

FICCI-IBA-NASSCOM
PICUP FINTECH Conference
(A Platform for Innovation and Collaboration with Upcoming and Promising) Fintech
1st March, 2017
Hotel Trident, Nariman Point, Mumbai

<p>9.30 a.m. – 10.45 a.m.</p>	<p>Inaugural Session</p> <p>Welcome Remarks by: Mr. Rashesh Shah, Sr. Vice President, FICCI and Chairman and CEO, Edelweiss Group ©</p> <p>Brief Remarks by: Mr. Rajeev Rishi, Chairman, IBA and CMD, Central Bank of India ©</p> <p>Release on Fintech Mobile App Presentation on the theme of the conference by: Mr. Nicolas Harle, Senior Partner and Managing Director, BCG ©</p> <p>Inaugural Address by: Mr. R Gandhi, Deputy Governor, Reserve Bank of India ©</p> <p>Vote of Thanks by: Mr R Chandrasekhar, President, NASSCOM ©</p>
<p>10.45 a.m. – 11 a.m.</p>	<p>Tea/ Coffee Break</p>
<p>11 a.m. – 12 noon</p>	<p>Session on ‘FinTechs and Banks: Possibilities and Potential’</p> <p>Indian banking ecosystem is at the cusp of a Fintech revolution. Many fintech start-ups with "out-of-the-box" business models and technology are creating a niche for themselves and have captured the attention of the customers and market incumbents. The incumbents have significant advantage as well, from existing customer relationships / loyalty and greater financial resources. Industry experts increasingly believe that the banks and Fintechs have immense scope to collaborate with each other to create win-win partnerships. The opportunity lies in identifying areas with potential for unlocking maximum value and defining the right contours of partnership that help explore the endless possibilities in this new paradigm.</p> <p>Session moderated by: Mr. Saurabh Tripathi, Senior Partner and Director, BCG ©</p> <p>Panel of Speakers:</p> <p>Mr. Arun Tiwari, CMD, Union Bank of India © Dr. Ajit Ranade, President and Chief Economist, Aditya Birla Group © Ms Zarin Daruwala, CEO - India, Standard Chartered Bank © Mr. J A Chowdary, Special Chief Secretary and IT Advisor to the CM, Govt. of Andhra Pradesh (AP) ©</p>

	<p>Mr. Sopnendu Mohanty, Chief Fintech Officer, Monetary Authority of Singapore ©</p> <p>Mr. Sashank Rishyasringa, Co-Founder and MD, Capital Float ©</p> <p>Mr. Ranu Vohra, MD and CEO, Avendus Capital Pvt. Ltd. ©</p> <p>Q&A</p>
12 noon - 1 p.m.	<p>Session on 'Working in the 2 Speed World'</p> <p>Banks core IT systems, caters to the broad spectrum of banking services. Over time the systems have adapted to growing complexity of servicing channels (e.g. introduction of enterprise service bus, also known as middleware). As the landscape evolves further, Bank's would need to prepare themselves for another round of evolution. They would evolve to support applications with much higher speed and much higher agility. Bank's IT teams need to find ways to work on two speeds together. How can banks successfully transform their systems to operate in the ever-changing environment?</p> <p>Session moderated by: Mr. Amit Kumar, Partner and Director, BCG ©</p> <p>Panel of Speakers:</p> <p>Mr. Rajnish Kumar, MD (NBG), State Bank of India ©</p> <p>Mr. Rajiv Anand, Executive Director, Axis Bank ©</p> <p>Mr. Kiran Shetty, CEO, SWIFT India ©</p> <p>Mr. Himanshu Warudkar, Director - Investment Banking, Barclays Technology Centre India Ltd. ©</p> <p>Mr. Murali Mahalingam, Industry Director, Banking & FS, SAP Indian Subcontinent ©</p> <p>Q&A</p>
1 p.m. - 1.45 p.m.	Lunch
1.45 p.m. - 5.15 p.m.	<ul style="list-style-type: none"> ➤ Parallel Sessions (1.45 - 3.30 p.m. and 3.30 - 5.15 p.m.) ➤ Market Place: Open Session for attendees to visit stalls)
1.45 p.m. - 3.30 p.m.	Parallel Sessions

