J.C. BOSE UNIVERSITY OF SCIENCE AND TECHNOLOGY, YMCA FARIDABAD
SC/ST Cell & Department of Management Studies

Report on Expert Lecture on Banker's Investment Perspective on Entrepreneurship & Innovation

Organized by: SC/ST Cell and Department of Management Studies, J.C. Bose University of Science and Technology, YMCA, Faridabad

Date: 9th October 2026
Time: 10:00 AM
Venue: Room No. 201, Department of Management Studies

The session was delivered by **Mr Ashwani Goyal, Senior Manager (Branch Management & Business Development), Canara Bank**. The lecture aimed to familiarize participants with the banking perspective on entrepreneurship, the expectations of banks from entrepreneurs, various credit facilities, and government-sponsored schemes available through public sector banks.

A key focus of the lecture was on understanding bankers' expectations from entrepreneurs**.** Mr Goyal emphasized the importance of having a clear business idea, a viable business plan, proper financial planning, and a realistic assessment of the market before approaching a bank for financial assistance. The expert further discussed the different types of credit facilities available from banks to meet the financial requirements of entrepreneurs. Participants were encouraged to understand the financial implications of borrowing and the importance of responsible credit management.

The expert explained the need for entrepreneurs to develop a practical and sustainable business model that clearly defines their target customers, value proposition, revenue generation, operational processes, and cost structure. Participants were made aware of the role of trademarks in establishing a distinct business identity, protecting brand names and logos, and building customer recognition and trust. The expert also created awareness about government-sponsored schemes available through public sector banks to support entrepreneurs and facilitate access to institutional finance. Particular attention was given to understanding the role of the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) in facilitating collateral-free credit support for eligible micro and small enterprises, subject to applicable scheme guidelines.

The lecture was coordinated by Dr Anushree Chauhan and Dr Ompal Singh**.** The event was organized under the guidance of Prof. Raj Kumar, Chairman, SC/ST Cell; Prof. Ashutosh Dixit, Dean, Faculty of Management; and Dr Rajiv Sindwani, Chairman, Department of Management Studies**.**

The session was informative and practical, offering participants an opportunity to understand entrepreneurship from a banker's perspective.

Overall, the expert lecture was a valuable learning initiative by the SC/ST Cell and the Department of Management Studies. The session was attended by 70 students. It strengthened participants' awareness of banking support for entrepreneurship and highlighted the importance of sound business planning, financial preparedness, brand protection, and

knowledge of government-sponsored credit schemes in establishing and sustaining successful enterprises.









