



Rashtriya Sikshana Samithi Trust

## **R V Institute of Management**

CA – 17, 36<sup>th</sup> Cross, 26<sup>th</sup> Main, 4<sup>th</sup> T Block Jayanagar, Bangalore – 41

### **DEPARTMENT OF FINANCE**

### **Department Activities Report for the period from February 2014 to February 2015**

### **Activities organised for the students**

#### **Workshops and Seminars**

<b>Activity &amp; Semester</b>	<b>Date/Year of organising</b>	<b>Topic/title of the Programme</b>	<b>Resource Person</b>
Workshop for I Semester A, B, C and D	January 28, 2014	Convergence of Indian Accounting Standards with International Financial Reporting Standards	Prof. A.N.Srirama Management Consultant & Cost Accountant, Bangalore
Workshop for II Semester A, B, C and D	May 14, 2014	How to read Corporate Balance Sheet?	CMA N Raveendranath Kausik Certified International Tax Consultant, Bangalore.
Workshop for II Semester B, C and D	June 13, 2014	Corporate Valuation	Mr. Kiran Bindu, Finance Consultant , Bangalore
Seminar for III Semester A, B, C and D Sections	October 10, 2014	<b>Emerging Trends in Financial Services</b> <b>Technical Session 1 -</b> Emerging Trends in Banking Sector	Sri. P.S. Vaidyanathan Retired General Manager, SBI, Bangalore
		<b>Technical Session 2 -</b> Emerging Trends in Mutual Funds	Sri. M K Krishna Ex. Chief Manager cum Nodal Officer, SBI, Bangalore.
		<b>Technical Session 3 -</b> Emerging Trends in Insurance Sector	Sri. G A Ramakrishna Chief Manager , LIC City Branch, Bangalore
Workshop for III Semester B and C	November 27, 2014	Technical Analysis	Dr. V. Rajesh Kumar Professor in Finance & Academic Consultant , Bangalore









Rashtreeya Sikshana Samithi Trust

## **R V INSTITUTE OF MANAGEMENT**

CA-17, 36<sup>TH</sup> Cross , 26<sup>th</sup> Main, 4<sup>th</sup> "T" Block, Jayanagar, Bangalore-560041

Department of Finance

*Centre for Excellence in Financial Studies*

**A Report on**

### **“WORKSHOP ON CONVERGENCE OF INDIAN ACCOUNTING STANDARDS WITH INTERNATIONAL FINANCIAL REPORTING STANDARDS”**

**Tuesday, January 28, 2014**

**Organised by**

Department of Finance

Centre for Excellence in Financial Studies

**R.V.INSTITUTE OF MANAGEMENT**

Phone: 080-26547048 Fax: 080-26654920

Website: [www.rvim.in](http://www.rvim.in) E-mail : [contact@rvim.in](mailto:contact@rvim.in)



A workshop was organized for the I semester students i.e. Section A, section B , Section C and section D students. The workshop was conducted on January 28, 2014 in the seminar hall , III Floor. The workshop was organized to enlighten the students on Indian Accounting Standards and International Financial Reporting Standards.

**Resource person:** Prof A N Sriram, Management Consultant and Cost Accountant

**Resource Persons Profile -**

**Prof. A N Sriram – Management Consultant and Cost Account**

He has rich experience of 20 years in Auditing and is associated with various auditing companies in Bangalore. He is also a visiting faculty at various institutions like ICSI, ICWAI, APS College Bangalore. He is specialized in Company Accounts, Cost and Management Accounting, Financial Management, Accounting for Managers and International Financial Management.

**Venue Seminar Hall**

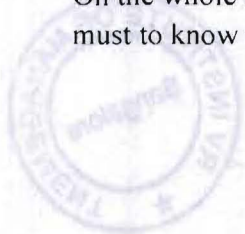
**Time :2.15 pm to 5.30pm**

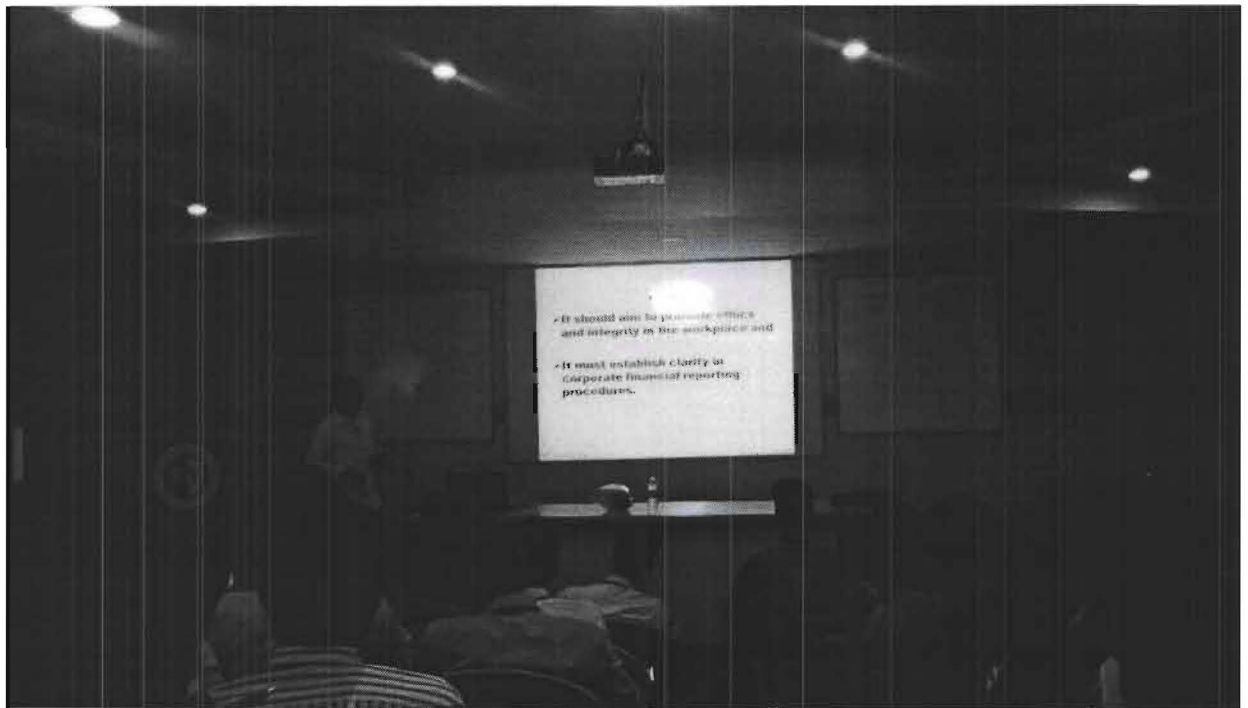
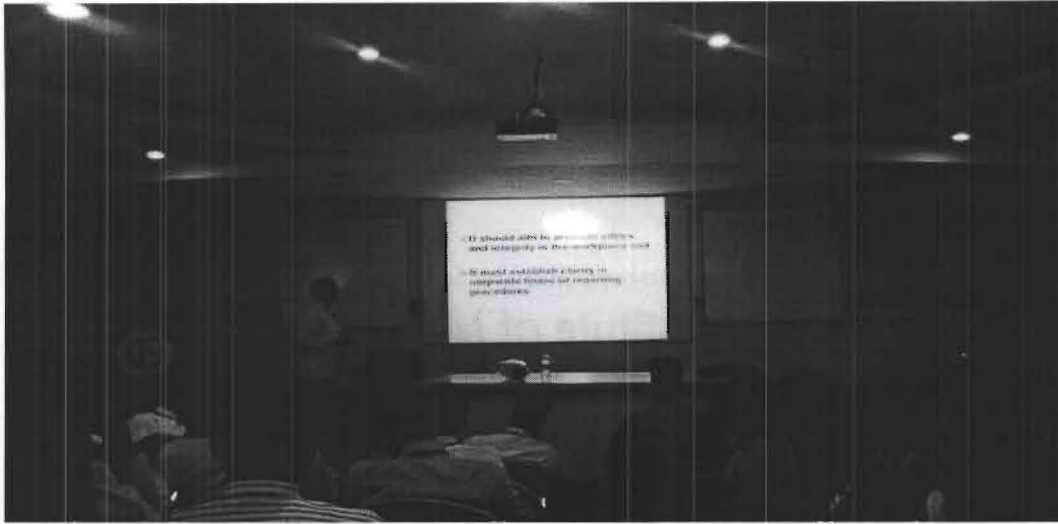
Prof. A N Sriram started the session with the basic principles of accounting and importance of the accounting in the industry and company in specific. He told in the workshop that how the accountant is a important person in the organization and also explained what the industry and government expects from him. He also mentioned the attributes of the future management accountant.

The resource person , in his session also covered how the corporate governance play a vital role and relevance of the same in the present scenario. He also mentioned how the CSR has become the hall mark for the organization success, future accounting in response to corporate scandals', relevance of Chanakya among today's accountants.

Prof A N Sriram mentioned in his session about the background of IFRS, importance of IFRS, IFRS in India – Benefits Vs Costs involved, basic principles of International Financial Reporting Standards (IFRS) and International Accounting Standards. He explained in detail IFRS principles, road map for convergence to IFRS, convergence Assets under IFRS , Equity, Liabilities, income and expenses etc , and also structure of IFRS and Indian GAAP. He also covered in his presentation the various constituents of the Financial Statements, current and non-current classification of assets and liabilities and how the Convergence of IFRS is taking place in India and also discussed the contents of the Revised Schedule 6.

On the whole the workshop was very useful and beneficial to all the students as it was the must to know topic for any MBA student.







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## **R V Institute of Management**

CA 17, 36<sup>th</sup> Cross, 26<sup>th</sup> Main, 4<sup>th</sup> 'T' Block, Jayanagar, Bangalore- 560 041

**Department of Finance**

A Report on

**Workshop on 'How to read Corporate Balance Sheet?'**

Wednesday, May 14, 2014

Organised by

**Department of Finance**

**Centre for Excellence in Financial Studies**

**R V Institute of Management**

Phone: 080 42540300 Website: [www.rvim.in](http://www.rvim.in), Email: [contact@rvim.in](mailto:contact@rvim.in)





A Workshop on 'How to read Corporate Balance Sheet?' was conducted for the II semester MBA students on May 14, 2014. The workshop was organized to familiarize students with components of financial statements and analysis of financial statements.

**Topic: How to read Corporate Balance Sheet?**

**Time: 2.15 pm to 5.15 pm**

**Resource Person:** CMA N Raveendranath Kaushik, Certified International Tax Consultant, Bangalore.

#### **Profile of the Resource Person**

Mr. Kaushik is a Practicing Cost and Management Accountant. Presently, working at *Raveendranath Kaushik & Associates* as a Consultant. He is specialized in areas of International Taxation and Transfer Pricing. He is associated with other consulting firms in carrying out research work in areas of Agriculture Economics and part time trainer for students of professional courses in Accounts, Costing and Taxation subjects.

Working as a Consultant with Agriculture Finance Corporation (AFC) and associated with evaluation study relating to a project of State Forest Department in 40 divisions across Karnataka. Also worked as Analyst and evaluator for AFC in the post project evaluation study of World Bank assisted Watershed projects across different Districts in Karnataka

Academic Coordinator - Department of Commerce and Management, Shri Aurobindo College for Women , Bengaluru

Resource Person (RP) with SEBI (Securities Exchange Board of India) for conducting financial literacy (Savings and Investments) programs among target groups like, Self Help Groups, village communities, school and college children's etc.,

He is the guest faculty at Institute of Cost Accountants of India, Bengaluru chapter, he is a member of International Economics Development Research Center, Hong Kong and a member of Bangalore Management Association.

He has been Associated with Professional Institutes – Institute of Chartered Accountants of India and Institute of Cost Accountants of India in various confidential assignments.



## PUBLICATIONS AND CONFERENCES

- Presented and published papers at National and International seminars on Finance, Management and Economic topics.
- Articles on subject of Economics, Business and Finance published in many leading journals.

He brings with him 14 years of work experience in various sectors like Manufacturing, Government and Financial Service industries. Previously he has been associated with Accenture Services, India and has lead a team of 28 members.

## **Report**

The resource person **CMA N Raveendranath Kaushik**, spoke about the meaning of Financial Statements. Financial Statements are an important source of information for evaluating the performance and prospects of a firm.

He mentioned the reasons why Financial Statements are important:

- To analyze short term liquidity
- Strength and weakness of Firm
- Corporate Excellence
- Credit worthiness
- Forecast bond ratings
- Evaluating intrinsic value of Shares
- Predicting Bankruptcy
- Assessing Market Risk

He raised a few important questions to be answered:-

- What is the financial positions of a firm at given point of time?
- How has the firm performed financially over a given period of time?
- What have been the sources and uses of cash over a given period of time?



The Qualitative characteristics of Financial Statements was explained. Various types of financial statements were listed out:-

- Balance Sheet
- Statement of Operations (Income Statement)
- Statement of Changes in Net Assets
- Statement of Cash Flows
- Notes to the Financial Statements

The two different formats of Balance sheet; 'Account Form' and 'Report Form' was discussed. Explanation about the balance sheet items was given.

The first session was concluded with introduction to DuPont Analysis. DuPont ratio can be used as a compass in this process by directing the analyst toward significant areas of strength and weakness evident in the financial statements.

DuPont can be calculated as follows:-

DuPont ratio

**$$\text{ROE} = \text{Profit Margin (Profit/Sales)} * \text{Total Asset Turnover (Sales/Assets)} * \text{Equity Multiplier (Assets/Equity)}$$**

DuPont analysis tells us that ROE is affected by three things:

- Operating efficiency, which is measured by profit margin
- Asset use efficiency, which is measured by total asset turnover
- Financial leverage, which is measured by the equity multiplier

In the second session balance sheet of various firms like ACC, Jindal Steels etc were taken and analysed with the help of ratio analysis.

Overall the session was very useful & all the students were benefited immensely from the workshop.







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### **Department of Finance**

**A Report on**

**SEMINAR ON**

**"EMERGING TRENDS IN FINANCIAL SERVICES"**

**Thursday, October 10, 2014**

**Organised by**

**Department of Finance**

**R.V.INSTITUTE OF MANAGEMENT**

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Now a day's everything is getting advanced every second of time. Every day starts with something new. Whatever be the field, everything is getting advanced. Lots of research studies are carried out in various subjects around the world. These updates on various fields cannot be included in the student curriculum. The students have to always keep their eyes on what new things that are arriving day by day. The changes are taking place at a rapid phase in the field of finance especially Stock market, Banking, Insurance, FDI and so on.

This is where the seminars are of great importance. Seminars are capable of keeping the students updated with the current happenings. Seminars provide latest information about the happening in various fields. Students cannot improve their knowledge from textbooks alone. They must be take part in various seminars on latest topics.

This seminar on **“Emerging Trends in Financial Services”** was organized for the III semester students. The seminar was conducted on October 10, 2014 in the seminar hall at 9.00am. The seminar was organized to enlighten students about the emerging trends in financial sector in India. A total of three sessions were conducted in the seminar. The details of the sessions are:

Time	Topic	Resource Person
9.00am - 10.30am	Emerging trends in Banking Sector	Sri. P.S. Vaidyanathan Assistant General Manager (Retd) SBI, Bangalore
10.30am – 10.45am	Break	
10.45am – 12.15pm	Emerging trends in Mutual Funds	Sri. M K Krishna Ex Chief Manager cum Nodal Officer, SBI, Bangalore
12.15pm – 1.00pm	Lunch Break	
1.00pm – 2.00pm	Emerging trends in Insurance Sector	Mr. G A Ramakrishna Chief Manager , LIC City Branch , Bangalore



## **Session 1**

**Topic** : Emerging Trends in Banking Sector  
**Time** : 9.00am to 10.30pm  
**Resource Person** : Sri. P.S.Vaidyanathan, Retired General Manager, SBI, Bangalore.

### **Resource Persons Profile -**

**Sri. P.S.Vaidyanathan, Retired General Manager, SBI, Bangalore.**

Academic Qualification: M.Com Gold Medalist from Bangalore University

Professional Qualification: LLB. CAIIB

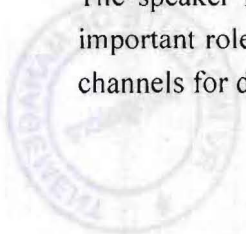
- Served State bank of India for over 41+ years and retired on 30<sup>th</sup> November 2012 as Assistant General Managers
- Held various assignments, almost all types of assignments, right from Training faculty to regional manager, Inspector( Audit), Headed Retail Banking at LHO.
- Exposed to almost all facets of Banking – Accounting, credit, Branch head, Training ,Credits to SME, Corporate banking and International banking
- Served as examiner in Indian Institute of banking
- Extended guest lectures in SBI Apex Training College , Training Colleges of other Banks, Export Promotion Council and B schools
- Passion towards training, yoga, philosophy and gardening

### **Report**

The speaker begin the session with the necessity of change and why the change, importance of change in the present scenario and he told about how the change is only constant thing in the world. The resource person mentioned about the drastic changes that are taking place today in various fields / areas and which are visible to us. This change could also be seen in the financial services also. He mentioned that India is no exception to this rule of change. The country's financial sector reforms have energized the entire gamut of financial services in the Indian capital market even as globalization and internet technologies are redefining the rules of the game.

The resource person discussed regarding the banking services before globalization and post globalization era. He also told how fast the things are changing in the banking sector and the competition prevailing in the market after globalization. The role of RBI as a regulator for the banking sector was also covered in the session.

The speaker mentioned in his session about how the customized products are playing a important role in retaining the market share. Further he also explained about the alternative channels for delivery or transitions like ATM, internet banking, core banking, paperless and





cash deposits machines for fast, efficient and convenient ways for the customers. He also explained about the usage of the changing technology to meet the customer expectations and customer satisfaction.

He concluded saying that there is drastic shift taking place from Banker oriented environment to customer oriented environment and from manual banking to internet banking which is helping the banking sector to deliver the services quickly to its customers. But achieving this is not an easy task, it is a challenge in terms of human resources, as large number of executives are retiring and training the existing staff to the changed banking needs is a biggest task and challenge.

## **Session 2**

**Topic** : Emerging Trends in Mutual Funds

**Time** : 10.45am to 12.30pm

**Resource person** : Sri. M K Krishna , Ex Chief Manager-cum-Nodal Officer , SBI, Bangalore.

### **Resource Persons Profile -**

**Sri. M K Krishna , Ex Chief Manager-cum-Nodal Officer , SBI, Bangalore.**

- Graduated in Science, followed by P.G.Diploma in Electronics (UVCE).
- Professionally Qualified (SEBI/IRDA)- ARMFA & CIF - Certified - Investment & Insurance Advisor.
- Associate - AIETE - Institution of Electronics & Telecommunication Engineers. He is a Member of M.I.E.T (U.K) .
- After serving Graphite India Ltd & Mysore Lamp Works Ltd from 1974-76, he chose Banking as Career & joined SBI in 1977 and Promoted as Asst Mgr 1983 . He Held various assignments, including as Branch Head @ Bangalore Metro and Retired as Chief Manager/Nodal Officer & Head of SBG Mktg after 37 Years of Unblemished Services at SBI.
- He is an Official Trainer for Capital Markets SEBI/NISM/AMFI Certification Programme.
- He was awarded as the Best Nodal Officer of SBIMF in State Bank Group, Pan India in 2008.
- He Took up Teaching & Training as passion. He is a Guest Faculty , Career Counseling , and Freelance Consultant for various management institutions and companies..

### **Community services banking - CSR**

- He had given Motivation Talks on Blood Donation & Hold Camps
- Restoration of SIGHT activities like Awareness Programmes on Eye Donation & Eye Banking



- Have been in the EYE CARE Field for nearly Two Decades, He is Instrumental in Hundreds of EYE DONATION thru Grief Counseling & as Eye Donation Councilor.
- FOUNDER - Eye Donation Society of India, Bangalore.

#### **International Delegate –**

- Represented EBAI @ 9th General Assembly of I.A.P.B – 2012 (I.A.P.B - International Agency for Prevention of Blind) held @ Hyderabad.
- As Guest Speaker in 5th National Eye Banking CME 2013 @ Thane, Mumbai
- As FACULTY & Moderator - Panel Discussion - 6th National Eye Banking CME 2014 @ Hyderabad
- Live Talk Aired - FM Radio One 93.1 - World Sight Day 2013 ( 10th October )

#### **VIDEO Coverage - News Channel - WSD 2013...**

- NATIONAL - TV9 NEWS CHANNEL Coverage of EN-MASS Pledge by Teachers On Teachers Day 2013
- Trained Visually Challenged to become First P.Q.Financial Advisor ( Blind)
- Trekking & Walkathon Organised for VISUALLY CHALLENGED – 2014
- Actively Organised - National Eye Donation Fortnight Programmes in 2013 & 2014...

#### **Positions held in CSR activity:**

- Became EC Member & Chairperson - South Zone - Eye Bank Assn of India (2001-2007)
- Vice Patron - Indian Red Cross Society, Karnataka
- Founder Member of GIANTS Oxygen Bank - To give relief - ASTHMA Patients - Homecare
- Co-opted as BEC member of - FPAI, affiliated to IPPF.
- Founder President of NGO - Giants Group of Garden City, Bangalore
- Convention Chairman - Two International Convention of GIANTS ( 2000 & 2008)
- Key Note Speaker - Seminars . Symposiums, Workshops. Forums.
- Faculty - National Level 5th CME of EBAI @ Thane, Mumbai.  
Co-chaired the dais with Dy Prime Minister - L.K.Advani in 2000 ( G.I.Convention)
- Celebrity Interview with Lord Swaraj Paul - Baker Street, London ( House of Lords)
- Visit to U.N - Vienna - I.A.E.C, H.Q - In 2012

#### **Achievements**

- World Chairman's - Special appreciation Award - 2000 & 2008
- Best Citizen Award - INDIAN MEDICAL ASSOCIATION - Karnataka – 2013
- Travel - Visited 15 Countries.





## **Report**

The second session began with fundamentals of mutual funds, advantages of mutual funds, types of funds and explained how mutual fund is an alternative investment opportunity for the investors. The speaker explained the principle behind mutual fund and also mentioned how the investment in mutual fund is different to that of investment in the stock market. Further, sir briefed firstly about the ABC of asset class and asset management and explained in detail how the collected money of the mutual funds is invested in this asset class. Secondly, he explained what is the purpose or the goal of investment and thirdly he explained the horizon of investment.

The resource person explained in detail the difference between investment, deposits and savings. He also briefed about the Indian capital market and explained in detail the difference types of the money market. He also explained how the mutual fund is an alternative investment to the investors.

The speaker was of the opinion that the mutual fund is a safe investment and less risky compared to other investment. This is mainly due to diversification of the pooled funds in different investments by the asset manager and the returns associated with the mutual funds. Further he also explained the changes that are taking place in recent days and what should be our approach during the changing period.

The session was concluded with opinion that the mutual fund industry is growing and changing at a rapid phase. The industry is providing the tailor made products which suit the requirements of an individual as well as the corporate world. The investors are to be choosy in their investment so that they can make good profit out of their investments.

## **Session 3**

**Topic** : Emerging Trends in Insurance Sector

**Time** : 1.00pm to 2.00pm

**Resource person** : Sri. G A Ramakrishna, Chief Manager , LIC, City Branch, Bangalore.

### **Resource Persons Profile -**

**Sri. G A Ramakrishna, Chief Manager , LIC, City Branch, Bangalore.**

He completed B.Sc degree from Andhra University and completed his MBA in Marketing and Finance from IGNOU

- He started his career with State Bank of India in clerical cadre and completed CAIIB -I.
- Left SBI after getting selected as Direct Recruitee officer - in LIC – joined as Assistant Administrative Officer in the year 1991.
- He was promoted as Administrative officer, Assistant Divisional Manager and currently working as Divisional Manager (Senior Management).
- He has served in different positions at different places In Karnataka, Tamil Nadu and Maharashtra.
- Hobbies are music, singing, reading and Yoga.
- He likes to be innovative, taking initiative, ambitious, like to face challenges, practical and developing team spirit etc.



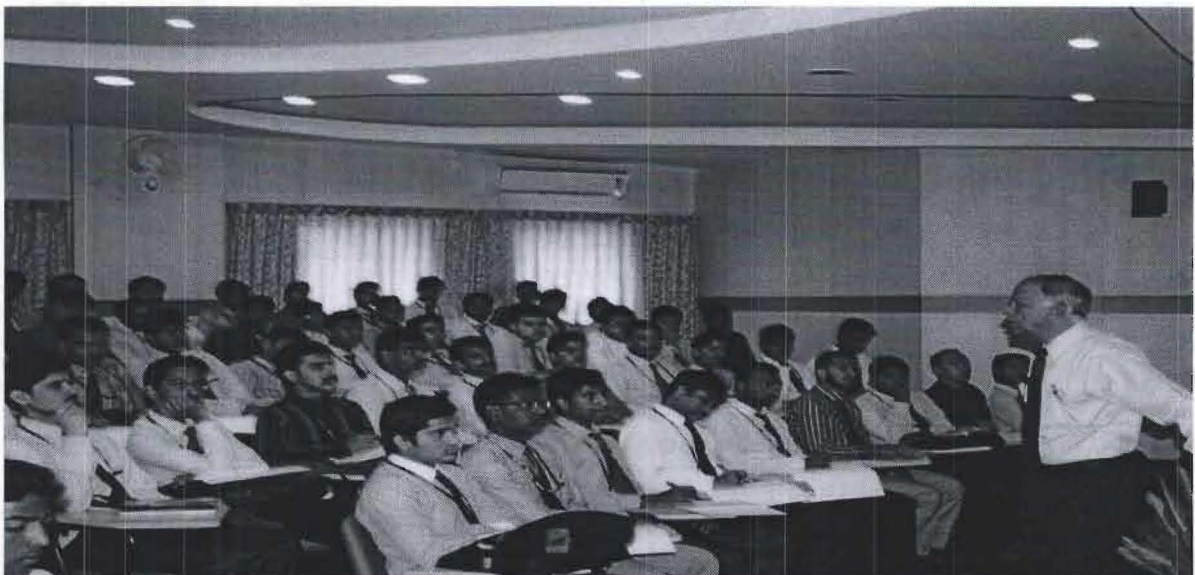
## Report

The resource person started the discussion with introduction to insurance sector and the growth of insurance sector in India. He discussed in detail the Life Insurance Corporation of India (LIC) as a monolithic company from last few decades. Further he explained how the Insurance Sector was opened up for Private Players in India as a result of economic reforms. Further he discussed regarding IRDA as a regulator for insurance sector.

The speaker spoke about the life insurance industry, importance of the life insurance, different kinds of life insurance products, its usefulness and also on insurance act. The resource person told that insurance industry in India is a \$41 billion industry with only 0.2% of population has been under medical claim. Whereas in other countries like USA 75% of population have insurance coverage.

The speaker was with the opinion that over a dozen of players in the life and non-life segment, their main target is the largest middle class population who are demanding new products and good services. In India only 5% out of total 22 percent savings are being covered through the insurance and therefore there is vast scope for tapping the business. The new entrants are finding the insurance business attractive because even a small share of a large and growing market can be profitable.

Further he also mentioned about the importance of the health insurance. Most of the people are not aware of the health insurance and they are ending up with confused decisions regarding the health insurance policies. He told about the misconception of health insurance and also mentioned about the untapped market for the health insurance sector in the Indian rural population. The speaker also spoke about the challenges faced by the insurance sector and the problems faced by the sector and also how to overcome those problems.

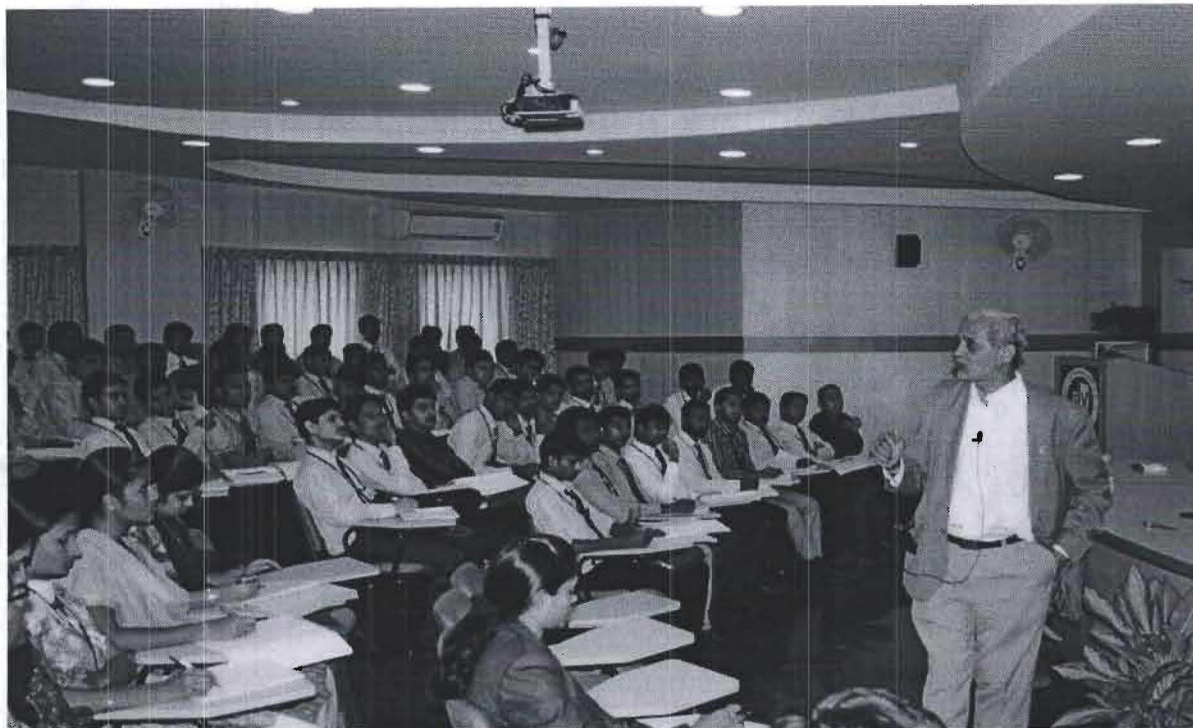


Session 1

Emerging Trends in Banking Sector by Sri. P.S.Vaidyanathan, Retired General Manager, SBI, Bangalore.







Session 2

Emerging Trends in Mutual Funds by Sri. M K Krishna , Ex Chief Manager-cum-Nodal Officer , SBI, Bangalore.

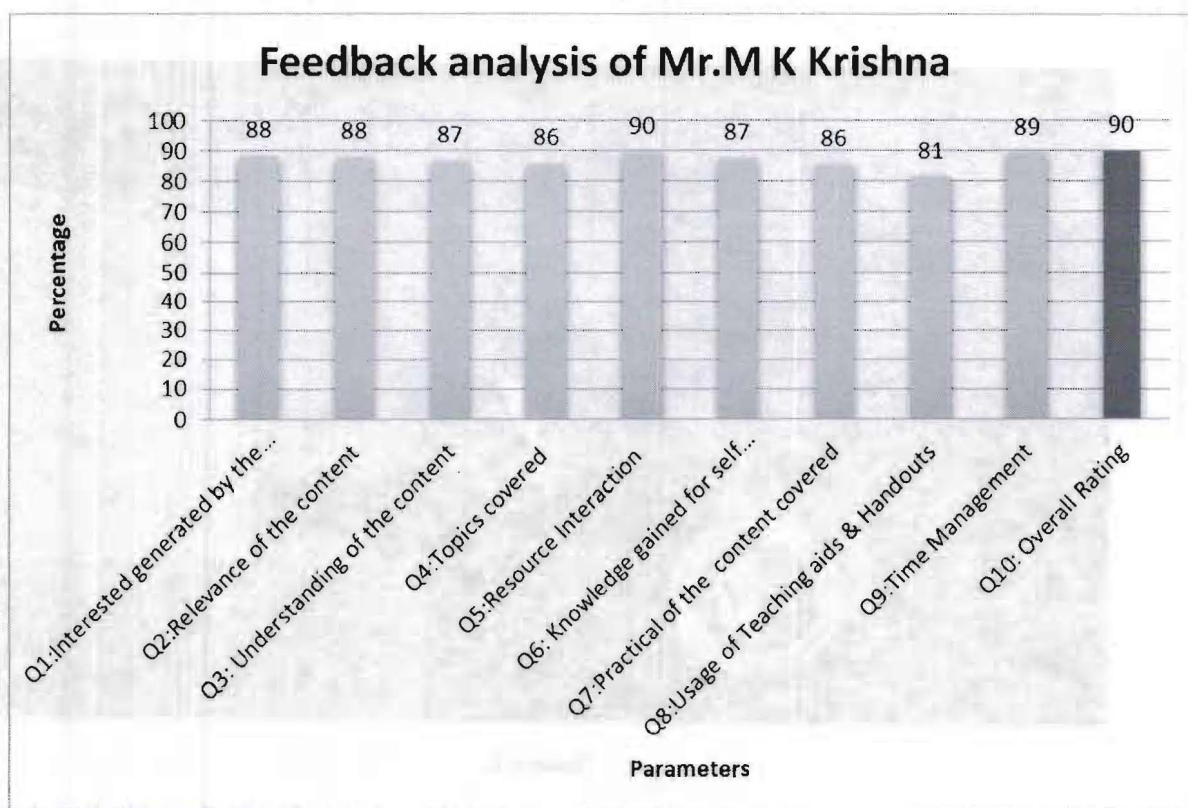
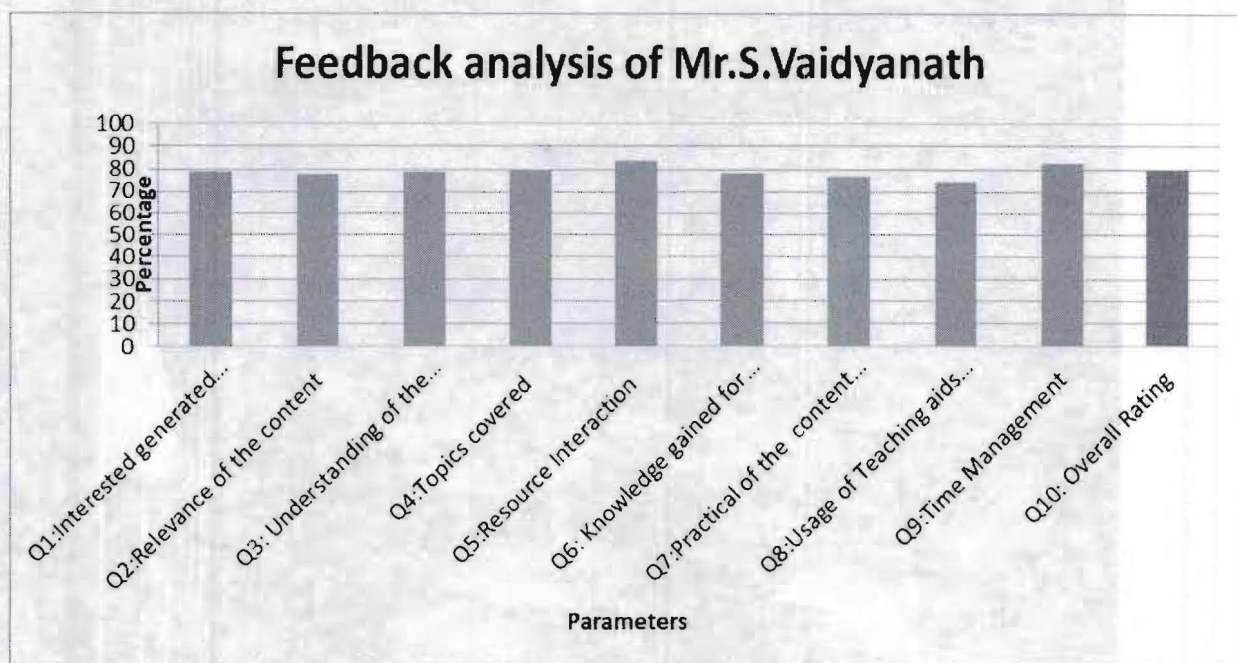


Session 3

Emerging Trends Insurance Sector Sri. M K Krishna , Ex Chief Manager-cum-Nodal Officer , SBI, Bangalore.

