

PICUP Fintech Conference & Awards

20th July 2022

AGENDA

Venue - FICCI, Federation House, 1, Tansen Marg, New Delhi

10.00 a.m. – 11.10 a.m.	Inaugural Session [Commission Room – Third Floor]	
10 a.m. – 10.05 a.m.	Opening Remarks by: Mr Amitabh Chaudhry , Chairman, FICCI Banking Committee and MD & CEO, Axis Bank	
10.05 a.m. – 10.15 a.m.	Welcome Address by: Mr A.K. Goel , Chairman, IBA and MD & CEO, Punjab National Bank	
10.15 a.m. – 10.30 a.m.	Theme Presentation by Mr Saurabh Tripathi , Chairman, FICCI Fintech Committee and Managing Director & Senior Partner, BCG	
10.30 a.m. – 10.45 a.m.	Keynote Address by: Mr Ajay Kumar Choudhary , Executive Director (Fintech), RBI	
10.45 a.m. – 11.05 a.m.	Inaugural Address by: Mr Alkesh Kumar Sharma , Secretary, Ministry of Electronics and Information Technology (MeitY), Government of India	
11.05 a.m. – 11.10 a.m.	Vote of Thanks by Mr Sunil Mehta , Chief Executive, IBA	
	Session moderated by: Ms Jyoti Vij , Deputy Secretary General, FICCI	
11.10 a.m. – 11.15 a.m.	Session Changeover	
11.15 a.m. – 12.00 pm.	Plenary Session on Regulatory Enablers for Fintech Sector Growth in India [Commission Room – Third Floor]	
	<p>India has one of the highest rankings globally in fintech adoption. The fintech industry in India has unprecedented potential and capability to be world leader in the sector. However, this rise of fintechs has been accompanied by concerns surrounding implications on financial stability as well as data privacy and security, all of which require regulatory guidance and oversight. Even as the regulatory framework in the country evolves to promote orderly growth of the fintech sector, it is important that a fine balance be maintained through regulations so that innovative potential of the fintech sector can be fully harnessed for promoting financial inclusion in the country. This session will focus on the regulatory enablers for the fintech sector and how growth of this sector can be given a further leg up without diluting concerns on transparency, consumer safety and financial stability.</p>	
	Session moderated by Mr Saurabh Tripathi , Chairman, FICCI Fintech Committee and Managing Director & Senior Partner, BCG	
	Speakers <ul style="list-style-type: none"> • Mr Joseph Joshy, Chief Technology Officer, IFSCA • Mr Nitin Chugh, Deputy Managing Director and Head of Digital Banking and Transformation, State Bank of India • Mr Sudhakar Ramasubramanian, Advisor, FICCI Fintech Committee • Mr Adhil Shetty, Founder & CEO, Bank Bazaar • Mr Vikas Bansal, Director, Amazon Pay India 	
	Q&A	
12.00 p.m. – 12.05 p.m.	Session Changeover	
12.05 p.m. – 1.20 p.m.	Demo presentation for category – Innovator in RAM segment [Commission Room – Third Floor]	Demo presentation for category – Innovator in Mass Market [Conference Room – Second Floor]
	Presentation by 8 companies	Presentation by 8 companies

