



Ghanshyamdas Saraf  
college of arts & commerce  
EDUCATION EMPOWERS

RSET Campus, S.V. Road  
Malad (W), Mumbai – 400 064  
Tel. No. 022-4520 7766  
[www.sarafcollege.org.in](http://www.sarafcollege.org.in)  
[gsgc@rajasthani.org.in](mailto:gsgc@rajasthani.org.in)

**Name of the Programme: Bachelor of Commerce (Banking & Insurance) (BCBI)**


**Programme Outcomes:**

<b><u>PO 1</u></b>	Students will gain in-depth knowledge of banking and insurance principles, practices, and regulations.
<b><u>PO 2</u></b>	The program enhances students' ability to analyze financial data and make informed decisions.
<b><u>PO 3</u></b>	Students will develop practical skills through case studies, projects, and internships in banking and insurance.
<b><u>PO 4</u></b>	The course emphasizes effective communication skills, both - written and verbal, essential for the banking and insurance industry.
<b><u>PO 5</u></b>	Students will understand the ethical considerations and responsibilities in the banking and insurance sectors.
<b><u>PO 6</u></b>	Graduates will be well-prepared for careers in banking, insurance, financial services, and related fields.

**Programme Specific Outcomes:**

<b><u>PSO 1</u></b>	This course provides insight into the various aspects of the sector which includes Financial Investment, Legal Parameters, Investment Banking, Economics and Communication such are required in today's global competitive market
<b><u>PSO 2</u></b>	This course improves understanding about Banking & Insurance sector, since this course that specializes in banking & insurance gives in-depth knowledge
<b><u>PSO 3</u></b>	Comprehensive training to the student in the field of Banking & Insurance.

  
Programme Coordinator

  
Dr. Lipi Mukherjee  
(Coordinator- SFD)

  
Dr. Ashwat R Desai

**Principal**  
**PRINCIPAL**  
Rajasthani Sammelan Education Trust  
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Malad West, Mumbai - 400 084





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## COURSE OUTCOME

**Name of the Programme: Bachelor of Commerce (Banking & Insurance) (BCBI)**

**FY BCBI (SEM I)**

**Environmental and Management of Financial Services**

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

SEM I	CO1	Understand the financial system
	CO 2	Understand the phases of development of banking and Insurance
	CO 3	Learn the management, regulation and development of risk management within banking and insurance organizations
	CO 4	Understand to evaluate the regulatory and developmental framework of banking and insurance

**Principles of Management**

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

SEM I	CO 1	Understand the functions and principles of management
	CO 2	Understand the system and process of effective controlling in the organization.
	CO 3	Learn the application of the principles in an organization.
	CO 4	Understand the functions of Management in Banking & Insurance

**Financial Accounting – 1**

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

SEM I	CO 1	State the uses and users of accounting information
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	CO 2	Record basic accounting transactions and prepare annual financial statements
	CO 3	Apply accounting concepts, principles and conventions
	CO 4	Analyze; interpret the information contained in basic financial statements.

### Business Communication – I

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

SEM I	CO1	Understand the reach of Communication through different channels, methods, and modes.
	CO 2	Understand the barriers to communication and overcome it through developing different skills
	CO 3	Make effective use of writing Business Letters and Personnel Correspondence
	CO 4	Enhance the scope of Business communication in the Corporate and Global World.

### Foundation Course – I

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

SEM I	CO1	Understand diversified nature of Indian society and disparities issues to think about ways by which these problems can be minimized, managed or solved
	CO 2	Understand the nature and significance of Indian constitution and Fundamental Duties to become responsible citizens
	CO 3	Understand on values that we need to make our lives meaningful and responsible humans
	CO 4	Understand the significant political processes to cultivate politically responsible behavior

### Quantitative Methods – 1

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

SEM I	CO1	Understand and analyze complex business, banking related problems.
	CO 2	Learn how to use particular statistical tool on the data and variables under consideration and apply various data types using various statistical techniques.

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	CO 3	Understand how to apply quantitative methods to solve real-world problems in banking and insurance.
	CO 4	Make informed decisions based on quantitative data analysis.

