

# Program on Digital Banking

## Background:

The Indian financial sector has witnessed an unprecedented digital transformation in the past few years and digital banking has become a viable alternative channel for delivering banking services. Digital branch banking allows financial institutions to expand their reach without increasing their physical footprint. Banks are increasingly focused on developing digital products and services that enhance customer experience, streamline banking processes and cater to existing and new customers' unique needs. Banks are constantly striving to reengineer several front-end and back-end processes to provide a unique and seamless digital customer experience. However, due to ever increasing expectation of new age customers for better products and services in a secured manner, the digital banking infrastructure in banks/NBFCs/Financial Institutions has come under tremendous pressure. Further the emergence of AI, hyper-personalization of products/ delivery, inter-connected financial eco-system, heightened cyber-crimes and compliance in DPDP Act is going to fundamentally reshape existing digital architecture. In this backdrop, a robust and future ready platform is no more an option, but a strategic imperative for growth and survival of an institution itself. The way forward for the financial institutions will be to constantly innovate and shift their focus from new features to greater user experience.

## Objective:

This program aims to provide a comprehensive review of challenges and regulatory expectations with regard to robustness of digital banking eco-system. It aims to provide an understanding of the potential benefits that advanced technologies may offer, and the changes required in the structure and control processes within the organization. It will also provide a platform for peer level discussion and interaction with other key stakeholders.

## Program Highlights:

- Digital Banking-Innovation & Transformation: Regulatory Architecture and Expectations
- Digital Banking Eco-System: Emerging Trends, Challenges and Opportunities
- Emerging Technologies including AI/ML in Financial Sector
- Panel Discussion on Fintech & Banking Collaboration: Risks and Opportunities
- Unified Lending Interface (ULI), Mule Hunter and CBDC

## Program Conditions

- ♦ Program fees must be paid before the program.
- ♦ Banks may depute another officer if the nominated officer is unable to attend.
- ♦ Nomination may be cancelled up to five days prior to the program.

**Date:** January 13, 2026

**Time:** 09:45 am to 05:45 pm

**Venue:** Forum & Capitol, Hotel Taj  
President, Cuffe Parade,  
Mumbai

**Type:** Non-Residential

**Fees:** Rs. 25,000/- + 18% GST

For Nomination Form please visit  
our site [www.cafral.org.in](http://www.cafral.org.in)

**Last date for filing nomination**  
**January 6, 2026**

## Participant Profile

Heads of Digital Banking, Customer Service Heads and Senior Officials from Banks, NBFCs & FIs working in the area of digital transformation, digital strategy, digital lending, payments, information technology, customer experience etc.

**For more conference details, contact:**

**Shri C. Sankaranarayanan**  
**Senior Program Director**  
**Mob:** +91 89399 00235

**Email:** [sankara.narayanan@cafral.org.in](mailto:sankara.narayanan@cafral.org.in)

**Ms. Pushpalata M Nadar**  
**Program & Relationship Manager**  
**Mob:** +91 77095 75481  
**Email:** [pushpalata.nadar@cafral.org.in](mailto:pushpalata.nadar@cafral.org.in)

**Centre for Advanced Financial  
Research and Learning (CAFRAL)**

C-8 / 8th Floor, RBI Building,  
BKC, Bandra (E),  
Mumbai – 400 051  
[www.cafral.org.in](http://www.cafral.org.in)