



**The
Digital
Fifth**

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THE DIGITAL FIFTH REPORT

TOP 30 FINTECH INFLUENCERS 2021 & THE INDIAN FINTECH ECOSYSTEM

No Sector or Industry would have experienced the growth it has seen without a few key individuals to influence it. These individuals have helped push the limits and explore uncharted waters. Over the past year, the fintech industry has seen a dramatic shift towards digital. With the ongoing pandemic, people have shifted their activities and transaction to make it entirely online. And under the guidance of these influencers, the Fintech and BFSI space has not only kept up, but surpassed the expectations in terms of keeping up with these shifting needs.

In order to call out a few of these individuals and give them the honour they deserve, The Digital Fifth has curated a list of India's Top 30 Fintech Influencers from across the Fintech and BFSI space. This list has been made based on their contribution to the Fintech ecosystem, the impact and knowledgeability rather than their social media score.



ABOUT US

Set up in 2017, we are India's first Fintech consulting and advisory firm for Fintechs, Banks, NBFCs, Wealth Management, Mutual Fund and Insurance segments. We have been the go-to solution finders for established BFSI organizations and emerging game-changers alike.

While the Fintech landscape continues to evolve at a rapid pace, The Digital Fifth empowers businesses by providing them with tested as well as bespoke solutions for their digital evolution journey. A niche consulting firm, we focus on Digital Transformation, Fintech Training & Strategic Partnerships between start-ups and banks.

Our founders bring 50+ years of expertise in building & setting up Banks and driving transformation projects across US, Europe, Africa & Asia.

OBJECTIVES

- Changing the way money moves
- Business and ecosystem impact
- Creating measurable value
- Celebrate clients' success

AREAS OF EXPERTISE

- Digital Strategy for Banks, FIs and Fintechs
- Business and technology advisory
- Digital Program management
- Open Banking & Innovation
- Market Insights & reports
- Deep industry connect
- Cybersecurity

OUR SERVICES

- Consulting - Business, Digital & Technology Strategy
- Fintech Learning and development
- Partnership - Go to market & ecosystem access
- Investor matchmaking and fund raising

EXPERIENCE

- Setting up of Digital Banks
- Building and Executing digital strategy
- Execution of business and technology strategy for banks, NBFCs and Fintechs
- Digital & technology program management
- Client matchmaking for Fintechs
- Security and Governance

INDIAN FINTECH INFLUENCERS 2021

1. **Anurag Sinha, Co Founder of OneCard:**



Anurag Sinha is the Co-Founder and CEO of OneCard, a startup reimagining the conventional credit card by providing a new generation of credit built with full-stack technology-based features. OneCard is backed by investors like Sequoia Capital, Matrix Partners, and Hummingbird Ventures. Before founding OneCard, Anurag was the Co-Founder of Walnut, a personal finance app, which was acquired by Capital Float in August 2018. Previously, Anurag worked at ICICI Bank in different leadership

roles across divisions like payment solutions, structured finance, etc. He also served on the Board of Sarvatra Technologies, Pune.

2. **Arif Khan, Chief Digital Officer at NPCI:**



Arif Khan is the Chief Digital Officer at NPCI. He leads the strategic planning for digital transformation initiatives of the organization which is aimed at growing NPCI's new products portfolio basis customer needs and industry trends. The National Payments Corporation of India an umbrella organisation for operating retail payments and settlement systems in India.

3. **Arindam Das, CEO at DMI Consumer Credit (DMI Finance Pvt Ltd):**



Arindam leads the Digital Consumer and SME Finance businesses at DMI Finance. With almost two decades of experience in various verticals including Business Development, Operations, Risk Management and Audit, he has conceptualised, built and scaled large teams in Consumer, SME and Corporate Lending. DMI is an NBFC which operates on a Partnership model with technology companies. DMI gives fintech startups API access to sandboxes thus helping them develop financial products for their target population.

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4. B.G. Mahesh, Co-Founder at Sahamati:



B.G Mahesh is the co-founder of Sahamati, a Collective of the Account Aggregator ecosystem. It is an initiative that enables individuals to have greater control over their data helps improve financial inclusion in the country. Technocrat and an innovative thinker, Mahesh pioneered digital technologies in Indian languages way before Digital India charter took shape. Mahesh founded Greynium Information Technologies Pvt Ltd a company that owns India's largest multi-lingual portal, Oneindia.com.

