

**BUNTS SANGHA'S
S.M.SHETTY COLLEGE OF SCIENCE, COMMERCE & MANAGEMENT STUDIES POWAI**

BACHELOR OF COMMERCE (BANKING & INSURANCE)

Semester	Subject		Course Outcomes
SEMESTER 1	FINANCIAL ACCOUNTING	CO1	Define the accounting concepts, conventions, Double Entry System, FIFO and Weighted Average Method, Bank Reconciliation Statement
		CO2	Classify the capital and revenue, expenditure and receipts and outline the Accounting Standards, analyze and compare the FIFO System with Weighted Average Inventory System
		CO3	Organize and prepare Final Accounts, Bank Reconciliation Statement, Rectification of Errors and Trial Balance
		CO4	Categorize journal, ledger and subsidiary book transactions
	PRINCIPLES OF MANAGEMENT	CO1	Define Management, Management Process, Traditional & Contemporary Management and Business Leaders
		CO2	Illustrate the Organization Structure of Banking and Insurance Companies
		CO3	List the contributions of Business Leaders, Indian leaders and International Leaders.
		CO4	Explain the levels of management and principles of management
	FOUNDATION COURSE- I	CO1	Remembering the previously learned concepts relating to Indian Society, Indian Culture, Indian Tradition, Peoples Approach towards Social Issues & Indian Constitution.
		CO2	Understanding the meaning & concepts of Overview of Indian Society, Disparity as arising out of Stratification & Inequality, Women Issues, Caste System, Conflicts among people, Indian Constitution Significant Aspects of Political Processes.
		CO3	Applying the Ethics, Human Values & Constitutional Provisions specifically to deal with Women & Children related issues, Mental & physically disabled persons, linguistic & caste related issues.
		CO4	Analyzing & Evaluating the constitutional Provisions for the cases/ outcomes of the issues related to Women & Children, Mental & physically disabled persons, linguistic & caste related issues & Political Processes.
	BUSINESS ECONOMICS-I	CO1	Understand various concepts and scope of Business Economics and basic economic relations, functions and its applications on cost, production and pricing Define the of demand, production, cost, pricing
		CO2	Analyse production decision and cost of production, market and pricing practices
		CO3	Formulate various market competition models, pricing concepts
		CO4	Evaluate various market concepts of oligopoly, monopolist competition market, and pricing models used in business world

ENVIRONMENT AND MANAGEMENT OF FINANCIAL SERVICES	CO1	Understand and Contrast the regulatory framework of Banking and insurance in India,RBI Acts and legal framework governing the insurance, Risk management, to develop Marketing Structure.
	CO2	Distinguish and Compare Financial Instruments, Banks and Insurance, RBI and IRDA.
	CO3	Interpret Indian financial markets, financial instruments and financial regulators, Prudential Norms and working of banking and insurance companies.
	CO4	Apply financial concepts, theories and tools and would be in the position to evaluate the legal, ethical and economic environment related to financial services, mobilizing savings, Asset - Liability Management in Banking and Insurance, Developmental Activities of RBI.
QUANTITATIVE METHODS- I	CO1	Define and understand the concept of data collection, averages, probability theory, index numbers and insurance
	CO2	Understand and solve problems problems on averages, dispersion, correlation and regression, probability, index numbers and insurance
	CO3	Analyze methods of averages, various ranges and deviations in data representation, correlation, regression and its measurement.
	CO4	Analyze and evaluate the tabulated annual premium, various index numbers, probability and decision theory.
BUSINESS COMMUNICATION-I	CO1	Understand the basic Presentation Skills,Group Communication, Business Correspondence Language and Writing Skills
	CO2	Distinguish between business correspondance, various other types of language and writing skills and various other presenation skills.
	CO3	Analyse various Types, Feasibility Reports, Investigative Reports and various other Importance of Conference Organizing a Conference Modern Methods and other various presentation skills
	CO4	Distinguish between the different types of Presentation Skills,Group Communication,various other trade letters and arious other types of report.
PRINCIPLES & PRACTICES OF BANKING & INSURANCE	CO1	Define Banking and Insurance, risk and return, actuaries.
	CO2	Illustrate the Role of RBI, Role of Actuaries and Insurance Regulations Role of IRDA.
	CO3	List the types of accounts and examine the role of banks in financial inclusion
	CO4	Explain the types, scope and functions of banking and insurance
FOUNDATION	CO1	Remembering the previously learned concepts relating to Overview of Indian Society, Disparity causes & its remedies, Indian Constitution & Political Processes.
	CO2	Understanding the meaning & Globalisation & Indian Society, Human Rights, Ecology, Understanding Stress & Conflicts & Managing Stress & Conflicts.

