KALINGA INSTITUTE OF INDUSTRIAL TECHNOLOGY
Deemed to be University U/S 3 of the UGC Act, 1956
SCHOOL OF MANAGEMENT

FINANCE KONCLAVE

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17th National Finance KONCLAVE

THEME: **Digital Finance and Inclusive Growth: Redefining India's Economic Future**

DATE: **August 29, 2026**

Digital Finance and Inclusive Growth: Redefining India's Economic Future

India today stands at the forefront of a historic economic transformation driven by rapid technological advancement, digital innovation, and expanding financial inclusion. From UPI and digital banking to fintech innovation and Aadhaar-enabled services, the country has witnessed a remarkable shift in the way financial systems operate and connect with citizens. As India aspires to emerge as a developed economy in the coming decades, digital finance will play a defining role in shaping a more inclusive, resilient, and growth-oriented economic future.

The rise of digital finance has fundamentally transformed access to financial services. What was once limited to urban centers and formal institutions is now reaching remote villages, small businesses, women entrepreneurs, and previously underserved communities. Through mobile banking, digital payments, microcredit platforms, and fintech-led innovation, financial participation is expanding at an unprecedented scale. The focus is no longer only on economic growth, but on ensuring that growth becomes accessible, equitable, and empowering for all sections of society.

However, the journey toward inclusive growth also brings new challenges and responsibilities. Issues related to cybersecurity, digital literacy, data privacy, financial awareness, regulatory adaptation, and technological inequality continue to shape the evolving financial landscape. Bridging the digital divide and ensuring trust in digital systems will be critical to sustaining long-term economic progress. The need of the hour is to create a financial ecosystem that combines innovation with accessibility, efficiency with security, and growth with social inclusion.

For policymakers, industry leaders, financial institutions, and fintech innovators, this transformation presents an unprecedented opportunity to redefine India's economic architecture. The future of finance lies not merely in digitization, but in building systems that empower MSMEs, strengthen rural economies, support sustainable entrepreneurship, and enable broader participation in economic development. Digital finance must evolve from being a convenience-driven tool to becoming a catalyst for national development and inclusive prosperity.

This edition of the finance conclave at school of management seeks to bring together thought leaders from academia, industry, government, and the financial sector to deliberate on the evolving relationship between digital finance and inclusive growth. It aims to explore how technology-driven financial systems can accelerate economic opportunity, strengthen resilience, and contribute toward building a more equitable and future-ready India.

Panel Discussion Theme

Financial Markets and Digital Finance: Towards a Sustainable Economic Future

As India moves toward becoming a digitally driven and globally competitive economy, the relationship between financial markets and digital finance is becoming increasingly central to the country's long-term development journey. The rapid expansion of fintech, digital payments, AI-driven financial services, and technology-enabled investment platforms is not only transforming the financial ecosystem, but also redefining how growth, inclusion, and sustainability are achieved. The panel discussion invites a forward-looking conversation on the evolving role of financial markets in supporting a sustainable economic future.

- How can digital finance deepen financial inclusion while maintaining market stability and investor trust?
- What opportunities do emerging technologies create for capital markets, banking systems, and sustainable investment frameworks?
- At the same time, how should institutions respond to growing concerns surrounding cyber security, data privacy, regulatory adaptation, and digital inequality?

Industry leaders, policymakers, market practitioners, and fintech innovators will explore both the possibilities and the challenges emerging from this transformation.

- Can India leverage digital finance to build more resilient and inclusive financial markets?
- What role will innovation, regulatory coordination, and technological infrastructure play in ensuring sustainable economic growth?

As the financial landscape continues to evolve, the integration of technology with responsible financial systems will become increasingly critical. A balanced and future-oriented dialogue can help shape strategies that not only accelerate economic progress, but also ensure that growth remains inclusive, secure, and sustainable for the generations ahead.

