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# Responsibility of Data Organization in Indian Banking Region

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## ABSTRACT

*Data Organization refers to the possession, processing, storage and distribution of all kinds of information using computer information and telecommunication methods. Technology comprise all matters worried with the furtherance of computer science and technology and with the design, development, device and conclusion of in order system and applications. It has together logical and technical mechanisms. Computer hardware and software, voice, data, system, satellite, other telecommunications knowledge's, multimedia are application improvement tools. These technologies are use for the input, storage, processing and message of in order. Information knowledge includes auxiliary apparatus, software, firmware and similar procedures, services etc. Modern high throughput technologies are providing vast amounts of the progression, expressions and functional data for genes and protein. One of the most difficult challenges is turning this huge pool of information into useful scientific insight and original beneficial products.*

**Keywords:** Computer, Data Organization, Telecommunications.

## 1. INTRODUCTION

With the globalization development world over it is complicated for any nation big or small, urbanized or developing, to remain inaccessible from what is happening around. For a country like India, which is one of the most talented rising markets, such separation is nearly unfeasible. More predominantly in the area of Information technology, where India has absolutely a frame over its competitors, remaining away or consistency of the world trends is indefensible. Financial sector in common and banking industry in particular is the largest spender and beneficiary from information technology.

This endeavors to narrate the international trends in it with the Indian banking industry. The last lot includes probably all foreign banks and newly recognized Private sector banks, which have fully mechanized all the operations. With these differences in the level of in order technology in Indian banks, it is helpful to take account of the trends in in order technology globally as also to see the comparative position with Indian banks. The present article starts with the banks observation when they get into IT up gradation. All the trends in IT sector are then discussed to see their relevance to the status of Indian banks.

## 2. LITERATURE REVIEW

G. Chandana (2008) in this study entitled "Knowledge Management in India: A Case Study Of An Indian Bank" this article discussed how km work at ICICI (India) and tries to recognize the dangerous success factors of km. A small review was done by the researcher among the ICICI employees and based on their response a factor study was carried out. This resulted in recognition of the dangerous success factors.



N. Abhishek (2013) in this paper permitted "Report in Knowledge Management in Banking Sector" This paper describes information organization submission in a bank are customer relationship management and recital measurement, risk management, promotion management. km system in banks better and more proficient results in conclusion making.

U. Y. Ozlem, K. Duygu (2013) in this article permitted "A Comparative Analysis of Knowledge Management in Banking Sector: An experiential Research". The major plan of this article is to inspect the basic mechanisms of km in banking sector with an experiential analysis and also to decide whether there is dissimilarity between the confidential and State Bank in the circumstance of km practices.

D. Sudhaet. al (2014) in this article "Knowledge Management And Decennial Growth Of A Private Sector Bank-A Case Study Of ICICI Bank". This paper describes to understand the completion approach of km initiative and its crash. The researchers study the presentation of the main private sector bank in India (ICICI) by analyzes the enlargement and trends of various presentation parameters.

M. B. Suvarchala in this article unrestricted "information organization in Commercial Banks: A Case Study of the SBI of India". This paper discusses the function of information organization in banking sector in India. The investigator discusses the km practices with special orientation of SBI. Both main and minor data was collected. Mean, averages, percentages and chi-square test was performed.

### 3. DATA MANAGEMENT CONSIDERATION

Since the early nineties, each Indian bank has done some IT development endeavor. The first and foremost compulsion is the fierce opposition. While deciding on the required structural design for the IT deliberation is given to following reality.

**3.1 Meeting interior necessity:** The necessities of the banks are dissimilar independently depending upon their nature and quantity of business; center on an exacting segment, spread of branches and a like. Many a time's banks do have the required information but it is scattered. The operating units seldom know the reason of assembly the information by their higher establishment.

**3.2 Efficient in Data conducting:** As affirmed previous the banks have most of the needed data but are dispersed. Further the cost of compilation of data and putting the same to use is prohibitively high. The accuracy and appropriateness of data production becomes the causalities in the process. Best of the intentions on automation are wished away because there is non-visible reduce in cost /efforts/time required for the required data congregation.

**3.3 Enlarging client Services:** Addressing to increasing clients prospect is important chiefly in the background of augmented opposition. In case bank A is not capable to provide the required service at a spirited price and in a precise manner with speed. There is always a bank IT at its next-door waiting to hire the client. consciousness of customers about the accessibility of services and their pricing as also available options have brought into pointed focus the matter of customer approval.

