



Hotel Ashok, New Delhi

December 11 &amp; 12, 2018

December 11, 2018 (Tuesday)

9.00 am – 10.00 am	Inaugural		
10.00 am – 11.30 am	As the Juggernaut Rolls: Gains and Pains of Financial Inclusion		
11.30 am – 11.45 am	Tea		
11.45 am – 1.15 pm	New Banks on the Block: How are they Targeting the Inclusion agenda?	Addressing the Gender gap in Financial Inclusion: Recommendations for Policy and Practice	
1.15 pm – 2.00 pm	Lunch		
2.00 pm – 3.30 pm	Viability of Banking Agent Networks: The Conundrum Continues!	Fintech for Inclusion of the Last Mile: Experiences from the Frontline of Innovation	When Push Comes to Nudge: Using Behavioral Design for More Impactful Financial Inclusion
3.30 pm – 3.45 pm	Tea		
3.45 pm – 5.00 pm	SHG Bank Linkage Model: Scaling up Linkages to Livelihoods		
5.00 pm – 6.00 pm	Inclusive Finance India Awards 2018 Presentation		

December 12, 2018 (Wednesday)

9.15 am – 10.45 am	MFI 2.0: Is it Time to Reinvent and Push the Boundaries?	Direct Benefit Transfers: Game Changer for Financial Inclusion?	
10.45 am – 11.00 am	Tea		
11.00 am – 12.30 pm	Digital Financial Inclusion: Ensuring Data Security & Client Protection	Way ahead for Inclusive lending: Tech-Driven, Evolving products?	Leveraging Remittances to Achieve Impactful Financial Inclusion: What can India Learn from the Region?
12.30 pm – 1.15 pm	Lunch		
1.15 pm – 2.45 pm	Affordable Housing Finance: Enabling Policy and Ecosystem Support for Deepening Outreach	Prioritizing Innovation and Customer Protection for Business Correspondent Networks in India: Is there a Role for Technology and Regulation?	Operationalising Suitability in Microcredit: Preventing Over-Indebtedness among Borrower Households
2.45 pm – 3.00 pm	Tea		
3.00 pm – 4.30 pm	Approaches for Micro Enterprise Financing: Are these Inclusive Enough?		
4.30 pm – 5.30 pm	Valedictory		