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Finatix Topics

The Future of Finance: Digital Payments, FinTech & Beyond

Digital innovation is redefining the financial services ecosystem. From fintech platforms and UPI to AI-driven banking and digital lending, technology is fundamentally changing the way financial transactions, investments, and services are delivered. Digital transformation is no longer merely an emerging trend; it has become essential for building a modern and competitive financial system. The future of finance will increasingly depend on collaboration between technology providers, financial institutions, startups, regulators, and policymakers. Such partnerships will be critical in fostering innovation while ensuring security, accessibility, and regulatory balance. The broader objective is to create a financial ecosystem that is more inclusive, efficient, transparent, and capable of supporting sustainable economic growth.

From Profit to Purpose: The Evolution of Sustainable Finance

Environmental, social, and governance (ESG) principles are increasingly shaping financial and investment decisions. Sustainable finance seeks to promote long-term economic growth while addressing environmental challenges, social inequalities, and responsible governance practices. As global risks and sustainability concerns intensify, integrating ESG considerations into financial systems is becoming increasingly essential for building resilient, inclusive, and future-ready economies.

Digital Public Infrastructure: Transforming Access, Inclusion and Growth

Digital Public Infrastructure (DPI) is playing a transformative role in advancing financial inclusion by expanding access to affordable and essential financial services. Through open and interoperable digital systems for identity, payments, and data sharing, DPI is reshaping the way individuals and businesses participate in the formal financial ecosystem. By strengthening access to banking, credit, insurance, and digital transactions, DPI has the potential to enhance financial resilience, economic participation, and social empowerment. A well-designed and inclusive digital infrastructure can help ensure that barriers related to geography, income, or identity no longer limit access to financial opportunities, paving the way for a more inclusive and connected economy.

Navigating Geopolitical Uncertainty in Indian Financial Markets

Geopolitical developments such as conflicts, sanctions, trade disruptions, and shifting global alliances influence India's financial markets and economic stability. In an increasingly interconnected world, external uncertainties can significantly impact capital flows, market sentiment, currency stability, and investment decisions. While geopolitical risks remain unpredictable, their effects can be managed through diversified investment strategies, data-driven decision-making, robust regulatory frameworks, and institutional adaptability. Building resilience through proactive policy responses and strategic financial planning will be essential for ensuring stability and sustained growth in an evolving global landscape.

Cross-Border Financial Integration and Economic Resilience

Financial markets across the world are becoming increasingly interconnected, enabling capital flows and financial transactions to move across borders with greater ease. As economies become more integrated, global financial markets are creating new opportunities for investment, economic growth, and international collaboration. At the same time, deeper integration also exposes economies to shared vulnerabilities, market volatility, and cross-border financial shocks. Balancing the benefits of global integration with effective regulation, institutional strength, and adaptive policy frameworks is essential for ensuring financial stability and sustainable economic progress in an increasingly interconnected world.

The Future of Money: Central Bank Digital Currencies and Beyond

Central Bank Digital Currencies (CBDCs) are emerging as a transformative force in the evolution of financial systems. As digital versions of sovereign currency issued and regulated by central banks, CBDCs represent a significant evolution in the way money is created, transferred, and used within modern economies. Beyond functioning as digital legal tender, CBDCs have the potential to strengthen payment efficiency, enhance financial inclusion, improve monetary transmission, and support economic resilience. With thoughtful regulation, secure digital infrastructure, and inclusive implementation, CBDCs could redefine the future architecture of money while fostering innovation and stability in an increasingly digital global economy.

Unlocking Growth: Financing Opportunities for Startups and SMEs

Startups and small and medium-sized enterprises (SMEs) play a vital role in driving innovation, employment, and economic development. Despite their growing contribution to the economy, access to timely and adequate financing continues to remain a major challenge for emerging businesses. The discussion will examine how innovative and inclusive financing models can help bridge this gap through collaboration among governments, financial institutions, fintech platforms, and investors. As financial ecosystems evolve, data-driven and technology-enabled funding mechanisms are increasingly shaping the future of entrepreneurial growth beyond traditional banking systems.

