CEDAR-IBSi EVENTS

Cedar-IBSi
Digital Banking Summit

April 12, 2023

Four Seasons Hotel, Mumbai

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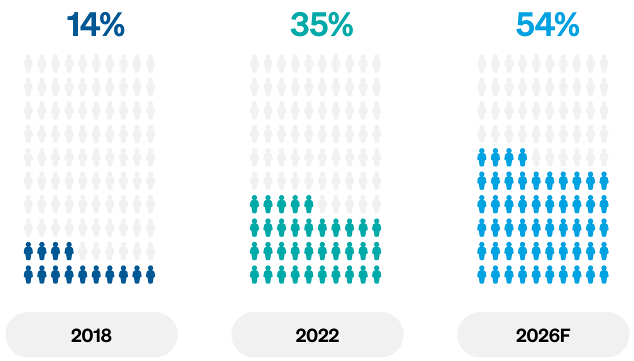
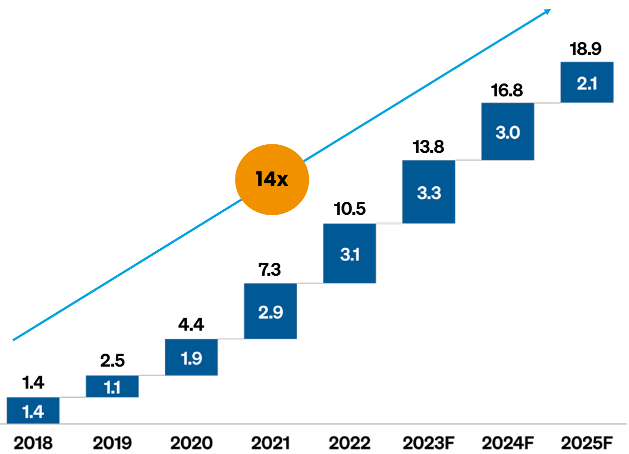
The Future of Banking in a Digital India

Digitisation has become the new normal, and banking in India is evolving alongside a wider digital transformation in the society. India has experienced exponential growth in terms of bank account holders preferring digital channels for banking. The penetration of online banking has already seen a strong growth from 14% in 2018 to 35% in 2022. This growth trajectory is set continue its forward momentum with penetration expected to reach 54% by 2026. With increasing adoption of smartphones and internet connectivity, mobile banking is likely to become the preferred mode of banking for many Indians. At the same time, the neo banking market in India, which is still relatively small compared to other countries, is expected to grow multi-fold in the coming years.

Online Banking Penetration Forecast in India (%) | 2018 - 2026F

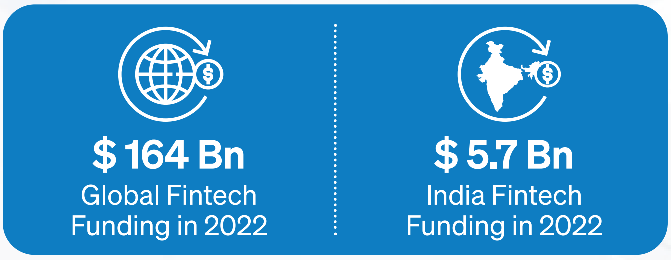


Neo Banking Users in India (in millions) | 2019 - 2025F



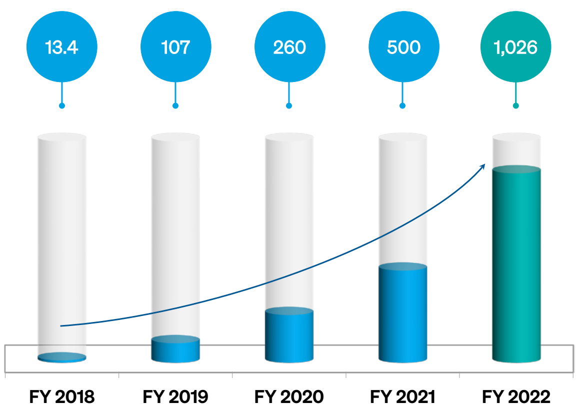
Fintech startups are disrupting the traditional banking industry, offering innovative solutions for payments, lending, insurance, and wealth management. This trend is likely to accelerate with banks and fintech players collaborating to develop new products and services that cater to the evolving needs and preferences of customers.

Additionally, the introduction of the Open Banking API framework is expected to promote increased competition and innovation in the sector as third-party service providers leverage customer data to offer value-added services. Several banks have already started implementing Open Banking APIs, making this an important trend to watch out for.



Banks are expected to focus on personalization, data analytics and automation to offer customized solutions. By analysing data on customer behaviour and market trends, banks can identify potential risks and take pre-emptive measures to mitigate them. Especially in a country like India, analytics play a huge part in customer segmentation for targeted promotions or discounts. This can help banks to improve customer satisfaction and loyalty, and ultimately drive revenue growth.

