



11th edition of BANKing TECH Summit 2017

'Banking for All, All for Banking'

11 May 2017: The Crystal Room, Hotel The Taj Mahal Palace, Apollo Bunder, Mumbai

Programme

Registration of Delegates : 0915 – 1000 hrs

1000 – 1115 hrs

Inaugural Plenary

Our social & economic diaspora is transforming very fast and that is bringing in a huge amount of disruption in our lives and work places. Technology is playing a major role in this disruption and bringing in democratization of competition in market place. The segment which has seen the most disruption but at the same time new players with new innovations is Banking & Financial Services.

Today we will discuss about the new paradigms in Banking & Financial Services industry: How new technologies, new governance and new processes are changing the whole eco system and bringing in 'perfect competition' in its true sense. While the traditional banks are trying to be more agile and more innovative, the newly formed banks and NBFCs are leveraging technology to achieve the competitive edge over traditional banks. While the new players are facing challenges in establishing a strong banking brand, they are using the power of technology for mass outreach and breaking the age-old boundaries. We couldn't have thought about 'Omni Channel' banking beyond the traditional large players, but today new smaller players have taken 'Omni Channel' as one of their key USP to fight back large players.

While the banking eco system is growing by leaps and bounds with support from new technology, the market growth and expansion is also bringing in challenges. The country is experiencing a strong GDP growth (one of the highest amongst emerging economies surpassing even China) and banks are experiencing big business growth. However, at the same time Indian Banks are suffering from bad loans and non-performing assets, at times going upwards of 6 -7% for few banks. This is creating a major negative impact on their balance sheet and thus holding them back for fresh technology and business investments.

The other areas where the banks are required to put focus are high transaction costs in certain areas of business, addressing new policy and regulatory guidelines changes which in turn need quick changes in business operating models (agility in operating model) and a robust risk management framework. The recent demonetization has opened up the weak links in the operational risk management processes and banks need to focus on those areas urgently. Emergence of digital channels and multiple modes of payments will put further stress on banks from risk management perspective. It's always to be remembered, a strong credit growth backed by good quality assets can only help the banks and the economy grow strongly.

1000 – 1010 hrs *Welcome and Introductory Remarks*

Ninad Karpe

Chairman, CII Western Region and
Director, Aptech Ltd.

1010 – 1025 hrs *Summit & its Objectives*

Bhaskar Pramanik

Chairman – CII BANKing TECH Summit 2017 and
Chairman – Microsoft Corporation (India) Pvt. Ltd.

1025 – 1030 hrs

Release of Report

1030 – 1045 hrs *Overview on the Report*

Vivek Belgavi

Partner
PricewaterhouseCoopers Pvt. Ltd.



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1045 – 1110 hrs *Special Address*

Shikha Sharma
Managing Director & CEO
Axis Bank

1110 – 1115 hrs *Concluding Remarks*

Ninad Karpe

1115 – 1135 hrs **Tea/ Coffee Break**

1135 – 1200 hrs: Session on: Impact of Loyalty Program in the Banking Sector

1135 – 1140 hrs *Introduction by Session Chairman*

Ninad Karpe

1140 – 1200 hrs *Address*

Priya Goenka
Senior Vice President & Head - Business & Technology
Loylty Rewardz Mngt. Pvt. Ltd.

Changeover



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1200 – 1300 hrs: Panel Discussion: I

'Banking with Trust- the mix of tradition with new technology'

Moderated by:

Bhaskar Pramanik

Chairman – CII BANKing TECH Summit 2017

It is very interesting to hear about how large traditional banks with their robust systems and processes are facing the competition but also winning at the same time. The inherent banking knowledge and legacy of banking is helping them to bring in innovations within their operating models and transforming themselves for the new age customers. It is very interesting to understand, how these large banks are also helping the whole eco system to grow. But for them, the stand alone mobile wallet players wouldn't have been successful though they pose a competition to the bank itself. More and more we are seeing 'Collaboration' rather than 'competition'. May be the untapped market is so huge, it has potential for every single player irrespective of their size, operations and USPs to grow.

Madhivanan Balakrishnan

Chief Technology & Digital Officer (CTDO)
ICICI Bank

Pushkaraj Kale

Director, Sales Enterprise and Partner Group
Microsoft Corporation (India) Pvt. Ltd.

Harish Prabhu

Chief Operating Officer
Electronic Payment And Services (P) Ltd.

Asim Parashar

Executive Director
PricewaterhouseCoopers Pvt. Ltd.

1245 – 1300 hrs *Question & Answer*

1300 – 1400 hrs **Lunch**



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1400 – 1445 hrs: Panel Discussion: II

'Technology as key differentiators- Challenge from new players and NBFCs'

Moderated by:

Govindraj Ethiraj

Founder

PING Digital Network

*In both the cases, we heard how technology is creating both the level playing field as well as the differentiator in product and service offering. We started with Financial Inclusion as the key ask for the economy few years ago. We have achieved a lot on that front through use of new technologies backed by mobile. A whole new market has been created on mobile through mobile wallets and now with **Unified Payments Interface (UPI) and Unstructured Supplementary Service Data (USSD)**, the digital payment is expected to have next levels of growth. 'Demonetization' has provided the much needed push for moving the economy from cash based to digital payments.*

However, while technology driven growth is one aspect, it also brings in fraud and cyber-crime at the fore front. Globally banks are now facing massive threats and challenges from cyber-crime and fraud. We are also facing the similar threats and the recent experience has showed the need for a robust risk management process in place to address cyber-crime and frauds. Banks and NBFCs in India are spending substantial effort and money to address this space and technology companies are also working closely to provide solutions. For example, Microsoft's Cyber Crime center in Delhi is working with Indian regulators, industry bodies and banks helping them to understand and address the cyber-crime threats. This is not only for bank's external world, cybercrime and fraud originating from within the organization is also impacting the banking operations and thus it has become an urgent need for all players to define their internal risk management methodology and framework aligned to regulatory guidance. Let us understand how banks are handling the cyber-crime threats and frauds and how regulatory oversight is helping them to stay ahead.

Sudhakar Ramasubramanian

Chief Executive Officer (Designate)

Aditya Birla Idea Payments Bank Ltd.

Saurabh Soni

Chief Executive Officer - Digital Business

Essel Finance

P V S Murthy

Executive Director

PricewaterhouseCoopers Pvt. Ltd.

1435 – 1445 hrs *Question & Answer*

1445 – 1500 hrs **Tea/ Coffee Break**



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1500 – 1545 hrs: Panel Discussion: III

'Managing the Brand Integrity - Handling Frauds and Cyber-Crime'

Moderated by:

P V S Murthy

Executive Director

PricewaterhouseCoopers Pvt. Ltd.

We have now covered a large space around new business, technology driver and banking security. However, globally, lots are happening around technologies which have the potential to even replace some of the banking operations. Though it may take some time to get field implemented, large banks have already started investing heavily in these technology areas like Blockchain to stay relevant and stay as the key player of the eco system. Emergence of Blockchain driven e-KYC, Trade Settlements or Supply Chain finance and management is definitely going to make a much bigger impact the way the banking operations are run today. At this session, let us discuss on how traditional and new age banks, working as the intermediaries in today's banking, will get impacted in dis-intermediated world of the future.

Dr Ajit R Joshi

Chief General Manager

Department of Information Technology

Reserve Bank of India

Cdr Manish Tiwari (Retd.)

Chief (Information) Security Officer

Microsoft India

R Gurumurthy

Head of Risk & Governance

RBL Bank Ltd.

1535 – 1545 hrs *Question & Answer*

Summit Conclude
