

A VIRTUAL CONFERENCE

DIGITAL LENDING IN INDIAN BANKING

Emerging Trends and Solutions;
Future Strategies and Opportunities

January 12, 2021

A VIRTUAL CONFERENCE

BLOCKCHAIN AND DISTRIBUTED LEDGER TECHNOLOGY FOR THE INDIAN BANKING INDUSTRY

Experience, Challenges and Future Potential

January 13, 2021

Organisers:



Associate Sponsor:



Mission

- Financial inclusion has always been a priority area for the government. Digital lending has provided a strong impetus to this objective, helping borrowers that find it difficult to tap the traditional sources of finance. As per the Digital Lending Authority of India's estimates, the digital lending market in India is expected to grow at a CAGR of over 30 per cent from approximately USD 110 billion in 2019 to USD 350 billion in 2023.
- In recent times, banks, NBFCs and fintech companies have adopted new business models in line with the evolving credit ecosystem in the country. Besides, innovative partnership models, such as peer-to-peer lending, pay later loans, invoice financing, point of sale transaction-based lending, marketplace lending, bank-led digital lending, and captive models, have emerged.
- With the introduction of initiatives like video KYC, Aadhar-based KYC and account aggregators, lenders can easily access customer data with consent and ensure better due diligence.
- There have been a number of instances of such partnership models in the country. Some of the key initiatives are Indifi partnering with various banks and NBFCs to provide unsecured loans to SMEs; Bank of Baroda tying up with SwitchMe for housing loans; YES Bank launching its digital "Loan against Securities" solution; Xiaomi unveiling its lending platform Mi Credit in India; and HDFC Bank's plan to launch a dedicated digital platform for vehicle loans. Meanwhile, the segment has seen the emergence of several fintech startups such as Lendingkart, MobiKwik, Capital Float and Zest Money.
- The past few years have also seen the creation of an enabling regulatory environment to encourage the offtake of digital lending. In response to several complaints against digital lending platforms pertaining to exorbitant interest rates, aggressive recovery strategies, inadequate disclosure of loan terms, etc., the RBI, on June 24, 2020, released a Fair Practices Code requiring all digital lenders to comply with certain standards on loan disbursement and recovery procedures.
- Technology too has been a game changer for digital lending services, giving rise to fintech companies and digital lending platforms. Technological advancements and the rapid adoption of technology by lending companies have reaped tangible benefits such as reduction in customer acquisition costs, expanding financial reach to unbanked areas, and lower operational costs.
- More recently, the Covid-19 pandemic has unleashed a host of opportunities for players in the digital lending market. Digital lenders will leverage the need for contactless transactions, the demand for small-ticket loans by a credit-starved population, and high smartphone and internet penetration. Retail and MSME lending make a strong potential business case for digital lenders.
- **The mission of this conference is to discuss the recent trends and developments in the digital lending space, analyse the new and emerging business models, highlight the issues and concerns, and identify the future strategies to further develop the digital lending ecosystem. The conference will also showcase some of the noteworthy technology solutions in this area.**

AGENDA/STRUCTURE

TRENDS, POTENTIAL AND OUTLOOK

- ❖ What are the recent trends in the digital lending segment? What has been the impact of Covid-19 on the market prospects?
- ❖ What are the key regulatory challenges?
- ❖ What is the overall outlook for the segment?

REGULATORY PERSPECTIVE

- ❖ How has the regulatory framework for the digital lending market evolved in recent times?
- ❖ What are the emerging focus areas?
- ❖ What are the key challenges?

GOVERNMENT'S VIEWPOINT

- ❖ What has been the government's role in promoting digital transactions?
- ❖ What are the key impediments to tapping the digital opportunity?
- ❖ What is the future roadmap for greater financial inclusion?

BANKS' PERSPECTIVE: EVOLVING ARCHITECTURE, CHALLENGES AND FUTURE POTENTIAL

- ❖ What are the drivers of the transition to digital lending? What are the key concerns?
- ❖ What has been the impact of recent regulatory measures on digital transactions? What further regulatory action is required?
- ❖ What are the future plans to increase the digital presence? What could be some of the relevant steps to improve digital on-boarding?

FOCUS ON ACCOUNT AGGREGATORS

- ❖ What has been the growth of account aggregators in India?
- ❖ What are the opportunity areas?
- ❖ What are the growth drivers?

