



Karnataka Sangha's Manjunatha
College of Commerce, Thakurli (E)



As per NEP 2020

Program Outcomes

And

Course Outcomes

(PO-CO)

Bachelor of Commerce

(Banking and Insurance)

(BBI)

Bachelor of Commerce (B&I)
Programme Outcomes

PO1: To acquire knowledge about the development of banking and insurance.

PO2: To understand the fundamentals and theoretical base of principles of banking and insurance business.

PO3: To apply process for providing banking and insurance business services. PO4: To learn new concepts introduced in the banking and insurance system.

PO4: To get an adequate exposure to operational environment in the field of Banking & Insurance

COURSE OUTCOMES

FY BBI SEMESTER – I

Sr. No.	Courses	Courses Outcomes
1.	Principles and Practices of Banking and Insurance	CO 1: Students will be able to evaluate banking and insurance products, services, and practices, assessing risks, opportunities, and implications for market competitiveness. CO2: Students will demonstrate a comprehensive understanding of the principles, concepts, and practices governing the banking and insurance sectors CO3: It will enhance the understanding of students about the roles such as banking professionals, insurance agents, financial analysts, risk managers, and regulatory compliance officers.
2.	Fundamental Accounting – I	CO1: Students will be able to demonstrate proficiency in applying different methods of inventory valuation, such as FIFO and Weighted Average Method, in accordance with AS – 2. CO2: Students will be able to analyse fire insurance policies and compute loss of stock by fire, adhering to the stipulated insurance claims process. CO3: Students will be able to prepare final accounts for manufacturing concerns, including adjustments for capital and revenue expenditures and receipts.
3.	Soft Skills and Personality Development	CO1: Basic awareness about the significance of soft skills in professional and inter-personal communications and facilitate an all-round development of personality CO2: Develop appealing personality traits as self-confidence, positive attitude, emotional intelligence, social grace, flexibility, friendliness and effective communication skills. CO3: Strong soft skills contribute to students' long-term career success by preparing them to interact respectfully and confidently in diverse social and professional settings.
4.	Application of MS Excel in Business	CO1: Students will demonstrate proficiency in using Microsoft Excel, including a deep understanding of its

		<p>features, functions, and capabilities relevant to business applications.</p> <p>CO2: Students will be adept at automating repetitive tasks, streamlining workflows, and increasing efficiency in business processes</p> <p>CO3: Students will demonstrate the ability to use Excel and make informed decisions based on data-driven insights.</p>
5.	English for Competitive Examinations (Grammar)-I	<p>CO1: The students will master the rules of English grammar.</p> <p>CO2: The students will be able to write correct English sentences.</p> <p>CO3: They will understand the usage of English vocabulary.</p> <p>CO4: They will learn the correct punctuation marks.</p>
6.	Introduction to Business Statistics - I	<p>CO1: Understanding of fundamental statistical concepts and techniques applicable to business analysis.</p> <p>CO2. Ability to collect, organize, and analyse data using appropriate statistical methods.</p> <p>CO3. Understand the different types of graphs and charts and its application in different fields.</p> <p>CO4. Understand the various types of data, their organisation and evaluation of summary measures such as measures of central tendency and dispersion etc.</p> <p>CO5. Capacity to interpret statistical results and make informed business decisions based on data.</p> <p>CO6. Skills in communicating statistical findings effectively to stakeholders.</p> <p>CO7. Competence in applying statistical methods to solve real-world business problems.</p>
7.	Environmental Management & Sustainable Development -I	<p>CO1: Use principles of Environmental Science for explaining sustainable development and its related ethical concerns</p> <p>CO2: Display scientific perspective for issues confronting our present day environment.</p> <p>CO3: Analyse the national and global environmental issues relating air, water, soil, and land use, biodiversity, and pollution.</p> <p>CO4: Explain the Role of an individual in relation to human population and environmental pollution.</p>
8.	Indian Knowledge System	<p>CO1: Learner will understand and appreciate the rich Indian Knowledge Tradition</p>

		<p>CO2: Lerner will understand the contribution of Indians in various fields</p> <p>CO3: Lerner will experience increase subject-awareness and self-esteem</p> <p>CO4: Lerner will develop a comprehensive understanding of how all knowledge is ultimately intertwined.</p>
9.	Business Communication Skills- I	<p>CO1: Understand the basics and significance of business communication theory.</p> <p>CO2: Adapt to and use digital communication methods for personal and business purposes.</p> <p>CO3: Grasp and effectively use the nuances of verbal and non- verbal communication.</p> <p>CO4: Improve their skills in business correspondence.</p>
10.	National Service Scheme	<p>CO1: The course will help students comprehend the foundations of the National Service Program.</p> <p>CO2: To understand the unique camping program.</p> <p>CO3: Students will learn about the regular activities of NSS.</p>

