

Digital Payments: Inclusion, Growth and Opportunities

Speaker Bios

October 1
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Dr. Ruth Goodwin-Groen
Managing Director
Better Than Cash Alliance

Dr. Ruth Goodwin-Groen is the Managing Director of the United Nations based Better Than Cash Alliance and represents it at the G20 Global Partnership for Financial Inclusion. Prior to joining the Better Than Cash Alliance, Dr. Goodwin-Groen was the Australian Co-Chair of the G20's Global Partnership for Financial Inclusion and the Financial Services for the Poor Adviser at the Australian Agency for International Development (AusAID). Goodwin-Groen has also advised leading organizations in the field of financial inclusion including the Consultative Group to Assist the Poor, the World Bank Group, the Soros Foundation, the UK Department for International Development, the German Technical Cooperation. Dr. Goodwin-Groen holds a Ph.D. from the University of Bath, UK, an M.B.A. (Distinction) from Harvard Business School, USA.



Sunjoy Joshi

Director

Observer Research Foundation

Sunjoy Joshi has a Master's Degree in English Literature from Allahabad University, India, as well as in Development Studies from University of East Anglia, Norwich. He joined the Madhya Pradesh Cadre of the prestigious Indian Administrative Services in 1983, but has taken premature retirement from the service in 2009 in order to pursue his primary interests in energy and environment. During his career spanning over 25 years in the Indian Administrative Service, Sunjoy has gained experience across the conventional as well as non-conventional energy sectors. He has been Visiting Associate at the International Institute of Strategic Studies, London as well as Distinguished Visitor to the Programme on Energy and Sustainable Development, University of Stanford, USA.



Ashok Malik

Distinguished Fellow

Observer Research Foundation

Ashok Malik is a Distinguished Fellow, and Head of ORF's Neighbourhood Regional Studies Initiative. His work focuses on Indian domestic politics and foreign/trade policy, and their increasing interplay, as well as on the broader process of globalisation and how it is influencing policy choices in not just the economy but in social sector spheres such as health, education and urbanisation. A journalist for 20 years, Ashok is a columnist for several leading Indian and international publications (such as Times of India, Hindustan Times, YaleGlobal Online). In June 2013, Ashok was named to the Australia India Institute-ORF Chair for Indo-Pacific Studies.



Dr. Madnesh Kumar Mishra
Joint Secretary
Department of Financial Services
Ministry of Finance

An officer of Indian Revenue Service (1990), Dr. Mishra serves in the Department of Financial Services, Ministry of Finance, Government of India as Joint Secretary for Financial Inclusion. He is also Mission Director for Government of India's Flagship Programme – Pradhan Mantri Jan Dhan Yojana. Dr. Mishra held different positions in the Income Tax Department. He has also worked on deputation in Ministry of Youth affairs and Sports as Executive Director of Sports Authority of India under Central Staffing Scheme from 2001 to 2005 and served as Chief Executive Officer of National Dope Testing Lab of Sports Authority of India . Joint Secretary Mishra holds a B.Tech in Production Engineering (1983-1987) and a Ph.D. in Organisational Behaviour from XLRI, Jamshedpur.



Dilip Asbe

Chief Operations Officer

National Payments Corporation of India

Dilip Asbe is the Chief Operating Officer (COO) of National Payments Corporation of India (NPCI) since August 2013. Prior to that he was the Chief Technology Officer (CTO) since inception of the company i.e. January 2010. He had been involved in designing, building, operationalisation and management of large scale payment processing platforms along with strong customer relationships in Financial / Payment industry in the Asia Pacific region for 18 years. During his stint as CTO at NPCI, he has designed and operationalised IMPS (Immediate Payment system), RuPay (India's Own Card), Automated Clearing House (ACH) platforms. He has built high capacity platforms and strong team within NPCI.



