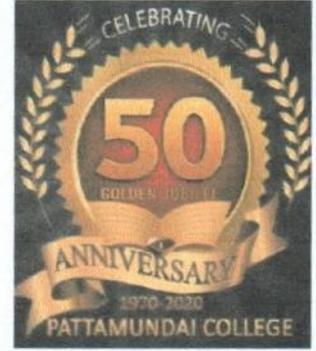


Pattamundai College



Pattamundai

Celebrating Golden Jubilee Year



REPORT

AN EXTRAMURAL WEBINAR ON “Impact of COVID-19 on Banking Sector of India”

Resource Person:

Mr. Prasant Kumar Behera

Asst. Professor & Head

Department of Economics

Central University of Odisha

Sunabeda, Koraput, Odisha

Held At 11 AM On 12th September 2020

Organized by:

DEPARTMENT OF ECONOMICS

PATTAMUNDAI COLLEGE

PATTAMUNDAI

REPORT

An extramural webinar was organised by the Department of Economics, Pattamundai College, Pattamundai on 12-09-2020 on the topic, ***“Impact of COVID-19 on Banking Sector of India”***. The resource person of the webinar was Mr. Prasant Kumar Behera, Head Department of Economics, Central University of Odisha. Prof. Adhikari Laxminarayan Dash, Principal of the college chaired the webinar and formally welcomed the resource person and all the participants. Mr. Pradyumna Pradhan HOD Economics gave a key note address on the topic and Mr. Subhasis Mishra, Lecturer in Economics introduced the resource person. Most of the students of the department, other departments, staff members of the college, lecturers and research scholars from other colleges, Universities attended the webinar. The webinar was ended with a vote of thanks by Abhina Sundar Padhi, a student of +3 final year student of this college.



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Date..... 07/09/2020

To

Mr. Prasant Kumar Behera

Asst. Professor and Head,
Department of Economics &
Department of Business Management
Central University of Odisha,
Sunabeda, Koraput, Odisha

Sub: -Request to act as a Resource Person

Dear Sir,

You are requested to act as a Resource Person for the extramural webinar on **“Impact of COVID-19 on Banking Sector of India”** which is going to be organised by the Department of Economics, Pattamundai College, Pattamundai at 11.00 am on 12th September 2020.

Your kind consent is highly solicited.

Principal
Pattamundai College



prasantkumarbehera5@gmail.com

744

Invitation to act as Resource Person

Inbox x

**Principal Pattamundai College**Principal Pattamundai College pattamundaicollege@gmail.com**Prasant Kumar Behera**

to me

Thank you so much sir. I am herewith accepting the invitation and giving my consent for the same. F

Yours sincerely

Prasant Kumar Behera
Asst. Professor & HoD I/c
Department of Economics &
Department of Business Management
Central University of Odisha
Sunabeda, Koraput, Odisha, Pin-763004
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On Mon, Sep 7, 2020 at 12:35 PM Principal Pattamundai College <pattamundaicollege@gmail.com>:

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DEPARTMENT OF ECONOMICS
PATTAMUNDAI COLLEGE , PATTAMUNDAI



Organises
a Webinar on

"Impact of COVID-19 on Banking Sector of India"

