

21-13-12-2014



CARRER IN BANKING AND FINANCE

HINDOL COLLEGE : KHAJURIAKATA .

2014 – 2015

Talk delivered by Sri Pramod Prasad Nanda Retd. DGM. Syndicate Bank .

CAREER IN BANKING AND FINANCE

Banks are considered the backbone of a country's economy. Its more true for a developing country like India. Indian Banking system is very strong. In the global financial turmoil that happened sometime ago, our country was least affected because of soundness of Indian Banking and Financial system. In fact many countries of the world are trying to learn lessons from our disciplined system of Banking.

Banks in India are not only strong but are also growing fast. According to studies. Banking sector is one of the fastest growing sectors in the country. This growth has brought many opportunities.

Indian Banking Scenario

Regulation of Banking system in India started with Banking Regulation Act, 1949. Banks in India used to be in private hands. In 1969, 14 big private banks were nationalised bringing them under the ownership of government. After 11 years, in 1980, six more banks were nationalised. Of these 20 banks, one New Bank of India got merged in Punjab National Bank. Now in all there are 27 public sector banks in the country consisting of 19 nationalised banks and 8 banks from State Bank group (State Bank of India and its associates).

In the last two decades Public Sector Banks in India have witnessed a transition from traditional banking to modern technology driven banking. Exposure to competition has made these banks re-engineer and re-structure their processes, systems and product line. After economic liberalization these banks have been given enough freedom to do so. However, for various matters these are required to follow guidelines issued by Ministry of Finance, Reserve Bank of India and Indian Banks Association.

Post nationalisation, the Banks were asked to open more branches in rural areas. Large number of people were recruited to man these newly opened branches. Expanded network gave a new identity to these banks and millions of new customers came to the fold of Banking. The business of Banking moved from class banking to mass banking.

BANKING STRUCTURE IN INDIA

Banking industry is classified into scheduled commercial banks and scheduled co-operative banks with the Reserve Bank of India as the central bank

1. Scheduled Commercial Banks (157)
2. Public Sector Banks (27)
3. Old Private Sector Banks (13)
4. New Private Sector Banks (7)
5. Regional Rural Banks (56)
6. Foreign Banks (43)
7. Urban Co- operative Banks (1,606)
8. Rural Co- operatives (93,551)
9. SBI and Associate Banks (6)
10. Nationalized Banks (19)
11. Other Public Sector Bank (1)
12. Local Area Banks (4)

Banking is one of the most sought after career choice among the students. It is an entry into a well paid, secure and status career. Though it may appear that these jobs are meant for commerce/economics students but the fact is that majority of bank officers are from different streams of education. Further, it is also not a fact that top positions in Foreign/Multinational Banks are held by MBA's from Premier Management Institutes. Though the Public sector Banks are now appointing management graduates - CAs and CFAs but bright graduates from any subject can get entry in the Public sector Banks through the All India Examination conducted by them.

The emergence of technology-driven new private banks have broadened the scope and range of banking service and entry of Financial Institutions are into the short-term lending business, is resulting in need for more professionals. Now banks are in the mutual funds, securitisation business credit cards, consumer loans, housing loans, housing loans besides trading in gold and forex activities.

Generally banks look for good communication skills, good interpersonal skills, the ability to deal with customers, an alert nature, and basic knowledge of the industry. However to join foreign or private sector banks at higher than entry level one needs specialisation in some specific areas. For example expertise in project analysis, credit appraisal skills, managing huge loan portfolios general and foreign exchange and money. Good computer knowledge is always preferred.

There are front office personnel in all banks, and then there are supervisors who handle most back office operations like completion of transactions, general ledger work, overall supervision. Banks are now offering good salary packages.

Manpower Requirements

Public sector banks in India employ more than 8 lakh people at present and Private Banks with 3 lakhs. Of these a large number of people will be retiring in next 5-6 years. To fill this gap and to take up the growing business the Banks are on a recruiting spree as can be seen in media and from vacancy announcements. Only this year about 40,000 vacancies have been created in public sector banks due to retirements, resignations and expansion of business.

