

R V Centre for Learning and Development organised a Workshop on Creative Work Environment for Heads of RV Educational Institutions on Saturday, October 26, 2013.

These days, there is hardly a mission statement that does not herald the word Creativity, or a leader who does not laud it. And yet despite all of the attention that organisational creativity has won over the past few years, maddeningly little is known about day-to-day innovation in the workplace. Where do breakthrough ideas come from? What kind of work environment allows them to flourish? What can leaders do to sustain the stimulants to creativity - and break through the barriers?

With this background, the Programme Leader and the Resource Person for the workshop Dr. Gururaj Karajagi, Chairman, Academy for Creative Teaching, Bangalore emphasised on the following aspects:

- **Creativity**
- **Creative Thinking Styles** – Clarifiers, Ideators, Developers, Implementers
- **Myths for creative environment**
 - Money is a creativity motivator
 - Time pressure fuels creativity
 - Fear forces breakthroughs
 - Competition beats collaboration
- **Role of a leader in creating the right environment**



Dr. Gururaj Karajagi, Chairman, ACT during the workshop



Dr. TV Raju, Director, RVIM & Dr. Gururaj Karajagi, Chairman, ACT along with the participants of the workshop



Participants in the Workshop

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Rashtreeya Sikshana Samithi Trust

R V Institute of Management

CA – 17, 36th Cross, 26th Main, 4th T Block Jayanagar, Bangalore – 41

DEPARTMENT OF FINANCE

07.10.2014

Circular

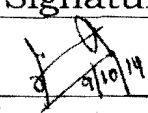
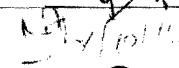
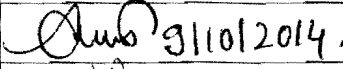

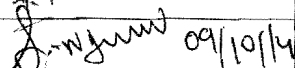
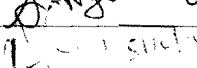

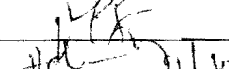
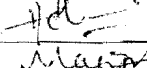
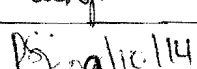
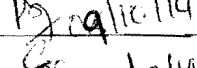


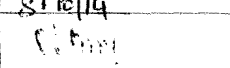
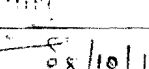
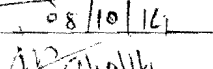
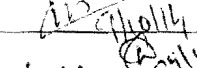
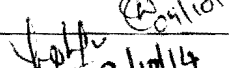
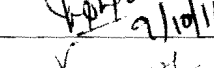
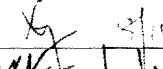
The Department of Finance is organizing a seminar on “**Emerging Trends in Financial Services**” on October 10, 2014 at 9.00 am in the Seminar hall. All the III semester students are informed to attend the same without fail. Attendance is compulsory.

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 of SBI, Bangalore
12.15pm – 1.00pm	Lunch Break	
1.00pm – 2.00pm	Emerging trends in Insurance Sector	Mr. Ramakrishna LIC, Bangalore

The faculty members are informed to attend the same.

Director

Teaching Staff List

Sl.No.	Name	Signature
1	Dr. Jyotirmoy Ghosh	 9/10/14
2	Dr.Noor Firdoos Jahan	 9/10/14
3	Mr. N. Suresh	 9/10/2014.
4	Ms. Anitha. B. M D'Silva	
5	Dr. A. Narasima Venkatesh	 09/10/14
6	Dr. Anupama K Malagi	
7	Mr. G. Mahesh	
8	Mr. A. Chandran	 11/10/14
9	Mr. Manjunath S. Menedhal	
10	Ms. Pavithra. S. T	 09/10/14
11	Ms. Sowmya. D. S	 09/10/14
12	Ms. Bhavya Vikas	 09/10/14
13	Mr. Nagasubba Reddy	
14	Mr. Gowrisha	 08/10/14
15	Ms. Rashmi Shetty	 09/10/14
16	Ms. Divyashree.S	 09/10/14
17	Ms. M.Pushpa	 9/10/14
18	Ms. Divya Mohan Rao	 8/10/14
19	Ms. Maithri R	 8/10/14
20	Ms. Das Sangita Hemant	 09/10/14



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Director



Rashtreeya Sikshana Samithi Trust

R V INSTITUTE OF MANAGEMENT

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

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

Phone: 080-26547048 Fax: 080-26654920

Website: www.rvim.in E-mail : contact@rvim.in

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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 30th 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 Recruittee 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 Manger (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.

