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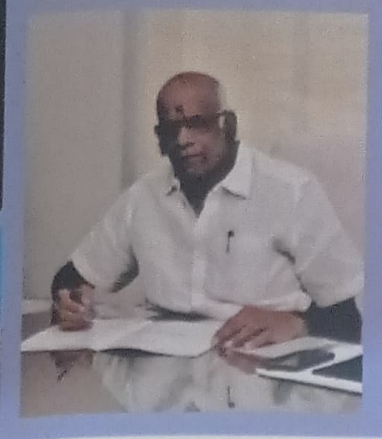
DEPARTMENT OF
B.COM

BANK MANAGEMENT

PRESENTS

BANKER'S VOICE





Message From The Secretary

JAI SHRI KRISHNA

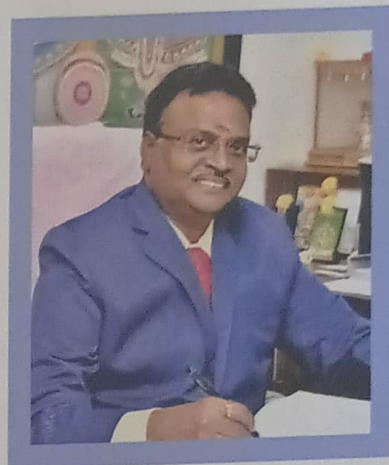
I am happy to note that the Department of B.Com. Bank Management has launched a newsletter "Banker's voice".

The department is making a steady progress since 1997. I hope that this newsletter will be an informative one and I wish the department all the very best in all their future endeavors.

Message From The Principal

I am happy to place on record that the Department of B.Com. Bank Management has come out with the newsletter "Banker's voice". This newsletter is expected to bring out the latest concepts in banking and finance sector and enrich the knowledge of teachers and students.

I congratulate the editorial board of the newsletter. My best wishes to the department for all their future endeavors.



Message From The HOD

JAI SHRI KRISHNA

I am happy to announce that the Department of B.Com. Bank Management comes with the first edition of its newsletter "BANKER'S VOICE".

The department since its inception in 1997 has earned a glorious reputation of producing bankers and finance personnel. The department has more than 400 students. The department offers various certificate courses and value added courses in addition to the regular program to keep the students industry ready. Alumni association is very active. Second section was started from the academic year 2019-2020.

This newsletter is completely prepared by the students and alumni with the guidance from our faculty members. I hope this will be another jewel in the crown of the department.

I thank our respected Secretary Shri. Ashok Kumar Mundhra and our respected principal Capt Dr.S.Santhosh Baboo for all their support, guidance and suggestions. I also thank our management for all their support. With the blessings of Lord Almighty I am happy to place on record that the department marches towards the 25th year strongly.

Dr .B. Vijayakumar

BANKER'S VOICE

EVENTS CONDUCTED BY BCOM BANK MANAGEMENT (2019 - 2021)

EVENTS 2019 - 2020

19.07.2019 - BANKER (ASSOCIATION INAGURATION)

25.07.2019 - FRESHERS DAY

21.08.2019 - PRAYUKTHI

27.08.2019 - UNDER 25 SUMMIT

31.08.2019 - COLLOQUIUM

04.02.2020 - BANCO - 2020

EVENTS 2020 - 2021

25.09.2020 - INDUCTION PROGRAM FOR FRESHERS

01-12-2020 - MOU

14.12.2020 - TALENT SOURCE

11.01.2021 - WEBINAR ON CAREER OPTIONS IN CURRENT ECONOMIC SCENARIO & POST COVID SCENARIO

12-01-2021 - WEBINAR ON JOB OPPORTUNITY IN BFSI SECTOR

25.01.2021 - WEBINAR ON CAREER OPTIONS IN BANK & SSC

17.03.2021 - BANCO - 2021

20.03.2021 - WEBINAR ON ISSUES & TRENDS
IN PLACEMENT

ARTICLE FROM STAFF

DEMONETISATION

B.SIVAKUMAR, ASSISTANT PROFESSOR
Department of B.com (Bank Management)

MEANING:

Demonetisation is the act of stripping a currency unit of its status as legal tender. It occurs whenever there is a change of national currency. The current form or forms of money is pulled from Circulation and retired often to be replaced with new notes or coins. Demonetisation has been used as a tool to stabilize the currency and fight inflation, to facilitate trade and access to markets and to push informal economic activity into more transparency and away from black and gray markets.

OCCURRENCE OF DEMONETISATION:

Demonetisation has been implemented twice 1946 and 1978 in the past.

The first currency ban in 1946 where the currency of Rs.1000 and Rs.10000 were removed from circulation.

On January 16, 1978, the Moraji Desai led government demonetized the Rs.1000, Rs.5000 and Rs.10,000 currency notes which were largely held by the rich. An ordinance was issued and the announcement made through All India Radio 9am news bulletin.

DEMONETISATION IN 2016:

On 8th November 2016, The Government of India demonetized all Rs.500 and Rs.1000 bank notes of the Mahatma series. It also announced the issuance of new Rs.500 and Rs.2000 bank notes in exchange for the demonetized bank notes.

REASON FOR DEMONETISATION IN 2016:

The reason given by our Honourable Prime Minister Narendra Modi for Demonetisation was :

- To tackle black money in the economy.
- To lower the cash circulation in the country which is directly related to corruption in our country.
- To eliminate the fake currency and dodgy funds which have been used by terror groups to fund terrorism in India.

OBJECTIVES OF DEMONETISATION:

The Demonetisation has the following objectives:

- To help in creation of cashless economy.
- To formalize the informal Indian economy.
- To remove the counterfeit notes from the market.
- To help in reducing anti social activities and their finances.

ADVANTAGES OF DEMONETISATION:

The demonetization move will be of greater benefit to the country towards building a cleaner India.

The demonetization will offer the following advantages:

- Putting a complete full stop to corrupt practices.
- To witness a sophisticated banking system.
- Reduced liability for the Government.
- Reduced instances of tax avoidance.
- Increased GDP levels.

CONCLUSION:

Demonetisation was move taken by the Government and the RBI to curb the black money practices and this as due to prevent the people from hoarding of the cash and to prevent the counterfitting of the currency and to fight against terrorism. The demonetization impacted the economy by creating a short term pain but a long term profit for the economy as the change was felt by all the segments of the economy the decline in the productive capacity and decline of the cash based transaction that made the nation cashless and thereby benefiting the firm and consumer levels.

TECHNOLOGY TRENDS AND FUTURE OF BANKING IN 2020

- Dr.R.Sangeetha,
ASSISTANT PROFESSOR
(Department of B.Com (Bank Management))

The year 2020 has carved a niche for itself in recent history in terms of the disruption and unexpected chaos it brought on. But beyond its reputation as one of the darkest years of our time, 2020 also offered a few pleasant surprises.

Our increasing reliance on technology paid off, and it was one of the biggest allies in our fight to keep businesses going and productivity levels high.

But, despite our best efforts, many businesses accumulated formidable losses and caved under the pressure of the pandemic. To add to these woes, over the course of 2020, we saw one of the biggest "black swan" events of our lifetime - the COVID-19 crisis - cripple our industries.

Banking was one of the worst affected, and the same holds true as the second wave of the pandemic hits our shores. Banking industry's collective response to the pandemic thus far has been notable. It was no easy to go fully virtual and execute an untested operating model in a matter of weeks.

Despite some hiccups, many banking operations were executed smoothly. Customers were served, employees were productive, and regulators were reassured. Banks effectively deployed technology and demonstrated unprecedented resilience.

More importantly, banks played a crucial part in stabilizing the economy and transmitting government stimulus and relief programs. Banks' healthy capital levels before the pandemic also helped mitigate the negative impacts from the crisis and should pave the way for the global economy to thrive in the future.

In addition to the financial fallout, COVID-19 is reshaping the global banking industry on a number of dimensions, in a new competitive landscape, stifling growth in some traditional product areas, prompting a new wave of innovation, recasting the role of branches, and of course, accelerating digitization in almost every sphere of banking and capital markets.

Some of these forces were already in motion before COVID-19. This drastic contraction in the global economy has already meaningfully diminished loan growth and payment transaction volumes. These declines have been largely offset by near-record levels of trading revenues and wealth management fees.

But as the pandemic continues, banks will likely be confronted with a share of distressed assets on their books

DIGITAL BANKING TRENDS IN 2020

1. Block chain Data Management

While it started its life as a means to track crypto currency exchange, block chain has found its place in a plethora of industries and cloud platforms. Its unique take on data tracking and information management makes it more than viable for increased digital banking safety of clients across the globe.

2. Mobile-Only Banking

As we have previously mentioned, many people have decided to go mobile-first with their banking activities due to convenience and accessibility. This creates a development opportunity for businesses with aspirations to create their own mobile banking platforms with their day-to-day needs.

Traditional banks are also posed to increase their presence in the mobile banking sphere due to necessity and the requirements of their clients. Regardless of the scale of your business or the primary business model you've adopted, mobile-only banking features should be on your development radar in the near future.

