

**REPORT OF**

**ONE DAY NATIONAL SEMINAR**

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

**27-02-2020**

**Sponsored by**



**Organised by**



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

### **Copy of the Resolution of the Department of Commerce Dated 04-02-2020**

The faculty of the Department of Commerce, Govt Degree College, Ravulapalem met in the Department with Dr. K. Srinivasa Rao, Lecturer in-charge Department of Commerce in the chair to discuss and propose the One Day National Seminar to be conducted by the department of commerce on 27-02-2020.

**Agenda** : 1. Propose One Day National Seminar

**Members Attended** : 1. Dr. K. Srinivasa Rao, Lecturer in-charge  
2. Smt. P. Sunanda Vijaya Lakshmi, Lecturer in Commerce  
3. Sri. K. Durga Babu, Lecturer in Commerce

**Special Invitee** : 1. Smt. U. Subhashini, Lecturer in Computer Applications

**Minutes of the Meeting** :

1. As a part of the academic activities and promote research in the department of commerce, the department has to conduct national seminars and workshops to inculcate research activity among the faculty and student community. In this connection, the members of the department discussed and decided to request the principal to accord permission to arrange one day national level seminar.

**Resolution** :

1. It is unanimously resolved to request the principal to accord permission to conduct National Seminar by the department of Commerce on 27-02-2020.
2. It is unanimously resolved to request the principal to make necessary arrangements to provide financial assistance to the proposed seminar from the available funds.

**Signatures** : 1  
2  
3  
4

Ravulapalem,  
Date:04-02-2020.

To  
The Principal,  
Govt Degree College,  
Ravulapalem.

Sir,

Sub: National Seminar- Department of Commerce- Requesting permission to conduct national seminar and sanction of amount from available funds – Reg.

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In connection with promoting research activity among the faculty and student community, the Department of Commerce is planning to Conduct one day National Seminar on 27-02-2020 entitled “The Transforming Scenario of Indian Banking in Retrospect and Prospect”. It needs financial assistance from the college funds nearly Rs. 1.0 Lakhs. Hence I request you to kindly accord permission and issue necessary financial assistance from the college funds so as to enable us to conduct the seminar.

Thanking you sir.

Yours faithfully

(Dr. K. Srinivasa Rao)  
Lecturer-in charge, Dept of Commerce  
GDC, Ravulapalem

Broad details of estimated expenditure (in rupees) for which financial assistance is sought

<b>S.No</b>	<b>Particulars</b>	<b>Expenditure Expected (Rs.)</b>
1	TA (within India) and honorarium (Rs.1000/- per day For Resource Persons)	20000
2	TA (within India) for Paper Presenters	20000
3	Pre-Conference printing	15000
4	Announcements, abstracts, etc.	10000
5	Publication of Proceedings	20000
6	Local Hospitality including board and lodging	15000
	<b>GRAND TOTAL</b>	100000

### **About the Seminar:**

## **“THE TRANSFORMING SCENARIO OF INDIAN BANKING IN RETROSPECT AND PROSPECT”**

### **Background including details of past events organized on the proposed topic:**

The basic principles of economics in any country is demand and supply. One side there is consumption that is called demand and another side there is a producer who supplies the goods and services. If we have to measure the growth momentum in an economy that is just by the level of consumption because consumption drives the growth.

As we all know our economy is facing many problems, the government is doing tremendous efforts to make our economy healthier, many steps have been taken by the government like the government has reduced corporate tax cut by 30% to 22% to attract multinational company to invest in our country as companies have to pay less tax then a company's profit will be high and that money company can use for the expanding of their firms and if many companies invest in India then jobs will be created so we can say this corporate tax will definitely help our country to grow.

Although the government has taken many steps but there are many areas where the government has to also focus as our economy is divided into three sectors primary sector, secondary sector and tertiary sector. The primary sector includes agriculture, secondary sector include industries and tertiary sector include services.

Role of banking in economic developments as mentioned above demand is directly linked with supply, the demand is a direct relationship with purchasing power of citizen of any nation and this purchasing power can be abroad also because it can boost our exports if we focus the purchasing power within the country this purchasing power comes in the hand of people by various means. One means in employment if people are employed the get salary and these people buy goods as employment condition is not very good in our country.

The Banking industry and financial institutions are vital sectors of any economy. It is a proven fact that the development of banking industry has a great impact on the growth of the country. In the era of “Digital India”, the banking industry has undergone a revolutionary change in our country.

Today, we have a well-developed banking system with different classes of banks working in consonance with the regulations of the RBI. The banks have shed their traditional functions and they have been innovating, improving and coming out with new types of services to cater to the emerging needs of their customers. The advent of technology and electronic banking facility made things which appeared to be impossible a few years ago became possible now. In addition to this, the amalgamation of 10 public sector banks into four big banks is expected to give a big boost to the economy. Further, reforms like inviting private investments in Indian Banking and Disinvestment of LIC are also in pipe line.

### **C. Aims/ Objectives :**

The main objective of the seminar is to provide a platform for academicians, policy makers, researchers and students to discuss the trends and challenges that recently emerged in the banking sector with special emphasis on digitization for a better conclusion based on the different articles submitted by the participants in the seminar.

### **D. Target audience/ participants with expected number:**

We plan to invite renowned scholars from Central Universities, State Universities, IIT's, NIT's, Research Institutions, NGOs, Industrialists. The academicians and students from all over India can participate in the programme. The seminar is useful for scholars, rural industrialists, rural people and farmers. We expect 200 participants from all over India.

