



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

10 a.m. – 11 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 Launch of FIBAC web-tool video</p> <p>Theme Presentation by: Shri Saurabh Tripathi, MD and Senior Partner, BCG</p> <p>Inaugural Address by: Shri Shaktikanta Das, Governor, Reserve Bank of India</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>
11 a.m. – 12 noon	<p>CEO Panel 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>Moderated by: Saurabh Tripathi, MD and Senior Partner, BCG</p> <p>Panel of speakers:</p> <ul style="list-style-type: none"> • Shri Rajnish Kumar, Chairman, State Bank of India • Shri Amitabh Chaudhry, MD and CEO, Axis Bank • Shri C S Ghosh, Founder, MD and CEO, Bandhan Bank • Smt Zarin Daruwala, CEO, Standard Chartered Bank India • Shri Ashu Khullar, CEO, Citi India and Citi Cluster Head, South Asia <p>Q&A</p>
12 noon to 12.30 pm	<p>Special address on YONO success story by Shri Sonny George, Chief General Manager, Digital Transformation, State Bank of India</p>
12.30 pm to 1.30 pm	<p>Lunch</p> <p>Venue: Gulmohar Room, Pre-Function Area, Sunset Lounge and Mexican</p>

	Room (Poolside).
1.30 p.m. – 2.15 p.m.	<p>Fireside Chat on “Consolidation: How value enhancing mergers will transform landscape of Indian banking”</p> <p>Moderator: Shri Ashish Garg, MD and Partner, BCG</p> <p>Speakers:</p> <ul style="list-style-type: none"> • Shri V. Vaidyanathan, MD and CEO, IDFC FIRST Bank • Shri P S Jayakumar, MD and CEO, Bank of Baroda <p>Q&A</p>
2.15 p.m. – 3.30 p.m.	<p>Panel Discussion on “Insolvency and Bankruptcy Code (IBC): How can IBC live up to its high expectations?”</p> <p>2.15 p.m. – 2.30 p.m. Address by: Dr. Mukulita Vijayawargiya, Whole Time Member, Insolvency and Bankruptcy Board of India (IBBI)</p> <p>2.30 p.m. – 3.30 p.m. Moderator – Ms Neetu Chitkara, MD and Partner, BCG</p> <p>Panel of Speakers:</p> <ul style="list-style-type: none"> • Smt. Anshula Kant, Managing Director, State Bank of India • Shri Bahram Vakil, Founder and Senior Partner, AZB & Partners • Dr. Rajesh Kumar Yaduvanshi, Executive Director, Punjab National Bank • Dr. Fareed Ahmed, Executive Director, Punjab and Sind Bank • Shri Haseeb Malik, Partner and Head of Asia Corporate and Traded Credit, Varde Partners, Singapore <p>Q&A</p>
3.30 p.m. to 3.40 p.m.	Tea/Coffee break
3.40 p.m. – 4.50 p.m.	<p>Fireside chat on “Towards cashless India: Potential evolution of Indian payments framework and implication for bank strategy”</p> <p>3.40 p.m. – 4 p.m. In conversation with Shri HR Khan, Former Deputy Governor, RBI</p> <p>Moderator- Shri Prateek Roongta, MD and Partner, BCG</p> <p>4 p.m. –4.50 p.m. Panel discussion and Q&A</p> <p>Moderator: Shri Prateek Roongta, MD and Partner, BCG</p> <p>Panel of Speakers:</p> <ul style="list-style-type: none"> • Shri HR Khan, Former Deputy Governor, RBI • Shri Dilip Asbe, MD and CEO, National Payments Corporation of India (NPCI) • Shri Anubrata Biswas, MD & CEO, Airtel Payments Bank • Shri Kiran Shetty, CEO & Regional Head, India & South Asia, SWIFT • Shri T R Ramachandran, Group Country Manager, India & South Asia, Visa <p>Q&A</p>

4.50 p.m. – 6 p.m.	<p>Panel discussion on “Data driven credit: Imminent shift in lending and its implications for banks and data providers”</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. Along with these, it is also important to determine the future of credit rating agencies and dependence on Credit Information Companies in non-personal lending.</p> <p>Moderator: Shri Abhinav Bansal, MD and Partner, BCG</p> <p>Panel of Speakers:</p> <ul style="list-style-type: none"> • Shri P.K. Gupta, MD – Retail & Digital Banking, State Bank of India • Shri Satish Pillai, MD and CEO, TransUnion CIBIL • Shri V.R. Govindarajan, Co-Founder, CEO and Chairman of the Board, Perfios Software Solutions Pvt. Ltd. • Shri Mahabaleshwara M S, MD and CEO, Karnataka Bank • Shri Rajiv Anand, Executive Director – Retail Banking, Axis Bank <p>Q&A</p>
6 p.m. – 6.30 p.m.	Special Address by: Shri B P Kanungo, Deputy Governor, Reserve Bank of India (invited)
6.30 p.m. onwards	Networking over Hi - Tea

