



Banks and FinTech: From Competition to Coopetition

October 22 – 24, 2018

Coordinator
Dr Deepankar Roy



**National Institute of
Bank Management
Pune, India**

Banks and FinTech: From Competition to Coopetition

Background

Fast paced innovation in Financial Technology (FinTech) is radically changing the banking landscape. Brett King has aptly summarized the new paradigm of banking when he says in his Bank 3.0, Banking is no longer somewhere you go, it's something you do. Finance Minister of Government of India has said India has achieved dream run of Billion Billion Billion i.e. a billion Janadhan Accounts, a billion Aadhaar numbers and a billion mobile connections. The Reserve Bank of India (RBI) has already made its intentions clear by facilitating formation of new age Payments and Small Finance Banks. E-commerce success today is largely attributed to the phenomenal growth of various digital payment technologies such as card payments, electronic fund transfers, payment gateways, ePayments, smart cards, mobile money wallets, etc. Given the magnitude and the scale of changes that are expected in FinTechs, global investors are charging in, with 2017 witnessing a whopping \$ 31 billion worth of investment. The transaction value for the Indian FinTech sector is estimated to be approximately \$ 33 billion in 2016 and is forecasted to reach \$ 73 billion in 2020. Banks and financial institutions are realizing the value addition in adopting and/or adapting the fintech innovations for mutual and customer benefits.

Pedagogy

The programme will be highly interactive in nature and will be based on concept sessions, cases, brainstorming, discussions, group presentations, live demos and sharing of experiences by industry experts.

Faculty

NIBM faculty, NPCI and UIDAI executives, FinTech Entrepreneur, leading Bankers, RBI senior officials, FinTech consultants and professionals from reputed organizations (large prepaid solution providers, Card networks, FinTech companies, etc)

Target Group

The programme would be beneficial for bank officials working in departments like Digital Banking, Transaction Banking, Alternate Delivery Channels, Information Technology, Retail and Corporate Banking, Marketing and Business Development.

Objectives

This programme combines up-to-date information on how banks and financial institutions can benefit from the rapidly changing environment of digital banking. To understand strategic objectives, bank officials need to learn the tools and explore emerging trends in the realm of Digital Banking. They need to explore new trends on the horizon such as Natural Language Processing, Artificial Intelligence, Big Data and Analytics, Blockchain and APIs. They also need to understand the motivations and explore the models of collaboration with FinTechs.

Course Content

- ❑ Current state of FinTech evolution in India and across the world
- ❑ Regulatory Framework governing FinTechs
- ❑ Explore key technologies/Concepts driving FinTech
 - Big Data, Business Intelligence and Analytics
 - Alternate Credit scoring models
 - Natural Language processing, AI & Machine Learning
 - Practical uses of Blockchain
 - Growing importance of Application Programming Interfaces (APIs)
- ❑ **Banks and FinTech:** Models of collaboration, Issues and Challenges in FinTech Collaboration and Management
- ❑ **FinTech and RegTech:** Significant trends in shaping Peer-To-Peer (P2P) Lending, Crowdfunding
- ❑ **Innovation Ecosystem:** Hackathons/Accelerators/Investor community/Regulatory sandboxes
- ❑ **Power of IndiaStack:** Understand eKYC/UPI/BHIM/Digilocker/ eSign
- ❑ **Payment FinTechs:** Card Payments, Aadhaar Pay, mobile wallets, contactless NFC and QR code based payments, Tokenization and Host Card emulation, IOT, cryptocurrency
- ❑ **Lending FinTechs:** Understand value created by products like consumer finance, line of credit, SME Credit
- ❑ Introduction to InsurTech and Personal Financial Management (PFM) led FinTech
- ❑ Case Studies and Experiences

Dates

October 22 – 24, 2018

The Programme will commence at 9.00 am on October 22 (Monday) and conclude by 5.00 pm on October 24, 2018 (Wednesday).

Venue

NIBM Campus, Kondhwe Khurd
Pune, India.

Accommodation

The programme is fully residential. Participants will be provided well-furnished single room AC accommodation in the Institute's hostel complex on the campus. However, they will not be permitted to bring their family members to stay on the campus. In case any Officer/Executive with physical/medical disability is being nominated, kindly inform us in advance with particulars of disability to facilitate necessary arrangements.

The Institute has facilities for outdoor and indoor games and a large walking/jogging trail for physical fitness besides a yoga centre. Participants are therefore encouraged to bring appropriate clothes/gear.

Programme Coordinators

Dr Deepankar Roy
Assistant Professor

(Information Technology Area Group)

Programme Fee (per participant)

US \$ 1200 for foreign participant

(See fee structure on home page of the website for incentive)

	Fee	GST	Fee+GST	TDS
Member Banks :	26400	4752	31152	2640
Non-Member Banks :	31200	5616	36816	3120

The fee includes the cost of tuition, board and lodging facilities, teaching material, etc. (Goods and Services Tax (GST) @ 18% and TDS @ 10%. Kindly send the TDS Certificate on priority to NIBM).

Last Date for Receiving Nominations:

October 12, 2018

Last Date for

Availing Early Bird Incentive of 5%:

October 6, 2018

(See fee structure on home page of the website)

Nominations and Enquiries

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Website : www.nibmindia.org

Mode of Payment for Indian Participants

- The fee may preferably be transferred by RTGS/NEFT/ECS to our A/c No. 20002400021 with Bank of Maharashtra, NIBM Branch, Pune (IFSC Code MAHB0001124). NIBM PAN No. AAATN0040P and GSTIN No. 27AAATN0040P1ZJ.
- National Institute of Bank Management
NIBM Post Office, Kondhwe Khurd, Pune 411 048, INDIA.

Mode of Payment for Foreign Participants

Mode of Remittance: SWIFT*

1. Name & Address of our Bankers : Oriental Bank of Commerce
C-2, Shop No. 4-5, Bramha Estate
Kondhwe Khurd, Pune 411 048
Maharashtra, India
2. Name of the Account : National Institute of Bank Management
3. NIBM's Bank Account No. : Current A/C 11281131004402
with Oriental Bank of Commerce
4. Bank's Swift Code : ORBCINBBFCP
5. Oriental Bank of Commerce A/c No. : 36152559
with Correspondent Bank
6. Preferred currency : USD
7. Correspondent Bank : CITIBANK N.A.
8. Swift code for Citi Bank : CITIUS33

*** The Foreign Bank Charges/ SWIFT charges/Commission is to be borne by the remitter. The fees mentioned in the invoice/brochure is to be paid to NIBM, net of all bank charges.**

***Payments will be accepted only through electronic mode.
Cheques/DDs/Pay Orders will not be accepted.**

- **For all electronic remittances, kindly send a confirmatory e-mail at: accounts@nibmindia.org giving details of the remitter and participant, name and dates of programme, etc.**

Please see programme fee structure on home page of the website for early bird incentive, incentives for SAARC and other developing countries, mode of remittance, Pune City route map and local conveyance.