



Association of International  
Wealth Management of India

www.aiwmiindia.com



INDIA'S TOP 100  
**W**  **MEN**  
IN FINANCE **2020**

A large, bold, blue and white text overlay on a background of a conference. The text reads "Premier Membership Network for Financial Services Professionals". The background shows a man speaking at a podium, a group of people receiving an award, and a large audience seated in a hall.

# Premier Membership Network for Financial Services Professionals

Exqualifi is a premier membership network set up by Association of International Wealth Management of India (AIWMI) for financial services leaders, professionals and aspirants. Exqualifi has been designed as a continuing education platform meant to offer its members opportunities to earn professional designations; to participate in multidisciplinary knowledge initiatives, enable networking at conferences; and offer one single platform for interaction, cross-pollination of ideas and collaboration.

Exqualifi provides the opportunity for practitioners and related professionals to connect and advance their focused area of practice. They aim to benefit the practitioner, their area of specialization, the clients they serve, and the industry at large.

An exclusive, by-invite membership for Thought Leaders, Entrepreneurs and Prominent CXOs working in the Financial Services Sector.

## Charter Membership

An exciting membership for full time/ part time students of undergraduate and post-graduate courses under 25 years of age.

## Student Membership

## Professional Membership

A prolific membership for career-oriented professionals working in the financial services and allied sectors.

# Welcome /



We are extremely excited to present to you the second edition of our Power List- India's Top 100 Women in Finance- 2020.

The world of finance used to be seen as an industry only for men for the longest time. However, that has changed in the last few years. Today, there are a number of successful women professionals in the country who are playing key roles in shaping India's financial sector and inspiring others to follow them. However we are still in an era where the female talent remains one of the most underutilized business resources. In some industries, like finance, this is especially clear. In finance, as career level rises, female representation declines. Although 46 percent of financial services employees are women, at the executive level, it's only 15 percent.

The objective behind the "Women in Finance" Leadership Summit (WIF) when it was set up in 2017 was to set up an annual platform for knowledge-sharing among women professionals and to further drive sustainable change in the Indian Financial Services. The success of the first 2 editions and the wide acceptance of our inaugural "India's Top 100 Women in Finance" list encouraged us to further build up on this concept. We strongly believe going forward this Summit and the Top 100 List can grow beyond their mandate and play a pivotal role in inspiring more women professionals to excel.

Research indicates that gender diverse companies deliver better returns with lower volatility for investors. Efforts to reduce gender inequality in the workplace are important. At AIWMI, we want to play a significant role in ensuring gender diversity and gender equality in the Indian financial services sector through our structured education and membership initiatives.

We hope you find this List insightful and inspiring.

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Opportunities  
don't happen.  
You create  
them.

**Aditya Gadge**

Founder & CEO, AIWMI

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# Content /

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# INDIA'S TOP 100 WOMEN IN FINANCE 2020

India's Top 100 "Women in Finance" is a campaign designed to identify the most successful and respected women professionals working in the areas of finance, financial services, financial education & financial journalism.

Although the Indian financial services sector has made great strides toward a gender-balanced workforce in the last decade or so, there is still a long way to go. This campaign aims to encourage outstanding women leadership in the industry and groom future leaders.

Women professionals who are featuring in this list are talented, resilient, ethical, strong, and have grit. They are the ones who are inspiring their professional network to learn and grow. They are the ones who have faced professional and personal challenges and have come out victorious with a stronger sense of purpose and drive. The relentless pursuit of excellence is a common trait amongst all of them.

The impressive credentials of the women on this list place them among some of the most influential executives and entrepreneurs in the country. Despite consistent barriers to entry, these women continue to use their leadership prowess to manage the bottom line and also to shape the direction of future generations of business leaders.

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# Jury Testimonial /

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I was extremely impressed by the thorough preparation that went into the selection process. The interaction at the Jury meet was quite prolific. We came away feeling that the effort was worthwhile!

