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The
Digital
Fifth

7-8 February, 2024
JW Marriott, Sahar, Mumbai



Agenda

7-8 February 2024 | JW Marriott-Sahar, Mumbai

Digitization | Innovation | Globalization | Inclusion



2 Days



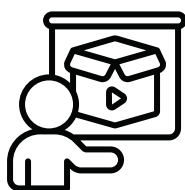
40+ Panel Discussions



5 Tracks



260 Speakers



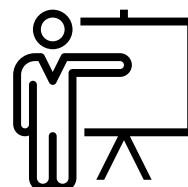
Accelerator Program



20 Fireside Chats



Awards



20 Masterclasses

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**The
Digital
Fifth**

7-8 February 2024 | JW Marriott-Sahar, Mumbai

Digitization | Innovation | Globalization | Inclusion

7 February

Track 1 >

08:30

Track 2 >

08:30

Track 3 >

08:30

Workshop 1

11:00

Workshop 2

14:00

8 February

Track 1 >

09:00

Track 2 >

10:30

Track 3 >

10:45

Workshop 1

11:00

Workshop 2

11:00

Excellence Awards

17:30

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**7th Feb
Track 1**

**08:30 Masterclass: Crafting Successful Bank-Fintech Alliances:
Balance Between Innovation, Growth & Regulatory Compliance**



09:30 Inauguration & Keynote By Chief Guest

10:00 Unlocking Indian Enterprise Fintech Market

Digitization

Innovation

Globalization



MANDEEP KAUR JULKA
Vice President
CHIRATAE VENTURES



SHASHANK SHEKHAR
Co-Founder & Head of Consulting
THE DIGITAL FIFTH



10:15 It Takes Two To Tango: Shifting From "Product" to "Partner" Focus

Digitization

Innovation



NITIN CHUGH
*DMD & Head (Digital Banking &
Transformation)*
STATE BANK OF INDIA



RAJEEV AHUJA
Executive Director
RBL BANK



TEJAS GOENKA
Managing Director
TALLY SOLUTIONS



SABYASACHI GOSWAMI
CEO
PERFIOS



SAMEER SINGH JAINI
Founder & CEO
THE DIGITAL FIFTH



10:55 Building Frictionless Credit

Digitization

Innovation



RAJESH BANSAL
CEO
RESERVE BANK
INNOVATION HUB



11:15 Vision 2030: Crafting the Future of Financial Services

Digitization

Innovation



SAMEER SINGH JAINI
Founder & CEO
THE DIGITAL FIFTH



11:35 Sustainable Growth & Profitability: A Fresh Look At Business Strategy In The Digital Age

Digitization

Innovation



ANSHUL SWAMI
MD & CEO
SHIVALIK SMALL
FINANCE BANK



VINEET ARORA
Chief Operating Officer
HDFC LIFE



ANURAG SINHA
Co-Founder & CEO
FPL TECHNOLOGIES



RAGHAV IYENGAR
Chief Business Officer
AXIS MUTUAL FUND



SHASHANK SHEKHAR
Co-Founder & Head of Consulting
THE DIGITAL FIFTH



12:15 Reimagining The Future Of Financial Services Through India's Digital Public Infrastructure

Digitization

Innovation



ARVIND GUPTA
Co-Founder & Head
DIGITAL INDIA
FOUNDATION



12:35 Catching The Wave: Realigning Business Models To Dynamic Digital Public Infrastructure

Digitization

Innovation



MAHESH RAMAMOORTHY
Chief Information Officer
YES BANK



KASHINATH HARIHARAN
Head- Strategy
JIO FINANCIAL
SERVICES



ANJANI RATHOR
Chief Digital Officer
HDFC BANK



SAMEER SINGH JAINI
Founder & CEO
THE DIGITAL FIFTH



13:15

Emerging Era Of The Transformed Old Gen Pvt Sector Banks – What Goes Behind The Scene

Digitization



SEKHAR RAO
Executive Director
KARNATAKA BANK



SAMEER SINGH JAINI
Founder & CEO
THE DIGITAL FIFTH



13:35

Mastering Embedded Finance: Building Future-Ready Business Models

Digitization

Innovation



SAMEER SINGH JAINI
Founder & CEO
THE DIGITAL FIFTH



14:00

From Brick & Mortar to Digital Dominance: The Transformation of India's Banking Giants

Digitization



**RAMESH
LAKSHMINARAYANAN**
CIO, Group Head IT
HDFC BANK



14:20

Strategic Dual Core Dynamics: Navigating Scale & Driving Innovation

Digitization

Innovation



SONY A
*SGM & Chief
Information Officer*
SOUTH INDIAN
BANK



**VENKAT
KRISHNAN**
*Chief Information
Officer*
KARNATAKA
BANK



**AISHWARYA
JAISHANKAR**
Co-Founder & COO
HYPERFACE
TECHNOLOGIES



**DEEPAK
SHARMA**
*Tech Entrepreneur & CXO
Advisor, Ex President &
CDO- Kotak Bank*



**SHASHANK
SHEKHAR**
*Co-Founder &
Head of Consulting*
THE DIGITAL FIFTH



15:00 How Small Finance Banks Are Leading The Inclusion Agenda of The Country By Digitisation & Fintech Partnerships