**E. Details of Sessions:**

The seminar will be conducted through four technical sessions. Scientific papers are presented during these plenary sessions and mainly focusing on effectiveness, conclusiveness and practicality on Recent Trends in Banking, Transforming Scenario of Banking in India. The details of sessions are

09.30 A.M	To	10.00 AM	:	Registration
10.00 AM	To	11.00 AM	:	Inaugural Session
11.00 AM	To	11.30 AM	:	Tea Break
11.30 AM	To	01.00 PM	:	Technical Session-I
01.00 PM	To	02.00 PM	:	Lunch Break
02.00 PM	To	03.00 P.M	:	Technical Session-II
03.00 P.M	To	04.00 P.M	:	Technical Session-III
04.00 P.M	To	05.00 P.M	:	Valedictory Session

**F. Expected outcome:**

These types of seminars will help to understand better the needs of industry by the scholars, teachers and students. It will not only give a broad idea about Indian Banking Scenario and also indicate their responsibility to contribute the development of India. This seminar will address all the issues relating to banking issues. This seminar will give a detail note on the importance of digitalization of Indian Banking system and their challenges.

### **Seminar Sub - Themes**

- Innovations and Digital Trends in Banking
- Financial Inclusion-The Aspirations, Actions and Actuals
- Stressed Assets in Indian Banking-The Trends and Strategies
- Merger of Public Sector Banks-The Rationale and Realities
- Financial Resolution and Deposit Insurance(FRDI) Bill
- Private Capital in Indian Banking System and Disinvestment in LIC
- The Second Generation Reforms In Indian Banking
- Pro-activeness of Banking System to MSMEs and Entrepreneurship Development
- Mobile Commerce-Digital Commerce through Digital Banking



**Chief Patron:**

Sri M.M. Nayak, I.A.S.  
Commissioner of Collegiate Education

**Patron:**

Dr. R. David Kumar Swamy, Ph.D.  
Regional Joint Director of Collegiate Education  
Zone-I & II

**Chairman:**

Dr. B.V.Tirupanyam, Ph.D.  
Principal, Govt Degree College, Ravulapalem

**Convenor:**

Dr. K. Srinivasa Rao, Ph.D.  
Head, Dept of Commerce, GDC, Ravulapalem

**EXECUTIVE COMMITTEE:**

Sri. Bh.S.V.V.N Satya Murthy, Vice Principal  
Dr. T.Sreevaram, Lecturer in Chemistry  
Smt. A. Rajeswari, Lecturer in English  
Smt. P. Karunasri, Lecturer in History  
Sri. S. China Babu, Lecturer in Economics  
Sri. A.V.N. Balaji, Lecturer in Mathematics  
Smt. U.Subhashini, Lec.in Comp.Applications  
Smt.P.Sunanda, Lecturer in Commerce  
Sri K.Durgababu, Lecturer in Commerce

**ADVISORY COMMITTEE:**

Dr. J.Chandra Prasad, Rtd Principal,  
DNR College, Bhimavaram  
Dr. N. Udaya Bhaskar, Asst Professor  
Adikavi Nannaya University  
Dr. C. Krishna, Principal  
PR. Govt College(A), Kakinada  
Dr. H. Srinivasa Rao, Associate Professor  
BJR Govt Degree College, Narayanaguda.  
Hyderabad, Telangana State  
Dr. K. Anjaneyulu, Associate Professor  
Vivekananda Govt Degree College, Vidyannagar  
Hyderabad, Telangana State

**Important Dates:**

Last date for Abstract Submission : 20-02-2020  
Acceptance Notification : 21-02-2020  
Last Date for full paper submission : 23-02-2020

**Registration Fee:**

Faculty : Rs. 200/-  
Research Scholars: Rs. 100/-  
Students : Nil

**Address for Correspondence**

Dr. K. Srinivasa Rao  
Lecturer in Commerce,  
Govt. Degree College, Ravulapalem  
Cell: 9866456431  
e-mail: ksrao69@gmail.com

**Registration Form**

Name :  
Designation :  
Address :  
Mobile No :  
Email id :

(Registration Fee can be sent through electronic  
fund transfer to the college account)  
Bank A/C No: 11155476561  
IFSC Code : SBIN0002789

Signature of the Candidate

Please send the filled registration form together  
with Registration Fee payment Scroll No. to The  
Seminar Convener through e-mail.

(Spot Registration is also available from 9.00 AM  
onwards )



ज्ञान-विज्ञान विमुक्तये

UGC

UGC Sponsored  
One Day National Seminar

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

ON  
27-02-2020  
Inauguration at 9.30 A.M.



Organised by

**DEPARTMENT OF COMMERCE  
GOVT. DEGREE COLLEGE, RAVULAPALEM**  
(Affiliated to Adikavi Nannaya University,  
Rajamahendravaram)  
(An erstwhile Re -Accredited by NAAC  
with B Grade - CGPA 2.61)

www.gdcrcvp.org, Ph: 0855-257061

**THE PLACE:**

Ravulapalem is a tiny town located on the banks of Godavari River about thirty kilometers away from Rajahmundry in East Godavari district. The town is on the National Highway No. 16 and is called the gateway of Konaseema. The place can be reached by train up to Rajahmundry and from there by bus. It can also be reached by road from Vijayawada and Visakhapatnam. There are many historical locations and places of tourist interest around Ravulapalem.

**THE COLLEGE:**

The Government Degree College, Ravulapalem was established in 1981 and offers 4 U.G. Conventional Courses i.e. BA, B.Com, B.Sc (MPC), B.Sc(BZC) and two restructured courses i.e. B.Com. Computer Applications and B.Sc Computer Science. The total student strength is about 500. The college is affiliated to Adikavi Nannaya University, Rajahmundry and is recognized under 2(f) and 12(B) Act of UGC. The college has facilities like Virtual Class Room, Digital Class Rooms, Staff Rooms, Laboratories, Waiting Halls, Gymnasium, Seminar Hall, Play Ground etc. The college has support services like JKC, NSS, Eco club, Fine-arts club and Women Empowerment Cell. The college was Re-accredited by NAAC with "B" grade (2.61) in 2014.

