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**Mr. Joydeep K Roy**
**PwC Global Leader Health Insurance**
**PwC India Leader – Financial Services Advisory**

With over 31 years of industry experience, Mr. Joydeep Roy brings knowledge and experience and helps to strengthen and enhance the firm's value propositions. He has worked across Technology, Banking, Insurance and Wealth Management industries prior to joining PwC in 2014.

He set up the P&C and Health Insurance company L&T Insurance as Founder CEO from scratch. His mentorship for several Start Ups in the Insurance Ecosystem has resulted in him being the port of call for most Private Equity Firms for relevance of the Insurance strategy for Start Ups.

He has been part of the founding team of AIA's life insurance JV in India, and his last assignment there was the chief distribution officer of the life & A&H insurance business. He was selected by AIG as a part of the very prestigious GMEDP program, the only Indian among a select group of 22 people, who dealt with many live Health & life insurance projects across the globe from USA, Europe, North Asia and South East Asia. He was the leader of the Health & P&C Insurance sub committee in various government forums including in front of the parliament committees.

Mr. Roy was nominated to the board of Insurance Information Bureau of India in 2013 by the insurance regulator (IRDA) as an independent board member in his personal capacity. He served on the board for 3 years. In this capacity he enhanced the data and analytics matters including rate adequacy, motor insurance market modernisation through syndicated analytics, and overall risk calculation including heat maps of risk in India. Was instrumental in the creation of geotagged hospital provider mapping for entire Insurance industry.

Mr. Roy is a recipient of the prestigious "Asia IT leadership award in insurance" in 2011. He is a member of PwC's Global IFRS17 Steering Committee. He has been on the board of insurance information bureau (IIB) set up by the regulator from 2013-2016. He has been a founder director of the Financial Planning Standards Board and was one of the first CFPs (certified financial planner) in India.

**Ms. Gayathri Parthasarathy, Partner, Head - Financial Services, PwC India & Global Head - Financial Services Technology**

Ms. Gayathri Parthasarathy is Partner, Head - Financial Services, PwC India & Global Head - Financial Services Technology. She has played leadership roles in i-flex(OFSS), Capco and Accenture and IBM.

Ms. Parthasarathy has played multiple leadership roles, including, Leading the Business, P&L ownership, Setting up operations, Business development, Sales enablement, Solution Architecture, Product Development, Large SI Service Delivery.

She has an overall expertise in multi industry, FS, Communications &High Tech and Enterprise products.

Her specialities are Stitching large deals, Client centric and innovation, Sales Enablement, Large scale delivery and client management, Setting up anything new or starting a new line of business, expert in building a profitable business.

**Mr. C.S. Setty, Managing Director, International Banking, Global Markets & Technology (IB, GM & T), State Bank of India**

Mr. Challa Sreenivasulu Setty joined the Board of SBI as Managing Director in January 2020 and currently heading International Banking, Global Markets & Technology wings of the Bank. Prior to the present assignment, Mr. Setty headed Retail & Digital Banking vertical. He has also been heading various task forces/committees formed by the Government of India. A Bachelor of Science in Agriculture and also, a Certified Associate of Indian Institute of Bankers, he started his career with State Bank of India in 1988 as a Probationary Officer. Across a career spanning over three decades, he has rich experience in Corporate credit, Retail, Digital and International banking and banking in developed markets. Mr. Setty has held key assignments in State Bank of India in Stressed Assets Management, Corporate banking, Mid-Corporate banking and Syndications both in India and abroad.

**Mr. Amitabh Malhotra, Managing Director & Head of Global Banking, HSBC India**

Mr. Amitabh Malhotra is the Managing Director & Head of Global Banking, HSBC, India. He was appointed to this position on 1st December 2021.

In his role, Mr. Malhotra's span of responsibilities covers Large Local Corporates, Multinationals, Coverage Banking, Financial Institutions Group, Investment Banking and Equity Capital Markets.

Mr. Amitabh Malhotra joined HSBC Capital Markets & Securities (India) Pvt. Ltd in July 2018 as Head of Investment Banking, India where he was responsible for Mergers & Acquisitions and Equity Capital Markets business.

Prior to HSBC, he worked as Co-Head & Managing Director of Rothschild India for 15 years out of which he was based in their Hong Kong office for approximately 2 years. At Rothschild, he was responsible for originating and execution of Mergers & Acquisitions, Equity Capital Markets Advisory Business as well as Client Coverage, Relationship Management of Corporate & Private Equity Clients.