Digitization

Inclusion



**BASKAR BABU
RAMACHANDRAN**
Co-Founder & CEO
SURYODAY BANK



15:20 Revolutionizing Consented Data Sharing In India: The Journey Of Account Aggregators Ecosystem



B G MAHESH
Co-Founder
SAHAMATI



15:35 OpenFinance: Unleashing The X-Factor With

Digitization

Innovation



**ABHIJIT
SINGH**
*Group Head - BaaS,
International Banking
and Digital Ecosystem
Banking*
HDFC BANK



**HITESH
SACHDEV**
*Head - Startup
Engagement, Innovation
& Investments*
ICICI BANK



**ANUPAM
BAGCHI**
Founder
UPSWING



**PUNEET
CHHAHIRA**
*VP, Head of Product
Management and
Marketing*
INFOSYS FINACLE



**MANISH KUMAR
GUPTA**
*Senior Vice President &
GM*

GLANCE TV



16:15 Nurturing A Sustainable Finance Future: The Role Of ESG Investments & Innovative Fintechs

Innovation



RAHUL PRITHIANI
*Global Head & Senior
Director, Energy,
Commodities &
Sustainability Consulting*
CRISIL



NARAYAN RAO
*Co-Founder & Chief
Growth Officer*
GovEVA



16:35
Digitization

Convergence of Digital Payments & Credit: A Catalyst For Economic Growth



PRAVEENA RAI
Chief Operating Officer
NPCI



16:55
Digitization
Innovation

Account Aggregators As A Catalyst: Pioneering Business Models & Innovations around AA



AADYA MISRA
Counsel
SPICE ROUTE LEGAL



SATYAM KUMAR
CEO & Co-Founder
LOANTAP



BERTRAM DSOUZA
Chief of Product & Innovation Officer
PROTEAN



SWAROOP HOIGEGUDDE
Associate Vice President - Products
PERFIOS



ABHISHEK VARSHNEY
Lead- Partnership
SAHAMATI



17:35
Digitization
Innovation

Benchmarking To E-Commerce: Digital Journeys to "Hit Refresh"



HARISH SHASHIDHAR
Head, Digital Banking,
Consumer Banking
Group
DBS BANK



PANKAJ GUPTA
Chief Digital &
Marketing Officer
KARNATAKA BANK



SHEETAL LALWANI
Co-Founder & COO
JUSPAY



VENKATESH P (PV)
Co founder, Director &
Head Thought
Leadership
MAVERICK SYSTEMS



ARPIT RATAN
CBO & Co-Founder
SIGNZY



SAMEER SINGH JAINI
Founder & CEO
THE DIGITAL FIFTH



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**7th Feb
Track 2**

08:30 Masterclass: Crafting Successful Bank-Fintech Alliances: Balance Between Innovation, Growth & Regulatory Compliance

 **09:30 Inauguration & Keynote By Chief Guest**

 **10:00 Decoding Tech Due Diligence: Perfecting Tech DD in the Indian Financial Landscape**

Digitization



VIKRANT KULKARNI
Principal Consultant
THE DIGITAL FIFTH

 **10:30 Deciphering The 4C's (Cashflow, Credit, Compliance, Cards) For Sustainable & Compliant Payment Solutions**

Digitization




NIRAJ HUTHEESING
Founder & Director
CYGNET DIGITAL



PRIYANKA PRASAD
Director, Product Management
MASTERCARD



SHASHANK SHEKHAR
Co-Founder & Head of Consulting
THE DIGITAL FIFTH

 **10:55 Evolution of Due Diligence in Fintech Investments: Ensuring Robust Assurance.**

Digitization



ARPITA PAL AGRAWAL
Managing Director
DIA VIKAS CAPITAL



SHASHANK SHEKHAR
Co-Founder & Head of Consulting
THE DIGITAL FIFTH

 **11:15 Identifying The Whitespace For Fintechs: What Has The First Wave of Fintechs Left To Be Explored?**

Innovation

Globalization



RAJESH SEHGAL
Managing Partner
EQUANIMITY INVESTMENTS



ADITH PODHAR
Founding Partner
GEMBA CAPITAL



**MAHESH
PARASURAMAN**
Co-Founder & Partner
AMICUS CAPITAL
PARTNERS



**NILUFER
MULLANFIROZE**
Consultant- Fintech



11:55 **Seed 2 IPO**

Innovation



AVINASH GODKHINDI
MD & CEO
ZAGGLE



HAMSINI KARTHIK
Deputy Editor
HINDU BUSINESS LINE



12:10 **VC Funding Across The Globe: A Heatmap Of Investment Trends Across Segments & Regions**

