



Satish Pradhan Dnyanasadhana College, Thane

(Arts, Science and Commerce)
Re-Accredited "B+" Grade (CGPA 2.69) by NAAC, ISO 21001:2018 (Certified)
Affiliated to University of Mumbai

B. Com. (Banking & Insurance)

Program Specific Outcome

PSO No.	Program Specific Outcome
PSO 1	Students will be able to demonstrate a comprehensive understanding of Banking & Insurance concepts, practices, theories and dynamics of Contemporary Indian Society.
PSO 2	Students will get conceptual clarity in basic accountancy, financial market, income tax, management, mutual funds, economic theories and also familiarize themselves with law relating to Banking & Insurance.
PSO 3	Students will communicate effectively in both written and oral forms, present effectively, and prepare and read banking and insurance financial statements.
PSO 4	Students will be able to develop the ability to carry out research work in banking & Insurance, and develop analytical & statistical skills.
PSO 5	Students gain thorough knowledge about strategic management, portfolio management, financial services, International Business, International banking and finance, Business ethics and Central banking thus developing leadership and teamwork skills.



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Department	Semester	Course
Banking & Insurance	I	Business Communication I

At the end of the course, Students will be able to:

CO No.	Course Outcomes	Bloom, s Level	Mapping of PO and PSO's
CO1	To recall communication fundamentals and channels, understand their corporate and global significance, and apply these concepts to assess technology's impact, one must analyze the effectiveness of various channels, to organize innovative communication strategies.	L1/L2/ L3/L4	PO1/PO2 PSO3
CO2	To identify obstacles to business communication , explain and apply listening skills strategies , and apply business ethics principles practically , one must analyze ethical implications through case studies .	L1/L2/ L3/L4	PO1/PO6 PSO3
CO3	Understand effective business correspondence principles. Apply diverse formatting techniques in letters. Demonstrate proficiency in composing and editing professional letters and emails.	L1/L2 L3	PO1/PO3 PSO3
CO4	Recall commercial terms and linking devices. Explain cohesion, coherence, and interpreting technical data. Apply terms in business, construct organized paragraphs, and use self-editing for clear writing.	L1/L2 L3	PO1/PO3 PSO3



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Department	Semester	Course
Banking & Insurance	I	Environment & Management of Financial Services

After completing the course, students will able to:

CO No.	Course Outcome	Bloom's Level	Mapping of PO and PSO's
CO1	Define, understand & explain the concept of the financial system, structure of Indian Financial system, kinds of financial service, scope of Banking & Insurance.	L1/L2	PO1, PSO1, PSO2
CO2	Outline & examine phases, functions, significance and role of banking & Insurance	L3	PO1, PSO1
CO3	Assess and measure various types of risks faced by financial institutions and insurance companies as well as Asset liability Management.	L5	PO2, PSO1
CO4	Identify and analyze the developmental activities of the regulatory authorities governing the banking and insurance sectors, such as central banks, insurance regulatory authorities, and other relevant governmental bodies.	L4	PO2, PSO1, PSO2



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Department	Semester	Course
Banking & Insurance	I	Business Economics I

After completing the course, students will able to:

CO No.	Course Outcome	Bloom's Level	Mapping of PO and PSO's
CO1	Define & understand the scope, various concepts, and importance of Business Economics	L1/L2	PO1, PSO2
CO2	Apply demand analysis techniques, including estimation and forecasting methods, as well as numerical illustrations using trend analysis and linear regression, to solve real-world economic problems.	L3	PO1,PO2,PSO 2
CO3	Describe and understand Supply and Production Decisions and Cost of Production - Production function:- Cost concepts	L1/ L2	PO1, PSO2
CO4	Evaluate & analyze the pricing and output decisions under various market structures, including perfect competition, monopoly, and imperfect competition, to determine their impact on market efficiency and consumer welfare.	L4/L5	PO2, PSO2
CO5	Evaluate various cost-oriented pricing methods to determine their effectiveness in different market scenarios	L5	PO1, PSO2



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Department	Semester	Course
Banking & Insurance	I	Financial Accounting I

After completing the course, Students will be able to:-

CO. No.	Course Outcomes	Bloom's Level	Mapping of PO PSO's
CO1	Define , understand , Illustrate meaning , scope , objectives of Accounting , Concepts , conventions of Accounting , Journal , Ledger , Trial Balance .	L1 , L3 . L4	PO1 , PO2 PSO1, PSO2
CO2	Describe ,Compute Classification of Income & expenses , sources documents required for practical accounting , Introduction to Bank Reconciliation Statement , Rectification of errors , understanding fair value concepts , International financial Reporting Standards	L1 ,L3, L 4	PO1 , PO2 PSO1 PSO2
CO3	Identify , clarify Analyze , interpret , retrieve , Stock valuation , Hire purchase system (asset purchase method) , Valuation of Goodwill as per average profit method , super profit methods , Issue of Shares	L1 , L3 , L4	PSO1 PSO2
CO4	Describe, articulate , interpret Final Account of Sole trading concern , Final Account of Non Profit Organization with adjustment entries.	L1 , L3 , L4	PO2 PSO2



