HOLY CROSS COLLEGE (AUTONOMOUS)

Affiliated to Bharathidasan University

Nationally Accredited (4th Cycle) with "A++ Grade" (CGPA 3.75/4) by NAAC

College with Potential for Excellence

Tiruchirappalli - 620 002.

School of Management Studies
Department of Commerce Voc. (BFSI)

Cordially invites you for the inauguration of

Commerce Voc. (BFSI) Association

Chief Guest
Dr. F. Alexander Pravin Durai
Head, Department of Commerce and Honors
Associate Professor
St. Joseph's College
Tiruchirappalli-620 002

On 20th July 2023 (Thursday) at 2.00 p.m. Venue: Seminar Hall, Mother Claudine Block The Inaugural meeting of Commerce Voc. (BFSI)was held on 20th July 2023 in Shanthi's hall invoking God's blessing. The meeting was presided by our vibrant Principal Rev.Dr.Sr. Isabella Rajakumari. The chief guest for the Inaugural meet was Dr F.R. Alexander PravinDurai, Head of the Department of Commerce and Honors, St. Joseph's College, Trichy. The inaugural meet was to kick-start the academic year 2023-2024 on a positive note and motivate students to achieve excellence in their chosen fields.

Sir honoured our student office bearers and commenced the meeting. Sir emphasized the importance of education and the role it plays in shaping one's future. His motivational words ignited a sense of enthusiasm and commitment among the students. He highlighted our B.Voc.(BFSI) coursestands as an ideal program to practice essential skills. The session revolved around the ever-changing dynamics of BFSI industry and the requisite for specialised skills to succeed in this competitive world. Sir heightened the rapid technological advancements and digital transformation requiring professionals to adapt using the latest financial technologies in the era ofIndustry 4.O Sir annotated the importance of industry-academia collaboration to bridge gap between theoretical knowledge and practical skills. He advocated students to embrace industry internships, workshops and guest lectures, hands-on training and exposure to real world scenarios like those of Externships.

Sir's words of wisdom undoubtedly left a lasting impact on the minds of the students. The session came to an end tofoster a culture of knowledge, innovation, and academic excellence within the institution. The students of I B.Voc.(BFSI),IIB.Voc.(BFSI),III B.Voc.(BFSI) benefited the meet.







The association meeting of Commerce Voc.(BFSI) was held on 8th August 2023 by invoking God's blessing. The resource person for the meeting was Ms.Owenita D'Cruz, British Council Certified Chief Manager Learning and Development, Trichy Plus. The meeting was very vibrant and zestful. The resource person spoke on the topic "*The Future of Work: Power Skills To Success*".

The session commenced with elaborating on the significance of power skills to achieve success. These skills comprise our theme of this year Compassion, Character and Competence, the foundation for personal and professional growth with exemplications on Pope Francis, Malala yousafzai and Angela Markel. Mam emphasized that these core skills originate from various level starting from family extending to academic environment shaping one's career and even till the global level. Mam also highlighted about critical thinking, communication, empathy, collaboration and adaptability, all of which play a pivotal role in personal and professional development. The meeting ended on a high note with an interactive session. The students actively participated in various activities conducted by Mam, allowing them to practically apply the discussed concepts.

The skill development session was enriching and powerful. Through the resource person's guidance and immersive activities, the students emerged with renewed motivation, inspiration, and a valuable toolkit to navigate their future challenges. Students of I B.Voc.(BFSI), II B.Voc.(BFSI) and III B.Voc.(BFSI) attended the meeting and about 56 students benefitted the meeting.







The Commerce Voc.(BFSI) association took students for an industry visit on 9th September 2023 to Dalmia cements, Kallakudi, Tamilnadu, to provide with practical insights into financial sector's operations and it's dynamics.

The industry visit to Dalmia Cement offered a comprehensive understanding of cement manufacturing and corporate operations. The visit encompassed five informative sessions, including an instructive factory tour.

The first session started with an introduction, history, and revolution of Dalmia Cements and its sustainability commitment. The industry prioritized safety, equipping us with helmets and life jackets.

The second session was about cement production process, emphasizing quality control and environmental concerns. Mr.Ramesh, HR manager at Dalmia cements explained the size reduction process of the limestone where the intermediate product(clinker) is made and on adding gypsum, cement is manufactured.

In the third session, a safety induction video presentation was made. It projected the ongoing commitment to maintaining safe and secure working conditions in Dalmia cements. The importance of fostering a safety culture within the organization was stressed encouraging the employees and students to take ownership of their safety and others too.

