



# The Coming Algo-based Financial Regulatory Era

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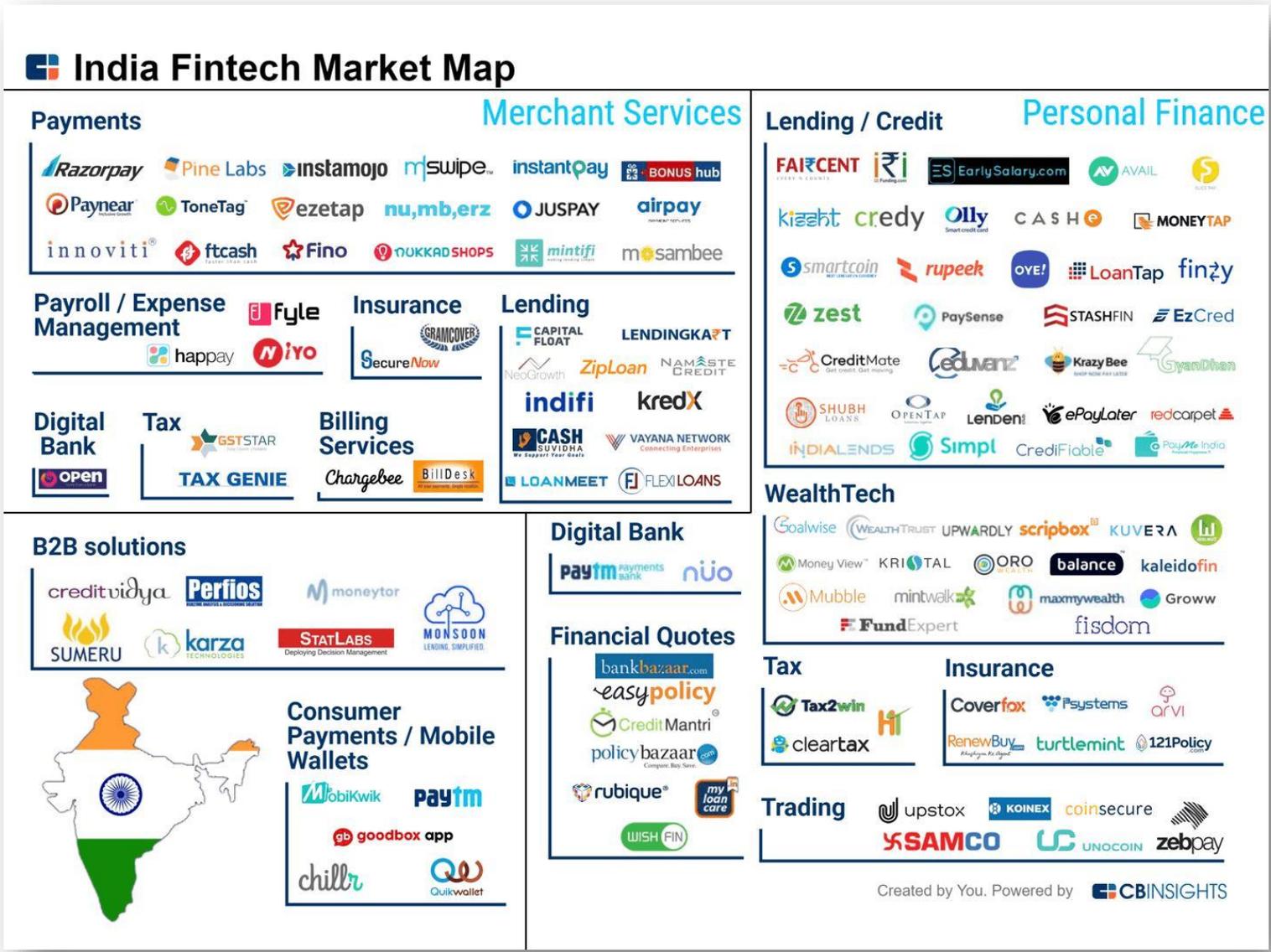
Ajit Balakrishnan