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Department	Semester	Course
Banking & Insurance	I	Quantitative Methods I

After completing the course, Students will be able to:-

CO No.	Course Outcome	Bloom's Level	Mapping of PO & PSO's
CO1	Analyze data by organizing, summarizing with frequency distributions, and representing it effectively	L4	PO2,PSO4
CO2	Evaluate and apply measures of central tendency, demonstrating proficiency in statistical analysis and critical thinking skills through data interpretation and problem-solving in real-world contexts.	L3 / L5	PO2 PO4 ,PSO4
CO3	Analyze and interpret data variability by applying statistical methods and critically evaluating the significance of dispersion metrics in datasets.	L3 / L4	PO2 PO4,PSO4
CO4	Analyze relationships between variables, interpret correlation coefficients	L3 / L4 / L5	PO2 PO4 ,PSO4
CO5	Apply probabilistic concepts, analyze probability distributions, and employ decision theory principles to make informed and rational decisions under uncertainty.	L3 / L4	PO2 PO4 ,PSO4
CO6	Construct, analyze, and interpret index numbers for comparing economic data, measuring changes over time, and making informed decisions based on index analysis.	L2/ L4 / L6	PO2 PSO4
CO7	Understand and apply insurance principles, evaluate different types of insurance policies, claim calculations and surrender value.	L2/ L3/ L5	PO2 PSO4



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Department	Semester	Course
Banking & Insurance	I	Foundation Course - I

At the end of the course, students will be able to:

CO No.	Course Outcome	Blooms Level	PO PSO
CO1	Describe the multi-cultural diversity of Indian society through its demographic composition, concept of linguistic diversity and regional variations.	L1	PO1 PSO1 PSO3
CO2	Discuss the concept of disparity as arising out of stratification and inequality out of gender with special reference to violence against women.	L2	PO6 PSO1
CO3	Explain inequalities manifested due to the caste system , inter-group conflicts arising out of communalism & Examine the causes and effects of conflict arising out of regionalism and linguistic differences.	L3/L4	PO2 PO6 PSO1
CO4	Describe the Indian constitution, structure and state fundamental duties of the Indian citizen.	L1	PO1 PO6, PSO1, PSO2
CO5	State the party system in Indian politics, Local self-government in urban and rural areas & 73rd and 74 th amendments.	L1	PO1 PSO1 PSO2



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Department	Semester	Course
Banking & Insurance	I	Principles of Management

At the end of the course, students will be able to:

CO No.	Course Outcome	Blooms Level	PO PSO
CO1	Define, understand & explain the concept and principles of management and differentiate between Traditional and contemporary management.	L1, L2	PO1 PSO2
CO2	Outline Management Process, Practices & Functions of Management related to Banking and Insurance companies	L3	PO1, PSO1, PSO2
CO3	Analyze and compare the organizational structures of banking and insurance companies	L4	PO2, PSO1
CO4	Evaluate the leadership p strategies of prominent leaders in the Indian industry and banking sectors, both Indian and international	L5	PO5, PSO5



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Department	Semester	Course
Banking & Insurance	II	Business Communication II

At the end of the course, Students will be able to:

CO No.	Course Outcomes	Bloom's Level	Mapping of PO and PSO's
CO1	Recognize the principles of effective presentation. Apply effective utilization of overhead projectors (OHP) and transparencies. Create Power-Point presentations demonstrating understanding and proficiency.	L1/L2/ L3	PO3 PSO3
CO2	Understanding interview types, preparing for group discussions, interpreting meeting roles and documents is crucial. Organizing conferences and engaging via video conferencing are key skills. Evaluating PR roles and their effectiveness for stakeholders is essential.	L1/L2/ L3/L4	PO3/PO5 PSO3
CO3	Know trade letter types and structures. Differentiate complaints, claims, adjustments, and sales letters. Understand consumer grievance letters and RTI Act correspondence. Apply skills in composing and crafting persuasive trade letters. Analyze their effectiveness, communication strategies, and legal/ethical implications.	L1/L2 L3/L4	PO3/PO6/ PSO3, PSO2
CO4	Recall report types and components. Understand main and sub points in texts. Apply knowledge to create cohesive summaries.	L1/L2 L3	PO1/PO2 PSO3, PSO4



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Department	Semester	Course
Banking & Insurance	II	Principles & Practices of Banking & Insurance

After completing the course, students will able to:

CO No.	Course Outcome	Bloom's Level	Mapping of PO and PSO's
CO1	Understand and identify Origin, Need, Types, Scope and Functions of Banking as well as need for Regulation and Supervision	L1/L2	PO1, PSO1
CO2	Understand & Analyze the banking operations, account types, services, current trends, financial inclusion efforts, and regulatory frameworks, including the role of RBI, in the context of the Indian banking sector.	L2/L4	PO2, PSO1, PSO2
CO3	Understand the different types of risks , the Need and Scope of insurance, Types of insurance, policies as well as Risk and Return relationship and identify the Principles of Insurance.	L1/L2	PO1, PSO1
CO4	Understand Insurance Business Environment in India	L1	PO1, PSO1



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Department	Semester	Course
Banking & Insurance	II	Foundation Course - II