Globalization



ANUP KUMAR AGARWAL
South Asia Fintech Lead
INTERNATIONAL FINANCE CORPORATION



RAHUL KHANNA
Co-Founder & Managing Partner
TRIFECTA CAPITAL



VIKRAM GUPTA
Founder & Managing Partner
IVYCAP



VARUN MALHOTRA
Partner
QUONA CAPITAL



VIKRAM CHACHRA
Founding Partner
8i VENTURES



12:50 **Transcending Borders With Right Template & Business Models: Indian Fintech's Odyssey In Global Markets**

Globalization



ARIF KHAN
Chief Information Officer
RAZORPAY



SANJAY SWAMY
Managing Partner & Co-Founder
PRIME VENTURE PARTNERS



LIZZIE CHAPMAN
Fintech Builder



MONICA JASUJA
Head of Product | Fintech and Payments | Board Member | Independent Director | Startup Advisor



13:30 **Getting Digital Transformation Right: Critical Factors**

Digitization



SHASHANK SHEKHAR
Co-Founder & Head of Consulting
THE DIGITAL FIFTH



13:45 Lending Transformation: Building Systems for Scale

Innovation



SIREESH PATNAIK

*SVP & Head of
Engineering*

PENNANT TECHNOLOGIES



14:00 Navigating The Digital Banking Fintech Partnerships, & Embedded Finance Interplay: Crafting An Omnipresent Digital Strategy

Digitization

Innovation



ADITYA HARKAULI

Head of Digital Banking

UNITY SMALL FINANCE
BANK



BIGYAN ADHIKARI

Manager-Digital Banking

GLOBAL IME BANK
LIMITED



KESHAV MISHRA

Chief Digital Officer

SHIVALIK SMALL
FINANCE BANK



SUJATHA MOHAN

Sr. Executive Vice President

HDFC BANK



AMIT KAPOOR

Founder

ONESTACK



14:40 Gen AI & Human Alchemy: A Fusion of Bytes & Beings

Innovation



SANAT RAO

CEO

INFOSYS FINACLE



14:55 GenAI & Human Alchemy: Imagining A New Era In Digital Finance

Innovation



CHAITRA CHIDANAND

Co-Founder

SALT - mysaltapp



DILLIP KUMAR

*SVP 2 Head of Data
Cloud Platform*

HDFC BANK



SIREESH PATNAIK

*SVP & Head of
Engineering*

PENNANT TECHNOLOGIES



PRASANNA LOHAR

Chief Executive Officer

BLOCK STACK



15:35 Wealth 2.0: Deciphering The Code Of Digital Wealth Management

Digitization



DHIRAJ RELI
MD & CEO
HDFC SECURITIES



15:50 Profitably Democratizing Wealth: Expanding Beyond HNIs To Mass Market

Digitization



SHRIPAL SHAH
President & COO
KOTAK SECURITIES



GAURAV MATHUR
Managing Director
SAFEGOLD



ATUL SHINGHAL
Founder & CEO
SCRIPBOX



K SANDEEP NAYAK
ED & CEO
CENTRUM BROKING



**NILUFER
MULLANFIROZE**
Consultant- Fintech



16:30 CEO Insights: Pioneering Change and Innovation in the Insurance Landscape

Innovation



KAMLESH RAO
MD & CEO
ADITYA BIRLA
SUN LIFE INSURANCE



16:45 Insuring India's Future: Path to Universal Coverage by 2047

Inclusion

Innovation

Digitization



ANKIT AGRAWAL
Founder & CEO
INSURANCE DEKHO



ROHIT KILAM
CTO
HDFC LIFE



LAYAK SINGH
CEO
ARTIVATIC.AI



JAIMIT DOSHI
*Chief Technology, Digital
& Marketing Officer*
ADITYA BIRLA SUN
LIFE INSURANCE



**PRASAD
KRISHNAMORTHY**
Vice President - Products
PERFIOS



SHASHANK SHEKHAR
*Co-Founder &
Head of Consulting*
THE DIGITAL FIFTH



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**7th Feb
Track 3**

 **08:30 Masterclass: Crafting Successful Bank-Fintech Alliances: Balance Between Innovation, Growth & Regulatory Compliance**

 **09:30 Inauguration & Keynote By Chief Guest**

 **10:30 Leveraging Digital Maturity Model For Next-Phase Digital Transformation**

Digitization



DEEPAK SAI
Senior Consultant
THE DIGITAL FIFTH

 **10:50 Micro Biz, Macro Impact: Fintech & Digital Ecosystem for Inclusive Growth**

**Inclusion
Digitization**



ANURAG NIGAM
Chief Business Officer
EPS



ABHISHEK KOTHARI
CEO
PEPPERMONEY



CHINMAYA DESAI
Chief Business Officer
FALCON



KRISHNHA SHESHAN
EVP, Head Payments
RBL BANK



SUMIT GUPTA
Director
YES SECURITIES



SHRIKANT PATIL
MD & CEO
DigiAlly

 **11:30 Unveiling the Future: Market Initiatives and Regulations Reshaping Digital Payments in India**

**Innovation
Digitization**



GPJ GUPTA
*Head- Tech Program Management and
Process Innovation & Transformation*
ADITYA BIRLA
CAPITAL