Roopa Kudva
Managing Director
Omidyar Network India Advisors

Roopa Kudva is Managing Director of Omidyar Network India Advisors and Omidyar Network partner. Omidyar Network is a US-based philanthropic investment firm. Ms. Kudva regularly features in lists of the most powerful women in business compiled by prominent publications, including Fortune and Business Today. She is a recipient of several prestigious awards including the 'Outstanding Woman Business Leader of The Year' at CNBC TV18's 'India Business Leader Awards 2012', India Today 'Corporate Woman Award 2014' and Indian Merchants' Chamber Ladies' Wing's 'Woman of the Year' Award 2013-14. Ms. Kudva holds a postgraduate diploma in management from Indian Institute of Management, Ahmedabad (IIM-A) and also received the 'Distinguished Alumnus Award' from her alma mater.



Bipin Singh
CEO & Director
MobiKwik

Bipin founded MobiKwik with the vision of making mobile payments easier for the average Indian. He has worn several hats at MobiKwik, from engineering to leading the business development, marketing, and advertising teams. Bipin's current focus is on taking the wallet to a billion Indians by driving product innovation and brand marketing. Bipin did his B.Tech in Electrical Engineering from IIT-Delhi. Given his success as a seasoned entrepreneur Fortune featured him under the prestigious "40 under 40" list for 2016.



Dr. Ajay Shah

Professor

National Institute of Public Finance and Policy

Dr. Ajay Shah studied at IIT, Bombay and USC, Los Angeles. He has held positions at the Centre for Monitoring Indian Economy (Mumbai), Indira Gandhi Institute for Development Research (Bombay) and the Ministry of Finance, and now works at NIPFP. His research interests include policy issues on Indian economic growth, open economy macroeconomics, public finance, financial economics and pensions. In the past decade, he was extensively involved in the policy process in the reforms of the equity market and the New Pension System. His research areas include policy issues on Indian economic growth, Open economy macroeconomics, Public finance, Financial economics and pensions.



Dr. Saurabh Garg
Joint Secretary
Department of Economic Affairs, Ministry of Finance,
Government of India

Dr. Saurabh Garg, IAS, has been Joint Secretary (Investment) of Department of Economic Affairs, Ministry of Finance at Government of India since July 2014. Mr. Garg serves as the Joint Secretary, PF.II, Department of Expenditure at Ministry of Finance, Government of India. Mr. Garg has been a Nominee Director of Central Bank of India since February 19, 2014. He serves as a Director of Export Credit Guarantee Corporation of India Ltd. Mr. Garg served as Director of Odisha Mining Corporation Limited and Odisha Hydro Power Corporation Limited. He holds a PhD in International Economics from the Johns Hopkins University- Paul H. Nitze School of Advanced International Studies (SIAS).



Peeyush Kumar
Joint Secretary
Direct Benefit Transfer Mission, Cabinet Secretariat,
Government of India

Peeyush Kumar, Joint Secretary, Direct Benefit Transfer (DBT) Mission, Cabinet Secretariat is an Indian Administrative Service (IAS) officer of 1997 batch (Andhra Pradesh Cadre), has served Government of India in various capacities. He worked as Director (Budget), Director (Bilateral Cooperation Division), D/o Economic Affairs, Ministry of Finance, Project Officer, Outer Ring Road, Hyderabad, Govt. of A.P, Collector & District Magistrate and other high level positions. He has experience in Infrastructure, International Trade, Urban Development, Renewable Energy, Agriculture Development and Micro- Credit, Corporate Governance, Banking, Insurance, Pension and Finance. Mr. Kumar is a Gold Medalist in Master of Science (Statistics) from Indian Statistical Institute.



Dr. Abhirup Sarkar

Professor, Indian Statistical Institute

**Vice-Chair, West Bengal Industrial Development Corporation
Bengal**

Abhirup Sarkar obtained his bachelor's degree in economics from Presidency College, Calcutta and a Masters from the University of Calcutta. He did his Ph.D. from the University of Rochester and has spent most of his academic career at the Indian Statistical Institute, Calcutta. The primary areas of his research interests are international trade and economic development. Apart from contributing to scholarly journals he regularly writes popular pieces in dailies and periodicals. He is the Chairman of WBIDFC, Vice Chairman of WBIDC, a member of the Group of Advisors to the Union Finance Minister on G20 matters, a member of the West Bengal State Planning Board and the Chairman of the Expert Committee on Higher Education of West Bengal.