Date: 12.09.2020 , Time:11 A.M



RESOURCE PERSON

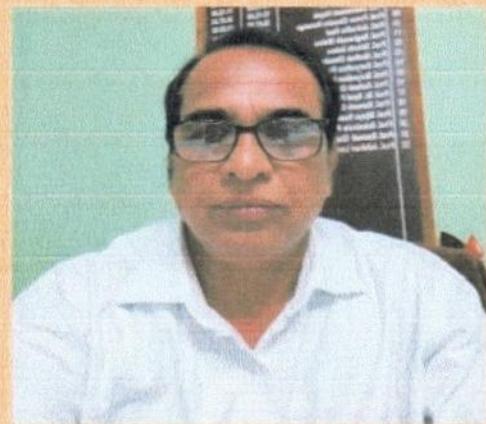
Mr. Prasant Kumar Behera

Asst. Professor & Head

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Mr. Prasant Kumar Behera is currently working as an Assistant Professor of Economics at Central University of Odisha, Koraput. He is the head of the Department of Economics and the Department of Business Management there. Prior to joining CUO, he was a Lecturer in Economics at KIIT University, Bhubaneswar. He did his graduation from Ravenshaw University, Masters from Utkal University, M.Phil from Ravenshaw University and, at present, he is pursuing his Ph.D in Economics from Utkal University. He has qualified both UGC-NET & Junior Research Fellowship in the year 2011. He has received the ICSSR Institutional Doctoral Fellowship from NCDS, Bhubaneswar. He has published 15 research papers in different national and international journals and 10 papers/chapters in edited books. He has presented 25 research papers in various national and international seminars/conferences organised by different institutions/universities across India. He has more than 8 years of teaching experience and 7 years of research experience. In the last six years, he has supervised forty two MA Dissertations. He was honoured with the best paper award in the National Seminar on “Contemporary Issues & Challenges in Finance and Taxation” organized during 29th & 30th January 2019 in P.G. Department of Commerce, Berhampur University, Berhampur. He is assigned with many important academic and administrative responsibilities in the Central University of Odisha i.e. CUO Academic Council Member, Member of IQAC, Observer and Question Setter of CUO Entrance Examinations, Chairman of Board of Studies of Dept. of Economics, Member of BoS of Dept. of Business Management, Dept. of Education, Dept. of Sociology and Dept. of Computer Science, Liaison Officer of CUO, Member of the Selection Committee for appointment of Contractual Lecturers etc. Being the Head of the Department, he has organized five field surveys, ten seminar lectures, one symposium, one workshop and one orientation programme in the Department of Economics. His teaching and research specialisations include Environmental Economics, Financial Economics, Agricultural Economics, Development Economics, Tribal Economics, Gender Economics, Public Economics, Research Methodology and Economics of Social Sector.

Webinar
on
Impact of COVID-19 on India's Banking Sector

Delivered By

Prasant Kumar Behera

Asst. Professor & HoD

Dept. of Economics, Central University of Odisha

COVID-19 is undoubtedly one of the biggest global events of our lifetimes, presenting unprecedented challenges to many industries, governments and people all over the world. The pandemic remains a health and humanitarian crisis, and the business and economic impact has been deep and far reaching. Financial services firms, in particular, have the opportunity to help consumers and businesses weather the economic downturn and navigate the current storm.

The Indian economy wasn't in great shape even before the Covid-19 outbreak, which has only made matters worse. The report by the Reserve Bank of India's (RBI) expert committee on a resolution framework, headed by former ICICI Bank chief K V Kamath, brings this out clearly. The report notes that the pandemic "has affected the best of companies" and businesses that were otherwise viable before the outbreak. Experts believe that banks may be more risk-averse to restructuring loans this time around, having already suffered big losses in previous restructuring efforts.

Nineteen sectors, which were not under stress before the pandemic but have been hit it, account for Rs 15.5 lakh crore of debt. Retail and wholesale trade are the worst affected with outstanding debt of Rs 5.4 lakh crore. The pandemic has also affected 11 sectors which were already under stress. These sectors have a debt of Rs 22.2 lakh crore. Non-banking financial companies (NBFCs) have the

highest , Rs 7.98 lakh crore, among these sectors. Agriculture and allied products make up the biggest silver lining in India's debt landscape. This sector has debt of Rs 9.8 lakh crore. It was stress-free before the pandemic and continues to be so.\

Financial Institutions need to plan for a multiple scenario till operations are normalized keeping both their customers as well as employees needs at the centre of their businesses. It is expected that the government stimulus will plan to address the broader economic challenges. There will be disruptions and delinquencies, however these challenges will open up choices for deepening customer relationships, investments in technology of the future, shift in mind-sets to truly adopt and execute future of work. Financial institutions need to evaluate, test and implement business continuity and contingency plans along with building business innovations and operational flexibilities. Institutions that take sensitive measures to ensure customer and employee reliefs, will be able to truly differentiate and eventually grow and sustain themselves. In summary, times will be tough but by adopting a vigilant short, medium and long-term action plan, financial services players will emerge from this crisis as stronger, confident and socially responsible institutions. Institutions which use the downturn to sharpen their business models are likely to gain more from the impetus which the government stimulus is likely to provide.

