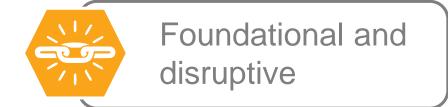
Blockchain – Hype and Reality

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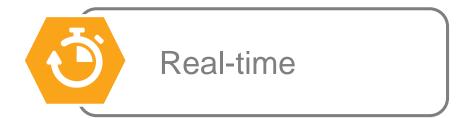


What is blockchain?











Is the hype real?



Blockchain fatigue – making sense in chaos

Hype

- We will move to Blockchain anytime now!
- No stopping it is the next internet
- No problems it is the best

Reality

- That it has immense potential
- That it needs development to scale
- That it is useful if used effectively in specific business use cases



Potential Businesses getting Impacted

 Intl. Remittances P2P Sharing of Transfer of Title Digital Identity Hedging Back office / Use Middle office processing airtime/Wi-Fi Management Micropayment Chnls Ownership of digital Derivatives Cases P2P Distributed Trade Finance Cloud Service providers assets IPO / Fund Raising file storage P2P Lending Digital Identity management Securitization & Risk Transfer **Escrow Services Industry** PAYMENT N/W TELECOM & NOTARY **BANKS** STOCK ASSET SERVICING, **DISRUPTION** DATASTORAGE COS **SERVICES EXCHANGES** ASSET MGMT, BROKERS 'Trusted intermediary' **Payments Disruption** P2P Service 'System of records' 'Trusted service' 'Trusted service' **Disruption** Disruption disruption disruption disruption Disruption Category 2016 2017 2018 2019 2020 Infosys Finacle

Industries that can be potentially disrupted by Blockchain

Summary of findings from Infosys Finacle & LTP research

50%

Banks already investing in blockchain / will invest in 2017

\$1 million

Average investment expected in blockchain projects in 2017

35-40%

Bankers expect to see the first commercial solution

50%

Bankers expect to see commercial adoption of blockchain technology by 2020

69%

Banks experimenting with permissioned blockchains

70%

Banks chose partnership approach – joining consortiums / fintech start-ups



Thank You

