



# VIVEK COLLEGE OF COMMERCE

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## **B.COM (BANKING & INSURANCE)**

**PROGRAMME OUTCOME  
PROGRAMME SPECIFIC OUTCOME  
COURSE OUTCOME**



# **B.COM (BANKING & INSURANCE)**

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## **B.COM PROGRAMME OUTCOME:**

PO1: Apply the concepts related to Commerce, Accountancy, Economics, Management and other allied subjects in various commercial fields.

PO2: Analyse and Interpret the financial statements and accounting activities involved in the business.

PO3: Analyse the appropriate legal compliance in the various sectors of the economy.

PO4: Demonstrate leadership and team building traits to face the competitive business environment.

PO5: Value the environment sustainable development projects and contribute towards a green society.

PO6: Design and Construct an innovative business model and develop entrepreneurship skills.

PO7: Apply ethics and values taught in workplace and personal dilemmas.

PO8: Develop a strong foundation for the industry specific skills to pursue better career prospects.



## **BBI PROGRAMME SPECIFIC OUTCOME**

PSO1: 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: Develop students to explore opportunities in the field of Banking and Insurance due to Globalization, Privatization and Liberalization.

PSO3: Understand operational environment in the field of Banking & Insurance.

PSO4: Develop and Inculcate training and practical approach among the students by using modern technologies in the field of Banking and Insurance.



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## **COURSE OUTCOME**

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### **FYBCOM (B & I) – SEMESTER I**

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#### **COURSE CODE - UBIFSL.1**

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#### **COURSE NAME - ENVIRONMENTAL AND MANAGEMENT OF FINANCIAL SERVICES**

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

CO1: Define Indian financial markets, financial instruments and financial regulators

CO2: Understand the mobilization of funds by banking and insurance sector.

CO3: Apply the knowledge of the functioning of banks and insurance companies.

CO4: Analyse role of banks, financial institutions and insurance companies in the economy.

CO5: Summarise the Financial System of India

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#### **COURSE CODE - UBIFSL.2**

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#### **COURSE NAME - PRINCIPLES OF MANAGEMENT**

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

CO1: Define the concept of management and its functions.

CO2: Describe concept of planning, decision making, controlling, staffing, organizing etc. and to understand new approaches in management.

CO3: Apply knowledge of leadership in business organization.

CO4: Analyse importance of Planning, organising, controlling.

CO5 : Evaluate performance of business organization with respect to 6Ms ( Money, Market, Method, Material, Manpower, Machine)

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#### **COURSE CODE - UBIFSL.3**

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#### **COURSE NAME - FINANCIAL ACCOUNTING I**

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

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

CO2: Understand knowledge on AS -6 (depreciation) and AS 10 (fixed assets).

CO3: Apply knowledge of accounting practices.

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CO4: Analyze the final accounts, stock valuation and hire purchase.

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**COURSE CODE - UBIFSL.4**

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**COURSE NAME - BUSINESS COMMUNICATION I**

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

CO1: Understand key communication concepts in corporate and global world.

CO2: Apply communication skills and overall personality development in business.

CO3: Evaluate importance of business communication in modern business environment

CO4: Develop business correspondence skill amongst students

CO5: Design business and personnel correspondence for business communication.

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**COURSE CODE - UBIFSL.5**

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**COURSE NAME - FOUNDATION COURSE I**

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

CO1: Understand about Indian society.

CO2: Apply multi-cultural diversity of Indian society.

CO3: Interpret the Constitution of India, ,

CO4: Connect India's political processes and the Indian constitution

CO5 : Evaluate the importance of fundamental rights and duties provided by the Constitution of India .

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**COURSE CODE - UBIFSL.6**

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**COURSE NAME - BUSINESS ECONOMICS I**

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

CO1: Memorize the knowledge of demand-supply analysis, production function, break even analysis and economies of scale.

CO2: Understand markets structures such as perfect competition, monopoly, monopolistic competition and oligopoly.

