



Co-Host



# Inclusive finance India

SUMMIT 2021

December 14 & 15, 2021

**Building Financial Resilience  
Strategies for Revival**





## Inclusive Finance India Group of Advisors

**Brij Mohan**, Sector Expert (Former Executive Director, SIDBI)

**Arpita Pal Agarwal**, Chief Executive Officer, MCRIL

**Amit Arora**, Financial Inclusion Advisor, World Bank Group

**Prabhat Labh**, CEO, Grameen Foundation India

**Jayesh Modi**, Head, Inclusive Banking Unit, HSBC India

**N Srinivasan**, Sector Expert

**P Satish**, Executive Director, Sa-dhan

**Leena Datwani**, Financial Sector Specialist, CGAP

**Manoj Gulati**, Managing Director, Water.org

**Tushar Arora**, Senior Financial Sector Specialist, World Bank

**Vipin Sharma**, CEO, ACCESS Development Services



**Building Financial Resilience: Strategies for Revival**

**Virtual Summit**

**December 14 & 15, 2021**

**SESSION PLAN**

*\*Time zone is IST*

**DAY 1: December 14, 2021**

<p><b>9.30 AM - 10.30 AM</b></p>	<p><b>Hall A   Inaugural</b></p> <ul style="list-style-type: none"> <li>• <b>Welcome and</b> <i>Release of Inclusive Finance India Report</i></li> <li>• <b>Highlights of Inclusive Finance Report - Presentation by Editor – N S Vishwanathan, Former DG, RBI   Editor, IFI Report 2021</b></li> <li>• Inaugural Address – Junaid Ahmad, India Country Director, World Bank   Dr. Rajiv Kumar, Vice Chair, NITI Aayog   Sivasubramanian Ramann, Chairman &amp; Managing Director, SIDBI</li> </ul>				
<p><b>10.10AM - 11.40 AM</b></p>	<p>Opening Address: <b>Impact of Pandemic on the Informal Sector: Policy Response &amp; Perspectives</b> V Vaidyanathan, MD &amp; CEO, IDFC First Bank</p> <p><b>Hall B   Plenary 1: Aiding Recovery, Building Resilience: Policy, Regulatory and Industry Responses</b> <b>Moderator:</b> Dr Jennifer Isern, CEO, Catalyze Global Impact LLC <b>Speakers:</b> R.B. Santosh Kumar, Head, Government Engagement South Asia, Mastercard Shaji K V, DMD, NABARD Ajit Pai, Distinguished Expert, NITI Aayog</p>				
<p><b>Hall A: Track 1 – Bolstering the Base of Pyramid: Building Better with Micro-Finance</b></p>		<p><b>Hall B: Track 2 – Capacitating Communities: “New Economy” aids for Financial Education</b></p>		<p><b>Hall C: Track 3 – Catalyzing Capital: Impact Investment in Financial Inclusion</b></p>	
<p><b>11.50AM- 12.00 PM</b></p>	<p><b>Opening by Track Anchor –</b> Dr P Satish, Executive Director, Sa-Dhan</p>	<p><b>11.50AM- 12.00PM</b></p>	<p><b>Opening by Track Anchor –</b> Maya Vengurlekar, COO, CRISIL Foundation</p>	<p><b>11.50AM- 12.00PM</b></p>	<p><b>Opening by Track Anchor –</b> Ramraj Pai, CEO, IIC</p>
<p><b>12.05 PM – 1.35 PM</b></p>	<p><b>Technical Session 1</b></p> <p><b>Building resilience of Micro-Finance Clients: Innovations and Best Practices in times of pandemic</b></p> <p><b>Moderator:</b> Deepti George, Deputy ED, DVARA Research</p>	<p><b>12.25 PM – 1.55 PM</b></p>	<p><b>Technical Session 4</b></p> <p><b>Strategy for Financial Education in evolving times: Innovation in Content and Communication</b></p> <p><b>Moderator:</b> Shweta Pereira, Senior Director,</p>	<p><b>12.25 PM – 1.55 PM</b></p>	<p><b>Technical Session 6: Impact Investing Opportunities in Financial Inclusion: At Crossroads</b></p> <p><b>Moderator:</b> Richa Natarajan, Partner, Unitus Capital Impower</p> <p><b>Speakers:</b></p>