**ABOUT THE DEPARTMENT:**

The Department of Commerce was established in 1981 at the time of inception of the college.

Several eminent faculty worked in the department for its qualitative improvement. Besides classroom teaching, the department regularly organizes a variety of co-curricular activities for promoting active learning by the students.

**CONCEPT NOTE:**

The Banking industry and financial institutions are vital sectors of any economy. It is a proven fact that the development of banking industry has a great impact on the growth of the country. In the era of "Digital India", the banking industry has undergone a revolutionary change in our country.

Today, we have a well-developed banking system with different classes of banks working in consonance with the regulations of the RBI. The banks have shed their traditional functions and they have been innovating, improving and coming out with new types of services to cater to the emerging needs of their customers. The advent of technology and electronic banking facility made things which appeared to be impossible a few years ago became possible now. In addition to this, the amalgamation of 10 public sector banks into four big banks is expected to give a big boost to the economy. Further, reforms like inviting private investments in Indian Banking and Disinvestment of LIC are also in pipe line.

The main objective of the seminar is to provide a platform for academicians, policy makers, researchers and students to discuss the

trends and challenges that recently emerged in the banking sector with special emphasis on digitization for a better conclusion based on the different articles submitted by the participants in the seminar.

**SUB THEMES:**

- Innovations and Digital Trends in Banking
- Financial Inclusion-The Aspirations, Actions and Actuals
- Stressed Assets in Indian Banking-The Trends and Strategies
- Merger of Public Sector Banks-The Rationale and Realities
- Financial Resolution and Deposit Insurance(FRDI) Bill
- Private Capital in Indian Banking System and Disinvestment in LIC
- The Second Generation Reforms In Indian Banking
- Pro-activeness of Banking System to MSMEs and Entrepreneurship Development
- Mobile Commerce-Digital Commerce through Digital Banking

**CALL FOR PAPERS:**

The participants are invited to submit their papers in the formal research paper format. The abstracts or full papers shall be on A-4 size paper in Times New Roman Style, in MS Word format with a line spacing of 1.5 and 12 font size. The abstract shall not exceed 300 words.

The soft copy shall be sent to the mail id: [trendsinkinbanking20@gmail.com](mailto:trendsinkinbanking20@gmail.com) and the hard copies to the address of the Convener.

**Advisory Committee:**

S.No.	Name	Address of Resource Persons
1	Prof.J.Chandra Prasad	Retd. Professor, Dept. of Commerce, DNR P.G. Centre, Bhimavaram, AP., India.
2	Prof. K. Shiva Reddy	Professor, Dept. of Economics, Gokhale Institute of Politics & Economics, Pune, Maharashtra., India.
3	Prof.B. Kuberudu	Professor, Dept. of Management, Andhra University P.G. Centre, Kakinada, AP., India.
4	Prof. S.Teki	Professor Dept of Management Adikavi Nannaya University Rajamahendravaram
5	Dr. N Udaya Bhaskar	Asst Professor Dept of Management Adikavi Nannaya University Rajamahendravaram
6	Dr. R. David Kumar Swamy	Regional Joint Director of Collegiate Education Zone-I & II Rajamahendravaram
7	Dr. H. Srinivasa Rao	Associate Professor BJR Govt Degree College, Narayanaguda, Hyderabad
8	Dr. K. Anjaneyulu	Associate Professor Vivekananda Govt Degree College, Vidyanagar Hyderabad.

## **ORGANISING COMMITTEE**

Chairmen

**Dr. B.V. TIRUPANYAM,**  
Principal, Govt Degree College, Ravulapalem

Convenor

**Dr. K. SRINIVASA RAO,**  
Lecturer in Charge, Dept. of Commerce  
GDC, Ravulapalem

Organising Secretary

**Smt. A. RAJESWARI**  
Lecturer in charge, Dept. of English  
GDC, Ravulapalem

Executive Committee

<b>Sri. Bh.S.V.V.N. S. Murthy</b>	<b>Vice Principal</b>
<b>Dr. T.Sreevaram</b>	<b>Lecturer in Chemistry</b>
<b>Smt. A. Rajeswari</b>	<b>Lecturer in English</b>
<b>Smt. P. Karunasri</b>	<b>Lecturer in History</b>
<b>Sri. S. China Babu</b>	<b>Lecturer in Economics</b>
<b>Sri. A.V.N. Balaji</b>	<b>Lecturer in Mathematics</b>
<b>Smt. U.Subhashini</b>	<b>Lec.in Computer Applications</b>
<b>Smt.P.Sunanda</b>	<b>Lecturer in Commerce</b>
<b>Sri K.Durgababu</b>	<b>Lecturer in Commerce</b>