3. No-Card Transactions

Even though cash might not be commonly used today as it was a decade ago, people still carry credit cards in their wallets. More than ever before, even credit cards can serve as possible social engineering flaws and lead to illegitimate account access attempts.

This will allow banking businesses to go green and focus on their mobile banking services without relying on physical cards for client servicing in 2020 and beyond.

4. Biometric Identification

Speaking of security features and minimizing illegitimate banking access, biometric identification will make a mark on in the near future. Fingerprint, eye as well as facial scanning are only some of the possibilities which can be integrated into mobile banking apps.

Likewise, biometric identification methods would make passwords outdated due to their habit of being forgotten, making this the perfect development choice for digital banking businesses.

FUTURE OF BANKING 2020

To varying degrees from one institution to another, they will become:

Invisible: Leading institutions will use technology and data insights to inject their services at consumers' moments of need, even if embedding services in that way renders their brand anonymous.

Connected: Collaboration in multiple areas will be the normal way of approaching things. Rarely will an institution play all roles in providing a service to a consumer or business. Technologies, partnerships, ecosystems and platforms will combine across multiple industries, sharing data and resources to deliver financial outcomes

Driven by data insights: While the trend in recent years has been for people to be willing to surrender data in exchange for goods and services, the firm believes that the desire for privacy is going to become a stronger factor in the decade of the 2020s as well. More banking services will be personalized, but consumers will control more of their data going forward.

Purposeful: People will begin to decide which companies to patronize based on their attention to the broader social issues that they consider to be important.

CONCLUSION

In the last decade or so, we watched as technology turned our world on its head. With the advent of ultra-high-speed connectivity, the way we engage with customers has also evolved. Today, even the smallest of transactions involve multiple touch points and complex multi-layered interactions.

Business has become more intricate than ever before. To remain competitive and risk-free, technology-enablement in decision-making indispensable. The unpredictability of the situation we are in today highlights the need for us to be diligent in all aspects of risk management.

But timely and efficient risk management can help us navigate these troubled times with minimal losses. Technology-enabled risk management has become indispensable to help banks mitigate the impact of the pandemic, in addition to the inherent systemic issues.

EMERGING TECHNOLOGY TRENDS

IN BANKING SECTOR

M.Kalyana Sundari & S.Vidhya
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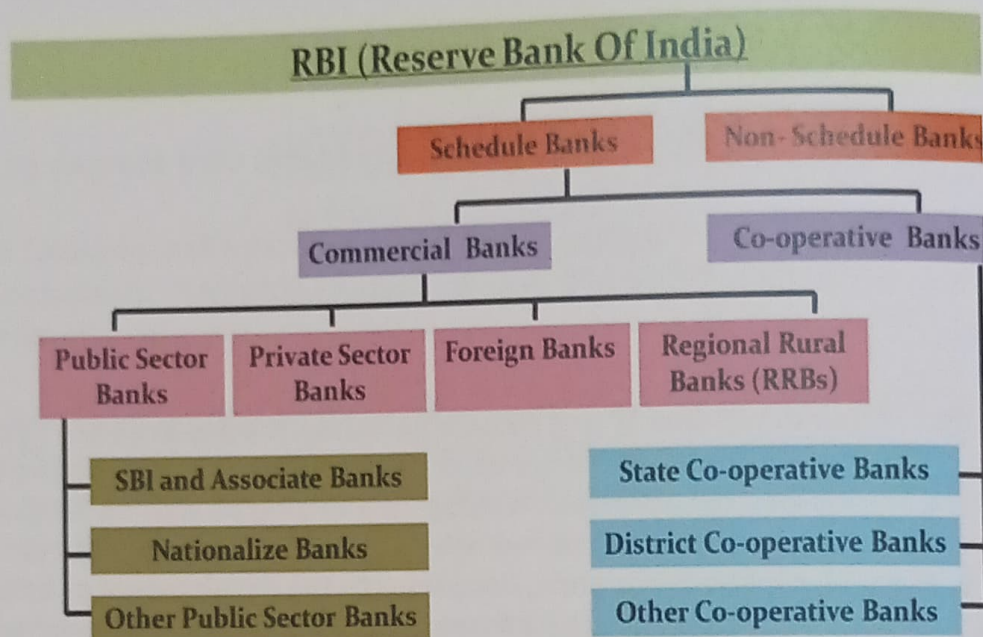
INTRODUCTION

The banking sector is that the lifeline of any modern economy. It's one in all the necessary financial pillars of the money sector that plays an important role within the functioning of associate degree economy. It's vital for economic development of a rustic that its funding requirements of trade, business and agriculture are met with higher degree of commitment and responsibility. Thus, the event of a rustic is integrally coupled with the development of banking. In an exceedingly modern economy, banks are to be thought of not as dealers in cash however because the leaders of development.

They play a vital role within the mobilization of deposits and disbursement of credit to numerous sectors of the economy. The banking industry reflects the economic health of the country. The strength of associate degree economy depends on the strength and potency of the national economy, which successively depends on a sound and solvent banking industry. A sound banking industry with efficiency mobilized savings in productive sectors and a solvent banking industry ensures that the bank is capable of meeting its obligation to the depositors. In India, banks are taking part in a vital role in socio-economic progress of the country when independence.

The banking sector is dominant in Asian nation because it accounts for more than the assets of the money sector. Indian banks are probing a fascinating part through speedy changes caused by financial sector reforms, which are being enforced in an exceedingly phased manner. The current method of transformation ought to be viewed as a chance to convert Indian banking into a sound, robust and vivacious system capable of taking part in its role efficiently and effectively on their own while not imposing any burden on government. After the alleviation of the Indian economy, the government has proclaimed variety of reform measures on the idea of the advice of the Narasimhan Committee to make the banking sector economically viable and competitively robust.

STRUCTURE OF BANKING SECTOR IN INDIA



SCHEDULED AND NON-SCHEDULED BANKS

Scheduled Banks in India refer to those banks which have been included in the Second Schedule of Reserve Bank of India Act, 1934. RBI in turn includes only those banks in this Schedule which satisfy the criteria laid down vide section 42(6)(a) of the said Act.

Andhra bank.
Bank of Baroda.
Bank of India.
Canara bank.
Indian bank.

Non-Schedule banks are those Banks whose names do appear in the list of scheduled Banks maintained by the Reserve Bank. However, Non-schedule bank come within the sweep of the banking regulation act, 1949 and are therefore obliged to follow the Reserve Bank's guidelines and provisions of the act

Coastal Local Area Bank Ltd.
Capital Local Area Bank Ltd.
Krishna Bhima Samruddhi Local Area Bank Ltd.
Subhadra Local Area Bank Ltd.

Commercial Bank

The term commercial bank refers to a financial institution that accepts deposits, offers checking account services, makes various loans, and offers basic financial products like certificates of deposit (CDs) and savings accounts to individuals and small businesses.

Housing Development Finance Corporation (HDFC) Bank.
Industrial Credit and Investment Corporation of India (ICICI) Bank.
State Bank of India (SBI)

Public Sector Banks

Public Sector Banks (PSBs) are a major type of bank in India, where a majority stake (i.e. more than 50%) is held by the government. The shares of these banks are listed on stock exchanges. There are a total of 12 Public Sector Banks and 1 Public Sector Payment Bank.

State Bank of India (SBI)
Punjab National Bank
Bank of Baroda
Canara Bank (With Merger of Syndicate Bank)
Union Bank of India (With Merger of Andhra Bank and Corporation Bank)
Bank of India
Indian Bank (With Merger of Allahabad Bank)
Central Bank of India
Indian Overseas Bank
UCO Bank
Bank of Maharashtra
Punjab & Sindh Bank

Private Sector Banks

Private Sector Banks are those banks in which the majority of the stake is held by shareholders of the bank and not by the government.

ICICI Bank
HDFC Bank
Axis Bank
IDBI Bank
Yes Bank
Kotak Mahindra Bank
IndusInd Bank
Federal Bank
IDFC First Bank
Jammu and Kashmir Bank

ELECTRONIC FUND TRANSFER(EFT)

Is a system whereby anyone who wants to make payment to another person/company etc. can approach his bank and make cash payment or give instructions/authorization to transfer funds directly from his own account to the bank account of the receiver/beneficiary RBI is the service provider of EFT.

ELECTRONIC CLEARING SYSTEM(ECS)

ECS is a retail payment system that can be used to make bulk payments/receipts of a similar nature especially where each individual payment is of a repetitive nature and of relatively smaller amount. Facility is meant for companies and government departments to make/receive large volumes of payments rather than for funds transfers by individuals.

AUTOMATIC TELLER MACHINE(ATM'S)

Most popular device in India, enables the customers to withdraw their money 24 hours a day 7 days a week. ATMs can be used for payment of utility bills, funds transfer between accounts, deposit of cheques and cash into accounts, balance enquiry etc. Tele Banking /Mobile Banking Do entire non-cash related banking on telephone. Under this device Automatic Voice Recorder is used for simpler queries and transactions. For complicated queries and transactions, manned phone terminals are used.