# Technology racing through the Financial World!

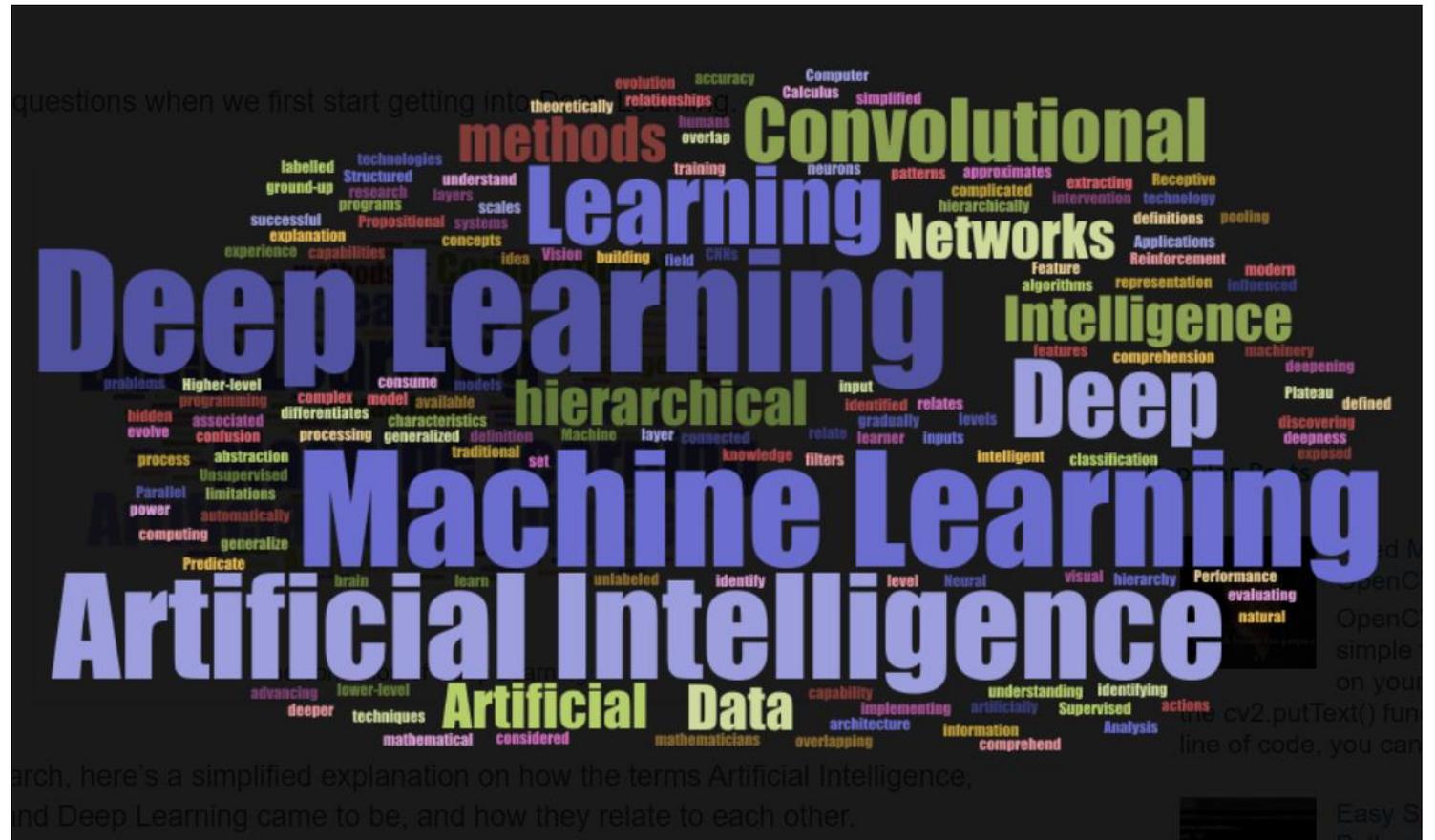
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# FinTech Startups Dis-aggregating the Industry

