

# Programme on How AI is transforming Leadership Roles & Managing the new risks in Digital Banking

Jointly Organized by SBIL & Eurofinance

February 10<sup>th</sup> 2025 to February 13<sup>th</sup> 2025

at SBIL, Kolkata

Faculty: Dr. Maurice Ewing

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## Overview of the Programme

As AI and other emerging technologies become ubiquitous in banking, they are expected to transform leadership roles and create hitherto unknown and specific risks, *State Bank Institute of Leadership & Eurofinance Training* are jointly organising a pioneering two module course on How AI is transforming Leadership Roles & Managing the new risks in Digital Banking.

To be taught by Dr Maurice Ewing from February 10<sup>th</sup> to 13<sup>th</sup> ,2025 at SBIL, Kolkata, Module 1 of the course will focus on how traditional heads of functions, such as CEOs, Finance, Treasury, Accounting, Technology, Digital Banking, Risk Management, Compliance and Audit heads, are all witnessing key aspects of their duties change due to the presence of AI. Using examples from India and around the globe, we do hands-on exercises with AI to show how leaders in these various functions can use AI to take part in the transformation.

In Module 2, we shift gears and focus specifically on the risks posed to Digital Banking by AI and other technologies. Specifically, we consider various operational and cyber-risks associated with AI and emerging technologies, as well as strategic risks related to aligning corporate, technology and digital strategies.

[Dr. Ewing](#) is widely considered a pioneer in digital transformation and the risk management and governance of digital investments. His educational background from Princeton, MIT and Stanford has been followed by extensive practical experience in both executive management and consulting with Citibank, Morgan Stanley, Santander and HSBC. Dr Ewing has led several successful digital transformations and financial innovation initiatives as a C-suite executive and board member of a publicly listed (banking) institution.

## Fee Structure

Module	Dates	Fees (₹)
<b>Module 1:</b> How AI Is Transforming Leadership Roles	10 - 11 Feb 2025	95,000 (+ GST @ 18%)
<b>Module 2:</b> Managing the New Risks to Digital Banking	12 - 13 Feb 2025	95,000 (+ GST @ 18%)
<b>Both Modules</b>	10 - 13 Feb 2025	1,75,000 (+ GST @ 18%)
<b>2-4 participants from same organisation - 5% discount</b>		
<b>5 or more participants from same organisation - 10% discount</b>		

We sincerely hope that you would take this opportunity to obtain the latest inputs on these important topics from a specialist. The seats would be allotted on "First come First served basis". You are, therefore, requested to confirm your participation at the earliest, latest by 20<sup>th</sup> January, 2025.

## Registration

**Link for nomination is shared below. Please click on the link to nominate.**  
**Link for payment will be sent separately in individual mail IDs after closure of the nomination window.**

[CLICK HERE TO REGISTER](#)

## Contact

Should you require any further clarification, please feel free to call the following course coordinators.

Name	Designation	Mobile No.	e-mail ID
Mretrunay Kumar	Assistant General Manager, SBIL	7023348344	academics.sbil@sbi.co.in
Rubina Momin	General Manager Eurofinance	9870503311	rmomin@eurofinance.co.in

**Dr. Maurice Ewing**



Maurice (“Tony”) Ewing is an experienced banking, fintech and data science executive and consultant who has worked in over 60 countries. He is one of a handful of experts in the world on the end-to-end development, execution and risk management of alternative/digital banking and financial transaction channels and their governance, including: mobile-based, fintech solutions and crowd-funding. A former senior executive with the banking group that pioneered mobile payments, Maurice led a team of over 400 people in the creation and management of the world’s first mobile-lending/virtual wallet system, based upon the use of social media data. Maurice also developed the risk and compliance architecture behind the company’s large (and pioneering) agency banking network, along with the operations strategy for expanding that network.

Apart from running his own consulting practice (Conquer Risk), Maurice is on the data science faculty of Columbia University in New York, where he teaches graduate-level data analytics. Maurice is a sought-after speaker and a regular leadership columnist for Forbes, The Harvard Business Review, The Huffington Post, Inc. Magazine and Business Insider, with over 7 million views of his content and 2 million followers on various platforms. Maurice received his PhD and MA in economics from Princeton University and his BA in mathematics and economics from Northwestern University. He also holds a MS Fintech certification from MIT and the Financial Risk Manager designation from the Global Association of Risk Professionals.

