

An Initiative By



Strategic Partner



Host State Partner



Supported By



Department of Electronics, IT, BT and S&T

Knowledge Partner



# WORLD FINTECH SUMMIT

5-6 MAY 2025 | BENGALURU

Building the Financial Ecosystem of the Future

[worldfintechsummit.com](http://worldfintechsummit.com)

#WFS2025

## HALL A

## HALL B

## HALL C

**9:00 - 9:45 AM** Registration

**9:45 - 9:55 AM** Inauguration & Welcome Address

Dr. Ravi Gupta, Founder, CEO & Editor-in-Chief, Elets Technomedia Pvt. Ltd.

**9:55 - 10:00 AM** Lamp Lighting

**10:00 - 10:10 AM** Opening Address

Rahul Sharanappa Sankanur, IAS, Director, Electronics, IT & BT and Managing Director, Karnataka Innovation and Technology Society, Government of Karnataka

**10:10 - 10:25 AM** Keynote

Sanjeev Kumar Gupta, Chief Executive Officer, Karnataka Digital Economy Mission (KDEM)

**10:25 - 11:20 AM** Fireside Chat

Shri Priyank Kharge, Minister, Electronics, IT & Biotechnology, Rural Development & Panchayat Raj, Government of Karnataka

Harshil Mathur, CEO, Co-Founder, Razorpay

Prashanth Prakash, Partner, Accel (**Moderator**)

**11:20 - 11:25 AM** Special Souvenir Launch

**11:25 - 11:35 AM** Keynote

Dr. Ekroop Caur, IAS, Secretary, Department of Electronics, IT, BT, and Science & Technology, Government of Karnataka

## HALL A

**11:35 - 11:50 PM** **Lightning Talk**  
Building the Financial Ecosystem of the Future  
**Ratan Kumar Kesh**, ED & COO, Bandhan Bank

**11:50 - 12:15 PM** **Fireside Chat**  
The Rise of Fintech in India – Innovation, Inclusion & Intelligence  
**Balaji Nuthalapadi**, Executive Director – Technology and Operations, Equitas Small Finance Bank  
**Ritu Sharma**, Executive Director, TiE Bangalore (**Moderator**)

**12:15 - 12:50 PM** **Fireside Chat**  
Intellectual Property & Vision for Inclusive Growth: Problems to Solve  
**Ajay Vir Jakhar**, Chairman, Bharat Krishak Samaj  
**Ramalakshmi Penugonda**, General Manager, NABARD  
**Sandhya Vasudevan**, Board Member & Fintech Chair, TiE Bangalore (**Moderator**)

**12:50 - 1:05 PM** **Expert Talk**  
AI and Hybrid Cloud: The scalable backbone of Fintech Innovation  
**Anil Kumar Nayak**, Presales Engineering Leader, IBM Storage, India & South Asia

**1:05 - 2:00 PM** **Lunch**

## HALL C

**11:35 - 1:05 PM** **Agri-FinTech**

**Welcome** by **Nipun Mehrotra**, Founder and CEO, The Agri Collaboratory, and Former VP, IBM Asia Pacific

### Keynote Session

**Sanjeev Kumar Gupta**, Chief Executive Officer, Karnataka Digital Economy Mission (KDEM)

**Ajay Vir Jakhar**, Chairman, Bharat Krishak Samaj

### Panel Discussion

Exploring How AgriTechs, Government, and Ecosystem Enablers are Shaping Agri-FinTech in India

**Timmana Gouda D**, Founder & CEO, WhatsLoan

**Sanjay Uppal**, Founder & CEO, FinbotsAI

**Sheeba Sen**, Co-Founder, Hasten Regeneration

**Bheemashankar**, PS to IT/BT and Rural Development & Panchayat Raj Minister, GoK

**Tejo Gavirneni**, Vice President – Operations NSL Sugars Ltd.

**Ashutosh Vaidya**, Board Member Multi Commodity Exchange of India and Co Founder, The Agri Collaboratory (**Moderator**)