### Business Economics – I

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

SEM I	CO1	Correlate the various aspects with the current situation of the economy.
	CO 2	Distinguish between the benefits and adverse effects of various variables on the economies.
	CO 3	Understand relevance of the past theory and its importance in present scenario.
	CO 4	Understand applicability of knowledge and its relation with real world situation.

### FY BCBI (SEM II)

#### Principles & Practices of Banking & Insurance

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

SEM II	CO1	Understand the Indian Financial System.
	CO 2	Gain knowledge about the Functions of Banks.
	CO 3	Understand the knowledge about the Banking Technology.
	CO 4	Understand the study about the Marketing of Banking Services/Products.

### Business Law

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

SEM II	CO1	Communicate effectively using standard business and legal terminology.
	CO 2	Understand fundamentals of prescribed laws.
	CO 3	Gain knowledge on fundamental concepts, principles, and rules of law that applies to business transaction.
	CO 4	Understand to identify the difference between agreements and contracts, and understand concepts such as offer, acceptance, and consideration.

### Financial Accounting – II

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

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SEM II	CO1	Ascertain valuation of Goodwill and Shares and assess the financial position, and aid in decision making with financial data.
	CO 2	Know the Provisions of the Company's Act relating to issue and redemption of redeemable preference shares and distinguish between revenue profits and capital profits.
	CO 3	Understand and apply the logical sequence involved in redemption of preference shares and Redemption of Debentures.
	CO 4	Solve problems relating to Valuation of Shares, Goodwill and redemption of Preference shares and Debentures

#### Business Communication – II

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

SEM II	CO1	Understand the Importance of Presentation and learning Graphics, PPT to implement it.
	CO 2	Develop Group Communication through Group Discussion and Interviews.
	CO 3	Develop the skill of Business Correspondence
	CO 4	Widen the scope of writing skills through different Reports Writing

#### Foundation Course – II

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

SEM II	CO1	Understand the developmental processes and their impact on society
	CO 2	Understand the relevance of Human Rights and Fundamental Rights for better human life
	CO 3	Develop understanding about environment, development with sustainability and quality of human life
	CO 4	Understand how to deal with stress, conflict and prejudice.

#### Organizational Behaviour

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

SEM II	CO1	Understand Introduction of Organizational Behaviour.
	CO 2	Learn about Group Dynamics.



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	CO 3	Gain knowledge about the Organizational Culture and Change Management.
	CO 4	Understand more about Organizational Development

### Quantitative Methods – II

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

SEM II	CO1	Understand and Master the concepts, techniques and applications of statistical methods.
	CO 2	Develop the skills of solving real life problems using statistical methods.
	CO 3	Understand the concept of Matrices and Determinant.
	CO 4	Analyze and interpret data using statistical software and tools.

### SY BCBI (SEM III)

#### Financial Management – I

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

SEM III	CO1	Understand the different sources of funds available to the business concern
	CO 2	Understand the practical applications of Financial Management
	CO 3	Understand the different aspects considered for financial decisions
	CO 4	Understand the techniques available for analyzing capital expenditure decisions

#### Organizational Behaviour

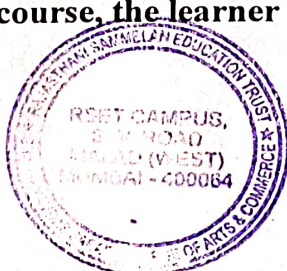
After completing the course, the learner will be able to:

SEM III	CO1	Understand and Master the concepts, techniques and applications of Individual Behaviour
	CO 2	Develop the skills of group dynamics
	CO 3	Understand organizational climate and related topics
	CO 4	Understand the application of OB in Banking and Insurance

#### Management Accounting

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

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SEM III	CO1	Understand the presentation of accounting information in such a way as to assist management decision making process.
	CO 2	Understand the relationship between two accounting variables, expressed mathematically.
	CO 3	Understand the optimum level of investment in working capital.
	CO 4	Understand the key factors which influence dividend policy

### Information Technology in Banking and Insurance – I

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

SEM III	CO1	Understand internet technology with wider emphasis on e-commerce.
	CO 2	Understand the e-payment modes and its security concerns.
	CO 3	Introduce the office automation tools.
	CO 4	Introduce cyber-crimes and laws governing the same.

