

N.E.S. RATNAM COLLEGE  
OF ARTS, SCIENCE & COMMERCE

B.com (Banking & Insurance) Department

Academic Year 2020-2021

ANNUAL REPORT

**N.E.S RATNAM COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**BANKING & INSURANCE**  
**ACADEMIC YEAR 2020-21**  
**ANNUAL REPORT**

**1. ACADEMIC:**

F.Y.BBI had 7 subjects in Semester I & Semester II, S.Y.BBI had 7 subjects in Semester III & Semester IV, and T.Y.BBI had 6 subjects in Semester V and Semester VI. The internal assessment of 25 marks of all the subjects completed by respective teachers in time as required by the University of Mumbai.

Orientation:

2. Orientation was conducted by AAC for FYBBI students on 24<sup>th</sup> October, 2020
3. Regular lectures for SYBBI commenced on 23<sup>rd</sup> July, 2020
4. Regular lectures for TYBBI commenced on 23<sup>rd</sup> July, 2020
5. Regular lectures for FYBBI commenced on 24<sup>th</sup> October, 2020
6. Semester I & III exam were conducted in month of December.
7. University Examination for semester-V of TYBBI was conducted from 29<sup>th</sup> December 2020 to 5<sup>th</sup> January, 2021.
8. Parents teacher meeting was conducted for all three classes  
FYBBI on 22<sup>nd</sup> December, 2020  
SYBBI on 18<sup>th</sup> November, 2020  
TYBBI on 22<sup>nd</sup> December, 2020
9. Internal examination were conducted for FYBBI , SYBBI & TYBBI in March, 2021.
10. Prelims for FYBBI, SYBBI & TYBBI were conducted in the month of April, 2021.
11. Semester II & IV exam were conducted in month of April, 2021.
12. University Examination for semester-VI of TYBBI was conducted from 10<sup>th</sup> May 2021 to 18<sup>th</sup> May, 2021.

Guest lecturers:-

- A Webinar on “Consumerism and Financial Literacy in Covid 19 Times” Was organized for BBI Department students on 12<sup>th</sup> November, 2020. The Webinar Session I was conducted by Mr. TR Pandey, a project manager CGSI and Session II was conducted by Dr. Hardeep Kaur, Financial Advisor. It was attended by FYBBI and SYBBI. Around 100 students attended the webinar.
- A Webinar on Investor Awareness Programme was organized for BBI Department students on 23<sup>rd</sup> November, 2020 on virtual platform. The Webinar Session was conducted by Ms. Krupa Desai, Finance trainer and coach. The Webinar was attended by SYBBI and TYBBI. Around 110 students attended the webinar.
- A webinar on "DIGITAL MARKETING, ONLINE EARNING & PERSONALITY DEVELOPMENT" was organized for the BMS & B.Com ( Banking & Insurance ) department students on 3<sup>rd</sup> April, 2021 on virtual platform. This webinar was conducted by Mr. Nikhil

Bhojar, who is a Digital Marketing Trainer & Life coach. More than 132 students had shown their active participation by attending this webinar.

**Activities conducted:**

- The International Online Quiz on Banking & Insurance was successfully organized by the Department of Banking & Insurance (BBI) of our college in collaboration with Knowledge Inclusion (The Employability Planning Program Academy). It witnessed enthusiastic participation of faculties, students & Corporate.  
The quiz was open for 10 days i.e. 23<sup>rd</sup> July 2020 to 1<sup>st</sup> August 2020. Total Number of participants was 847. Countries participated including Canada, UAE, Italy and India. Digital Certificates were provided to all the participants.

- Inter-Collegiate Event “MANZIL – THE ULTIMATE DESTINATION

A. National Level Inter-Collegiate Event “MANZIL – THE ULTIMATE DESTINATION” jointly organized by BMS and B.com (Banking & Insurance) departments was conducted on 8<sup>th</sup> and 9<sup>th</sup> February 2021.

This mega event was themed “MANAGEMENT KSHETRA”, which Followed 4 events.

Sr.no	Name of events	No of participants
1	Research Paper Presentation.	380
2	Scavenger Hunt.	400
3	Workshop on Emotional Intelligence- Road to Success.	458
4	Gamify Banking.	450

More than 150 colleges all across from India and more than 2000 participants made this event a huge success.