FY BBI

SEMESTER – II

Sr. No.	Courses	Courses Outcomes
1.	Management Process and Organizational Behaviour	<p>CO1: It will enhance students' decision-making abilities by understanding the dynamics of organizational behaviour</p> <p>CO2: Students will gain an understanding of organizational culture</p> <p>CO3: Students will develop the ability to adapt to organizational change and uncertainty, understanding how individual and group behaviour influences organizational change processes and strategies.</p>
2.	Fundamental Accounting – II	<p>CO1: Students will get familiarize with the characteristics and features of preference shares, including dividend preferences, voting rights, and redemption provisions.</p> <p>CO2: Students will get familiarize with various methods used to determine the value of goodwill and shares.</p> <p>CO3: Students will understand the legal provisions and accounting treatment pertaining to the redemption of Preference shares and Debentures.</p>
3.	Business Law I - (The Indian Contract Act 1872)	<p>CO1: Learners will gain knowledge of Indian Contract Act</p> <p>CO2: Learners would be able to identify the difference between agreement and contract and concept of offer and acceptance</p> <p>CO3: Learners will be able to understand and make valid contracts and importance competent person and consideration</p> <p>CO4: Learners will know the importance of free consent and concept of void contract</p> <p>CO5: Learners will be able to identify other types of contract and concept of discharge of contract</p>
4.	IT_Fundamentals of Python Programming	<p>CO1: Demonstrate mastery of Python features to tackle a wide range of programming challenges.</p> <p>CO2: Utilize control flow statements to ensure accurate and logical program execution.</p> <p>CO3: Efficiently manipulate arrays, strings, and data structures to enhance data handling and problem-solving.</p> <p>CO4: Design modular, efficient programs by leveraging functions, modules, and string operations.</p> <p>CO5: Manage file operations, employ regular expressions, and manipulate date and time data to improve program functionality and performance.</p>

5.	Startups	<p>CO1: Students will be able to start his/ her own business by understanding the opportunities that are lying in front of them.</p> <p>CO2: Students will learn how to make a business plan and how to approach funding agencies for getting their loans sanctioned.</p> <p>CO3: Students will learn to identify the various sources of finance for a new venture and role of central and state government in promoting entrepreneurship</p>
6.	Introduction to Digital Marketing	<p>CO1: Students will understand the concept of digital marketing and its real-world iterations</p> <p>CO2: Students will articulate innovative insights of digital marketing enabling a competitive edge</p> <p>CO3: Students will understand how to create and run digital media based campaigns.</p>
7.	English for competitive exam - II	<p>CO1: The students will master the rules of English grammar.</p> <p>CO2: The students will be able to write correct English sentences.</p> <p>CO3: They will understand the usage of English vocabulary.</p> <p>CO4: They will learn the correct punctuation marks.</p>
8.	Introduction to Business Statistics -II	<p>CO1: Learners will able to check whether the variables in the data are correlated or not.</p> <p>CO2: Learners will able to discover the regression equation between correlated variables.</p> <p>CO3: Learners will able to determine the best fit curve equation or model for the variables under study in the data.</p> <p>CO4: They will know how to determine trends for time series data</p> <p>CO5: They will understand the concept the use of index number and how various indices are obtained for the variable understudy.</p>
9.	Environmental Management & Sustainable Development - II	<p>CO1: Use principles of Environmental Science for explaining sustainable development and its related ethical concerns.</p> <p>CO2: Display scientific perspective for issues confronting our present day environment.</p> <p>CO3: Analyse the national and global environmental issues relating air, water, soil, and land use, biodiversity, and pollution.</p> <p>CO4: Explain the Role of an individual in relation to human population and environmental pollution.</p> <p>CO5: Recognize the importance of collective efforts for environmental sustainability as reflected in various treaties, conventions and laws.</p>

