

#### ST. THOMAS COLLEGE (AUTONOMOUS) THRISSUR, KERALA - 680 001

College with Potential for Excellence NIRF INDIA Ranking 2021 : 64<sup>th</sup>

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# PROGRAMME OUTCOMES PROGRAMME SPECIFIC OUTCOMES COURSE OUTCOMES

**B.Com - Banking and Insurance** 

# **OUTCOMES:**

# At the end of Under Graduate Program at St. Thomas College (Autonomous), a student will have obtained:

PO1	Critical Thinking: Ability to take informed actions after identifying the assumptions that frame our thinking and actions, checking out the degree to which these assumptions are accurate and valid, and looking at our ideas and decisions (intellectual, organizational, and personal) from different perspectives
PO2	Effective Communication: Ability to speak, read, write and listen clearly in person and through electronic media in English and in one Indian language, and make meaning of the world by connecting people, ideas, books, media and technology
PO3	Effective Citizenship: Ability to demonstrate empathetic social concern and equity-centered national development, and the ability to act with an informed awareness of issues and participate in civic life through volunteering
PO4	Environment and Sustainability: Ability to understand the issues of environmental contexts and sustainable development
PO5	Ethical Living: Ability to recognize different value systems including your own, understand the moral dimensions of your decisions, and accept responsibility for them
PO6	Social Interaction: Ability to elicit views of others, mediate disagreements and help reach conclusions in group settings
PO7	Problem Solving and Analytical Skills: Ability to think rationally, analyze situations and solve problems adequately

# **PROGRAM SPECIFIC OUTCOMES:**

At the end of B.Com at St. Thomas College (Autonomous), Thrissur, a student will have developed:

PSO1	Develop thorough systematic and subject skills within various discipline of commerce, business, accounting, economics, finance, auditing and marketing
PSO2	Understand the relevant financial accounting career skills, applying both quantitative and qualitative knowledge to their future careers in business.
PSO3	Recognize features and roles of businessmen, entrepreneur, managers consultant, which will help learners to possess knowledge and other sof skills and to react aptly when confronted with critical decision making.
PSO4	Ability to pursue professional courses like CA, CS, ICWA and the like.
PSO5	Acquire the skills like effective communication, decision making problem solving in day-to-day business affairs
PSO6	Accomplish higher education and advance research in the field of commerce and finance.
PSO7	Able to play roles of businessmen, entrepreneur, managers, consultant, that will help learners to possess knowledge and other soft skills and to react aptly when confronted with challenging situations.

# **COURSE OUTCOMES**:

# **B.Com**

#### **BCMIB01-** business management

CO1	Understand dynamics of business organisations and management practices
	with respect to stakeholders.
CO2	Describe the concepts of motivation and leadership for efficient functioning of
	organizations.
CO3	Understand the theories of business ethics and analyze factors influencing
	business ethics.
CO4	Describe Corporate Social Responsibility and analyze steps in the
•••	implementation of CSR activities.
CO5	Illustrate CSR initiatives in India
CO6	Understand the emerging concepts in management and its application level in
	different sectors of management.

#### **BCM2B02-** financial accounting

CO1	Recall the relevance of accounting and its procedures.
CO2	Evaluate single entry system of accounting .
CO3	Explain the purpose and importance of Double Entry Book Keeping System and prepare ledger accounts using double entry book keeping.
CO4	Understand the theories and technical terminologies of company accounts regarding issue of shares.
CO5	Prepare journal entries and ledger accounts regarding issue, forfeiture and surrendering of shares.
CO6	Define debentures, explain types of debentures and prepare journal entries and ledger accounts
CO7	Compare and contrast IFRS and Ind AS.
CO8	Prepare final accounts under formats of SOPL, SOCE and SOFP.

#### BCM3B03- business regulations

CO1	Understand statutes concerning and affecting business organizations in their operations
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CO2	Understand the concept and provisions of the Indian Contract Act 1872.
CO3	Understand the relevance and fundamental legal principles behind specific
	contracts
CO4	Create an awareness regarding the rights and duties of consumers under
•••	Consumer Protection Act 1986.
CO5	Understand statutory provisions related to Limited Liability Partnership Act
CO6	Apply problem solving techniques and to be able to present coherent, concise
	legal

**BCM3 B04- corporate accounting** At the end of this course, a student will have developed ability to:

CO1	Understand corporate law and create awareness regarding the importance of corporate governance in the management of organizations.
	corporate governance in the management of organizations.
CO2	Recognize the legal aspects of the memorandum of association and article of
	associationin a company.
CO3	Understand the concept and provisions of the Indian Company Act.
CO4	Understand statutory provisions related to Securities and Exchange Board of
•••	India Act 1992.
CO5	State the legal aspects relating to the winding up of the company.
CO6	Apply problem solving techniques and to be able to present coherent, concise
	legal arguments.

