

## Vidya Prasarak Mandal, Mulund (E) R Z Shah College of Arts, Science and Commerce

Established in 2003 - Affiliated to University of Mumbai

Mithagar Road, Mulund East, Mumbai - 81 | www.vpmrzshahcollege.edu.in Accredited by NAAC Grade "A"

## Report on the session

## 'Securitization process in Banking'

Date: 17th December, 2022

Venue: College seminar room (201), second floor

Securitization is a risk management tool used to reduce the <u>idiosyncratic risk</u> (in simple words, unsystematic risk or diversifiable risk) associated with the default ofindividual assets. Banks andother financial institutions use securitization to lower their risk exposure and reduce the size oftheir 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.







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The session started at 8:30 a.m. with a welcome speech by ShreyasMankar, student of TYBA where he addressed I/C Principal, Dr. Kavita Sarma, 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 Adhypak and Mr. Sushil Kamnahalli. They addressed the speech to the audience; students pursuingundergraduate 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.

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Dr Mrs Kavita Sharma

I/C Principal

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Mrs Smita Jadhav Co-Convener of T-100