



Dnyan Ganga Education Trust's

DEGREE COLLEGE OF ARTS, COMMERCE & SCIENCE

Opp Unnathi Greens, Near Haware Citi, Kasarvadavali, G.B. Road, Thane – (W) 400615

PROGRAMME OUTCOMES & COURSE OUTCOMES

**BACHELOR OF COMMERCE
(BANKING & INSURANCE)**



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BACHELOR OF COMMERCE (BANKING & INSURANCE)

PROGRAMME OUTCOMES

After completion of the programme, students will be able to.....

PO1: The course is designed for aspirants of banking and insurance and other banking courses in the domain of commerce by acquiring rich academic inputs from contemporary syllabus reflecting recent developments.

PO2: The syllabus is tailor-made to provide training in the field of finance, banking, accounting, insurance law, and insurance regulations, auditing among others.

PO3: It helps train candidates how to efficiently handle technologies used in the field of banking and Insurance

PO4: It helps to provide students with a deep insight into the real world of banking and insurance through theory and Practical session

PO5: Students will be able to demonstrate progressive learning of various Financial Markets and its various segments. The operations and developments in financial markets in India.

PO6: Students will learn the functioning and role of financial institutions in the Indian Economy, and Organization Functions & Working of Regulatory Institutions in Financial Market

COURSE OUTCOMES

F.Y.B.B.I Semester - I

1. Environment and Management of Financial Services

CO1: This program endeavours to upgrade the depth of knowledge of different aspects of banking and insurance and other financial services and the practical applications of the theory and various financial instruments.

CO2: Funding in Banking and Insurance in India and role of IRDA in same.

CO3: Students will study the various organisation structures in banking and insurance sector in india and international levels.

CO4: How risk in banking and insurance and its impact on all aspects of the Indian finance system.





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CO5: Regulator of banking and ALM in all sectors for a potential management of Banking.

2. Principles of Management

CO1: Students get knowledge of management and different ways of managing people in the organisation.

CO2: Students will be able to obtain the basic knowledge and skills required in the field of management like planning and decision making.

CO3: Students understand Organising function in detail with reference to departmentation, Span of control and Delegation.

CO4: Students will understand various functions of management along with Green Management and CSR.

3. Financial Accounting I

CO1: On completion of this course students will understand and apply the theoretical aspects of accounting methods used for collecting, recording and reporting financial information.

CO2: It provides the students a wide range of topics like classification of Income and expenditure, accounting standard, Issue of shares, stock valuation, Hire purchase And Final Accounts.

4. Business Communication - I

CO1: Students will be able to understand and apply knowledge of communication and language processes as they occur across various contexts, e.g., interpersonal, intrapersonal, small group, organisational, media, gender, family, intercultural communication, technologically mediated communication & to demonstrate his/her ability to write error free while making an optimum use of correct Business Vocabulary & Grammar. Also, to draft effective business correspondence with brevity and clarity

5. Foundation Course I

CO1: The objective of this subject is to make the students socially aware of the societal problems/effects and measures to overcome such problems.

CO2: It helps to learn about the structure of Indian Constitution and political system, this will help them to improve their personality for a bright India.





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6. Business Economics – I

CO1: Students will understand the Scope and importance of Business Economics by studying the tools, functional relations and by going through the basics of demand and supply.

CO2: They understand the demand analysis through its functions and demand estimation and forecasting.

CO3: overview of supply and production decisions and cost of production by discussing hypothetical numerical problems.

CO4: knowing the market structure by studying perfect competition and monopoly and pricing along with the output decisions under imperfect competition.

CO5: Going through thorough understanding of pricing practices using pricing methods.

7. Quantitative Methods - I

CO1: Quantitative method 1 is the most important subject to learn different applications of business planning.

CO2: To understand and analyse complex business, banking related problems.

CO3: To give basic knowledge about how to apply a particular statistical tool to the data and variables under consideration and apply various data types using various statistical techniques

CO4: Use of probability and random variable in real life

FYBBI - Semester – II

1. Principles and practices of Banking & Insurance

CO1: The objective of this subject is to make the students aware about basic concepts, Need, Types, Scope and Functions of Banking - Need for Regulation and Supervision

CO2: To understand the process of Banking Operations, Types of accounts, Banking Services, Current Scenario, Financial Inclusion and Banking Regulations & Role of RBI.