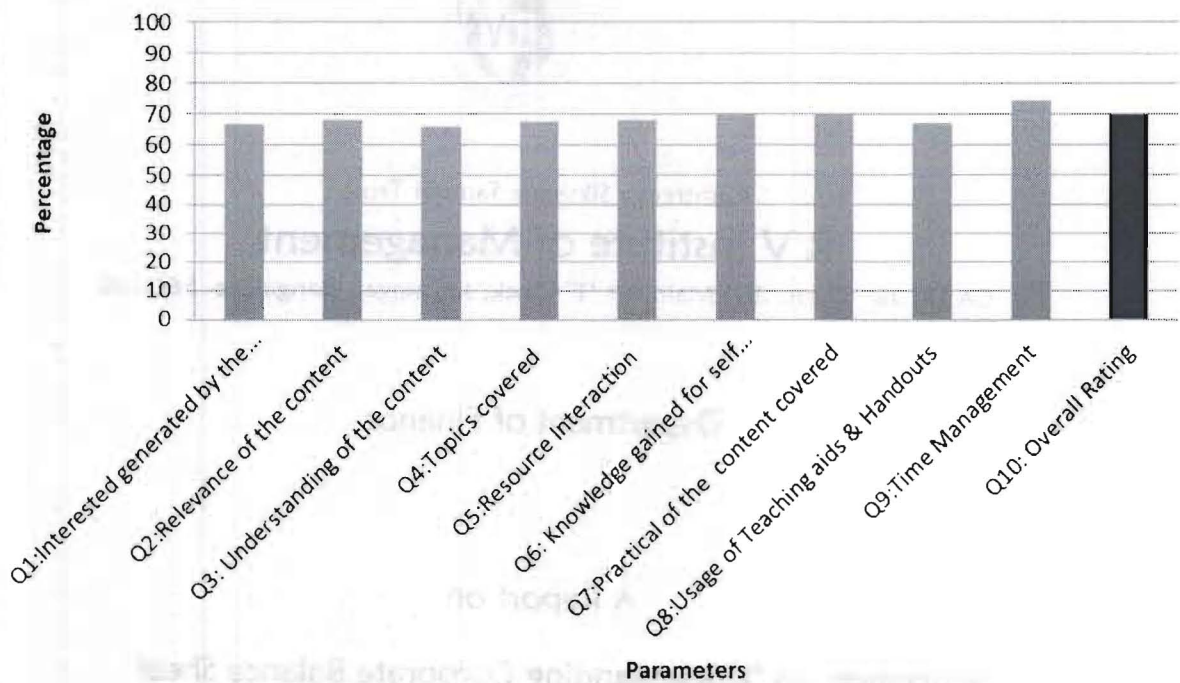


### Feedback Analysis:





## Feedback analysis of Mr. G.A Ramakrishna





Rashtreeya Sikshana Samithi Trust

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CA 17, 36<sup>th</sup> Cross, 26<sup>th</sup> Main, 4<sup>th</sup> 'T' Block, Jayanagar, Bangalore- 560 041

### **Department of Finance**

A Report on

### **Workshop on 'Understanding Corporate Balance Sheet'**

Wednesday, December 24, 2014

Organised by

Department of Finance

Centre for Excellence in Financial Studies

**R V Institute of Management**

Phone: 080 42540300 Website: [www.rvim.in](http://www.rvim.in), Email: [contact@rvim.in](mailto:contact@rvim.in)



A Workshop on 'Understanding Corporate Balance Sheet' was conducted for the first semester MBA students on December 24, 2014. The workshop was organized to familiarize students with components of financial statements and analysis of financial statements.

**Topic: Understanding Corporate Balance Sheet**

**Time: 2.00 pm to 5.00 pm**

**Resource Person:** CMA N Raveendranath Kaushik, Certified International Tax Consultant, Bangalore.

**Profile of the Resource Person**

Mr. Kaushik is a Practicing Cost and Management Accountant. Presently, working at ***Raveendranath Kaushik & Associates*** as a Consultant. He is specialized in areas of International Taxation and Transfer Pricing. He is associated with other consulting firms in carrying out research work in areas of Agriculture Economics and part time trainer for students of professional courses in Accounts, Costing and Taxation subjects.

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## PUBLICATIONS AND CONFERENCES

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### **Report**

The resource person **CMA N Raveendranath Kaushik**, spoke about the meaning of Financial Statements. Financial Statements are an important source of information for evaluating the performance and prospects of a firm.

He mentioned the reasons why Financial Statements are important:

- To analyze short term liquidity
- Strength and weakness of Firm
- Corporate Excellence
- Credit worthiness
- Forecast bond ratings
- Evaluating intrinsic value of Shares
- Predicting Bankruptcy
- Assessing Market Risk

He raised a few important questions to be answered:-

- What is the financial positions of a firm at given point of time?
- How has the firm performed financially over a given period of time?
- What have been the sources and uses of cash over a given period of time?

The Qualitative characteristics of Financial Statements were explained:-

- Relevance
- Reliability



- Comparability
- Understandability

Various types of financial statements were listed out:-

- Balance Sheet
- Statement of Operations (Income Statement)
- Statement of Changes in Net Assets
- Statement of Cash Flows
- Notes to the Financial Statements

Key Aspects on a Balance sheet were explained:-

- **Fixed assets**
- **Cash in bank**
- **Net current assets/liabilities**
- **Shareholders' funds**

The two different formats of Balance sheet; 'Account Form' and 'Report Form' was discussed. Explanation about the balance sheet items was given.

The first session was concluded with introduction to DuPont Analysis. DuPont ratio can be used as a compass in this process by directing the analyst toward significant areas of strength and weakness evident in the financial statements.

In the second session balance sheet of Blue Dart was discussed and analysed with the help of ratio analysis. Overall the session was very useful & all the students were benefited immensely from the workshop.



### Guest Lectures:

Activity & Semester	Date/Year of organising	Topic/title of the Programme	Resource Person
Guest Lecture for III semester B Section	September 30, 2014	Young Investors	CMA N. Raveendranath Kaushik, Partner, Raveendranath Kaushik & Associates, Cost Accountants, Bangalore.
Guest lecture I Semester all Sections	December 2, 2014	International Financial Reporting Standards	CA Vinayak Pai V Practicing Chartered Accountant, Bangalore
Guest lecture I Semester all sections	December 11, 2014	Macro Economic Analysis	Dr. Xavier V K Professor of Economics, National Law School of India University, Bangalore.





## **R V Institute of Management**

### **Report on the Guest lecture**

Topic : "Young investors"  
Date : Tuesday, 30 September, 2014  
Target Audience: Students of III B Section  
Resource Person: CMA N. Raveendranath Kaushik, Partner, Raveendranath Kaushik & Associates, Cost Accountants, Bangalore.  
Time : 11.15a.m. - 1.30pm  
Venue : Conference Hall

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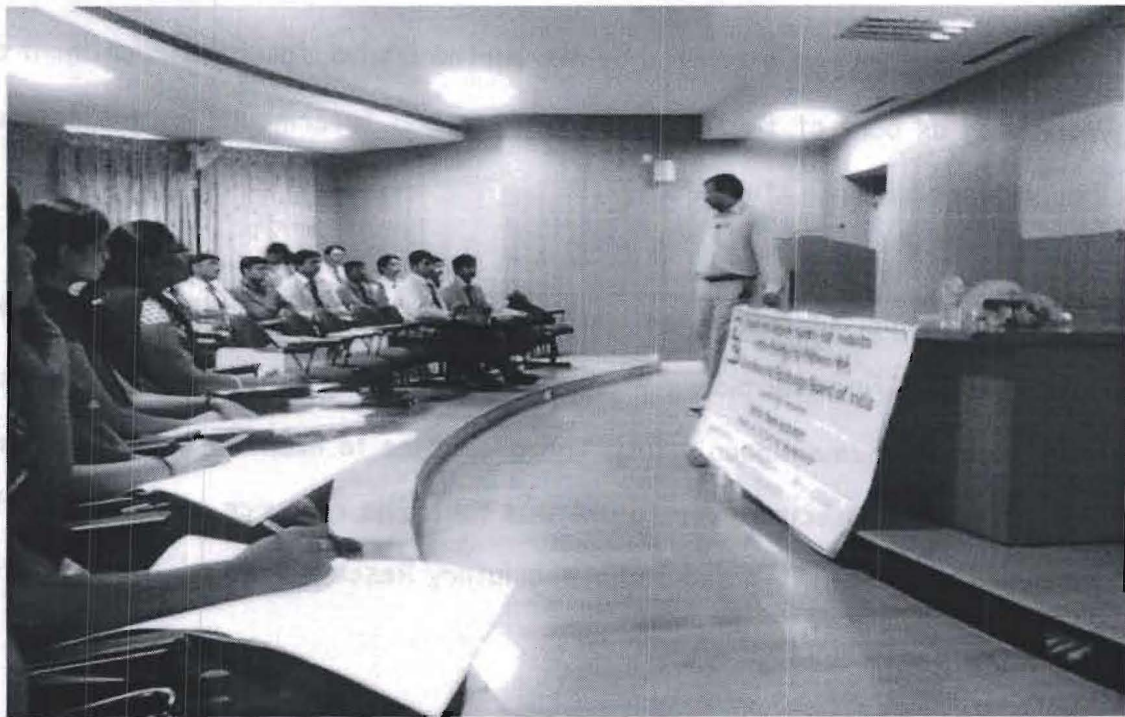
The guest lecture was organized by Ms. Anitha D'silva, faculty, Department of Marketing as part of the Financial Markets and Intermediaries subject for finance specialization students.

The resource person who is the speaker of SEBI presented an insight on the importance of financial planning, procedure and benefits emerged based on a well planned scheme among young. The procedure to maintain safety of their investments, and secured for future was told. The resource person drew the attention about the Banks in India, regulatory Reserve Bank of India and the SEBI for controlling market activities.

A total of 35 students were present for the programme. During the course students interacted with the resource person and placed queries related to stock market and dematerialization of the account.



Photograph of the resource person: CMA. N. Raveendranath Kaushik



Report prepared by:

Anitha D'silva,

Faculty, Department of Marketing, RVIM.

Date: 30-9-2014





## **"Guest lecture on Young Investor"**

### **Student Feedback Report**

**Resource person: Mr. CMA N.Raveendranth Kaushik**

<b>I No</b>	<b>ATTRIBUTES</b>	<b>EXCELLENT</b>	<b>GOOD</b>	<b>AVERAGE</b>	<b>BELOW AVERAGE</b>	<b>POOR</b>
1	Knowledge of the subject matter	13	15	3	1	2
2	Quality of presentation & Interaction with the students	9	19	4	1	2
3	Communicative ability of resource person	8	18	5	1	2
4	Understanding the financial content by the student	9	15	7	1	2
5	Ability of the resource person to make the session interactive	9	16	6	1	2
6	Contribution for self development	12	16	2	2	2
7	Time Management during the session	8	17	6	2	2
8	Accomplishment of personal expectations through the session	10	14	7	1	2





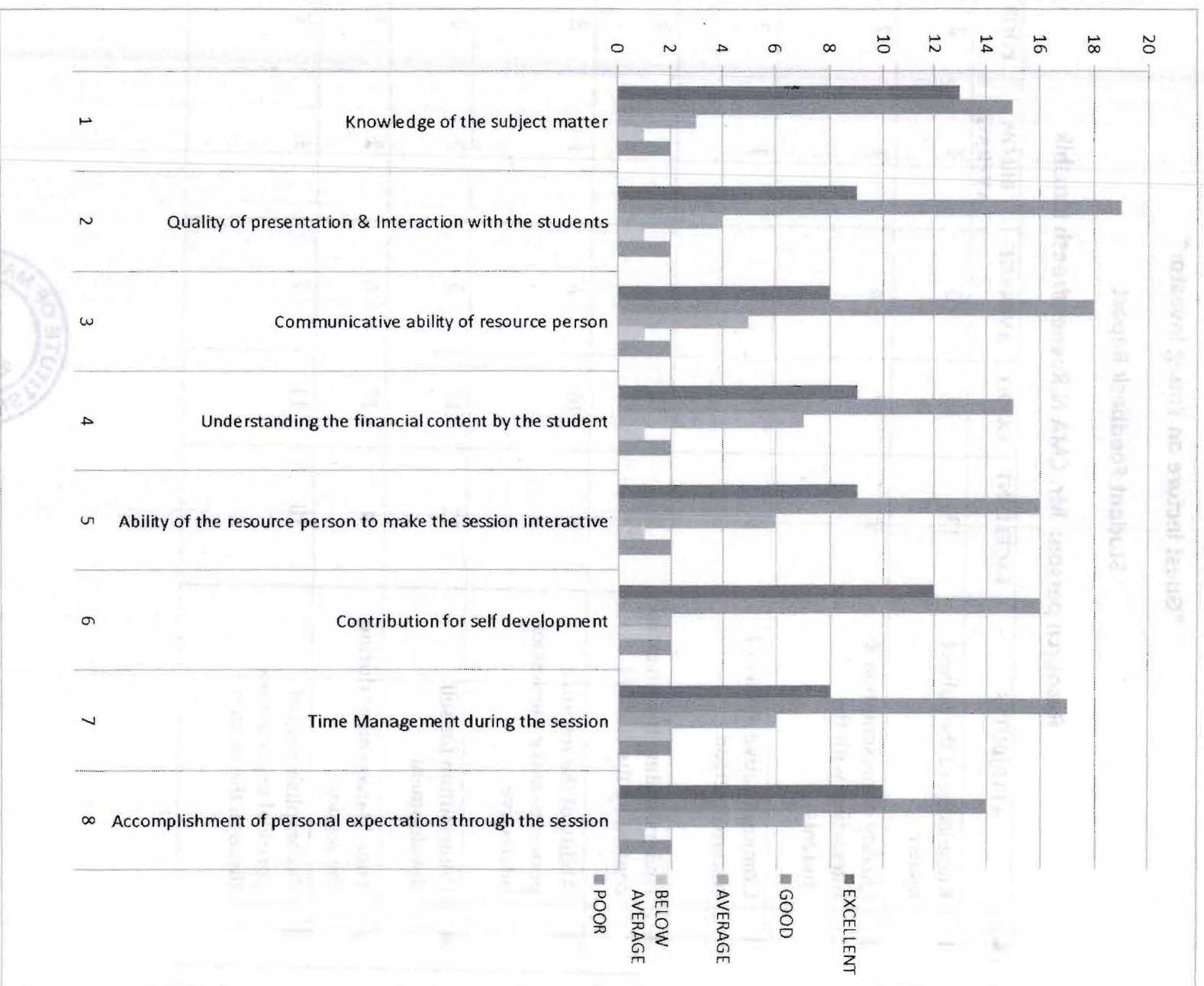


Figure 1: Analysis of the Feedback on the Guest lecture





Rashtreeya Sikshana Samithi Trust

## **R V INSTITUTE OF MANAGEMENT**

CA-17, 36<sup>TH</sup> Cross , 26<sup>th</sup> Main, 4<sup>th</sup> "T" Block, Jayanagar, Bangalore-560041

Department of Finance

*Centre for Excellence in Financial Studies*

A Report on

### **Guest Lecture**

On

### **"INTERNATIONAL FINANCIAL REPORTING STANDARDS"**

Tuesday, December 2, 2014

Organised by

Department of Finance

Centre for Excellence in Financial Studies

**R.V.INSTITUTE OF MANAGEMENT**

Phone: 080-26547048 Fax: 080-26654920

Website: [www.rvim.in](http://www.rvim.in) E-mail : [contact@rvim.in](mailto:contact@rvim.in)



A Guest Lecture was conducted for the first semester students on the topic “**International Financial Reporting Standards**” on December 2, 2015 at 2pm in the Seminar hall. The guest lecture was organized mainly to equip the students more on IFRS.

Topic: International Financial Reporting Standards

Time: 2.00pm to 4.00pm

Resource Person: Sri C A Vinayak Pai, Chartered Accountant, Bangalore.

### **Resource Persons Profile:**

#### **CA Vinayak Pai V**

CA Vinayak Pai is a Fellow member of the Institute of Chartered Accountants of India, Associate Member of the Institute of Cost Accountants of India and member of the Institute of Directors. He also holds a diploma in IFRS from ACCA, UK. He is an independent chartered accountant specialising in IFRS and US GAAP for last 15 years at Infosys in his previous stint as Vice President (Finance) heading the group corporate finance at Infosys.

He has to his credit 116 published articles to date on corporate finance, IFRS and US GAAP. He has presented papers at over 65 national and international conferences. He is also a visiting faculty at a few institutions for professional, post graduate and MBA courses.

### **Report**

The session began with introduction to the financial statements and IFRS. The following topics were covered in the Guest lecture:

- The purposes of financial statements
- The need for Accounting Standards.
- Importance of Indian GAAP
- The background of IFRS, importance of IFRS, IFRS in India – Benefits Vs Costs involved
- Basic principles of International Financial Reporting Standards (IFRS) and International Accounting Standards.





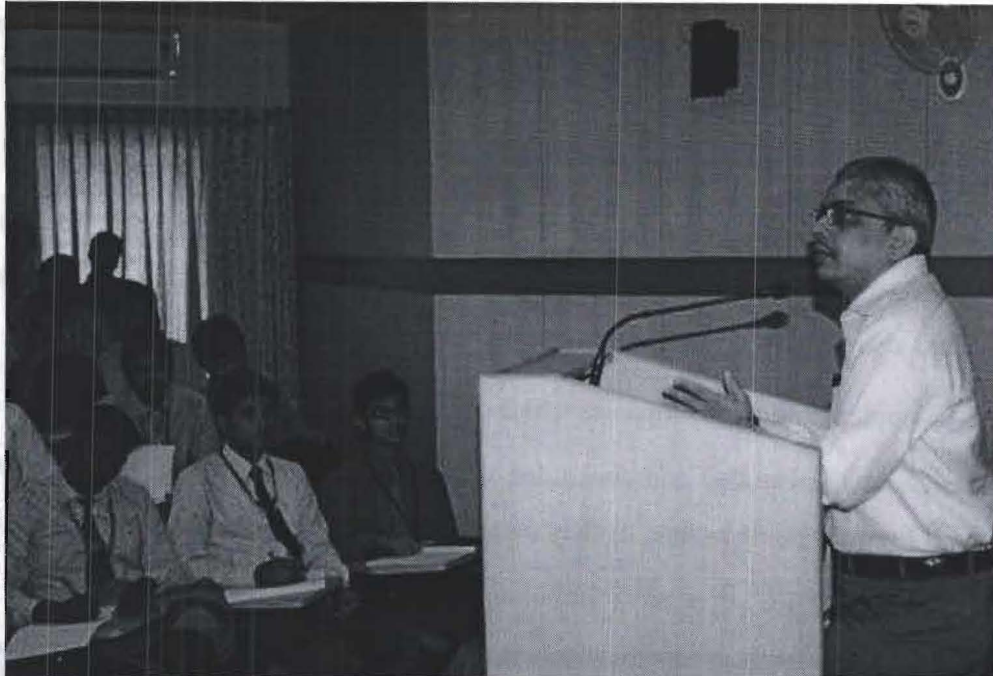
- IFRS principles, road map for convergence to IFRS, convergence Assets under IFRS , Equity, Liabilities, income and expenses etc
- Structure of IFRS and Indian GAAP.
- The constituents of the Financial Statements, current and non-current classification of assets and liabilities and how the Convergence of IFRS is taking place in India and also discussed the contents of the Revised Schedule 6.
- Examples of Indian companies which are already following the IFRS.

The session was interactive and concluded with question and answers. The students have benefitted from the guest lecture, as they were introduced to the various concepts of IFRS.



Ms. Sushmitha of first semester MBA welcoming the resource person C A Vinayak Pai to the guest lecture





CA Vinayak Pai, delivering the guest lecture on International Financial Reporting Standards for the first semester MBA Students, RVIM



Students of first semester MBA in the guest lecture on International Financial Reporting Standards





## Value Addition Programme

Class	Course	Month/ Year of starting the course	Examination Conducted
III & IV Semester 2013 - 14	<b>Proficiency Course in Risk Management</b> 25 hours sessions during the year	November, 2013	
	<b>III – Semester</b> – Level 1 – Certification (50 Marks Examination+ 25 Internal +25 Project)		31.01.2014 (9am to 11 am)
	<b>IV Semester</b> – Level 2 – Proficiency (50 Marks Examination+ 25 Internal +25 Project)		31.01.2014 (9am to 11 am)
	<b>No. of Students registered for the Course</b>	54	
	<b>Resource Person</b> Dr. V. Rajesh Kumar Professor in Finance & Academic Consultant , Bangalore		
III & IV semester 2014 - 15	<b>Post Graduate Programme In Strategic Financial Management</b> (100 Hours During the year)		
	III Semester Paper 1 – Project Management (20 Hours) Paper 2 – Risk Management (20 Hours)	November 8, 2014	
	IV Semester Paper 3 – Corporate Valuation (20 Hours) Skill Development (20 Hours) Project (20 Hours)		June 27, 2015
	<b>No. of Students registered for the Course</b>	63	
	<b>Resource Person</b> Dr. V. Rajesh Kumar Professor in Finance & Academic Consultant , Bangalore		







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**Department of Finance**

*Centre for Excellence in Financial Studies*

### **“Proficiency Course in Risk Management”**

**Organised by**

Department of Finance

Centre for Excellence in Financial Studies

**R.V.INSTITUTE OF MANAGEMENT**

Phone: 080-26547048 Fax: 080-26654920

Website: [www.rvim.in](http://www.rvim.in) E-mail : [contact@rvim.in](mailto:contact@rvim.in)



### Details of the programme

Class	Course	Month/ Year of starting the course	Examination Conducted
III & IV Semester 2013 - 14	<b>Proficiency Course in Risk Management</b> 25 hours sessions during the year	November, 2013	
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	<b>No. of Students registered for the Course</b>	54	
	<b>Resource Person</b> Dr. V. Rajesh Kumar Professor in Finance & Academic Consultant , Bangalore		
	<b>Evaluation Criteria</b> <b>Level 1</b> a. Assignment – 15 Marks b. Attendance – 10 Marks c. Real Time Assignment – 25 Marks d. Final Examination – 50 Marks e. Total – 100 Marks  <b>Level 2</b> a. Assignment – 15 Marks b. Attendance – 10 Marks c. Real Time Assignment – 25 Marks d. Final Examination – 50 Marks e. Total – 100 Marks		



**RSST**  
**R V INSTITUTE OF MANAGEMENT**  
**Department of Finance**

**Proficiency Course in Risk Management**

**Syllabus (2013 - 14)**

**MODULE 1 - Overview of Risk**

Definition, Risk Identification, Key Risks (Interest Rate Risk, Market Risk, Currency Risk, Credit Risk, Liquidity risk, Legal and Operational risk), Risk Mitigation, Risk Immunization .

**MODULE 2 - Risk Analysis and Management in Capital Budgeting Decisions**

Sensitivity Analysis, Simulation, Decision Tree Analysis, Normal Probability Distribution Approach etc.

**MODULE 3 - Risk Management in Investments using Derivatives**

Stock Future and Options and Index Futures and Options - Hedging and Trading

**MODULE 4 - Risk Management in the context of International Finance**

Transaction Risk - Internal and External Techniques covering - Leading and Lagging, Netting, Currency Forwards, Futures and Options, Money Market Hedging, Currency Swaps; Interest Rate Risk - Techniques covering - Interest Rate Swaps, FRAs, Interest Rate Futures, Interest Rate Options, Caps, Floors and Collars, Swaption etc.

**Module 5 - Commodity Derivatives:**

Commodity futures market-exchanges for commodity futures in India, Forward markets, commissions-commodities traded – trading and settlements – physical delivery of commodities.







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**Department of Finance**

*Centre for Excellence in Financial Studies*

### **"Post Graduate Programme in Strategic Management"**

**Organised by**

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Centre for Ex-cellence in Financial Studies

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### Details of the Programme

Class	Course	Month/ Year of starting the course	Examination Conducted
III & IV semester 2014 - 15	<b>Post Graduate Programme In Strategic Financial Management</b> (100 Hours During the year)		
	III Semester Paper 1 – Project Management (20 Hours) Paper 2 – Risk Management (20 Hours)	November 8, 2014	
	IV Semester Paper 3 – Corporate Valuation (20 Hours) Skill Development (20 Hours) Project (20 Hours)		June 27, 2015
	<b>No. of Students registered for the Course</b>		
	<b>Resource Person for Paper 2 and 3</b> Dr. V. Rajesh Kumar Professor in Finance & Academic Consultant , Bangalore		
	<b>Evaluation Criteria</b> <b>Paper 1</b> f. Assignment - 10 Marks g. Attendance - 10 Marks h. Class Participation - 10 Marks i. Final Examination - 70 Marks j. Total - 100 Marks <b>Paper 2</b> a. Assignment - 10 Marks b. Attendance - 10 Marks c. Class Participation - 10 Marks d. Final Examination - 70 Marks e. Total - 100 Marks <b>Paper 3</b> a. Assignment - 10 Marks b. Attendance - 10 Marks c. Class Participation - 10 Marks d. Final Examination - 70 Marks e. Total - 100 Marks <b>Project</b> a. Report - 70 Marks b. Viva - 30 Marks c. Total - 100 Marks		



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**Post Graduate Diploma**

**Paper 1: Project Management**  
**Syllabus (2014 - 2015)**

**Total number of hours: 20 (including activities & real time assignments)**

**MODULE 1 – Introduction to Project Management (2 hours)**

Exploring opportunities in the project management field, Developing project management skills, Categorising different types of projects

**MODULE 2 – Project Planning (5 hours)**

Planning a project, Identifying and delivering on client's priorities, Developing a project management plan, RACI Matrix, Preventing 'scope creep', Assessing the feasibility of a project, Identifying and managing risks

**MODULE 3 – Implementing the Project (3 hours)**

Entering into a contract, Managing a project, Setting up a project database, Creating an effective work schedule, Monitoring a project, Conducting effective meetings, Managing change, Addressing problems

**MODULE 4 – Project Management Techniques (6 hours)**

Identifying organisational structures, Estimating costs and budgeting, Using critical path project management tools (WBS, Gantt chart, Project Network Diagram), Establishing the critical path, Tracking project milestones, Using the programme evaluation and review technique (PERT tool), Using process improvement tools (Fishbone, SIPOC), Managing time, Controlling quality

**MODULE 5 – Financial Issues (2 hours)**

Identifying project costs, Calculating return on investment (ROI), Calculating payback period, Determining net present value (NPV)

**MODULE 6 – The Project from Start to Finish (2 hours)**

Identifying the life cycle of a project, Handing over a project, Closing a project, Reviewing a project





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**Department of Finance  
Post Graduate Diploma in Strategic Financial Management**

**Paper 2: Risk Management  
Syllabus (2014 - 2015)**

**Total number of hours: 20 (including activities & real time assignments)**

**MODULE 1 – Introduction to Risk Management (2 hours)**

Risk Identification, Risk Assessment, Risk Control, Key Risks (Interest Rate Risk, Market Risk, Currency Risk, Credit Risk, Liquidity risk, Legal and Operational risk), Risk Mitigation, Risk Immunization.

**MODULE 2 - Risk Analysis and Management in Capital Budgeting Decisions (8 hours)**

Techniques of risk measurement in capital budgeting: Sensitivity Analysis, Standard deviation, Co-efficient of variation, Simulation.

Techniques of risk evaluation in capital budgeting: Risk-adjusted discount rate method, Certainty-equivalent co-efficient method, Normal probability distribution method, Decision tree analysis.

**MODULE 3 - Risk Management in Investments using Derivatives (8 hours)**

Stock Futures and Options, Index Futures and Options - Hedging and Trading

**Module 4 - Commodity Derivatives (2 hours)**

Commodity futures market: exchanges for commodity futures in India, Forward markets, commissions, commodities traded, trading and settlements, physical delivery of commodities.

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**Department of Finance  
Post Graduate Diploma in Strategic Financial Management  
Paper 3: Corporate Valuation and Restructuring  
Syllabus (2014 - 2015)**

**Total number of hours: 20 (including activities & real time assignments)**

**MODULE 1 – Corporate Valuation (5 hours)**

Approaches to Corporate Valuation – Adjusted Book Value Approach, Stock and Debt Approach, Comparable Companies Approach, Discounted Cash Flow Approach – Concept of Free Cash Flow to the Firm, Two and Three Stage Valuation Models.

**MODULE 2 – Value based Management (7 hours)**

Shareholder value creation, EVA and other approaches, Metrics for Measurement of Performance.

**MODULE 3 – Corporate Restructuring (3 hours)**

Forms of corporate Restructuring – Spin off, Split off, Split up, Leveraged Buyout, Divestiture and other forms of corporate Restructuring.

**MODULE 4 – Mergers & Acquisitions (5 hours)**

Mergers and acquisitions, Valuation for Mergers and Acquisitions, Financing of Merger and settlement – Exchange Ratio, Stock Vs. Cash Payments.

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Rashtreeya Sikshana Samithi Trust

## R V Institute of Management

### Department of Finance

#### Post Graduate Diploma in Strategic Financial Management

Course	Post Graduate Diploma in Strategic Financial Management
Type	Value addition course
To whom	MBA III semester Finance Specialisation students who opted their dissertation in finance
Duration	One Year
No. of paper	Three papers Core Paper: 1. Project Management Specialisation Papers: 1. Risk Management 2. Corporate Valuation and Restructuring
Project Work	One project
Skill Development	Microsoft Excel (General/basics + related to MBA specialization areas)
No. of hours	<b>Paper 1: Project Management</b> 15 hours of class room teaching and 5 hours of assignments & activities.  <b>Specialisation Papers :</b> <b>Paper 2: Risk Management</b> 15 hours of class room teaching and 5 hours of assignments & activities. <b>Paper 3: Corporate Valuation and Restructuring</b> 15 hours of class room teaching and 5 hours of assignments & activities.  <b>Skill Development : 15 Hours</b> <b>Project : 25 Hours (Contact Hours with guide)</b> Total number of course hours: 100
Delivery	Faculty: Industry experts and internal faculty will engage the sessions Methodology: Case study analysis, real time data analysis, simulation, practical, research based and experiential learning.
Sessions Plan	<b>Paper 1: Project Management</b> The finance department will take care of 5 hours. Syllabus will be completed by the end of III semester. <b>Specialization papers:</b> <b>Paper 2: Risk Management</b> Classes will be held during the III semester and Syllabus will be completed by the end of III semester.  <b>Paper 3: Corporate Valuation and Restructuring</b> Classes will be held during the IV semester and syllabus will be completed the mid of IV semester.





	<p><b>Skill development:</b> 5 hours of basics will be engaged by Systems department + 5 hours on each of MBA specialization areas should be delivered by domain expert.</p>
Examination	<p><b>Paper 1: Project Management</b></p> <ul style="list-style-type: none"> <li>• Examination will be conducted at the end of III semester</li> <li>• Examination for 70 marks (3 hours)</li> <li>• Internal assessment for 30 marks based on assignments, attendance and class participation</li> <li>• Total marks 100</li> </ul> <p><b>Specialisation Papers</b></p> <p><b>Paper 2: Risk Management</b></p> <ul style="list-style-type: none"> <li>• Examination will be conducted at the end of III semester</li> <li>• Examination for 70 marks (3 hours)</li> <li>• Internal assessment for 30 marks based on assignments, attendance and class participation</li> <li>• Total marks 100</li> </ul> <p><b>Paper 3: Corporate Valuation and Restructuring</b></p> <ul style="list-style-type: none"> <li>• Examination will be conducted at the end of IV semester</li> <li>• Examination for 70 marks (3 hours)</li> <li>• Internal assessment for 30 marks based on assignments, attendance and class participation</li> <li>• Total marks 100</li> </ul> <p><b>Project:</b></p> <ul style="list-style-type: none"> <li>• Will be started in the III semester and would be completed and evaluated by the mid of the IV semester</li> <li>• Marks – 100</li> <li>• Department faculty members will take care of guiding the students for their projects</li> </ul> <p><b>Skill development:</b></p> <ul style="list-style-type: none"> <li>• No examination will be conducted</li> <li>• Completion of skill development course is compulsory to become eligible to get PGD certificate</li> </ul> <p><b>Total Marks for entire PG Diploma course: 400</b></p>
Attendance	Minimum of 75% in all the papers and skill development
Certification	<p><b>Minimum marks to pass:</b></p> <ul style="list-style-type: none"> <li>• 40% in examination of each paper (28 out of 70 marks) and 50% in each paper put together examination and internal assessment (50 out of 100 marks)</li> <li>• 50% in project work (50 out of 100 marks)</li> <li>• 50% in aggregate</li> </ul>



	<b>Grading</b> <ul style="list-style-type: none"> <li>• A+ grade: 75% and above</li> <li>• A grade: 65% to 74%</li> <li>• B+ grade: 55% to 64%</li> <li>• B grade: 50% to 54%</li> </ul> <p>Certificate will be issued for successful (pass) candidates only.</p>
Class and time table requirement	Core Subject - One session of 2 hours each per week Specialisation paper 1 - One session of 2 hours each per week
Syllabus	Attached
Course fee	Rs. 2,000 per student
No. of students	Around 60
Faculty	1. Dr. V Rajesh Kumar , Academic Consultant , Bangalore 2. Mr. Manjunath M, Assistant Professor , RVIM 3. Mr. Gowrishha, Assistant Professor , RVIM 4. Ms. Bhavya Vikas
Venue	Conference Hall, 1 <sup>st</sup> floor



## Activities organised for the Faculty Members

### Faculty Development Programmes:

Date of the programme	Topic of FDP	Resource person for FDP
May 30 & 31, 2014	<b>Risk Management and Derivatives</b> <b>Day 1</b> <b>Technical Session 1</b> - Introduction to Derivatives, Types of Derivatives, Difference between Forwards and Futures, Stock Futures and Index Futures, Margin and Settlement Mechanism	Dr. V. Rajesh Kumar Professor in Finance & Academic Consultant , Bangalore
	<b>Technical Session 2</b> - Stock Hedging with Futures, Portfolio Hedging with Futures	
	<b>Technical Session 3</b> - Portfolio Hedging with Futures (Continued), Valuation of Futures	
	<b>Technical Session 4</b> - Options - Pay Offs and Pay-Off Diagrams	
	<b>Technical Session 5</b> - Hedging Strategies with Options, Trading Strategies with Options	
	<b>Technical Session 6</b> - Trading Strategies with Options (Continued) , Option Pricing	
	<b>Technical Session 7</b> - Option Pricing (Continued), Interest Rate Swaps	
	<b>Technical Session 8</b> - Market Mechanism for Derivatives	
September 26, 2014	<b>Accounting for Managers</b> <b>Technical Session 1</b> - Preparation of Financial Statements	Dr. V. Rajesh Kumar Professor in Finance & Academic Consultant , Bangalore
	<b>Technical Session 2</b> - Analysing and Interpreting Financial Statements	Dr. V. Rajesh Kumar Professor in Finance & Academic Consultant , Bangalore
	<b>Technical Session 3</b> - Contemporary Issues in Accounting	Dr. V. Rajesh Kumar Professor in Finance & Academic Consultant , Bangalore
	<b>Technical Session 4</b> - Understanding Annual Reports	CA Vinayak Pai V Practicing Chartered Accountant





January 24 and 25, 2015	<b>Business Taxation II</b> <ul style="list-style-type: none"> <li>• Wealth Tax</li> <li>• Assessment of the partnership firms</li> <li>• Assessment of companies</li> <li>• Service Tax</li> </ul>	Dr. V Rajesh Kumar Dr. R K Sreekantha
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Rashtreeya Sikshana Samithi Trust

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### **Department of Finance**

*Centre for Excellence in Financial Studies*

**A Report on**

**Faculty Development Programme**

**on**

**"RISK AMANGEMENT AND DERIVATIVES"**

**May 30 and 31, 2014**

**Organised by**

Department of Finance

Centre for Excellence in Financial Studies

**R.V.INSTITUTE OF MANAGEMENT**

**In association with**

**VITTAM PRAVINA GURUSHALA**

**Banglore**



### **About the Programme**

One of the most brilliant innovations in the field of Finance is 'Derivatives'. Every individual and business enterprise is exposed to various risks. The biggest challenge is to know how to counter the risk and protect the interest of the business. Derivatives are highly powerful instruments in countering the risks. The knowledge of derivatives, its operations, its usefulness in hedging risks and the mechanisms involved – are the fundamental knowledge which a finance student, faculty or professional must be equipped with. This program intends to provide the participant a clear and thorough understanding of the magical area of 'Derivatives' – both from academic and practical perspectives.