- Following new events were introduced for BBI Amity Club which was on 13/02/2021:

Sr.no	Name of events	No of participants
1	Webinar on impact of Covid 19 on the Job Opportunities.	211
2	Connection Game.	91

## **Students Participated:**

1. 49 students from SYBBI and 39 students of TYBBI attended the webinar on NATIONAL EDUCATION POLICY 2020” organized by BMA (Bombay Management Association) on 19<sup>th</sup> August, 2020.
2. 50 students from SYBBI and 38 students of TYBBI attended the webinar on COACHING ITS INCREASING RELEVANCE IN VUCA WORLD organized by BMA (Bombay Management Association) on 26<sup>th</sup> August, 2020.
3. 23 students from SYBBI attended the webinar on “SELF LEADERSHIP organized by BMA (Bombay Management Association) on 29<sup>th</sup> August, 2020
4. 43 students from SYBBI and 33 students/ beneficiary of TYBBI attended the webinar on PREVENTION OF SEXUAL HARASSMENT AT WORKPLACE” organized by BMA (Bombay Management Association) on 2<sup>nd</sup> September, 2020.
5. 37 students from SYBBI and 27 students of TYBBI attended the webinar on “Personal Financial Planning and Wealth Management” organized by BMA (Bombay Management Association) on 9<sup>nd</sup> September, 2020.
6. 30 students from SYBBI and 37 students of TYBBI attended the webinar on “The Way Ahead” organized by BMA (Bombay Management Association) on 16<sup>th</sup> September, 2020.
7. 30 students from SYBBI and 34 students of TYBBI attended the webinar on “Consumer Behavior” organized by BMA (Bombay Management Association) on 23<sup>rd</sup> September, 2020.
8. 03 students from SYBBI and 01 students of TYBBI participated in a short film making competition conducted by cultural forum on 27<sup>th</sup> September, 2020.
9. 25 students from SYBBI and 34 Students of TYBBI attended webinar on "Stress Free-living" organized by BMA (Bombay Management Association) on 7<sup>th</sup> October2020.
10. 26 students from SYBBI and 34 Students of TYBBI attended webinar on "Winning the battle with the cancer" organized by BMA (Bombay Management Association) on 14<sup>th</sup> October2020.
11. 30 students from SYBBI and 36 Students of TYBBI attended webinar on "Life skill to Ride The Tide" organized by BMA (Bombay Management Association) on 16<sup>th</sup> October2020.
12. 18 students from SYBBI and 31 Students of TYBBI attended webinar on "Creating Value by building Trust" organized by BMA (Bombay Management Association) on 21<sup>st</sup> October2020.

13. 30 students from SYBBI and 33 Students of TYBBI attended webinar on "Outlook of Exam Trade" organized by BMA (Bombay Management Association) on 28th October2020.

14. 17 students from SYBBI and 29 Students of TYBBI attended webinar on "Gateway to good Health" organized by BMA (Bombay Management Association) on 4th November2020.

15. 17 students from SYBBI and 29 Students of TYBBI attended webinar on "Happy Quotient" organized by BMA (Bombay Management Association) on 11th November2020.

16. 50 students from SYBBI and 46 Students of FYBBI attended webinar on "Consumerism & Financial Literacy in COVID 19 Times" organized by CGSI(Consumer Guidance Society of India) on 12th November2020.

17. 17 students from SYBBI and 37 Students of TYBBI attended webinar on "Economic outlook for the medium -Term a Panel Discussion" organized by BMA (Bombay Management Association) on 18th November2020.

18. 18 students from SYBBI and 32 Students of FYBBI attended webinar on "World Investor Week" organized by BIAP (Board of Industry -Academia Partnerships) on 23rd November2020.

19. 18 students from SYBBI and 37 Students of TYBBI attended webinar on "Zen & The Art of Cardiac Maintenance" organized by BMA (Bombay Management Association) on 26th November2020.

20. 2 students from SYBBI attended webinar on "Building Spiritual Quotient for a Happier 2021" organized by BMA (Bombay Management Association) on 30th December 2020.

21. 48 students/ from SYBBI attended webinar on career in securities & financial market by BSE under initiative of SEBI. Organized by Placement cell of Ratnam college, Mumbai. On 19<sup>th</sup> May, 2021.

22. 30 students from SYBBI and 31 students of TYBBI attended webinar on Career guidance MBA vs Bank PO vs Job. Organized by Placement cell of Ratnam college, Mumbai. On 20<sup>th</sup> May, 2021.

## **C) ENROLLMENT IN DLLE &NSS**

### **1. DLLE:**

Students got enrolled for the Extension Programme conducted by University of Mumbai and have been working actively in their respective projects.

