



Koneru Lakshmaiah Education Foundation

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A Report on Lecture Series Professor of Practice session on Banking Service Operations

| | |
|-----------------------------|--|
| Title of the POP Session | : Banking Service Operations |
| Date & Time | : 11.08.2025 to 18.09-2025 11:10 a.m. to 12:50 p.m. |
| Name of the Resource Person | : Mr. RAJASEKHAR CHEEMAKURTI Managing Director & Chief Operating Officer for PEAC Poland. |
| Target Audience | : Final Year MBA Banking Sectorial specialization Students. |
| No. of Students | : 94 |

Programme Summary:

The Department of MBA, KLEF, Vaddeswaram campus, is organizing a Professor of Practice (POP) lecture series conducted by Mr. Rajasekhar Cheemakurti, Managing Director & Chief Operating Officer, PEAC Poland. He will deliver sessions focusing on Banking Service Operations through 15 case study discussions.

About the Speaker:

Mr. Rajasekhar Cheemakurti is an alumnus of K L University with a B.Tech in Mechanical Engineering. He holds an MS in Finance from IITM India, an MS in Marketing from Poland, and PLD certification from Harvard Business School. He has held senior leadership roles in various organizations, currently serving as MD & COO of PEAC Poland, and acts as an advisor to multiple prominent companies.

The program provides a comprehensive understanding of banking operations, covering services for individuals (Retail Banking) and companies (Corporate Banking), as well as Investment Banking, Wealth Management, and Private Banking for high-net-worth individuals. Retail banking products include savings and current accounts, debit and credit cards, unsecured and secured loans, mortgages, and various insurance products.



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Revenue streams are explained through deposit fees and credit lending interest, along with regulatory requirements such as deposit guarantees, non-performing asset (NPA) monitoring, and compliance. The customer journey is detailed, beginning with onboarding and KYC, risk scoring, and anti-money laundering (AML) measures.

Service delivery channels include ATMs, call centers, branches, websites/apps, chat, and letters, supported by an operational model focusing on cross-selling, upselling, and customer engagement. Key performance indicators (KPIs) like cost-to-income ratio, cost of risk, funding costs, margins, and pricing strategies are highlighted.

Core operational areas include collections, reconciliation, regulatory reporting to RBI, IT, and partnerships. Payment systems (UPI, SWIFT, VISA, MasterCard), currency operations (INR, USD/EUR), taxation, and income recognition are covered.

The marketing division focuses on customer acquisition, branding, engagement, retention, and performance marketing, aiming for long-term customer value, loyalty, and sustainable banking growth.



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Banking

Individuals

Retail Banking

Companies

Corporate Banking

Trading/Investment

Investment Banking

Wealth Management

Private Banking (HNWI)

Retail Banking

Banking License

Deposit/Account

Savings Account

Current Account

Card

Debit Card

Credit card

Loan

Unsecured

Secured

Mortgages

Asset Backed Mixed Structure

Insurance

Health, Medical, Travel etc

Earning Streams

Deposits

Fees

Credit Lending

Interests

Deposit Guarantee 500000 INR

NPA - Non Performing Assets

Regulatory Requirements for bank to operate

Onboarding KYC

Fraud

AML

Risk Scoring

CRISIL

Bank Specific

Services

Bank Statement

Interest, Amount Due

Cross Sell

Upsell

KPIS

Pricing Team

CIR - Cost to Income Ratio: Desired ratio: Less than 40%

Cost of Risk

Cost of Funding

Margins

Pricing 10%, 8%

Channels (Marketing)

ATM
Call Centre
Customer Support
Branch
Website/App
Chat
Letters

Operations and Operating Model

Collections

Reconciliation /Accounting

Regulatory Reporting (RBI)