	<p>(5 minutes presentation followed by 2 minutes of Q&A)</p> <p style="text-align: center;">Track -1</p> <p>Emerging</p> <ul style="list-style-type: none"> ❖ Mr Nitin Sharma, Chief Product and Technology Officer and MD – SME Business, CredAble ❖ Mr Arjun Ahluwalia, Co-Founder & CEO, Jai Kisan ❖ Mr Anubhav Jain, Co-Founder & CEO, Rupifi Technology Solutions Private Limited ❖ Mr Timmana Gouda D, Founder & CEO, WhatsLoan <p>Mature</p> <ul style="list-style-type: none"> ❖ Mr Kunal Prasad, Co-founder & COO, Cropin Technology ❖ Mr Gaurav Aggarwal, Senior Director, Paisabazaar and Ms Radhika Binani, Chief Product Officer, Paisabazaar ❖ Mr Terence Lucein, Head Mutual Fund & Gold PhonePe and Ms Meenal Ghatiya, Category Manager - Insurance, PhonePe ❖ Mr Vinod Parmar, Global Sales & Marketing Head, Vayana Network 	<p>(5 minutes presentation followed by 2 minutes of Q&A)</p> <p style="text-align: center;">Track-2</p> <p>Emerging</p> <ul style="list-style-type: none"> ❖ Mr Vishnu Chundi, CEO, AssetVault ❖ Mr Nikhil Aggarwal, CEO, Grip Invest Advisors Pvt Ltd ❖ Mr Kulin Shah, Co-Founder, Onsurety ❖ Mr Rahul Rasa, Co-Founder, ZikZuk Technologies Pvt. Ltd <p>Mature</p> <ul style="list-style-type: none"> ❖ Mr Mathew Thomas, CTO, Airpay Payment Services Pvt Ltd ❖ Mr Vipul Sharma, Founder & CEO, Chqbook ❖ Mr Akshay Mehrotra, Co-Founder and CEO, EarlySalary ❖ Mr Rohit Kumar, Head-Business, Eko India Financial Services Pvt. Ltd 		
1.20 p.m.– 1.30 p.m.	Changeover			
1:30 p.m. – 2.15 p.m.	<p>Demo presentation for category – Best Financial Services Partner followed by category – Best Global Fintech Pioneer</p> <p>Presentation by total 11 companies (5 minutes presentation followed by 2 minutes of Q&A)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td data-bbox="515 1464 970 2132" style="width: 50%; vertical-align: top;"> <p style="text-align: center;">Track -1</p> <p>Presentation by 6 companies (5 minutes presentation followed by 2 minutes of Q&A) [Commission Room – Third Floor]</p> <p>Best Financial Services Partner - Emerging</p> <ul style="list-style-type: none"> ❖ Mr Sankar Chakraborti, Chairman, ESG Risk Assessments & Insights ❖ Mr Karan Batra, Chief Operating Officer, Fisdome ❖ Mr Manish Sharma, Co-Founder & CBO, Saarthi Fin Biz <p>Global Fintech Pioneer</p> <ul style="list-style-type: none"> ❖ Mr Abhay Gupta, Asst Manager, Infibeam Avenues Ltd </td> <td data-bbox="970 1464 1401 2132" style="width: 50%; vertical-align: top;"> <p style="text-align: center;">Track – 2</p> <p>Presentation by 5 companies (5 minutes presentation followed by 2 minutes of Q&A) [Conference Room – Second Floor]</p> <p>Best Financial Services Partner - Mature</p> <ul style="list-style-type: none"> ❖ Mr Shailesh Deshpande, Director- Growth, Jocate Financial Advisory & Technology Services Private Limited ❖ Mr Rohit Sharma, Senior Director- Client success, Lentra ❖ Mr Sandesh Jayarama, Vice President - New Business Initiatives, Perfios Software Solutions </td> </tr> </table>		<p style="text-align: center;">Track -1</p> <p>Presentation by 6 companies (5 minutes presentation followed by 2 minutes of Q&A) [Commission Room – Third Floor]</p> <p>Best Financial Services Partner - Emerging</p> <ul style="list-style-type: none"> ❖ Mr Sankar Chakraborti, Chairman, ESG Risk Assessments & Insights ❖ Mr Karan Batra, Chief Operating Officer, Fisdome ❖ Mr Manish Sharma, Co-Founder & CBO, Saarthi Fin Biz <p>Global Fintech Pioneer</p> <ul style="list-style-type: none"> ❖ Mr Abhay Gupta, Asst Manager, Infibeam Avenues Ltd 	<p style="text-align: center;">Track – 2</p> <p>Presentation by 5 companies (5 minutes presentation followed by 2 minutes of Q&A) [Conference Room – Second Floor]</p> <p>Best Financial Services Partner - Mature</p> <ul style="list-style-type: none"> ❖ Mr Shailesh Deshpande, Director- Growth, Jocate Financial Advisory & Technology Services Private Limited ❖ Mr Rohit Sharma, Senior Director- Client success, Lentra ❖ Mr Sandesh Jayarama, Vice President - New Business Initiatives, Perfios Software Solutions
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	<ul style="list-style-type: none"> ❖ Mr Himanshu Gupta, COO, Kristal.Ai ❖ Mr Amarnath Chowdary, Managing Director, Mode FinServer Private Limited 	<ul style="list-style-type: none"> ❖ Mr Jayesh Bahadur, President - Sales Probe Information Services Private Limited and Mr Darshan K N, Associate Director – Sales, Probe Information Services Private Limited ❖ Mr Vaibhav Jain, SVP – Sales and Account Management, Signzy
2.15 p.m. – 3.00 p.m.	Lunch [Banquet Hall – Third Floor]	
3.00 p.m. – 3.55 p.m. (2 panel discussions in parallel)	<p>Plenary Session on ‘Secret sauce for success of fintechs: Steer from valuation to bottom-line’ [Commission Room – Third Floor]</p> <p>India’s dynamic fintech industry which has over 2,100 companies has seen 67% of them being set-up in the last 5 years alone. This spotlight on the fintech industry has meant massive capital flow from private investors resulting in the birth of three new unicorns and five new soonicorns (\$500M+ valuation) since January 2020. Invariably, the focus in the media and public in general has been on the valuation of certain companies. Skepticism abounds regarding the viability of certain business models and how they will eventually turn profitable. Fintech players have offered sound business models & innovative offerings. They have made transaction processes easier and created value on the customer experience side as well. However, the question of sustainability remains. Generating free cash-flow and reinvesting it into the firm should be the goal of fintechs as they eventually become part of the public markets and create long-term shareholder value. What are key imperatives for fintechs to steer from valuation to bottom-line</p> <p>Session moderated by Mr Vipin V, Partner, BCG</p> <p>Speakers</p> <ul style="list-style-type: none"> • Mr V Govindarajan, Co-Founder and Director, Perfios • Mr Parth Sanghani, Chief Treasury Officer, Vivriti Capital • Mr M N Srinivasu, Co-founder and Director, Bill Desk • Mr Naveen Kukreja, Co-founder and CEO, Paisabazaar • Mr Harshvardhan Lunia, Co-founder and CEO, Lendingkart <p>Q&A</p>	
3.00 p.m. – 3.55 p.m. (2 panel discussions in parallel)	<p>Panel discussion on ‘Fintechs breaking new frontiers in financial inclusion through Tier 2+ market offerings’ [Conference Room – Second Floor]</p> <p>India’s increasing mobile phone penetration and internet penetration, resultant from cheaper data plans and improved infrastructure, has presented an opportunity to serve the hitherto underbanked population. Tier 2+ cities and rural areas have traditionally faced reduced access to formal sources of credit and banking services. Current realities permit fintechs to bridge the gap with inclusive, innovative digital first solutions. Fintechs armed with their products can simplify account opening, KYC norms and create tailored content in regional languages to spread financial literacy thereby fostering inclusion. As basic services are availed by the population in Tier 2+ cities, insurance and equity penetration can be improved leveraging fintech applications. For fintechs the next large user-base and growth could potentially arise from the B30 cities in India. How can fintechs channelize this opportunity to expand their presence, ahead of traditional players in such markets?</p>	

