

NAAC: C (II CYCLE)

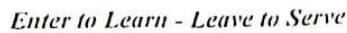
**FINANCIAL LITERACY AWARENESS PROGRAM  
LATEST REFORMS IN BANKING SECTOR**

**26-02-2024**



**Department of commerce  
C.S.T.S. GOVT.KALASALA  
JANGAREDDIGUDEM, ELURU DIST  
2023-24**

**CHATRAPATHI SIVAJI TRI SATHA JAYANTHI (CSTS)**  
**GOVT. KALASALA**



Phone : 08821-225310, Visit us at : [www.cstsgk.in](http://www.cstsgk.in)

**Date:21/02/2024**

**CSTS Govt kalasala Department of Commerce conducted staff meeting for the following issues.**

- On this meeting we decided to latest reforms in banking sector will be held on 26-02-2024 as part of "Financial Literacy Week". Also on 15-03-2024 the "World Consumer Rights Day" program will be conducted.

**SIGNATURE OF THE DEPARTEMENT I/C**

① Ch. Kaa Deni      ② K.V. Ligo

SINATURE OF THE PRINCEPAL

Principal

CSTS Govt. Kalasala  
Jangareddigudem, W.G.Dt.

NAAC : C (II Cycle)

**CHATRAPATHI SIVAJI TRI SATHA JAYANTHI (CSTS)  
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26-02-2024.

**DEPARTMENT OF COMMERCE**

To  
The Principal,  
C.S.T.S Govt Kalasala,  
Jangareddigudem

Sub: Request you give me Permission as the part of Conducting "FINANCIAL LITERACY" week on 26-02-2024.Submitted regarding.

\*\*\*\*

Department of commerce proposed to Conducting latest reforms in banking sector as the part of "Financial Literacy" week on 26-02-2024. so we request you to give me permission for conducting this program.

Thank You Sir,

YOURS FAITHFULLY

*K. Hanumanth Reddy*

DEPARTMENT OF COMMERCE

*Principal*

SIGNATURE OF THE PRINCIPAL

Principal  
CSTS Govt. Kalasala  
Jangareddigudem, W.G.D.

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DEPARTMENT OF COMMERCE

Date: 24/02/2024

Circular

All the students are hereby informed that the Department of Commerce is conducting latest reforms in banking sector as the part of "Financial Literacy" week on 26-02-2024, at 3p.m in the commerce lab. So all the students are hereby instructed to attend this program without fail and make it a grand success.

SIGNATURE OF THE DEPARTMENT I/C

SIGNATURE OF THE STAFF MEMBERS

- 1)
- 2)
- 3)

- 4)
- 5)
- 6)

SIGNATURE OF THE PRINCIPAL

Principal  
CSTS Govt. Kalasala  
Jangareddigudem, W.G. Dt

7)

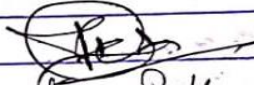



Activity

26-02-2024.

On 26-02-2024 Department of Commerce conducted Latest Reforms in Banking sector. For this, the union Bank manager (Centre for financial literacy) officer came to our college and ~~told~~ the students about Latest Reforms in Banking sector and create aware about financial literacy.

K. N. Manoj relation  
signature of the Department I/c

  
signature of the union Bank  
manager (Jangareddiguda  
Crashmo Ranjan Patil)

union Bank Counsellors:- 1. N. Subha Ramiah  
2.  N. Subha Ramiah

signature of the Lecturers.

1. Ch. Ranga Reddy
2. K. V. Krishna

## **LATEST REFORMS IN BANKING SECTOR :**

### **AIMS**

Understanding Regulatory Changes: The program aims to help participants understand the recent regulatory changes introduced by government agencies or central banks in the banking sector.

1. **Analyzing Policy Implications:** It seeks to analyze the implications of these reforms on financial institutions, consumers, and the overall economy.

2. **Enhancing Financial Literacy:** The program aims to improve participants' understanding of banking terminology, processes, and services affected by the reforms, thereby enhancing their financial literacy.

3. **Empowering Decision-Making:** It aims to empower individuals to make informed financial decisions by providing insights into how the reforms may impact their banking options, investments, and savings.

