



PRESENT

CXO ROUNDTABLE

What's Fueling the Future of BFSI?

SaaS, Smart APIs & the Rise of Alternative Data

Case Study



Session Overview:

ObserveNow Media in association with Digitap, hosted a closed-door Leadership Dialogue Series at The Lalit, Mumbai. Bringing together 12 senior decision-makers, the roundtable focused on “What’s Fueling the Future of BFSI”

The discussion explored the evolving forces shaping the BFSI sector, including advancements in AI and digital transformation, the rise of data-driven decision-making, regulatory shifts, and the growing emphasis on customer-centric innovation. Leaders shared perspectives on balancing technological adoption with security, compliance, and trust to drive sustainable growth in an increasingly competitive landscape.

Curated By:

ObserveNow Media is a B2B Data Intelligence company that curates high-impact, thought leadership sessions. We specialize in organizing closed-door Bespoke & Large Industry Events for our clients, connecting them to their relevant TGs and showcasing their products and services in the most efficient manner.

Digitap is a leading provider of AI-driven solutions for the BFSI sector, specializing in alternate data, advanced analytics, and digital onboarding. With its innovative technology stack, Digitap empowers financial institutions to make faster, smarter, and more secure lending and underwriting decisions, enhancing customer experience while ensuring compliance and risk management.

Event Overview:

Organized By: ObserveNow Media in collaboration with Digitap

Theme: What’s Fueling the Future of BFSI

Format: Closed-door roundtable followed by Breakfast

Venue: The Lalit, Mumbai

Key Discussion Points:

- How is SaaS enabling cost efficiency and scalability while addressing regulatory and data residency concerns in BFSI?
- How can financial institutions implement secure and compliant API integrations as Open Banking and embedded finance reshape the BFSI landscape?
- How are BFSI players leveraging non-traditional data sources to enhance underwriting and drive financial inclusion?
- How is the post-pandemic shift from competition to collaboration between BFSI and fintech's driving co-creation and innovation?
- How are SaaS and APIs powering real-time personalization and predictive customer experiences in BFSI?
- What are the biggest challenges BFSI firms face in staying compliant with evolving API regulations and cross-border data protection laws?
- What role will Generative AI and DeFi play in shaping the future of the BFSI sector—and what risks should we prepare for?

Collaboration and Impact:

The roundtable created a focused platform for BFSI leaders to exchange ideas on the technologies, strategies, and market forces shaping the sector's future. Through thought-provoking discussions and real-world insights, participants explored how AI, data analytics, digital lending, and enhanced customer engagement models are redefining financial services. The dialogue emphasized the importance of balancing innovation with regulatory compliance, security, and trust empowering organizations to adapt, grow, and lead in an evolving financial landscape.

Key Highlights:

- **AI & Automation:** Generative AI can raise banking efficiency by 46% – RBI Report (Source: TOI).
- **Data-Driven Strategies:** AI adopters cut budgeting time by 33% and AP invoice costs by 25% – IBM Institute for Business Value (Source:IBM).
- **Digital Transformation:** RBI's FREEAI framework calls for AI governance, infra, and UPI integration – RBI Committee (Source:Reuters).
- **Customer-Centric Innovation:** AI will redefine 44% of banking tasks by 2030 – ThoughtLinks Consulting (Source:Business Insider).
- **Regulatory Alignment:** RBI urges indigenous AI models & multi-stakeholder governance – RBI Committee (Source:Reuters).

