



FIBAC 2021

'Resilience & Rebound - Preparing for the journey towards a \$5 Tn Economy'

22nd – 23rd December 2021

Programme

Day 1: 22nd December 2021

11 a.m. – 12:10 p.m.	Inaugural Session Opening address by Mr. Sanjiv Mehta, President, FICCI Welcome address by Mr. A K Goel, Chairman, IBA Theme address by Mr. Amitabh Chaudhry, Chairman, FICCI Banking Committee Release of FIBAC 2021 report Theme Presentation by Mr. Saurabh Tripathi, Managing Director & Senior Partner, BCG Inaugural address by Mr. K V Kamath, Chairman, NaBFID [National Bank for Financing Infrastructure and Development] Vote of Thanks: Mr. Sunil Mehta, Chief Executive, IBA Session to be moderated by Ms. Jyoti Vij, Deputy Secretary General, FICCI
12:10 p.m. – 12:15 p.m.	Session Changeover
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 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. Moderated by: Mr. Saurabh Tripathi, Managing Director & Senior Partner, BCG Panel of speakers: <ul style="list-style-type: none">• Mr. A K Goel, Chairman, IBA and MD & CEO, UCO Bank• Mr. Dinesh Kumar Khara, Chairman, State Bank of India• Mr. Amitabh Chaudhry, MD & CEO, Axis Bank Ltd.• Mr. V Vaidyanathan, MD & CEO, IDFC FIRST Bank

	<ul style="list-style-type: none"> Mr. Ashu Khullar, CEO and Regional Head – South Asia, Citi Q&A
1:10 p.m. – 1:15 p.m.	Session Changeover
1:15 p.m. to 2.10 p.m.	<p>Winning in data abundance: Transitioning to data-based decisioning – How to master the tech and people challenges?</p> <p>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.</p> <p>Moderated by: Mr. Mayank Jha, Managing Director & Partner, BCG</p> <p>Panel of speakers:</p> <ul style="list-style-type: none"> Mr. P R Rajagopal, Executive Director, Bank of India Mr. Rajesh Kumar, MD & CEO, TransUnion CIBIL Limited Mr. V R Govindarajan, Co-Founder & Director, Perfios Software Solutions Mr. Bhavesh Gupta, CEO – Lending Business, Paytm Q&A
2.10 p.m. – 2.15 p.m.	Session Changeover
2:15 p.m. – 3:10 p.m.	<p>Banking as a Service – Will partnerships and collaborations unlock the new frontier of reach & inclusion?</p> <p>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.</p> <p>Moderated by: Mr. Hemant Jhajhria, Managing Director & Partner, BCG</p> <p>Panel of speakers:</p> <ul style="list-style-type: none"> Mr. Prashant Kumar Singh, IAS, CEO, Government e-Market Place - GeM Mr. C.S. Setty, Managing Director (R&DB), State Bank of India Ms. Monika Kalia, Executive Director, Bank of India Ms. Shanti Ekambaram, Group President - Consumer Banking, Kotak Mahindra Bank Ltd.

	<ul style="list-style-type: none"> Mr. Naveen Kukreja, CEO and Co-founder, Paisabazaar.com Q&A
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Day 2: 23rd December 2021

<p>10:30 a.m. – 11:30 a.m.</p>	<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> <p>Moderated by: Ms. Neetu Chitkara, Managing Director & Partner, BCG</p> <p>Panel of speakers:</p> <ul style="list-style-type: none"> Mr. Mahabaleshwara M S, MD & CEO, Karnataka Bank Ms. Saloni Narayan, DMD – Retail Business, State Bank of India Mr. Rishi Gupta, MD & CEO, Fino Payments Bank Mr. Sanjay Agarwal, MD & CEO, AU Small Finance Bank Mr. Adhil Shetty, Co-founder & CEO, Bankbazaar.com <p>Q&A</p>
<p>11:30 a.m. – 11:35 a.m.</p>	<p>Session Changeover</p>
<p>11:35 a.m. - 12.30 p.m.</p>	<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> <p>Moderated by: Mr. Prateek Roongta, Managing Director & Partner, BCG</p>

	<p>Panel of Speakers:</p> <ul style="list-style-type: none"> • Mr. Ashwani Bhatia, Managing Director (Corporate Banking & Global Markets), State Bank of India • Mr. L V Prabhakar, MD & CEO, Canara Bank • Mr. Rajiv Anand, Deputy Managing Director (Designate), Axis Bank Ltd. • Mr. K.V.S. Manian, Whole-time Director & Group President – Corporate, Institutional, Investment Banking & Wealth Management, Kotak Mahindra Bank • Mr. K. Balasubramanian, Managing Director - Head Corporate Banking Group, South Asia, Citi <p>Q&A</p>
12:30 p.m. – 12:35 p.m.	Session Changeover
12:35 p.m. – 1:30 p.m.	<p>SME Finance: Can co-lending unlock SME finance? How can co-lending be a mainstream channel for credit?</p> <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> <p>Moderated by: Mr. Yashraj Erande, Managing Director & Partner, BCG</p> <p>Panel of Speakers:</p> <ul style="list-style-type: none"> • Mr. Rajkiran Rai G., MD & CEO, Union Bank of India • Mr. Prashant Kumar, MD & CEO, Yes Bank • Mr. Nikhil Sahni, Division President, South Asia and Country Corporate Officer, India, Mastercard • Mr. Shachindra Nath, Executive Chairman & MD, U GRO Capital • Mr. Neeraj Dhawan, Managing Director, Experian India <p>Q&A</p>
1:30 p.m. – 1:35 p.m.	Session Changeover
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.</p>

	<p>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> <p>Moderated by: Ms. Sreysha George, Managing Director & Partner, BCG</p> <p>Panel of speakers:</p> <ul style="list-style-type: none"> • Mr. Debadatta Chand, Executive Director, Bank of Baroda • Mr. Amit Tandon, Founder & Managing Director, Institutional Investor Advisory Services • Dr. Mukund Govind Rajan, Chairman, E-Cube Investment Advisors Pvt. Ltd. • Mr. Sundeep Kakar, MD & Head – Investor Sales, Citigroup • Mr. Sudip Sural, CEO, Care Advisory Research and Training Ltd. <p>Q&A</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> <p>Moderated by: Mr. Ruchin Goyal, Managing Director & Senior Partner, BCG</p> <p>Panel of Speakers:</p> <ul style="list-style-type: none"> • Mr. Ashwini Kumar Tewari, Managing Director (IB, T & S) State Bank of India • Mr. Nitesh Ranjan, Executive Director, Union Bank of India • Mr. Rajeev Ahuja, Executive Director, RBL Bank • Mr. B G Mahesh, Co-founder and CEO, Sahamati • Mr. Srikanth Rajagopalan, CEO, Perfios Account Aggregation Services <p>Q&A</p>
3.30 p.m. – 3.35 p.m.	Session Changeover
3.35 p.m. – 3:45 p.m.	Vote of Thanks by Mr. A K Goel, Chairman, IBA