	<p>Session moderated by Ms Neetu Chitkara, Managing Director and Partner, BCG</p> <p>Speakers</p> <ul style="list-style-type: none"> • Mr Debadatta Chand, Executive Director, Bank of Baroda • Mr P R Rajagopal, Executive Director, Bank of India • Mr Thirunavukkarasu R. (Thiru), Chief Operating Officer, Kinara Capital • Mr Anand Kumar Bajaj, MD & CEO, Paynearby • Mr Kamaljeet Rastogi, CEO, Manipal Business Solutions • Ms. Medha Girotra, Vice President (South Asia), Mastercard <p>Q&A</p>
3:55 p.m. – 4.00 p.m.	<p>Session Changeover</p>
4.00 p.m. – 4.55 p.m. (2 panel discussions in parallel)	<p>Panel discussion on ‘Is a “true-blue” large scale digital bank in near sight for India as fintech offerings expand?’ [Commission Room – Third Floor]</p> <p>Neo-banks have emerged across multiple economies in the world, reporting stellar revenue growth and astronomical valuations. Despite lower operational cost, such banks have struggled with customer acquisition costs, raising questions on the sustainability of the business model. Within India, traditional banks have rapidly scaled-up digital capabilities by transforming journeys, channels and operations. However, they have still struggled to reach out to the mass market, low income and low ticket-size segment which is underpenetrated and high potential. With customer behavior significantly transforming during COVID, are we witnessing a real possibility for a successful, large scale neo-bank? What are some success factors and dependencies that will materialize such a shift?</p> <p>Session moderated by Mr Abhinav Bansal, Managing Director and Partner, BCG</p> <p>Speakers</p> <ul style="list-style-type: none"> • Mr Anubrata Biswas, MD & CEO, Airtel Payments Bank • Mr Rajiv Anand, Deputy Managing Director, Axis Bank • Ms Shalini Warriar, Executive Director, Federal Bank • Mr Abhishek Gupta, Partner, Trifecta Capital • Ms Shilpa Mankar Ahluwalia, Partner, Shardul Amarchand Mangaldas and Co. • Mr Sujith Narayanan, Co-founder & CEO, Fi <p>Q&A</p>
4.00 p.m. – 4.55 p.m. (2 panel discussions in parallel)	<p>Panel discussion on ‘Role of bank versus fintech – Owning the customer relationship’ [Conference Room – Second Floor]</p> <p>Banks have traditionally owned the customer relationship by offering a wide range of products and services, across deposits, advances and fee income. The proliferation of fintechs, driven by adoption of mobile and availability of data has resulted in accelerated digitization of banking products and services. This has required banks to leverage fintech innovation through partnerships to remain relevant in the digital age. For fintechs, this has resulted in access to customers, their data across demographic, financial and transactional parameters. Although the distribution model for banks is moving to fintechs as people develop habits to use their smartphone for payments and transactions, banks remain the main point of contact and are equipped with the scale and resources to serve customers. From a regulatory standpoint, Fintechs must have clear guidelines on serving the customer. Based on the operating model and contracts between the bank and fintech, it is imperative that there is an unambiguous owner of the customer relationship. Fintechs that go above</p>