**INVITATION**  
**GOVERNMENT DEGREE COLLEGE, RAVULAPALEM**

**One Day National Seminar**

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

**On 27- February, 2020**

**INAUGURAL SESSION**

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

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

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

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

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

**Key Note Speaker**  
**Prof: S. Teki**  
Former Registrar, Adikavi Nannaya University

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

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





### SOUVENIR INAUGURATION BY THE CHIEF GUEST



### Key Note Address by the Resource Person Prof. S. Teki





**Key Note Address by the Resource Person Dr. N. Udaya Bhaskar**



**Theme of the Seminar by Resource Person, Dr. J. Chandra Prasad**



## Technical Session -I



## Technical Session-II



## Presentations



## Paper Presentations



## Paper Presentations



## Technical Session-III



## Paper Presentations



## Paper Presentations



### List of Papers Received

S.No	Title of the Paper	Authors
1	Perception of People on Modern Banking Service	Dr. Mukku Syam Babu, M.Com., Assitant Professor, SRR & CVR Govt.Degree College (A) Vijayawada
2	Mobile Commerce	Dr. Kasala Nageswar Rao Lecturer in Computer Applications S.R & B.G.N.R Govt. Arts &Science College, Khammam
3	Pro-Activeness of Banking System to MSMEs and Entrepreneurship Development	P. Aravind Swamy Lecturer in Economics S CH V P M R Govt Degree College Ganapavaram, W.G Dt.
4	Innovations and Digital Trends in Indian Banking	Sk.Alisha,& R.V.Lakshmi Devi, Lecturer in Commerce, Sri Y.N.College(A), Narsapur
5	Progress of E-Commerce in Indian Banking Sector – A Study	Dr. RAMA KRISHNA CHITTAJALLU, Asst. Prof. of Commerce, GDC, Mandapeta, E.G.Dist., A.P.,
6	Usage of Digital Banking Service- Yono-an App of SBI	Dr.H.Srinivas Rao Associate Professor of Commerce BJR Govt Degree College Narayanguda, Hyderabad TELANGANA
7	Non Performing Assets- A Review	M.SRINIVASARAO Lecturer in Commerce SRR & CVR Govt.Degree College (A) Vijayawada
8	Historical View Of Training & Training Methods In Indian Banking Sector	Dr. J. Pandu Rangarao Lecturer in Commerce, PR Government (A) College, Kakinada
9	Financial Inclusion in India - A Focus	Dr. K. Srinivasa Rao, Ph.D. Lecturer in Commerce Govt. Degree College, Ravulapalem
10	Bailing out Indian Commercial Banking System from NPAs - A Critical Analysis	B.V TIRUPANYAM <sup>1</sup> , Principal, Government Degree College, Ravulapalem
11	A Review of Indian Banking Sector Reforms and its Impact on their Performance	Dr. K. Ratna Manikyam, Lecturer-in charge,Dept of Commerce G. Appala Narasimham Lecturer in Commerce Govt College(A) Rajamahendravaram
12	Mobile Banking Trends, Challenges and Opportunities	Dr. P. Shanmukha Rao, Lecturer in Commerce, Government College (Autonomous), Rajamahendravaram

13	Digital Technology - It's Impact on Banking Sector In India	P.Murali., Associate Professor of Commerce., SRR & CVR Govt.Degree College (A) Vijayawada
14	A Comprehensive Analysis of Pmjdya as A Tool for Financial Inclusion	K Surya Chaitanya, 7289909912 Assistant Manager, SBI(R), Accountant,O/O Principal Accountant General, Hyderabad
15	Merger of Public Sector Banks – The Rational and Realities	SUGNANI. GEDDAM, M.sc., M.L.I.Sc., M.A., B.L. Lecturer in Lib. & Infn. Science. Govt Degree College, Ravulapalem
16	Fostering Rural Women Empowerment through RRBs – A Critical Study of Credit Availability Patterns for SHGs of Andhra Pradesh	K. UMADEVI Inspector, Department of Prohibition and Excise, Ramachandrapuram, East Godavari District, Andhrapradesh
17	Innovations and Digital Reforms in Banking	Ch.Balaji, Lecturer In Commerce, Govt Degree College , Perumallapuram.
18	The Role Of Blockchain in the Indian Banking Sector	U.Subhashini Lect. In Computer Applications, GDC,Ravulapalem
19	E- Commerce and Banking	V.Venkateswara rao. Lecturer in chemistry, Govt Degree College,Ravulapalem
20	Blockchain's - Role in Banking	Kum. I.Prasanna Lakshmi, III B.Com.(CA) Govt Degree College,Ravulapalem
21	E- Banking – Environmental Effects	Dr. T.Sreevaram, Lecturer in Chemistry, Govt Degree College,Ravulapalem
22	Consumer's Awareness Towards E - Banking	E.SUNITHA Lecturer In Commerce SRR&CVR GDC(A) Vijayawada
23	PAYTM	R. Durga Bhvani, III B.Sc., MPCs Govt Degree College, Ravulapalem, E.G.Dt.
24	Issues and Challenges of Electronic Payment Systems	Dr.D.Srinivas, Lecturer in commerce, M.V.N.J.S&R.V.R College, Malkipuram, E.G.Dt.
25	Merger of Public Sector Banks – The Rationale and Realities	K. Durga Babu, Lecturer in Commerce Govt. Degree College, Ravulapalem, E.G.Dt.

26	Financial Resolution and Deposit Insurance Bill	SUGNANI.GEDDAM Lec .in Lib.& Infn. Science. Govt. Degree College, Ravulapalem, E.G.Dt.
27	Consumer awareness towards E-Banking Services - A Study with Special Reference to Students of Adikavinannaya University MSN Campus, Kakinada	K.Manikanteswara Reddy Assistant Professor Dept of Commerce & Management Studies AdikaviNannaya University MSN Campus, Kakinada
28	Stressed Assets in Indian Banking	Akula Hema Sai Latha Asst.Professor, Department of management Studies, GIET Degree College, Rajamahendravaram.
29	Merger of Public Sector Banks The Rationale and Reality	Prof.G.Chandrayya Department of Commerce, GIET Degree College, Rajahmundry .
30	Second Generation Reforms in Indian Banking Sector	T.VENKATA TATA RAO Asst.Professor, Department of Management Studies, GIET Degree College, Rajahmundry .
31	Mobile Commerce & Digital Commerce through Digital Banking	Smt.P.S.Vijaya Lakshmi, Asst.Professor, Department of Commerce, Govt. Degree College, Ravulapalem, E.G.Dt.
32	Bots in Banks – Transformation of India’s Banking Industry with Artificial Intelligence	Arun Vysyaraju, Junior Engineer, BSNL, (R) Accountant,O/O Principal Accountant General, Hyderabad
33	Crypto Currency – Overview and Its Effects on Banking Industry	Mrudula Vysyaraju, Assistant Manager, Bank of Baroda Jubilee Hills, Hyderabad.
34	Disinvestment in Life Insurance Corporation of India	Y. Raghuram, Assistant Manager, IDBI(R) Accountant,O/O Principal Accountant General, Hyderabad
35	Finance Resolution and Deposit Insurance ( Frdi ) Bill Provisions and Analysis	Bharat Poleti, 7013672204 Accountant,O/O Comptroller and Auditor General Hyderabad.
36	Private Investment in Indian Banking Sector	Pannars Harish Probationary Officer, Canara Bank Halibedu, Karnataka
37	Banking- It’s Historical Evolution	P.VVSDNL Karunasri, Head. Dept of History. GDC-Ravulapalem
38	A Brief Study of M-Commerce with Special Reference to India	A.Rajeswari Lecturer in charge,Dept of English GDC-Ravulapalem