### **Objectives of the Program**

The objectives of the program are-

- To provide a clear understanding of the conceptual background of 'derivatives'.
- To make the participant aware of the mechanisms involved in 'derivatives market'.
- To enable the participant to understand the use of derivatives – futures, options and swaps – in hedging various risks.
- To provide hands-on experience on the various hedging and trading strategies using Derivatives.

### **Contents of the Program**

The program aims to cover the following areas:

1. Meaning of Derivatives.
2. Types of Derivatives.
3. Difference between Forwards and Futures.
4. Stock Futures and Index Futures
5. Margin and Settlement Mechanism of Futures
6. Stock Hedging with Futures.
7. Portfolio Hedging with Futures.
8. Pricing of Futures.
9. Options – Pay off and Pay-off Diagrams.
10. Option Hedging strategies.
11. Option Trading strategies.
12. Option Pricing.
13. Swaps.
14. Market Mechanism for Derivatives and other related topics





### **Pedagogy**

The Program was delivered through lectures and case studies. A major part of the program was conducted in the computer lab, to provide an 'on-hand experience' for the participants regarding sourcing of information from markets, creating strategies using Excel functions etc.

### **For Whom**

The programme was designed for the faculty members from various management schools teaching finance specialisation subjects and for guiding the finance projects.

The soft copy the FDP brochure was sent through mail to different contacts. The mail id was obtained from different sources. Approximately 60 colleges were contacted over telephone and participants confirmed their registration through mail and telephone.

### ***Programme Schedule***

<b>Time</b>	<b>Day 1 – Sessions</b>	<b>Day 2 – Sessions</b>
9.30 am to 10.00 am	Inauguration	-----
10.00 am to 11.30 am	Introduction to Derivatives, Types of Derivatives, Difference between Forwards and Futures, Stock Futures and Index Futures, Margin and Settlement Mechanism	Hedging Strategies with Options Trading Strategies with Options
11.30 am to 11.45 am	Coffee break	Coffee break
11.45 am to 1.15pm	Stock Hedging with Futures, Portfolio Hedging with Futures	Trading Strategies with Options (Continued) Option Pricing
1.15 pm to 2.00 pm	Lunch break	Lunch break
2.00 pm to 3.30 pm	Portfolio Hedging with Futures (Continued), Valuation of Futures	Option Pricing (Continued) Interest Rate Swaps
3.30 pm to 3.45 pm	Tea break	Tea break
3.45 pm to 5.15 pm	Options – Pay Offs and Pay-Off Diagrams	Market Mechanism for Derivatives
5.15 pm to 5.30 pm	Recollections	Valedictory



### **Resource Person Details**

**Resource Person:** Dr Rajesh Kumar, Academic Consultant

### **Resource Person Profile -**

#### **Dr. V Rajesh – Academic Consultant**

**Dr. V. Rajesh Kumar** is an M.Com Graduate from Bangalore University. He has got his Doctorate in the area of “Strategy”. While Accounting and Taxation are his areas of expertise, Finance is his area of passion. He has 21 years of experience in teaching at graduate, post-graduate and professional levels. He has served various Institutions in different capacities over the past 21 years – Mount Carmel Institute of Management, Bangalore University and Alliance Business Academy, being noteworthy. He is a faculty for Strategic Financial Management and Tax Laws at the Bangalore Branch of the Institute of Chartered Accountants of India. He has co-authored text-books on ‘Accounting’ for the requirements of B.Com and B.B.M courses and has also authored various study-materials on finance and taxation for various Universities. He has presented papers at various national and international conferences and published articles in reputed Journals. **His paper on “Capital Asset Pricing Model” was selected for an International Conference at Harvard University, Cambridge, United States of America, during May-June 2011.**

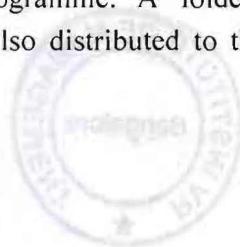
Dr. Rajesh also has a rich experience in research, consultancy and training – both at the academic level and corporate level. He has conducted Student Development Programs and Faculty Development Programs in various educational institutions; and has conducted training programs for executives and managers of various companies like Wipro, Godrej, FCG, Honeywell, KPCL, Fouress Engineers, Triveni Engineering, Tyco Electronics etc; in the area of ‘accounting, finance and taxation’. He is associated as resource person for the ‘Finance for Non-finance Executives’ Program of the Bangalore Chapter of the Institute of Chartered Accountants of India.

He is the founder of ‘Vittam Pravina Gurushala (Finance Expert Academy)’ – an academy engaged in spreading the knowledge of finance to students, faculty, corporate and all others interested in the area of finance.

Presently, he is working as a Finance and Academic Consultant and visits different Management Institutions for teaching Finance courses, in and outside India.

### **Arrangements made**

The programme schedule was sent to the resource persons and all the participants well in advance and telephonic confirmation was also obtained from the resource person well in advance to the programme. The materials on each of the topic concerned were photocopied and kept ready before the commencement of the programme. A folder containing programme schedule, note book, pen and material was also distributed to the registered





participants. The refreshments and lunch was provided for all the participants on both the days of the programme. At the end of the programme, the participants were asked to give their feedback and the participation certificates were distributed to the participants. The FDP programme was organised in the MDP cell and practical's were held in computer lab 2 of our institute.

#### Inauguration session

Ms. Kavya Chennappa, Ms. Akhila and Ms. Susmitha, students from II semester MBA, RVIM invoked the blessings of the God for the programme. Ms Pavithra S T, Assistant Professor, RVIM gave the Welcome Address.

Dr. K Sheshamurthy, Principal, Vijaya Pre- University College , Dean Vijaya Acaddemy for Information Technology , Bangalore, was the chief guest for the inauguration.

Dr. K Sheshamurthy in his inaugural address said about the basics of investment, objectives of investment, investment in shares, precautions to be taken while investing in shares. He also discussed about the derivatives and risk involved in investing in derivatives. Sir also said how it is important for the faculty members to update themselves in this competitive era and mentioned about the importance of FDPs. Sir concluded by mentioning that derivate is a very import area in finance and one of the growing area in finance.

Mr.Y Nagaraju, Associate Professor, Canara Bank School of Management, Bangalore University was also present in the inauguration and wished all the participant a very fruitful learning.

The Vote of thanks for the inaugural session was proposed by Mr. Manjunath M, Assistant Professor, RVIM. The master of ceremony was Ms. Mary Metilda, Senior Assistant Professor, RVIM.

#### Day 1 Sessions:

The sessions conducted during the day were very informative and participants enjoyed the practical sessions very much.

In the first session sir explained about the risk, various types of risks, and covered in detail the meaning and need of derivatives, importance of derivatives, and different types of derivatives. Further sir discussed about derivative instruments like Forward contracts, Future contracts, and purposes of a future market. The difference between forwards & futures were analysed, valuation of Forwards and Futures , correlation between Forwards and Futures prices, margin & settlement mechanism of futures was explained. The major complex concepts were explained in a very simple way and with simple examples in an understandable manner.





In the afternoon session, the participants got hands on experience in hedging and trading strategies of single stock and of portfolio using real data on excel. Dr. Rajesh Kumar started the after noon session with hedging, why hedging is important. Hedging with index futures, hedging strategies of a single stock and hedging strategies for portfolio was practically explained with the real data drawn from NSE website using Excel. The valuation of Futures was also explained in the session. An introduction to the Options and Option payoffs and pay off diagrams was also done in the first day of the programme.

#### Day 2 Sessions:

The second day session begin with introduction to Option Contracts, key terms and phrases used in Options, How Options work, differences between Futures and Options, Value of an Option after expiry, factors affecting the price of an Option, Option Valuation Models . Hedging strategies with options and trading strategies with Options were also engaged in this session. Option strategies like Straddle, Strip, Strap, Spreads, Strangle etc were explained with the real time data from the market. The session was fully practical and participants were also asked to draw the real time data and complete the practical examples.

The afternoon session was on market mechanism for the shares and derivatives. The last session was engaged by Mr Satish , Assistant Professor , R C College Bangalore . explained in detail regarding the trading mechanism of shares and derivatives in the stock market .

#### Valedictory Session

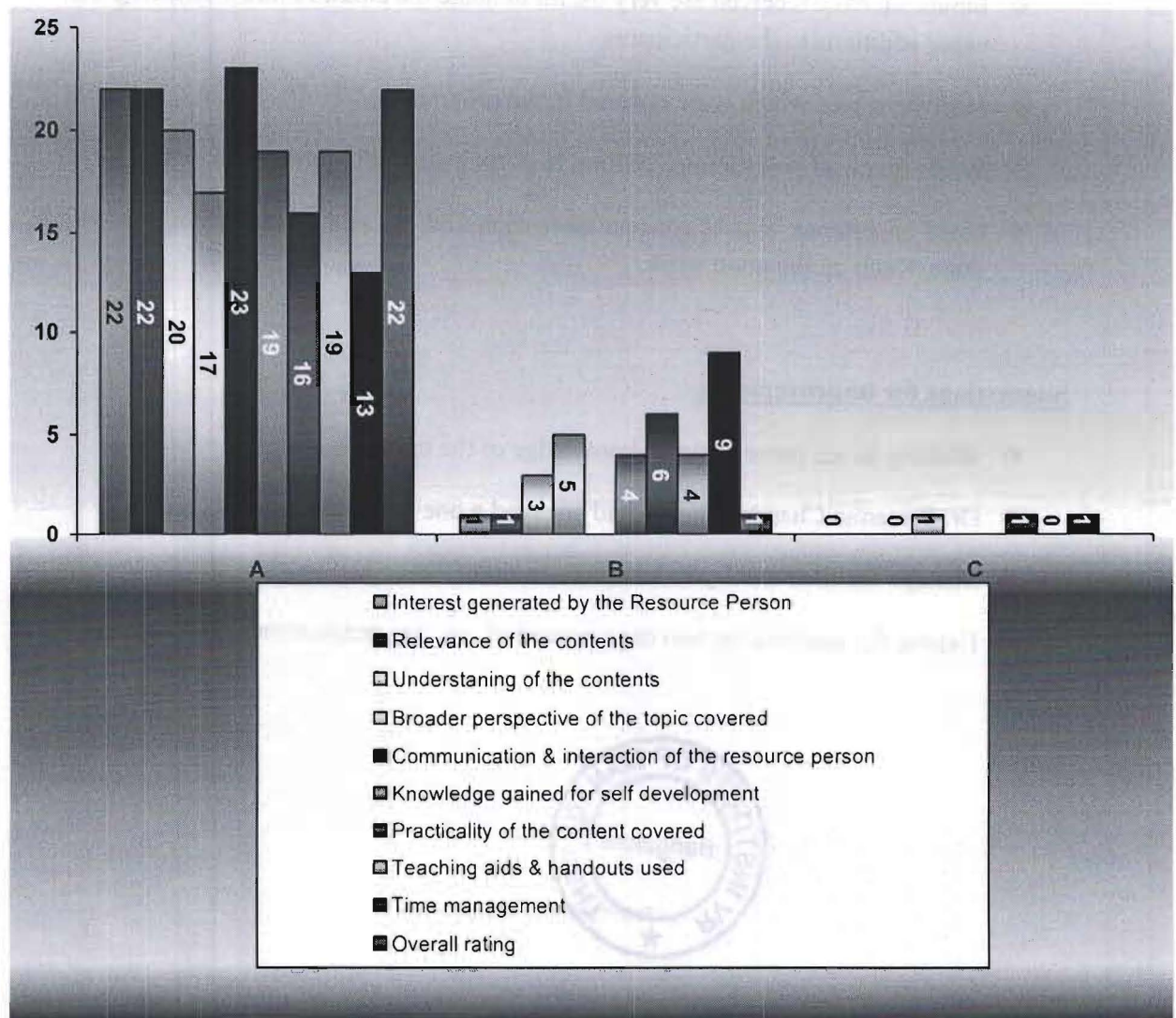
Valedictory session was organised in the MDP. Some of the participants were asked to share their feedback about the programme. Dr. Rajesh Kumar and Dr T V Raju, Director, RVIM distributed the certificates to the participants. Ms. Bhavya Vikas gave a brief report about the technical sessions and Mr. Gowrishya proposed the vote of thanks.

#### Feedback Analysis:

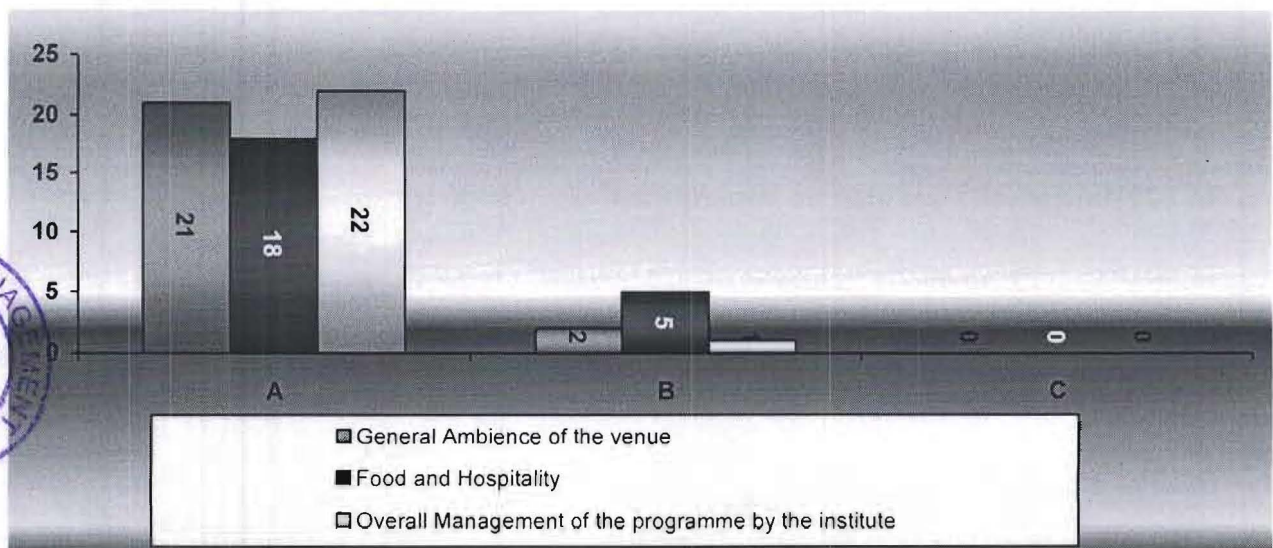
A total of 26 **participants** had attended the programme of which 23 participants gave their feedback. The feedback from the participants was taken considering the following criteria - Interest generated by the resource person , Relevance of the content , Understanding of the content, Broader prospective of the topics covered , Communication and interaction of the resource person, Knowledge gained for the self development, Practicality of the content covered, Teaching aids and handouts used during the session, Time management during the session, and Overall rating on a scale of A - **Excellent**, B - **Good** and C - **Satisfactory**.



## Feedback Analysis of Resource Persons: Dr. V Rajesh Kumar



## Programme Feedback





### **Participant's comments:**

- ❖ Inputs we have received are very useful to make the classes more interesting and value additions to the participants.
- ❖ Mail the topics which were covered in the programme
- ❖ Well organized programme. Willing to participate in the future FDPs.
- ❖ Good experience, should conduct more such FDP for more than one day. Good job done. Keep up the good work.

### **Suggestions for improvements**

- ❖ Wishing to see more in-depth knowledge of the topic
- ❖ Dr. Prasanna Chandra Should had engaged a one complete session.
- ❖ Manage the time and try to complete on time.
- ❖ Extend the sessions for two days instead of one day programme.







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## R V Institute of Management

CA – 17, 36<sup>th</sup> Cross, 26<sup>th</sup> Main, 4<sup>th</sup> T Block Jayanagar, Bangalore – 41

### DEPARTMENT OF FINANCE

### Department Activities Report for the period from March 2015 to February 2016

#### Activities organised for the students

#### **Workshops and Seminars**

Activity & Semester	Date/Year of organising	Topic/title of the Programme	Resource Person
Seminar for IV Semester B, and C Sections	March 12, 2015	Recent Trends in Financial Markets Technical Session 1 – Recent Trends in Initial Public Offer (IPO)	Mr. Balaji Rao Stock Market Institute, Bangalore
		Technical Session 2 – Recent Trends in Foreign Exchange Market	Sri. G L Kanak Retired Assistant General Manager, Bangalore.
		Technical Session 3 – Recent Trends in Stock Market	Dr. Ramesh S Professor Indus Business Academy, Bangalore
Workshop for IV Semester B, and C Sections	April 10, 2015	Project Financing and Abandonment Session 1 – Project Financing	Mr. Vijaya Kumar NS, Practicing Cost Accountant, Bangalore
		Session 2 – Financial Analysis of Project and Abandonment Analysis	Mr. T Sivanandam, Director, Thiru Veni Consultant, Bangalore.
Workshop for II Semester A, B, C and D	May 8, 2015	Reading Annual Reports	Dr. V. Rajesh Kumar Professor in Finance & Academic Consultant, Bangalore



Seminar for III Semester B, C and D	October 15, 2015	Personal Financial Planning	Mr. A Suresh Programme Director , RNIS College, Bangalore
Workshop for I Semester A, B, C and D	November 24, 2015	<b>Contemporary Issues in Accounting</b> <b>Session 1</b> - Forensic Accounting and Environmental Reporting	Sri. CMA A N Sriram Management Consultant and Cost Accountant, Bangalore.
		<b>Session 2</b> - International Financial Reporting Standards	CA Vinayak Pai V Practicing Chartered Accountant Bangalore
		<b>Session 3</b> - Human Resources Accounting	Sri. P. Sameerdas Chartered Accountant, Bangalore





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### **Department of Finance**

**A Report on**

**SEMINAR ON**

**"RECENT TRENDS IN FINANCIAL MARKETS"**

**Thursday, March 12, 2015**

**Organised by**

**Department of Finance**

**R.V.INSTITUTE OF MANAGEMENT**

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Now a day's everything is getting advanced every second of time. Every day starts with something new. Whatever be the field, everything is getting advanced. Lots of research studies are carried out in various subjects around the world. These updates on various fields cannot be included in the student curriculum. The students have to always keep their eyes on what new things that are arriving day by day. The changes are taking place at a rapid phase in the field of finance especially Stock market, Banking, Insurance, FDI and so on.

This is where the seminars are of great importance. Seminars are capable of keeping the students updated with the current happenings. Seminars provide latest information about the happening in various fields. Students cannot improve their knowledge from textbooks alone. They must be take part in various seminars on latest topics.

This seminar on **“Recent Trends in Financial Markets”** was organized for the IV semester students. The seminar was conducted on March 12, 2015 in the seminar hall at 9.00am. The seminar was organized to enlighten students about the emerging trends in financial sector in India. A total of three sessions of two hours each was conducted in the seminar. The details of the sessions are:

Time	Topic	Resource Person
9.00am - 11.00am	Recent Trends in Initial Public Offer (IPO)	Mr. Balaji Rao Stock Market Institute Bangalore
11.00am – 11.15am	Break	
11.15am – 1.15pm	Recent Trends in Foreign Exchange Market	Mr. G L Kanak Retired Assistant General Manager, SBI, Bangalore.
1.15pm – 2.00pm	Lunch Break	
2.00pm – 4.00pm	Recent Trends in Stock Market	Dr. Ramesh S Professor Indus Business Academy Bangalore.



### **Session 1**

**Topic** : Recent Trends in IPO (Initial Public Offer)  
**Time** : 9.00am to 11.00pm  
**Resource Person** : Sri. Balaji Rao, Stock Market Institute, Bangalore.

### **Resource Persons Profile -**

**Sri. Balaji Rao ,**

Academic Qualification: MBA, PGDMM, PGDFA and Pursuing Phd.

Industry Experience: 23 years

- Served at Karvy Stock Broking Ltd. for 8 years as AVP and Zonal Head.
- Served at Escorts Securities Limited for 3 years as Head , Karnataka.
- Served at CCSIL – Citi Bank for 1 year as Relationship Manager.
- Served at Apple Credit Corp. Ltd. for 4 years as Assistant Manager.
- Served at Bangalore Stock Exchange Member – Gayathri and Co. for 4 years as Manager
- Served at A.A. Property Developer (P) Ltd. for 5 years as Manager.
- Since 2010 have been teaching as a visiting faculty for Post graduation students at Jain University, Jain College, Christ University , Garden City college of Management and Stock Market Institute.

### **Books Authored**

- Authored 4 editions of book titled “Financial Markets and Investment Instruments”.
- Working on new book titled “ Financial Literacy and You”
- Columnist for “ The Hindu” news paper since October 2011: column “cashwise” on Saturdays in their supplement paper “ Property Plus”
- Appeared on CNBC TV 18 for live interviews as a market expert ; Photo articles in Business Line and Mid-day Newspapers; conducted live phone in TV Shows for Local TV Channels , done Radio Programme for Dharwad All India Radio.

### **Report**

He started his session with basic norms to go for an IPO and provided basic knowledge about risk capital. He has covered following topics during his session-

- Risk capital
- Why public offer and who can go for public offer
- Different stages in raising funds for the investment in business right from venture capitalist to public offer
- Reasons for IPO
- Fresh issue and offer for sale
- Book building



- Types of investors
- IPO process
- Institutions involved in IPO process
- Recent IPOs
- Success factors, failure factors and risk in IPO
- Recent changes in regulations and guidelines

He has explained the recent trend with lot of live examples and shared his experience in the Investment field with students. The session was interactive and also interesting.

## **Session 2**

**Topic** : Recent Trends in Foreign Exchange Market  
**Time** : 11.15am to 1.15pm  
**Resource person** : Sri. G L Kanak, Retired Assistant General Manager, SBI, Bangalore.

### **Resource Persons Profile -**

#### **G L Kanak, Retired Assistant General Manager, SBI, Bangalore.**

- Graduated in Science, followed by CAIIB.
- Joined SBI as Probationary officer in 1976, after having short stints at LIC of India and Income Tax Department.
- He was posted in Hyderabad initially and thereafter in various locations , mostly as Branch Head handling Credit and Forex.
- Some of the assignments handled were:
  - Chief Manager at International Division, Treasury (Overseas Operations), Corporate Centre, Mumbai.
  - Assistant General Manager (Credit) at Overseas Branch, Bangalore.
  - Assistant General Manager (International Banking) at Industrial Finance Branch, Bangalore.
  - Assistant General Manager (Gold Banking) and Chief Operating Officer at OB, Bangalore
- He had opportunity to attend various inhouse programmes of SBI and Outsourced programmes on Forex counseling and Treasury Management.
- Retired from service in 2013 , but continue to be in touch with Forex and Credit areas out of sheer interest as a freelancer.





## **Report**

He started the session by giving statistical data about forex market to show the size and growth of market. He has given overview of the currency market with current data and examples. The session covered the following aspects-

- Market participants
- Factors affecting exchange rate
- Export-Import and forex market
- Currency volatility
- Rupee vs Dollar
- Recent issues in the international currency market

## **Session 3**

**Topic** : Recent Trends in Stock Market  
**Time** : 2.00pm to 4.00pm  
**Resource person** : Dr. Ramesh S, Professor in Finance , Indus Business Academy, Bangalore.

### **Resource Persons Profile -**

**Dr. Ramesh S, Professor in Finance, Indus Business Academy, Bangalore.**

**Educational Qualification:** M.Com, MBA(Marketing) , MBA (Finance), LLB, Phd, FCS & MICS (U.K)

Prof. S Ramesh has over 30 years of rich experience in industry and academics. His goal is to transit his enthusiasm, creativity and experience into a position where he continues to provide strategic leadership in areas of strategy , finance and commercial functions of management. He is currently engaged in study of investor's perception analysis of securities and related instruments. He has published few articles in venture capital and angel financing. He has published few books in finance and accounting. He was Executive Director – Cochin Stock Exchange Limited. His other industrial stint was in BPL , 3M, Zenith Computers , ILI Technologies and Engineering as different capacities . his academic exposure was in BMS College of Engineering as Professor, MBA Studies and Principal, M.S.Ramaiah College, Bangalore.

### **Industrial and Academic Affiliation:**

- He was heading Cochin Stock Exchange as Executive Director.
- He was Manager Finance, Company Secretary and Commercial Manager in many reputed Indian and Multinational companies.
- He has conducted and taught in-house education and training programmes for large organizations in India.



- He has rich corporate and consulting experience in Indian and Multi National companies.
- He taught as visiting professor of management in reputed B Schools in Bangalore.

#### **Area of Teaching:**

His teaching and research interests are in the areas of capital markets, Business strategy and financial strategies. He has many unpublished cases, books and articles. The current research area is Financial Inclusion and Empowerment to women of lower income group.

#### **Report**

He has explained the trend in the stock market with lot of statistics from the market. He covered the following aspects in his session-

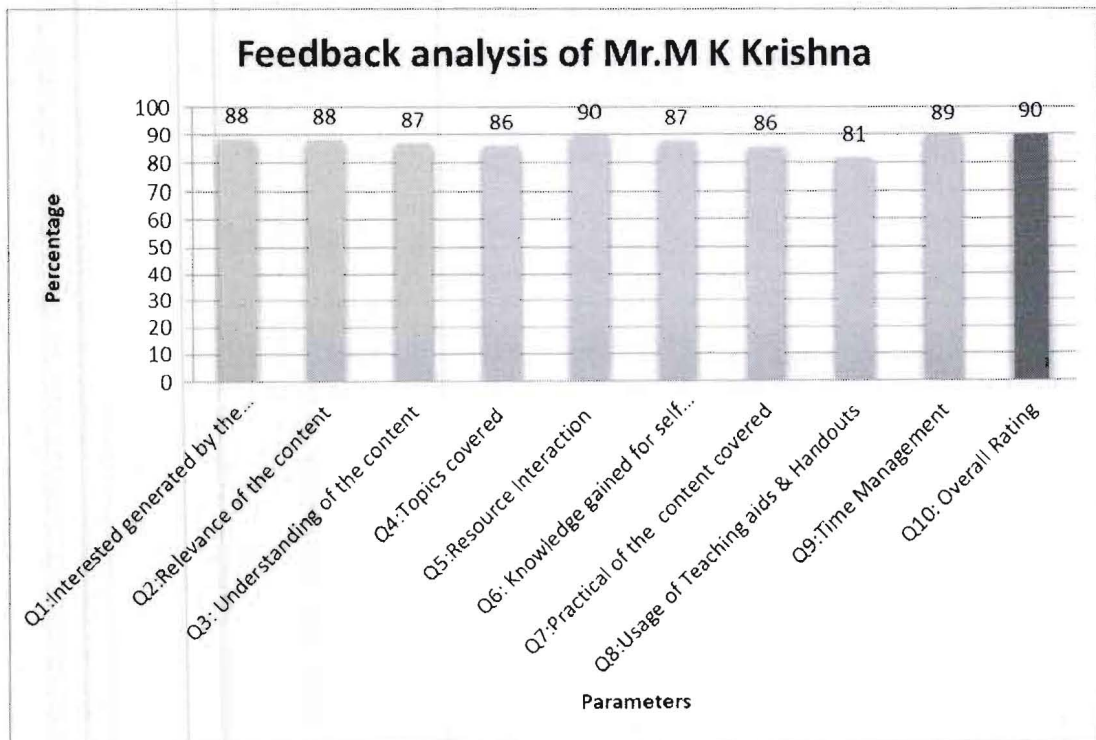
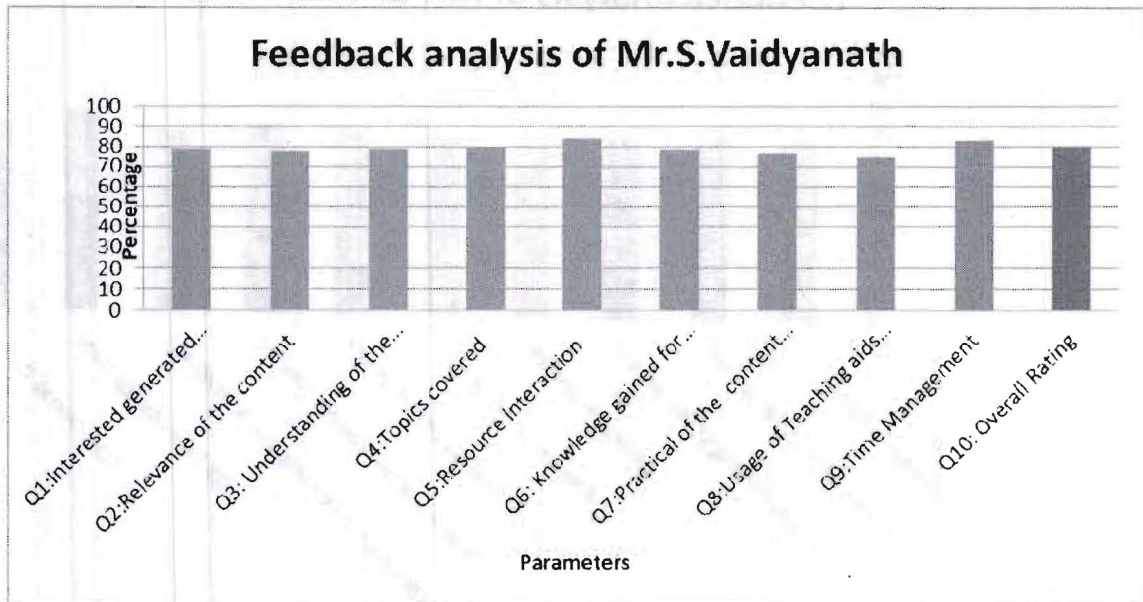
- Influence of Macro Economic factors on stock market
- Industry related factors
- Various products in capital market
- Developments in Secondary market and stock exchanges
- Major changes in SEBI guidelines

#### **Session 1**

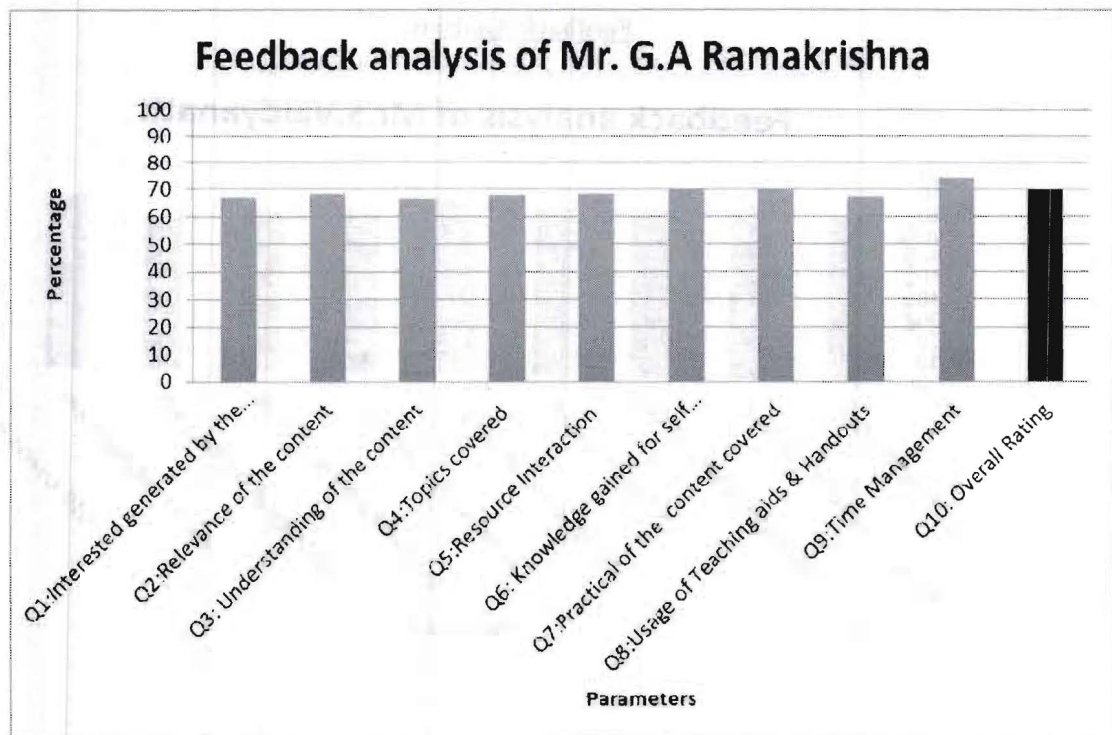
**A session on Recent Trends in Foreign Exchange Market by Sri. G L Kanak, Retired Assistant General Manager, SBI, Bangalore.**



### Feedback Analysis:









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### **Department of Finance**

#### **A Report on**

### **WORKSHOP ON "READING ANNUAL REPORTS"**

Friday, May 08, 2015

**Organised by**

**Department of Finance**

**Centre for Excellence in Financial Studies**

**R.V.INSTITUTE OF MANAGEMENT**

Phone: 080-26547048 Fax: 080-26654920

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A workshop on “Reading Annual Reports was conducted to the II semester students on May 08, 2015. The workshop was organized to familiarize the students with Annual reports , content of annual report and analysis of the annual reports.

**Topic : Reading Annual Reports**

**Time : 200pm to 5.15 pm**

**Venue – Seminar Hall**

**Resource person:** Dr Rajesh Kumar, Academic Consultant

**Resource Persons Profile -**

**Dr. V Rajesh – Academic Consultant**

**Dr. V. Rajesh Kumar** is an M.Com Graduate from Bangalore University. He has got his Doctorate in the area of “Strategy”. While Accounting and Taxation are his areas of expertise, Finance is his area of passion. He has 21 years of experience in teaching at graduate, post-graduate and professional levels. He has served various Institutions in different capacities over the past 21 years – Mount Carmel Institute of Management, Bangalore University and Alliance Business Academy, being noteworthy. He is a faculty for Strategic Financial Management and Tax Laws at the Bangalore Branch of the Institute of Chartered Accountants of India. He has co-authored text-books on ‘Accounting’ for the requirements of B.Com and B.B.M courses and has also authored various study-materials on finance and taxation for various Universities. He has presented papers at various national and international conferences and published articles in reputed Journals. **His paper on “Capital Asset Pricing Model” was selected for an International Conference at Harvard University, Cambridge, United States of America, during May-June 2011.**

Dr. Rajesh also has a rich experience in research, consultancy and training – both at the academic level and corporate level. He has conducted Student Development Programs and Faculty Development Programs in various educational institutions; and has conducted training programs for executives and managers of various companies like Wipro, Godrej, FCG, Honeywell, KPCL, Fouress Engineers, Triveni Engineering, Tyco Electronics etc; in the area of ‘accounting, finance and taxation’. He is associated as resource person for the ‘Finance for Non-finance Executives’ Program of the Bangalore Chapter of the Institute of Chartered Accountants of India. He is the founder of ‘Vittam Pravina Gurushala (Finance Expert Academy)’ – an academy engaged in spreading the knowledge of finance to students, faculty, corporate and all others interested in the area of finance. Presently, he is working as a Finance and Academic Consultant and visits different Management Institutions for teaching Finance courses, in and outside India.