ELECTRONIC DATA INTERCHANGE (EDI)

It facilitates computer to-computer exchange of electronic documents (such as purchase orders, advance shipment notices and without human intervention or human readable (paper or electronic documents).

NATIONAL ELECTRONIC FUNDS TRANSFER (NEFT)

NEFT is a one-to-one payment facility.

NEFT transactions can be made only across NEFT-enabled banks.

NEFT timings for Monday to Friday are 8 am to 6:30 pm, and for Saturdays, it is 8 am to 12 pm.

Funds can be transferred via NEFT, by adding beneficiaries on the internet banking portals of the required bank.

There are no restrictions on the minimum and maximum amount of transactions that can be made with NEFT.

NEFT transfer charges range between Rs 2.5 to Rs 25, based on the amount transferred.

CASH DEPOSIT MACHINE (CDM)

Self-service terminal and doesn't require any bank official.

Instant money credit in your bank account.

Save time by avoiding queues and skipping form filling processes.

Receive deposit receipt immediately.

Not necessary to segregate your denominations.

Innovation in Banking Sector

- Augmented Reality
- Blockchain
- Robotic Process Automation
- Quantum Computing
- Artificial Intelligence
- API Platforms
- Prescriptive Security
- Hybrid Cloud

Augmented Reality

The possibilities of the implementation of augmented reality technology in banking sector are only limited by imagination, though these are still in a very early stage of development. The end-state is to give customers complete autonomy in actions and transactions they could perform at home. Hybrid branches are envisioned by technology experts who believe that bank branches as we know them today are a thing of past

Block chain

Block chain is known for crypto currency or online currency like Bit coin that helps in keeping track of transactions in a secure and verifiable way. As block chain are highly secure and easy to operate, it can be used for promoting transparency during payments & currency exchange in banking. It can also help banks to saving money and improving customer experience.

Quantum Computing

Quantum computers are machines that use the properties of quantum physics to store data and perform calculations. This can be extremely advantageous for making accurate decision like making an optimal investment portfolio

UPI Platforms

UPI has changed the way of payments are made. It is a real-time payment system that enables instant inter-bank transactions with the use of a mobile platform developed by National Payments Corporation of India. UPI makes funds transfer available 24 hours, 365 days unlike other internet banking systems. UPI is quicker, safe and easy to use. Examples - Google pay, paytm, Bhim UPI etc

The biggest question that the digital or modern age has brought to banking is the need to communicate quickly. Bank need to be able to provide resources across the enterprise in a timely manner to solve business problems faster.

Hybrid cloud

Hybrid cloud also allows banks to offer new innovative offerings to its customers. For example - ICICI Bank has partnered with Zoho Books which is online accounting software. This allows Retail business or Shop owners to automate the basic reconciliation process through Zoho Books. The partnership made with the need for online data entry and to offer multiple payment options to the customers.

Robotic Process Automation

The volume of unstructured data that the bank has to process is increasing exponentially with the rise of the digital economy. This is not just banking transaction data, but also other behavioral data that could potentially allow the banks to improve and innovate customer experience. This has made bankers realize that they need to find technologies that can mimic human action and judgment but at a higher speed, scale, and quality. The answer that has emerged is a combination of various technologies that enable cognitive and robotic process automation in banking. These technologies consist of machine learning, natural language processing, chatbots, robotic process automation, and intelligent analytics in banking that allow the bots to learn and improve.

Artificial Intelligence

The explosive growth that the last decade has seen in the amount of structured and unstructured data available with the banks, combined with the growth of cloud computing and machine learning technologies has created a perfect storm for Artificial Intelligence to be used across the spectrum of banking and financial services landscape. Business needs and capabilities of AI implementations have grown hand-in-hand and banks are looking at Artificial Intelligence as a differentiator to beat down the emerging competition. Artificial Intelligence allows banks to use the large histories of data that they capture to make much better decisions across various functions including back-office operations, customer experience, marketing, product delivery risk management, and compliance.

Prescriptive Security

The nature of cyber risk changes at a great speed. This makes the traditional approaches to risk management obsolete. It is now clear that it is impossible for organizations to eliminate all possible sources of cyber threats and limiting the attack footprint at the earliest is the best way to deal with these. The banks will have to be nimble in the way they approach cyber security. Increasingly banks are deploying advanced analytic, real-time monitoring and AI to detect threats and stop them from disrupting the systems. The use of big data analysis techniques to get an earlier visibility of threats and acting to stop them before they happen is called prescriptive security. While the disruption brought by implementing the new technique may lead to an increase in vulnerability at the start, this is the way forward to stop the ever increasing data breaches that various organizations are reporting.

Conclusion

In the days to return, banks are expected to play a really useful role within the economic development and therefore the emerging market will provide business opportunities to harness. As banking in India will become more and more knowledge supported, capital will emerge because the finest assets of the banking industry. Ultimately banking is people and not just figures. To conclude it all, the banking sector in India is progressing with the increased growth in customer base, thanks to the newly improved and innovative facilities offered by banks. The economic process of the country is an indicator for the expansion of the banking sector. A careful re-evaluation of existing business strategies can set the stage for Indian banks to become bigger and stronger, thereby setting the stage for expansions into a worldwide consumer base.

MERGER AND ACQUISITION OF BANKS IN INDIA

Ms. S. SARATHA BHAVANI
ASSISTANT PROFESSOR
Department of B.Com (Bank Management)

I. Introduction

The banking sector is the lifeline of any modern economy and it is considered to be the most essential component of service sector. The banking sector plays a predominant role in the mobilization of deposits and disbursement of credit to various sectors of the economy.

1.1 History of Mergers and Acquisition in Indian Banking

In India, the merger of banks started from the year 1960 in order to protect the interest of customers and also to relieve financial problems of weaker banks in country. In the year 1969, The Government of India approved nationalization of 14 private banks and 46 mergers of private sector banks. After the post nationalization, 13 mergers of public and private sector banks and more private banks are nationalized. In 20th century several banks namely Oriental Bank of commerce merged with Global Trust Bank and New Bank of India with Punjab National Bank, Benaras State Bank Limited with Bank of Baroda. In the year 2018, the government had merged Dena Bank and Vijaya Bank with Bank of Baroda, creating the third-largest bank.

1.2 Need for Bank Mergers

The merger of bank helps in reducing the defects and attains a competitive edge in the market. In this process, the merging banks share each other about the information related to debt, resources, technology, and assets

1.3 Benefits of Banking Mergers

- The weaker banks can bail out through bank mergers
- Increased capital and higher liquidity
- Big banks will be able to compete globally
- Large number of customers can be gained in wide geographic coverage
- The merger will help the geographically concentrated regionally present banks to expand their coverage
- Reduced cost of banking operation
- Better efficiency ratio for both business and banking operations
- The greater advantage over NPA and Risk management
- Merger and Acquisition of banks will minimize the overall risk
- The disparity in wages/salary for bank staff will get reduced

1.4 Problems Arising due to Mergers & Acquisitions in Indian Banking

Acquiring banks have to manage and handle the burden of weaker banks
Cultural differences of bank customers and bank staff
The merger insists on centralization of ideas and decisions which will have a impact on the regional audience and customers
Larger banks are more vulnerable to global economic crises.
Lack of co-ordination between the staff will reflect in the work

II. Current scenario of Merger & Acquisitions in India

A bank is a financial institution which accepts deposits and lends loans to the public. Nowadays the banking sector is considered to be the backbone of the economy.

In the present scenario, the Indian Banking system facing huge debt crisis which shows the adverse effect on the growing economy. In order to overcome from the bank crisis and to manage the risk, Finance Minister Nirmala Sitharaman announced the merger of ten public sector banks into four stronger banks from April 1st, 2020.

The triumph of SBI merger furnished a constructive anticipation for the government to take prudent verdict a on the amalgamation process of mega merger

The merger of State Bank of India's five associate banks namely

State Bank of Bikaner and Jaipur,
State Bank of Hyderabad,
State Bank of Travancore,
State Bank of Patiala
State Bank of Mysore and Bharat Mahila Bank to form single entity made the SBI to attain 43rd Largest Bank in the world.

After the mammoth merger, the number of public sector banks in India reduced to 12 from 27 banks. The main aim of the merger is to increase global competitiveness of banks in India.

The following table depicts the list of Amalgamated Banks in 2020

Table 2.1 List of Amalgamated Banks

Sl. No	Acquirer Banks	Banks Merged
1	Punjab National Bank	Oriental Bank of Commerce and United Bank of India
2	Indian Bank	Allahabad Bank
3	Canara Bank	Syndicate Bank
4	Union Bank of India	Andhra Bank and Corporation Bank

The merger of Punjab National Bank with Oriental Bank of Commerce and United Bank of India made the acquired bank to be the Second Largest Bank in the country with Rs.18 Lakh crore business and Second Largest Branch Network in India. The amalgamation of Canara bank and Syndicate bank formed Fourth Largest PSB with Rs.15.2 Lakh crore business and Third Largest Branch Network in India. Merger of Union Bank of India with Andhra Bank and Corporation Bank formed India's Fifth Largest PSB with Rs14.6 Lakh crore business and Fourth Largest Branch Network in India.

