



Shree Rahul Education Society's (Regd.)

# SHREE L. R. TIWARI DEGREE COLLEGE

(Arts | Commerce | Science) Approved By Government of Maharashtra & Affiliated To University Of Mumbai | Recognized Under Section 2(f) of the UGC Act 1956 | ISO Certified 9001: 2015 | Hindi Linguistic Minority Institution | COLLEGE CODE : 1064

## BACHELOR OF COMMERCE IN BANKING & INSURANCE

### PROGRAM OUTCOMES (PO)

**PO1 Character building:** Moulding the character of the learners which shall enable them to identify appropriate ethical, moral, legal, socially viable and culturally sound choices in life. They shall be able to differentiate and choose between the virtues and the vice.

**PO2 Skill Based Employability:** The learners shall possess basic operational skills like using word processing software, presentation software's, spreadsheets, organisational writing, planning and execution etc. The learners shall demonstrate the ability to gain skill based preliminary employment and maintain the same.

**PO3 Conscientious Citizenry:** The learners shall be Aware and Sensitised towards the marginalised and socially deprived groups. Learners shall showcase empathy towards fellow citizens & take initiative to improve social situations. They shall act sensitively and address social issues with concern and commiseration.

**PO4 Empathetic Communication:** The Learners shall display the ability to understand other people's emotions, Empathise with others. The Learners shall be able to work with people, build mutually supportive relations with others & communicate effectively - formally and informally.

**PO5 Scientific Temperament:** The learners shall develop the right attitude towards logical and rational thinking which will expand/cultivate curiosity towards ideas, practices, opinions and evaluate them on the basis of scientific reasoning. The Learners can act as an agent.

### PROGRAMME SPECIFIC OUTCOME

**PSO1:** To create for the students an avenue of self-employment and also to benefit Banks, Insurance companies by providing them with suitable trained persons in the field of Banking & Insurance.

**PSO2:** To prepare students to explore opportunities in the field of Banking and Insurance due to Globalization, Privatization and Liberalization.

**PSO3:** To give an adequate exposure to the operational environment in the field of Banking & Insurance and to provide adequate basic practical understanding about the field of Banking and Insurance segment.

**PSO4:** To inculcate training and practical approach among the students by using modern technologies in the field of Banking and Insurance.





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## SEMESTER I

### CO OF SEM I

**COURSE NAME – Financial Accounting - I**

**COURSE CODE – UBIFS1.3**

**CO1:** Define knowledge of basic accounting concepts such as journal, ledger, subsidiary book, journal proper and bank reconciliation statements.

**CO2:** Use knowledge of AS -6 (depreciation) and AS 10 (fixed assets)

**CO3:** Create understanding of closing of accounts at the end of the year for sole trading concern and partnership firms.

**CO4:** Categorise final Accounts

### CO OF SEM I

**COURSE NAME - Business Communication-I**

**COURSE CODE – UBIFS1.4**

**CO1:** Identify the nature, function & scope of business communication.

**CO2:** Implement skills of effective verbal and non-verbal communication.

**CO3:** Apply written communication used in the business world.

**CO4:** Adapt to changing culture and impact of modern technology on business communication.

### CO OF SEM I

**COURSE NAME - Foundation Course-I**

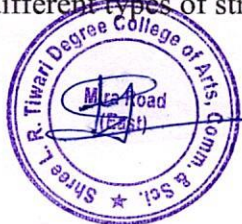
**COURSE CODE – UBIFS1.5**

**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.





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## CO OF SEM I

**COURSE NAME – Principles of Management**

**COURSE CODE – UBIFSL2**

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**CO1:** Outline various concepts of management such as planning, organising, staffing, directing, coordinating, reporting and budgeting.

**CO2:** Analyze 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.

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## CO OF SEM I

**COURSE NAME - Environmental & Management of Financial Services**

**COURSE CODE – UBIFSL1**

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**CO1:** Enriched with the knowledge of the functioning of banks and insurance companies.

**CO2:** Enhance mobilisation of funds by 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

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## CO OF SEM I

**COURSE NAME - Business Economics - I**

**COURSE CODE – UBIFSL6**

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**CO1:** Enhance knowledge on demand-supply analysis, production function, break even analysis and economies of scale.

**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





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## CO OF SEM I

**COURSE NAME - Quantitative Methods – I**

**COURSE CODE – UBIFSL.7**

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**CO1:** Outline index numbers and application to banking and insurance sector.

