Institute for Development and Research in Banking Technology

(Established by Reserve Bank of India)

Castle Hills, Road No. 1, Masab Tank, Hyderabad-57, India.

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e-Programme on

EXPLAINABLE AI/ML FOR BANKING
May 24 – 27, 2022

Introduction

A recent study reveals that 77% of executives in the industry agree that AI will separate the winning banks from the losers. Covid-19 may expedite the use of AI, making the effective governance more urgent and important than ever, It is noticed that the concerns are raised about data bias, "black box" risk and a lack of human oversight. Prominent risks include bias in the data that is fed into AI systems. This could result in decisions that unfairly disadvantage individuals or groups of people (for example through discriminatory lending or fraud labelling). Therefore, AI systems should be developed, deployed and used in ways that respect human autonomy, prevent harm and ensure fairness and explainability. Banks decisions based on AI models should not disadvantage any individual or groups of individuals without justification. In view of the above, explainable AI/ML has assumed enormous importance nowadays as the AI/ML systems gained phenomenal acceptance and rapid deployment thereof. It has direct bearing on the holistic customer relationship management implementation. Successful ACRM implementations must now look seriously at deploying explainable AI/ML systems. Unfortunately, until now this aspect is ignored as its ramifications were never felt. This course precisely and timely fills that gap.

Objective

- To teach the bankers the necessity of adopting the explainable AI/ML methodologies for solving various business and operational problems
- To prepare them for the next advanced course that involves rigorous hands-on sessions in classroom classes in the Centre of Excellence in Analytics (CoEA)

Contents

- Introduction to AI/ML, Deep learning and their relation to Data Science
- Introduction to Explainable AI/ML- its need and usefulness in implementing total CRM via solving business problems such as
  - Default Prediction in different loans
  - Customer Churn Modelling
  - Customer Segmentation and (iv) Market Basket Analysis
- Describing Explainable extant ML techniques (MLP and SVM)
- Explainable Deep Learning- methods, issues, future directions

Mode of Teaching

Online teaching plus learning inputs through reading material, videos, webinars, assignments, quizzes, online interactions and clarifications. Each e-Programme will have four live webinars and course material will be made available in advance for study.

Who Can Participate?

Officers and executives up to DGM level from IT, Data Warehouse, Business Analytics wing, Digital Banking, Transaction Banking, Planning and Risk Management departments.

End Use:

Participant will

- become aware and appreciate the importance of AI/ML techniques
- become familiar with explainable Neural networks and SVM
- torch bearers and leaders whenever their bank embarks on the grand journey of Explainable AI/ML
- be exposed to the latest techniques of explainable AI (deep learning)

Programme Coordinator:

Prof. V. Ravi, Professor, IDRBT.

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Fees:

For Indian Participants

- RRBs & Coop Banks: Rs. 11,800/- (Rs. 10,000/- + 18% GST)
- All Other Banks & Financial Institutions: Rs. 14,750/- (Rs. 12,500/- + 18% GST)

For International participants

- US $ 220 (per participant, All inclusive)

Bank Account Details for Remittance of Fees

The fees for this e-programme can be remitted to the following accounts:

For Indian Participants

Account Name :   IDRBT
Bank & Branch :   Axis Bank Limited, Humayun Nagar, Mehdipatnam, Hyderabad
Account No.   :   426010100018823
MICR Code   :   500211012
IFSC Code   :   UTIB0000426

For International participants

Receiver's Correspondent Bank   :   JP Morgan Chase, New York, USA
Swift Code   :   CHASUS33XXX
Fed Wire Routing Number   :   ABA 021000021
Beneficiary Bank & Branch   :   Axis Bank Ltd., Mumbai, India
Account Number   :   0011407376
Beneficiary Bank Swift Code   :   AXISINBB

Ultimate Beneficiary

Account Name   :   IDRBT
Customer ID   :   030021632
Account No.   :   426010100018823
Bank & Branch   :   Axis Bank Ltd., Jubilee Hills, Hyderabad, India. (AXISINBB030)

Nominations

Banks may nominate any number of participants to these e-Programmes, which may be accepted on a first-cum-first-served basis. While nominating, please provide the details of the participants (Name, Designation, Bank, Mobile No/Phone No, email address, fees billing address, GST No. of the Bank).

Apart from nominations by banks, staff members of banks can self-nominate themselves for these e-Programmes by providing their employee credentials and paying the programme fee latest by **May 23, 2022**.

How to Register

The nominations for these e-Programmes, and queries if any, may please be sent to *eprogram@idrbt.ac.in*. Please visit *https://www.idrbt.ac.in/eprogrammes* for more details about these programmes*.

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e-Programmes in May 2022

S. No.	Name of the e-Programme	Date	e-Programme Coordinator	Last Date for Nomination
1	Re-imagining customer engagement with conversational Chatbots	09 – 12	Dr. Mridula Verma	**May 06, 2022**
2	Introduction to Governance, Risks and Compliance	10 – 13	Dr. Abhishek Kumar Thakur	**May 09, 2022**
3	Continuous Security Validation	10 – 13	Dr. V. Radha	**May 09, 2022**
4	Secure Financial Infrastructure	10 – 13	Dr. Susmita Mandal	**May 09, 2022**
5	Cyber Security for Remote Working Scenario	17 – 20	Dr. Rajarshi Pal	**May 16, 2022**
6	Proactive Cyber Defence Strategies	17 – 20	Dr. Dipanjan Roy	**May 16, 2022**
7	Dark Web Monitoring for Threat Intelligence	17 – 20	Dr. B. M. Mehtre	**May 16, 2022**
8	Introduction to Authentication Techniques	23 – 26	Dr. M.V.N.K. Prasad Dr. N.P.Dhavale	**May 20, 2022**
9	Explainable AI for Banks	24 – 27	Dr. V. Ravi	**May 23, 2022**
10	Big Data and Cloud	24 – 27	Dr. P. Syam Kumar	**May 23, 2022**

e-Programmes in June 2022

S. No.	Name of the e-Programme	Date	e-Programme Coordinator	Last Date for Nomination
1	Privacy Preserving Machine Learning for Banks	06 – 09	Dr. V. Ravi	**June 03, 2022**
2	Distributed Ledger Technology and Banking Applications	06 – 09	Dr. N. V. Narendra Kumar	**June 03, 2022**
3	5G Use Cases and IoT Applications for Banks	06 – 10	Dr. V. N. Sastry	**June 03, 2022**
4	Threats to Digital Payment Ecosystem	07 – 10	Dr. Susmita Mandal	**June 06, 2022**

5	Technologies for Financial Inclusion	07 – 10	Dr. M.V.N.K. Prasad	**June 06, 2022**
6	Emerging AI/ML Technologies	13 – 16	Dr. Mridula Verma	**June 10, 2022**
7	Workshop on Registration Authority Operations	14 – 17	Dr. N. P. Dhavale	**June 13, 2022**
8	Privacy and Security Risks in Machine Learning	14 – 17	Dr. Rajarshi Pal	**June 13, 2022**
9	RBI Guidelines on Cyber Security	20 – 23	Dr. Dipanjan Roy	**June 17, 2022**
10	Introduction to Containers	21 – 24	Dr. P. Syam Kumar	**June 20, 2022**
11	Targeted Attacks - Detecting in Early Stages	21 – 24	Dr. B. M. Mehtre	**June 20, 2022**
12	API Development	Jun 28 – Jul 01	Dr. V. Radha	**June 27, 2022**