Besides, the Government of India proclaimed Rs.55250 crore upfront capital for credit growth and regulatory compliance to support economy. The following table depicts the list of capital infusion

Table 2.2 List of Capital Infusion

Sl. No	Bank Name	Amount in Crores
1	Punjab National Bank	16,000
2	Union Bank	11,700
3	Canara Bank	6,500
4	Indian Overseas Bank	3,800
5	Central Bank of India	3,300
6	Bank of Baroda	7,000
7	Indian Bank	2,500
8	UCO Bank	2,100
9	Punjab & Sind Bank	750
10	United Bank of India	1,600
Total		55.250

For the current financial year, the government announced Rs 20,000 crore for capital infusion into the PSB's to meet the regulatory requirement.

To conclude, Merger of banks are significant for the growing economy for the expansion and as well as for the economic growth in the country. The merger of Canara Bank and Punjab National Bank brought down the NPA value which indicates that merger plays a vital role on the bank crisis and risk management. Therefore, the consolidation of banks helps in saving the weaker bank for credibility and will reduce the unhealthy competition between the banks. But, the acquirer banks have to bear the burden of weak banks and manage the crisis and risk

HOW BUSINESS USED COVID OPPORTUNITY

Business is the organization which is the back bone of todays culture business cycle occurs profit and loss it is usual cycle but the pandemic which took place has trashed the business concerns to zero but still some business concern took opportunities like pharmacy ,chemicals , telecom etc

Covid 19 termed from the outbreak at wuhan china which is the reason of many business concerns to introduce themselves to exit the market as well as until the opportunity. This pandemic added new mode in human life . although the pandemic is not endemic till time but some business has made their foot prints established like pharmacy telecom chemicals etc. due to pandemic of covid 19 many health sectors are revoked and demand raised above the sky material like masks and sanitizers become more essential for daily hand so increase in demand of pre established health sector provided many new entrepreneurs to work upon . moving towards chemicals in india doctors recommends to have vitamin D tablet for immunity due to which demand raised & production too telecom sector the one which became is for the humans without communication no one can survive help of the world might be in dark without it telecom has connected remote villages city to ensure connectivity from any corner of the world

By concluding it should be appreciated that how business used this opportunity to increase business as well as supply of the money in income by the circumstance we can get to know that survival in the fittest.

IMPACT OF E-BANKING SERVICE QUALITY ON CUSTOMER SATISFACTION

Ms. C.Uma Maheswari
ASSISTANT PROFESSOR
Department of B.Com (Bank Management)

Introduction

E-Banking

Electronic banking (E-Banking) is the newest delivery channels for banking services. It refers to a virtual banking and online banking system, which enables the customers to handle their financial dealings, withdrawals and pay bills through internet without having to visit the bank. Internet banking arrived in India in the late 1990's. ICICI was the first bank to champion its usage and introduced internet banking to customer in 1996. With lower internet cost & increased awareness about electronic media, online banking established itself only in 1999. Later in the year 2002, Mobile banking was started in India by way of SMS banking. Now it is becoming a new generation platform in India. Mobile banking is useful for the customers for making enquiries about their balances on mobile phones.

Customer Satisfaction

Customer satisfaction is one of the most important concepts in the field of marketing today. Where, it links processes culminating in purchasing with post-purchase phenomena such as attitude change, repeat purchase and brand loyalty explains that the feeling of satisfaction arises when customers compare their perception of actual product/service performance with expectations.

Types of E-banking

- ATM's (Automated Teller Machine)
- Telephone banking
- Electronic clearing cards
- Smart cards
- EFT (Electronic Fund Transfer system)
- ECS (Electronic Clearing services)
- Mobile banking
- Internet banking

Overview

It is to understand, to what extent the quality of electronic services offered by banks would affect the satisfaction of the customer in the banking sector.

There is a steady and positive relationship that gathers both the E-Service quality and customer satisfaction. The E-banking service made customers satisfied through various advantages like

24 hours account access from anywhere.

The customers can easily transfer the funds from one place to another place electronically.

It is easy to view recent transactions and monitor their account.

Customer service was in high quality with personal attention.

It has very low incidence of errors occurring.

Dimensions of E-Banking service affecting Customer satisfaction

It reveals that the aspects could be grouped under efficiency, reliability, privacy and security, and responsiveness and communication.

Speed in performing E-banking services is a determining factor of customer satisfaction.

Maintaining the confidentiality of operations, refraining from sharing personal information and ensuring a good level of security for the customer's information.

The responsiveness is the readiness to support the banks customers & deliver them a rapid service. This kind of service can be shaped into four forms:-

E-banking system can control and operate the service properly.

E-banking channels can guide customers toward proceeding properly in case of any failing operations.

It can cover a rapid solution for any possible error in e-banking transactions.

It can support the customer's questions with on-the-spot response.

Conclusion:

To conclude the impact of E-banking service quality on customer satisfaction from the various dimensions - the efficiency, privacy, responsiveness and website design are the major integral determinants of internet banking services quality. There is a direct relationship between the customer and the service quality provided. The impact is that, the customers are encouraged to adopt to the new technology in banking and also the banking industry retains the existing customers with their services and efforts and resources most effectively and efficiently to increase the bank business in long run. They also attract and satisfy new customer needs.

ARTICLE FROM STUDENTS

RECENT TRENDS IN BANKING & FINANCIAL SECTOR

INTRODUCTION

"Banking Technology has made it simple and efficient to invest in good causes".

RECENT TRENDS IN BANKING:

The Advent of rapid digital technology have undergone a massive development in Banking & Financial sector. This new trends gains a momentum at a fast pace for the customers where it makes them convenient and flexible at the same time.

LATEST TRENDS:

The latest trends that are revolutionizing the Banking and Financial sector in our country are;

Digitization - Indispensable part of banking operations

Mobile Banking - Wide penetration of smart phones

Unified Payment Interface (UPI) - Easy payment to avoid physical cash

Block Chain - Works on Computer Science, data structures & cryptography

Digital only banks - It provides low transaction charge & high speed banking facility

CONCLUSION:

In the era of Digital India, the improvement & recent trends in Banking & Financial Services can bring a change in various components. For example:- New Regulatory Policies, Expectations of Customer. It also plays a impact on the growth of our country in an incredible way.

G.KAILASH
BCOM BANK MANAGEMENT
(III rd YEAR - 'A' SECTION)

HOW BUSINESS GRABBED OPPORTUNITIES IN COVID-19 PANDEMIC.

Business is the organisation which is the back bone of today's culture, business cycle occurs profit and loss it is usual cycle but the pandemic which took place has trashed many business concerns to zero, but still some business concerns took opportunities like Pharmacy, Chemicals, Telecom etc

Covid-19 termed from the outbreak at Wuhan, China. Which is the reason of many business concerns to introduce themselves, to exit the market as well as utilize the opportunity. This pandemic added new mode of business which increased the value of online shopping, education etc. Although pandemic is not endemic till time but some business has left their footprints established like pharmacy, chemicals, telecom etc. Many health sectors revoked and demand raised above the sky materials like masks and sanitizers become more essential for daily hood, so increase in demand of pre-established health sector provided many entrepreneurs to work upon. In India Doctors recommend to have vitamin tablets for immunity, because of which demand for tablets increased as well as production. Telecom sector the one which become oxygen for the humans without communications no one can survive half of this world may suffer a lot due to lack of latest communication medium, telecom has connected the remote villages as well as some places which can't be reached out, telecom sector has ensured the connectivity for them too.

By concluding, it should be appreciated that how business used this pandemic situation to expand business as well as ensured money supply in economy. These sector like Pharmacy, telecom has supported the economy where other business has trashed. By this circumstance we can get to know that "Survival is the fittest". The one who has the capacity to survive in any situation can only be the fittest.

S. VIJAY RAGAVAN
BCOM BANK MANAGEMENT
(III rd YEAR - 'A' SECTION)

The Future of Banking Depends On Open Banking APIs

INTRODUCTION :

Open banking enables third parties to develop new products and services through use of APIs. By working together and taking advantage of APIs, banks and fintech firms can leverage their complementary strengths, enhancing the customer experience much more than either entity could do on its own.

Open banking is a system under which banks open up their application programming interfaces (APIs), allowing third parties to access financial information needed to develop new apps and services and providing account holders greater financial transparency options.

The Evolving Relationship Between Banking and Fintech

The emergence and acceptance of digital technology caught the banking industry flat footed. After decades of being able to dictate the products, services and channels the customer would use to transact banking business, the consumer took control of the relationship almost overnight, expecting the same simplified interactions offered by firms like Google, Amazon, Facebook and Apple (GAFA).

