



23RD elets NBFC 100 TECH SUMMIT

9 July 2026 | Chennai

India's Longest Running NBFC Leadership Platform
Conference. Expo. Awards

Designing the Future of India's Lending Infrastructure

AGENDA

08:00 AM – 09:00 AM

Registration & Networking Breakfast

09:15 AM – 09:30 AM

Welcome Address & Lamp Lighting



Dr. Ravi Gupta

Founder & CEO, Elets Technomedia &
Editor-in-Chief, The Banking & Finance Post Magazine

09:30 AM – 09:45 AM

Keynote Address



Jiji Mammen

Executive Director & CEO
Sa-Dhan

Session Focus: Financial Inclusion. Microfinance. Sa-Dhan Vision. Sector Outlook

09:45 AM – 10:00 AM

Expert Talk by *Agentic AI Partner*
Loan Eligibility Checker



Megavarnan Govindaswamy

Founder and CEO
EONE Technologies

Session Focus: AI Underwriting. Pre-Qualified Leads. Automated Approvals. Instant Evaluation

10:00 AM – 10:40 AM

Inaugural Discussion
From Traditional Lenders to Digital Ecosystems: The New Era of Indian NBFCs



Moderator

Ravi Doshi
Chief Business Officer
Mirae Asset Financial
Services



Jiji Mammen
Executive Director & CEO
Sa-Dhan



Murty L
Managing Director
& CEO
Dvara KGFS



Jagadish Ramadugu
MD & CEO
Pragati Finserv



Abhisar Sharma
MD & CEO & Board Member
NADL (NESL Asset Data
Limited)



Chandra Mouli
Director Sales & CSM
Credgenics



Ramesh Kumar Aravamuthan
Chairman & MD
LaRaksha Impact Finance
Enterprise Pvt Ltd



Natarajan R
Chairman & Managing Director
South India Finvest Pvt Ltd

Session Focus: Digital Transformation. Embedded Finance. Co-Lending. DPI. Financial Inclusion

10:40 AM – 10:55 AM

Tea & Networking Break

10:55 AM – 11:35 AM

Panel Discussion
AI-Driven NBFCs: Balancing Innovation, Scale & Responsible Growth



Moderator
Hari Padmanabhan
Founder & Chairman
UNCIA



Krishna Swami
Chief Technology Officer
Aptus Housing Finance
Company



Vivek Kannan
Chief Operating Officer
Hinduja Housing Finance



Paromesh Chatterjee
Chief Information Officer
Capri Global Capital Ltd.



Kaushik Deb
Director – AI Engineering
Piramal Finance



Shankarshan Panda
Head IT & CIO
Annapurna Finance
Pvt. Ltd.

Session Focus: AI Underwriting. Risk Management. Fraud Prevention. Responsible AI. Governance

11:35 AM – 11:50 AM

Expert Talk by *Voice AI Partner*
Realtime Voice AI for NBFC



Apoorv Sood
Head of Global GTM
Smallest AI

Session Focus: Voice AI. Speech Models. Full-Stack Deployment. Customer Interaction

11:50 AM – 12:05 PM

Expert Talk by *AI-Native Customer Experience Partner*
Voice of Customer: Turning Insights into Action



Siddhartha Kapoor
Regional Sales Director
Sprinklr



Anushka Gulati
Solution Consulting Leader India
Sprinklr

Session Focus: Customer Feedback. Unified Data. AI Insights. CX & Loyalty

12:05 PM – 12:40 PM

Panel Discussion
The Future of Digital Lending in India's Real-Time Economy



Moderator
Kumaran Sampath
Managing Director & CEO
Aegma Capital Services
Pvt Ltd



Dhanasekaran S
Chief Technology Officer
Belstar Microfinance
Limited



Vijay Balasubramanian
Director of Technology
Products
Samunnati



Dhanarajan P
Executive Vice President – IT
Cholamandam Investment
and Finance Co. Ltd.



Ajay Ghosh
Chief Executive Officer
Invest Gold Finance



Ravi Jayanthi
Chief Technology Officer
Nestavia Home Finance
Private Limited

Session Focus: UPI. Account Aggregator. Real-Time Credit. Alternative Data. Compliance

12:40 PM – 12:50 PM

Lighting Talk by *Silver Partner*
AI Orchestration Layer for NBFC and FinTech Firms



Soumadri Sen
Founder & CEO
ViH Metaverse

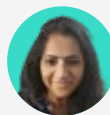
Session Focus: AI Governance. Regulatory Compliance. Audit Trail. RBI FREE-AI Framework