	<p>and beyond in their duty for their customer can cross-sell other credit, investment and protection products and gain share of mind and wallet. Do we see a reversal of traditions, where the fintech holds the primary relationship, and the bank offers supporting services?</p> <p>Session moderated by Mr Vivek Mandhata, Partner, BCG</p> <p>Speakers</p> <ul style="list-style-type: none"> • Ms Shanti Ekambaram, Group President – Consumer Banking, Kotak Mahindra Bank • Mr Sameer Shetty, President and Head – Digital Business and Transformation, Axis Bank • Mr Ramgopal Subramani, Chief Operating Officer, Perfios • Mr Alok Mittal, Co-founder & CEO, Indifi • Mr Vipul Sharma, Founder & CEO, Chqbook • Mr. Vikram Vaidyanathan, Managing Director, Matrix Partners <p>Q&A</p>
<p>4:55 p.m. – 5.00 p.m.</p>	<p>Session Changeover</p>
<p>5.00 p.m. – 5.30 p.m.</p>	<p>Fintech Awards Ceremony [Conference Room - Second Floor]</p> <p>Special Address by: Mr A.K. Goel, Chairman IBA and MD & CEO, Punjab National Bank</p> <p>Presentation of Fintech Awards</p> <p>Concluding Remarks by: Mr Sunil Mehta, Chief Executive Officer, IBA</p> <p>Session moderated by: Ms Jyoti Vij, Deputy Secretary General, FICCI</p>