Master of Business Administration

Field Visit Report

- **Title of the Visit** : From Class to Counter - Exploring the Core of Retail Banking
- **Names of the Banks Visited** : HDFC Bank, ICICI Bank, Union Bank, Axis Bank, Punjab National Bank, Canara Bank
- **Date of Visit** : 05-08-2025
- **Students** : 2nd MBA 3rd semester students
- **Co-Ordinators'** : Dr.G. Kanakaraju, K.Venkata Subbaiah, B.Kaushik, V.Vedavati A.Anjanaiah Fateh Khan Lodi, K.Subba Reddy, Dr.P.Krishna Moorthy

Report

As part of the extracurricular activity, a field visit titled "From Class to Counter: Exploring the Core of Retail Banking" was organized on 05-08-2025 for the II MBA III Semester students. The primary objective of the visit was to bridge the gap between theoretical concepts taught in class and the real-world practices of retail banking. Students had the unique opportunity to interact with professionals and observe operations at prominent banks, including HDFC Bank, ICICI Bank, Axis Bank, Canara Bank, Punjab National Bank, and Union Bank.

Key Learnings

- Students observed the day-to-day operations of retail banks, including customer service processes, account opening procedures, cash handling, and loan processing.
- The structure and hierarchy of branch operations were explained, demonstrating the roles of different bank staff.
- Each bank provided insights into their product offerings such as savings accounts, current accounts, term deposits, retail loans (home, personal, vehicle), credit cards, digital banking, and insurance products.
- Innovations such as mobile banking, internet banking, and instant loan approvals were highlighted.
- The importance of customer relationship management (CRM) in retail banking was emphasized to the students.
- Students learned about strategies to enhance customer satisfaction and loyalty, including personalized services and grievance redressal mechanisms.
- Discussions included the importance of KYC (Know Your Customer), anti-money laundering procedures, and fraud prevention.
- Students explored ATMs, cash deposit machines, and online service kiosks.
- Bank officials shared valuable advice regarding career opportunities and essential skills required in the retail banking sector.
- Interactions motivated students to consider banking as a prospective career choice.

Conclusion

The field visit to leading retail banks offered students an enriching exposure to the practical aspects of banking operations. It helped in solidifying classroom learning with real-world applications, clarified operational challenges, and highlighted the evolving role of technology and customer-centricity in retail banking. Such experiential learning initiatives are vital in preparing students for managerial roles and fostering a deep understanding of the core functions and future trends in the banking sector.





వార్త

ఇస్ రూమీలో నేర్చుకునే బాలకంటే

ప్రాక్టికల్‌గా చూడడం కీలకం



Hans India

Annamacharya MBA students explore retail banking



HANS NEWS SERVICE
RAJAMPET

ANNAMACHARYA University, Rajampet, organised a field trip titled 'From Class to Counter: Exploring the Core of Retail Banking' for MBA students on Tuesday.

Visits were made to leading banks including HDFC, ICICI, PNB, Union Bank, Axis Bank, and Canara Bank. The programe was inaugurated by Vice-Chancellor Dr E Sai Baba Reddy and Registrar Dr N Mallikarjuna Rao, who emphasised the importance of practical exposure.

Students observed daily banking operations and interacted with staff to learn about customer service, loan processing, account management and digital banking, under the guidance of HoD Dr T Navaneeth and faculty.

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ఫ్రమ్ క్లాస్ టు కౌంటర్



ఎక్స్‌పిరంగ్ ది కోర్ ఆఫ్ రిటైల్ బ్యాంకింగ్













రాజమేల: ప్లేస్ ఫ్రం ఇ కొంటరీ విద్యాసంస్థ విద్యార్థులు

రాజమేల అధునాతన విద్యాసంస్థలు MBA విద్యార్థులు మంగళవారం ప్లేస్ ఫ్రం ఇ కొంటరీ కార్యక్రమాన్ని నిర్వహించారు. యూనియన్ బ్యాంక్ ఆఫ్ ఇండియా సెక్షన్ హెడ్ వెంకట్ బాబుగారు ఈ కార్యక్రమాన్ని ప్రారంభించారు. ఈ సందర్భంగా ప్లేస్ ఫ్రం ఇ కొంటరీ కార్యక్రమం గురించి మాట్లాడుతూ.. విద్యార్థులు ఫ్రం ఇ మోడల్ వేదికలను ఏర్పాటుచేసి ప్రతిభగా ఉన్నవారికి ఉద్యోగావకాశాలు కల్పించాలని ఎలా ఇటువంటి వేదికలో తెలుసుకోవడానికి ఇలాంటి ఉపయోగపడతాయన్నారు.