



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

M.Com. Banking and Finance Program Specific Outcome

PSO 1: Knowledge and Understanding:

Students will be able to comprehend and will be able to understand various principles and practices of banking and finance.

PSO 2: Communication and Presentation Skills

Graduates will understand banking laws, laws of finance, instruments in banking and finance sector, global market trends and use this knowledge to deal with their clients through presentation and communication skills.

PSO 3: Analytical Skills

Students will develop strong analytical skills related to banking policies and practices and representing clients before various authorities.

PSO 4: Research and Analysis

Students will develop research skills to analyze complex banking and financial data, interpret data and trends, and make informed recommendations.

PSO 5: Leadership and Teamwork

Students by learning banking principles and practices, will be able to become future leaders and overcome organizational problems.



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Department	Semester	Course
M. COM (BANKING & FINANCE)	I	Financial Services

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

CO No.	Course Outcomes	Bloom's Level	Mapping of PO & PSO's
CO1	Analyze and Evaluate the Evolution and Regulatory Framework of Financial Services.	L4/L5	PO1,PO2,PO6, PSO1, PSO3,PSO4
CO2	Apply and Assess Financial Services Marketing and Treasury Management.	L3/L4	PO1,PO2,PO3,PO4 PSO1, PSO2,PSO3
CO3	Evaluate and Analyze Mutual Funds and Merchant Banking Concepts	L4/L5	PO1,PO2,PO4, PSO1, PSO3,PSO4
CO4	Create and Evaluate Portfolio Management Strategies and Other Financial Services.	L4/L5/L6	PO1,PO2,PO4, PSO1,PSO2,PSO3, PSO4,PSO5



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Department	Semester	Course
M. COM (BANKING & FINANCE)	I	Debt Market

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

CO No.	Course Outcomes	Bloom's Level	Mapping of PO & PSO's
CO1	Analyze and Evaluate the Structure and Participants in the Indian Debt Market.	L4/L5	PO1,PO2,PSO1, PSO3,PSO4
CO2	Understand and Assess Central and State Government Securities.	L2/L5	PO1,PO2,PSO1, PSO3,PSO4
CO3	Apply and Analyze Corporate Bond Market Processes and Indices.	L3/L4	PO1,PO2,PSO1, PSO3,PSO4
CO4	Evaluate and Create Bond Valuation Models and Yield Curves	L4/L5/L6	PO1,PO2,PO4, PSO1, PSO3,PSO4



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Department	Semester	Course
M. COM (BANKING & FINANCE)	I	Investment Management

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

CO No.	Course Outcomes	Bloom's Level	Mapping of PO & PSO's
CO1	Apply the basic principles of portfolio management and implement strategies to construct and manage investment portfolios effectively.	L3	PO1,PO2,PO4, PSO1,PSO2,PSO3, PSO4
CO2	Compare and contrast various methods of portfolio analysis, analyse their effectiveness, and estimate the impact of different strategies on portfolio outcomes.	L4/L5	PO1,PO2,PO4, PSO1,PSO2,PSO3, PSO4
CO3	Evaluate portfolio performance against benchmarks and revise portfolios based on evolving needs and requirements, adapt strategies as necessary.	L5/L6	PO1,PO2,PO4, PSO1,PSO2,PSO3, PSO4
CO4	Measure the efficiency of portfolio management practices, assess the effectiveness of management strategies, and improve portfolios using performance metrics and efficiency indicators.	L4/L5/L6	PO1,PO2,PO4, PSO1,PSO2,PSO3, PSO4



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Department	Semester	Course
M. COM (BANKING & FINANCE)	I	Commercial Bank Management

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

CO No.	Course Outcomes	Bloom's Level	Mapping of PO & PSO's
CO1	Identify the role and importance of commercial banks, and analyze their management practices in rural areas to understand their impact on local economies.	L1/L4	PO1,PO2,PO6, PSO1,PSO3,PSO4
CO2	Illustrate evolving trends in modern banking and evaluate their implications, while understanding the need and importance of financial inclusion in promoting equitable access to financial services.	L2/L3/L5	PO1,PO2,PO3,PO4, PO6,PSO1,PSO2, PSO3,PSO4, PSO5



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Department	Semester	Course
M. COM (BANKING & FINANCE)	I	Research Methodology

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

CO No.	Course Outcomes	Bloom's Level	Mapping of PO & PSO's
CO1	Define research concepts and explain their types and significance in various fields. Evaluate the need and scope of research in Social Sciences, Humanities, Commerce, and Management.	L1/L2/L4/L5	PO1,PSO1,PSO4
CO2	Design a research plan by selecting a problem, formulating hypotheses, and creating a research design. Develop a sampling plan and justify the importance of literature review.	L6	PO1,PO2,PSO1, PSO3,PSO4
CO3	Apply statistical tools to analyze data, including central tendency, dispersion, correlation, and regression. Conduct and interpret hypothesis tests using parametric and non-parametric methods	L2/L3/L4	PO1,PO2,PSO1, PSO3,PSO4
CO4	Prepare a research report with appropriate structure and citation styles. Discuss modern practices, including ethical norms, plagiarism, and the role of computers in research.	L2	PO1,PO3,PO4,PO6, PSO1,PSO2,PSO4