SEMESTER II	FOUNDATION COURSE-II	CO3	Applying the Ethics, Human Values & Constitutional Provisions/ Concerned Law for Human Rights, Environment Protection, Sustainable Development, Social Equality which minimizes Stress & Conflicts.
		CO4	Analyzing & Evaluating the constitutional Provisions / Law for the Globalization, Liberalization, Privatization, Human Rights, Environment Protection, Sustainable Development, Social Equality which minimizes Stress & Conflicts.
	ORGANISATIONAL BEHAVIOUR	CO1	Understand the terms, concepts, models of organizational behaviour and appraise the theories & techniques of motivation.
		CO2	Analyse individual behaviour and group dynamics, and assess goal formulation and organizational skill-sets requisites
		CO3	Evaluate Organizational Culture and Change Management for effective time and stress management
		CO4	Appraise the theories/techniques of motivation
	QUANTITATIVE METHODS- II	CO1	Define and understand the steps of hypothesis testing and making an inference about the population of interest on the basis of a random sample taken from that population.
		CO2	Analyze and evaluate optimum solution in attaining the optimum use of productive resources under the given constraints by study of linear programming problems.
		CO3	Understand the concept of Matrices and Determinants and apply its application in calculation of system of linear equations. Understand the benefit of diversification of holding a portfolio of assets, and the importance played by the market portfolio.
		CO4	Apply ratios and proportions to solve real-life problems. Define and understand the state of an economy and terms like GDP, GNP and NNP etc.
	BUSINESS LAW	CO1	Understand and remember the legal terms and concepts of Contract Act, Sale of Goods Act, Negotiable instruments Act and Consumer Protection Act, constitutional provisions, IT Laws
		CO2	Categorize the different types of contracts, types of goods, various negotiable instruments and defective goods and deficient services, Writs, Fundamental Rights.
		CO3	Interpret insights of Nature of Contract, Hire purchase agreement, concept of Promissory Bill, Bills of Exchange, Cheque, its penalties of Dishonor and endorsement under Negotiable Instrument Act, Grievance redressed machinery, Cyber laws.
		CO4	Apply and examine relevant laws regarding Performance of Contract, deficiency in service and any defects in Goods under Consumer Protection Act, Transfer of Properties in Goods, Dishonor & discharge of negotiable instruments, remedies provided under IT Act.
	BUSINESS COMMUNICATION II	CO1	Understand and develop presentation skills.
		CO2	Analyse and apply communication skills for group communication.