Earlier recruitments in public sector banks were made through Banking Service Recruitment Boards. Each board was taking care of manpower requirements of 3-5 banks in a certain geographical area. Now the boards have been abolished and each public sector bank may announce its own recruitment process for the number of people required from time to time. Thus more such advertisements are seen these days. Another change is seen in lateral hiring by these banks. Earlier officers were recruited only in Junior Management Grade. Now public sector banks are offering direct employment in middle and senior management cadres as well. Thus for both freshers and experienced people career opportunities are available in public sector banks. To meet their manpower requirements these banks are presently recruiting in large numbers both in clerical and officer cadre.

Clerical Positions

A clerk is mostly a front staff in a bank. Depending on the requirement clerks are placed at different counters of the banks e.g. savings, deposit, current deposit, term deposit, retail loans, cash credit, agricultural loans, credit cards, government business, cash receipt or payment etc. Maximum customer interface in banks occurs at these counters managed by clerical staff.

Udali, Cuttack

ଦେଈାମ

ଦେଈାମାଳରେ ଜାତୀୟ ଚେଷ୍ଟା ଚୁର୍ଣ୍ଣା

ଦେଈାମାଳ, ୧୫।୧୨ (ଆପ୍): ସିନର୍ଜି ବୈଷୟିକ ମହାବିଦ୍ୟାଳୟ ପରିସରରେ ଚଳୁଥିବା ଚେଷ୍ଟା ସଂଘ ପକ୍ଷରୁ ଗତ ୧୨ ଡିସେମ୍ବର ଆୟୋଜିତ ୯ ରାଉଣ୍ଡ ବିଶିଷ୍ଟ ଦେଈାମାଳ ପ୍ରତିଯୋଗିତା ଜାତୀୟ ଚେଷ୍ଟା ଚୁର୍ଣ୍ଣାମେଣ୍ଟ ଆଜି ସନ୍ଧ୍ୟାରେ ସମାପ୍ତ ହୋଇଯାଇଛି । ଜିଲ୍ଲା ଚେଷ୍ଟା ସଂଘ ପକ୍ଷରୁ ନିର୍ବାହନ କରାଯାଇଥିବା ଏହି ପ୍ରତିଯୋଗିତା ପ୍ରଥମ ଥର ପାଇଁ ଦେଈାମାଳରେ ପ୍ରଥମ ଥର ପାଇଁ ଆୟୋଜିତ ହୋଇଛି । ଏହା ପୂର୍ବରୁ ଚେଷ୍ଟା ଚୁର୍ଣ୍ଣାମେଣ୍ଟ ପ୍ରତିଯୋଗିତା ଦେଈାମାଳରେ ଆୟୋଜିତ ହୋଇନଥିଲା । ଏହି ପ୍ରତିଯୋଗିତାରେ ୧୯୦ ଜଣ ପ୍ରତିଯୋଗୀ ଅଂଶଗ୍ରହଣ କରିଥିଲେ । ଭୁବନେଶ୍ୱରର ସଂଜ୍ଞାମାଳା ନାୟକ ୧୭୯୬ ରେଟିଂରେ ୮ ପଦକ ପାଇ ଚୁର୍ଣ୍ଣାମେଣ୍ଟର ଚମ୍ପିୟାନ୍ ଆଖ୍ୟା ଅର୍ଜନ କରିବା ସହିତ ୩୦ ହଜାର ଟଙ୍କାର ଚେକ୍ ଓ ଟ୍ରଫି ମୁଖ୍ୟ ଅତିଥିଙ୍କ ଠାରୁ ଗ୍ରହଣ କରିଥିଲେ । ସେହିପରି ସମାପ୍ତ ପକ୍ଷ ୧୬୯୮ ରେଟିଂ ଓ ୮

