

A.V.C. COLLEGE OF ENGINEERING

Department of Management Studies

Organized

Finance club Guest Lecture Programme on

01.09.2024

Chief Guest- Mr. V.S. Srinivasan, B.Com, CAHB, DFT

“Indian Banking Opportunities and Challenges to cope up with Present day Corporate Banking”

Date: 1 September 2024

The Department of Management Studies organized a guest lecture under the Finance Club activity titled "**Indian Banking Opportunities and Challenges to Cope with Present Day Corporate Banking**" for I & II MBA students. The speaker for the event was Mr. V.S. Srinivasan, B.Com, CAHB, DFT who is the Deputy General Manager (Retired) of City Union Bank Ltd. Is focused on the dynamic landscape of the Indian banking sector, particularly the opportunities and challenges faced by banks in the context of modern corporate banking. He began by discussing the evolution of the Indian banking system, emphasizing the significant regulatory and technological changes that have shaped the industry over the years.

Annexure:

1. Agenda
2. Invitation
3. Resource Person Profile
4. Venue Place
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A.V.C. COLLEGE OF ENGINEERING, MANNAMPANDAL, MAYILADUTHURAI.

DEPARTMENT OF MANAGEMENT STUDIES

Finance Guest Lecture Programme on

“Indian Banking Opportunities and Challenges to Cope up with Present Day Corporate Banking”

Agenda

Welcome Address : **R. Deepika**
II MBA Student

Introduction about Resource Person : **M. Pramila**
II MBA Student

Honoring the Chief Guest : **Dr. P. Balasubramaniam, Professor cum**
Placement officer, A.V.C.CE (Shawl)
Dr. G. Sridevi (Memento)
HOD/MBA


Speech by the Resource Person:


Topic	Timing	Resource Person
“Indian Banking Opportunities and Challenges to Cope up with Present Day Corporate Banking”	DATE& TIME: 02.09.2024 @ 2.15 pm	Mr. V. S. Srinivasan, B.com, CAIIB., DFT., Deputy General Manager (Rtd.) City Union Bank Ltd., Kumbakonam

Feedback : **R. Ishwarya**
G. Gayathri
R. Priyadharshini
S. Madhivathani
II MBA Students


Vote of Thanks : **K. Vaishnavi**

2. Invitation:-

 **A.V.C. COLLEGE OF ENGINEERING**
| Affiliated to Anna University, Chennai | Approved by AICTE, Delhi |
| Accredited by NBA(CSE, EEE, ECE & Mech) & NAAC with "A" Grade (3rd cycle) |
| An ISO 9001:2015 Certified Institution |
Mannampandal, Mayiladuthurai-609 305
Phone: 04364 - 227202, 224202




**DEPARTMENT OF MANAGEMENT STUDIES
AND PLACEMENT CELL
IN ASSOCIATION WITH**

 **INSTITUTION'S
INNOVATION
COUNCIL**
(Ministry of HRD Initiative)

Hosting an event on
*"Indian Banking Opportunities and Challenges
to cope up with Present day Corporate Banking"*

**02 SEPTEMBER 2024
02.15 PM
@ MBA SEMINAR HALL**



Mr. V.S. Srinivasan, B.com., CAIIB., DFT.,
Deputy General manager(Rtd.)
City Union Bank Ltd.,
Kumbakonam.

ALL ARE CORDIALLY INVITED

Dr. M.S. Gayathri Co-ordinator
Dr. G. Sridevi HOD/MBA
Dr. C. Sundar raj Principal
Dr. M. Senthilmurugan Director

3. Resources Person Profile:-

Mr. V.S. Srinivasan, Deputy General Manager (Retired) of City Union Bank Ltd., Kumbakonam, enjoyed a distinguished 43-year career with the bank, starting as a clerk in 1975 and rising to Senior Executive. Throughout his career, he was recognized for his leadership in branch growth, credit portfolio management, and staff development. He holds a B.Com degree from Govt. Men's College, Kumbakonam, along with CAIIB and a Diploma in Foreign Trade from the Indian Institute of Bankers, Mumbai. His career milestones include promotions to Officer in 1978, Branch Head in 1983, Chief Manager in International Banking in Chennai, and eventually, Deputy General Manager in the Credit Department, where he managed the credit portfolio for over 100 branches.