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**VALEDICTORY SESSION**

**Chairperson**  
**Dr. B.V. Tirupanyam**  
**Principal**  
**Govt. Degree College, Ravulapalem**

**Chief Guest**  
**Dr. N. Udaya Bhaskar**  
**Asst Professor of Commerce & Management Studies**  
**Adikavi Nannaya University, Rajamahendravaram**

**Guest of Honour**  
**G. Rajesh Kumar**  
**Chief Manager**  
**State Bank of India, Ravulapalem**

**Guest**  
**Sri. P.J. Jayababu**  
**Secretary- CPDC**  
**Govt. Degree College, Ravulapalem**

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

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



### Valedictory Session



### Certificates Issue





Seminar Outcome  
(Report of Organizing Secretary)



### List of Participants Registered

S.No	Name of the Participant	Designation	Name of the College	Address
1	Dr.K.Srinivas Rao	Lec. in commerce	Govt. Degree College	Ravulapalem
2	TOLETY.Y.H.A.G.Gandhi	Lec. in Physics	Govt. Degree College	Ravulapalem
3	P.Sunanda Vijayalakshmi	Lec. in commerce	Govt. Degree College	Ravulapalem
4	N.Meenakshi	Lec. in commerce	Govt. Degree College	Rampachodavaram
5	G.Vinay Chaitanya	Scholor	Andhra University	Visakhapatnam
6	Vivek	Research Scholor	Andhra University	Visakhapatnam
7	P.Prasad	Research Scholor	Andhra University	Visakhapatnam
8	D.Hermitha curie	Student	Kurunya University	Tamilnadu
9	N.Suneetha	Lec. in Zoology	Govt. Degree College	Ravulapalem
10	V.Venkateswara Rao	Lec. in chemistry	Govt. Degree College	Ravulapalem
11	Ch.Balaji	Lec. in commerce	Govt. Degree College	Perumallapuram
12	Dr.T.Srivaram	Lec. in chemistry	Govt. Degree College	Ravulapalem
13	D.Raju	Lec. in Telugu	Govt. Degree College	Sitanagaram
14	M.Srinavasa Rao	Lec. in Commerce	Govt. Degree College	Rampachodavaram
15	K.Sridevi	Lec. in Computer Science	Govt. Degree College	Ravulapalem
16	Geddarn sugnani	Lec. in Lab Science	Govt. Degree College	Ravulapalem
17	Dr.K .venkata Rao	Lec. in Mathematics	Govt. Degree College	Alamuru
18	P.Subrahmanyam	Lec. in commerce	Govt. Degree College	Alamuru
19	K.N.Suryanarayana	Lec . In commerce	S.V.R.K.GDC	Nidadavole
20	V.Somasekhara Rao	Principal	Govt. Degree College	Alamuru
21	G.Appala Narasimham	Lec. In commerce	Govt. Degree College	Rajahmundry
22	Dr.K.Ratnamaniyam	Lec. In commerce	Govt. Degree College	Rajahmundry
23	Dr.B.P.Narasa Reddy	Lec. in commerce	Govt. Degree College	Rajahmundry
24	Dr.Mukku syambabu	Lec. In commerce	SRR & CVR GDC	Vijayawada
25	M.Srinavasa Rao	Lec. In commerce	SRR & CVR GDC	Vijayawada
26	P.Murali	Lec. in commerce	SRR & CVR GDC	Vijayawada
27	E.Sunitha	Lec. In commerce	SRR & CVR GDC	Vijayawada
28	B.Rama Krishna	Lec. in commerce	Govt. Degree College	Avanigadda
29	Dr.K.Sudhakara Rao	Lec. in commerce	ASNM GDC	Palakallu
30	Dr.J.Pandurangarao	Lec. In commerce	PR. (A) GDC	Kakinada
31	Dr.K.Ratnamaniyam	Lec. In commerce	Govt College (A)	Rajahmundry
32	Dr.P.shanmuka rao	Lec. In commerce	Govt College (A)	Rajahmundry
33	D.Vara Lakshmi	Lec. In commerce	Sri.V.N. College	Narsapur
34	R.V. Lakshmi Devi	Lec. In commerce	Sri.V.N. College	Narsapur
35	Shaik.Alisha	Lec. In commerce	Sri.V.N. College	Narsapur
36	Ch. Naga sai lakshmi	Lec. In commerce	Govt. College(A)	Rajahmundry
37	Dr.K.Naveena	Lec. In commerce	SVD GDC(W)	Nidadavole
38	Dr. P. P. Chandra Bose	Lec. In commerce	GDC	Razole
39	G.Jahnavi	Student	Govt. College(A)	rajahmundry
40	M.Anitha	Student	Govt. College(A)	rajahmundry
41	Ch. Jyothi	Student	Govt. College(A)	Rajahmundry

