

**M. S. P. Mandal's**

**VINAYAKRAO PATIL MAHAVIDYALAYA, VAIJAPUR**

**National Service Scheme (NSS)**

**Lecture on 'Banks and Social Responsibility' by Mr. Nitin Shelke and Mr. Bhagwan Kadam (27-12-2019)**

**REPORT**

Mr. Nitin Shelke and Mr. Bhagwan Kadam (Managers, HDFC Bank, Vaijapur) addressed the students on 27-12-2019. The theme of their address was 'Banks and Social Responsibility'. As there were two resource persons to guide in this session, the session became highly interactive. Aniket Bhorkade welcomed and introduced the resource person.

Mr. Shinde said that banks or any other financial institution comes into existence in order to serve the societal needs. Outside society they have no meaning and besides social service they have no other business. He referred to the decision of the Government in 1969 when the major 14 banks were nationalized and RBI or the Government had intervention in the way the banks were functioning. The main objective of the nationalization was to make banking more inclusive by reaching out to the grass-root.

Mr. Bhagwan Kadam said that generally people believe that banks accept money as deposit or fix deposit and then offers interest or they provide loans and charge interest. However, it is not the whole truth; this is just a part of their duty. Banks do more than that. We serve the customers, shareholders, community and the environment through a wide range of our activities and initiatives. We encourage people to save a part of their income so that they could have a big sum in their later life. So in order to open an account in a bank you don't need any big some; with 100 rupees you can open an account and start saving.

Nowadays banks have expanded their canvass and we now provide life insurance too. If you pay 300 rupees you get an accident policy for a year that assures a compensation of Rs. 200000. Banks also run many pension schemes. So we are helping the unorganized sector workers who are not brought under the GPF or EPF. PPF is yet another popular scheme available in nationalized banks. You can deposit money in the PPF account and after retirement you get a good sum. He said that the banks provide education loans to students. The interest rate in minimum and the students can repay it after they get jobs. This is a very important initiative that has transformed lives of thousands of students. Mangesh Kisan Gawli proposed the vote of thanks. Poonam Ramesh Salunke conducted the proceeding.

























Sr. No.	Name of Volunteer	25/12/2019	26/12/2019	27/12/2019	28/12/2019	29/12/2019	30/12/2019	31/12/2019
149	Pranaya Dagu Theng	<del>Pranaya</del>	<del>Pranaya</del>	<del>Pranaya</del>	<del>Pranaya</del>	<del>Pranaya</del>	<del>Pranaya</del>	
150	Nannaware Pooja Jagannath	Pooja	Pooja	Pooja	Pooja	Pooja		
161	Dhanad Devki Injanshuwar					Dhanad		
162	Shinde Prashant Vishwas	Shinde	Shinde	Shinde	Shinde	Shinde	Shinde	
163	Gawali Ashwini Ganesh	Gawali	Gawali	Gawali	Gawali	Gawali	Gawali	Gawali
164	Gawali Pooja Bharat	Pooja	Pooja	Pooja	Pooja	Pooja	Pooja	Pooja
165	Gawali Shubhangi Ganesh	Gawali	Gawali	Gawali	Gawali	Gawali	Gawali	Gawali
166	Sauwale Poonam Ramesh	Sauwale	Sauwale	Sauwale	Sauwale	Sauwale	Sauwale	Sauwale
167	Raut Rani Ashok	Raut	Raut	Raut	Raut	Raut	Raut	Raut
168	Bahalastkar Nikita Somnath	Bahalastkar	Bahalastkar	Bahalastkar	Bahalastkar	Bahalastkar		
167	Wagh Kanchan Balu	Kanchan	Kanchan	Kanchan	Kanchan	Kanchan	Kanchan	Kanchan
168	Wagh Monika Bandu	Monika	Monika	Monika	Monika	Monika	Monika	Monika
169	Kakade Hob D. Pawar							
170	Kardile Pushkesh Ashok	Kardile	Kardile	Kardile	Kardile	Kardile		
171	Paramvir Yogesh Jahagiradar	Paramvir	Paramvir	Paramvir	Paramvir	Paramvir		
172	Gurjar Kishor Ramnath	Kishor	Kishor	Kishor	Kishor	Kishor		
173	Aker Aniket Santosh	Aniket	Aniket	Aniket	Aniket	Aniket	Aniket	
174	Moin Rakesh Sudam	Moin	Moin	Moin	Moin	Moin	Moin	Moin
175	Gurjar Balu Suresh	Gurjar	Gurjar	Gurjar	Gurjar	Gurjar	Gurjar	
	Jadhav Sumita Sanjay	Jadhav	Jadhav	Jadhav		Jadhav	Jadhav	

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177	Dohake Aditya Saksul	AD	AD	AD	AD	AD	AD	AD
178	Borde Anmol Dadasahel	AB	AB	AB	AB	AB	AB	AB
179	Gawali Mangesh Kisan	MG	MG	MG	MG	MG	MG	MG
180	Shinde Ravindra Keshavnath	RS	RS	RS	RS	RS	RS	RS
181	Bhoskade Aniket Arun	BA	BA	BA	BA	BA	BA	BA
182	Sheddha Lakshman Nagle	SN	SN	SN	SN	SN	SN	SN
183	Gayatri Mahapurc	GA	GA	GA	GA	GA	GA	GA
184	W. Chavase Pankaj	PC	PC	PC	PC	PC	PC	PC
185	Sujata Jadhav							RS

  
Programme Officer



  
Principal