

7th elets BFSI

**GAME
CHANGER
SUMMIT**

GOA 7-9 AUGUST 2026

Conference | Expo | Awards

India's
BIGGEST
Residential
Confluence of
BFSI
Leaders

3 Days Residential Confluence

DRAFT
AGENDA

#EletsGamechanger

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DAY ZERO | 6 August 2026

Timings

THE BFSI GAMECHANGER ARRIVAL

03:00 PM ONWARDS

ARRIVAL & CHECK IN

Arrival of Speakers & Industry Leaders

04:00 – 07:00 PM

DOWNTIME

07:00 PM ONWARDS

GALA WELCOME DINNER

DAY ONE | 7 August 2026

Timings

Session Flow

07:30 – 08:30 AM

WELLNESS

Sunrise Strategy Walks & Sound Healing Therapy

Curated beachfront wellness experience blending guided walks with sound healing therapy. Designed to spark informal conversations and clear thinking among BFSI leaders – God's coastline as the backdrop for the industry's most candid exchanges.

08:30 – 09:00 AM

DOWNTIME

9:00 – 9:30 AM

NETWORKING BREAKFAST

Coffee. Conversations. Capital.

Informal breakfast bringing together regulators, bankers, fintech founders, and technology leaders.

09:30 – 10:00 AM

REGISTRATION

Delegate Registration & Networking

OPENING — POWER & POLICY

10:00 – 10:10 AM

WELCOME ADDRESS

Opening Remarks – Dr. Ravi Gupta, Founder & CEO, Elets Technomedia

Framing the summit's strategic intent and India's defining moment at the intersection of technology, regulation, and financial transformation.

10:10 – 10:20 AM

CEREMONY

Lamp Lighting Ceremony & Launch of Special Edition – The Banking & Finance Post

10:20 – 10:40 AM

KEYNOTE ADDRESS

The New Financial Order – Building India's Next Financial Decade

As banks, fintechs, Big Tech platforms, and regulators converge on the same customer, the architecture of financial power is being redrawn. With GenAI projected to contribute \$200–340bn to banking productivity and embedded finance heading toward a \$7tn global market by 2030, this keynote maps where power is concentrating, where it is fracturing, and what it demands of every institution in the room.

10:40 – 11:00 AM

KEYNOTE ADDRESS

From Regulation to Architecture – How Policy is Rewiring Financial Systems (DPDP)

India's regulatory stack – DPDP Act 2023, RBI's AI governance framework, SEBI's algorithmic accountability norms, and IRDAI's Bima Trinity – is no longer a compliance backdrop. It is an active design instruction for next-generation financial institutions.

MORNING SESSIONS — POWER, INCLUSION & THE ARCHITECTURE OF OPPORTUNITY

THE GAMECHANGER FORUM
Main Stage | Plenary Sessions

THE LEADERSHIP LOUNGE
Breakout Room | Deep-Dives & Roundtables

11:00 – 11:40 AM

INAUGURAL PANEL

Bharat Built, World Bound – Scaling India Stack as the Global Backbone for Finance

Leadership dialogue exploring strategic shifts, emerging opportunities, and institutional transformations as banking, fintech, insurance, technology, and capital markets converge.

11:40 – 12:20 PM

PANEL DISCUSSION

Women, Wealth & the New Leadership Economy

Women control 30% of India's household wealth and make 65%+ of financial product decisions – yet hold fewer than 15% of senior leadership roles. How women leaders at the top of Indian banking, insurance, fintech, and capital markets are navigating institutional resistance, building sponsorship networks, and rewriting what leadership looks like.

BREAKOUT: WEALTHTECH

The WealthTech Inflection – Asset Management, HNI Expectations & Democratisation of Returns

India's mutual fund AUM has crossed Rs 65 trillion; demat accounts surpass 170 million. Intimate CXO session on how asset managers, wealth platforms, and private banks are competing for India's next decade of savings.

12:20 – 12:30 PM

Networking Break & Hall Reset

12:30 – 01:10 PM

PANEL DISCUSSION

India's Digital Payments Revolution – Beyond UPI

Cross-border settlement, merchant digitisation, real-time interoperability, credit on UPI, and fintech-led ecosystems – what comes after domestic dominance and who leads India's payments ambition onto the global stage.

BREAKOUT: CYBER DEFENCE COMMAND ROOM

Securing Financial Infrastructure in an Era of Intelligent Threats

Closed-door leadership roundtable | 10-12 CISOs & CIOs. Fraud prevention, ransomware resilience, third-party risk, cloud security, and AI-driven attacks.

