The Director's Atlas

Sector Outlook



Market size and valuation

- ~US$60-80 bn, FY2025/26E
- Retail net interest income plus fees
- Triangulated estimate for scheduled commercial banks

Primary economic engine

UPI payments, housing and personal lending, MSME credit, wealth services and rural digital banking drive customer relationships.

Boardroom Focus

01 **Defend the deposit franchise and protect margins**

02 **Scale embedded finance and co-lending partnerships**

03 **Strengthen fraud controls and trusted digital banking**

For Business, Finance and Function Directors:
A starting point for roundtable conversations on growth, resilience and stakeholder alignment.

Transformations Our Programs Deliver

OUR COACH

For Business, Finance and Function Directors

Two outcomes	Foresight to lead through disruption. Influence to align stakeholders before action. Camera confidence, eloquence, vocal gravitas and a six-week peer network.

01 ENTERPRISE RESILIENCE

Foresight → Recognised Strategic Leadership

INSIDE YOUR COMPANY

Be recognised as the director who identifies structural shifts early and turns them into a clear agenda for investment and action.

OUTSIDE YOUR COMPANY

Build a reputation for judgement that clients seek by name, partners trust and competitors benchmark against.

02 STAKEHOLDER ALIGNMENT

Functional Authority → Enterprise-wide Influence

INSIDE YOUR COMPANY

Build a function backed by peers and the C-suite. Articulate ideas with clarity, eloquence and vocal gravitas, with confidence in the room and on camera.

OUTSIDE YOUR COMPANY

Be known for ethical influence and strategic judgement, supported by a trusted peer network built over six weeks.

Five paradigm shifts

What changes the basis of competition

01 Structural

Bank-owned journeys → co-lending partners, payment apps and shared lending rails.

02 Technology

Branch-led processing → UPI, digital onboarding and consent-based data exchange.

03 Evidence and trust

Collateral-led decisions → consented cash-flow evidence and service outcomes.

04 Economics

Loan growth alone → deposit costs, liquidity discipline and diversified fee income.

05 Socio-cultural

Bank-first habits → payment-app interfaces, regional language and fraud awareness.

FOR YOUR NEXT LEADERSHIP DISCUSSION

Which of these shifts could change your competitive position - and which is missing from your leadership agenda?

Opportunity & Disruption

Where value can move in retail banking

01 Market opportunity

NBFC co-lending, personalised wealth services, rural digital banking and cross-border remittances.

02 Disruption

Deposit competition, digital fraud and phishing, and tighter liquidity or capital constraints.

03 Sector impact

Higher funding costs compress margins; fraud losses and liquidity buffers add pressure on returns.

04 Strategic response

Build local fraud-detection capabilities, regional voice banking and efficient digital branch models.

Opportunity → Disruption → Impact → Strategic Response

Sector Movement

Signals to fund, reshape or leave behind

EVOLVE

Reshape existing lines

Payment aggregators, core-banking platforms, voice-banking providers and co-lending fintechs.

SURGE

Scale emerging lines

Embedded finance, regional voice banking, UPI-linked credit and automated MSME underwriting.

SHRINK

Reduce exposure

Slow branch processes, cheque-based collections and high-fee legacy remittance services.

SUNSET

Exit structurally weak models

Paper-only loan processing, manual credit-scoring workflows and manual cheque-clearing models.

FOR YOUR NEXT LEADERSHIP DISCUSSION

What should your business fund, reshape or stop - and where does the leadership team disagree?

Governance Agenda

Regulatory and board priorities

01 Regulatory drivers

- RBI digital lending and Digital Banking Unit requirements
- Liquidity, capital and technology-outsourcing controls
- Personal-data consent, protection and accountable use

02 Board oversight priorities

- Protect deposit economics and expand embedded finance
- Scale rural digital access and responsible co-lending
- Strengthen fraud resilience, data safety and grievance handling

Director's Future Role

Strategy, finance and operations

Strategy

Model deposit retention, co-lending growth and viable digital-payment revenue paths.

Transformation

Modernise branches, video onboarding and lending journeys with embedded consent controls.

Finance

Manage deposit costs, net interest margins, co-lending returns and portfolio profitability.

Risk & Compliance

Govern liquidity, capital, digital lending, fraud exposure and personal-data controls.

Operations

Improve digital onboarding, video-KYC workflows and rural digital banking operations.

Supply Chain

Manage core-banking, cloud and AI vendors, branch hardware and outsourcing controls.

FOR YOUR NEXT LEADERSHIP DISCUSSION

Are strategy, finance and operations working from the same assumptions about growth, investment and risk?

Director's Future Role

Commercial, customer and product

Quality & Excellence

Assure KYC and loan-processing quality, payment uptime and timely complaint resolution.

Business Development

Build merchant finance partnerships, regional voice services and rural banking reach.

Sales

Grow deposits, responsible retail and MSME lending, and co-lending partner relationships.

Marketing

Use relevant regional campaigns to build trust, explain digital services and deepen relationships.

Client Experience

Provide regional-language support, suitable wealth guidance and reliable grievance resolution.

Product & Technology

Modernise core APIs and build UPI, e-Rupee, co-lending and accountable AI service journeys.

Director's Future Role

Data, people and governance

Data & Analytics

Improve fraud detection, cash-flow credit models and responsible customer personalisation.

Information Security

Strengthen phishing defence, access controls, cyber resilience and data-breach response.

People & Culture

Recruit data and AI talent; equip branch teams for digital lending and rural service.

Learning & Development

Train teams in digital lending, AI tools, data protection and fraud awareness.

Legal

Govern digital-lending disclosures, consent, co-lending contracts and regulatory obligations.

ESG & Sustainability

Improve digital-branch environmental performance, solar installations and workplace safety.

Turn Sector Intelligence into Enterprise Action

For Business, Finance and Function Directors

Which business priority needs clearer direction or stronger support?

EXPLORE ROUNDTABLE THEMES

01 Enterprise Resilience

Turn disruption into growth with a financially grounded resilience roadmap.

02 Enterprise Transformation

Convert strategy into execution, ownership and measurable change.

03 Stakeholder Alignment

Move from functional authority to enterprise-wide influence.

Let others see the capability those closest to you already recognise.

Grow in confidence, express yourself with eloquence, and become more recognised for the value you bring.

REQUEST AN INVITATION

Discuss your priority on WhatsApp

Bring one live business challenge. Let’s explore which roundtable is relevant to your priorities.

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