At the end of the course, students will be able to:

CO No.	Course Outcome	Blooms Level	PO PSO
CO1	Define & Describe the concepts of liberalization, privatization and globalization & Explain the concept of technology and communication and its impact.	L1/L2	PO1, PSO2, PSO5
CO2	Discuss the concept of Human Right The Universal Declaration of Human Rights.	L2	PO6, PSO1, PSO2
CO3	Explain importance of Environment Studies in the current developmental context, Environmental Degradation – Causes and Impact on human life & Describe Sustainable Development – Concept and components; poverty and environment	L4/L1	PO6, PSO1
CO4	Outline causes of stress and conflict in individuals and society.& use values, ethics and prejudices in developing the individual.	L3	PO1 PO2, PSO4, PSO1
CO5	Explain types of conflicts and use of coping mechanisms for managing individual stress and Describe Maslow's theory of self-actualisation	L4/L1	PO1, PO2, PSO3



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Department	Semester	Course
Banking & Insurance	II	Financial Accounting II

After completing the course, Students will be able to:-

CO. No.	Course Outcomes	Bloom's Level	Mapping of PO PSO's
CO1	Define , understand , Illustrate methods of valuation of Goodwill ,& valuation of shares .	L1 ,L3, L 4	PO1 PSO1
CO2	Describe ,Compute, illustrate introduction of Buyback of Equity shares , compliance of condition including sources , maximum limit of buyback of Equity Shares .	L1 ,L3, L 4	PO2 PSO2
CO3	Identify , clarify Analyze , interpret , retrieve , legal provisions for Redemption of Preference shares in Companies Act , sources of redemption	L1 , L3 , L4	PO2 PSO2
CO4	Describe, articulate , interpret Redemption of Debentures , sources of redemption of debentures , methods of Redemption of Debenture .	L1 , L3 , L4	PO2 PSO2



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Department	Semester	Course
Banking & Insurance	II	Organizational Behavior

After completing the course, students will able to:

CO No.	Course Outcome	Bloom's Level	Mapping of PO and PSO's
CO1	Develop a comprehensive understanding of the Meaning, Nature ,scope of Organizational Behavior and Models of Organizational Behavior and apply the theories and techniques of motivation in Banking and Insurance Industry	L2/L3	PO1, PSO1
CO2	Understand the process of group formation and analyze the structure of groups and skills including Soft Skills, Interpersonal Skills, Multicultural Skills, Cross Cultural Skills.	L2	PO3,PSO3
CO3	Understand the concept of work culture, analyze the need for organizational change, develop time management skills and apply strategies to manage stress effectively in the workplace.	L2/ L4/L3	PO2,PSO2
CO4	Understanding the meaning , nature , importance and techniques of Organizational Development	L2	PO1,PSO2



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Department	Semester	Course
Banking & Insurance	II	Business Law

After completing the course, students will able to:

CO No.	Course Outcome	Bloom's Level	Mapping of PO and PSO's
CO1	Introduction to Law, meaning, Definitions, Features, types, Sources	L1, L2,	PSO1
CO2	Indian Constitution, natural Justice, Special Leave Appeal, features, Writs, Fundamental Rights.	L1, L2, L4, L5	PSO1
CO3	Contract Act, Meaning, Essentials, Agreement, Offer, Acceptance, Consent, Free Consent, Performance, Discharge and Termination of Contract, Void and Quasi-Contingent- Wager- Minor Contracts, Breach of Contract	L1, L2, L3	PSO2
CO4	Special Contract, Indemnity and Guarantee, Bailment, Agency, Sale of Goods Act	L1, L2, L3, L4	PSO2
CO5	Negotiable Instrument Act, Features, Promissory Notes, Bill of Exchange, Cheque, Acceptance, Crossing, Dishonour, Position of Banker, Holder of Due Course, Privilege in and out of due Course, Types of Instrument, Penalties of Dishonour, Endorsement.	L1, L2, L3	PSO2
CO6	Information and Technology Act, Objective, Scheme, Digital Signature, Authorization, E-governance, Certifying Authorities, Digital Certificates, Cyer.	L1, L2, L3, L4	PSO2



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Department	Semester	Course
Banking & Insurance	II	Quantitative Methods II

After completing the course, Students will be able to:-

CO No.	Course Outcome	Bloom's Level	Mapping of PO & PSO's
CO1	formulate, test, and interpret hypotheses using statistical methods to draw valid conclusions and make data-driven decisions.	L2/ L6	PO2 PO4 PSO4
CO2	formulate linear programming models, solve optimization problems using appropriate methods, and interpret results to support decision-making in various operational contexts.	L2/ L6	PO2 PSO4
CO3	understand and apply matrix operations and determinants to solve systems of linear equations and analyze mathematical structures and transformations.	L2 / L3	PO2 PSO4
CO4	understand and apply the concepts of ratios, proportions, and percentages to solve real-world problems, analyze relationships between quantities, and make informed decisions based on quantitative comparisons.	L2 / L3 / L4	PO2 PO4 PSO4
CO5	analyze investment opportunities by applying statistical techniques for risk assessment, portfolio optimization, and performance evaluation	L4	PO2 PSO4
CO6	analyze, interpret, and evaluate the significance of economic indicators in assessing the health and performance of economies.	L4 / L5	PO2 PSO4



