



HOLY CROSS COLLEGE

ACCREDITED BY NAAC WITH 'A+' GRADE (CYCLE:2)

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"Educating hearts and minds"

Report on Special Lecture: "Modern Banking Practices and Career Opportunities in the Banking Sector" organized by Department of Business Administration, Holy Cross College

On 6th August 2024, the Department of Business Administration at Holy Cross College organized a special lecture titled "Modern Banking Practices and Career Opportunities in the Banking Sector." The session was delivered by Sri Dulal Paul, Branch Manager of South Indian Bank, Post Office Chowmuhoni Branch, Agartala. The objective of this lecture was to provide students with a deep understanding of current banking practices and the diverse career opportunities available in the banking sector.

Sri Dulal Paul's session covered a broad spectrum of topics related to modern banking and career prospects, providing valuable insights for students pursuing degrees in business administration. The following key points were discussed:

1) Venture Capital and Its Utility

Sri Dulal Paul elaborated on the concept of venture capital (VC) as a financial investment made by investors in startups and small businesses with high growth potential. He discussed the role of VC in providing essential funding for business expansion and innovation. The discussion highlighted how venture capital helps startups by offering not just financial support but also strategic guidance and networking opportunities.

2) Role of Banks in Import-Export Business

The speaker explained the crucial role banks play in facilitating international trade. Banks offer various services such as letters of credit, trade financing, and currency exchange, which are vital for smooth and secure import-export transactions. These services help businesses manage risks and ensure compliance with international trade regulations.

3) International Marketing

The lecture included a discussion on international marketing and its importance for global business expansion. Sri Dulal Paul noted that banks support businesses in international marketing by providing financial products that enable companies to handle cross-border transactions efficiently, manage foreign exchange risks, and access global markets.

4) Facilities Provided by Banks for Start-ups

Sri Dulal Paul outlined the range of facilities that banks offer to startups, including startup loans, overdraft facilities, and specialized accounts with favorable terms. He emphasized that these facilities are designed to support the unique needs of new businesses and help them achieve financial stability and growth.

5) Digital Marketing



The role of digital marketing in today's business environment was another key topic. The speaker highlighted how digital marketing tools and strategies, such as social media advertising and search engine optimization, can help businesses reach and engage with their target audiences. Banks also play a role by offering digital payment solutions and online banking services that complement digital marketing efforts.

6) Security Systems of Banks in Online Banking

The lecture covered the security measures banks implement to protect online banking transactions. Sri Dulal Paul discussed encryption technologies, multi-factor authentication, and real-time fraud detection systems designed to safeguard customers' financial data and prevent unauthorized access.

7) Awareness About Various Frauds Related to Sharing OTP and Other Scams

Sri Dulal Paul provided crucial information on various online frauds, including phishing and OTP (One-Time Password) scams. He stressed the importance of being vigilant and cautious with personal information and emphasized the need for consumers to verify the legitimacy of requests for sensitive data to avoid falling victim to scams.

8) Need for Education in Online Marketing

The importance of educating individuals and businesses about online marketing practices was highlighted. The speaker advocated for comprehensive training programs to enhance understanding of digital marketing strategies and improve security awareness in the online space.

9) SIP (Systematic Investment Plan) Related Talk

The session included a segment on Systematic Investment Plans (SIPs), explaining how SIPs allow individuals to invest a fixed amount regularly in mutual funds. This approach offers benefits such as disciplined investing and the power of compounding, making it an effective strategy for long-term wealth accumulation.

10) How to Safeguard Your Account from Unauthorized Access

Practical tips for securing bank accounts from unauthorized access were discussed. Sri Dulal Paul emphasized the use of strong passwords, enabling two-factor authentication, and regularly monitoring account statements as essential practices for protecting personal and financial information.

11) Future Scopes in Banking

The speaker explored emerging trends and future opportunities in the banking sector. He discussed the growing influence of fintech, artificial intelligence, and digital banking innovations. These advancements are expected to create new career opportunities and reshape the banking landscape.



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12) About Entrepreneurship

The final topic focused on entrepreneurship, highlighting the role of banks in supporting entrepreneurial ventures. Sri Dulal Paul discussed the various banking products and services available to entrepreneurs, such as startup loans and business advisory services, and how these resources can help drive entrepreneurial success.

Conclusion

The special lecture provided valuable insights into modern banking practices and career opportunities in the banking sector. Sri Dulal Paul's expertise and practical advice offered students a comprehensive understanding of the current banking environment and its future prospects. The session also emphasized the importance of staying informed and educated about industry trends and security practices.

The Department of Business Administration at Holy Cross College aims to continue organizing such sessions to bridge the gap between academic learning and industry practices, ensuring that students are well-prepared for their future careers. The department extends its gratitude to Sri Dulal Paul for his insightful presentation and to all attendees for their active participation.

Summary:

** Special Lecture on "Modern Banking Practices and Career Opportunities in the Banking Sector" organized by: Department of Business Administration.*

** Date: 6th August 2024*

** Speaker: Sri Dulal Paul, Branch Manager, South Indian Bank, Post Office Chowmuhoni Branch, Agartala*

** Total no. of Participants attended: 80 students (BBA and MBA) and 9 faculty members*

** Outcome: The special lecture provided students with a thorough understanding of modern banking practices, career opportunities, and the importance of staying informed about industry trends and security practices.*

Report prepared by: Mr. Subhajit Paul, Assistant Professor,

Department of Business Administration, Holy Cross College, Agartala

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07/08/24

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