



Digital Banking and Payments: Changing Landscape

November 27 – 30, 2017

Coordinator
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National Institute of
Bank Management
Pune, India

Digital Banking and Payments: Changing Landscape

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 Arun Jaitley has recently 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. Given the magnitude and the scale of changes that are expected in Fintechs, global investors are charging in, with 2016 witnessing a whopping \$ 24.7 billion worth of investment. Banks and financial institutions are realizing the value addition in adopting and/or adapting the fintech innovations for mutual and customer benefits.

There has been considerable degree of reforms in payments systems worldwide. Many global banks including the RBI has brought about considerable degree of reforms in the payment systems. The reforms have resulted in a safe, secure, sound and efficient payment systems in consonance with international standards and best practices. The Vision-2018 for Payment and Settlement Systems in India reiterates the commitment of the RBI to encourage greater use of electronic payments by all sections of society so as to achieve a "less-cash" society.

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 executives 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.

To explore how to monetize and radically improve their retail and corporate payments, they should better understand the novel payment concepts, their customers' payments needs and expectations and the new regulatory framework in which payments operate. This programme would provide guidance to executives, managers and professionals involved in innovating payment products and services at banks.

Content

Digital Banking

- ❑ Digital Banking: Defining clear objectives
- ❑ Gospels for Delivering Banking Services through Digital Channels: UI/UX, Multi-Channel including social media
- ❑ Emerging trends on the horizon
 - 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)
- ❑ Digital revolution led by Fintech, Financial Institution-Fintech: Competition and Collaboration

Digital Payments

- ❑ Regulatory/Statutory Framework (PSSA, Mobile Banking, PPI, DMR guidelines)
- ❑ Payment systems explained : Cards, IMPS, BBPS, Aadhaar Pay, BharatQR, Electronic toll collection system
- ❑ Emerging form factors of digital payments (NFC, QR, sound based payments, wearables, IOT)
- ❑ Mobile as an effective last mile delivery channel
- ❑ Power of IndiaStack
 - Understand eKYC/UPI/BHIM/Digilocker/eSign
 - Identify usecases for application of Indiastack
- ❑ Alternate currency options like Bitcoin and other crypto currency: Suitability / applicability of such currencies in Indian context; Socio, legal and operational aspects governing crypto currency
- ❑ Real life illustration of practical uses of various payment systems

Faculty

NIBM Faculty, NPCI executives, subject experts from mainstream banks/Payment Banks, RBI senior officials, payment consultants and professionals from reputed organizations (large prepaid solution providers, Fintech companies, etc)

Target group

The programme would be beneficial for Executives working in Digital Banking, Transaction Banking, Alternate Delivery Channels, Information Technology, Retail and Corporate Banking

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.

Dates

November 27 – 30, 2017

The Programme will commence at 9.00 am on November 27 and conclude by 5.00 pm on November 30, 2017.

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 Coordinator

Dr Deepankar Roy

Assistant Professor

(Information Technology Area)

Last Date for Receiving Nominations:

November 17, 2017

Last Date for Availing Early Bird Incentive of 5%:

November 11, 2017

(See fee structure on
home page of the website)

Nominations and Enquiries

Please address your enquiries and
nominations to:

Dr Deepankar Roy

Programme Coordinator

National Institute of Bank Management

NIBM Post Office, Kondhwe Khurd

Pune 411 048, INDIA

Tel. : 0091-20-26716000 (EPABX)

0091-20-26716283 (Direct)

Fax : 0091-20-26834478

E-mail : d_roy@nibmindia.org

Website : www.nibmindia.org

Programme Fee (per participant)

US \$ 1600 for foreign participant

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

	Fee	GST	Fee+GST	TDS
Member Banks :	36000	6480	42480	3600
Non-Member Banks :	42000	7560	49560	4200

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).

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.