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Department	Semester	Course
Banking & Insurance	III	Mutual Fund Management

After completing the course, students will able to:

CO No.	Course Outcome	Bloom's Level	Mapping of PO and PSO's
CO1	Understand and define mutual funds, its features, advantages, disadvantages, ethical considerations, entities involved, and legal frameworks of regulatory frameworks.	L1/L2	PO1, PO6, PSO2
CO2	Understand and analyze various types of mutual fund and compute NAV	L2/L3/L4	PO2, PSO2
CO3	Evaluate mutual fund selection, understand Fund Rating by CRISIL, CARE and ICRA, and calculate Yield to Maturity and bond valuation	L5 / L2/ L3	PO2, PSO2
CO4	Understand the basics of Financial Planning, Need for Financial Advisors and Investors Guide Towards Financial Planning, differentiate between Advisor and Distributor and Develop Model Portfolio for Investors	L2/L4/ L6	PO2, PSO2



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Department	Semester	Course
Banking & Insurance	III	Management Accounting

After completing the course, Students will be able to:-

CO. No.	Course Outcomes	Bloom's Level	Mapping of PO PSO's
CO1	Define , understand ,meaning of Function , objectives , importance of role of Management Accounting , tools of Management Accounting .	L1	PO1 PSO1
CO2	Describe ,Compute, illustrate Corporate Financial Statement , Balance sheet , Revenue statement , Meaning , advantages , disadvantages of Ratio Analysis , Balance sheet ratios , Revenue Statement ratios .	L1 ,L3, L 4	PO2 PSO2
CO3	Analyze , interpret , retrieve , understand Concept , nature of Working capital , estimation of Working capital requirement , operating cycles	L1 , L3 , L4	PO2 PSO2
CO4	Describe, articulate factors influencing Dividend Policy , Illustrate Dividend policy in India , Bonus Shares (Stock Dividend) , Stock(Share) split	L1 , L3	PO2 PSO2



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Department	Semester	Course
Banking & Insurance	III	Information Technology in Banking & Insurance - I

After completing the course, Students will be able to:-

CO. No.	Course Outcomes	Bloom's Level	Mapping of PO PSO's
CO1	Students can understand Electronic Commerce's Architecture Framework, Media convergence, Applications, Market forces Technology behind the web, Security, and the Web.	L2	PO1, PO2 PSO5
CO2	Students can define E-banking in India with a Legal framework for e-banking, Electronic Payment System its types (Digital Token-based EPS, Smart Card EPS, Credit Card EPS.).	L1	PO3, PO6 PSO2
CO3	Students can analyze Office automation software that can be used practically for project making, solving problems using Excel sheets functions, and learning to make presentations.	L4	PO3 PSO4 PSO5
CO4	Students can Describe Cyber Law & Cyber Security with its history in India, various threats and attacks, E-security, and reporting of fraud on the Internet.	L1	PO6 PSO1



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Department	Semester	Course
Banking & Insurance	III	Financial Management I

After completing the course, Students will be able to:-

CO. No.	Course Outcomes	Bloom's Level	Mapping of PO PSO's
CO1	Define , paraphrases concept of Finance and & clarify sources of Finance , sources , function , role of Financial Management , objectives of Firm	L1 , L2	PO1 PSO1
CO2	Compute , illustrate EVA (Economic Value Added) & calculate Present value , Annuity , techniques of discounting & compounding	L3, L 4	PO2 PSO2
CO3	Identify Nature , purpose , process of capital Budgeting , Calculate , interpret capital investment decision by Payback period method , , ARR method , NPV method .	L1 , L3 , L4	PO2 PSO2
CO4	Evaluate , Analyze Cost of capital , WACC using book value & market value & determine Optimal capital structure , methods of Dividend Policy	L3 , L4	PO2 PSO2



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Department	Semester	Course
Banking & Insurance	III	Foundation Course III an Overview of Banking Sector

After completing the course, students will able to:

CO No.	Course Outcome	Bloom's Level	Mapping of PO and PSO's
CO1	Understand the banking system in India, emerging trends in banking, explore the regulatory architecture including Banking Regulation Act 1949, Payment and Settlement Act 2007, and Basel norms, fostering a critical evaluation of the banking industry in India.	L2/ L5	PO1, PSO1, PSO2
CO2	Understand the concept of Commercial; Banking ,Retail Banking, Corporate banking , rural banking and banking ombudsman	L2	PO1, PSO1
CO3	Understand the concept and advantages of universal banking and Understand the significance of technology in the banking sector	L2	PO1, PSO1
CO4	Understand and evaluate the concept of Microfinance and Financial Inclusion	L2/L5	PO1, PSO1



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Department	Semester	Course
Banking & Insurance	III	Financial Market