## Report

The resource person Dr. V Rajesh Kumar , spoke about the meaning of annual reports and why annual reports are important and how the annual reports play a major role in decision making. Further he told that the annual reports are the sources of information for the evaluating the company performance. He mentioned that the person who reads the annual report should concentrate on the following contents:

- About the company
- Financial statements
- Various other reports
  - Management reports
  - Auditors reports
  - Corporate governance report
  - Risk management reports etc.
- Any other information

Further the resource person mentioned that the financial statements are the formal records of the financial activities of a business, person or other entity. The relevant financial information is presented in a structured manner and in a form easy to understand. He explained the contents of the financial statements. He mentioned the reasons why Financial Statements are important:

- To analyze short term liquidity
- Strength and weakness of Firm
- Corporate Excellence
- Credit worthiness
- Forecast bond ratings
- Evaluating intrinsic value of Shares
- Predicting Bankruptcy
- Assessing Market Risk

The Qualitative characteristics of Financial Statements were explained:-

- Relevance
- Reliability
- Comparability
- Understandability



The Various types of financial statements were listed out:-

- Income Statement (Trading and Profit and Loss Account)
- Balance Sheet
- Notes to Accounts
- Cash flow Statements.

He explained in detail the format of the income statement and Balance Sheet and also explained all the items of the income statement. He mentioned that EBITDA is very important because up to EBITDA it is fact based and after that it is policy based.

The resource person explained in detail regarding Notes to Accounts. He said that Notes to financial statements are additional information added at the end of the financial statements that helps to explain the specific items in the statements and it provides a more comprehensive assessment of company's financial condition.

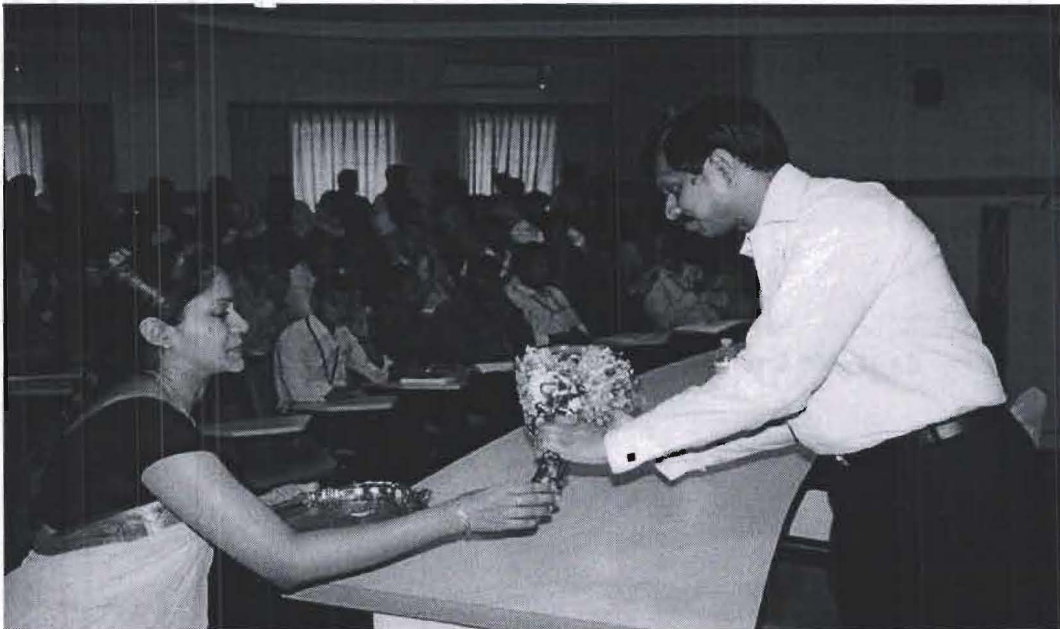
Further, the resource person Dr. Rajesh Kumar explained in detail regarding the Dupont analysis. Further he explained in details how the Dupont analysis can be used as tool for understating the areas of strength and weakness of the company. Further, he explained in detail profitability, efficiency and risk which are the important components of the Dupont.

The resource person also explained in detail regarding cash flow statement which is also known as statement of cash flows , is a financial statement that shows how changes in balance sheet accounts and income affect cash and cash equivalents and breaks the analysis down to operating, investing and financing activities.

Overall the session was very informative and very useful and all the students were benefit from the workshop.

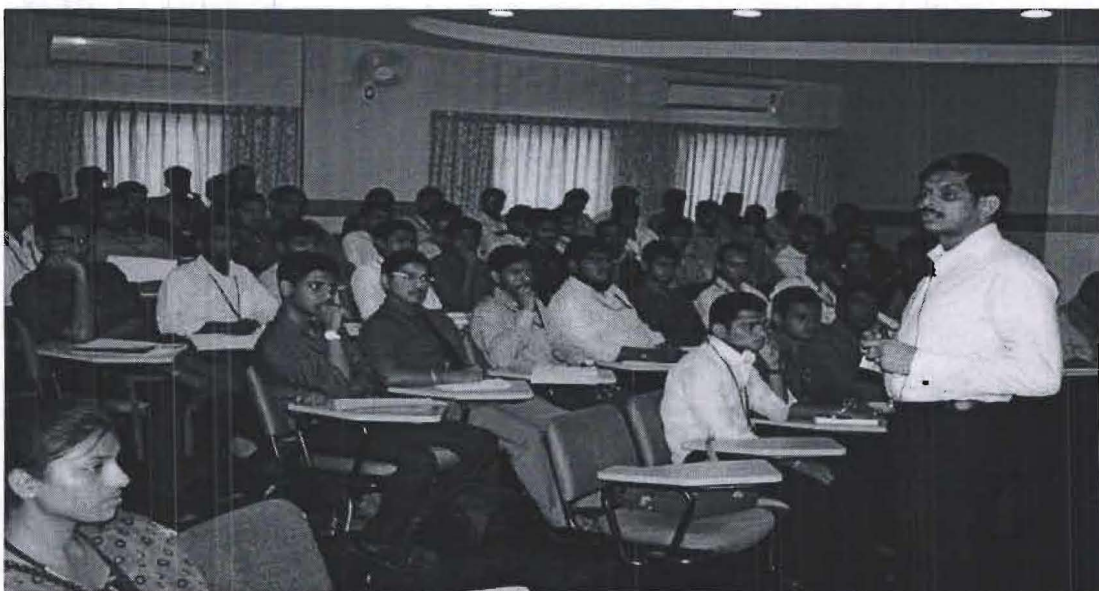
The students shared their views on the workshop and also gave their valuable feedback. Vote of thanks was rendered at the end of the programme.





Ms. Bhavya Vikas , Asst. Professor, Department of Finance Welcoming the Resource Person

Dr. Rajesh Kumar with a Bouquet.



The resource Person Dr. Rajesh Kumar addressing the students in the Workshop on Reading Annual Reports.







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### **Department of Finance**

A Report on

### **Seminar on 'Personal Financial Planning'**

Thursday, October 15, 2015

Organised by

Department of Finance

**R V Institute of Management**

Phone: 080 42540300 Website: [www.rvim.edu.in](http://www.rvim.edu.in), Email: [contact@rvim.in](mailto:contact@rvim.in)



A Seminar on 'Personal Financial Planning' was conducted for the third semester MBA students of Finance Specialization (Section B, C & D) on October 15, 2015. The seminar was organized to familiarize students with the available sources of investments, process of financial planning and career opportunities in the areas of Personal Financial Planning.

**Topic: Personal Financial Planning**

**Time: 9.00 am to 4.00 pm**

**Resource Person: Mr. A Suresh, Certified Financial Planner, Bangalore.**

**Profile of the Resource Person**

A dynamic professional with over 25 years of experience in the health care and financial services sector in managing the sales and marketing, training and content development with focus on revenue growth and profit maximization of the organization. Got hands on exposure on multi tasking and cross functional assignments such as Strategic Planning, Sales & Marketing, Business Development, Quality Management, Resource Management, Training & Development, Client Relationship Management and Team Management

**Professional Qualification:**

- ☐ CERTIFIED FINANCIAL PLANNER CFP® from Financial Planning Standards Board (FPSB) India, Mumbai
- ☐ Associate of Insurance Institute of India, Mumbai, Life Branch
- ☐ Licentiate of Insurance Institute of India, Mumbai, Non Life
- ☐ NSE Certified Market Professional
- ☐ MCX Certified Commodity Professional (MCCP)

**Professional activities:**

- ☐ Trainer – CFPCM certification
- ☐ Visiting faculty at various management institutes on the subject of "Financial Services".
- ☐ Published a book on Financial Mathematics – use of excel and open office
- ☐ Contributes articles on personal finance in personal finance magazines
- ☐ Conducted workshops on Personal Financial Planning for working professionals
- ☐ Member – Council of Financial Planners

Contact information:

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## Report

The resource person Mr. A Suresh spoke about the meaning of Personal Financial Planning (PFP). Financial Planning is a process that enables to achieve one's life goals and objectives through the proper management of the financial resources Steps involved in PFP. He mentioned about the benefits of PFP. Financial Planning provides direction and meaning to financial decisions. It allows the client to understand how each financial decision affects other areas of finances.

-Financial Planning can achieve the following for the clients

- a. Organise their finances
- b. Improve cash flows
- c. Plan for education expenses
- d. Optimal insurance and reduce the cost of insurance
- e. Plan for retirement
- f. Improve investment performance
- g. Lower investment risk
- h. Lower personal income tax

The meaning of a Personal Financial Planner was explained to the students. A Financial Planner is someone who uses the Financial Planning process to help you figure out how to meet your life goals. The Planner can take a 'big picture' view of your financial situation and make Financial Planning recommendations that are suitable for you. The Planner can look at all your needs including budgeting and saving, taxes, investments, insurance and retirement planning. Or, the Planner may work with you on a single financial issue but within the context of your overall situation. This big picture approach to your financial goals sets the Planner apart from other Financial Advisors, who may have been trained to focus on a particular area of your financial life. The basic fundamentals of preparation of personal plan was explained. Mr. Suresh also explained in detail the various financial ratios that are useful in PFP. The ratios are as follows:-

- a. **Liquidity ratio:** Indicates how many months' expenses are provided in the form of liquid money. Liquid money includes cash and near cash like, savings bank a/c balance, fixed deposits and money market mutual funds. This ratio is calculated by dividing the current assets by monthly expenses.
- b. **Extended Liquidity Ratio:** Liquid Assets + (Other Financial Assets @50% of the value) divided by Monthly expenses. Other financial assets include investments in direct





equity, mutual funds, PPF, NSC and bonds. This ratio indicates how many months can a person meet his regular expenses with out having regular income , if he is not able to earn for long period of time

c. **Savings rate to Earnings Ratio:** Total Annual Saving/Annual Salary. This ratio indicates the percentage of pre tax income saved every year out of total income.

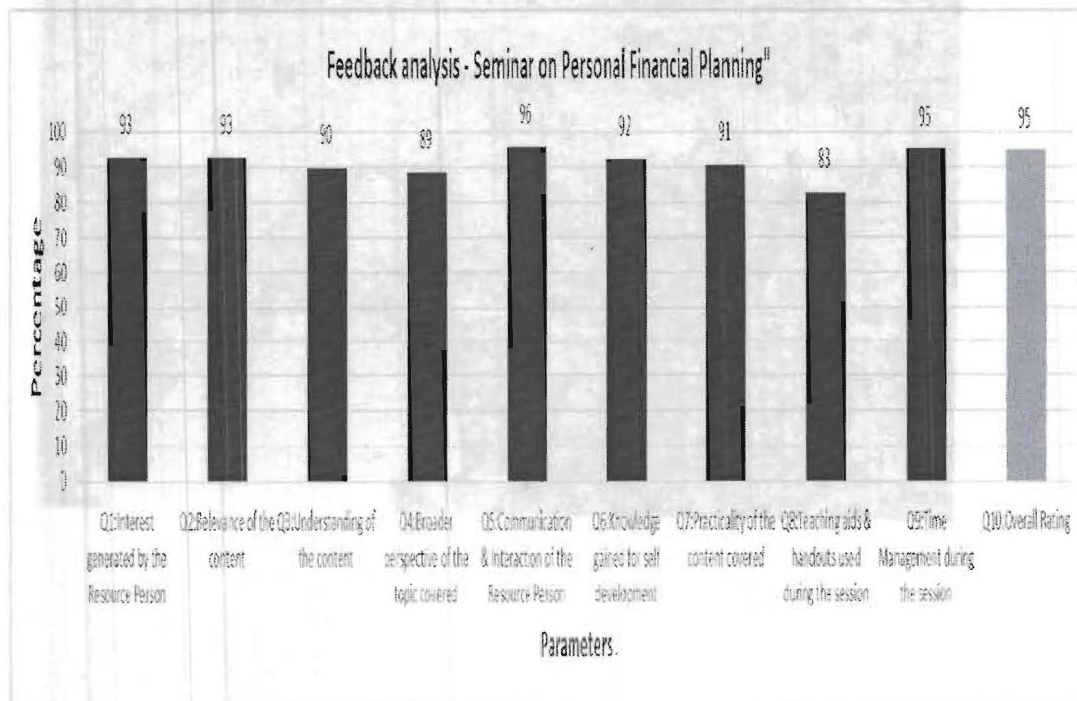
d. **Savings to Income Ratio:** Total Savings / Annual Salary. This ratio indicates the number of times of annual income in Investments. Savings include the current value of EPF also.

e. **Debt to Income Ratio:** Current Debt/Annual income. Current debt includes all outstanding loan amounts such as housing loan, education loan, car loan, consumer loan, personal loan, credit card outstanding balance. It indicates the number of times of debt over annual income. High ratio implies high debt and less amount for savings

f. **Solvency Ratio:** Liquid & Other Financial Assets / Total Debt. Other financial assets @ invested value. Solvency ratio examines the solvency of the client whether assets are sufficient to repay the debts. Indicates the ability of the client to repay the debts.

The scope for career opportunities as Personal Financial Planners for MBA students was also discussed.

Overall the session was very useful and all the students were benefited from the seminar.



**Mr. A Suresh taking the session on 'Personal Financial Planning'**





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### **DEPARTMENT OF FINANCE**

### **Department Activities Report for the period from March 2016 to February 2017**

### **Activities organised for the students**

#### **Workshops and Seminars**

<b>Activity &amp; Semester</b>	<b>Date/Year of organising</b>	<b>Topic/title of the Programme</b>	<b>Resource Person</b>
Workshop for II Semester B, C and D	May 04, 2016	<b>Emerging Trends in Financial Markets</b> Session 1 – Awareness about Mutual Fund Industry	Sri. M K Krishna Ex. Chief Manager cum Nodal Officer, SBI, Bangalore.
		Session 2 – Emerging Trends in Insurance Market	CMA. Narasimha Murthy P Cost Accountant, Bangalore.
		Session 3 – Emerging Trends In Banking Sector	Sri. P.S. Vaidyanathan Retired General Manager, SBI, Bangalore
Workshop for III Semester Students A, B, C, D and E	December 20, 2016	<b>Goods and Services Taxes (GST)</b>	<b>In Association with Institute of Cost Accountants of India</b>
		Session 1 – Existing System of Indirect Taxes	Prof. S Venkanna Cost Accountant, Past Chairman, Bangalore Chapter of Cost Accountants, Bangalore
		Session 2 – GST – A Game Changer	CMA N Raveendranath Kaushik Cost Accountant, Secretary, Bangalore Chapter of Cost Accountants, Bangalore
		Session 3 – Salient Features of GST and Benefits	CMA Vishwanath Bhat Cost Accountant, Past Chairman, Bangalore Chapter of Cost Accountants, Bangalore







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### **Department of Finance**

**A Report on**

### **WORKSHOP ON**

### **"EMERGING TRENDS IN FINANCIAL MARKETS"**

**Wednesday, May 04, 2016**

**Organised by**

**Department of Finance**

**R.V.INSTITUTE OF MANAGEMENT**

Phone: 080-26547048 Fax: 080-26654920

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Going beyond the horizons of textbooks and making something innovative is certainly a measure to improve an individual in practical terms. Workshops, seminars and conferences held at regular intervals do perform the same motive for a student. Being exposed to these practices makes them more prone towards learning and getting better with each session. Continuance of studies and workshop on a parallel note can configure various academic highlights. It is always a nice option to exercise the textbook tools with technological knowhow. Students attending such workshops can demonstrate their capabilities and can further more update their knowledge through such platforms. Students participating in various workshops can always work on their leadership qualities thereby giving it the proper boost to grow. Skills like learning, communicating, listening and experiencing new bonding can be developed through such platforms which have immense value for students and their upcoming future.

This is where the workshops are of great importance. Workshop is capable of keeping the students updated with the current happenings. Workshops provide latest information about the happening in various fields. Students cannot improve their knowledge from textbooks alone. They must be take part in various workshops on latest topics.

A workshop on **“Emerging Trends in Financial Markets”** was organized for the II Semester (all Sections A, B, C and D) students at 9.00 am on May 04, 2016 in the seminar hall. This workshop helped the students to know the changes that are taking place in the field of finance specifically Banking, Insurance and Mutual funds. A total of three sessions were conducted in the workshop. The details of the sessions are:

Time	Topic	Resource Person
9.00am - 11.00am	Awareness about Mutual Fund Industry	Sri. M K Krishna Ex Chief Manager cum Nodal Officer, SBI, Bangalore
11.00am – 11.15am	Break	
11.15am – 1.15pm	Emerging trends in Insurance Sector	CMA Narasimha Murthy P Cost Accountant, Bangalore
1.15pm – 2.00pm	Lunch Break	
2.00pm – 4.00pm	Emerging trends in Banking Sector	Sri. P.S. Vaidyanathan Assistant General Manager (Retd) SBI, Bangalore



### Session 1

**Topic : Awareness about Mutual Fund Industry**

**Time : 9.00am to 11.00am**

**Resource person : Sri. M K Krishna , Ex Chief Manager-cum-Nodal Officer , SBI, Bangalore.**

### **Resource Persons Profile -**

**Sri. M K Krishna , Ex Chief Manager-cum-Nodal Officer , SBI, Bangalore.**

- Graduated in Science, followed by P.G.Diploma in Electronics (UVCE).
- Professionally Qualified (SEBI/IRDA) - ARMFA & CIF - Certified - Investment & Insurance Advisor.
- Associate - AIEETE - Institution of Electronics & Telecommunication Engineers. He is a Member of M.I.E.T (U.K).
- After serving Graphite India Ltd & Mysore Lamp Works Ltd from 1974-76, he chose Banking as Career & joined SBI in 1977 and Promoted as Assistant Manager 1983 . He Held various assignments, including as Branch Head @ Bangalore Metro and Retired as Chief Manager/Nodal Officer & Head of SBG Marketing after 37 Years of Unblemished Services at SBI.
- He is an Official Trainer for Capital Markets SEBI/NISM/AMFI Certification Programme.
- He was awarded as the Best Nodal Officer of SBIMF in State Bank Group, Pan India in 2008.
- He Took up Teaching & Training as passion. He is a Guest Faculty , Career Counseling , and Freelance Consultant for various management institutions and companies.

### **Community services banking - CSR**

- He had given Motivation Talks on Blood Donation & Hold Camps.
- Restoration of SIGHT activities like Awareness Programmes on Eye Donation & Eye Banking.
- Have been in the EYE CARE Field for nearly Two Decades, He is Instrumental in Hundreds of EYE DONATION through Grief Counseling & as Eye Donation Councilor.
- FOUNDER - Eye Donation Society of India, Bangalore.





#### **International Delegate –**

- Represented EBAI @ 9th General Assembly of I.A.P.B – 2012 (I.A.P.B - International Agency for Prevention of Blind) held @ Hyderabad.
- As Guest Speaker in 5th National Eye Banking CME 2013 @ Thane, Mumbai.
- As FACULTY & Moderator - Panel Discussion - 6th National Eye Banking CME 2014 @ Hyderabad.
- Live Talk Aired - FM Radio One 93.1 - World Sight Day 2013 ( 10th October ).

#### **VIDEO Coverage - News Channel - WSD 2013.**

- NATIONAL - TV9 NEWS CHANNEL Coverage of EN-MASS Pledge by Teachers On Teachers Day 2013.
- Trained Visually Challenged to become First P.Q.Financial Advisor ( Blind).
- Trekking & Walkathon Organised for VISUALLY CHALLENGED – 2014.
- Actively Organised - National Eye Donation Fortnight Programmes in 2013 & 2014.

#### **Positions held in CSR activity:**

- Became EC Member & Chairperson - South Zone - Eye Bank Association of India (2001-2007).
- Vice Patron - Indian Red Cross Society, Karnataka.
- Founder Member of GIANTS Oxygen Bank - To give relief - ASTHMA Patients - Homecare
- Co-opted as BEC member of - FPAI, affiliated to IPPF.
- Founder President of NGO - Giants Group of Garden City, Bangalore.
- Convention Chairman - Two International Convention of GIANTS ( 2000 & 2008).
- Key Note Speaker - Seminars . Symposiums, Workshops. Forums.
- Faculty - National Level 5th CME of EBAI @ Thane, Mumbai.  
Co-chaired the dais with Dy Prime Minister - L.K.Advani in 2000 ( G.I.Convention).
- Celebrity Interview with Lord Swaraj Paul - Baker Street, London ( House of Lords).
- Visit to U.N - Vienna - I.A.E.C, H.Q - In 2012.

#### **Achievements**

- World Chairman's - Special appreciation Award - 2000 & 2008.
- Best Citizen Award - INDIAN MEDICAL ASSOCIATION - Karnataka – 2013.
- Travel - Visited 15 Countries.



## **Report**

The resource person Mr. Krishna started the session with introduction to the mutual funds. He mentioned that financial intermediaries become fund sponsors when they create and operate mutual funds. Such funds are a type of Investment Company that pools money from the investing public and collectively invests this money in stocks, bonds and money market instruments. A mutual fund provides individual investors with a convenient form of investing, professional management, broad diversification and liquidity. He also quoted simple examples to make the meaning clear to the students.

He continued the session with fundamentals of mutual funds, advantages of mutual funds, types of funds and explained how mutual fund is an alternative investment opportunity for the investors. The speaker explained the principles behind mutual fund and also mentioned how the investment in mutual fund is different to that of investment in the stock market.

The speaker was of the opinion that the mutual fund is a safe investment and less risky compared to other investment. This is mainly due to diversification of the pooled funds in different investments by the asset manager and the returns associated with the mutual funds. Further he also explained the changes that are taking place in recent days and what should be our approach during the changing period.

The session was concluded with the opinion that the mutual fund industry is growing and changing at a rapid phase. The industry is providing the tailor made products which suit to the requirements of an individual as well as the corporate world. The investors are to be choosy in their investment so that they can make good profit out of their investments. The resource person also made a campaign on eye donation and importance of eye donation.

## **Session 2**

**Topic : Emerging Trends in Insurance Sector**

**Time : 11.15pm to 1.15pm**

**Resource person : CMA . Narasimha Murthy P, Cost Accountant , Bangalore**

### **Resource Persons Profile -**

**CMA . Narasimha Murthy P, Cost Accountant , Bangalore**

### **Qualification:**

- Post Graduate in Commerce, Bangalore University.
- Fellow, Insurance Institute of India.
- Fellow, Life Office Management Association (LOMA) USA.
- Associate, Chartered Insurance Institute (CII), UK.



- Associate, Reinsurance Administration (ARA), USA.
- Associate, Institute of Cost Accountants of India.
- Certified Internal Auditor, USA.
- Professional Member, All India Management Association, India.
- Associate, Institution of Values.
- Accredited Management Teacher.

#### **Industry Experience:**

- LIC of India – Various positions
- MetLife India- Head Underwriting, Operations
- Reinsurance Group of America- USA, Project Manager
- Murthy Management Consulting ® - Hong Kong- current
- Practicing Cost Accountant- Current
- Director- Studies: National School of Insurance Education and Research

#### **Teaching/Faculty Experience**

- Visiting Faculty at Divisional Training Center, LIC Bangalore.
- Senior Manager Operations Training- MetLife India.
- Faculty, Bangalore Insurance Institute.
- Visiting Faculty- Bangalore Chapter of Cost Accountants.
- Visiting Faculty- Mount Carmel Institute of Management.
- Technical Presentations at various business schools in India.

#### **Report**

The resource person started the discussion with introduction to insurance sector and the growth of insurance sector in India. He discussed in detail the industry cycle of the insurance sector and also gave inputs on class of businesses. He told that class of business covers :

- Life insurance
- Non-life insurance (General)
- Health insurance
- Specialized class ( agriculture)
- Micro insurance.





Under each class of business, he explained in detail the indicators, penetration of insurance, number of insurers, written premium, total premium trend, market share, number of life policies, capital life insurers, commission expenses, operating expenses, claims, investment income, retention, profits of life insurers, returns to stake holders, expansion of offices, distribution of offices. Further he mentioned the present scenario of each class of business. In the summary the resource person Mr. Narasimha Murthy mentioned that :

- “God’s investment” in our Country- 130 crore
- Current Estimated Coverage less than 20%
- No-Social Security Scheme
- Domestic Savings- lesser debt strain
- **Career “Opportunities Galore”**
- Scope -Global Reach
- National Security and Development
- Future is “**OURs**” Let us take “**Control**”

The speaker was with the opinion that over a dozen of players in the life and non-life segment, their main target are the largest middle class population who are demanding new products and good services. In India only 5% out of total 22 percent savings are being covered through the insurance and therefore there is vast scope for tapping the business. The new entrants are finding the insurance business attractive because even a small share of a large and growing market can be profitable.

### **Session 3**

**Topic : Emerging Trends in Banking Sector**

**Time : 9.00am to 10.30pm**

**Resource Person : Sri. P.S.Vaidyanathan, Retired General Manager, SBI, Bangalore.**

#### **Resource Persons Profile -**

**Sri. P.S.Vaidyanathan, Retired General Manager, SBI, Bangalore.**

Academic Qualification: M.Com Gold Medalist from Bangalore University

Professional Qualification: LLB. CAIIB

- Served State bank of India for over 41+ years and retired on 30<sup>th</sup> November 2012 as Assistant General Manager.
- Held various assignments, almost all types of assignments, right from Training faculty to regional manager, Inspector( Audit), Headed Retail Banking at LHO.



- Exposed to almost all facets of Banking – Accounting, credit, Branch head, Training ,Credits to SME, Corporate banking and International banking.
- Served as examiner in Indian Institute of banking.
- Extended guest lectures in SBI Apex Training College , Training Colleges of other Banks, Export Promotion Council and B schools.
- Passion towards training, yoga, philosophy and gardening.

## Report

The speaker begin the session with the necessity of change and why the change is important in one's life. He also mentioned in his presentation that how the change is only constant thing in the world. He gave an example of we cannot change the direction of the wind, but we can adjust the sails to reach the destination. Further he also mentioned the Buddhism saying you cannot take bath in the same river water twice which means change is the necessity of life and so is the case with financial markets also.

The resource person mentioned about the drastic changes that are taking place today in various areas of financial markets and which are visible to us. This change could also be seen in the financial services also. He mentioned that India is no exception to this rule of change. The country's financial sector reforms have energized the entire gamut of financial services in the Indian capital market even as globalization and internet technologies are redefining the rules of the game.

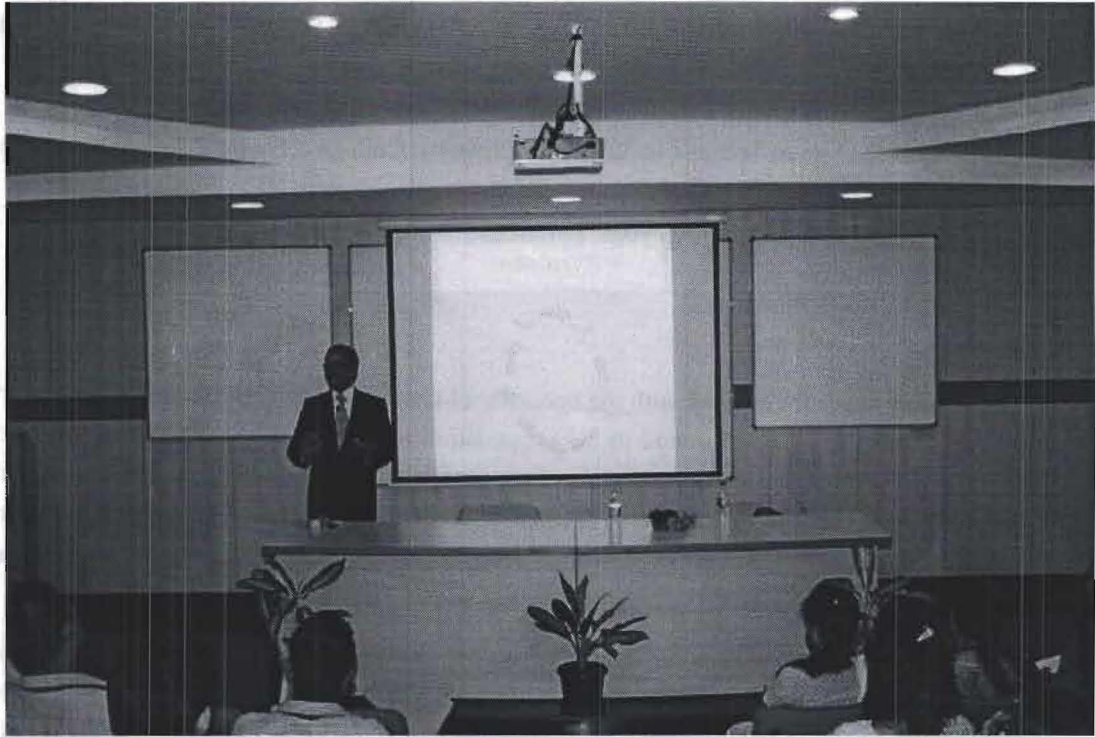
The resource person discussed in detail regarding the banking scenario in India before globalization and also after globalization. Further he mentioned that the banking sector is changing very rapidly due to the changing technology. The technological change in the banking sector has made the banking sector to grow very fast. Further he mentioned that the role of RBI as a regulator for the banking sector was also covered in the session.

The speaker mentioned in his session about how the customized products are playing an important role in retaining the market share. Further he also explained about the alternative channels for delivery or transitions like ATM, internet banking, core banking, paperless and cash deposits machines for fast, efficient and convenient ways for the customers. He also explained about the usage of the changing technology to meet the customer expectations and customer satisfaction.

He concluded saying that there is drastic shift taking place from Banker oriented environment to customer oriented environment and from manual banking to internet banking which is helping the banking sector to deliver the services quickly to its customers. But achieving this is not an easy task, it is a challenge in terms of human resources, as large numbers of executives are retiring and training the existing staff to the changed banking needs is a biggest task and challenge.







Emerging Trends in Insurance sector by Sri. Narasimha Murthy, Cost Accountant, Bangalore.



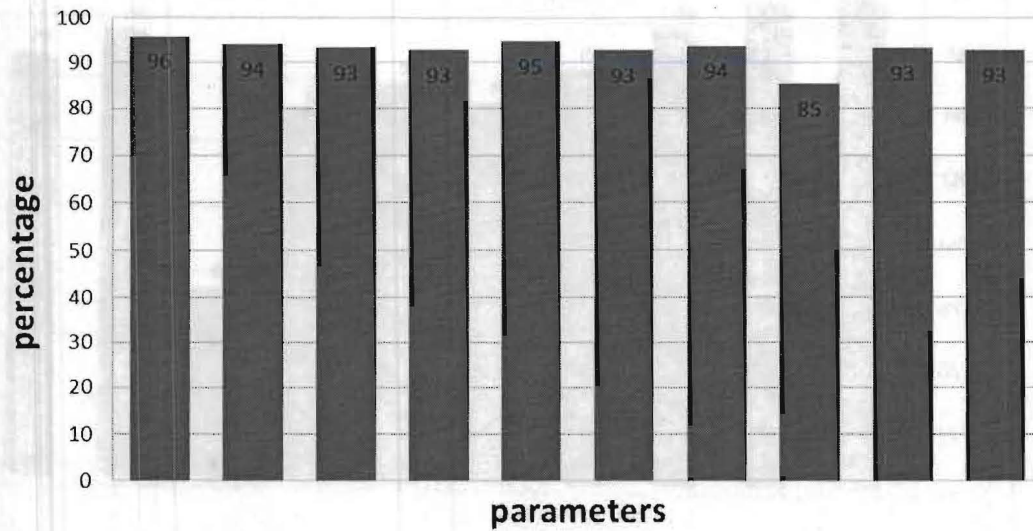
Emerging Trends in Banking Sector by Sri. P.S.Vaidyanathan, Retired General Manager, SBI, Bangalore.



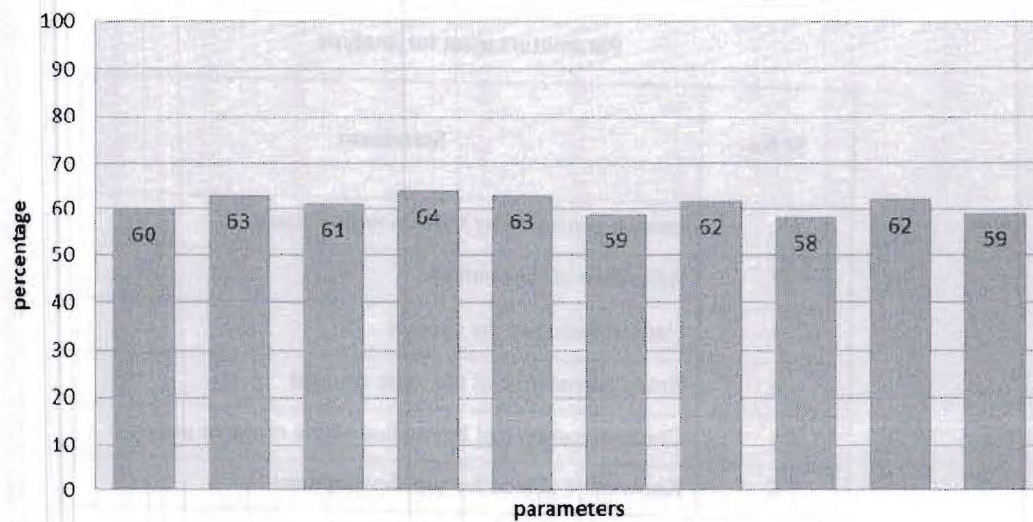


Feedback Analysis:

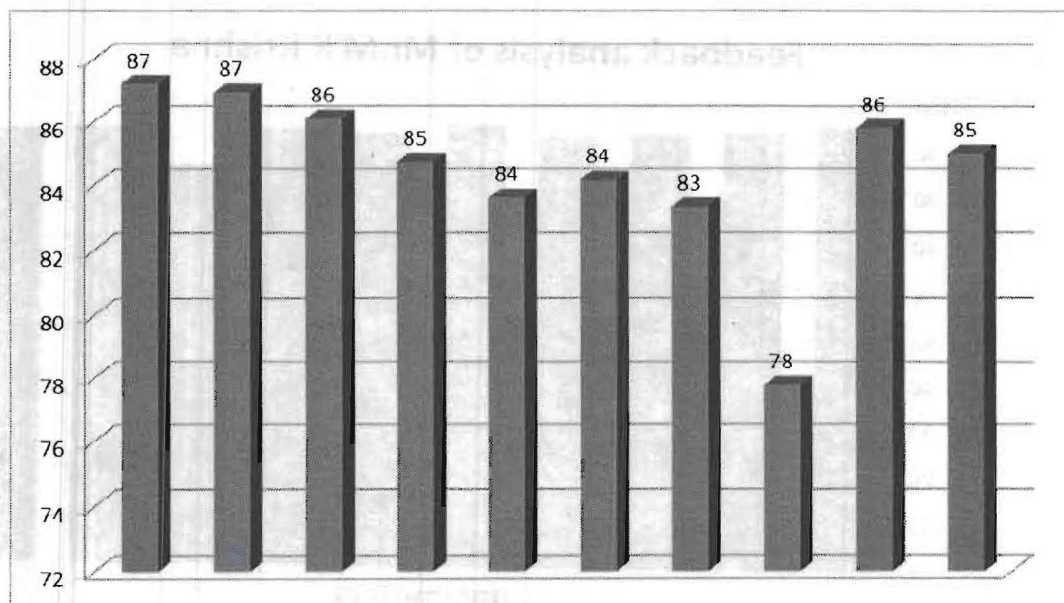
**Feedback analysis of Mr.M K Krishna**



**Feedback analysis of Mr. Narasimha Murthy**



### Feedback analysis of Mr. P.S.Vaidyanathan



### Parameters used for analysis

SI No	Statement
1.	Interest generated by the Resource Person
2.	Relevance of the content
3.	Understanding of the content
4.	Broad perspective of the topic covered
5.	Communication and Interaction of the resource persons
6.	Knowledge gained for self-development
7.	Practicality of the content covered
8.	Teaching aids and handouts used during the session
9.	Time Management during the session
10.	Overall Rating





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### **Department of Finance**

**A Report on**

### **WORKSHOP ON**

### **“Goods and Services Tax”**

**Tuesday, December 20, 2016**

**Organised by**

**Department of Finance**

**R.V.INSTITUTE OF MANAGEMENT**

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WORKSHOP ON  
A Report of

DEPARTMENT OF BUSINESS  
R.V. INSTITUTE OF MANAGEMENT  
BANGALORE  
2019



Workshops, seminars and conferences held at regular intervals helps the students to perform beyond the textbooks and class rooms. Exposing the students to these practices makes them more prone towards learning. Continuance of studies and workshop on a parallel note can configure various academic highlights. It is always a nice option to exercise the textbook tools with technological knowhow. Students attending such workshops can demonstrate their capabilities and can further update their knowledge through such platforms.