	<p><b>Speakers:</b> Vivek Tiwari, MD &amp; CEO, Satya Microfin Devesh Sachdeva, MD &amp; CEO, Fusion Micro Finance Shashidhar T, CEO, Sub K Diptarag Deb, National Manager- Family Banking &amp; Micro Banking, Ujjivan SFB</p>		<p>Customer Strategy, ACCION</p> <p><b>Speakers:</b> Veena Mankar, Founder &amp; Board of Director, Swadhaar Finserve  Alison Eskesen, Vice President, Mastercard Center for Inclusive Growth  Satyajit Dwivedi, CEO, National Center for Financial Education (NCFE)  Raoul Nanavati, Co-Founder, NavanaTech</p>		<p>Gaurav Gupta, MD, Ananya Finance Vineet Sukumar, MD, Vivriti Capital Saurabh Johri, CFO, Caspian Pranav Kumar, Director of Investments, Leafprog</p>
1.40 PM- 2.25 PM	<p><b>Technical Session 2</b> <b>Beyond the Three Decades: New Pathways for the SHG Movement</b></p> <p><b>Moderator</b> – N Srinivasan, Sector Expert <b>Speakers</b> Alka Upadhyaya, Additional Secretary, MoRD  Harsh Bhanwala, Former Chairman, NABARD</p>	2.05 PM- 3.35PM	<p><b>Technical Session 5</b> <b>Capacity Building of Financial Intermediaries –reinventing the wheel?</b></p> <p><b>Moderator</b> - Amit Arora, Senior Advisor, World Bank</p> <p><b>Speakers</b> –  J Venkatramu, CEO, India Post Payment Bank Swati Chowdhary, Director Network, Development &amp; Advocacy, Women’s World Banking  Apurva Rathore, Group Head, L&amp;T Financial Services</p>	2.05 PM- 3.35PM	<p><b>Technical Session 7:</b> <b>Scanning the investment landscape: Emerging Opportunities beyond lending models</b> <b>Moderator:</b> Jyotsana Krishnan, Managing Partner, Elevar Equity</p> <p><b>Speakers:</b>  Amol Warange, Director Incvestments, Omidiyar Network India  Mona Kachhwaha, Partner, Unitus Capital  Utpal Isser, Co-Founder, Sarvagram  Chiranth Patil, Co-founder, Riskcovry</p>
2.30 PM - 3.45 PM	<p><b>Technical Session 3</b> <b>Harmonized Regulatory Framework for Micro Finance Lenders: How it will help in servicing the poor?</b></p> <p><b>Moderator:</b> Manoj Sharma, Director, Microsave Veena Shrivastava, GM, RBI Munish Sharda, Group Executive &amp; Head-Bharat Banking, Axis Bank Dibyajyoti Pattanaik, Director, Annapurna Microfinance Baskar Babu Ramchandran, CEO, Suryodaya SFB</p>				

3.45 PM – 4.20 PM	<b>Hall B   Plenary-2   Fireside chat on Financial Inclusion: Breaking New Ground</b> Dinesh Kumar Khara, Chairperson, SBI and Tamal Bandyopadhyay, Consulting Editor, Business Standard
5: 30 PM – 8:00 PM	<b>Inclusive Finance India Awards Ceremony</b> Special Fireside Chat : Amitabh Kant, CEO, NITI Aayog in conversation with Vikram Chandra, Founder Editorji on <b>Inclusive Financial Systems and Policy Initiatives for Rebuilding Local Markets</b> Awards

DAY 2: December 15, 2021

Hall A: Track 4   Micro & Nano Enterprises: Rebuilding through Access to Finance		Hall B : Track 5- Digital Financial Inclusion : The need to Tread Responsibly		Hall C: Technical sessions	
9.45 AM- 10:00 AM	<b>Track Anchor Address:</b> Geeta Goel, Country Director, Michael & Susan Dell Foundation	9.45AM- 10:05 AM	<b>Keynote Address:</b> Dr Indradeep Ghosh, Executive Director, DVARA Research	9.00AM- 10.30 AM	<b>Technical Session 14</b> Overlap between social protection and financial inclusion – Emerging trends & opportunities <b>Moderator</b> – Beni Chugh, Manager, DVARA Trust <b>Speakers</b>  AP Hota, Former Managing Director & CEO, NPCI  Sakina Dhorajiwala, Researcher, LibTech India  Utkarsh Vijay, Senior Manager, Samagra
10:00 AM- 10:30 AM	<b>Lead Presentation And Address:</b> K M Nanaiah, Managing Director, Equifax	10:15 AM –11:00AM	<b>Technical Session 11</b> Towards a More Resilient Future: Leveraging Responsible Digital Financial Inclusion for Improved Financial Health  <b>Dr Pawan Bakshi</b> , India Lead, Financial Services for the Poor, Bill & Melinda Gates Foundation  <i>in conversation with</i>  <b>Pia Roman Tayag</b> , Director, UNSGSA		
10:30AM- 10:35 AM	<b>Release of report</b> <b>Ajit Pai, Distinguished Expert, NITI Aayog</b>				
10.35 AM- 11.00 AM	<b>Keynote Address</b> <b>Ajit Pai, Distinguished Expert, NITI Aayog</b>				