After completing the course, Students will be able to:-

CO. No.	Course Outcomes	Bloom's Level	Mapping of PO PSO's
CO1	Define , understand, meaning of the Function, objectives , and importance of the role Indian Financial System, Describe the structure of the Indian Financial System.	L1	PO1, PSO2
CO2	Define , understand ,meaning of Function , objectives Indian Money Market, Indian Capital Market , Indian Stock Market	L1	PO2, PSO2
CO3	Describe Commodities Market – Meaning History & Origin, Categorize Commodities Traded Structure of Commodities Market in India ,List the trade Participants in Commodities Market, Trading in Commodities in India (Cash & Derivative Segment), Classification Commodity Exchanges in India & Abroad, Summarise Investing in Commodities	L1 ,L2	PO2, PSO2
CO4	Definition of Derivatives Market ,Categories of a Derivative Contract, Factors Driving Growth of Derivatives Market Explain Types of Derivatives, Types of Underlying Assets, Participants in Derivatives Market, Advantages & Disadvantages of Trading in Derivatives Market Distinguish Between Forwards & Futures	L1 , L2,L4	PO2, PSO2



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Department	Semester	Course
Banking & Insurance	III	Direct Taxation

After completing the course, Students will be able to:-

CO. No.	Course Outcomes	Bloom's Level	Mapping of PO PSO's
CO1	Define , understand & explain the definition of Direct Taxation (Section 2 & 3) and determination of Residential status & Scope of Total income	L1 , L2	PO1 PSO1
CO2	Compute , illustrate & examine income from Salary , income from House property and income from Profit & Gains from Business and Profession	L3 , L4	PO2 PSO2
CO3	Calculate , interpret income from capital gains , Income from other sources	L3 , L4	PO2 PSO2
CO4	Evaluate , Analyze & determine deduction of Total Income , Assessment of Taxable Income of Individuals	L3 , L4 , L5	PO2 PSO2



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Department	Semester	Course
Banking & Insurance	III	Customer Relationship Management

After completing the course, students will able to:

CO No.	Course Outcome	Bloom's Level	Mapping of PO and PSO's
CO1	Develop a comprehensive understanding of CRM, leveraging customer knowledge management, and utilizing relationship marketing principles to win markets and drive growth in contemporary business environments.	L2	PO1, PSO2
CO2	Apply the fundamentals of CRM and its technological applications, including database management and marketing strategies.	L3	PO2, PSO2
CO3	Create and analyze customer satisfaction surveys, and effectively manage contacts, fostering strong customer relationships.	L4/L6	PO3, PSO3
CO4	Understand the strategies for building customer loyalty, Analyze the role and implementation of CRM in the Indian banking and insurance sectors and examine the utilization of call centers and e-CRM strategies to enhance customer relationships and service delivery in the banking and insurance industries.	L2/L3	PO1, PO2, PSO1



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Department	Semester	Course
Banking & Insurance	III	Corporate Law

After completing the course, students will able to:

CO. No.	Course Outcomes	Bloom's Level	Mapping of PO POS's
CO1	Company Law – An overview, Development of Company Law in India, Doctrine Governing corporates, Application of Company Law to Banking and Insurance sector	L1, L2,	PSO1
CO2	Securities Contracts Regulation Act, 1956, Definitions, Corporatisation and Demutualisation of Stock exchange, power of Stock Exchange, power of Central Govt. to make rules, Power of SEBI to make and amend rules, books and accounts	L1, L2, L3, L4	PSO2
CO3	Security Exchange board of India, Objectives, Terms, Establishment, Power, Functions, Accounts and Audits and Penalties, Registration, Issue of Disclosure Investors protection Guideline	L1, L2, L3	PSO2
CO4	The Depository Act, 1996, Meaning, Benefits, Models, Functions Participants, Objectives, Eligibility, fungibility, bye laws of Depository, Governance of Depository, internal Audits, BSDA and Single Registration for DP.	L1, L2, L3, L4	PSO2



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Department	Semester	Course
Banking & Insurance	IV	Cost Accounting

After completing the course, Students will be able to:-

CO. No.	Course Outcomes	Bloom's Level	Mapping of PO PSO's
CO1	Define , paraphrases objectives & scope of Cost Accounting , Element of Cost & clarify cost centers & Cost units	L1	PO1 PSO1
CO2	Compute, illustrate Cost - sheet & demonstrate Reconciliation of cost & financial accounts.	L3, L 4	PO2 PSO2
CO3	Calculate types of standards , setting of standards , Material , Labour , Fixed overheads & variable overheads variance	L3 , L4	PO2 PSO2
CO4	Evaluate , Analyze , calculated Marginal costing , contribution , breakeven analysis , Profit volume graph	L3 , L4 , L5	PO2 PSO2



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Re-Accredited "B+" Grade (CGPA 2.69) by NAAC, ISO 21001:2018 (Certified)
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Department	Semester	Course
Banking & Insurance	IV	Information Technology in Banking & Insurance - II

After completing the course, Students will be able to:-

CO. No.	Course Outcomes	Bloom's Level	Mapping of PO PSO's
CO1	Describe the fundamental concepts behind modern e-banking/mobile banking technologies.	L1	PO1 PSO1
CO2	Gain an understanding of the importance of security, privacy, and ethical issues related to e-commerce.	L2	PO2, PO6 PSO5
CO3	Develop an effective presentation, emails and use the internet effectively.	L6	PO3 PSO4
CO4	Learners will be able to explain various MS Office tools.	L2	PO3, PO4 PSO3



