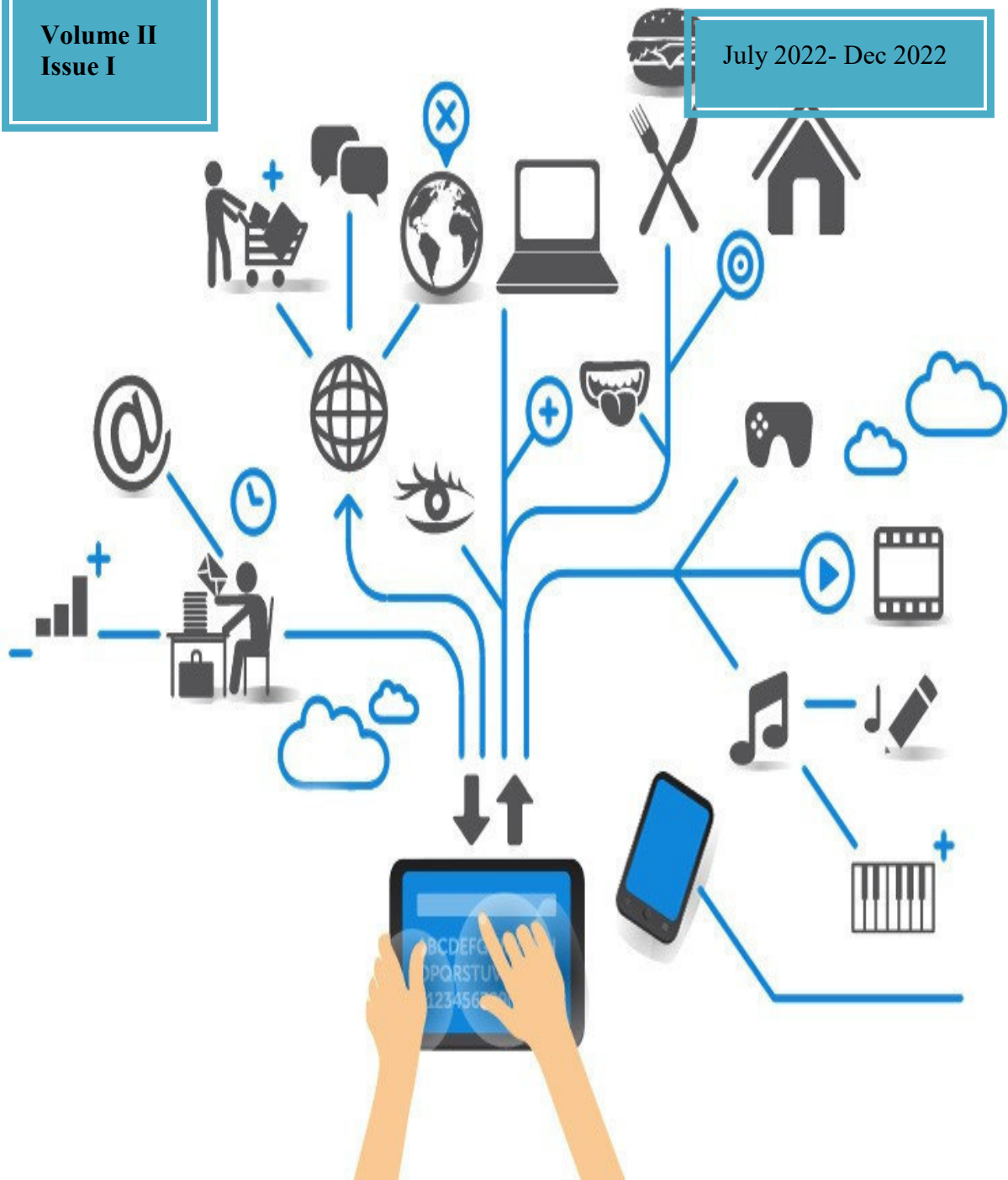


**Volume II  
Issue I**

July 2022- Dec 2022



# **ALAGAPPA BANKERS QUEST**

**JULY 2022-DEC2022**

## **ABOUT THE DEPARTMENT**

Banks, as financial intermediaries act as catalysts for economic growth. the success of bank no doubt, depends upon efficiency of human resources. As such, injecting professionalism into the organizational setup of banks was pronounced as one of the major objectives of the first phase of nationalization of banks in India in 1969. but the objectives could not be fulfilled in toto even after three decades of nationalization. One of the important reasons for this problem was the inability of banks to identify rights persons with specialized knowledge in the field of banking for recruitment at various levels. Academic institutions, the main supplier of personnel, confined themselves to exposing learners on traditional and legal aspects of banking in their curriculum; specialized courses in banking enabling the students to acquire knowledge about contemporary banking were lacking. In this background the Department of Bank Management was establishment in Alagappa University, Karaikudi in 1989. Discipline, Perfection and Dynamism are the watch words of the Department. Learners are fine –turned to face challenges of the ever growing financial sector through hands on experience duly supported by the needed theoretical edifice. The distinguished track record of the Alumni speaks for the academic credentials of the department. Course Offered: The Department offers a unique 4 semester MBA programme in banking and insurance. In order to enrich banking research, the Department also offers M.Phil and Ph.D programme in Bank Management through part time and full time modes. MBA (Banking and Finance) is offered through the Directorate of Distance Education (DDE), Alagappa University.

## **COURSES OFFERED**

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## Orientation Programme for Fresher's

Welcomed the I year MBA students of 2022-2024 buddies, Department of Banking Management organized a two days orientation programme titled “ Focus- 2022” on 7<sup>th</sup> and 8<sup>th</sup> September. On this occasion **Dr.T.R.Gurumoorthy** Sr.Professor and Head, Department of Commerce presented his Inaugural address towards the students about the importance of P.G studies for their uplift for future. Followed by