- SYBBI – 05 students

## 2. NSS

Students got enrolled for NSS and have been contributing in various capacities to the social service activities organized by the unit.

- FYBBI – 28 students    SYBBI – 15students

## EJ FACULTY IMPROVEMENT

### 1. Mrs. Riya Rupani:

- Has participated in the five day online Faculty Development Programme from 30th May 2020 to 3rd June 2020 on the topic “Evolution From Offline To Online Teaching” organized by Satish Pradhan Dnyanasadhan College .
- Has attended one day National Webinar “E-Content Development In The Subjects Of Commerce And Accountancy” Organized by Department Of Commerce And Accountancy , B.K. Birla College [Autonomous], Kalyan held on 1st June, 2020.
- Has participated in the online National webinar on “ Statistical Analysis Of Quantitative Data Using Advance Excel For Research Scholar" organized by Rizvi college of Arts, Science and Commerce held on 3<sup>rd</sup> and 4<sup>th</sup> of June, 2020.
- Has completed “National Level Faculty Development Programme” on Effective use of Learning Management Systems, Google Classroom and Moodle for ICT enabled Teaching Learning Process organized by NES Ratnam college of Art, Science and Commerce ,Bhandup ; from 5th June to 12th June, 2020.
- Has attended the one day National Webinar “Stress Management Among Teachers Through Wisdom Of Srimad Bhagavad Gita” Organized by Department Of Commerce University Of Mumbai In Collaboration With Nagindas Khandwala College Autonomous And S.K. Somaiya College held on 11th June, 2020.
- Has attended the workshop on “Data Analysis through SPSS For Effective Research Productivity” Organized by Guru Nanak Amritsar held on 18th June, 2020.
- Has participated in the “YOGA Day Quiz" organized by Shri M.D. Shah Mahila College held on 21<sup>st</sup> June, 2020.
- Has attended a webinar on " Migrating Seamlessly to Online Education - Best Practices" hosted by ICFAI Business School, Mumbai on 27th June, 2020.
- Has participated in Online Short term Faculty Development Programme "On the scenario of Commerce, Management and Economic Education After Covid -19" conducted at the K.R.I.Arts, B. H Commerce and A. M Science (K.I.H.M) College, Nashik from 26th June to 8th July under the scheme of Pandit Madan Mohan Malaviya National Mission on Teachers and Teaching.
- Has participated in Online Short term Faculty Development Programme "On Development Delivery and Education of E- Content conducted at the Department of Commerce, Savitribai Phule Pune University from 3rd August to 7th August under the scheme of Pandit Madan Mohan Malaviya National Mission on Teachers and Teaching.
- Has participated in the National Webinar on "Menstrual Hygiene, Management and new age Solutions" Organized by Women Development Cell in association with I. Q. A. C of B.N.N. College, Bhiwandi, held on 12th July, 2020.

- Has participated in the National Webinar on " Impact of COVID -19 on Teaching Learning Process: Challenges and Solutions" Organized by PITS B. Ed College, Uttarkashi, Uttarakhand held on 19th July, 2020.
- Has participated in the panel discussion on "Becoming World Class Faculty in New World Order " Organized by the Higher Education Forum in association with Board of Industry - Academia Partnerships held on 6th August, 2020.
- Has participated in a one day faculty development programme a national level webinar on "Publication Ethics - Understanding Plagiarism" Organized by Sanathana Research and Training Institute in association with Rotary Club Mysore, held on 7th August, 2020.
- Has participated in the webinar " COVID Impact on Lease Contracts - IND AS 116" Organized by McGraw Hill hosted by CA Sumit Sarda on 8th August, 2020.
- Has participated in a one day faculty development programme a national level webinar on 'Data Analysis Using Excel organized by Sanatana Research and Training Institute in association with Rotary Club Mysore, held on 12th August, 2020.
- Has participated in the One day International webinar on " Management from Mahatma Gandhi and Abraham Lincoln perspectives organized by IQAC in collaboration with forum for F. A. S. E. S of SIES (Nerul) college of Arts, science and Commerce on 14th August, 2020.
- Has attended Webinar sitting on ' Innovation in Teaching and Learning Approaches' hosted by ICFAI Business School, Mumbai on 15th August, 2020.
- Has participated in Two day National Creative Writing Workshop 'Artefacts of Words' organized by Department of English, ML & JNK Girls College, Saharanpur, UP on 17th and 18th August, 2020.
- Has participated in the National Webinar on ' Mendeley - A Reference Management Software and Research Network' organized by Research Cell and IQAC of Sree Narayana Guru College of Commerce Chembur, Mumbai on 3rd September, 2020.
- Has participated in the Teacher's conference on 'Empowering Educators ' organized by 'The Institute of Company Secretaries of India ' held on 10th September, 2020
- Has participated in the webinar Litigations in GST Organized by McGraw Hill hosted by CA Shafaly Girdharwal on 14th September, 2020.
- Has participated in the webinar on " E-RESEARCH SERIES-2" ONLINE VIRTUAL TOOLS FOR RESEARCH CONCEPTUALIZATION, PLANNING & EXECUTION OF WRITING GOOD RESEARCH PAPER FOR LEADING JOURNALS, organized by the Department of Research & Development. IES University on 16th September, 2020.
- Has participated in Two weeks workshop on Research tool preparation organised by School of Education, PMMMMNMTT, Ministry Of Education,, Government of IndiaI, GURU NANAK DEV UNIVERSITY, AMRITSAR October (16-29), 2020
- Has participated in the webinar on Effective methods and Strategies for Quality Research Paper Writing and Academic Publishing organized by Swami Rama Himalyan University on 24th October, 2020
- Has participated in Online workshop on "How to Publish in Sopus Indexed Journal " organized by Research and Publication Division of Gujarat National University , Gandhi nagar, Gujarat held on 31st October, 2020.

