

## DEPARTMENT OF BANKING & INSURANCE

### Program Educational Objectives (PEOs)

The **B. COM. B & I** programme describe accomplishments that graduates are expected to attain within five to seven years after graduation

- PEO1 To take up a higher level job in banking and insurance sector
- PEO2 Get thorough knowledge in the services offered by Banks and Insurance sector
- PEO3 Practical exposure in the banking and insurance field helps them to take up a challenging jobs
- PEO4 Able to act as a consultant in the areas of banking and insurance
- PEO5 Able to develop required software in the ICT era

### Program Specific Outcomes (PSO)

After the successful completion of **B. COM. B & I** programme, the students are expected to

- PSO1 Pursue higher education with either Banking or Insurance as specialization
- PSO2 Work as a financial risk manager by undergoing training in the reputed companies
- PSO3 Take a job as an accountant
- PSO4 It helps to attain a better career path
- PSO5 Take up a relevant job

### Program Outcomes (POs)

After the successful completion of **B. COM. B & I** programme, the students are expected to

- PO1 Know the functions and services of Banking industry
- PO2 Analyse the policies offered by Insurance industry
- PO3 Determine the risk involved in the Insurance

PO4 Update the latest innovations made in Banking and Insurance companies

PO5 Can take up a PG degree

### **SEMESTER-I PRINCIPLES OF ACCOUNTING**

#### **Expected Course Outcomes:**

On the successful completion of the course, student will be able to:

- |   |  |    |
|---|--|----|
| 1 | Recall the fundamental concepts of accounting, book keeping and prepare various books of accounts                  | K1 |
| 2 | Apply the concepts and preparing final accounts statement  | K3 |
| 3 | Familiarise Bills of exchange and its transaction including Accommodation bills                                    | K2 |
| 4 | Gain knowledge on Consignment accounts   | K2 |
| 5 | Understand Receipts & Payment Account, Income & Expenditure Account and Balance Sheet for Non-Profit Organizations | K2 |

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create

### **INDIAN BANKING SYSTEM**

#### **Expected Course Outcomes:**

On the successful completion of the course, student will be able to:

- |   |   |    |
|---|---|----|
| 1 | Explain the structure of Indian banking system.                             | K2 |
| 2 | Outline the History and functions of State Bank of India and its challenges | K2 |
| 3 | Summarize the various acts related to banking regulation                    | K2 |
| 4 | Know about the Regional Rural Cooperative Banks in India and its functions  | K2 |
| 5 | Explain RBI functions, working and policy                                   | K5 |

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create

### **BUSINESS MATHEMATICS(Allied I)**

#### **Expected Course Outcomes:**

On the successful completion of the course, student will be able to:

- |   |  |    |
|---|--|----|
| 1 | Understand the financial functions of business mathematics         | K2 |
| 2 | Know the calculation of interest rates.                            | K1 |
| 3 | Aware of Derivative markets and its calculation.                   | K2 |
| 4 | Know the basic concepts of addition and multiplication analysis.   | K2 |
| 5 | Analyze the linear programming problem by using graphical solution | K4 |

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** – Create

## **SEMESTER-II FINANCIAL ACCOUNTING**

### **Expected Course Outcomes:**

On the successful completion of the course, student will be able to:

- |   |  |    |
|---|--|----|
| 1 | Apply the accounting techniques for Partnership Accounts   | K3 |
| 2 | Understand the techniques and procedures on insolvency of partner and conversion of firms                | K2 |
| 3 | Determine the amount of depreciation by applying different methods and also can prepare royalty accounts | K2 |
| 4 | Demonstrate hire purchase system   | K2 |
| 5 | Explain the reasons for suspending partnership and identify modes of dissolution                         | K2 |

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** – Create

## **FUNDAMENTALS OF INSURANCE**

### **Expected Course Outcomes:**

On the successful completion of the course, student will be able to:

- |   |  |    |
|---|--|----|
| 1 | Acquire knowledge on basics of insurance           | K1 |
| 2 | Explain the procedures to be the agent             | K2 |
| 3 | Summarize the various functions of Insurance agent | K2 |
| 4 | Understand the policies of insurance company       | K2 |
| 5 | Demonstrate the types of insurance                 | K2 |