Value of UPI based Digital Payments (USD Bn) | 2018 - 2022



The transition towards a cashless society is also likely to continue, with banks providing secure and convenient digital payment solutions. UPI has already transformed the Indian payments landscape and has enabled millions of individuals and businesses to access convenient and secure payment options.

The expansion of UPI into other countries across Asia and the Middle East will likely have a significant impact on instant and cross-border payments.

Overall, the future of banking in India is expected to be characterized by enhanced innovation, competition, technology, and changing consumer behaviour. Banks need to remain competitive and need to design systems that are scalable, flexible, and capable of meeting rapidly changing customer needs and expectations.

The Cedar-IBSi Digital Banking Summit explores perspectives from industry leaders on various topics, including NextGen Digital Banking, FinTech partnerships, leveraging Big Data, cloud, implications on cybersecurity and more.

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AGENDA

09:00 - 09:45 AM	**REGISTRATION AND BREAKFAST**
09:45 - 10:00 AM	**WELCOME** Cedar Group
10:00 - 10:20 AM	**MARKET OVERVIEW AND TRENDS** Cedar Group
10:20 – 11:00 AM	**PANEL #1 | BANKING IN AN INCREASINGLY DIGITAL WORLD** Globally there is an accelerated demand for digital services and the banking industry is not far behind. Banks are rapidly leveraging cutting-edge technology to provide customers with a seamless and convenient banking experience. At the same time, they must also address the associated challenges such as data privacy and cybersecurity. What global best practices can banks in India leverage to keep up with the society's broader digital transformation?
11:00 - 11:20 AM	**TEA/COFFEE BREAK**
11:20 – 12:00 PM	**PANEL #2 | FINTECH INVESTMENTS DRIVING RAPID INNOVATION** Despite a slowdown in investment activity, the global funding for FinTechs remained strong at USD 164 Bn in 2022. With nimble structures, FinTechs are leveraging cutting-edge technologies to better cater to fast-changing customer needs and preferences, which is fundamentally reshaping the banking landscape. How do investors identify promising FinTechs that have a high potential for success in the long run?
12:00 - 12:30 PM	**FIRESIDE CHAT #1 | THE FUTURE OF DIGITAL BANKING** A tech-savvy population and widening internet access is driving significant growth in digital banking globally. In fact, penetration of online banking in India is expected to cross 60% in the next five years. Customers expect user-friendly and accessible services across all aspects of banking, including payments, loans, investments, and more. How can banks be prepared to meet these burgeoning expectations?
12:30 – 13:00 PM	**ASK THE EXPERTS | BANKING FOR THE UNBANKED** Digital banking can prove to be a game-changer providing greater access to financial services and products, especially to those who previously had no access to them. This is supported by the government's push for digital financial inclusion, which has set up digital banking units across 75 districts. How can digital banking help bridge the urban-rural divide and promote financial inclusion in India?
13:00 - 14:00 PM	**LUNCH**
14:00 - 14:40 PM	**PANEL #3 | INSTANT PAYMENTS, THE FLAG-BEARER OF DIGITAL BANKING** Instant payments has now become an essential part of digital banking, providing customers with a fast and convenient way to transfer funds in real-time. UPI has revolutionized payments in India, with instant payments transactions more than doubling in 2022 (4.5 Bn Transactions). UPI is being expanded into other markets such as Singapore, UAE, Mauritius, and Indonesia which would have a far-reaching impact on instant and cross-border payments. How will payments continue to lead the charge for digital banking in the future?
14:40 – 15:20 PM	**PANEL #4 | DRIVING INNOVATION AND EFFICIENCY WITH AI AND ANALYTICS** Artificial intelligence (AI) and analytics are revolutionizing the banking industry by driving innovation and efficiency. The capabilities of these systems span multiple areas of banking from risk management, to personalized communication, to strategic decision making. Financial institutions around the world are investing heavily in these technologies to stay competitive. How should banks leverage global learnings to capitalize on the opportunities presented by emerging technologies?
15:20 - 15:50 PM	**FIRESIDE CHAT #2 | DRIVING IMPACT THROUGH INNOVATION: CREATING THE RIGHT ECOSYSTEM** A strong ecosystem is necessary for Fintech innovations to take root and thrive. This ecosystem includes a range of factors, such as regulatory frameworks, access to funding, collaboration between Fintech startups and established financial institutions, and access to talent and expertise. What are some of the elements of this ecosystem that need to be strengthened in India?
15:50 – 16:15 PM	**CLOSING** Cedar Group
16:15 – 17:00 PM	**HI-TEA AND NETWORKING**