Over & above India, he has worked in multiple Asian Markets i.e. Hong Kong, Singapore, China, Indonesia, Philippines, Vietnam & Sri Lanka. Mr. Malhotra has an MBA in Finance from the Else School of Management, US and a B. E. in Chemical Engineering from Manipal Institute of Technology. He is the member of the Bank's India Executive, Risk Management and Asset Liability Committee and on the Board of HSBC Securities and Capital Markets & Securities (India) Pvt. Ltd.

**Mr. Dhiraj Relli, Managing Director and Chief Executive Officer, HDFC Securities Ltd.**

Mr. Dhiraj Relli oversees all aspects of the company's institutional, retail business and operations. With a career span of over two decades, he is the member of HDFC family since 2008.

He has served as Senior Executive Vice President and Head of Branch Banking at HDFC Bank, where he managed Retail Branch Banking spreading across 800 branches geographically.

Prior to this, he worked as the Country Head, Branch Banking with Centurion Bank of Punjab, held various posts with ICICI Bank and other well-known financial services organisations.

Mr. Relli is a member of the Trading Member Advisory Committee, National Stock Exchange and Member of the Advisory Committee of Bombay Stock Exchange.

A B.Com. (Honours) graduate from Delhi University, Mr Relli is a qualified Chartered Accountant from The Institute of Chartered Accountants of India and also did an Advance Management Program from the prestigious Indian Institute of Management, Bangalore.

**Mr. Ritesh Kumar, MD&CEO, HDFC ERGO General Insurance Company Limited**

Mr. Ritesh Kumar has been associated with HDFC ERGO as MD & CEO since 2008. He has over 30 years of experience in the financial services industry, across banking and insurance. He is a commerce graduate from Shri Ram College of Commerce, Delhi and holds an MBA degree from the Faculty of Management Studies (FMS), Delhi. He started his career in 1992 as a corporate banker. When the insurance sector opened up at the turn of the millennium, he moved from banking to the general insurance industry.

**Ms. Samita Shah, VP-Corporate Finance, Treasury & Risk Management, Tata Steel Limited and Member BCC&I, Banking & Finance Committee**

Ms. Samita Shah is Vice President – Corporate Finance, Treasury & Risk Management of Tata Steel Limited. Ms. Shah currently looks after the financing requirements of Tata Steel Group and manages the relationship with financial stakeholders including banks, rating agencies and investors.

She is also the Chief Risk Officer for Tata Steel and has spearheaded the implementation of an enterprise-wise risk management process across the Tata Steel Group.

Ms. Shah serves on the Boards of several subsidiaries of Tata Steel, including Tata BlueScope Pvt Ltd, Tata Metaliks Ltd and Abja Investment Pte Ltd.

Ms Samita Shah joined Tata Steel in 2012 after 20 years of experience in investment banking. She is BA (Economics), Mumbai University and MBA from Indian institute of Ahmedabad.

**Mr. Bhavin Shah, Partner, Deals Leader, PwC India**

Mr. Bhavin Shah is a Partner and Leader of Deals Team at PwC India.

Deals Team at PwC India comprises of 1100+ professionals working across transactions ecosystem including investment banking, financial due diligence, valuations, investor relationship, post deal advisory, deals strategy and M&A tax teams serving Private Equity Funds and Corporate clients.

Prior to this role, Mr. Shah lead Financial Service and Regulatory Groups at PwC India. He is a Chartered Accountant and commerce graduate.

Mr. Bhavin Shah has an experience of over 25 years and specializes in advising on tax and regulatory issues with emphasis on structuring investment strategies of Private Equity Funds, Venture Capital Funds, Sovereign Wealth Funds, Pension Funds, Public Market Funds, Credit Funds etc.

He also has significant experience in advising clients in areas of transaction advisory, fund structuring, inbound investment advisory, corporate tax and international tax.

Mr. Shah is a regular speaker at seminars, both in India and overseas.

**Shri S. S. Mundra, Chairman, BSE and Former Deputy Governor, RBI**

Shri S.S. Mundra retired as Deputy Governor of Reserve Bank of India on 30th July 2017 after completing a stint of three years. Prior to that, the last position held by him was as Chairman and Managing Director of Bank of Baroda from where he superannuated in July 2014.