Workshops help the students to fine tune their leadership qualities and thereby helps them to grow in their career. Skills like learning, communicating, listening and experiencing new bonding can be developed through such platforms which have immense value for students and their upcoming future.

This is where the workshops are of great importance. Workshop is capable of keeping the students updated with the current happenings. Workshops provide latest information about the happening in various fields. Students cannot improve their knowledge from textbooks alone. They must be take part in various workshops on latest topics.

A workshop on “**Goods and Services Tax**” was organized for the III Semester (all Sections A, B, C, D and E) students at 9.00 am on December 20, 2016 in the seminar hall. This workshop helped the students to know the changes that are taking place in the field of finance specifically taxation. A total of three sessions were conducted in the workshop. The details of the sessions are:

Time	Topic	Resource Person
9.00am - 11.00am	<b>Existing System of Indirect Taxes</b>	CMA S. Venkanna Cost Accountant, Past Chairman, Bangalore Chapter of Cost Accountants, Bangalore.
11.00am – 11.15am	Break	
11.15am – 1.15pm	<b>GST - A Game Changer</b>	CMA N. Raveendranath Kaushik, Cost Accountant , Secretary, Bangalore Chapter of Cost Accountants, Bangalore.
1.15pm – 2.00pm	Lunch Break	
2.00pm – 4.00pm	<b>Salient Features of GST and Benefits</b>	CMA Viswanatha Bhatt Cost Accountant, Past Chairman, Bangalore Chapter of Cost Accountants. Bangalore.



### Session 1

**Topic :** Existing System of Indirect Taxes  
**Time :** 9.00am to 11.00am  
**Resource person :** CMA S. Venkanna,  
Cost Accountant,  
Past Chairman, Bangalore Chapter of Cost Accountants,  
Bangalore.

#### **Resource Persons Profile -**

##### **CMA. S Venkanna Cost Accountant, Bangalore.**

Prof. S Venkanna is a Commerce Graduate from Bangalore University. He completed his law degree from the Bangalore University and he is a Fellow Member of Institute of Cost Accountants of India.

He is a Cost Accountant specialized in cost audit, Financial Audit, Financial Management , Stock Audit, Costing Systems and Records , Financial advice, legal advice and also a Tax practitioner in Income tax, Central Excise and Service tax and Vat. He is also specialized in Direct and Indirect taxation and serving as advisor and consultant for direct taxation and direct taxation for many companies.

He has served in various positions of HMT for 35 years and retired as Deputy General Manager of Finance. He is a member of Audit Advisory Committee of AG, Government of Karnataka.

He was a Past Chairman of Institute of Cost Accountants of India, Bangalore and actively involved in the activities of the Bangalore Branch of the Institute of Cost Accountants of India in the management for over 15 years. He also served for 3 years as External Member in the Karnataka State Audit Advisory Board under the aegis of Accountant General, Karnataka.

He is a Speaker in the continuing educational programmes conducted by Professional Institutions and Companies for executives. He is a Visiting Faculty in Taxation Laws, Corporate Laws and Finance Management for CMA and CS., MBA and M.Com.

### Report

The first session was engaged by CMA Venkanna sir. Sir started the session with history of the taxation where he quoted the sage Veda Vyasa quote in his famous epic Mahabharata said **"State Tax be such which should not prove to be a burden on the subject; the King should behave like those bees which collect honey without causing harm to the tree/flower"**

Further, Sir spoke about the present tax situation in India. He covered the evolution of various taxes, their classification and the current impact of the taxes on the Indian





Economy. He also covered the Constitutional Laws governing the tax system in India and the amendments made from time to time. Sir also elaborated as why the GST was considered to be the need of the hour.

Sir dedicated the last half an hour exclusively for the question and answer session where in students asked various queries they had regarding the rise of GST, the importance of it and the future reflection of implementation of GST on the common man.

## **Session 2**

**Topic : GST - A Game Changer**  
**Time : 11.15pm to 1.15pm**  
**Resource person : CMA N. Raveendranath Kaushik,**  
**Cost Accountant ,**  
**Secretary,**  
**Bangalore Chapter of Cost Accountants, Bangalore.**

### **Resource Persons Profile -**

#### **CMA . N Raveendranath Kaushik, Cost Accountant , Bangalore**

CMA N Raveendranath Kaushik, a Cost and Management Accountant by profession is specialised in Indirect Taxation, Cost advising, Project Consulting and Financing and Financial Training. Kaushik, before starting his own consulting firm worked in various industries and has a vast experience in finance domains.

CMA N Raveendranath Kaushik, is a qualified Cost Accountant from ICAI(CMA) and holds Post Graduate degrees in Economics, Finance and Taxation. Kaushik has also done MPhil in Economics and a certified professional in International Taxation from IIIT, WTO studies.

Kaushik, is associated with many institutes in different capacities. Kaushik is a resource person with SEBI and also certified accessor for CII in their Financial Sector Skill assessments. Presently, he is serving as Secretary and Chairman-Professional Development with Bengaluru Chapter of Cost Accountants. Kaushik is also member of Chamber of Tax consultants, IEDRC-Hong-Kong, FIPT and LUB.

He has delivered lot of Keynote address on topics of Cost Competiveness, Cost Management and in Taxation areas in State, National and International Conferences.. He has trained Senior Officers of Karnataka Government in areas of Costing, Financial Controls and Taxation at Fiscal Policy Institute and at Department of Public enterprises, Government of Karnataka. He has also conducted various financial literacy workshops to target groups consisting of students, SHG, professionals and working people. Chaired many state and UGC sponsored conferences and also part of panel discussion on Union Budget.



He is also a consultant working for various projects on evaluation studies of Karnataka Evaluation Authority, Government of Karnataka. As a consultant he has carried out evaluation studies of reviving plan for Hubli NGEF, Senior Citizen Help Line Centre, JICA project of Forest Department, Integrated water shed assessment study of Central India, AAM Admi Bhima Yojana, Police Public School assessment, Linking of 19 district HOPCOMS under RKVY project etc.

Kaushik has presented many papers on topics of CSR, Finance, Taxation, Contemporary issues in Commerce and Management in many National and International seminars and conferences. Many of his papers are also published in leading Management and Economics journals. He has chaired many National and UGC sponsored seminars and conferences and also delivered key note address in various programs.

### **Report**

The second session was handled by CMA N Raveendranath Kaushik. Sir is a cost accountant by profession along with which he also functions as a counselor, advisor and educator to various institutions. Sir gave the students the insights about GST, its complete details and implications. He started with the introduction about Indirect taxes in India in terms of Current tax regime. He then threw light on the following aspects.

- ♣ What is GST?
- ♣ The various Salient Features of GST
- ♣ GST and Centre–State Financial Relations
- ♣ Constitution (101st) Amendment Act , 2016
- ♣ Other Legislative Requirements
- ♣ How GST can help the nation and the common man.

Mr. Koushik concluded the session with a video on GST which covered the practical aspect of GST. The example which was in the video helped to understand the practical aspects of the GST.

### **Session 3**

**Topic :** Salient Features of GST and Benefits

**Time :** 2.00pm to 4.00pm

**Resource Person :** CMA Viswanatha Bhatt

Cost Accountant,

Past Chairman,

Bangalore Chapter of Cost Accountants. Bangalore.





### **Resource Persons Profile -**

#### **CMA Viswanatha Bhatt, Cost Accountant, Bangalore.**

CMA Vishwanath Bhat is a Commerce Graduate and Fellow Member of Institute of Cost Accountants of India. He is a practicing Cost Accountant since more than 15 years. He has specialized in Costing in the field of Electrical, Minerals, Automobile, Garments, Solar and etc.

He has rich experience in the areas like Costing, Budgeting, MIS, VAT, Central Excise, Income Tax, Service Tax and Internal Audit. He is a Cost Auditor to Bharat Heavy Electricals Limited, one of the largest PSUs in India. Apart from this, he is a consultant and auditor to the private sectors/MNCs like Toyota Group, Gokuldas Exports, Bisleri India, Stumpp Scheule Somappa, Tata BP Solar, Shetron Ltd. etc.

He has delivered lectures on VAT and Cost Accounting Record Rules in other Institutes i.e. Bangalore Chapter of Company Secretaries of India and Management Institutions and at Bangalore Chapter. He has played a key role in including Cost Accountants to take up Audit in Co-operative Societies in the State of Karnataka.

He held various positions in Bangalore Chapter like Secretary, Vice Chairman and Chairman of Bangalore Chapter. Presently he is president of Karnataka state cost accountant association.

CMA Vishwanath Bhat has his own firm of Cost Accountants and has employed Qualified and semi qualified Cost Accountants apart from skilled assistants who are pursuing CMA course.

### **Report**

The third session was handled by Mr. Vishwanath Bhat. Sir covered the overall topic of GST from the various existing tax reforms, their drawbacks, the need to introduce and implement GST in India, the implications of GST. The enticing discussion in the third session was about the sectorial impact of GST implementation and a few drawbacks of GST to various sectors and economy. Sir discussed about various sectors such as –

- ♣ Agriculture
- ♣ IT sector
- ♣ Automobile
- ♣ Education
- ♣ Real estate

The impact of GST on various sectors was discussed in detail and he also answered all the queries that the students had. The workshop was very useful for the students with academic perspective and to the faculty for all practical purposes.

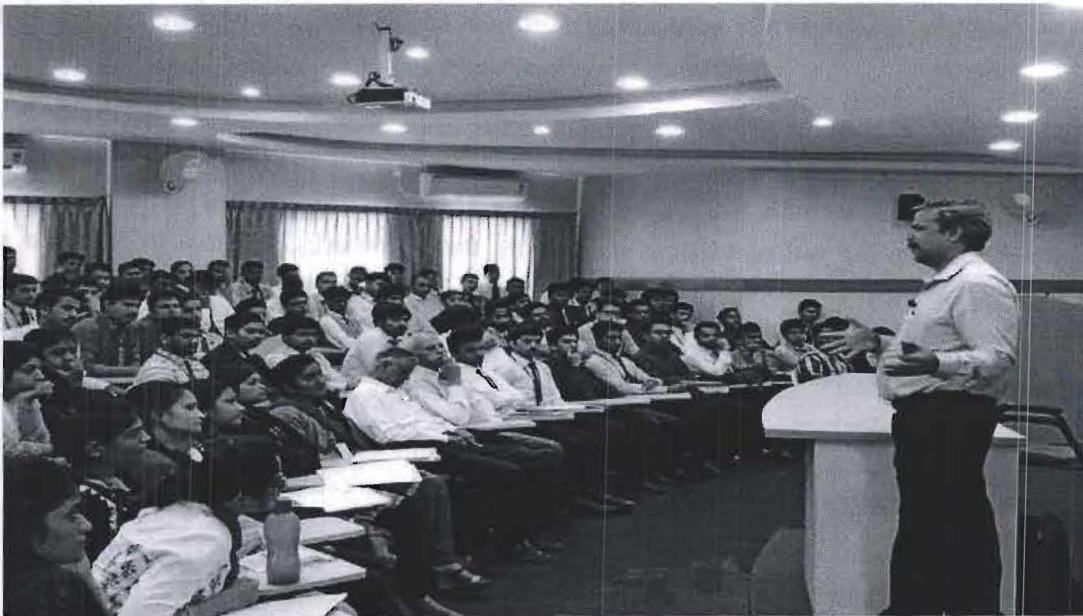




### Photo Gallery

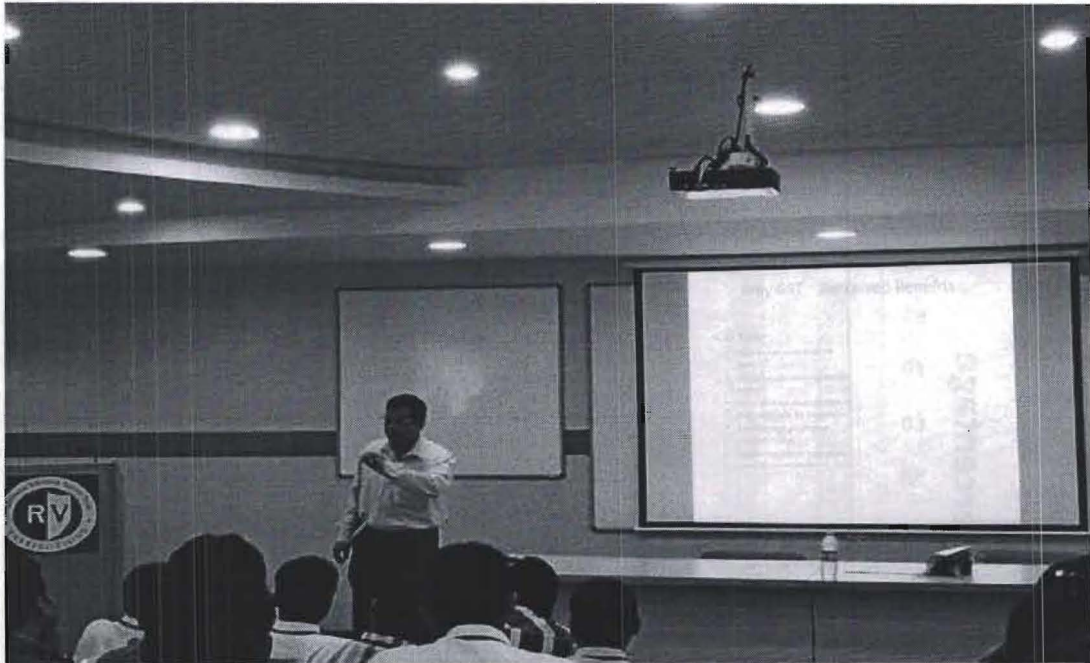


Resource Person Prof S Venkanna, Cost Accountant, Bangalore commenced the session with silent prayer and addressed students on Existing System of Indirect Taxes.



Resource Person CMA N Raveendranath Kaushik, Cost Accountant, Bangalore, addressing the students on GST – A Game Changer

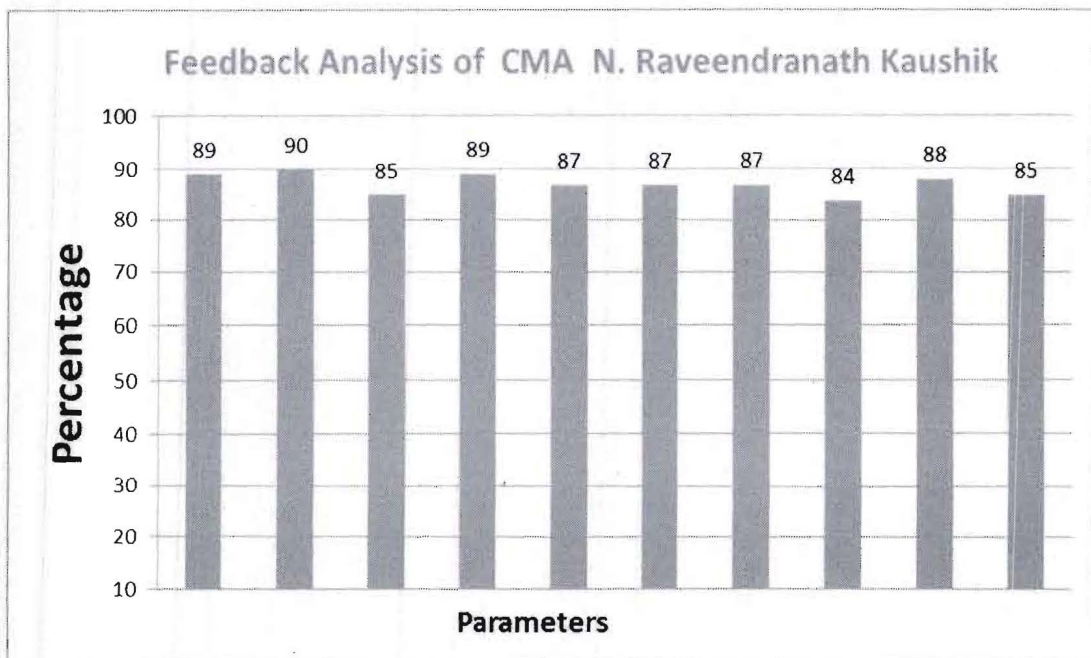
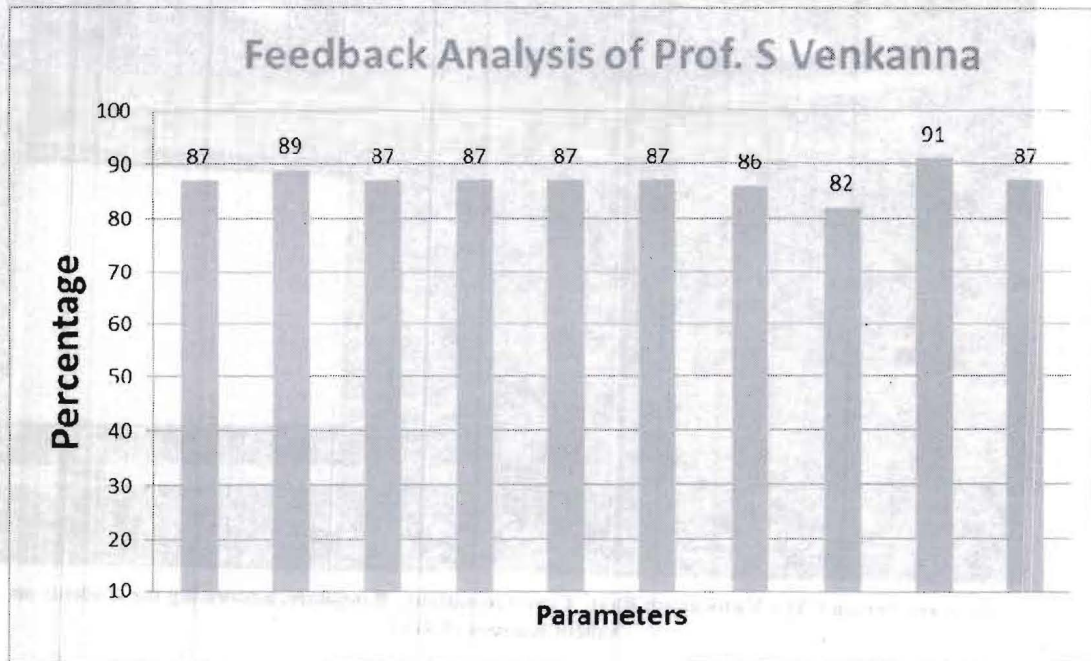




**Resource Person CMA Vishwanath Bhat, Cost Accountant, Bangalore, addressing the students on Salient features of GST**

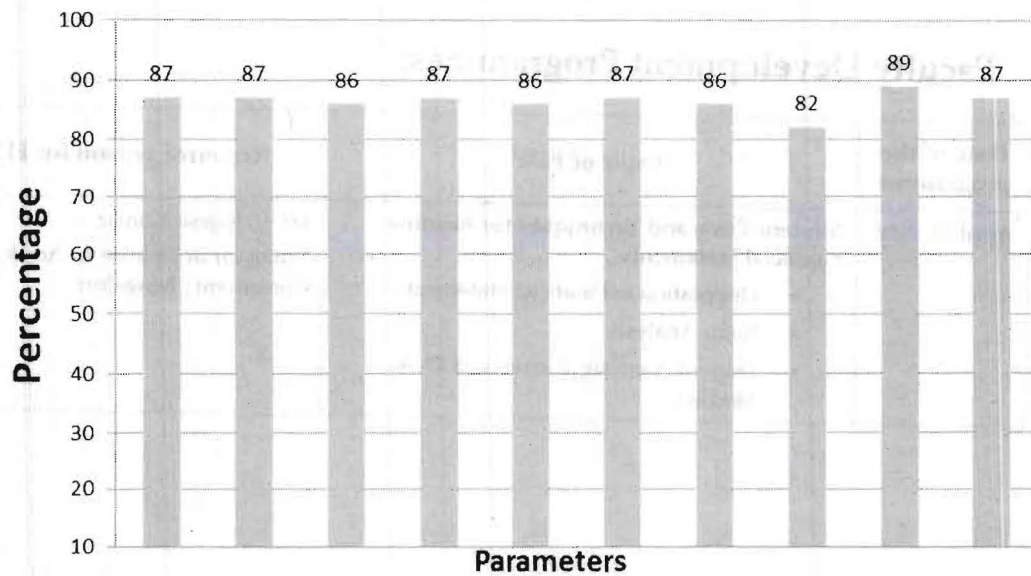


Feedback Analysis:





## Feedback Analysis of CMA Viswanatha Bhatt



Parameters used for analysis

SI No	Statement
1.	Interest generated by the Resource Person
2.	Relevance of the content
3.	Understanding of the content
4.	Broad perspective of the topic covered
5.	Communication and Interaction of the resource persons
6.	Knowledge gained for self-development
7.	Practicality of the content covered
8.	Teaching aids and handouts used during the session
9.	Time Management during the session
10.	Overall Rating



## Activities organised for the Faculty Members

### **Faculty Development Programmes:**

<b>Date of the programme</b>	<b>Topic of FDP</b>	<b>Resource person for FDP</b>
April 13, 2016	<b>Modern Tools and Techniques for Reading Financial Statements</b> <ul style="list-style-type: none"><li>• Orientation to Financial Statements</li><li>• Ratio Analysis</li><li>• Dupont Analysis, Z score and EVA Method.</li></ul>	Dr. V. Rajesh Kumar Professor in Finance & Academic Consultant , Bangalore



## Activities organised for the students

### Workshops and Seminars

Activity & Semester	Date/Year of organising	Topic/title of the Programme	Resource Person
Workshop for II Semester Students A, B, C and D	May 04, 2017	<b>Understanding the frame work of Financial Institutions</b> Session 1 – Fundamentals of Mutual Funds	Sri. Manjunath S Consultant Trainer in BSFI Domine, Bangalore
		Session 2 – Banking – Products and Services	Sri. P S Vaidyanathan Assistant General Manager (Rtd) SBI, Bangalore.
		Session 3 – Know-how of Life Insurance and Health Insurance	Sri. Achuta Pandurangi Resional Head PNB MetLife India Insurance Company, Bangalore.
Seminar III Semester A, B & C sections	November 17, 2017	Goods and Services Tax <b>Session 1 – Existing Provision and Background for GST</b>	Prof. S Venkanna Practicing Cost Accountant, Past Chairman, Bangalore Chapter of Cost Accountants, Bangalore
		<b>Session 2 – GST – Law and Provisions</b>	CMA H R Sreepada, Practicing Cost Accountant, Bangalore.
		<b>Session 3 – GST Procedure and Compliance</b>	CMA Vishwanath Bhat Practicing Cost Accountant, Past Chairman, Bangalore Chapter of Cost Accountants, Bangalore
Workshop for I semester A, B, C and D	December 13, 2017	<b>Contemporary Issues in Accounting</b> Session 1 – Human Resources Accounting	Sri. P. Sameerdas Chartered Accountant, Bangalore
		Session 2 – Forensic Accounting and Environmental Reporting	CMA A N Sriram Management Consultant and Cost Accountant, Bangalore.
		Session 3 – International Financial Reporting Standards	CMA N Raveendranath Kaushik Cost Accountant, Past Secretary, Bangalore Chapter of Cost Accountants, Bangalore







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### **Department of Finance**

**A Report on**

### **WORKSHOP ON**

**“Understanding the frame work of Financial Institutions”**

**Thursday, May 04, 2017**

**Organised by**

**Department of Finance**

**R.V.INSTITUTE OF MANAGEMENT**

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A workshop on the topic “**Understanding the frame work of Financial Institutions**” was organized for the second semester students on May 04, 2017 in the seminar hall at 9.00am. The workshop was organized to enlighten students about the basics of financial institutions. The workshop covered three important areas i.e. Mutual Funds, Banking and Insurance. A total of three sessions were conducted during the workshop. The details of the sessions are:

Time	Topic	Resource Persons
9.00am - 11.00am	Fundamentals of Mutual Funds	Sri. Manjunath Shiggaon Consultant Trainer in BSFI Domine, Bangalore
11.00am – 11.15am	Break	
11.15am – 1.15pm	Banking - Products and Services	Sri. P.S. Vaidyanathan Assistant General Manager (Retd) SBI, Bangalore
1.15pm – 2.00pm	Lunch Break	
2.00pm – 4.00pm	Know-how of Life insurance and Health Insurance	Sri. Achuta Pandurangi, Regional Head – Retail Distribution PNB MetLife India Insurance Company, Bangalore.

### **Session 1**

**Topic** : Fundamentals of Mutual Funds

**Time** : 9.00 am to 11.00 am

**Resource Person** : Sri. Manjunath Shiggaon,  
Consultant Trainer in BSFI Domine, Bangalore.

### **Resource Persons Profile -**

**Sri. Manjunath Shiggaon, Consultant Trainer in BSFI Domine, Bangalore.**

Mr. Manjunath is a commerce graduate from J G College of Commerce, Hubli and completed his PGDBM in Marketing from Som-Lalit Institute of Management Studies, Ahmedabad.

### **Core Competency**

- Manage the activities involved in the design, preparation, delivery and needs assessment for training and development programs.



- Ensuring significant improvements in learning processes, quality & efficiency while utilizing resources and maintaining positive work environment using techniques like training and handholding.
- Recognizing, respecting & nurturing the creative potential of each employee, fostering a healthy learning atmosphere.
- Formulating business plan for development and growth of the organization; steering entire business directions, ensuring profitability in line with organizational objectives.

#### **Job Role**

- Responsible for Karnataka Region for end-to-end training solution for ICICI Securities employees.
- Develop, Supervise and deliver Sales Training, Behavioral, Product & Process training for entire organization (Both Classroom and E-Learning).
- Assess relevant training needs for individuals and organization, in consultation with departmental heads, including assessment methods and measurement systems.
- Improve & Maintain customer service quality by providing training & support.
- Organizing and Scheduling Customer Learning Sessions via Webinar and ELearning.
- Reviewing and benchmarking training initiatives with peers.
- Handhold the new joiners for revenue generation, Regulatory certifications.

#### **Certifications**

- Diploma in Banking & Finance (JAIIB) – Indian Institute of Banking & Finance.
- NISM Series - VA – Mutual Fund Distributors Certification.
- Certified Trainer from ICICI Bank.

#### **Professional Experience**

- Since February 2017: Consultant Trainer in BFSI Domain.
- Apr 2007- Feb 2017: Regional Training Manager - ICICI Securities Ltd.
- 2003– 2007 Team leading role in Retail, HNI and Corporate Sales with HDFC Bank, Kotak Securities, ICICI Bank Ltd.

#### **Report**

The resource person spoke about the various investment avenues available in India and mentioned that the most common ones which were known to most of the people are gold, bank investments, insurance, equities and mutual funds. Further, the resource person Mr. Manjunath stressed upon the risk factors involved in investments.

Further, he introduced the students to the basics of Mutual funds. The various topics covered related to mutual funds are mutual funds and its operation, advantages of investing





in mutual funds, types of mutual funds, different schemes in mutual funds, asset classes, role of the asset management manager and mutual fund industry in India. Lastly a live information from the mutual funds in Indian capital market was also covered.

The session was very informative and a broad idea of the mutual fund was conveyed to the students. The session had generated interest among the students and students are expected to take this to the next level.

## **Session 2**

**Topic** : Banking – Products and Services  
**Time** : 11.15 am to 1.15 pm  
**Resource person** : Sri. P.S.Vaidyanathan, Retired General Manager, SBI, Bangalore.

### **Resource Persons Profile -**

**Sri. P.S.Vaidyanathan, Retired General Manager, SBI, Bangalore.**

Academic Qualification: M.Com Gold Medalist from Bangalore University

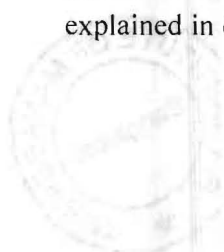
Professional Qualification: LLB. CAIIB

- Served State bank of India for over 41+ years and retired on 30<sup>th</sup> November 2012 as Assistant General Manager.
- Held various assignments, almost all types of assignments, right from Training faculty to Regional Manager, Inspector (Audit), Headed Retail Banking at LHO.
- Exposed to almost all facets of Banking – Accounting, Credit, Branch Head, Training, Credits to SME, Corporate Banking and International Banking.
- Served as examiner in Indian Institute of banking.
- Extended guest lectures in SBI Apex Training College , Training Colleges of other Banks, Export Promotion Council and B schools.
- Passion towards Training, Yoga, Philosophy and Gardening.

### **Report**

The resource person started the session with introduction to the banking and the role of the Reserve Bank of India in banking sector. He mentioned about how the changes are taking place in the banking sector and then he started to explain regarding the why new products and services. Further he nicely quoted the difference between banking products and banking services with lot of examples. Further, the resource person briefed about the market segmentation in the banking and mentioned about the different types of customers.

Further, the resource person explained the different types of products which are categorized into three types i.e. – Deposit Based Products, Loan Based Products and Services. He explained in detail all the three types of products and the details of the same are as follows:



### **I. Deposit Based Products:**

- **Demand Deposits**
  - Savings Bank Account
  - Current Account
- **Time deposits**
  - Fixed Deposits
  - Recurring Deposits

### **II. Basic Loan Products**

- Term Loans
- Working Capital Loan
- Overdraft
- Demand Loans
- Bills Discounted

### **III. Basic Services**

- Safe Deposit Lockers
- Safe Custody Scripts
- Remittances
- International Banking / Forex Services
- Advisory Services
- Ancillary Services / Associate Products

Sir explained in detail regarding the products and characteristics of each products. Lastly sir explained in brief the post-merger scenario of SBI.

### **Session 3**

**Topic** : Know-how of Life insurance and Health Insurance

**Time** : 2.00 pm to 4.00 pm

**Resource person** : Sri. Achut K Pandurani, Regional Head – Retail Distribution – PNB MetLife India Insurance Co. Ltd.

#### **Resource Persons Profile -**

**Mr. Achut K Pandurani**

#### **Work Experience**

- **Tata Telecom** - Area Business Manager – Karnataka – 1992 to 1994.
- **Alcatel Business System India** - Worked as Head SME business PAN India between 1994 to 2004.





- Joined PNB MetLife India in 2004 December - Worked in multiple roles in different locations over the last decade.

### **Presently**

**He is at PNB MetLife India Insurance Co. Ltd.** as Regional Head – Retail Distribution – South 2 South region covers Karnataka, AP and Telengana.

### **Professional Certification –**

- Associate Certified Coach – International Coaching Federation.
- Certified Neuro Linguistic Preactioner – The National Federation of Neuro linguistic Programming – FL USA.
- Seven Habits of Highly Successful People – Franklin Covey.
- Advanced Presentation Skills – Achieve Global.
- Embedded leadership - IIM Bangalore.
- He is also on the panel of Tata Community Service as Mentor Coach.

### **Report**

The third session begin with the quote knowledge is power, Keep Learning. The resource person explained in brief the power of learning. Sir explained in detail regarding the insurance industry, how the industry began, its history, the definitions of life and health insurance and insurance industry pre independence scenario and also the consolidation of the same.

Further he mentioned that risk is the important element which is to be considered while life and health insurance. He threw some light on general insurance also. Sir explained in detail the types of life insurance like term policy, endowment policy and Unit Linked Insurance policies. Further he explained in detail the products of health insurance policies like Hospital cover, pre and post hospital expenses, critical illness and accident cover. He also covered the benefits of insurance investment in detail and also how the insurance company invests the collected premium was also told in detail.

After explaining the insurance sector in detail, the resource person explained in detail the financial planning. He said that the financial planning is a systematic approach that helps to optimize returns by utilizing tools to achieve the one's own desired goals. Further, he explained the objectives of financial planning and methodology in financial planning. He also explained the financial planning tools in detail. The session was concluded with the question and answer session from the students.

In total the workshop was an eye opener for the students since these topics are not covered in their regular curriculum. All the resource persons gave sufficient inputs on all the topics.

