

## Bringing the Client Back at the Centre of the Scheme

The Grand, New Delhi

December 4 & 5, 2019

### SESSION PLAN

9.30 - 10.30	Inaugural		
10.30 - 12.00	Plenary 1: Policy and Practice - Pathways for Reaching the Last Mile		
12.00 - 12.15	Networking Break		
12.15 - 13.00	Plenary 2: Evolving Landscape of Financial Inclusion in India – Special Fireside Chat		
13.00 - 14.00	Lunch		
14.00 - 15.30	<b>Technical Session 1</b>	<b>Technical Session 2</b>	<b>Technical Session 3</b>
	Building a Client-Centric Financial Services Architecture: What Next?	Graduating JLG Clients to Enterprise Loans - Drawing Inference from Data	Moving Beyond Credit - Barriers to Uptake and Usage of Savings and Insurance
15.30 - 15.45	Networking Break		
15.45 - 17.00	Plenary 3: Digital Financial Inclusion - Truth vs Hype!		
17.00 - 18.00	Inclusive Finance India Awards 2019		

### DAY 2: December 5, 2019 (Thursday)

9.30 - 11.00	Plenary 4: Making Finance Work for Women – Scanning Policy to Break New Ground		
11.00 - 11.15	Networking Break		
11.15 - 12.45	<b>Technical Session 4</b>	<b>Technical Session 5</b>	<b>Technical Session 6</b>
	HR Challenge in MFIs - The Need is to Fix It Now	Digitizing Small Merchant Transactions - Bringing Them into Fold of Formal Finance	Significance of Sustainable Finance - Seeding the Idea among Financial Institutions
12.45 - 13.30	Lunch		
13.30- 15.00	<b>Plenary 5:</b>	<b>Plenary 6:</b>	
	Small Finance Banks - The Journey so Far and What Lies Ahead	In Pursuit of Impact Investment - What Works and What Does Not?	
15.00 - 15.15	Networking Break		
15.15 - 16.00	Plenary 7: A Peek into the Future of Inclusive Finance – Fintech Flash Talks		
16.00 - 16.30	Valedictory		



# Bringing the Client to the Center of the Scheme

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**Day 1: December 4, 2019**

INAUGURAL	
9:30 - 10:30	<p><b>Introductory Address</b> Dr Arvind Mayaram, Chairman, ACCESS Development Services</p> <p><b>Release &amp; Presentation of Inclusive Finance India Report</b> Presentation by Dr Alok Misra &amp; Mr Ajay Tankha</p> <p><b>Special Addresses</b></p> <ul style="list-style-type: none"> <li>● Alkesh Wadhvani, Director (Lead Poverty Alleviation Portfolio, India Country Office), Bill &amp; Melinda Gates Foundation</li> <li>● Parag Mehta, Executive Director and Senior Vice President Mastercard Center for Inclusive Growth, MasterCard</li> <li>● V. Vaidyanathan, MD &amp; CEO, IDFC First Bank</li> </ul>
PLENARY 1 : Policy and Practice – Pathways for Reaching the Last Mile	
10:30 - 12:00	<p><b>Moderator</b> - Tamal Bandyopadhyay, Consulting Editor, Business Standard</p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"> <li>● Dr Shamika Ravi, Director of Research, Brookings India</li> <li>● Suresh Sethi, MD &amp; CEO, India Post Payments Bank</li> <li>● Samit Ghosh, Founder, Ujjivan Small Finance Bank</li> <li>● Alkesh Wadhvani, Director (Lead Poverty Alleviation Portfolio, India Country Office), Bill &amp; Melinda Gates Foundation</li> </ul>
12.00 - 12.15	<b>NETWORKING BREAK</b>
PLENARY 2 : Evolving Landscape of Financial Inclusion in India – Fireside Chat	
12.15 - 13:00	<p><b>Anchor:</b> Prof M S Sriram, Visiting Faculty, Center for Public Policy, Indian Institute of Management - Bangalore</p> <p><b>In Conversation with Dr. C Rangarajan, Former Governor, Reserve Bank of India</b></p>

