



FIBAC 2019
'Preparing for a new paradigm in banking'
19th – 20th August, 2019, Hotel Trident, Nariman Point, Mumbai

Draft Programme

Day 1- 19th August, 2019

9.30 a.m. – 10.45 a.m.	<p>Inaugural Session</p> <p>Welcome Address by: Shri Sandip Somany, President, FICCI and Vice Chairman and MD, HSIL Limited</p> <p>Brief Remarks by: Shri Sunil Mehta, Chairman, IBA and MD and CEO, The Punjab National Bank</p> <p>Release of Knowledge Paper and Theme Presentation by: BCG</p> <p>Inaugural Address by: Shri Shaktikanta Das, Governor, Reserve Bank of India</p> <p>Address by an Industry Leader: To be decided</p> <p>Vote of Thanks by Shri V G Kannan, Chief Executive, IBA</p> <p>Session moderated by: Shri Dilip Chenoy, Secretary General, FICCI</p>
10.45 a.m. – 11 a.m.	Tea / Coffee Break
11 a.m. – 12.00 noon	<p>CEO Panel Session on “Preparing for a new paradigm in banking: How emerging trends in digital, data and analytics and regulatory ecosystem will permanently transform the way consumers save, transact, pay and borrow for the future. These trends will eventually engender a new way of doing banking across transactions, payments, savings, borrowings and investments.”</p> <p>Session moderated by: Saurabh Tripathi, Senior Partner, BCG</p>
12.00 noon – 12.30 p.m.	Special Address by (Deputy Governor, RBI) *
12.30 p.m. – 1.30 p.m.	Lunch Break
1.30 p.m. – 2.30 p.m.	<p>Session on “Underwriting 2.0- Managing credit risk in the digital age”</p> <p>The rise of online lenders paired with lower interest rates has left financial institutions hungry to bring in new customers. While banks have seen significant technological and data analytics interventions towards improving use of data and credit scoring models, such interventions are also being used for portfolio management and early warning signals. Periodic inputs from such data sources and scorecards will not only help banks in managing risk but also help in creating an effective early warning system.</p>
2.30 p.m. – 3.00 p.m.	Special Address by (Deputy Governor, RBI)*

(* tentative)

3.00 p.m. – 4.15 p.m.	<p>Session on “NBFCs: Need for responsible growth and collaboration with banks”</p> <p>With the recent regulatory changes and the government's initiatives there is a need for non-banking financial companies (NBFCs) to build robust risk and governance models as they grow their lending business. Risk management is paramount for NBFCs, given the implications on the ability to successfully raise funds from the market and potentially enlist on secondary markets through an IPO in the medium to long term.</p>
4.15 p.m. – 4.30 p.m.	Tea / Coffee Break
4.30 p.m. – 5.45 p.m.	<p>Session on “Digitizing end to end customer journeys”</p> <p>Digitization in banking sector over the years is playing a crucial role in achieving efficiency and optimal costs. With end-to-end digitization of processes across the value chain from customer acquisition to collection, banks are overcoming the time consuming traditional method. With more digital data available with banks, they can take data-driven dynamic decisions by using digital analytics. This benefits both customers and banks. It is a revolution in how the banking industry functions and the services it renders. Were banks not capable of delivering the discussed before? Is digital banking just a technological advancement? How can banks optimally utilize such enormous collection of data?</p>
5.45 p.m. – 6.15 p.m.	Special Address by Dr Viral V Acharya, Deputy Governor , Reserve Bank of India
6. 15 p.m. onwards	Networking Reception

Day 2- 20th August, 2019

9.30 a.m. – 10.45 a.m.	Session on “Consolidation in banking: How to make the most of the opportunity”
10.45 a.m. – 11 a.m.	Special Address by Senior Executive from Public Sector bank (To be decided)
11 a.m. – 11.15 a.m.	Tea/Coffee Break
11.15 a.m. – 12.15 p.m.	<p>Session on “Digital Lending and digital sales: Disruption in banking”</p> <p>With the increased use of smartphones, many consumers are making their decisions based on a digital experience. This is creating a need for banks to cater to the digital demands to stay competitive, which includes instant loan approval, integration with credit rating agencies, flexibility in interest rate structures, etc. Lending in this digital has become more commodity-oriented catering to a specific market. Given this premise, how should banks realign their digital strategy to outpace the changing landscapes? What would be the impact of replacing physical customer experience with digital on the bank’s overall business?</p>
12.15 p.m. – 12.45 p.m.	Special Address by (Deputy Governor, RBI) *
12.45 p.m. – 1.45 p.m.	Lunch Break

(* tentative)

1.45 p.m. – 2.45 p.m.	Session on “Doing away with brick-and-mortar bank branches: Success stories from ASEAN”
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	Starting a retail banking operation would require substantial investment in thousands of physical branches and on an army of bank staff. However, banks globally are now attempting to disrupt that business expansion model by wielding its own branchless smartphone banking platform. Given two-thirds of unbanked adults have mobile phones, there is a large scope for financial inclusion.
2.45 p.m. – 3 p.m.	Special Address by Senior Executive from Private Sector bank (To be decided)
3 p.m. – 3.15 p.m.	Tea/Coffee break
3.15 p.m. – 4.15 p.m.	Session on “Talent at Public Sector Banks: Attracting and managing talent pools for future growth ” Talent management is ensuring that people are matched to the right job for their skills, competencies, career plans and the anticipation of required. This means ensuring assertive recruitment, planned onboarding, continuous learning and development, performance management, and finally, career support from hire to retire. How big and qualified is the talent pool when in need for readily available alternative candidates, whilst maintaining employee spirit, without sacrificing your size? Are Public Sector Banks equipped to support and successfully identify needs?
4.15 p.m. – 5.15 p.m.	Valedictory Session on “Cyber Security and Data Protection in an increasingly digital world” In recent years, the issue of cybersecurity has garnered significant attention in the national conversation. Financial institutions deal with sensitive personal information, which if compromised will lead to a loss of trust in these institutions. As banking continues to become more of a digital process, and people bank from their smartphones and other mobile devices, data security challenges grow and proliferate. Concerns around data privacy and universal data access now affect everyone in the country, accentuated with the creation of a universal identity system. How protected is the consumer data? Are Indian regulatory norms on cyber security at par with the global standards?
5.15 p.m. – 5.45 p.m.	Valedictory Address by Shri M K Jain, Deputy Governor, RBI
5.45 p.m. – 6 p.m.	Vote of Thanks by Chairman IBA