**CO2:** Use fundamental basic knowledge of statistical techniques in business.

**CO3:** Develop graphical presentation.

**CO4:** Enhance fundamental basic knowledge of statistical techniques as applicable to business.





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## SEMESTER II

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### CO OF SEM II

**COURSE NAME - Financial Accounting - II**

**COURSE CODE – UBIFSII.3**

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**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.

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### CO OF SEM II

**COURSE NAME - Business Communication - II**

**COURSE CODE – UBIFSII.4**

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**CO1:** Focus on the set of skills required to be successful in a Group Discussion.

**CO2:** Understand the structure and styles of Interviews.

**CO3:** Examine the concept of a conference as a means of internal and external communication.

**CO4:** Examine the scope of public relations in the context of the modern day world.

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### CO OF SEM II

**COURSE NAME - Foundation Course-II**

**COURSE CODE – UBIFSII.5**

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**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.





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## CO OF SEM II

**COURSE NAME - Principles & Practices of Banking & Insurance**

**COURSE CODE – UBIFSIL.1**

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**CO1:** Financially aware of various banking concepts, to understand the need of regulatory bodies in the banking system..

**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.

**CO4:** Summarise banking sector in India.

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## CO OF SEM II

**COURSE NAME - Business law**

**COURSE CODE – UBIFSIL.2**

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**CO1:** Creates understanding of Indian Contract Act 1872 and special contracts

**CO2:** Outline sale of Goods Act 1930 and Negotiable Instruments Act 1881.

**CO3:** Construct Consumer Protection Act, 1986.

**CO4:** Define and understand The Indian Constitution.

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## CO OF SEM II

**COURSE NAME - Organizational Behaviour**

**COURSE CODE – UBIFSIL.6**

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**CO1:** Analyse how motivation operates in organisational behaviour.

**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.





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## CO OF SEM II

**COURSE NAME - .Quantitative Methods - II**

**COURSE CODE – UBIFSII.7**

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**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.





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## SEMESTER III

### CO OF SEM III

**COURSE NAME – Information Technology in Accountancy - I**

**COURSE CODE – UBIFSIII.6**

**CO1:** Evaluate the concept of Electronic Commerce and its Architectural Framework. In-depth knowledge of various Electronic Payment System types.

**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.

### CO OF SEM III

**COURSE NAME – Management Accounting-I**

**COURSE CODE – UBIFSIII.2**

**CO1:** Understand the utility of Ratio Analysis, Financial Statements and Cash Flow Analysis in any organisation.

**CO2:** Develop financial analysis skills among learners.

**CO3:** Comprehend different contemporary issues in Management Accounting and Reports & Reporting needs.

**CO4:** Analyse various techniques to various domains concerned with Accounting based applications

### CO OF SEM III

**COURSE NAME – Financial Management-I**

**COURSE CODE – UBIFSIII.1**

**CO1:** Creates understanding of the concept of financial management. Understand different concept of valuation. Calculate various leverages on their own. Easily identify various sources of finance. Calculate cost of capital of the various firms.

**CO2:** Calculate various leverages on their own. Easily identify various sources of finance. Calculate cost of capital of the various firms.





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**CO3:** Easily identify various sources of finance. Calculate cost of capital of the various firms.

**CO4:** Calculate cost of capital of the various firms.

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## CO OF SEM III

**COURSE NAME – Foundation course - III**

**COURSE CODE – UBIFSIII.7**

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**CO1:** Define and justify Human Rights Provisions, Violations and Redressal..

**CO2:** Critique, Evaluate and develop various environmental concerns.

**CO3:** Remember and Analyse the development, nature and superstition of Science and Technology

**CO4:** Create Soft Skills for Effective Interpersonal Communication.

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## CO OF SEM III

**COURSE NAME – Financial Markets**

**COURSE CODE – UBIFSIII.8**

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**CO1:** Develops various markets available in the economy.

**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.

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## CO OF SEM III

**COURSE NAME – Tax-II**

**COURSE CODE – UBIFSIII.9**

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**CO1:** Recognise technical words associated with fundamental Concepts and direct taxation.**CO2:** Use.

**CO2:** Examine residential status of an assessee and compute the taxable income of assessee with different residential status.

**CO3:** Practically Compute income from salaries, house property, business/profession, capital gains and income from other sources.





