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Banking Finance

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21/01/2020

BF33-01

VOL. XXXIII NO. 01 JANUARY 2020 ISSN-0971-4498

In this issue

- Bank Frauds in India - Analysis
- Combating Corruption, Battling Black Money
- CGTMSE - A Tool to Boost MSE



"Personal insolvency framework will be the "beginning of a new learning" and the next big thing in insolvency reforms."

M S Sahoo
IBBI chief



"Merger of banks will strengthen the lending capacity. It has been ensured that no person loses job. The employees of merging banks will benefit the maximum."

Anurag Singh Thakur
Minister of State for Finance



"We have taken an initiative to buy back some of the securities maturing in 2021. We will be buying back bonds worth Rs 1,000-2,000 crore between now to January."

Gagan Banga
VC & MD
Indiabulls Housing Finance

BF-33-01



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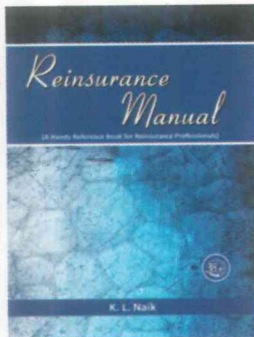
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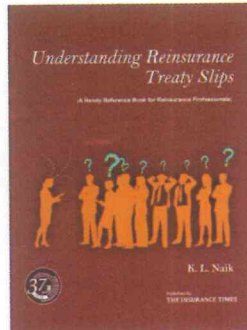


The Insurance Times Education Series

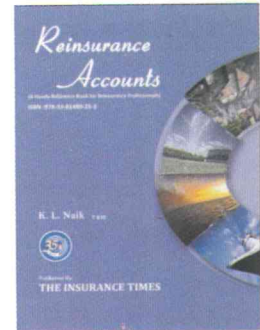
Books on Insurance



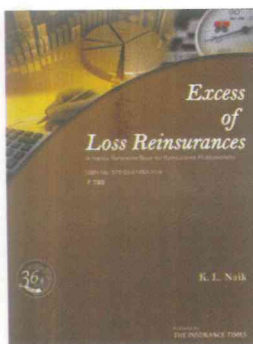
Reinsurance Manual
Rs.750 / US\$35



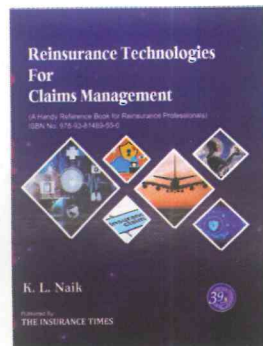
Understanding Reinsurance Treaty Slips
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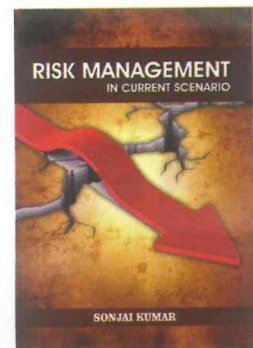
Reinsurance Accounts
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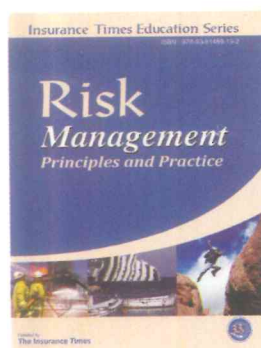
Excess of Loss Reinsurances
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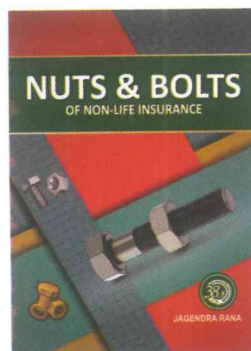
Reinsurance Technologies For Claims Management
Rs.750 / US\$40



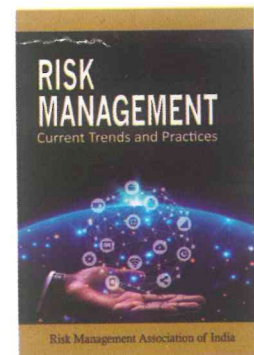
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BF33-02

VOL. XXXX NO. 02 FEBRUARY 2020 ISSN-0971-4498



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- Concurrent Audit, as a tool of fraud risk management
- PCR Public Credit Registry
- Reserve Bank of India (RBI)'s Surplus Profits Transfer: What, Why, How
- Digitisation Gaining Momentum in Cooperative Banks



"Our strategy to diversify our business model towards linear sources of earnings continues to show results. Our housing finance business is set for new beginning as all legacy issues are behind with incremental focus on profitable growth."