- Has participated in One day Faculty Development Programme on "Preparing Quality Research Proposal and Research Publication in High Indexed Journals " Organized by the Department of Management Sciences, Hindustan College of Engineering and Technology , Coimbatore held on 11th November, 2020.
- Has participated in 5 days Faculty Development Program on Research Methodology and Data Analysis organized by Faculty of Commerce and Business Studies, Motherhood University, Roorkee from 25th November, 2020 to 12th December, 2020.
- Has participated in workshop on "Basics of Literature Review and Research paper writing "Organized by the Department of Management studies of IMS Ghaziabad on 3rd April, 2021
- Has participated in the webinar on the topic How to conduct Research and write a Research paper"by Dr. Jayanti Dutta Deputy Director of Punjab University conducted by D. A. V College, Chandigarh on 5th April, 2021.
- Has participated in the National seminar on Execution and Implementation of National Education Policy conducted by GNIOT MBA Institute on 17th April 2021.
- Has participated in Two days Online National workshop on Meta Analysis conducted by Maharshi Dayanand University, Rohtak (Haryana) on 29th April 2021 and 30th April 2021.
- Has participated in National level one week Faculty Development Programme on Research Methodology from 26th April to 1st May 2021 organized by Amar Sewa Mandal's Kamla Nehru Mahavidyalaya, Nagpur.
- Successfully completed the fourth credit course Academic writing with a consolidated score of 95% from the evaluation based on continuous online assessment and the proctored examination held in the month of September 2020. ( Swayam Online Course Certification)

## **2. Mr. Rajiv Mishra:**

- Successfully completed "Online Quiz on Income Tax" conducted on 22-08-2020 with **75% score** organized by Government Girls College, Dhar, Madhya Pradesh.(MP)
- Successfully completed National level general knowledge "Online Quiz on Covid-19" with **score of 80%** on 17-08-2020 organized by Vidyankur Education.
- Successfully completed online faculty Induction programme of UGC-HRDC, Kanmur University, Kerala from 3<sup>rd</sup> Spetember, 2020 to 2<sup>nd</sup> October, 2020.

## **3. Mrs. KhushbooTripathi:**



- Has attended the webinar on WPC-COVID-19 DIALOGUE conducted by Water policy center, India on 24<sup>rd</sup> September, 2020.
- Has attended the webinar on “Mindfulness for educator” conducted by Bombay Management Association on 23<sup>rd</sup> October, 2020

**4. MrsPriyankaSalvi:**

- Has attended the webinar on WPC-COVID-19 DIALOGUE conducted by Water policy center, India on 25<sup>rd</sup> September, 2020
- Has attended the webinar on “Mindfulness for educator” conducted by Bombay Management Association on 23<sup>rd</sup> October, 2020

MAGAZINE 2020-2021

**THE B&I BUZZ...**

B.com (Banking & Insurance) Department of NES Ratnam College is immensely happy & gratified to present the magazine for the year 2020-2021 based on theme “FIN-TECH ERA”

Finance collaborates with technology for better products and efficient processes. It also encompasses technology that has changed the way money is exchanged. So this magazine contains various aspects that cover the ideology of FIN-TECH ERA.

