



Institute for Development and Research in Banking Technology

(Established by Reserve Bank of India)

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

e-Programme on

EXPLAINABLE AI/ML FOR BANKING

December 06 – 09, 2021

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.

Objectives

- 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 Center 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
 - 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:

Dr. V. Ravi, Professor, IDRBT; e-mail: vravi@idrbt.ac.in

Fees:

For Indian Participants

- RRBs & Coop Banks: Rs. 8,850/- (Rs. 7,500/- + 18% GST)
- All Other Banks & FI's: Rs. 11,800/- (Rs. 10,000/- + 18% GST)

For International participants

- US \$ 175 (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, Mehdiapatnam, 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 **December 03, 2021**.

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.

e-Programmes in December 2021

S. No.	Name of the e-Programme	Date	e-Programme Coordinator	Last Date for Nomination
1	Re-imagining Customer Engagement with Conversational Chatbots	06 – 09	Dr. Mridula Verma	Dec 03, 2021
2	Awareness on Payment Systems Vision 2021	06 – 09	Dr. N.V.Narendra Kumar	Dec 03, 2021
3	Explainable AI/ML for Banking	06 – 09	Dr. V. Ravi	Dec 03, 2021
4	Introduction to Hardware Security for Banks	07 – 10	Dr. Dipanjan Roy	Dec 06, 2021
5	Technologies for Financial Inclusion	14 – 17	Dr. M. V. N. K. Prasad	Dec 13, 2021
6	Security in Cloud Computing	14 – 17	Dr. P. Syam Kumar	Dec 13, 2021
7	Workshop on Registration Authority Operations	20 – 23	Dr. N. P. Dhavale	Dec 17, 2021
8	Privacy and Security Risks in Machine Learning	21 – 24	Dr. Rajarshi Pal	Dec 20, 2021
9	Targeted Attacks - Detecting in early stages	21 – 24	Dr. B. M. Mehtre	Dec 20, 2021
10	API Development	27 – 30	Dr. V. Radha	Dec 24, 2021
11	Basics of IT Vendor Management	28 – 31	Dr. Abhishek Thakur	Dec 27, 2021