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** – Create

## **STATISTICS FOR BUSINESS (Allied II)**

### **Expected Course Outcomes:**

On the successful completion of the course, student will be able to:

- |   |   |    |
|---|---|----|
| 1 | Produce appropriate graphical and numerical descriptive statistics for different types of data. | K1 |
| 2 | Apply statistical concepts to analyze the business problems.                                    | K2 |
| 3 | Explain the concepts of average and range of data collection.                                   | K2 |
| 4 | Examine the relationship between the variations.  | K4 |
| 5 | Examine the Correlation and Regression.   | K2 |

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create

## SEMESTER –III CORPORATE ACCOUNTING

### Expected Course Outcomes:

On the successful completion of the course, student will be able to:

- |   |  |    |
|---|--|----|
| 1 | To Understand the various adjustments related to share capital   | K2 |
| 2 | Prepare the final accounts of joint stock companies  | K3 |
| 3 | Explain the concept of Amalgamation and reconstruction and Prepare the accounts of companies undergoing amalgamation and external reconstruction | K2 |
| 4 | Prepare the accounts of companies on the event of internal reconstruction  | K2 |
| 5 | Prepare final accounts of Banking Companies and insurance companies  | K3 |

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create

## FUNDAMENTALS OF ENTREPRENEURSHIP

### Expected Course Outcomes:

On the successful completion of the course, student will be able to:

- |   |  |    |
|---|--|----|
| 1 | Acquire knowledge on entrepreneurship and the requirement for entrepreneur       | K2 |
| 2 | Explain the role of Small Scale industries in India and their governing policies | K2 |
| 3 | Elaborate the steps to be followed to startup a new business venture             | K2 |
| 4 | Design Business plan and by avoiding common pitfalls                             | K2 |
| 5 | Summarize the various financial and non-financial assistance providers           | K2 |

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create

## BANKING LAW AND PRACTICE

### Expected Course Outcomes:

On the successful completion of the course, student will be able to:

- |   |   |    |
|---|---|----|
| 1 | Gain knowledge on Laws related to Banking                     | K2 |
| 2 | Acquire knowledge on Types of customers                       | K2 |
| 3 | Understand the relationship between bank and customer         | K2 |
| 4 | Recall the various instruments and its types dealt with banks | K2 |
| 5 | Enumerate Paying bank and its functions                       | K2 |

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create

## BUSINESS ECONOMICS (Allied III)

### Expected Course Outcomes:

On the successful completion of the course, student will be able to:

- 1 Explain the basic concept of Business economics. K2
- 2 Understand the consumer behavior in various approaches K2
- 3 Understand the demand and supply analysis in business applications K2
- 4 Analyze the causes and consequences of production . K4
- 5 Classify demand forecasting and law of supply K3

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create

## BUSINESS REGULATORY FRAMEWORK(Skill based subject: I)

### Expected Course Outcomes:

On the successful completion of the course, student will be able to:

- 1 List out the fundamental legal principles behind contractual agreements K1
- 2 Gain basic knowledge of bailment and pledge K2
- 3 Understand the sale of goods act K2
- 4 Understand the negotiable instruments K2
- 6 List out the procedure involved in consumer protection act K1

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create

## SEMESTER –IV MERCHANT BANKING

### Expected Course Outcomes:

On the successful completion of the course, student will be able to:

- 1 Summarise the functions of merchant bankers K1
- 2 Understand the procedure to rate the companies adapted by credit rating agencies K2
- 3 Understand the methods of issue K2
- 4 Build a project using social cost benefit analysis K3
- 5 Understand the sources of finance K2

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** – Create

## FINANCIAL MANAGEMENT

### Expected Course Outcomes:

On the successful completion of the course, student will be able to:

- |   |  |    |
|---|--|----|
| 1 | Relate the concept of financial management                                 | K1 |
| 2 | Understand the sources of long term fund                                   | K2 |
| 3 | Compare different types of leasing and classify capital structure theories | K2 |
| 4 | Apply the working capital management for a particular company              | K3 |
| 5 | Analyse the dividend policy of different companies                         | K4 |