13.00 - 14.00	<b>LUNCH</b>
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	<p><b>TECHNICAL SESSION 1 :</b> <b>Building a Client-Centric Financial Services Architecture - What Next?</b></p> <p><b>Anchor:</b> Sharon Buteau, Executive Director, LEAD at KREA University</p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"> <li>● Dr Gaurav Raina, Head of Research Council, KREA University</li> <li>● Dr Bishnu Mohapatra, Dean, School of Interwoven Arts and Science, KREA University</li> <li>● Soumya Kapoor, IWWAGE, KREA Leadership</li> </ul>
	<p><b>TECHNICAL SESSION 2 :</b> <b>Graduating JLG Clients to Enterprise Loans - Drawing Inference from Data</b></p> <p><b>Moderator:</b> Dr Jennifer Isern, CEO, Catalyze Global Impact, LLC</p> <p><b>Lead Presenter:</b> Subhrangshu Chattopadhyay, Senior Vice President - Sales, CRIF High Mark</p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"> <li>● Vibhas Chandra, National Manager – Individual Loan, Ujjivan Small Finance Bank</li> <li>● Devesh Sachdev, MD &amp; CEO, Fusion Microfinance</li> <li>● Raul Rebello, Senior Vice President, Axis Bank</li> <li>● Jagadish Ramadugu, CEO, Vaya Finserv</li> </ul>
	<p><b>TECHNICAL SESSION 3 :</b> <b>Moving Beyond Credit - Barriers to Uptake and Usage of Savings and Insurance</b></p> <p><b>Lead Presenter:</b> Deepti George, Head of Policy, Dvara Research</p> <p><b>Practitioner Perspectives:</b></p> <ul style="list-style-type: none"> <li>● Sucharita Mukherjee, CEO, Kaleidofin</li> <li>● LVLN Murty, Dy. CEO, Dvara KGFS</li> <li>● Garance Richard Watez, Head of Emerging Markets, AXA</li> </ul> <p><b>Open House Moderator:</b> Priyanka Chopra, COO, CIIE- A, Bharat Inclusion Initiative</p>
	<b>NETWORKING BREAK</b>
	<p><b>PLENARY 3 :</b> <b>Digital Financial Inclusion – Truth vs. Hype!</b></p>
	<p><b>Moderator:</b> Stephen Rasmussen, Lead, Technology Program, CGAP</p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"> <li>● Dr Pawan Bakhshi, India Lead, Financial Services for the Poor, BMGF</li> <li>● Monika Halan, Consulting Editor, Mint</li> <li>● Sangram Singh, President, Indifi Technologies Pvt Ltd</li> <li>● Victoria White, Managing Director, Accion Global Advisory Solutions</li> <li>● Anand Bajaj, Managing Director &amp; CEO, Nearby Technologies Pvt Ltd</li> </ul>
	<p><b>INCLUSIVE FINANCE INDIA AWARDS 2019 – PRESENTATION CEREMONY</b></p> <p>Mr. Surendra Rosha, CEO, HSBC India</p> <p>Radhika Agashe, Executive Director, ACCESS ASSIST</p> <p><b>Chief Guest</b> - Shri Anurag Thakur, Hon'ble Minister of State for Finance, Govt. of India</p> <p><b>Guest of Honour</b> - Dr Krishnamurthy Subramanian, Chief Economic Advisor, Govt. of India</p>