NBFCs' PERSPECTIVE: ROLE, POTENTIAL AND CHALLENGES

- ❖ What has been the role of NBFCs in the digital lending segment?
- ❖ What are the key issues being faced?
- ❖ What are the potential strategies for improving financial inclusion?

ROLE OF NEW-AGE FINTECH LENDERS

- ❖ What has been the experience of fintech companies in the Indian market?
- ❖ What are the risks and challenges? What are the key learnings from global markets?
- ❖ What have been some of the positive outcomes of fintech-bank partnerships?
- ❖ What are the expectations from the regulator and the government? What is the future outlook?

ROLE OF TECHNOLOGY: BIG DATA, CLOUD COMPUTING, OPEN APPLICATION PROGRAMMING INTERFACE AND ARTIFICIAL INTELLIGENCE, MACHINE LEARNING

- ❖ What is the role of technology and data analytics in digital lending?
- ❖ What steps must be taken to increase the level of AI and ML penetration?
- ❖ What are the potential use cases of big data and AI in the banking sector?

P2P LENDING PLATFORMS: START-UP SHOWCASE

- ❖ What are the benefits of P2P lending vis-à-vis traditional lending?
- ❖ What are the guidelines regulating such platforms?
- ❖ What are the target customers? What are the future opportunities for P2P lending?

DATA SECURITY, PRIVACY AND FRAUD PREVENTION

- ❖ What are the data security practices being adopted by companies?
- ❖ What will be the impact of Personal Data Protection Bill on digital lending activities?
- ❖ What are the technologies being used for privacy and fraud prevention in India?

SPOTLIGHT ON DIGITAL PAYMENTS

- ❖ What are the key trends in the digital payment segment?
- ❖ What will be the likely impact of the recent New Umbrella Entity guidelines?
- ❖ How has been the growth of the digital wallets ecosystem in India?
- ❖ What is the future outlook?

LOAN RECOVERY PRACTICES

- ❖ What are the various loan recovery strategies in digital transactions?
- ❖ What is the role of technology in loan recovery?
- ❖ What will be the impact of the Fair Practices Code on digital lending platforms?

BLOCKCHAIN AND DISTRIBUTED LEDGER TECHNOLOGY FOR THE INDIAN BANKING INDUSTRY

January 13, 2021

Mission

- In recent years, banks have increasingly adopted blockchain and distributed ledger technology (DLT) as part of their digital transformation initiatives. The use of DLT has provided banks with increased transparency, improved processing speed, better security and tamper-proof transactions.
- Blockchain has emerged as one of the key technology themes for both private and public sector banks. ICICI Bank, Axis Bank, Yes Bank and the State Bank of India are some of the banks leading the deployment of blockchain technology in areas such as cross-border remittances and trade finance.
- Leveraging DLT, a consortium of India's 11 largest banks, including ICICI Bank, Kotak Mahindra Bank, HDFC Bank, Yes Bank, Standard Chartered Bank, RBL Bank, South Indian Bank and Axis Bank, launched the first ever blockchain-linked loan system for SMEs in 2019.
- The government too is working on developing a national-level blockchain framework. To firm up guidelines, in August 2019, the RBI released an enabling framework or regulatory sandbox for financial service providers, including blockchain applications. In January 2020, NITI Aayog also released a framework for strategies to be adopted for the deployment of blockchain and DLT.
- Currently, interoperability between different blockchain platforms is not well established. Some of the key issues faced by businesses in blockchain implementation pertain to integration and data security, lack of internal awareness, and platform selection.
- In the years ahead, blockchain-based e-KYC, supply chain finance, working capital finance for SMEs, and payment solutions will open up new sources of revenue and opportunities for banks. Going forward, as the regulatory environment around DLT and blockchain technology matures with the implementation of the regulatory sandbox, more start-ups are expected to enter the market with a fresh flow of investments.
- **The mission of this conference is to highlight the experience so far, assess the potential of blockchain and DLT in banking, understand the key challenges, and discuss the roadmap to expand the deployment of these technologies.**

AGENDA/STRUCTURE

TRENDS, DEVELOPMENTS AND OUTLOOK

- ❖ What are the recent trends and developments with regard to the deployment of blockchain and DLT in the banking sector?
- ❖ What are the key challenges related to adoption and interoperability?
- ❖ What is the overall outlook for the deployment of these solutions?