**3.4 Original sustain for new creation expansion:** It has become essential for the banks to encourage the process of product improvement. Advertising functionaries wants a lot of in order not only from the outside sources but also from inside the banks. Banks are looking to retail section as the future market places for sales efforts. Having full-

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fledged information of existing customer is the key for this reason. The emergences of data condition and an suitable structural design to support the same are important issues to be handled in this regard.

**3.5 End-user Development of the Non-technical Staff:** Banking being a service business, it is the staffs at counters that distribute the products. In Indian scenario, practical banking is likely to have a few more years to institute. The confidence on counter staff is inescapable. The staffs are large in number and the best part is non-technical. The customer contentment levels at the counter decide the eventual advantage of IT unpleasant. Giving due deliberation to this aspect in choosing structural design in required.

#### 4. DEVELOPMENT IN DATA MANAGEMENT

Convinced trends have been visualized of information knowledge in banking sector all over the world.

**4.1 Outsourcing:** Outsourcing is one of the most talked about as also a contentious issue. The drivers for getting in to outsourcing are many to include gaps in IT prospect and the actuality, demystification of mechanization in universal and IT in specifics, trend towards focusing on core competencies, augmented authority of outsourcing and purpose of getting out of worries and sort of up shade of hardware and software versions. Not that the practice is new as earlier it was decline to as 'trade time' or 'repair bureau'. What is needed is the clear of outsourcing, beside a specific plan to be more spirited after outsourcing. It is necessary to have checks and balances to monitor vendor presentation. Cost aspects merit deliberation, as also a conclusion on the part of the process to be outsourced shall be implication. Exit course and resource on the amount of breakdown after outsourcing are the other issue to be looked onto. Notwithstanding these risks, outsourcing has come to say.

**4.2 Integration:** One of the IT trend is moving from hierarchy to team approach. The purpose is to see an alternative to retooling, to react quickly and to develop capability rather than exploit them. Indian banks seem to follow this trend during the sincere redesign as describe earlier. Instead of perpendicularly divided pyramid type executive set-ups, banks are now being to have disconnected group like finance, international consumer banking, industrial/commercial credit etc.

**4.3 From Solo to corporation:** With the development of data organization, two things are taking place concurrently. The work power as a proportion of total staff is going down and expenditure on data as percentage of total spending is going up. The forms of business can include binding by superior service, accommodation in service sharing system, Equal Corporation and situations, where survival is threatened. At times, the partnership becomes necessary to get out of areas where there is no destructive advantage. Low progress cost or wider ecological treatment is the aspects that create such partnership. Examples are not frequent, where joint business enterprises have been establish with the IT vendors.

**4.4 Characteristic Edge:** That comprehension on having IT as matter of spirited edge has come about very lately. It is documented that customer service is not an easy thing to provide, but IT is used as a mean. It does give value added extras and erases fence for competitors to go into. Banks appreciate that the price of humanizing the new client is 5 to 6 times of keep the old one. Customer normally switches banks due to poor service. The admiration of these facts has compelled the banks world over to look upon IT as atool to create characteristic edge over competitors.

**4.5 Data as Profit Centre:** In the developing phases, IT was looked upon a means to get rid of high processing cost and time and to change the physical operation with high volume/low intricacy in two mechanical ones. With the evolutionary the procedure, it was seen as the best means of make, MIS. The same move toward gave the position of DSS to IT. All along, IT has been documented as the service function in Indian Banks. Though, the new tendency that is up-and-coming is bearing in mind IT as a profit centre. But having IT set up to produce income for the association is the new beginning. Getting jobs from exterior the bank for dispensation data and the like are the present tendency.

## 5. NEW IMPROVEMENT IN BANKING DIVISION

**5.1 Internet:** Internet is a networking of computers. In this advertising message can be transport and received universal. The data can be send and conventional in any part of the globe. In no time, internet ability can do a lot of a job for us. It includes the following:

- This mesh can labor as electronic mailing system.
- It can have right of entry to the far-away database, which may be a paper of overseas country.
- We can swap our ideas from side to side Internet. We can create contact with anybody who is a connected with internet.
- On internet, we can swap letters, figures/diagrams and melody footage.