10.	हिंदी भाषा – कौशल के आधार	<p>CO1: विद्यार्थियों को लेखन वाचन, कौशल के ज्ञान प्राप्ति के साथ मौलिक अभ्यक्ति में बदलाव आएगा</p> <p>CO2: विद्यार्थियों को लेखन वाचन, कौशल द्वारा मानसिक विकास होगा, पठन शक्ति शैली का विकास होगा</p> <p>CO3: विद्यार्थियों को लेखन, भाषण कौशल से भाषिक शक्ति शैलियों का संवर्धन होगा विशेषज्ञता आएगी</p> <p>CO4: विद्यार्थियों को लेखन, वाचन, श्रवण, भाषण कौशल की विशेषताओं और उपयोगिता का ज्ञान प्राप्त होगा</p>
11.	भाषिक कौशल्यांचे उपयोजन १ (भाषण व निवेदन कौशल्ये)	<p>CO1: विद्यार्थ्यांना विविध कार्यक्रम आणि कार्यक्रमांमध्ये वापरल्या जाणाऱ्या भाषेचे स्वरूप समजेल.</p> <p>CO2: विद्यार्थ्यांना विविध कार्यक्रम आणि कार्यक्रमांमध्ये वापरल्या जाणाऱ्या भाषेचे स्वरूप समजेल.</p> <p>CO3: विद्यार्थ्यांना विविध कार्यक्रम आणि कार्यक्रमांमध्ये वापरल्या जाणाऱ्या भाषेसाठी आवश्यक असलेली आवश्यक कौशल्ये आणि तंत्रे ओळखून दिली जातील.</p> <p>CO4: विद्यार्थ्यांना विविध कार्यक्रम आणि कार्यक्रमांमध्ये वापरल्या जाणाऱ्या भाषेसाठी आवश्यक असलेली आवश्यक कौशल्ये आणि तंत्रे ओळखून दिली जातील.</p> <p>CO5: विद्यार्थ्यांना सहभागी होण्याची आणि थेट अहवाल देण्याची संधी मिळेल आणि त्यांची कौशल्ये विकसित केली जातील.</p>
12.	National Service Scheme	<p>CO1: Students will comprehend fundamental ideas and facts about the National Service Program.</p> <p>CO2: Students will learn the essentials of NSS-related procedures.</p> <p>CO3: Students will learn social work skills (such as Voter Awareness, Campus Cleanup, Tree Plantation, and Rallies)</p>

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SEMESTER – III

Sr. No.	Courses	Courses Outcomes
1.	Financial Decision-Making	<p>CO1: Understand the fundamentals of management accounting and its significance in banking and insurance.</p> <p>CO2: Analyse financial statements to assess the performance of financial institutions.</p> <p>CO3: Implement budgeting and cost-control techniques for financial stability.</p> <p>CO4: Apply risk management strategies in banking and insurance contexts.</p> <p>CO5: Use management accounting tools for effective decision-making and operational efficiency.</p>
2.	Direct Compliance, Implications Taxation: And	<p>CO1: Apply direct tax principles in personal and corporate financial planning.</p> <p>CO2: Compute tax liabilities for individuals and businesses accurately.</p> <p>CO3: Utilize tax-saving strategies for optimizing financial decisions.</p> <p>CO4: Understand the impact of digital taxation and e-filing procedures.</p> <p>CO5: Analyse recent developments and policy changes in the direct tax system.</p>
3.	Industry & Service Management (II) Strategic Financial Management	<p>CO1: To define and explain the scope of industry and service sectors.</p> <p>CO2: To apply management principles to service sector contexts.</p> <p>CO3: To analyse service quality and productivity indicators.</p> <p>CO4: To demonstrate understanding of customer relationship strategies.</p> <p>CO5: To evaluate current trends and challenges in industrial and service contexts.</p>
4.	Income Tax (ITR) Filing	<p>CO1: Upon successful completion of the course, students will be able to:</p> <p>CO2: Understand tax compliance and return filing procedures.</p> <p>CO3: Assist individuals and businesses in choosing the right ITR forms.</p> <p>CO4: Efficiently use online portals for e-filing and compliance tracking.</p>

		<p>CO5: Recommend tax-saving strategies for clients in banking and insurance.</p> <p>CO6: Develop practical expertise in taxation for future career prospects.</p>
5.	Geography of Resources	<p>CO1: Understand the resources and importance of the geography of resources</p> <p>CO2: Illustrate the types of resources and understand different concepts related to natural & human resources</p> <p>CO3: Discover the meaning and types of natural resources and their conservation</p> <p>CO4: Explain the concept of population and the density of population</p> <p>CO5: Differentiate types of pollution and get information about the major environmental concerns.</p>
6.	हिंदी भाषा व्यवहारिक प्रयोग	<p>CO1: विद्यार्थियों को राजभाषा हिंदी का ज्ञान प्राप्त होगा एवं दक्षता प्राप्त होगी।</p> <p>CO2: विद्यार्थियों को राजभाषा हिंदी के व्याकरणिक प्रयोग की जानकारी प्राप्त होगी।</p> <p>CO3: विद्यार्थियों को हिंदी की संज्ञा आदि का ज्ञान प्राप्त होने के साथ भाषा के शुद्ध एवं व्यावहारिक रूप का ज्ञान होगा।</p> <p>CO4: विद्यार्थियों को कारकों, वाक्य-रचना एवं भाषिक रूपों आदि का ज्ञान प्राप्त होगा।</p>
7.	लेखन कौशल्ये - २ (महाजालावरील लेखन)	<p>CO1: विद्यार्थ्यांना महाजालावरील लेखन कौशल्येचे स्वरूप समजेल.</p> <p>CO2: विद्यार्थ्यांना महाजालावर प्रभावी लेखन करण्यासाठी आवश्यक तंत्रांचा परिचय होईल.</p> <p>CO3: विद्यार्थ्यांना नेहमीच्या पठडीतील लेखन व महाजालावरील लेखन यांमधील साम्य-भेद स्पष्ट होतील.</p> <p>CO4: विद्यार्थ्यांमध्ये विविध सामाजिक माध्यमस्थळांवर लेखन करण्यासाठी आवश्यक कौशल्ये व क्षमता विकसित होतील.</p>
8.	National Service Scheme	<p>CO1: Learners will have the knowledge about NSS and its role in the fields of health, hygiene and sanitation so to build a strong country.</p> <p>CO2: They will be able to use Yoga for healthy living.</p>
9.	Field Project	<p>CO1: Apply concepts learned in classrooms to real-world socioeconomic conditions enhancing their understanding and skills.</p> <p>CO2: Show insights into the challenges, opportunities and culture of socioeconomic diversity, preparing them for future role as responsible citizens.</p>