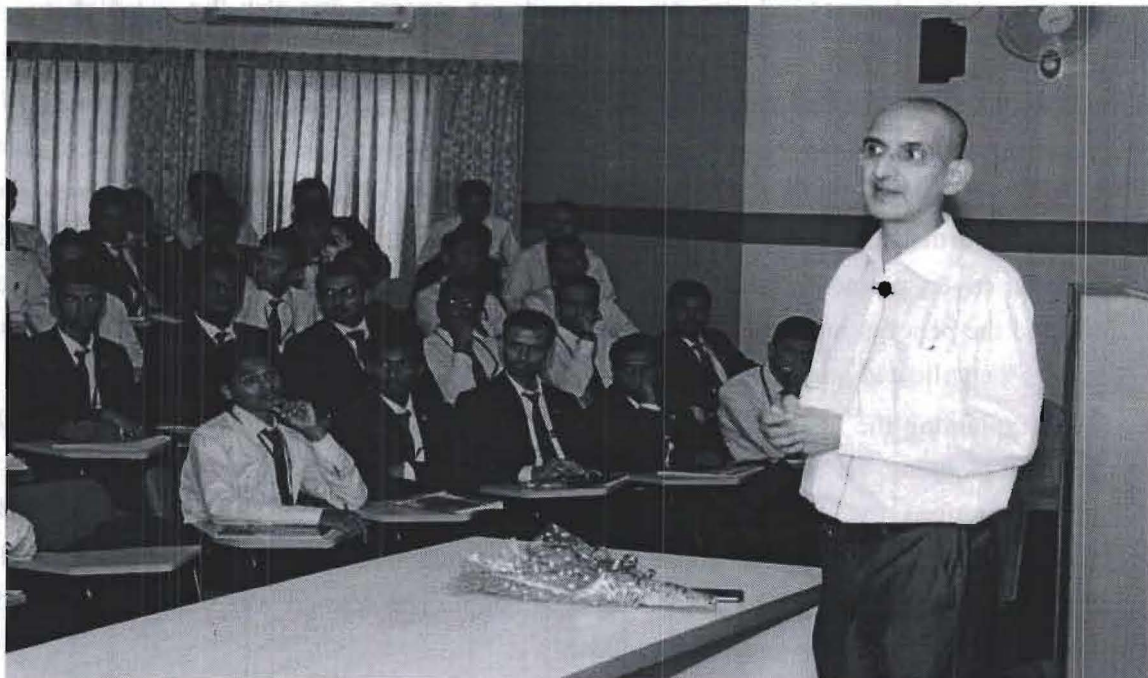




## Photos



**Resource Person Mr. Manjunt Shiggaon , Consultant and Trainer in BSFI Domine, Bangalore addressing the students on Fundamentals of Mutual Funds.**



**Resource Person Sri. Achut K Panduraning, Regional Head – Retail Distribution – PNB MetLife India Insurance Co. Ltd., Bangalore addressing the students on Know-how of Life insurance and Health Insurance**





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CA-17, 36<sup>TH</sup> Cross , 26<sup>TH</sup> Main, 4<sup>TH</sup> "T" Block, Jayanagar, Bangalore-560041

### **Department of Finance**

**A Report on**

### **WORKSHOP ON**

### **"Goods and Services Tax"**

**Friday, November 17, 2017**

**Organised by**

**Department of Finance**

**R.V.INSTITUTE OF MANAGEMENT**

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The introduction of GST, subsuming several taxes on manufacture, rendering of services and sale and supply of goods, marks one of the most important fiscal changes since India's independence. The superimposition of Central Excise, and subsequent entry of service tax, and levy of sales under dual system of taxation in the country continued to create cumbersome tax regime where there are several elements of overlapping and cascading levies.

GST will impact trade and industry extensively. While broad impact studies have been done, many of the nuances will become known over a period of time. GST will mark a shift from origin-based taxation to a consumption-based tax structure that will have a wide effect on the various aspects of business such as profitability, cash flow, pricing, etc. Before making a transition into the GST regime it becomes imperative to do the advance planning so as to provide organizations an opportunity to assess and realign business models across the country.

The current tax structure is complexed with a number of indirect taxes with Central Excise, service tax & VAT forming around 25%-30% of a product's price. Hence any change in this tax regime is bound to affect the product's prices, which in itself is an important reason for the new tax regime.

The main purpose of GST is to subsume multiple taxes under Central and State level, bringing it all under a single tax viz., One Nation – One Tax. It aims to eliminate the cascading effect of taxes on production & distribution cost of goods and services. While some may benefit from the new regime of taxes and some might face extra burden, tax wise and also on compliances, especially the unorganized sectors and Industries which were subject to low tax rates and exemptions.

This workshop / seminar aims to make a detailed impact assessment so as to understand the basics of GST Law, to ascertain the net impact on business in the corporate sector as a result of savings/increase in tax impact.

A workshop on **“Goods and Services Tax”** was organized for the III Semester (all Sections A, B and C) students at 9.00 am on November 17, 2017 in the seminar hall. This workshop helps the students to know the changes that are taking place in the field of finance specifically taxation. A total of three sessions were conducted in the workshop.





-The details of the sessions are:

Time	Topic	Resource Person
9.00am - 11.00am	<b>Existing Provision and background for GST</b>	CMA S. Venkanna Practicing Cost Accountant, Past Chairman, Bangalore Chapter of Cost Accountants, Bangalore.
11.00am – 11.15am	Break	
11.15am – 1.15pm	<b>GST - Law and Provisions</b>	CMA H R Sreepada Practicing Cost Accountant, Bangalore.
1.15pm – 2.00pm	Lunch Break	
2.00pm – 4.00pm	<b>GST Procedure and Compliance</b>	CMA Vishwanath Bhat Practicing Cost Accountant, Past Chairman, Bangalore Chapter of Cost Accountants. Bangalore.

#### Session 1

**Topic :** Existing Provisions and background for GST

**Time :** 9.00am to 11.00am

**Resource person :** CMA S. Venkanna,  
Practicing Cost Accountant,  
Past Chairman, Bangalore Chapter of Cost Accountants,  
Bangalore.

#### **Resource Persons Profile -**

##### **CMA. S Venkanna Cost Accountant, Bangalore.**

Prof. S Venkanna is a Commerce Graduate from Bangalore University. He completed his law degree from the Bangalore University and he is a Fellow Member of Institute of Cost Accountants of India.

He is a Cost Accountant specialized in cost audit, Financial Audit, Financial Management, Stock Audit, Costing Systems and Records, Financial advice, legal advice and also a Tax practitioner in Income tax, Central Excise and Service tax and Vat. He is also specialized in



Direct and Indirect taxation and serving as advisor and consultant for direct taxation and direct taxation for many companies.

He has served in various positions of HMT for 35 years and retired as Deputy General Manager of Finance. He is a member of Audit Advisory Committee of AG, Government of Karnataka.

He was a Past Chairman of Institute of Cost Accountants of India, Bangalore and actively involved in the activities of the Bangalore Branch of the Institute of Cost Accountants of India in the management for over 15 years. He also served for 3 years as External Member in the Karnataka State Audit Advisory Board under the aegis of Accountant General, Karnataka.

He is a Speaker in the continuing educational programmes conducted by Professional Institutions and Companies for executives. He is a Visiting Faculty in Taxation Laws, Corporate Laws and Finance Management for CMA and CS, MBA and M.Com.

### **Report**

The resource person for the first session was CMA S. Venkanna who covered the entire journey of 70 years old Indian taxation system and its transformation into one tax regime – Goods and Services Tax(GST). The session began with the history of taxation system in India which dates back to the period of Vedavyasas and Chandragupta Mourya.

The speaker covered various aspects starting from basic understanding on the existing system of taxation in brief, its functionalities, need for such a drastic change, India's tax system, complexities in administration of tax and the various drawbacks of the existing system. In the later part of the session, the speaker gave a brief picture GST as a cure for ills of existing system, which consisted of topics like origin, transformation to GST and its needs, implications of GST, challenges faced by the GOI and most importantly the role of professionals during the rollout of GST Law.

Sir dedicated the last half an hour exclusively for the question and answer session where in students asked various queries they had regarding the rise of GST, the importance of it and the future reflection of implementation of GST on the common man. In total, it was very nice session and students enjoyed the session very much.



## **Session 2**

**Topic : GST – Law and Provisions**  
**Time : 11.15pm to 1.15pm**  
**Resource person : CMA H. R. Sreepada,**  
**Practicing Cost Accountant,**  
**Bangalore.**

### **Resource Persons Profile -**

#### **CMA. H R Sreepada, Practicing Cost Accountant, Bangalore.**

Mr. Sreepada is from a remote village in Sagar Taluk, in Shimoga District of Karnataka. He completed his pre-college education up to matriculation in the schools near his village. Complete his college education in the nearby town Sagar. He is a post graduate in Commerce from University of Mysore. He is a member of the Institute of Cost Accountants of India.

He started his career as a lecturer in the college from where he graduated. After 4 years of teaching, he moved to industries and worked for over 20 years in various positions in companies with different industrial activities. He has been in practice over the last 7 years. He specializes in Financial Accounting, Cost & Management Accounting, Cost Audit, Indirect Taxation. Presently he is practicing as Cost & Management as Sr. Partner, in M/s. K.S. Kamalakara & Co., Cost Accountants, Bengaluru. He has served as Treasurer & Vice Chairman of the Bangalore Chapter of the Institute of Cost Accountants of India. Presently he is the Secretary of the Bangalore Chapter of the institute. He has conducted many workshops on GST for companies and has been associated with the institute in conducting several seminars and workshops to educate the stake holders about Goods & Service Tax over the last 2 years. He has also worked as visiting faculty and resource person for seminars and workshops in Universities & Colleges.

### **Report**

The second session was more technical as it dealt with the GST law. The session was engaged by CMA H R Sreepada. The speaker addressed the students on topics like brief overview of GST, its importance followed by the various procedures like levy and collection of tax, understanding of terms like supply, input tax, output tax and net tax, composition scheme – various rates of GST for different categories like manufacturers,





suppliers etc. and also briefed about mixed and composite supply, details on input tax credit (ITC), valuation of taxes under GST and lastly about the GST Council.

Further, the speaker emphasized on GST and its impact on various sectors such as construction, textile, real estate, services, automobiles etc. in addition, he highlighted the benefits of GST on startups and how it is trying to compete in the world for better investment.

### **Session 3**

**Topic :** GST Procedure and Compliance

**Time :** 2.00pm to 4.00pm

**Resource Person :** CMA Viswanatha Bhatt

Cost Accountant,

Past Chairman,

Bangalore Chapter of Cost Accountants. Bangalore.

#### **Resource Persons Profile -**

##### **CMA Viswanatha Bhatt, Cost Accountant, Bangalore.**

CMA Vishwanath Bhat is a Commerce Graduate and Fellow Member of Institute of Cost Accountants of India. He is a practicing Cost Accountant since more than 15 years. He has specialized in Costing in the field of Electrical, Minerals, Automobile, Garments, Solar and etc.

He has rich experience in the areas like Costing, Budgeting, MIS, VAT, Central Excise, Income Tax, Service Tax and Internal Audit. He is a Cost Auditor to Bharat Heavy Electricals Limited, one of the largest PSUs in India. Apart from this, he is a consultant and auditor to the private sectors/MNCs like Toyota Group, Gokuldas Exports, Bisleri India, Stumpp Scheule Somappa, Tata BP Solar, Shetron Ltd. etc.

He has delivered lectures on VAT and Cost Accounting Record Rules in other Institutes i.e. Bangalore Chapter of Company Secretaries of India and Management Institutions and at Bangalore Chapter. He has played a key role in including Cost Accountants to take up Audit in Co-operative Societies in the State of Karnataka.

He held various positions in Bangalore Chapter like Secretary, Vice Chairman and Chairman of Bangalore Chapter. Presently he is president of Karnataka state cost accountant association.

CMA Vishwanath Bhat has his own firm of Cost Accountants and has employed Qualified and semi qualified Cost Accountants apart from skilled assistants who are pursuing CMA course.



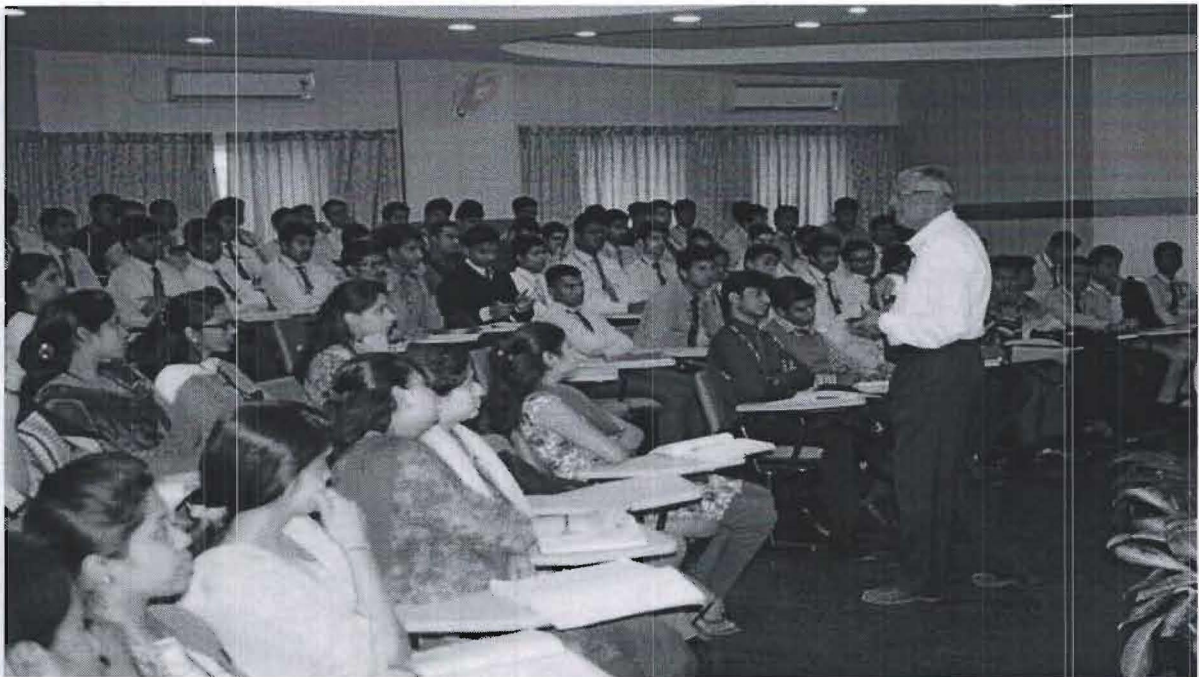
## **Report**

The session was handled by eminent personality and past chairman of ICWAI Bangalore Chapter, CMA Viswanath Bhat.

The speaker highlighted the various concepts related to the compliance of GST like Registrations, documents required for registration, tax invoices, payment of taxes, filing of returns, GSTN portal, refunds, various forms of GST, registered and unregistered suppliers, HSN code, RCM and others along with suitable examples making the session more interactive and practical oriented.

In total, the workshop was very helpful for the students to understand the concepts of GST and its impact on Indian economy. The workshop was portrayed a positive picture of GST indicating that the GST is likely to be a game changer for the Indian economy. The question and answer session were followed after completion of each session.

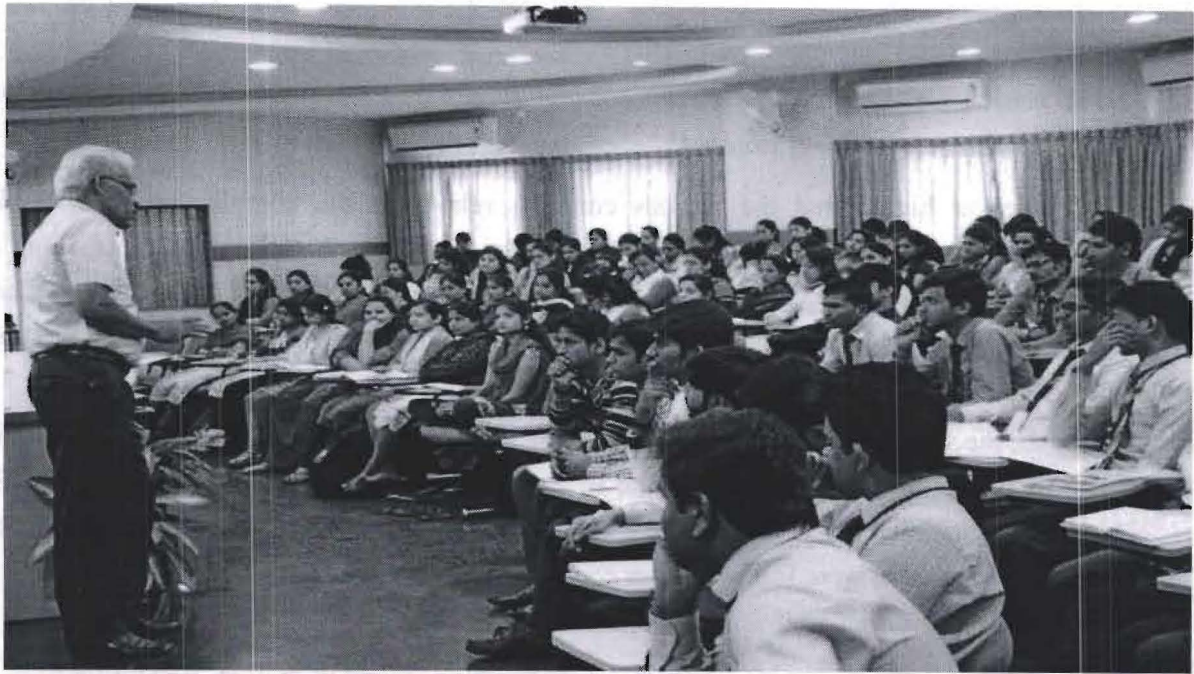
## **Photo Gallery**



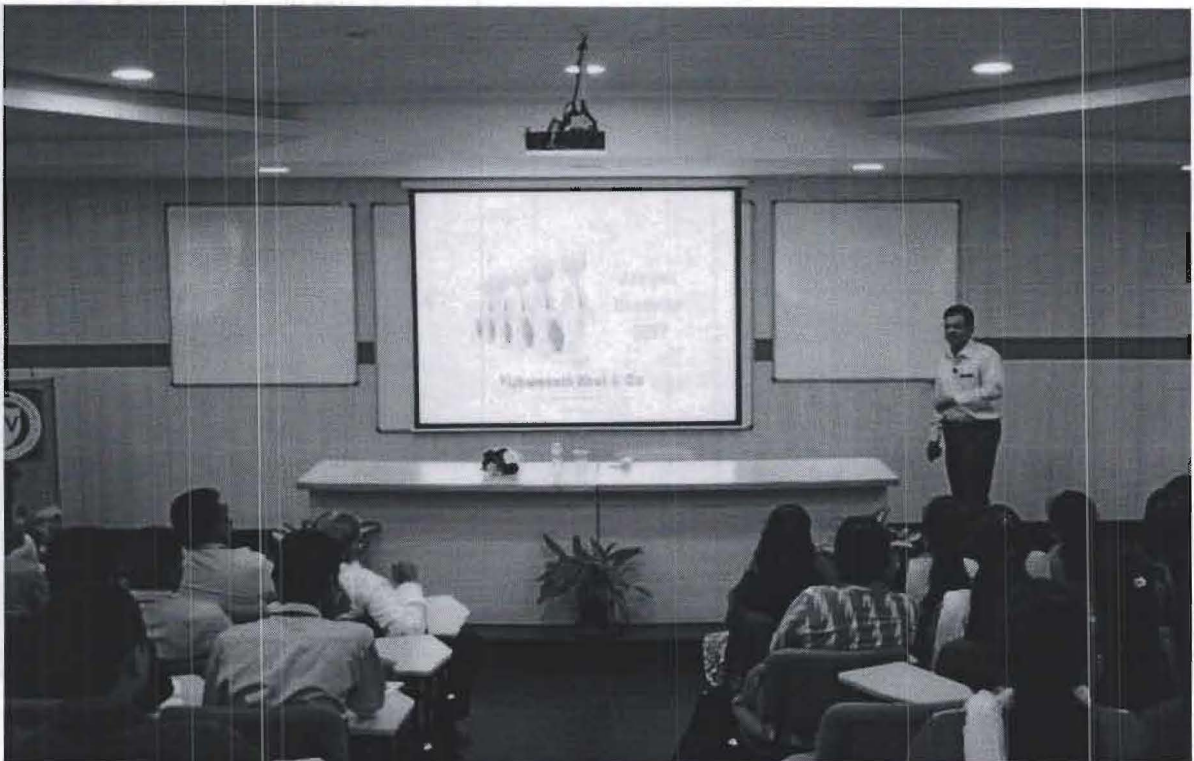
**Resource Person Prof. S Venkanna, Practicing Cost Accountant, Bangalore addressing the students on Existing provisions and background for GST.**







**Resource Person CMA H R Sreepada, Cost Accountant, Bangalore, addressing the students on  
GST – Law and Provisions**



**Resource Person CMA Vishwanath Bhat, Cost Accountant, Bangalore, addressing the students on GST  
Procedure and Compliance.**







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### **Department of Finance**

**A Report on**

### **WORKSHOP ON**

### **"CONTEMPORARY ISSUES IN ACCOUNTING"**

**Wednesday, December 13, 2017**

**Organised by**

**Department of Finance**

### **R.V. INSTITUTE OF MANAGEMENT**

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Accounting has gone through sea level changes. With the change of time and change in environments the expectations of society and general public from accountant have shifted from arithmetic calculations to account for the inherent effects of business transactions on society and narrate the consequential effects at global level. To do all these things there are certain challenges placed before the accountants as well as to the economists. The challenges include social accounting, human resource accounting, value added accounting, segmental reporting, energy conservation productivity improvement, performance evaluation and shifting emphasis from individual goal to the common goal.

A workshop on **“Contemporary Issues in Accounting”** was organized for the first semester students on December 13, 2017 in the seminar hall at 9.00am. The workshop was organized to enlighten students about the recent trends in the Accounting area. A total of three sessions were conducted during the workshop. The details of the sessions are:

Time	Topic	Resource Person
9.00am - 11.00am	Human Resources Accounting	Sri. P. Sameerdas Chartered Accountant, Bangalore
11.00am – 11.15am	Break	
11.15am – 1.15pm	Forensic Accounting and Environmental Reporting	CMA A N Sriram Management Consultant and Cost Accountant, Bangalore.
1.15pm – 2.00pm	Lunch Break	
2.00pm – 4.00pm	International Financial Reporting Standards	CMA N Raveendranath Kaushik Cost Accountant, Vice Chairman, Bangalore Chapter of Cost Accountants, Bangalore

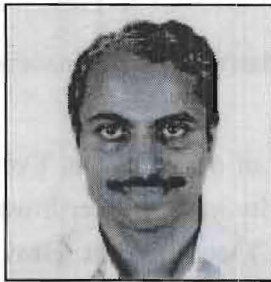


## **Session 1**

**Topic** : Human Resources Accounting  
**Time** : 9.00 pm to 11.00 pm  
**Resource person** : Sri. P. Sameerdas, Chartered Accountant, Bangalore.

### **Resource Persons Profile -**

#### **Sri. P. Sameerdas, Chartered Accountant, Bangalore.**



Sameerdas has nearly 3 decades of rich corporate and training experience. He is professionally qualified as a Chartered Accountant, Cost Accountant and Company Secretary.

Sameer's training experience dates back to the early 90s. He is currently a regular faculty for The Institute of Chartered Accountants of India, The Institute of Cost Accountants of India, Chartered Financial Analysts of India and several other educational institutions.

Sameer has been in senior corporate roles for nearly 3 decades. Some of the organizations he has worked for are EAFT Technologies India Pvt. Ltd, Nokia Siemens Networks Pvt. Ltd, Motorola India Pvt. Ltd, ORG Informatics Ltd, Tektronix India Ltd and ITI Ltd.

Currently Sameer heads a consultancy firm that deals with management consultancy, statutory compliance issues etc. (website: [www.vcfospl.in](http://www.vcfospl.in))

Prior to commencing consulting, Sameer was the Chief Financial Officer of EAFT Technologies India Pvt. Ltd.

### **Report**

The resource person began the session with introduction to the Human Resource Accounting. He gave some of the definitions and explained in detail the importance of human resources in the organization. He mentioned that Human Resource Accounting is the process of identifying and measuring data about human resource and communicating this information to interested parties" - American Accounting Society Committee on HRA.

He also briefed about the Objectives of HRA. The main objectives are:

- To facilitate effective and efficient management within an organisation for human resources.
- To provide information of changes in the structure of manpower to the management.
- To provide basis to the future investors in making better decisions about investment in human resources.





- To provide qualitative information on human resources. (HR)
- To measure the costs incurred on human resources by firms.
- To evaluate the return on investment on human capital.
- To communicate the organisation and the public at large about the worth of human resources of an organisation.
- To know whether the human resources have been properly utilised and allocated.
- To help the persons interested in the human resources are giving a return equivalent to their worth or not.
- To help in development of Management principles by clarifying the financial consequences of the various practices.

Further, He mentioned that in India, HRA is still in the early stage of development. Even though HRA was introduced before 1980s, it started gaining popularity in India after it was adopted and popularized by Neyveli Lignite Corporation (NLC) and Bharat Heavy Electricals Limited (BHEL). Further Mr. Das mentioned that due to development of business and industries, some of the Indian companies, both public and private, value their human resources and report this information in their annual report are Steel Authority of India Ltd (SAIL), Oil and Natural Gas Commissioning (ONGC), Oil India Ltd, Project and Equipment corporation of India(PEC), Engineers India limited, Mineral and Metal trading Corporation of India.(MMTC), Electrical India Ltd. Hindustan Shipyard Ltd, Cement corporation of India. (CCI), Infosys Technologies Ltd, Tata Engineering and Locomotive Works, Southern Petrochemicals Industries Corporation Ltd SPIC), Associated Cement Company Ltd ACC) and National Thermal Power Corporation Ltd (NTPC) etc.

Further, he explained the methods suggested for the valuation of human assets. Many of these methods are based on the valuation of physical and financial assets while others take into account human consideration. Major methods of valuation of human assets are historical cost, replacement cost, standard cost, present value of future earnings, and expected realizable value.

The session was concluded with discussion on a case of Human Resources Practices at Infosys.

## **Session 2**

**Topic** : Forensic Accounting & Environmental Reporting  
**Time** : 11.15 am to 1.15 am  
**Resource Person** : Sri. CMA A N Sriram, Management Consultant and Cost Accountant, Bangalore.



## **Resource Persons Profile -**

### **Sri. CMA A N Sriram, Management Consultant and Cost Accountant, Bangalore.**

Shri. A N Sriram is a Fellow member of ICWAI Kolkata, Member of Indian Institute of Materials Management, Mumbai. He has rich experience of 20 years in Auditing and is associated with various auditing companies in Bangalore. He served as auditor in the IAAD Customs Audit, Madras (for two years), He served as a section officer in Department of Industries and Commerce, Madras (1 Year), He was a Manager (Internal Audit) in M/s Wrapaids Ltd. (Mini Paper Plant), Bangalore for 3 years and he was Assistant Accounts Officer in Central Manufacturing Technology Institute, Bangalore for 12 years. He is professional practice as Cost Auditor since 1997. He is also actively involved in consultancy work. He has developed costing systems for many limited companies. He is actively involved in internal audit of many limited companies.

He is also a visiting faculty at various institutions like ICSI Bangalore Chapter, ICWAI Bangalore Chapter, IIMM Bangalore Branch, APS College Bangalore and other MBA colleges. He is specialized in Company Accounts, Cost and Management Accounting, Financial Management, Accounting for Managers and International Financial Management.

## **Report**

The speaker Mr. A N Sriram spoke about the meaning of Forensic Accounting, need, main areas and the reasons for the growth of the Forensic Accounting in India.

He said that the Forensic Accounting Forensic Accounting is the application of a specialized body of knowledge to the evidence of economic transactions and reporting, suitable to the purpose(s) of establishing accountability and/or valuation, often in a court of law or administrative proceeding.

He mentioned that the need for forensic accounting arose because of the failure of audit systems in the organizations as the organizational internal audit and other audits failed to figure certain errors in the managerial system. Further, the resource person mentioned about the reasons for the growth of Forensic accounting which are as follows:

- Internal audit and audit committees as a part of the management function could not throw light on different facts and other hidden aspects.
- Rotation of the statutory auditors touches a part of the problem but it needs longer duration.
- The method of appointing the statutory auditors itself not foolproof as its brooks collusion and lobbying.
- The certificates of the auditors are hardly scrutinized carefully, especially when the reports are unclean and qualified.





- The internal auditors can surely detect what was happening but they are hardly in a position to initiate proper action in proper time.

The resource person mentioned that the main role of forensic accountants is to assist the courts, solicitors and clients understand the complex financial and accounting issues and presenting that information in a manner that all users can understand. An important addition to that is that the opinions or results are supported by evidence that will hold up under cross examination or scrutiny.

As forensic accountants, we help at a number of different levels in the litigation process including:

- Assisting in initial discovery
- Applying our commercial knowledge and expertise.
- Providing expert evidence both written and
- Independence

The Forensic Accountant should possess some characteristics such as curiosity, persistence, creativity, discretion, organization, confidence, independence unbiased judgment and sound professional judgment with open mind to consider all alternatives, scrutinize the fine details and at the same time see the big picture by following the principle of listening effectively and communicating clearly and concisely in solving the corporate ills.

Further Prof. Sriram explained about Environmental Accounting. He mentioned that today an increasing number of companies and other organizations are engaging in environmental management as part of their management strategies to specify measures for dealing with environmental issues and to internally carry out environmental conservation activities. Environmental accounting is a tool to supplement environmental management. Environmental accounting data is not only used by companies or other organizations internally but is also made public through disclosure in environmental reports. The disclosure of environmental accounting data as one of the key elements in an environmental report enables those parties utilizing this information to get an understanding of the company's stance on environmental conservation and how it specifically deals with environmental issues. At the same time, a more comprehensive grasp of the companies and other organizations' environmental information can be obtained

Prof. Sriram told that Social accounting can be defined as a set of organisational activities that deals with the measurement and analysis of the social performance of organisations and the reporting of results to concerned groups, both within and outside the organisation. According to Bebbington and Thomson (2007), social accounting is an inclusive field of accounting for social and environmental events which arise as a result of, and are intimately tied to, the economic actions of organisations. Gray et al. (1996) define social accounting as accounting for a range of social and environmental events, rather than merely accounting for economic events.





Further he mentioned the scope of social accounting and mentioned the live examples of the companies which are very much concerned about the society. Companies report their responsibility to Society in their Annual Report through Social Benefits to employees such as – Medical, Educational, Housing, Transport, Training, Welfare, Retirement, Holiday and Other benefits.

To society such as - Taxes paid, Improvements to environment, Generation of jobs, Import substitution, New products & services at affordable prices, Eco-friendly fuels, Rural transformations, Health care, Education, Protection of Natural Heritage, Arts and Culture, Safety Initiatives for Society.

### **Session 3**

**Topic** : International Financial Reporting Standards

**Time** : 2.00 am to 4.00 pm

**Resource person** : CMA N Raveendranath Kaushik, Cost Accountant, Vice Chairman,  
Bangalore Chapter of Cost Accountants, Bangalore

#### **Resource Persons Profile -**



**CMA N Raveendranath Kaushik**, a Cost and Management Accountant by profession is specialised in Indirect Taxation, Cost advising, Project Consulting and Financing and Financial Training. Kaushik, before starting his own consulting firm worked in various industries and has a vast experience in finance domains.

CMA N Raveendranath Kaushik, is a qualified Cost Accountant from ICAI(CMA) and holds Post Graduate degrees in Economics, Finance and Taxation. Kaushik has also done MPhil in Economics and a certified professional in International Taxation from IIIT, WTO studies.

Kaushik, is associated with many institutes in different capacities. Kaushik is a resource person with SEBI and also certified accessor for CII in their Financial Sector Skill assessments. Presently, he is serving as Vice Chairman Bengaluru Chapter of Cost Accountants. Kaushik is also member of Chamber of Tax consultants, IEDRC-Hong-Kong, FIPT and LUB.



He has delivered lot of Keynote address on topics of Cost Competitiveness, Cost Management and in Taxation areas in State, National and International Conferences. He has trained Senior Officers of Karnataka Government in areas of Costing, Financial Controls and Taxation at Fiscal Policy Institute and at Department of Public enterprises, Government of Karnataka. He has also conducted various financial literacy workshops to target groups consisting of students, SHG, professionals and working people. Chaired many state and UGC sponsored conferences and also part of panel discussion on Union Budget. He is also a consultant working for various projects on evaluation studies of Karnataka Evaluation Authority, Government of Karnataka. As a consultant he has carried out evaluation studies of reviving plan for Hubli NGEF, Senior Citizen Help Line Centre, JICA project of Forest Department, Integrated water shed assessment study of Central India, AAM Admi Bhima Yojana, Police Public School assessment, Linking of 19 district HOPCOMS under RKVY project etc.

Kaushik has presented many papers on topics of CSR, Finance, Taxation, Contemporary issues in Commerce and Management in many National and International seminars and conferences. Many of his papers are also published in leading Management and Economics journals. He has chaired many National and UGC sponsored seminars and conferences and also delivered key note address in various programs.

### **Report**

The third session was on International Financial Reporting Standards. The session started with introduction to the accounting concepts and Accounting Principles. Further, he mentioned about the Accounting Standards in India and IND AS. In accordance with India's assurance to converge with IFRS, the Ministry of Corporate Affairs (MCA) issued a press release on 25 February 2011, notifying the IND AS (Indian Accounting Standards). He also mentioned about the working of the IASB.

Further, he thrown light on IFRS and defined IFRS as a set of international accounting standards stating how particular type of transactions and other events should be reported in the Financial Statements. IFRS are issued by International Accounting Standards Board to establish a common accounting language across the globe. The goal of IFRS is to make international comparisons as easy as possible. This is difficult because, to a large extent, each country has its own set of rules. For example, U.S. GAAP is different from Canadian GAAP and Indian GAAP.

Further, He mentioned about the Indian Accounting Standard. The resource person said that the main objective of the Indian Accounting Standards is to remove variations in the treatment of several accounting aspects and to bring about standardization in presentation. They intent to harmonize the diverse accounting policies followed in the preparation and presentation of financial statements by different reporting enterprises so as to facilitate



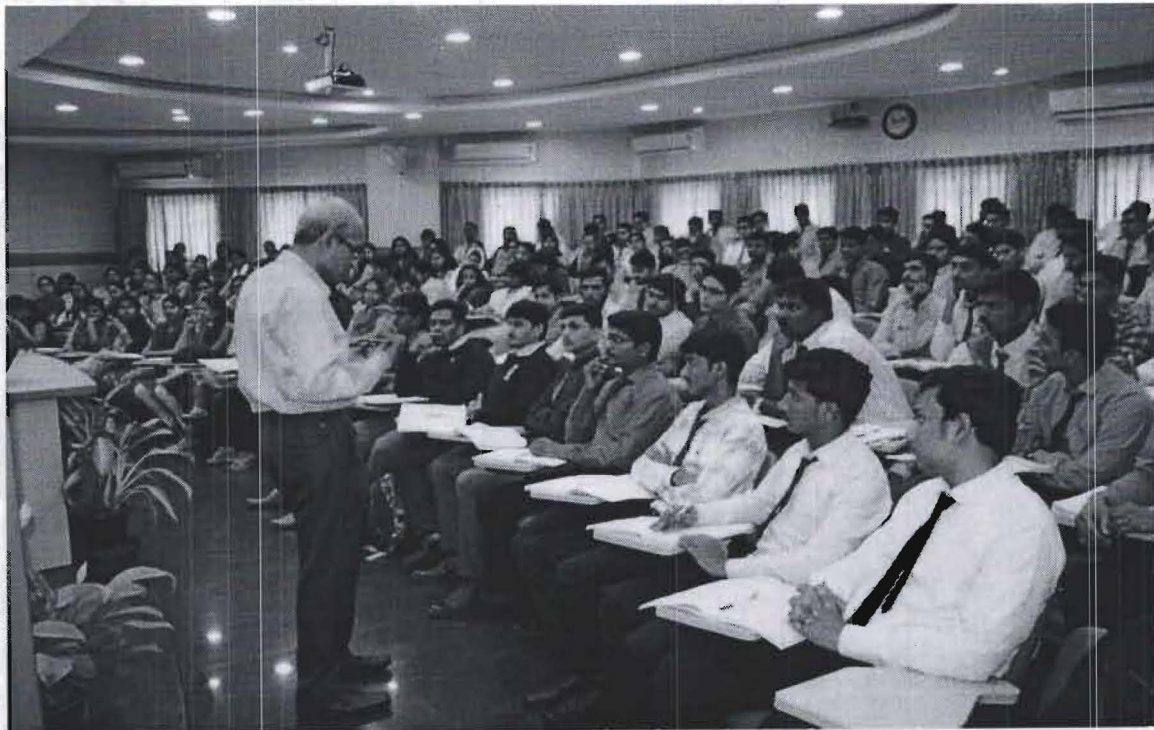


intra-firm and inter-firm comparison. He also mentioned about the salient features which are:

- Principle-based Standards
- Applicable on separate as well as consolidated financial statements.
- Give more importance to concept of 'substance over form', i.e., economic reality of a transaction.
- Rely more on fair valuation approach, and measurements based on time value of money.
- Require more disclosures of all the relevant information and assumptions used.
- Require higher degree of judgment and estimates.

