



of Arts, Commerce & Science

(Hindi Linguistic Minority Institution)

(Affiliated to the University of Mumbai)
Accredited by NAAC 'B+'

Bachelor of Commerce (Banking & Insurance)

Programme Outcome,



Course Outcome





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PROGRAM OUTCOME

PO1- To create an additional avenue of self-employment and also to benefit Banks, Insurance companies, and Industries by providing them with suitably trained persons in the field of Banking & Insurance.

PO2- To prepare students to explore opportunities. being newly created. In the field of Banking and Insurance due to Globalization, Privatization, and Liberalization

PO3- To gain in-depth knowledge of various features of Banking and Insurance which includes Financial Investment, Economics, Communication, Legal Parameters, etc.

PO4- To prepare students to take up promising jobs in Banking and Insurance companies.



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COURSE OUTCOME OF B. COM (BANKING AND INSURANCE)

FYBBI SEM I

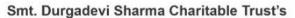
FYBBI SEM I		
1	Financial Accounting	CO1- Learners will learn relevant financial accounting career skills, applying both quantitative and qualitative knowledge to their future careers in business planning and decision making. CO2- Learners will be able to prepare financial statements according to the Generally Accepted Accounting Principles. CO3- Learners will be able to closing of accounts at the end of the year for sole trading concern and partnership firms CO4-Create understanding of closing of accounts at the end of the year for sole trading concern and partnership firm
2	Principles of Management	CO1- Learners will understand the role of a manager, critical management theories and philosophies and how to apply them in real life. CO2-Analyse the Organisation Structure Of Banking And Insurance Companies. CO3-Review how business leaders have developed winning strategies across industries and sectors to grow their companies and achieve success. CO4-Review how business leaders have developed winning strategies across industries and sectors to grow their companies and achieve success.
3	Environment and Management of Financial Services	CO1- Learners will be able to describe the various financial products, services, and strategies offered by the variety of financial services institutions. CO2-Enhance mobilisation of funds by the banking and insurance sector. CO3-Execute Indian financial markets, financial instruments and financial regulators. CO4-Create an understanding of the role of banks, financial institutions and insurance companies in the economy
4	Business Communication	CO1- Learners will be able to understand the various levels of organizational communication and communication barriers in an organization, and draft effective business correspondence with clarity. CO2-Create an understanding of the role of banks, financial institutions and insurance companies in the economy CO3-Create an understanding of the role of banks, financial institutions and insurance companies in the economy



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		CO4-Adapt to changing culture and impact of modern technology on business communication.
5	Foundation Course	CO1- Learners will be sensitized regarding numerous social issues. CO2-Make them evaluate the importance of Environment Studies in the current developmental context CO3-Comprehend and address the concepts related to stress, conflict, aggression and violence CO4-Develop the mechanisms for managing different types of stress, conflict, aggression
6	Business Economics	CO1-Learners will be able to apply the various theories and principles of Economics in Business and Commercial Environments. CO2-Creates understanding market structures such as perfect competition, monopoly, monopolistic competition and oligopoly. CO3- Acquaint the students with the economic principles as are applicable in business CO4- Distinguish between different Pricing Practices
7	Quantitative Methods	CO1- To equip the student with a broad based knowledge of mathematics with emphasis on business application CO2-Use fundamental basic knowledge of statistical techniques in business. CO3 - Develop a graphical presentation. CO4 - Enhance fundamental basic knowledge of statistical techniques as applicable to business
		SEMESTER II
1	Business Law	CO1- Learners will gain the Knowledge and understanding of Indian Contract Act and special contracts. CO2-Outline sale of Goods Act 1930 and Negotiable Instruments Act 1881. CO3 - Construct Consumer Protection Act, 1986 CO4-Define Indian Constitution
2	Principles and practices of Banking and Insurance	CO1- Learners will gain the Knowledge and understanding of banking sector and Insurance sector in India. CO2-Predict various types of risks to understand risk culture in the economic environment, various principles of insurance, risk and return relationship. CO3- Describe the role of actuaries in claim and settlement procedure and role of IRDA in the insurance sector.

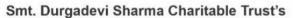




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		CO4 -Summarise banking sector in India.
3	Organizational Behaviour	CO1- Learner will gain the Knowledge and understanding about organizational behaviour with respect to motivation in banking and insurance sector. CO2- Enhance the tension between individual versus groups and group dynamics in organisational life CO3-Determine the various ways change has succeeded and failed in contemporary examples and organisations. CO4- Develop organisational culture and organizational development
4	Financial Accounting - II	CO1-Creates Understanding valuation of goodwill and shares. CO2 - Use knowledge Buyback of equity shares and redemption of Preference shares CO3 - Categorised Redemption of debentures CO4 - Outline Buyback of equity shares
5	Quantitative Methods - II	CO1-Calculation of Ratio, Proportion and Percentage CO2-Use application of statistics in Investments CO3 - Creates understanding of Testing of Hypothesis and Calculation of Ratio, Proportion and percentage Application of statistics in Investments CO4-Outline Economic indicators, GDP growth, price level inflation rate
6	Foundation Course-II	CO1-Apply the concept of human and fundamental rights. CO2 - Make them evaluate the importance of Environment Studies in the current developmental context. CO3-Comprehend and address the concepts related to stress, conflict, aggression and violence. CO4-Develop the mechanisms for managing different types of stress, conflict, aggression.
7	Business Communication - II	CO1-Focus on the set of skills required to be successfulin a Group Discussion. CO2-Understand the structure and styles of Interviews CO3-Examine the concept of a conference as a meansof internal and external communication. CO4-Examine the scope of public relations in thecontext of the modern-day world.