# How AI is transforming Leadership Roles & Managing the new risks in Digital Banking

A two-module Course  
by  
Dr. Maurice (“Tony”) Ewing, FRM

## Course Description

*This two-module course is focused on how AI and Emerging Technologies are transforming leadership roles in banking industry and creating new, specific risks for digital banking in India and the world.*

In module I of the course, we focus on how traditional heads of functions, such as CEOs, Finance, Treasury, Accounting, Technology, Digital Banking, Risk Management, Compliance and Audit heads, are all witnessing key aspects of their duties change due to the presence of AI. Using examples from India and around the globe, we do hands-on exercises with AI to show how leaders in these various functions can use AI to take part in this transformation.

In module II of the course, we shift gears and focus specifically on the risks posed to Digital Banking by AI and other technologies. Specifically, we consider various operational and cyber-risks associated with AI and emerging technologies, as well as strategic risks related to aligning corporate, technology and digital strategies.

## Who should attend

*This is a FULLY Multi-Function, 2-module Course!* Members of all key bank functions, including Finance, Legal, Treasury, Risk, Audit, Compliance, Operations, Digital Banking and all heads of functions, including: CEOs, CFOs, CIOs/CTOs/CDOs, CROs, CCOs, Chief Treasurers as well as Chief Auditors and others are invited.

## Module I: How AI is transforming Leadership Roles

### Course Description

The purpose of this course is to discuss how banks in India are using AI in ways that are **changing the duties of** various roles and functions and how the evolution of the technology is also enabling bank seniors to carve out a competitive edge. In workshop format, we roll up our sleeves explore how key data and information can be uploaded into generative AI tools and be used to enhance role effectiveness.

### What participants will learn

- How AI and various emerging technologies related to it are playing in transforming bank and bank leadership roles
- The ways bank leaders in various Indian banks are using AI to boost performance

- The key forces behind the transformation and how to harness these forces
- Hands-on methods of how to use generative AI to undertake core, leadership tasks
- Scope for developing coordinated leadership effectiveness using AI

## Day 1: Strategic and Operational Roles in AI Transformation

- **Opening Session: How AI is Transforming Banking?**
  - a. Overview: Introduction to the transformative impact of AI on banking
    - Operational efficiency
    - Enhanced decision-making
    - Customer personalization
    - Advanced risk management.
  - b. Key Transformation Areas:
    - AI-driven capabilities in predictive analytics
    - Real-time data processing
    - Automation, fraud detection
    - Customer engagement.
  - c. The Driving Forces and How these Impact Senior Roles
  - d. **Case Example:** State Bank of India (SBI) uses AI to streamline operations, improving customer satisfaction and operational efficiency.
- **How Top Roles are changing (Some key examples)**
  - a. Strategic Leadership:
    - CEOs using AI to develop strategy and identify opportunities
    - CFOs using AI for budget optimization and regulatory scenario forecasting
    - COOs use AI for branch optimization, improving operational efficiency
    - CIOs/CTOs use AI to prioritize technology investments in cybersecurity and infrastructure gaps
  - b. Assurance Leadership:
    - CROs use AI to analyze risk assessment reports to predict high risk areas and enhance mitigation strategies
    - CCOs use AI to ensure internal policies align with regulations and forecast potential forthcoming ones
    - Chief Auditors use AI to automate analysis of audit findings and highlight systemic issues, while refining audit priorities
- **Key Drivers of Transformation due to AI:**
  - a. Data-driven decision-making for revenue growth
  - b. Personalized customer experiences for brand differentiation
  - c. Revenue generation through advanced product development
  - d. Operational efficiency, with a long-term focus on scalability

- e. Risk and compliance management with a revenue-protection lens
- f. Real-time data for agile revenue strategies
- g. Brand-building through customer-centric innovation
- **Roles most and least affected and how**
- **Case Examples**

## **Day 2. Practical changes in top management duties (An All-Day Workshop using AI with actual documents)**

- **The CEO's Transforming Role Under AI**
  - a. Exercise: Using Annual Reports, Strategic Plans and Market analysis reports with AI to assess Strategic Direction, Competitive Analysis and M&A
- **The CFO's Transforming Role Under AI**
  - a. Exercise: Using Financial Statements, Stress Test Results and Loan Portfolio Reports for capital adequacy planning, profitability analysis and cost reduction
- **The COO's Transforming Role Under AI**
  - a. Exercise: Using operational metrics reports, branch performance data and vendor agreements to improve operational efficiency, optimize branch load and manage costs
- **The CIO's/CTO's Transforming Role Under AI**
  - a. Using performance logs and uptime data, cybersecurity reports and IT roadmaps for system modernization, cybersecurity enhancement and Digital transformation
- **The CRO's Transforming Role Under AI**
  - a. Using Risk assessment reports, regulatory compliance reports and economic forecasts to forecast risk profiles, establish risk appetite and analyze technology/digital risks
- **The CCO's Transforming Role Under AI**
  - a. Using AML/KYC reports, Policy Manuals and Regulatory updates to establish regulatory monitoring programs, analyze customer fraud patterns and establish internal policy consistency
- **The Chief Auditor's Transforming Role Under AI**
  - a. Using internal audit reports, audit plans and regulatory review checklists to establish control testing programs, improve audit efficiency and prepare for regulatory review
- **How to Use AI in Transforming and Improving Overall C-Suite Effectiveness**
- **Discussion and Review of Key Insights**
- **Closing Remarks**