SURESH RAJAGOPALAN
Chief Executive Officer
WIBMO- A PAYU
COMPANY



TANYA NAIK
Head - Online Business
PLURAL- BY
PINELABS



PRIYANKA KANWAR
Co-founder and CEO
FALCON



MRUDUL DADHICH
Head of Legal
PERFIOS



12:10 Interactive Messaging: Shaping the Future of BFSI Customer Interaction and Engagement



NAVED AGAH
*Lead - Partnerships and
Business Development*
KARIX



12:30 CrossBorder Payments: Strategies For CrossBorder Success, Inspired By Domestic Achievements

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Innovation

Globalization



SANJAY TRIPATHY
Co Founder & CEO
BRISKPE



SHEBIN JOHN SAMUEL
*Head of Digital & Data Business,
Treasury & Markets India*
DBS BANK



SUBHRAJIT BASU
*Regional MD , APAC
Business development*
**DISCOVER
FINANCIAL SERVICES**



PAROMA CHATTERJEE
CEO
REVOLUT INDIA



AG RAMAKRISHNA
Chief Product Officer
CARD91



13:10 Rebuilding Cash Management in Cashless world

Digitization



NAMAN KAPOOR
MD
CITI BANK



AMIT PANSARE
*Head of Digital Alliances,
Cash Management Capital
Market and Custody Sales*
YES BANK



JAY KAPADIA
*Senior Executive Vice
President*
HDFC BANK



VIVEK VENUGOPALAN
*Director and Product
Head- Global Payment
Solutions, India*
HSBC



VAIBHAV TAMBE
Co-Founder & CEO
TRANSBNK



13:55

Tech Led Credit Network: Leveraging Multi-Layered Lending Partnerships and Cutting-Edge Tech for the Future-Ready Financial Sector

Innovation
Digitization



**RAMASWAMY
SUBRAMANIAN**

Chief Product Officer

KARNATAKA BANK



ALOK MITTAL

Co-Founder & MD

INDIFI



**RAMESH
NARAYANASWAMY**

Chief Technology Officer

ADITYA BIRLA CAPITAL



RAJAT DESHPANDE

Co-Founder & CEO

FINBOX



NISHANT JASAPARA

Chief Business Officer

CREDIT SAISON INDIA



14:45

International Trade Finance for Seamless Global Market: Need for Digital Platforms & Ecosystems

Digitization
Innovation
Globalization



AMAN SINGLA

*Head- Transaction
Banking Group*

CSB BANK



ANUPAM VERMA

*Global Head-International
Financial Institutions Group*

ICICI BANK



KALYAN BASU

MD & CEO

**VAYANA
TRADEXCHANGE**



VIKRANT KULKARNI

Principal Consultant

THE DIGITAL FIFTH



15:25

Supply Chain Finance: Powering Vocal For Local

Inclusion
Digitization
Innovation



AJAY RAJAN

*Country Head - Government, MNC &
International Business, Transaction
Banking & Knowledge Units*

YES BANK



NIRAV CHOKSI

Co-Founder & CEO

CREDABLE



**RAMASWAMY
IYER**

Founder & CEO

VAYANA



VIKAS ARORA

*EVP & Business Head – Supply
Chain Finance and Digital MSME*

SHRIRAM FINANCE



RAHUL MALLICK

CEO - Fintech Business

STELLAPPS



ZEUS DHANBHURA

Co-Founder & CEO

BRIDGEUP





16:10 Report Launch



**RAMASWAMY
IYER**
Founder & CEO
VAYANA



16:20 Lend-Repent-Collect : Time To Focus On Collections Even Before Disbursements

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ASHISH GOYAL
Co-Founder & CFO
FIBE.INDIA



**AJAY THOMAS
JOHN**
Group Chief Digital Officer
SHRIRAM CAPITAL



**SABYASACHI
SENAPATI**
Whole Time Director
TRILLIONLOANS



WINNY PATRO
CEO & Co-Founder
RECORDENT



17:00 Indian Credit Perspectives: Discoveries and Possibilities

Digitization

Innovation



PRESHA P
*Chief Executive Officer &
Wholetime Director*
CREDIT SAISON INDIA



SAMEER SINGH JAINI
Founder & CEO
THE DIGITAL FIFTH



17:15 Banks of The Future: Crafting the Technology Blueprint for 2030

Digitization

Innovation



**JASDEEP SINGH
KALER**
*Head of Innovation &
Development CoE*
YES BANK



**RAJESH
CHOUDHARY**
Chief Information Officer
CSB BANK



**HARVINDHAR
SINGH**
CTO
**CAPITAL SMALL
FINANCE BANK**



RAJAT MEHTA
*Country Manager - India
& South Asia*
BACKBASE



**JAGDISH
NARAYANAN**
*Senior BFSI Sector
Expert*



**VIKRANT
KULKARNI**
Principal Consultant
THE DIGITAL FIFTH



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7th Feb Workshops

10:30 Digital Benchmarking: Deriving Insights to Build Superior Digital Products & Customer Journeys