CO3: Understanding Risk, Kinds of business risks, Need and Scope of insurance, Evolution of. insurance, principles of insurance, Types of insurance and policies, Risk and Return relationship

CO4: Students will understand the Growth of Insurance Business, Actuarial Role, Claim and Settlement Procedures, Insurance Regulations Role of IRDA





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2. Business Law

CO 1: To enable Learners to understand concept of Law including Meaning, Definitions, Features, Types, Sources and Classification

CO 2: Learners will develop the ability to think and analyse about the Indian Constitution, Natural Justice, Special Leave Appeal, Features, Writs, Fundamental Rights

CO 3: To enable Learners to understand concept of Indian Contract Act 1872 consist of Valid, Void and Voidable Contract, Performance of Contract, Breach of Contract, Discharge of Contract,

CO 4: Learners will develop the ability to think and analyse about the Special contracts talks about Law of Indemnity and Guarantee, Law of Bailment and Pledge and Law of Agency, The Sale of Goods Act cover topics Sales, Agreement to Sell, Conditions and Warranties, Unpaid Seller, Caveat Emptor, Types of Goods

CO 5: To enable Learners to understand the concept of Negotiable Instruments Act and to sharpen the reading and writing of Negotiable Instruments, Promissory Notes, Bills of Exchange, Cheque, Endorsements, Type of Bills etc.

CO 6: To enable Learners to understand concept of Information Technology Act and to sharpen the reading and writing Objectives, Scheme, Digital Signature, Authorization, E-Governance, Certifying Authorities, Digital Certificates, Cyber

3. Financial Accounting – II

CO1: On completion of this course students can evaluate stock and shares with different methods. Students will get knowledge of procedure of buy back of equity shares, redemption of preference share, redemption of debentures.

4. Business Communication – II

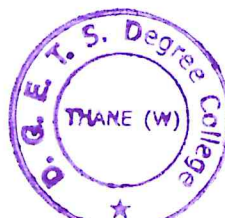
CO1: To learn to demonstrate his verbal and non-verbal communication ability through presentation, group discussions, meetings, conferences, etc Also, to draft effective business correspondence with brevity and clarity

5. Foundation Course – II

CO1: The objective of this subject is to make the students socially aware about the concept of Liberalisation, Privatisation and Globalisation.

CO2: Students get knowledge about values and norms of Indian Society and Importance of environmental Protection for the survival of Humans.

CO3: The subject helps to inculcate environmental ethics and values in the minds of the students. Also acquire understanding about balancing of stress and managing stress and conflicts in Indian Society.





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6. Organisational Behaviour

CO1: To understand the conceptual framework of the discipline of OB and its practical applications in the organisational set up.

CO2: To deeply understand the role of individuals, groups and structure in achieving organisational goals effectively and efficiently.

CO3: To critically evaluate and analyse various theories and models that contribute to the overall understanding of the discipline.

CO4: To develop creative and innovative ideas that could positively shape the organisations.

CO5: To accept and embrace working with different people from different cultural and diverse backgrounds in the workplace.

7. Quantitative Methods - II

CO1: To learn different test statistics in the Quantitative Method-2 subject Students will understand all techniques and concepts of linear programming.

CO2: Students will be able to apply statistical tools in Investment management.

CO3: Learners will be able to apply concepts of ratio and proportion, percentages, matrices, and determinants.

CO4: They will get to learn about economic indicators.

S.Y.B.B.I Semester - III

1. Foundation Course -III (An overview of banking sector)

CO1: To enable the students' knowledge on the banking sector in Indian society which covers the history of banking sector, bank crisis and emerging trends of banking.

CO2: It specifies on retail banking, corporate banking, rural banking.

CO3: They will gain information about universal banking and technology in banking.

CO4: They also will get knowledge on microfinance and financial inclusion.

2. Financial Management - I

CO1: On completion of this course students will get knowledge of practical aspects so as to develop skills in taking financial, investment and dividend policy decisions.





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CO2: Understanding of objectives of financial management and various sources of finance is also provided. Determination of optimum capital structure, cost of capital, capital budgeting techniques are exercised.

3. Management Accounting

CO1: Students understand the basic concepts, importance, functions of Management Accounting

CO2: Students learn to make the Company Final Accounts as per the requirements of Schedule III Part I and Part II of the Companies Act, 2013

CO3: Students learn the Vertical format of Balance Sheet, Profit and Loss Account and different types of financial analysis and interpretation such as Trend Analysis. Comparative Statement and Common Size Statements.

CO4: Students learn the computation of different ratios and its analysis and interpretation in financial statements

CO5: Students learn Working Capital Management with types, functions and statement of estimated working Capital

4. Financial Market

CO1: On completion of the course students will understand the meaning and structure of the financial system.