## HALL A

2:00 - 2:20 PM

### Lightning Talk

Building Trust with Ethical AI: Navigating Innovation and Responsibility

**Rakesh Ranjan**, Chief Digital Officer, Reserve Bank Innovation Hub (RBIH)

2:20 - 2:35 PM

### Expert Talk

GoFlipo: Securing the Future of Business Messaging

**Amit Srivastava**, Director, Pinnacle Teleservices Private Limited

2:35 - 3:30 PM

### Panel Discussion

Scaling Fintech Innovation: Bridging Start-ups and Regulators

**Joseph Sebastian**, AVP, Blume Ventures

**Paroma Chatterjee**, Chief Executive Officer, Revolut India

**Shibu K Thomas**, GM & Head – IT Assurance, South Indian Bank

**Ajay Rajan**, Country Head - Transaction Bkg Government, MNC & New Economy Business, IFSC Branch & Knowledge Units, Yes Bank

**Gaurav Srivastava**, Head of Technology, BHIM National Payments Corporation (NPCI)

**Mohit Mehra**, Vice President - Primary Markets & Payments, Zerodha

**Pramod Ganji**, Chief Executive Officer, Zrika

**Aakarsh Naidu**, Head of Fintech and Startups, Reserve Bank Innovation Hub (RBIH) **(Moderator)**

3:30 - 4:25 PM

### Panel Discussion

From Legacy Systems to Digital Prowess: The Roadmap for NBFCs' Tech Transformation

**Kalpesh Dave**, Deputy CEO, Bajaj Capital

**Suzannah Muthoot**, Executive Director, Muthoot Housing Finance Ltd.

**Ajay Thomas John**, Chief Digital Officer, Shriram Finance Limited

**Kinjal Shah**, Chief Technology Officer, Yes Securities

**Roopesh Chandran**, Chief Operating Officer, BOBCARD Ltd.

**Ankit Jain**, Chief Revenue Officer, OneXtel

**Dr. Ravi Gupta**, Founder, CEO & Editor-in-Chief, Elets Technomedia Pvt. Ltd. **(Moderator)**

## HALL B

2:00 - 2:15 PM

### Lightning Talk

Bank–Fintech Partnerships: Beyond Integration to Impact

**George John**, Executive Director, ESAF Small Finance Bank

2:15 - 3:15 PM

### Panel Discussion

Mastering the AI Shift: Leading in the New Digital Era

**Arun Nagappan**, General Manager & CTO, Canara Bank

**Binit Jha**, Chief Data Officer, IDBI Bank

**Santanu Syam**, Head Digital Hub, Unity Small Finance Bank

**Gaurav Sharma**, Chief Technology Officer, IIFL Finance Limited

**Ramesh Narayanaswamy**, CTO, Aditya Birla Capital

**Ramaswamy Subramanian**, Chief Product Officer, Karnataka Bank

**Chinmaya Desai**, CBO & Co-Founder, Falcon

**Samyuktha Surendran**, SVP & Business Head, Airtel Business

**Dr. Ravi Gupta**, Founder, CEO & Editor-in-Chief, Elets Technomedia Pvt. Ltd. **(Moderator)**

3:15 - 4:10 PM

### Panel Discussion

From Momentum to Maturity – Reimagining Fintech's Growth Playbook

**Chiranth Patil**, Co-Founder, Riskcovry

**Puneet Mathur**, Chief Information Officer, Card91

**Kumar Amit**, Co-Founder & COO, Castler

**Mikhil Innani**, Chief Executive Officer, Apollo Finvest

**Mohan Sushantam**, Chief Data & Product Officer, Vivriti Capital

**Sheetal Jain**, Co-Founder & CEO, LeRemitt **(Moderator)**

4:25 - 4:55 PM

Tea in parallel

## HALL A

4:55 - 5:50 PM

### Panel Discussion

Global Financial Services: Harnessing the Potential of BFSI GCCs for Innovation, Growth and Co-Creation

