



FIBAC 2021
'Resilience & Rebound - Preparing for journey towards \$5 Tn Economy'
22nd – 23rd December 2021

Draft Programme

Day 1: 22nd December 2021

11 a.m. – 12:15 p.m.	Inaugural Session
12:15 p.m. – 1:10 p.m.	CEO Panel - 'Resilience & Rebound - Preparing for the journey towards a \$5 Tn economy' COVID has been a black swan even event. With government and RBI's unflinching commitment to put the economy back on track, India is poised for a faster recovery in the next few quarters. Recent economic data showed India's economy in Q1 FY22 has rebounded from a deep slump last year in same period, despite a devastating second wave of COVID-19 cases. However, to achieve the dream of USD 5 tn economy, banks need to get over the recovery curve quickly and swiftly. Also, there is a need to revisit the policies around providing support to MSMEs, making the capital available and efficient guidelines around managing risks.
1:10 p.m. – 1:15 p.m.	Break
1:15 p.m. to 2.10 p.m.	Winning in data abundance: Transitioning to data-based decisioning – How to master the tech and people challenges? Indian Banking is facing deluge of data. With the launch of Account Aggregator, data availability will be in abundance. Banks will have customer demographic profile, bureau record, telephone data, banking transaction, GST records etc. available at their disposal. They can use this data to create seamless customer journeys, target larger pool of customers, increase cross-sell, and efficiently manage risk. They would need sophisticated data models enabled with AI, ML to process such large volumes of data. Banks also need to change their ways of working to make data a key part of their decision-making process while maintaining concerns relating to data privacy.
2.10 p.m. – 2.15 p.m.	Session Changeover
2:15 p.m. – 3:10 p.m.	Banking as a Service – Will partnerships and collaborations unlock the new frontier of reach & inclusion? With the rapid growth in technology, number of Fintechs and customer ecosystems are increasing rapidly. This is leading to change in role of banks. On one hand, Fintechs have the advantage of having lower costs, better products suite, agile operating model and presence in ecosystems where customers are present. On the other hand, banks have the balance sheet size to fulfil needs of customers. Hence, it becomes imperative for banks to come forward and partner with leading fintech companies to provide better and customised solutions to customers at their convenience. The framework for successful partnerships will entail alignment of strategic

	goals, KPIs driven performance tracking and aligning IT systems for seamless execution.
3.10 p.m. – 3.15 p.m.	Session Changeover
3.15 p.m. – 3:45 p.m.	Address by RBI Deputy Governor

Day 2: 23rd December 2021

10:00 a.m. – 10:30 a.m.	Address by Mr. K V Kamath (Chairman, DFI- National Bank for Financing Infrastructure and Development) *
10.30 a.m. – 10.35 a.m.	Session Changeover
10:35 a.m. – 11:30 a.m.	<p>Unlocking the next frontier – Tier 2 towns & beyond: will growing digital help overcome the traditional challenges of too much distances and too little data</p> <p>The importance of the rural banking in the economic development of a country cannot be overlooked. Rural & Semi-urban economy has always been the bedrock of Indian Economy. It was one of the most resilient sectors in the first wave of COVID. But this sector has always been under penetrated from the financial institution perspective. Given the advancement in technology and rising awareness in RUSU areas, banks have unique opportunity to grow their reach in this segment. This would require FIs to change their ways of working in terms of reaching out to customer, onboarding them and servicing them. This also calls out for appropriate steps from regulator and policy makers in developing the right credit structure, facilitating credit to rural people who are not economically strong enough, especially the small and marginal farmers, artisans, agricultural laborers, and even small entrepreneurs.</p>
11.30 a.m. – 11.35 a.m.	Session Changeover
11:35 a.m. - 12.30 p.m.	<p>Corporate banking 2.0: What will be a new form and shape of corporate banking in India?</p> <p>Demands of corporate clients in India are changing. New sectors have unique needs for corporate lending, which bankers today are not able to fulfil. We have already seen changes in wholesale banking sector with the entry of private debt. Rising private debt will take share away from traditional bank lending. On top of it, increasingly sophisticated customers are demanding digital and customized experiences at every point of the journey. Infra lending could get more and more market dependent and reduce on banks books. This calls for an immediate and urgent action by banks, such as – offer sector specific solutions, reboot corporate RM model, unlock full potential of pricing, digitize end-to-end customer journeys, fully leverage the power of analytics, innovate ways of underwriting credit and establish clear policies.</p>
12.30 p.m. – 12.35 p.m.	Session Changeover
12:35 p.m. – 1.30 p.m.	SME Finance: Can co-lending unlock SME finance? How can co-lending be a mainstream channel for credit?

	<p>To put the economy back on track, an acceleration in domestic consumption is the need of the hour. In this regard, fintech NBFCs with the support of banks through co-lending can boost economic activity through easy transactions, broader reach, extensive analytical capabilities, and consumer-friendly lending terms, especially since periods of economic uncertainty make traditional lenders more cautious. Co-lending will provide banks with an opportunity to leverage the powerful fintech lenders, based on state-of-the-art algorithms that can evaluate huge amounts of data from disparate sources to better analyse the creditworthiness of customers. It will further improve the flow of credit to the unserved and underserved sector of the economy and make available funds to the ultimate beneficiary at an affordable cost, considering the lower cost of funds from banks and greater reach of the NBFCs.</p>
1.30 p.m. – 1.35 p.m.	Break
1:35 p.m. – 2:30 p.m.	<p>ESG in Banking: Thinking through the sustainability lens</p> <p>The emerging Environmental, Social and Governance (ESG) mandate in corporate governance presents a new challenge for companies in India. A stakeholder-driven approach, the ESG requirement facing each company is different and must be fine-tuned to suit the stakeholders with whom a company interface. There cannot be a one-size fits all approach. ESG investing in India has been steadily gaining momentum in the last five years, but efforts are still in the nascent stage. While trends in ESG investing are positive, several challenges remain. Addressing the barriers will enable to expand ESG integration in fixed income and structured finance spaces. Nevertheless, an overarching regulatory framework needs to be established to fully reap market benefits.</p>
2.30 p.m. – 2.35 p.m.	Session Changeover
2.35 p.m. – 3:30 p.m.	<p>UPI, Sahamati and OCEN: How to come out a winner amidst these unprecedented disruptions? How will banks meet the tech demands?</p> <p>Credit in India is the need of the hour to revive the economy, to kick-start the consumption and to achieve the USD 5 tn. dream. Large volumes of credit are usually directed towards large companies, whereas smaller companies and micro-enterprises are left in the lurch with little or no access to credit at all. Open Credit Enablement Network (OCEN) & Account Aggregator (AA) framework will enable formal credit flow to the most vulnerable segments, especially small businesses. These platforms will bring ease for financial institutions to reach larger customer segments by lowering distribution costs. Financial institutions can now give smaller loans with short repayment cycle. It will be imperative for banks to take full advantage of these platforms and reimagine their business model.</p>
3.30 p.m. – 3.35 p.m.	Session Changeover
3.35 p.m. – 4:05 p.m.	Valedictory Address, RBI Deputy Governor
4:05 p.m. – 4:15 p.m.	Vote of Thanks by Chairman, IBA