Without the legacy technology and outdated processes of a traditional financial institution, fintech firms quickly identified a large number of narrowly focused solutions that would leverage consumer data, advanced analytics and digital technology for an improved customer experience. These innovations were welcomed by an increasingly tech-savvy consumer base, especially in the lending and payments product lines. Without the burden of an extensive physical infrastructure, fintech firms were also able to take advantage of significantly lower costs to serve.

The Benefits of Open APIs

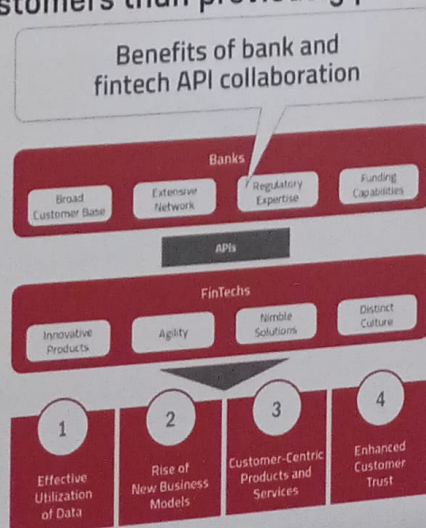
THERE ARE THREE TYPES IN APIs

Private APIs: These are APIs that are used within the traditional banking organization, reducing friction and enhancing operational efficiency. A vast majority (88%) of banks viewed private APIs as essential in 2015

Partner APIs: These are usually between a bank and specific third-party partners, enabling the expansion of product lines, channels, etc.

Open APIs: In this scenario, business data is made available to third parties that many not have a formal relationship with the bank. Because of the structure of open APIs, many banks have a greater concern around security.

Most banks ease into the use of APIs, moving from private, to partner and sometimes to open APIs. It is believed that, over time, APIs will evolve to the more extensive options in response to the consumer desire for greater digital solutions not currently provided by legacy organizations. This will also occur as both fintechs and traditional banking organizations understand that they need each others strengths. This collaboration will enable both banking organizations and fintech firms to offer more to customers than previously possible



APIs can help banks pursue new distribution channels, while also finding new ways to improve the customer digital banking experience. In addition, the product development process can occur more quickly, responding to rapid changes in digital technology and capabilities (voice banking, P2P, loan processing, risk management, etc.). According to the WRBR, 78.3% of banks are counting on APIs to help them improve the customer experience, with fintech firms agreeing.

The Future of Banking in an Open Banking API World

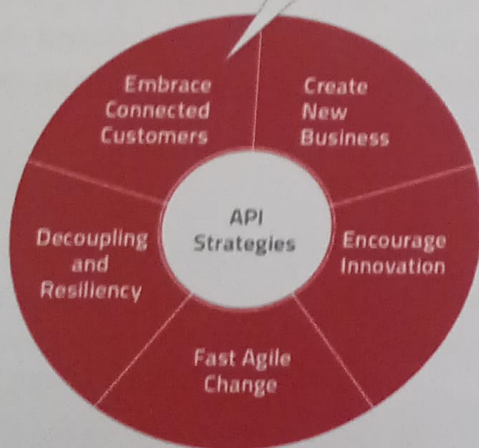
The future of open banking and APIs does not need to be limited to simply a vertical enhancement of what already exists. In fact, the potential of open banking APIs extends far beyond traditional banking, to include all of the services a consumer may want in a digital world. As mentioned in the WRBR, "Banks that open up their APIs to a global community of web developers can tap into a stunning amount of innovation."

Open banking presents opportunities for creating and distributing a wide variety of both financial and non-financial products and services – with the banking retaining the customer relationship – but greatly expanding the number and variety of services to improve the customer's quality of life.

Alternative API strategies could include:

- **Create new businesses:** Increase the reach and depth of product lines or segments
- **Encourage innovation:** Facilitate innovation not possible with internal resources
- **Increase speed of change:** By breaking down silos, APIs can improve speed to market
- **Decoupling platforms:** Rejoining platforms through APIs reduces cost of development
- **Embrace IoT future:** APIs can allow for a future where the consumer is identified by their

Strategies for bank API implementation

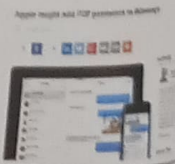


SOURCE: Capgemini Financial Services Analysis 2017 © June 2017 The Financial Brand

The digital frontend is the future of banking

Future of banks is banking

- The digital customer fronted is crucial for success
- Bank(ing) is part of daily life
- It is an "everyday-OS"
 - This happens mobile and in the right context
 - It is all about relevance, which is determined by the user
- In order to achieve this, the right **setup** and **skills** are required
- Technology is part of all of that, but **mindset** is and will be the driving force



CONCLUSION :

The most successful banks will use open APIs to generate new customer insights and revenue streams while also improving customer experience," said Vincent Bastid, Secretary General, Efma. "Many banks currently use APIs internally to improve information flow between legacy systems. In fact, we are already seeing early adopter banks asserting their role in Open Banking by proactively making their systems and data available to third parties and creating new revenue streams."

ABHILASH .O

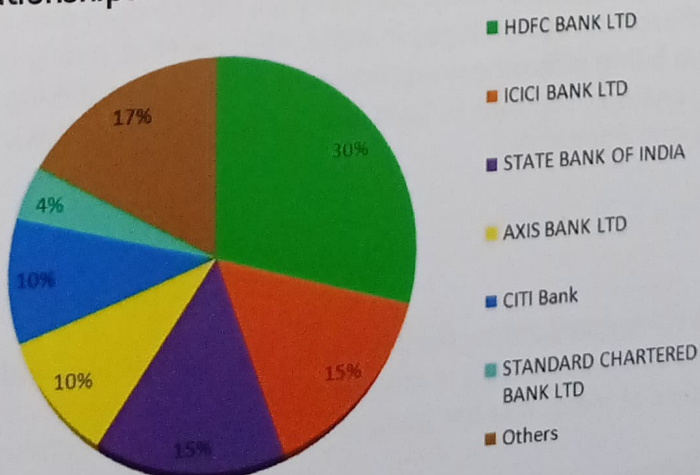
BCOM BANK MANAGEMENT

(1st YEAR - 'A' SECTION)

HOW TO PURSUE A CAREER IN BANKING IN TODAY'S COMPETITIVE SCENARIO

AN INTRODUCTION :

Banking together is an enthusiastic course that attracts persons who are interested in the courses of accounting and economics. For the beginners this is an opportunity to learn global economics that also fascinates students who are interested in economics. The banking sector provides a lot of scope because of privatization of banks and also the upcoming of many private banks in the banking sector. If you are a student of the b.com department you can get an easy placement in any bank as a sales executive for loan, mortgages or insurance in any of the leading banks. In order to pursue the career we just need amazing communication skills. So in order to communicate with their clients and have good customer relationships.



THE BENEFITS FROM BANKING SECTOR

The banking sector not only gives a chance for you to become a good banker but it also provides the person to analyze his strength and weakness in the sector of economics and also accountancy. So in order to realize his potential in the respective sector and to get a pre-experience while doing the work. This will come in use for a person during the later point of his working career. This sector also gives a dynamic environment for its employees so that they are able to explore maximum amount of their potential. Due to various digital up-gradations in the E-banking sector there is a lot of scope developed for bankers as there are a lot of customers that can now deal with the bank from a far-away place that they feel comfortable.

THE COURSES TO BE TAKEN TO ACHIEVE YOUR DREAM

Now just knowing the scope isn't enough. This can be just like knowing your goal but not the way, knowing how to use a gun but have no idea about where to use it. So let's have a look on the methods or the course that are to be done in order to achieve your selected banking career. You may either want to become a manager or branch head of a bank or you may dream to be employed at one of the highest post in a bank, but without knowing the courses it's impossible to become what you desire. Candidates with degree in finance courses in banking and diploma in banking can apply for the position of lead managers in the top banks in India and abroad. These banking courses can be pursued after completing 12th and/or Graduation. Here's the list of courses -

1. BACHELOR'S DEGREE COURSES (AFTER 12TH)

B.Com. (Bachelor of Commerce)

It is a 3 years long Graduation program. Usually, it is Commerce stream students who choose this course after 12th standard schooling. It is one of the oldest degrees offered by Colleges in India. Normally, it is a program that lasts 3 years. In the past, B. Com. used to be a general course, covering number of subjects, which were commonly related to commerce sector. Students had to select a combination of subjects that they had to then pursue. At present, the old B. Com. Program is offered across Colleges in India. Along with it, newly introduced specialization programs are also being offered across many Indian Colleges. Talking about the core subjects of the program, one can say that B. Com. Program usually focuses on subjects like Accounts, Mathematics and Economics.

Chartered Accountancy (CA) Course

The profession of CA (Chartered Accountant) is financially rewarding and challenging at the same time! , CA education and training is managed by ICAI. ICAI stands for The Institute of Chartered Accountants of India. It is the body responsible for maintaining the quality of CA

course and education in India. Students who have passed 10+2 from any stream (Science/Commerce/Arts) are eligible to pursue CA course. Graduates or Post Graduates who have completed 3 or 4 years long Bachelor's Degree program from a reputed institute are also eligible to pursue this course. Commerce stream students will find CA course relatively comfortable to deal with. This is because of the fact that the course consists of subjects like Accounting and Finance, which are present in 11th and 12th commerce stream schooling.