5. Bhavik Vasa, Founder of GetVantage:



Bhavik Vasa is the founder of Mumbai-based smart alternative funding platform

GetVantage. Get Vantage is a platform that provides revenue-based financing for business owners, without the need for them to dilute equity or ownership. Bhavik has Domain Expertise across FinTech, Digital Payments, Mobile technologies & Financial Services. He has previously worked as Chief Growth Officer at the payments startup, ItzCash and was a founding member of Radical Payments and ISTS Worldwide.

6. Dhirendra Mahyavanshi, Co Founder of Turtlemint:



Dhirendra Mahyavanshi is the Co Founder of Turtlemint, an online Insurance platform that aims to simplify its customer's insurance buying decision. Turtlemint has partnered with over 40 insurers in the market and currently boasts a turnaround time of under 10 mins.

7. Dr. Kshama Fernandes, Managing Director and Chief Executive Officer Northern Arc:

Kshama is the CEO of Northern Arc Capital and its founding Chief Risk Officer.



Over the last decade, she has been closely involved in setting up the business and taking it to scale. Kshama has an MBA, a Ph.D. in Finance, and is a GARP certified Financial Risk Manager. Prior to joining Northern Arc, she was the Head of the Finance Department at the Goa Institute of Management. She has been a member of several committees set up by the Government of India related to capital markets as well as financial inclusion, and has extensive experience across policy, financial advisory, consulting, and academia.

8. Hero Choudhary, Partner at BEENEXT:



Hero Choudhary is a Partner at BEENEXT, a venture capital firm investing in startups from India, Southeast Asia, Japan, and USA. He has over

14 years of experience in the Venture capital industry. leading many multi-bagger investments in consumer internet and FinTech growth companies in public markets. His portfolio includes startups like Phi Commerce, Coinbase, 1mg etc.

9. Ishan Bansal, Co Founder of Groww:



Ishan Bansal is the Co-Founder of Groww.in, a Bangalore based online investment startup that targets First time investors and millennials. Groww enables investors to open an account online and transact in mutual funds and stocks online. The startup which was founded in 2017, currently has a funding of over \$59million and over 50,000 users.

10. Krish Gopalakrishnan, Chairperson of RBI Innovation Hub:

Kris Gopalakrishnan is the Co



Founder of Infosys and the first Chair person of Reserve Bank of India's (RBI) new innovation hub, which aims to promote advancement in the financial sector using technology. Gopalakrishnan is currently the Chief Mentor of Start-up Village, an incubation Hub for startups. Recognized as a global business and technology thought leader, he was the president of India's apex industry chamber Confederation of Indian Industry (CII) for 2013-14, and served as one of the co-chairs of the World Economic Forum in Davos in January 2014.

11. Kunal Shah, Founder of Cred:

The founder of Freecharge has returned to the Fintech arena with Cred, a financial services platform targeting consumers with high creditworthiness. Cred is a members-only app which rewards customers with exclusive rewards for



paying credit card bill. The startup is currently valued at \$800million and has raised a total of \$175.5 million from 20 investors including Sequoia Capital and Ribbit Capital.

12. Neeraj Sinha, Head - Retail & Consumer Banking at SBM Bank:



Neeraj Sinha is the head of Retail & Consumer Bank at State Bank of Mauritius – India. SBM Bank India was the first foreign bank in India to obtain a banking licence from the Reserve Bank of India to operate as a Wholly Owned Subsidiary in January

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2019. Dubbed as one of the most fintech-friendly banks in India, it currently partners with a plethora of Fintechs like Paynearby, Karbon Cards, Enkash etc to help extend banking services to a larger segment of the Indian population.

13. Nikhil Kamath, Co-Founder and CIO of Zerodha & True Beacon:



Nikhil is the co-founder of India's largest discount broker with more than 1 million clients executing 10% of daily retail trading volumes across NSE, BSE, MCX. Interestingly, the firm has remained bootstrapped through the last 9 years of its journey. Nikhil is also the co-founder of Rainmatter, a venture capital fund backed by Zerodha and True Beacon, Alternative Investment Fund.

