






Prahladrai Dalmia Lions College of Commerce & Economics
Sunder Nagar, Malad (West), Mumbai, 400 064
ISO 9001:2015 Certified

Name of the Programme: Bachelors of Commerce (Banking & Insurance)
Programme Outcomes

PO1	Demonstrate comprehensive knowledge and understanding in the fundamentals of Commerce, Accounting, Economics and all the courses undertaken.
PO2	Develop and apply skills and techniques of communication – listening, reading, writing and presenting their ideas logically.
PO3	Analyze independently and critically concepts in relation to Commerce, Accounting, Economics and all the courses undertaken.
PO4	Identify anomalies and solve problems and draw valid conclusions of the courses undertaken.
PO5	Work effectively in teams; as members and as leaders motivating and inspiring the team members through coordinated cooperation.
PO6	Understand and apply ICT in relevant learning situations.
PO7	Acquire independent working skills and exhibit their ability through fruitful completion of the given project.
PO8	Gain and showcase an understanding of the value of diversity and multicultural experience.
PO9	Recognize the ability to identify ethical issues and avoid unethical Behaviour by engaging in objective, unbiased and truthful actions in all aspects of work.


Durgesh Kenkre
BBI - Co-Ordinator


Prof. Subhashini Naikar
Vice Principal - SFC


Dr. Kiran Mane
I/c Principal



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Programme Specific outcome-BBI (Bachelor of Commerce- Banking & Insurance)

PSO1	Develop ability to analyze, design and implement various fundamental concepts of Banking, Insurance, Communication, Economics, Accounting, Auditing, Reporting and all courses undertaken.
PSO 2	Apply and demonstrate the knowledge of banking, insurance, commerce, economics, accountancy, management and all courses undertaken under the program.
PSO 3	To inculcate the ability among students to explore rapid changes by using ICT tools to explore the fields of banking, insurance, law, societal and ecological issues, technological changes through life-long learning.
PSO 4	Ensuring adaptability to function in a multi-disciplinary work environment, good interpersonal skills as a leader in a team in appreciation of professional ethics and societal responsibilities.
PSO 5	Training students to be professional bankers and insurance executives by inculcating research aptitude, analytical thinking, organizational behaviour, mathematical abilities, communication skills, entrepreneurial abilities, human resource management, stock exchange analytical skills and various skills undertaken by various courses of the program.

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Name of the Programme: Bachelors of Commerce in Banking & Insurance
FYBBI
First Year - Semester I

Sr. No.	Course Name	Course Outcome
1.	Foundation Course - I:	CO1:- Understand the multi-cultural diversity of Indian society through its demographic composition CO2 :- Understand the concept of disparity arising out of stratification and inequality CO3 :- Examine inequalities manifested due to caste system and inter-group conflicts CO4 :- Understand the Philosophy of the Constitution - its structure, body and schedules CO5 :- Understand the fundamental duties of the Indian Citizen CO6 :- Study the party system in Indian politics; local self-government in urban and rural areas
2.	Business Economics - I:	CO1 :- Understand the scope and importance of business economics in current scenario CO2:- Analyse Demand function, its estimation and forecasting CO3:- Examine production function and study the cost concepts. CO4:- Understand the various market structures and explain them CO5:- Understand how various companies price their products and services.
3.	Business Communication-I	CO 1 :- Understand the theories of communication, methods and modes of communication CO 2 :- Analyse the barriers to communication CO 3 :- Examine the parts, structure and layouts of business correspondence. CO4: Effectively use information and technology for Business Communication. CO5: Demonstrate skills that ensure self-directed lifelong learning.


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4.	Environment and Management of Financial Services:	CO 1:- Understand and explain financial system, scope of banking and insurance CO 2 :- Explain the functions and working of banking and insurance CO3:- Understand the regulatory and developmental framework of banking and insurance
5.	Principles Of Management:	CO1:- Define management and compare traditional management with contemporary management CO2 :- Explain management process, practices and functions in banking and insurance co.s CO3:- Apply knowledge of leadership in business organization
6.	Quantitative Methods-I:	CO1 Understand frequency distribution, arithmetic mean, geometric mean, mode and medium CO2 Understand index numbers and application to the banking and insurance sector CO3 Describe fundamental knowledge of statistical techniques as applicable to business. CO4 Identify an appropriate probability distribution for the analysis of data in the research problem.
7.	Financial Accounting - I:	CO1 Understand importance, limitations of accounting and branches of accounting CO2 Explain the accounting concepts and conventions and principles. CO3 Classify incomes and expenditures into capital and revenue

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First Year - Semester II

Sr. No.	Course Name	Course Outcome
1	Principles and practices of Banking & Insurance	CO1 Understand the functions of Banking and Insurance sector in India CO2 Explain different types of bank accounts and services provided by banks CO3 Evaluate different types of insurance policies
2.	Business Law	CO1 Understand the functions of Banking and Insurance sector in India CO2 Explain different types of bank accounts and services provided by banks CO3 Evaluate different types of insurance policies CO4 Describe the terms bailer, Bailee, agency as mentioned in the Special Contract act
3.	Financial Accounting:	CO1 Value goodwill and shares under different methods of valuation CO2 Understand the provisions relating to buyback of shares CO3 Define, explain and solve simple problems redemption of preference shares CO4 Solve simple problems on different methods of redemption of debentures
4.	Business Communication- II:	CO1 Improve his presentation skills CO2 Understand group communication - prepare for interview, meetings, conference and Public Relations CO3 Improve his writing skills in Trade letters CO4 Explain Reports & improve his language & writing skills.


