



To,

Date:-08-02-2019

Sri Umakanth Nagmarpalli

Chairman of DCC Bank and NSSK,

Bidar.

Dear Sir,

Subject:- Requesting to conduct Two days training on Financial Inclusion & Indian Banking

On behalf of KASCC Bidar, I am very happy to invite you to impart a "Two days Training Program on Financial Inclusion and Indian Banking" to our students at Sahara Bidar dated 14 & 15 Feb 2019 as part of the Department of Commerce activity. We would like you to ignite the minds of our commerce students' on the same.

I hope you will accept this invitation and provide your expert service to our students.

I look forward to meeting you in our college.

Yours Sincerely ,

Dr. Shashidhar Patil

Head, Commerce Department

Head Dept. of Commerce

U.G. & P.G. Studies

Karnatak Arts, Science &

Commerce College, BIDAR-585 401.

SAHAKARA RURAL DEVELOPMENT ACADEMY

DCC BANK LTD, BIDAR.

Udgir Road, Naubad, BIDAR - 585 402. (Karnataka) Ph. 08482-232478 Fax : 08482-232594
e-mail : dccbsaharda@yahoo.com, sahardabidar@sancharnet.in, Website : www.sahardabidar



SRDA/KA college Trg/No. 243 /2018-19

Date: 06.02.2019

To,
The Principal
Karnataka Arts Science & Commerce College
Bidar

(Kind Attention: Smt Sudarsini, Asst Prof. Dept of Commerce)

**Sub: Training on Financial Inclusion and Indian Banking for
Final year students of Commerce Department.**

We herewith intimate you that we have made all arrangements for the conduct of your above said training program at SAHARDA Bidar on 14 & 15 Feb 2019.

The program will be held at Sharada RSET Institution, DCC Bank Bidar Near Maruti Show Room at Pratap Nagar.

Thanking you

Yours faithfully


Director

"CREDIT IS A CRITICAL INPUT FOR RURAL DEVELOPMENT, NEXT ONLY TO TRAINING"

Sub Centre : B.V.B. College Road, Akkamahadevi Colony, Harurigeri Road, BIDAR (K.S.) Ph.: 08482-223038



Date:- 07.02.2019.

To,
The principal,
Karnatak Arts, Science and Commerce College,
Bidar.

Respected Sir,

Sub :- Granting of permission for the training arranged on 14 & 15th Feb 2019 of Commerce Dept – Reg.

Ref :- SRDA/KA/College Trg/No.243/2018-19

With the reference to the above cited subject here , we request to grant the permission for the conducting the training for our final year students regarding the following matter.

1. Financial Inclusion (Digital Banking)
2. Money Market (Share Market)
3. Agricultural subsidies sanctioned by the Central and State Government.
4. Personality Development.

Kindly consider the matter and provide approval for the training arrangements.

Thanking you,


HOD, Head Dept. of Commerce
(Commerce Department.)
Karnatak Arts, Science &
Commerce College, BIDAR-585 401.

Forwarded to the HOD.
For kind consideration



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Karnatak Arts, Sci. & Com. College
BIDAR-585401

Received.
B. S. S.



K.R.E. Society's

Karnatak Arts, Science & Commerce College, Bidar

“Department of Commerce”

NOTICE

DATE:11-02-2019

All the students are hereby informed that the Department of Commerce is going to organize “Two Days Training on Financial Inclusion & Indian Banking” on dated: 14-02-2019 & 15-02-2019 from 10.00AM to 5.00PM .And hereby instructed to attend the same compulsorily.


HOD

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Karnatak Arts, Science &
Commerce College, BIDAR-585 401.


Principal
PRINCIPAL

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BIDAR-585401

MSP



K.R.E.SOCIETY'S
KARNATAK ARTS, SCIENCE & COMMERCE COLLEGE, BIDAR
DEPARTMENT OF COMMERCE

EVENT REPORT

Event Date & Time	14-02-2019 & 15-02-2019	10.00am -05.00pm.
Name of Event	Two days Training Program on FINANCIAL INCLUSION & INDIAN BANKING	
Name of Coordinator	Mrs. Sudharshini Chakure	
No. of Participants	120	
Location	Auditorium Hall	
Resource Person	Shri Umakanth Nagmarpalli (Chairman of DCC Bank & NSSK, Bidar) Sri Subramanyam Prabhu (Director of SAHARDA REST DCCB)	


Event Description:

This event was organized on 14th & 15th February 2019 about India, the real thrust on financial inclusion (FI) came in 2005 when the Reserve Bank of India (RBI) highlighted its significance in its annual policy statement of 2005-06.

