

## Report on the Lecture Session on AI organised by DiSAI in association with Probus Club, Chennai



Chairman of DiSAI Shri V. Rajendran was introduced by Shri C Badri President of Probus, Chennai, stating that Shri Rajendran has over three decades of experience in public sector bank and cyber law consulting and has authored books on IT Security and Cyber crimes in banks, both published by Indian Institute of Banking and Finance and used as courseware for bank officials pan India.

Addressing the audience as "young at heart, Shri Rajendran explained the concept of AI in straightforward terms, as the ability of computers to analyze massive datasets, predict trends, and perform tasks traditionally associated with human intelligence. He traced the evolution of technology from basic data storage and calculations to advanced machine learning and generative AI, to interpret and anticipate human intentions through sophisticated algorithms and data patterns.

He explained about the four types of personal data: public data (known to everyone), data shared only with close contacts, private data known only to the individual, and data unknown to the individual but accessible through AI analysis. Mr Rajendran illustrated how AI can uncover subtle or forgotten patterns, such as health trends or location histories, by analysing stored data in depth. This demonstrates both the power and the potential risks of AI's insight capabilities.

Shri Rajendran detailed how AI-driven chatbots streamline customer interactions and how big data simplifies complex processes like loan verification, reducing the need for manual intervention. He added that while AI offers numerous benefits, there are many instances of personal information harvested from social media being exploited and used in criminal activities. He emphasised the importance of legal frameworks and ethical hacking, noting that hacking is certainly illegal despite the term "ethical hacking."

On privacy and data protection, he described privacy as a dynamic, context-dependent concept recognised as a fundamental right in India, but without a fixed definition. He urged participants to be cautious when sharing personal information, especially when combining sensitive data such as Aadhaar, PAN, and mobile numbers, as these can be exploited together.



To help senior citizens protect themselves online and in banking, he offered actionable tips: avoid sharing Aadhaar details unnecessarily, use masked Aadhaar copies, set transaction limits for mobile and internet banking, change passwords regularly (especially after using public Wi-Fi), verify suspicious requests or transactions with banks or authorities, stay alert to digital scams and impersonations, and keep physical receipts for fixed deposits to guard against unauthorized access.

The session concluded with an interactive Q & A and concluded with vote of thanks.