

# Guest Lecture Report

**Topic: Career in the Banking Sector**

**Date: 25<sup>th</sup> February 2025**

**Guest Speaker: Mr. Arvind Soma,**

**Branch Manager, Shriram Finance, Akole Branch**

On 25<sup>th</sup> February 2025, a guest lecture on "Career in the Banking Sector" was conducted at our institution Akole Taluka Education Society's Agasti Institute of Management, Computer Application and Research (AIMCAR), Akole. The session was led by Mr. Arvind Soma, Branch Manager of Shriram Finance, Akole Branch. The lecture provided valuable insights into career opportunities in banking and financial institutions, with a special focus on recruitment processes, financial analysis, and loan assessment.

## **Key Highlights of the Lecture:**

### **1. IBPS Exam and Career in Banking:**

- Mr. Arvind Soma elaborated on the Institute of Banking Personnel Selection (IBPS) exam process, eligibility criteria, and preparation strategies.
- He explained the importance of various banking roles and growth opportunities within the sector.

### **2. Career Opportunities in Shriram Finance:**

- The speaker highlighted the career paths available at Shriram Finance, including roles in sales, credit assessment, and risk management.
- He discussed the skills and qualifications required to excel in the Non-Banking Financial Company (NBFC) sector.

### **3. Understanding Financial Statements:**

- The session covered how to read and analyze a **balance sheet**, including key financial ratios and indicators that banks and NBFCs assess while processing loans.





#### 4. Understanding CIBIL Score:

- Mr. Soma explained the significance of a CIBIL score in determining an individual's creditworthiness.
- He discussed how financial institutions use CIBIL scores for loan approvals and ways to improve credit scores.

#### 5. Reading Income Tax Returns (ITR) for Loan Processing:

- The speaker explained the importance of reviewing ITR documents while evaluating a borrower's income and repayment capacity.
- He shared insights into different income sources and tax-related considerations in loan assessments.

#### 6. Understanding GST for Loan Approval:

- The session covered the role of **GST filings** in business loan approvals.
- Mr. Soma explained how financial institutions use GST data to assess a company's revenue and financial stability.

#### 7. Evaluating Business Cycles and Sectors for Loan Purposes:

- The lecture emphasized the importance of understanding industry trends and business cycles before approving loans.
- Mr. Soma shared real-life case studies to demonstrate how financial institutions evaluate different business sectors.

The guest lecture was highly informative and provided students with a comprehensive understanding of career prospects in banking and finance. The practical insights shared by Mr. Arvind Soma helped the attendees gain clarity on key financial concepts essential for a career in banking. The session concluded with an interactive Q&A segment, where students had the opportunity to clarify their doubts regarding banking careers and financial analysis.

The event was well-received and significantly enhanced the participants' knowledge about the banking sector and its career opportunities.



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