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Department	Semester	Course
M. COM (BANKING & FINANCE)	I	Cost & Management Accounting in Banking & Finance

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

CO No.	Course Outcomes	Bloom's Level	Mapping of PO & PSO's
CO1	Identify and analyze cost concepts to understand their role in managerial decision-making.	L1/L2/ L4	PO1,PO2,PSO1, PSO2
CO2	Prepare and present functional budgets for different departments within an organization.	L3/L4	PO1,PO2,PO3, PO4,PO5
CO3	Analyze financial statements and interpret the results using various analytical techniques.	L4/L5	PO1,PO2,PO4
CO4	Calculate the working capital requirements and assess their impact on business operations.	L3/L4	PO1,PO2,PO4



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Department	Semester	Course
M. COM (BANKING & FINANCE)	II	Financial Literacy

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

CO No.	Course Outcomes	Bloom's Level	Mapping of PO & PSO's
CO1	Understand and apply banking products, credit evaluation, and credit scoring.	L2/L3	PO1,PO2,PSO1, PSO3
CO2	Develop and manage a financial plan, including budgeting, tax planning, and using digital financial tools.	L3/L6	PO1,PO2,PO3,P O4 PSO1,PSO2, PSO3
CO3	Evaluate various post office savings schemes and insurance services.	L4/L5	PO1,PO2,PSO1, PSO3
CO4	Compute personal tax obligations and apply valuation techniques such as time value of money and present value.	L3/L4	PO1,PO2,PO4, PSO1,PSO3, PSO4



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Department	Semester	Course
M. COM (BANKING & FINANCE)	II	Financial Markets

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

CO No.	Course Outcomes	Bloom's Level	Mapping of PO & PSO's
CO1	Understand and Analyze the structure and evolution of the Indian financial system, including its functions, phases, and regulatory frameworks.	L2/L4	PO1,PO2, PSO1,PSO3
CO2	Evaluate and Analyze the characteristics and reforms of the Indian money market and capital market, including stock and debt markets.	L4/L5	PO1,PO2, PSO1,PSO3
CO3	Explain the structure and trading mechanisms of the commodities market, and assess the reasons for investing in commodities.	L2/L4	PO1,PO2, PSO1,PSO3
CO4	Compare and differentiate between various types of derivatives, their underlying assets, and the advantages and disadvantages of trading in the derivatives market.	L4/L5	PO1,PO2, PSO1,PSO3



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Department	Semester	Course
M. COM (BANKING & FINANCE)	II	Principles of Insurance

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

CO No.	Course Outcomes	Bloom's Level	Mapping of PO & PSO's
CO1	Describe the principles, functions, and historical development of insurance in India, including its importance to various sectors.	L1/L2	PO1,PO2 ,PSO1
CO2	Identify and compare life insurance and general insurance, including their types and features.	L2/L4	PO1,PO2, PSO1 PSO3
CO3	Describe the role and functions of IRDAI and key insurance regulations in India.	L1/L2	PO1,PO2, PSO1, PSO4
CO4	Examine ethical issues in insurance, such as duties to policyholders, data protection, and fraud prevention.	L2/L4	PO1,PO2 ,PO6, PSO1,PSO2



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Department	Semester	Course
M. COM (BANKING & FINANCE)	II	International Finance

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

CO No.	Course Outcomes	Bloom's Level	Mapping of PO & PSO's
CO1	Describe and explain the basics of international finance and different exchange rate systems.	L1/L2	PO1,PO2,PSO1
CO2	Analyze and explain how foreign exchange markets operate and the role of foreign exchange management in India.	L2/L4	PO1,PO2, PO4, PSO1,PSO3



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Department	Semester	Course
M. COM (BANKING & FINANCE)	II	Corporate Finance

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

CO No.	Course Outcomes	Bloom's Level	Mapping of PO & PSO's
CO1	Explain the basics of financial management, including profit vs. value maximization and strategic financial management.	L1/L2	PO1,PO2,PSO1
CO2	Apply capital budgeting techniques, such as NPV and IRR, to evaluate projects and analyse related risks.	L3/L4	PO1,PO2,PO4, PSO1,PSO3
CO3	Calculate present value, annuities, and bond valuation, including yield to maturity (YTM).	L3/L4	PO1,PO2,PO4, PSO1,PSO3
CO4	Evaluate financial decisions regarding cost of capital, capital structure, and dividend policy.	L4/L5	PO1,PO2,PO4, PSO1,PSO3



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Department	Semester	Course
M. COM (BANKING & FINANCE)	III	Commercial Bank Management