## Day 2: December 5, 2019

PLENARY 4 : Making Finance Work for Women - Scanning Policy to Break New Ground	
9.30 - 11.00	<p><b>Moderator:</b> Girija Srinivasan, International Consultant, Development Finance and Rural Livelihoods</p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"><li>● Ram Mohan Mishra, Additional Secretary &amp; Development Commissioner, Ministry of Micro, Small and Medium Enterprise, Government of India</li><li>● Alka Upadhyaya, Additional Secretary, Ministry of Rural Development, Government of India</li><li>● Siddhartha Sanyal – Chief Economist Bandhan Bank</li><li>● Harsh Shrivastava, CEO, MFIN</li><li>● LR Ramachandran, Chief General Manager, Department of Financial Inclusion &amp; Banking Technology, NABARD</li></ul>
11.00 - 11.15	<b>NETWORKING BREAK</b>
<b>TECHNICAL SESSION 4 : HR Challenge in MFIs - The Need is to Fix It, Now</b>	
	<p><b>Moderator -</b> Manoj Sharma, Director, MicroSave Consulting</p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"><li>● Achla Savyasaachi, Head – State Initiatives, MFIN</li><li>● H P Singh, MD, Satin Microfinance</li><li>● Vineet Chattree, Director, Svatantra Microfinance</li><li>● Sadaf Sayeed, CEO, Muthoot Microfin</li><li>● Manoj Nambiar, MD, Arohan Financial Services</li><li>● Sridhar Ganesh, MD &amp; CEO, Adrenalin eSystems Limited</li></ul>
	<b>TECHNICAL SESSION 5 : Digitizing Small Merchant Transactions - Bringing Them into the Fold of Formal Finance</b>
11.15 - 12.45	<p><b>Moderator –</b> Santanu Mukherjee, Asia Program Manager, Accion</p> <p><b>Speakers</b></p> <ul style="list-style-type: none"><li>● Aloka Majumdar, Senior Vice President and Head, Corporate Sustainability, HSBC</li><li>● Vikas Varma, Chief Operating Officer , Mastercard – South Asia</li><li>● Rishi Gupta, MD &amp; CEO, FINO Payments Bank</li><li>● T N Sasidhar, MD &amp; CEO, BASIX Sub-k iTransactions</li><li>● Sanjeev Chandak, Co-founder, CEO, ftcash</li></ul>
	<b>TECHNICAL SESSION 6 : Significance of Sustainable Finance - Seeding the Idea among Financial Institutions</b>
	<p><b>Moderator:</b> Neha Kumar, India Programme Manager, Climate Bonds Initiative</p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"><li>● Mohan Tanksale, Former IBA Chief Executive</li><li>● Srinath Komarina, President, Responsible Banking, Yes Bank</li><li>● Srinivas Bonam, Executive Vice President, IndusInd Bank</li><li>● Shrimohan Yadav, Chief General Manager, Reserve Bank of India</li><li>● Royston Braganza, CEO, Grameen Capital India Limited</li></ul>

12.45 - 13.30	<b>LUNCH</b>
	<b>PLENARY 5 : Small Finance Banks - The Journey so Far and What Lies Ahead</b>
	<b>Moderator:</b> N Srinivasan, Sector Expert
	<b>Speakers:</b>
	<ul style="list-style-type: none"> <li>● Govind Singh, MD, Utkarsh Small Finance Bank</li> <li>● Nitin Chugh, President, Ujjivan Small Finance Bank</li> <li>● Baskar Babu, MD, Suryoday Small Finance Bank</li> <li>● Gaurav Malhotra, Director - Financial Institutions, CDC</li> <li>● Shrimohan Yadav, Chief General Manager, Reserve Bank of India</li> </ul>
13.30 - 15.00	<b>PLENARY 6 : In Pursuit of Impact Investment – What Works and What does Not?</b>
	<b>Anchor:</b> Sandeep Farias, Co-Founder & Managing Director, Elevar Equity
	<b>Speakers:</b>
	<ul style="list-style-type: none"> <li>● Alok Mittal, Co-Founder, Indifi</li> <li>● Kshama Fernandes, MD &amp; CEO, Northern Arc Capital</li> </ul>
15.00 - 15.15	<b>NETWORKING BREAK</b>
	<b>Plenary 7: A Peek into the Future of Inclusive Finance - Fintech Flash Talks</b>
	<b>Anchor :</b> Manoj Sharma, Director, MicroSave Consulting
	<b>Presenters:</b>
	<ul style="list-style-type: none"> <li>● Lathika Regunathan, Founder, Mimo- Technologies</li> <li>● Mohammed Riaz, Co-Founder, Bridge2Capital</li> <li>● Tanuj Sinha, Co-Founder, Finlok</li> <li>● Raoul Nanavati, Co-Founder, Navanatech</li> <li>● Chiranth Patil, Co-Founder, Riskcovry</li> <li>● Abhishek Gandhi, Co-Founder , RupeeCircle</li> </ul>
15.15 - 16.00	
	<b>VALEDICTORY</b>
16.00 - 16.30	<ul style="list-style-type: none"> <li>● Summary of Summit Proceedings</li> <li>● Vote of thanks</li> </ul>