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	SYBBI SEMESTER III		
	CO1- Learners will learn and understand e-commerce		
1	Information Technology in Banking and Insurance-I	and cyber security and will Learn MS- Excel and MS-Word. CO2-Execute different commands of Ms word, Ms Excel and Ms PowerPoint. CO3-Analysis on Cyber Law & Cyber Security with its	
		history in India. CO4-Examine E-security and Reporting of fraud on the Internet	
2	Financial Markets	CO1- Learners will learn and understand financial markets, commodity markets, and derivative markets. CO2-Aware about the role of various markets in market making. CO3-Examine the regulatory framework behind markets CO4-Execute contemporary developments like technological innovations, micro finance and financial inclusion.	
3	Financial Management	CO1-Learners will understand the concept of finance, sources of finance, financial management, Financial Planning and Capital budgeting. CO2-Calculate various leverages on their own. Easily identify various sources of finance. Calculate cost of capital of the various firms CO3-Easily identify various sources of finance. Calculate cost of capital of the various firms CO4-alculate cost of capital of the various firms	
4	Management Accounting	CO1- Learner will understand the role of management accounting in decision making, analysis of financial statements, ratio Analysis and working capital management. CO2-Develop financial analysis skills among learners CO3-Comprehend different contemporary issues in Management Accounting and Reports & Reportingneeds CO4-Analyse various techniques to various domains concerned with accounting-based applications and solutions	
5	Direct Taxation	CO1- Learners will learn and understand basic terms and residential status, heads of income, and deductions. CO2-Examine residential status of an assessee and compute the taxable income of assesses with different residential status. CO3-Practically Compute income from salaries, house property, business/profession, capital gains and income	



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		from other sources.
		CO4-Practically apply various benefits/ deductions under
		Chap VI-A of the Income tax act, 1961 which are to be
		reduced from the gross total income of the assessee.
		CO1- Learners will understand banking industry aspects
		and areas like rural banking,
	Foundation Course –III	CO2- Learners will understand banking contemporary
6	(An overview of banking sector)	developments like technological innovations,
		microfinance and financial inclusion technological
		innovations, microfinance and financial inclusion.
		CO3-Create Soft Skills for Effective
		Interpersonal Communication.
		CO1- To understand the basic concepts and
		processes used to determine product costs.
		CO2- To be able to interpret cost accounting
_		statements
7	Cost Accounting	CO3- To analyse and evaluate the information for cost
		ascertainment, planning, control, and decision making.
		CO4-Identify the reasons for the difference in the profits of
		Cost Accounting & Financial Accounting by preparing a
		Reconciliation Statement. SEMESTER IV
	Information	
	Technology in	CO1-Review E-banking Business Models. CO2-Formulate the concept of software Development Life
	Accountancy -II	Cycle, Project Management
1	Accountancy -11	CO3-Analyse the implementation of Database
		Management Systems (DBMS), Data Mining, Data
		Warehousing.
		CO4-Demonstrate automation on MS-Office
		CO1-Identify overview of Company law
		CO2-Creates understanding of Knowledge of Depositories
2	Corporate & Securities	Act, 1996.
2	Law	CO3-Enhance regulatory framework of SEBI and
		Securities contract regulation Act, 1956.
		CO4-Classify The Depositories Act, 1996
		CO1- The dimensions of performance and risk relevant to
		financial firms.
3	Financial Management	CO2-contemporary measures of financial measures of
		performance and risk.
	-II	CO3-Use the practical aspect of lease accounting, hire
		purchase system and its accounting treatment.
		CO4- Evaluate the economic environment and the impact
		of governmental economic policies on consumers and
1		financial institutions.