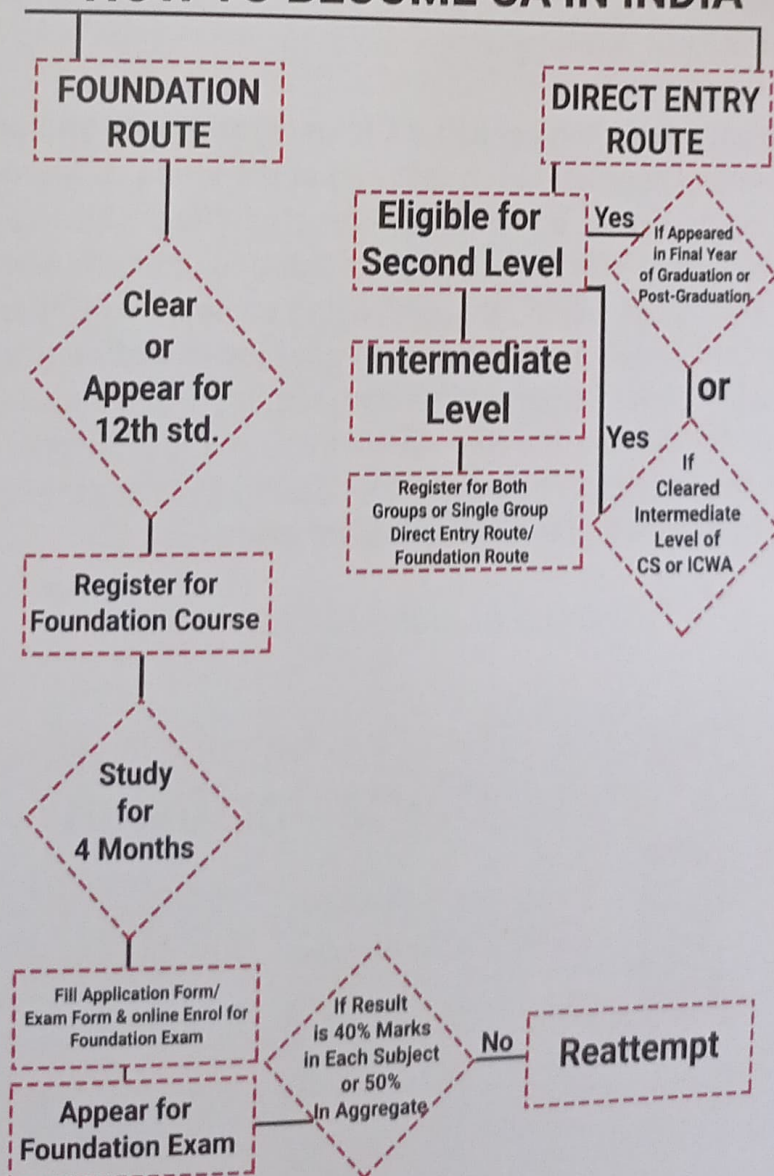
CA course can be divided into three main levels. They are-

CPT (Common Proficiency Test) [A course of 6 months]

IPCC (Integrated Professional Competence Course) [A course of 1 year]

CA Final Course [A full course of 3 years with internship.

HOW TO BECOME CA IN INDIA



There are many more courses that can be taken for a student to become a banker. But these two are the most recommended ways that can lead a banking aspirant to his destination. A student can take any one of the way in order to achieve his goal after completing his 12th board exam.

2. MASTER'S DEGREE COURSES (AFTER GRADUATION)

You may pursue these courses after completing graduation from a recognized University/Institute. Here are some notable courses -

M.Com. (Master of Commerce)

M.Com degree serves as a basis for further higher studies and research in this field such as Ph.D. and M.Phil. Degree in Commerce. M.Com degree holders can opt for further higher studies and careers in various specializations of Commerce such as in Statistics, Taxation, Accounting, Finance, Banking, Insurance and many more. Law schools are a very common destination nowadays for recent postgraduates in Commerce. On successful completion of a Master's degree in Commerce, a student can apply for the UGC-NET or JRF exam; the success in these exams make teaching or research as good options.

Master of Economics

The main difference between studying economics at undergraduate and postgraduate levels is in the extent of mathematical sophistication required of the student. Some institutions offer preparatory courses in mathematics and statistics for students wishing to study a Masters in Economics who do not have a sufficiently strong background in mathematics. Applicants should also be prepared to pursue independent research, using complex statistical data, be interested in studying social issues, and have a background in qualitative and quantitative research methods. Some Masters in Economics programs may require applicants to pass a graduate-level entrance exam, such as the GMAT or the GRE. Some institutions may ask for a brief written description of any economics-related courses taken during your undergraduate degree, to help them assess whether you are ready for graduate-level study

FUTURE OF BANKING SECTOR IN INDIA



These can be considered as some of the ways that can be used by an aspirant in order to achieve his banking goals. At the end one can say that there is a lot of scope in the banking sector that can give a lot of employment to more eligible and capable employees. We can also say that working in a banking sector can give way to a good and a settled life. This can also ensure the future of the employees as nowadays more effective ways are being developed so that the consumers find it better to access the bank. The future of the sector can be determined in the following ways:

Digitization in banking industry basically refers to the different services rendered by the bank being available online. It is also called internet banking, or online banking. Mobile banking, telephone banking, use of ATMs, et al are all aspects of digitization in banking industry.

The future of Indian banking sector is bright because we have seen them take on technology, innovate its use, and improve their customer services with digitization. Recent developments in the banking sector give us confidence in the growth of banking sector in India.

Technology has drastically improved the operational efficiency of the banking industry. This has made it possible for more individuals to open and operate bank accounts much more easily and has led to the growth of the banking sector in India.

CONCLUSION

So we can conclude that there is lot of scope in the Indian Banking Sector for fresher and also for the experienced employees. We can say that the Digitalization of the banking sector to comfort its consumers can give a lot of placement opportunities and a lot of job space for the youth. It can also be concluded that the sector does not only give a good reputation to the person but also secures his later working career from various threats. It also has a lot of retirement benefits that gives its employees a lot of comfort and ease after their service age. It can also be said that person employed in such sectors also have a lot of duty with a lot of ease.

NAMAN KUMAR
BCOM BANK MANAGEMENT
(1st YEAR - 'B' SECTION)

ARTICLE FROM ALUMNI

Md. Rizwan Osman
2017-2020(ALUMNI)

D G Vaishnav College - One of the best colleges in Chennai. How much could I thank this college for mending me in a complete different way. The college and my department had been very supportive from the very beginning of my very first day at college. From the classes to every event that I participated and organized the faculty, Head of Department and the Principal and Secretary have been very supportive. They allowed me to be the Campus Ambassador for various brands and that too the top ones of the country. For every initiative I took they supported me through my ups and downs. Due to all these events I would miss classes and the faculty would always help me to cope up with what I missed. Winning 50plus events and organizing at least 20 events for college it never felt like a backdrop of focussing on classes that helped were the teachers.

To be very honest DGVC was the best option I had made for my Undergraduate and it has been the most pleasant experience.



D.G VAISHNAV COLLEGE (AUTONOMOUS)

DEPARTMENT OF BANK MANAGEMENT

Name of the Event : Inagural of Department Association

Date : 19th July, 2019

Detailed report of the programme:

The B.Com (Bank Management) dept. of D.G.Vaishnav College organized an inaugural program for the student association BANKER. This program was organised on the 19th of July, 2019. Mr D Thilagarajan, AGM Circle office, Canara Bank was The Cheif Guest of the event. Sri Ashok Mundhra, Secretary, Dr R Ganesan, Principal and Dr. B Vijayakumar Head Of Dept, D.G.Vaishnav College were also a part of the event.

Photos:



Name of the Event : Banker Association Fresher Day

Date : 25th July, 2019

Detailed report of the programme:

Students of B.Com Bank Management Department organized fresher's day event for the new batch of students. This event gave all the first year students a chance to showcase their talents in various fields and also gave them a stage for many more future openings. In this event the senior students of Bank Management were also there to showcase host performances. The judges were our departments very own alumni's. This event at a whole was very well organized and the students were enthusiastic and energized.



Name of the Event : Under 25 Summit

Date : 27th August, 2019

Detailed report of the programme:

Under 25 summit was conducted to enrich the knowledge among the students. The interaction was made with students on the areas of education and entertainment

Photos:



Name of the Event : Colloquium- Alumini Meet

Date : 31th August, 2019

Detailed report of the programme:

The department of bank management D.G.Vaishnav College organised 'colloquium' alumni meet 2019 on 31st august 2019.

This grand event was arranged by the final year students of the department. The alumni's from the batch 2009-2019 were invited.