ପଦକ ପାଇ ଦ୍ୱିତୀୟ ଏବଂ ଷ୍ଟେସ ବେଙ୍ଗଲର ତୀର୍ଥ ଶଙ୍କର ୧୭୬୭ ରେଟିଂ ଓ ୭ ପଦକ ପାଇ ତୃତୀୟ ସ୍ଥାନ ଅଧିକାର କରି ପୁରସ୍କୃତ ହୋଇଥିଲେ । ଶ୍ରେଷ୍ଠ ୨୦ ଜଣ ଖେଳାଳୀଙ୍କ ମଧ୍ୟରେ ଷ୍ଟେସ ବେଙ୍ଗଲର କୌଶିକ ନାଥ



୧୭୫୦ ରେଟିଂ, ବିହାରର ଗାଠ କୁମାର ସିଂହା ୧୭୧୨ ରେଟିଂ ଓ ଡ଼ାଡ଼ଖଣ୍ଡର ବିମ୍ବନେଶ କୁମାର ୧୬୧୫ ରେଟିଂ, ଗୁଜୁରାଟର ଦାମ୍ବେଜ ୧୬୨୦ ରେଟିଂ, ଓଡ଼ିଶା ଅମ୍ବସନ ସାହୁ ୧୬୬୬ ରେଟିଂ, ବିହାରର ଗାଠ କୁମାର ସିଂହା ୧୭୧୨ ରେଟିଂ ଓ ଡ଼ାଡ଼ଖଣ୍ଡର ବିମ୍ବନେଶ କୁମାର ୧୬୧୫ ରେଟିଂ, ଗୁଜୁରାଟର ଦାମ୍ବେଜ ୧୬୨୦ ରେଟିଂ, ଓଡ଼ିଶା ଅମ୍ବସନ ସାହୁ ୧୬୬୬ ରେଟିଂ

ହିନ୍ଦୋଳ ଜିଲ୍ଲାରେ କ୍ୟାରିୟର କାଉନସେଲିଂ କର୍ମଶାଳା



ହିନ୍ଦୋଳ, ୧୫।୧୨ (ଆପ୍): ହିନ୍ଦୋଳ ଜିଲ୍ଲାର ହିନ୍ଦୋଳ ସହରରେ "ମାଧ୍ୟମିକ ଶିକ୍ଷା ବିଭାଗର କ୍ୟାରିୟର କାଉନସେଲିଂ କର୍ମଶାଳା"ର ଅନ୍ତରାଳ ଅଧ୍ୟକ୍ଷ ଅକ୍ଷୟ କୁମାରଙ୍କ ଦ୍ୱାରା ଆୟୋଜିତ ହୋଇଥିବା ଏହି କର୍ମଶାଳାରେ

ବାବଦେ ଯୋଗ ଦେଇ ବିଭିନ୍ନ ବ୍ୟାକରେ କିମ୍ବଦନ୍ତୀ କାଉନସେଲର ଗଭୀର ପାଠିକ ସେହି ତଥ୍ୟ ଦେଖାଯାଇଛି । ପ୍ରାରମ୍ଭରେ ପ୍ରଥମ ପର୍ଯ୍ୟାୟ କୁମାର ଗଭୀରଙ୍କ ଦ୍ୱାରା ଆୟୋଜିତ ହୋଇଥିବା ଏହି କର୍ମଶାଳାରେ

ବିଭିନ୍ନ ନାମାୟକ ତ୍ରିପାଠୀ, ଅକ୍ଷୟ କୁମାର ପାଠ, ଜୟତ ନାମାୟକ ପତି, ଶଶଧର ବିଶ୍ୱାଳ, ଡେମୋନଷ୍ଟ୍ରେଟର ବିଶ୍ୱଜିତ, ସରୋଜ କୁମାର ସାହୁ, ଭାତ ସଂସଦ ସଭାପତି ଷୋଭନିକା ଜେନାମାରି, ଉପସଭାପତି ଶରଣିଷ