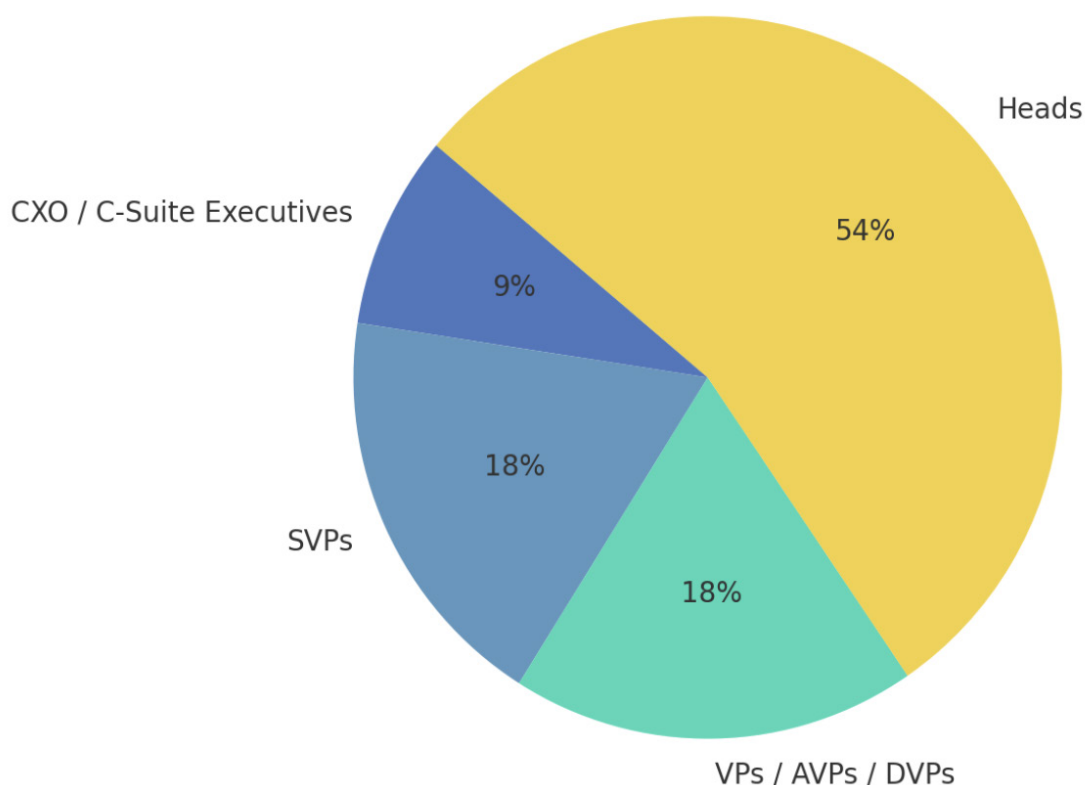
Participating CXO's:

- **Ms. Indu Budhraja** – Chief Credit Officer – ANZ
- **Ms. Arti Somani** – SVP & Business Head - Personal Loans, Digital Banking – Unity Small Finance Bank
- **Ms. Shakti Agrawal** – SVP & Head Digital Distribution and Proposition – Kotak Mahindra Bank
- **Mr. Mahesh Mehta** – Head - Liability, Retail Trade & Foreign Exchange – CSB Bank Limited
- **Mr. Saurabh Kesarwani** – Head Business - Consumer Banking, West – Utkarsh Small Finance Bank
- **Mr. Ashish Himthani** – Head Digital Transformation - Channels and Branch Banking – Bandhan Bank
- **Mr. Shrawan Beria** – Head Risk Analytics – DCB Bank
- **Mr. Nitesh Ranjan Prasad** – Head - Operational Risk – Axis Bank
- **Mr. Siddharth Sinharay** – Head - Projects and Digital Stack for Bharat Banking – Axis Bank
- **Mr. Anurag Ashish** – VP Retail Business - Mortgages – DCB Bank
- **Ms. Anjali Verma** – AVP - Digital Initiatives – HDFC Bank
- **Mr. Tarun Gupta** – Dy. Head Operational Risk & Assurance – IndusInd Bank Limited

Leadership Participation Profile:

- CXO / C-Suite Executives: 8%
- SVPs: 17%

Leadership Participation Profile



Takeaways:

- AI & Automation are streamlining operations, enabling faster decision-making, and personalizing financial services.
- Cybersecurity is a non-negotiable priority, with advanced measures to protect against emerging threats.
- Regulatory Compliance remains critical, requiring BFSI players to innovate within secure and compliant frameworks.
- Customer-Centric Models are shaping product innovation, with emphasis on convenience, speed, and trust.

Conclusion:

The BFSI sector stands at the cusp of a transformative era where technology, data, and customer expectations converge to redefine financial services. Leaders recognize that future success will depend on their ability to adopt AI-driven solutions, leverage data intelligently, and deliver seamless, secure, and personalized experiences. By balancing innovation with regulatory compliance and robust cybersecurity, the industry can build a resilient, customer-first ecosystem that drives sustainable growth in the digital age.

Industry Insights:

The BFSI landscape is evolving rapidly, driven by accelerated digital adoption, changing consumer behavior, and competitive pressures from fintechs and digital-first players. Artificial intelligence, machine learning, and advanced analytics are moving from experimental to mainstream, empowering financial institutions to make faster, smarter, and more secure decisions. At the same time, the sector faces heightened regulatory scrutiny and an urgent need for stronger cybersecurity frameworks. Industry leaders are increasingly focusing on customer-centricity, financial inclusion, and sustainable growth—positioning themselves to thrive in a future defined by innovation and trust.

And ObserveNow events consistently exceed these benchmarks:

- ✔ 80–90% of attendees report a better understanding of our partners' products and solutions after direct, in-person interactions.
- ✔ On average, 60% of event attendees become direct business leads, and within that, 40% express clear interest in exploring partnerships or solutions further

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