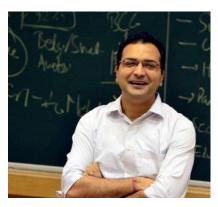
PROFESSIONAL PROGRAM IN FINTECH INDUSTRY ADVISORY BOARD

MR. ABHISHANT PANT

Fintech Top100 Influencer in Asia, Founder Cashless Journey and Advisor Understanding Tricks of the Trade: How BFSI Sector works



MORE: Abhishant Pant is a Mumbai-based Fintech expert and has more than a decade of hands-on experience of payments landscape. He is extensively covered by Media both in India (TOI, HT, ET, Zee News, India News, Mid-Day etc.) and abroad (BBC, Dagens Nyheter, Fin Radio) for his cashless journey experiment. He was recently named among TOP100 Fintech Professionals in Asia. He has spoken about the Fintech landscape via Ted Talks, Lectures at NUS, IIM and IIT's and at various banking conferences. He is closely associated with the Fintech world (as mentor) via incubators like Barclays Rise, Zone Startups and writes regularly on Fintech landscape opportunity and challenges.

MS. NEHA PUNATER Partner and Head – FinTech at KPMG, India



MORE: Neha has over two decades of consulting experience spanning multiple organizations — KPMG, PwC, IBM Consulting Services, Coopers & Lybrand and ANZ Grindlays Bank. Her specialization is in the areas of Digital and Innovation Strategy, Fintech, Business Case Development, Start-up Market scans etc. Neha has worked with global and local financial institutions and banks as they leverage Fintech Solutions for differentiation in the market and becoming more customer centric. She has been actively collaborating with the start-up communities, accelerators and academia to create a thriving Fintech ecosystem in India. She is currently working with the Andhra Pradesh Government to set up a Fintech Hub in Vishakhapatnam.

Neha has been a speaker at various forums and educational institutions such as ET- Enterprises Digital transformation 2016, Dun & Bradstreet, CII, IBEX, ICC, Business world, S P Jain etc. She has developed Thought Leadership papers on Fintech in India & Pulse of Fintech and "Digital Banking" amongst others.

MR. RAM RASTOGI

Banking Veteran, Influencer in Payment Ecosystem



MORE: Ram Rastogi has more than three decades of hands-on experience in the areas of banking and emerging banking technologies in State Bank of India. He was also closely associated with State Bank's strategies in the areas of design and implementation of Payment systems - ATM Deployment, Debit cards, Prepaid cards, Merchant Acquiring Business and Mobile Banking service "State Bank Freedom". He has also worked overseas as Dy.CEO of First Merchant Bank in Malawi.

MR. SUNIL GULATI
Financial Services Professional, Board Member, Advisor and Mentor



MORE: Sunil Gulati has three decades of global experience in the banking industry across investment banking, corporate finance, relationship management, risk management and corporate strategy. He is now the Chairman of Merisis Advisors, a boutique investment bank and is an Independent Director on the Boards of Varthana Finance, a NBFC focused on financing affordable private schools, CoinTribe Technologies Private Ltd, an interesting FinTech company focusing on the SME sector, Kinara Capital, NBFC focused on financing MSMEs and Empays Payment Services, a RBI licensed player focused on domestic and cross-border payment services. He is Strategic Advisor to Suryoday Microfinance in their journey to become a Small Finance Bank, and to a startup, In-sense Analytics which allows

merchants to provide focused offers to bank and card customers. He is an Advisor to WEH Ventures, a seed stage fund focused on technology/ tech enabled opportunities and a member of the Investment Committee of Infinity Advisors. He is a member of TiE's Fintech Special Interest Group and a member of the SP Jain Fintech Advisory Board.

He was previously on the Board of Aztec Technologies, which merged with Mindtree and a Board trustee for ING Investment Services. Over the last 15 years, Sunil has been a key member of the management teams at RBL Bank Ltd, Yes Bank and ING Group at the stage of their rapid growth and transformation and establishment as mainstream players in the Indian Banking industry. His last role was as the Chief Risk Officer of RBL Bank Ltd.