Amitabh Kant
CEO
Niti Aayog

Amitabh Kant is presently CEO of NITI Aayog (National Institution for Transforming India). Amitabh Kant is a member of the Indian Administrative Service, IAS (Kerala Cadre: 1980 Batch). He is the author of “Branding India – An Incredible Story” and has been a key driver of “Make in India”, Startup India, “Incredible India” and “God’s Own Country” initiatives which positioned and branded India and Kerala State as He has been the recipient of Economic Time Policy Change Agent of the Year Award, the Bloomberg TV Personality of the year Award, the NDTV Administrator of the year Award and the Distinguished Fellowship of the Institute of Directors. He is the recipient of One Globe Award-2016 for leadership in Transforming Governance for the 21st Century.



Ratna Vishwanathan

CEO

Microfinance Institutions Network

Ratna Vishwanathan is Chief Executive Officer of Microfinance Institutions Network (MFIN). She has served as Deputy CEO, MFIN for the past one year and designated as the Compliance Officer on behalf of the RBI after MFIN was assigned to be a Self Regulatory Organisation by the RBI. She has a combination of government and development sector experience. Belonging to the 1987 batch of the Indian Audit and Accounts Service, Ms. Vishwanathan comes with extensive experience across a range of departments of the Government of India including Defense and Prasar Bharti. In the development sector she has served at very senior levels in well-known international NGOs such as Oxfam and VSO.



Venkatesh Kini

President

Coca-Cola India & Southwest Asia

Venkatesh Kini is currently the President of Coca-Cola India & South West Asia Business Unit, with responsibility for all Business Unit Operations and functional leadership. He was the Deputy President of the Business Unit until 2013. Prior to his role as the Deputy Business President, he was the Vice President of Global Marketing for Juice, where he led the global design & rollout of the Minute Maid master brand and helped create 3 Billion Dollar brands. Before joining Coca-Cola, Venkatesh worked at Asian Paints and ITC. Venkatesh obtained a BA in Economics from Delhi University and an MBA from the Indian Institute of Management in Ahmedabad, India.



Osama Manzar
Founder & Director
Digital Empowerment Foundation

Osama Manzar is spearheading the mission to overcome information poverty in India. He is a Member, Working Group, Internet Proliferation & Governance for Ministry of Communication & IT and was a Member, Task Force on Growth of IT, ITES & Electronics HW Manufacturing Industry, Ministry of Communication & IT, India. He is also a member of the Advisory Board for National Optic Fibre Network (NOFN) of the Universal Service Obligation Fund under the Indian Department of Telecom. Manzar sits on the Boards of the World Summit Award, the Society for Labour & Development, Ibtada, the Association of Progressive Communication (APC), ProtoVillage, and the Alliance for Affordable Internet (A4AI). He has been British Chevening Fellow in 2002.



Abhishek Sinha
Co-Founder & CEO
Eko India Financial Services

Abhishek Sinha is co-founder & CEO of Eko India Financial Services Private Limited. In February 2007, Abhishek exited his first venture Six DEE Telecom Solutions. He won the TIE-Canaan Entrepreneurial Challenge, 2006. Eko is "Business Correspondent" partner to State Bank of India, ICICI Bank and Yes Bank. After a brief stint with Mahindra-Satyam, an Indian IT Major, Abhishek discovered that his true calling was entrepreneurship. He co-founded Six DEE Telecom Solutions, a telecom value added services company in 2002. He holds a Bachelor's Degree in Electronics and Communication Engineering from Birla Institute of Technology, Mesra.



Jagannatha Kumar
CEO
Reliance Foundation

Jagannatha Kumar heads the development initiatives of Reliance Industries. He has three decades of experience in banking, finance, venture capital, mergers & acquisitions and in the recent years, in leading large scale development initiatives. He has been with Reliance since 2000 and has held leadership positions within the group including as CFO of Reliance Petroleum Limited. While spearheading Reliance's development initiatives, his focus has been around exploring platforms that leverage technology to enable change at scale. He led the launch of Reliance Foundation's Information Services programme that currently bridges knowledge gap for over 2 million people in areas of livelihoods, healthcare and education.