REGULATORS' PERSPECTIVE

- ❖ What are the regulatory measures being taken to ensure the ease of adoption for blockchain and DLT?
- ❖ What has been the impact of the regulatory sandbox?
- ❖ What are the key challenges?

GOVERNMENT PERSPECTIVE

- ❖ What are the key initiatives being taken by the government to ensure faster adoption of blockchain and DLT?
- ❖ What are the key issues and challenges?
- ❖ What is the future outlook for the deployment of these technologies?

TECHNOLOGY SHOWCASE: INDIAN AND GLOBAL CASE STUDIES

- ❖ What is the demand for blockchain and DLT in the banking sector? Which are the key application areas?
- ❖ What are the recent advancements in this area? What are the key hurdles in technology adoption?
- ❖ What are the future plans and strategies?

BANKS' PERSPECTIVE

- ❖ What is the potential of blockchain and DLT in the banking sector? What are the key concerns?
- ❖ What level of regulatory support is required to promote these technologies?
- ❖ What are the future plans in this area?

PERSPECTIVE OF FINTECH COMPANIES

- ❖ What has been the experience of fintech companies in the Indian market?
- ❖ What are the key determinants and barriers for adoption?
- ❖ What is the future outlook for blockchain and DLT?

BLOCKCHAIN AND SUPPLY CHAIN FINANCING

- ❖ What is the functionality of smart contracts in trade finance?
- ❖ What are the key hurdles being faced?
- ❖ What is the potential and scope of DLT in supply chain financing in India?

BLOCKCHAIN AND CROSS-BORDER PAYMENTS AND SETTLEMENTS

- ❖ What has been the experience with blockchain deployment in cross-border transactions?
- ❖ What are the key challenges? What steps are required to mitigate these challenges?
- ❖ What is the future potential of blockchain technology in cross-border payments?

SPOTLIGHT ON PRIVATE BLOCKCHAIN

- ❖ What have been the deployment trends in the private blockchain segment?
- ❖ What are the key areas for its application? What are the challenges and gaps?
- ❖ What is the future outlook?

Previous Participants include:

Indian Infrastructure has successfully organized conferences related to **Banking & Finance and Cybersecurity**. Some of the previous participating companies include: Accenture, Actis, Aditya Birla Finance, Aditya Birla Insurance Brokers, Aion Capital, ALMT Legal, Anand Rathi, Anoma Legal Advocate, APIIC, Asian Development Bank, Axis Bank, Axis Private Equity, B S R & Co. LLP, Balmer Lawrie, Barclays Capital, Baring Private Equity, BG Shirke, BMR Advisors, BMT Consultants (India), BPA Consulting, Brescon Corporate Advisors, Campusville, Capital Fortunes Pvt Ltd, CARE Ratings, Cipher Capital, Checkpoint, CLSA, CPPIB, Credit Analysis & Research, CRISIL, Cubexis Technologies Solution LLP, Data Flow, DBS Bank, DEG Invest, Desai & Dewanji, Dhir & Dhir Associates, DSK Legal, DSP Financial, Dua Associates, Edelweiss Financial Services, ELP, EY, Fairwood Group, Fortum India, Fox Mandal & Associates, French Digital Crime Center (C3N)-Google, Frischmann Prabhu, GE Capital, Gokal Group, Goldman Sachs, Grant Thornton India LLP, Gujarat International Finance TEC-City, HCL Healthcare, HDFC Bank, Hewlett Packard Enterprise, HSA Associates, HSBC Bank, HUAWEL, I Squared Capital, IARC, ICANN India, ICICI Bank, ICRA Limited, IDBI, iDeCK, IDFC Alternatives, IDFC Infrastructure Finance, IFCI, India First Life Insurance Company, India Infrastructure Finance Company, India Ratings & Research, Indigrid, IndusInd Bank, Indvest Group, Infocomm Ltd., Infrastructure Advisors, Infrastructure Debt Fund, IPE GLOBAL, IRB, IREP Credit Capital, IRIDIS Advisory, J Sagar & Associates, Japan Bank for International Cooperation, JBIC, KfW, Khaitan & Co., Kotak Mahindra Life Insurance, KPMG, L&T Financial Services, Link Legal, Macquarie, McKinsey & Company, NABARD, NIIF Infrastructure Finance, OMERS, ORACLE, Orbit law services, Oriental India, Paschim Group, PE Consulting, PFC, Phoenix Legal, Pipeline Infrastructure, PwC, QUATRRO, Reliance Capital, Religare Capital Markets, RICS, Roadis, RTI Global India, Safire Capital Advisors, SBI Bank, SBI Capital Markets, Sedri, Shrem Infraventure Pvt Ltd, Simplex Infrastructures, Societe Generale, Standard Chartered, State Bank of Bikaner & Jaipur, Sun Capital, Tata Capital Financial Services, TD Bank, Trilegal, Trust Investment Advisors, UBS, Universal Crescent, UTI Capital, UTPNN Finance, Vistra ITCL, Wadia Gandhi, Wipro, YES Bank, etc.