	COMMUNICATION-II	CO3	Formulate business correspondence, trade letters and other letters.
		CO4	Create correspondence using language and writing skills.
	FINANCIAL ACCOUNTING-II	CO1	Understand the basics of measuring the value of goodwill and equity shares of a company, the journal entries for Redemption of Preference Shares, the journal entries for Redemption of Debentures and Basic conditions for Buy Back of Equity Shares.
		CO2	Identify the ways of measuring the value of goodwill and equity shares of a company, the Journal Entries for Redemption of Preference Shares, Methods for Redemption of Debentures and The maximum number of Equity Shares to be Bought Back in a Year.
		CO3	Assess the ways of measuring the value of goodwill and equity shares of a company, the Journal Entries for Redemption of Preference Shares, Methods for Redemption of Debentures and The maximum number of Equity Shares to be Bought Back in a Year and Pass Journal Entries
		CO4	Evaluate the ways of measuring the value of goodwill and equity shares of a company, the Journal Entries for Redemption of Preference Shares, Methods for Redemption of Debentures and The maximum number of Equity Shares to be Bought Back in a Year and Pass Journal Entries
	MANAGEMENT ACCOUNTING	CO1	Understand the basics of management accounting, practical application of various financial analysis tools such as Common Size Statements, Comparative analysis, Trend analysis and Ratio analysis, basics of Dividend and Dividend Policy, Working Capital.
		CO2	Apply the financial tools in evaluation of the various targets achievable in future
		CO3	Estimate the working capital required for a level of production, calculate ratios and revised share capital after stock splits or bonus issue
		CO4	Formulate the future course of action in various levels of business operations based on analysis of statements
	INFORMATION TECHNOLOGY IN BANKING & INSURANCE-I	CO1	Understand the E-Commerce landscape, current and emerging business models and the technology and infrastructure underpinnings of the business.
		CO2	Elaborate the fundamental concepts behind modern e-banking/mobile banking technologies.
		CO3	Design and formulate spreadsheets and documents effectively.
		CO4	Determine the need of cyber laws ,technological advancements and importance of cyber security.
	DIRECT TAXATION	CO1	Define the basic terms of income tax, residential status and scope of total income
		CO2	Solve the problems on heads of income from salary, house property, business & profession, capital gain & other sources.
		CO3	Compare the heads of income and computation of total income and taxable income
		CO4	Evaluate deductions from total income

SEMESTER III

FINANCIAL MANAGEMENT-I	CO1	To understand the concept of Financial Management, Financial Goal Setting, Investment Decisions, Financial Decisions, Financial Decisions.
	CO2	To determine time value of money, discounting techniques, Cost of Capital, EBIT -EPS Analysis, and evaluate the same practically.
	CO3	To estimate cash flows from a project and Construct various risks in investment decisions, Develop Objectives of the Firm, Solve WACC, Capital Structure Theories.
	CO4	To apply the concept of financial management in contemporary financial events, Project Selection Under Capital Rationing, Project Selection Under Capital Rationing, Examine Dividend Policies (Walter & Gordon).
FOUNDATION COURSE – III	CO1	To understand various services offered by Banking Industry, Interpret Banking Regulation Act, Bank Linkage, RBI Committee Report of Medium Term Path on Financial Inclusion Program.
	CO2	To Contrast Current developments in banking sector, Examine Bank Crises in India, Functions of NABARD and SIDBI, SMEs and Analyze Pradhan Mantri Jan Dhan Yojana, and PM Mudra Yojana
	CO3	Critical Evaluation of Banking Industry in India, concept of Universal banking & technologies used in banking, Microfinance Institutions in India, Financial Inclusion.
	CO4	Elaborate the basic concept of Microfinance & Standup India Scheme for Green Field, Priority Sector, Construct banking sector reforms.
ORGANIZATIONAL BEHAVIOR	CO1	Understand the different concepts of Individual Behaviour, Personality, Perception, Learning, Theories of Motivation.
	CO2	Dramatise and illustrate Group Dynamics
	CO3	Assemble, create or invent Organisational Dynamics, Group Dynamics, Strategies to overcome organisational disputes.
	CO4	Compare Organisational Behaviour in Banking and Insurance sector.
FINANCIAL MARKETS	CO1	Describe the financial system of India, the role of participants of financial markets, the functions of financial markets, the instruments of the money market, Capital Market and bond markets, the performance of various derivative instruments, the performance of various Commodity Market Instruments.
	CO2	Identify the financial system of India, the role of participants of financial markets, the functions of financial markets, the instruments of the money market, Capital Market and bond markets, the performance of various derivative instruments, the performance of various Commodity Market Instruments
	CO3	Analyse the financial system of India, the role of participants of financial markets, the functions of financial markets, the instruments of the money market, Capital Market and bond markets, the performance of various derivative instruments, the performance of various Commodity Market Instruments