A lot has been done already. Banks in India have focused on maintaining critical staff at branches and have temporarily redeployed staff to manage online or phone enquiries from customers. They've also deployed mobile ATMs and implemented doorstep banking for senior citizens and other customers that need additional attention. We expect financial firms to implement video collaboration tools, new chat and messaging software and other fintech innovations to continue live interactions with customers who have been coping with social distancing norms, with some already making use of common consumer apps to that end. Several banks have made investments in technology and digital transformation

over the past couple of years. A lot of them, however, are still heavily reliant on face-to-face interactions, supported by paper processes. So, we expect to see renewed vigor in the Indian financial services industry with banks making a concerted effort to up their digital game. This will be critical as COVID-19 is likely to have a prolonged impact, and banking touches every part of our economy.

Most banks have addressed the immediate challenges of COVID-19, related to protecting staff and providing much needed services to customers. They now have the chance to be active participants to help mitigate this crisis, and there are four key areas they can focus on to help navigate the current situation:

- **Customer Service and Advice:** As a result of social distancing, an increasing number of consumers are using online banking channels to manage their money. This is likely to result in a more permanent shift in customer preferences to digital channels and an increased demand for digital services. It's important for banks to be accessible to all consumers, including the elderly or those not familiar with digital banking, providing education on how to use digital tools, keeping ATMs stocked and operational. As customers seek help and advice on short-term cash management and re-planning their future, banks would need to prioritize live interactions through video collaboration tools. This increase in digital customer engagement must go hand in hand with a ramp-up of cybersecurity and fraud-protection tools to protect customers.
- **Credit Management:** Even with the Indian government's stimulus packages and Reserve Bank of India's (RBI) liquidity measures, banks can expect an increase in loan defaults as borrowers across customer groups struggle to make payments in the face of an economic crisis resulting from lost business and jobs. Besides the moratorium facility announced by the RBI for all term loans, as part of the COVID-19 package, lenders should consider proactively restructuring loans to reduce the cashflow burden in the near term, thus reducing defaults in the immediate future. The industry must work together to

make the financial relief process quick and easy to deploy. Banks should proactively initiate credit forbearance and modification programs using a data-driven approach to understand which customers need help and then rapidly reach out with tailored, relevant solutions. Even with these programs in place, some customers may still not be able to make their next payments. So, banks should prepare for losses and build capacity to deal with an increase in delinquent loans. As consumer demand picks up, albeit gradually, post lockdown, banks will need to repurpose their go-to-market and customer acquisition model, keeping in mind changing consumer behavior post COVID-19, as well as focus on digitally native journeys and re-look at underwriting norms for better risk discovery.

- **Revenue Compression:** Revenue from retail and commercial banking is falling sharply, as underlying consumption and transactions have seen an exponential dip. While central banks around the world slash interest rates, banks are reducing yields to generate business, thus significantly reducing net interest margins. Income from payments and other fee-based services are hit by a general decline in economic activity. With measures like moratorium periods provided on loans, banks' cashflow have also taken a hit. We expect an overall drop of up to 10% in banks' payments revenues, which means a USD 150 billion top-line decline for the industry globally, as demand in sectors like retail and entertainment falls sharply or moves to online channels, while activity in areas such as tourism and travel evaporates. There is little that banks can do to stop the overall drop in revenue, but they can focus on making payments safer by increasing limits on contactless payment channels and educating consumers on digital wallets. Banks can also focus on cashback and loyalty rewards to encourage spending in sectors that need it the most.
- **Operating Model Adjustments, Cost Elasticity and Innovation:** Over the next few quarters, the banking sector will face a misalignment between short-term costs and revenues due to the economic impact of COVID-19. Banks

would need to review and prioritize current projects to ensure allocation of resources to the most pressing needs. Banks should also focus on investing in areas that will outlive the current pandemic, including projects and initiatives that maintain or improve the customer experience such as a paperless utility, end-to-end digital advisory and lending capabilities, increased fraud and cybersecurity analysis and detection, etc. These new digital tools will make banks more efficient and resilient to future changes. Banks that haven't focused on remote working and virtual collaboration in the past should explore establishing elastic operations. This will insure banks against such unprecedented lockdowns and perhaps better manage cost overheads.