**Following are the articles:**

***Evolution in fintech***

The key segments within the FinTech space include Digital Payments, Digital Lending, BankTech, InsurTech and RegTech, Cryptocurrency. FinTech now includes different sectors and industries such as education, retail banking, fundraising, nonprofit, and investment management.

***Digital transformation - era of Covid 19***

The post Covid era..The most interesting fact , the new normal of everyone's life. How it has changed from interaction & meetings to a virtual platform i.e everything has been made digital & we are most often use to it to. Many companies transitioned from working in offices to working from home. Technology like virtual reality and video conferencing apps helped employers and employee balance productivity with well-being.

Digital Learning infrastructure could see long-term boost in k-12 and secondary learning

***Rise in technology during pandemic***

Every coin has two sides. This pandemic to has the positive as well as negative sides. Use of technology during this pandemic is on its peak. Some of the technologies are explained in the article in detail.

- 1.Artificial intelligence (AI)
2. Robotics, Drones and Vehicle Automation
- 3.The As-a-Service and Cloud Revolution

### ***5 Big financial lessons learned from pandemic***

The pandemic has taught the biggest lesson of life i.e give more importance to our health , also to keep emergency funds & too diversify the investments which can help us in a near future.

### ***Alternate to biometric post-pandemic***

The world of banking, financial services and insurance are one built on history, legacy, risk management and a complex patchwork of state and federal legislation.

### ***A new era in Banking Ecosystem***

Banking Ecosystem has come up with neo banking & is emerging to be very successful by offering a host of benefits for a tech-savvy audience. This is a change wrought by mutual dependence banks who want to get a foothold in the digital revolution taking place and customers who are going digital at a rapid pace for all their needs and wants.

### ***Impact of covid on Insurance Sector***

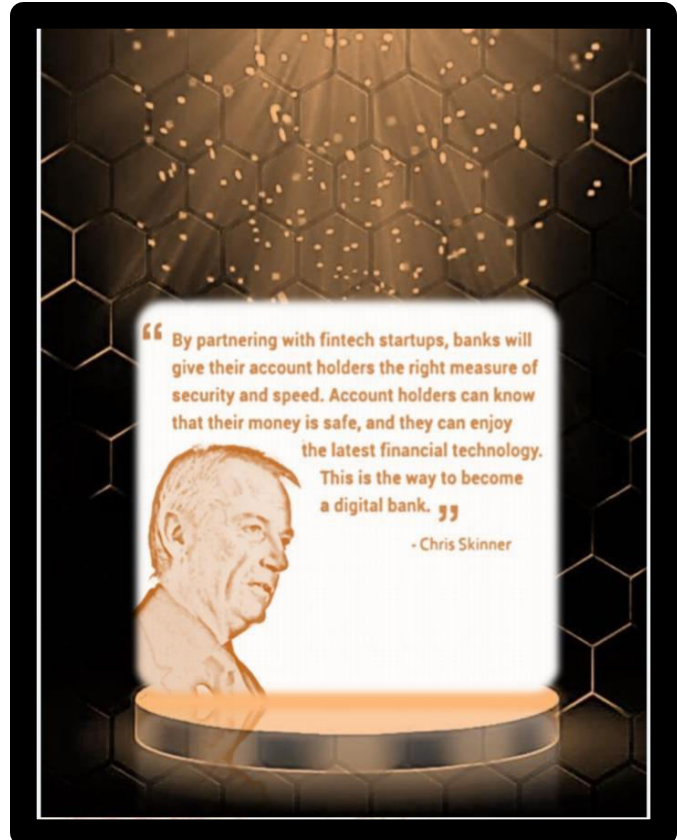
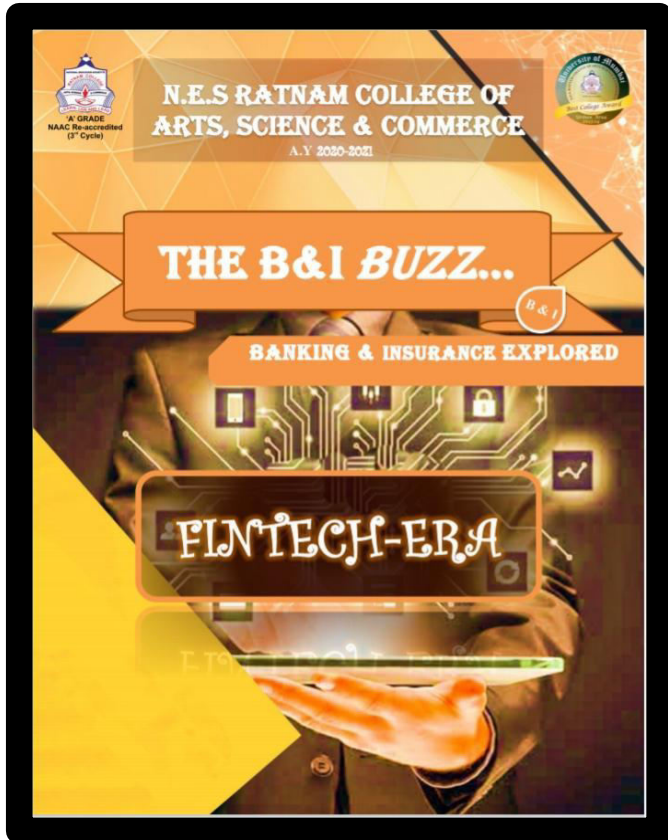
Insurance sector has always been the one of the important sector in our economy. Due to this pandemic many insurance companies came up with the policies which provides protection towards pandemic is explained in detail in this article.

