

| 2nd ETBFSI Converge-BFSI: The World of Hyper-Personalisation | |
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| Day 3 - NBFC & Fintechs | |
| Session Details | |
| Session Time | Session Name |
| 09:00 am - 09:05 am | Welcome Address |
| 09:05 am - 09:21 am | Partner Presentation: Building Data-Driven Experiences That Retain Users Mudit Shukla, AVP, Product Sales Specialist, Netcore |
| 09:21 am - 09:26 am | Networking Break & Visit to Expo |
| 09:26 am - 10:13 am | <p>NBFCs Leaders' View: Building Business Over Hyper-Personalisation</p> <p>Synopsis: The NBFC companies have achieved a lot but the journey from here is tricky. Because it's not going to be about offering finance products but serving the customers the way they want. Most of the NBFC companies have a decent number of customers and each one has its own demands. Whether rural or urban, NBFCs business will be driven by the customer experience they provide. This session will explore how the NBFC leaders are keeping customer service at the forefront and more importantly, how they see the whole business based on hyper-personalisation.</p> <p>Moderator: Amol Dethe, Editor, ETBFSI Umesh Revankar, MD & CEO, Shriram Transport Finance Company Ltd Prashant Kumar, MD & CEO, Standard Chartered Capital Ltd Navin Chandani, MD & CEO, CRIF High Mark Sameer Raje, GM & Head of India, Zoom Video Communications</p> |
| 10:13 am - 10:18 am | Networking Break & Visit to Expo |
| 10:18 am - 10:32 am | Partner Presentation: Mobile Endpoint Protection Surojit Dasgupta, India Country Manager, Lookout |
| 10:32 am - 10:37 am | Networking Break & Visit to Expo |

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| <p><i>10:37 am - 10:56 am</i></p> | <p align="center">Fireside Chat: Revolutionizing the Operations of Financial Institutions</p> <p>Synopsis: The COVID-19 pandemic has pushed us into a virtual world - the new normal. Every sector was compelled to revolutionise their way of working, be it by opting for WFH or holding virtual meetings with clients. This led to a sudden surge in demand for virtual meeting platforms, such as ZOOM, Google Meet, Microsoft Teams, etc. BFSI sectors, too, such as NBFCs and FinTechs, also jumped on the bandwagon, and opted for virtual meetings with their customers to ensure safety as well as maintain a personal connection. The struggle, however, still remains.. as many are still getting used to the new normal. Tune in, and get your questions answered on how these entities are filling in this gap, and making it to be the "new normal"</p> <p align="center">Moderator: Amol Dethe, Editor, ETBFSI Harry D. Moseley, Global CIO, Zoom</p> |
| <p><i>10:56 am - 11:01 am</i></p> | <p align="center">Networking Break & Visit to Expo</p> |
| <p><i>11:01 am - 11:34 pm</i></p> | <p align="center">Panel Discussion: Scaling up NBFCs for Future</p> <p>Synopsis: Considering the credit story of India, the scope for NBFCs is huge. But they are going through major competition from the FinTechs. What will build the future of NBFCs is how the scale does up digitally? NBFCs are already developing alternate scoring methods and building automation. The efficiency in seamless disbursement and collection is what will make NBFCs stronger. This session will explore, to what extent will digital help them to achieve the next level for NBFCs?</p> <p align="center">Moderator: Varun Aggarwal, Senior Associate Editor, ETCIO R Balaji, CTO, IIFL Group Abhishek Sharma, CDO, L&T Financial Services Durgaprasad Swaminathan, EVP & CIO, Cholamandalam Investments & Finance Company Ltd Milan Dolansky, CDO, Home Credit India Ajay Koul, Country Lead, BFSI, AMD</p> |
| <p><i>11:34 pm - 11:39 pm</i></p> | <p align="center">Networking Break & Visit to Expo</p> |