42	Penta Sai Divya Sri	Student	Govt. College(A)	Rajahmundry
43	G.Rajesh	Student	Govt. College(A)	Rajahmundry
44	Y.Harish	Student	Govt. College(A)	Rajahmundry
45	D.Durga Prasad	Student	Govt. College(A)	Rajahmundry
46	B.Surya Prakash	Student	Govt. College(A)	Rajahmundry
47	K.Durga babu	Lec. In commerce	Govt. Degree College	Rajahmundry
48	Geddarn sugnani	Lec. In Lab science	Govt. Degree College	Ravulapalem
49	P.V.V.S.D.N.L.Karunasri	Lec. In History	Govt. Degree College	Ravulapalem
50	A.Rajeswari	Lec. In English	Govt. Degree College	Ravulapalem
51	G.Sundara ramireddy	Lec. In com. applications	Govt. Degree College	Ravulapalem
52	D.V.Bharathi lakshmi	Senior assistant	Govt. Degree College	Ravulapalem
53	M.Srinavas	Lec. In commerce	Govt. Degree College	Alamuru
54	K.Manikanteswara Reddy	Assitant professor	AKNU	Rajamahendravaram
55	D.Varshit	Student	AKNU	Rajamahendravaram
56	Dr.M.Sreerama Raju	Assistant professor	AKNU	Rajamahendravaram
57	K.Vamsi Babu	Student	AKNU MSN Campus	Kakinada
58	K.Parvathi	Lec. In Political Science	GDC	Alamuru
59	Dr.G.Rajendra Prasad	Assistant professor	AKNU	Rajamahendravaram
60	R.Subhakar	Student	AKNU	Rajahmundry
61	P.Y.Vamsi	Student	AKNU	Rajamahendravaram
62	Dr.T.Anitha kumari	Assistant professor	AKNU	Rajamahendravaram
63	B.Madhuri	Student	Govt. College(A)	Rajahmundry
64	T.Bhulakshmi	Student	Govt. College(A)	Rajahmundry
65	K.Anusha	Student	Govt. College(A)	Rajahmundry
66	A.Durga	Student	Govt. College(A)	Rajahmundry
67	Ch.Rajesh	Student	Govt. College(A)	Rajahmundry
68	Dr. Ch.Ramakrishna	Assitant professor	GDC , Mandapeta	Mandapeta
69	S.Chinababu	Lec. In Economics	GDC	Ravulapalem
70	Dr.Koppadi Srinivasa Rao	Lec. in Telugu	GDC	Ravulapalem
71	M.Hamalatha	Lec. In Botany	GDC	Ravulapalem
72	U.Subhashini	Lec. In Comp Appli	GDC	Ravulapalem
73	A.V.N.Balaji	Lec. In Mathematics	GDC	Ravulapalem
74	Ch.Dilip Kumar	Lecturer	V.K.V.GDC,Kothapeta	Kothapeta
75	D.M.V.Prasad	Lecturer	V.K.V.GDC,Kothapeta	Kothapeta
76	P.Ravichandra	Asst Professor of Computer Science	SVS GDC , VIDYANAGAR	Hyderabad
77	R.Praveen kumar Reddy	Asst Professor of Commerce	UDCN	Hyderabad
78	Dr.G.Chandrayya	Professor in commerce	GAIT , Rajahmandry	Rajahmundry

# ఈనాడు తూర్పుగోదావరి

గువారం 27 ఏప్రిల్ 2020 12 పేజీలు

**ఏనాళ్ళ మార్పులు-పర్యవసానాలు పై నేడు సదస్సు**  
రాష్ట్రపరిషత్తు ఏకకాలం రాష్ట్రపరిషత్తులోని ప్రభుత్వ ప్రిగ్గి కార్యాలయ గురువారం వారం కర్మ కర్మ విధానం అధ్యక్షుల బ్యాంకింగ్ లో మార్పు ఏనాళ్ళ మార్పులు వారి పర్యవసానాలపై సదస్సు ఏనాళ్ళ మార్పులు ప్రతి పాత పిడి రిజిస్ట్రేషన్ బుక్లను తెలిపారు ఈ కార్యక్రమంలో ఎమ్మెల్యే డి. జగ్గిరెడ్డి హాజరయ్యారన్నారు

**నేడు జాతీయ సదస్సు**  
రాష్ట్రపరిషత్తు ఏకకాలం ప్రిగ్గి కార్యాలయ గురువారం వారం కర్మ కర్మ విధానం అధ్యక్షుల బ్యాంకింగ్ లో మార్పు ఏనాళ్ళ మార్పులు వారి పర్యవసానాలపై సదస్సు ఏనాళ్ళ మార్పులు ప్రతి పాత పిడి రిజిస్ట్రేషన్ బుక్లను తెలిపారు ఈ కార్యక్రమంలో ఎమ్మెల్యే డి. జగ్గిరెడ్డి హాజరయ్యారన్నారు

**సాక్షి 247**  
తూర్పుగోదావరి  
గువారం 27 ఏప్రిల్ 2020

## ఆంధ్రభూమి తూర్పు గోదావరి

**బ్యాంకింగ్ రంగంలో మార్పులపై సదస్సు**  
రాష్ట్రపరిషత్తు ఏకకాలం ప్రిగ్గి కార్యాలయ గురువారం వారం కర్మ కర్మ విధానం అధ్యక్షుల బ్యాంకింగ్ లో మార్పు ఏనాళ్ళ మార్పులు వారి పర్యవసానాలపై సదస్సు ఏనాళ్ళ మార్పులు ప్రతి పాత పిడి రిజిస్ట్రేషన్ బుక్లను తెలిపారు ఈ కార్యక్రమంలో ఎమ్మెల్యే డి. జగ్గిరెడ్డి హాజరయ్యారన్నారు