		<p>CO3: Demonstrate evidence of research aptitude and skills of critical thinking, analytical skills, and ethical research conduct in field work.</p> <p>CO4: Display problem-solving abilities in making informed decisions in complex scenarios through practical situations.</p> <p>CO5: Work in teams and collaborate to achieve common goals in the work field environments through collaborative efforts.</p> <p>CO6: Show integrity in their dealings with their work and the people that they interact with by upholding professional; principles and ethical standards.</p>
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SEMESTER – IV

Sr. No.	Courses	Courses Outcomes
1.	Data-Driven Decision Making in Banking and Insurance	<p>CO1: Apply quantitative techniques in financial data analysis and decision-making.</p> <p>CO2: Use probability and statistical tools to assess financial risks and uncertainties.</p> <p>CO3: Perform hypothesis testing and interpret results for business insights.</p> <p>CO4: Construct regression models for predicting financial and insurance trends.</p> <p>CO5: Utilize time series analysis for forecasting in banking and insurance sectors.</p>
2.	Cost Accounting for Banking and Insurance: Principles and Practices	<p>CO1: Financial Acumen: Develops a strong foundation in cost analysis and financial decision-making.</p> <p>CO2: Problem-Solving Skills: Enables students to apply costing techniques to real-world banking and insurance challenges.</p> <p>CO3: Industry Readiness: Equips students with skills required in financial institutions for cost optimization.</p> <p>CO4: Analytical Thinking: Enhances ability to assess financial statements and budgetary controls effectively.</p> <p>CO5: Ethical and Strategic Decision Making: Promotes responsible financial management practices in the banking and insurance sectors.</p>
3.	Industry & Service Management (III) PROJECT & CRM	<p>CO1: To understand CRM Frameworks: Define the concepts of Customer Relationship Management and its strategic importance in the BFSI (Banking, Financial Services, and Insurance) sector.</p> <p>CO2: To execute Project Life Cycles: Apply project management techniques—from initiation and planning to execution and closing—within a financial services context.</p> <p>CO3: To leverage Technology: Analyse the role of CRM software (like Salesforce or Zoho) and digital tools in managing customer data and improving service delivery.</p> <p>CO4: To manage Service Quality: Identify and implement strategies for customer retention, loyalty mapping, and grievance redressal specific to banking and insurance.</p>

		CO5: To evaluate Industry Trends: Assess emerging trends such as E-CRM, data mining for customer insights, and the impact of AI on personalized service management.
4.	KYC in Banking & Insurance	CO1: To Understand and apply KYC norms in banking and insurance sectors. CO2: To Identify appropriate KYC documents for different customer categories. CO3: To Ensure compliance with legal and regulatory requirements. CO4: To Utilize digital KYC tools for efficient customer verification. CO5: To Analyse risk factors and contribute to fraud prevention measures.
5.	Introduction to Tourism Economics	CO1: Students can understand the concept and various aspects of tourism CO2: To enhance students' understanding regarding the need for infrastructure, facilities, services, and the impact of tourism development. CO3: Students can understand the applications of strategies for the development of tourism of various forms. CO4: Students can understand tourism organizations and the assessment of various policies of tourism
6.	Business Communication Skills II	CO1: Understand and engage in group communication processes. CO2: Perform more effectively in interviews and group discussions. CO3: Participate more efficiently in meetings. CO4: Write more impactful trade-related communication.
7.	National Service Scheme IV (Youth and Disaster Management)	CO1: Learners will have the knowledge about NSS and its role in the fields of health, hygiene and sanitation so to build a strong country. CO2: They will be able to use Yoga for healthy living.