



Samson Moharana



Lopamudra Nayak



Sarojini Mishra



Shaheed



Swagatika Patra



INKY KUMARI\_14



Dr. Bijay Sankar



Dr Hemant Bhanawat



BISWASWARUP BISWAL-MCOM



Rabindra Panda



Adarsh



Malaika Agrawal



Himanshu



Aman Kumar Khuntia



Pratibha Jena



Risav Sahu

Risav Sahu



Jagjot bhambra

Jagjot bhambra



Dr. Radhakrishna Mishra

Dr. Radhakrishna Mishra



Rai Rajeswari

Rai Rajeswari



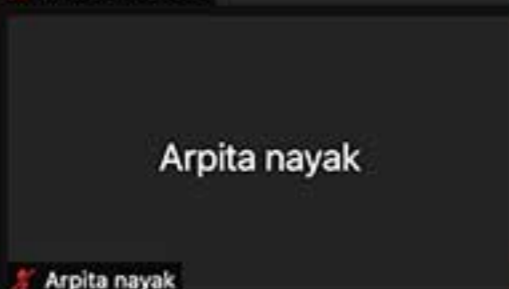
CMA AJIT KUMAR SABAT

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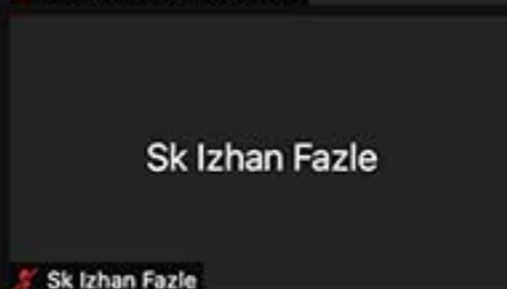
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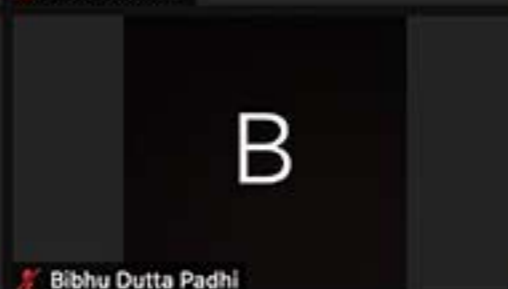
Arpita nayak

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Sk Izhan Fazle

SK Izhan Fazle



B

Bibhu Dutta Padhi



Tarannum

Tarannum

# Importance of MSME

Segments



Retailer, Self Employed Professionals



Service, trading, & manufacturing



Exporter Importer



New businesses: fintechs, aggregators

**Micro**  
Investment  $\leq$  1 Cr &  
Turn over  $\leq$  5 Cr

**Small**  
Investment  $\leq$  10 Cr &  
Turn over  $\leq$  50 Cr

**Medium**  
Investment  $\leq$  50 Cr &  
Turn over  $\leq$  250 Cr

Investment in Plant and Machinery or Equipment

Overview



Debashish Praharaj  
Debashish Praharaj

S S K Pradhan, GM, RBI

S S K Pradhan, GM, RBI



Lopamudra Nayak



Siddhartha Sanyal



Abhay Naik



Dr. B K DAS



Samson Moharana



Saket Jasoria



Bijaya laxmi



Dr. Bijay Sankar

Dr. PP Mathur

Dr. PP Mathur

Amrit Trishna Sahoo - bcom

Amrit Trishna Sahoo - bcom



Dr. Radhakrishna Mishra



Srinivas

Chainika Agrawal BCOM

Chainika Agrawal BCOM



Subhasri Biswal Bcom 2021-24



Prabhu Prasad Sahoo



CMA AJIT KUMAR SABAT



Shaheed



MARY MAGDALENE MANDI-BCOM




Swadeep swaraj Moharana



Amit Bikram Panigrahi



Aman khuntia



MOHIT KUMAR-BCOM

Ritwik Nayak

Ritwik Nayak

Harish S

Harish S



# Interesting Facts

**Moving from legacy to a modern core generates business outcomes**

Legacy systems are expensive to maintain and limit straight-through processing, affecting CX

Bank executives say legacy systems drive

- High maintenance IT costs – 62%
- Increased IT complexity – 62%
- Inefficient integration with emerging technologies – 57%

**Modern core banking increases**

- Profitability through innovation - faster speed to market
- Customer centricity - higher digital engagement
- Operational efficiency - faster turnaround time with integrated end-to-end processes
- Risk and compliance - mitigates risk of fines and sanctions



Sarojini Mishra	
Dr.J.SUNDARARAJ	
	
Samson Moharana	
Saroj Kumar b.co...	Jagjot bhambra