CO2: The course is structured to help understand the basic concepts relating to different avenues of investment, the primary and the secondary market, the derivatives market and commodity market

5. Taxation

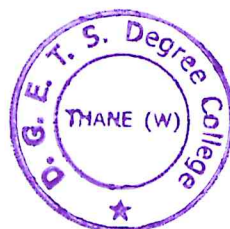
CO1: To enable the students to identify the basic concepts, definitions and terms related to Income Tax.

CO2: Students would identify the technical terms related to Income Tax.

CO3: To enable the students to determine the residential status of an individual and scope of total income.

CO4: Students would determine the residential status of an individual and scope of total income.

CO5: To enable the students to compute income under various heads namely income from salaries, house property, business/ profession, capital gains.





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6. Organisational Behaviour

CO1: Students gain knowledge of Individual behaviour through various aspects of Personality, Learning, Perception, Emotions and individual decision making.

CO2: Students were able to understand group dynamics with transactional analysis models, group communication, power and politics and Negotiations.

CO3: They will understand organisational dynamics with reference to organisational structure and differentiation, new design options and organisational climate.

CO 4: Students get aware of various strategies to be used to manage issues of organisational behaviour in the banking and insurance sector.

7. Information Technology in Banking and Insurance - I

CO1: Apply the applications of (MS-Office).

CO2: Understand E-Commerce Applications, Electronic Payment System, Security measures for computers as well as E-commerce.

CO3: To create for the students of University of Mumbai an additional avenue of self-employment and also to benefit Banks, Insurance companies and Industries by providing them with suitable trained persons in the field of Banking & Insurance.

CO4: To prepare students to explore opportunities. being newly created. In the field of Banking and Insurance due to Globalization, Privatization and Liberalisation.

CO5: To give an adequate exposure to the operational environment in the field of Banking & Insurance.

CO6: To provide adequate basic understanding about the field of Banking and Insurance.

CO7: To inculcate training and practical approach among the students by using modern technologies in the field of Banking and Insurance.

S.Y.B.B.I – Semester IV

1. Foundation Course IV (An overview of Insurance Sector)

CO1: The course will guide the students regarding the overview on an insurance sector that includes life insurance business and different products of LIC.

CO2: It will cover health insurance it's regulations SBI and ICICI Health Insurance Plan.

CO3: The course also covers Home and Motor insurance different policies and plans.

CO4: The students will get understanding on Role of insurance in Logistics.





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2. Financial Management-II

CO1: On completion of this course, the students will be able to explain working capital management. Students can learn financial planning with help of different budgeting.

CO2: They can explain financial policies and corporate strategies including business risk and financial risk

3. Cost accounting

CO1: Students understand the different types of cost.

CO2: The learners were able to Identify the classification of costs, cost of sales, profit centre and so on and prepare basic and advanced cost sheets

CO3: Student are able to understand the reconciliation between the costing and financial records

CO4: Students gain knowledge of standard costing technique to calculate variances with respect to material, labour and overhead.

CO5: Students learn marginal costing technique

4. Customer Relationship management

CO1: To understand concept of Customer Relationship Management (CRM) and implementation of Customer Relationship Management

CO2: To provide insight into CRM marketing initiatives, customer service and designing CRM strategy

CO3: To understand new trends in CRM, challenges and opportunities for organisations, banking & insurance industry

5. Information Technology

CO1: To Introduce basic concepts and various services provided under E-banking.

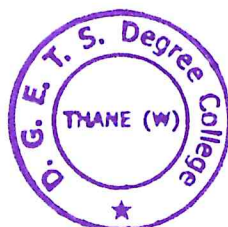
CO2: To make learners understand different Digital Payment System.

CO3: To make learner get insight on current application of data Analysis in banking and Insurance domain.

CO4: To provide practical knowledge about data analysis using general purpose language Python so that they can apply it in their TY projects.

6. Business Economics

CO1: Students get an introduction to Macroeconomic Data and its theory through circular flow and measurements of national income.





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CO2: Students will understand the concepts regarding Money, inflation and Monetary Policy through different definitions of classical economics.

CO3: This unit consists of constituents of fiscal policy by understanding the role of government and its instruments.

CO4: It gives brief description of Open economy through its theory and issues of international trade by studying foreign investment and balance of payments.

7. Corporates & Securities Law

CO1: To enable Learners to understand Concept of company law in India and its development

CO2: Learners will develop the ability to think and analyse about the concept of Stock Exchanges, its Functions and Securities

CO3: To enable Learners to understand Securities Exchange Board of India, its functions, powers

CO4: To sharpen the reading, writing Meaning, Benefits, Models, Functions Depository participants

T.Y.B.B.I Semester - V

1. Strategic Management

CO1: Management overview with strategies for the business decision making with various aspect of different strategic influence on banking with all business.

