



Confederation of Indian Industry

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CII
Conference on
Digital & Cashless Economy
 "Fintechs Driving Innovations at Scale – A Trillion Dollar Opportunity"

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Wednesday, 19 October 2022 : Hotel ITC Maurya, New Delhi

Programme

1000 - 1100 hrs

Inaugural Session: "Fintechs Driving Innovations at Scale – A Trillion Dollar Opportunity"

As India marches onto a becoming leading global player in adopting disruptive technologies at scale, Indian Fintechs can play a catalysing role in that journey. Fintechs, along with financial institutions and technology adoption, can enable last mile connectivity, financial inclusion and driving affordability of financial products.

While still at a nascent stage and early days, Indian Fintechs have come a long way. They were maturing in their approach, from facing uncertainties like pandemic to adjusting and adopting the evolving regulatory guidelines. In addition, macroeconomic conditions and change in consumer behaviour has further led to the adoption of Fintechs in specific segments like Digital Payments, Wealth Management, Lending and Insurance.

Beyond this, to keep pace with the innovations, financial institutions are also adopting emerging technologies and innovation first approach to tie up with Fintechs to provide better customer services and enable the distribution of financial products to the last mile.

Release of Whitepaper on "The State of Fintech Funding in India"

The startup funding environment witnessed a significant shift on the back of global macroeconomic developments. Fintech startups were impacted too. However, fintechs with solid fundamentals and sound business models were better placed when it came to raising funds. The report delves into a comparative analysis of the funding scenario in 2022 until September compared to 2021.

1100 hrs

Inaugural Session Concludes

1100 – 1200 hrs

Panel Discussion I: "Digital Payments: Paving Way for One Billion Transactions in a day"

Background:

Payments for a long time has been at the center piece of the Fintech boom. From wallets to cards to UPI, Digital Payments are growing exponentially with new use-cases and modes emerging frequently. What's next for digital payments, beyond one billion transactions in a day? Is there a parallel requirement for UPI? Is payments monetisation a dead-end on retail side? How can B2B payments be made more robust and seamless

Discussion points:

- Strengthening digital payments Infrastructure
- Payments driving financial inclusion
- B2B Payment awaiting disruption?

1200 hrs

Session concludes

1200 – 1215 hrs

Tea / Coffee Break



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Programme

1215 – 1315 hrs	
Panel Discussion II: “Access to Credit: A Billion Dollar Opportunity”	
Background:	
Digital Credit as a segment as promising as it can be is yet to show some large scale disruption. While some models have worked so far, some have not taken-off, some models are being questioned. The discussion in this panel would be around strengthening the framework of how access to credit can be deepened, what could be the way forward for new-age lenders to build their business models.	
Discussion points:	
<ul style="list-style-type: none"> • Making new-age digital credit models work • Do all fintech roads lead to credit • How different are new-age underwriting models 	
1315 hrs	Session concludes

1315 – 1415 hrs	
Panel Discussion III: “Account Aggregator: Enabling Seamless Distribution of Financial Products”	
Background:	
To a lot of extent, financial products have been democratised and distributed digitally, but a large segment proportion of India still finds it difficult to access financial products. Account Aggregator a landmark initiative by the regulator and ecosystem is stepping in that direction to solve the problem of accessibility of financial products. As financial institutions and ecosystem players push gears on going live and doing transactions, Account Aggregator could change the trajectory of how financial products are consumed.	
Discussion points:	
<ul style="list-style-type: none"> • Account Aggregator democratising financial products • Learning from Account Aggregator • A year since its Launch – changes, inclusions and Modifications required 	
1415 hrs	Session concludes
1415 onwards	Networking Lunch & Summit Concludes