

**KONGUNADU ARTS AND SCIENCE COLLEGE
G N MILLS ROAD, COIMBATORE – 29**

**DEPARTMENT OF COMMERCE WITH
BANKING AND INSURANCE**

2025-2028 BATCH

PROGRAMME OUTCOMES

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- PO1 The students gain thorough grounding in the fundamentals of commerce, finance, banking and insurance.
- PO2 The students are equipped in various techniques in order to face the modern-day challenges in commerce and business.
- PO3 Enable to analyse and understand the role of accountant, banker, and insurance consultant in the real business world.
- PO4 Boost up the practical capability of the students through internships, workshops, project work, fieldtrip etc., in order to build a notable career.
- PO5 Enhance the ability of the students and encourage them to participate in the competitive examinations like CA, CS, CMA and other courses.
- PO6 Demonstrate progressive learning of values and role of accounting in society and business.
- PO7 Construct qualified workforce in the society to meet up the requirements of the banking sector, Insurance & finance companies, industries etc.
- PO8 Intensify the entrepreneurship qualities in the students and prepare them to participate in the corporate world.

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COURSE OUTCOMES

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CORE PAPER 1 - FINANCIAL ACCOUNTING – I

CO	Course Outcomes		Knowledge level
CO1	Remember the concept of rectification of errors and Bank reconciliation statements	K1 to K5	Remember
CO2	Apply the knowledge in preparing detailed accounts of sole trading concerns		Understand
CO3	Analyse the various methods of providing depreciation		Apply
CO4	Evaluate the methods of calculation of profit		Analyse
CO5	Determine the royalty accounting treatment and claims from insurance companies in case of loss of stock.		Evaluate

CORE PAPER 2 - BANKING LAW AND PRACTICE

CO	Course Outcomes		Knowledge level
CO1	Aware of various provision of Banking Regulation Act 1949 applicable to banking companies including cooperative banks	K 1 to K 5	Remember
CO2	Analyse the evolution of Central Banking concept and prevalent Central Banking system in India and their roles and function		Understand
CO3	Gain knowledge about the Central Bank in India, its formation, nationalizing its organization structure, role of bank to government, role in promoting agriculture and industry, role in financial inclusion		Apply
CO4	Evaluate the role of capital fund of commercial banks, objectives and process of Asset securitization etc		Analyse
CO5	Define the practical banking systems relationship of bankers and customers, crossing of cheques, endorsement etc.		Evaluate

CORE PAPER 3 - FINANCIAL ACCOUNTING – II

CO	Course Outcomes		Knowledge level
CO1	To evaluate the Hire purchase accounts and Instalment systems	K 1 to K 5	Remember
CO2	To develop Branch accounts and Departmental Account		Understand
CO3	To understand the accounting treatment for admission and retirement in partnership		Apply
CO4	To show Settlement of accounts at the time of dissolution of a firm.		Analyse
CO5	To examine the role of IFRS		Evaluate

CORE PAPER 4 – E-BANKING TECHNOLOGY

CO	Course Outcomes		Knowledge level
CO1	Illustrate Indian banking developments and Paraphrase the ATM, Mobile banking, Plastic cash, WAN, LAN, VSAT.	K1 to K5	Remember
CO2	Explain the importance of document storage and retrieval systems in digital signature system		Understand
CO3	Enumerate the different payment systems in E Banking		Apply
CO4	Discuss the impact of technology and its recent trends in India.		Analyse
CO5	Elaborate the implication of cyber laws and the regulations of IT Act 2000.		Evaluate

CORE PAPER 5 - CORPORATE ACCOUNTING I

CO	Course Outcomes		Knowledge level
CO1	To understand the provisions for underwriting commission	K 1 to K 5	Remember
CO2	To examine the provisions of issue and redemption of preferences shares and debentures		Understand
CO3	To illustrate part, I and part II forms		Apply
CO4	To value shares and goodwill		Analyse
CO5	To Analyse IND AS 7, 12,16		Evaluate

CORE PAPER 6 - COST ACCOUNTING – I

CO	Course Outcomes		Knowledge level
CO1	Remember and recall the various concepts of cost accounting	K 1 to K 5	Remember
CO2	Demonstrate the preparation and reconciliation of cost sheet.		Understand
CO3	Analyse the various valuation methods of issue of materials.		Apply
CO4	Examine the different methods of calculating labour cost.		Analyse
CO5	Critically evaluate the apportionment of Overheads.		Evaluate

