Rayat Shikshan Sanstha's Karmaveer Bhaurao Patil College Vashi (Autonomous)

Department of B.Com. Banking & Insurance Program Outcomes (POs)

	Program Name: B.Com. Banking & Insurance				
	Program Outcomes				
PO1	Disciplinary Knowledge	Built conceptual foundation and application skills in the area of accountancy, finance, management, research Marketing, Human Resource Management, Business and Corporate Law, Economics, Finance, Accounting, Management, Tax, Investment, Insurance, and Banking seeking youth fit for Employment.			
PO2	Communication Skills	Communicate Long Standing Unsolved problems in commerce; and to show the importance of commerce in Socio-Economic Development.			
PO3	Critical Thinking	Apply the analytical and decision-making skills to various problems appearing in different branches of Commerce and Business			
PO4	Analytical Reasoning and Problem Solving	Detect the problem originating in the diverse management areas such as Finance, Marketing, Human Resource, and Taxation; examine the problem, analyses and synthesize data and derive inferences to comprehend solutions to the problems.			
PO5	Sense of Inquiry	Identify, formulate and analyses socio-economic and environmental problems to arrive at substantiated conclusions for sustainable development using the fundamental principles of various branches of Commerce and Business.			
PO6	Use of Modern Tools	Use various technical ICT tools for exploring, analyzing and using the information for business purposes for global competency.			



	Program Name: B.Com. Banking & Insurance			
	Program Outcomes			
PO7	Research Skills	Identify, formulate and analyses socio-economic and environmental problems to arrive at substantiated conclusions for sustainable development using the fundamental principles of various branches of Commerce and Business.		
PO8	Application of Knowledge	Develop disciplinary knowledge and tactical depth-ness, with a broader skill set and encourage them to seek out resolute, innovative solutions for dynamic business.		
PO9	Ethical Awareness	Ascertain Unethical Behavior, falsification, and manipulation of information in business and managing self and various social systems.		
PO10	Work effectively with groups and individuals and take le implementation of plans in various fields of commerce a allied sectors.			
PÖ11	Environment and Sustainability	Understand the impact of the professional accounting solutions in societal and environmental contexts, and demonstrate the knowledge of and need for sustainable development.		
PO12	Lifelong Learning	Ability of self-driven to explore, learn and gain knowledge and new skills to improve the quality of life and sense of self-worth by paying attention to the ideas and goals throughout the life.		

Program Coordinator

BOS Chairman I/C PRINCIPAL

KARMAWEER BHAURAO PATIL COLLEGE

VASHI, NAVI MUMBAI - 400 703.



Rayat Shikshan Sanstha's Karmaveer Bhaurao Patil College Vashi (Autonomous)

Department of B.Com. Banking & Insurance Program Specific Outcomes (PSOs)

PSO 1	Explain, evaluate and interpret the terminology and concepts related to banking, Insurance and Finance.		
PSO 2	Apply fundamental accounting knowledge to analyze and interpret relevant accounting & financial statements.		
PSO 3	Develop management and analytic skills to work with various financial tools, regulatory agencies and global financial markets.		
PSO 4	Analyze financial instruments and investor behavior using standard financial ratios of liquidity, activity, debt, profitability.		

Program
Coordinator

BOS Chairman I/C PRINCIPAL

KARMAVEER BHAURAO PATIL COLLEGE

VASHI, NAVI MUMBAI - 400 703.



Title of Specific Program: B. Com. Banking & Insurance		
Course Code	Title of Course	Course Outcomes
	After successful co	mpletion of each course in learner will be able to;
· Law		Semester - I
UGBBICC101	Environment & Management of Financial Services	CO-1. Describe the concept of risk management within the organization of banks and insurance companies [1]* CO-2. Understand the concept of role of Banking & Insurance in mobilizing savings and Investments [2]* CO-3. Explain Assets-Liability Management in Banking and Insurance [3]* CO-4. Analyze the mechanism of supervision and regulation of banking system [4]* CO-5. Evaluate the legal framework governing the insurance. [5]* CO-6. Design the phases of development of banking and insurance. [6]*
UGBBICC102	Principles of Management	CO-1. Explain the levels and the functions of management. [1]* CO-2. Understand the meaning, features and importance of management. [2]* CO-3. Determine how the managerial tasks of planning, organizing, and controlling can be executed in a variety of circumstances. [3]* CO-4. Analyze the process of management's four functions planning, organizing, leading & controlling [4]* CO-5. Evaluate the context for taking managerial actions of planning, organizing and controlling. [5]* CO-6. Integrate management principles into management practices. [6]*
UGBBICC103	Financial Accounting-I	CO-1. Describe the meaning and scope of Accounting. [1]* CO-2. Understand the principles of double entry book keeping. [2]*



