultan



Chand and Sons, New Delhi.

- Saxena, Rajan. (2013). *Marketing Management (4<sup>th</sup> Edition)*. Tata-McGraw Hill, New Delhi.
- Kumar S. R. (2009). *Consumer Behaviour and Branding – The Indian Context*. Pearson Education India, New Delhi.
- Ramaswamy V., Namakumari S. (2009). *Marketing Management (4<sup>th</sup> Edition)*. McMillan. New Delhi.
- Shelekar S. A. (2016). *Modern Marketing (2<sup>nd</sup> Edition)*. Himalaya Publications.

## Modality of Assessment

### Theory Examination Pattern:

#### (A) Internal Assessment- 40%- 40 Marks

Sr No	Evaluation type	Marks
1	One or more - Assignment / Presentation on Analysis of historical and contemporary business scenario/Case study/Research Project/ Field Visits and Active participation in routine class instructional deliveries (case studies/ seminars/presentation),	20
2	One class Test (multiple choice questions / objective/brief answers)	20
	<b>TOTAL</b>	<b>40</b>

#### (B) External Examination- 60%- 60 Marks

##### Semester End Theory Examination:

1. Duration - These examinations shall be of **2 hours** duration.
2. Theory question paper pattern:

**Paper Pattern:** All questions are compulsory

Question	Options	Marks	Questions Based on
Q.1 (A,B,C)	Any 2 out of 3	15	Unit I
Q.2 (A,B,C)	Any 2 out of 3	15	Unit II
Q.3 (A,B,C)	Any 2 out of 3	15	Unit III
Q.4(A,B,C)	Any 2 out of 3	15	Unit IV
	<b>TOTAL</b>	<b>60</b>	

### Overall Examination & Marks Distribution Pattern

#### Semester IV

Course	RUACOM401			RUACOM402			Grand Total
	Internal	External	Total	Internal	External	Total	
Theory	40	60	100	40	60	100	200

Ramnarain Ruia Autonomous College