<p>Fireside Chat I: 'Promise of Program Lending'</p> <p>For long, it has been difficult to lend to SMEs & unbanked individuals. Lack of credit history, inadequate records, unreliable data and lack of sufficient collateral was a major impediment in establishing creditworthiness. The new underwriting models today are taking a whole new approach to help borrowers</p>	<p>Fireside Chat II: 'On tap, cash less, and contact less - the path to ubiquitous e-payments'</p> <p>Payments landscape in the country has been evolving at a very rapid pace especially with the entry of UPI, wallets, payments banks and prepaid cash cards. Overall the consumers stand to benefit with greater proliferation of payment systems. Intense</p>	<p>Fireside Chat III: 'Artificial Intelligence - Real Solution'</p> <p>Artificial intelligence, machine learning and deep learning are driving the next revolution in banking by driving significant savings and faster time to market through enhanced business insights, spending pattern predictions, transformation of core business processes and even aiding better</p>
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obtain funding while leveraging technology. They leverage data gathered from a multitude of alternate sources to create a "digital picture" of the financial health of a loan seeker - for e.g. supplier payment data of Flipkart sellers, monthly income data of Ola drivers etc. These new lenders, with use of simplified and standardized lending guidelines promise to fundamentally reduce time, cost of acquisition and credit risk in the loan book.

Panel Discussion: 1.45 p.m. - 2.45 p.m.

Session moderated by: Mr. Ashish Garg, Partner and Director, BCG ©

Panel of Speakers:

Mr. R C Lodha, ED, Central Bank of India (invited)

Mr. Harjeet Toor, Head - Cards, Retail and MSME Loans and Financial Inclusion, RBL Bank ©

Mr. Amit Sachdev, Co-Founder and CEO, CoinTribe ©

Mr. Ramit Arora, Co-Founder and President, Biz2Credit ©

Ms Kalpana Pandey, CEO, CRIF High Mark ©

Mr. Alok Mittal, CEO & Co-founder, Indifi Technologies Private Ltd. ©

Q&A

Product Demonstrations by Fintech Companies: 2.45 p.m. - 3.30 p.m.

Mr. Krishna Kumar, Founder and CEO, **Cropin SmartRisk**

Mr. Rajat Gandhi, CEO,

competition and strategic collaboration among existing and new market participants will help scale up acceptance and foster more creativity, innovation. Payment systems will provide access to much richer customer data, enabling service providers to push relevant deals to consumers, which can in turn further boost consumption. In addition initiatives such as UPI and India Stack, bring in much more interesting possibilities to the world of payments. Can we look forward to a cashless economy in the next 5 - 10 years?

Panel Discussion: 1.45 p.m. - 2.45 p.m.

Session moderated by: Mr. Prateek Roongta, Partner and Director, BCG ©

Panel of Speakers:

Mr. Ramasubramanian, CEO (Designate), Aditya Birla Payment Bank ©

Mr. Sameer Nigam, CEO, Phone Pe ©

Mr. Naveen Surya, MD, ITZCash Card Ltd. ©

Ms Sujatha Mohan, Head, Digital Initiatives, RBL Bank ©

Q&A

Product Demonstrations by Fintech Companies: 2.45 p.m. - 3.30 p.m.

Mr. Ritesh Agarwal, Founder and CEO, **FonePaisa Payment Solutions Pvt. Ltd.**

Mr. Sanjeev Chandak, CEO, **Ftcash**

Mr. Anshul Rai, CEO, **Happay**

regulatory and anti-money laundering compliance. 'Digital virtual agents' enable banks to engage their customers in a new, personalized way. 'Behavior engines' predict the spending patterns of credit card users and help provide localized & personalized offers. Banks are also using AI to understand repayment patterns, predict customer default risks and thus cater to individual customers differently. The applications of AI are endless and not theoretical anymore.

Panel Discussion: 1.45 p.m. - 2.45 p.m.

Session moderated by: Mr. Shantanu Upadhyay, Principal, BCG ©

Panel of Speakers:

Mr. Ajit Rath, Executive Director, Andhra Bank ©

Mr. Shantanu Sengupta, MD and Head, Consumer Banking, DBS Bank India ©

Mr. Deepak Sharma, Chief Digital Officer, Kotak Mahindra Bank ©

Sr. Representative, Microsoft (invited)

Dr. Kailash Nadh, Chief of Technology, Zerodha/Co-Founder, Rainmatter ©

Mr. Anuraag Saboo, Director and Head of Research, Gumption Labs ©

Q&A

Product Demonstrations by Fintech Companies: 2.45 p.m. - 3.30 p.m.

