



28TH April 2021

With a changing digital ecosystem at work, it is necessary for organizations to stay ahead of the competition, continue to drive better customer experience, be resilient, agile and adaptive. While work gets smarter, customer experiences are getting re-imagined, becoming more dynamic, personalized, interactive, and engaging – rethinking the flow of connectivity.

To underline the significance of digital connectivity, business intelligence and productivity, Elets Technomedia and Tata Tele Business Services organised a Live webinar titled Building Smarter Customer Engagement Transformation for Substantial Growth on 28th April 2021.

www.webinar.eletsonline.com/DoBigDigitalConclave



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Mehjabeen Taj Aalam (Moderator)

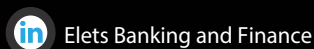
People didn't have the courage to exchange currencies that was a time which was completely contactless, I would not want to really get in touch and contact anything and lending became such a big issue at that point of time. Because there are certain stages in the whole life cycle of lending where you can't do just without being in contacted with people so that kind of let all the businesses how you can have a lending cycle where without getting into a physical contact with the customer. How do you kind of device ways to start lending. So all of us I mean even Tata, we came up with a journey where at a various points where the sales team had to sit with the customer to do something they were trying to send them links, upload a statement, and send us a comment via digital mode.



Moderator

**Mehjabeen
Taj Aalam**

**Technology Head
Digital & Customer
Engagements, TATA Capital**



Bala Chendil P

Today, the Smartphone penetration in India is literally close to 40%, internet penetration is little over 50% and it is bound to go up. The percentage of customers who prefer the mobile first digital application is higher if you compare it with the numbers reported few years ago or a decade back and it is evident that these numbers are bound to go up. So,

naturally for any company, the conventional model is look and feel. We need to have a conventional model but at the same time with the propensity of the customer is going up and also we are amidst this pandemic kind of situation. So, naturally the challenges to a larger extent are now getting converted to opportunities.



Key Speaker

Bala Chendil .P
Chief Digital Officer
Ambit Finvest

Kumaran Sampath:

We all have understood the importance of work from home. We've also understood the significance of social distancing. Technology has moved to the next-level today. However, it is significant to understand how cost efficient for the financial institutions. Customer visits to the branch have come down significantly. 65% slash in branch visits is no less than a technology revolution. Technology has reached a new pinnacle and it is going to grow further.



Key Speaker

Kumaran Sampath
Director & Chief Executive Officer
Olety Finance



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Nikhil Bandi:

We have seen the people who had right intentions to repay their loans, would try to repay their loans for a period of 1-3 months with whatever cash reserves. But despite the good intentions and planning they had, they could not address it but partly because their businesses was not coming back and also due to the lockdown induced challenges they didn't have cash. In the past also, companies had lot of digital innovations. The payments gateways were digitally available, digital wallets were promoted but it was never used. People were always interested in rotating cash but what we saw during the first wave of pandemic is all these payments, wallet payments came into action and became a mode of survival for a small grocery store, even the one of the high tech shops which was doing a transaction in cash.



Key Speaker

Nikhil Bandi

**Chief Information Officer &
Head Business Operations
Vistaar Financial Services
Private Limited**

Amol Sambhare:

During pandemic situation, it was a business need to migrate all your in-house applications or servers on a cloud based server. The major challenge was how to migrate these heavy applications from in-house set-up, where you were comfortable in keeping all your infrastructure and applications. Tata Tele services, as a technology partner, helped financial organisations and other institutions in migrating their applications and servers on their cloud where they can host or locate their existing server.



Key Speaker

Amol Sambhare

**Solution Specialist
Tata Tele Business Services**



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