**M. Balasubramaniam (Bala MS)**, Chief Executive Officer, Stratinfinity Inc

**Titir Pal**, Managing Director, Citi Bank

**Prasad Pooppully**, Managing Director, BNP Paribas

**Seetharaman Venkatraman**, Executive Director, Nomura

**Rahul Pandey**, Chief Information Officer, Indian Clearing Corporation Limited

**Supria Dhanda**, Co-Founder & Managing Partner, WYSER (**Moderator**)

## HALL B

4:55 - 5:50 PM

### Panel Discussion

The Future of Banking: Fintech Shift Towards Cross-Border Payments & Super Apps

**Ashton D'cruz**, Executive Director, NatWest Markets

**Sameer Shetty**, President & Head - Digital Business and Transformation, Axis Bank Limited

**Aniket Thacker**, Lead- Fintech Partnerships, Embedded Finance & Startup Engagement, Kotak Mahindra Bank

**Sunali Rohra**, Senior Executive Vice President, HDFC Bank

**Suresh Sharma**, Senior Vice President, BISG India-Technology

**Hetal Fald**, National Urban Cooperative Finance & Development Corporation (NUCFDC)

**Mallikarjun Kandkuru**, Partner, KPMG India (**Moderator**)

5:50 - 6:45 PM

### Panel Discussion

Agentic AI and Data, Risks & Opportunities

**Srivatsa S.**, Head - Intelligent Automation & AI, Axis Bank

**Tarun Pandey**, Chief Technology Officer, Aditya Birla Health Insurance

**Vineet Jain**, Chief Business and Digital Officer, Anand Rathi Share and Stock Brokers Ltd.

**Sushil Ostwal**, Chief Data Officer, BSEIndia

**Saravanan G**, Head of Marketing, PayRupik

**Anil Sinha**, CTO, Fibe.India (EarlySalary)

**Gejoy Kuriakose**, Partner, KPMG (**Moderator**)

5:50 - 6:45 PM

### Panel Discussion

Building the Financial Ecosystem of Tomorrow with an Agile, Digital-First Approach

**Deepak Sharma**, Independent Director, Suryoday Small Finance Bank

**Pankaj Rai**, Group Chief Data and Analytics Officer, Aditya Birla Management Corporation

**Gaurav Jain**, Head of Global Business, Hyperverge

**Thomas Muthoot John**, ED, Muthoot MicroFin

**Vishal Bhatia**, Chief Digital Officer, Canara Bank

**M. Balasubramaniam (Bala MS)**, Chief Executive Officer, Stratinfinity Inc (**Moderator**)

6:45 - 7:15 PM

**Fireside Chat: GCCs in India - Catalyzing Fintech Innovation in India - Revolut - a global success story from Karnataka**

**Sanjeev Kumar Gupta**, Chief Executive Officer, Karnataka Digital Economy Mission (KDEM)

**Paroma Chatterjee**, Chief Executive Officer, Revolut India

**7:15 - 7:45 PM**

**World Fintech Awards**

**Chief Guest for Awards:**

**Rahul Sharanappa Sankanur**, IAS, Director, Electronics, IT & BT and Managing Director, Karnataka Innovation and Technology Society, Government of Karnataka

