

Dr. Deepankar Roy

Name of firm	National Institute of Bank Management
Office location	India, email: d_roy@nibmindia.org , Mobile: +91 98904448546
Name	Dr. Deepankar Roy
Date of birth	10/06/1976
Nationality	Indian
Education	Ph.D. in Payment Systems, Pune University, India, 2012 MTech. in Computer Application, Indian Institute of Technology, Dhanbad, 2001 B.E., in Mechanical, Pune University, India, 1998
Honors	Member of IT Strategy Committee of National Credit Guarantee Trustee Company Ltd (NCGTC), Ministry of Finance, Government of India since June 2025, Invited to speak in the Basel III International Conference themed 'Forging Digital Money in the Tokenization Era: Reshaping Legal Tender?' conducted by University of Florence, Italy. In May 2025 I spoke on 'Digital Currency Regulation and Key Developments in India's Digital Rupee (CBDC)', Invited to a panel discussion on 'To CBDC or not to CBDC by Federal Reserve Bank of New York (FRBNY) in New York city in June 2023. This panel was part of a Compliance conference organized by FRBNY where there was participation by Central Bankers from different countries 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
Countries of work experience	Asia: India
Languages	English (good), Hindi (good), Bengali (Good)

Employment record

2022-to date	Associate Professor, National Institute of Bank Management, Pune, India
2012-2022	Assistant Professor, National Institute of Bank Management, Pune, India
2003-2012	Faculty Research Associate, National Institute of Bank Management, Pune, India
2001-2003	Faculty, Symbiosis Centre for Management and Human Resource Development, Pune, India

Relevant work experience

NIBM: NIBM in collaboration with Institute of Bankers of Sri Lanka conducted a Certification Programme in IT and Cyber Security from May 21-23, 2026 (Venue of Training Programme: Institute of Bankers of Sri Lanka in Colombo, Sri Lanka)
Programme Director. Handled sessions on topics like Digital Transformation in Banking, Business Continuity Management, Digital Banking:Frauds and Controls

NIBM: A Study on Assessment of Loan Monitoring, Collection and Recovery Processes of Bandhan Bank

Team Member. Objective of the assignment was to assess the performance, monitoring, collection, and recovery mechanisms of the unsecured loan portfolio under Bandhan Bank's Emerging Enterprise Business (EEB) segment and recommend measures for strengthening portfolio quality and regulatory compliance. Responsible for supporting portfolio assessment, credit risk analysis, and evaluation of operational and monitoring systems related to the EEB portfolio. Specific tasks undertaken included analysis of delinquency trends and borrower behavior, assessment of underwriting, disbursement, monitoring, collection, and recovery processes, review of credit risk and NPA management policies, and evaluation of field-level lending operations, staffing structures, and control mechanisms. The assignment also involved development of MIS templates to monitor portfolio performance and identify stress build-up across products and geographical segments. **(Bandhan Bank, 2025-26)**

NIBM: Comparative Analysis of CBS Implemented by the Rajasthan State Co-operative Bank Ltd. with those Implemented by Other States with NABARD Initiatives

Project Coordinator. Objective of the assignment was to assess and benchmark the Core Banking Solution (CBS) implemented by The Rajasthan State Co-operative Bank Ltd. against CBS systems adopted by other state co-operative banking institutions supported by NABARD. Specific tasks undertaken included review and analysis of existing CBS modules, stakeholder consultations with branch users, head office officials, and vendor representatives. The assignment contributed analysis of the existing CBS and recommendations based on industry best practices. **(NABARD, 2022-23)**

NIBM: Providing strategic road map to Union Bank of India on payments business and alternate channels

Project Coordinator. Objective of the assignment was to assess the effectiveness of alternate service channels and payment products adopted by the bank to enhance customer experience, operational efficiency, and digital banking service delivery. Responsible for supporting the assessment of the bank's digital banking strategy, organizational structure, and implementation of alternate channels and payment systems. The assignment contributed to identification of operational improvements, strategy framework and strengthened understanding of customer and employee feedback. **(Union Bank of India, 2013)**

NIBM: Self Help Group Bank Linkage Programme (SHG-BLP) - A Business Model for Banks (Study sponsored by German Development Corporation (GIZ) and NABARD)