Financial inclusion will enable banks to provide credit to vulnerable groups such as weaker sections and low-income group at a reasonable cost. It will also help banks to provide financial products to such sections and enable them to understand the importance of saving and investing money. The main challenge of financial inclusion is to include the rural and poor people in the coverage area. 2. Financial Illiteracy is also one of the challenges in the area of financial inclusion. Lack of basic education prevents the people to have an access from financial services. Some examples of fintech developments that have aided the cause of inclusion in recent years include the growing use of cashless digital transactions, the advent of low-fee robo-advisors, and the rise of crowd funding and peer-to-peer (P2P) or social lending.

The motive of organizing this event was to enlighten the teachers and students about the modern banking in India. Some important characteristics of the Indian Banking System were included such as:- Profit & service- oriented institutions, deal with money, provides credits/loans...etc.The students showed immense interest during the session and felt gratitude towards the same.


Coordinator


H.O.D
Head Dept. of Commerce
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Karnatak Arts, Science &
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**TRAINING PROGRAM OF TWO DAYS ON FINANCIAL
INCLUSION AND INDIAN BANKING.**

14TH AND 15TH FEBRUARY 2019

THURSDAY AND FRIDAY

FROM 10.00AM TO 05.00PM.

NAME OF THE GUESTS:-

1. Chief Guest :- **Shri. Umakanth Nagmarpalli.**

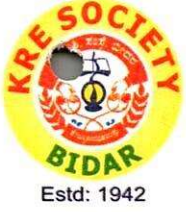
2. Resource Persons:-

1. **Sri Subramanyam Prabhu**

2. **Sri.S.G Patil**

3. **Sri.S.G Kulakani.**

Total Number of Participants:- 120 students.



ಕ.ರಾ.ಶಿ. ಸಂಸ್ಥೆಯ
ಕರ್ನಾಟಕ ಕಲಾ, ವಿಜ್ಞಾನ ಹಾಗೂ ವಾಣಿಜ್ಯ ಮಹಾವಿದ್ಯಾಲಯ, ಬಿಡರ
KARNATAK ARTS, SCIENCE & COMMERCE COLLEGE, BIDAR

Est 1970

(Affiliated to Gulbarga University, Kalaburagi)

College with Potential For Excellence Status Awarded by UGC New Delhi : 2006-2020

ISO 9001 : 2015



To,

Sri Umakanth Nagmarpalli

Chairman of DCC Bank and NSSK, Bidar

Date:15-02-2019

Dear Sir,

Subject:- With regards to appreciation for Two days training on Financial Inclusion & Indian Banking

This is to express our thankful regards for giving training to our students; the session was beneficial and helped our students in enhancing their awareness about Financial Inclusion and Indian Banking. In this regard we would like to thank you for your arrival. We will be looking forward to have more of your presence in the future events. Thanking you on the behalf of the college administration and staff.

Yours sincerely,

Dr. Shashidhar Patil
Head, Commerce Department
Head Dept. of Commerce
U.G. & P.G. Studies
Karnatak Arts, Science &
Commerce College, BIDAR-585 401.



Guest Names :-

1) Shri. Umakanth. Nagmarpalli
President of DCC & NSSK Bidar

When I visited TD Training programme.
It was very happy moments I seen
Each and Every student in punctual
and disciplined with their uniform

because I too studied in this
Institution. I can forget these
days which I learned from this
Institution & has given me lot
once again I am grateful to
All HOD & professors & lecturers of
this KRE Society

thankyou one & All

~~Signature~~

Spal

Head Dept. of Commerce
U.G. & P.G. Studies
Karnatak Arts, Science &
Commerce College, BIDAR-585 401.

President DCC Bangalore
& NSSK Bidar.


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SAHARDA, D. C. C. Bank, Bidar

Udgir Road, Naubad, BIDAR—585403, (08482-232478)

Karnataka Arts, Science and Commerce College, Bidar
Kumari. Priyanka D/O Basawaraj

Final Year B.Com Student of Karnataka Arts, Science and Commerce College, Bidar.

Participated in the Training Programme on Financial Inclusion & Indian Banking,

Conducted by Sahakara Rural Development Academy (SAHARDA) at

Sharada RSET Institution Pratap Nagar Bidar on **14th & 15th** February 2019. We Wish him

Success in all his Academic activities.