### Course Description

This course continues the earlier discussion on the transformative effects of AI by helping participants understand how to manage the wide variety of risk exposures posed to their digital banking platforms and digital banking strategies from AI and other emerging technologies. In particular, we consider three, broad risk exposure categories: Risk to the strategic direction of the business and strategic alignment, risk to adoption of the technology and the business model and risks inherent to the technology itself. Importantly, we guide participants in adopting risk management best-practices and in establishing an enterprise-wide, risk management framework, focused on guiding digital strategy through the use of risk profiles, appetites, tolerances and capacities for each of these various risks. Finally, we consider how these risks might be communicated to and monitored by boards and regulatory supervisors.

### What participants will learn

- *Understanding the major risks to Digital Banking: Strategy, Technology Adoption, Operations*
- *Developing an understanding of how to establish a Risk Profile, Risk Appetite and Risk Capacity around these risks*
- *Adopting a Risk Framework around Digital Banking Threats*
- *Aligning Corporate, Technology and Digital Banking Strategies*
- *Managing various risks to the customer experience*
- *Managing risks to the supporting, Digital Banking Architecture*
- *Managing Risks from Emerging Technologies*
- *Managing Internal cultural challenges to Emerging Technologies*
- *A Roadmap for creating a Digital Banking Risk Management Framework*

### Day 3. Understanding the technologies and the risks

- **Core Technologies deployed in Digital Banking**
  - Understanding the technologies and their optimal applications—A taxonomy
    - Standard Mobile Platform technologies
    - Artificial Intelligence (AI), Machine Learning and Deep Learning
    - Blockchain Technology
    - Internet of Things (IoT)
    - Mobile Banking technology
    - Biometric authentication
    - Cloud Computing
    - Robotic Process automation (RPA)
    - Cybersecurity
    - Open Banking APIs

- **Risks and Threats to Digital Banking from AI and Emerging Technologies:**

- Risks Inherent to the Technologies

- Cybersecurity Threats
- Technology failures
- Third-party vendor risks
- Compliance risks: which could be privacy and/or KYC/AML related
- Customer experience risks
- Data Management challenges
- **Case Examples**

- Strategic Threats

- Misalignment between the Corporate, Technology and Digital Strategies
- What is a Good Strategy?
- What are good Key Performance Indicators (KPIs) in Digital Banking?
- **Case Example: Corporate, Technology and Digital Strategies**

- Threats related to Technology Adoption

- Risks from competitors, who adopt the technology in better ways
- Risks to conversion of customers from one (traditional) banking channel to technology based channels
- Risks that the Digital Strategy may become more/less successful than envisioned, due to uptake in the technology
- Risks that the cost of implementation could overrun or be outside available funding
- Risks that opportunities were missed by choosing a certain technology versus another
- Risk Culture/Cognitive risks that staff could push back against technology adoption
- **Case Examples of Threats to adoption**

**Overnight Case Assignment:** Managing the Challenges to Emerging Technology Adoption



## Day 4. Managing the Strategic Risks To AI

### Session 1:

- **Managing Risks Inherent to the Technologies**
- **Managing Strategic Risks:**
  - Aligning and attributing KPIs
  - Understanding Tech Cost implementation challenges
- **Managing Risks to Adoption**

### Session 2:

Discussion of Homework Case assignment

### Session 3:

- **A general framework for measuring and managing cyber-related risks**
  - What is COSO Enterprise Risk Management (ERM)
    - Key Elements
      - Strategic
      - Comprehensive
      - Forward-looking
    - A dynamic notion of risk
    - Risk as a state of information
    - Risk as a Strategic-enabler
    - Key roles in Digital Banking-related risk management: Risk, EXCO and the Board
  - Understanding the Risk Profile
    - Viewing the trade-off between Digital banking-related Key Performance Indicators (KPIs) and Risk Exposure
  - Determining a Risk Appetite, Tolerance and Risk Capacity

### Session 4:

- Case Examples of applying the COSO framework

## Discussion and Concluding Remarks

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