01:10 – 02:10 PM

Networking Lunch & Curated Expo Walkthrough

AFTERNOON SESSIONS — INTELLIGENCE, OPPORTUNITY & RESILIENCE

02:10 – 02:50 PM

PANEL DISCUSSION

Sovereign AI – Who Controls the Intelligence Layer of Finance?

As AI becomes the core decision-making infrastructure of financial institutions, questions of ownership, dependency, and sovereignty become increasingly critical. This session will examine who controls the models, the data, and ultimately the intelligence layer that drives credit, risk, and customer decisions in Indian banking. It will also explore how India's digital public infrastructure including Account Aggregator, OCEN, and consent-based data-sharing frameworks is enabling the next generation of AI-powered lending, underwriting, and financial inclusion, while raising important questions around data governance, trust, and strategic autonomy.

BREAKOUT ROUNDTABLE

The Mule Account War Room – Fraud Intelligence, APP Fraud & Real-Time Detection

Behavioural biometrics and network graph analysis to detect mule accounts at onboarding. RBI's fraud risk directive. Demo 15 min + roundtable 25 min | 15-18 delegates.

02:50 – 03:10 PM

Networking Interval & Media Lounge Conversations

03:10 – 03:50 PM **PANEL DISCUSSION**
**The Battlefield of Financial Crime –
Cybersecurity, Deepfakes & Digital Resilience**

GenAI has industrialised fraud at a speed no institution's risk framework was built to absorb. India recording a 45% YoY rise in digital financial fraud; cybercrime projected to cost the global economy \$10.5tn by 2026.

BREAKOUT: CUSTOMER EXPERIENCE LAB
Human-Centric Banking in an AI Economy

How institutions balance algorithmic efficiency with empathy, trust, and genuine customer intimacy as banking journeys become increasingly AI-driven. CXO Roundtable + Partner showcase.

03:50 – 04:10 PM **Refreshments & Informal Engagement**

04:10 – 04:50 PM **PANEL DISCUSSION**
Bancassurance 2.0 – APIs, Embedded Insurance & the New Distribution War Across India's Financial Ecosystem

API-first insurance integrations scaling distribution into Tier 2 and Tier 3 India; IRDAI sandbox for real-time product design. Partner opens with live integration demo – trigger event to policy issued in under 30 seconds.

BREAKOUT: CLOUD INFRASTRUCTURE
Cloud-First, Compliance-Ready – Building Resilient Financial Infrastructure for the Next Decade

Cloud architecture strategies, multi-cloud frameworks, and RBI's cloud outsourcing guidelines as BFSI institutions accelerate cloud adoption. Partner-led session.

CLOSE OF DAY – BAITHAK-E-BFSI

05:00 – 05:20 PM **POWER PAUSE**
Hall Reset for Baithak – Chairs arranged in a complete circle. Emcee position set at the centre.

05:20 – 06:00 PM **SIGNATURE SESSION**
Baithak-e-BFSI – Power, Partnerships & the Road Ahead

Rooted in the Indian tradition of the baithak – a gathering of equals, speaking plainly. No stage, no titles, no script. All delegates, speakers, and partners convene around a single provocation: "What are we not saying out loud that this industry most needs to hear?"

Chairs in complete circle – Emcee at the centre – Chatham House Rules – Off the record

06:00 – 06:30 PM **DOWNTIME**

06:30 – 07:30 PM **Sip Studio – Mocktail Mixology Session**

07:30 PM Onwards **Retro Rewind: An Evening of Timeless Music, Cocktails & Connections**

Gala Networking Dinner & Cocktails

DAY TWO | 8 August 2026

Timings

Session Flow

07:30 – 08:30 AM **WELLNESS**
Water Aerobics & Morning Wellness Session

Refreshing morning wellness session to energise delegates before Day 2 begins. Open to all attendees – a low-key, social activity that sets a collaborative tone for the day ahead.

9:00 PM – 9:30 AM **NETWORKING BREAKFAST**
Coffee. Conversations. Capital.

Day 2 breakfast with curated seating by sector – lending, insurance, compliance, technology.