Financial Regulation and Investor Confidence in a Digital Economy

Financial regulations are continuously evolving in response to technological innovation, increasing market complexity, and changing global economic dynamics. As financial systems become increasingly digital and interconnected, adaptive regulatory frameworks play a crucial role in ensuring transparency, accountability, and market stability. The discussion will examine the importance of investor protection in building confidence, encouraging wider participation, and supporting inclusive financial growth. With the rapid transformation of financial markets, the future of regulation lies in technology-driven, responsive, and principle-based approaches that can balance innovation with trust and financial security.

Retail Investor Empowerment: Expanding Financial Participation

Reforms in market infrastructure, regulation, and investor accessibility have transformed capital markets from exclusive financial spaces into more inclusive investment ecosystems. The rise of digital platforms, simplified investment processes, and stronger regulatory safeguards has significantly increased retail participation in financial markets. The discussion will highlight how investor education, transparency, and accessible financial services are empowering individuals to participate more confidently in wealth creation and financial decision-making. Strengthening retail investor engagement not only deepens capital markets but also promotes broader financial inclusion and economic empowerment.

The Role of Debt Markets in Financing India’s Development Future

Debt markets play a vital role in financing large-scale infrastructure development and supporting sustainable economic growth in India. By providing long-term and stable sources of capital, debt markets help bridge the country’s growing infrastructure investment requirements across sectors such as transportation, energy, urban development, and digital connectivity. The discussion will examine the importance of strengthening bond markets, diversifying financing mechanisms, and building robust institutional frameworks to enhance infrastructure financing. A well-developed and resilient debt market will be essential for supporting inclusive growth, attracting investment, and accelerating India’s long-term development vision.

Who should ATTEND?

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Students having an inclination towards finance and application of technology in finance, must look forward to be a part of the conclave and benefit from the discussions and interaction with the industry experts. It is also an opportunity to test their finance acumen by participating in the business contests.

Industry Experts shall share this platform with other stalwarts from industry as well as academia to discuss and debate the importance of building a sustainable inclusive future in the fast changing work environment; and how finance plays a vital role in business by leveraging technology and integrating knowledge management. This forum is also opportunity for them to interact with the young minds to get a fresh perspective on various global aspects of finance.

Academicians can utilize the conclave to share their thoughts on the future of Indian finance sector with participants from industry as well as with students.

Speakers at Previous Finance Konclaves

Mr. **Suresh P. Manglani**
Executive Director & CEO
Adani Total Gas Ltd.

Mr. **Pratik Oswal**
Head – ETFs and Index Funds
Motilal Oswal

Dr. **Ajit Ranade**
Former Chief Economist &
Group Executive President
Aditya Birla Group

Mr. **Vikram Gupta**
Founder and Managing Partner
IvyCap Ventures Advisors Pvt. Ltd.

Prof. **Sudipto Mundle**
Distinguished Fellow
NCAER

Mr. **Gopalaraman Padmanabhan**
Former Non-Executive Chairman,
Bank of India;
Independent Non-Executive Director,
Axis Bank Ltd.

Mr. **Shubhashis Gangopadhyay**
Founder & Research Director,
India Development Foundation;
Founding Dean,
Indian School of Public Policy

Mr. **Ashok Barat**
Former MD & CEO,
Forbes & Company Ltd.;
Independent Director,
Bata India Ltd.

Shri **Natarajan Chandrasekaran**
Chairman,
Tata Sons Pvt. Ltd.;
& Former CEO & MD,
Tata Consultancy Services

Mr. **Aditya Puri**
Former Managing Director,
HDFC Bank;
Senior Advisor,
The Carlyle Group

KSOM KONCLAVES

KSOM: INDUSTRY ENGAGEMENT

KSOM has a strong industry connect with more than 100 corporate interactions (conclaves, seminars, webinars, conferences, guest lectures) per year. KSOM has partnerships with several industry leaders like Ericsson, ITC Infotech, High Radius, Schneider Electric, Tech Mahindra L&T Financial, Microsoft & Oracle to jointly deliver content, foster innovation, enhance student learning and develop new capabilities.