ALLIED PAPER 3 - PRINCIPLES AND PRACTICE OF LIFE INSURANCE

CO	Course Outcomes		Knowledge level
CO1	Enumerate the different types of life insurance policies	K1 to K5	Remember
CO2	Describe the group insurance and its different schemes		Understand
CO3	Illustrate the premium, surrenders, loans and foreclosure		Apply
CO4	Discuss the maturity claims and policy holders rights in Insurance Business		Analyse
CO5	Elaborate the principles of insurance business in India.		Evaluate

CORE PAPER 7- CORPORATE ACCOUNTING II

CO	Course Outcomes		Knowledge level
CO1	Understand the accounting treatment of amalgamation, absorption and external reconstruction	K 1 to K 5	Remember
CO2	Apply and alter the share capital and internal reconstruction		Understand
CO3	Do the accounting procedure of non-performing assets		Apply
CO4	Give the knowledge about insurance company accounts		Analyse
CO5	Prepare the consolidated accounts of holding companies and liquidator's final statements		Evaluate

CORE PAPER 8 - COST ACCOUNTING – II

CO	Course Outcomes		Knowledge level
CO1	Remember and recall standards in cost accounting	K 1 to K 5	Remember
CO2	Apply the knowledge in contract costing		Understand
CO3	Analyze and assimilate concepts in process costing		Apply
CO4	Understand various bases of classification cost and prepare operating cost statement.		Analyse
CO5	Set up standards and analyse variances.		Evaluate

ALLIED PAPER 4 - PRINCIPLES AND PRACTICES OF GENERAL INSURANCE

CO	Course Outcomes		Knowledge level
CO1	Illustrate the different acts of Insurance Industry.	K1 to K5	Remember
CO2	Describe the procedures of taking an general Insurance.		Understand
CO3	Enumerate the pros and cons of fire and marine insurance.		Apply
CO4	Extend the risk factors of general insurance and the suggestions for overcoming it.		Analyse
CO5	Apply the claims procedures in general insurance		Evaluate

CORE PAPER 9 - INCOME TAX LAW AND PRACTICE - I

CO	Course Outcomes		Knowledge level
CO1	Demonstrate the understanding of the basic concepts and definitions under the Income Tax Act.	K 1 to K 5	Remember
CO2	Assess the residential status of an assessee & the incidence of tax.		Understand
CO3	Compute income of an individual under the head salaries.		Apply
CO4	Ability to compute income from house property.		Analyse
CO5	Evaluate income from a business carried on or from the practice of a Profession.		Evaluate

CORE PAPER 10 - MANAGEMENT ACCOUNTING

CO	Course Outcomes		Knowledge level
CO1	Remember the need for the preparation of financial statements	K 1 to K 5	Remember
CO2	Understand the tools and techniques management accounting		Understand
CO3	Apply financial and non-financial information in decision making.		Apply
CO4	Analyse the complex ideas and tolerate ambiguity in managerial problem solving.		Analyse
CO5	Determine the roles and responsibilities of modern management accountants.		Evaluate

CORE PAPER 11 - PRINCIPLES OF MANAGEMENT

CO	Course Outcomes		Knowledge level
CO1	Demonstrate the importance of principles of management.	K1 to K5	Remember
CO2	Paraphrase the importance of planning and decision making in an organization.		Understand
CO3	Acquire the concept of various authorizes and responsibilities of an organization.		Apply
CO4	Enumerate the various methods of Performance appraisal		Analyze
CO5	Demonstrate the notion of directing, co-coordination and control in the management.		Evaluate

CORE PAPER 12 BUSINESS LAW

CO	Course Outcomes		Knowledge level
CO1	Explain the Objectives and significance of Mercantile law	K1 to K5	Remember
CO2	Understand the clauses and exceptions of Indian Contract Act.		Understand
CO3	Explain concepts on performance, breach and discharge of contract.		Apply
CO4	Outline the contract of indemnity and guarantee		Analyze
CO5	Explain the various provisions of Sale of Goods Act 1930		Evaluate

CORE PAPER 13 - INCOME TAX LAW AND PRACTICE – II

CO	Course Outcomes		Knowledge level
CO1	Remember and recall provisions on capital gains	K1 to K5	Remember
CO2	Apply the knowledge about income from other sources		Understand
CO3	Analyze the set off and carry forward of losses provisions		Apply
CO4	Learn about assessment of individuals		Analyze
CO5	Apply procedures learnt about assessment procedures.		Evaluate

CORE PAPER 14 AUDITING AND CORPORATE GOVERNANCE

CO	Course Outcomes		Knowledge level
CO1	Remember the concept, nature and scope of auditing	K 1 to K 5	Remember
CO2	Understand the methods of valuation of assets and liabilities		Understand
CO3	Apply the necessary procedures in conducting the audit		Apply
CO4	Consider internal control systems		Analyse
CO5	Determine the duties and responsibilities of auditors in the digital era		Evaluate

