

**PICUP Fintech Conference  
7<sup>th</sup> and 8<sup>th</sup> September 2020**

**7<sup>th</sup> September 2020**

<p><b>10 a.m. – 10.50 a.m.</b></p>	<p><b>Opening Session</b></p> <p><b>Opening Remarks by: Mr. Sudhakar Ramasubramanian</b>, Chair, FICCI Fintech Committee and Chief Digital Officer, IndusInd Bank</p> <p><b>Welcome Address by: Mr. Rajnish Kumar</b>, Chairman, IBA and Chairman, State Bank of India</p> <p><b>Special Address by: Shri T. Rabi Sankar</b>, Executive Director, Reserve Bank of India</p> <p><b>Special Address by: Mr. K. Rajaraman</b>, Additional Secretary (Investment &amp; IER), Department of Economic Affairs, Ministry of Finance</p> <p><b>Concluding Remarks by: Mr. Sunil Mehta</b>, Chief Executive, IBA</p> <p><i>Session moderated by: Ms Jyoti Vij, Deputy Secretary General, FICCI</i></p>
<p><b>10.50 a.m. – 12.15 p.m.</b></p>	<p><b>Demo Presentation by 7 fintech companies – Part 1 (7 minutes presentation followed by 5 minutes of question and answer)</b></p> <p><b>Digital Lending</b></p> <ul style="list-style-type: none"> <li>❖ Whrrl</li> <li>❖ EarlySalary</li> <li>❖ Mynd Solutions Pvt Ltd (M1xchange)</li> <li>❖ Progcap</li> </ul> <p><b>Artificial Intelligence</b></p> <ul style="list-style-type: none"> <li>❖ Crediwatch Information Analytics Pvt Ltd.</li> <li>❖ Rockmetric Innovations Pvt Ltd.</li> <li>❖ Intain AI Pvt Ltd.</li> </ul>
<p><b>12.15 p.m. – 1.40 p.m.</b></p>	<p><b>Demo Presentation by 7 fintech companies – Part 2 (7 minutes presentation followed by 5 minutes of question and answer)</b></p> <p><b>Digital Payments</b></p> <ul style="list-style-type: none"> <li>❖ Eroute Technologies Pvt Ltd</li> <li>❖ Nearby Technologies Pvt. Ltd.</li> </ul> <p><b>Wealthtech</b></p> <ul style="list-style-type: none"> <li>❖ Kaleidofin Pvt Ltd.</li> <li>❖ Pickright Technologies</li> </ul> <p><b>Emerging Technology Platforms</b></p> <ul style="list-style-type: none"> <li>❖ New Street Technologies Pvt Ltd</li> <li>❖ Youweconnect Tech Enterprises Pvt Ltd</li> <li>❖ ParamNetwork India LL</li> </ul>
<p><b>1.40 p.m. – 1.45 p.m.</b></p>	<p><b>Changeover</b></p>
<p><b>1.45 p.m. – 1.55 p.m.</b></p>	<p><b>Presentation by: Mr. Siva S Ramann</b>, MD, National E-Governance Services Ltd. (invited)</p>