14. Nitin Gupta Founder and CEO of Uni:

With startups like PayU and Ola Financials under his belt, Nitin Gupta is back in the fintech space with his Credit startup Uni. Uni has already raised \$18.5Mn in seed funding despite not being MVP ready, proving Nitin Gupta's credibility in



the ecosystem. He is also an active angel investor whose portfolio includes startups like OfBusiness, BharatPe, Trell, Mosaic Wellness, GroMo, Ripple Hire and CoHo.

15. Priya Sharma Co-Founder of ZestMoney:



Priya Sharma is the CO Founder and COO of ZestMoney, one of the largest consumer lending fintechs in the country. Her experience in areas like expertise in investments, acquisitions, strategy has been a major contributor in helping ZestMoney cater to its more than 5 million registered consumers.

16. Raj N Phani, Founder and Chairman of Zagggle:

Raj N. Phani, Founder and Chairman of Zagggle, has over 20 years of business consulting experience. He



founded Zagggle in 2011 as a network-agnostic payment platform on which merchants and consumers could seamlessly interact. A startup evangelist, a strategist, and a serial entrepreneur who previously worked with PricewaterhouseCoopers Pvt. Ltd. and eYantra, Raj has extensive experience in setting up a business, structuring it, driving the sales, and scaling it to the next level.

17. Rajat Agarwal Managing Director of Matrix Partners India:



Rajat Agarwal is a managing Director at Matrix Partners India. Matrix is a US based private equity investment firm focusing on venture capital investments. Its investments focus on segments like Fintech, Ed-Tech and Consumer brands. His current

fintech portfolio include startups like Razorpay, Credit Vidya ZipLoan, Avail Finance, Elemental Labs, LiquiLoans, OneCard, Jupiter, Ola Financial Services, GoDutch etc.

**18. Rajesh Kumar,
Managing Director &
Chief Executive Officer
of TransUnion CIBIL
Limited:**



Rajesh Kumar is the Managing Director and CEO of TransUnion CIBIL Limited. Prior to joining TransUnion CIBIL Limited, Rajesh was the Group Head for Retail Credit and Risk at HDFC Bank where he was the key member of the leadership team responsible for conceptualizing, managing and growing the bank's retail credit portfolio comprising consumption loans, commercial loans, and vehicle loans along with the payment business of the bank. With two decades of

experience at HDFC Bank, Rajesh helped grow its retail lending book to USD 50 billion and led teams comprising of more than 3,000 bank officers

**19. Ramgopal Subramani,
Chief Operating Officer
of Perfios:**



Ram is the Chief Operating Officer of Perfios, a leading product technology company enabling businesses to aggregate structured and unstructured data, curate, analyze and help in decision-making. He has over 26 years of experience in Product Development for technology companies, varying from startups, mid-size to large software houses like Microsoft, and an in depth understanding of business, technology and processes that make a software product engineering organization to not only succeed, but sustain the momentum through constant innovation.

**20. Ravishankar G V,
Managing Director at
Sequoia Capital:**



Ravishankar G V is a Managing Director with Sequoia Capital in India. His portfolio includes segments like Consumer tech, Consumer, Education and Financial Services. He currently serve on the boards of fintechs like Capital Float, Five Star finance, Finova Capital, India Shelter Finance Corporation and Turtlemint. Ravishankar has been a director at Sequoia for the past 14 years.

**21. Reeru Datta, Co-Founder
of Cashfree:**



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BANKING AND ENTREPRENEURSHIP**

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Reeju Datta is the Co Founder of Cashfree, a Y Combinator backed, payments and banking technology startup that enables businesses in India to collect payments online and make payouts. The platform is currently being used by over 50,000 businesses to help them fulfil their payment needs like vendor payouts, wage payouts, bulk refunds etc.

22. Sameer Brij Verma, Managing Director at Nexus Venture Partners:



Sameer is a Managing Director at Nexus Venture Partners, one of India's first homegrown VC brands with a \$1.6 billion early stage venture fund. His operational expertise lies in product management, business development, sales acceleration, recruiting, follow-on fundraising, and scaling. At Nexus, Sameer focuses on consumer internet, enterprise / SaaS, ed-tech, healthcare and b2b commerce domains.