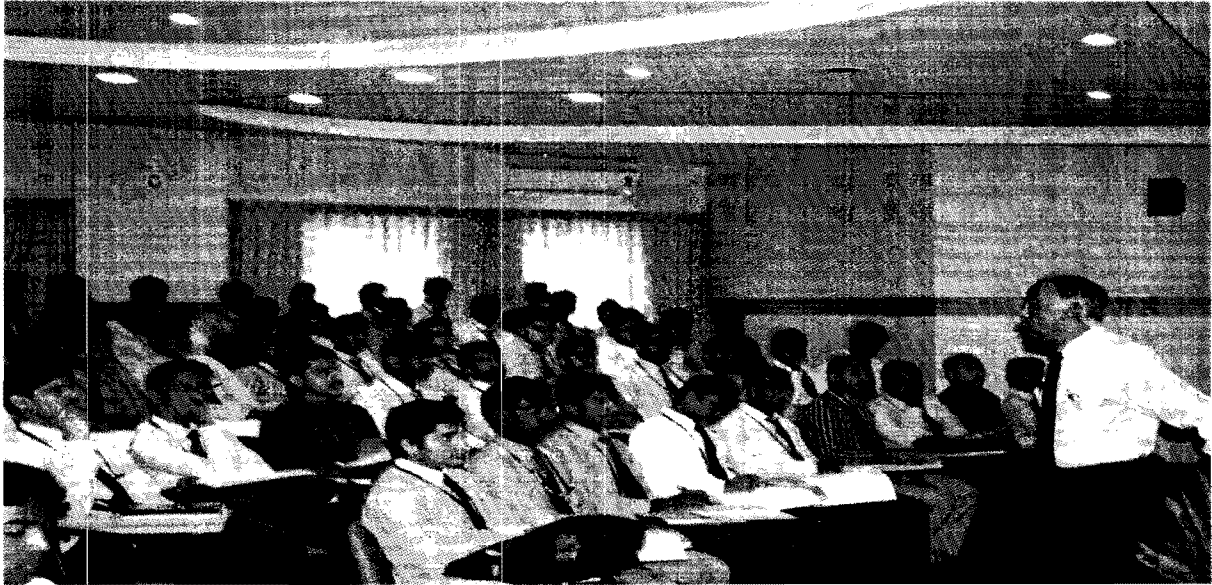
The speaker spoke about the life insurance industry, importance of the life insurance , different kinds of life insurance products, its usefulness and also on insurance act. The resource person told that insurance industry in India is a \$41 billion industry with only 0.2% of population has been under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