Further he mentioned about the differences between IND AS and AS. He concluded the session with Comparative Summary of Indian Accounting Standards, IFRS & Present AS

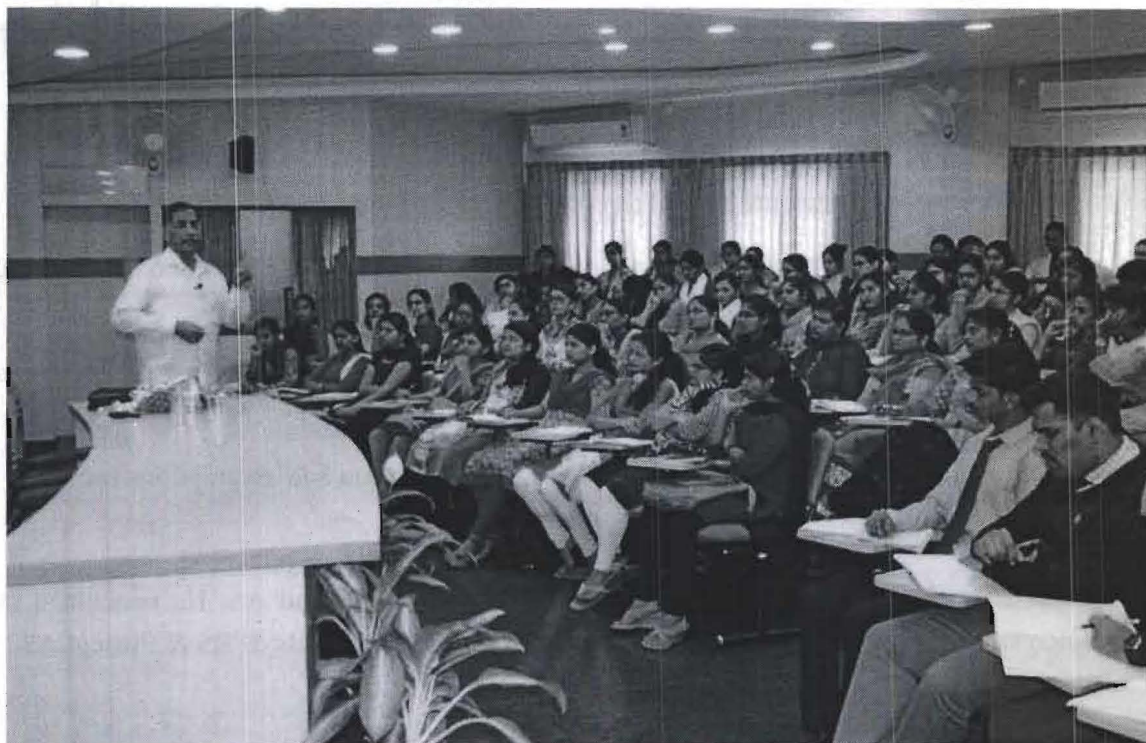
## Photos



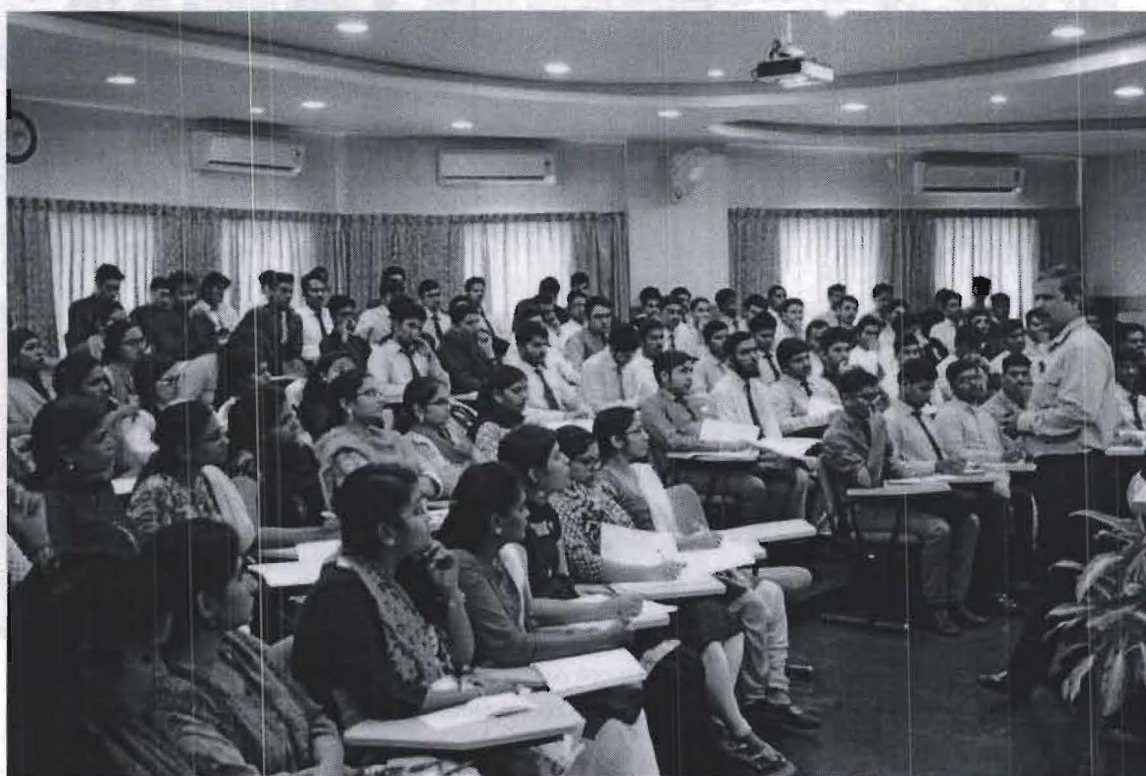
**Resource Person Sri. P. Sameerdas, Chartered Accountant, Bangalore addressing the students on Human Resources Accounting**







**Resource Person CMA A N Sriram, Management Consultant and Cost Accountant, Bangalore addressing the students on Forensic Accounting and Environmental Reporting.**



**Resource Person CMA N Raveendranath Kaushik, Cost Accountant, Vice Chairman Bangalore Chapter of Cost Accountants, Bangalore addressing the students on International Financial Reporting Standards.**



### Special Lectures:

Activity & Semester	Date/Year of organising	Topic/title of the Programme	Resource Person
Special Lecture III Semester Finance Specialisation Students	November 27, 2017	<b>Important Factors Shaping Financial Institutions</b>	Sr. V C Joshi, Consultant-Banking & Finance Pune.
Special Lecture III Semester Finance Specialisation Students	November 28, 2017	<b>E-Banking and E-Finance</b>	Sr. V C Joshi, Consultant-Banking & Finance Pune.





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## **R V INSTITUTE OF MANAGEMENT**

CA-17, 36<sup>TH</sup> Cross , 26<sup>th</sup> Main, 4<sup>th</sup> "T" Block, Jayanagar, Bangalore-560041

### **Department of Finance**

**A Report on**

**Expert Talk on**

**“Factors influencing Financial Institutions”**

**And**

**“E-Banking and E-Finance”**

**November 27 and 28, 2017**

**Organised by**

**Department of Finance**

**R.V.INSTITUTE OF MANAGEMENT**

Phone: 080-26547048 Fax: 080-26654920

Website: [www.rvim.in](http://www.rvim.in) E-mail: [contact@rvim.in](mailto:contact@rvim.in)





An expert talk was organized by the finance department for the III semester Finance specialization students. The resource person was Sri. V C Joshi, Consultant Banking and Finance, Pune. The main intention of organizing this expert talk was to help the students to know and understand the changes that are taking place in the field of banking and finance. Further, to understand the impact of the changing technology on the banking and finance sector.

The details of the sessions are:

Date and Time	For Whom	Venue	Topic
27.11.2017 11.15am to 1.00pm	III Semester Finance Specialisation students	RVIM Seminar Hall	Important factors shaping Financial Institutions
28.11.2017 11.15am to 1.00pm	III Semester Finance Specialisation students	RVIM Seminar Hall	E-Banking & E-Finance

#### Resource Person Profile -

##### **Sri. V C Joshi, Consultant – Banking and Finance, Pune.**

**Sri. V C Joshi** is a Pune based consultant in the area of finance and banking. He retired as the General Manager, Bank of India, and served as the Chief Manager of the Bank's UK and European operations. He subsequently served as the Director of the National Insurance Company, Pune, and did a great deal to shape the institution.

He has a Master's degree in Political Science from Mumbai, read for the Tripos in Economics at Cambridge University and has a Master's degree from that University. He was nominated for advanced training courses at the Indian Institute of Management, Ahmedabad, The Administrative Staff College of India, Hyderabad and the National and Westminster Bank, UK.

Sri. V C Joshi has served on important committees and on the boards of several organisations. He was chairman, Indian Banks' Association, London and has undertaken consultancy work for banks and insurance companies. He worked as a consultant in India with Price Waterhouse and has been guest faculty at various institutions, including Banker's Training College (RBI), and the National Institute of Bank Management.

Mr. Joshi is the author of several books and numerous articles in the areas of banking and finance, including **Managing Indian Banks – The Challenges Ahead** published by Response Books. His publishing work includes Manpower Planning in Commercial Banks,



Managing Indian Banks, E-Finance. He had presented a report to NABARD on “Managing Practices of Micro Finance Institutions”.

He is an Advisor and Trustee for many Charitable Trusts and Foundations in India and abroad. He is also Director and Consultant for many of the Public Sector and Private Sector Companies, Insurance Companies and Co-operative Banks. He has vast experience in the area of Banking, Insurance and Micro Finance.

### **Report**

#### **Day 1**

**Topic : Important Factors Shaping Financial Institutions.**

**Time : 11.15am to 1.00pm**

The expert talk started with invocation song followed by the formal welcome speech. The speaker initiated the session by stating the importance of behavioural economics and neurology in understanding the transformation from traditional banking activities to the present e-banking and finance. this transformation was well supported by change in approach due to change in the role of corporate and human resources planner.

In the introductory session, the resource person also mentioned about his first edition of E-finance book i.e. in descriptive form published in 2000. Along with this, he also stated above three important concepts like descriptive innovation, cut-throat competition and also block chain technology.

The main session began with a brief overview on the current environmental changes. Here the author spoke about issues like regulatory changes made by US in its trade practices with different countries like China and Japan, Brexit and various other reforms in trade practices across the globe. He also mentioned that there are regulatory walls building around. He also quoted statement said by Bill Gates “we need banking but not banks”.

In the second part of the session, the speaker spoke about computer modeling, which is used to bring out new products. Along with this, he also spoke about generation gap and how AI is helpful in overcoming it. Another major concept highlighted by the speaker was the 7 vital changes happening at present. These include:

- Robotization
- Distributed computing / cloud computing
- Big Data
- Data analysis
- Machine learning
- Augmented reality and virtual reality and high speed

Apart from the above, he also mentioned in brief about the digital capitalism and IOT (Internet of Things).





The last session was question and answer in which the speaker addressed to queries on the controversies on application of AI and emergence of e-lobby. For which he also gave example of possibility of GAFA entering into banking field. The session was concluded with vote of thanks.

## **Day 2**

**Topic : E-Banking and E-Finance.**

**Time : 11.15am to 1.00pm**

The session was preceded by a welcome note. In this session, the speaker covered various areas of e-banking, cybercrime, regulations, insurance security trading and standalone e-banks.

While taking about E-banking, sir began the talk by giving overview on banking, problems faced by the customers due to silos i.e. classification of departments and also about the issues faced like:

- Ignoring the poor category of population
- Reduction of employees
- Eradication of poverty
- Consideration to branch marketing

For all the above issues, he gave a few ways how banks can contribute in overcoming such situations. Securing the fund through adoption of big data analysis and poverty eradication should be given utmost importance by all the banks.

He also stated about the emergence of API can help improve branch marketing, which is a major topic of discussion around the globe and also about Brick and click model. Mechanization by banks is the major change in banks in terms of their functioning. Along with this Block chain technology is becoming the mantra of banking. This has illustrated with the example of using Block chain technology in health care sector and also Chanda Kochers decision to use chat box instead of Block Chain technology.

In the second part of the session, the speaker addressed the gathering on the next topic i.e. cybercrime. He explained how cybercrime is formalized stating fact that 64-74% of attacks are on financial services. Attacks are of 2 ways, one Internal (Disgruntle person) and another external attack. Other areas of attack are dormant account and theft of data specifically in departments like credit.

Next. He spoke about the regulations on these cybercrimes. RBI norms to report on such thefts is within 3 days. He spoke about self-regulation and symbiotic relationship between regulations and regulated. Though banks have great regulation but the cost of these regulation are very high. Lastly, he spoke about Dark pools and standardized E-Banks. The session was concluded with vote of thanks.





### Photo Gallery

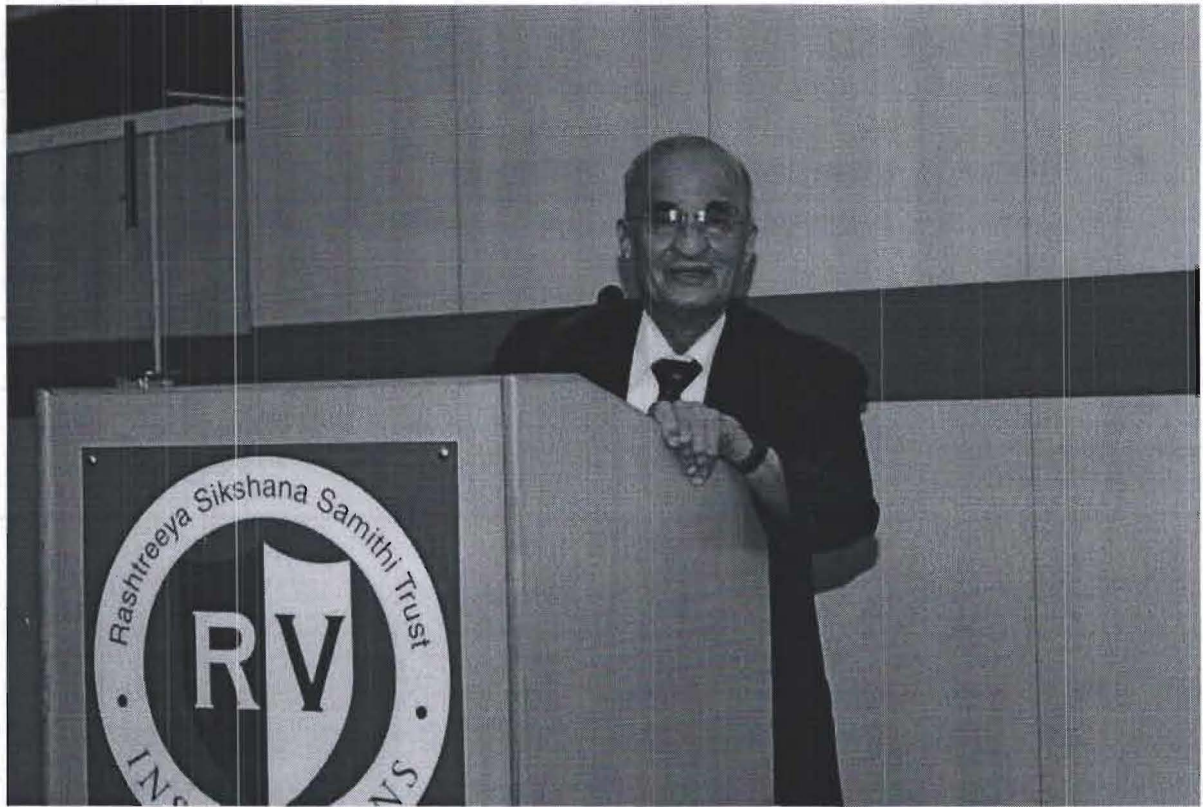


Resource Person Sri. V C Joshi, Consultant – Banking and Finance, inaugurating the programme by lighting the lamp.



Dr. T V Raju, Director RVIM, welcoming Sri. V C Joshi, Consultant – Banking and Finance for the Programme.





**Resource Person Sri V C Joshi, addressing the III semester Finance Specialisation students in the programme.**



**Students during the programme**





### Guest Lectures:

Activity & Semester	Date/Year of organising	Topic/title of the Programme	Resource Person
Guest Lecture II Semester A, B C and D	June 12, 2017	Cronbach Alpha and ANOVA	Prof. Balakrishna Bangalore
Guest Lecture III Semester A , B & C sections	September 25, 2017	Investment Avenues	Ms. Dhvani Shah, Cofounder & Managing Director, FinArch Institute, Bangalore.





## Value Addition Programme

Class	Course	Month/ Year of starting the course	Examination Conducted
III Semester 2017	<b>Certificate Course on Capital Market (Dealers) Module (CMDM)</b> <ul style="list-style-type: none"> <li>• Duration – 25 Hours</li> <li>• The course will be delivered by the resource persons from FinArc.</li> <li>• FinArc Certification will be issued on successful completion of the Training Course.</li> <li>• NSE Academy Certification in Financial Markets after successfully completing the examination. It is valid for 5 years from the test date.</li> </ul>	November 2017.	January 2018
	<b>No. of Students registered for the Course</b>	30	
	<b>Resource Person</b> Ms. Dhvani Shah, Cofounder & Managing Director, FinArch Institute, Bangalore.		







Rashtreeya Sikshana Samithi Trust

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### **Department of Finance**

**A Report on**  
**Expert Talk on**  
**“Factors influencing Financial Institutions”**  
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**November 27 and 28, 2017**

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## Expert Talk:

Activity & Audience	For Whom	Date/Year of organising	Topic/title of the Programme	Resource Person
Expert Talk	RVIM Faculty Members	November 27, 2017	Important Factor Shaping Financial Institutions	Sri V C Joshi, Consultant – Banking & Finance, Pune.
Expert Talk	RVIM Faculty Members	November 28, 2017	E-Banking and E-Finance	Sri V C Joshi, Consultant – Banking & Finance, Pune.



An expert talk was organized by the finance department for the faculty members of the RVIM. The resource person was Sri. V C Joshi, Consultant Banking and Finance, Pune. The main intention of organizing this expert talk was to know and understand the changes that are taking place in the field of banking and finance. Further, to understand the impact of the changing technology on the banking and finance sector.

The details of the sessions are:

Date and Time	For Whom	Venue	Topic
27.11.2017 2.30pm to 5.00pm	RVIM Faculty Members	MDP Cell	Important factors shaping Financial Institutions
28.11.2017 2.30pm to 4.30pm	RVIM Faculty Members	MDP Cell	E-Banking & E-Finance

#### Resource Person Profile -

##### Sri. V C Joshi, Consultant – Banking and Finance, Pune.

**Sri. V C Joshi** is a Pune based consultant in the area of finance and banking. He retired as the General Manager, Bank of India, and served as the Chief Manager of the Bank's UK and European operations. He subsequently served as the Director of the National Insurance Company, Pune, and did a great deal to shape the institution.

He has a Master's degree in Political Science from Mumbai, read for the Tripos in Economics at Cambridge University and has a Master's degree from that University. He was nominated for advanced training courses at the Indian Institute of Management, Ahmedabad, The Administrative Staff College of India, Hyderabad and the National and Westminster Bank, UK.

Sri. V C Joshi has served on important committees and on the boards of several organisations. He was chairman, Indian Banks' Association, London and has undertaken consultancy work for banks and insurance companies. He worked as a consultant in India with Price Waterhouse and has been guest faculty at various institutions, including Banker's Training College (RBI), and the National Institute of Bank Management.

Mr. Joshi is the author of several books and numerous articles in the areas of banking and finance, including **Managing Indian Banks – The Challenges Ahead** published by Response Books. His publishing work includes Manpower Planning in Commercial Banks, Managing Indian Banks, E-Finance. He had presented a report to NABARD on "Managing Practices of Micro Finance Institutions".



He is an Advisor and Trustee for many Charitable Trusts and Foundations in India and abroad. He is also Director and Consultant for many of the Public Sector and Private Sector Companies, Insurance Companies and Co-operative Banks. He has vast experience in the area of Banking, Insurance and Micro Finance.

## **Report**

### **Day 1**

#### **Topic : Important Factors Shaping Financial Institutions.**

The expert talk started with invocation song followed by the formal welcome by Ms. Pavithra S T. The speaker initiated the session by stating the importance of behavioural economics and neurology in understanding the transformation from traditional banking activities to the present e-banking and finance. this transformation was well supported by change in approach due to change in the role of corporate and human resources planner.

In the introductory session, the resource person also mentioned about his first edition of E-finance book i.e. in descriptive form published in 2000. Along with this, he also stated above three important concepts like descriptive innovation, cut-throat competition and also block chain technology.

The main session began with a brief overview on the current environmental changes. Here the author spoke about issues like regulatory changes made by US in its trade practices with different countries like China and Japan, Brexit and various other reforms in trade practices across the globe. He also mentioned that there are regulatory walls building around. He also quoted statement said by Bill Gates “we need banking but not banks”.

In the second part of the session, the speaker spoke about computer modeling, which is used to bring out new products. Along with this, he also spoke about generation gap and how AI is helpful in overcoming it. Another major concept highlighted by the speaker was the 7 vital changes happening at present. These include:

- Robotization
- Distributed computing / cloud computing
- Big Data
- Data analysis
- Machine learning
- Augmented reality and virtual reality and high speed

Apart from the above, he also mentioned in brief about the digital capitalism and IOT (Internet of Things).





At the end the resource person addressed to queries on the controversies on application of AI and emergence of e-lobby. For which he also gave example of possibility of GAFA entering into banking field. The session was concluded with vote of thanks by Prof. Manjunath S M.

## **Day 2**

**Topic : E-Banking and E-Finance.**

The session was preceded by a welcome note by Ms. Sowmya D S. In this session, the speaker covered various areas of e-banking, cybercrime, regulations, insurance security trading and standalone e-banks.

While taking about E-banking, sir began the talk by giving overview on banking, problems faced by the customers due to silos i.e. classification of departments and also about the issues faced like:

- Ignoring the poor category of population
- Reduction of employees
- Eradication of poverty
- Consideration to branch marketing

For all the above issues, he gave a few ways how banks can contribute in overcoming such situations. Securing the fund through adoption of big data analysis and poverty eradication should be given utmost importance by all the banks.

He also stated about the emergence of API can help improve branch marketing, which is a major topic of discussion around the globe and also about Brick and click model. Mechanization by banks is the major change in banks in terms of their functioning. Along with this Block chain technology is becoming the mantra of banking. This has illustrated with the example of using Block chain technology in health care sector and also Chanda Kochers decision to use chat box instead of Block Chain technology.

In the second part of the session, the speaker addressed the gathering on the next topic i.e. cybercrime. He explained how cybercrime is formalized stating fact that 64-74% of attacks are on financial services. Attacks are of 2 ways, one Internal (Disgruntle person) and another external attack. Other areas of attack are dormant account and theft of data specifically in departments like credit.

He also spoke about the regulations on these cybercrimes. RBI norms to report on such thefts is within 3 days. He spoke about self-regulation and symbiotic relationship between regulations and regulated. Though banks have great regulation but the cost of these regulation are very high. Lastly, he spoke about Dark pools and standardized E-Banks. The session was concluded with vote of thanks by Dr. Anupama Malagi.





Rashtriya Vaidika Samithi Trust

## **R V Institute of Management**

CA – 17, 36<sup>th</sup> Cross, 26<sup>th</sup> Main, 4<sup>th</sup> T Block Jayanagar, Bangalore – 41

### **DEPARTMENT OF FINANCE**

### **Department Activities Report for the period from March 2018 to June 2018**

#### **Activities organised for the students**

#### **Workshops and Seminars**

Activity & Semester	Date/Year of organising	Topic/title of the Programme	Resource Person
Workshop IV Semester Finance Specialisation Students	March 26, 2018	Personal Financial Planning	Mr. A Suresh Personal Financial Planner, Bangalore
Workshop for II semester A, B, C and D	May 16, 2018	Introducing Project Management	Dr. Dev Rajan Daliah, Management Consultant - Mauritius,
Workshop for II semester C & D section	June 25, 2018	Demand Forecasting	Prof. V V Hadimani, Management Consultant, Bangalore



Rashtreeya Sikshana Samithi Trust

## **R V INSTITUTE OF MANAGEMENT**

CA-17, 36<sup>TH</sup> Cross , 26<sup>TH</sup> Main, 4<sup>TH</sup> "T" Block, Jayanagar, Bangalore-560041

### **Department of Finance**

**A Report on**

### **WORKSHOP ON**

### **"Personal Financial Planning"**

**Monday, March 26, 2018**

**Organised by**

**Department of Finance**

**R.V.INSTITUTE OF MANAGEMENT**

Phone: 080-26547048 Fax: 080-26654920

Website: [www.rvim.in](http://www.rvim.in) E-mail: [contact@rvim.in](mailto:contact@rvim.in)





The Department of Finance, RVIM conducted a one-day workshop on 26<sup>th</sup> March 2018, on “**Personal Financial Planning**”. Participants for the workshop included the IV Semester Finance specialization students.

Prof. Manjunath, Coordinator, Department of Finance, RVIM, introduced the key speaker and context of the workshop to the audience.

**Context of the Workshop:**

Financial Planning gives everyone clarity in life, provides direction & meaning to their financial decisions. It is also important because it gives people a plan to achieve their financial goals in different life stages. Everyone has wishes which go unfulfilled due to insufficient funds with them which is a result of improper planning of their funds. It was mainly focused on learning the areas where an individual fail in managing his/her funds effectively. One of the main aims of the workshop was to ensure that as a future working group, students should be able to manage their funds efficiently by using the appropriate methods discussed today. It will also help them to understand the importance of financial planning and thus gaining financial freedom.

**Session Details:**

The details of the session are as follows:

Sessions	Topic	Resource Persons
Session 1 10.50am - 12.00noon	Financial Planning - Introduction and Process	Mr. A Suresh Personal Financial Planner, Bangalore
12.00noon – 12.10pm	Break	
Session 2 12.10pm – 2.00pm	Role of Insurance in Personal Risk Management, Need for Retirement Planning, Investment Planning, Tax & Estate Planning	Mr. A Suresh Personal Financial Planner, Bangalore



### **Resource Person Details**

Resource Person : Mr. A Suresh,  
Certified Financial Planner,  
Bangalore.

### **Resource Persons Profile -**

Mr. A Suresh - A dynamic professional with over 25 years of experience of which 15 years in financial services sector in counseling, training and content development with focus on addressing the needs of the client. Got hands on exposure on multitasking and cross functional assignments such Investments, Insurance, Tax Planning, Real Estate and Estate & Succession Planning.

### **Professional Qualification:**

- CERTIFIED FINANCIAL PLANNER<sup>CM</sup> from Financial Planning Standards Board (FPSB) India, Mumbai.
- Chartered Trust & Estate Planner from American Association of Financial Management®
- Associate of Insurance Institute of India, Mumbai, Life Branch
- Licentiate of Insurance Institute of India, Mumbai, Non-Life
- NSE Certified Market Professional
- MCX Certified Commodity Professional (MCCP)
- GOOGLE Certified Digital Marketing Professional

### **Professional activities:**

- Trainer – CFPCM certification
- Visiting faculty at various management institutes on the subject of “Financial Services”.
- Published a book on Financial Mathematics – use of excel and open office
- Contributes articles on Personal Finance and Estate Planning in personal finance magazines
- Conducted workshops on Personal Financial Planning and Estate Planning for working professionals and Clients.
- Member – Council of Financial Planners.
- Counselor – Estate Planning



## **Session 1: Basics of finance and introduction to Financial Planning**

Prof. Suresh began the session by understanding the basic meaning of finance and financial planning. Here, he discussed about needs and goals of an individual, Importance of Financial planning with relevant illustrations and also the various factors that necessitate proper planning like change in family structure, protect their future, fulfil their future goals and needs etc. Financial planning is “the road to your financial future”. And it involves 3 major steps i.e. identifying the goals, converting them into financial goals and finally achieves these goals through wise allocation.

While discussing about the process of financial planning, he explained in detail the 6 steps to be followed in the process. It includes: Gathering relevant information (Both qualitative and quantitative information), Set financial goals, Analysis of information, prepare a plan, Implement the plan and Monitor and review the plan periodically.

## **Session 2: Tools used in analysis and the various investment alternatives**

The second session was more technical in nature, wherein students were taught about the various ways to analyse the information obtained and also classification of the goals (Short-term, medium-term and long-term) based on which essential decisions are to be made.

Every individual/member of the family needs to empower themselves with the financial information in order to make a sound financial plan. In the analysis phase, the resource person spoke about various aspects like:

- Good loans and bad loans (Credit card, Personal loan & Hand loan).
- Analysis of financial statement mainly Cash flow statement and Balance sheet, which can be made for an individual along with the content in each of the statement.
- Tools used for analysis were discussed here like ratio analysis along with what inference can be drawn from each of the ratios calculated through relevant case.
- Ratios to be calculated were Personal ratio i.e. Basic Liquidity ratio, Savings rate to earnings ratio, Debt service ratio, Life insurance coverage ratio and Net worth along with their formulas and meaning of each of them.
- For each of these ratios, the benchmark followed in industry was discussed.

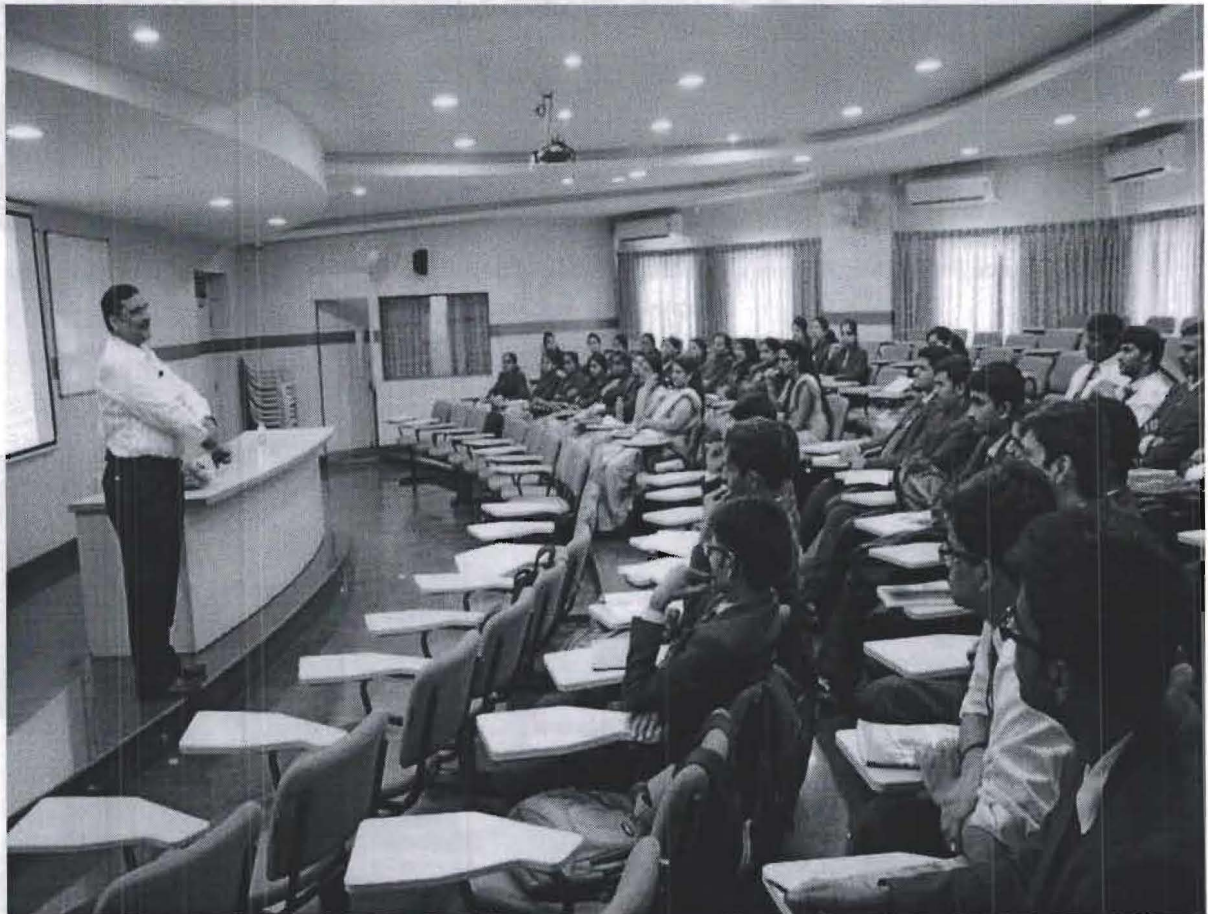




After detailed description about the analysis, the speaker explained the various investment alternatives available and which alternative needs to be selected based on the inference drawn from the analysis made in the earlier stage. While talking about investment alternatives, he mentioned about types of insurance policies like Term policy, Endowment & ULIPs.

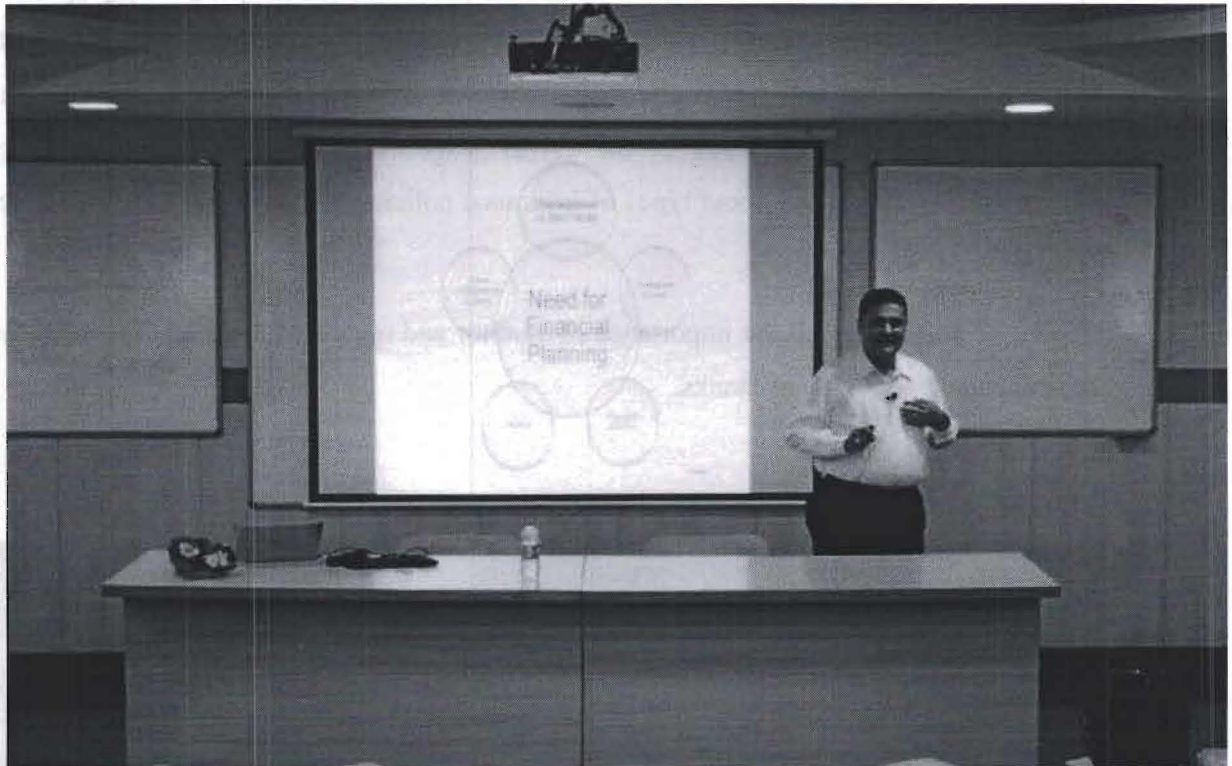
Finally, he also described the importance of monitor and review of the plan. The workshop was concluded with vote of thanks.