inaugural address by the guest speaker **Ms.Bhuvaneshwari**, Branch Head, City Union Bank Ltd, Silatool and alumni of the Department of Banking management, Alagappa University, Karaikudi. She spoke about the qualities of a person necessary to become a banker under the heading “Traits of a contemporary banker”. Afternoon session was handled by another alumna of the department Mr.R.Mohamed Asraf, branch credit manager, Cholamandalam Investment and Financial company Ltd under the title “PPP (People,Purpose,Poison)”. He spoke about the pathway to success”. On the second day the morning session was handled by Mr.A.G.Ramanathan,Former General Manager of Pandyan Grama Bank and corporate trainer. This session was about the ways the students should equip themselves to achieve jobs in the reputed banks. The second session was handled by Dr.G.Illankumaran, Professor, Alagappa Institute of Management. He oriented the students regarding the task before them. He motivated the students by quoting live examples. The last session was by Dr.G.Balabharathi, Poet/Writer/Public Orator of U.Ve.Sa Publications he spoke in the area “ Living In Line With Your Values”. He specified the values that should be followed by the student's community. The students actively participated in the orientation programme.



## Scholars Discussion:



### **INTERNATIONALIZATION OF INDIAN RUPEE**

The Department of Banking Management, Alagappa University organized by presentation on **INTERNATIONALIZATION OF INDIAN RUPEE** on 08.08.2022 at 11.00 am presented by K.Udhaya Ph.D. (Research scholar). She speaks about Internationalization currency that is widely used for international transactions such as US dollar, Euro, Euro, British Pound, Swiss Franc and Japanese Yen. The state bank said that Reserve Bank of India (RBI) should make a conscious effort to internationalize the rupee in the backdrop of the geo-political tensions triggering capital outflows from emerging market economies, including India, and currency depreciation. The internationalization of the rupee will bring significant benefits to the Indian economy, challenges, importance also discussed them. This will definitely strengthen INR in the term as dependency on USD will be decreased when traders can make settlements in INR only. The faculty members and research scholars of the department of banking management practiced in the programme.



