



THE TAMIL NADU Dr. AMBEDKAR LAW UNIVERSITY

(State University Established Act No.43 of 1997)

M.G.R. Salai, Perungudi, (Near Taramani Railway Station) Chennai - 600113.



Shri.A.K.Venkata Subramaniam

Chair of Excellence on Consumer Law and Jurisprudence
in association with



*Ministry of Consumer Affairs, Food and Public Distribution
Department of Consumer Affairs, Government of India*



organizes

a Two Day

NATIONAL SEMINAR

on

BANKING SERVICES-PROBLEMS AND PERSPECTIVES

on

23.12.2018 & 24.12.2018

Venue

SEMINAR HALL

U.G.Block

The Tamil Nadu Dr.Ambedkar Law University (New Campus)
(Near Taramani MRTS Railway Station)

Perungudi, Chennai – 600113.

About the City

Chennai, the capital city of Tamil Nadu, is considered by many as the cultural capital of the country. It has been the cradle of several historic and social movements. The city is also well known for the excellent medical care provided by the hospitals here. Chennai also offers numerous attractions for tourists like the Marina beach, one of the longest in the world, the Santhome Basilica, Kapaleswarar temple, Kalakshetra, Anna Zoological Park, various theme parks and shopping areas such as T.Nagar and Mylapore. Mahabalipuram, renowned for its shore temples and bas relief dating back to the Pallava period, is located 45 km from the city.

About the University

The Tamil Nadu Dr.Ambedkar Law University is a premier institution for legal education, established in the year of 1997 in pursuance of the Tamil Nadu Act No.43 of 1997. As a sui generis model, the University is the first of its kind in the country offering legal education both on its campus and through affiliated law colleges in the state of Tamil Nadu. All the ten Government Law Colleges stand affiliated to the Tamil Nadu Dr.Ambedkar Law University. The University has established a School of Excellence in Law within the University campus.

About the Chair of Excellence on Consumer Law and Jurisprudence

The Chair of Excellence on Consumer Law and Jurisprudence named after late Shri.A.K.Venkata Subramanian, a former Secretary, Government of India and a Consumer Activist has been functioning since 01-07-2014. It was set up jointly by the Department of Consumer Affairs, Gol and TNDALU.

The objectives of the Chair, among others, are:

- i. To provide for the advancement and dissemination of knowledge of law and their role in the development of better education;
- ii. To promote legal education and well being of the community generally
- iii. To develop in the students and research scholars a sense of responsibility to serve the society in the field of law by developing skills in regard to advocacy, legal services, legislation, law reforms and the like
- iv. To provide access to legal education of large segments of the population and in particular to the disadvantaged groups.
- v. To organize lectures, seminars, symposia and conferences etc.

About the Seminar

In tune with the above objectives, the Chair on Consumer Law and Jurisprudence is organising a two-day National Seminar on “Banking Services-Problems and Perspectives” on 23rd and 24th December, 2018 to mark the National Consumer Rights Day on 24th. Eminent economists and bankers are being invited to address the seminar.

The seminar will have separate sessions on the following topics:

- ★ e-Banking and related issues
- ★ New trends in Banking
- ★ Banking Laws and Reforms
- ★ Prevention of Frauds in Banks
- ★ Grievance Redressal Mechanism in the Banking Sector
- ★ Role of RBI in Regulating Banks

Concept Note

In the context of economic liberalisation and globalisation, various reforms in banking sectors have been introduced from time to time in India to improve the operational efficiency and promote the health and financial soundness of banks and make them achieve internationally accepted standards of performance. Internet and mobile banking, new products such as investment

advisory services, cash management services, tax advisory services etc. have increased the popularity of banks. But there are a few problems that have been plaguing the banking sector in our country - the problem of non-performing assets (NPAs), the increasing number of bank frauds, the threat of cybercrimes, the perception that banks cater more to the corporate houses and the urban elite than address the problems of the rural poor etc., In this context, the role of RBI as the regulator vis-à-vis the Government's policies has also come under public scrutiny.

The Banking Regulation Act, 1949, which regulates all banking firms in India, also gives RBI the power to regulate, control and inspect all Indian Banks. Does the Act need a relook in the light of the developments that have taken place in the banking sector in recent years? To what extent has the Prevention of Money Laundering Act, 2002, helped in tackling this serious problem? Do the provisions of the Consumer Protection Act, 1986 and the Information Technology Act, 2000 have enough teeth to redress the grievances of consumers with regard to banking services? These and other issues will be discussed threadbare at the seminar in which academicians, bank officials, consumer related NGOs, policy makers, research scholars and students are expected to participate.

Sub-Themes / Call for Papers

Papers are invited on the following sub-themes. Abstract of the papers, not exceeding 300 words, should be sent on or before 30th November to the address: consumerchair@gmail.com The full paper, not exceeding 4000 words, should be sent by 10.12.2018. Papers received after that date will not be accepted for presentation at the seminar. The best paper presented at each session will be rewarded. Selected papers will be published in an edited book form having ISBN Number.

- ★ e-Banking and the Consumer
- ★ Banking Services - A SWOT Analysis
- ★ New Trends in Bank - Customer Relationships
- ★ Changing dimensions in Loans and Advances
- ★ Money Laundering as a major issue
- ★ Privacy Issues in Banking Transactions
- ★ Efficient ways of controlling Frauds in Banking sector
- ★ Non-Performing Assets (NPS) and ways to reduce them.
- ★ Do Banking Laws need major reforms?
- ★ Issues in e-wallet.
- ★ Grievance Redressal mechanism in Banking Sector
- ★ Role of RBI in Regulating Banks

Registration Fee

Faculty members and Delegates: Rs.1, 000/-

Students / Research Scholars: Rs.400/-

Those who want to register for the seminar should send a demand draft in favour of '**Chair of Excellence on Consumer Law and Jurisprudence, Chennai**', payable at Chennai in the address mentioned below on or before 30th November, 2018.

Registration Form

Name of the Delegate :

Occupation and Designation :

Mobile No. :

E-mail :

Details of Payment :

D.D. No. & Date :

Branch Name :

Address for Correspondence :

Date:

Signature

Authorities of the University

His Excellency **SHRI BANWARILAL PUROHIT**

Hon'ble Governor/Chancellor

Hon'ble Thiru. C.VE.SHANMUGAM

Hon'ble Minister for Law, Courts and Prisons,
Mines and Minerals / Pro-Chancellor.

Prof.(Dr.) T.S.N.SASTRY,

Hon'ble Vice-Chancellor.

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