# సాక్షి 24/7

తూర్పుగోదావరి

శుక్రవారం, 28, ఫిబ్రవరి, 2020

EAST GODAVARI DISTRICT

గరిష్టం 31.0 / కనిష్టం 22.0

మన కొత్తపేట

తూర్పుగోదావరి  
శుక్రవారం, 28, ఫిబ్రవరి, 2020

సాక్షి

## పథకాల అమలుకు బ్యాంకింగ్ రంగం దోహదం

- ఎమ్మెల్యే చిర్ర జగ్గిరెడ్డి
- డిగ్రీ కళాశాలలో బ్యాంకింగ్ రంగంపై జాతీయ సదస్సు

రాష్ట్రంపాలెం: రాష్ట్ర ప్రభుత్వం ఆమలు చేస్తున్న జగన్మోక్ష విద్యా దీపేన, జగన్మోక్ష వసతి దీపేన వంటి పథకాల ద్వారా విద్యార్థులకు ప్రభుత్వం అందించే సగటు సహాయం మంజూరుకు బ్యాంకింగ్ రంగం ఎంతగానో దోహదపడుతుందని ఎమ్మెల్యే చిర్ర జగ్గిరెడ్డి అన్నారు. గురువారం రాష్ట్రంపాలెం ప్రభుత్వ డిగ్రీ కళాశాలలో బ్యాంకింగ్ రంగంలో వస్తున్న చిహ్న మార్పులు, పర్యవహారాలు, భవిష్యత్ ఆలోచనలు అనే అంశాలపై జాతీయ సదస్సు నిర్వహించారు. ప్రిన్సిపాల్ డి.బి. తిరుపాట్లం అధ్యక్షతన జరిగిన ఈ సదస్సుకు ఎమ్మెల్యే జగ్గిరెడ్డి ముఖ్యఅతిథిగా హాజరై జ్యోతి ప్రజ్వలన చేసి కార్యక్రమాన్ని ప్రారంభించారు. ఆయన మాట్లాడుతూ బ్యాంకింగ్ రంగం దేశాభివృద్ధికి ఎంతగానో అభివృద్ధి చెందుతుందన్నారు. ఇటీవల రాష్ట్ర ప్రభుత్వం విద్యార్థులకు అడుగు దీనిన వివిధ పథకాలు అందిస్తోంది. కావున సగటు సహాయాన్ని పేం ఖాతా రూపాల్లో ఉన్నప్పటికీ ఒక్క క్లిక్ ద్వారా విద్యార్థులు వారి తల్లిదండ్రుల ఖాతాలకు బ్యాంకింగ్ రంగం ద్వారా అడుగు



సదస్సులో మాట్లాడుతున్న ఎమ్మెల్యే జగ్గిరెడ్డి

దేయగలిగిస్తున్నారు. బ్యాంకింగ్ అభివృద్ధికి అధ్యాపకులు తమ విలువైన సూచనలు ఇస్తే వాటిని ప్రభుత్వం దృష్టికి తీసుకువెళతానని హామీ ఇచ్చారు.

కళాశాలలో ఇటువంటి ఏ కార్యక్రమం నిర్వహించిన తన చతురగా సహాయ సహకారాలు అందిస్తానని తెలిపారు. రాజమహేంద్రవరం నన్నయ విశ్వవిద్యాలయం అధ్యాపకుల వినోద కళాకారుల బ్యాంకింగ్ రంగం ఉన్నత అభివృద్ధి కోసం ప్రభుత్వం కృషి చేయాలన్నారు. బ్యాంకులు అభివృద్ధి దేశాభివృద్ధి అన్నారు. అలాగే ఆన్లైన్ డిజిటల్ ఎనీకడ యథాస్థితి, టీచువరం డిఎస్ఆర్ కళాశాల



సావనీర్ను అవిష్కరిస్తున్న ఎమ్మెల్యే జగ్గిరెడ్డి తదితరులు

విశ్రాంత ప్రిన్సిపాల్ డాక్టర్ జె చంద్రప్రసాద్ బ్యాంకింగ్ రంగంలో వచ్చిన మార్పులు, మోసాలు, ఒడిదొడుకులు తీసుకోవాల్సిన చర్యలను వివరించారు. టెక్నాలజీ సెషన్లకు హైదరాబాద్ నుంచి వచ్చిన ఆర్ ప్రవీణ్ కుమార్ రిరెడ్డి, పి.రాఘవంధ్ర, ఎం.శ్యాంబాబు, షయ్యూ ఖదావ్, పాండురంగారావు, బోసు అధ్యక్షుల వహించారు. వివిధ కళాశాలల నుంచి వచ్చిన అధ్యాపకులు, పరిశోధక విద్యార్థులు 72 పరిశోధన పత్రాలను సమర్పించారు. ఎమ్మెల్యే జగ్గిరెడ్డి సావనీర్ను అవిష్కరించారు. చివరిగా పలు తీర్మానాలు తీశారు. తిర్మానంతో అచారంగా బ్యాంకుల డిజిటలైజేషన్ అవసరం, అభివృద్ధికి

అవకాశం ఉందని, ప్రస్తుత పరిస్థితుల్లో ప్రైవేట్ బ్యాంకులతో బ్యాంకులు అభివృద్ధి చెందాలి కాని ప్రభుత్వం పర్యవేక్షణ ఎక్కువగా ఉండాలి. గ్రామీణ ప్రాంతాల్లో మాత్రం బ్యాంకింగ్ సేవలపై అవగాహన పెంచాలని ఏడీఎం, డిటి బ్యాంకింగ్, టయోమెట్రీక్ తీవ్రంగా బ్యాంకింగ్ సేవలను పెంచాలని, గ్రామీణ ప్రాంతాల్లో ఇంటర్నెట్ బ్యాంకింగ్ను బడులుగా ముఖ అచారిత ఎన్నటి సేవలను విస్తృత చర్యలని తదితర తీర్మానాలను సమావేశం చేసింది. ఈ పథకాలను రైతులకుగానీ డి.టి.తిరుపాట్లం, భీష్మరంగ కె.శ్రీనివాసరావు, ఆర్.ఎస్.ఎస్. సెక్రటరీగా ఎ.రాజేంద్రుని వ్యవహరించారు.

