



Aldel Education Trust's  
**St. John College of Humanities and Sciences**

(A Christian Religious Minority Institution)

Affiliated to University of Mumbai

St. John Technical Campus, Vevoor, Manor Road, Palghar (East), District - Palghar, Maharashtra - 401404.

Tel: (02525)-297071, Mob.:7219230156 Fax: (02525)-256834 Website :www.sjchs.edu.in Email :office@sjchs.edu.in

**BACHELOR OF COMMERCE- BANKING AND INSURANCE**

**PROGRAMME OUTCOME:**

<b>PO1:</b>	<b>Commerce/Business knowledge:</b> Gain the knowledge about commerce, accountancy, economics, management, law and other relevant subjects and identify the problems in the respected area and provide solution to them.
<b>PO2:</b>	<b>The commerce/Management Graduate &amp; Society:</b> Apply contextual knowledge to solve issues in professional business practice.
<b>PO3:</b>	<b>Project Management &amp; Finance/Lifelong learning:</b> Gain the knowledge on appropriate communication skill and communicate effectively with stakeholders.
<b>PO4:</b>	<b>Problem Analysis:</b> Develop critical thinking and problem-solving skills applicable to banking and insurance sector.
<b>PO5:</b>	<b>Communication/Team work:</b> Design and construct an innovative ideas and thoughts to develop entrepreneurship skills.
<b>PO6:</b>	<b>Ethics/Environment:</b> Apply ethics and values in personal and professional life.
<b>PO7:</b>	<b>Employability:</b> Make students ready for employment opportunities and competitive examinations.

**PROGRAMME SPECIFIC OUTCOME:**

<b>PSO1:</b>	Make students ready for the self-employment and also to benefit banking and industry sector with suitable trained candidate.
<b>PSO2:</b>	Develop and aware students to explore opportunities in the field of banking and insurance.
<b>PSO3:</b>	Understand the new avenues and techniques in banking and insurance sector.
<b>PSO4:</b>	Students can pursue higher education in the field of banking, insurance, accounting, economics, management and also can prepare and give competitive examination.



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**Bachelor of Commerce- Banking and Insurance**

Semester	Subject	Course Outcome
FYBBI SEM-I	Foundation Course I	CO1 Learners read and understand the Diversity of Indian society, Disparities faced by economically, socially weaker sections of the society, problems that are being faced by the women in the society, Rights and Duties of citizens of India, significant aspects in Indian political system.
		CO2 Able to analyse the societal issues and challenges
		CO3 Apply the knowledge and understanding in real world problems and situations as a citizen of India.
		CO4 Understand the fundamental rights and duties and also the broader view of Constitution of India
	Financial Accounting I	CO1 Gain knowledge of basic accounting concepts such as journal, ledger, subsidiary book, journal proper and bank reconciliation statements
		CO2 Understand closing of accounts at the end of the year for sole trading concern and Manufacturing Final concern
		CO3 Learners gained knowledge regarding the hire purchase system, down payment, instalment, etc.
		CO4 Students understand the concept of debit note, credit note, payslip, bank statement, etc.
	Principles of Management	CO1 Students will understand the various functions of management.
		CO2 Learners understand the basic practices of management and evolution of management thoughts.
		CO3 Learners gained knowledge about managerial grid, hierarchy and its significance in organisations.
		CO4 Students will be able to understand recent trends in management.
	Business Economics I	CO1 Students will understand the meaning and implication of Business Economics.
		CO2 Learners gain knowledge about demand and supply function and importance of implication.
		CO3 Students can understand cost concepts and its application in industry.