Operations

IT

Associations

Fraud

AML

Payments

UPI

Interbank Payments

SWIFT

Cards Network

VISA

MasterCard

Currency Operations

INR

USD/EURO

Taxes

Income Earning that's taxable

Marketing Division

Customer Acquisition

CLTV

CC

NPS

Branding
Performance marketing

Customer Engagement

Customer Service

App/Web

Chat

Rewards

Marketplace Services

Partnerships

Customer Retention

Service Fees

Collections



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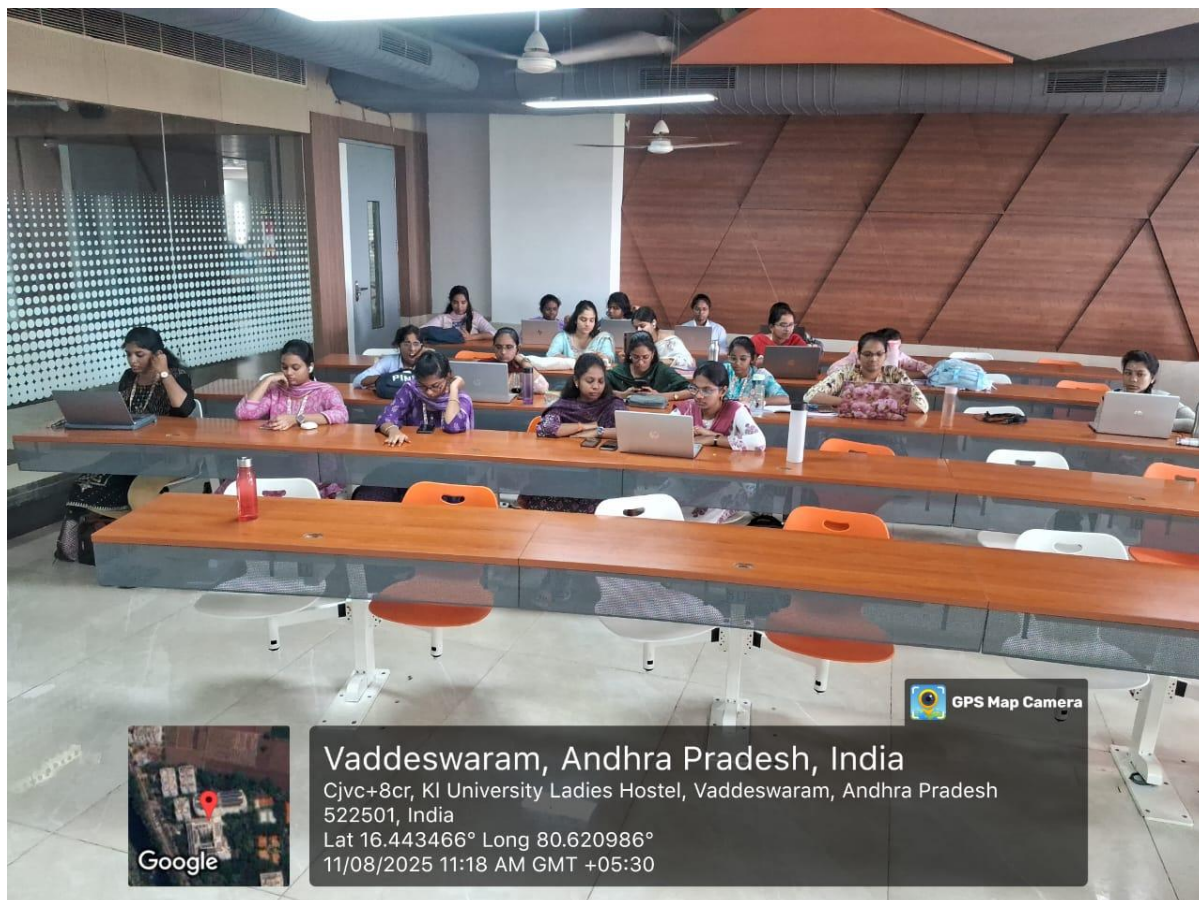
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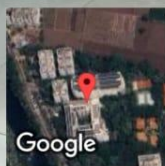