SPEAKERS

WELCOME

Sanjiv Anand,
Chairman,
Cedar Group

MARKET OVERVIEW AND TRENDS

CHETAN PAREKH
Managing Partner, FinTech Practice Head, Cedar
MODERATOR

PANEL #1 | BANKING IN AN INCREASINGLY DIGITAL WORLD

DEB DEEP SENGUPTA
Global President & Chief Revenue Officer, Cloud4C

FELIPE MARTINEZ
CIO & Board Member, Revolut

DR. NARESHKUMAR HARALE
Head - Cyber Security Vertical, ReB IT

SHEKHAR BHANDARI
President, Kotak Mahindra Bank

VIPIN KASHIRAM SURELIA
Head of Risk Services, Visa

V. RAMKUMAR
Senior Partner, Cedar
MODERATOR

PANEL #2 | FINTECH INVESTMENTS DRIVING RAPID INNOVATION

SHASHVAT RAI
Director, Aavishkaar Capital

TARANA LALWANI
Founding Partner, InnoVen Capital

SAHIL ANAND
Founder and Managing Partner, Cedar-IBSi Capital
MODERATOR

FIRESIDE CHAT #1 | THE FUTURE OF DIGITAL BANKING

RAMACHANDRAN THAVASIMUTHU
Head of Digital Banking, Tagit

SUMOTH C
Head of Digital, Federal Bank

CHETAN PAREKH
Managing Partner, FinTech Practice Head, Cedar
MODERATOR

ASK THE EXPERTS | BANKING FOR THE UNBANKED

SACHINDRA RAI
Chief Compliance Officer, SBM Bank (India)

SIDDHARTHA SANYAL
Chief Economist, Bandhan Bank

NIKHIL GOKHALE
Head of Research Platforms, IBS Intelligence
MODERATOR

PANEL #3 | INSTANT PAYMENTS, THE FLAG-BEARER OF DIGITAL BANKING

AKSHAT BIRLA
Founder and CEO, BharatNXT

MANISH MATHUR
India Country Head, Doha Bank

MANOJ CHOPRA,
Senior Vice President, Payments, Kiya.ai

V. RAMKUMAR
Senior Partner, Cedar
MODERATOR

PANEL #4 | DRIVING INNOVATION AND EFFICIENCY WITH AI AND ANALYTICS

KAUSTUBH LATURKAR
SVP, Head - Digital Transformation, NSE IT

PARAG DESHPANDE
Head of Customer Engagement, Axis Bank

ADV PUNEET BHASIN
Cyber Law Expert

RATAN KESH
Executive Director, Bandhan Bank

RAJA SUNDARAM S.
Director Software and Quality Engineering Group, Expleo Group

AMIT JAIN
Partner and Co-Head, IBS Intelligence
MODERATOR

FIRESIDE CHAT #2 | DRIVING IMPACT THROUGH INNOVATION: CREATING THE RIGHT ECOSYSTEM

LINCY THERATTIL
Head of Open Innovation and Fintech Platform, Barclays

PRASANNA LOHAR
CEO, Block Stack

NIKHIL GOKHALE
Head of Research Platforms, IBS Intelligence
MODERATOR

CEDAR-IBSi EVENTS

2023 Program Calendar | 7 Summits & 3 Awards

#	Events & Awards	Category	City	2023											
				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1	**Cedar-IBSi Golf Event (Private Event)**	Social	Dubai		25th										
2	**Cedar-IBSi Digital Banking Summit**	Summit	Mumbai				12th								
3	**Cedar-IBSi NextGen Banking & Tech Summit**	Summit	Bahrain					24th							
4	**IBSi Annual Sales League Table Awards**	Awards	London						15th						
5	**Cedar-IBSi NextGen Core Banking Summit**	Summit	London						16th						
6	**Cedar-IBSi Emerging Tech & Innovation Summit**	Summit	Kuwait								17th				
7	**IBSi Global FinTech Innovation Awards**	Awards	Dubai									07th			
8	**Cedar-IBSi Digital Payments & Lending Summit**	Summit	Dubai									08th			
9	**Cedar-IBSi NextGen Banking & Tech Summit**	Summit	Muscat											02nd	
10	**IBSi NeoChallenger Bank Awards**	Awards	Mumbai											23rd	
11	**Cedar-IBSi Digital & Core Banking Summit**	Summit	Mumbai											24th	

About Cedar

Cedar is a Forbes-recognized global consulting, research, and analytics firm with a 35-year track record and clients across multiple industry sectors. Since 1985, our teams have assisted clients in areas of strategy, process innovation, strategic human capital, and business technology, among others, with a strong focus on the Financial Services sector. As a full-suite management consulting firm, Cedar assists clients across these areas in an integrated fashion – from strategy formulation, to execution, and implementation.

About IBS Intelligence

Established in 1991, UK-headquartered IBS Intelligence (IBSi) is the world's only pure-play Financial Technology (traditional and new-age) research, advisory, and media firm, with a global coverage, and a 360° portfolio of intelligence offerings. For over 30 years, IBSi's expert teams have delivered independent, in-depth, actionable insights, with a laser focus on everything Financial Technology, to the global banking, consulting, technology, and institutional investing world. As an Analyst firm, we take pride in covering 400+ FinTech vendors in-depth – the largest by any global research firm in this space. IBSi's iconic annual Sales League Table has been the industry-acknowledged barometer of global Financial Technology vendor performance for 20+ years, covering 100+ leading technology participants from 150+ countries, across 20 system types. Every year.

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