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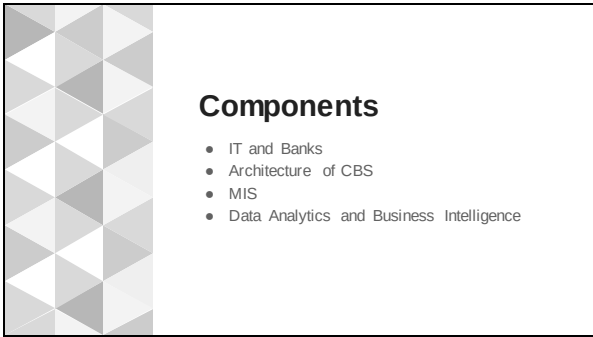
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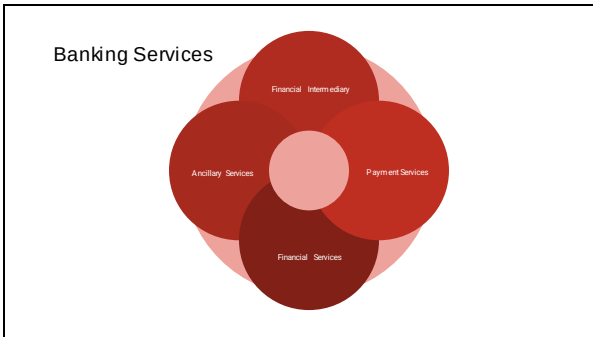
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## Banker's Perspective

- How best to deliver innovative products and services to customers?
- Designing an appropriate organizational model to fully capture the benefits of technology and business process changes brought about.
- How to exploit technology for deriving economies of scale?
- How to create cost efficiencies?
- How to create a customer-centric operational model?

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## IT Driven Products




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## IT Considerations

- Meeting Internal Requirement
- Effective in Data Handling
- Extending Customer Services
- Creative Support for New Product Development
- End User Development of the Non-Technical Staff

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**Trends in Information Technology**

- Outsourcing
- Integration
- Partnership with Fintech Companies
- Distinctive Edge
- IT as Profit Centre
- Downsizing

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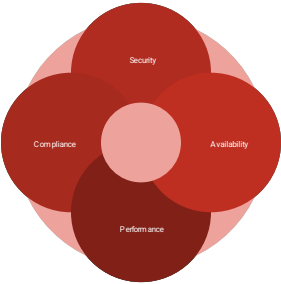
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**IT Risk**



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**Controls Required (Ref: RBI Circular - 31 December 2019)**

- Generic Control
  - Preventive Control
  - Detective Control
  - Corrective Control
- Specific Control
  - Physical Control
  - Internal Control
    - Accounting
    - Administrative
  - Operational Control
  - Audit Trail
  - Data Encryption

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### CORE [Centralised Online Real-time Environment] Components

- Central Database Server that stores the data of the bank.
- Application architecture /Central Application Server that run the CORE banking solution (CBS) centrally accessed by branches.
- Necessary infrastructure to provide for internet banking and Automated Teller Machine (ATMs).
- Authentication techniques.
- Information Security system.

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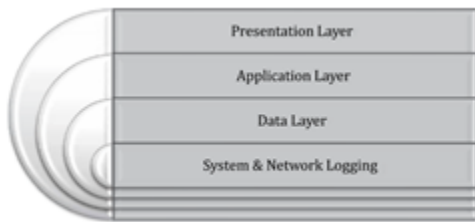
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### CBS Architecture




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### Challenges in CBS

- Serious criminal intent
- Hackers attack, Phishing attacks
- Flaws in systems design and/or set up

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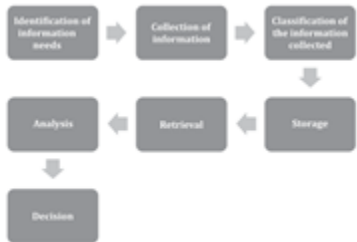
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Management Information System (MIS)



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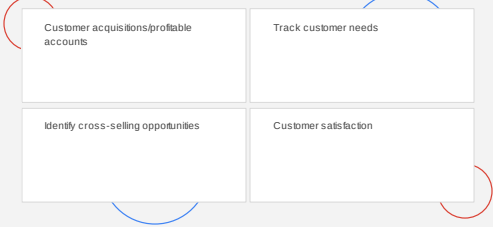
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Business Intelligence: Need



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Data Analytics

- Descriptive
- Predictive
- Prescriptive

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Good Day!

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