ଏସ୍.ସି.ଆ. ଆଠମାଲିକ

ଅନୁଗୁଳ, ୧୫।୧୨ (ଆପ୍): ଅନୁଗୁଳ ଜିଲ୍ଲାର ସିନିଆଲରେ ୯ ରାଜ୍ୟସ୍ତରୀୟ ଚୁର୍ଣ୍ଣାମେଣ୍ଟର ଦ୍ୱିତୀୟ ଚାଳନାରେ ଗାଠକର ଏସ୍.ସି.ଆ. ହରାଣ ଆଠମାଲିକ ସେମିପାଇନାଲରେ ପାଞ୍ଚମିନି ୮ ମାଲିକ ଶେଷ କୁର ମିନିଟର ଆଠମାଲିକ ହୋଇଥିବା କରାଯାଇ ସଫଳ ହୋଇଥିଲା । ଆଠମାଲିକ ଏକ ଆସବା ୧୯ ରାଜ୍ୟସ୍ତରୀୟ ଅନୁଗୁଳ ମା' ରୁଆ ପୁରୁଷର ଚି ସହିତ ସେମିପାଇନାଲ ମାଲିକ ହୋଇଛି । ତୁରନ୍ତ ଆସବାପତିଙ୍କୁ ଚୁର୍ଣ୍ଣାମେଣ୍ଟ ଆୟୋଜକ ଭାବରେ ଦେଖି ଆସି



CAREER & COUNSELLING PROGRAMME
2014 - 15
COLLEGE, KHAMMAM, KARNATAKA

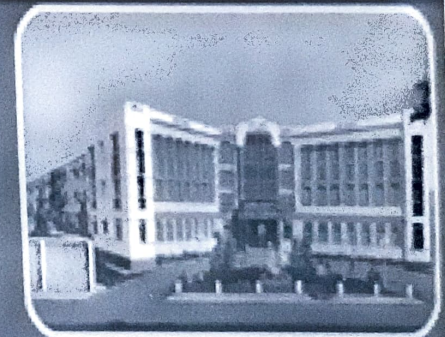
Career Guidance Talk

By
SYNERGY Group of Institutions
www.synergyinstitute.net

Placement Cell | SYNERGY Group | Banskani Road, By Side of NH-42 | Dhenkanal-768001 | Phone/Fax-91-6782-226805 | placement@-



Synergy Institute of Technology
Bhubaneswar



Synergy Institute of Engg. & Technology
Dhenkanal



Difference Between Career & Job

Career	Job
Long term	Short Term
Growth Driven	Limited Growth
Job Satisfaction	Temporary Job Satisfaction
Learning Driven	Limited Scope of Learning
Economic/Financial Security	No Economic/Financial Security
Long Term Return On Investment	Uncertain Return On Investment

ସର୍ବପଥେ ସବତା ମଣ୍ଡ ପ୍ରମୁଖ ବହୁ ମାନ୍ୟଗଣ୍ୟ ବ୍ୟକ୍ତି ଉପସ୍ଥିତ ଥିଲେ । ଏହି ରାୟନୂସିଂହପୁର ପଞ୍ଚାୟତରେ ଥିବା ବିଭିନ୍ନ ସମସ୍ୟାର ଖୁବ୍‌ଖାଲୁ ସମାଧାନ କରାଯିବ ବୋଲି ମତା ଶ୍ରୀ ମଲ୍ଲିକ ପ୍ରକାଶ କରିଥିଲେ ।

Prasanna
an
16-Sept-2017

ହିନ୍ଦୋଳ କଲେଜରେ କ୍ୟାରିୟର କାଉନସେଲିଂ କର୍ମଶାଳା



ସରପଞ୍ଚ
 ଉପସ୍ଥିତ ।
 ରାୟବାବୁ
 ତ ନାଥ
 ବହିଷ୍କୃତ
 ଥିଲେ ।
 ନିମନ୍ତେ
 କାର ୯
 ଟି ପୃଥକ
 ନୋଡାଲ
 ରାସୋଲ
 ମତଦାନ
 ରାସୋଲ
 ଶ୍ରୀ ଉ.ପ୍ରା
 ଶ୍ରୀ ଉ.ପ୍ରା
 ଶ୍ରୀ । ଏହି
 ଆରାଧ୍ୟ
 ଶ୍ରୀ ସୁଶାନ୍ତ
 ଶ୍ରୀ ହେବ ।
 ଅଧିକାରୀ
 ମତଦାନ
 ଶ୍ରୀ ପ୍ରତି
 ଶ୍ରୀ ଗ୍ରହଣ
 ଶ୍ରୀ ।