Photos:



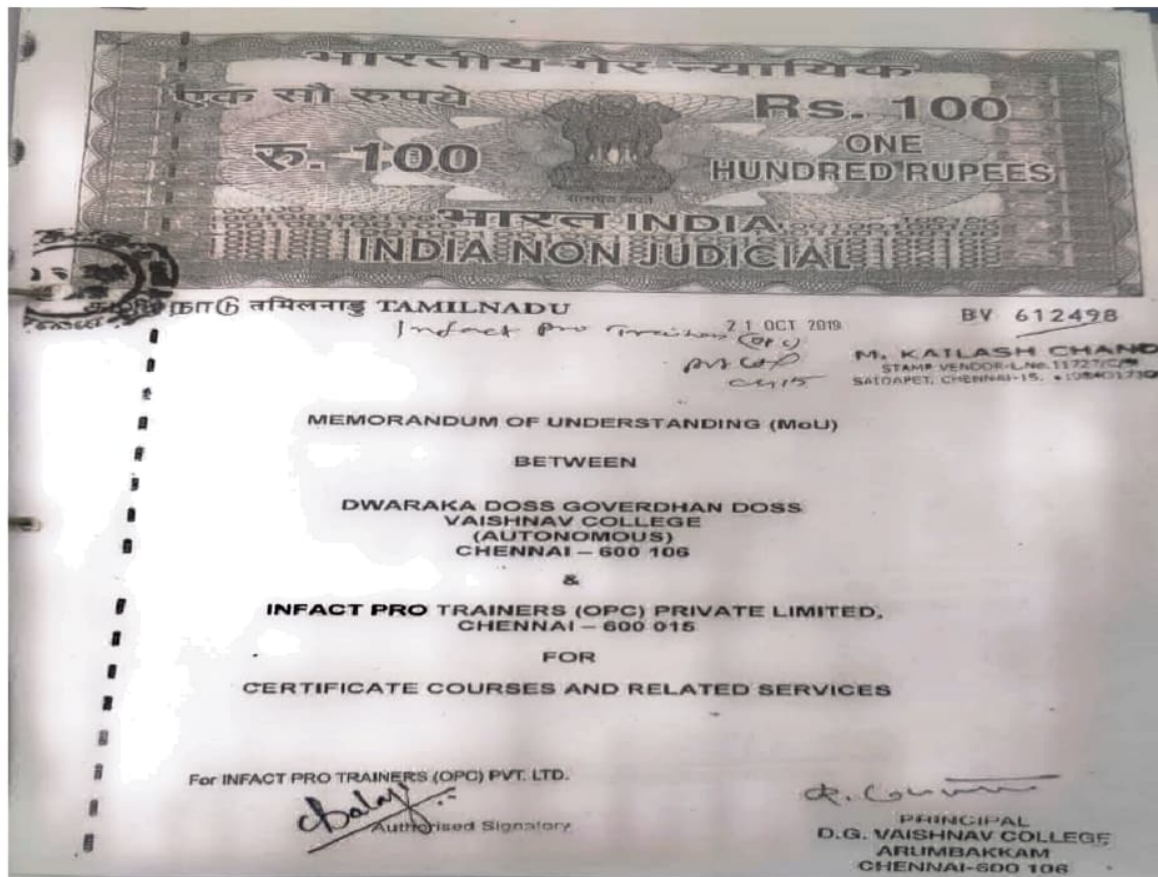
Name of the Event : **MOU**

Date : **26th September 2019**

Detailed report of the programme:

An MOU was entered between B.com (Bank management) Department of D.G.VAISHNAV COLLEGE and INFAC T PRO TRAINERS (OPC) Private Ltd, Chennai -600 015 to conduct a certificate programme for I year students on 1-12-2020. It is of 50 hours duration course.

Photos:



Name of the Event : Guest lecture on competency

Date : 13th December, 2019

Detailed report of the programme:

Mr Saravanakumar, Director, Amutu Foods Pvt. Ltd and is also associated with B- School of Hindustan University as the Assistant Professor. He has been a HR and Training Manager at various companies like Confluence Resort and Kohinoor Asiana Hotel.

He addressed the crowd on the topic of Human Resource Management

Photos:



Name of the Event : BANCO'20-Inter-Collegiate Business Fest

Date : 4TH February, 2020

Detailed report of the programme:

Banco 2020 is an intercollegiate business fest which started in the year 2009 .This academic year it was conducted on 4th February, 2020

Photos:



Name of the Event : MOU

Date : 1st December 2020

Detailed report of the programme:

An MOU was entered between B.com (Bank management) Department of D.G.VAISHNAV COLLEGE and INFAC PRO TRAINERS (OPC) Private Ltd, Chennai -600 015 to conduct a certificate programme for I year students on 1-12-2020. It is of 50 hours duration course.

Photos:



Name of the Event : TALENT SOURCE 2020

Date : 14/12/2020

Detailed report of the programme:

Department of B.COM Bank Management Organised an event for freshers on 14/12/2020. The programme was named TALENT SOURCE 2020. It was done to identify the cultural talent of the first year students and train them up for future cultural events. All the first year students of the department participated in the programme and exhibited their talent. It was conducted on Google Meet.

I thank our Secretary Sri.Ashok Kumar Mundhra and our Principal Dr. S. Santhosh Baboo for giving us the opportunity.

D.G VAISHNAV COLLEGE (AUTONOMOUS)

DEPARTMENT OF BANK MANAGEMENT

Name of the Event : WEBINAR on Career Options in Current Economic Scenario & Post COVID Scenario

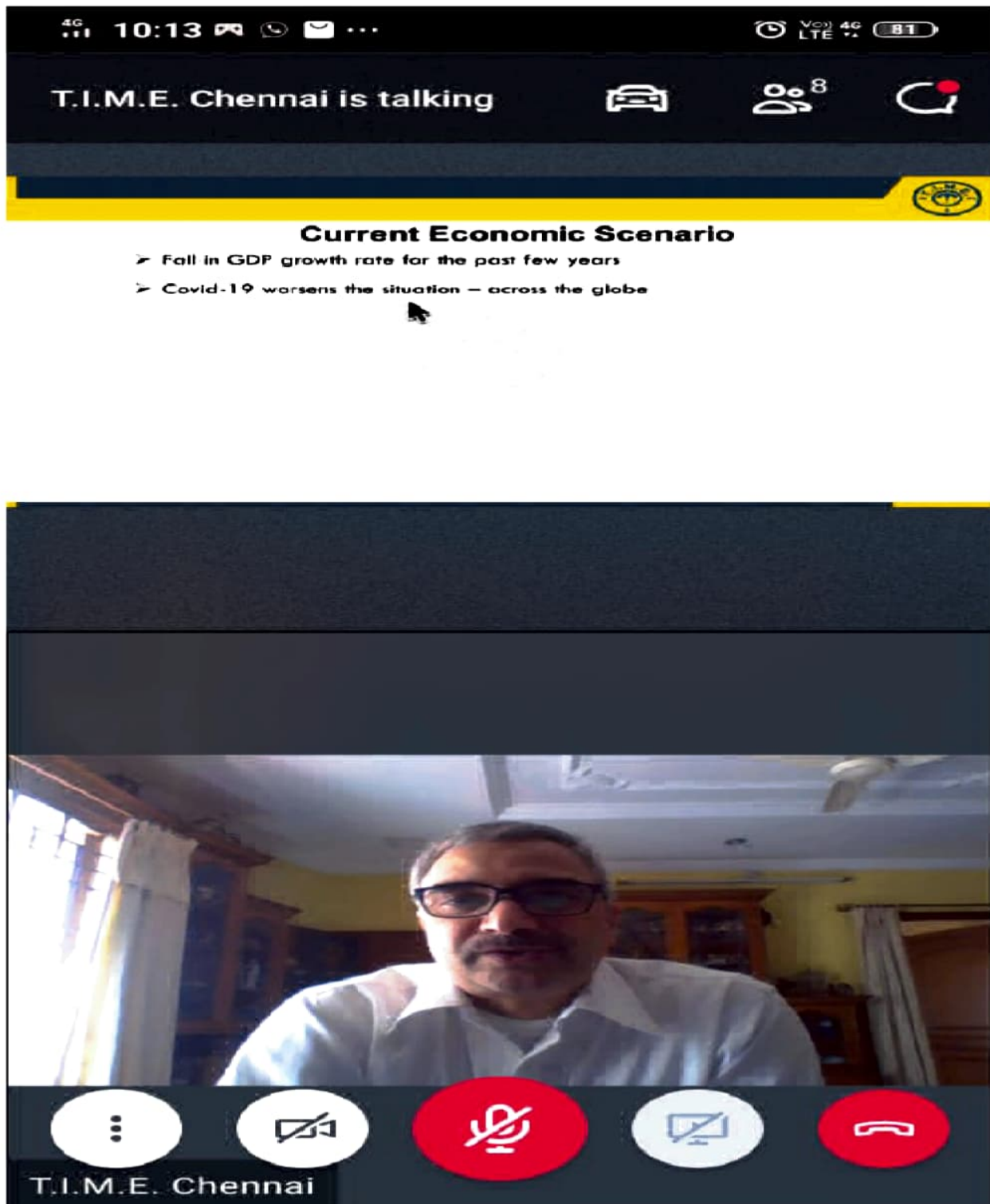
Date : 11/01/2021

Detailed report of the programme:

Department of B.COM Bank Management Organised a webinar for 1st and 2nd year students on 11/01/2021. The programme was named WEBINAR on Career Options in Current Economic Scenario & Post COVID Scenario. The webinar was presented by Mr.M.ARVIND KUMAR, Centre Director (T.I.M.E. Institute). The speaker was also the course director of the IIT foundation course. The webinar was done to address the current scenario for student's future focus and growth. All the first and second year students of the department participated in the programme. It was conducted on Go to Meet app.

