

UNITED BANK OF INDIA KYC FORM PDF

It's been a great privilege for me to serve the banking industry from where I have been operating. I have seen not only changes in technology but also significant changes in people's expectations of their banks. For the past few years, I have really seen an unprecedented change in Indian banking with rapid adoption of new technologies like mobile banking, internet banking and more recently the world's most powerful bank – Blockchain. As part of this change my team made use of SAP (Sales & Purchase) Cloud Platform to improve our process efficiency by automating our backend activities. The platform has various modules that can be used for various processes like project management, knowledge management etc. Using its BPC module we have been able to manage our relationship with customers on a more personal level and given the security of information, transactions and other data on this platform, there's no fear of losing any kind of records or data on it. I believe that this platform is an add-on to the future of banking and we at UBI are happy to be a part of this change. UBI has been maintaining highest standards of corporate governance and customer care through its policies and practices in line with Banking Regulation Act 1949 and Indian Banks Act 1933. Recent turning points in technology advancements and customer expectation have forced banking establishments to take steps towards digitalization in order to enhance their efficiency & connectivity with customers across the world. This has created the need for banks to streamline their products and services in line with emerging technology trends. The Government of India has launched various schemes to include the unbanked population into the financial system which helped to increase the overall customer base of banks. The government's focus on financial inclusion, digital literacy and infrastructure has enabled many non-banking players to offer financial services in an innovative way. However, the core banking systems are yet to be fully re-engineered in accordance with advances in technology. Digitalization is changing rapidly, so quickly so that no organisation can afford not to change with it. Digitalization has resulted in game changing innovation, efficiency improvements and increased productivity for organisations all over the world. Digital Banking, is a paradigm shift in the banking system which involves a multi-channel approach to banking transactions to ensure convenience, security and support to the customer. In this digital world, today's technology can be applied effectively to make our operations transparent, efficient and secured from cyber crimes. In this scenario, United Bank of India has been proactive in adopting technology based innovations for streamlining its operations. Our digital strategy is aimed at making banking easy and convenient for our customers. We want to embrace a multi channel environment in a phased manner in a manner that preserves quality of customer service and delivers business benefits quickly. The bank has taken many initiatives to systematically integrate Information technology in its core banking processes. The Information Technology Department of the Bank is committed to achieve the strategic objectives by creating a strong IT backbone, to support the bank's mission, vision and values. Our IT team is working towards making our products customer friendly, robust and secure through efficient use of technology while ensuring compliance with regulatory requirements. The primary focus of our IT initiatives is to provide end-to-end IT solutions and services that enable the Bank to exploit and realize synergies across its business units while ensuring integration with all corporate functions.

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