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**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.

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## CO OF SEM III

**COURSE NAME – ORGANISATIONAL BEHAVIOUR**

**COURSE CODE – UBIFSIII.3**

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**CO1:** Demonstrate a comprehensive understanding of individual behavior, group dynamics, and organizational dynamics upon course completion.

**CO2:** Apply acquired knowledge of individual behavior, group dynamics, and organizational dynamics to practical situations and problem-solving..

**CO3:** Develop the skills necessary to effectively analyze and interpret organizational dynamics in various contexts..

**CO4:** Apply these acquired skills to contribute to the growth and development of organizations.





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## SEMESTER IV

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### CO OF SEM IV

**COURSE NAME – Information Technology in Accountancy - II**

**COURSE CODE – UBIFSIV.6**

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**CO1:** Review E-banking Business Models.

**CO2:** Formulate the concept of software Development Life Cycle, Project Management

**CO3:** Analyse the implementation of Database Management Systems (DBMS), Data Mining, Data Warehousing.

**CO4:** Demonstrate automation on MS-Office

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### CO OF SEM IV

**COURSE NAME – Corporate & Securities Law**

**COURSE CODE – UBIFSIV.8**

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**CO1:** Identify overview of Company law

**CO2:** Creates understanding of Knowledge of Depositories Act, 1996.

**CO3:** Enhance regulatory framework of SEBI and Securities contract regulation Act, 1956.

**CO4:** Classify The Depositories Act, 1996

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### CO OF SEM IV

**COURSE NAME – Financial Management – II**

**COURSE CODE – UBIFSIV.1**

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**CO1:** The dimensions of performance and risk relevant to financial firms.

**CO2:** contemporary measures of financial measures of performance and risk.

**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 financial institutions.





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## CO OF SEM IV

**COURSE NAME – Cost Accounting**

**COURSE CODE – UBIFSIV.2**

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**CO1:** Understand the basic concepts and the tools used in Cost Accounting

**CO2:** Examine the principles and procedure of Cost Accounting and to apply them to different practical situations

**CO3:** Demonstrate reconciliation of cost sheet and financial accounts

**CO4:** Able to solve problems related to Process Costing, Job Costing, Cost Classification etc

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## CO OF SEM IV

**COURSE NAME – Foundation Course-IV**

**COURSE CODE – UBIFSIV.7**

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**CO1.** Remember and Analyse the significance of contemporary rights of citizens.

**CO2.** Outline the understanding of approaches to Ecology.

**CO3.** Examine their knowledge on Science and Technology

**CO4.** Creates understanding of competitive exams.

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## CO OF SEM IV

**COURSE NAME – Business Economics – II**

**COURSE CODE – UBIFSIV.9**

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**CO1.** Evaluate National income and its measurement and how fluctuations in the economy takes place due to trade cycles

**CO2.** critically evaluate how demand and supply of money 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





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## CO OF SEM IV

**COURSE NAME – Entrepreneurship Management**

**COURSE CODE – UBIFSIV.3**

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**CO1.** Understanding the Concepts of Entrepreneurship

**CO2.** Identifying and Evaluating Business Opportunities

**CO3.** Apply problem-solving and decision-making skills in the context of entrepreneurship.

**CO4.** Apply problem-solving and decision-making skills in the context of entrepreneurship.





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## SEMESTER V

### CO OF SEM V

**COURSE NAME - International Banking and Finance**

**COURSE CODE – 44301**

**CO1:** Define the concepts and broad activities of International Banking

**CO2:** Differentiate Foreign Exchange Management , Risk Management

**CO3:** Outline International Banking Operations

**CO4:** Monitoring and Control, Managing Contracts, Managing People in Software Environments.

**CO5:** Execute Finance besides studying developments in India in this context

### CO OF SEM V

**COURSE NAME - Auditing-I**

**COURSE CODE – 44304**

**CO1:** Creates understanding of auditing from basics, types of errors, Types of frauds, various types of audits.

**CO2:** Enhance knowledge about the importance of auditing in company accounts and the legal procedure for the same.

**CO3:** Analyse how to audit assets, liabilities, income and expenses and role of auditor in the same.

**CO4:** Execute knowledge of different auditing techniques like Vouching of Audit Income & Expenditure

### CO OF SEM V

**COURSE NAME - Research Methodology**

**COURSE CODE – 44302**

**CO1:** Define knowledge and understanding of research

**CO2:** Carry out hands-on experience and learning in Business Research.





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**CO3:** Calculate Collection and interpretation of data, testing of hypothesis and use of statistical techniques