Beyond his executive roles, Mr. Srinivasan made significant contributions as a trainer, serving as a Faculty Member and later as Principal at the CUB Staff Training College (CUB STC). He improved training programs and continued to teach as a guest faculty member post-retirement. Since 2019, he has conducted successful coaching sessions for JAIIB and CAIIB exams, guiding over 160 participants with high success rates. Additionally, he remains active in conducting interviews for CUB Ltd. and has delivered seminars on banking and job readiness at various educational institutions. He also contributed to the Tamil Nadu State Government's Naan Mudhalvan Scheme by training Government College students for the JAIIB exams.

4. Venue Address:

A.V.C College of Engineering,
MBA Seminar Hall,
Manampandal, Mayiladuthurai.

5. Session Content:

(2.00 am to 4.30 pm)

- Welcome speech
- Chief Guest Introduction
- Vote of Thanks

6. Background and Need:

➤ INTRO TO INDIAN BANKING

BANKING – WHAT IS



- ✚ A Financial intermediary. Accepts deposits from Public; Lends and invests such deposits.
- ✚ Organized Banking in India started in British era.
- ✚ Can you believe today's giant PSBs were then Private sector banks.
- ✚ First: Allahabad Bank (1865)
- ✚ SBI – leading PSB – earlier 3 Presidency Banks(Bombay, Calcutta& Madras) – became imperial Bank in 1921 – Became SBI in 1955.Had its own subsidiaries – all merged with SBI in a phased manner in 2017

➤ RBI – CENTRAL BANKING / MONETARY AUTHORITY

- ✚ A statutory company – RBI Act 1934 –
- ✚ Established 1.04.35.
- ✚ Initially private sector – Nationalized in 1949.
- ✚ Issue of currency - Controller of banking and financial sec& management tor - Banker to Govt - Forex authority.
- ✚ Bi-monthly Monetary Policy. Governor & Deputy Governors – Dr. Shakthi Kantha Das is present Governor.

- ✚ Mr. J. Swaminathan, is appointed Dy Governor having roots from Kumbakonam.

➤ OPPORTUNITIES IN STORE IN BANKING FOR YOU






- ✚ What can I expect in a Bank job?
- ✚ Good salary, decent job, Several departments are there – including computer
- ✚ If smart and hard working Go up the ladder –
- ✚ In CUB we have persons who joined as Messenger and retired as AGM.
- ✚ Please enroll for Diploma in Banking & Finance (DB &F) conducted by IIBF, Mumbai. Follow their web site.
- ✚ Once passed, you stand fair chance of becoming a Banker + quick promotion opportunities.

WHAT IS EXPECTED OF ME? Good customer relationship, marketing as all operations are computerised.

➤ OPPORTUNITIES IN BANKING FOR YOU

- ✚ Various openings are there – Branch Banking, Back office – Credit processing, Customer Data Processing Dept., Credit monitoring, Legal, Computer Department, Forex, Risk Management.
- ✚ For all these, there are exams conducted by IIBF – get details from site.
- ✚ A very growing industry. A challenging Job.
- ✚ You can know something of every thing
- ✚ You should constantly get updated.
- ✚ Lots of regulatory conditions.

➤ **FEW TIPS TO COPING UP WITH PRESENT DAY CORPORATE BANKING**

-  **You are selected based on your marks and also your score in Interview and further process.**
-  **Once YOU JOIN, your marks, grades, University Ranking are insignificant.**
-  **MORE IMPORTANT / DECIDES YOUR FURTHER HEIGHTS**
-  **How are u using your knowledge? How quickly learn basics of banking?**
-  **How efficient are you in convincing customers & bring business.**

MARKETING IS THE “MANTRA” IN TODAY’S BANKING

- Pricing being competitive, how would you attract customers?
- ONLY through your level of service.
- This Aspect alone makes customer feel “ This is my Bank
- Only then Bank will improve its Business.
- How are you going to achieve this???

Photo Gallery:





Report Preparation

P. Sushmitha

Programme Coordinator

Dr. M.S. Gayathri

HOD

Dr. G. Sridevi