The winners who are acknowledged this year deserve very warm congratulations. Those that did not make the list this year are still winners and achievers. We hope to acknowledge them next year. I see this becoming a very coveted campaign in the years to come. AIWMI team deserve very special appreciation for their commitment, dedication and detailed working. The thought behind the awards and the efforts the team has put in is commendable

**Anjali Bansal**, Founder, Avaana Capital



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I strongly believe - no country can grow unless 50% of its population that is women contribute equally. And there is no force more powerful than a woman determined to rise. I am happy that AIWMI is recognising such determined women who have made their place in finance. As a jury member, I am really encouraged by the participation of women leaders in India's Top 100 Women in Finance" campaign for the year 2020. It is a great forum for encouraging the growing industry and women's talent pool. I am extremely excited and look forward to see lot more engagement and ideas coming out of this community. Kudos to AIWMI to put together this significant initiative. I compliment all the winners and I am sure their contribution is adding and will further add to growth of our country.

**Usha Sangwan**, Board Member, Axis Bank



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It is my pleasure to be on the jury panel for the Top 100 Women in Finance that identifies and acknowledges the contributions by some of the most respected women professionals working in the areas of finance, financial services, financial education & financial journalism. Interestingly, grit and determination to succeed is a quality that could be easily identified amongst these talented and resilient women professionals.

Women have demonstrated across levels, their ability to add distinct value to their workplace. Diversity of thought and contribution to their organization through distinct qualities of agility, perseverance and empathy while building and leading high-performance teams comes through. It was inspiring to know the calibre, dynamism and stories of the women who are a part of this year's report.





It has been a heartening experience to be an integral part of this insightful journey that recognizes the diverse roles women are donning across levels in the financial industry. In order to enable transformation, we require timely interventions at various stages in one's career graph. As leaders, it is up to us to recognize the potential of these enterprising women and encourage them to continue contributing with the same fervour. The percentage of female executives in financial services industry is expected to grow to 31% by 2030. However, there is more to be done than count on incremental growth in the next decade. Young women need mentoring and support to understand how to establish and sustain a flourishing career in financial services. Initiatives like these are important to celebrate these women who lead by example to encourage and inspire not only their contemporaries but also become a role model for the younger generations to look up to. When women take their place in the economy, only then will the true potential of the country be realised.

**R M Vishakha**, MD and CEO, India Life Insurance

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Built on a basic yet profound idea of acknowledging some of the outstanding work being done by Women professionals in the Indian financial services industry, this campaign has its heart in the right place. I am confident this campaign is going to only get bigger and the contest more interesting in the years to come. We are just done with the 2020 edition and I can't help but admit that the women talent pool and their accomplishments in the finance sector are way beyond my estimate.

With a talent pool like this, with every passing year, the job of the Jury is only going to get tougher. This bodes well for the industry as well as the nation.

Heartiest Congratulations to all the Winners !

**Nilesh Shah**, MD and CEO, Kotak Mahindra AMC

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I wish to compliment AIWMI on the excellent initiative taken in recognizing outstanding women professionals in the Indian financial services sector. What stands apart for me is that this campaign takes a 360 degree view of the industry and strives to identify the best and the brightest across hierarchy levels. Such recognition campaigns recognise the winners and also helps others in the industry to benchmark themselves against the best. Best Wishes!



**Rajiv Sabharwal**, MD and CEO, Tata Capital

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# Jury Testimonial /



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This award is a “category creator” in the world of finance in India. The entire application and shortlisting process demonstrated the quality women not only leading organisations but also the growing high quality talent breeding across various segments. These awards not only celebrate these 100 women but more importantly inspire 100s more.

My heartiest congratulations to each of the winners. it wasn't easy as each applicant is a winner as they have already walked an exceptional path of their own. It was a humbling experience to be a part of this jury. Congrats to AIWMI led by Aditya for recognising women in finance.

**Padmaja Ruparel**, Founder, Indian Angel Network

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Thank you AIWMI for such a wonderful initiative.

For me as a jury, it was a bit tough to select a few award winners from the lot. Most of the applicants were extremely capable, and identifying some for the award was very difficult.

There were ladies that had no family, business or educational background, but had achieved what one would term “impossible”. Kudos to such ladies and I wish them further success in their career. There are many women who have done exceedingly well in a very short span of time. They have gone out of the way, willingly accepted challenging assignments, and executed them to the best of their capabilities. Their zeal and commitment to growth is heart-warming. Some had personal challenges/difficulties/disadvantages that were managed well. I had a lot to learn from them.