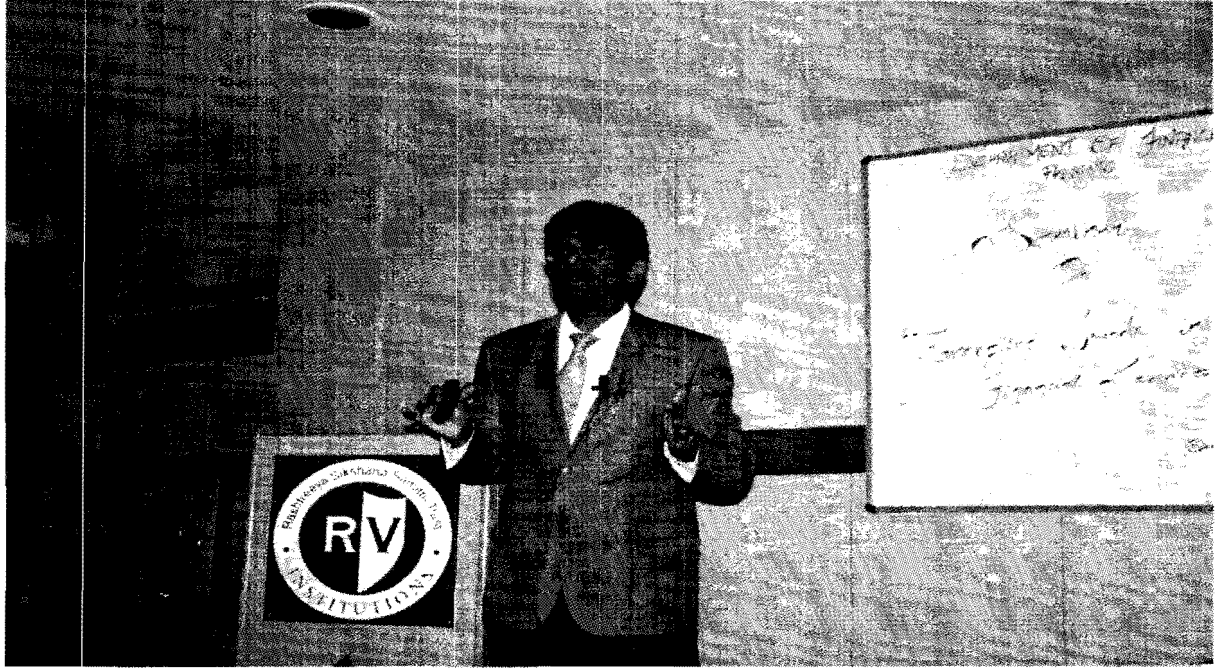
Session 2

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

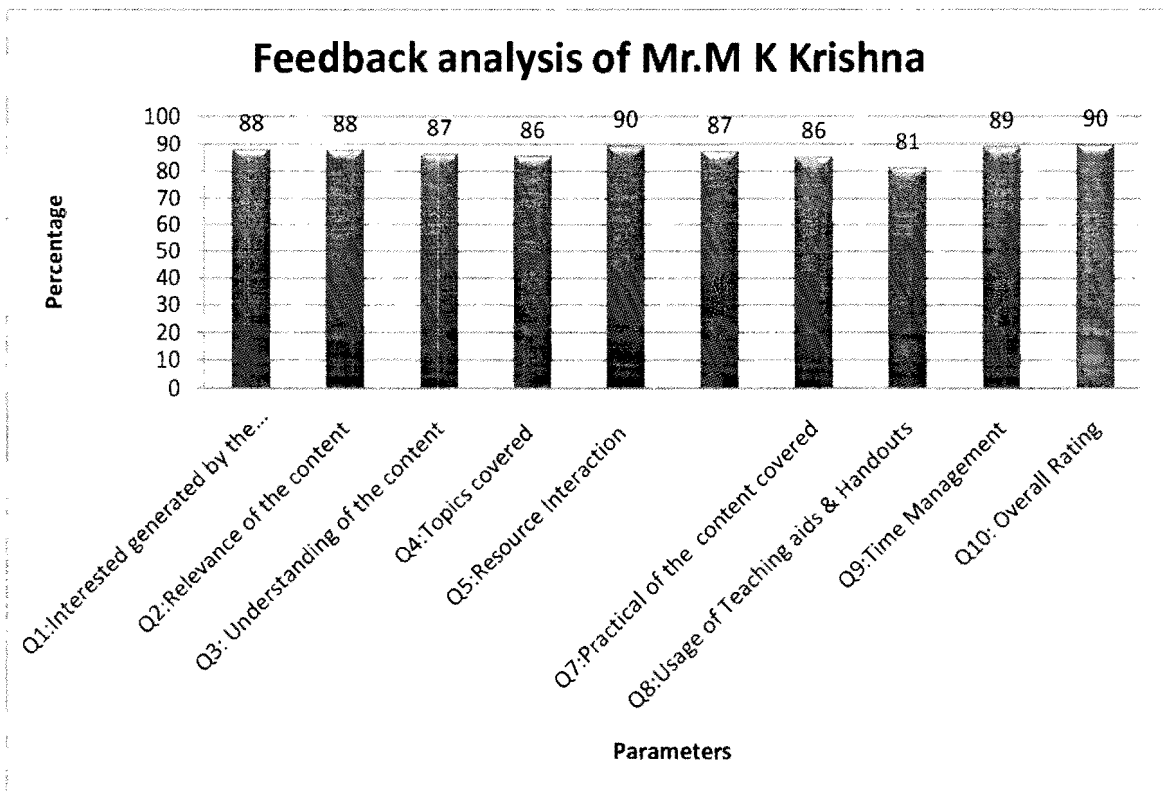
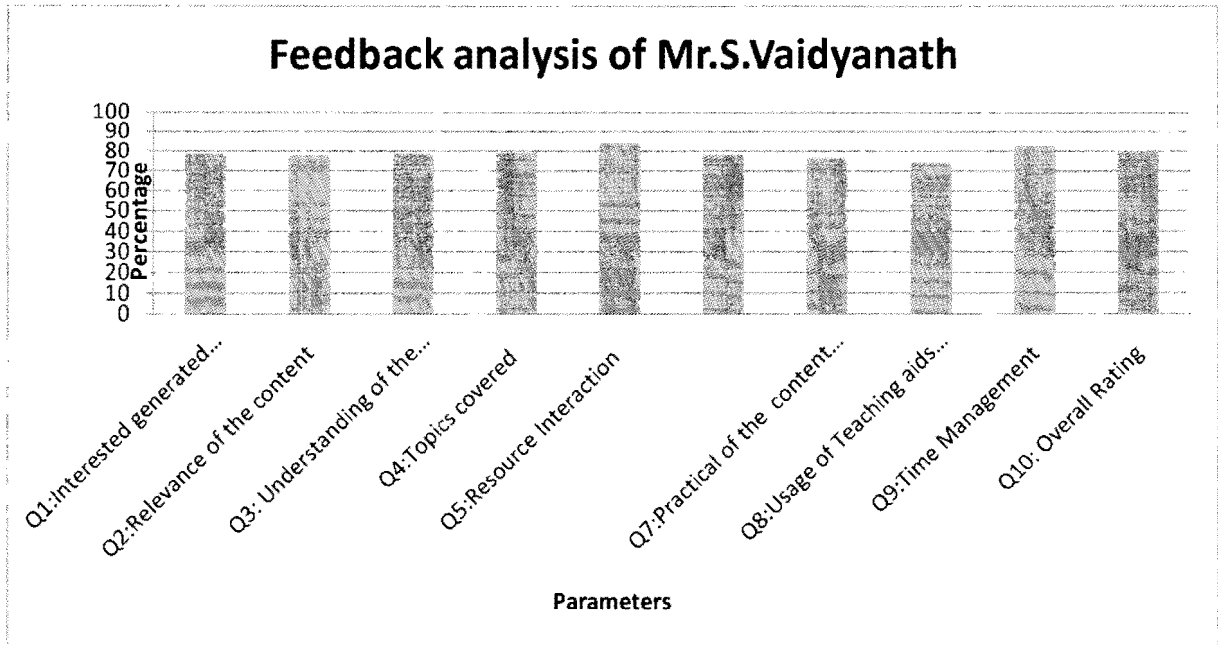