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Department	Semester	Course
Banking & Insurance	IV	Business Economics II

CO No.	Course Outcome	Bloom's Level	Mapping of PO & PSO's
CO1	Understand the concept of Macroeconomics and various circular flows of income.	L1	PO1, PO2, PSO1
CO2	Understand various concepts in money, prices and inflation and describe the role of Government in the economy	L1,L2	PO1, PO2, PSO1
CO3	Learners will be able to analyze the working of the economy and be aware of public finance in depth.	L4	PO4, PSO3
CO4	Understand various sources of public revenue and expenditure and be able to illustrate macroeconomic concepts graphically.	L2,L3	PO4, PSO1
CO5	Learners will be able to evaluate policies implemented to tackle macroeconomic issues.	L5	PO4, PSO4



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Department	Semester	Course
Banking & Insurance	IV	Foundation course IV- an overview of Insurance Sector

After completing the course, students will able to:

CO No.	Course Outcome	Bloom's Level	Mapping of PO and PSO's
CO1	Understand and state the principles of life insurance, various life insurance products including traditional and non-traditional plans, features and procedures.	L1/L2	PO1, PSO1
CO2	Understand the concepts, regulations, determinants of health insurance, risk premiums, and compare health insurance plans offered by SBI and ICICI, including their features, procedures, and coverage options.	L2	PO1, PSO1
CO3	Understand the concepts, procedures of home and motor insurance for SBI and ICICI plans, including their features, inclusions, exclusions, and determinants of risk premium.	L2	PO1, PSO1
CO4	Understand the role of insurance in logistics, its meaning, importance, and protection against hazards and accidents, fire insurance policies offered by SBI and ICICI, features & procedures.	L2	PO1, PSO1



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Department	Semester	Course
BBI (Banking & Insurance)	IV	Financial Management II

After completing the course, Students will be able to:-

CO. No.	Course Outcomes	Bloom's Level	Mapping of PO PSO's
CO1	Define , paraphrases management of working capital & estimating working capital needs , describe commercial paper & Certificates of deposits	L1	PO1 PSO1
CO2	Compute, illustrate Cash & marketable securities & interpret Receivable managements & Inventory managements	L3, L 4	PO2 PSO2
CO3	Calculate , execute Financial Planning , Types Budget , Material Budget , Production Budget Flexible Budget	L3 , L4	PO2 PSO2
CO4	Evaluate , Analyze , calculated operating leverage , financial leverage , combined leverage , describe Strategic Financial Management	L1 ,L3 , L4 , L5	PO2 PSO2



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Department	Semester	Course
Banking & Insurance	V	Financial Services Management

After completing the course, students will able to:

CO No.	Course Outcome	Bloom's Level	Mapping of PO and PSO's
CO1	Describe the financial services, differentiate fund and non-fund-based activities, and understand the concept of Innovation & challenges in financial services. Define & Understand merchant banking, the qualities of merchant bankers, problems of merchant banking.	L1/L2	PO1, PSO5
CO2	Understand mutual fund concepts, AMFI objectives and calculate NAV. Understand all the concepts related to factoring and forfaiting, advantages, disadvantages, types, and differentiate between factoring and forfaiting.	L2/L3	PO1, PO2, PSO5
CO3	Define and understand the concept of securitization, modus operandi, benefits, drawbacks and its unpopularity. Understand derivatives, types of derivatives, clearing entities, and their role.	L1/L2	PO1, PSO5
CO4	Understand housing finance, policy aspects, funding sources, major issues, institutional framework, regulatory guidelines, fair trade practices, and codes of conduct. Understand the components of consumer finance, terms, pricing, marketing, and credit scoring.	L2	PO1, PSO5,
CO5	Describe and understand the concept of depositories, and their legal framework. Additionally, they will learn about the concept of pledging and its associated procedures.	L1/L2	PO1, PSO5, PSO2



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Department	Semester	Course
Banking & Insurance	V	Strategic Management

After completing the course, students will able to:

CO No.	Course Outcome	Bloom's Level	Mapping of PO and PSO's
CO1	Recall and define key terms related to strategic management and Apply strategic decision-making models and principles to real-world scenarios and Assess the process and principles of good strategy formulation	L2/L3/L5	PO1, PSO5
CO2	Apply analytical frameworks and tools, such as PESTEL analysis, Porter's Five Forces, and SWOT analysis, to assess the strategic environment of organizations and Analyze strategies and select appropriate strategies	L3 / L4	PO2, PSO5
CO3	Apply knowledge of concentration, integration, diversification, internationalization, and digitization to analyze strategic options for organizations and Apply the process of strategic choice and strategic analysis to develop corporate level strategies that align with organizational goals and objectives.	L3	PO2, PSO5
CO4	Understand the Process and Nature of Strategy implementation its Barriers and apply Model of Strategy Implementation	L2/L3	PO1, PSO5
CO5	Evaluate the effectiveness of strategic evaluation and control systems in driving organizational performance.	L5	PO2, PSO5