4. **Encouraging Compliance and Governance:** The program aims to promote awareness of regulatory compliance requirements and good governance practices among banking professionals and stakeholders.

5. **Fostering Innovation and Adaptation:** It seeks to foster a culture of innovation and adaptation within financial institutions, encouraging them to leverage technology and best practices to comply with regulatory changes efficiently.

6. **Promoting Financial Inclusion:** The program aims to promote financial inclusion by exploring how the reforms can improve access to banking services for underserved or marginalized communities.

7. **Stimulating Dialogue and Collaboration:** It aims to facilitate dialogue and collaboration between regulators, industry experts, academia, and practitioners to address challenges and opportunities arising from the reforms.

8. **Mitigating Risks and Safeguarding Stability:** The program aims to identify potential risks associated with the reforms and develop strategies to mitigate them, thereby safeguarding financial stability.

9. **Advancing Sustainable Development Goals:** Lastly, the program aims to align banking sector reforms with broader sustainable development goals, such as reducing inequality, promoting economic growth, and ensuring environmental sustainability.

## **OBJECTIVS**

1. **Educating Students:** The program aims to educate students about the recent reforms introduced in the banking sector, ensuring they have a comprehensive understanding of the changes.
2. **Raising Awareness:** It seeks to raise awareness among students about the importance of these reforms in shaping the future of banking and the financial industry.
3. **Promoting Financial Literacy:** The program aims to enhance students' financial literacy by explaining how these reforms impact banking services, consumer rights, and financial decision-making.
4. **Empowering Students:** It aims to empower students with knowledge and skills to navigate the evolving banking landscape, enabling them to make informed financial choices.
5. **Encouraging Engagement:** The program seeks to encourage active engagement and participation from students through discussions, activities, and interactive sessions related to banking sector reforms.
6. **Highlighting Impacts:** It aims to highlight the potential impacts of these reforms on various stakeholders, including consumers, businesses, and the economy as a whole.
7. **Fostering Critical Thinking:** The program aims to foster critical thinking among students by analyzing the rationale behind the reforms and evaluating their effectiveness in addressing existing challenges in the banking sector.
8. **Facilitating Dialogue:** It aims to facilitate dialogue and exchange of ideas among students, educators, industry experts, and policymakers regarding the implications and implementation of banking sector reforms.
9. **Preparing for the Future:** The program aims to prepare students for the future by equipping them with knowledge about the latest trends, innovations, and regulatory changes shaping the banking sector.
10. **Inspiring Action:** Ultimately, the program aims to inspire students to become proactive participants in the financial system, advocating for responsible banking practices and contributing to positive changes in the industry.

## **OUT COMES**

1. **Increased Awareness**: Participants gain a deeper understanding of the recent reforms introduced in the banking sector, including their objectives, scope, and implications.
2. **Enhanced Knowledge**: Participants acquire updated knowledge about regulatory changes, banking practices, and industry trends, leading to improved financial literacy and competency.
3. **Improved Decision-Making**: Participants are better equipped to make informed decisions regarding banking products, services, and investments, considering the impact of regulatory reforms on their financial choices.
4. **Compliance Readiness**: Banking professionals and stakeholders understand the regulatory requirements and compliance standards associated with the reforms, ensuring preparedness to adapt to new regulations effectively.
5. **Innovative Solutions**: Participants explore innovative approaches and technologies that can help financial institutions comply with regulatory changes efficiently while improving customer experiences and operational effectiveness.
6. **Strengthened Governance**: Organizations prioritize good governance practices, risk management, and transparency to maintain compliance with regulatory reforms and build trust among stakeholders.
7. **Promotion of Financial Inclusion**: Reforms are aligned with the goal of promoting financial inclusion, resulting in increased access to banking services for underserved populations and marginalized communities.
8. **Collaborative Partnerships**: Participants engage in dialogue and collaboration with regulators, industry peers, and other stakeholders to address challenges, share best practices, and drive positive change in the banking sector.
9. **Risk Mitigation**: Organizations identify and mitigate potential risks associated with regulatory changes, ensuring financial stability and resilience in the face of evolving market conditions.
10. **Alignment with Sustainable Development Goals**: Reforms contribute to the achievement of broader sustainable development goals by fostering responsible banking practices, reducing inequality, and promoting economic growth that is inclusive and environmentally sustainable.