09:30 – 10:00 AM **CHECK-IN**
Delegate Check-In & Networking

10:00 – 10:20 AM **KEYNOTE ADDRESS**
**Aadhaar and the Future of Digital Identity:
Strengthening the Rails of Financial
Infrastructure**

As the backbone of India's digital public infrastructure, Aadhaar continues to transform how financial services are accessed, delivered, and secured. This session will explore the evolving role of Aadhaar, eKYC, DigiLocker, and consent-based frameworks in enabling seamless onboarding, reducing fraud, strengthening financial inclusion, and building trusted digital ecosystems. The discussion will also examine the future of digital identity in an increasingly interconnected and AI-driven financial landscape.

10:20 – 11:00 AM **PANEL DISCUSSION**
**Beyond Automation: GenAI, Digital
Transformation & the Reinvention of Financial
Institutions**

GenAI is not the next iteration of automation – it is a fundamental restructuring of how financial institutions create value, serve customers, and make decisions. Moving from GenAI experimentation to GenAI operation within an Indian regulatory context.

10:20 – 10:40 AM **PARTNER SHOWCASE**
**Partner Leadership Presentation + Q&A
[Partner TBC]**

Curated partner keynote connecting the morning's credit and lending themes to real-world technology deployments. ROI evidence, implementation learnings, live Q&A.

10:40 – 11:20 AM **PANEL DISCUSSION**
**Beyond Automation: GenAI, Digital
Transformation & the Reinvention of Financial
Institutions**

GenAI is not the next iteration of automation – it is a fundamental restructuring of how financial institutions create value, serve customers, and make decisions. Moving from GenAI experimentation to GenAI operation within an Indian regulatory context.

11:00 – 11:40 AM **PANEL DISCUSSION**
**NBFCs, Co-Lending & the Credit Frontier:
Scaling Access Without Scaling Risk**

India's NBFC sector faces a simultaneous inflection of opportunity and exposure. Credit growth hit 17% in H1 FY26 as MFI profitability collapsed 117% YoY. Co-lending frameworks, DLG reinstatement, and Scale-Based Regulation across the tier spectrum.

PANEL DISCUSSION
AI Governance in Financial Services

As AI becomes embedded across lending, risk, fraud detection, customer service, and decision-making, financial institutions must balance innovation with accountability. This session will explore how banks, insurers, fintechs, and regulators can build robust AI governance frameworks that ensure transparency, fairness, compliance, and customer trust. The discussion will examine emerging regulatory expectations, model risk management, data governance, ethical AI practices, and the role of human oversight in an increasingly AI-driven financial ecosystem.

11:40 – 12:00 PM

PARTNER SHOWCASE
Partner Leadership Presentation + Q&A
[Partner TBC]

Curated partner keynote connecting the morning's credit and lending themes to real-world technology deployments. ROI evidence, implementation learnings, live Q&A.

12:00 – 12:40 PM

PANEL DISCUSSION
The ₹25 Trillion Opportunity: Closing India's MSME Credit Gap

MSMEs contribute nearly 30% of India's GDP and employ over 110 million people, yet a formal credit gap of ₹25 trillion continues to limit their growth potential. As banks, NBFCs, and fintechs rethink lending models, new data and distribution frameworks are transforming access to credit. The discussion will explore the role of GST intelligence, Account Aggregator-enabled cash flow analytics, embedded credit journeys, alternative underwriting models, and ecosystem partnerships in serving India's 63 million MSMEs at scale.

BREAKOUT: TOKENISATION, CBDCs & BANKING
Tokenisation & the Future of Banking –
CBDCs, Digital Rupee & the New Settlement
Architecture

India's digital rupee has crossed 7 million retail users with 334% YoY growth. What tokenised deposits mean for treasury, CBDC interoperability with BRICS economies, and what bank CIOs need to build now.

12:50 – 1:10 PM

PARTNER SHOWCASE
Partner Leadership Presentation + Q&A
[Partner TBC]

Curated partner keynote connecting the morning's credit and lending themes to real-world technology deployments. ROI evidence, implementation learnings, live Q&A.

01:10 – 02:10 PM

Networking Lunch & Curated Expo Walkthrough

AFTERNOON — THE FUTURE OF MONEY, MARKETS & COMPLIANCE

02:10 – 02:50 PM

PANEL DISCUSSION
The Great Modernisation Debate: Rebuild,
Replace or Reinvent the Core?