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		CO4	Learners gain knowledge about forms of market, and price determination under the different market.
	<b>Quantitative Methods I</b>	CO1	Students would learn the concepts of mean, mode median for raw data and Structured data. They would be able to pictorially represent the data.
		CO2	Students would know about where to use dispersion and also will be able to appreciate the techniques of finding permutation and combination and its usage across the industry.
		CO3	Students would be able to understand the two variables- Correlation and regression and their role in solving business problems.
		CO4	Students would be made aware of the functioning of the insurance industry and learn how index numbers are used in Industry.
	<b>Business Communication I</b>	CO1	Students develop understanding towards complexity of the communication process
		CO2	Students improve listening skills as well as respond to the situation as a critical listener
		CO3	Students speak confidently at different day to day life situations
		CO4	Students make clear, concise, persuasive and audience centred written communication.
	<b>Environment and Management of Financial Services</b>	CO1	Student understands the financial system, financial instrument and financial services.
		CO2	Students learn the phases of development in banking and insurance.
		CO3	Students gain the knowledge about regulatory framework of banking and insurance.
		CO4	Students understand Management, Regulation and Development under banking and insurance.
	<b>Financial Accounting II</b>	CO1	It helps student to understand valuation of goodwill and shares
		CO2	Students would be able to understand journal entries of Buyback of equity shares, redemption of Preference shares and Redemption of debentures
		CO3	Student would be able to differentiate between buy back and Redemption
		CO4	Learners gained knowledge regarding different method for calculation of goodwill and shares
	<b>Foundation course II</b>	CO1	Students understand concept of privatisation, liberalisation, and globalization.
		CO2	Student understands fundamental rights and its implication with references case studies.
		CO3	Students learn about environmental concern concepts and sustainable development.
		CO4	Student gets idea about social conflict and stress management.



  
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FYBBI SEM-II	Quantitative methods II	CO1	Students learn the concept of testing hypothesis.
		CO2	Methods to find the solution of LPP will be introduced to the students.
		CO3	Students learn the concept of matrices, methods to find its determinants, types of matrices, inverse of matrices, and its applications in business and economics.
		CO4	Students learn the concept of ratio, proportion and percentage also they will learn the statistical applications in investment management, Concept of GDP, money supply, Index etc. will be introduced to the students.
	Principles and Practices of Banking and Insurance	CO1	Students understand the basic concepts of banking.
		CO2	Students understand the need for banking regulation supervision.
		CO3	Students understand the basic concepts of insurance.
		CO4	Students gain knowledge of growth and development in the Insurance sector in India.
	Business Law	CO1	Student get familiar with Law and Indian Legal System, The constitution of India
		CO2	Introduce them with the negotiable instrument act 1881 and types of negotiable instrument. Interpreting the essentials of a valid sale contract, stipulation in contract of sale, Caveat Emptor and rights of unpaid seller.
		CO3	Students understand essential elements of Indian contract act 1872, capacity contract. what is breach of contract and remedies for breach of contract.
		CO4	Students understand the importance of information technology through Information Technology Act 2000
	Business Communication II	CO1	Students learn presentation skills
		CO2	Students understand group communication and public relations
		CO3	Students learn and understand Trade letters as part of Business correspondence
		CO4	Students learn and understand various reports as part of writing skills
	Organisational Behaviour	CO1	Understand the different theories of motivation.
		CO2	Learn the individual behavior through IQ, EQ and SQ.
		CO3	Gain knowledge on Organizational Culture and Change Management.
		CO4	Understand time and stress management and its importance in organization.
		CO1	Students learn concepts about short term and long term funds which are important for business organisations to meet their working and fixed capital requirements.



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SYBBI SEM-III	Financial Markets	CO2	Students get knowledge about the Indian financial system, regulatory authorities and intermediaries.
		CO3	Practical view of the stock market by learning the basics of technical analysis such as candlestick pattern, chart analysis, use of indicators etc.
		CO4	Students get to know the basics of derivatives as a tool of risk management and efficient price discovery.
	Financial Management-I	CO1	Students understand the finance and financial management concepts.
		CO2	Students learn the goal setting of finance and are able to compute the time value of money like simple interest, compound interest, annuity etc.
		CO3	Students gain the knowledge about how business organisations take investment decisions on the basis of capital budgeting and capital rationing.
		CO4	Students learn the capital structure and dividend policy concept.
	Direct Taxation	CO1	Understand and remember types of taxes, The Income Tax Act 1961, The Income Tax Rules 1962, basic terminology and concepts.
		CO2	Understand and remember different heads of income, conditions for taxability of income under each head.
		CO3	Understand and enumerate different tax saving investments as deductions u/ch VI A, u/s 80.
		CO4	Able to compute gross total income of an individual person.
	Organizational Behavior	CO1	Students understand individual behavior with personality trait theory, learning process, perception and decision making.
		CO2	Students learn group dynamics with group communication, decision making and transactional analysis.
		CO3	Students gain knowledge on organizational dynamics.
		CO4	Students learn Organization Behaviour In Banking and Insurance Sector.
	Information Technology in Banking and Insurance I	CO1	Students learn about Electronic Commerce
		CO2	Students learn the detailed concept of Electronic Payment System
		CO3	Students learn the basic uses of MS Excel
		CO4	Students learn about Cyber law and security
	Mutual Fund Management	CO1	Understand history and origin of mutual fund.
		CO2	Learn the regulatory framework of mutual fund and its various classifications.
		CO3	Get an idea about how to select fund with the help selection criteria.
		CO4	Understand Financial Planning in Mutual fund.
	Foundation Course-III (An Overview of Banking Sector)	CO1	Understand the banking system in India and emerging trends in banking industry.
		CO2	Students learn the commercial banking and customer banking relationship.
		CO3	Get knowledge about universal banking and modern technology in banking sector.



