



SEMINAR PROCEEDINGS

27-02-2020

THE TRANSFORMING SCENARIO OF INDIAN BANKING IN RETROSPECT & PROSPECT



ज्ञान-विज्ञान विमुक्तये



**DEPARTMENT OF COMMERCE
GOVT. DEGREE COLLEGE, RAVULAPALEM
EAST GODAVARI Dt, ANDHRAPRADESH**

ONE DAY NATIONAL SEMINAR
THE TRANSFORMING SCENARIO OF INDIAN BANKING IN
RETROSPECT AND PROSPECT

27-02-2020

Sponsored by



Organised by



DEPARTMENT OF COMMERCE
GOVERNMENT DEGREE COLLEGE, RAVULAPALEM
E.G.Dt., A.P -533238

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PREFACE

The volume is the proceedings of the one day National Seminar “The Transforming Scenario of Indian Banking in Retrospect and Prospect” organised by the Department of Commerce, Govt Degree College, Ravulapalem on 27 February, 2020. The objectives of the seminar are:

- to provide a platform for academicians, policy makers, researchers and students to discuss the Innovations and Digital Trends in Banking Sector
- to discuss the challenges faced by the banking sector in the light of recent innovations
- to elicit the views and opinions on the government policies and Banking transformation.
- to promote public understanding towards banking sector reforms.

Banking system is one of the most important pillars of financial system, which plays a vital role in the success of an economy. It reflects the economic health of the country. Today, we have a well-developed banking system with different classes of banks working in consonance with the regulations of the Reserve Bank of India. The banks have shed their traditional functions and they have been innovating, improving and coming out with new types of services to cater to the emerging needs of their customers. Indian banking system, over the years has been marked by substantial growth, innovation, diversification, complexity and integration. The advent of technology made things which appeared to be impossible a few years ago become possible now. In addition to this, the amalgamation of 10 public sector banks into four big banks is expected to give a big boost to the economy. Further, reforms like inviting private investments in Indian Banking and Disinvestment of LIC are also in pipe line. In this context a healthy debate is the need of the hour. Department of Commerce is very much appreciated to come with a proposal to conduct a national seminar in this area.

The UGC has been promoting and supporting with its Grants towards seminars, conferences and other relative activities to strengthen and promote research in undergraduate level. In this connection, I extend my special thanks to U.G.C. SERO, Hyderabad for allocating funds for conducting this seminar. I am grateful to Sri M.M. Nayak, IAS, Commissioner, Collegiate Education, A.P. Vijayawada for their encouragement and support in organizing the seminar.

Dr. B.V. Tirupanyam,
Principal & Seminar Chairman

INVITATION

GOVERNMENT DEGREE COLLEGE, RAVULAPALEM

One Day National Seminar

THE TRANSFORMING SCENARIO OF INDIAN BANKING IN RETROSPECT AND PROSPECT

On 27- February, 2020

INAUGURAL SESSION

Chairperson

Dr. B.V. Tirupanyam
Principal, GDC, Ravulapalem

Chief Guest

Sri Chirla Jaggi Reddy
Hon'ble M.L.A., Kothapeta Assembly Constituency

Guest of Honour

Dr. R. David Kumar Swamy
Regional Joint Director of Collegiate Education, Rajahmundry

Special Guest

Dr. C. Krishna
Principal, PR Govt (A) College, Kakinada

Guest

Dr. J. Chandra Prasad
Former Principal, D.N.R. College, Bhimavaram

Key Note Speaker

Prof: S. Teki
Former Registrar, Adikavi Nannaya University

Smt. A. Rajeswari
Organizing Secretary
Lecturer-In charge
Department of English
GDC, Ravulapalem

Dr. K. Srinivasa Rao
Seminar Convener
Lecturer-In charge
Department of Commerce
GDC, Ravulapalem



INVITATION
GOVERNMENT DEGREE COLLEGE, RAVULAPALEM

One Day National Seminar

**THE TRANSFORMING SCENARIO OF INDIAN BANKING IN
RETROSPECT AND PROSPECT**

On 27- February, 2020

VALEDICTORY SESSION

Chairperson

Dr. B.V. Tirupanyam

Principal

Govt. Degree College, Ravulapalem

Chief Guest

Dr. N. Udaya Bhaskar

Asst Professor of Commerce & Management Studies

Adikavi Nannaya University, Rajamahendravaram

Guest of Honour

Dr. V. Papayya Sastry

Principal

Govt. Degree College, Kothapeta

Guest

Sri. P.J. Jayababu

Secretary- CPDC

Govt. Degree College, Ravulapalem

Smt. A. Rajeswari
Organizing Secretary
Lecturer-In charge
Department of English
GDC, Ravulapalem

Dr. K. Srinivasa Rao
Seminar Convener
Lecturer-In charge
Department of Commerce
GDC, Ravulapalem



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