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Department	Semester	Course
Banking & Insurance	V	Research Methodology

At the end of the course, students will be able to:

CO No.	Course Outcome	Bloom's Level	Mapping of PO and PSO's
CO1	Ability to Define the concepts of Research. Describe the concept of Hypothesis, Sampling & and its impact.	L1,L2	PO1, PSO4
CO2	Ability to Discuss concept Types of Data; & primary methods of Data Collection.	L2	PO1, PSO4
CO3	Ability to Analyze & Evaluate the collected data, implement Hypothesis testing methods Develop insightful conclusion from interpreted data	L1,L2,L3, L4,L5	P02, PO4, PSO4
CO4	Ability to Analyze & Evaluate the Advanced statistical techniques	L4,L5	PO4, PSO4
CO5	Ability to Explain types of report & its uses.	L1	PO3, PSO3



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Department	Semester	Course
Banking & Insurance	V	International Banking & Finance

After completing the course, students will able to:

CO No.	Course Outcome	Bloom's Level	Mapping of PO and PSO's
CO1	Understand the fundamental concepts and terminology of international finance, including the meaning and scope of international finance, the components of the balance of payments, and the concept of currency convertibility.	L2	PO1, PSO5
CO2	Understand & Identify the various types of capital flows, including Foreign Direct Investment (FDI), Foreign Portfolio Investment (FPI), and Foreign Institutional Investment (FII), as well as the fundamental concepts and characteristics of Euro Currency Markets, international equity markets, and international bond markets.	L1/L2	PO1, PSO5
CO3	Describe the structure and participants of foreign exchange markets, the regulatory framework governing foreign exchange management in India, and the role of institutions. Explain foreign exchange arithmetic, including exchange rate quotations, percentage spread	L1/L2	PO1 PSO5
CO4	Explain the various types of risks faced by corporations and banks, including economic, settlement, pre-settlement, and gap/mismatch risks. Describe internal and external hedging techniques, use of foreign currency derivatives as instruments for risk management , and country risk management.	L1/L2	PO1, PSO1 PSO5
CO5	Explain the features, functions, trends in international banking, the role and impact of cryptocurrencies.	L1/L2	PO1,PSO1 PSO5



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Department	Semester	Course
Banking & Insurance	V	Business Ethics and corporate Governance

After completing the course, Students will be able to:-

CO. No.	Course Outcomes	Bloom's Level	Mapping of PO PSO's
CO1	Define , understand meaning , nature of Moral and Ethics , importance of Ethics , meaning Functional Ethics , Marketing Ethics , areas of Business Ethics , Trade Ethics , Copyright Ethics .	L1 ,L2	PO1 PO6 PSO1
CO2	Describe ,identify , estimate , exemplify Ethical Decision Making (Normal dilemmas and Problems) , Utilitarianism , Deontology , Gandhian approach in Management , trusteeship , Ethics in Finance & Advertising .	L1 ,L2	PO1 PO6 PSO1
CO3	Describe , State , explain Business Ethics in Corporate Governance , theories ,mechanism in corporate governance , Indian model of governance , Stakeholder's theory , Stewardship theory OECD .	L1 , L3 , L4	PO1 PO6 PSO1
CO4	Describe, articulate , interpret principles OF Arthashastra ,Historical perspectives of Corporate governance , teaching from scriptures Like Gita , Quran , Bible , Corporate social responsibility , Family owned business	L1 , L3 , L4	PO1 PO6 PSO1
CO5	Ethics in context of Global Economy , Corporate Governance & issues related to scams , corruption , fraud in Banks & Insurance companies	L1 , L3 , L4	PO1 PO6 PSO1



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Department	Semester	Course
Banking & Insurance	V	Financial Reporting Analysis

After completing the course, Students will be able to:-

CO. No.	Course Outcomes	Bloom's Level	Mapping of PO PSO's
CO1	Define , understand & explain Banking regulation Act , statutory reserve , Bill purchased & discounted , interpret , illustrate Final Account of Banking company in prescribed form , non - performing assets , Classification of advances .	L1 , L2	PO2 PSO2 PSO3
CO2	Compute, illustrate ,prepare presentation of Corporate Final Accounts for Insurance Companies & articulate Accounting policies of Listed Insurance companies .	L2 ,L3, L4	PO2 PSO2 PSO3
CO3	Illustrate , analyze preparation Final Accounts of Companies & paraphrase provisions , adjustments & Accounting standards in relation to Final Account of Companies .	L1 , L3 , L4	PO2 PSO2 PSO3
CO4	Evaluate , Analyze preparation of Cash flow analysis of indirect method & describe Ethical behavior and implications , the IFAC code of Ethics for Professional Accountants	L1 ,L3 , L4 ,	PO2 PSO2 PSO3
CO5	Define , quote , articulate definition , objectives of International Financial Reporting Standards & describe share based payments , determining the fair value of Equity instrument granted .	L1, L2	PO1 PSO2



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Department	Semester	Course
Banking & Insurance	VI	PROJECT WORK IN BANKING AND INSURANCE

After completing the course, students will able to:

CO No.	Course Outcome	Bloom's Level	Mapping of PO and PSO's
CO1	Outline the research problem in the field of Banking & Insurance along with research design, data collection techniques, analysis, and interpretation of findings.	L1	PO1, PO2, PO4, PSO1, PSO4
CO2	Analyze relevant existing literature related to research problems.	L4	PO1, PO4, PSO1, PSO4
CO3	Apply research methodologies to formulate, prepare, and execute the project.	L3	PO1, PO2, PO4, PSO1, PSO4
CO4	Write a research report that takes into account the research problem, methodology & findings and will be able to draw conclusions and offer suggestions for future research or real-world problems.	L6	PO1, PO2, PO3, PO4, PSO1, PSO4



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Department	Semester	Course
Banking & Insurance	VI	Turnaround Management

At the end of the course, students will be able to:

CO No.	Course Outcome	Bloom's Level	Mapping of PO and PSO's
CO1	Ability to Define the concepts of Business. Describe the concept of Growth & survival.	L1,L2	PO1, PSO1
CO2	Ability to Categorize the internal & external reasons of Industrial Sickness.Discuss the Role of BIFR in sickness	L1,L2	PO1, PSO1
CO3	Ability to Identify & Compare the Indicators of Successful Turnaround Management.	L1,L2	P02, PSO5
CO4	Ability to Analyze & Evaluate the Present status of business Scenario	L4,L5	P02, PO4, PSO5
CO5	Ability to Explain types of leadership skills & decision making styles. Describe the process of Change .	L1,L2	PO5, PSO5



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Department	Semester	Course
Banking & Insurance	VI	Security Analysis Portfolio Management

After completing the course, Students will be able to:-

CO. No.	Course Outcomes	Bloom's Level	Mapping of PO PSO's
CO1	Define , understand meaning , characteristic of , investment , speculations , Role of Portfolio managers & calculate Expected Returns , co – variance , selection of optimum portfolio	L1 , L2 , L3	PO1
CO2	Describe need , constraints of portfolio management , Compute, illustrate Returns by Sharpe , Treynors , Jensen ratio , Yield to Maturity , Yield to call , Bond pricing	L1 ,L3, L 4	PO2
CO3	Retrievers understand Barometric or Indicators approach , Industrial life cycle and Illustrate , analyze solvency & profitability ratio , leverages .	L1 , L3 , L4	PO2
CO4	Describe principles of Technical Analysis , price chart , Japanese Candlestick chart , Illurate moving averages , relatives strength index	L1 , L3	PO2
CO5	Define , quote , articulate Random walk theory , The efficient market Hypothesis , Illustrate Capital asset pricing model , security market line	L1, L2 , L3	PO2



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Department	Semester	Course
Banking & Insurance	VI	Human Resource Management

After completing the course, students will able to:

CO No.	Course Outcome	Bloom's Level	Mapping of PO and PSO's
CO1	Understand the nature, scope, and objectives of Human Resource Management (HRM), including its functions, policies, and practices and Analyze the role and functions of HR managers	L2/L4	PO1, PSO2
CO2	Apply techniques and methods of job analysis to systematically collect and analyze job-related information and Understand the factors affecting job design and their impact on employee job satisfaction.	L2 / L3	PO1, PSO2
CO3	Understand the definition, objectives, need, and importance of HR planning in organizations and Analyze the implications of promotions and transfers on employee motivation	L3	PO1, PSO2
CO4	Understand the characteristics and effectiveness of different training methods, Apply performance appraisal methods to evaluate employee performance and Analyze the impact of management development programs	L2/L3/L4	PO1, PO6, PSO2
CO5	Apply knowledge of compensation principles to design and implement effective compensation strategies in banking and insurance sectors and Understand the significance of participative management in empowering employees and improving organizational effectiveness.	L2/ L3	PO1, PSO2



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Department	Semester	Course
Banking & Insurance	VI	Central Banking

After completing the course, Students will be able to:-

CO. No.	Course Outcomes	Bloom's Level	Mapping of PO PSO's
CO1	Describe and determine the Concept of Central Banking, Institutional Growth of Central Banking,. Measure the Role of Central Banks	L1 ,L2	PO1
CO2	Define Policy Framework for RBI: Organizational Framework, Operational Framework – Role as a Central Banker, Promotional Role of RBI, Determine the Regulatory Role of RBI. RBI and Monetary Policy Macroeconomic Policies: Meaning & Objectives.	L1 ,L2, L3	PO2
CO3	Define the Regulation and Supervision: Need for Functions of the Department of Supervisory, Regulations Review Authority, Unified Regulator v/s Multiple Regulators. Distinguish between RBI – On-site Inspection and Off-site Monitoring and Surveillance: Analyse The Core Principles for Effective Supervision – On-site Examination – Off-site Surveillance – On-site Inspection and Off-site Monitoring in India – Off-site Monitoring in Different Countries – Computerized Off-site Monitoring and Surveillance (OSMOS).	L1 ,L2 , L4	PO2
CO4	Compare Federal Reserve System – Bank of England – The European Central Banking, Bank of Japan, Peoples Bank of China Interconnectivity of Central Banks with Other International Financial Institutions Describe 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.	L1 , L2,L4	PO2