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		CO4	Students understand the micro finance institution and their functioning with financial inclusion.
SYBBI SEM IV	Corporate and Securities Law	CO1	Help to understand about Law related to the company.
		CO2	Students learn about different frameworks governing Stock Exchanges.
		CO3	learners learn the guidelines issued by SEBI.
		CO4	Students understand the role of NSDL and CDSL in India.
	Entrepreneurship Management	CO1	Understand and define the terms 'Entrepreneur' and 'Entrepreneurship'.
		CO2	Explain different forms of business entities and difference between each of them.
		CO3	Explain different functions undertaken for running a venture.
		CO4	Know about ethics in different functions of production.
	Customer Relationship Management	CO1	Students understand the history and evolution of CRM, customer retention strategies, and cycle.
		CO2	Students gain the in depth knowledge and information about the technological support and advancement in CRM.
		CO3	Students acquire the understanding about the actual method of implementing the CRM and customer satisfaction.
		CO4	Students understand the importance of CRM in the field and segment of Banking and insurance.
	Business Economics -II	CO1	Student understands role nature and importance of Macroeconomics study related National income and its aggregates.
		CO2	Students learn Keynesian theories based on employment level, output and money.
		CO3	Students acquire knowledge regarding role of government and fiscal and monetary policy and it's implication in the economy.
		CO4	Student get idea about international trade system, types of rate used, tariffs and role of MNC, FDI, FDP.
	Information Technology in Banking and Insurance II	CO1	Students learn E-Banking Business model.
		CO2	Students learn about technology in Banking Industry and working of Data Centre.
		CO3	Students learn IT Applications in Banking.
		CO4	Students learn the uses of MS Office (Word).
	Financial Management II	CO1	Understand the working capital financing concept and calculation of working capital.
		CO2	Learn computation of different kind of budget i.e cash budget, sales budget, flexible budget etc.
		CO3	Understand how to calculate inventory with various methods.
		CO4	Learn Financial Planning, Financial Policy and Corporate Strategy.
	Foundation Course III (An Overview of Insurance Sector)	CO1	Student can invest in various life insurance products
		CO2	Students can choose from various Health insurance products available in the market