### Foundation Course – III (An Overview of Banking Sector)

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

SEM III	CO1	Understand overall view of banking sector
	CO 2	Understand progress of banking sector
	CO 3	Understand Recent Innovation in banking sector
	CO 4	Understand micro finance and financial inclusion in detail

### Financial Markets

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

SEM III	CO1	Understand the Indian Financial Market
	CO 2	Understand the process and importance of investment in the financial market.
	CO 3	Learn how financial market helps business, investors, banks and country to develop and progress economically.
	CO 4	Understand the process and steps of investments in the market.

### Direct Taxation

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

SEM III	CO1	Understand objective of this course is to make students understand the Basic Concepts and Definitions under section 2 of the Income Tax Act 1961 .
	CO 2	Learn and understand the different Heads of Income- Salary, House Property, Business and Profession Gain, Capital Gain and other sources.
	CO 3	Understand the Deductions available under income Tax Act 1961 .
	CO 4	Understand the way to calculate total income of the Assessee when combination of different heads and Deductions are given in a sums.

#### **SY BCBI (SEM IV)**

##### **Financial Management – II**

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

SEM IV	CO1	Understand working with capital financing
	CO 2	Understand the application of management of components of working capital
	CO 3	Understand relevance of financial planning
	CO 4	Analyze functions of strategic financial management

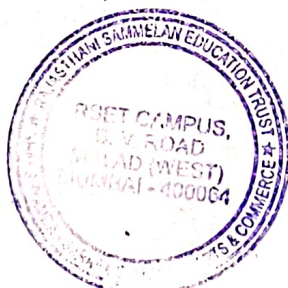
##### **Entrepreneurship Management**

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

SEM IV	CO1	Enumerate the Concept, meaning and definition of entrepreneur and entrepreneurship.
	CO 2	Understand Entrepreneurial Project Development.
	CO 3	Develop an insight into the Legal Considerations for different forms of organization Cultural and Environmental Issues in setting up of business enterprise.
	CO 4	Learn about Entrepreneurship Development Programme and Risk Management

##### **Cost Accounting of Banking and Insurance**

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







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SEM IV	CO1	Understand different Methods of Costing.
	CO 2	Understand how organizations make Cost Sheets to determine the cost of products.
	CO 3	Understand how to get an overview of Marginal Costing.
	CO 4	Understand how to get an overview of Standard Costing.

### Information Technology in Banking and Insurance – II

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

SEM IV	CO1	Understand the internet technology with wider emphasis on e-commerce.
	CO 2	Understand the e-payment modes and its security concerns.
	CO 3	Introduce the office automation tools.
	CO 4	Introduce cyber-crimes and laws governing the same.

### Foundation Course in Insurance – IV (An Overview of Insurance Sector)

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

SEM IV	CO1	Understand overall view of Insurance sector
	CO 2	Understand progress of Insurance schemes
	CO 3	Understand various insurance scheme of SBI and ICICI
	CO 4	Understand KYC ,documentation in details

### Corporate and Securities Law

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

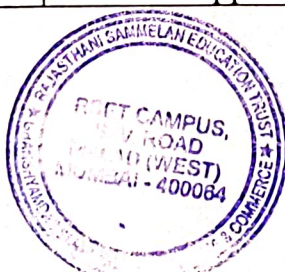
SEM IV	CO1	Introduce the learners to the Companies Act, 2013
	CO 2	Develop an insight into Securities Laws and the role played by SEBI
	CO 3	Introduce the learners to Depository System
	CO 4	Highlight the procedural laws and necessary compliances

### Business Economics – II

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

SEM IV	CO1	Apply economic theories to practical business situations, improving their problem-solving and decision-making skills.
	CO 2	Understand various pricing methods, such as cost-plus pricing, marginal cost pricing, and price discrimination, and their applications in real-world scenarios.