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

CO No.	Course Outcomes	Bloom's Level	Mapping of PO & PSO's
CO1	Describe the role and functions of commercial banks in India, including CRM strategies.	L2/L3	PO1,PO3,PSO1, PSO2
CO2	Apply principles of credit management to evaluate and manage loan portfolios and NPAs	L3/L4	PO1,PO2,PSO1, PSO3
CO3	Explain key human resource management practices in banks, including selection and training.	L2/L3	PO1,PO2,PO3, PSO1,PSO2,PSO3
CO4	Analyze the impact of modern banking trends and financial inclusion initiatives on the industry.	L4/L5	PO1,PO2,PO4, PSO1,PSO3,PSO4



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Department	Semester	Course
M. COM (BANKING & FINANCE)	III	Financial Markets

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

CO No.	Course Outcomes	Bloom's Level	Mapping of PO & PSO's
CO1	Describe the structure and role of the Indian financial system and its constituents.	L2	PO1,PO3,PSO1, PSO2
CO2	Analyze the structure and types of securities in the Indian capital market, including ownership and creditorship securities.	L4	PO1,PO2,PSO1, PSO3
CO3	Explain the features, instruments, and regulatory framework of the Indian money market.	L2/L4	PO1,PO2,PO3, PSO1,PSO2,PSO3
CO4	Evaluate the importance of derivatives and the impact of globalization on financial markets.	L5	PO1,PO2,PO4,, PSO1,PSO3,PSO4



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Department	Semester	Course
M. COM (BANKING & FINANCE)	III	Debt Market

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

CO No.	Course Outcomes	Bloom's Level	Mapping of PO & PSO's
CO1	Describe the structure, participants, and segments of the Indian debt market, including the secondary market for debt instruments.	L2	PO1,PO3,PSO1, PSO2
CO2	Explain the issuance processes, participants, and market activities related to Central Government Securities and State Government Bonds.	L2/L4	PO1,PO3,PSO1, PSO2
CO3	Analyze the market segments, issue processes, and credit ratings of corporate bonds, including bond market indices and benchmarks.	L4	PO1,PO2,PSO1, PSO3
CO4	Evaluate the valuation of bonds, including yield curves, term structure of interest rates, and duration measures.	L5	PO1,PO2,PO4, PSO1,PSO3,PSO4



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Department	Semester	Course
M. COM (BANKING & FINANCE)	IV	International Finance

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

CO No.	Course Outcomes	Bloom's Level	Mapping of PO & PSO's
CO1	Describe the scope and recent changes in international finance.	L2	PO1,PO3,PSO1, PSO2
CO2	Explain the Balance of Payments and its components.	L2	PO1,PO2,PSO1, PSO3, PSO4
CO3	Analyze currency futures and options for hedging and speculation.	L4/L5	PO2,PO4,PSO3, PSO4,PSO5
CO4	Evaluate and Analyze the roles of international financial instruments and development banks.	L4/L5	PO1,PO5,PO6, PSO1,PSO3,PSO4, PSO5



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M. COM (BANKING & FINANCE)	IV	Financial Services

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

CO No.	Course Outcomes	Bloom's Level	Mapping of PO & PSO's
CO1	Describe and Analyze the evolution, significance, and emerging trends in financial services, including the regulatory framework and ethical issues.	L2/L4	PO1,PO2,PO3, PO4,PO6,PSO1, PSO2,PSO3,PSO4
CO2	Explain and Apply the categories and marketing strategies for financial products and outline the structure and functions of treasury management.	L2/L3	PO1,PO2,PO3, PO4,PO5, PSO1,PSO2,PSO3, PSO4,PSO5
CO3	Analyze and Evaluate the concept and regulatory framework of mutual funds and merchant banking, including their functions, performance evaluation, and role in capital structure design.	L4/L5	PO1,PO2,PO3, PO4,PSO1,PSO2, PSO3,PSO4
CO4	Evaluate and Apply portfolio management strategies and other financial services, including leasing, factoring, venture capital, and credit rating.	L3/L5	PO1,PO2,PO3, PO4,PO5, PSO1,PSO2,PSO3, PSO4,PSO5



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Department	Semester	Course
M. COM (BANKING & FINANCE)	IV	Investment Management

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

CO No.	Course Outcomes	Bloom's Level	Mapping of PO & PSO's
CO1	Explain and Analyse portfolio management concepts, including its evolution, role of managers, and investment environment in India.	L2/L4	PO1,PO2,PO3,PO4, PSO1,PSO2,PSO3, PSO4
CO2	Apply and Analyse portfolio analysis techniques and use models like Markowitz for optimal portfolio selection and evaluation.	L3/L4	PO1,PO2,PO3,PO4, PSO1,PSO2,PSO3, PSO4
CO3	Evaluate and Apply portfolios using metrics such as Sharpe and Treynor Ratios and understand bond valuation methods like yield to maturity.	L3/L5	PO1,PO2,PO3,PO4, PSO1,PSO2,PSO3, PSO4
CO4	Assess fundamental and technical analysis methods, and understand Efficient Market Hypothesis and CAPM.	L2/L5	PO1,PO2,PO3,PO4, PSO1,PSO2,PSO3, PSO4