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create

### FINANCIAL SERVICES

#### Expected Course Outcomes:

On the successful completion of the course, student will be able to:

- |   |   |    |
|---|---|----|
| 1 | Classify and compare the types of leasing                       | K2 |
| 2 | Understand the schemes of mutual funds                          | K2 |
| 3 | Apply portfolio management techniques                           | K3 |
| 4 | Gain knowledge on the effectiveness of mergers and acquisitions | K2 |
| 5 | Spell out the functions of depositories                         | K1 |

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create

### COST ACCOUNTING

#### Expected Course Outcomes:

On the successful completion of the course, student will be able to:

- |   |  |    |
|---|--|----|
| 1 | Explain the elements of cost                           | K2 |
| 2 | Adapt appropriate method for apportionment of overhead | K3 |
| 3 | Understand the different types of costing              | K2 |
| 4 | Apply the process costing                              | K3 |
| 5 | Discuss about the variances of cost                    | K2 |

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create

### PRINCIPLES OF MANAGEMENT (Allied IV)

#### Expected Course Outcomes:

On the successful completion of the course, student will be able to:

- |   |  |    |
|---|--|----|
| 1 | Conceptualize the nature and scope of Management process     | K1 |
| 2 | Understand the Planning and decision-making process.         | K2 |
| 3 | Enlighten about the organization and organization structure. | K1 |
| 4 | Enumerate Theories of motivation and                         | K2 |

- incentives.
- 5            Make the students to understand the Co-ordination and control process.            K2

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** – Create

### **COMPANY LAW(Skill based subject II)**

**Expected Course Outcomes:**

On the successful completion of the course, student will be able to:

- |   |   |    |
|---|---|----|
| 1 | To explain the process of incorporation of a company              | K2 |
| 2 | Understand the contents of articles and memorandum of association | K2 |
| 3 | Explain the procedure for appointment of directors                | K2 |
| 4 | Discuss the procedure for conducting a company meeting            | K6 |
| 5 | Evaluate the winding up procedure of a company                    | K5 |

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create

### **SEMESTER –V**

#### **COMPUTER APPLICATION IN BUSINESS**

**Expected Course Outcomes:**

On the successful completion of the course, student will be able to:

- |   |  |    |
|---|--|----|
| 1 | To gain knowledge about the challenges of IT | K1 |
| 2 | Understand the versions of operating system  | K2 |
| 3 | Explain Communication Technology             | K2 |
| 4 | To study the various applications of IT      | K2 |
| 5 | Elaborate the E Banking services             | K2 |

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create

#### **COMMERCIAL BANK MANAGEMENT**

**Expected Course Outcomes:**

On the successful completion of the course, student will be able to:

- |   |   |    |
|---|---|----|
| 1 | List out the functions of manager                 | K1 |
| 2 | Understand the types of deposits and advances     | K2 |
| 3 | Understand the investment management procedure    | K2 |
| 4 | Gain knowledge on loan application process        | K2 |
| 5 | Understand the foreign exchange management system | K2 |

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create

## **MARKETING MANAGEMENT**

### **Expected Course Outcomes:**

On the successful completion of the course, student will be able to:

- |   |   |    |
|---|---|----|
| 1 | Label the modern views on marketing                       | K1 |
| 2 | Understand the concept of product life cycle              | K2 |
| 3 | Apply different pricing techniques for different products | K3 |
| 4 | Understand the channels of distribution                   | K2 |
| 5 | Learn the techniques of sales promotion                   | K2 |

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create

## **INSURANCE MANAGEMENT**

### **Expected Course Outcomes:**

On the successful completion of the course, student will be able to:

- |   |  |    |
|---|--|----|
| 1 | Spell out the tax benefits of insurance        | K1 |
| 2 | Apply the procedure for premium calculation    | K3 |
| 3 | Understand the documents involved in insurance | K2 |
| 4 | Evaluate the insurance products available      | K5 |
| 5 | Analyse the group insurance policies           | K4 |

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create

## **INCOME TAX LAW AND PRACTICE (Skill based subject : III)**

### **Expected Course Outcomes:**

On the successful completion of the course, student will be able to:

- |   |   |    |
|---|---|----|
| 1 | Understand the procedure for residential status and the exempted income | K1 |
| 2 | To construct the income from house property                             | K5 |
| 3 | Evaluate the income from business and profession                        | K5 |
| 4 | Apply the procedure for computing capital gain                          | K3 |
| 5 | Discuss the procedure for the computation of tax for an individual      | K2 |

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create

## SEMESTER –VI

### MANAGEMENT ACCOUNTING

#### Expected Course Outcomes:

On the successful completion of the course, student will be able to:

- 1 Understand the various difference between financial and management accounting. K2
- 2 Classify the various types of financial statement analysis. K4
- 3 Apply the balance sheet ratios K3
- 4 Explain the rules of schedule of changes in working capital. K4
- 5 Apply the Fixed and variable cost in marginal costing. K3

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create

### PRINCIPLES OF AUDITING

#### Expected Course Outcomes:

On the successful completion of the course, student will be able to:

- 1 Understand the various objectives and qualities of an auditor. K2
- 2 Explain audit terminology and internal auditing in business. K2
- 3 Understand the verification and valuation of assets and liabilities K2
- 4 Explain the Audit of Joint Stock Companies K2
- 5 Understand the various objectives of investigation. K2

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create

### EXECUTIVE BUSINESS COMMUNICATION

#### Expected Course Outcomes:

On the successful completion of the course, student will be able to:

- 1 Demonstrate modern communication methods K2
- 2 Apply different business letters for different situations K3
- 3 Apply an effective business correspondence with brevity and clarity. K3
- 4 Design agenda and prepare minutes for a meeting K3
- 5 Design application letter and apply the interview techniques K3

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create

### **MICRO FINANCE**

#### **Expected Course Outcomes:**

On the successful completion of the course, student will be able to:

- |   |  |    |
|---|--|----|
| 1 | Explain the concept of micro finance                       | K1 |
| 2 | Understand the functions of micro enterprises              | K2 |
| 3 | Understand the credit delivery methodology                 | K2 |
| 4 | Discuss the pricing of micro finance products              | K2 |
| 5 | Gain knowledge on the features of commercial micro finance | K2 |

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create

### **INSURANCE LEGISLATIVE FRAMEWORK ( Skill based subject IV)**

#### **Expected Course Outcomes:**

On the successful completion of the course, student will be able to:

- |   |   |    |
|---|---|----|
| 1 | Recall the fundamental concepts of Indian Insurance Act 1938.   | K1 |
| 2 | Learn about the regulatory framework of insurance companies.  | K3 |
| 3 | Develop skills to facilitate insurance product cost and pricing, marketing, and distribution..  | K1 |
| 4 | The role of public policy including social insurance in personal financial planning and risk management.  | K2 |
| 5 | Understand the insurance contracts and provisions, and the features of property-liability insurance, life and health insurance, and employee benefit plans. | K2 |

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create

### **ELECTIVE SUBJECTS:**

#### **Elective - I (Semester -5)**

##### **Business Environment**

#### **Expected Course Outcomes:**

On the successful completion of the course, student will be able to:

- |   |  |    |
|---|--|----|
| 1 | Spell out the components of business environment | K1 |
| 2 | Analyse the balance of payment                   | K4 |
| 3 | Evaluate the problems of unemployment            | K5 |
| 4 | Discuss the role of Government in a business     | K2 |

5 To gain knowledge of five year plans K2  
K1 - Remember; K2 - Understand; K3 - Apply; K4 - Analyze; K5 - Evaluate; K6 - Create

### **Business Finance**

#### **Expected Course Outcomes:**

On the successful completion of the course, student will be able to:

- |   |   |    |
|---|---|----|
| 1 | Explain the concept of business finance                                     | K2 |
| 2 | Construct a financial plan  | K3 |
| 3 | Understand the sources of finance   | K2 |
| 4 | Evaluate the capital structure of a company                                 | K5 |
| 5 | Elaborate the pros and cons of over capitalisation and under capitalisation | K2 |

K1 - Remember; K2 - Understand; K3 - Apply; K4 - Analyze; K5 - Evaluate; K6 - Create