## December 11, 2018

<b>INAUGURAL</b>											
9:00 AM – 10:00 AM	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center; vertical-align: top;"><b>Welcome Address</b></td> <td>Arvind Mayaram, Chairman, ACCESS Development Services</td> </tr> <tr> <td style="text-align: center; vertical-align: top;"><b>Release of Inclusive Finance India Report</b></td> <td></td> </tr> <tr> <td style="text-align: center; vertical-align: top;"><b>Presentation of Inclusive Finance India Report</b></td> <td> <ul style="list-style-type: none"> <li>• Dr Alok Misra, Professor &amp; Chairperson, School of Public Policy and Governance, Management Development Institute (MDI), Gurgaon</li> <li>• Ajay Tankha, Sector Expert</li> </ul> </td> </tr> <tr> <td style="text-align: center; vertical-align: top;"><b>Special Address</b></td> <td>Subhash Chandra Garg, Secretary, Department of Economic Affairs, Ministry of Finance, GoI*</td> </tr> <tr> <td style="text-align: center; vertical-align: top;"><b>Inaugural Address</b></td> <td>Dr. Rajiv Kumar, Vice-Chairman, NITI Aayog</td> </tr> </table>	<b>Welcome Address</b>	Arvind Mayaram, Chairman, ACCESS Development Services	<b>Release of Inclusive Finance India Report</b>		<b>Presentation of Inclusive Finance India Report</b>	<ul style="list-style-type: none"> <li>• Dr Alok Misra, Professor &amp; Chairperson, School of Public Policy and Governance, Management Development Institute (MDI), Gurgaon</li> <li>• Ajay Tankha, Sector Expert</li> </ul>	<b>Special Address</b>	Subhash Chandra Garg, Secretary, Department of Economic Affairs, Ministry of Finance, GoI*	<b>Inaugural Address</b>	Dr. Rajiv Kumar, Vice-Chairman, NITI Aayog
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<b>Inaugural Address</b>	Dr. Rajiv Kumar, Vice-Chairman, NITI Aayog										
<b>PLENARY 1</b>											
10:00 AM – 11:30 AM	<p><b>As the Juggernaut Rolls: Gains and Pains of Financial Inclusion</b></p> <p><b>Moderator</b> – Tamal Bandyopadhyay, Consulting Editor, Business Standard</p> <p><b>Speakers -</b></p> <ul style="list-style-type: none"> <li>• Debashish Panda, Additional Secretary (Financial Inclusion), Department of Financial Services, Ministry of Finance, Govt. of India</li> <li>• P K Gupta, Managing Director (Retail &amp; Digital Banking), State Bank of India</li> <li>• Porush Singh, Country Corporate Officer, India and Division President, South Asia, Mastercard</li> <li>• U S Paliwal, Former Executive Director, Reserve Bank of India</li> <li>• Rajiv Anand, Executive Director &amp; Head - Retail Banking, Axis Bank</li> <li>• Ashu Suyash, Managing Director &amp; CEO, CRISIL*</li> </ul>										
11.30 AM – 11.45 AM	<b>TEA</b>										
<b>PARALLEL PLENARY 1</b>											
11.45 AM – 1:15 PM	<p><b>New Banks on the Block: How are they Targeting the Inclusion Agenda?</b></p> <p><b>Moderator:</b> Alok Prasad, Sector Expert</p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"> <li>• C S Ghosh, Managing Director &amp; CEO, Bandhan Bank</li> <li>• Dr Shamika Ravi, Research Director, Brookings India</li> <li>• Ajay Kanwal, Chief Executive Officer, Jana Small Finance Bank</li> <li>• Govind Singh, Managing Director &amp; CEO, Utkarsh Small Finance Bank</li> <li>• Ashish Singh, Head - Branch Network &amp; Assets, IDFC Bank</li> </ul>										
<b>PARALLEL PLENARY 2</b>											
11.45 AM – 1:15 PM	<p><b>Addressing the Gender gap in Financial Inclusion: Recommendations for Policy and Practice</b></p> <ul style="list-style-type: none"> <li>• Moderator: Yamini Atmavilas, India Lead, Gender Equality, Bill &amp; Melinda Gates Foundation</li> </ul> <p><b>Speakers:</b></p>										

	<ul style="list-style-type: none"> <li>• Samit Ghosh, Managing Director &amp; CEO, Ujjivan Small Finance Bank</li> <li>• Chetna Gala Sinha, Founder &amp; Chairperson, Mann Deshi Bank &amp; Mann Deshi Foundation</li> <li>• Mukul Jaiswal, Managing Director, CASHPOR Micro Credit</li> <li>• Amit Arora, Financial Inclusion Advisor, The World Bank Group</li> <li>• Jayesh Modi, Head, Inclusive Banking Unit, HSBC</li> </ul>
1.15 PM – 2.00 PM	<b>LUNCH</b>
	<b>TECHNICAL SESSIONS</b>
2.00 PM – 3.30 PM	<p><b>TECHNICAL SESSION 1 – Viability of Banking Agent Networks: The Conundrum Continues!</b></p> <p><b>Moderator &amp; Lead Presenter:</b> Manoj Kumar Sharma, Director, Asia &amp; Pacific, MicroSave Consulting</p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"> <li>• Sushmita Chadha, Chief General Manager, Financial Inclusion &amp; Microfinance, State Bank of India</li> <li>• Seema Prem, Co-founder &amp; CEO, FIA Technology Services</li> <li>• Darpan Anand, Senior Vice President, Head-Urban Channel, FINO Payments Bank</li> <li>• Srinivas Bonam, Executive Vice President, Head Inclusive Banking Group, IndusInd Bank</li> <li>• Rajinder Babbar, Business Head- Rural Banking Group, HDFC Bank</li> </ul>
2.00 PM – 3.30 PM	<p><b>TECHNICAL SESSION 2 – Fintech for Inclusion of the Last Mile: Experiences from the Frontline of Innovation</b></p> <p><b>Moderator –</b> Stephen Rasmussen, Lead Financial Sector Specialist, CGAP</p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"> <li>• Puneet Gupta, Co-founder, Kaleidofin</li> <li>• Anand Bajaj, Founder, CEO, Nearby Technologies Pvt. Ltd.</li> <li>• Pratyush Halen, Co-founder &amp; CEO, Tapits Technologies</li> <li>• Murali Krishnan, Managing Director &amp; CEO, PayBee</li> <li>• Jagdish Ghuge, Co-founder &amp; CEO, Bix42</li> <li>• Badal Malick, Principal Innovation Officer, Catalyst</li> </ul>
2.00 PM – 3.30 PM	<p><b>TECHNICAL SESSION 3 - When Push Comes to Nudge: Using Behavioral Design for More Impactful Financial Inclusion</b></p> <p><b>Moderator and Lead Presenter –</b> Saugato Datta, Managing Director, ideas42</p> <p><b>Speakers</b></p> <ul style="list-style-type: none"> <li>• Sameer Segal, Co-Founder &amp; CEO, Artoo</li> <li>• Ruchi Ramann, Director Enviu, India &amp; CEO &amp; Co-promoter, Lakshy Inclusion Services</li> <li>• Sasidhar Thumuluri, MD &amp; CEO, BASIX Sub-K iTransactions Ltd.</li> <li>• Santhosh Ramdoss, Director India Programs, Michael &amp; Susan Dell Foundation</li> <li>• Smita Aggarwal, Director - Investments, Omidyar Network</li> </ul>
3:30 PM – 3:45 PM	<b>TEA BREAK</b>
	<b>PLENARY 2</b>
3.45 PM – 5.00 PM	<p><b>SHG Bank Linkage Model: Scaling up Linkages to Livelihoods</b></p> <p><b>Moderator:</b> Dr Alok Misra, Professor &amp; Chairperson, School of Public Policy and Governance, Management Development Institute (MDI), Gurgaon</p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"> <li>• P Satish, Executive Director, Sa-Dhan</li> </ul>