		CO4	Evaluate the financial system of India, the role of participants of financial markets, the functions of financial markets, the instruments of the money market, Capital Market and bond markets, the performance of various derivative instruments, the performance of various Commodity Market Instruments
SEMESTER IV	INFORMATION TECHNOLOGY IN BANKING & INSURANCE-II	CO1	Understand the concept of banking models, technological advancements
		CO2	Demonstrate the use of email etiquettes and latest technology like google drive effectively.
		CO3	Discuss the technological advancements in the banking industry.
		CO4	Design and use of slides in powerpoint effectively.
	COST ACCOUNTING	CO1	Define costs, marginal costing, standard costing, and reconciliation of cost and financial accounts
		CO2	Explain the techniques of marginal costing and standard costing
		CO3	Organize and prepare Cost Sheet and Estimated Cost Sheet
		CO4	Compare and appraise the cost sheet with the financial statement
	BUSINESS ECONOMICS II	CO1	Understand concept of macro economics, trade cycles, money, inflation, Government policy, budget, Balance of Payment
		CO2	Analyse principle of effective demand, monetary policy, fiscal policy, Foreign exchange market
		CO3	Interpret Keynesian theories, demand and supply of money instruments of fiscal policy various theories of public revenue and public expenditure, theories of international trade
		CO4	Evaluate effective demand, money and prices, public finance the fiscal management and fiscal administration, foreign investment
	CORPORATE & SECURITIES LAW	CO1	Understand the Companies Act, 2013, the Regulatory framework Governing Stock Exchanges in India, the Depositories Act, 1996,the regulations of SEBI Act.
		CO2	Identify the Companies Act, 2013, the Regulatory framework Governing Stock Exchanges in India, the Depositories Act, 1996,the regulations of SEBI Act.
		CO3	Analyse the Companies Act, 2013, the Regulatory framework Governing Stock Exchanges in India, the Depositories Act, 1996, the regulations of SEBI Act.
		CO4	Assess the Companies Act, 2013, the Regulatory framework Governing Stock Exchanges in India, the Depositories Act, 1996,the regulations of SEBI Act.
	FINANCIAL	CO1	To Analyse the Working capital management and its evaluation, Credit Policies, Budgeting, Business Risk and Financial Risk.
CO2		To Understand Working capital management and its components, Strategic Financial Management, Essentials of Budget, Factors Determining Cash Needs.	

FINANCIAL MANAGEMENT -II	CO3	To apply and measure risk and returns and will be able to calculate various financial assets, Working Capital Financing, Sales Budget, Production Budget, Material Budget, Cash Budget and Flexible Budget, Distinguishing Debt v/s Equity Financing and Inventory technique.
	CO4	To Define and relate the concept of financial planning, Study of strategic financial management, Working Capital and Inventory Management, Classify Budget and Leverage.
ENTERPRENEURSHIP MANAGEMENT	CO1	Understand The Concept of Entrepreneur & Entrepreneurship Management.
	CO2	Dramatise and use Business Planning, skills to develop entrepreneurship management.
	CO3	Compare and examine key areas of new ventures, trends in Entrepreneurship
	CO4	Evaluate the importance of Entrepreneurship Skills
FOUNDATION COURSE -IV (AN OVERVIEW OF INSURANCE SECTOR)	CO1	To understand the basic concepts and terminologies of life insurance, Health Insurance, Home and Motor Insurance, Fire Insurance plans
	CO2	To gain knowledge to choose and distinguish from various Insurance products available in the market.
	CO3	To Illustrate and Demonstrate different life insurance, Health Insurance, Home and Motor Insurance, Fire Insurance products and state Importance of these products.
	CO4	To Analyse the Types of risks and hazards covered by various insurance product services and to utilize different insurance products available in the market, Contrast Procedures, Determinants of Risk Premium, Inclusions and Exclusions in insurance products.
AUDITING I	CO1	Explain the basic terms and concepts of Audit, Errors, Frauds, Audit Planning, Programme, Working Papers, internal audit, Audit techniques of Vouching, Verification and Test Check
	CO2	Develop Internal Control System, Audit Planning, audit program and audit working papers of the vompany to be audited
	CO3	Apply the auditing techniques of Vouching of various transactions in relation to income and expenses and auditing techniques of verification as regards Balance Sheet items
	CO4	Evaluate the various concepts related to audit techniques such as audit sampling, test check, Vouching and Verification
INTERNATIONAL BANKING &	CO1	To interpret and understand students to get insights on various concepts and working structure of International Financial system along with the knowledge of balance of payment, International Monetary System ,exchange rate system.
	CO2	To classify the various types of capital flows, Euro Currency Market, International Bond Market, International Equity Market.