CO3: Demonstrate with the economic principles as are applicable in business .

CO4 : Analyse pricing practices and market structure.

CO5: Evaluate pricing practices and market structure.



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**COURSE CODE - UBIFSI.7**

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**COURSE NAME - QUANTITATIVE METHODS I**

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

- CO1: Understand index numbers and application to banking and insurance sector.
- CO2: Describe fundamental knowledge of statistical techniques as applicable to business.
- CO3: Analyse role of mean, median, mode.
- CO4: Develop graphical presentation of available statistical model.
- CO5 :Identify an appropriate probability distribution for the analysis of data in the research problem.
- CO6: Estimate the change in the level of price using index numbers for forecasting decisions.

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**FYBCOM (B & I) – SEMESTER II**

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**COURSE CODE - UBIFSII.1**

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**COURSE NAME - PRINCIPLES AND PRACTICES OF BANKING & INSURANCE**

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

- CO1: Define functions and working of banking sector in India.
- CO2: Understand functions and working of Insurance sector in India.
- CO3: Apply knowledge of Banking, types of risks, environment of insurance sector.
- CO4: Analyze banking scenario in India.
- CO5: Evaluate the business environment in insurance and banking sector with regard to Indian context.

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**COURSE CODE - UBIFSII.2**

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**COURSE NAME - BUSINESS LAW**

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

- CO1: Describe the provisions of Indian legal system .
  - CO2: Understand the salient features of Indian Constitution and principles of natural justice.
  - CO3: Apply the provisions of contract and modes of discharge of contract along with remedies on breach of contract.
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CO4: Describe the special contracts of indemnity, guarantee, bailment, pledge, agency, and The Sale of Goods Act,1930.

CO5: Explain the legal provisions relating to The Negotiable Instruments Act 2015

CO6: Evaluate the impact of IT Act for cyber safety and security to bring about effective E-governance

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**COURSE CODE - UBIFSII.3**

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**COURSE NAME - FINANCIAL ACCOUNTING II**

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

CO1: Define Redemption of debentures

CO2: Understand valuation of goodwill and shares.

CO3: Apply knowledge of Buyback of equity shares and redemption of Preference shares

CO4: Evaluate impact of Redemption of debentures on business.

CO5: Outline the legal provisions regarding redemption of debentures.

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**COURSE CODE - UBIFSII.4**

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**COURSE NAME - BUSINESS COMMUNICATION II**

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

CO1: Understand of presentation skills and making of power point presentation.

CO2: Apply dynamics of group communication – interviews, meetings, conference and public relation.

CO3: Analyze and evaluate business correspondence, language and writing skills.

CO4: Create effective business writing skills with respect to drafting business correspondence.

CO5: Improve writing skills for better managerial decisions.

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**COURSE CODE - UBIFSII.5**

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**COURSE NAME - FOUNDATION COURSE II**

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

CO1: Define concepts of liberalization, privatization and globalization.

CO2: Understand the importance of environmental studies.

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CO3: Apply knowledge of the subjects to manage stress and conflict.

CO4: Evaluate importance of environmental studies.

CO5: Apply managerial skills to build peace and harmony in the society

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**COURSE CODE - UBIFSII.6**

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**COURSE NAME - ORGANISATIONAL BEHAVIOUR**

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

CO1: Define Organisation behaviour and its importance to individuals, group and business organisation.

CO2: Understand group dynamics and its consequences.

CO3: Apply understanding of organizational behaviour with respect to motivation in banking and insurance sector.

CO4: Develop organizational culture and organizational development.

CO5: Interpret the importance and techniques of organizational behaviour for organization prosperity

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**COURSE CODE - UBIFSII.7**

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**COURSE NAME - QUANTITATIVE METHODS II**

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

CO1: Define hypothesis, linear programming and matrices.

CO2: Understand calculation of Ratio, Proportion and Percentage

CO3: Apply statistics in Investments

CO4: Analyze importance of business statistics and its techniques to organisation.