23. Sasidhar Thumuluri, CEO & MD of SUB-K Impact Solutions:

Sasidhar Thumuluri is the MD and CEO of SUB-K Impact Solutions, a digital finance (Fintech) company that offers affordable, accessible and scalable financial and



payment services to BoP segment. Sasidhar is an International development professional with two decades of experience in leadership positions managing business, investments and advisory in financial inclusion, digital finance and economic development.

24. Shanti Ekambaram Group President – Consumer Banking & Member of Group Management Council Kotak Mahindra Bank:



Shanti Ekambaram is the Group president of Consumer Banking at Kotak Mahindra Bank and a member of the Banks Executive Board that drives and oversees the Kotak Mahindra Groups growth charter. She has also been recognized as among the top 100 most influential women in the country by Fortune Magazine.

25. Shashank Kumar Co Founder of Razorpay

Shashank Kumar is the Co-Founder, CTO and Tech



architect behind India's first Payment Gateway turned Neobank, Razorpay. Founded in 2014, The product suite of Razorpay caters to the end-to-end payment needs of its customers. Over the course of 6 years, the company has morphed from B2B Payment Gateway into a Financial Conglomerate.

26. Smrithi Ravichandran, Business Head - Payments, Consumer & Commercial Lending & Insuretech at Flipkart:



Smrithi Ravichandran is the Business Head of Payments, Consumer & Commercial Lending & Insuretech at Flipkart. She is an experienced e-commerce leader with an interest in technology & internet ventures and has a vast experience in different aspects of technology business - business development, large deal closures, creation of world class products to solve consumer needs, P&L handling of the organization and drive to positive bottomline,

demand generation and new age marketing driven by technology.

27. Sudipta Roy, Group Head - Unsecured Assets, Cards, Payment Solutions & Millennial Banking:



Sudipta Roy is the group head of Unsecured Assets, Cards, Payment Solutions & Millennial Banking at ICICI bank. He is a seasoned expert in Consumer Banking, Payments and FinTech professional with over 20 years of experience in Asia. Additional competencies include in-depth understanding of payments systems with specific focus on transit systems, cards technology and operations systems having designed and customised a core cards system from scratch during a green field launch process.

28. T.R Ramachandran, Group Country Manager India & South Asia of Visa:

T R Ramachandran is the



Group Country Manager of Visa for India and South Asia. With more than 25 years of experience across banking, Cards & payment products, investments, insurance and Fintech across Asian markets, he brings with him, a strong understanding of the India and South Asia marketplace and relationships with regulators, media and industry stakeholders. Visa is a global payments technology company which enables consumers, businesses, banks and governments to use digital currency.

29. Varun Dua, CEO of Acko General Insurance:



Varun Dua is the Founder and CEO of Acko India's first Insurtech Company. It provides consumer insurance products that are personalised

to the customer using data analytics to analyse the customer behaviour. The startup, which was founded in 2017, has currently received a funding of \$43million. It is backed by Amazon, Accel Partners, SAIF Partners, N.R. Narayana Murthy's Catamaran Ventures, Infosys co-founder Kris Gopalakrishnan, and Hemendra Kothari of DSP Group.

30. Vinay Agrawal Chief Executive Officer of Angel Broking Group:

Vinay Agrawal is the CEO of



Angel Broking, one of India's largest broking houses. He has been a part of the company for the past 20 years and has been a major catalyst in the company's adoption technology for business enhancement. Under his leadership, Angel broking has also recently opened itself to API integration via SmartAPI. Angel broking currently manages ₹192,830 million in client assets and over 2.7 million operational broking accounts.

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**Sachin Bansal,
CEO of Navi**

FINTECH LEADER OF THE YEAR

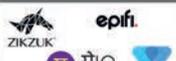
Sachin is the Co Founder and CEO of Navi Technologies, a Company offers technology platform and data analytics to simplify loan application processes and tailor loan terms to individuals and micro, small, and medium enterprises in India. During the pandemic Navi became one of the top three digital lenders in the country. Through this new venture, Bansal aims to simplify and improve accessibility and affordability of financial services for a billion Indian users. Navi has currently raised a total of over \$500million in funding from 14 investors despite being less than 2 years old. The company has also acquired DHFL General Insurance and MavenHive over the last 2 years.