In a banking career spanning over four decades, Shri Mundra held several important positions including that of Executive Director of Union Bank of India, Chief Executive of Bank of Baroda (European Operations) amongst others. He also served as RBI's nominee on the Financial Stability Board (G20 Forum) and its various committees. Shri Mundra was also the Vice-chair of OECD's International Network on Financial Education (INFE).

Prior to joining RBI, Shri Mundra also served on Boards of several multi-dimensional companies like the Clearing Corporation of India Ltd (CCIL), Central Depository Services (India) Ltd. (CDSL), BOB Asset Management Company, India Infrastructure Finance Corporation (UK) Ltd. (IIFCL), IndiaFirst Life Insurance Company Ltd., Star Union Dai-Ichi Life Insurance Company Ltd., National Payments Corporation of India Ltd., etc. Amity University has conferred the Degree of Doctor of Philosophy (D.Phil.), *Honoris Causa,* upon Shri Mundra, in recognition of his services in the field of banking and related areas.

He is now on the Board of BSE Ltd., DSP Investment Managers, Airtel Payments Bank Limited, Ayana Renewable Power Private Limited, Havells India Limited, PTC India Limited as Independent Director and the Non-Executive Chairman on the Boards of Acuite Ratings and Research Limited and Indiabulls Housing Finance Limited, besides being on the Advisory Board of M/s. Global Risk Advisory Committee of PayU Global – Netherlands, India Advisory Board of Master Cards and CFM Asset Reconstruction Pvt Ltd and on the Governing Board of IMT – Ghaziabad, to name a few.

**Mr. Asim Parashar, Partner, Financial Services, PwC India**

Mr. Asim parashar is a Partner with the FS Advisory Practice in PwC India with over 24+ years of experience in advising banking and financial services clients. He leads Digital Strategy & Implementation and Core transformation for FS clients across US, UK, India, Europe, ME, Africa.

He has been advising clients on large transformation engagements in Banking & Financial Services industry in India and abroad. He has led several engagements across global banks, NBFC, Insurance and asset management companies.

**Mr. G S Agarwal, CFO, Shriram Housing Finance Limited**

Mr G S Agarwal is CFO of Shriram Housing Finance Ltd. He is a dynamic professional with around 30 years of experience in various Finance functions including Fund Mobilisation, Treasury Management, Accounts, Planning & Strategy, Budgeting, MIS and Operation.

He has worked in various areas in conceptualizing & executing financial procedures with Working Capital Management, Profit Monitoring and building Internal Financial Controls. He has last worked with Magma Group as Group Treasury Head where he was responsible for Treasury Function for entire Magma Group along with additional role of CFO for Magma Housing Finance.

He enjoys excellent relationship with various Banks and Financial Institutions along with debt Capital market.

**Mr. Shekaar Subramanian, Head-Structured Finance, Fedbank Financial Services Ltd. (Fedfina)**

Mr. Subramanian is currently spearheading the Structured Finance division of Fedbank Financial Services Limited (FEDFINA) and is a key member of the Credit Risk Management Committee pertaining to Private Debt finance, Corporate Lending and Fixed Income Investments.

He is also actively involved in forging strategic alliances in the NBFC sector with respect to Co-Lending and Securitizations.

He is a Senior Management Professional with over 16 years of experience in Structured Credit Investments, Fixed Income Lending, Project Finance and Asset Backed Financing.

**Mr. Kaushik Chakraborty, Head-Marketing, Tata Capital**

**Mr. Manish Sinha, Managing Director-Financial Services, PwC**

Mr. Manish Sinha is a Managing Director in PWC's Financial Services (FS) practice. He brings 28 years of experience in various parts of the FS industry.

Mr. Sinha started his career in consulting, with over 8 years experience in Arthur Andersen and then McKinsey. He then spent 12 years in banking, at Barclays and HSBC. Over the last 8 years, Manish has done three different CEO roles in the data/tech industry, running the P&Ls of India/ Middle East/ Asia for Equifax, Dun&Bradstreet and Sterling Check.

Mr. Sinha is an engineer from IIT Kanpur and has an MBA from IIM Calcutta.

At work, Mr. Sinha is passionate about driving growth in businesses. He values organisation culture, is active at mentoring and at leading initiatives in Inclusion and Diversity. Outside work he enjoys reading, traveling and playing golf.

**Mr. Vishal Kapoor, Chief Executive Officer, Bandhan AMC Limited**

Mr. Vishal Kapoor has over two decades of rich experience in Financial Services across businesses including Asset Management and Banking, with a successful track record of building strong teams and sustainable businesses.