CO5: Utilize statistical tools and techniques to calculate risks in investment management.

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**SYBCOM (B & I) – SEMESTER III**

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**COURSE CODE - UBIFSIII.1**

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**COURSE NAME - FINANCIAL MANAGEMENT I**

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

CO1: Understand Concept of finance and sources of finance

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CO2: Demonstrate Knowledge and understanding of financial management

CO3: Describe Financial planning and Capital budgeting

CO4: Compute a viable financial goal setting and time value of money.

CO5: Analyze investment decisions relating to capital budgeting for effective financial sustainability

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**COURSE CODE - UBIFSIII.2**

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**COURSE NAME - MANAGEMENT ACCOUNTING**

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

CO1: Explain the role of management accounting in decision making.

CO2: Understand analysis of financial statements and ratio analysis.

CO3: Apply knowledge of cash flow, fund flow and working capital management

CO4: Evaluate working capital requirements & compute operating cycle for organizational sustainability. CO5: Gain skills to understand implication of dividend policy for sustaining shareholder's wealth.

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**COURSE CODE - UBIFSIII.3**

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**COURSE NAME - ORGANISATIONAL BEHAVIOUR**

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

CO1: Understand personality, perception and group dynamics.

CO2: Application of the above in banking and insurance companies.

CO3: Analyze group dynamics at workplace and its effects on organizational effectiveness.

CO4: Discuss the features of Organisational dynamics relating to its climate, structure, and the new design options for effective management.

CO5: Discover the practices and challenges of Organisational Behaviour in the banking and insurance sectors.

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**COURSE CODE - UBIFSIII.4**

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**COURSE NAME - INFORMATION TECHNOLOGY IN BANKING & INSURANCE I**

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

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 of smooth banking processes.

CO4: Evaluate the importance of cyber security, privacy, and ethical issues for secured monetary transactions.

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### **COURSE CODE - UBIFSIII.5**

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### **COURSE NAME - FOUNDATION COURSE - III**

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

CO1: Understand banking industry

CO2: Learn aspects and areas of banking like rural banking, retail banking and corporate banking and universal banking.

CO3: Gain knowledge of financial inclusion and study the initiatives developed by government for the inclusion.

CO3: Define contemporary developments like technological innovations, micro finance and financial inclusion.

CO4: Develop scientific temper towards technology and its use in everyday life.

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### **COURSE CODE - UBIFSIII.6**

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### **COURSE NAME - FINANCIAL MARKETS**

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

CO1: Demonstrate 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: Understand the functions and role of commodity markets

CO4: Apply Knowledge and understanding of derivative markets

CO5: Explain the derivatives market to manage the underlying assets and financial risks

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### **COURSE CODE - UBIFSIII.7**

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## **COURSE NAME - DIRECT TAXATION**

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

CO1: Demonstrate the knowledge and understanding of basic terms and residential status.

CO2: Apply Knowledge and understanding of heads of income and deductions.

CO2: Calculate income from salary, house property, profit, gain from business and profession.

CO4: Compute income from capital gains and other sources taking into consideration Section 10 of exclusion of income.

CO5: Evaluate computation of taxable income of individuals.

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## **SYBCOM (B & I) – SEMESTER IV**

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### **COURSE CODE - UBIFSIV.1**

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#### **COURSE NAME - FINANCIAL MANAGEMENT II**

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

CO1: Understand Working capital management and its components.

CO2: Demonstrate Knowledge and understanding of financial planning

CO3: Identify strategic financial management.

CO4: Analyze the risk in financial decision making .

CO5: Develop financial policy and corporate strategy to bring out better financial discipline in the long run.

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### **COURSE CODE - UBIFSIV.2**

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#### **COURSE NAME - COST ACCOUNTING**

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

CO1: Identify various elements and components of total cost for better cost control.