VANSHIKA AGRAWAL

Associate Consultant

THE DIGITAL FIFTH

11:00 Unlock Growth: How Pine Labs Makes High-Value Dreams a Click Away for your Customers



VINEET DAS

Executive Vice President

PLURAL BY PINELABS

11:30 MSME Digital Lending 2.0: Shaping the Future of MSME Financing



SUMEET VISHWAKARMA

Associate Consultant

THE DIGITAL FIFTH

12:00 Lending Assessment 2.0 - Assessing Frauds Across the Length and Breadth of the Journey



PURAV PAREKH

Co-Founder
GLIB.AI

12:30 Future Proofing Lending Operations of a Bank



PRASHANT K

VP Client Service

**PENNANT
TECHNOLOGIES**



CHAITANYA VARMA

AVP Business Solution

**PENNANT
TECHNOLOGIES**

13:00 Goal Planning & Tracking of Investments in Mutual Funds.



PRABAL TIRKEY
Assistant Vice President
AXIS MUTUAL FUND

13:30 The CTO & CDO Guide to Navigate the Digital Personal Data Protection Act: A Key Agenda for the Year



DEEPAK SAI
Senior Consultant
THE DIGITAL FIFTH

14:00 Redefining BFSI Communications with WhatsApp



**REENA
MAKWANA**
Lead – PMM
KARIX



**GAURAV
AGRAWAL**
*Business Messaging Specialist
(Financial Services)*
META

14:30 Tech Driven Compliance & KYC for NBFC & Fintech No-Code Deployment| Faster Go-To-Market



MADHU SRINIVASAN
Ex HDFC Risk & Investigation Head
SIGNZY



SIVARAM JAYARAMAN
Ex IDFC Risk & Investigation Head
SIGNZY

15:00 The Making of a Digital- First Lender



SRIJAN NAGAR
Co-founder
FINBOX

15:30 Simplifying Co-lending Operations: Addressing Challenges & Providing Solutions for Practical Complexities



MUDIT JAIN
CEO
SYNORIQ

16:00 Demystifying Money Mule Fraud with Bureau



NIKHIL
Growth
BUREAU



APURWA
Associate Director
BUREAU

14:30 Decoding the Funding Wave - 2023



PRATAP RAJKUMAR
Associate Consultant
THE DIGITAL FIFTH

14:00 Leveraging The Digital Maturity Model for The Next-Phase of Digital Transformation



PARTH PRAJAPATI

Senior Consultant

THE DIGITAL FIFTH

14:30 Tackling Fraud in The Era of Surging Digital Transaction



ANIMESH JHA

VP- Engineering

WIBMO

15:00 Enabling Line of Credit with Co-Lending



GOVIND DALWANI

Co-Founder and Head Of Engineering

FINEZZA

15:30 Trade Finance Infrastructure – Growth Through Digitization & Inclusion



PARTHASARATHI PATNAIK

Chief Risk Officer

VAYANA

16:00 Navigating The Digital Landscape: Unpacking The Ripple Effect of RBI's Innovative IT Sourcing Guidelines in Financial Technology Contracts



MATHEW CHACKO

Partner

SPICE ROUTE LEGAL



AADYA MISRA

Counsel

SPICE ROUTE LEGAL



SOUMITRA PONKSHE

Senior Associate

SPICE ROUTE LEGAL



KANAKPRABHA JETHANI

Consultant

SPICE ROUTE LEGAL

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**8th Feb
Track 1**



09:00 Changing Workforce Dynamics: Digital Skilling Need of the Hour

Digitization



SAMEER SINGH JAINI
Founder & CEO
THE DIGITAL FIFTH



09:30 Common Onboarding Journey for Rupay Credit cards- Co-created by NPCI & Perfios

Digitization



AMITAVA BANERJEE
Sr.lead Solution-Embedded Payments.
NPCI



VINAY SATHYANARAYANA
VP Products
PERFIOS



09:45 Indian Fintech Funding: Summer - Winter - What Next?

Digitization



SAMEER SINGH JAINI
Founder & CEO
THE DIGITAL FIFTH



10:00 Unlocking Indian Enterprise Fintech Market : Actionable Insights

Digitization

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Globalization



MANDEEP KAUR JULKA
Vice President
CHIRATAE VENTURES



SHASHANK SHEKHAR
Co-Founder & Head of Consulting
THE DIGITAL FIFTH



10:15 Building Customer Centric Digital Enterprise

Digitization



RAKESH BHATT
Executive Director
BAJAJ FINSERV



10:35

Is New-Age Tech Strengthening Today's Business

Innovation

Digitization



RAMGOPAL SUBRAMANI
Chief Strategy Officer
PERFIOS



SAMEER SINGH JAINI
Founder & CEO
THE DIGITAL FIFTH



10:55

Banks Turning Fintechs: Navigating Digital Transformation - Insights & Learnings For Banks Through The Fintech Playbook