ରାସୋଳ, ୧୫.୯ (ଆପ୍): ହିନ୍ଦୋଳ ଉପଖଣ୍ଡ ଖଜୁରିଆକଟାସ୍ଥ ହିନ୍ଦୋଳ ମହାବିଦ୍ୟାଳୟ ପରିସରରେ ୧୩ ତାରିଖରେ ୩୩ ଜଣ ଓ ବିଜ୍ଞାନ ଛାତ୍ରଛାତ୍ରୀଙ୍କୁ ନେଇ ଏକ କ୍ୟାରିୟର କାଉନସେଲିଂ କର୍ମଶାଳା ଆୟୋଜିତ ହୋଇଯାଇଛି । ମହାବିଦ୍ୟାଳୟ ଅଧ୍ୟକ୍ଷ ଅକ୍ଷୟ କୁମାର ଦାଶ ଅଧ୍ୟକ୍ଷତା କରିଥିଲେ । ଏଥିରେ ଯାସ୍ମି ସୁଲ ଅଫ ମ୍ୟାନେଜମେଣ୍ଟ, ଭୁବନେଶ୍ୱରର ପ୍ରଫେସର ଜିନାସିୟ ମାହାନ୍ତି (ମାକେଟିଂ) ଯୋଗ ଦେଇ ଭିଡ଼ିଓ ସୋ ମାଧ୍ୟମରେ ମ୍ୟାନେଜମେଣ୍ଟର ସୁଯୋଗ ଓ ବିଭିନ୍ନ ବିଜ୍ଞାନ ଉପରେ ତଥା

ପ୍ରଶ୍ନୋତ୍ତର ମାଧ୍ୟମରେ ଛାତ୍ରଛାତ୍ରୀଙ୍କୁ ଦିଗଦର୍ଶନ ଦେଇଥିଲେ । ପ୍ରାରମ୍ଭରେ କ୍ୟାରିୟର କାଉନସେଲିଂ ସଂଯୋଜକ ଅଧ୍ୟାପକ ନିଶୋର କୁମାର ପୃଷ୍ଠି ସ୍ୱାଗତ ଭାଷଣ ଦେଇଥିଲେ । ପଦାର୍ଥ ବିଜ୍ଞାନ ମୁଖ୍ୟ ଅଶୋକ କୁମାର ସାହୁ ଅତିଥି ପରିଚୟ ଦେଇଥିଲେ । ଆସ୍ଥା ସୁଲର ପ୍ରଶାସନିକ ଅଧିକାରୀ ହୃଦାନନ୍ଦ ପ୍ରଧାନ ସହଯୋଗ କରିଥିଲେ । ଅଧ୍ୟାପକ ଦିଲ୍ଲୀପ କୁମାର ଗଡନାୟକ, ସୁରେଶଚନ୍ଦ୍ର ମିଶ୍ର, ବିରଞ୍ଚି ତ୍ରିପାଠୀ ପ୍ରମୁଖ ଉପସ୍ଥିତ ଥିଲେ । ଶେଷରେ କର୍ମଚାରୀ ମଙ୍ଗରାଜ ପ୍ରଧାନ ଧନ୍ୟବାଦ ଦେଇଥିଲେ ।

ପ୍ରା
 ହରି
 ଥା
 ସୁ
 କର୍
 କ
 ଥ
 ଗ
 ଓ
 ଶ

ନିର୍ଦ୍ଦେଶ ଦାମି 'ନେତ'ର

Krishna Kerkar
Co-ordinator
Career Counseling Programme,
Hindol College,
Khatunakata.