Any reward motivates a person to give one's best, especially women. It gives them recognition in their organisation/industry as well as in the society. I would say that identifying and rewarding these gems is our responsibility for the collective good of the society. Such rewards also encourage others to explore their potential, especially where women are less in number in certain sectors.

**Manisha Khedkar**, Director, Symbiosis School of Banking & Finance



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# Jury Testimonial /

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Financial Services is one of the most critical sectors for a fast-growing economy like India. I am very impressed with the quality of submissions for India's Top 100 Women in Finance 2020 campaign. The terrific work being done by women professionals in the financial services sector needs a wide acknowledgement and AIWMI is doing a great job in providing a global platform for the same. Well Done!



**Radhika Gupta**, CEO, Edelweiss AMC

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# Categories /

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## Guiding

The Mithali Rajs of Indian  
Financial Services Sector

## Leading

The Harmanpreet Kaurs of Indian  
Financial Services

## Progressing

The Smriti Mandhanas of Indian  
Financial Services Sector

## Promising

The Jemimah Raodriguess of  
Indian Financial Services



# Guiding



## Elevate

**Alamelu T L** / Member, IRDAI

T. L. Alamelu joined the general insurance industry as a Direct Recruit Officer in The New India Assurance Co. Ltd. At New India Assurance, she has worked in different capacities acquiring in-depth knowledge of ground level operations, as well strategic issues and concerns in general insurance.

After serving in New India Assurance for over 25 years, she joined United India Insurance Co. Ltd as Deputy General Manager. She returned to New India Assurance as Director & General Manager, one of the youngest Directors and General Managers in the Public Sector General Insurance Companies in India. She was the first woman Chairman cum Managing Director of Agriculture Insurance Company of India.

Alamelu has extensive knowledge across an entire gamut of subjects in Insurance. She has worked in providing specialized Insurance covers such as ISRO Satellite launch, ONGC's offshore assets and has in depth knowledge of Reinsurance.

After serving the General Insurance industry for more than 36 years, Mrs. T L Alamelu joined IRDAI as Member(Non-Life) on July 1 st , 2019. She was also recently appointed as Member to the International Financial Services Authority (IFSCA).

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**There is No Substitute for  
Dedication, Honesty,  
and Hard Work**





## Bringing Wealth to Unbanked Women in Debt

**Jayshree Vyas** / Managing director, Sewa bank

Jayshree Vyas, a qualified chartered accountant has been working as managing director of Shri Mahila Sewa Sahakari Bank Ltd, first informal sector women's bank in India, since 1986, working for economic empowerment of more than 6,00,000 underserved women. During her tenure, she has taken various initiatives to uplift economic status of these women, some of which includes introduction of integrated micro insurance and micro pension for social benefit of these women, introduction of financial and entrepreneurship literacy program to provide in depth financial and business knowledge to unorganised sector women.

She serves as a Board Member of various organisation including

- First Public Interest Women Director of BSE Ltd,
- Equitas Holding Ltd
- Gujarat Urban Cooperative Bank Federation
- Friends of Women's World Banking
- Ananya Finance for Inclusive Growth Pvt. Ltd.
- Indian School of Micro Finance for Women,
- Village Finance Pvt. Ltd.

She has been honoured with various awards for her astounding work.



## The Monk Who Sold his Ferrari

**Kaku Nakhate /** President and Country Head,  
Bank of America

Kaku Nakhate is the India country executive for Bank of America and has been on the bank's Asia Pacific Executive Committee since 2010.

With nearly three decades of experience, Kaku is an industry veteran with deep insights and knowledge of India's growing banking and financial services sector.

Kaku is responsible for building a market-leading franchise in India, overseeing its strategy and direction. In this role, Kaku leverages her international experience, having interacted with many major corporates and financial institutions across major markets, enhancing existing client relationships, developing new clients and building business opportunities for the firm.

Kaku started her career with Merrill Lynch in 1989 and grew through ranks to eventually head the Global Markets business. After Bank of America's global acquisition of Merrill Lynch, Kaku was appointed as the chief executive of the merged entity in the country. She was previously with JP Morgan, India as vice- chairperson in charge of Equities.