Prior to Bandhan AMC Limited (erstwhile IDFC AMC), Mr. Kapoor worked with Standard Chartered Bank as the Managing Director and Head of Wealth Management. In his earlier stints, Mr. Kapoor has been associated with American Express and ITC Threadneedle AMC, working across geographies. At Amex, he was the Senior Director and Head of Financial Advisory Services in India. He also served as Director and Head of Products for American Express Global Financial Services based at New York.

Mr. Kapoor has been an active contributor to the development of the wealth management industry in India. He has been a member of several industry working groups constituted by regulators and industry associations. He has been associated with the Financial Planning and Standards Board of India, as well as the Financial Intermediaries Association of India as a Director.

He currently serves as a Director on the Board of the Association of Mutual Funds in India (AMFI). Mr. Kapoor is a Management graduate from IIM Ahmedabad and holds a Bachelor's degree in Commerce from St. Xavier's College, Kolkata.

**Mr. T. S. Ramakrishnan, MD & CEO, LIC Mutual Fund Asset Management Ltd.**

Mr. Ramakrishnan brings with him a rich work experience of over 35 years at LIC and its subsidiaries/associate companies. He is on the board of AMFI since Sept 2022. He has worked in various departments at LIC of India namely: Pension & Group Scheme, Marketing, F&A etc. He has worked across Zones of LIC, including a stint at ZTC Bhopal as Vice Principal.

Mr. Ramakrishnan is a B Com (Hons), PGDIM, Diploma in Health Insurance & FIII (Fellow of Insurance Institute of India).

Experience:

- Presently, MD & CEO at LIC Mutual Fund Asset Management Ltd. (2021)
- General Manager (GM) at LIC Housing Finance Ltd (2020)
- Regional Manager (Western) at LIC Housing Finance Ltd (2018 to 2020)
- Regional Manager (P&GS) at LIC of India, Hyderabad ( 2013 to 2018)
- Senior Divisional Manager at LIC of India, Delhi DO2 (2011 to 2013)
- Senior Divisional Manager at LIC of India, Delhi DO1 (2008 to 2011)
- Marketing Manager at LIC of India, Kozhikode Division (2006 to 2008)
- Divisional Manager (P&GS) at LIC of India, Bhopal (2004 to 2006)

**Mr. Deepak Mehta, Head - Strategic Alliances, UTI Mutual Fund**

A sales professional with extensive and wide-ranging experience of over two decades with special focus on Retail Sales & Distribution, Strategy and Business development.

- Consistently produced sustained Sales &Business growth in dynamic and changing markets
- Rich domain knowledge of Indian Financial markets. Proven business development performance in Asset Management, Securities & Distribution, Portfolio Management, NBFC, Mortgage & Loans against Securities Businesses.
- Expertise in Business Development, Sales management, Processes, Relationship & Team Management, Channel & Partner development & Services
- Experience in building branch networks & managing large Sales team structures across geographies
- Highly acknowledged effective speaker with experience of delivering over a thousand high energy motivational talks to IFAs, Investors, and partners in over 150 Indian cities with significant positive impact on Sales.
- Excellent analytical and problem solving faculties. High Energy, Meticulous & results-oriented approach with planning & implementation skills. Ability to work out innovative solutions.

Specialties: Sales & Distribution, Mutual Fund, Asset Management, Securities, NBFC and Mortgage. Sales Management, Channel Management, Team Management, Entrepreneurship, Wealth Management, Capital Market, Banking & Financial Services (BFSI), Strategy & Business Management.

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**Mr. Amit Roy, Partner, Insurance & Allied Business, PwC**

Mr. Amit Roy is a Partner in the Advisory practice and leads Insurance Sector for the firm across lines of services. With the extensive exposure that he has in the areas of Distribution. Management, Capital Structuring, Regulations, Processes, Strategic Turnaround & establishing New Business Models across geographies- he helps the clients in building up their businesses with right values. He is a business leader with 30 years of in-depth experience in setting up Insurance businesses and Consulting with right focus on all relevant stakeholders.

