

Dr. Deepankar Roy

Associate Professor

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Areas of Interest

- Digital Payments and Lending
 - Web 3.0 and Metaverse
 - Digital Financial Inclusion
 - FinTech and Digital Transformation
 - Blockchain Technology, Cryptocurrencies and Central Bank Digital Currency(CBDC)
 - Artificial Intelligence
 - Cyber Security, Digital Banking Frauds and Countermeasures
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Education

2007-2012: Ph.D., Payment Systems, Pune University, India

1999-2001: M.Tech., Computer Application, Indian Institute of Technology (IIT), Dhanbad, India

1994-1998: B.E., Mechanical, Pune University, India

Employment (starting from the latest position)

2022 – till date : Associate Professor, National Institute of Bank Management

2012 – 2022 : Assistant Professor, National Institute of Bank Management

2003 – 2012 : Faculty Research Associate, National Institute of Bank Management

2001 – 2003 : Faculty, Symbiosis Centre for Management and Human Resource Development

Research Publications

- Central Bank Digital Currencies: Can it have a role in enhancing Financial Inclusion? , Book Chapter accepted in 'India Banking and Finance Report 2022', to be published by Academic Foundation and National Institute of Bank Management in 2023

- Banking in the age of ChatGPT: Shape of things to come in India (2023), NIBM Explainer No. 2/2023
- FTX Collapse : The Chronicle and the Implications (2023), NIBM Explainer No. 2/2022
- Web 3.0 and Metaverse: A Playbook for Unlocking Opportunity in the Decentralised Economy (Nov 2022) , Published by IET (The Institution of Engineering and Technology)
- Digital Transformation of Banking Institutions (March 2022), Book Chapter contributed in ‘India Banking and Finance Report 2021’, Published by SAGE, spectrum and National Institute of Bank Management, Sage Publications India Pvt Ltd, ISBN: 978-93-5479-303-5 (PB).
- Impact of Demographic Factors on Consumer’s Usage of Digital Payments (Nov 2021), FIIB Business Review, SAGE Publication (ABDC indexed).
- Indian banks reconstruct themselves!, The Business and Management Review (July 2019), Volume 10 Number 3, Publisher – London: The Academy of Business and Retail Management (ABRM).
- How is Self Help Group – Bank Linkage (SHG-BLP) Program influencing Risk-Return and Risk Absorption Capacities of its Beneficiary Households? (April 2019), Indian Journal of Economics, Issue No. 395, Publisher - Department of Economics, University of Allahabad (ABDC indexed).
- Banks are donning new structures (July 2018), The Business and Management Review, Volume 9 Number 4, Publisher – London: The Academy of Business and Retail Management (ABRM).
- DR Bank: Driving Growth through Digital Transformation (May 2018), Case Study with Teaching Note published in ET Cases (The Times of India Group), STG-1-0062.
- Payment Systems in India: Opportunities and Challenges (April 2016), Journal of Internet Banking and Commerce, vol. 21, no. 2, Publisher – Taylor & Francis - American Statistical Association (Canada) (ABDC indexed).

Conference Papers

- Retailer Behaviour And Adoption Of Digital Payment System, 15th SIMSR Global Marketing Conference, Marktech 2.0 , K.J.Somaiya Institute of Management Studies and Research,Mumbai, January 23-24, 2020
- Impact of Demographic Variables of Consumers on usage of Digital Payments, 5th International Management Conference on Advances in Management through Research, Innovation & Technology, (AMRIT-II), Organized by Fortune Institute of International Business, New Delhi, India in collaboration with CEREN, Burgundy School of Business, France; Uniglobe College, Nepal FMF; University of Ruhuna, Sri Lanka and Sa-Dhan, New Delhi, December 17-18, 2019
- Indian banks reconstruct themselves!, Paper presented in the 9th International Conference on Restructuring of the Global Economy, 8-9th July 2019, University of Oxford, UK
- Banks are donning new structures , Paper presented in the 8th International Conference on Restructuring of the Global Economy , 9-10th July 2018, University of Oxford, UK