		CO-3. Classify the accounting transactions into different subsidiary books.[2]*
		CO-4. Compute values & Prepare Final Accounts of a company. [3]*
		CO-5. Categories different types of expenditures and receipts involved in accountancy. [4]*
		CO-6. Evaluate and rectify different kinds of errors. [5]*
		CO-1. Define communication. [1]*
	Business Communication- I	CO-2. Understand the impact of technological advancements on communications. [2]*
HODBLAECO		CO-3. Prepare a strategy cohesion and coherence self editing. [3]*
UGBBIAECC 104		CO-4. Analyse different parts, structure and layouts of business letter writing. [4]*
		CO-5. Evaluate tenses and subject verb agreement. [5]*
		CO-6. Design emergence of Communication as a key concept in the Corporate World. [6]*
		CO-1. Illustrate linguistic diversity in relation to Indian society. [1]*
	Foundation Course –I	CO-2. Describe the disparities arising out of gender. [2]*
UGBBIAECC		CO-3. Compare self-government in urban & rural areas. [3]*
105		CO-4. Estimate causes & effects of conflicts arise due to linguistic differences. [4]*
		CO-5. Prioritize values in strengthening the social fabric of Indian Society. [5]*
		CO-6. Propose a model of distribution of resources as demographic composition. [6]*
UGBBIGEC	Business Economics-I	CO-1. Define the basic concept in microeconomic theory. [1]*
106A		CO-2. Explain basic economic relations-functional



		relations, total average and marginal relations. [2]*
		CO-3. Calculate price income and cross elasticity. [3]*
-10 k		CO-4. Calculate total revenue, average revenue, total cost, marginal cost and average cost. [4]*
		CO-5. Assess key attributes of oligopoly collusive and non-collusive oligopoly market. [5]*
		CO-6. Develop case studies on how pricing methods are used in the business world. [6]*
		CO-1. Define data and organisation of data. [1]*
	~	CO-2. Understand advantages and disadvantages of Arithmetic mean, Geometric mean and Harmonic mean. [2]*
UGBBIGEC	Quantitative Methods-I	CO-3. Solve examples on probability distribution of discrete and continuous variable, based normal distribution [3]*
106B		CO-4. Calculate Rank correlation and regression coefficient. [4]*
		CO-5. Distinguish Arithmetic mean, Geometric mean and Harmonic mean for a given data.[5] *
		CO-6. Construct index numbers by using Aggregate and Relative methods.[6] *
		Semester-II
		CO-1. Describe the types of bank accounts and the banking services. [1]*
		CO-2. Understand the insurance regulations and role of IRDA [2]*
UGBBICC201	Principles and Practices of Banking &	CO-3. Explain the growth of the insurance business. [3]*
	Insurance	CO=4. Analyse the claim settlement procedures in insurance. [4]*
		CO-5. Evaluate the Actuarial role of insurance. [5]*
		CO-6. Generalize the need and scope of Insurance