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5.	Foundation Course- II:	CO1 Understand the concept of liberalization, privatization and globalization CO2 Analyze human rights as mentioned in the Constitution CO3 Understand the concepts of environment, ecology and study their interconnection CO4 Study the reasons that cause stress and conflicts in an organization CO5 Identify various types of conflicts, stress and how to resolve conflicts and manage stress
6.	Quantitative Methods- II:	CO1 Define hypothesis, linear programming and matrices CO2 Understand calculation of Ratio, Proportion and Percentage CO3 Apply statistics in Investments CO4 Analyze the importance of business statistics and its techniques to organization. CO5 Utilize statistical tools and techniques to calculate risks in investment Management
7.	Organizational Behaviour:	CO1 Understand the meaning, nature, scope and models of OB CO2 Understand group dynamics and its consequences. CO3 Interpret the importance and techniques of organizational Behaviour for organization prosperity CO4 Apply understanding of organizational Behaviour with respect to motivation in banking and insurance sector.

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Second Year- Semester III

Sr. No.	Course Name	Course Outcome
1	Financial Management:	CO1 Understand the meaning and importance of finance CO2 Explain the different sources of finance CO3 Compute a viable financial goal and time value of money CO4 Evaluate different projects on the basis of capital budgeting techniques CO5 Compute cost of capital for different sources of long term finance CO6 Interpret capital structure theories and Dividend models
2.	Management Accounting	Define and explain the scope of management accounting Prepare financial statements necessary for analysis Compute various balance sheet and income statement ratios for the purpose of analysis Study and compute the working capital requirements of a manufacturer and trader and explain the operating cycle.
3.	Information Technology in Banking & Insurance	CO1 Apply the knowledge and understanding of e-commerce and cyber security. CO2 Analyze the various conceptual and legal aspects of e-banking provisions CO3 Demonstrate skills on MS-Word and MS Excel for carrying out smooth banking processes. CO4 Evaluate the importance of cyber security, privacy, and ethical issues for secured monetary transactions.
4.	Foundation Course- III (An overview of Banking Sector)	CO1 Understand the banking sector CO2 Learn aspects and areas of banking like rural banking, retail banking and corporate banking and universal banking. CO3 Define contemporary developments like technological innovations, micro finance and financial inclusion. CO4 Gain knowledge of financial inclusion and study the initiatives developed by government for the inclusion.


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5.	Organizational Behaviour:	Understand personality, perception and workplace emotions Explain the importance of Group dynamics and Group decision making Discuss the features of Organizational dynamics relating to its climate, structure, and the new design options for effective management Discover the practices and challenges of Organizational Behaviour in the banking and insurance sectors.
6.	Financial Markets:	CO1 Explain the concepts of financial markets CO2 Determine the functioning and operations of financial markets in India for the growth and development of the economy CO3 Apply the knowledge of commodity and derivative market
7.	Direct Taxation:	CO1 Define the important terms in Income Tax Act CO2 Explain incomes that are exempt from tax CO3 Compute income from salaries, house property, capital gains, other sources and profits and gains from business and profession CO4 Compute total income and tax liability of individuals

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Second Year- Semester IV

1. Financial Management- II:

After completing the course, the learner will be able to:

CO1	Understand working capital needs, working capital cycle and instruments needed to finance working capital requirements
CO2	Explain components of working capital
CO3	Demonstrate knowledge of financial planning and budgeting
CO4	Determine financial policy and corporate strategy

2 Cost Accounting:


After completing the course, the learner will be able to:


CO1	Understand the various concepts in cost accounting
CO2	Classify costs and prepare cost sheet
CO3	Compute variances with respect of labour and overheads
CO4	Explain marginal cost, marginal costing, Profit volume ratio and breakeven point


3 Entrepreneurship Management:

After completing the course, the learner will be able to:

CO1	Define entrepreneur and explain the various theories of Entrepreneurship
CO2	Identify the characteristics necessary for being a successful entrepreneur
CO3	Explain the importance of business planning
CO4	Compare different forms of entrepreneurial structures and business plan for effective business


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4 Information Technology in Banking & Insurance - II:

After completing the course, the learner will be able to:

CO1	Understand e-business and the different models of e- business
CO2	Identify the recent technological changes in banking industry and statutory regulations for dealing with fraudulent transactions
CO3	Explain the importance of information technology in banking and insurance
CO4	Apply knowledge of MS-Office packages for institutional automation.