As financial institutions accelerate digital transformation, the core remains the most critical technology decision on the leadership agenda. Should organizations modernize legacy systems, replace them entirely, or adopt cloud-native and platform-led approaches to drive innovation? This session will explore the realities of core transformation, including cloud migration, AI readiness, data modernization, operational resilience, cybersecurity, technology debt, and regulatory considerations. Industry leaders will share real-world lessons on costs, timelines, risks, and the strategic choices shaping the next generation of financial services.

02:50 – 03:10 PM

Networking Interval & Media Lounge Conversations

03:10 – 03:50 PM **PANEL DISCUSSION**
The Autonomous Insurer: AI-Powered Claims, Smart Underwriting & Trust at Scale

As insurers evolve from digitisation to autonomy, AI is transforming underwriting, claims management, fraud detection, risk assessment, and customer engagement. Powered by GenAI, computer vision, NLP, predictive analytics, and automation, insurers are enabling faster claims settlement, smarter underwriting decisions, personalised customer experiences, and real-time fraud intelligence. This session will explore how AI-powered claims automation, digital FNOL, embedded insurance, and intelligent servicing models are redefining operational efficiency and customer trust while balancing governance, transparency, and regulatory compliance at scale.

BREAKOUT: GCC STRATEGY
GCC Advantage – From Cost Centre to Intelligence Hub

India's Global Capability Centres repositioning from offshore execution hubs to strategic AI and analytics centres. Shifting the narrative from cost arbitrage to competitive differentiation.

03:50 – 04:10 PM **Refreshments & Informal Engagement**

04:10 – 04:50 PM **PANEL DISCUSSION**
Trust by Design: Digital Identity, Consent & Customer Trust

In an increasingly digital financial ecosystem, trust has become a strategic differentiator. As digital identity frameworks, eKYC, consent-driven data sharing, and privacy regulations reshape customer interactions, institutions must balance convenience with security and compliance. This session will explore how banks, insurers, NBFCs, and fintechs are leveraging digital identity, AML and fraud prevention frameworks, cybersecurity, Account Aggregator ecosystems, and AI-driven risk intelligence to create secure, transparent, and customer-centric experiences. The discussion will examine how organizations can strengthen trust while enabling innovation, financial inclusion, and responsible data governance at scale.

BREAKOUT: DPDP Act
Data. Privacy. Decisions. Profit: How DPDP is Reshaping Trust, Compliance & Competitive Advantage

As India's Digital Personal Data Protection (DPDP) Act reshapes the rules of customer data ownership, consent, and accountability, financial institutions must rethink how they collect, manage, and monetize data. This session explores how banks, NBFCs, insurers, and fintechs can move beyond compliance to build trust-led, data-driven business models. The discussion will examine consent architecture, privacy-by-design, data governance, cyber resilience, customer trust, and the strategic opportunities emerging from a more transparent and accountable digital ecosystem. The organizations that get DPDP right may not just reduce risk—they may gain a lasting competitive advantage.

CLOSE OF SUMMIT

04:50 – 05:30 PM **CLOSING KEYNOTE**
The Priorities That Will Shape BFSI Over the Next Year: What Lies Ahead Till We Meet Again

This keynote does not recapitulate two days of conversation, it uses them as raw material for a single, unflinching assessment of what the next 1,000 days demand of the leaders who were present.

05:30 – 06:15 PM **AWARDS & CEREMONY**
Elets BFSI Gamechanger Awards & Closing Ceremony

Formal closure of the summit. Closing remarks by Dr. Ravi Gupta, followed by acknowledgements of summit partners, speakers, and delegates. Recognition of the institutions and individuals genuinely moving the dial.

06:00 – 06:30 PM **Beach Volleyball & Cricket on the Shore**

06:30 – 07:00 PM **DOWNTIME**

07:00 PM Onwards **The Closing Soiree**

Clubbing At Copa Cabana + Bollywood DJ Night + Cocktails & The BFSI Synergy Dinner

DAY THREE | 9 August 2026

TIME	THE BFSI GAMECHANGER DEPARTURE
07:00 – 08:00 AM	WELLNESS Sunrise Strategy Walks & Sound Healing Therapy Curated beachfront wellness experience blending guided walks with sound healing therapy. Designed to spark informal conversations and clear thinking among BFSI leaders - Goa's coastline as the backdrop for the industry's most candid exchanges.
08:00 – 10:00 AM	COFFEE. CONVERSATION. CAPITAL. Farewell Networking Breakfast + Meet & Greet
11:00 AM	GUEST DEPARTURE AND CHECK- OUT

This is a working draft all sessions, formats, and timings are indicative and subject to revision