The fourth session was about efficient logistics and supply chain management. The session involved talks on CAPEX and bill booking procedures. Sir also guided on potential career path for women in the cement industry.

The fifth session was about Corporate responsibility and CSR initiatives highlighted Dalmia Cement's dedication to community and the environment. Insights into marketing strategies and distribution channels illustrated their market presence. Moreover, career opportunities in the cement industry, including internships and job prospects, were explored.

The industry site visit was the highlight, where we observed cement production and machinery firsthand, all while adhering to stringent safety protocols. This visit was indeed an enriching experience, expanding our knowledge of the industry and future career possibilities, and it helped us to apply this newfound knowledge in our academic and professional journeys.

Overall, the visit provided invaluable insights into the cement industry, emphasizing Dalmia Cement's dedication to sustainability. It was a thoroughly enriching and informative experience for all of us, 23 students from III B. Voc. (BFSI) benefitted the visit.





The Association of Commerce.Voc(BFSI) organized a **Financial literacy campaign** on 15th September 2023 at Kariyamanickam village, Trichy. The campaign was initiated by III B.Voc(BFSI) students, aimed to educate residents about various financial instruments and government schemes available for savings and investments. Each student was responsible for presenting specific investment avenues.

The campaign covered the following schemes.

Fixed Deposits, Public Provident Fund (PPF), National Savings Certificate (NSC), Post Office Monthly Income Scheme (POMIS), Mutual Funds, Atal Pension Yojana (APY), PradhanMantri Jan DhanYojana (PMJDY), SwerhaSukanyaSamriddhiYojana (SSY), National Pension Scheme (NPS), Investment in Gold, Prime Minister VayaVandanaYojana (PMVVY), Government Securities, Senior Citizens Savings Scheme (SCSS). All these highlighted the features of safety, assured returns, tax benefits, long term wealth creation and risk profiles.

The campaign successfully educated villagers on a wide range of financial topics, enabling them to make informed decisions about their savings and investments. Residents felt more comfortable approaching the students to seek clarification and discuss their financial concerns. It empowered people to improve their financial well-being and make better financial choices for their future.

The financial literacy campaign led by these students has made a positive impact on village by promoting financial awareness and empowerment. It highlights the importance of education in enhancing financial literacy and securing the financial futures of the people. The students also honed their communication, research and presentation skills, developing a deeper understanding of the financial concepts. Around 75 villagers benefitted thecampaign.







School Of Management Studies Department Of Commerce Voc.(BFSI)

Cordially Invites You For A Session on

REINVENT YOU

TUESDAY

26 SEPT AT 2 PM



The Association meeting of Commerce Voc.(BFSI) was held on 8th August 2023 by invoking God's blessing. The resource person for the meeting was Dr.J.J.Jeyakumari, Assistant professor of Commerce, KunthavaiNaachiyar Govt. Arts College, Thanjavur. The resource person spoke on the topic "Reinvent you"

The session began with a nostalgic memory shared by mam, underlining the significance of personal growth and transformation she experienced as a student in our college. The primary goal of the meeting was to help students decide on a path of self-reinvention, inspiring them to reflect on their lives and aspirations. Throughout the meeting, students were encouraged to ponder utility beauty, interest, and commitment in their lives. They were advised to remain open to opportunities and to reject negative thoughts that hinder personal progress. Additionally, Mam reminded the importance of acquiring financial proficiency, particularly in the context of the NSE (National Stock Exchange), as a valuable skill for personal and financial growth. The session encouraged thinking outside the box through engaging games and activities, fostering a creative mindset. A strong emphasis was placed on cultivating a positive attitude, acquiring knowledge, and developing essential skills for effective problem-solving. These skills included communication, leadership, teamwork, interpersonal skills, time management, critical thinking, reading, and adaptability.

The meeting concluded with a motivational message: "Winning is an event; being a winner is the spirit." A highlight of the event was the presentation of a prize to Ellakiya of IIIB.Voc(BFSI), who demonstrated exceptional enthusiasm and participation throughout the session. The meeting provided valuable insights into personal growth and transformation, leaving students inspired to pursue their goals with renewed determination and a deeper understanding of the skills and attitudes required for success, students of IB.Voc.(BFSI), IIB.Voc.(BFSI) and IIIB.Voc.(BFSI) attended the meeting and about 52 students benefitted the meeting









Inaugural Session

06.10.2023 - Friday at 9.30 am

Prayer III Anthem

Welcome Address

Dr. ALOYSIA REGINA JOAN G

Rev Dr. (Sr.) ANNE XAVIER

Secretary, Holy Cross College (Autonomous), Trichy.