Day 2: 20th August, 2019

9.30 a.m. – 10 a.m.	Special Address by Shri NS Vishwanathan, Deputy Governor, Reserve Bank of India
10 a.m. – 11 a.m.	<p>Panel on “Digitization of Journeys: Where are the real road blocks and how to beat them?”</p> <p>8 mins presentation each by Panelist followed by a panel discussion</p> <p>Moderated by: Shri Nipun Kalra, MD and Partner, BCG</p> <p>Panel of Speakers:</p> <ul style="list-style-type: none"> • ‘Customer Journeys’ by Smt Anuradha Rao, DMD (Strategy) and Chief Digital Officer, State Bank of India • ‘Robotics Process Automation / Artificial Intelligence’ by Shri Pankaj Sharma, COO, RBL Bank • ‘New ways of working’ by Shri T K Srirang, Group Chief Human Resources Officer, ICICI Bank • ‘Digitization of journeys: The Role of Learning’ by Shri Sapnesh Lalla, Chief Executive Officer, NIIT Limited <p>Q&A</p>
11 a.m. - 11.15 am	Tea/Coffee Break
11.15 a.m. – 12.00 noon	<p>Panel discussion on “End-to-end digital sales and customer on-boarding: Holy Grail of digitization – How far is India”</p> <p>With the increased use of smartphones, many consumers are making their</p>

	<p>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> <p>Moderated by: Shri Jitesh Shah, MD and Partner, BCG</p> <p>Panel of Speakers:</p> <ul style="list-style-type: none"> • Smt. Kalpana Pandey, MD and CEO, CRIF High Mark Credit Information Services Pvt. Ltd. • Shri Abhay Gupte, Chief Executive Officer, Manipal Technologies Ltd. • Shri Srikanth Rajagopalan, President, Perfios Software Solutions Pvt. Ltd. • Shri Deepak Sharma, Chief Digital Officer, Kotak Mahindra Bank • Shri Shantanu Sengupta, MD and Head – Consumer Banking, DBS Bank <p>Q&A</p>
12.00 noon – 12.45 p.m.	<p>Panel on “Building Branch of the future”</p> <p>Moderated by: Shri Hemant Jhahria, MD and Partner, BCG</p> <p>Panel of Speakers:</p> <ul style="list-style-type: none"> • Shri Pallav Mohapatra, MD and CEO, Central Bank of India • Shri V.G. Mathew, MD and CEO, South Indian Bank • Shri Ravi Narayanan, President & Head Branch Banking, Axis Bank • Shri S Ramakrishnan, Head, Retail Banking and Wealth Management, HSBC India • Shri Vijayant Rai, Country Head – BFSI, Microsoft India <p>Q&A</p>
12.45 p.m. – 1.45 p.m.	<p>Lunch Break <i>Venue: Gulmohar Room, Pre-Function Area and Lotus Room</i></p>
1:45 p.m. – 2:45 p.m.	<p>Panel on “Cyber Security and Data Protection in an increasingly digital world”</p> <p>In recent years, the issue of cybersecurity has garnered significant attention in the national conversation. 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 now affect everyone in the country especially when India is on the cusp of passing the most widespread changes to data privacy legislation. India’s Personal Data Protection Act, which is set to pass into law by year end, goes well beyond GDPR (EU data protection law) and CCPA (California’s data privacy law). Where do Indian regulatory norms on cyber security stand against the global standards?</p> <p>Moderated by: Shri Sukand Ramachandran, MD and Senior Partner, BCG</p>

	<p>Panel of Speakers:</p> <ul style="list-style-type: none"> • Shri Brijesh Singh IPS, Secretary & Director General, Information and Public Relations, GoM and Special Inspector General of Police (Cyber), Maharashtra • Prof Deepak B. Pathak, IIT Bombay • Shri Dhananjaya Tambe, DMD and CIO, State Bank of India • Shri Ganesh AR, CISO, ICICI Bank • Shri Shrinath Bolloju, Managing Director, Head of Operations and Technology, Citi South Asia <p>Q&A</p>
2.45 p.m. – 3.45 p.m.	<p>Panel 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> <p>Moderated by: Shri Mayank Jha, MD and Partner, BCG</p> <p>Panel of Speakers:</p> <ul style="list-style-type: none"> • Shri Ashok Narain, Chief General Manager, Reserve Bank of India (invited) • Shri Arijit Basu, MD (Commercial Clients Group & IT), State Bank of India • Shri Rajiv Sabharwal, MD and CEO, Tata Capital • Shri CH. S. S. Mallikarjuna Rao, MD and CEO, Allahabad Bank • Smt Rajashree Nambiar, MD and CEO, Fullerton India <p>Q&A</p>
3.45 p.m. – 4.00 p.m.	Tea/Coffee Break
4.00 p.m. – 5.00 p.m.	<p>“Valedictory CEO Panel on the emerging landscape of financial services to serve the New India”</p> <p>Moderated by: Shri Ruchin Goyal, MD and Senior Partner, BCG</p> <p>Panel of Speakers:</p> <ul style="list-style-type: none"> • Shri Dinesh Kumar Khara, MD (Global Banking and Subsidiaries), State Bank of India • Shri Rajkiran Rai, MD and CEO, Union Bank of India • Shri Suresh Sethi, MD and CEO, India Post Payments Bank • Shri Samit Ghosh, Managing Director & CEO, Ujjivan Small Finance Bank • Shri Surendra Rosha, Chief Executive Officer, HSBC India • Shri P R Seshadri, MD and CEO, Karur Vysya Bank <p>Q&A</p>
5.00 p.m. – 5.30 p.m.	Valedictory Address by Shri M K Jain , Deputy Governor, RBI
5.30 p.m. – 5.35 p.m.	Vote of Thanks by Chairman IBA