Motilal Oswal
MD & CEO
Motilal Oswal Financial Services



"The Kerala Bank network can protect the interests of the state. Hence, the target of a threefold increase in the present Rs 1 crore business is not overambitious."

Pinarayi Vijayan
Chief Minister of Kerala



"Our emphasis on providing affordable, flexible and easy EMI options on a range of products gives our customers the power to fulfil their dreams."

Ambuj Chandna
Sr Executive Vice President
Kotak Mahindra Bank

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- Subsidy in Retail Loans
- What next for Credit Rating Agencies?



UNION BUDGET 2020



"India's ambition to develop a defence industrial base was neither a threat nor directed against any country."

Narendra Modi
Prime Minister



"The Union Budget 2020 is an attempt to endow India with improved health and better access to education"

Rajnish Kumar
Chairman
SBI



"The wealth business has been one of the top strategic business priorities of SBI, as it has numerous high net worth individual clients whose banking needs require highly specialised services"

J. Swaminathan
SBI Deputy Managing Director (Strategy)

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"The need to constantly update skills, learn from breaches faced by other organizations and invest in security patches is critical to proactively manage Information Security Risk."

Ramaswamy Meyyappan
Chief Risk Officer, IndusInd Bank



VOL. XXXIII NO. 04 April 2020 ISSN-0971-4498

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- **Ombudsman for Digital Transaction**
- **Political Funding in the Age of Crony Capitalism: An Experience from Indian Banking Sector**
- **Public Sector Banks Deserve Respect**

RMAI launches Certificate Course on Risk Management
Enroll within 30th June to avail 25% Discount
Visit www.rmaindia.org/courses for details



"IBA and member banks are planning to come out with advisories to create customer awareness and promote contact-less banking."

Sunil Mehta
IBA chief executive



"Good to see that entities handling funds of customers are only being proposed to be regulated unlike the original draft."

Naveen Surya
Chairman, Fintech Convergence Council



"Around 20% of its total cards are co-branded, and such cards see around 30% more spending."

Parag Rao
Head of the Cards Business, HDFC Bank

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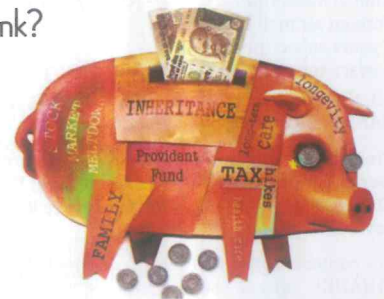
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"It is very important to see how data science, Artificial intelligence and Machine learning can help in creating a strong risk management framework."

- Avneesh Trivedi
Chief Risk Officer
Moneyboxx Finance Limited

VOL. XXXIII NO. 05 May 2020 ISSN-0971-4498

In this issue

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- Emergency: A bitter alternative to 21 days lockdown

Risk Management Association of India
launches
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"The sharp decline in incremental credit during FY20 was driven by slowing economic growth as well as heightened risk aversion among lenders."

Karthik Srinivasan,
Group Head - Financial
Sector,
ICRA Limited



"Provisioning will also have to be reconsidered because restructuring of loans seems to be the only option as other options like sale to asset reconstruction companies."

CS Setty,
Managing Director, SBI



"In the 221 cases resolved so far via IBC, about Rs 1.84 lakh crore was recovered, against the admitted claims of Rs 4.13 lakh crore, marking a recovery rate of 44%."

Nirmala Sitharaman,
Finance Minister, India

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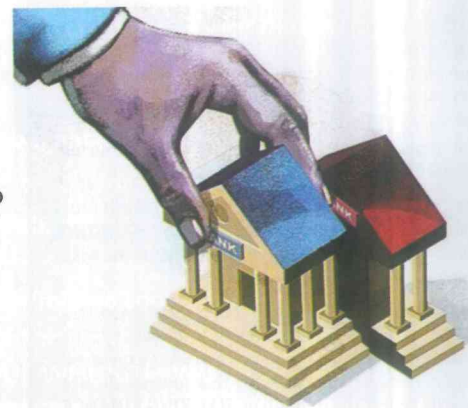
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- ☐ Role of Technology and Innovations Amidst Covid - 19
- ☐ Corona would go; we won't
- ☐ How to deal with new challenges in Banking : Mergers and corona-virus
- ☐ Banking Industry- Current scenario & the next decade-way forward
- ☐ Negative interest rates in India - A revival game?



"People are now more tech-savvy than ever. People finds it easier to access most of the financial services through their mobile apps. Artificial intelligence is now aggressively being integrated with all the financial services product."

Ravi Jain

Chairperson, JRK Group of Companies

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launches

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"The economic impact of the pandemic may result in higher non-performing assets (NPAs) and capital erosion of banks."

