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## ALAGAPPA BANKERS' QUEST

### ABOUT THE DEPARTMENT

Banks, as financial intermediaries act as catalysts for economic growth. the success of bank no doubt, depends upon efficiency of human resources. As such, injecting professionalism into the organizational setup of banks was pronounced as one of the major objectives of the first phase of nationalization of banks in India in 1969. but the objectives could not be fulfilled in to even after three decades of nationalization. One of the important reasons for this problem was the inability of banks to identify rights persons with specialized knowledge in the field of banking for recruitment at various levels. Academic institutions, the main supplier of personnel, confined themselves to exposing learners on traditional and legal aspects of banking in their curriculum; specialized courses in banking enabling the students to acquire knowledge about contemporary banking were lacking. In this background the Department of Bank Management was establishment in Alagappa University, Karaikudi in 1989. Discipline, Perfection and

Dynamism are the watch words of the Department. Learners are fine –turned to face challenges of the ever growing financial sector through hands on experience duly supported by the needed theoretical edifice. The distinguished track record of the Alumni speaks for the academic credentials of the department.

**Course Offered:** The Department offers a unique 4 semester MBA programme in banking and insurance. In order to enrich banking research, the Department also offers M.Phil and Ph.D programme in Bank Management through part time and full time modes. MBA (Banking and Finance) is offered through the Directorate of Distance Education (DDE), Alagappa University.

## Banking: Robotics In Banking

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The financial industry is constantly evolving, and advancements in technology have played a pivotal role in shaping its landscape. One such technological innovation that is making waves in the banking sector is robotics. From automating mundane tasks to enhancing customer experience, robotics is revolutionizing the way banks operate and interact with their customers. In this article, we will explore the impact of robotics in banking, its benefits, and the challenges and opportunities it presents.



### Automation and Efficiency:

Automation has become a buzzword in the banking industry, and robotics is at the forefront of this trend. With the help of robotics, banks are able to automate repetitive and manual tasks, such as data entry, transaction processing, and customer inquiries. Robotic Process Automation (RPA) is being used to

streamline back-office operations, reduce errors, and enhance operational efficiency. For example, robots can be programmed to handle routine tasks like onboarding new customers, processing loan applications,

and reconciling accounts, freeing up human employees to focus on more complex and strategic activities.

### Improved Customer Experience:

Customer experience is a critical factor in the success of any business, including banking. Robotics is being used to enhance customer experience in the financial industry in various ways. For instance, banks are deploying chatbots and virtual assistants powered by artificial intelligence (AI) and natural language processing (NLP) to provide personalized customer service and support round the clock. Chatbots can handle customer inquiries, provide information on products and services, and even help customers with basic transactions, thereby improving response times and customer satisfaction.

### Innovative Customer Services:

Apart from customer service, robotics is also driving innovation in customer services. Banks are leveraging robotics to provide innovative services to their customers. For example, some banks have introduced robot-assisted services in their branches, where robots interact with customers, provide information on products and services, and even assist with basic transactions. These robots are equipped with sensors, cameras, and other advanced technologies that enable them to navigate the banking environment, interact with customers, and perform various tasks. This not only provides a unique and futuristic experience for customers but also

allows banks to showcase their technological prowess and differentiate themselves in the competitive banking landscape.

### Enhanced Security:

Security is of utmost importance in the banking industry, and robotics is being utilized to enhance security measures. For instance, robots equipped with advanced sensors and cameras can monitor and detect suspicious activities in banks and other financial institutions, helping to prevent fraud, theft, and other security breaches. Robotics is also being used in data security, where robots can analyze and detect anomalies in large datasets, identifying potential security risks and mitigating them in real-time. This helps banks in safeguarding sensitive customer information and maintaining the integrity and confidentiality of their data.

### Challenges and Opportunities

While robotics in banking offers numerous benefits, there are also challenges that need to be addressed. One of the challenges is the fear of job displacement. As banks automate tasks previously performed by humans, there may be concerns about job losses and workforce displacement. However, proponents of robotics argue that it can lead to job transformation rather than job loss, as employees can be up skilled and redeployed to more strategic roles that require critical thinking, creativity, and complex decision-making.

Another challenge is the implementation and integration of robotics into existing banking processes and systems. Robotics

requires significant investment in technology infrastructure, software, and training. Banks need to carefully plan and execute the implementation of robotics to ensure seamless integration with their existing operations and systems.

Despite these challenges, the opportunities presented by robotics in banking are immense. Robotics has the potential to improve operational efficiency, enhance customer experience.



# PUZZLES

Name: \_\_\_\_\_

**solve the puzzles**

**Across: →**

4. outdated cheques.
6. Counterparty to creditor.
7. Appoints by a policyholder.
8. Spreading your investment around.
9. Discontinue of premium payment.
12. Agreement b/w bank & insurance company.
13. Evaluate & analysis the risk involved.
14. Technique reduce book value of loan.
15. Percentage of cost a patient says.

**Down: ↓**

1. Receives benefit from a particular entity.
2. Money invested in start-ups.
3. Add-ons purchase along with policy.
5. Asset pledged by the borrower to a lender.
9. Bank to meet its financial obligations.
10. Consideration to insured.
11. Settle an disputes b/w insure & insured.