Digitization

Innovation



SHALINI WARRIER
Executive Director

FEDERAL BANK



RANJAN BHATTACHARYA
Managing Director - Chief of Staff and Head of Strategy,

HSBC BANK



VENKATESH R
President & Head Operations, Technology and Human Resources & CIO
DCB BANK



MADHUSUDANAN R
Co-Founder

M2P FINTECH



SHASHANK SHEKHAR
Co-Founder & Head of Consulting

THE DIGITAL FIFTH



11:35

Mortgage Loans Moving From 3 Weeks to 3 Days: Ideas To Rebaseline Customer Journey

Digitization

Innovation



SUDIPTA ROY
CEO

L&T FINANCE



SANDEEP MENON
Founder & MD
VASTU HOUSING



LAKS DURAISWAMY
CEO
SUNDARAM HOME FINANCE



JK VISHWANATH
President & Head - Corporate & SME Banking
DCB BANK



SAMEER SINGH JAINI
Founder & CEO

THE DIGITAL FIFTH



12:15 Fintech: Made in India For The World

Globalization



SABYASACHI GOSWAMI
CEO
PERFIOS



SAMEER SINGH JAINI
Founder & CEO
THE DIGITAL FIFTH



12:35 Co-Lending & Securitization Getting Ready for 10x Growth: Banks, NBFCs & Enterprise FinTechs Bridging The Credit Gap

Inclusion

Digitization



NARENDRANATH MISHRA
Head Retail & Agri Loans
DCB BANK



NILESH GHUGHE
Chief Executive Officer (Retail)
WESTERN CAPITAL ADVISORS



RAMAKRISHNA RAJU
Director
PENNANT TECHNOLOGIES



KUSHAL RASTOGI
Founder & CEO
KNIGHT FINTECH



MATHEW CHACKO
Partner
SPICE ROUTE LEGAL



13:15 Ctrl+Alt+Lend+How: Starting Digital Journey In Secured Lending

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JYOTHIRLATHA B
CTO/CIO
GODREJ HOUSING
FINANCE



JIJY OOMMEN
CTO
AAVAS FINANCIERS
LTD



SRIKANT RAO
Business Head - Loan
Against Property
CREDIT SAISON INDIA



VIPUL RAWAL
New Initiatives
smallcase



**SUMEET
GAMBHIR**
Business Head
INDIAGOLD



13:55

Building Resilience: Navigating Fintech Through Cycles

Innovation



SASHANK RISHYASINGA

Co-founder
AXIO



14:15

MSME Mavericks : Fueling The Dream of India's 5 Trillion Economy

Inclusion

Digitization

Innovation



ARINDAM DAS

Chief Executive Officer
Consumer Credit &
MSME Loans
DMI FINANCE



NABENDU DAS

Chief of engineering and
Lead, Financial Services

TALLY SOLUTIONS



DEEPAK JAIN

Co-Founder

FLEXILOANS



**AMIT
SACHDEV**

COO

MIXCHANGE



VIKRANT KULKARNI

Principal Consultant
THE DIGITAL FIFTH



14:55

The Future of Loyalty and Engagement: How Emerging Tech is Reshaping The Landscape Of Channel Engagement & Customer Loyalty

Digitization



SOURABH DEORAH

Co-founder & CEO
ADVANTAGE CLUB



15:10

Central Bank Digital Currency: Explainer session

Inclusion

Digitization

Innovation



LALITHA NATARAJ

Head, Digital Partnerships,
D2C Business & Payments
IDFC FIRST BANK



SWAPNIL KUMAR SHANU

Assistant General Manager,
Fintech Department
RESERVE BANK OF INDIA



15:30

The ONDC Model: Shaping Bharat's Digital Commerce Landscape

Inclusion

Digitization

Innovation



HRUSHIKESH MEHTA

Senior Vice President - Financial Services
ONDC



15:50

Leveraging ONDC: New Avenues for Banks & FinTechs in The Evolving Digital Commerce Ecosystem

Inclusion

Digitization

Innovation



**NIRAV
PRAJAPATI**

Founder & CEO
PIRIMID FINTECH



**SANJEEV
KUMAR**

Co-Founder, ED & CEO
SPICE MONEY



**NILAY
PATEL**

Founder
EASY PAY



**VINAY
SATHANARAYANA**

Vice President -
Products
PERFIOS



**HRUSHIKESH
MEHTA**
Senior Vice President -
Financial Services
ONDC



16:30

Banking on Deposits: Insights, Strategies, and Transformations

Digitization



**SANDEEP
ARORA**

Chief Product and Customer
Experience Office

SURYODAY BANK



**SANJAY
SHARDA**

Head Consumer
Banking

UTKARSH BANK



**KUNAL
VARMA**

CEO & Co-Founder

FREO



**SAMEER SINGH
JAINI**

Founder & CEO

THE DIGITAL FIFTH

17:15

Fintech & Digital Excellence Awards



**SAMEER SINGH
JAINI**

Founder & CEO
THE DIGITAL FIFTH



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Digitization | Innovation | Globalization | Inclusion