Internet is a fast rising net and is of greatest significant for public sector responsibility, teaching institution, Research association etc.

**5.2 Society for Worldwide Inter-bank Financial Telecommunications (SWIFT):** SWIFT, as a supportive society was formed in May 1973 with 239 participating banks from 15 countries with its headquarters at Brussels. It started performance in May 1977. RBI and 27 other public sector banks as well as 8 foreign banks in India have obtained the association of the SWIFT. SWIFT provides have fast, safe, dependable and cost capable mode of transmitting the financial messages worldwide. At present more than 3000 banks are the members of the system. To cater to the growth in messages, SWIFT was improving in the 80s and this version is called SWIFT-II. Banks in India are hooked to SWIFT-II system. SWIFT is a method of the complicated message transmission of international repute. This is highly cost effectual, dependable and safe means of fund transfer.

**5.3 Automated Teller Machine (ATM):** ATM is an electronic machine, which is operated by the customer himself to make deposit, removal and other economic transactions. ATM is a step in development in customer service. ATM ability is available to the customer 24 hours a day. The customer is issued an ATM card. This is a artificial card, which stand the customer's name. This card is magnetically coded and can be understand writing by this mechanism. Each cardholder is provided with a secret personal identification number (PIN). When the customer wants to use the card, he has to insert his artificial card in the slot of the machine. After the card is a documented by the machine, the customer enters his personal identification number. After institute the confirmation of the customers, the ATM follows the customer to enter the amount to be reserved by him. After dispensation that deal and finding enough equilibrium in his account, the output slot of ATM give the necessary money to him. When the transaction is completed, the ATM ejects the customer's card.

**5.4 Cash distributors:** Cash removal is the essential service render by the bank branches. The cash payment is made by the cashier or teller of the cash give out is anrepace to time saving. The operations by this machine are

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cheaper than bodily operations and this machine is cheaper and fast than that of ATM. The client is provided with a plastic card, which is magnetically coated. After completing the official procedure, the machine allows the machine the transactions for necessary amount.

**5.5 Tele-banking:** Tele banking is an additional innovation, which provided the capability of 24 hour banking to the customer. Tele-banking is based on the voice processing facility obtainable on bank computers. The caller typically a customer calls the bank anytime and can enquire balance in his account or other business history. In this system, the computers at bank are linked to a telephone connection with the help of a modem. Voice processing facility provided in the software. This software recognizes the voice of caller and give him appropriate reply. Some banks also use telephonic reply mechanism but this is incomplete to some brief purpose. This is merely telephone reply system and now Tele-banking. Tele banking is flattering well-liked since inquiry at ATM's are now flattering too extended.

**5.6 Internet Banking:** Internet banking enables a customer to do banking transactions through the bank's website on the Internet. It is a system of accessing accounts and all-purpose information on bank products and services through a computer while sitting in its office or home. This is also called practical banking. It is more or fewer bring the bank to your computer. In customary banking one has to move toward the branch in person, to withdraw cash or deposit a cheque or request a statement of accounts etc. but internet banking has distorted the way of banking. Now single can work all these type of transactions on his computer from side to side website of bank. All such transactions are encrypted; using complicated multi-layered safety structural design, including firewalls and sift. One can be rest assured that one's transactions are secure and confidential.

**5.7 Mobile Banking:** Mobile banking facility is an extension of internet banking. The bank is in connection with the cellular service supplier offers this check. For this service, mobile phone be supposed to also be SMS or WAP enabled. These amenities are obtainable even to person's customers with merely credit card accounts with the bank.

## 6. CONCLUSION

Indian public sector banks that hold around 75 % of market share do have taken plan in the ground of IT. They are moving towards the central database and disperse decisions making process. They posses enviable quality manpower. Consciousness and approval of IT are very much there. What is wanted is a 'big push' the method it was given in the position nationalization period for expansionary behavior. IT and India have become synonymous. Whether India becomes a purpose for outsourcing or it becomes a development centre is matter of debate. As far as banking industry in India is worried it can be supposed that though the Indian banks might not be as technologically higher as their complement in the urbanized world, they are following the majority of intercontinental trends on the IT front. The strength of Indian banking lie in withering storms and rising up to the prospect from all the quarters-catching up with all the global trends is a substance of time.

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