**CO4:** Aware the analytical abilities and research skills among the students

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## CO OF SEM V

**COURSE NAME - Strategic Management**

**COURSE CODE – 44305**

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**CO1:** Evaluate the strategic management process to analyse and improve organisational performance

**CO2:** Outline the impact of social, economic and political forces on the design, planning and implementation of organisation's policy

**CO3:** Examine the management of the entire enterprise from the top management viewpoints.

**CO4:** Investigate the corporate level policy and strategy formulation areas and develop conceptual skills in this area as well as their application in the corporate world.

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## CO OF SEM V

**COURSE NAME - Business Ethics & Corporate Governance**

**COURSE CODE – 44307**

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**CO1:** Outline Basic concepts of Business Ethics, Understand Values, Norms and Beliefs and Analyse the Role of Values for managers.

**CO2** Examine Ethical Codes, Corporate Social Responsibility and to analyse CSR initiatives.

**CO3:** Analyse Financial markets Analyse the Ethical issues in Corporate Governance Analyse the problem of whistle blowing

**CO4:** Evaluate Ethical issues in employer – employee relation , understand Ethical issues in marketing and to analyse working conditions.





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## CO OF SEM V

**COURSE NAME - Financial Reporting And Analysis**

**COURSE CODE – 44307**

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**CO1:** Acquire the ability to interpret and assess financial statements from various sectors, including banks, insurance companies, and corporations.

**CO2:** Apply the application of knowledge and comprehension regarding the role of cash flow in banking and insurance entities.

**CO3:** Recognize and critically assess the ethical dimensions and dilemmas in the field of accountancy.

**CO4:** Analyze the Indian Financial reporting system in relation to international financial reporting standards, providing a clear explanation of the key differences and similarities.





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## SEMESTER VI

### CO OF SEM VI

**COURSE NAME- Central Banking**

**COURSE CODE – 85501**

**CO1:** Aware of Indian economy pre and post independence and the changing face of Central banking in India

**CO2:** Define the autonomy of RBI and its relation with the Government of India.

**CO3:** Through this understanding, do the comparison with other countries' economies.

**CO4:** Evaluate IT induced changes in the banking sector.

### CO OF SEM VI

**COURSE NAME - International Business**

**COURSE CODE – 85506**

**CO1:** Define a theoretical framework of international Business so as to understand, interpret, and analyse key issues in international business.

**CO2:** Enhance International business concepts

**CO3:** Creates understanding of the theoretical foundation of international business strategies.

**CO4:** Evaluate the global, economic, political and social environment within which firms operate.

### CO OF SEM VI

**COURSE NAME - Auditing II**

**COURSE CODE – 85503**

**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.





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**CO4:** Execute need for professional ethics in the auditing process.

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## CO OF SEM VI

**COURSE NAME - Human Resource Management**

**COURSE CODE – 85504**

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**CO1:** Enhance the need and objectives for human resource management with respect to the banking sector.

**CO2:** Classify knowledge of various aspects of Human Resource management and

**CO3:** Execute concepts like recruitment, training, development and compensation with reference to the banking sector.

**CO4:** Outline ways for maintaining high employees morale and sound human relations by sustaining and improving the various conditions and facilities.

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## CO OF SEM VI

**COURSE NAME – Marketing in Banking and Insurance**

**COURSE CODE – 85507**

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**CO1:** The Students will understand marketing of banking and insurance products, marketing research

**CO2:** The students will be able to understand various consumer behaviors and their marketing Communications

**CO3:** To enhance the knowledge of learners about rural markets and the untapped potential customer base

**CO4:** To make learners aware about different E-marketing techniques like Internet and Digital marketing

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## CO OF SEM VI

**COURSE NAME: Project Work**

**COURSE CODE – UBIFSVL8**

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**CO1:** Revise the Research Methodology subject from SEM V.



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**CO2:** Finding a problem in the related topic, search work will be done by students through questionnaires where they learn to create Google form for the same.

**CO3:** Analyse the data collected and give suggestions, conclusions for the same problem selected.

**CO4:** Accessible to huge amounts of information and they learn how to analyse in an efficient manner.