Mr. Shankar Narayanan (Co-

<p>Fairassets Technologies India Pvt. Ltd. Mr. Abhishek Kothari and Mr. Manish Lunia, Co-Founders, FlexiLoans Mr. Vipul Rawal, Co-Founder, FinTech Labs Mr. Abhijit Onkar, CEO, GraduFund Mr. Kunal Verma, Co-Founder, MoneyTap</p>	<p>Ms Priti Shah, CEO, Paynear Solutions Pvt. Ltd. Mr. Kumar Abhishek, Founder, Tonetag</p>	<p>founder and COO), ACTIVE INTELLIGENCE PTE. LTD. Ms Meghna Suryakumar, CEO, Crediwatch Information Analytics Pvt. Ltd. Mr. Shridhar Marri, CEO and Co-Founder, Senseforth Technologies Pvt. Ltd. Mr. Arpit Ratan, Co-Founder, Signzy Technologies Pvt. Ltd. Mr. Pratik Karmakar, Head - Cleints and Co-Founder, Singulariti.ai Kasisto, Inc. (Pre-recorded video)</p>
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3.30 p.m. - 5.15 p.m.	Parallel Sessions
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<p>Fireside Chat IV: 'Wealth - tech and Robo Advisory'</p> <p>Robo-advisers, which provide automated and algorithm-based portfolio management advice without any human intervention, have started to replace the role of traditional financial planners. Algorithm based bots are perfect for creating investment portfolios, due to the multitude of factors and enormous amount of data that needs to be considered. This shift to using alternative technology is dependent on the investor wealth bracket - the mass individual investors being the first ones to trust & adapt to robo-advisory and the ultra-high net worth individuals still investing through the traditional methods. It's too early to judge the existing platforms and one need to see how these firms survive more market cycles and react to rough periods. The traditional methods are still prevalent due to the risks associated with algorithmic errors & privacy infringement. Will the customers be able to overcome their fears and give the robots a fair chance?</p> <p>Session moderated by: Mr. Ruchin Goyal, Partner and Director, BCG ©</p>	<p>Fireside Chat V: 'Robotics - Next Generation Operations Productivity'</p> <p>Robotic process automation (RPA) is allowing employees in a company to configure computer software or a "robot" to capture a transaction, process data, trigger responses and communicate with other digital systems. Robotics is changing the way that banks, insurers and capital markets firms execute basic processes and high-volume, low value-added tasks can be standardized and performed by software applications. RPA tools can also be implemented seamlessly without altering existing computer systems with very low level of disruption. It helps financial institutions re-imagine business processes with many inherent benefits - lower costs, optimization of quality and enhancement of productivity. It is the next progression step for banks to reduce costs while increasing controls and consistency of execution.</p> <p>Session moderated by: Ms Neetu Chitkara, Principal, BCG ©</p>
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<p>Product Demonstrations by Fintech Companies: 3.30 p.m. - 4.15 p.m.</p> <p>Mr. Varun Agarwal, Co-Founder and COO, altflo Mr. Nitin Vyakaranam, CEO, ArthaYantra Mr. Anuraag Saboo, Co-Founder, Gumption Labs Mr. Sharad Singh, Founder, Invezta Mr. Uday Nimmakayala, Founder and CEO, WealthObjects</p> <p>Panel Discussion: 4.15 p.m. - 5.15 p.m.</p> <p>Panel of Speakers:</p> <p>Ms Janet Young Yoke Mun, MD, Group Channels and Digitalisation, United Overseas Bank © Mr. R. S. Srinivas Jain, ED & CMO, SBI Mutual Fund © Mr. E R Ashok Kumar, CEO and Co-Founder, Scripbox © Mr. Nitin Vyakaranam, CEO and Founder, ArthaYantra © Mr. V.R. Govindarajan, Co-founder, Perfios ©</p> <p>Q&A</p>	<p>Product Demonstrations by Fintech Companies: 3.30 p.m. - 4.15 p.m.</p> <p>Mr. Shashank Bharthuar, Director, Confirmfast Communications Pvt. Ltd. Mr. Abhinav Parashar, Co-Founder and CEO, Digio Mr. Abhinav Kumar and Mr. Himanshu Kumar, Co-Founders, Hello Tax Mr. Rahul Pagare, CEO and Founder, TRUSTID</p> <p>Panel Discussion: 4.15 p.m. - 5.15 p.m.</p> <p>Panel of Speakers:</p> <p>Ms Abonty Banerjee, Senior General Manager and Head - Digital Banking, ICICI Bank (invited) Mr. Amit Goel, Co-Founder and MD, Let's Talk Payments © Mr. Sandeep Sharma, MD, South Asia and Middle East, NICE © Mr. Pankaj Sharma, EVP, Retail Operations, Axis Bank © Mr. Sudip Mitra, GM, Business Development and Strategy, Workfusion (invited)</p> <p>Q&A</p>
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5.15 p.m. - 5.25 p.m.	Product Demonstrations by: Capital Float Phone Pe
5.25p.m. - 6.30 p.m.	Valedictory Session <i>Recognition of leading FinTech Companies</i>
6.30 p.m. onwards	Networking Reception