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| <i>11:39 pm - 12:02 pm</i> | <p align="center">Fireside Chat: What's Next for HFCs?</p> <p>Synopsis: The interest rates are lowest in the last two decades but where is the demand? While large NBFCs are battling with growth the HFCs are trying to bet on the current phase. This Fireside chat will explore how the housing finance companies are dealing with the current regime and moving forward? What kinds of evolution is happening after the covid-crisis in the segment and what is the strategy that large players have embraced.</p> <p align="center">Moderator: Amol Dethe, Editor, ETBFSI Keki Mistry, CEO, HDFC Ltd</p> |
| <i>12:02 am - 12:07 pm</i> | <p align="center">Networking Break & Visit to Expo</p> |
| <i>12:07 pm - 12:52 pm</i> | <p align="center">Panel Discussion: Rise of Co-Lending: Pros and Cons</p> <p>Synopsis: Banks and NBFCs both vouched for co-lending models initially. But soon they realised that the collaboration is not easy. Both of them have different strategies. Since RBI has been supporting co-lending to cater to the huge demand for credit, it's critical to understand the pros and cons of the co-lending model.</p> <p align="center">Moderator: Amol Dethe, Editor, ETBFSI R Sridhar, Executive Vice Chairman and CEO, IndoStar Capital Finance Ltd Rakesh Kaul, CEO, Clix Capital Sashank Rishyasringa, Co-Founder & MD, Capital Float Harshvardhan Lunia, Co-founder And CEO, Lendingkart</p> |
| <i>12:52 pm - 12:57 pm</i> | <p align="center">Networking Break & Visit to Expo</p> |
| <i>12:57 pm - 01:16 pm</i> | <p align="center">Partner Presentation: Tech Innovation Simplifying Stamp Duty Collection for Banks, Co-operative Banks and Financial Institutions Venkat Rao Malluvajhula, VP & Country Head STS India & Sales ASEAN, Pitney Bowes</p> |
| <i>01:16 pm - 01:21 pm</i> | <p align="center">Networking Break & Visit to Expo</p> |

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| | <p align="center">Panel Discussion: Survival of FinTechs for the Future?</p> <p>Synopsis: There are thousands of FinTechs in India and most of them are offering the same solutions. With consolidation around the corner, the question is what will make FinTechs survive in the future? What kinds of FinTech models, business strategies and technologies will have a future? With the top FinTech players, this panel will explore the future of FinTechs.</p> <p align="center">Moderator: Amol Dethé, Editor, ETBFSI Ketan Patel, CEO, Mswipe Smita Aggarwal, Global Investments Advisor, Flourish Ventures Arpit Ratan, Co-Founder & CBO, Signzy</p> |
| <p><i>01:21 pm - 02:07 pm</i></p> | <p align="center">Networking Break & Visit to Expo</p> |
| | <p align="center">Fireside Chat: Formalizing Credit for Informal Sector</p> <p>Synopsis: Providing efficient formal credit to SMEs and MSMEs has always been challenging for lenders, be it on the lines of inadequate data for credit assessment or regulatory restrictions. While MFIs and NBFCs choose to be more of risk-takers and provide credit to the informal sector, they still face challenges in having a high default ratio. How can we overcome this, and what efforts can be made to reduce the default ratio? Representatives from MFIN, and FIDC to shed some light on the same.</p> <p align="center">Moderator: Amol Dethé, Editor, ETBFSI Raman Aggarwal, Director, FIDC Alok Misra, CEO & Director, MFIN</p> |
| <p><i>02:12 pm - 02:55 pm</i></p> | <p align="center">Networking Break & Visit to Expo</p> |
| <p><i>02:55 pm - 03:00 pm</i></p> | <p align="center">2nd ETBFSI Excellence Award</p> |
| <p><i>03:00 pm - 03:20 pm</i></p> | <p align="center">Concluding Remarks & Vote of Thanks</p> |
| <p><i>3:20 PM</i></p> | |