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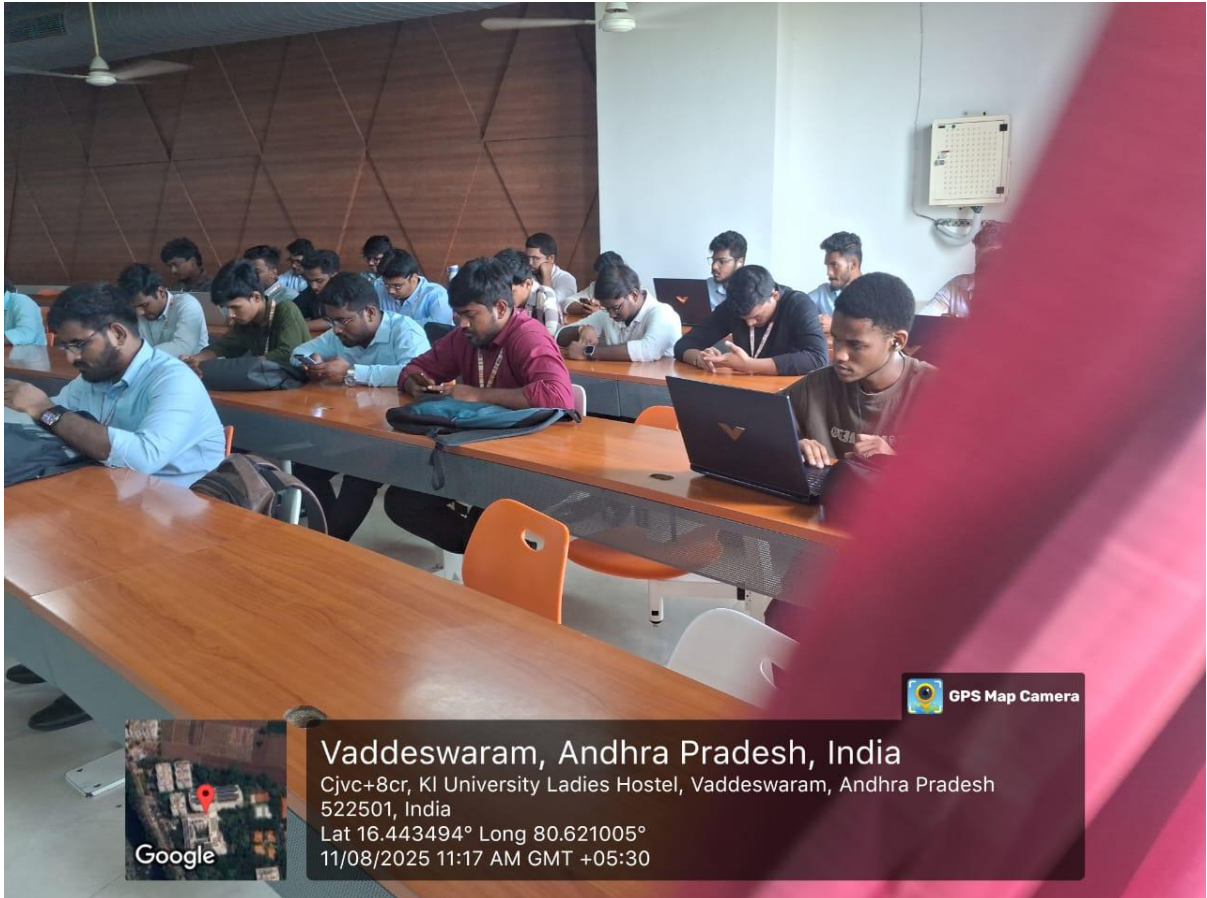
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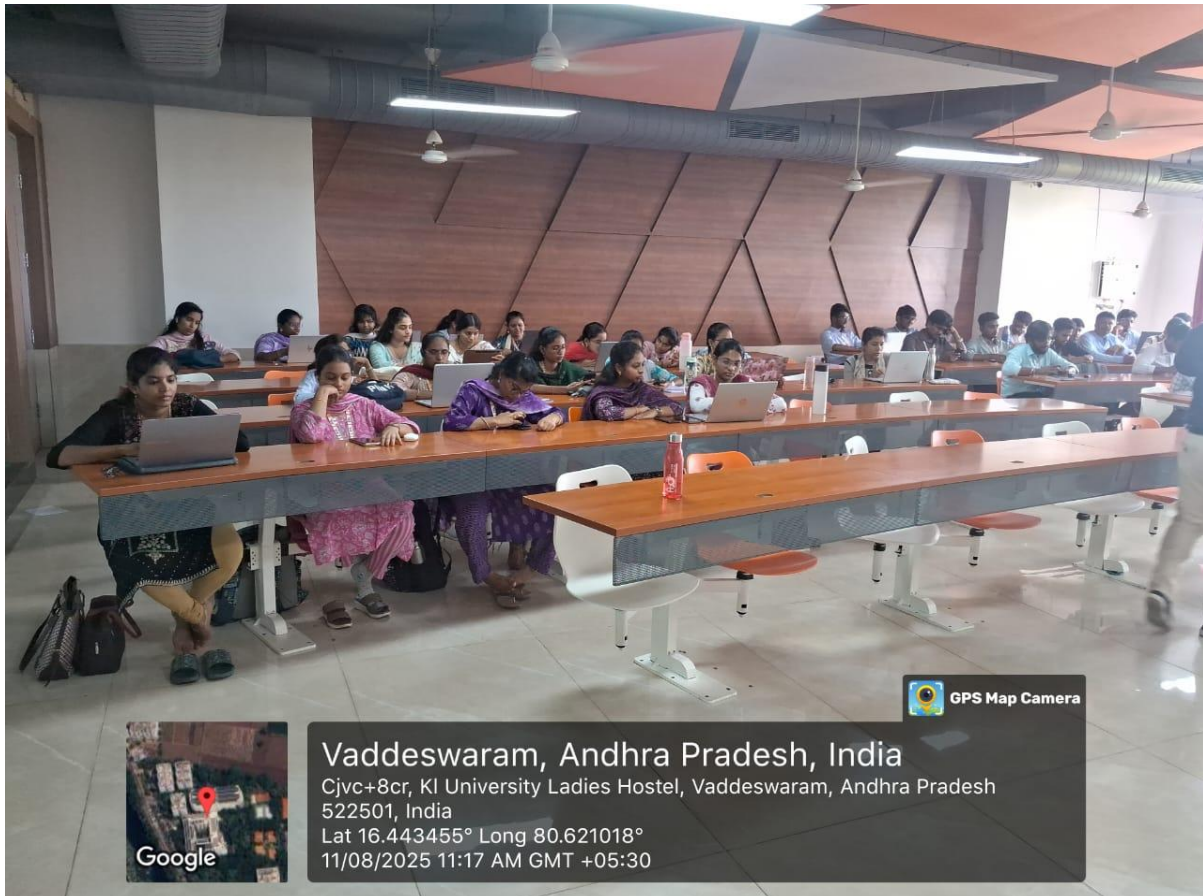
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Companies