	<ul style="list-style-type: none"> <li>• K V Rao, Chief General Manager, National Bank for Agriculture and Rural Development (NABARD)</li> <li>• Meera Mishra, Country Coordinator, IFAD India</li> <li>• Dr Kalpana Sankar, Co-founder, Hand in Hand</li> <li>• C S Reddy, Founder &amp; CEO, APMAS</li> <li>• Vinay Kumar Vutukuru, Senior Agriculture &amp; Rural Development Specialist, World Bank Group</li> </ul>
5.00 PM – 6.00 PM	<p><b>INCLUSIVE FINANCE INDIA AWARDS 2018 – PRESENTATION CEREMONY</b></p> <ul style="list-style-type: none"> <li>• Vipin Sharma, CEO, ACCESS Development Services</li> <li>• Arvind Mayaram, Chairman, ACCESS Development Services</li> <li>• Surendra Roshia, Chief Executive Officer, HSBC India</li> <li>• <b>Chief Guest:</b> Shri Suresh Prabhu, Hon'ble Minister of Commerce &amp; Industry, Government of India</li> </ul>

## Day 2: December 12, 2018

	<b>PARALLEL PLENARY 3</b>
9.15 AM – 10.45 AM	<p><b>MFI 2.0: Is it Time to Reinvent and Push the Boundaries?</b></p> <p><b>Anchor:</b> N Srinivasan, Sector Expert</p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"> <li>• Udaya Kumar, Managing Director &amp; CEO, CreditAccess Grameen Ltd &amp; President, MFIN</li> <li>• Vikram Akula, Founder and Chair, Vaya Finserv</li> <li>• Manoj Nambiar, Managing Director, Arohan Financial Services</li> <li>• John Fischer, Chief Investment Officer, Accion</li> <li>• Luca Torre, Co-Founder &amp; Co-CEO, GAWA Capital Partners</li> <li>• Praseeda Kunam, Co-founder &amp; CEO, Samhita Community Development Services</li> </ul>
	<b>PARALLEL PLENARY 4</b>
	<p><b>Direct Benefit Transfers: A Game Changer for Financial Inclusion?</b></p> <p><b>Moderator:</b> Graham Wright, Group Managing Director, MicroSave</p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"> <li>• Yaduvendra Mathur, Additional Secretary, Knowledge &amp; Innovation, NITI Aayog</li> <li>• Manju Agarwal, Former DMD, State Bank of India</li> <li>• Suresh Sethi, Managing Director &amp; CEO, India Post Payment Bank</li> <li>• Jennifer Barsky, Program Manager, Government to Person Payments (Bihar), World Bank Group</li> <li>• Rajesh Bansal, Asia Regional Director, Banking Frontier Associates (BFA)</li> </ul>
10.45 AM – 11.00 AM	<b>TEA</b>
11.00 AM – 12.30 PM	<p><b>TECHNICAL SESSION 4 – Digital Financial Inclusion: Ensuring Data Security &amp; Client Protection</b></p> <p><b>Moderator –</b> Vijay Chugh, Consultant, Payment Systems Regulation &amp; Oversight</p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"> <li>• Gopalakrishnan S, Joint Secretary, MeitY*</li> <li>• L R Ramachandran, CGM, National Bank for Agriculture and Rural Development (NABARD)</li> </ul>