Before Navi, he was also the co-founder of Flipkart, the ecommerce giant that was acquired by Walmart for \$16 million in 2018.

Sachin has made a deep impact in the financial services sector in India, through investments in companies like Altico Capital, U Gro Capital, IndoStar Capital, and the acquisition of mutual fund business of Essel Group.

THE DIGITAL FIFTH ECOSYSTEMS

INDIA FINTECH LANDSCAPE JANUARY 2021

 The Digital Fifth		INDIAN FINTECH LANDSCAPE					JANUARY 2021 EDITION
*This Landscape is only representative and NOT exhaustive		www.thedigitalfifth.com Follow us on in yt tw					
	till 2010	2011 - 2012	2013 - 2014	2015-2016	2017 - 2018	2019 - 2020	
PAYMENTS							
INVESTMENTS AND PFM							
INSURTECH							
LENDING MARKETPLACE							
CONSUMER LENDING							
SME LENDING							
P2P LENDING							
FINANCIAL INCLUSION							
NEOBANK / ACCOUNTING							
EMBEDDED FINANCE							
REGTECH							
FINTECH ENABLERS							

Before 2010:

Initial stage of development of digital marketplaces focused on generating leads for loans and insurance business

2010 - 2014:

Like every other ecosystem, Indian Payment ecosystem grew immensely across wallets, pre-paid cards, point of sale platforms, payment gateway platforms

2015 - 2018:

Introduction of Indiastack (Aadhaar / eKYC / UPI / eSign etc) simplified as well as disrupted Payment, Lending, Insurance, Wealth business.

While wallets collapsed due to UPI, Lending Fintechs/Insuretech prospered.

Wealth business went through challenges due to Direct plans of Mutual Funds.

2019 till date:

Indiastack continues to positively impact Fintechs with newer services.

NeoBanks have emerged as a segment of choice for investors. Embedded Finance players are introducing “Fintech as a service line” in their current business models by either developing it organically or buying out Fintechs.

Lending startups are going through evolution phase. Complex areas like Trade Finance and B2B startups are getting support in the new wave.



