



VPM's R.Z. SHAH COLLEGE OF ARTS SCIENCE AND COMMERCE  
Mithagar Road Mulund (E), Mumbai-400081  
NAAC "A" grade accredited

Report on the session

### 'Securitization process in Banking'

Date : 17<sup>th</sup> December, 2022

Venue : College seminar room (201), second floor

Securitization is a risk management tool used to reduce the idiosyncratic risk (in simple words, unsystematic risk or diversifiable risk) associated with the default of individual assets. Banks and other financial institutions use securitization to lower their risk exposure and reduce the size of their overall balance sheet.

As we all know, in the age of globalization it is a necessity to have ample knowledge about banking system, and in case of firms, knowledge about assets and liabilities and how they can put them into use in trade is a necessity. On the very note of providing a glance about 'Securitization process' VPM's RZ SHAH COLLEGE's Talent 100 (T-100) team in collaboration with add on courses held a session with Adv. Vijay Kulkarni, Honorable Secretary of Vidya Prasarak Mandal, Mulund as the main guest speaker.

V.P.M's R.Z. Shah College of Arts,  
Science & Commerce.  
Mithagar Road, Mulund East, Mumbai 400081.  
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**Talent - 100 (T-100)**

In Collaboration With..  
**Add - On Courses**

Organizes a Session On...  
**SECURITIZATION PROCESS IN BANKING**

Guest Speaker:-  
**Adv. Vijay Kulkarni**  
Hon. Secretary  
Vidya Prasarak Mandal, Mulund

Date:- 17/12/2022    Time:- 8.30 am    Venue :- 201 Room No.

Dr. Barkha Shamnani    Mrs. Anjaneeka Uday    Dr. Kavita Sharma  
Vice -Principal    Vice - Principal    I/c Principal



The session started at 8:30 a.m. with a welcome speech by Shreyas Mankar, student of TYBA where he addressed I/C Principal, Dr. Kavita

Sharma, guest speaker Adv. Vijay Kulkarni sir and Vice Principals and the students. The host then introduced the topic of the session and handed over the in charge to the main speaker.

Adv. Vijay Kulkarni Sir began with the explaining about the banking systems. He presented the session with a PowerPoint presentation which was informative as well as knowledgeable. The guest speaker was accompanied with two other speakers, Mr. Vijay Adhyapak and Mr. Sushil Kamnahalli. They addressed the speech to the audience; students pursuing undergraduate degree in the college and shared their life experiences and life lessons with a touch of humor.

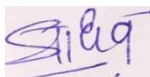


It was a two hour session and was quite informative as the students were made aware of a topic that is actually beneficial in the long run, in their college as well as professional life. The session wrapped up at 10:30 a.m. with a vote of thanks by the orator, Shivangi Singh, student of SYBCOM A.



Dr Mrs Kavita Sharma

I/C Principal



Mrs Smita Jadhav

Co-Convener of T-100