



**RUKMINI DEVI**  
Institute of Advanced Studies

Approved by AICTE, HRD Ministry, Affiliated to G.G.S. I.P. University, Delhi

- NAAC Accredited, 'A' Grade
- Category 'A+' Institute
- High Grading 81.7% by Joint Assessment Committee of GGSIPU & DHE, Govt. of NCT of Delhi.
- Member of AMDISA, AIMA, CSI, DELNET



An ISO 9001 : 2008 Certified Institute

**Guest lecture on “Functioning and Operations of Banks with special reference to Kingfisher Scenario.”**

Topic:	Guest lecture for the students of MBA- Sem I , delivered by Mr. J.S. Kochar, Retired General Manager, Punjab & Sind bank
Date of event:	August 28, 2012
Aim of the Event:	The aim of the event was to give an exposure to the students about the opportunities available in banking system which may provide them the option of choosing banking as their field of further deliberation
Event Report in Brief :	<p>Mr. J.S. Kochar started the session with the introduction of banking in which he covered the definition, purpose and structure of banking industry. The speaker then discussed the general principles of banking management such as accepting deposits, liability management, liquidity management, asset management and capital adequacy.</p> <p>Sir then went on to explain the role of RBI as a parental bank stressing on the main objectives for the establishment of RBI which are as follows: to manage the monetary and credit system of the country, for the development of organised money market in the country, for centralisation of cash reserve of commercial banks etc. Further he explained the various control measures undertaken by RBI for adequate liquidity flow in the economy, which are as follows: CRR, SLR, Repo rate and reverse repo rate and current rate.</p> <p>In the end, the speaker shared his personal experience of Kingfisher. Mr. Mallya had come for a bank loan from Punjab and Sind Bank and as a general manager Mr. J.S. Kochar refused to grant the loan because he was not ready to pay the bank guarantee and in the end he had to mortgage his UB group in the</p>

form of bank guarantee with Punjab & Sind bank because as per the guidelines of Banking Act, it is not permissible to grant loan without bank guarantee and brand value of the person does not work against banking regulations.

It was an enjoyable and interactive session wherein the speaker appreciated the level of innovative questions being asked by the students and answered them accordingly.