Sl. no	name of the student	Group	signature
1.	Y. Vyshnavi	1 <sup>st</sup> B.com (CA)	Y. Vyshnavi
2.	K. Gadhulatha	1 <sup>st</sup> B.com (CA)	K. Gadhulatha
3.	M. Lavanya	1 <sup>st</sup> B.com (CA)	Lavanya
4.	K. Anitha	1 <sup>st</sup> B.com (CA)	Anitha
5.	D. Venkatalaxmi	1 <sup>st</sup> B.com (CA)	venkatalaxmi
6.	ch. Ramalakshmi	I B.com (CA)	ch. Ramalakshmi
7.	S. Vaishnavi	I <sup>st</sup> B.com (CA)	S. Vaishnavi
8.	E. Meghana	1 <sup>st</sup> B.com (CA)	E. Meghana
9.	M. Kavya	1 <sup>st</sup> B.com (CA)	M. Kavya
10.	P. Ramalakshmi	I <sup>st</sup> B.com (CA)	P. Ramalakshmi
11.	S. Sagarika	1 <sup>st</sup> B.com (CA)	S. Sagarika
12.	K. Sailesh	1 <sup>st</sup> B.com (CA)	K. Sailesh
13.	T. Divya	1 <sup>st</sup> B.com (CA)	T. Divya
14.	K. Sainalika	I B.com (CA)	K. Sainalika
15.	P. Supraja	2 <sup>nd</sup> B.com (G)	Supraja
16.	K. Anitha	1 <sup>st</sup> B.com (CA)	Anitha
17.	K. Sailesha	2 <sup>nd</sup> B.com (CA)	K. Sailesha
18.	M. Gowthami	2 <sup>nd</sup> B.com "	M. Gowthami
19.	U. Rishi	1 <sup>st</sup> B.com	U. Rishi
20.	S. Sampath	2 <sup>nd</sup> B.com	S. Sampath
21.	P. Sanyalika	2 <sup>nd</sup> B.com (CA)	P. Sanyalika
22.	O. Preethi	"	O. Preethi
23.	V. Mahesh	"	Mahesh
24.	Ch. Naveen	"	ch. Naveen
25.	K. S. D. Prasad	(CA)	K. S. D. Prasad
26.	M. Ramesh	I B.com	M. Ramesh
27.	M. Lakshmana Rao	"	M. Lakshmana Rao
28.	G. Rohith	I B.com	G. Rohith
29.	G. Sarath	"	G. Sarath
30.	D. Chaitanya	"	D. Chaitanya

S. NO	name of the student	Group	signature
31.	K. Sailesh	1 <sup>st</sup> B.Com	K. Sailesh
32.	Sk. Basheera	I. B.Com (CA)	Sk. Basheera
33.	T. Siva Rama Krishna	I. B.Com (CA)	Siva Rama
34.	K. Divya	I. B. Com (CA)	K. Divya
35.	I. KIRAN	I B COM	I Kiran
36.	K. Pavan Kumar	I B COM	K. Pavan Kumar
37.	M. Rajee	1 <sup>st</sup> B. Com	M. Rajee
38.	A. Akhil	1 <sup>st</sup> B. Com	A. Akhil
39.	K. S. Ramesh	1 <sup>st</sup> B. Com	K. S. Ramesh
40.	SK. Baji	1 <sup>st</sup> B. Com	Baji
41.	P. Vijay Paul	1 <sup>st</sup> B. Com	P. Vijay Paul
42.	K. Madhavi	1 <sup>st</sup> B. Com	K. Madhavi
43.	P. Ramalaxmi	1 <sup>st</sup> B. Com	Ramalaxmi
44.	J. Siddhanta	1 <sup>st</sup> B. Com	J. S.
45.	M. Lavindra Reddy	1 <sup>st</sup> B. Com	M. Lavindra
46.	P. Balu	1 <sup>st</sup> B. Com	P. Balu
47.	G. Hanu Veng	1 <sup>st</sup> B. Com	G. Hanu Veng
48.	K. Chandan	1 <sup>st</sup> B. Com	K. Chandan
49.	M. Surya Prasad Reddy	1 <sup>st</sup> B. Com	M. Surya Prasad Reddy