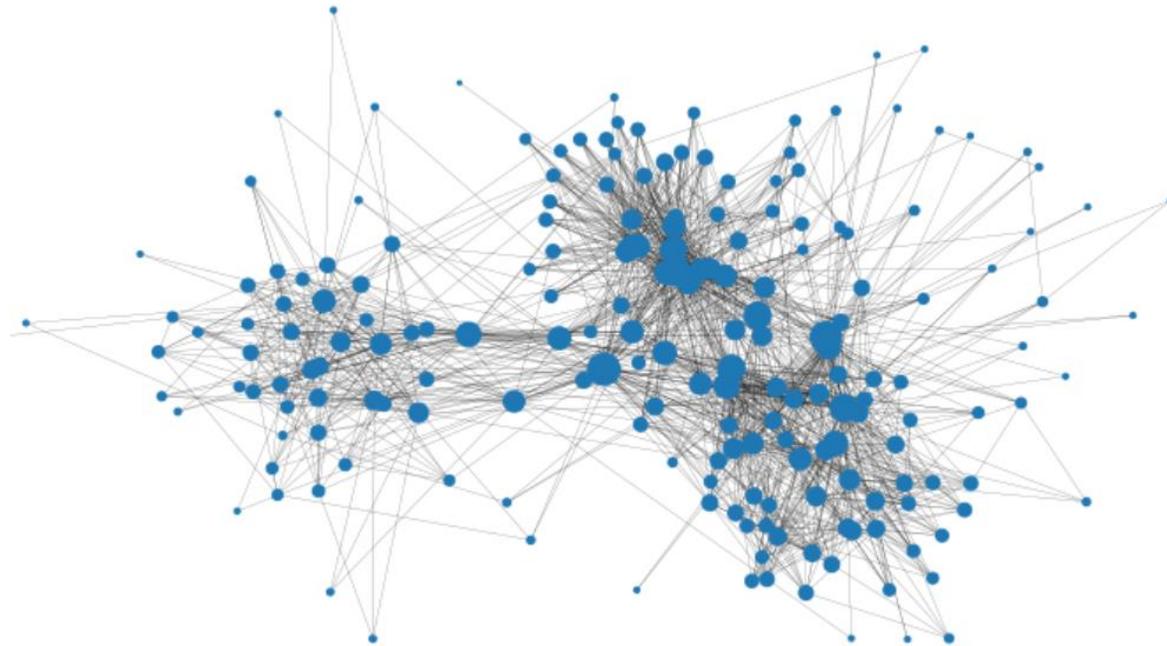


...more tech revolutions under way



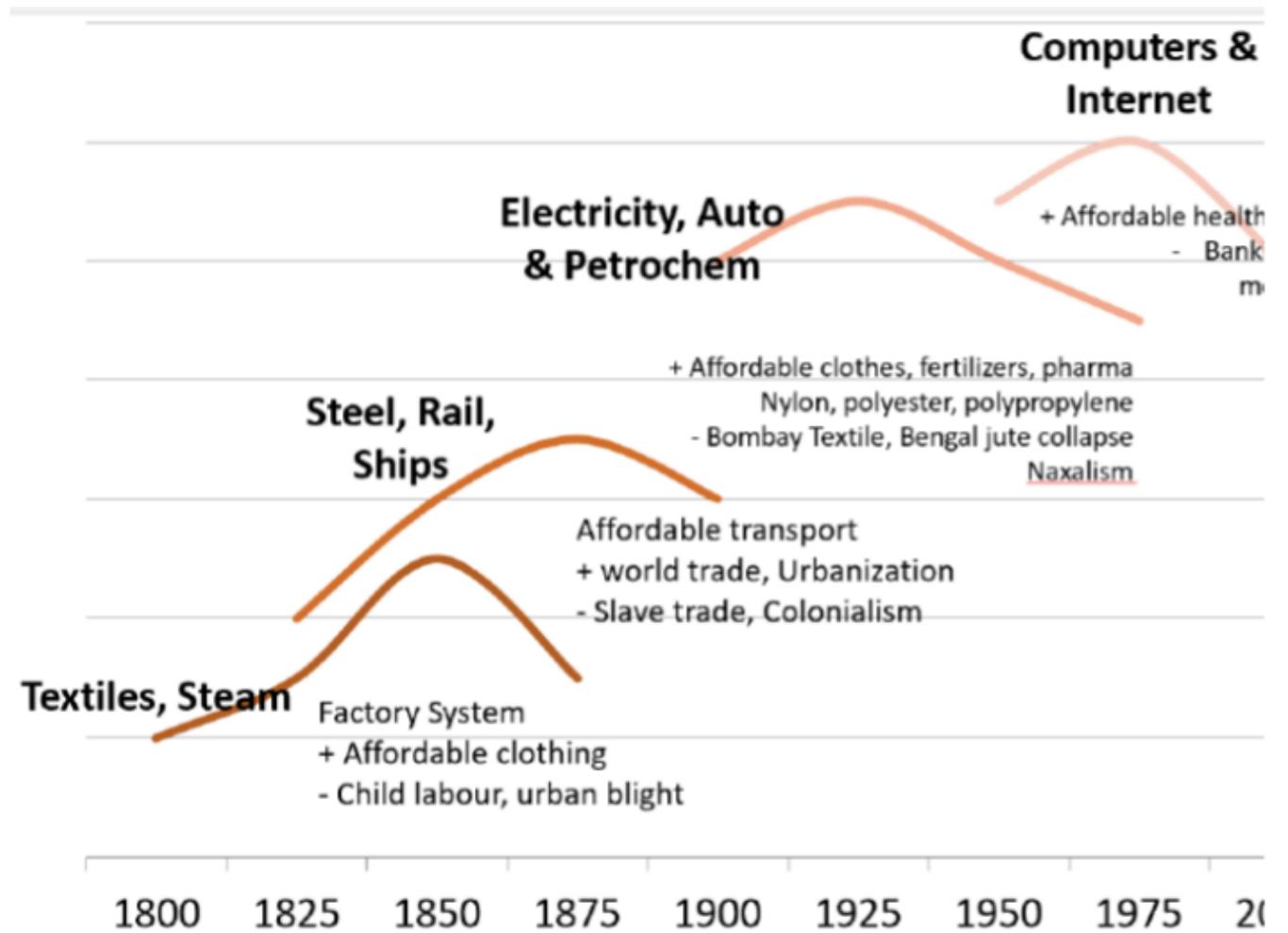
New Tech  
(Graph  
Databases)  
...to spot  
communities

```
▶ # check users with very high centralities
node_size = [v * 1000 for v in degree centrality.values()]
# set up nodes size for a nice graph representation
plt.figure(figsize=(15,8))
nx.draw_networkx(G, pos=pos, node_size=node_size, with_labels=False, width=0.15)
plt.axis('off')
```