12

[illegible]

၁၉၅၈ ခုနှစ်တွင် ဝန်ထုပ် ဝန်  
 ထုပ်များ ပြန်၍ အိမ်တွင် အသုံးပြု  
 နိုင်ရန် အား ချုပ် ချုပ်၍ ဝန်  
 ထုပ်များ ပြန်၍

[illegible]

ಕರ್ನಾಟಕದ ಸಮಗ್ರ ಅಭಿವೃದ್ಧಿಗಾಗಿ ಸರ್ಕಾರದ ಸಹಕಾರವನ್ನು ಪಡೆದುಕೊಳ್ಳುವುದು ಮತ್ತು ಸರ್ಕಾರದ ಸಹಕಾರವನ್ನು ಪಡೆದುಕೊಳ್ಳುವುದು.



உதாரணமாக இவ்வாறு காரணங்கள், எவ்வளவு காரணங்கள்

[illegible]



[illegible]





# గోదావరి

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తెలుగు దినపత్రిక

విజయవాడ సంపుటి : 4 సంచిక : 286 విజయవాడ, అమలాపురం, విశాఖపట్నం, హైదరాబాద్, నిజామాబాద్ మరియు దర్శాద్రి కొత్తగూడెం కేంద్రాల నుండి ప్రచుర

## దేశ అభివృద్ధికి బ్యాంకింగ్ రంగం కీలకం : ఎమ్మెల్యే చిల్ల

రావులపాలెం, ఫిబ్రవరి 27 (గోదావరి విశేషం) : బ్యాంకింగ్ రంగం దేశ అభివృద్ధికి ఎంతో దోహదపడుతుందని ఎమ్మెల్యే చిల్ల అగ్గిరెడ్డి అన్నారు. గురువారం స్థానిక సిబ్బి కళాశాల ప్రాంగణంలో థియేటర్ వేదిక మీద ఆయన ప్రసంగించి భారతదేశ బ్యాంకింగ్ వ్యవస్థ, మార్పులు, వారి అభివృద్ధిపై అవగాహనా కార్యక్రమం నిర్వహించారు. ఈ కార్యక్రమంలో ముఖ్య అతిథిగా రాష్ట్ర పరిశోధనా ప్రధాని, ఆంధ్ర సర్వేయర్స్ అగ్గిరెడ్డి పాల్గొన్నారు. ముందుగా జ్యోతి ప్రజ్వలం చేసి కార్యక్రమం ప్రారంభించి ఆయన మాట్లాడుతూ భారతదేశ బ్యాంకింగ్ వ్యవస్థలో పేదరిక మార్పులు చోటు చేసుకున్నాయని, బ్యాంకింగ్ రంగం దేశ అభివృద్ధికి ఎంతో దోహదపడుతుందని, బ్యాంకింగ్ రంగం పట్ల అగ్గిరెడ్డి విద్యా రీతిన, అగ్గిరెడ్డి ముఖ్య రీతిన కంటి పరీక్షలు ద్వారా విద్యార్థులకు అందించే ప్రయత్నం చేస్తున్నారని, పేద భావాలను పేద భావాలలో ఉన్న మేల్కొన్న విద్యార్థుల అభివృద్ధిని పేదరికం చేస్తూ పేదగా ఉన్న క్లిష్ట కార్య విద్యార్థులకు, వారి ఉత్తరములను భావాలను అమి చేయగలుగుతున్నారని, ప్రభుత్వ పరీక్షలను అమి, రికార్డుగా అమలు అవుతున్నాయని తెలియజేశారు. బ్యాంకింగ్ రంగ అభివృద్ధికి అవగాహనలు తమ ముఖ్య సూచనలను తెలియజేస్తూ వారిని ప్రభుత్వం దృష్టికి తీసుకు వెళ్తామని చోటి అన్నారు. కళాశాలలో అమలు అవుతుంది కార్యక్రమాలను తన, మును సమయ నివారణలు అందిస్తామని, విద్యార్థులకు అందుబాటులో ఉంటామని తెలిపారు. అనంతరం కళాశాల ప్రధాని చా.పి.వి. నిరంజన్లు, అధికారి సర్కియ



విశ్వవిద్యాలయ అధ్యక్షులు ఎన్ జే. సమోయ అధ్యక్షులు చా. ఎన్. ఉదయ భాస్కర్, డి.ఎన్.ఆర్. కళాశాల విశ్రాంత ప్రధాని చా. తె. చంద్ర ప్రసాద్లు విద్యార్థులకు బ్యాంకింగ్ రంగంపై సందేశాన్నిచ్చారు. ఈ కార్యక్రమంలో రాష్ట్ర సహకారాల సుందేశాత అతిథి రాష్ట్రాల సుందీ పద్మిన అధ్యక్షులు, పరిశోధన విద్యార్థి విద్యార్థులు తమ విశ్రాంత సమీక్షించారు ఈ సందర్భంలో 40కి పైగా పరిశోధనా విశ్రాంత పద్మినారు.

## Expenditure Report

INCOME		EXPENDITURE		
Advance Cheque from Principal	25000	TA , DA & Honorarium		14188
Registrations	7400	Honorarium to Resource Persons		2500
Cash Received from Principal	30000	<b><u>Pre-Conference printing:</u></b>		
Advanced by the Department In charge	3358	Souvenir Printing	9800	
		Jute Folders(75 x 100)	7500	
		Mementos (20 x260)	5200	
		Shawls(20 x 200)	4000	
		Brochure Printing & Postage	1350	
		Certificates Printing	5000	
		Flexi's Printing	3900	36750
		<b><u>Local Hospitality:</u></b>		
		Snacks & Tea	3000	
		Tent House Rent	3600	6600
		<b><u>Stationary and others:</u></b>		
		Stage Decoration	3000	
		Saplins	500	
		Stationary	2220	5720
	65758			65758

**Bills**

Souvenir Title Page