I thank our Secretary Sri.Ashok Kumar Mundhra and our Principal Dr. S. Santhosh Baboo for giving us the opportunity.

Photos:



Name of the Event : WEBINAR on Job opportunities in BFSI SECTOR

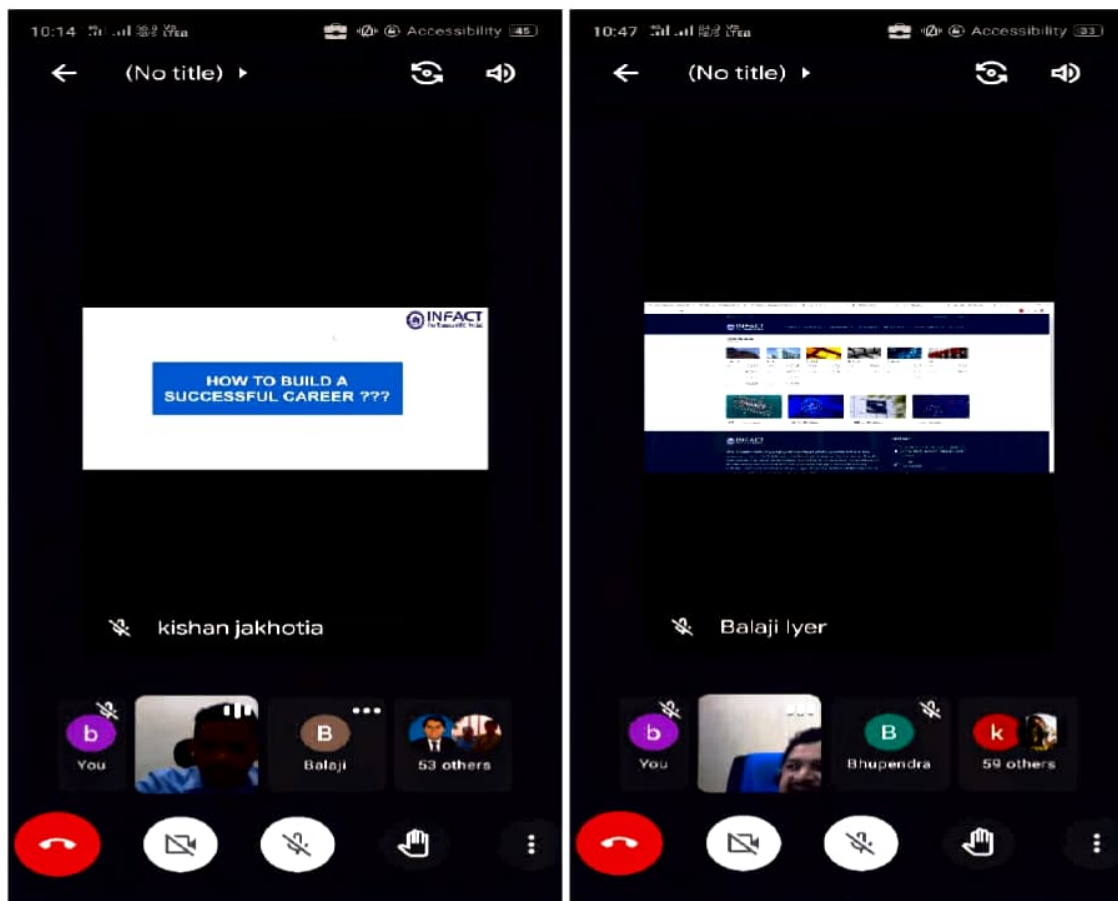
Date : 12/01/2021

Detailed report of the programme:

Department of B.COM Bank Management Organised a webinar for 2nd and 3rd year students on 12/01/2021. The programme was named WEBINAR on Job opportunities in BFSI Sector. The webinar was presented by Mr.Kishan Kumar Jakhotia, Founder of Reliabull Financial Services Pvt LTD and Dr.Balaji Iyer, Founder and Chairman of Infact Pro Trainers pvt ltd. The webinar was done to address the Job opportunities in BFSI sector. All the second and third year students of the department participated in the programme. It was conducted through Google Meet.

I thank our Secretary Sri.Ashok Kumar Mundhra and our Principal Dr. S. Santhosh Baboo for giving us the opportunity.

Photos:



Name of the Event : WEBINAR- CAREER OPTIONS IN BANK & SSC

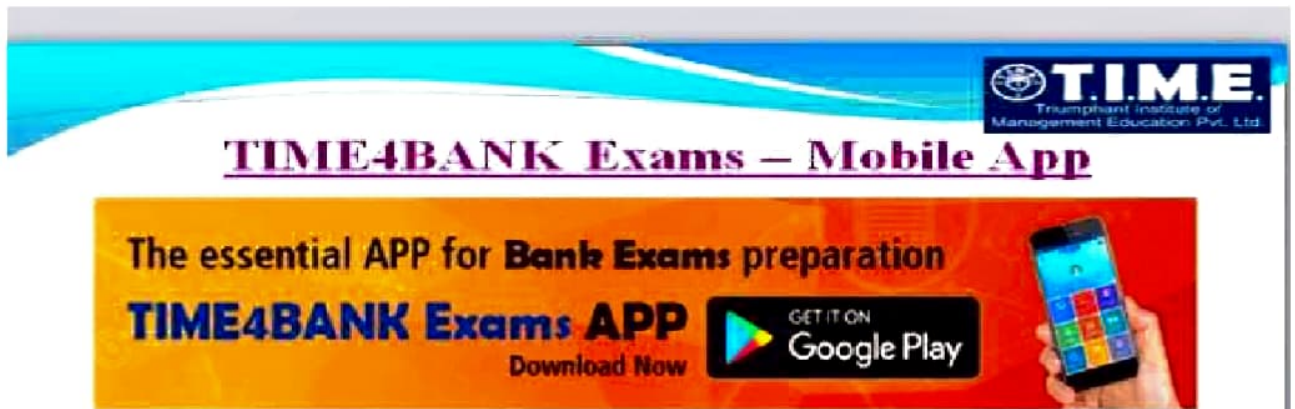
Date : 25/01/2021

Detailed report of the programme:

Department of B.COM Bank Management Organised a WEBINAR for third year students of B.Com Bank Management. The programme was conducted through GoTo meeting app. The speaker Mr. Rajesh Chandrasekaran introduced himself to the students. Later, the students were asked about their specialization in bank management and what is their future aim. Then he said about that the various employment opportunities increasing in banking sector. He ended the session with suggesting the students to attend banking exams and download the below attached application in the image mentioned.

I thank our Secretary Sri.Ashok Kumar Mundhra and our Principal Dr. S. Santhosh Baboo for giving us the opportunity.

Photos:



TIME4BANK Exams – Mobile App

The essential APP for **Bank Exams** preparation

TIME4BANK Exams APP
Download Now

GET IT ON
Google Play

Features of App :

- Free Daily Test
- GA Updates – Daily Updates, Weekly Test, Monthly updates
- Exam Notifications / Job Alerts
- Vocab Tool – To brush-up your vocab
- Paper patterns, Analysis and cut offs

Name of the Event : **BANCO'21**

Date : **17/03/2021**

Detailed report of the programme:

Department of B.COM Bank Management Organised an intra-collegiate event for all the departments on 17/03/2021. The Event was named BANCO'21. It was done to identify the cultural talent of the various department students and awarded them for all cultural events conducted. All the students of various departments participated in the programme and exhibited their talent. It was conducted through Google Meet.

I thank our Secretary Sri.Ashok Kumar Mundhra and our Principal Dr. S. Santhosh Baboo for giving us the opportunity.

Photos:





Name of the Event : WEBINAR on “Issues & Trends in Placement”

Date : 20/03/2021

Detailed report of the programme:

Department of B.COM Bank Management Organised a webinar for 2nd year students on 20/03/2021. The programme was named WEBINAR on Issues and Trends in Placement. The webinar was presented by Dr R Sangeetha, Assistant Professor, Department of B.Com Bank Management. The webinar was done to address the placement opportunities trends and the issues faced. All the second year students of the department participated in the programme. It was conducted through Google Meet.

I thank our Secretary Sri.Ashok Kumar Mundhra and our Principal Dr. S. Santhosh Baboo for giving us the opportunity.

