

Programme on

APIs & Digital Ecosystem

Programme Coordinator: **Dr. V. Radha**

JANUARY 21 - 23, 2026



INSTITUTE FOR DEVELOPMENT AND RESEARCH IN
BANKING TECHNOLOGY, HYDERABAD
(ESTABLISHED BY RESERVE BANK OF INDIA)

Introduction

APIs and digital ecosystem for the Banking and Financial Services (BFSI) sector involves using Application Programming Interfaces (APIs) to connect banks, fintech companies, third-party developers, and customers in a seamless fashion. This collaboration allows for the creation of new financial products and services, enhances customer experience, and drives new revenue streams for financial institutions.

Role of APIs in the BFSI ecosystem

APIs act as the "connective glue" that allows different software applications to communicate and share data securely. APIs are entry points or programming artefacts to access a business functionality. They help complete complex processes that are dependent on the processes of other organisations. APIs are enablers of Straight Through Processing, alleviating the need for cumbersome insecure file upload and download.

API classifications in BFSI:

- **Public APIs:** Made widely available to external, third-party developers.
- **Partner APIs:** Used for secure data sharing and integration with specific, trusted third-party partners like payment processing companies.
- **Internal APIs:** Used within a financial institution to streamline and automate internal processes, breaking down data silos between different departments.

Common types of banking APIs:

- **Account Information APIs:** Enable apps to securely access customer account data, including balances and transaction history, with customer consent.
- **Payment Processing APIs:** Facilitate secure payments directly from a bank account, powering services like online payments and money transfers.
- **Lending and Credit APIs:** Automate parts of the loan process, allowing lenders to verify income, assess eligibility, and speed up loan approvals.
- **Identity and Authentication APIs:** Verify a user's identity and incorporate secure authentication methods like biometrics.

The success of the India Stack and UPI has prompted major Indian banks and fintechs to invest heavily in modernizing their digital capabilities, positioning the country as a leader in digital payment innovation.

This program covers about the role of API in shaping India's digital banking eco system, the journey made so far and the future ahead.

Objective

This program is aimed at providing knowledge about API eco system, highlighting the risks and opportunities of APIs, past and present innovations based on API ecosystem and discussing about the role of API in shaping the future.

Contents

- Introduction to API
- Types of API
- API Security and Governance
- API Management
- Technologies behind API
- Innovation through API
- API Digital Ecosystem – India Stack, UPI and Payment Gateways, Lending APIs
- Selected Case Studies from banks and FinTechs

Who can Participate?

Officers in IT as well as business function involved in digital banking projects and/or activities with Govt or Fintechs.

Programme Coordinator

Dr. V. Radha, Associate Professor. e-mail: vradha@idrbt.ac.in.

End Use

The participants can understand the API Eco System, the benefits and risks thereof. They learn how to manage the API and take risk control measures.

Fee Details

Domestic Participants from

- ★ RRBs & Coop. Banks : Rs. 38,000 + Applicable GST
- ★ All other Banks & Fis : Rs. Rs. 45,000 + Applicable GST

The fees for our programmes can be remitted through NEFT and the bank account details for fee payment are here under:

Account Name	:	IDRBT
Bank	:	Axis Bank Limited
Branch	:	Humayun Nagar (Mehdipatnam Ring Road) Branch, Hyderabad
Account Number	:	426010100018823
IFSC Code	:	UTIB0000426
GSTIN	:	36AAAAI0204K1Z4.

Accommodation

Participants will be provided Air Conditioned Single Occupancy accommodation in IDRBT, Hyderabad, with all cafeteria facilities. The Participants can check-in on the evening of the day before the commencement of the programme and can check-out after completion of the programme on the same day (or) in the morning of the next day of the programme.

Nominations

Nominations should be sent to us latest by **JANUARY 06, 2026** by email to hunar@idrbt.ac.in. **Please note that no nominations will be accepted after this date.** This measure is envisaged to further improve the quality and learning outcomes of the programmes based on participants' profile and requirements.

While nominating, please provide the details of the participants (Name, Designation, Bank, Mobile No / Phone No., email address) along with the nominating authority details (Name, Designation, Bank, Mobile No / Phone No., email address, Fee billing address, GST No. of the

Contact Us

Please contact our Programme Office for organizing Customized Programmes and/or any other queries related to programmes at hunar@idrbt.ac.in or call us on 040 2329

Forthcoming Programmes of January 2026

S. No.	Programme	Date	Coordinator
1.	IT Governance & Risk, Compliance for Business Heads	05 - 07	Dr. Mridula Verma
2.	Basics of Cyber Security	05 - 09	Dr. Dipanjan Roy
3.	Micro Services - Scaling IT Applications	05 - 07	Dr. V. Radha & Dr. N. P. Dhavale
4.	Private Cloud Infrastructure Management	07 - 09	Dr. Abhishek Thakur & Dr. P. Syam Kumar
5.	Digital Payment Security Controls	19 - 21	Dr. N. P. Dhavale
6.	Data Center Management - IT & Non IT	05 - 09	Dr. Abhishek Thakur
7.	Financial Forecasting with AI/ML	19 - 23	Prof. V. Ravi & Dr. Mridula Verma
8.	Containerization	21 - 23	Dr. P. Syam Kumar
9.	APIs & Digital Ecosystem	21 - 23	Dr. V. Radha
10.	Security Operations Centre	28 - 30	Dr. V. Radha Dr. Dipanjan Roy
11.	Emerging Technologies in Banking	28 - 30	Dr. M. V. N. K. Prasad
12.	Security by Design, Testing and Integration of Applications	28 - 30	Dr. V. N. Sastry

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