MR. T.R. RAMACHANDRAN

Group Country Manager, India and South Asia, VISA



MORE: T.R. Ramachandran is Visa's Group Country Manager for India and South Asia. He is responsible for all strategy development and business operations of Visa in India, Sri Lanka, Bangladesh, Nepal, Maldives and Bhutan. Ram is also focused on driving the company's innovation strategy which includes growing eCommerce, mobile payments, deepening the acceptance footprint, and building an electronic payments ecosystem which is secure and reliable. He will be instrumental in enhancing cashless payments and supporting financial inclusion in the region. Ram brings a wealth of knowledge to Visa with more than 25 years' experience across retail banking, payment products, wealth management and insurance. Prior to joining Visa, Ram was the Managing Director of Aviva Life Insurance

in India for six years, over which time he contributed to significant organizational change which resulted in overall company growth. Before that he was with Citibank, N.A, for 19 years, serving as the Country Head of Cards and Head of Retail Banking, India. During his time there he held positions in marketing, product management, mortgages and business banking, and was part of the start-up team that launched consumer banking products. Ram has a MBA from the Bharathidasan Institute of Management and is an alumnus of the CSEP Management Program from Columbia Business School, New York. He is an avid reader, volunteer and golfer.

MR. VINOD KENI
Executive Director – MyCFO & Chair – Fintech SIG at TiE Mumbai. Active Angel Investor & Organisation Builder



MORE: Accomplished Corporate Finance Executive, Investment Professional, Entrepreneur & Advisor with a proven track record in achieving positive business results with a focus on bottom line results, sustainability, efficiency and top line growth within early, growth stage enterprises and global organizations. Demonstrated ability to build and lead business operations that drive growth, increase efficiency, and manage margins and risk. Global living & professional experience in the US & India. Experience includes leading new and fast-growing businesses, investments, equity capital and debt, operational and financial efficiencies, M&A, exits, strategic initiatives and restructuring. Proven track record in developing strategic alliances, identifying new opportunities and measuring impact.

NASDAQ IPO experience. Possesses solid leadership, communication and interpersonal skills to establish rapport with all levels of staff and management. Frequent speaker, blogger & writer. Specialties: Financial Management, Fintech, Operations, Strategy, Entrepreneurship, Angel Investing, Venture Capital, Private Equity, Strategy, Business Development, M&A, Buyouts & MBOs.

MR. SHRIKANT PATIL

Associate Partner, Oliver Wyman's Digital Practice



MORE: Shrikant Patil is a Digital Leader enabling global clients ride the wave of Digital Disruption. As a leading FinTech expert in India and South East Asia, his passion is to build strong digital partnerships between Financial Institutions and FinTech. Shrikant is involved in indepth research in area of FinTech strategy and business models, Lending, Wealth management, Payments, API economy, AI, Voice Commerce, Open Banking and Blockchain.

Shrikant is an Associate Partner at Oliver Wyman's Digital Practice in their Singapore office. Shrikant is alumni of The Boston Consulting Group. At BCG he was a core member of APAC Technology Advantage Practice. During his tenure of \sim 5 years at Accenture Strategy, Shrikant led Digital Practice for India. Earlier at IBM Strategy and

Transformation Consulting, India he was responsible for setting up new offerings and solutions at geography level.

Over last 15 plus years, Shrikant has worked for across 12 countries spanning North America, Europe, Asia, Middle East, Africa and India. Large part of Shrikant's experience has been with financial services, IT services and governments in assisting a wide variety of companies i.e. banks, insurance companies, IT majors and ministries; across a wide range of topics – including Strategy Development and Business Model Innovation, Digital transformation, Cost Optimization and Implementation with Change Management.

Shrikant has designed and set up digital organizations – including new age Digital organizations (FinTech and GovTech) and Innovation think tanks/Digital center of excellence for traditional corporations. Shrikant conducts innovation workshops for CxO suite of companies aspiring to be digital leaders.

Shrikant is a Bachelor of Electrical Engineering from V.J.T.I. Mumbai, Masters in Finance from Mumbai University and holds an Executive MBA from INSEAD, Singapore. He attended executive management program for Business Model innovation at Penn Wharton, Beijing.

He is a core faculty for FinTech course at SP Jain School of Global Management. Shrikant drives thought leadership by writing regularly in leading publications such as Mint on Digital Disruption and Opportunities and he is a guest speaker at conferences and leading management institutions.