Santanu Mukherjee
Chief Innovation & Strategy Officer
Janalakshmi Financial Services Ltd

Santanu Mukherjee serves as Chief innovation & strategy officer at Janalakshmi Financial Services Limited. Mr. Mukherjee served as Senior Vice President of Janalakshmi Financial Services Private Limited since joining in September 2013. He started his career in the financial services industry with ANZ Grindlays / Standard Chartered Bank. He joined Visa in 2001 as the Country Manager & Managing Director for India and South Asia. In 2009, Mr. Mukherjee moved to Singapore to take on an expanded regional role in Emerging Products and Innovations Group with responsibility for mobile, e-Commerce, proximity and personal payments solutions.



Dr. Pawan Bakshi
India Lead
Financial Services for the Poor
Bill & Melinda Gates Foundation

Dr. Pawan Bakshi is India Lead for Financial Services for the Poor at the India Country Office of the Bill & Melinda Gates Foundation. Prior to joining BMGF, he worked with MicroSave, Bharti Airtel and SingTel in the area of mobile commerce and digital financial services. He co-created India's first mobile wallet service - Airtel Money and later incubated the Transformation Track for providing Airtel Money services for the social sector covering people from the bottom of the pyramid. Dr. Pawan earned his Ph.D. from Faculty of Management Studies, Dr. B.R. Ambedkar University, Agra and his undergraduate from the Delhi University.



Badal Malick
CEO
Catalyst

Badal is Chief Executive Officer at Catalyst, an initiative seeded by a Government of India & USAID partnership to expand digital payments through an ecosystem approach, combining new technologies, business models, and policy design. Badal has deep leadership background in financial services, digital payments and online commerce. Previously, he has been Vice President and Head of Omnichannel at Snapdeal, a product leader in Intuit's global QuickBooks team, an engagement manager in McKinsey's financial services & payments practice, and an Economist at the World Bank. He is also an active angel investor in B2B technology space, and an advisor to pi Ventures.



Adaish Partap Singh Kairon

Minister, Food, Civil Supplies and Consumer Affairs,
Food Processing and Information Technology
Punjab

Adaish Partap Singh Kairon is the Minister, Food, Civil Supplies and Consumer Affairs, Food Processing and Information Technology, Punjab. He is a four-time Member of Legislative Assembly in the Punjab Legislative Assembly from the Patti Constituency. He has served thrice as a minister. He has held the portfolios of Excise and Taxation, Food and IT. He holds a B.Tech degree from Punjab Engineering College and an MBA from Northwestern's Kellogg School of Management.



Sanjay Jain
Director
Platforms
EkStep

An active volunteer with iSPIRT, the Open API and the cashless India teams, Sanjay Jain takes a bow in defining the next generation payment systems. A key contributor in the India Stack, one of the developers of the Google Map Maker, Sanjay is currently leading the platform development efforts at EkStep, a not-for-profit learning portal for children.



Samir Saran
Vice-President
Observer Research Foundation

Samir Saran is Vice President of the Observer Research Foundation. His latest published work includes, "India's Contemporary Plurilateralism" in the Oxford University Press Handbook on India's Foreign Policy; "New Room to Manoeuvre: An Indian Approach to Climate Change", a Global Policy–ORF publication; "Attitudes to Water in South Asia," a joint ORF–Chatham House Report; "A Long Term Vision for BRICS," a comprehensive vision document submitted to the BRICS Think Tanks Council; "The ITU and Unbundling Internet Governance: An Indian Perspective," for the Council on Foreign Relations and a paper on "The Shifting Digital Pivot: Time for Smart Multilateralism" for Digital Debates. He is the Indian Chair for the Civil BRICS Initiative, and also chairs CyFy, the India conference on cyber security and internet governance.