KONCLAVES are interactive sessions with student involvement on themes based on current industry trends. Brainstorming on the relevance and applications of the themes is the hallmark of every conclave.

KSOM conducts 4 National conclaves annually - HR, Finance, Marketing & Business Analytics.

Learning Outcomes

- Students are better equipped for corporates.
- Increased awareness about recent development

Participants' Profiles

- CEOs & CxOs of MNCs, Indian blue-chip companies, high profile startups
- Management students

Mentor Mentee Relationship
Creating Opportunities

KONFIDANT – Relationship building opportunities provided to students as mentees. Konfidants are industry mentors who coach students on various competencies like communication, managerial abilities and team work. They also help bridge the theory-practice gap.

Learning Outcomes

- Personal grooming
- Confidence building
- Working with leaders

Participants' Profiles

- Functional heads of MNCs, Indian blue-chip companies, high profile startups
- Management students

Talks by Top Leaders and Functional Experts

KOEDUCATE program includes talks by top leaders and functional experts under two sub-programs : Leadership Series and Knowledge Series.

Learning Outcomes

- Students get an exposure to Government policy making and cross industry issues

Participants' Profiles

- Senior Government policy makers
- Top corporate leaders
- Functional heads with niche expertise
- Management students

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MDP AT KSOM
MANAGEMENT DEVELOPMENT PROGRAMS

KSOM's Management Development Programs (MDPs) represent a transformative learning experience, meticulously crafted to elevate the competencies of working professionals in an increasingly complex and competitive business environment. These programs are structured to impart cutting-edge managerial skills, cultivate leadership brilliance, and instill strategic foresight, empowering participants to navigate challenges with confidence, drive organizational excellence, and achieve sustainable growth.

The KSOM Advantage

Program Objective

- *Global Best Practices & Emerging Trends*
- *Decision-Making Mastery*
- *Functional Expertise Enhancement*
- *Peer Learning & Collaborative Growth*
- *Experiential & Applied Learning*
- *Contemporary Managerial Rejuvenation*
- *Sustainable & Inclusive Growth Strategies*

MDP Delivery Framework

- *Distinguished Faculty with Industry-Integrated Expertise*
- *Futuristic Curriculum Aligned with Organizational Needs*
- *Leadership Acceleration for Middle Management*
- *Tailored Corporate Learning Solutions*
- *Industry Immersion & Peer Networking Platforms*
- *Adaptable Learning Modalities for Minimal Disruption*
- *State of the Art Infrastructure*

Major MDPs conducted at KSOM

Crompton Greaves	Aditya Birla Hindalco	Jindal Steel & Power
Larsen & Toubro	sidbi	vodafone
IDBI Bank	Sun Pharma	IndianOil

GET IN TOUCH

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kontempore

Having started the journey in 2018 as a knowledge management initiative, Kontempore today has transformed into a digital company which deals with knowledge and business solutions. We at Kontempore, help you develop innovative, technology-based solutions to fulfill your Human Resource needs through rigorous research and analytics.

We provide transformative business solutions which will help the new age business cope with present and future challenges in the areas of talent and human resource management. These solutions are enabled by contemporary and relevant research in partnership with top educational institutes, subject matter experts and leading lights of the HR fraternity.

What makes us Unique

We build our strength from 3 pillars

Team of consultants who bring significant experience and expertise in their respective field

Our academic collaboration with KIIT University helps us to build research and consulting capability which helps us to connect with our client in a more deeper engagement

Our digital solutions help clients to reimagine the business

Our Services

Leadership Practice	Digital Transformation	Strategy Advisory
Executive Search	Digital Strategy	Sales
Talent Mapping	Analytics	Marketing
Leadership Assessment	Change Management	Innovation Strategy

About KSOM
(KIIT School of Management)

KIIT School of Management (KSOM), Bhubaneswar is one of the top B Schools of India. It got the best B School of Odisha by Times Business Awards in 2023. KSOM has been ranked as the 17th Best B School in India, TIMES B School Ranking, 2024. It has also been ranked as the 11th Best Private B School in India, Outlook ICARE Rankings, 2024-25.