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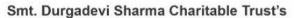
		Cost Accounting
	Cost Assourting	Cost Accounting
	Cost Accounting	CO2-Examine the principles and procedure of Cost
		Accounting and to apply them to different practical
4		situations
		CO3-Demonstrate reconciliation of cost sheet and financial
		accounts
		CO4-Able to solve problems related to Process Costing,
		Job Costing, Cost Classification etc
		CO1-Remember and Analyse the significance of
		contemporary rights of citizens.
5	Foundation Course-	CO2- Outline the understanding of approaches to Ecology.
	IV	CO3-Examine their knowledge on Science and
		Technology
		CO4-Creates understanding of competitive exams
		CO1-Evaluate National income and its measurement and
		how fluctuations in the economy takes place due to trade
		cycles
6	Business Economics –	CO2-critically evaluate how demand and supply of money
	II	causes inflation in the economy
		CO3-Analyse various activities of the government through
		Fiscal policies and Budget
		CO4-Classify International Trade and all related aspects.
		CO1-Giving an overview of Wealth Management and
		making them understand the importance of financial
		literacy.
7	Wealth Management	CO2-Evaluate various financial investment options and
		make financial decisions.
		CO3-Creates understanding of the risk profile of various
		investors and various Asset Allocation strategies.
		CO4- Enhance various return rates with the calculation of
		CAGR, total assets etc.



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		SYBBI SEM V
1	Financial Reporting and Analysis	CO1- Learners will learn to prepare financial statements for banking CO2-Learners will learn to prepare insurance companies and learn the ethical aspects of accountancy. CO3- Learners will learn to prepare cash flow statement CO4- Learners will learn ratio Analysis
2	Auditing-I	 CO1 Classify different concepts of auditing, types of frauds and errors in auditing CO2 . Classify different concepts of auditing, types of frauds and errors in auditing CO3 Classify different concepts of auditing, types of frauds and errors in auditing. CO4- Examine their role in vouching and verification.
3	Financial Service Management	CO1- Learners will gain knowledge about various financial services and non-banking financial services. CO2-Classify traditional and innovative Financial Services after LGP CO3-Analyze the basic concepts, applications of these services, scenarios in domestic and international environments. CO4-Execute the challenges in the corporate world through management of fee based and fund-based services
4	International Banking and Finance	CO1- Learner will gain the knowledge and understanding of international banking operations, international financial Markets and its operations. CO2-Differentiate Foreign Exchange Management, Risk Management CO3-Outline International Banking Operations CO4-Execute Finance besides studying developments in India in this context
5	Research Methodology	CO1- Learners will gain the knowledge and understanding of research collection, interpretation of data, testing, and statistical techniques. CO2-Aware the analytical abilities and research skillsamong the students CO3-Define knowledge and understanding of research CO4-Carry out hands-on experience and learning inBusiness Research. Calculate Collection and interpretation of data, testing of hypothesis and use of statistical techniques
6	Business Ethics & Corporate	CO1- Outline Basic concepts of Business Ethics, Understand Values, Norms and Beliefs and Analysethe Role of Values for

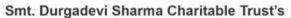




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	Governance	managers. CO2- Examine Ethical Codes, Corporate Social Responsibility and to analyse CSR initiatives. CO3- Analyse Financial markets Analyse the Ethicalissues in Corporate Governance Analyse the problem of whistle blowing CO4- Evaluate Ethical issues in employer – employee relation, understand Ethical issues in marketing andto analyse working conditions.
		Semester VI
1	Central Banking	CO1- The learner will gain the knowledge and understanding of central banking, the role of RBI as the central bank and Comparative study of Central banks in other countries. CO2-Awareness of Indian economy pre and post-independence and the changing face of Central banking in India. CO3-Define the autonomy of RBI and its relation with the Government of India.
2	Project Work based in Banking and Insurance	CO4- Evaluate IT induced changes in the banking sector. CO1-Revise the Research Methodology subject from SEMV. CO2-Finding a problem in the related topic, search work will be done by students through questionnaires where they learn to create Google forms for the same. CO3-Analyze the data collected and give suggestions, conclusions for the same problem selected. CO4-Access huge information and learn how to analyse in an efficient manner.
3	Security Analysis and Portfolio Management	CO1- Learners will gain the knowledge and understanding and valuation of portfolio management, fundamental and technical analysis, efficient market theory and CAPM.
4	Turnaround Management	CO1- Learners will gain the knowledge and understanding of Business and industrial sickness, development of turnaround management and application of those strategies, the Concept of corporate restructuring and exposure to contemporary business scenarios. CO2-Examine the Business organization and strategy for business organisation. CO3-Develop Survival strategies in business organisations. CO4-Outline Industrial sickness and Internal and external reasons that lead to sickness.





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5	Human Resources Management	CO1- The learner will learn human resources management, planning, training and development, recruitment and selection, and human resources audit, job analysis, and job designing. CO2 - Enhance the need and objectives for human resource management with respect to the banking sector. CO3 - Classify knowledge of various aspects of Human Resource management and Execute concepts like recruitment, training, development and compensation with reference to the banking sector. CO4 - Outline ways for maintaining high employees moraleand sound human relations by sustaining and improving the various conditions and facilities
6	Auditing II	CO1 - Define how audit is being conducted in limited companies, banking companies and insurance companies and the role of regulatory bodies in the same. CO2 - Evaluate new areas of auditing introduced over a period of time, Audit in the EDP environment. CO3 - Classify professional ethics and professional misconduct relating to schedules to the Chartered Accountants Act 1949 and changes into the same CO4 - Execute need for professional ethics in the auditing process.