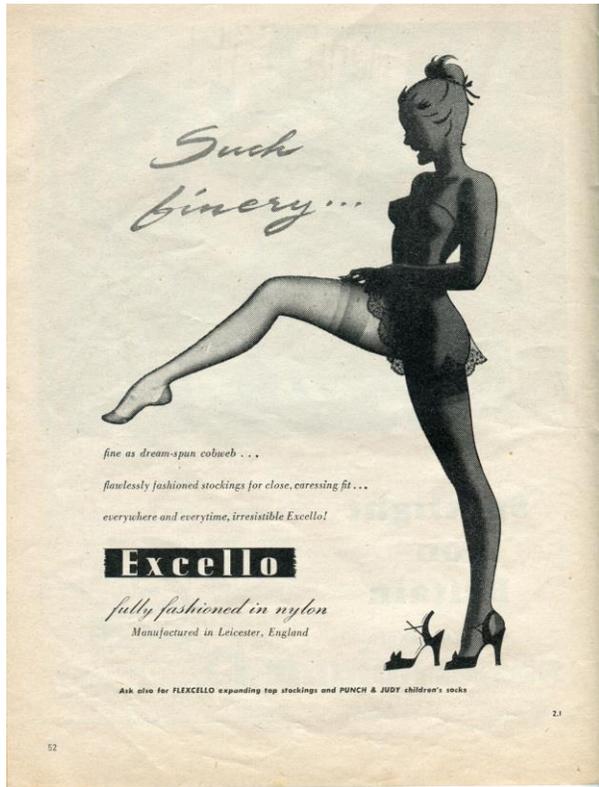
Cassandra

...all this, not  
for the first  
time!



# ...another glance at the past

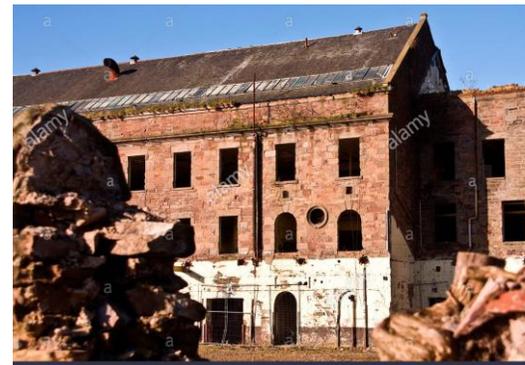
Tech change comes with +ves and -ves



Nylon stockings ad 1950's  
Graphics Source: <https://retroloves.com/2013/03/10/silk-stockings/>



Culprit: Trade Unions? Mill owners? Politicians?  
Nylon! Polyester!