	<ul style="list-style-type: none"> <li>• Rohan Mishra, Director, Public Policy South Asia, Mastercard</li> <li>• Malavika Raghavan, Project Head, Future for Finance Initiative, Dvara Research</li> <li>• Nehaa Chaudhari, Public Policy Lead (Policy and Regulatory Advisory) , Ikigai Law</li> </ul>
11.00 AM – 12.30 PM	<p><b>TECHNICAL SESSION 5 - Way ahead for Inclusive Lending: Tech-Driven, Evolving Products?</b></p> <p><b>Moderator</b> – Greg Chen, Lead Policy, CGAP</p> <p><b>Speakers</b></p> <ul style="list-style-type: none"> <li>• Prateek Shrivastava, Vice President, Digital, Global Advisory Solutions, ACCION</li> <li>• Jagadish Ramadugu, Managing Director &amp; CEO &amp; Co-Founder, Vaya Finserve Pvt. Ltd</li> <li>• Kalpana Pandey, Managing Director &amp; CEO, CRIF High Mark</li> <li>• Raul Rebello, SVP &amp; Head - Rural Lending, Axis Bank</li> <li>• Arun Nayyar, Chief Executive Officer, NeoGrowth Credit Pvt Ltd</li> <li>• Saras Agarwal, Vice President, Bharat Innovation Fund (BIF)</li> </ul>
11.00 AM – 12.30 PM	<p><b>TECHNICAL SESSION 6 – Leveraging Remittances to Achieve Impactful Financial Inclusion: What can India Learn from the Region?</b></p> <p><b>Moderator</b> – Michael Hamp, Lead Regional Technical Specialist, Inclusive Rural Finance &amp; Services, Asia and South Pacific Region, IFAD</p> <p><b>Lead Presenter:</b> Shahadat Khan, Global Coordinator, Migrant Family Motivation Initiative (MFMI), Academic and Researcher, RMIT University, Australia</p> <p><b>Panellists:</b></p> <ul style="list-style-type: none"> <li>• A G Varughese, Executive Vice President, ESAF Small Finance Bank</li> <li>• Ganesh Ananthanarayanan, COO, Airtel Payments Bank*</li> <li>• Abhishek Sinha, Co-founder &amp; CEO, Eko India Financial Services</li> </ul>
12.30 PM -1.15 PM	<b>LUNCH</b>
1.15 PM – 2.45 PM	<p><b>TECHNICAL SESSION 7 – Affordable Housing Finance: Enabling Policy and Ecosystem Support for Deepening Outreach</b></p> <p><b>Moderator</b> – Madhusudhan Menon, Sector Expert</p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"> <li>• Subrata Dutta Gupta, Principal Financial Officer, Financial Institutions Group, IFC (World Bank Group)</li> <li>• Anil Mehta, Managing Director &amp; CEO, India Shelter Finance Corp. Ltd</li> <li>• Rajan Samuel, Managing Director, Habitat for Humanity</li> <li>• Sanjay Chaturvedi, Co-Founder &amp; Promoter, Shubham Housing Finance</li> <li>• Rakhi Mehra, Co-founder, MHS City Lab</li> </ul>
1.15 PM – 2.45 PM	<p><b>TECHNICAL SESSION 8 – Prioritizing Innovation and Customer Protection for Business Correspondent Networks in India: Is there a Role for Technology and Regulation?</b></p> <p><b>Presenters:</b></p> <ul style="list-style-type: none"> <li>• Graham Wright, Group Managing Director, MicroSave</li> <li>• Hema Bansal, Senior Director, South &amp; South East Asia, Smart Campaign</li> </ul> <p><b>Moderator:</b> Anurag Dua, Partner, Government &amp; Public Sector, PWC</p> <p><b>Panellists:</b></p> <ul style="list-style-type: none"> <li>• Anand Shrivastav, Founder and Chairman, Beam Money and Chairman, BCFI</li> <li>• Sunil Kulkarni, Deputy Managing Director, Oxigen &amp; Chair, Standards Committee, BCFI</li> <li>• Sasidhar Thumuluri, MD &amp; CEO, Basix Sub-K &amp; Chair, Operations &amp; Resource</li> </ul>