8<sup>th</sup> September 2020

<p>10 a.m. – 10.55 a.m.</p>	<p><b>Plenary Session on ‘Opportunities for Fin-Techs in the post COVID world’</b></p> <p>Indian economy is going through an unprecedented stress with GDP expected to contract for the first time in 4 decades. The COVID related lockdowns/ business disruptions along with the GDP contraction is expected to put a lot of stress on the Indian Financial Services sector on the demand side as well as on the portfolio quality side. While this will have an adverse impact on Fintechs as well, this also poses opportunities for many Fintechs especially in specific segments like Digital journey enablement, underwriting, payments, etc. Fintechs who are able to come up with innovative offerings to support Banks/ NBFCs in managing the post COVID challenges like contact-less sourcing, stringent underwriting, better collections etc. are likely to come out successful, from this crisis.</p> <p><b>Session moderated by: Mr. Ruchin Goyal, BCG</b></p> <p><b>Panel of Speakers</b></p> <ul style="list-style-type: none"> <li>• <b>Mr. Mallikarjuna Rao CHSS</b>, Dy. Chairman, IBA and MD and CEO, Punjab National Bank (invited)</li> <li>• <b>Ms Padmaja Chunduru</b>, MD and CEO, Indian Bank</li> <li>• <b>Mr. Rajiv Sabharwal</b>, MD and CEO, Tata Capital</li> <li>• <b>Mr. Anubrata Biswas</b>, MD and CEO, Airtel Payments Bank</li> <li>• <b>Mr. Harshvardhan Lunia</b>, Co-Founder and CEO, Lending Kart</li> <li>• <b>Mr. Ganesh Rengaswamy</b>, Co-Founder and Partner, Quona Capital</li> </ul> <p><b>Q&amp;A</b></p>
<p>10.55 a.m. – 11 a.m.</p>	<p><b>Changeover</b></p>
<p>11 a.m. – 11.55 a.m.</p>	<p><b>Fireside Chat on ‘Smart Lending: Scoring the unscored customers in high risk post COVID scenario’</b></p> <p>India has one of lowest credit penetration compared to similar geographies in the world leading to a large number of unscored/ new to credit customers. In this scenario, the key success factor for a lender lies in their ability to truly &amp; accurately determine the credit worthiness of a potential customer especially in the post COVID scenario where the delinquencies are expected to go up significantly. The challenge for lenders will be two-fold: one in gathering information about a customer from various data sources beyond credit bureaus and second in synthesizing the information to make a decision on credit worthiness. While alternative data sources are providing invaluable customer information, building artificial intelligence and machine learning capabilities will be key to predicting customer behaviour by leveraging information from various data sources. In this context, it is imperative for Banks, NBFCs and Fintechs to build these capabilities to ensure that they are able to tap into the large unscored customer pool in India while maintaining the portfolio quality.</p> <p><b>Session moderated by: Mr. Abhinav Bansal, Partner, BCG (confirmed)</b></p>

	<p><b>Panel of Speakers</b></p> <ul style="list-style-type: none"> <li>• <b>Mr. C S Setty</b>, Managing Director, State Bank of India</li> <li>• <b>Mr. Rajesh Kumar</b>, MD and CEO, TransUnion CIBIL</li> <li>• <b>Mr. Adhil Shetty</b>, Co-Chair, FICCI Fintech Committee and CEO, BankBazaar</li> <li>• <b>Mr. Yashraj Erande</b>, Founder, Growth Source Financial Technologies</li> <li>• <b>Mr. Narasimhan Venkatesan</b>, Principal Advisor, Jocata</li> </ul> <p><b>Q&amp;A</b></p>
<b>11.55 a.m. – 12 noon</b>	<b>Changeover</b>
<b>12 noon – 12.55 p.m.</b>	<p><b>Fireside Chat on AI/ML: The powerhouse of tomorrow's FinTechs'</b></p> <p>Artificial Intelligence/ machine learning has become a real game-changer in boosting efficiency and productivity in many industries including Financial Services. While digital technologies can help deliver solutions and experiences seamlessly, it misses the aspect of inherent intelligence that can only be solved through effective use of AI/ML that is now possible to build and deliver through advancements in data, algorithms and computing power. The Fintech industry can benefit greatly by integrating AI/ ML into their solutions thereby offering their customers with solutions which can potentially reduce costs, reduce risks, improve productivity and contribute to better stakeholder experience. In short, AI/ ML has the potential of becoming a significant facet in the future growth of the Fintech sector.</p> <p><b>Session moderated by: Mr. Saibal Chakraborty</b>, Managing Director &amp; Partner, BCG</p> <p><b>Panel of Speakers</b></p> <ul style="list-style-type: none"> <li>• <b>Mr. Atul Kumar Goyal</b>, MD and CEO, UCO Bank (invited)</li> <li>• <b>Mr. V Govindarajan</b>, Co-Chair, FICCI Fintech Committee and Co-Founder and Director, Perfios</li> <li>• <b>Mr. Shridhar Marri</b>, CEO and Co-Founder, Senseforth.ai</li> <li>• <b>Mr. Pankaj Sharma</b>, COO, RBL Bank</li> <li>• <b>Mr. Ashish Wadhvani</b>, Managing Partner, IvyCap Ventures Advisors Private Limited</li> </ul> <p><b>Q&amp;A</b></p>
<b>12.55 p.m. – 1 p.m.</b>	<b>Changeover</b>
<b>1 p.m. – 1.25 p.m.</b>	<p><b>Fintech Awards Ceremony</b></p> <p><b>Special Address by: Mr. Rajkiran Rai G</b>, Deputy Chairman, IBA and MD and CEO, Union Bank of India</p>

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