**7:45 - 8:45 PM**

**Closing Remarks**

## HALL A

## HALL B

## HALL C

9:00 - 9:45 AM **Registration**

9:45 - 10:00 AM **Welcome Note**

**Dr. Ravi Gupta**, Founder, CEO & Editor-in-Chief, Elets Technomedia Pvt. Ltd.

10:00 - 10:45 AM **Inaugural**

**Prof. Venkatesh Panchapagesan**, Ex-Chairperson, NSRCEL

**Joohi Smita Sinha**, Chief General Manager, State Bank of India, Bengaluru Circle

**Sumnesh Joshi**, Executive Director, Ministry of Communications, Government of India

10:45 - 11:30 AM **Tea break**

11:30 - 12:00 AM **Fireside Chat**

**Building Inclusive Financial Futures Through Technology**

**Prof. Sridhar Pabbisetty**, Pracademic, Public policy and Inclusive governance specialist

**Dr. K.P. Krishnan (India)**, Honorary Research Professor, the Centre for Policy Research (CPR), New Delhi

11:30 - 11:45 AM **Keynote**

**Sanjeev Yadav**, Director (Authentication), UIDAI

11:30 - 12:45 PM **Panel Discussion**

**Talent & Skilling for BFSI**

**Anilesh Seth**, GCC consulting

**Giriraj Murugan**

**Rajat Deshpande**, Co-Founder & CEO, Finbox

**Nupur Gupta**, Co-Founder, NIRA

**Saurav Raaj**, Co-Founder, NUVO & Founder & CEO, Tokenize

**G Sabarinathan**, IIM Bangalore (Moderator)

12:45 - 5:15 PM **Startup Parade/Investor Connect**

## HALL A

### 12:00 - 12:20 PM Fireside Chat

How do big banks invest in Fintech?

**Hitesh Sachdev**, Head- Startup Engagement & Investments, ICICI Bank Ltd.

**Sandhya Vasudevan**, Board Member & Fintech Chair, TiE Bangalore

### 12:20 - 1:20 PM Panel Discussion

InsurTech's Role in India's Quest for 'Insurance for All' by 2047

**Avinash Naik**, CIO, Bajaj Allianz General Insurance

**Rohit Kilam**, CTO, HDFC Life Insurance

**Kallol Basu**, CTO, National Insurance Company

**Pranay Kumar**, CTO, United India Insurance Co Ltd

**Sunit Vakharia**, Chief Technology Officer, Reliance Nippon Life Insurance

**Abhinav Arora**, Co-Founder & CEO, eDAS

**Gaurav Srivastava**, Head of Technology, BHIM National Payments Corporation (NPCI) **(Moderator)**

### 1:30 - 2:20 PM Lunch

## HALL B

### 11:45 - 12:25 PM Panel Discussion

Banking on Digital Public Infrastructure (DPI):  
Unlocking Digital Business, Open Finance, and  
Inclusion

**Ramesh Aithal**, Chief Digital Officer, L&T Finance Limited

**Antriksh P**, Product - Credit, ONDC

**Sandeep Ubale**, Chief General Manager & Dy Chief Digital Officer, State Bank of India

**Arun Seethamraju**, Head of Products and Digital Solutions, Reserve Bank Innovation Hub (RBIH)

**Chiranjeev TK**, Country Head - India & SAARC, Jamf

**Akshay Yadava**, Director, UIDAI **(Moderator)**

### 12:25 - 12:40 PM Expert Talk

Compliance to Confidence: How Modern Device  
Security Accelerates Fintech

**Chiranjeev TK**, Country Head- India & SAARC Jamf

### 12:40 - 01:30 PM Panel Discussion

Cyber Security & Cyber Laundering a Threat for  
Fintech

**Shibu K Thomas**, GM & Head – IT Assurance, South Indian Bank

**Manu Dhir**, General Manager, StoneX

**Aditya Kumar**, Corporate Partnerships Lead - India, Plug and Play Tech Center

**Shreya Khanna**, Cyber Security Expert, KPMG

**Srinivasan Balraj**, Vice President - Head of Information Security Audit and Compliance, Muthoot Fincorp Ltd.

**Venk Krishnan**, CEO at NuWare/NuVentures **(Moderator)**

## HALL A

2:20 - 3:05 PM

### Investor Session

From Seed to Series C: Scaling Fintech Startups Sustainably

**Sonal Saldanha**, Principal - Investments, 3one4 Capital

**Sunitha Viswanathan**, Partner, Kae Capital

**Saritha Raichura**, Director, Blume Ventures

**Vijaya Kumar Ivaturi**, Co-Founder & CTO, Crayon Data

**Venk Krishnan**, CEO, NuWare/NuVentures **(Moderator)**

3:05 - 3:20 PM

### Keynote

**Claude Smadja**, President, Smadja & Smadja

3:20 - 4:05 PM

### Panel discussion

#### Global Innovation Alliance (GIA)

Building Bridges, Not Silos: Global Innovation Alliance for Collaborative Disruption