Date : 15.02.2019

Place: Bidar

Principal

Karnataka A.S.&C College Bidar

Chief Executive Officer

DCC Bank Bidar

Director

SAHARDA Bidar

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SAHARDA, D. C. C. Bank, Bidar

Udgir Road, Naubad, BIDAR—585403, (08482-232478)

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Final Year B.Com Student of Karnataka Arts, Science and Commerce College, Bidar

Participated in the Training Programme on Financial Inclusion & Indian Banking,

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SAHARDA, D. C. C. Bank, Bidar

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Chief Executive Officer

DCC Bank Bidar

Director

SAHARDA Bidar

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Karnataka Arts, Science and Commerce College
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✓ *Pranav*

Head Dept. of Commerce
U.G. & P.G. Studies
Karnatak Arts, Sci. & Com. College
Commerce College, BIDAR 585401.

Pranav
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BIDAR-585401



ಪುಷ್ಕಾತ್ಯ ಜೈನಿಕರಿಗೆ ಪುಲಸೂರ ನಾಗರಿಕರಿಂದ ಶ್ರದ್ಧಾಬಲಿ ಸಲ್ಲಿಸಲಾಯಿತು.

ಪರ್ಸನಲ್ planet

ಮೇಷ: ನಿಮ್ಮ ಸಮಾಜದ ಎಲ್ಲಾ ಮಂದಿಯ ಸಂಪತ್ತಿನಿಗೆ ಕಾರಣಿಯಾಗಿ ಪ್ರಶಂಸೆ ಗಳಿಸುವಿರಿ. ಇದು ನಿಮ್ಮ ಮುಂದಿನ ರಾಜಕೀಯ ಜೀವನಕ್ಕೆ ಮಹತ್ತರ ಬದಲಾವಣೆ ತಂದುಕೊಡುತ್ತದೆ. ಹಾಗಾಗಿ ಎಲ್ಲರೊಡನೆ ಸಮಾಲೋಚಿಸಿ ನಿರ್ಧಾರ ತೆಗೆಯಿರಿ.

ಪುಷ್ಯ: ನಿಮ್ಮ ಮನದಲ್ಲಿದ್ದ ದುಗುಡಗಳು ಕಡಿಮೆ ಆಗಿ ಮನಸ್ಸು ಕೊಳೆದ ನೋವಂತೆ ಭಾವನೆಯಾಗುವುದು. ಇದರಿಂದ ನಿಮ್ಮ ಮನದಲ್ಲಿ ಉತ್ತಮ ವಿಚಾರಗಳು ಹೊರಹೊಮ್ಮುವವು ಮತ್ತು ನಿಮ್ಮ ನೆರವೇರಿಕೆಯವರೊಂದಿಗೆ ಉತ್ತಮ ಬಾಂಧವ್ಯವನ್ನು ಇಟ್ಟುಕೊಳ್ಳುವಿರಿ.

ಮಿಥುನ: ನಿಮ್ಮ ಒಳ ಮನಃಶಾಂತಿಗಳಾದ ಅಧಿಕಾರ ಮತ್ತು ಆಸ್ತಿಯುಗಳಿಗೆ ನಿಟ್ಟು ಆತುರದಿಂದ ಹಾಳಾಗುವವು. ಆತುರಗಳಿಂದಾಗಿ ಉದ್ವಿಗ್ನ ಕಡಿಮೆ ಎಂಬ ಮನು ನಿಮಗೆ ಆಸ್ವಸ್ತವಾಗುವುದು. ಸಾವಧಾನವಾಗಿ ತೀರ್ಮಾನ ಕೈಗೊಳ್ಳಿ.

ಮುನಾತ್ಯಕ ಯೋಜನೆ ಕೆಟ್ಟ ಕೆಲಸಕ್ಕೆ ಪ್ರಚೋದನೆ



ಬೀದರ್ ನ ಸಹಾರ್ದ ಸಂಸ್ಥೆಯಲ್ಲಿ ನಡೆದ ಬ್ಯಾಂಕಿಂಗ್ ಮತ್ತು ಹಣಕಾಸು ಸೇರ್ಪಡೆ ತರಬೇತಿ ಕಾರ್ಯಕ್ರಮದಲ್ಲಿ ಡಿಸಿಬಿ ಬ್ಯಾಂಕ್ ಅಧ್ಯಕ್ಷ ಉಮಾಕಾಂತ್ ನಾಗಮೂರಪಳ್ಳಿ ಮಾತನಾಡಿದರು.