		in minimizing risk. [6]*
		CO-1. Describe the models of organization behaviour. [1]*
ne Textor	Organizational Behavior	CO-2. Understand meaning, nature and scope of organization behaviour. [2]*
UGBBICC202		CO-3. Apply the concept of organizational behavior to understand the behavior of people in the organization. [3]*
UGBBICC202		CO-4. Analyze the complexities associated with management of individual behavior in the organization. [4]*
		CO-5. Evaluate application of the motivation theories in an organization. [5]*
		CO-6. Develop strategies about organizational change and development. [6]*
	Financial Accounting-II	CO-1. Describe the concepts of goodwill, shares and debentures. [1]*
		CO-2. Understand the meaning and valuation of goodwill & shares. [2]*
UGBBICC203		CO-3. Determine the valuation of goodwill & shares. [3]*
UGBBICC205		CO-4. Calculate the value of redemption of preference shares.[4]*
		CO-5. Evaluate the value of redemption of debentures. [5]*
		CO-6. Collaborate journal entries of redemption of preference shares and debentures.[6]*
		CO-1. Describe the structure and layouts of business letter writing. [1]*
UGBBIAECC	Business Communication-II	CO-2. Understand the principles of effective Email Writing. [2]*
204		CO-3. Determine Public Relations and Internal Measures of Public Relations. [3]*
		CO-4. Analyse the Visual Aids and PowerPoint Presentation. [4]*
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		CO-5. Evaluate business ethics and media. [5]*
		CO-6. Creating Feasibility Reports and Investigative Reports. [6]*
		CO-1. Describe the impact of liberalization, privatization and globalization. [1]*
		CO-2.Understand Fundamental Rights in the Constitution. [2]*
UGBBIAECCC	Foundation	CO-3. Apply different strategies for coping with conflicts. [3]*
205	Course-II	CO-4. Analyse the structure and function of the ecosystem. [4]*
		CO-5. Justify the interrelationships of environment components. [5]*
		CO-6. Design the concept of environment and ecology. [6]
		CO-1. Describe the sources of law and classification of Indian courts. [1]*
		CO-2. Understand meaning, features, need and types of law. [2]*
UGBBIGEC	Business Law	CO-3.Illustrate the sources of law and classification of Indian courts. [3]*
206A		CO-4. Compare Contract and agreement. [4]*
		CO-5. Evaluate the legal effect of minor's agreement. [5]*
		CO-6. Compose an application article for the given set of rules. [6]*
		CO-1. Identify different type of hypotheses. [1]*
		CO-2. Explain and Discuss Matrices. [2]*
UGBBIGEC	Quantitative	CO-3. Solve Matrix with Adjoint Method and Reduction methods. [3]*
206В	Methods – II	CO-4. Differentiate between Null hypothesis and Alternative hypothesis. [4]*
		CO-5. Determine level of significance. [5]*
		CO-6. Formulate linear programming problems.



		[6]*
Semester – III		
	Financial Management-I	CO-1. Recall & Describe the meaning of Finance. [1]* CO-2. Understand the concept of Finance and Financial management. [2]*
		CO-3. Determine the present and future value under time value of money.[4]*
UGBBICC301		CO-4. Calculate the values of ROI, NPV, PI, PVCIF, WACC through concepts of financial goal settings.[4]*
		CO-5. Evaluate Capital budget of an organisation through investment decision concepts.[5]*
		CO-6. Anticipate financial decisions through capital structure decisions.[6]*
	Management Accounting (Tools & Techniques)	CO-1. Recall & describe the meaning of Management Accounting. [1]*
		CO-2. Understand the importance and scope of management accounting. [2]*
UGBBI302		CO-3. Understand the main disclosures of a financial statement. [2]*
UGBBI302		CO-4. Analyse and interpret the corporate financial statements with the help of Comparative, Common size, Trends & Ratio Analysis concepts. [4]*
		CO-5. Summarise the importance and functions of an operating cycle. [5]*
		CO-6. Anticipate the management of profits or dividend policy of a company.[6]*
	Financial Market (Equity, Debt, Forex, and Derivatives)	CO-1. Understand the Meaning, Functions of the financial system. [1]*
UGBBICC303		CO-2. Explain the overview of phases of the Indian Financial system. [2]*
	Delivation	CO-3. Determine the framework for financial conglomerates. [5]*