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Wealth Management

Retail Banking

Corporate Banking

Investment Banking

Private Banking (P&W)

Retail Banking

Account

Card

Loan

Mortgages

Banking Account

Current Account

Debit Card

Credit card

Unsecured

Secured

Diagram

Style

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Shadow

Options

Connection Arrows

Connection Points

Guides

Paper Size

US Letter (8.5" x 11")

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WhatsApp In meeting - Meeting - Web: Mail - Dr S Venkata Ramana - New Tab

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PoP session on Banking Service Operations

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Banking

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Companies

Corporate Banking

Trading/Investment

Investment Banking

Wealth Management

Private Banking (P&W)

Retail Banking

Account

Savings Account

Current Account

Card

Debit Card

Credit Card

Loan

Unsecured

Secured

Mortgages

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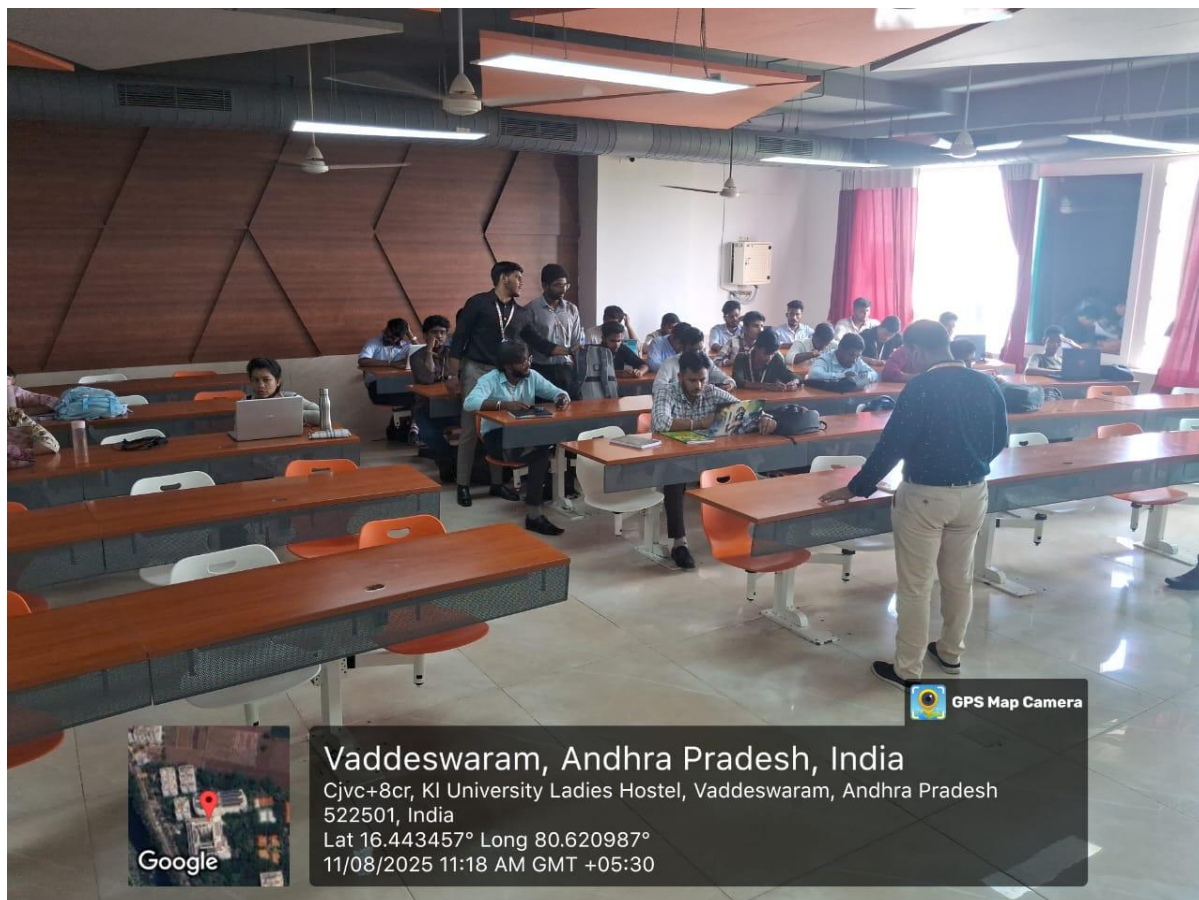
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