COVID-19 will have long-lasting impact on many industries including banks. Post crisis, digital maturity and COVID-19 resiliency will determine strategy of banking players with three segments emerging: banks that are already future-ready with truly digital banking capabilities and cost elasticity, banks that are digital laggards and that need to evolve and renew due to sub-par COVID-19 resiliency, and lastly banks that will struggle to survive as a result of being digital laggards with sub-par financial and operational resiliency. COVID-19 will change our behaviors as customers, citizens and employees in India and around the world. As people become more focused on their well-being, businesses will also need to understand how they can be part of a new health ecosystem that is likely to dominate customer thinking going forward. The idea that "every business is a health business" is already emerging in many corners of financial services, and that is perhaps one of the few positive lasting impacts to result from COVID-19.

Challenges in Retail Banking

Banks form the backbone of every economy and play a critical role in the lives of citizens by providing them with essential financial services. It is

important for banks to remain operational during such a crisis. However, like other organisations affected by COVID-19, banks would also need to undergo certain long-term changes in the way they function. They will need to adhere to the guidelines on social distancing and safety precautions in their branches and offices. This can create challenges such as:

- decline in revenue generation due to lower customer footfalls, lower demand, reduced and remote working of staff
- likely stress on net interest income owing to skewed interest expense
- requirement of additional provisioning owing to an increase in expected stressed assets
- higher costs for ensuring 'lights on' operations.

In spite of these challenges, there is a significant opportunity for banks to transform themselves in areas such as cost optimisation, digitalisation and productivity, and become resilient, agile and profitable.

Suggestions for the Banks

- adapting to new customer norms and analysing customer preferences towards channels, products or financial needs, and changing business models accordingly
- ring-fencing profitable customers by providing customised services
- focusing on building a good brand image to earn customer loyalty
- revisiting the strategy for capturing new market segments via new products and channels
- evaluating intra-industry partnerships for sales and services
- reconstructing the resilience plan by incorporating wider exigencies and scenarios.



DEPARTMENT OF ECONOMICS PATTAMUNDAI COLLEGE,

PATTAMUNDAI

Affiliated to Utkal University, Bhubaneswar, Odisha



Certificate of Participation

This is to certify that Mr./Ms./Mrs. <full name>> of <college name>> has actively participated in the Webinar on "Impact of COVID-19 on Banking Sector of India" organized by Department of Economics, Pattamundai College, Pattamundai, Kendrapara, Odisha.

Date: 12.09.2020

Pradyumna Pradhan

Mr. Pradyumna Pradhan
Convenor

P. Behera

Mr. P.K Behera
Resource Person

A.L.N Dash

Prof. A.L.N Dash
Principal

**WEBINAR ON "IMPACT OF COVID-19 ON BANKING SECTOR OF INDIA"
ORGANISED BY: DEPARTMENT OF ECONOMICS, PATTAMUNDI COLLEGE, PATTAMUNDI**

DATE: 12.09.2020

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ପଟ୍ଟାମୁଣ୍ଡାଇ କଲେଜ ଅର୍ଥଶାସ୍ତ୍ର ବିଭାଗ ପକ୍ଷରୁ ଅନ ଲାଭନ ଆଲୋଚନାଚକ୍ର

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The: Samey

17.09.2020

ଅର୍ଥଶାସ୍ତ୍ର ବିଭାଗ

ପକ୍ଷରୁ ଆଲୋଚନାଚକ୍ର

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ଉପରେ କୋଭିଡି-୧୯ର
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ଅଧିକାରୀ ଲକ୍ଷ୍ମୀନାରାୟଣ
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ଭାରତୀୟ ଅର୍ଥନୀତି ଓ
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ବିଭାଗୀୟ ମୁଖ୍ୟ ଅଧ୍ୟାପକ
ପ୍ରଦ୍ୟୁମ୍ନ ପ୍ରଧାନ ସ୍ୱାଗତ
ଭାଷଣ ଦେଇଥିବାବେଳେ
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ପ୍ରଦାନ କରିଥିଲେ । ଛାତ୍ର
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ଧନ୍ୟବାଦ ଦେଇଥିଲେ ।

The Premaya.

17.09.2020