### Photo Gallery



Resource Person Mr. A Suresh, Personal Financial Planner, Bangalore, addressing the students on Personal Financial Planning.





Resource Person Mr. A Suresh, Personal Financial Planner, Bangalore, addressing the students on Personal Financial Planning process.



IV semester students participating in the workshop







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### **Department of Finance**

**A Report on**

**WORKSHOP ON**

**"Introducing Project Management"**

**Wednesday, May 16, 2018**

**Organised by**

**Department of Finance**

**R.V.INSTITUTE OF MANAGEMENT**

Phone: 080-26547048 Fax: 080-26654920

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The Department of Finance, RVIM conducted a one-day workshop on 16<sup>th</sup> May 2018, on the topic **“Introducing Project Management”**. Participants for the workshop included the II Semester students.

Prof. Dileep, Assistant Professor, Department of Finance, RVIM, introduced the key speaker and context of the workshop to the audience.

### **Context of the Workshop:**

Project management nowadays is regarded as a very high priority in all companies, whether small or large companies. The most projects in real life still fail or end up exceeding the originally agreed upon budget, time or resources? The answer is quite easy: The projects simply do not exist. Every project and as a consequence every project manager has to deal with different targets, different environments and, last but not least, with different people. Therefore, only the Know-how and the Do-how will transform a project manager into an excellent project manager. In this regard the workshop on Introducing Project Management is conducted for students.

### **Session Details:**

The details of the session are as follows:

Sessions	Topic	Resource Persons
Session 1 02.30pm - 03.30pm	Importance of the Project Management	Dr. Dev Rajan Daliah
03.30pm – 03.40pm	Break	
Session 2 03.40pm – 4.40pm	Work out for a fictitious project	Dr. Dev Rajan Daliah

### **Resource Person Details**

Resource Person : Dr. Dev Rajan Daliah,  
Management Consultant - Mauritius,

### **Resource Persons Profile -**

#### **Education**

- ✓ He got his B.Sc Honours on Transport Management & Planning (UK)
- ✓ He got his Master of Business Administration from University Mauritius.
- ✓ He got his Doctor of Business Administration (DBA), Australia.



### **Experience in the Industry**

- ✓ Ministry of Sustainable Development, Mauritius Head Projects to instil Sustainable Consciousness.
- ✓ Worked as CEO - NTC Transport Company, Mauritius for 12 Years.
- ✓ Worked as CEO Govt. Research Institute for Economic, Social & Infrastructure Issues, Mauritius for 3 Years.
- ✓ He was a Senior Operations Management, Mauritius 15 Years.
- ✓ He also worked in India - Project Management for 2 Years.
- ✓ He also written several professional papers and applied reports.

### **Achievements**

- ✓ Converted National Transport Corporation from Loss Making of Rs 27million into Sustainable Profitability peaking Rs 47million.
- ✓ Grew NTC from 390 buses to 525 buses, with 25% increase in turnover.
- ✓ Constructed two Bus Depots & one Head Office building in time and within budget.
- ✓ Project Management: Designed and Executed Five National Projects: Solar Water Heater, Home Composting System, Water Saving project, Solar Panels at Schools, Office & Street Green Plants.
- ✓ Produced 11 National Reports for Government, following investigation into real life problems facing citizens and communities at NESC(National Environmental Super computing).

### **Session 1: Introduction of the Project Management**

In the beginning, Dr. Dev Rajan Daliah gave an introduction to enable the students to understand the basic concepts of project and its importance. Here, he discussed about what the project constitute and he further explained important factors of a project. While discussing the above, he touched upon triple constraints i.e. Cost, Scope and Time which directly influence quality of the project. Further, he touched upon Project Life Cycle: Initiation, Planning, Execution and Project Closer. At last he discussed on Work Breakdown Structure (WBS) i.e. decomposing of project into smaller components.



## Session 2: Practical discussion on Project Management.

The second session was more on practical orientation, where in students were involved for solving the real-life problems. Dr. Dev Rajan Daliah has given the real-life example and asked the students to work out on the following topics:

1. The Budget.
2. The Work Breakdown Structure.
3. Responsibility Assignment.
4. Link Activities with a Time Schedule in a simple Gantt chart.

To solve the above, the following example was considered

**Ex:** Your name is Prema ( 22 yrs). You, along with your brother Vinod ( 21Yrs) and your sister Asha (20 Yrs) want to organize a dinner at your home for your Mother's 40<sup>th</sup> birthday, inviting ten of your mother's college days' friends.

The dinner would be held on Saturday 26<sup>th</sup> May. Planning starts from Saturday 12<sup>th</sup> May.

### Budget

Students understood the importance of the budget, commonly worked out the real life problem.

ITEM	Quantity	Price ( Rs)	Total (Rs)
Dinner	18	350	6300
Equipment			1000
Transport			700
Total			8000

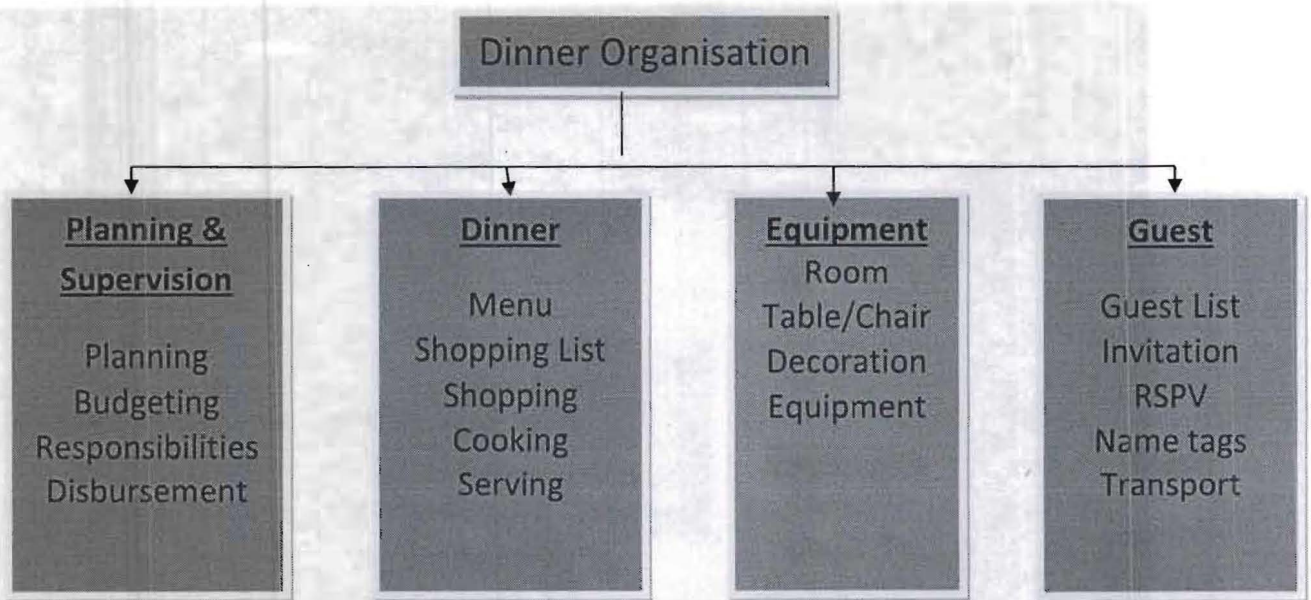
### Responsibility Assignment

Name	Responsibility
Prema	Guest
Vinod	Equipment
Asha	Guest





## Work Breakdown Structure



**Link Activities with a Time Schedule in a simple Gantt chart.**

WBS/DATE	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
<b>1.PLANNING</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>1.1 Planning</b>	x	x	x	x	x	-	-	-	-	-	-	-	-	-	-
<b>2. DINNER</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>2.2 Menu</b>	-	-	x	x	x	-	-	-	-	-	-	-	-	-	-
<b>2.3 Shopping List</b>	-	-	-	-	-	x	x	-	-	-	-	-	-	-	-
<b>2.4 Shopping</b>	-	-	-	-	-	-	-	x	x	-	-	-	-	-	-
<b>2.5 Cooking</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	x	x
<b>2.6 Serving</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	x

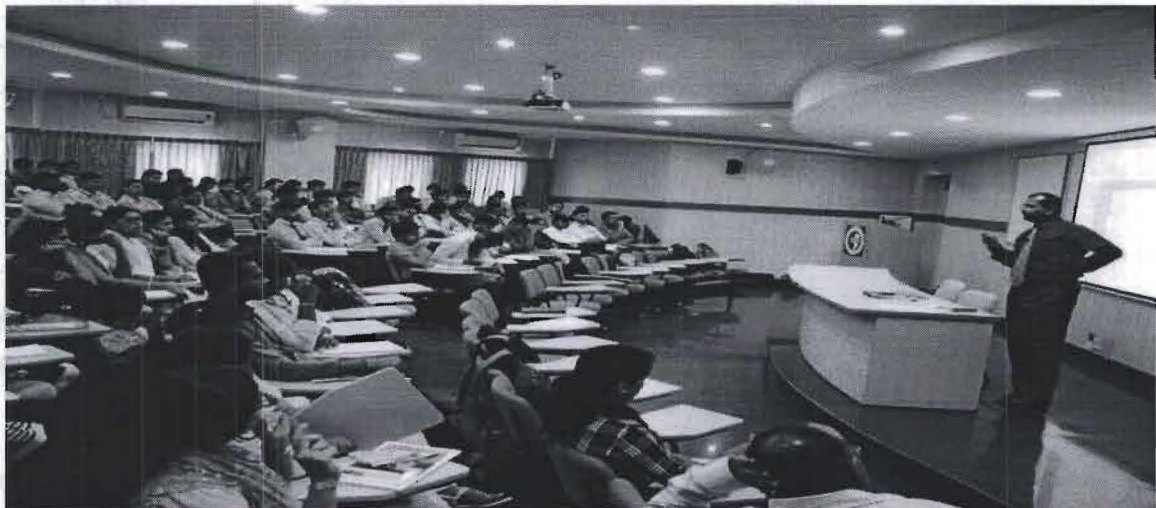
The closing remarks were given by Prof. Dileep and guest was honored with a memento by Dr. Purushottam Bung, Director R V Institute of Management, Bangalore. Feedback from students was collected.



### Photo Gallery



Resource Person: Dr. Dev Rajan Daliah, Management Consultant, Mauritius, addressing the students on Responsibility Assignment.



Resource Person: Dr. Dev Rajan Daliah, Management Consultant, Mauritius, addressing the students on Project Gantt Chart.







II semester students participating in the workshop



Dr. Purushottam Bung Prof. & Director, honoring the resource person of the work-shop Dr. Dev Rajan Daliah







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## **R V INSTITUTE OF MANAGEMENT**

CA-17, 36<sup>TH</sup> Cross , 26<sup>th</sup> Main, 4<sup>th</sup> "T" Block, Jayanagar, Bangalore-560041

### **Department of Finance**

**A Report on**

### **WORKSHOP ON**

### **"Demand Forecasting"**

**Monday, June 25, 2018**

**Organised by**

**Department of Finance**

**R.V.INSTITUTE OF MANAGEMENT**

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The Department of Finance, RVIM conducted a half-day workshop on 25<sup>th</sup> June 2018, on the topic “**Demand Forecasting**”. Participants for the workshop included the II Semester students Section C and Section D.

Mr. Vedh G Shaikh introduced the key speaker to the audience and Prof. Dileep, Assistant Professor, Department of Finance, RVIM made vote of thanks and context of the workshop.

#### **Context of the Workshop:**

The importance of Demand Forecasting in the business field and basic difference between forecasting and prediction discussed initially. In the organization different level of people were involved with different types of decisions like,

Sl. No	Level	Decision
1	Top	Strategic Decision
2	Middle	Tactical Decision
3	Operational	Operational Decision

Each level decisions and its importance were discussed. Further he discussed regarding the marketing and production department role for procuring the required material over a period of one year and the challenges associated with the same. Further he discussed about different forecasting techniques / methods.

Forecasting Method	
Qualitative Method	Quantitative Method
1. Survey 2. Sales Forces Composite Method 3. Executive Judgment / Method 4. Marketing Testing Method 5. Expert Opinion Method a. Panel Consensus b. Delphi Technique	1. Time Series Analysis a. Method of Averaging b. Trend Projection c. Exponential Smoothing 2. Associative / Casual Method

#### **Session Details:**

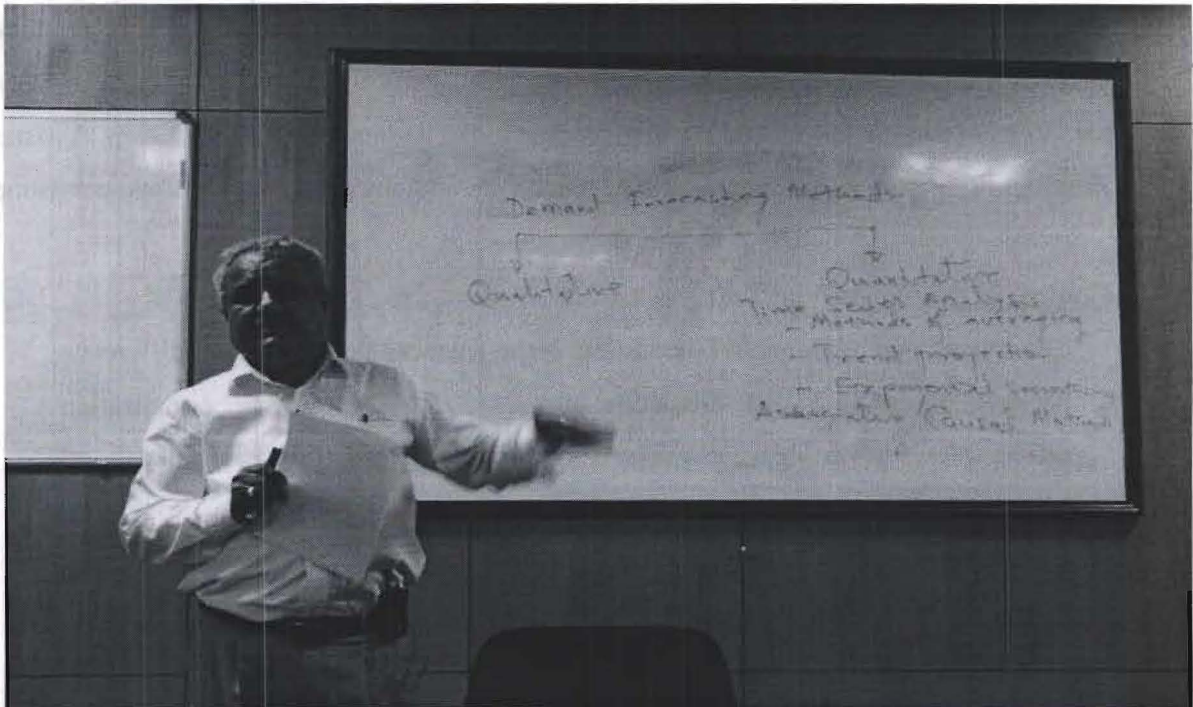
The details of the session are as follows:

Sessions	Topic	Resource Persons
Session I 9.00am - 10.30am	Demand Forecasting	Prof. V VHadimani

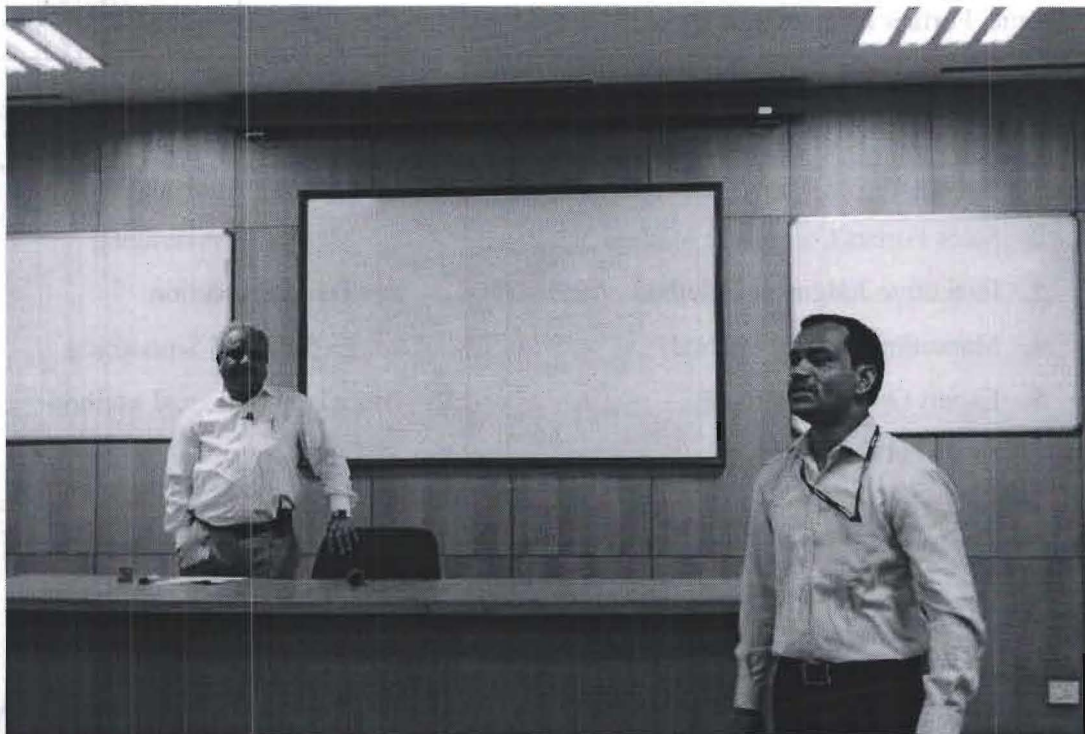




## Photo Gallery



Resource Person: Prof. V V Hadimani, Management Consultant, addressing the students on Demand Forecasting Methods.



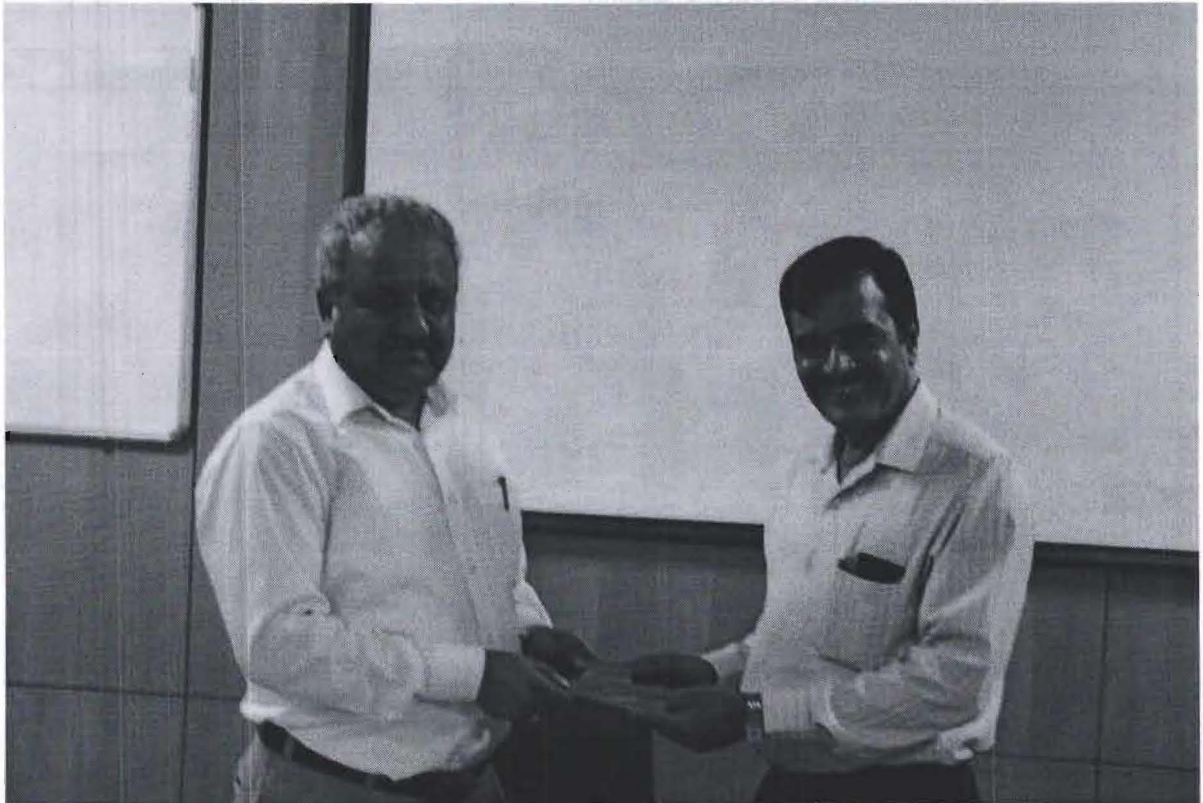
Resource Person: Prof. V V Hadimani, Management Consultant and Prof. Dileep addressing the students on importance of Forecasting Techniques.







II semester students participating in the workshop



Dr. Maruthi Ram, Professor Department of Marketing, honoring the resource person of the work-shop  
Prof. V V Hadimani



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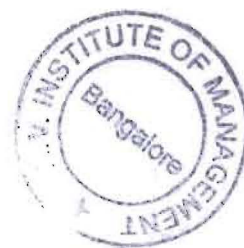
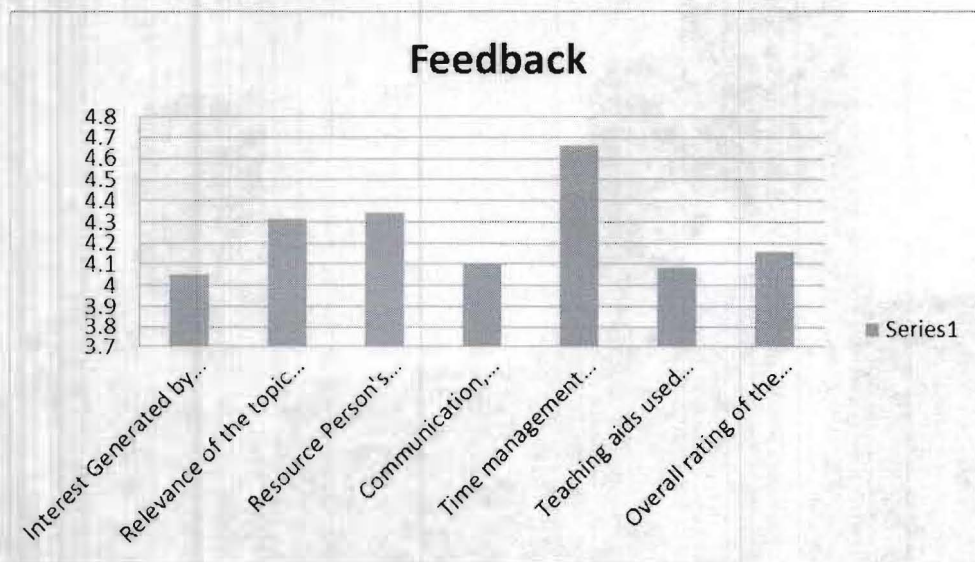
### Workshop on - "Demand Forecasting" by Prof. V V Hadimani

Monday, June 25, 2018

### FEEDBACK

Excellent – 5	Good -4	Satisfactory – 3	Needs improvement – 2	Unsatisfactory - 1
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Sl. No	Attributes	Score
1	Interest Generated by Resource Person	4.053
2	Relevance of the topic to MBA curriculum	4.316
3	Resource Person's command over the subject area	4.342
4	Communication, Interaction and teaching style of the resource person	4.105
5	Time management during the session	4.658
6	Teaching aids used during the session	4.079
7	Overall rating of the program (keeping in mind the relevance and usefulness)	4.158





### Industry Academia Interaction:

Activity & Semester	Date/Year of organising	Topic/title of the Programme	Resource Person
Industry Academia Interaction II Semester A, B, C & D	June 09, 2018	Financial Management in Corporate World	Mr. Adarsha Nayak, Finance Manager, Financial Planning and Analysis, Juniper Networks, Bangalore.
Industry Academia Interaction II Semester A, B, C & D	June 09, 2018	Introduction to Stock Market	Mr. Sheldon Charleston Sequeira, Senior Executive, Tektro Technovision India Pvt Ltd, Bangalore.





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# **R V INSTITUTE OF MANAGEMENT**



## **Department of Finance**

### **Report on Industry-Academia Interaction on “Financial Management in Corporate World”**

Saturday, 9 June, 2018

#### **Faculty Coordinators:**

Mr. Gowrisha  
Asst. Professor

Mr. Manjunath S M  
Asst. Professor

#### **Student Coordinators:**

Aditya Siddarth R S

Akhilesh

Dhanush K S

Dhanush R C



## **Industry-Academia Interaction on “Financial Management in Corporate World”**

2:30 pm to 4:00 pm on 9 June, 2018

The Department of Finance has organized an Industry-Academia Interaction on “**Financial Management in Corporate World**” on 9 June, 2018 at Seminar Hall of the Institute. The speaker was **Mr. Adarsha Nayak**, Finance Manager, Financial Planning & Analysis, Juniper Networks, Bangalore.

The session was started with the welcome address by Mr. Aditya Siddarth R S, student of II semester MBA.

Mr. Adarsha Nayak explained how the topics covered in the Financial Management subject are relevant in the corporates. He spoke about:

- The factors leading to growing importance of finance in today’s corporate world.
- The various decisions and functions of financial management were explained.
- He made a detail presentation on capital budgeting and decision support systems and various methods of capital budgeting was explained with examples from the industry.
- He also explained about financial planning, cost management and its impact on profitability in brief.
- Many cases and real life scenarios were discussed during the session.
- The presentation concluded with question and answer session.

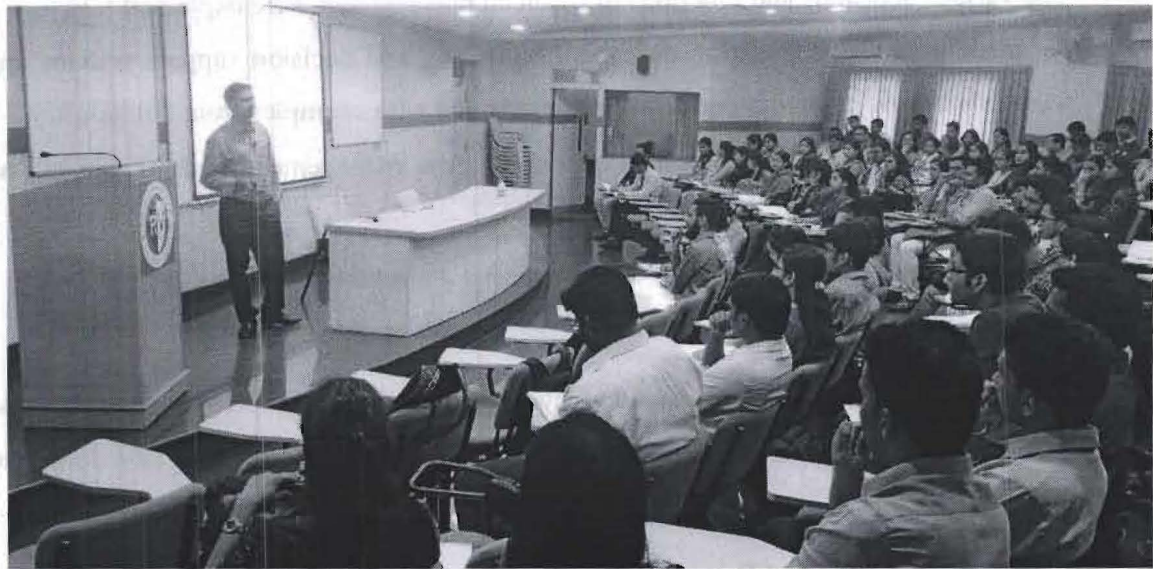
The session helped the students in gaining better understanding about various functions and decision making process related to financial management in the present day corporate world.

Mr. Dhanush R C, student of II semester MBA proposed the vote of thanks at the end of the session.





Mr. Akhilesh presenting memento to the resource person Sri. Adarsh Nayak



Mr. Adarsh Nayak addressing the students of II Semester MBA







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**R V INSTITUTE OF MANAGEMENT**

**DEPARTMENT OF FINANCE**

**REPORT ON INDUSTRY- ACADEMIA INTERACTION ON  
INTRODUCTION TO STOCK MARKET**

DATE: 9 JUNE, 2018

RESOURCE PERSON: MR. SHELDON CHARLESTON SEQUEIRA

**FACULTY COORDINATORS:**

MR. MANJUNATH S M

ASSISTANT PROFESSOR

MR. GOWRISHA

ASSISTANT PROFESSOR

**STUDENT CO-ORDINATORS:**

ANKITHA A

ANITA KUMARI

DEEKSHA

DEEPIKA W R



## **Industry-Academia Interaction on**

### **Introduction to Stock Market**

4:00 pm to 5:30 pm on 9 June, 2018,

The Department of Finance has organized an Industry-Academia Interaction on **“Introduction to Indian Stock Market”** on 9 June, 2018 at Seminar Hall of the Institute. The speaker was **Mr. Sheldon Charleston Sequeira**, Senior Executive at Tektro Technovision India Pvt. Ltd., Bangalore who is also an alumnus of RVIM.

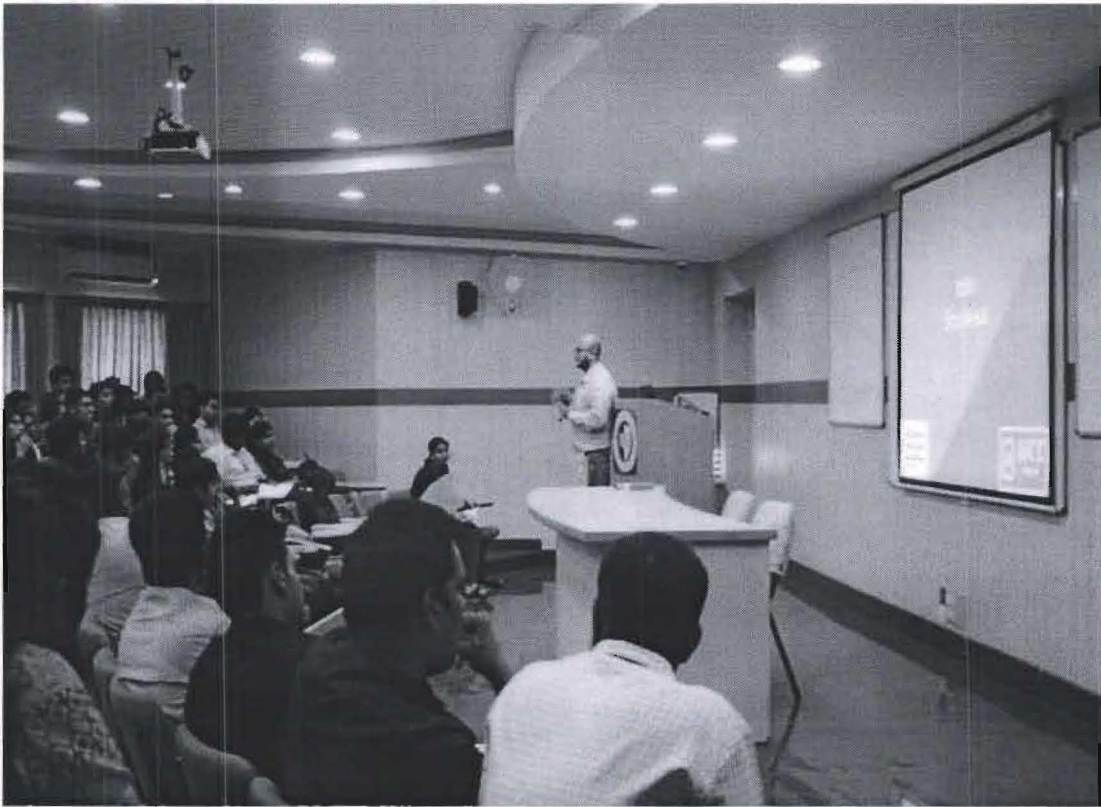
The session was started with the welcome address by Ms. Deepika W R, student of II semester MBA.

Mr. Sheldon in his session covered the followings:

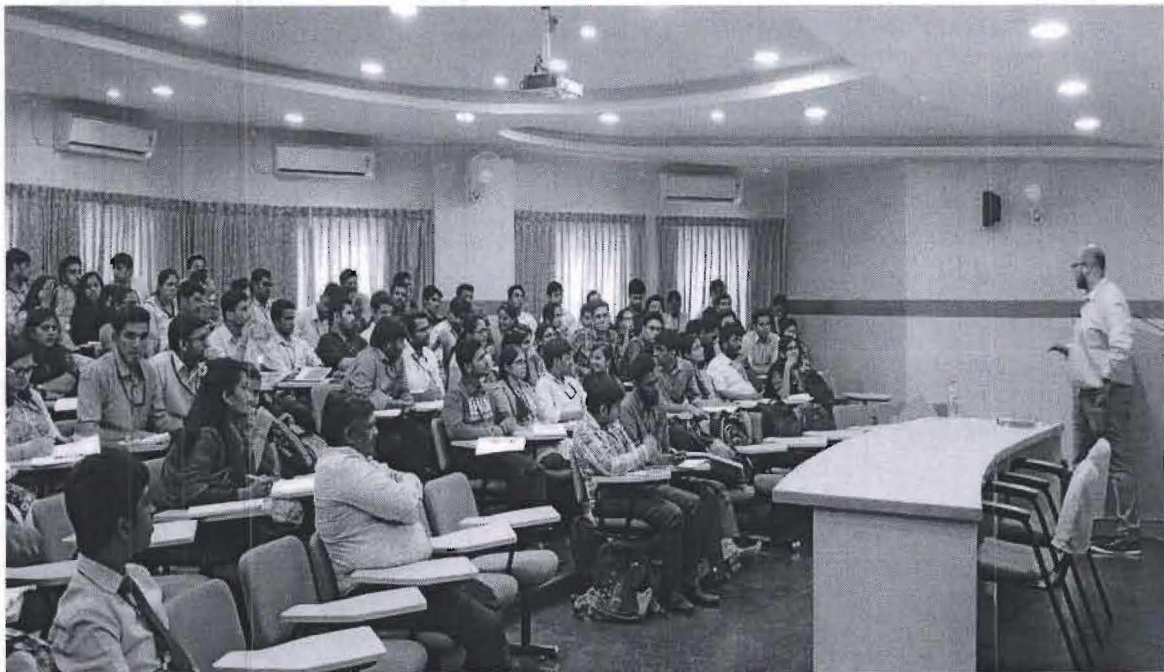
- History of Indian Stock Market in brief
- Major Stock Exchanges and their role: BSE & NSE
- Dematerialization
- Regulatory Authority: SEBI
- Trading Methods
- Market Segments
- New Issue: IPO
- Current scenario of Indian Stock Market
- Selection of stocks and Best stocks to buy

Through this interactive session students were able to understand the current trends in stock market and how does stock market operates. They were also guided on how to trade and best stocks to buy. Ms. Anita Kumari, student of II semester MBA proposed the vote of thanks at the end of the session.





Resource Person Mr. Sheldon Charleston Sequeira addressing the students



Interaction with students and Q & A session