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	CO 3	Analyze economic problems and make informed decisions based on economic principles.
	CO 4	Understand the importance of capital budgeting and learn techniques for investment appraisal, such as payback period, net present value (NPV), and internal rate of return (IRR).

### TY BCBI (SEM V)

#### Financial Service Management

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

SEM V	CO1	Understand various financial concepts
	CO 2	Develop an insight into the various financial services provided by the BFSI sector
	CO 3	Introduce the learners to innovative financial services and the risks associated with them
	CO 4	Highlight the contemporary issues in the management of financial services

#### Auditing-I

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

SEM V	CO1	Have a basic working knowledge of the Audit Risk and Client's Business Risk
	CO 2	Understand concepts of Auditing for Fraud, Audit Evidence and Audit Sampling
	CO 3	Have a basic working knowledge of the Internal Controls over Financial Reporting
	CO 4	Understand to apply various auditing procedures that vary from accounting firm to accounting firm.

#### Financial Reporting & Analysis (Corporate Banking & insurance)

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

SEM V	CO1	Understand about the Financial Statement of Banking Company.
	CO 2	Understand the preparation of Final Accounts of Company as per revised schedule III.
	CO 3	Understand cash flow statement as AS-3.

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	CO 4	Understand about the Financial Statement of Insurance Company.
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### Strategic Management

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

SEM V	CO1	Overview of strategic management.
	CO 2	Study factors influencing strategic management environment.
	CO 3	Understand the different level of strategies and analysis tools.
	CO 4	Understand methods of activating strategy and implementation.

### Research Methodology

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

SEM V	CO1	Learn the meaning, objectives, and importance of research, along with various types of research and the research process.
	CO 2	Understand different methods of data collection, including observation, interviews, and surveys, as well as data processing techniques like editing, coding, and tabulation.
	CO 3	Understand advanced techniques like correlation and regression analysis, factor analysis, cluster analysis, and multidimensional scaling.
	CO 4	Understand how to write a research report, including its structure, types, and the essentials of a good report.

### International Banking and Finance

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

SEM V	CO1	Understand the fundamentals of International Banking & Finance
	CO 2	Understand the historical developments in the International Monetary Systems
	CO 3	Introduce the learners to International Financial Markets & Risk Management tools
	CO 4	Highlight the International Banking Operations

### TY BCBI (SEM VI)





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### Marketing in Banking & Insurance

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

SEM VI	CO1	Understand fundamental marketing concepts, theories, and principles in areas of marketing
	CO 2	Apply the knowledge, concepts, tools necessary to overcome challenges, and issues of marketing in a changing technological landscape.
	CO 3	Develop creative solutions to marketing problems.
	CO 4	Evaluate the role of marketing in Banking & Insurance

### Central Banking

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

SEM VI	CO1	Understanding of working and operations of Reserve Bank of India.
	CO 2	Understand practical working of Reserve Bank of India
	CO 3	Understand the difference in working of Reserve Bank of India in developing and developed countries globally.
	CO 4	Highlight on role of Reserve Bank of India in advancement and development of technology in

### Auditing -II

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

SEM VI	CO1	Acquire basic working knowledge of the Audit Report and Corporate Governance
	CO 2	Develop an appreciation for the importance of the ethical standards of certified public accountants.
	CO 3	Understand the auditing standards and the general procedures required in conducting an audit.
	CO 4	Apply and demonstrate the accounting knowledge and skills in Auditing.

### Security Analysis and Portfolio Management

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

SEM VI	CO1	Understand the life stage and risk appetite of the investors.
	CO 2	Study the process of reviewing and assessing the

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		elements of the entire portfolio of securities or products in the business.
	CO 3	Understand the price variation in bonds.
	CO 4	Understand the life stage and risk appetite of the investors.


### Human Resource Management

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

SEM VI	CO1	Develop the understanding of the concept of human resource management and to understand its relevance in organizations.
	CO 2	Develop necessary skill set for application of various HR issues.
	CO 3	Analyze the strategic issues and strategies required to select and develop manpower resources.
	CO 4	Learn the concepts of HRM with specific reference to Banking & Insurance

  
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