		CO-4. Analyse Overview of Phases of Indian financial system since independence. [4]*
		CO-5. Distinguish between Banking & Non-Banking Financial Institutions, Organized and Unorganized Financial Markets. [5]*
		CO-6. Design the structure of various commodities traded. [6]*
		CO-1. Identify the technical terms related to direct taxation. [1]*
		CO-2. Determine the residential status of an assessee and thus should be able to compute the taxable income of assessee with different residential status. [5]*
	Direct Taxation	CO-3. Compute income from salaries, house property, business/profession, capital gains and income from other sources. [4]*
UGBBISEC 304A		CO-4. Understand the 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. [2]*
		CO-5. Compute the net total income of an individual assessee considering the income from all heads of income and the deduction under Chap VI- A of the Income tax act,1961. [4]*
		CO-6. Forecast the income of individuals through various calculations and deductions. [3]*
		CO-7. Solve the Practical problem based on total income after giving deductions u/c VIA. [6]*
	Y . 6	CO-1. Describe the key features of Internet, Intranets and Extranets and explain how they relate to each other. [1]*
UGBBISEC 304B	Information Technology in Banking &	CO-2. Explain and discuss E-Commerce issues. [2]*
	Insurance-I	CO-3. Apply What- if – Analysis and Advanced Excel Functions. [3]*
		CO-4. Diagrammatically explain architecture of E-



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		Commerce. [4]*	
		CO-5. Justify computer threats, computer security, E-security and Password Security. [5]*	
		CO-6. Create a document with table, images, hyperlinks and watermark in MS Word. [6]*	
	Business Economics-II	CO-1. Describe macroeconomics meaning, scope and importance. [1]*	
		CO-2. Distinguish between national and economic welfare. [2]*	
UGBBIGEC		CO-3. Apply econometrics methods to differentiate between competing theories. [3]*	
305A		CO-4. Analyze the demand and supply conditions and assess the position of a company. [4]*	
		CO-5. Assess the role of domestic and international institutions and norms in shaping economics. [5]*	
		CO-6. Create graphs in common economic applications. [6]	
		CO-1. Define trends of banking. [1]*	
	Fundamentals of	CO-2. Understand the concept of the banking system. [2]*	
UGBBIGEC		CO-3. Understand the applicability of KYC norms in the banking sector. [3]*	
305B	Banking	CO-4. Analyse the principles of banking. [4]*	
		CO-5. Evaluate the knowledge to solve the banking crisis. [5]*	
		CO-6. Design the concept of E-Banking, Mobile Banking and Internet Banking. [6]*	
Semester-IV			
	Financial Management-II	CO-1. Recite & recall the concept of working capital management.[1]*	
UGBBICC401		CO-2. Understand the concept of working capital financing.[2]*	
		CO-3. Determine value of cash & functional	



		budgets.[3]*
4		CO-4. Analyse the management of cash and marketable securities.[4]*
		CO-5. Evaluate and estimate the essentials of financial policy and corporate strategy of a company.[5]*
		CO-6. Estimate the financial planning of a company through preparation of different financial budgets.[5]*
		CO-1. Describe the objectives & scope of Cost Accounting.[1]*
		CO-2. Understand the classification of cost and cost sheet.[2]*
	Cost Accounting of Banking & Insurance	CO-3. Determine the value of per unit costs of a cost sheet.[3]*
UGBBICC402		CO-4. Analyse different standard costing variances.[4]*
		CO-4. Analyse the Break even point and profit volume graph of an organisation.[4]*
		CO-5. Evaluate and find out the value of costs and contribution through marginal costing techniques.[5]*
		CO-1. Understand the objectives of the Company act 2013.[2]*
	Corporate and Securities Law	CO-2. Describe the procedure for recognition of stock exchange.[1]*
UGBBICC403		CO-3. Apply Corporatization & Demutualization concept to a SE.[3]*
		CO-4. Analyze the working of depository system.[4]*
		CO-5. Evaluate the regulatory aspect of SEBI with reference to functioning of depository. [5]*
UGBBISEC 404A	Entrepreneurship Development	CO-1. Describe the origin and development of entrepreneurship in India. [1]*
		CO-2. Understand the role and importance of



