

Fatima Institute of Management

MBA, MCA, M.Sc. (IT & M)

13th September, 2017

INTERNATIONAL CONFERENCE ON

GLOBAL TALENT MANAGEMENT IN THE DIGITAL ERA



Fatima College (Autonomous)

College with Potential for Excellence
Re-Accredited with 'A' grade by NAAC
(National level 27th rank - NIRF 2017)
Mary Land, Madurai



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GLOBAL TALENT MANAGEMENT IN
THE DIGITAL ERA**

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Organized by
Departments of MBA, MCA & M.Sc. IT



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CONTENTS

SL. NO.	TITLE	PAGE NO.
1	Significance of Building Relationships in Talent Management Mr.P. Srinivasan	1
2	International Assignment and Managing Expatriate Dr. Freda Gnanasekaran	5
3	A Comparative Study on Private and Public E-Banking Practices and Customer Satisfaction in Kanyakumari District A.Tinu & A.Somasai Raj	10
4	Fatima Institute of Management International Conference on Global Talent Management in the Digital Era Technological Advancement in Banking Electronic Human Resource Management in Banking Sector M.Aarathy	14
5	Talent Life Cycle in Health Insurance Industry D. Abraham Pradeep & Dr. K. Navarathnam	16
6	Talent Acquisition in Digital Era Dr.R.Alamelu	21
7	A Study on Innovative Marketing Strategy Ms N.Ammu Priyadharshini	25
8	Is Infosys Maintained Talent Management in Vishal Sikka's Case? Dr.S.Amutha	30
9	Core Banking: Pros and Cons Dr.Mrs.M. Arasammal	36
10	Role of Executives Towards Relationship Building M.Mohamed Arifa	40
11	An Economic Analysis of Core Banking and Future Trends Technological Advancement of State Bank of India in Thoothukudi District of Tamil Nadu V. Arockia Amuthan	42
12	Impact of Atm Kiosk of Consumer Preference in Banking Mr.B.Rajeshkannan & Dr.S.Praveenkumar	45
13	Technological Advancement in Banking L. Balaji	49
14	Workforce Diversity in the Context of Indian Companies Dr.V.Senthil Velmurugan & C.Suganya	52
15	A Study of Talent Management Practices in Educational Institutions Er.R.Deepa	60
16	The Future Core Banking Solution-How Process Centricity Will Rule The Market Ms. Dhanyamaol	64

Abstract

In today's scenario, the entire organisation depends on technology. Each and everyday the organisation are forcing in invention of new technology in making their organisation in competing with other organisation. This is quiet normal in banking institutions. There invented new technology to make transaction possible all over the world. That technology is named as Core Banking System. With the help of core banking system, the banks are interconnected with each other. Thus makes the transaction easy. This paper presents a study on core banking system with its pros and cons.

1. Introduction

The financial drivers, IT globalization, rising compliance and industry consolidation, are some of the other key motivators for opting to the core banking system. Banks are changing from cost reduction to growth. Industry consolidation, increased customer demands and pressure of data management has led banks to feel increasingly limited by the capabilities of their present systems.

To keep up a competitive edge in a market, migrating the organization at the earliest on a Core Banking platform is of utmost importance. Implementation of Core Banking solutions paves the way for the introduction of the electronic funds transfer mechanism in a secure way. Increased regulatory requirements have put pressure on banks. To prolong growth under continued regulatory requirements, it is crucial for banks to have the right Core Banking System in place.

2. Core Banking System

Core banking is normally defined as the business conducted by a banking institution with its retail and small business customers. Many banks treat the retail customers as their core banking customers and have a separate line of business to manage small business. Larger business is handled by the corporate banking division of the institution. Core banking basically is depositing and lending of money.

Now a days, most banks use core banking applications to support their operations where 'CORE' stands for "Centralized Online Real-time Environment". This basically means that the entire bank's branches access applications from centralized data centres. It means that the deposits made are reflected immediately on the servers of bank and the customer can withdraw the deposited money from any of the branches of bank throughout the world. These applications now also have the capability to address the needs of corporate customers providing a comprehensive banking solution. Normal core banking functions will include deposit accounts, loans, mortgages and payments. Banks make these services available across multiple channels like ATMs, internet banking and branches.

Core Banking system is the addition total of all the information technology components that allow a bank to administer its hub business actions in a centralised form. The core banking activities embraces round the clock processing of all the products, services and information of a bank. Under CBS, a bank must also be in a position to offer the basic banking services to its customers on a 24/7/365 model. Thus CBS is a step towards pleasing to the eye of the customer expediency from beginning to end anywhere and anytime banking.

3. Features of Core Banking

- Customer relationship management features including a 360 degree customer view.
- The ability to originate new products and customers.
- Banking analytics including risk analysis, profitability analysis and provisions for capital reserve allocation and collateral management.
- Banking finance including general ledger and reporting.