Created by D. Manibharathi & M.Ra. Yuvashree using the Crossword Puzzle Generator on Super Teacher Worksheets ([www.superteacherworksheets.com](http://www.superteacherworksheets.com))

**SOLUTION**

**solve the puzzles**

**Across: →**

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7. Appoints by a policyholder.
8. Spreading your investment around.
9. Discontinue of premium payment.
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**solve the puzzles**

Note to Teacher / Parent: Copy the following word bank onto the back side of the crossword puzzle if you'd like.

Word Bank:

BANCASSURANCE	RIDERS	STALECHEQUE
DIVERSIFICATION	UNDERWRITER	PREMIUM
LIQUIDITY	VENTURECAPITAL	LAPSATION
AMORTIZATION	COINSURANCE	DEBTOR
NOMINEE	COLLATERAL	ARBITRATION
BENEFICIARY		

Created by D. Manibharathi & M.Ra. Yuvashree using the Crossword Puzzle Generator on Super Teacher Worksheets ([www.superteacherworksheets.com](http://www.superteacherworksheets.com))

**WORKSHEET INFO**

**solve the puzzles**

This worksheet was created with the Crossword Puzzle Generator on Super Teacher Worksheets ([www.superteacherworksheets.com](http://www.superteacherworksheets.com)).

Worksheet Title: solve the puzzles

Created By: D. Manibharathi & M.Ra. Yuvashree

Date Created: April 17, 2023

Filename:

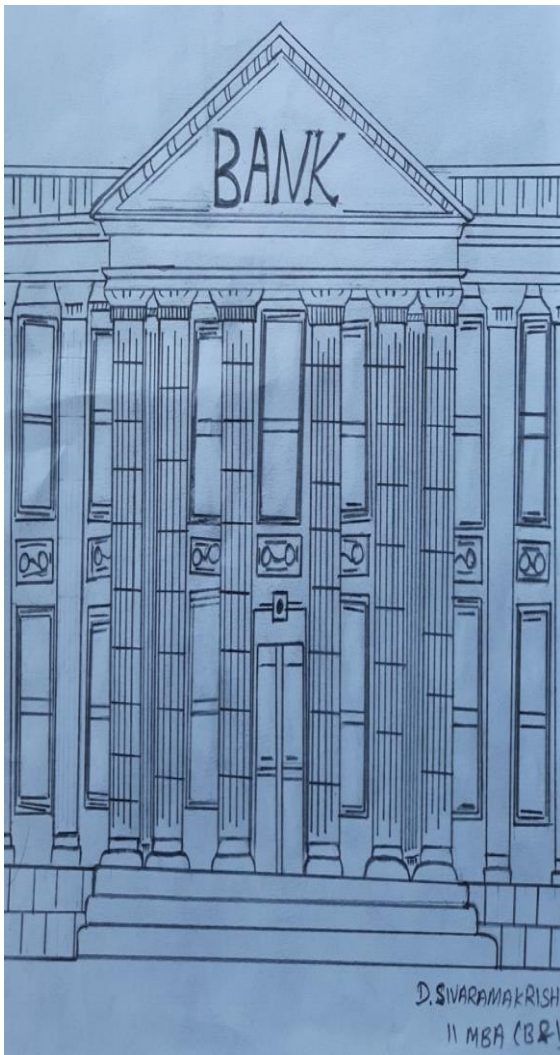
Direct Link: <https://www.superteacherworksheets.com/custom/7cwerjklf>

Words NOT Placed:  
 FACTORING  
 DEMAT  
 SCRIPS  
 REVIVAL

Created by D. Manibharathi & M.Ra. Yuvashree using the Crossword Puzzle Generator on Super Teacher Worksheets ([www.superteacherworksheets.com](http://www.superteacherworksheets.com))

D. MANIBHARATHI

M.RA.YUVASHREE II MBA



D.SIVARAMAKRISHANAN  
II MBA



D.SIVARAMAKRISHANAN  
II MBA

# BANK SLOGANS

ALLAHABAD BANK



IDBI BANK



ANDHARA BANK



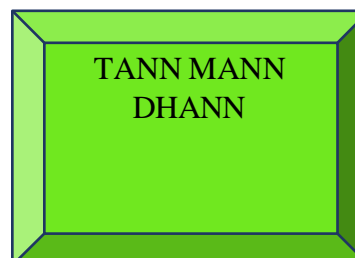
AXIS BANK



BANK OF INDIA



DHANALAXMI BANK





**HDFC BANK**

**WE  
UNDERSTAND  
YOUR WORLD**

**SYNDICATE BANK**

**YOUR  
FAITHFUL AND  
FRIENDLY  
FINANCIAL  
PARTNER**

**PUNJAB NATIONAL BANK**

**THE NAME YOU CAN  
BANK UPON**

**LAKSHMI VILAS BANK**

**LIVE MORE,  
BANK LESS**

**UCO BANK**

**HONOURS  
YOUR TRUST**

**ICICI BANK**

**LEADING THE  
WAY IN  
BANKING**

**Harsathragul**

**II MBA**