		entrepreneurship for economic development. [2]*
		CO-3. Collect information on institutional support
		to an entrepreneur. [3]* CO-4. Analyse the factors stimulating the growth of entrepreneurship. [4]*
		CO-5. Evaluate the key factors needed to develop a successful business. [5]*
		CO-6. Design a business plan by considering all dimensions of business. [6]*
		CO-1. Describe Payment Gateway and Bitcoin.[1]
	Information Technology in Banking & Insurance-II	CO-2. Compare various Electronic Payment System. [2]*
		CO-3. Perform DBMS and RDBMS. [3]*
UGBBISEC 404B		CO-4.Diagrammatically elaborate System Development Life Cycle and Role of DBMS in Banking. [4]*
		CO-5. Assess Electronic Commerce and Banking Software. [5]*
		CO-6. Create slide presentation that includes text, graphics, animation and transitions. [6]*
UGBBIGEC 405A	Risk Management	CO-1. Understand Enterprise Risk Management. [2]*
		CO-2. Study loan review mechanism and RBI guidelines on credit rating framework in banks. [3]*
		CO-3.Understand risk adjusted return on capital and beta calculation. [2]*
		CO-4. Evaluate interest rate and measures of interest rate sensitivity. [5]*
		CO-5. Understand Enterprise Risk Management. [2]*
		CO-6. Analyse equity, currencies and commodities market in India. [4]*



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UGBBIGEC 405B	Fundamentals of Insurance	CO-1. Define the concept of banking insurance scheme [1]*
		CO-2.Understand Term Plans and Whole Life Insurance. [2]*
		CO-3. Analyse Health Insurance Market in India. [3]*
		CO-4. Analyse Health Insurance Market in India. [4]*
		CO-5. Evaluate the Type of Risks. [5]*
		CO-6. Design top up covers plans. [6]*
	S	Semester - V
UGBBI501	Financial Reporting & Analysis	CO-1. Describe the basic theories of final accounts of banking & insurance companies. [1]*
		CO-2. Understand the concept of NPAs and Rebate of bill discounting. [2]*
		CO-3. Determine the Value of Non-Performing Assets. [3]*
		CO-4. Understand the formats of Final Accounts of banking & Insurance companies. [2]*
		CO-5. Differentiate between IFRS and Indian Accounting standards. [4]*
		CO-6. Evaluate and prepare Cash flow statements. [5]*
UGBBI502	Auditing-I (Introduction, Planning & Techniques)	CO-1. Understand the Introduction & detailed concept of auditing. [2]*
		CO-2. Identify the appropriate assertions at risk
		and apply appropriate audit procedures. [1]* CO-3. Determine Procedures and Documentation
		of audit planning. [4]*
		CO-4. To differentiate between vouching of assets
		and liabilities and income and expenses. [4]* CO-5. Anticipate the Concept of Errors & frauds
		and types of Audit. [6]*
		CO-6. Evaluate Statutory Audit, Internal Control
		& Internal Check, and Evaluation of Internal Audit by statutory auditor. [5]*
		of statutory addition [5]



		CO-1. Describe the concept of strategy & strategic
		management. [1]*
		CO-2. Understand the process of strategic
		management. [2]*
		CO-3. Apply knowledge gained in basic courses to
UGBBI503	Strategic	the formulation and implementation of strategy
	Management	[3]*
		CO-4. Analyse the models of strategic
		management. [4]*
		CO-5. Evaluate the corporate level strategies. [5]*
		CO-6. Prepare SWOT analysis of an organization.
		[6]*
		CO-1. Acquire the skills necessary to participate in
		managing a financial services company.[5]*
		CO-2. Assess consumer financial needs and the
		mechanisms available for fulfilling these needs.
		[3]*
UGBBI504	Financial Services	CO-3. Describe and apply financial concepts,
	Management	theories and tools. [2]*
	Management	CO-4. Prepare students who wish to practice
		personal financial planning. [6]*
		CO-5. Evaluate the role of technology and the
		legal, ethical and economic environment as it
		relates to financial services. [5]*.
		CO-6. Explain the Concepts & Practical dynamics
		of the Financial Services in India. [1]*
		CO-1. Analyse different types of Fixed and
	International Banking and Finance	Flexible Exchange Rate System. [4]*
		CO-2. Remember Depository Receipts, ADR,
		GDR, IDR. [1]*
UGBBI505		CO-3. Explain Foreign Exchange Management in
		India. [3]*
		CO-4. Calculate Foreign Exchange Arithmetic.
		[4]*
		CO-5. Schematically represents the Bretton Wood
		system and European Monetary System. [6]*
		CO-6. Evaluate Economic risk faced by Corporate.
UGBBI506		[5]*
		CO-1. Define the characteristics of Good research.
	Research	[1]*
	Methodology	CO-2. Distinguish between the observation
		method and questionnaire method. [2]*
		CO-3. Explain the Stages of the research process.