<p>11.10 AM - 12.25 PM</p>	<p><b>Technical Session 8: Bridging the Credit Gap for Nano Entrepreneurs</b></p> <p><b>Moderator:</b> Rahil Rangwala, Director, India Programs, Michael &amp; Susan Dell Foundation</p> <p><b>Speakers:</b> Puneet Gupta, Co-Founder, Kaleidofin Hardika Shah, CEO, Kinara Capital Govind Singh, MD &amp; CEO, Utkarsh SFB Pravash Dash, MD &amp; CEO, Arthan Finance</p>	<p>11.10AM- 12.40PM</p>	<p><b>Technical Session 12 Digital Financial Services and Data Protection: Balancing Innovation with Safeguards</b></p> <p><b>Moderator:</b> Sharon Buteau, Executive Director, LEAD at Krea University</p> <p><b>Speakers:</b> Jayshree Venkatesan, Director, Responsible Finance and Customer Protection, CFI Indradeep Ghosh, Executive Director, Dvara Research Subhashish Badra, Principal, PrivacyTech, Omidyar Network Ghiyazuddin Mohammad, Senior Policy Manager - Digital Financial Services, Alliance for Financial Inclusion</p>	<p>10.45AM -11.20AM</p> <p>11:20AM- 11:35AM</p>	<p><b>Technical Session 15</b></p> <p><b>Ted talk on Creating Ecosystems to Drive Fintech and Innovation – lessons from Malaysia</b></p> <p>Ruslena binti Ramli, Director, Fintech and Islamic Digital Economy, Malaysia Digital Economy Corporation</p> <p>Priyanka Chopra, Managing Partner, Seed Investing, CIIE</p>
<p>12.35 PM- 1.50 PM</p>	<p><b>Technical Session 9: Role of guarantees in bridging the unaddressed credit need</b></p> <p><b>Moderator:</b> Nat Malupillai, Independent Consultant, Former-Director-India Programs, Michael Susan Dell Foundation</p> <p><b>Speakers:</b> Arup Kumar, CGM, SIDBI Suvalaxmi Chakraborty, FinReach Solutions Vineet Sukumar, MD, Vivriti Capital S Viswanatha Prasad, Founder &amp; Managing Director, Caspian Impact Investment</p>	<p>12.50 PM- 2.10 PM</p>	<p><b>Technical Session 13: Mass Market Digital Lending: Emerging Trends &amp; perspectives</b></p> <p><b>Moderator</b> Arpita Pal Agrawal, Managing Director, M Cril</p> <p><b>Speakers</b> Presentation: Vipul Jain, Product Head, CRIF Highmark Dheeraj Mohan, Head Strategy &amp; Investor Relations, EQUITAS Small Finance Bank Firoz Anam, Chief Risk Officer, Credit Access Grameen Anuj Pandey, Chief Risk Officer, UGRO Capital</p>	<p>12.40 PM- 2.10 PM</p>	<p><b>Technical Session 16</b></p> <p><b>Digital Transformation of Financial Institutions catering to informal sector: Responding and preparing for changing customer needs</b></p> <p><b>Moderator</b> – Santanu Mukherjee, Regional Program Manager - Asia, ACCION</p> <p><b>Speakers</b> –</p> <ol style="list-style-type: none"> <li>1. LVLN Murty, CEO Dvara KGFS</li> <li>2. Sucharita Mukherjee, CEO, Kaleidofin</li> <li>3. Thiru R, COO, Kinara Capital</li> <li>4. Nishant, Co-Founder, Lakshya</li> </ol>
<p>2:00 PM – 3:15 PM</p>	<p><b>Technical Session 10: Leveraging Digital enablers for improving credit access</b></p>				