CO2: Demonstrate Knowledge and understanding the concept and classification of cost

CO3: Understand and use of Standard costing

CO4: Application of Marginal costing technique .

CO5: Measure the efficiency in production to identify the causes of variances.

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### **COURSE CODE - UBIFSIV.3**

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#### **COURSE NAME - ENTREPRENEURSHIP MANAGEMENT**

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

CO1: Define entrepreneur and business planning.

CO2: Demonstrate various aspects of entrepreneurship to become a successful entrepreneur

CO3: Discover key areas of new venture .

CO4: Understand the evolving areas of entrepreneurship.

CO5: Compare different forms of entrepreneurial structures and business plan for effective business

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#### **COURSE CODE - UBIFSIV.4**

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#### **COURSE NAME - INFORMATION TECHNOLOGY IN BANKING & INSURANCE II**

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

CO1: Understand e-business and techno management .

CO2: Determine the recent technological changes in banking industry and statutory regulations for dealing with fraudulent transactions.

CO3: Application of I.T in banking.

CO4: Apply knowledge of MS-Office packages for institutional automation.

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#### **COURSE CODE – UBIFSIV.5**

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#### **COURSE NAME - FOUNDATION COURSE IV**

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

CO1: Understand the importance of life insurance and its products .

CO2: Distinguish between the health, home and motor insurance

CO3: Demonstrate the role of insurance in logistics and fire insurance

CO4: Analyze the importance of insurance.

CO5 : Compare the various schemes and polices existing in the current insurance industry .

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#### **COURSE CODE - UBIFSIV.6**

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#### **COURSE NAME - CORPORATE & SECURITIES LAW**

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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: Explain the constituents of SEBI and its guidelines for issue of disclosure and investor protection

CO4: Demonstrate Knowledge of Depositories Act, 1996.

CO5: Evaluate the importance of corporate and securities law in banking sector.

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### **COURSE CODE - UBIFSIV.7**

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### **COURSE NAME - BUSINESS ECONOMICS II**

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

CO1: Define knowledge and understanding of macro economics

CO2: Analyze money, inflation and monetary policy.

CO3: Understand the constituents of fiscal policy.

CO4: Demonstrate knowledge of open economy and its benefits.

CO5 : Summarize the knowledge of intricacies of International trade.

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### **TYBCOM (B & I) – SEMESTER V**

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### **COURSE CODE – 44301**

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### **COURSE NAME - INTERNATIONAL BANKING & FINANCE**

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

CO1: Demonstrate Knowledge and understanding of international banking operations.

CO2: Apply Knowledge and understanding of international financial markets and its operations.

CO3: Explain the concepts of international finance with reference to its evolution and exchange rate systems.

CO3: Interpret the structure and regulations of foreign exchange market in India and FOREX rates with reference to international transactions.

CO4: Analyze factors and methods to overcome risk related to foreign exchange transactions for financial stability of companies and countries.

CO5: Evaluate functions, lending operations and emerging trends in international banking.



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**COURSE CODE – 44302**

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**COURSE NAME - RESEARCH METHODOLOGY**

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

CO1: Identify components of research and demonstrate the skill of Collection and interpretation of data

CO2: Examine the methods of data collection and processing for better research outcomes to undertake research process in banking and insurance sectors.

CO3: Apply Testing of hypothesis and use of statistical techniques

CO4: Analyze the data and interpret to arrive at effective decisions.

CO5: Appraise various advanced statistical techniques to arrive at scientific solutions for business problems.

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**COURSE CODE - 44303**

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**COURSE NAME - FINANCIAL REPORTING AND ANALYSIS**

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

CO1: Prepare financial statements of banking and insurance company.

CO2: Apply Knowledge and understanding of cash flow in banking and insurance companies.

CO3: Understand ethical aspects of accountancy.

CO4: Explain Indian Financial reporting system with reference to international financial reporting standards.

CO5: Evaluate the financial performance of companies by using ratio analysis techniques and cash flow statements.