		T
		[3]*
		CO-4. Classify the method of collection of primar
	4	data. [4]*
		CO-5. Decide the type of research. [5]*
		CO-6. Design a Questionnaire. [6]*
		Semester-VI
		CO-1. Remember the factors of Industry Life
		Cycle. [1]*
		CO-2. Understand the concept of Dow Theory.
	Counity Analysis	[2]*
UGBBI601	Security Analysis and Portfolio	CO-3. Apply Strategies of Portfolio Management
		[3]*
	Management	CO-4. Calculate yield to maturity. [4]*
		CO-5. Distinguish between Fundamental Analysi
		V/s Technical Analysis. [5]*
		CO-6. Facilitate Price Chart, Line Chart, Bar
		Chart, Japanese Candle stick Chart. [6]*
	,	CO-1. Estimate Procedure of appointment,
		reappointment, filling up the of the casual
		vacancies, removal of auditor and the qualification
		disqualification, power and duties of an auditor.
		[5]*
		CO-2. State the Introduction & detailed concept of
		audit of limited companies. [1]*
		CO-3. Analyses Forms and content of banking
	Auditing-II	companies financial statements. [4]*
UGBBI602		CO-4. Demonstrate an understanding of issues
		relating to audit and assurance assignments for
UGBBI603		insurers and be able to explain the risk, regulation
		and complains procedure that are relevant to
		assurance assignments in the insurance sector. [2]
		CO-5. Differentiate between management audit
		and cost audit. [3]*
		CO-6. Understand the Schedule to the chartered
		accountants Act, 1949 relating to professional
		misconduct, and enquiry into charges of
		misconduct of chartered accountants.[2]*
		CO-1. Describe the role and functions of the HR
	Human Resource Management	Manager. [1]* CO-2 Understand the functions systems policies
		CO-2. Understand the functions, systems, policies and applications of Human Resource Management
		and applications of Human Resource Manageme
		in organizations. [2]* CO-3 Collect information on job description or
		CO-3. Collect information on job description ar



		job specification of different job positions. [3]*
		CO-4. Analyze, integrate and assess the core
		staffing activities of the banking & insurance
		industry. [4]*
		CO-5. Assess the trend toward performance
		management. [5]*
		CO-6. Develop ability to handle employee issues
-	2 - 2	and evaluate the new trends in HRM. [6]*
		CO-1. State the Causes of Industrial Sickness. [1]*
		Analyse the Internal and External reasons lead to
		sickness. [4]*
		CO-2. Recommend Different approach in
	Turnaround Management	Turnaround Management Strategies. [5]*
		CO-3. Develop a plan for various business
UGBBI604		scenarios. [6]*
		CO-4. Recommend suitable business scenario as
		per the business organisation. [5]*
		CO-5.Select Style of Decision making in the
		Turnaround Process. [3]*
		CO-6. Discuss Quality in the Managerial Process.
		[2]*
	Central Banking	CO-1. Recall and describe the meaning and
		functions of central bank.[1]*
		CO-2. Understand the role, advantages and
LICEDDIAS		limitations of central bank.[2]* CO-3. Discover the relationship between central
UGBBI605		banks with other subordinate banks.[3]*
		CO-4. Discover the connections between the
		banking regulations associated directly with the
		governing framework of our country.[3]*
		CO-5. Distinguish between banking regulatory
		framework of India with other countries.[5]*

Program Coordinator

BOS Chairman I/C PRINCIPAL
KARMAVEER BHAURAO PATIL COLLEGE
VASHI, NAVI MUMBAI - 400 703.