### **Computer Application Practical - I**

#### **Expected Course Outcomes:**

On the successful completion of the course, student will be able to:

- |   |   |    |
|---|---|----|
| 1 | Understand the basic concepts computer applications using MS-Office applications for the business transactions. | K2 |
| 2 | Create customers list using mail merge for sending letters to the respondents at a time.                        | K6 |
| 3 | Execute and apply various statistical tools available in Ms-excel for the business enterprise transactions.     | K3 |
| 4 | Create and do effective presentation for the business meeting using power point presentation.                   | K6 |
| 5 | Generate the database using MS-Word and excel.  | K6 |

K1 - Remember; K2 - Understand; K3 - Apply; K4 - Analyze; K5 - Evaluate; K6 - Create

### **Elective - II (Semester - 6)**

#### **Brand Management**

#### **Expected Course Outcomes:**

On the successful completion of the course, student will be able to:

- |   |  |    |
|---|--|----|
| 1 | Recall the different types of brand      | K1 |
| 2 | Understand the importance of brand       | K2 |
| 3 | Recall the importance of brand loyalty   | K1 |
| 4 | Understand the importance of co branding | K2 |
| 5 | Understand the branding strategies       | K2 |

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create

### **Supply Chain Management**

#### **Expected Course Outcomes:**

On the successful completion of the course, student will be able to:

- |   |   |    |
|---|---|----|
| 1 | Enumerate the features of SCM                   | K1 |
| 2 | Understand the strategies adopted in SCM        | K2 |
| 3 | Explain the pros and cons of strategic alliance | K2 |
| 4 | Enumerate the benefits and risks of outsourcing | K2 |
| 5 | Analyse the value added services in SCM         | K4 |

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create

### **Computer Application Practical - II**

#### **Expected Course Outcomes:**

On the successful completion of the course, student will be able to:

- |   |  |           |
|---|--|-----------|
| 1 | To Prepare a Payroll for employee of an organization   | <b>K3</b> |
| 2 | Creating Mailing Labels  | <b>K3</b> |
| 3 | Creation of Table and Form   | <b>K3</b> |
| 4 | To understand the Creation of Company Group ,vouchers and Ledger and Preparation of Final Accounts | <b>K3</b> |
| 5 | To gain knowledge on search engines and mail creation  | <b>K2</b> |

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create

### **Elective - III ( Semester 6)**

#### **Cyber Law**

#### **Expected Course Outcomes:**

On the successful completion of the course, student will be able to:

- |   |  |    |
|---|--|----|
| 1 | Classify the various Privacy factors in E- Commerce in the world.            | K2 |
| 2 | Identify the various Technical aspects of Encryption and its types.          | K2 |
| 3 | Examine the various Importance of Strategy for prevention of computer crime. | K2 |
| 4 | Analyze the benefits of EDI Mechanism.                                       | K4 |
| 5 | Create a Digital Signature Certificates in day to day life.                  | K3 |

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create

## Advertisement and sales promotion

### Expected Course Outcomes:

On the successful completion of the course, student will be able to:

- |   |   |    |
|---|---|----|
| 1 | Design the Advertisement for a business.  | K3 |
| 2 | Summarize the cost of advertisements related to sales in the world.             | K2 |
| 3 | Analyse the impact of advertisement on present business.                        | K4 |
| 4 | Examine the different types of objectives of sales promotion in every business. | K4 |
| 5 | Identify the different international promotion strategies.                      | K3 |

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create

## Project work

### Expected Course Outcomes:

On the successful completion of the course, student will be able to:

- |   |  |       |
|---|--|-------|
| 1 | Explain about how to collect literature.   | K2    |
| 2 | Implement problem identification and will frame tool for collecting data             | K3    |
| 3 | Evaluate and get practical exposure on the framed objective.                         | K5    |
| 4 | Execute and generate the procedure of compiling the collected data by using analysis | K3,K6 |
| 5 | Summarize and execute report writing, and will get complete knowledge of the course. | K2,K3 |

**K1** - Remember; **K2** - Understand; **K3** - Apply; **K4** - Analyze; **K5** - Evaluate; **K6** - Create