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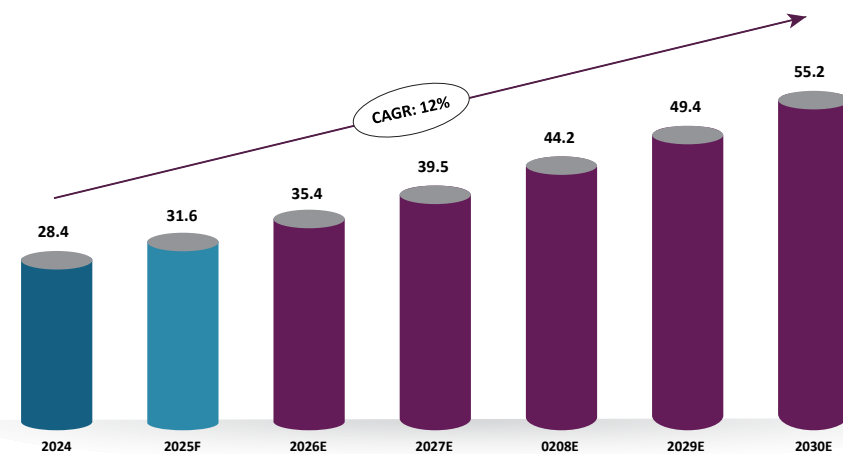
Building a Future-Ready Bank

📅 21 November 2025 📍 Four Seasons Hotel, Mumbai

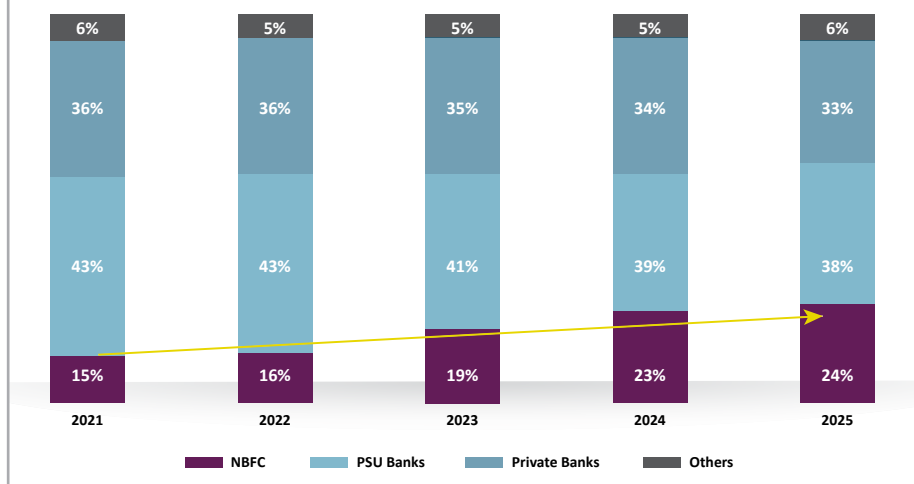
AI-DRIVEN, MOBILE-FIRST TRANSFORMATION FUELS INDIA'S DIGITAL BANKING BOOM

Growth is driven by deeper mobile adoption, accelerated digital-only product rollouts & regulatory support for open banking & FinTech collaboration. Tier-1 & mid-tier banks are rapidly modernizing their core & channel stacks to deliver real-time, personalized services. The next phase of expansion will hinge on AI-driven credit scoring, embedded banking & digital-first onboarding, establishing India as a leading global digital banking hub. Reflecting this progress, India's Digital Banking Maturity Index has advanced from 43% to 59% in the last 4 years, with 9 Indian banks recognized as 'Digital Champions'; underscoring the nation's leadership in next-gen bank transformation.

India's Digital Banking market poised for sustained double-digit growth (INR Tn)



Increase of NBFC share in Personal Loans (% share by value)



PERSONAL LOANS DIVERSIFY | LENDING ECOSYSTEM SHIFTS TOWARD DIGITAL AGILITY

Between 2021 and 2025, India's personal lending landscape transformed as banks and NBFCs adopted digital-first models to expand credit access. Outstanding personal loans reached INR 14.6 Tn in 2025, with 22% CAGR, reflecting the segment's growing significance in retail credit. FinTech NBFCs now originate around 70% of all personal loan accounts, largely in small-ticket segments, which collectively capture 24% of total value share. Future-ready banks are leveraging analytics, automation and co-lending to manage risk and extend reach beyond Tier 1 markets. The shift signals a data-led, inclusive credit era, redefining how institutions scale and stay competitive.