CORE PAPER 15 - COMPANY LAW

CO	Course Outcomes		Knowledge level
CO1	Understand the classification of companies under the act	K 1 to K 5	Remember
CO2	Examine the contents of the Memorandum of Association & Articles of Association		Understand
CO3	Know the qualification and disqualification of Auditors		Apply
CO4	Understand the workings of National Company Law Appellate Tribunal (NCLAT)		Analyse
CO5	Analyse the modes of winding up		Evaluate

CORE PAPER 16 – BANKING AND INSURANCE LAWS

CO	Course Outcomes		Knowledge level
CO1	Build specialized knowledge on Acquisition, Amalgamation of Banking Companies under Banking Regulation Act.	K1 to K5	Remember
CO2	Explain the role of RBI and Financial Inclusion in Banking		Understand
CO3	Discuss the objectives of Ombudsman Scheme, SARFAESI and FRDI Bill.		Apply
CO4	Summarize the Evolution and Insurance Regulations in India.		Analyse
CO5	Examine the powers of IRDA in regulating Insurance Companies		Evaluate

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CO	Course Outcomes		Knowledge level
CO1	Identifying the practical problems in different areas of commerce	K3 to K5	Remember
CO2	Collecting data using various techniques		Understand
CO3	Applying statistical tools and analyzing the data		Apply
CO4	Designing the computer based projects , suggest solution and concluding the project		Analyse
CO5	Giving solution to the problem		Evaluate

ELECTIVE PAPER 1 – BUSINESS COMMUNICATION

CO	Course Outcomes		Knowledge level
CO1	Acquire the basic concept of business communication.	K1 to K5	Remember
CO2	Exposed to effective business letter		Understand
CO3	Paraphrase the concept of various correspondences.		Apply
CO4	Prepare Secretarial Correspondence like agenda, minutes and various business reports.		Analyze
CO5	Appraise the skill of preparing an effective resume		Evaluate

ELECTIVE PAPER 2 - BUSINESS ECONOMICS

CO	Course Outcomes		Knowledge level
CO1	Identify the positive and negative approaches in economic analysis	K1 to K5	Remember
CO2	Understood the factors of demand forecasting		Understand
CO3	Know the assumptions and significance of indifference curve		Apply
CO4	Analyse the internal and external economies of scale		Analyze
CO5	Assess and apply the various methods of pricing		Evaluate

ELECTIVE PAPER 3 - MARKETING OF BANKING SERVICES

CO	Course Outcomes		Knowledge level
CO1	Application of marketing in Banking Industry	K1 to K5	Remember
CO2	Remember the Banking Regulation Act and acquire the knowledge on the macro and micro factors of Marketing of Banking.		Understand
CO3	Summarise the behaviour of customer and customer motivation		Apply
CO4	Examine the various market segmentation.		Analyse
CO5	Evaluate the information of marketing research and its various approaches.		Evaluate

ELECTIVE PAPER 4 - INSURANCE AND RISK MANAGEMENT

CO	Course Outcomes		Knowledge level
CO1	Identify the workings of insurance and hedging	K1 to K5	Remember
CO2	Interpret the types of insurance policies and settlement		Understand
CO3	Apply claims under various types of general insurance		Apply
CO4	Examine the protection provided for insurance policy holders under IRDA		Analyse
CO5	Evaluate the assessment and retention of risk		Evaluate

ELECTIVE PAPER 5 - THEORY OF MONEY AND BANKING

CO	Course Outcomes		Knowledge level
CO1	Remember the main elements of the money supply in India.	K1 to K5	Remember
CO2	Apply both inflation and deflation in the areas of money and banking.		Understand
CO3	Describe the rationale behind nationalization of banks and also the impact of liberalization on banks		Apply
CO4	Enumerate the concept of bank account and how to deal with special types of customers		Analyse
CO5	Evaluate their view about the relationship between banker and customers and evaluate the effectiveness of such policies.		Evaluate

SKILL BASED SUBJECT - 2**COMPUTER APPLICATIONS (MS-OFFICE & TALLY) PRACTICAL**

CO	Course Outcomes		Knowledge level
CO1	Develop the students knowledge in basics of computer .	K1 to K5	Remember
CO2	Demonstrate the use of computer by way of MS-Word and MS Power point.		Understand
CO3	Appraise in power point preparation of Seminar/Lecture Presentation		Apply
CO4	Create knowledge in Advanced Excel		Analyse
CO5	Acquire knowledge in Tally		Evaluate