#### **BCM4BO5- cost accounting**

CO1	Understand the basic concepts and processes used to determine product costs.
CO2	Demonstrate how materials, labour and overhead costs are added to a product
	at each stage of the production cycle.
CO3	Compute cost sheet by distinguishing direct and indirect cost.
CO4	Understand the idea and meaning of material control with pricing methods
CO5	Develop an understanding in calculation of remuneration, incentives and
	various overhead cost
CO6	Understanding various costing methods adopted in different industries
CO7	Preparation of flexible, cash, Sales and Production budgets.
CO8	Analyze and evaluate information for cost ascertainment, planning, control and decision making.

#### **BCM4BO6- corporate regulations**

CO1	Understand corporate law and create awareness regarding the importance of corporate governance in the management of organizations.
CO2	Recognize the legal aspects of the memorandum of association and article of
	association
	in a company.
CO3	Understand the concept and provisions of the Indian Company Act.
CO4	Understand statutory provisions related to Securities and Exchange Board of
	India Act 1992.
CO5	State the legal aspects relating to the winding up of the company.
CO6	Apply problem solving techniques and to be able to present coherent, concise
	legal arguments.

#### **BCM5B07-** Accounting for Management

CO1	Understand the relationship between cost accounting – financial accounting
	and managerial accounting.
CO2	Understand the use of management accounting for planning, control and
	decision making
CO3	Understand and apply the basic techniques of financial statement analysis
CO4	Analyse financial statement using ratios
CO5	Prepare cashflow and fundflow statements
CO6	Assess how cost volume profit are related and use CVP analysis as a planning,
	control and decision making aid.

#### **BCM5B08-** business research methods

CO1	Understand meaning, scope and types of Business Research
CO2	Understand the role of theory in research
CO3	Identify research design and recognise various scaling techniques
CO4	Determine sources of data collection.
CO5	Apply the basic techniques of data processing and analysis.
CO6	Creation of research report

#### **BCM5B09-** Income Tax Law and Accounts

CO1	Understand the evolution and definitions in income tax in India
CO2	Understand and determine the residential status and incidence of tax.
CO3	Understand and determine the agricultural income
CO4	Determine the income from salaries
CO5	Computation of income from house property
CO6	Computation of profits and gains of business or profession
CO7	Determine capital gains and income from other sources

#### BCM6 B12- Income Tax and GST

CO1	Computation of tax liability of individual.
CO2	Understand the powers and functions of income tax authorities and procedures of assessment of income tax.
CO3	Understand basic concepts of GST and its implication on individuals and business with regard to taxation.
CO4	Analyse the rate of GST, payment and refund of tax.
CO5	Understand GST return filing system
CO6	Apply the provisions of GST laws for supply of goods intrastate and interstate

#### **BCM6B13- Auditing and Corporate Governance**

CO1	Recognise the basic concepts of auditing.
CO2	Understand the procedures and techniques of auditing.
CO3	Analyse various financial statements and evaluate them to recognize the contradictions in them.
CO4	Understanding the concept of corporate governance.
CO5	Understand the theories, models and benefitsof corporate governance.
CO6	Appraise the corporate governance problems in the global and Indian context

# **BCM5B10- Banking Services Management**

CO1	Understand the various provisions of Banking Regulation Act 1949 and the reforms in Indian banking sector.
CO2	Acquire required Knowledge and Skill for practical Banking operations.
CO3	Analyse various innovations in banking services.
CO4	Understand the types of innovative financial services.
CO5	Recognise banker-customer relationship.
CO6	Understand the types of bank accounts and its operations

#### **BCM5B11- Insurance Management**

CO1	Recognize the current status and scope of Indian Insurance Industry and the
	regulatory framework of insurance under IRDA.
CO2	Understand various types of insurance, principles and
	documentation process.
CO3	State the methods in calculations of premium, bonus and
	claims.
CO4	Explain the selection process of insurance intermediaries and recognize their
•••	role, responsibilities and professional ethics.
CO5	Understand the process of risk – return analysis and strategies for better
	investment decisions.
CO6	State the techniques to manage investment portfolios in accordance with a
	person's risk preferences.
CO7	Familiarize the taxability calculations of insurance plans and cost management
	of insurance.

#### **BCM6B14-** Foreign Exchange Management

CO1	Understand the theories of foreign exchange behaviour.
CO2	Understand the Pattern and Structure of India's foreign trade;
CO3	Analyse the Role and importance of India's Balance of Payment account and adjustment policies foreign reserves and debt situation
CO4	Understand the different types of exchange rate risks.
CO5	Understand applied and functional areas in foreign exchange management.
CO6	Acquaint conceptual clarity in foreign exchange market.