Working Papers

- Digital Financial Inclusion: Policies and Business Models (Nov 2021), NIBM Working Paper Series, WP01/November., National Institute of Bank Management
- Information Technology (IT) as Strategic Advantage : A Case of Union Bank of India (2015), NIBM Working Paper
- Cash and Currency Operations in India (October 2014), Working Paper 14-07, The Institute for Business and in the Global Context, The Fletcher School, Tufts University, USA
- Mobile Financial Services leading to Financial Inclusion (March 2014), NIBM Working Paper
- Cash Management Service in Indian Banks : An Overview (2013), NIBM Working Paper
- Mobile Banking and Mobile Commerce : An Overview (March 2012), NIBM Working Paper
- Management of Payment and Settlement Systems in India: Critical Review and Challenges (2012), NIBM Working Paper

Executive Training

- Digital Payments
- Bank FinTech Collaboration
- Digital Financial Inclusion
- Digital Marketing in Banking (Focus: Social Media and Analytics)
- Cyber Security
- Digital Banking Frauds and Countermeasures
- Information Systems Audit
- Digital Lending
- Blockchain Technology in Banking
- Artificial Intelligence for Banking Business
- Digital Transformation in Banking

Courses offered in PGDM (MBA Programme)

- FinTech and Digital Banking
 - IT Operations Management
 - Blockchain Technology and Artificial Intelligence
 - Bank Operations Management
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Consulting Experience

- Comparative Analysis of Core Banking System (CBS) implemented by the Rajasthan State Co-operative Bank Ltd. with those implemented by other States with National Bank for Agriculture and Rural Development (NABARD) initiatives (Nov 2022 - May 2023), Consultancy Project
 - Improving efficiency of retail payment systems in India (Aug 2016 – Apr 2017), NIBM sponsored research project
 - Self Help Group - Bank Linkage Programme (SHG-BLP) - A Business Model for Banks (Jan 2015 – Dec 2015), Study sponsored by German Development Corporation (GIZ) and NABARD
 - Review of Information Security Policies of NABARD (Apr 2015 – Aug 2015), Consultancy project
 - Personal Banking-Customer Study for State Bank of Mysore (Apr 2014 – Oct 2014), Consultancy project
 - The Cost of Cash in India (2013 – 2014), study sponsored by Tufts University, Boston, USA
 - Providing Strategic Road Map to Union Bank of India on Payments Business and Alternate Channels (Jan 2013 – Jul 2013), Consultancy project
 - Developed an e-learning module on 'Mobile Financial Services leading to Financial Inclusion' for a Massive Open Online Course(MOOC) titled 'Mobiles for Development' being jointly conducted by Commonwealth of Learning and IIT Kanpur(October 2013)
 - Organizational Restructuring of UCO Bank (Apr 2005 – Mar 2006), Consultancy project
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Honors

- Was invited to a panel discussion on 'To CBDC or not to CBDC...?' by Federal Reserve Bank of New York (FRBNY) in New York city during June 2023. This panel was part of a Compliance conference organized by FRBNY where there was participation by Central Bankers from different countries
 - Panel member in the Blockchain Working Group of the Institution of Engineering and Technology's Future Tech Panel since August 2021
 - Invited for reviewing an online course on 'Digital Payments' to be conducted by NITI Aayog, Government of India and International Telecommunication Union in Delhi in August 2018
 - Invited for panel discussion on 'Promoting Cashless Payments In India' in Ministry of Finance, Govt. of India, in Delhi on 7th April 2016
 - Provided guidance to Ministry of Finance, Government of India for creating a concept paper/cabinet note for facilitating cashless payments in India during May-June 2015
 - Presented my PhD work to senior executives of Department of Payment and Settlement Systems and Department of Information Technology in Reserve Bank of India (August 2012)
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