



ST. FRANCIS DE SALES COLLEGE
BANGALORE - 560 100

Two-Day Seminar
on
“Digital Banking Channels: Challenges and Prospects”

On 29th and 30th January 2015
(Auditorium)

Research and IP Cell
in collaboration with
Department of B.Com

About the College

St Francis de Sales college is managed by the missionaries of Saint Francis de Sales (MSFS) Fathers, who firmly believe that "the education of the heart is the heart of education." MSFS fathers who have nearly two centuries of experience and expertise in imparting quality higher education across the world. The college is named after Saint Francis de Sales, the patron who considered "Knowledge as the Eighth Sacrament".

The college started in 2004 with the motto of Excellence, Transformation and Efficiency and is affiliated to Bangalore University. The college was graded "A" by the NAAC year in May 2015 for its excellent educational track, infrastructure and quality.

The College has the following UG-PG courses: B.Com (Regular & Travel and Tourism), BBA, BCA, BA (HEP, JPE, SEP), BSc (PCM, MEC) and MA (English), MA (Journalism), M.Com, MFA, MSc (Psychology). There is also an Evening College (B.Com) to cater to the working youth.

Event Schedule:

Day 1 : 29th January 2015

09:30 am – 10:30 am-	Registration
10:30 am – 11:30 am-	Inaugural session
11:30 am – 12:00 pm-	Tea break
12:00 pm – 01:30 pm-	Session 1
01:30 pm – 02:15 pm-	Lunch break
02:15 pm – 04:00 pm-	Session 2

Day 1 : 30th January 2015

10:00 am – 12:00 pm-	Session 1
12:00 am – 02:00 pm-	Valedictory ceremony

Resource persons: MERVYN ALBERT, Senior Manager with AXIS Bank Ltd

Registration Fee:

Students – Rs300/-

Academicians and research scholars – 500/-

Corporate and industrial employees – 900/-

On the spot registration allowed.

Who can attend: UG and PG students, Academicians, research scholars, people from corporate industry.

CONTACT DETAILS:

Prof.Jeseentha Mathew

(9802358892)

Prof.Geetha Menon

(8902385899)



ST. FRANCIS DE SALES COLLEGE

BANGALORE - 560 100

A report on Two-Day Seminar on

Digital Banking Channels: Challenges and Prospects

Date: 29th & 30th January, 2015

Venue: Auditorium

Organized by: Research and IP Cell in Collaboration with the Department of B.Com.

The Research and IP Cell in collaboration with the Department of B.Com conducted a two-day seminar was on “Digital Banking Channels: Challenges and Prospects” It was only in late 1990s that some private sector banks introduced non-branch banking services through use of information technology. Initially transactions on internet banking were viewed as insecure. However, internet banking witnessed growth in 2000s owing to initiatives taken by the government, the RBI, falling internet costs and increased awareness. Online banking has enhanced customer satisfaction by providing anywhere anytime banking and benefitted banks through cost savings and increased penetration.

In last few years, the Indian banking sector has realized the need of digital technologies and is rapidly moving to embrace digital banking. They are making considerable investment in creating digital infrastructure in order to offer various solutions like mobile banking, e-wallets and virtual cards, etc. The key innovations in Digital banking are Digital-only/Virtual Banking, Biometric Technology, Artificial Intelligence, Block chain Technology, Bitcoin and Robotics to mention few.

Digital-only bank provides end-to-end services through digital platforms like mobile, tablets and internet. It is paperless, branchless and signature-less banking offering 24*7 services to its customers. In India, the digital-only banking is based on Aadhaar infrastructure. The digital-only banks offer various services like account opening, term deposits, loans as well as financial products like insurance and mutual fund. While digital banking is simple and cost effective, there are still security risks. The pace of growth in digital-only banks will depend on their ability to address security concerns. Innovations like Biometric technology allows the person to be identified uniquely by evaluating one or more distinguishing biological traits like face, hand, retina, voice and ear features. The use of biometric authentication can eliminate the requirement of multiple passwords and PIN codes. The Indian banking sector is also gradually adopting biometric authentication to provide simple and secure banking experience to its customers.

Resource person: MERVYN ALBERT

Work Experience: Currently working as Senior Manager with AXIS Bank Ltd from April 2014 till date.

Responsibilities:

- Managing Customer Escalations and Requests.
- Authorization of Financial Transactions
- Monitoring of Clearing, remittances and fund transfers.
- Loading of Prepaid Cards Viz., Gift Cards, Pay Cards, Forex Cards, etc.
- Conducting Internal Audit on a fortnightly basis.
- Formulating reports and reporting in a timely manner to the top management.
- Processing of Corporate Salaries and reimbursements.
- Administration of Queue Management System.
- Identifying and placing reporters to specific job profiles.
- Reviewing and monitoring the performance of reporters and conducting performance review meetings.
- Ensuring and creating a cordial work life balance of the repartees.
- Providing and Facilitating Training programs for the employees in coordination with different verticals of the Bank.




Co-ordinator
Internal Quality Assurance Cell (IQAC)
St Francis de Sales College
Electronics City Post, Bangalore - 560 100


PRINCIPAL
St. Francis de Sales College
Electronics City Post, Bangalore - 560 100