In addition to her responsibilities as the chief executive, Kaku is the vice chairperson of the National Executive Board of the American Chambers of Commerce (AMCHAM) and is on the Board of Governors of IIM, Ahmedabad. She is also on the India Executive Leadership Board of the US-India Strategic Partnership Forum.

She holds a bachelor's degree in commerce and a masters in Management Studies (Finance) from the University of Mumbai.





## The Alchemist

**Rama Seth /** Professor, Copenhagen Business School

Rama Seth is currently a Visiting Professor at the Department of Finance, Copenhagen Business School and was a HAG (Highest Academic Grade) Professor in the Department of Finance and Control at the Indian Institute of Management Calcutta until June 2020. She holds an MPhil and a PhD in Economics from Columbia University. She is an experienced finance professional with over three decades of academic and industry experience. She has worked as a senior economist at the Federal Reserve Bank of New York and has consulted with international organizations like the World Bank, IMF, and the United Nations.

Dr. Seth's research has been published in top-tier journals like the Journal of Corporate Finance, Financial Management, Journal of Banking and Finance, Journal of Emerging Markets, and Pacific Basin Finance Journal. She has presented her research in international conferences such as the annual meetings of the ASSA, FMA, WFA, and EFA. Her research expertise lies in several fields of finance like Banking, Financial Management, Ownership Structure and Business Group Affiliated Firms, IPO Underpricing, Venture Capital, and Gender and Board Diversity. She is also the recipient of many accolades including the 2018 "50 top women leaders in education in India" and the 2019 "International Outstanding Woman Management Researcher" Awards.



**Try New Ideas,  
Embrace Uncertainty  
and Take Calculated Risks**





## Simple Wealth Inevitable Wealth

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**Roopa Venkatkrishnan /** Director, Sapient Wealth  
Senior Member, FIFA

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Roopa Venkatkrishnan is one of India's leading Independent Financial Intermediary. She has been involved with the Mutual Fund industry for the last 22 years. She started her independent practice in 2003 and since then has been serving clients across all segments. She has enabled her clients through judicious suitability profiling, proper asset allocation, systematic savings to become HNI's. She takes great pride in creating HNI's.

Roopa has firmly believed that staying invested in the most appropriate and suitable products over the long term creates wealth. A large part of her AUM, consists of assets that have been invested in equities way back in 2003-04.

Roopa is committed to spreading financial literacy, not only amongst the educated, but also within the less privileged and economically weaker sections of society. Several of these activities have been initiated by FIFA (Foundation of Independent Financial Advisors) which she is active as the Honorary Secretary. She also mentors many Mutual Fund Distributors.

She has won the CNBC – UTI Award for Best Performing Individual Financial Advisor 4 times.





## You Can Win

**Thenmozhi M** / Professor of Finance, IIT Madras

M.Thenmozhi is a Professor in Finance at Indian Institute of Technology Madras, Chennai and was previously the Director of National Institute of Securities Markets, Mumbai. She also served as Faculty at Anna University. She has rich experience of more than 30 years and is well known for her contributions in the domain of financial markets, financial modeling, corporate finance and governance. Her prominent work includes modeling price discovery, volatility spillover and information transmission in stock, bond and commodity market, developing hybrid artificial intelligence based models to predict stock prices, policy driven dimensions of governance of promoter dominated firms and determinants of FDI and cross border acquisitions. She has published several research papers and has executed various projects for Industry.

She is a recipient of EXIM Bank Chair Professorship in Finance and has international teaching/research experience with La Universidad Politécnica de Madrid, Madrid, University of Passau, Germany, Lagos Business School, Nigeria, Queensland University of Technology, Australia and San Diego State University, US. She is an Australian Executive Endeavour Fellow, US Fulbright- Nehru Visiting Fellow and European Union Erasmus Mundus Scholar. She obtained her Doctorate from University of Madras and did her graduation at Ethiraj College for Women, Chennai.



Always Send the  
Elevator Down for  
Others to Come Up





**Leading**

## Good to Great

**Anna Roy /** Joint Secretary, Niti Ayog

Anna Roy is from the Indian Economic Service. She has received her education from Shri Ram Collage of Commerce, Delhi University and Delhi School of Economics.