Rev Dr. (Sr.) ISABELLA RAJAKUMARI P

Holy Cross College (Autonomous), Trichy.

Shri. P. ESAKKIRAJAN RM (Retd), LIC of India.

Inaugural Address

Shri, K.K. SUJITH Sr. Divisional Manager LIC of India, Thanjavur.

Vote of Thanks

Dr. M. MARY SUTHANTHIRA MALAR

Assistant Professor of Commerce, Head, Department of Commerce Voc. (BFSI) Holy Cross College (Autonomous), Trichy.

Technical Session - I INSURTECH - AN INTRODUCTION

Ms. BERLIN VINOLIA A

Assistant Professor of Commerce Voc. (BFSI) Holy Cross College (Autonomous), Trichy.

Shri. SUBASH CHANDRA PATTANAYAK

Executive Director (Retd) LIC of India, Mumbai

Vote of thanks

Ms. MARY ELIZABETH SHYAMALA G.E.,

Assistant Professor of Commerce Voc. (BFSI) Holy Cross College (Autonomous), Trichy.

Technical Session - II INSURTECH AS A TOOL FOR INCREASING INSURANCE PENETRATION

Dr. JENIFER MARY J

Assistant Professor of Commerce Voc. (BFSI) Holy Cross College (Autonomous), Trichy.

Shri. KB. VIJAY SRINIVAS

CMD (Retd) United India Assurance Co, Chennai

Vote of thanks

Dr. DHOWBIKA BEGAM E

Assistant Professor of Commerce BPO Holy Cross College (Autonomous), Trichy.

Holy Cross College Anthem

INCREASING INSURANCE PENETRATION FOR TOOL INSURTECH AS A

HOLY CROSS COLLEGE (AUTONOMOUS), TIRUCHIRAPALLI

IN COLLABORATION WITH

THE INSURANCE INSTITUTE OF INDIA

ORGANISED

A NATIONAL SEMINAR ON THE TOPIC

"INSURTECH AS A TOOL FOR INCREASING INSURANCE PENETRATION"

REPORT OF THE PROCEEDINGS

The Department of Commerce Voc. (BFSI) and the Department of Commerce BPO jointly organized a one-day National Seminar **Sponsored by** the **Insurance Institute of India** in collaboration with the Thanjavur Insurance Institute on 6th October 2023, centered around the theme of "Insurtech as a Tool for Increasing Insurance Penetration" at Mother Regina's Hall.

The National seminar commenced with an inaugural session by invoking God's blessing, Rev. Dr. Sr. Anne Xavier, the Secretary, Rev. Dr. Sr. Isabella Rajakumari, Principal and Shri.P.Esakkirajan Retired Regional Manager, LIC India felicitated the session. The inaugural address was delivered by **Shri. S. Ramalingam**, Vice President, Thanjavur Insurance Institute. The technical session – I was presided by Mr. Subash Chandra Pattanayak, Executive Director (Rtd) LIC of India, Mumbai. Sir gave an in-depth introduction to Insurtech, highlighting the services offered by LIC and its significant contribution to India's GDP. He also shed light on the concept of "uberisation" within insurtech, which emerged in 2010, and shared insights into Friendsurance, the first startup to introduce digital transformation in the insurance industry. Sir exemplified on India's fitness tech company and Maxlife's insurance policies. Sir highlighted the various career opportunities available for the students under this field.

The second technical session, titled "Insurtech as a Tool for Increasing Insurance Penetration," was a captivating segment handled by Shri K.B. Vijay Srinivas, Retired Chairman and Managing Director of United India Assurance Co., Chennai. The session delved into a variety of crucial topics, shaping the future of insurance penetration and technology integration. The discussion covered a range of topics, including the strategic directions insurers should pursue to expand their reach. Additionally, the session delved into the crucial role of Insurtech in

fostering financial development and its integration into insurance processes. Direct Benefit Transfer (DBT) and its potential to optimize the efficient delivery of benefits were explored, along with how Insurtech can support government-sponsored insurance schemes and promote accessibility to general insurance. Historical milestones in the insurance industry were highlighted, showcasing the sector's growth in specialized areas such as crop, livestock, marine, railways, and aviation.

The session concluded with a vote of thanks, expressing gratitude to the dignitaries for their insightful session and to all participants for their active engagement in discussions that contribute to the advancement of Insurtech and insurance penetration in India.