The MBA program of KIIT School of Management (KSOM) is approved by All India Council of Technical Education (AICTE), Government of India. It is also accredited by the National Board of Accreditation (NBA) of AICTE. KSOM has been awarded Life Membership by Association of Management Development Institutions in South Asia (AMDISA). It is also in the process of attaining SAQS Accreditation.

80% faculty are from industry or with Ph.D. & over half the faculty are from institutions such as IIMs, IITs, TISS, MDI, XLRI and other premier institutes. Specializations are offered in Business Analytics, Marketing, Finance, HR and Operations.

170+ recruiters visit the campus for hiring every year. It has a strong industry connect with more than 100 corporate interactions (conclaves, seminars, webinars, conferences, guest lectures) per year. The 35 acres fully WiFi enabled campus has students from more than 10 countries and has an amazing campus life with dedicated student clubs and societies, Knowledge Dialogue Series and sports events.

KSOM's MBA program is a mix of classroom learning along with role-plays, business simulation (first school to inculcate this as part of pedagogy), conclaves, guest lectures, corporate mentoring, live consultancy projects, seminars, a structured summer internship program, regular workshops, club activities, student research undertaken by students and jointly working with the industry through partnership and tie-ups.

About KIIT

(Kalinga Institute of Industrial Technology)

KIIT Deemed to be University is ranked 169th in Asia in the Times Higher Education (THE) Asia University Rankings 2026 reaffirming KIIT's steady ascent in global academic excellence. With this ranking, KIIT stands as the 6th best university in India among both government and private institutions and 1st in Eastern India. KIIT is graded A++ in NAAC as well. It is also ranked 17th by National Institution of Ranking Framework (NIRF 2025) among the Government and Private Universities in India.

KIIT is ranked in the top 501 cohort of universities globally in the Times Higher Education World University Rankings 2026. KIIT has consistently featured in prestigious global rankings including THE World University Rankings, QS Rankings, and has earned all major international accreditations such as IET, ABET, and more—strengthening its global position as a centre of excellence in higher education. KIIT Deemed to be University has been placed in the rank of 294 in QS World University Rankings: Asia 2026. The University's significant growth in QS ranking shows its excellence in teaching, research, and international partnerships.

KIIT has established academic partnership and collaboration with more than 140 world class universities from across the world. The partnerships provide for students, faculty & research scholar exchange programme, internship for UG/PG course, research and development participation, short-term courses for faculty & students, short-term occupational training, exchange of publications & information and seminars and conferences.

The premier institute is spread over 36 sq km. of academic township, and offers courses on almost all engineering disciplines, including medicine, management, law, liberal studies, hospitality & tourism, architecture, biotechnology, fashion technology, dental, aerospace, design, applied science, economics, commerce and other domains

The remarkable growth of KIIT is rooted in the principles espoused time and again by KIIT Founder Dr. Achyuta Samanta. They are sustained focus on quality education and research with specific attention to universal access to education and equity.

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Our Legacy

Dr. Achyuta Samanta, a visionary philanthropist is the founder of KIIT & KISS Universities. He comes from a very humble background with a vision to eradicate poverty through education. He lost his father when he was only 4 years old & went through acute poverty in his childhood. However, he was determined to change his future by education and later when he became a professor, he took it upon himself to provide quality education to thousands of poor children for changing their future. He developed a unique model of social transformation by building side by side two great academic institutions - Kalinga Institute of Industrial Technology for the well-to-do, and Kalinga Institute of Social Sciences for the poor.

This unique symbiotic model has grown over the last 25 years into two distinct universities, the KIIT University - running in self financing mode providing education to over 40000 students in subjects ranging from Engineering to Biotechnology, from Law to Social Science, from Management to Film-making and the KISS University with over 40000 tribals - 30k on campus and 10k in satellite centres in distinct tribal hinterlands of the country. Over 22 Nobel Laureates and over 200 Heads of States have visited KISS and applauded the development model.

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