





LOYOLA INSTITUTION'S INNOVATION COUNCIL (LIIC) LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 34. TRAINING PROGRAM ON ELECTRONIC BANKING AWARENESS AND GRIEVANCE REDRESSAL – REPORT

12TH MARCH, 2020

Venue: Y D HALL – 1ST FLOOR (DEPT. OF CHEMISTRY) Timing: 9:15 A.M. to 1:00 P.M. No. of Participants: 168 Students (both UG & PG) & 3 Faculty Members

About the Training Program:

The Loyola Institutions Innovation Council (LIIC) has always taken steps to foster Innovative ideas and to bring the entrepreneurial skills among the students community. In order to provide awareness about the ever growing usage of digital and electronic banking which many of the youth find it very comfortable in today's modern day scenario, the LIIC of Loyola College planned to host a hands-on training program by inviting subject expert from the field of Banking, and hence the Department of Payment and Settlement Systems of the Reserve Bank of India presided over to conduct the training program.

Sri Ram Kumar, the General Manager of RBI, gave an overview of the entire session. He explained why Electronic Banking is necessary especially in the modern era with. He stated that cheques used to be passed through clearing houses. This caused a lot of inconveniences as cheques that are transferred between States will take around a week to get cleared. Moreover, the Reserve Bank of India spends nearly Rs. 5000 Crores to print new currency. Hence Electronic banking can help save a lot of time and money and can help tackle economic problems like hoarding and black money.

Mr. Mohit, the assistant manager explained that electronic banking is interoperable (i.e. it works with all networks like Airtel, Jio, Vodafone, etc.) He then explained that one can easily track when and where payments are made through electronic banking. He also gave a live demonstration on how to make offline and online payments digitally by using IMPS







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(Immediate Payment Service) and USSD (Unstructured Supplementary Service Data) respectively.

The podium was then handed over to Mr. Balaji who gave a profound explanation on NEFT (National Electronic Funds Transfer) and RTGS (Real Time Gross Settlement). He stated that there are no additional charges levied on savings account holders. For other account holders, there are some charges levied depending on the amount.

He then explained the procedure to be followed if the customers have any grievances and gave an example of the Pegasus attack which took place in 2019. The students found it very informative and captivating.

The students were given the opportunity to clarify their doubts at the Question and Answer session. Mr. Balaji and Mr. Vinoth answered the student's questions in a crisp and clear manner. They explained to the students that they need not be afraid of digital transactions but at the same time, they should be prudent and make sure that the website through which they do any digital transaction is an authentic one. The students were advised to go through the official website of the RBI as all the information relating to digital transactions is displayed there.

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Dr. S. Prasanna Kumar Convener, LIIC

Prof. D. Francis Xavier President, LIIC







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INVITATION









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3.	17-00-506		2	I dur.
4.	18-UMT-425	Neeraj J	2	J. Neeraj
5.	18-UMT-419	Prakash N	2	S. Need up/
6.	18-UMT-474	Selva Kumar S P	2	Pinne
7.	18-UMT-421	Ann Kumar TR	2	T.R. Arun
8.	18-UHT-423	Deepanraj K	2	V Max
9	19-00-405	Jeffinin Leonard J	2	a trans
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11.	19-UBC-131	Mathew T Binoy	2	Mhar
12.	19-PS0-030	Sinduja Sunder Rajan	2	Minhula jan
13.	18-000-664	Antony Jacob Siby	2	1 The
14	19- UEC -038	Harshith Pranesh K	1	Harah
5. 1	7- UEC -459	Darshan Mehta	2	Danstat
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S. N	o. Dept No.	Name of the Participant	Shift	t Signature
18	19-UCH-05	Prem Kumar Gi	1	Caller
19	18 - VEC - 333	Rahul Hidha	2	Rowing .
20	18-UEC-316	Roshan S	2	Reshay
21.	18-UNT -40	Ason Kumas D	2	D. How Kung
22.	18-0136-019	Nithesh A	2	A Nither
23.	19-00-461	Vaibhay Baid	2	Vailhau sud
24.	18-UMT-403	Josi Jevine A	2	jon' join . A
25.	19- UEC - 240	Aravind R	2	Rind
26.	18 - UPH - 348	Trince A	2	Inol
27.	19-000-506	Saiteja G	2	Gladej"
28.	19-UBC-262	Yeswanth R	2	And r.
29.	19-UEL-052	Habung Francis	I	Carl.
30,	19-UBC-177	Aglec Yockson T	2	Purf.
31.	18 - VEC - 326	Shrikkanth S	2	Shich.
32.	17 - 080 - 002	Naveen Prosanth A	2	A. Nandpusol
3.	17-UBC-009	Mohamed Shakell MH	2	Chill N
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37.	19 - UMI - 052	John Britto P	1	Tofund
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42,	19-047-049	Issac Raja Singh S	1	(J. J.
43.	18 - UPB-011	Nikil Macanus X	1	S. IASac Paja Singh.
44.	19 - UBH - 033	Sin ram S	a	Kitu
+5.	17-000-466	Sanji ti Singh		Birgo
46.	18 - 100 - 230	Akash M	2	0
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. 52	. 18 - UEL - 010	George Joseph Stephens	1	les
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54	18-UEL-003		1	J. Dut
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56,	18-UEL-040	Antony M	1	M. Atto
57.	18-UEL-052	Ramkumar S	1	5.04)
58.	18- UEL - 004	Anbarasan T	1	Andernami
59.	18- VEL-035	Geno Nishanth ST	1	Gene Miss
60.	19 - UPH - 303	Naranit A V	2	D. A.
61,	19-UPH-306	Nandha Kishore B	a	QI
62.	19-000-344	Hohammed Hansoor	2	Dy.
63.	19-UEC-030	Abbinav Nogarajan lyer	1	Shi
54.	19-041-421	Muhil Gopal	2	MIRO
5.	19-vec-034	Naveen Raj J	1	Nave
6.	19-UPH-037	Craytham B	1	last 'B
7.	19-UBH-D14	Abi Chris P F	2	AF N
8.	19-005-117	Prathopa Venkata Raviekan HA	2	Parklant W IN