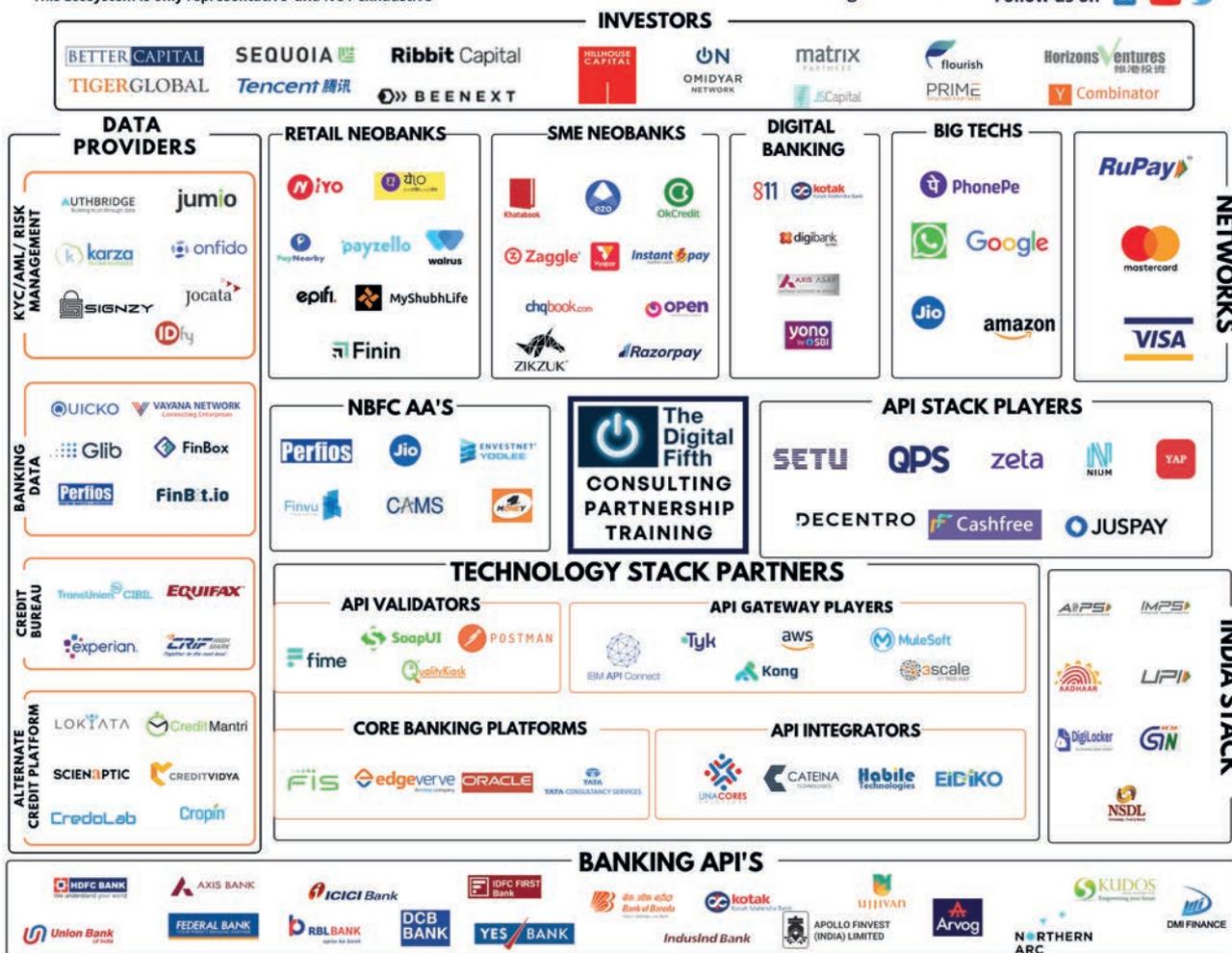
INDIAN OPEN BANKING ECOSYSTEM

INDIAN OPEN BANKING ECOSYSTEM BY THE DIGITAL FIFTH JANUARY 2021 EDITION

*This Ecosystem is only representative and NOT exhaustive

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The banking ecosystem of India has undergone rapid changes in the past 5 years, moving from a traditional product centric, inside-out approach to a consumption based, outside-in approach. With the evolution of open banking, pioneered by BFSI players like Yes Bank, Kotak, RBL etc, the ecosystem has now grown to include NBFC and other tech players who have created partnership within the system. Open banking has now become a part of their organizational culture.

The ecosystem has also seen the emergence of players in the segment of API Validation and data driven solutions, enabling it to grow into perhaps what can be called the most comprehensive and holistic open banking ecosystem in the world

The open banking network can be broadly classified into 5 categories. With the Bank APIs forming the bottom layer, followed by a technology stack partners on top. This ecosystem is enabled by key players who perform tasks like data validation, analytics and also provide infrastructure. The effectiveness of this network has led to the rise of several use cases like Neo banks, digital banks and big tech players who use bank APIs for their underlying operations. The ecosystem is also supported by investors.

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INDIAN DIGITAL LENDING ECOSYSTEM

INDIAN LENDING FINTECH ECOSYSTEM BY THE DIGITAL FIFTH JANUARY 2021 EDITION

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INVESTORS

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The Indian Lending landscape has undergone a dramatic shift over the past few years. The legacy systems and practices that were prominent in this space are disappearing and getting replaced with digital processes that are powered by data and AI. This transformation has been further accelerated by the arrival of COVID-19 and the social distancing norms put to counter it.

Keeping these changes in mind, we at The Digital Fifth have also revamped our Digital Lending landscape to include the new players and segments that have grown and flourished despite these tough times.

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THE DIGITAL FIFTH FINTECH SCHOOL

The ongoing pandemic and the accelerated digital adoption among people, industry leaders and institutions had to re-think their Digital strategy and product offerings. The Digital Fifth views these changing scenarios as an opportunity for businesses to unlearn old rigid practices and re-learn what the customers need and for individuals to recalibrate themselves according to the industry's needs.