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**Departments of Commerce**

**LATEAST REFORMS IN BANKING SECTOR**

**Feed Back form**

Name of the student: K. Saileu

Regd. No : 2333 68 2025

Class : 1<sup>st</sup> B.Com

College : C.S.T.S Govt Degree Kalasala Jangareddy gudem

1. Did the program help you understand the recent reforms in the banking sector?

a) Average      b) Just ok      ☒ c) Good      d) Excellent

2. How do you think these reforms will affect your future financial decisions or interactions with banks as a student?

a) Average      b) Just ok      c) Good      ☒ d) Excellent

3. Do you feel more confident in your understanding of the banking sector and its reforms after attending this program?

☒ a) Yes      b) No

4. What suggestions do you have for improving future programs or workshops on financial literacy, specifically related to banking sector reforms, for students?

a) Average      b) Just ok      c) Good      ☒ d) Excellent

5. Any additional comments or suggestions for improving future guest lectures?

Ans: yes, students grow up.

K Saileu

Signature of the student

**CHATRAPATHI SIVAJI TRI SATHA JAYANTHI (CSTS)****GOVT. KALASALA***Enter to Learn - Leave to Serve***Jangareddigudem, EluruDist**Phone : 08821-225310, Visit us at : [www.cstsgk.ac.in](http://www.cstsgk.ac.in)E-Mail : [jangareddigudem.manatv@gmail.com](mailto:jangareddigudem.manatv@gmail.com)**Departments of Commerce****LATEAST REFORMS IN BANKING SECTOR****Feed Back form**Name of the student: K. MadhulathaRegd. No : 2333 68 2024Class : 1<sup>st</sup> B.Com (CA)College : C.S.T.S Govt Kalasala

1. Did the program help you understand the recent reforms in the banking sector?

a) Average      b) Just ok      ☒ c) Good      d) Excellent

2. How do you think these reforms will affect your future financial decisions or interactions with banks as a student?

a) Average      b) Just ok      c) Good      ☒ d) Excellent

3. Do you feel more confident in your understanding of the banking sector and its reforms after attending this program?

☒ a) Yes      b) No

4. What suggestions do you have for improving future programs or workshops on financial literacy, specifically related to banking sector reforms, for students?

a) Average      b) Just ok      c) Good      ☒ d) Excellent

5. Any additional comments or suggestions for improving future guest lectures?

Ans: askin a more cration guest lecter.K. Madhulatha  
Signature of the student

# CHATRAPATHI SIVAJI TRI SATHA JAYANTHI (CSTS) GOVT. KALASALA



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**Departments of Commerce**

## LATEAST REFORMS IN BANKING SECTOR

### Feed Back form

Name of the student: K. Madhulatha

Regd. No : 2333 68 2024

Class : 1<sup>st</sup> B.Com (CA)

College : C.S.T.S Govt Kalasala

1. Did the program help you understand the recent reforms in the banking sector?

a) Average      b) Just ok      ☒ c) Good      d) Excellent

2. How do you think these reforms will affect your future financial decisions or interactions with banks as a student?

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☒ a) Yes      b) No

4. What suggestions do you have for improving future programs or workshops on financial literacy, specifically related to banking sector reforms, for students?

a) Average      b) Just ok      c) Good      ☒ d) Excellent

5. Any additional comments or suggestions for improving future guest lectures?

Ans: askin a more cration guest lecter.