AGENDA

08:15 - 09:15 AM	Breakfast and Registration
09:15 - 09:30 AM	Welcome Note
09:30 - 09:45 AM	Market Overview and Trends
09:45 - 10:30 AM	Panel 1: Future of Banking A Business Leadership Strategic Perspective Strategy drives technology, or is it now the other way around? Enjoy an interesting conversation with banking business leaders on what's the right answer to this question, and how will a bank strategy evolve for the future. Also, the kind of organization, skills, and culture needed to make it work.
10:30 - 11:15 AM	Panel 2 : NextGen Transaction Banking The Digital Value Chain from SMEs to Corporates Transaction banking is unlocking new efficiencies across small, medium and large enterprises. This panel will explore innovations driving payments, trade finance, supply chain finance, and cash management, and how banks can build seamless digital value chains to empower corporate and SME clients. What are the key challenges and opportunities in creating an interconnected ecosystem?
11:15 - 11:30 AM	Tea/Coffee Break





11.30 - 12.15 PM

Panel 3 : AI in Action | The Next Wave of Digital Banking & Lending Transformation

Welcome to the new industrial revolution – AI. AI is reshaping the financial services industry globally. This panel will discuss how AI is driving personalized customer experiences, optimizing operations, and enabling real-time decision-making. The financial services industry embraces data-driven strategies, what are the key opportunities and challenges in adopting AI and analytics at scale? How can financial institutions leverage these innovations?

12.15 - 01.00 PM

Panel 4: FinTech 2.0 Fueling Next Phase of Innovation in BFSI

FinTech 2.0 is redefining the BFSI landscape through embedded finance, AI-driven personalization, and open ecosystem collaboration. This panel explores how new-age fintechs and incumbents are co-innovating to unlock value, enhance customer experience, and shape the next wave of financial services innovation.

01.00 - 01.15 PM

Closing Note

01.15 - 02.30 PM

Lunch and Networking

PANELISTS

PANEL 1: 09:45 am to 10:30 am
Future of Banking | A Business Leadership Strategic Perspective



V. Ramkumar
Senior Partner
Cedar
Moderator



Vikram Tandon
Former CHRO **Adani Group** |
Former HR Head, **HSBC India**



Virat Diwanji
National Head - Consumer Bank
Federal Bank



Abhijit Singh
Group Head – Banking-as-a-Service (BaaS), International Banking & Digital Ecosystem Banking
HDFC Bank



Ajay Rajan
Country Head –
Transaction Banking
YES BANK

PANEL 2: 10:30 am to 11:15 am
NextGen Digital Banking | Building Connected Value Chains



Amit Jain
Partner & Head
IBS intelligence
Moderator



Varun Bakshi
Head-Product, Transaction Banking
RBL Bank



Tarandeep Singh Lamba
Head Trade Products, Transaction Banking, India
Standard Chartered Bank



Aman Singla
Head - Transaction Banking Group
CSB Bank

PANEL 3: 11:30 am to 12:15 pm
AI in Action | Pioneering the Next Wave of Banking



Nikhil Gokhale
Director
IBS intelligence
Moderator



Indraneel A. Pandit
Chief Digital Officer
Federal Bank



Trayambkeshwar Vatsa
Chief Technology Officer
NCDEX e Markets Ltd. (NeML)



Sujeet Sinha
EVP
Kotak Mahindra Bank & Author
'Revolutionising BFSI with GenAI'



Rajesh Mirjankar
MD & CEO
KiyaAI

PANEL 4: 12:15 to 01:00 pm
Agentic AI Driving NextGen Digital Lending & Payments



Subit Saurav
Associate Partner
Cedar-IBSi Capital
Moderator



Shekhar Lele
Revenue Development -
Embedded Finance
HSBC



Satish Grampurohit
Co-founder & CEO
Cogniqwest



Rajesh Iyer
Co-founder & CEO
WonderLend Hubs

PANELIST FIRMS



ABOUT CEDAR

With a 40-year track record, Cedar is a Forbes-ranked global consulting firm with deep expertise in strategy & driving performance powered by the Balanced Scorecard. Its Financial Services & Financial Technology Practice is a Centre-of-Excellence transforming leading financial services institutions & technology companies as the digital and AI revolution accelerates.

ABOUT IBS INTELLIGENCE

Founded in 1991 and headquartered in the UK, Cedar's group firm, IBS Intelligence (IBSi) is the world's only pure-play Financial Technology focused research, advisory, and news analysis firm, with a 30-year track record and clients globally. We take pride in covering 5,000+ technology vendors globally – the largest by any analyst firm in this space. IBSi's Sales League Table is the industry barometer ranking banking technology suppliers globally for 20+ years.

ABOUT CEDAR-IBSI FINTECH LAB

Founded in 2017, the Cedar-IBSi FinTech lab has been home to 60+ global financial technology companies seeking “soft-landing” and POC opportunities with banks across the region, making it one of the only such FinTech ecosystems in Asia.

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ABOUT CEDAR-IBSI CAPITAL

Cedar-IBSi Capital is a leading early-stage tech venture capital fund backing founders building next-gen enterprise software for the Financial Services industry; leveraging AI and deep technologies. The fund has completed initial investments in Cogniquest and WonderLend Hubs, both disruptive solutions that address large opportunities in Banking and Financial Services and beyond.

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