Session 3

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



Feedback Analysis:



R V CENTRE FOR LEARNING AND DEVELOPMENT

Organised training programme for the faculty members of RVIM on the topic “Transforming Teachers and Students Performance through Self-Awareness” on November 5 & 23, 2013. The trainers were Mr. Venkatesh Seshadri and Ms. Vani Vasudev. The trainers emphasized on the following aspects:

- ♦ Wisdom and Meaning as the key to Emotional Balance
- ♦ Self Awareness and the Power of Ancient Wisdom
- ♦ Cultivating Inner Peace and the Practice of Emotional Freedom
- ♦ Understanding oneself- Effectively Managing components of being
- ♦ Self Deception in Relationships, Healing Relationships through Emotional Mastery
- ♦ Coaching edge of leadership for teachers- Individual Coaching sessions
- ♦ Applied Meditation techniques
- ♦ Discoveries of Modern science in using Heart Brain Synergy for heightened power performance and productivity using Emotional Mastery



Mr. Venkatesh Seshadri taking the session on Transforming Teachers and Students Performance through Self-Awareness

CENTRE FOR INDIAN CULTURE AND HERITAGE

A programme on “Inspirational Thoughts by Chanakya” was conducted for the faculty members of RVIM, by the Centre of Indian Culture and Heritage on Thursday, November 14, 2013. Mr. Manash Jyoti Mitra, Assistant Professor, Department of Marketing took over the session and spoke on the various Inspirational Thoughts by Chanakya.

CENTRE FOR YOGA AND MEDITATION

The centre organized a seminar on “Menu for Stress Management” for the I semester MBA students of RVIM on November 26, 2013. The resource persons invited for the seminar are Ms Uma Maheshwari and Ms Devambika, Yoga Experts, Bangalore. The aim of the seminar was to understand & practice the art & techniques of managing stress.



Human Resources

A workshop on “An overview of Life Skills Training Programme for MBA Students” was organized for all the faculty members on February 14, 2014. Resource person was Mr. Gudibande Krishnarao Ravindra, Facilitator, Teacher and Trainer. His previous assignments include Director-HR, Asia and Sub-Continent in Dubai Port World. The primary aim of organizing this programme is to reemphasize the importance of developing certain important skills expressed as “Life Skills” such as inculcating moral and ethical values among students, significance of being socially responsible and protection of natural environmental resources, ensuring active involvement in extra-curricular and co-curricular activities along with pursuing academic excellence.



Dr. T V Raju, Director, RVIM, Mr. Gudibande K Ravindra, Trainer & faculty members of RVIM in the workshop on An overview of Life Skills Training Programme for MBA students