12:50 PM – 01:25 PM

Panel Discussion
Beyond Branches: Customer Experience in Modern NBFCs



Moderator
Soumadri Sen
Founder & CEO
ViH Metaverse



Hema Ganapathy
Chief Operating Officer
Sundaram Home Finance



Anurag Dwivedi
Deputy COO
Asirvad Micro Finance
Limited



Vanamali R Sridharan
Chief Technology Officer
Five Star Business Finance



Harish R
Chief Technology Officer
Prayaan Capital

Session Focus: Omnichannel. Digital Onboarding. Experience-Led Lending. CX Design

01:25 PM – 01:40 PM

Elets 12th NBFC Excellence Awards Ceremony (Part -1)

01:40 PM – 02:15 PM

Networking Lunch & Expo Walkthrough

02:15 PM – 02:55 PM

Panel Discussion
The Future of Digital Trust: Addressing DPDP Compliance, Cybersecurity Threats, and Data Governance



Moderator
Prabhath Kumar
Chief Executive Officer
CERF



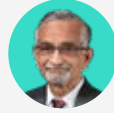
Saravanakumar Krishnamurthy
Chief Information Security Officer
Vivriti Capital



Palanikumar Arumugam
Chief Information Security Officer
Hinduja Leyland Finance Ltd.



Sathanarayanan Chandrasekaran
Chief Information Officer
Sundaram Home Finance Limited



Dr. N Raveendran
Chief Information Officer
Sakthi Finance Limited



Dr. Satish Kumar Gupta
Head of Internal Audit
Berar Finance Limited



Sekar Ramajeyam
Senior Consultant – IT/ERP
SRM Group

Session Focus: DPDP. Cyber Resilience. Data Governance. Consent Management. Compliance

02:55 PM – 03:10 PM

Expert Talk by *Cybersecurity & Digital Trust Partner*
Securing India: Trust is the New Credit Score



Netra Deshpande
Head of Engineering- R&D
Seqrite

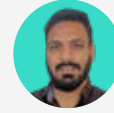
Session Focus: Digital Trust. AI Cyber Defense. End-to-End Security. Credit Ecosystem Safety

03:10 PM – 03:25 PM

Expert Talk by *Silver Partner*
Breaking the fragmented customer journey in NBFCs: Creating a seamless lending experience



Hari Balaji
AVP Sales
VIH Metaverse



Chintan Lodha
Sr Product Manager
VIH Metaverse

Session Focus: AI Orchestration. Workflow Automation. Enterprise AI Stack

03:25 PM – 04:00 PM

Panel Discussion
Financing Bharat's Growth Engine: MSME, Mobility & Rural Credit Transformation



Moderator
Karthick Ramadas
Senior Vice President
Sa-Dhan



Vinod Kumar
Chief Digital Officer
Shriram Finance Limited



Ravi Pandey
Chief Business Officer
Electronica Finance Limited



Rajaram Balasubramaniam
Chief Strategy Officer & Head of Analytics
Aavas Financiers



Sunil Govindarajan
Executive Director
Optimo Capital

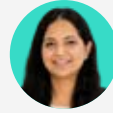
Session Focus: MSME Lending. Rural Credit. Mobility Finance. Data-Led Underwriting

04:00 PM – 04:15 PM

Expert Talk by *Revenue Recovery AI Partner*
Recovering More, the Human Way: Emotional Voice AI for Collections in Every Indian Language



Angad Singh Chadha
Founder & CEO
Ravan.ai



Mannat Kaur Chadha
Managing Director
Ravan.ai

Session Focus: Emotional Voice AI. Debt Collections. Regional Language AI. Customer Retention

04:15 PM – 04:30 PM

Tea & Networking Break

04:30 PM – 05:05 PM

Panel Discussion
NBFCs & Fintech Partnerships: Building Scalable, AI-Driven Lending Finance Ecosystems for the Future



Moderator
Prasanna Lohar
President
India Finnovation Network



Manu MS
Chief Technology Officer
Manappuram Home
Finance Ltd



Swapnil Dixit
Chief Product Officer
Avanti Microfinance
Private Limited



Dheeraj Mohan
Chief Operating Officer & Head IR
Veritas Finance Limited

Session Focus: Co-Lending. API Infrastructure. Embedded Finance. Fintech Collaboration

05:05 PM – 05:10 PM

Prize Quest Winners Announcement

05:10 PM – 05:30 PM

Elets 12th NBFC Excellence Awards Ceremony (Part -2)

05:30 PM Onwards

Closing Note

OUR PARTNERS

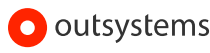
Gold Partner



Awards Partner



Agentic AI Partner



Silver Partner



Voice AI Partner



AI-Native Customer Experience Partner



Cybersecurity & Digital Trust Partner



Data Privacy and AI Partner



Revenue Recovery AI Partner



Associate Partner



Exhibitors



Supporting Partners