**Balaji Venkataraman**, Area Director, FDI, Netherlands Consulate, Bangalore

**Stephen Mathias**, Chairman, Indo American Chamber of Commerce

**Jacob Sebastian**, British Deputy High Commission, UK

**Jonas Brunschwig**, Consulate General, Switzerland Delegation

**Madanmohan Rao**, Research Director, TIE Bangalore **(Moderator)**

4:05 - 4:50 PM

### Panel Discussion

India's Wealthtech Evolution: Opportunities in the Age of Digital Finance

**Ameet Ayare**, Chief Executive Officer, Actlogica

**Ajath Anjanappa**, Co-Founder & CEO, Fabits

**Mehekka Oberoi**, Fund Manager, Fintech Board Director, IIFL Open

**Ajinkya**, Co-Founder, Wint Wealth

**Shalini Sankar**, National Head & Senior Vice President, Laqshya **(Moderator)**

## HALL B

2:20 - 3:05 PM

### Panel Discussion

DeepTech in the Financial Sector - AI and Blockchain

**Shuja Hussain**, Co-founder & COO, Carret

**M D Ramaswami**, Founder and Host, AI POD

**Prasanna Lohar**, President, India Blockchain Forum & Executive Member, India Fintech Forum

**TR Anand**, Chair, Matrix Forum **(Moderator)**

3:05 - 3:55 PM

### Panel Discussion

Adapting to the Digital Future: Organisational-Wide Rebuilding for Tech-led Innovations

**Johnson K Jose**, Chief Technology Officer, Federal Bank

**Venkat Yellapantula**, Chief Digital Officer, Indian Bank

**Swaminathan Krishnamoorthy**, Head - Strategy and Planning/TPP, ESAF Small Finance Bank

**Nagachethan SM**, Founder & CEO, Navanc

**Dr. Ravi Gupta**, Founder, CEO & Editor-in-Chief, Elets Technomedia Pvt. Ltd. **(Moderator)**

3:55 - 4:25 PM

### Fireside Chat

Transforming India's Insurance Landscape with InsurTech for Universal Coverage

**Pranay Kumar**, CTO, United India Insurance Co. Ltd.

**Sandhya Vasudevan**, Board Member & Fintech Chair, TiE Bangalore **(Moderator)**

**4:50 - 5:20 PM**

**Tea Break**

**5:20 - 5:30 PM**

**Fireside Chat**

**AI-Powered Banking: Redefining the Future of Financial Services**

**Ajay Kanwal**, MD & CEO, Jana Small Finance Bank

**Dr. Ravi Gupta**, Founder, CEO & Editor-in-Chief, Elets Technomedia Pvt. Ltd.

**5:30 - 5:50 PM**

**Valedictory Session**

**Kris Gopalakrishnan**, Co-Founder, Infosys; Chairman, Axilor Ventures; Chairman of the Vision Group on IT, Karnataka Government; Chairman, Reserve Bank Innovation Hub (RBIH)

**5:50 - 6:20 PM**

**World Fintech Awards Ceremony**

**6:20 - 6:35 PM**

**Closing Remarks**

**Sanjeev Kumar Gupta**, Chief Executive Officer, Karnataka Digital Economy Mission (KDEM)

**Sandhya Vasudevan**, Board Member & Fintech Chair, TiE Bangalore

**Dr. Ravi Gupta**, Founder, CEO & Editor-in-Chief, Elets Technomedia Pvt. Ltd.

# WORLD FINTECH SUMMIT

5-6 MAY 2025 | BENGALURU

Building the Financial Ecosystem of the Future

## Meet Our Partners

Platinum Partner



Secured Communications  
Technology Partner



Technology & Innovation Partner



AI-Driven Fintech Partner



Digital Transformation Partner



Data Streaming Partner



Communication Partner



Innovative Fintech Solutions Partner



Supporting Partner



AI Partner



Experience Transformation  
Partner



Banking Technology  
Partner



Escrow Partner



The Financial Partner



Neo-Banking Experience Partner



Exhibitors



Loyalty & Rewards Partner



Startup Partners



Data Security Partner



Branding Partner



Ecosystem Partner



Fintech SRO Partner



Community Partner