CO2: Strategic Environment with various forces of social, political and technological components.

CO3: Different levels of strategies used by various types of business organisations for better choice of strategies.

CO4: Process of strategic Implementation for effective and optimum utilisation of strategies.

CO5: Evaluation and the necessary gaps to building better future strategies.

2. Research Methodology

CO1: Students learn and use different research types. Students will have adequate knowledge about sources of data collection and the ability to collect relevant data.

CO2: Students will develop an understanding of application of statistical on the raw data collected





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CO3: Learners will learn analysis and interpretation of data.

CO4: Learners will demonstrate an understanding and importance of research reports. Students learn to use advanced statistical techniques for data analysis.

CO5: Students will develop the skill of write research report.

3. Financial Service Management

CO1. To explain about Financial Services, Merchant Banking, Mutual Funds, Factoring, Forfeiting, Securitization, Derivatives, housing finance, Consumer Finance, Depositories and Pledge.

CO2. This course helps students to develop an understanding about the financial system.

CO3. Improving students' understanding of the time value of money concept and the role of a financial manager in the current competitive business scenario.

CO4. Enhancing student's ability in dealing short-term with day-to-day working capital decisions; and also, longer-term dealing, which involves major capital investment decisions and raising long-term finance.

4. International Banking & Finance

CO1: To explain Students the concept of e foreign exchange market, functioning of global financial markets.

CO2: To explain to students the concept of Forex rates, derivative instruments, export import finance, derivatives, ADR, GDR, FDI, FPI, IDR.

CO3: To help them apply hedging techniques in international markets.

5. Financial Reporting & Analysis

CO1: Students acquired knowledge about final accounts of Banking, Insurance and Companies

CO2: Students can able to make final accounts of Banking, Insurance and Companies. Students also gained knowledge about Preparing and analysing Cash flow statement and understanding about the importance of IFRS standards.

6. Auditing - I

CO1: Students gain knowledge of the difference between auditing, accounting and investigation.

CO2: Students understand various concepts like audit program, audit notebook and other allied concepts.





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CO3: Students gain knowledge of different auditing techniques like verification and vouching

T.Y.B.B.I Semester – VI

1. Central Banking

CO1: To help students understand the basics of central banking and the emergence of banking in India.

CO2: To make them understand the functions pertaining to the central bank and its operations.

CO3: To explain to students the role, responsibilities, authority, autonomy & independence, regulation and supervision of the central banks in India and other countries.

CO4: To understand the knowledge relating to commonly used technologies in banking like RTGS, NEFT, CHIPS, CHAPS etc.

2. Human Resource Management

CO1: To understand basic concepts of human resource management

CO2: To link the HRM functions to corporate strategies in order to understand HR as a strategic resource

CO3: To understand the relationship between human resource management and organisational performance

CO4: To apply the theories and concepts relevant to human resource management in contemporary organisations

3. Security Analysis and portfolio Management

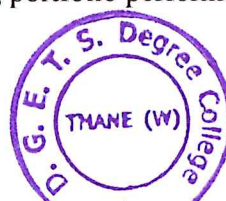
CO1: The Investment Environment, Financial Instruments, Markets for investments and Trading.

CO2: Risk and Return calculation, efficient markets: concepts and forms of market efficiency, Testing market efficiency, Economic analysis, Industry Analysis, company Analysis.

CO3: Introduction to portfolio management, Markowitz portfolio theory, capital Asset pricing Model.

CO4: Equity Analysis and valuations, introduction to Bond Analysis, Bond pricing and yield, Bond pricing theories.

CO5: Portfolio performance evaluation-Forecasting portfolio performance.





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4. International Business

CO1: To make students understand the nature & structure of international business environment.

CO2: To help students to get clarity of various laws on international regulatory environment.

CO3: To help students identify the environmental factors which are affecting the international business.

CO4: To evaluate the role of international economic institutions like IMF, WTO, BRICS, SAFTA, NAFTA etc.

CO5: To help students to understand the difference between international marketing v/s domestic marketing.

CO6: To help students understand the scope and importance of international marketing in international business

5. Auditing II

CO1: Students gain knowledge of auditing of banking, insurance and limited companies.

CO2: Students acquire the knowledge of new areas and trends in auditing.

CO3: Students understand the need for professional ethics in the auditing process

6. Project

CO1: The main objective of inclusion of project work is to inculcate the element of research analyse and scientific temperament challenging the potential of learner as regards to his/ her eager to enquire and ability to interpret particular aspect of the study.



Banuba
I/C PRINCIPAL

I/C Principal
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