K. Madhulatha  
Signature of the student



## జంగారెడ్డిగూడెం స్థానిక చత్రపతి శివాజీ డిగ్రీ కళాశాలలో ఆర్థిక అక్షరాస్యత వారోత్సవాలు

మండీరగళం ప్రతినిధి: జంగారెడ్డిగూడెం. స్థానిక చత్రపతి శివాజీ ట్రి శతజయంతి ప్రభుత్వ డిగ్రీ కళాశాల నందు ఆర్థిక అక్షరాస్యత వారోత్సవాల్లో భాగంగా కళాశాల ప్రిన్సిపల్ డా. ఎన్ ప్రసాద్ బాబు అధ్యక్షతన కామర్స్ డిపార్ట్మెంట్ ఆధ్వర్యంలో బ్యాంకింగ్ రంగంలో నూతన సంస్కరణలు అనే అంశంపై స్థానిక యూనియన్ బ్యాంక్ మేనేజర్ రష్మి రంజన్ మరియు కౌన్సిలర్స్ ఎమ్ సుబ్బారామయ్య జయరాజ్ కళాశాలలో బీకాం విద్యార్థులకు బ్యాంకింగ్ రంగంలో వచ్చిన కొత్త మార్పులు గురించి ఏ టీ ఎమ్ కార్డులు ఉపయోగించడం వల్ల కలిగే ప్రయోజనాలను గురించి ఇన్సూరెన్స్ ల వల్ల ఉపయోగాలు గురించి, పెన్షన్ స్కీమ్ ల గురించి వివరించడం జరిగింది. ఈ కార్యక్రమంలో కామర్స్ డిపార్ట్మెంట్ ఇన్చార్జ్ డా. కే. ఉత్తమ్ సాగర్ మాట్లాడుతూ బ్యాంకింగ్ సెక్టార్ లో అనేక రకాల సంస్కరణలు జరుగుతున్నాయని అవి వినియోగదారులందరూ సక్రమంగా వినియోగించుకుంటే మంచి ప్రయోజనాలు చేకూరుతాయని మనం పెట్టుబడి పెట్టేటప్పుడే మంచి రంగాన్ని ఎంచుకోవాలని వాటిలో ఒకటి బ్యాంకింగ్ రంగం అని అన్నారు. ఈ కార్యక్రమంలో కామర్స్ డిపార్ట్మెంట్ అధ్యాపకులు సిహెచ్ రమాదేవి కే వి శిరీష కళాశాల కామర్స్ విద్యార్థులు పాల్గొన్నారు.



## చత్రపతి శివాజీ డిగ్రీ కళాశాలలో ఆర్థిక అక్షరాస్యత వారోత్సవాలు



జంగారెడ్డిగూడెం, ఫిబ్రవరి 26 (గోదావరి విలేఖరి) : ఏలూరు జిల్లా జంగారెడ్డిగూడెం స్థానిక చత్రపతి శివాజీ ట్రి శతజయంతి ప్రభుత్వ డిగ్రీ కళాశాల నందు ఆర్థిక అక్షరాస్యత వారోత్సవాల్లో భాగంగా కళాశాల ప్రిన్సిపల్ డా. ఎన్ ప్రసాద్ బాబు అధ్యక్షతన కామర్స్ డిపార్ట్మెంట్ ఆధ్వర్యంలో బ్యాంకింగ్ రంగంలో నూతన సంస్కరణలు అనే అంశంపై స్థానిక యూనియన్ బ్యాంక్ మేనేజర్ రష్మి రంజన్ మరియు కౌన్సిలర్స్ ఎమ్ సుబ్బారామయ్య జయరాజ్ కళాశాలలో బీకాం విద్యార్థులకు బ్యాంకింగ్ రంగంలో వచ్చిన కొత్త మార్పులు గురించి ఏటిఎమ్ కార్డులు ఉపయోగించడం వల్ల కలిగే ప్రయోజనాలను గురించి ఇన్సూరెన్స్ ల వల్ల ఉపయోగాలు గురించి, పెన్షన్ స్కీమ్ ల గురించి వివరించడం జరిగింది. ఈ కార్యక్రమంలో కామర్స్ డిపార్ట్మెంట్ ఇన్చార్జ్ డా. కే. ఉత్తమ్ సాగర్ మాట్లాడుతూ బ్యాంకింగ్ సెక్టార్ లో అనేక రకాల సంస్కరణలు జరుగుతున్నాయని అవి వినియోగదారులందరూ సక్రమంగా వినియోగించుకుంటే మంచి ప్రయోజనాలు చేకూరుతాయని మనం పెట్టుబడి పెట్టేటప్పుడే మంచి రంగాన్ని ఎంచుకోవాలని వాటిలో ఒకటి బ్యాంకింగ్ రంగం అని అన్నారు. ఈ కార్యక్రమంలో కామర్స్ డిపార్ట్మెంట్ అధ్యాపకులు సిహెచ్ రమాదేవి కే వి శిరీష కళాశాల కామర్స్ విద్యార్థులు పాల్గొన్నారు.