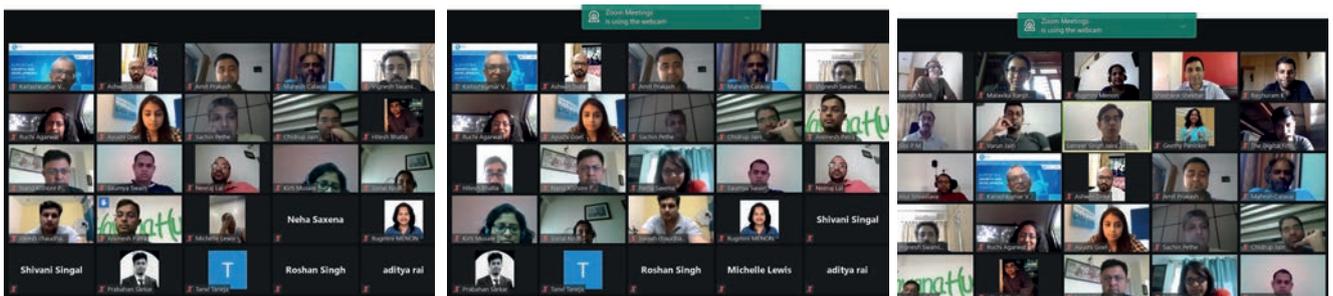
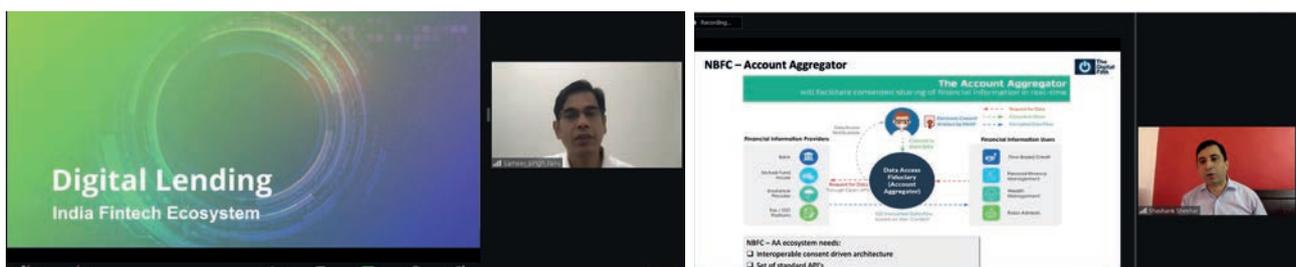
Keeping this shift in mind, the Digital Fifth has rebranded its training programs under the umbrella of The Digital Fifth Fintech school. Through comprehensive Fintech courses for financial services professionals and FinTech startups, The Digital Fifth

enables individuals to reskill and upgrade themselves to make a bigger impact and contribute towards the overall growth of the ecosystem..

Why Our Trainings?

Our courses are less about theory and more about implementation. We attract the best of the crowd because we firmly believe in delivering the best trainings from our end, be it in terms of content or the best industry speakers. The following are our highlights-

- Information packed practical training
- Industry experts sharing their first-hand experiences
- Participants across the 10+ countries
- Learning experience with live capstone projects and examples
- Community Support through premium WhatsApp Group



Executive Program: Fintech, Open Banking and Entrepreneurship

Feb - May 2021



130+ Hrs
over 4
months



Online
(Live+Recorded)



Rs. 1.25 lacs + GST
Easy Installments
*Loan Available

Course Content

Module 1

Introduction to
FINTECH

Module 2

Digital Payment
and evolving
business
models

Module 3

Key building
blocks of
Fintech

Module 4

Digital Banking-
Next wave of
digitisation

Module 5

Open
Banking

Module 6

Digital
Lending

Module 7

Startup segment
in other
Financial
Services

Module 8

Blockchain/
Artificial
Intelligence
simplified

Module 9

Cyber security
in Financial
Services



THE DIGITAL FIFTH

India's first Fintech consulting and advisory firm for Banks, NBFCs, Wealth Management, Mutual Fund, and Insurance segments.

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