Team Member. Objective of the assignment was to assess and document business models and operational processes under the Self-Help Group Bank Linkage Program (SHG-BLP) implemented by banks across India to strengthen financial inclusion for marginalized communities, particularly women. Responsible for supporting analysis of SHG-BLP models, stakeholder engagement, and process flow assessment across selected banking institutions and regions. Specific tasks undertaken included review of operational practices, analysis of process flows and institutional frameworks, stakeholder consultations, and documentation of case studies reflecting regional and institutional variations in SHG financing approaches. The assignment contributed to evidence-based case studies on context, practices and stakeholders' perspectives of each of seven selected banks **(NABARD, 2013)**

Consulting Experience

- Improving efficiency of retail payment systems in India (Aug 2016 - Apr 2017), NIBM sponsored research project
- Review of Information Security Policies of NABARD (Apr 2015 - Aug 2015)
- Personal Banking-Customer Study for State Bank of Mysore (Apr 2014 - Oct 2014)
- The Cost of Cash in India (2013 - 2014), study sponsored by Tufts University, Boston, USA
- 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)

Publications and studies:

Research Publications

- “Exploring the Landscape of Financial Inclusion Through the Lens of Financial Technologies: A Review,” *Restitution Law Review*, published by Marenex Press (ABDC ‘A’ indexed journal), 2026.
- “Actor-Network Theory (ANT) to Explore Influence of Central Bank, Digital Public Infrastructure, Emerging Technology in Digital Transformation of Indian Banks”, *The Journal of European Economic History*, 2026
- “Responsible Use of Large Language Models for Customer-centric Banking in India,” published in *India Banking and Finance Report 2025*, published by Academic Foundation and National Institute of Bank Management, 2025
- “Consumer Behaviour towards Acceptance of Image Interactivity Technology,” *International Journal of Economic Practices and Theories* (ABDC indexed journal), 2025.
- “Bridging divides: the role of fintech and financial inclusion in reducing poverty and inequality in developing countries,” *Economic Sciences* (ABDC indexed journal), 2025.
- “Evaluating Uni-Dimensional versus Multi-Dimensional Approaches to Customer Engagement-Satisfaction Relationships,” *International Insurance Law Review* (ABDC ‘A’ indexed journal), 2025.
- “Determinants of Financial Inclusion in India: Role of Digital Financial Services,” *South Asian Journal of Management* (ABDC indexed journal), 2025.
- “YONO: SBI launches an Integrated Digital Banking Superapp”, *Accountancy Business and the Public Interest* (Its an ABDC B indexed journal), 2025
- “Digitalisation and Financial Inclusion for the Next 100 million,” published by Koan Advisory Group, 2025.
- “Unified Lending Interface: A Game Changer?”, *Economic and Political Weekly* (The journal is ABDC ‘B’ indexed), 2024
- “Global Emergence of Open Banking and Embedded Finance: Explorations for India,” Book Chapter in *India Banking and Finance Report 2024*, published by Academic Foundation in association with National Institute of Bank Management, 2024.
- “Exploring association model across banks and fintechs in India,” *Qualitative Research in Financial Markets*, published by Emerald Publishing Limited (ABDC ‘B’ indexed journal), 2024.
- “Licensing Digital Banks & Proposing a Regulatory Regime for them in India,” *NIBM Policy Research*, 2024.
- “Bank Frauds in India: Trends, Modus Operandi and Preventive Measures,” *NIBM Working Paper*, 2024.
- “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,” *NIBM Explainer No. 2*, 2023
- “Digitalization Strategies of Union Bank of India”, *NIBM Case Development Centre* (Case Number: NIBM-CDC-2023-06), 2023
- “Digital Transformation of Banking Institutions,” 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), 2022
- “FTX Collapse: The Chronicle and the Implications”, *NIBM Policy Research*, 2022

Training and Teaching

Conduct senior level trainings and certification programmes and handle courses/modules for PGDM programme in Banking and Financial Services on topics like Digital Financial Services, Digital Transformation in Banking, Cyber Security, Artificial Intelligence, Blockchain Technology, FinTech, Digital Public Infrastructure, Information Systems Audit, Digital Marketing