**8th Feb
Track 2**



10:30 API Benchmarking: Getting Open Banking Initiative Right

Digitization

Innovation



VIKRANT KULKARNI

Principal Consultant
THE DIGITAL FIFTH



11:00 Potential of Generative AI in Financial Services

Innovation



ROHIT VERMA

Principal Architect, Financial Services
GOOGLE CLOUD



11:15 Decoding GIFT City: India's Gateway to Global Fintech World

Innovation

Globalization



ASHUTOSH SHARMA

*Chief General Manager -
(Development)*
IFSCA



11:35 Democratizing Finance: Unleashing Data's Power for Growth, Impact, and Security

Digitization

Innovation



**PREEKSHIT
GUPTA**

VP - MEA & SEA
BUREAU.ID



**PRASAD
ROUTRAY**

Chief Corporate & Alliances
AIRTEL PAYMENTS
BANK



**ALIASGAR
BHOPALWALA**

*Director - New
Products and Solutions*
KARIX



**MILAN
NAIK**

Founder
GOALS101



**VIKRAM
PANDYA**

Director Fintech
SP JAIN SCHOOL OF
GLOBAL MANAGEMENT



12:15

The Potential of Low CAC & Minimal Friction: Crafting a Strategy For Dominance In The Embedded Finance Landscape

Digitization

Innovation



SUMOTH C

Vice President & Head
Digital

FEDERAL BANK



**HARDIT SINGH
LAMBA**

Head- Digital Business
UNITY SMALL
FINANCE BANK



**CHAITANYA
ADAPA**

Head - Credit
UDAAN CAPITAL



SRI ARARDHI

Co-Founder

FASTCOLLAB



DEEPAK SAI

Senior Consultant
THE DIGITAL FIFTH



12:55

Catalyzing Bharat's Progress: Empowering Small Businesses With Tailored Credit Products and Journeys

Digitization

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Inclusion



ASEEM DHRU
Managing Director &
CEO
SBFC FINANCE
LIMITED



ROHAN JUNEJA
Managing Director &
CEO
TRUCAP FINANCE
LIMITED



MAYUR MODI
Co-Founder & Co-CEO
MONEYBOXX FINANCE
LIMITED



ASHISH MEHROTRA
Chief Executive Officer &
Managing Director
NORTHERN ARC
CAPITAL



SHASHANK SHEKHAR

Co-Founder & Head of
Consulting

THE DIGITAL FIFTH



13:35

Leveraging the Digital Maturity Model For Next-Phase Digital Transformation

Digitization



SHASHANK SHEKHAR

Co-Founder & Head of Consulting
THE DIGITAL FIFTH



14:00

Cracking the 25 Trillion Code: How Unsecured MSME Lending can Power the Growth of the BFSI Sector

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Inclusion



HARDIKA SHAH

Founder & CEO, Board Director
KINARA CAPITAL



SHASHANK SHEKHAR

Co-Founder & Head of Consulting
THE DIGITAL FIFTH



14:15

Moo-ney Matters: Transforming Rural Finance by Digitizing Dairy Value Chain

Digitization

Innovation

Inclusion



RANJITH MUKUNDAN

CEO & Co-Founder
STELLAPPS



14:30

Creating Value, Link by Link: Amplifying Rural India through Integrated Financing

Digitization

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Inclusion



NITIN AGRAWAL

Founder, CEO
NAVADHAN CAPITAL



**RAGAVAN
VENKATESAN**

Founder & CEO
DIGIVRIDDDHI
TECHNOLOGIES



RAJAMANOAHAR

Founder & CEO
AQUACONNECT



VIPUL SEKHSARIA

Co-Founder and Chief
Operating Officer
KALEIDOFIN
PRIVATE LIMITED



DEEPAK SAI

Senior Consultant
THE DIGITAL FIFTH



15:10

Small Sums, Big Dreams: Fintech's Role in Scaling Microfinance

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SHALABH SAXENA

MD & CEO
SPANDANA SPOHOORTY



**SASIDHAR
THUMULURI**

MD & CEO
SUB-K



SUDESH PUTHRAN

Chief Technology
Officer
CREDITACCESS
GRAMEEN LIMITED



KARTIK MEHTA

Co-Founder and
Managing Director
PAHAL FINANCIAL
SERVICES PVT. LTD.



JIJI MAMMEN

Executive Director & CEO
SA-DHAN





15:50

Business Correspondents (BC): Will It Migrate To LSP Model?

Digitization

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SUNITA MANWANI

Business Head - Lending

PAYNEARBY



**GYANANDRA
MISHRA**

Founder, MD & CEO

SAKSHAM GRAM
CREDIT PVT. LTD.