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69.	19-047-020	Jones	1	Jours.
70.	18-0VC-004	Micheal Renith J		1 mill Al
71.	18-UBC-023		2	aparty all
72	18-086-071	Mithun G	2	9-nullaw
73	18-UPH-056	Selva Ganapathy S	1	S. Set
74.	19-VEC-214	Jacob Mathew	2	Deck
75.	18-UCL-001	Sundar G	1	Bhrs.y
76.	18-000-042	Romulus J	1	J. Romulas
71.	19-005-104	Victor Prakash S	2	S. tarto
	17-00-056	Rishi Vincent	1	Rent
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	19-010-028	Infant Ray X	1	X. Gibert.
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2.	18-UPH-027	Nikhilesh A	1	Pitchiller
3.	19-000-041	Edwin Abraham L	1	L'Eduis.
4-	19-000-05-2	Justin David F	1	F. Justin david
.5.		Marcus Donald K	1	Ke May >
. 7.	19-00-012	Akash Aghustin S.R.	1	Sf. Berg Holat.
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18.	19-010-067	Kustava Bes Peromal P	1	4 11
19.	19-000-055	Shahul Hanued M	1	682211.
20.	19-00-082	Genald Fernandez G	1	GII
21.	19-000-039	Jeroshanthe U	1	Jemes Level Server
22.	19-010-010	Keuin Antony	1	Kain A.
	19-00-029	Rajesh Kanna G	I	G. Rapule
	19-000-027	Manuen James M	1	Manin J.
.	9-000-079	Vasanth E	1	Vaturp.
	9-000-013	Gugan K P	1	K. Gugan
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35.	19-000-009	Francis C	1	Forneum.			
36.	19-00-023	Sarathy K R	1	Sarently			
37.	19-000-035	Vincent David D	t	Vincent. D.D.			
38.	19-000-036	Tefferin J	I	Jepur.			
39.	19-000-016	Joseph Clauly Flemin	1	Lan			
40.	19-000-070	Thayone f	t	Thanny. F			
41.	19-000-026	Sanjay Periyan A	١	Saying			
42.	19-000-001	Donald Thamizhchelvan (1	Donald.			
43.		Rithick Mathew J	1	Rubberto			
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53.	19-000-157	Ananthy Subramania	1	Inout,
54.	19-00-114	Terin CG	1	lung.
55.	19-000-051	Arun Kumar S	T	anufs. S.
	19-000-004	Nismal A	1	Minal
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	19-000-050	Jai Surya GP	1	Jai. Jil
	19-060-063	Kalaiselvan M	1	Kailwelling
	19-060-006	Alen Roy S	1	Mur Tlen
		Sunil Sheldon A	(Lucul Deeler.
	19-000-033	Senthanrey P	1	Secultulay
	1-00-047	Dominic Lavier S.	1	dames.
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69.	19-000-037	Joeaningsh YA)	Frances VI
70.	19-000-034	Prabu A	1	P II -
71.	19-020-083	NAVEENS	1	Marsen S
72	19-020-19	sumans.	1	J. Sympul.
73	19-000-69	Saravana Priyans	I	Samusfame.
74	19-000-62	Cyril ray P	8	Cyreil . R.
75	19-000-003	Susai heric RajA	1	Injarlunka:
76	19-00-152	Abhishele Ivon Raj S	ł	Able Those
77.	19-000-109	Jebis Roger S.	ł	Jelus. Rogan
78-	19-000-1501	Velson Jaya loar SA	1	Mason
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