Target Audience

The conference is targeted at top and middle-level managers from:

- Banks (Public, Private Foreign)
- NBFCs
- Collection and Recovery Agencies
- Policymakers and Government Agencies
- FinTech Companies
- Technology Providers
- Regulatory Authorities
- Insurance Companies
- Consultants
- Venture Capital Firm
- P2P Lending Agencies
- Etc.

What differentiates our conferences?

- The **agenda** is developed by our researchers, who track the sector round the year. It is thus **relevant** and **topical**. It is not driven by a particular organisation and does not have a particular slant.
- The **speakers** are **professionals** and **experts** involved in the sector, not a mix of ambassadors, ministers, celebrities and business owners.
- The conferences do not just comprise panels and speeches; they provide a good mix of **expert presentations** and **case histories**, and of course **panel discussions**.
- We have **representation** from **across the country**, as is the case at our physical conferences too.
- Each **stakeholder group** – **policymakers**, **developers**, **financiers**, **consultants** and **relevant NGOs** – is represented at our conferences.
- The moderators merely ask the questions. The **stars** are the **speakers** themselves.
- The **sessions begin and end on time**.
- There is adequate time for a **Q&A session** with **each speaker**. These are not “hit and run” speeches.
- The **delegates** are **professionals** who are vested in the sector, and are not just assembled through social media.
- A **recap** of the conference is also made available to reinforce the key takeaways.

Delegate benefits (Virtual Conference)

- Direct interaction with senior speakers (Q&A facility)
- Easy connectivity to geographically dispersed delegates (click of a mouse)
- Cost effective (lower ticket price as compared to a physical conference)
- Offers flexibility and convenience
- Access to conference recording
- Recap of conference sessions
- Contributes to sustainability and lower carbon footprint

Benefits of sponsorship (Virtual Conference)

- E-Meet influencers and decision-makers/
- Reach out to and engage with new or active prospects
- Generate high quality sales leads
- Increase brand recognition
- Target a captive and engaged audience
- Drive website traffic through social media promotions
- Position your company as the thought-leader in your industry

REGISTRATION FORM

- I would like to register for the “DIGITAL LENDING IN INDIAN BANKING” conference (January 12, 2021)
- I would like to register for the “BLOCKCHAIN AND DISTRIBUTED LEDGER TECHNOLOGY FOR THE INDIAN BANKING INDUSTRY” conference (January 13, 2021)
- I would like to register for **both the conferences**

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are available

Registration Fee

Both conferences

	INR	GST@18%	Total INR	Total USD
1 Login	9,000	1,620	10,620	150
2 - 3 Logins	15,000	2,700	17,700	250
4 - 5 Logins	21,000	3,780	24,780	350
6 - 9 Logins	27,000	4,860	31,860	450
10 - 20 Logins	33,000	5,940	38,940	550

Any one conference

	INR	GST@18%	Total INR	Total USD
1 Login	6,000	1,080	7,080	100
2 - 3 Logins	10,000	1,800	11,800	170
4 - 5 Logins	14,000	2,520	16,520	240
6 - 9 Logins	18,000	3,240	21,240	300
10 - 20 Logins	22,000	5,400	25,960	370

- GST @18 per cent is applicable on the registration fee.
- Registration will be confirmed on receipt of the payment.

Payment Policy:

- Full payment must be received prior to the conference.
- Payments for “early bird” registrations should come in before the last date of discount. Discount offers cannot be combined with any other offer.
- Conference fees cannot be substituted for any other product or service being extended by India Infrastructure Publishing Pvt. Ltd.

Organisers

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