■ ವಿಕಸುದ್ಧಿಲೋಕ ವೀದರ್
 ಮುನಾತ್ಯಕ ಯೋಜನೆಗಳು ಮನುಷ್ಯನನ್ನು ನಿರಾಶೆಯ ಕಡೆಗೆ-ಹಾಗೂ ಕೆಟ್ಟ ಕೆಲಸಗಳ ಕಡೆಗೆ ಪ್ರಚೋದಿಸುತ್ತವೆ. ಆದರೆ, ಫಲವನ್ನು ಅವರೇ ಅನುಭವಿಸಬೇಕಾಗುತ್ತದೆ. ಅದಕ್ಕಾಗಿ ಸದಾ ಧನಾತ್ಮಕ ಚಿಂತನೆ ಮಾಡಬೇಕು ಎಂದು ಡಿಸಿಬಿ ಬ್ಯಾಂಕ್ ಅಧ್ಯಕ್ಷ ಉಮಾಕಾಂತ್ ನಾಗಮೂರಪಳ್ಳಿ ಹೇಳಿದರು.
 ಡಿಸಿಬಿ ಬ್ಯಾಂಕಿನ ಸಹಾರ್ದ ಸಂಸ್ಥೆಯಲ್ಲಿ ಕರ್ನಾಟಕ ಕಾಲೇಜು ವಾಣಿಜ್ಯ ವಿಭಾಗದ ವಿದ್ಯಾರ್ಥಿಗಳಿಗಾಗಿ ನಡೆದ ಭಾರತೀಯ

ಬ್ಯಾಂಕಿಂಗ್ ಮತ್ತು ಹಣಕಾಸು ಸೇರ್ಪಡೆ ತರಬೇತಿ ಉದ್ಘಾಟಿಸಿ ಮಾತನಾಡಿದರು. ಭಾರತೀಯ ಬ್ಯಾಂಕಿಂಗ್ ವ್ಯವಸ್ಥೆಯ ಸಹಕಾರಿ ಬ್ಯಾಂಕಿಂಗ್ ಕ್ಷೇತ್ರದಲ್ಲಿ ಬೀದರ್ ಡಿಸಿಬಿ ಬ್ಯಾಂಕ್ ತನ್ನದೇ ಆದ ವಿಶಿಷ್ಟ ಸ್ಥಾನ ಹೊಂದಿದೆ. ಸ್ವ-ಸಹಾಯ ಗುಂಪುಗಳ ರಚನೆ, ರೈತರಿಗೆ ನೀಡುವ ಸಾಲದ ಸೌಲಭ್ಯಗಳು, ಗ್ರಾಹಕರ ಸೇವೆಯಿಂದ ದೇಶದ ಮಾದರಿ ಬ್ಯಾಂಕುಗಳಲ್ಲಿ ಹೆಸರು ಮಾಡಿದ ಎಂದು ಕರ್ನಾಟಕ ಕಾಲೇಜಿನ ವಾಣಿಜ್ಯ ವಿಭಾಗದ

ಮುಖ್ಯಸ್ಥ ಶಶಿಧರ್ ಪಾಟೀಲ್, ರವೀಂದ್ರ ಪಾಟೀಲ್ ಮತ್ತು ಅವೆಕ್ ಬ್ಯಾಂಕಿನ ಎಜಿ.ಎಂ ಎಸ್.ಜಿ. ಕುಲಕರ್ಣಿ, ಅಂಕುಶ್ ಶ್ರೀವಾಸ್ತವ್, ಸುನಿತಾ ಗುನ್ನಳ್ಳಿ, ಸುದರ್ಶಿನಿ, ಆರ್.ನಟ ಸಂಸ್ಥೆಯ ನಿರ್ದೇಶಕ ಶಿವಪ್ರಸಾದ್, ಸಂಪನ್ಮೂಲ ವ್ಯಕ್ತಿ ವೀರಪಾಕ್ಷ ಉಪಾಧ್ಯಕ್ಷರಿದ್ದರು. ನೀಡುವ ಸಾಲದ ಸೌಲಭ್ಯಗಳು, ಗ್ರಾಹಕರ ಸೇವೆಯಿಂದ ದೇಶದ ಮಾದರಿ ಬ್ಯಾಂಕುಗಳಲ್ಲಿ ಹೆಸರು ಮಾಡಿದ ಎಂದು ಕರ್ನಾಟಕ ಕಾಲೇಜಿನ ವಾಣಿಜ್ಯ ವಿಭಾಗದ ಫೋದಂಪಳ್ಳಿ ನಿರೂಪಿಸಿದರು.

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