#### **BCM6B15- Risk Management and Insurance**

CO1	Understand the different types of Risk
CO2	Identify the various risk management tools
CO3	Describe the functions of insurance
CO4	Describe the government regulations of insurance sector.
CO5	Understand the retirement planning and annuities
CO6	Describe the commercial risk management applications

#### **BCM1C01- Managerial Economics**

CO1	Understand the Fundamentals of Micro economics and
	Macroeconomics.
CO2	Understand the concepts of Demand, Supply Analysis and Theory of
	Consumer Behaviour.
CO3	Compare and illustrate Price, Output and Profit Determination under different
	market structure.
CO4	Apply economic theories in decision-making.
CO5	Analyse the profile of Indian and Kerala economy.
CO6	Evaluate the performance of India and Kerala in global scenario

#### **BCM2C02-** Marketing management

CO1	Understand the basic concepts, principles, tools, strategies and techniques of marketing management.
CO2	Identify the consumer behaviour and its relationship with marketingconcepts.
CO3	Compare marketing strategies adopted by different business firms.
CO4	Analyse strategic decisions related to product, pricing, distribution & promotions.
CO5	Analyse recent trends in marketing.
CO6	Prepare marketing plan of products or services.

#### BCM3C03- Human resource management

CO1	Understand basic concept of HRM
CO2	Understand the principles and practices related to Human Resource Planning
CO3	Understand the training methods and evaluation of employee
CO4	Develop and assess one's own competencies towards a career in HRM
CO5	Identify the wage system.
CO6	Understand and handle different job environment
CO7	Understand the practical applications of Human resource terminology

#### **BCM4C04-** Quantitative Techniques for Business

CO1	Understand the meaning and discipline of QT in business
CO2	Apply time series analysis to forecast the future trends.
CO3	Understand and apply the methods of constructing index numbers.
CO4	Apply statistical tools- correlation and regression to establish degree of relationship between two variables
CO5	Understand the concept of probability and approaches to the theorems of probability.
CO6	Apply set theory and calculations using Venn Diagrams in various statistical analysis.
CO7	Explain the theoretical distributions and its fittings.

#### BCM5D01- E. Commerce

CO1	Define and describe the basic concepts of E- commerce
CO2	Understand and explain E. commerce models and its
	applications.
CO3	Interpret and evaluate the marketing strategies in E. commerce platform.
CO4	Create an awareness regarding the electronic payment system and its security
	issues

#### **BCM5D01- Basic accounting**

CO1	Understanding theoretical framework of Accounting
CO2	Explain the concept of Accounting Equation
CO3	Develop various subsidiary books
CO4	Analyse the business transactions
CO5	Preparation of financial statements of sole trading companies

#### **BCM3A11- Basic Numerical Methods**

CO1	Create Problem Solving Skills.
CO2	Understand numerical equations and apply the methods for solving equations.
CO3	Understand matrices and its operations
CO4	Understand the concepts of sequence, series and
	progressions.
CO5	Explain mathematics of finance and compute interest and time value of
	money.
CO6	Describe the measures of central tendency and dispersion.

#### **BCM3A12-** Professional business skills

CO1	Recognise the professional and soft skills for business
CO2	Explain the effectiveness of e- learning, knowledge resources on a global perspective
CO3	Create e- contents (Using informatics skills)
CO4	Understand the Basic concepts of Business Data Analysis and Social
	Networking Analysis
CO5	State the role of Artificial Intelligence and other intelligent agents in e-
	business
CO6	Describe the ethical and legal considerations in business analytics
CO7	Monitor and critically evaluate the socio- cyber informatics space. (Cyber
	ethics, e- wastage, Green Computing, E. governance in India)
CO8	Compare and Contrast the Digital Marketing space with the traditional
	business

#### BCM4A13- Entrepreneurship development

CO1	Define and explain the concept of Entrepreneurship
CO2	Compare and contrast the institutional support and incentives to entrepreneurs in India
	In India
CO3	Recognize and describe the role of Micro Small and Medium Enterprises on
	the Development of Entrepreneurship in India.
CO4	Understand the benefits, assistance and support services in establishing a SSI
CO5	Create awareness on setting up an industrial unit through generation of ideas,
005	market demand analysis and feasibility studies.
CO6	Prepare and design the project report for the establishment of an enterprise.

#### **BCM4A14- Banking and insurance**

CO1	Describe the origin and development of banking
CO2	Explain the various negotiable instruments
CO3	Apply the modern E-banking services
CO4	Apply the procedure for the application and activation of M-banking and tele-
	banking
CO5	Describe the concept of insurance as a social security tool for economic
	development
CO6	Understand the general principles of life
	insurance contract and guidelines of IRDA