	<p>Mobilisation Committee, BCFI</p> <ul style="list-style-type: none"> <li>Anand Kumar Bajaj, Founder &amp; CEO, PayNearBy &amp; Chair, Corporate Communication Committee, BCFI</li> <li>Poorna Bhattacharjee, Financial Sector Specialist, Finance, Competitiveness and Innovation Global Practice, IFC-World Bank Group</li> </ul>								
1.15 PM – 2.45 PM	<p><b>TECHNICAL SESSION 9 - Operationalising Suitability in Microcredit: Preventing Over-indebtedness among Borrower Households</b></p> <p><b>Moderator:</b> Avinash P, Director &amp; Head – Risk, Northern Arc Capital</p> <p><b>Presenters:</b></p> <ul style="list-style-type: none"> <li>Nishanth K, Senior Research Associate, Dvara Research</li> <li>Deepti George, Head of Policy, Dvara Research</li> </ul>								
2.45 PM– 3.00 PM	<b>Tea</b>								
	<b>PLENARY 3</b>								
3.00 PM - 4.30 PM	<p><b>Approaches for Micro Enterprise Financing: Are these Inclusive Enough?</b></p> <p><b>Chair:</b> Shri. R M Mishra, Additional Secretary and Development Commissioner, Ministry of MSME, Govt. of India</p> <p><b>Moderator:</b> N K Maini, Former DMD, SIDBI</p> <ul style="list-style-type: none"> <li>Geeta Goel, Country Director, India, MSDF</li> <li>Vikas Muttou, Chief Executive Officer, Swadhaar Finserve Limited</li> <li>Baskar Babu, Managing Director, Suryoday Small Finance Bank</li> <li>Sanjay Sharma, Managing Director, Aye Finance</li> </ul>								
	<b>VALEDICTORY</b>								
4.30 PM - 5.30 PM	<table border="0"> <tr> <td><b>Fire Side Chat</b></td> <td> <ul style="list-style-type: none"> <li>Shri Amitabh Kant Chief Executive Officer, NITI Aayog</li> <li>Dr Rajiv B Lall Founder Managing Director &amp; CEO, IDFC Bank</li> </ul> </td> </tr> <tr> <td><b>Summary of Summit Proceedings</b></td> <td>Shri N Srinivasan, Sector Expert</td> </tr> <tr> <td><b>Valedictory Address</b></td> <td>Shri Arun Jaitley, Hon’ble Union Minister for Finance, Govt. of India*</td> </tr> <tr> <td><b>Vote of Thanks</b></td> <td>Radhika Agashe, Executive Director, ACCESS ASSIST</td> </tr> </table>	<b>Fire Side Chat</b>	<ul style="list-style-type: none"> <li>Shri Amitabh Kant Chief Executive Officer, NITI Aayog</li> <li>Dr Rajiv B Lall Founder Managing Director &amp; CEO, IDFC Bank</li> </ul>	<b>Summary of Summit Proceedings</b>	Shri N Srinivasan, Sector Expert	<b>Valedictory Address</b>	Shri Arun Jaitley, Hon’ble Union Minister for Finance, Govt. of India*	<b>Vote of Thanks</b>	Radhika Agashe, Executive Director, ACCESS ASSIST
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<b>Vote of Thanks</b>	Radhika Agashe, Executive Director, ACCESS ASSIST								

\* to be confirmed