



**BCU**  
3rd Bankers' Conclave  
Re-Imagining the  
Future of Commercial Banks:  
Competition, Consolidation,  
Collaboration

**Esteemed Guests**  
Mr. Manojkumar Reddy  
Group CEO, Andhra Bank  
Mr. Anand Kumar  
Managing Director, Andhra Bank



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UNIVERSITY



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...e of Commercial Banks:  
...petition, Consolidation  
...Collaboration  
...ember, 2024

...GUESTS

-  Mr. Ramesh Kumar  
...President, ... Bank
-  Mr. Gopal Kumar  
...President, ... Bank
-  Mr. Santosh Kumar  
...President, ... Bank

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# Re-Imagining the Future of Commercial Banks: Competition, Consolidation, and Collaboration

27th November, 2024



Mr. Gouri Sankar Samantaray  
Regional Head, DCB Bank Ltd



Mr. Santanu Sahu  
Branch manager, IDFC First Bank

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Dr. Archana Choudhury



Dr. Bibhubrata Mishra



Mr. Gouri S. Samantaray







**Panel Discussion**  
Re-imagining the  
Future of Commercial Banking:  
Competition, Consolidation,  
and Collaboration  
17 November 2024

**Panelist Bios**

- Dr. Ramesh Kumar**  
Managing Director, Commercial Banking, State Bank of India
- Dr. Manoj Kumar**  
Managing Director, Commercial Banking, State Bank of India
- Dr. Anand Kumar**  
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