He has been a part of various Competency teams of PwC to execute projects on – Distribution Strategy, Strategic Transformation, Digital Upskilling, Operational Risk and Sustainability, Technology Changes & Adoption and Cost Optimization across various markets. • Insurance company, he studied Insurance business models across various markets like Brazil, Spain, ChAs the Chief Distribution Officer of Aegon Life Insurance-built strong Digital Partnership. • With Aegon Life ina, Japan & US. • He was a part of the core team in Bajaj Allianz to develop the operation and distribution model for Bancassurance. • With Reliance Nippon Life Insurance Co created new distribution models for Top Cities. • At Aegon worked closely with the global teams on developing business models.

Educational Qualifications: Post Graduate programme in Business Administration & General Management – Indian School of Business, Hyderabad. • Certification programme on competitive Marketing Strategy & Corporate Development : Mergers & Acquisitions from Wharton & Kellogg Business School. • Bachelors of Science with Physics

**Mr. Anand Pejawar, Whole Time Director, SBI General Insurance Company Ltd.**

Mr. Anand Pejawar has been appointed as the Whole-time Director of SBI General Insurance Company Ltd. Prior to taking on this position he had joined as Deputy Managing Director w.e.f. December 6, 2021.

Just prior to his appointment as DMD with SBI General, he was associated with SBI Life Insurance for 16 years, last posting as President, reporting to the MD & CEO. Backed by a vast experience of 38 years which ranges from Life Insurance Corporation of India (LIC) to Banking (Cooperative Banking to local Banks and international Banking), Financial Distribution to the Top Management of SBI Life Insurance.

Mr. Pejawar is a decorated with several recognitions, professionally and personally, latest one being the “Mumbai Ratna Award” bestowed by the Hon., Governor of Maharashtra in July 2021. He is an eminent thought leader with an eclectic vantage point on various insurance related matters. He has also represented the Insurance industry on various committees constituted by GOI & Regulator Both (IRDAI & RBI).

Mr. Pejawar is an alumnus of the Columbia Business School, Manhattan, New York, with a Certificate of Management Development Programme, (MDP) others certification from IIM Kolkata, ISB, Hyderabad. He has completed his Post graduation in Financial Management (PGDFM) from KC College and holds a Bachelor of Science (Hons) from University of Bombay.

Mr. Pejawar has been elevated as Whole-time Director of the Company w.e.f. 28th November 2022.

**Mr. Abhay Tewari, MD & CEO, SUD Life Insurance Co. Ltd.**

Mr. Abhay Tewari joined the company in the year 2014 as Appointed Actuary. Prior to his appointment as Managing Director & CEO of the company, he was promoted as Joint President – Corporate & Chief Actuary, overseeing Operations, Actuarial, Risk and Corporate Governance functions.

Mr. Tewari has played a critical role in enabling the growth trajectory of the company. He has led the Actuarial function and played a pivotal role in aligning the organization in achieving the strategic objectives over the years.

Mr. Tewari has total experience of over 25 years, a Fellow Member of the Institute of Actuaries of India (Investment specialisation) & UK (Life specialisation).He is also a CFA Charter Holder from CFA Institute of USA and holds a PGDBA from ICFAI Business School of Kolkata.

**Mr. Ashok Suvarna, Chief Distribution Officer, Aditya Birla Sun Life Insurance Co. Limited**

Mr. Ashok Suvarna is the Chief Distribution Officer, at Aditya Birla Sun Life Insurance Company Limited (ABSLI). In his role he is responsible for providing leadership to Insurance Sales and Distribution, Strategic Initiatives, Business Development and Digital Initiatives team. Prior to taking over Distribution during the lockdown period, he was the Chief Operations Officer, responsible for managing the Customer Life Cycle including Underwriting and Claim Management. He is part of the Leadership Team at ABSLI and is involved in rolling out growth strategies of the Company.

Mr. Suvarna comes with an experience of over 25 years in the Financial Services industry. He has experience in setting-up and managing teams across functional areas including Technology, Operations, Projects and Quality Assurance. Prior to joining ABSLI, Ashok was EVP & COO at Birla Sun Asset Management Company Ltd., where he provided leadership to Operations, Technology, Service and Marketing teams. Before joining the Aditya Birla Group, he was Senior Vice- President & Head - Operations at ICICI Prudential Asset Management Company Limited, where he was responsible for Operations, Projects & Quality Assurance and was also involved in pan-Asia projects of Prudential Funds Management. He has also been associated with SBI Funds Management Ltd and MIRC Electronics in various capacities.

**Mr. Gaurav Arora, Chief-Underwriting & Claims Property & Casualty, Customer Service**
**ICICI Lombard General Insurance Co. Ltd.**