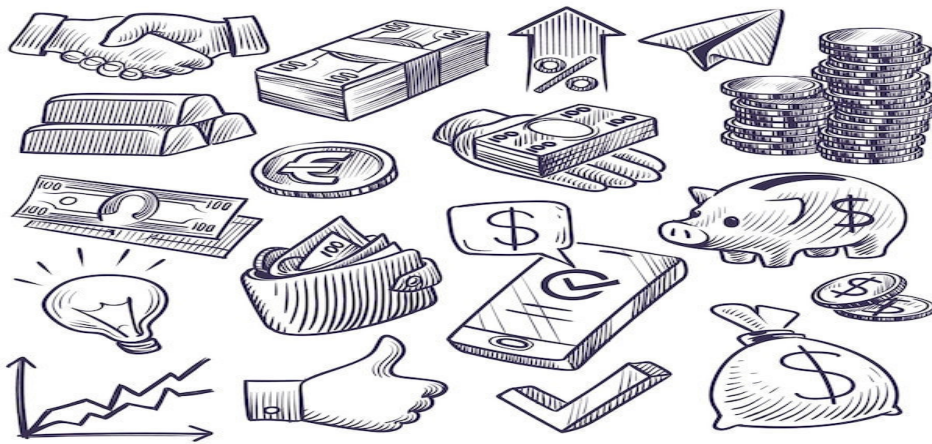
## **EASE Reforms Index**

The Department of Banking Management, Alagappa University organized by presentation on EASE Reforms Index on 10.09.2022 at 3.00 pm presented by T. Rajarupa Ph.D. Full Time (Research scholar). She speaks about presentation on Enhanced Access & Service Excellence (EASE) is an initiative by the DFS (GOI) as part of the PSB Reforms Agenda and is currently under its fifth iteration which focuses on Enhanced Digital experience, Data – driven, Integrated and Inclusive Banking. Six themes of PSB Reforms EASE Agenda, launched in 2018, is aimed at institutionalizing clean and smart banking NPA Crisis In Indian PSBs Various drivers for increase in stress are, inter alia, aggressive lending, lack of robust lending practices, willful defaults, frauds, economic slowdown and misconduct in certain cases. The 4R strategy followed by the Modi government to revitalize the state-owned banks has yielded results, she said. The 4R strategy refers to recognizing the problem of non-performing assets, recapitalizing the banks, resolving their problems, and reforming them. Enabling Transformative reforms through EASE reforms index to robust design methodology with intensive involvement of senior PSB executives, sharing and replicating best practices across PSBs. Foundation laid for clean banking reforms outcomes clean credit, PSBs check 5-6 independent data sources for large credit appraisals, action against defaulters, NPA recovery. Smart Banking reforms outcomes speedy, Multi channel -reach, Responsive, technologically enhanced. PSB Reforms EASE Agenda is a common reform agenda for PSBs aimed at institutionalizing clean and smart banking. EASE (Enhanced Access and Service Excellence) It was launched in January 2018 jointly by the government and PSBs. Subsequent edition of the program — EASE 2.0 built on the foundation laid in EASE 1.0 and furthered the progress on reforms. In EASE 2.0, the government had proposed-Pushing liquidity in the public sector banks, Reconstituting the management committee and possible mergers among the ideal partners in the Indian banking sector. Finance Minister Nirmala Sitharaman launched the EASE (Enhanced Access & Service Excellence) 3.0 reform agenda. EASE 3.0 agenda aims at providing Smart, Tech-enabled public sector banking for aspiring India. This launch of EASE 3.0 would change the customer's experience at the Public Sector Banks. Recently, the EASE 2.0 Banking Reforms Index on performance of Public Sector Banks (PSB) from March 2018-2020 was released and Best performing banks on EASE were

felicitated. PSBs have shown a healthy trajectory in their performance over four quarters since the launch of EASE 2.0 Reforms Agenda. The overall score of PSBs increased by 37% between March-2019 and March-2020, with the average EASE index score improving from 49.2 to 67.4 out of 100. Significant progress is seen across six themes of the Reforms Agenda, with the highest improvement seen in the themes of 'Responsible Banking', 'Governance and HR', 'PSBs as Udyamimitra for MSMEs', and 'Credit off-take'. The ease reforms index will bring significant changes to the Indian economy, challenges, importance also discussed them. The faculty members and research scholars of the department of banking management participated in the program.



