SAMVAAD
India Open Finance Summit
2026

Agenda- 15th October

Time	Session
9:30 am - 9:40 am	Welcome Note SamvAAd 2026 Shri R Gandhi, , Former Deputy Governor, Reserve Bank of India (RBI), Chairman, Sahamati Shri BG Mahesh, CEO, Sahamati
9:40 am - 9:45 am	The Unified Dashboard of Consumer Consents Demo by Sahamati
9:45 am - 10:00 am	Event Inauguration with Lamp Lighting
10:00 am - 10:30 am	Inaugural Keynote by Esteemed Guest of Honour Shri Kesavan Ramachandran, Executive Director, Reserve Bank of India (RBI)
10:30 am - 10:40 am	Measuring India's Data Empowerment Dividend: AA Framework's Impact on Credit, Growth and GDP Report by Sahamati, CRIF
10:40 am - 11:00 am	Address by Shri Nandan Nilekani, Co-Founder & Chairman, Infosys, and Founding Chairman UIDAI (Aadhaar)
11:00 am - 11:10 am	Launch of the Account Aggregator Consumer Campaign by Shri Nandan Nilekani, Co-Founder & Chairman, Infosys, and Founding Chairman UIDAI (Aadhaar)
11:10 am – 11:20 am	Launch of the Account Aggregator Certified Professional (AACP) India's industry certification for Account Aggregator and Open Finance professionals, in collaboration with Accion By Pawan Bakshi, India Lead, Inclusive Financial Systems, Gates Foundation
11:20 am - 11:55 am	Plenary Fireside Chat: Shaping the Future of India's Financial Ecosystem: Trust, Inclusion and Consumer Empowerment by Shri Ajay Seth, Chairman, Insurance Regulatory and Development Authority of India (IRDAI) Smt Monika Halan, Author and Financial Educator
11:55 am - 12:15 pm	Plenary Address: From Financial Inclusion to Financial Well-being: Building a Financially Healthy India by Shri Sivasubramanian Ramann, Chairperson, Pension Fund Regulatory and Development Authority (PFRDA)
12:15 pm - 12:25 pm	Founder's Perspective: From Open Finance to Intelligent Finance by Nirav Prajapati, Co-Founder and CEO, Ignosis AI
12:25 pm - 12:45 pm	Plenary Address by Shri Tuhin Kanta Pandey, Chairman, Securities and Exchange Board of India (SEBI)
12:45 pm - 1:15 pm	AA Excellence Awards & Innovation Challenge Awards 2026 Honoring the Leaders and Innovators Shaping India's AA ecosystem
1:15 pm – 2:00 pm	**LUNCH**

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Track 1 : Transforming Risk with Trusted Data

Time	Session
2:00 pm - 2:10 pm	Track Keynote address on Transforming Risk with Trusted Data
2:10 pm - 2:50 pm	Panel Discussion on Fit for Purpose: Reimagining Income & Suitability Assessment for Responsible Finance
2:50 pm - 3:00 pm	Credit in Minutes: Turning GST and cash-flow data into MSME credit decisions
3:00 pm - 3:40 pm	Panel Discussion on The Trust Layer: Reimagining Data Governance for Open Finance
3:40 pm - 3:50 pm	From Buying to Underwriting: Faster, simpler insurance with AA and AI agents
3:50 pm - 4:30 pm	Panel Discussion on From Data to Defense: Leveraging data for Intelligent Fraud risk Management
4:30 pm - 4:40 pm	Rails and Rules: SahamatiNet and the Guardrails Behind the AA Ecosystem
4:40 pm - 5:00 pm	Account Aggregator — Unlocking Risk Intelligence and Financial Inclusion Through Data
5:00 pm - 5:10 pm	Lending to Informal MSMEs — Using AA data to strengthen underwriting and repayment
5:10 pm - 5:20 pm	Beyond the Credit Score: Cash flow and investment data to unlock credit for NTC borrowers

Track 2: Unlocking Financial Inclusion through AA

Time	Session
2:00 pm - 2:10 pm	Building Financial Systems That Leave No One Behind By Pawan Bakshi, India Lead, Inclusive Financial Systems, Gates Foundation
2:10 pm - 2:50 pm	Panel Discussion on From Collateral to Cash Flow: Reimagining MSME Credit Risk with Open Finance
2:50 pm - 3:00 pm	Consent Simplified: Showcase of Voice Based Journeys in the Account Aggregator Framework
3:00 pm - 3:10 pm	Credit for Blue-Collar Workers: Bringing India's industrial workforce into formal credit via AA
3:10 pm - 3:50 pm	Panel Discussion on Reimagining Financial Management for Businesses
3:50 pm - 4:00 pm	AA-powered Interoperable Bank Statements at BC points
4:00 pm - 4:40 pm	Panel Discussion on DPI for women: Why designing for women is redefining the future of financial services
4:40 pm - 4:50 pm	AArohi: Her Money. Her Future. Helping her claim, track and grow her money
4:50 pm - 5:00 pm	Governance in Open Finance: Building Trust by Design
5:00 pm - 5:10 pm	A Financial Identity for Gig Workers: Building richer financial profiles for India's gig workforce

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Track 3: Powering the Next Wave of Financial Innovation with AI

Time	Session
2:00 pm - 2:10 pm	Track Keynote address on A Billion Decisions, Zero Tokens: Rethinking AI Economics in Fintech
2:10 pm - 2:20 pm	How Financial institutions can deploy a ready-to-use AI Agents Platform
2:20 pm - 2:50 pm	Securing the Autonomous Frontier: Cryptography, Machine Identity, and Agentic Defense in Indian FSI
2:50 pm - 3:05 pm	Enabling AI Agents in Open Finance Frameworks with guardrails
3:05 pm - 3:15 pm	One Window to Sahamati: Your Ecosystem Journey, Simplified
3:15 pm - 3:45 pm	The Future of UX in Open Finance in the Age of AI
3:45 pm - 4:00 pm	AI Models in Trusted Execution Environments (TEEs): How Confidential Computing can strengthen Privacy in Open Finance Frameworks
4:00 pm - 4:40 pm	Panel Discussion on What Privacy Must Mean in the Next Decade
4:40 pm - 4:50 pm	How to optimize usage across AI Models through a single AI Gateway
4:50 pm - 5:00 pm	Reinventing Collections with AI: Smarter, compliant collections at scale
5:00 pm - 5:10 pm	The Sustainability Score for Individuals: Turning AA transaction data into green consumer finance