### ***Impact of covid on the digital banking sector***

Banking functions were made available to public via online mode. But during this pandemic it became the need as well as use of people in their day to day life & working & banks came up with new innovative technologies.

### ***Recent trends of digital transformation***

Despite the pandemic being an everyday reality for every person and business, organizations cannot use this as an excuse to not push forward even further. New initiatives must be prioritized that can leverage data and analytics to improve the customer experience. Pandemic has made everyone to more focus on digitalization.



**PHOTO GALLERY**

**MANZIL**

**NES RATNAM COLLEGE OF ARTS, SCIENCE & COMMERCE**

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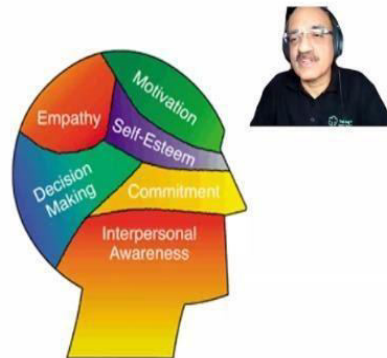
MANZIL 2020 - 2021  
.....THE ULTIMATE DESTINATION

NAME OF THE EVENT : GAMIFY BANKING

A HEARTY WELCOME TO  
ALL THE PARTICIPANTS



**EMOTIONAL INTELLIGENCE**



# PANDEMIC MANAGEMENT OF ORGANIZATION

social distancing- a stress a  
creator

By Gunjan Gupta  
from Sybaf

## NEVER MAKE PERMANENT DECISIONS ON TEMPORARY EMOTION.



### AMITY CLUB



MARK SHEET						
MATH	ENGLISH	HINDI	TOTAL	PER %	MAX	
65	75	85	366	73.2	8	
45	15	50	200	40	6	
58	20	75	269	53.8	7	
85	75	92	366	73.2	9	
15	20	28	143	28.6	4	

#### UPDATES...

**Some pointers from the Books of Banks**

- o Deposits of SCBs ~ Rs. 137.1 lakh crores as of Mar 2020
- o CASA's share in total deposits is ~ 40%
- o Private Sector Banks holding almost ~ 77% share in incremental deposits
- o Deposits grew by ~ **10%**
- o Food credit of all SCBs ~ Rs. 54 thousand crores as of Mar 2020
- o Non-food credit of all SCBs ~ Rs. 103 lakh crores as of Mar 2020
- o Private Sector Banks holding almost ~ 70% share in incremental loans
- o Non-food credit grew by ~ **12%**
- o Overall credit grew ~ **7.6%**
- o Transactions initiated through Business Correspondents growing at ~ 30%.
- o Banks to add around 2 lakh Business Correspondents by March 2021.
- o BfSI to hire around **1.5 - 2 lakh** employees by March 2022.

Unmute Start Video Participants 208 Q&A

Zoom Meeting

NEW AGE BANKING CHANNELS

- Bank Branch
- ATM
- Net Banking
- Lockin / Satellite Branch
- Phone Banking

35.Poonam Son...

TaramunDeshik

120.Vedant Parab

V

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D

D

robj choudhary

Octavia Kane

TaramunDeshik

Activate Windows  
Go to Settings to activate Windows.

Taskbar: Task View, File Explorer, Microsoft Edge, Zoom, Camera, Microphone, Network, Volume, System Tray

GUESS WHAT

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