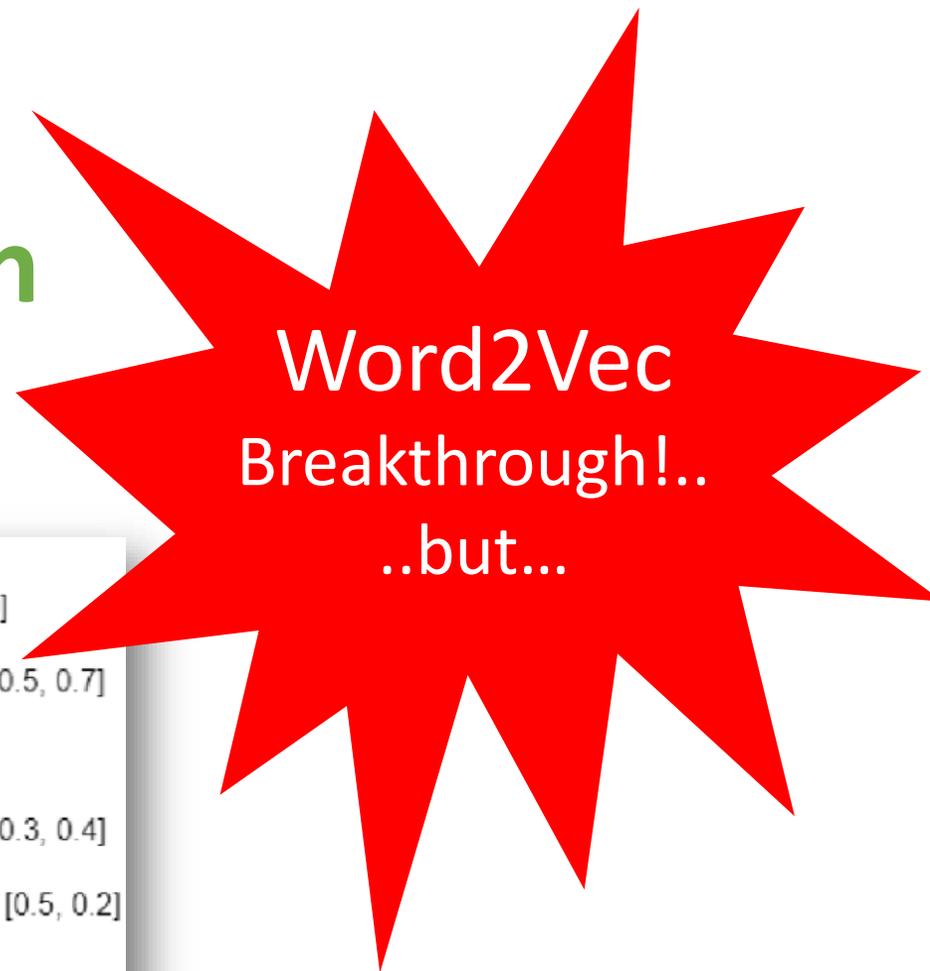
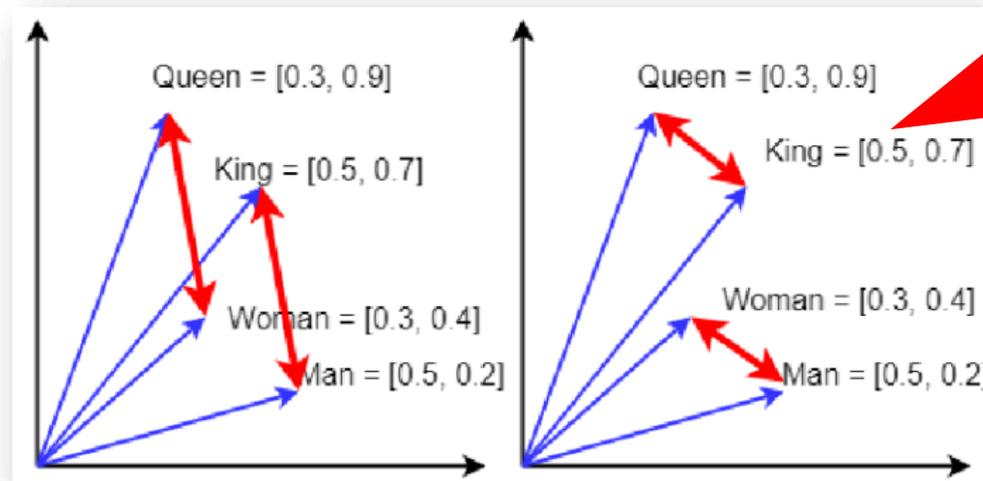


Culprit: Trade Unions? Mill owners? Politicians?  
Polypropelene!



Gandhiji at Champaran...synthesis  
of Indigo

# King – Man + Woman = Queen



## Doctor – Man + Woman = Nurse



Sutor, Peter & Aloimonos, Yiannis & Fermüller, Cornelia & Summers Stay, Douglas. (2019). Metaconcepts: Isolating Context in Word Embeddings. 544-549. 10.1109/MIPR.2019.00110.

