

Dr. Deepankar Roy
Associate Professor

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Areas of Interest

- Digital Payments
 - Digital Lending
 - Digital Marketing
 - Digital Financial Inclusion
 - Digital Transformation
 - FinTech
 - Blockchain Technology
 - Artificial Intelligence
 - Cyber Security
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Education

2007-2012: Ph.D., Payment Systems, Pune University
1999-2001: M.Tech., Computer Application, IIT, Dhanbad
1994-1998: B.E., Mechanical, Pune University

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

- 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 (SCOPUS 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 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
- 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
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Executive Training

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

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

- 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
 - Organizational Restructuring of UCO Bank (Apr 2005 – Mar 2006), Consultancy project
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Committees Represented

- Convenor - Social Media Committee
 - Coordinator - IT Area Group
 - Member of Research committee, Library committee, Infrastructure Development committee, e-Certification committee and Training committee
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