## PENCIL SKETCHING



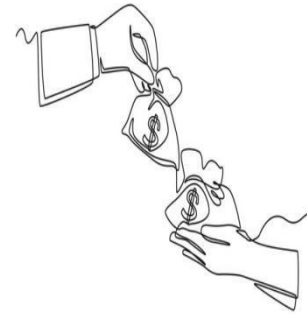
K.Nisha Priyadarshini

II MBA





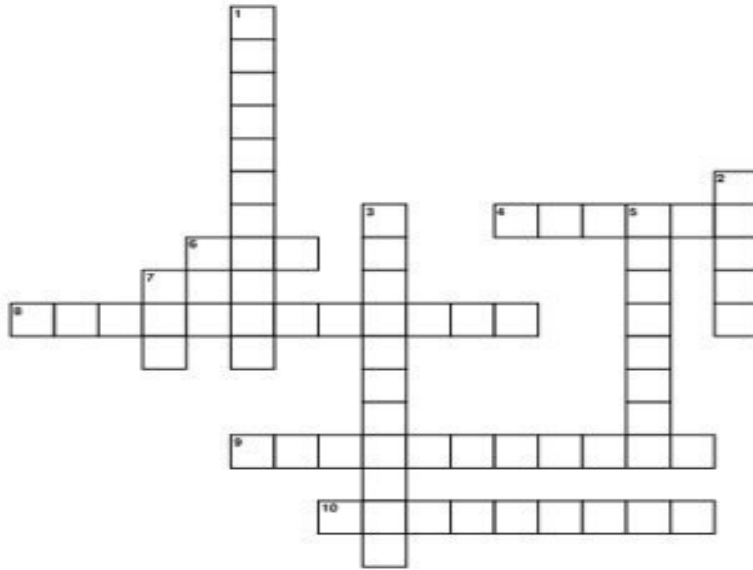
R.Yoganandhini  
II MBA



R Harshathragul II MBA



# Banking



## Across

- [4] Account that requires 5 debit card swipes
- [6] Retirement account
- [8] Service that allows you to pay for a transaction using your phone
- [9] Account that provides a higher interest rate than a savings
- [10] Account that saves money for you child's education expenses

## Down

- [1] Account that requires 5,000 minimum to maintain
- [2] App that allows you to transfer money from your phone to another person
- [3] Requires two people to work together to complete a task
- [5] Account that gives you a discount on safe deposit boxes
- [7] Must be filled out when a cashier's check is purchased for over 3,000

Done by  
K.Pandilakshmi  
T.Sivani  
II MBA



# Banking Word Search Puzzle

U	W	I	I	K	I	T	O	A	T	M	I	D	L
A	C	E	D	N	Y	W	I	T	H	D	R	A	W
I	E	G	H	A	H	S	A	C	I	O	A	I	H
M	S	M	R	B	I	T	I	S	O	P	E	D	B
C	H	U	C	M	G	T	V	S	H	R	L	A	A
C	S	A	V	I	N	G	S	L	S	A	Y	C	H
U	C	D	I	W	M	W	N	L	N	U	U	C	A
R	O	S	B	O	H	T	R	I	R	W	N	O	Y
R	S	T	N	B	L	C	S	B	Y	A	N	U	C
E	G	E	U	H	T	H	D	N	A	E	R	N	A
N	Y	N	S	W	O	E	E	C	I	E	A	T	S
C	I	S	P	R	U	Q	N	I	E	O	C	B	M
Y	S	T	E	C	U	U	E	H	Q	T	C	H	O
U	G	O	E	S	M	E	L	N	S	Y	N	A	C

BANK  
SAVINGS  
CHEQUE  
CASH  
COINS  
DEPOSIT  
MONEY  
BILLS  
ATM  
ACCOUNT  
CURRENCY  
WITHDRAW

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S.Shekinah Shirley

Sindhukavi.P

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