ASHUTOSH KUMAR

*President and National
Head, Inclusive and Social
Banking*

YES BANK



SEEMA PREM

CEO & Co-Founder

FIA GLOBAL



AJAY DESAI

Fintech Consultant



SUNIL KULKARNI

CEO

**BUSINESS
CORRESPONDENT
FEDERATION OF INDIA**



16:30

Rise of Co-Lending: Powered By Business Needs & Accelerated By Credit Infrastructure

Digitization

Innovation



MUDIT JAIN

CEO

SYNORIQ



KRISHNAN IYER

Co-founder and CEO

FINEZZA



AMIT MANDHANYA

*Executive Vice President –
Partnership based Lending*

NORTHERN ARC



PARIJAT GARG

Digital Lending Consultant

17:15

Fintech & Digital Excellence Awards



**SAMEER SINGH
JAINI**

Founder & CEO

THE DIGITAL FIFTH



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8th Feb
Track 3



10:45 The CTO & CDO Guide To Navigate The Digital Personal Data Protection Act: A Key Agenda For The Year

Digitization



DEEPAK SAI
Senior Consultant
THE DIGITAL FIFTH



11:15 Beyond Plastic: Future of Credit Cards In a Digital-First World

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ARVIND BUTOLA
Product Head - Digital Bank AU0101
AU SMALL
FINANCE BANK



AMARJIT WALIA
Head Consumer and Commercial Card
ICICI BANK



DEEPTI SANGHI
Founder
KODO



PRITHWISH RAY
Chief Business Officer
HYPERFACE



KOHINOOR BISWAS
Head-Consumer Lending and Postpe
BHARATPE



SAURABH PURI
Chief Business Officer - Credit Card & Lending Products
ZAGGLE



11:55 Shaping The Future of Credit Evaluation & Early Warning: Driven By Digital Public Infrastructure and Seamless Integration

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SUGANDH SAXENA
CEO
FACE



RAGHAV AGGARWAL
CRO
CAPITAL SFB



SAURABH SRIVASTAVA
CRO
UNITY SFB



ANIL TADIMETI
Founder's Office
BUREAU.ID



ABHISHEK BALI
Founder & CEO
ZIGRAM





12:35

Credit Lines On UPI: Credit Accessibility For All

Digitization

Innovation



RAHUL SOLANKI
UPI Senior Product Manager
NPCI



12:50

Bharat's Financial Saga: A Glimpse into Retail Lending Innovations for Affordable Credit

Digitization

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NEERAJ GUPTA
MD
BRANCH INTERNATIONAL



JATINDER HANDOO
CEO
DLAI



SANTANU SYAM
Head Digital Hub
UNITY SMALL FINANCE BANK



VIKRANT KULKARNI
Principal Consultant
THE DIGITAL FIFTH

13:30

Demos



13:30



13:45



14:00

14:15

Entrepreneurial X-Factor: Traits That Attract Early-Stage Investors

Digitization



PRACHI DHARANI
Co-Founder & CEO
PAYGLOCAL



**ANURADHA
RAMACHANDRAN**
Managing Partner
TVS CAPITAL



**MANDEEP KAUR
JULKA**
Vice President
CHIRATAE VENTURES



MOVIN JAIN
Founder
SKYDO



**SAMEER SINGH
JAINI**
Founder & CEO
THE DIGITAL FIFTH



14:55 Demos



17:15 Fintech & Digital Excellence Awards



**SAMEER SINGH
JAINI**
Founder & CEO
THE DIGITAL FIFTH



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8th Feb Workshops

11:00 Navigating Business & Technology: Traits of a Digital Product Manager



PARTH PRAJAPATI

Senior Consultant

THE DIGITAL FIFTH

11:20 Revolutionizing Consented Data Sharing in India: The Journey of Account Aggregators



RUCHI PAI

Practice Lead - AA Adoption

SAHAMATI



**ABHISHEK
VARSHNEY**

Lead- Partnership

SAHAMATI

12:00 Reset & Reimagine Lending Operations: The Power of Composable Lending Platforms



DURGAPRASAD SISTLA

Senior Analyst, Pre-sales

PENNANT TECHNOLOGIES



PHANEENDRA VARMA CH

Manager, Product Engineering

PENNANT TECHNOLOGIES

12:30 Transforming Finance: The Role of Technology in Partnership Lending



AMIT MANDHANYA

*Executive Vice President- Partnership
based Lending*

NORTHERN ARC CAPITAL

11:30 Decoding The Tech Due Diligence Approach: Perfecting Tech DD in The Indian Financial Landscape



PEZAN DOLASHA
Associate Consultant
THE DIGITAL FIFTH



VIKRANT KULKARNI
Principal Consultant
THE DIGITAL FIFTH

12:00 To Be Announced



AMIT KUMAR
Co-Founder
REJOLUT

12:30 Rewards-As-A-Service: The Newest Way To Ensure Customer Delight at a Click-of-a-Button



RIJISH RAGHAVAN
CEO and Wholetime Director
ZILLION

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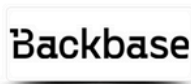
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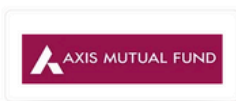
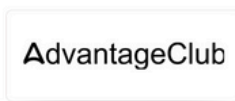
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