Shaktikanta Das
Governor, RBI



"The Indian Banks' Association (IBA) is working on bringing ease of banking on the lending side and is also focusing on swift decision making amid the COVID-19 crisis"

Sunil Mehta
CEO
Indian Banks' Association



"The key elements of creating the FI&MM vertical are to bring sharper focus to different business lines and improve the quality of interaction with customers at the branch."

Rajnish Kumar
Chairman, SBI

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*Special issue
on MSMEs*



on Scheme to Formalize
MSMEs and Facilitate Growth

- Interest Rates in Banks and Its Role in Economy
- Agriculture Value Chain Financing
- Marketing Strategies for MSME Business by Banks
- CIBIL MSME Rank - An Additional due diligence Tool
- Let's Understand MSMEs under New Rule

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VC & MD
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- Marketing is one of the major function to succeed in Banking
- Workforce Migration - Opportunities for Uttar Pradesh
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- CIBIL report - A tool for exercising proper Due diligence

"The disruption caused by the pandemic has led to immense economic and social impediments, however, it has also brought about innovations across the industry."

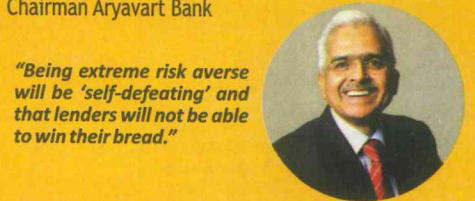


Amitabh Chaudhry
MD & CEO, Axis Bank



Shiv Bajrang Singh
Gen. Manager BOI
Chairman Aryavart Bank

"The current phase of corona pandemic induced lockdown has seen the reverse migration in favour of safety and physiological needs."



Shaktikanta Das
RBI Governor

"Being extreme risk averse will be 'self-defeating' and that lenders will not be able to win their bread."



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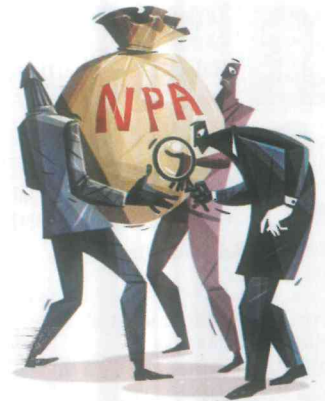
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- Institutional Protection Scheme for Urban Co-operative Banks: Lessons from German Co-operative Financial Network
- Impact of COVID-19 - Finding new avenues for Business continuity in DCCBs in Telanganal
- Future Prospect of Atm Industry

"The economic recovery would be slow, but the central bank stood fully prepared and is battle-ready for whatever measures were needed to prop up growth."



Shaktikanta Das
RBI Governor

"If the capital expenditure is not happening and investment in the economy is not happening at the same pace, then obviously this is a demand issue."



Rajnish Kumar
SBI Chairman

"It will further strengthen efforts for the betterment of the rural sectors while supporting the government's mission of ensuring sustainable and healthy lifestyle amid the COVID-19 pandemic."



G N Chintala
NABARD Chairman

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- Blockchain Technology
- Fin Tech Firms a Disruptor or Partner to Banks



Dinesh Khara takes over as new Chairman SBI



"Public sector banks should consider focusing on regional languages for better customer service, especially in areas where people are not conversant with Hindi."

Nirmala Sitharaman
Finance Minister

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- 📖 **Blockchain Technology for Agriculture: Applications and Rationale**
- 📖 **MSME advances-Root cause analysis of Poor Growth & Suggestions for Improvement**
- 📖 **Role of Auditors as a Watchdog in a Business Entity**

"While the millennial customers want digital first they don't want a digital-only bank. This has led us to introduce a new format experiential branch suited to the lifestyle of millennials."



Anup Bagchi
Executive Director, ICICI Bank

"Indian economy, which has been severely affected by the ongoing coronavirus pandemic, is at the doorstep of revival."



Shaktikanta Das
RBI Governor

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Mergers and Acquisition - A conceptual deliberation in Indian Context

Net Stable Funding Ratio (NSFR)

Covid - Corporate Debtor - Central Bank

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"As part of our partnership with Airtel Payments Bank and strong synergies of customer-centricity, we are offering innovative motor insurance products to its customers through a seamless journey from the purchase to the claim process."

Sanjeev Srinivasan
Managing Director & CEO
Bharti AXA General Insurance



"Ideally by December, if not by March 31, 2021, every account should have a PAN where needed and applicable and Aadhaar in every case."

Nirmala Sitharaman
Union Finance Minister



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