5 Foundation Course- IV (An overview of Insurance Sector):


After completing the course, the learner will be able to:


CO1	Explain Life insurance, its products and importance of taking out life insurance in current situations
CO2	Demonstrate the role of health insurance
CO3	Analyse home insurance and motor insurance and understand the need for same
CO4	Understand the role of insurance in logistic


6 Corporate and Securities Law:

After completing the course, the learner will be able to:

CO1	Describe provisions and doctrines of Company law , 2013 and its application in banking and insurance sectors
CO2	Examine the regulatory framework of SEBI and Securities contract regulation Act, 1956
CO3	Understand the role of SEBI in capital market
CO4	Demonstrate Knowledge of Depositories Act, 1996.
CO5	Examine the SEBI guidelines relating to Investors Protection


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7 Business Economics- II:

After completing the course, the learner will be able to:

CO1	Understand the concept of macroeconomics, circular flow of aggregate income and expenditure.
CO2	Explain inflation and monetary policy
CO3	Understand Fiscal Policy- its instruments and the importance of Union Budget
CO4	Understand the concept of balance of payments and FDI

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Third Year- Semester V

1 International Banking & Finance:

After completing the course, the learner will be able to:

CO1	Understand the fundamentals of international finance
CO2	Explain the foreign exchange markets and calculate forward rates
CO3	Study the impact of international capital markets on Indian capital market
CO4	Analyse the various risk management instruments available

2 Research Methodology:

After completing the course, the learner will be able to:

CO1	Understand the importance of research in today's world
CO2	Evaluate the various data collection and processing techniques
CO3	Make data analysis and interpret data using various tools
CO4	Write an effective research report

3 Financial Reporting and Analysis:

After completing the course, the learner will be able to:

CO1	Understand the provisions of Banking Regulation Act, 1949 relating to maintenance of books of accounts by Banking company, NPA and its provisions
CO2	Prepare Revenue account of General Insurance companies
CO3	Explain the concept of Cash flow statements and solve simple problems on cash flow statement
CO4	Analyse Indian Financial reporting system with reference to international financial reporting standards.

4 Auditing-I:

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After completing the course, the learner will be able to:

CO1	Understand the need for auditing, auditing principles and types of audit
CO2	Prepare an audit program and an audit plan
CO3	Explain the concept of test check and audit sampling in audit
CO4	Differentiate between internal control and internal audit
CO5	Audit assets, liabilities, items of incomes and expenses

5 Strategic Management:

After completing the course, the learner will be able to:

CO1	Understand strategic management, levels of strategic management and processes of strategic management
CO2	Explain the components of environment and analyse various strategies of management
CO3	Assess the various models of strategy
CO4	Evaluate the various techniques of evaluation and control and the role of information system in companies

6 Financial Services Management:

After completing the course, the learner will be able to:

CO1	Explain the classification of fund based and non-fund based activities and the need for financial innovation in today's scenario
CO2	Understand the meaning of factoring and forfaiting
CO3	Evaluate various mutual funds and calculate NAV
CO4	Understand the concept of securitisation of debt and study its future prospects

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Third Year- Semester VI

1. Central Banking:

After completing the course, the learner will be able to:

CO1	Understand the concept of central banking and role of central banks in the growth of economy and banking sector in a country
CO2	Explain the role of RBI in determining the monetary policy and macroeconomic policy of the country as well as the supervisory role of RBI
CO3	Analyse the role of Central banks of other countries

2 Project Work in Banking & Insurance:

After completing the course, the learner will be able to:

CO1	Understand the topic selected thoroughly and use it in practical situations
CO2	Identify the fundamental aspects of research
CO3	Use primary data and secondary data for the purpose of his research and make a proper analysis of the same.

3 Security Analysis and Portfolio Management:

After completing the course, the learner will be able to:

CO1	Understand the concept of portfolio management, portfolio analysis and portfolio selection
CO2	Use the Sharpe ratio, Jensen ratio to evaluate portfolios
CO3	Explain the concept of fundamental analysis
CO4	Understand the concept of technical analysis, principles of technical analysis and explain the difference between fundamental analysis and technical analysis
CO5	Solve simple problems on CAPM

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4 Auditing- II:

After completing the course, the learner will be able to:

CO1	Understand the qualifications and disqualifications for auditing limited companies, banking companies and insurance companies
CO2	Draft audit report for limited companies
CO3	Understand the concept of cost audit, HR audit, environmental audit and forensic audit
CO4	Explain the meaning of professional ethics and misconduct as per Chartered Accountants Act, 1949

5 Human Resource Management:


After completing the course, the learner will be able to:


CO1	Understand the framework of Human resource management
CO2	Explain the importance of job analysis and job design
CO3	Analyse the need for HR planning and recruitment
CO4	Understand the importance of compensation, VRS and participative management


6 Turnaround Management:

After completing the course, the learner will be able to:

CO1	Understand the different approaches for growth and survival
CO2	Explain industrial sickness and reasons for industrial sickness
CO3	Analyse various Turnaround management strategies
CO4	Explain various terms like networking, franchising, freelancing, self - financing and start up
CO5	Identify leadership styles of decision making in turnaround process


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