SEMESTER V

BANKING & FINANCE	CO3	To apply and aware about foreign exchange market and also to understand about exchange rate, cross rate, forward rate & To understand about the various types of derivatives, risk management and manage uncertainties by using hedging instruments.	
	CO4	To understand and analyse various payment system that can be used in International lending operations and also to make them understand about Cryptocurrency & Bitcoin.	
	FINANCIAL SERVICES MANAGEMENT	CO1	To Explain Financial Services- Meaning, Classification, Factoring and Forfaiting, National Housing Bank(NHB), Types of Consumer Finance.
		CO2	To Develop Merchant Banking Progress, Securitization Structure Securitised assets, Depositories Systems, Creation of Pledge/Hypothecations.
		CO3	To Function Financial Services, Types of Financial Derivatives, Types of Consumer Products, Classification of Mutual Funds schemes.
		CO4	To Assess and Solve the Problems of Merchant Banking, Securitization, Housing Finance in India Major Issues, Bank Analogy.
	RESEARCH METHODOLOGY	CO1	To familiarize the learners with basic of research, research design, research techniques, hypothesis, sampling and the research process
		CO2	To evaluate the methods of Data Collection, Processing and statistical analysis reporting
		CO3	Apply the statisitcal techniques for collection of data, framing questionnaire and data analysis.
		CO4	Learners will demonstrate an understanding and of research reports enabling them to formulate research synopsis and report
	FINANCIAL REPORTING & ANALYSIS (CORPORATE BANKING & INSURANCE)	CO1	Understand the general purpose financial reports of companies, the financial statements of Banks and Insurance companies, the different accounting policies and their impact on financial statements of Companies, the Cash Flow Statement of companies.
		CO2	Analyse the general purpose financial reports of companies, the financial statements of Banks and Insurance companies, the different accounting policies and their impact on financial statements of Companies, the Cash Flow Statement of companies.
		CO3	Evaluate the general purpose financial reports of companies, the financial statements of Banks and Insurance companies, the different accounting policies and their impact on financial statements of Companies, the Cash Flow Statement of companies.
		CO4	Create the general purpose financial reports of companies, the financial statements of Banks and Insurance companies, the different accounting policies and their impact on financial statements of Companies, the Cash Flow Statement of companies.