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**COURSE CODE - 44304**

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**COURSE NAME - AUDITING I**

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

CO1: Demonstrate Knowledge and understanding of various users of financial information.

CO2: Prepare audit plan, programme, notebook and working papers.

CO3: Apply vouching of income and expenses and verification of assets and liabilities.

CO4: Analyse audit techniques like internal control, internal check & internal audit to prepare ethical financial statements.

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CO5: Summarize the procedure of verification for inspection of assets and liabilities.

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**COURSE CODE - 44305**

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**COURSE NAME - STRATEGIC MANAGEMENT**

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

CO1: Understand application of corporate and business level strategies in business.

CO2: Apply BCG Matrix, PESTLE, SWOT and environmental scanning.

CO3: understand new dimensions of strategic management

CO4: Examine the process of implementation of strategy for business sustainability.

CO5: Assess the approaches of strategic evaluation for better control of business operations.

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**COURSE CODE - 44306**

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**COURSE NAME - FINANCIAL SERVICE MANAGEMENT**

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

CO1: Demonstrate Knowledge and understanding of various financial services.

CO2: Understand the various non-banking services.

CO3: Distinguish in the services like hypothecation and pledge.

CO4: Analyze the growth of Mutual funds in India

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**TYBCOM (B & I) – SEMESTER VI**

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**COURSE CODE - 85501**

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**COURSE NAME - CENTRAL BANKING**

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

CO1: Demonstrate Knowledge and understanding of central banking.

CO2: Interpret the policy framework for monetary and fiscal policies for economic development.

CO3: Apply Knowledge and understanding of role of RBI as central bank.

CO4: Distinguish Central banks in other countries with Central bank of India in terms of working.

CO5: Examine the emerging technological trends in Central Banking.

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**COURSE CODE - 85502**

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## **COURSE NAME - SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT**

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

CO1: Apply Knowledge and understanding and valuation of portfolio management.

CO2: Demonstrate Knowledge and understanding of fundamental and technical analysis.

CO3: Understand efficient market theory and CAPM

CO4: Choose different analytical tools for portfolio management to check profitability based on fundamentals of companies

CO5: Evaluate the relationship between risk and return through Capital Asset Pricing Model and Arbitrary Pricing Theory in financial environment.

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## **COURSE CODE - 85503**

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## **COURSE NAME - AUDITING II**

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

CO1: Define important concepts of audit of limited companies, banking companies and insurance companies

CO2: Understand the different trends of auditing.

CO3: Demonstrate professional ethics in profession of chartered accountancy

CO4: Analyze financial statement audit of corporate bank and insurance companies, including therein the planning of audit, the execution of audit and the reporting of audit results.

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## **COURSE CODE - 85504**

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## **COURSE NAME - HUMAN RESOURCE MANAGEMENT**

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

CO1: Describe the concept of Recruitment, Selection, Performance appraisal, Training etc.

CO2: Demonstrate human resource planning and HR procurement.

CO3: Interpret the basic concept of Human resource management.

CO4: Apply VRS, participative management technique.

CO5: Summarise the need various aspects of Human Resource Management with respect to Banking organisations.





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**COURSE CODE - 85505**

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**COURSE NAME - TURNROUND MANAGEMENT**

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

CO1: Apply Knowledge and understanding of Business and industrial sickness.

CO2: Demonstrate Development of turnaround management and application of those strategies.

CO3: Understand Concept of corporate restructuring.

CO4: Analyze contemporary business scenarios.

CO5: Assess impact of Turnaround Management in revival of sick industry.

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**COURSE CODE - UBIFS VI.8**

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**COURSE NAME - PROJECT WORK IN BANKING & INSURANCE**

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

CO1: Understand element of research analysis and scientific temperament among learners.

CO2: Develop awareness among learners regarding methodology of formulation and preparation of the project work.

CO3: Appraise research-based literature.

CO4: Illustrate suitable research design.

CO5: Compose the research report and bibliography in the most effective way

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