	<p><b>Moderator:</b> Ruchira Roy, Managing Partner, Positron Consulting Services</p> <p><b>Speakers:</b> Sanjay Jain, Partner, Bharat Innovation Fund/Ispirit Anurag Avula, CEO, Shopmatic Manish Thakkar, COO, Avanti Finance</p>				
2.20 PM-3.50 PM	<p><b>Hall B   Technical Session 17: Landscape of sustainable finance taxonomy in India: Where are we heading towards?</b></p> <p><b>Moderator:</b> Smitha Hari, Vice President, AuctusESG</p> <p><b>Speakers:</b> Ratna Viswanthan, Chief Executive Officer, Reach to Teach Rijit Sengupta, Chief Executive Officer, Center for Responsible Business Royston Braganza, CEO, Grameen Capital Bhavna Prasad, Director-Sustainable Business, WWF</p>	2.20 PM-3.50 PM	<p><b>Hall C   Technical Session 18: Designing Gender Focused Financial Inclusion: Strategies &amp; Action</b> Presentation – Nidhi Bansal, Author, Inclusive Finance India Report   Senior Director, CARE India <b>Moderator:</b> Veena Mankar, Founder, Swadhaar <b>Speakers:</b> Pallavi Madhok, Head Advisory Services, Women's World Banking Chetna Gala Sinha, Founder &amp; Chairperson, Mann Deshi Bank Yamini Atmavilas, Senior Program Officer, Bill &amp; Melinda Gates Foundation</p>	3:25 PM 4:55 PM	<p><b>Hall A   Technical Session 19</b></p> <p><b>Tracking Last Mile Delivery: How financial Services are delivered at last mile?</b></p> <p><b>Moderator:</b> Prabhat Labh, CEO, Grameen Foundation India <b>Speakers:</b> Anand Bajaj, CEO, Paynearby Shweta Aprameya, CEO, ArthImpact Digital Loans Sunanda Sharma, Lead Financial &amp; Digital Inclusion, AU Bank Debshankar Mukhopadhyay, Chief Strategy Officer, FIA</p>
4.00 PM – 5.30PM	<p><b>Hall B   Plenary 3: Scaling up Access to Finance for Agriculture: Understanding Demand, Gaps &amp; Innovation for the Next Big Leap</b> <b>Moderator:</b> N Srinivasan, International Development Finance &amp; Livelihoods Expert <b>Speakers:</b> Dr Ashok Dalwai, Chief Executive Officer, National Rainfed Area Authority, Department of Agriculture, Cooperation and Farmer's Welfare, Ministry of Agriculture Dr G R Chintala, Chairman, NABARD Soumya Kanti Ghosh, Group Chief Economic Advisor, SBI Meera Mishra, Country Programme Officer, IFAD India</p>				

<p>4:50 PM- 6:20 PM</p>	<p><b>Hall C   Plenary 4: Catalyzing Commercial Capital for Impact: Is Blended Finance the way?</b>  <b>Moderator:</b>            Bettina Prato, Senior Coordinator, SAFIN  <b>Speakers:</b>            Geeta Goel, Country Director, MSDF            Arindom Datta, Executive Director, Rural &amp; development Banking/Advisory, Rabobank            Anilkumar SG, Founder &amp; CEO, Samunnati            Eleanor Keppelman, Director, Social Enterprise Finance, US-IDFC</p>
<p>6.20 PM- 7:50PM</p>	<p><b>Hall A   Plenary 5: Making Finance Work for Women Micro-Entrepreneur: Policy Perspectives and Recommendation for Financial Institutions</b>            World Bank “Study on Supply Side Challenges for Access to Finance for Micro and Small Scale Women Entrepreneurs”            Presenter: Dr Smita Premchander            Release of report by Sanjeev Kaushik, Additional Secretary, Department of Financial Services  <b>Moderator:</b>            Girija Srinivasan, Sector Expert  <b>Speakers:</b>            Sanjeev Kaushik, Additional Secretary, Department of Financial Services            Mehnaz Safavian, Lead Financial Sector Specialist, World Bank            Greta Bull, Director, Women’s Economic Empowerment, BMGF</p>
<p>7:50 PM- 8:30 PM</p>	<p><b>Hall B   Plenary 6: Crystal Gaze: Future of Financial Services</b>            Montek Singh Ahluwalia, Indian Economist, Former Deputy Chairman, Planning Commission of India</p>
<p>8:30PM 8:45PM</p>	<p><b>Hall B   Valedictory</b>            Alkesh Wadhvani, Director, Poverty Alleviation, India, Bill &amp; Melinda Gates Foundation</p>

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