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		CO3	Introduce different Home and motor insurance products available in the market. Importance of these products.
		CO4	Types of risks and hazards covered by insurance. Introduce different Fire insurance products in the market
TYBBI SEM V	Business Ethics and Corporate Governance	CO1	Students explored the relationship between ethics and business and the subsequent theories of justice and economics across different cultural traditions.
		CO2	Students comprehend the relationship between ethics, morals and values in the workplace.
		CO3	Students critically applied understanding of ethics of real-world contexts and gather and analyse information by way of undertaking a research project on a topic relevant to business ethic.
		CO4	Students analyse and understand various ethical philosophies to explain how they contribute to current management practices.
	International Banking and Finance	CO1	Students understood the basics of international finance and its allied concepts.
		CO2	Students acquired the knowledge of different international capital markets.
		CO3	Students understood the reasons behind growth & development of International banking and its importance with future perspective.
		CO4	Students gained knowledge of the latest technological advancement such as block chain and its benefits in this field.
	Financial Reporting and Analysis (Corporate Banking and Insurance)	CO1	Students understand how banking companies and insurance companies prepare their final account with accounting provision.
		CO2	Students gain the knowledge of accounting provision which companies follow for preparation of final account.
		CO3	Students learn the concept of cash flow and its preparation as per AS-3.
		CO4	Students gain the knowledge about ethical behaviour of an accountant and implication in work and International Financial Reporting Standard as well which is required at international level for reporting.
	Financial Services Management	CO1	Students acquired knowledge of meaning, scope, classification of financial services. Also they understood the concept of merchant banking in detail.
		CO2	Students understood the concept of Mutual funds. They also learned about Classification and investment objective wise types of mutual funds. Students got to know the difference between Factoring and Forfeiting.
		CO3	Students learned new concepts like securitization of debt. They acquired knowledge of Financial derivatives contracts like Forward contract, Future contract, option contract, Swap Contracts.
		CO4	Students are able to differentiate between Housing finance and consumer finance. Overall knowledge about Depositories and depository participants is acquired by students. They also understood the difference between hypothecation and pledge.
Auditing I	CO1	Learn the origin of the term audit and remember its concept. Understand the need and importance, types, nature of financial audit.	
	CO2	Understand the importance and use of audit plan and audit programme, merits, demerits, precautions.	



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		CO3	Differentiate between different techniques of auditing applied for vouching and verification.	
		CO4	Able to identify appropriate documents to support queries, rights of auditor and owners on books of accounts.	
		Research Methodology	CO1	Students understand the importance of research, types and process. They are introduced with sampling and different methods of sampling.
			CO2	Students are acquainted with the data collection and processing of data. Students explored various types of data and methods of collecting primary and secondary data.
	CO3		Students imbibe the process of data and analysis of data. Students understood various testing methods of hypothesis - One sample, T-test, ANOVA, F-test, Chi-square and advanced statistical techniques.	
	CO4		Students gain in depth knowledge about the format and pattern of research report, types, importance and structure of good research report.	
	TYBBI SEM VI	Turnaround Management	CO1	The learners understood about the growth and survival strategy of Business.
			CO2	The learners were acquainted about sick industries and turnaround strategy
			CO3	The learners about the relationship of leadership and Turnaround management.
			CO4	The learners develop leadership and management traits which required to frame strategies.
Security Analysis and Portfolio Management		CO1	Familiarize learners with basic concepts of Security Analysis & Portfolio Management and its various tools and techniques to manage portfolio.	
		CO2	Understand the economy, industry, company and technical analysis.	
		CO3	Acquaint the learners in respect to investment decisions, risk & returns involved.	
		CO4	Aware about functioning of securities market.	
International Business		CO1	Explain the basic concepts of international business and international business environment.	
		CO2	Outline the International Economic Institutions and Regional Groupings.	
		CO3	Elaborate International Marketing and International Human Resource Management.	
		CO4	Illustrate the preliminaries for export and import and its documentation system.	
Central Banking		CO1	Learners understand outlook of central banks and their role in economy.	
		CO2	Gain the knowledge about RBI, monetary policy and fiscal policy.	
		CO3	Understand various central banks of different countries	
		CO4	Understand E -Banking, E- money, IT induced Changes and Monetary Policy, E- payments, Risks in the New IT Era, Impact of IT, Globalization and Central Banks.	
Auditing II	CO1	Able to list out qualification, disqualification for the appointment, reappointment, removal, ceiling of audits of a company auditor.		
	CO2	Remember content, form of financial statement of a banking company, format of reporting (LFAR), and internal control system.		
	CO3	Remember content, form of financial statement of an		



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			insurance company, format of reporting, internal control system and relevant auditing standards.
		<b>CO4</b>	Understand importance of professional ethics, misconduct of an auditor as described by Institute of Chartered Accountants of India.
	<b>Project Work in Banking and Insurance</b>	<b>CO1</b>	It inculcates research culture among students.
		<b>CO2</b>	Students select the research topic as per elective program and learn about how to design the research.
		<b>CO3</b>	Students understand the methodology of formulation, preparation and evaluation pattern of project work.
		<b>CO4</b>	Students perform the viva voce examination on prepared project work.



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