

6TH EDITION FESTIVAL OF FINTECH CONCLAVE + AWARDS



10TH JULY 2026 | TAJ M.G. ROAD, BENGALURU

EMBEDDED BY DESIGN: THE INVISIBLE FUTURE OF FINANCE

Associate Partner
Indus Business Academy

Knowledge Partner
ScoreMe Solutions

Lanyard Partner
Moneyboxx

AGENDA

09:00am – 10:00am	Registration, Networking & Innovation Showcase Opens. Delegates explore fintech innovations, embedded finance solutions, AI-led platforms, banking technologies, and digital infrastructure showcases.
10:10am – 10:30am	Festival Opening by the Emcee of the Day
10:40am – 11:00am	Welcome Address by Dr. Annurag Batra , Chairman & Editor-in-Chief, BW Businessworld & Founder, exchange4media
11:10am – 11:40am	Opening Keynote followed by Q&A session – Embedded by Design: Building the Invisible Infrastructure of Tomorrow's Economy. A strategic perspective on the future of finance, digital public infrastructure, and the convergence of banking, technology, and commerce.
	GUEST SPEAKER Shri T. Rabi Sankar – Hon'ble Former Deputy Governor, Reserve Bank of India (RBI)
11:50am – 12:30pm	Panel Discussion – Finance Everywhere: How Embedded Ecosystems Are Reshaping Consumer Behaviour. Discussion on the integration of financial services into commerce, mobility, healthcare, travel, and enterprise platforms.
	CONVERSATION CURATOR Dr. Vaibhav S Joshi – Co-Founder & Managing Partner, Tableturn Tech
	GUEST SPEAKERS Mr. Gautam Arora – Director & Regional Head – Global Payments Solutions, South India, HSBC Bank Mr. Vishram Dixit – Managing Director & Chief Executive Officer, The Dombivli Nagri Sahakari Bank Mr. Samar Rushi Kagalwalla – Head – Marketing, CSB Bank Mr. Shashank Sharma – Director, ScoreMe Solutions Ms. Prachi Pareek – Incoming Partner – Payments Consultant, Former Senior Director – Financial Services Consulting, E&Y
12:40pm – 01:00pm	Keynote: The Agentic Shift in Insurance sector: Scaling Compliance Without Sacrificing Control. Exploring how AI-powered autonomous agents are transforming insurance operations by enhancing compliance, improving efficiency, and maintaining robust governance.
	GUEST SPEAKER Mr. Saurabh Bhattacharya – Addl. Executive Director, Centre for Smart Governance, Karnataka
01:10pm – 02:00pm	Networking Lunch Break
02:10pm – 02:50pm	Panel Discussion – The Future of Digital Payments: Invisible, Instant, Intelligent. Industry leaders discuss the next phase of payment innovation, UPI evolution, embedded checkout experiences, and cross-border opportunities.
	CONVERSATION CURATOR Mr. Sharat Chandra – Founder, EmpowerEdge
	GUEST SPEAKERS Mr. Aditya Agrawal – Chief of Business Operations & Transformation, Experian India Ms. Pallavi T. Madhok – Vice President – Advisory Services (South Asia), Women's World Banking Mr. Prabhas K. Rath – Chief General Manager – Department of Economic and Policy Analysis, Securities and Exchange Board of India (SEBI) Ms. Priyanka Sinha – Partner & Co Founder, A & P Partners Mr. Satya S. Das – Director, Product Management – Financial Services, Unisys
03:00pm – 03:15pm	Networking Break
03:25pm – 04:15pm	Panel Discussion – Beyond Traditional Banking: The Rise of Embedded Payments, Lending, Insurance & Wealth. How financial services are becoming seamlessly integrated into customer journeys.
	CONVERSATION CURATOR Mr. Prithwish Sinha – Director – Payments Transformation, PwC, India
	GUEST SPEAKERS Mr. Vinod G. – General Manager & Head – Data Science & Analytics, South Indian Bank Mr. Prashanth Ramdas – Partner, Khaitan & Co. LLP Ms. Aditi Jain – Head – Strategic Network Engagements, Razorpay Mr. Shirish Mathur – Head – SME Products, Digital Platforms & Payments, Aditya Birla Capital Mr. Pawan Kumar Choudhary – Chief Technology Officer – Engineering, Zinnia Digital Services LLP Dr. Ramesh S – Senior Professor, IBA Bangalore & Former Executive Director, Cochin Stock Exchange
04:25pm – 05:00pm	Networking Tea Break
05:10pm – 06:00pm	Panel Discussion – India's Digital Public Infrastructure as a Global Fintech Blueprint. The role of DPI, digital identity, account aggregators, and open networks in accelerating innovation.
	CONVERSATION CURATOR Mr. Vipul Saini – Assistant Vice President – Startup Product, HDFC Bank
	GUEST SPEAKERS Mr. Ranganath Sadasiva – Chief Technology Officer, Hewlett Packard Enterprise, India Ms. Tanya Naik – Head – Online & Omnichannel Business, Pine Labs Mr. Vamsi Madhav – Chief Executive Officer, Finvu AA Mr. Prasanna Lohar – President, India Finance Network (IFN) & Founder, Finnovation Lab Mr. Daniel Gopinath Chandran – Head – Open Innovations, Societe Generale Global Solution Centres Ms. Susmita Ghosh – Vice President – Investments, IIMB Innovations (NSRCEL)
06:10pm – 06:50pm	Panel Discussion – Future of Finance Dialogue : What Will Financial Services Look Like in 2030? Visionaries discuss emerging technologies, blockchain, tokenization, digital assets, AI agents, cybersecurity, and the next decade of innovation.
	CONVERSATION CURATOR Ms. Avantika Gode – Vice President, Startup Policy Forum
	GUEST SPEAKERS Mr. Abhishek Lahiri – Head – Government Affairs (South Asia), MasterCard Mr. Ashish Aggarwal – Vice President & Head – Public Policy, Nasscom Mr. Bertram D' Souza – Digital Infrastructure Leader Mr. Antriksh Parmar – Vice President – Financial Services, ONDC Mr. Aakarsh Naidu – Managing Partner, B-FAIR Labs & Former Head of Fintech, RBIH
07:00pm – 07:15pm	Closing Keynote – From Products to Platform to Ecosystem: The Evolution of Financial Services. Discover how financial services are evolving beyond products into intelligent, interconnected ecosystems that power the next generation of embedded finance.
	GUEST SPEAKER Ms. Praveena Rai – Managing Director & Chief Executive Officer, Multi Commodity Exchange (MCX)
07:25pm – 07:45pm	Networking Break
07:55pm – 08:45pm	The Fintech Awards 2026. Celebrating the organizations, leaders, products, and innovators shaping the future of financial services.
09:00pm – 10:30pm	Celebratory Dinner

Contact Us

Devika Kundu Sengupta
devika@businessworld.in
+91 98716 54991

Madhav Prasad
madhav.prasad@businessworld.in
+91 98711 62216

ASSOCIATE PARTNER



KNOWLEDGE PARTNER



LANYARD PARTNER



EVENT PARTNERS