BUSINESS ETHICS & CORPORATE GOVERNANCE	CO1	Explain the relationship between ethics, morals and values in the workplace, Understand business ethics, its importance and application Discuss the influence of the corporate governance system on the performance of individual firms, the moral and social responsibility dimensions of corporate governance and Corporate Social Responsibility, the impact and causes of Corruption on Indian Economy, Frauds in Bank, Insurance and Financial Sectors in India
	CO2	Identify the relationship between ethics, morals and values in the workplace, business ethics, its importance and application Discuss the influence of the corporate governance system on the performance of individual firms, the moral and social responsibility dimensions of corporate governance and Corporate Social Responsibility, the impact and causes of Corruption on Indian Economy, Frauds in Bank, Insurance and Financial Sectors in India
	CO3	Analyse the relationship between ethics, morals and values in the workplace, business ethics, its importance and application Discuss the influence of the corporate governance system on the performance of individual firms, the moral and social responsibility dimensions of corporate governance and Corporate Social Responsibility, the impact and causes of Corruption on Indian Economy, Frauds in Bank, Insurance and Financial Sectors in India
	CO4	Evaluate the relationship between ethics, morals and values in the workplace, business ethics, its importance and application Discuss the influence of the corporate governance system on the performance of individual firms, the moral and social responsibility dimensions of corporate governance and Corporate Social Responsibility, the impact and causes of Corruption on Indian Economy, Frauds in Bank, Insurance and Financial Sectors in India
AUDITING II	CO1	Understand the concept of auditing under banking companies and insurance sectors, Qualification, duties, responsibilities of Auditor, various types of audit and Professional Ethics and Miscounduct
	CO2	Explain the various parameters related with appointment, removal of Company, Banks and Insurance Sector Auditors
	CO3	Distinguish and compare various types of audit based on the circumstances and objectives, audit under computerised environment and paper audit
	CO4	Formulate and follow ethical practices of auditing, appropriate audit techniques
INTERNATIONAL BUSINESS	CO1	Define the basic concepts of international business, international business environment, International Economic Institutions, International Marketing, Human Resource Management, Export and Import Documentation, Export Import Procedures and Foreign Trade Policy
	CO2	Solve problems on FOB Price on CIF Price
	CO3	Compare the Domestic Business with the International Business, Domestic HRM with the International HRM, and Domestic Marketing with the International Marketing

SEMESTER VI		CO4	Explain international business environment, Institutional Support to International Business, Integration between Countries, Export and Import Documentation, Foreign Trade Policy
	CENTRAL BANKING	CO1	Understand concept of Central Bank, RBI, supervisory role, central bank of other countries, central bank in global world
		CO2	Interpret RBI, Monetary Policy, RBI, Financial System, Other financial institutions, globalization and central bank
		CO3	Analyse targets of monetary policy, financial sector reforms, IT era New Risks
		CO4	Evaluate transparency of central bank, balance between fiscal and monetary policy, changes and impact of IT
	TURNAROUND MANAGEMENT	CO1	Understand and analyse the growth and expansion strategy for a business
		CO2	Understand the concept of sickness and ways to overcome sickness.
		CO3	Evaluate the role of quality management and different cost effective techniques in business
		CO4	Develop knowledge of recent trends in business.
		CO5	Analyse leadership style, adopt and develop skills required to manage a business.
	SECURITIES ANALYSIS & PORTFOLIO MANAGEMENT	CO1	Understand the changing domestic and Indian capital market in particular with reference to availability of various financial products, the performance of a portfolio of investments, the valuation of equity instruments, Valuation of Bonds, ways to measure the portfolio performances and Evaluate the performance of stocks and of Portfolio
		CO2	Identify the changing domestic and Indian capital market in particular with reference to availability of various financial products, the performance of a portfolio of investments, the valuation of equity instruments, Valuation of Bonds, ways to measure the portfolio performances and Evaluate the performance of stocks and of Portfolio
		CO3	Analyse the changing domestic and Indian capital market in particular with reference to availability of various financial products, the performance of a portfolio of investments, the valuation of equity instruments, Valuation of Bonds, ways to measure the portfolio performances and Evaluate the performance of stocks and of Portfolio
		CO4	Assess the changing domestic and Indian capital market in particular with reference to availability of various financial products, the performance of a portfolio of investments, the valuation of equity instruments, Valuation of Bonds, ways to measure the portfolio performances and Evaluate the performance of stocks and of Portfolio