She was a lecturer in Delhi University and TERI before joining the IES. In the government she has worked in Ministry of Finance, Ministry of Civil Aviation and NITI Aayog. She has worked in important sectors like Infrastructure reforms, public private partnership, financial sector and banking sector.

In NITI Aayog she heads the vertical dealing with data management and frontier technologies. In this role she has led teams which has brought out major reports like the National Strategy on Artificial Intelligence, Blockchain- the India Strategy, Approach Paper on AIRAWAT. Ms Roy also heads the Women Entrepreneurship Platform, a NITI flagship that work towards developing the ecosystem.



## Think and Grow Rich

**Amisha Vora /** Joint MD, Prabhudas Lilladher

Amisha Vora is a Joint Managing Director and a key shareholder of the Prabhudas Lilladher Group. She is one of the leading women entrepreneurs in India today. After qualifying as a Chartered Accountant in 1987, Amisha Vora started her career as an analyst with JM Financial. Coming from a modest background, she established herself in the male-dominated industry of financial services through sheer hard work and determination.

Joining Prabhudas Lilladher in 2000, she grew the institutional business 36-fold in six years. She spearheaded the Corporate Advisory business and helped corporate raise \$1.8 billion during 2005-08. Under her leadership, the company launched the NBFC business in 2006 and the Investment Banking business through PL Capital Markets Pvt Ltd in 2007. She took charge of PL's Retail division in 2012 and has since strengthened PL's presence in key markets. Amisha has won multiple awards and recognitions over the years.



## Lean In

**Anjali Choksi /** DJNV & Co, Chartered Accountant



After becoming CA, Anjali did her M.Com, UGC- NET for professorship, and Doctorate (PHD) in “The study of Derivative Trading Strategies in Indian Stock Market” from SPU. She has spent more than 15 years in teaching field contributing more than 30 articles in national and international journals and conferences with also a Book co-authored on Insolvency and Bankruptcy code. After that, she joined practice with her CA husband while upskilling herself by clearing Insolvency Professional exam and Registered Valuer exam for financial assets. She also cleared the Independent Director Exam by MCA. She is the first lady to be elected in the history as the Managing Committee of Ahmedabad Branch of WIRC of ICAI in 2019-22 and also the only lady in the managing committee of seven CA members. She is currently the chairperson of Women Empowerment Committee at Ahmedabad Branch of ICAI and is handling women activities at Ahmedabad Branch for more than 3 years. She was also the coopted member of Women Empowerment Committee of WIRC of ICAI for the year 2017-2018 and Executive member of CA Association for 2017-18.

## Zero to One

**Ashwini Sawrikar /** (1) Head - Internal Audit & Risk  
(2) Chairperson - ICAI Muscat Chapter  
(1) Arabia Falcon Insurance Company SAOG  
(2) Muscat Chapter of ICAI

Ashwini Sawrikar is finance professional, working as “Head of Internal Audit & Risk Management” for an insurance company in Oman. In the past, she has worked in Big-4 audit firms – KPMG, Deloitte as also in financial companies – Kotak Bank and J P Morgan Chase in Mumbai and Vision Investments Company in Oman.

She is a Chartered Accountant (India), Certified Information Systems Auditor (CISA from ISACA, USA); Certified Internal Auditor (CIA from IIA, USA), Certification in Operations Risk Management (ORM from CISI, UK) and is a CFA Charter-holder (CFA from CFA Institute, USA). Ashwini has held various Board positions in professional bodies like ISACA-Muscat (2006), IIA-Oman (2014-16), ICAI-Muscat (2017-present) and was Chairperson of ICAI Muscat Chapter (2019-20). Further she was Treasurer & Finance Committee Chair of the Board of ABA, an IB World School. She has recently been nominated on Board of the Indian Schools in Oman as nominee of the Indian Ambassador to Oman.



## IKIGAI

**Deepti Bhaskaran /** Personal Finance Journalist

Deepti is a journalist and former Editor, Personal Finance, Mint newspaper. She has worked for almost 15 years as a personal finance journalist looking at different financial products from the prism of customer need. She has closely tracked and analyzed regulatory changes that impact household finance and have participated in public policy discourse on the matter.

Over the years she has developed a keen interest in the fields of insurance and pension in India. As a journalist, her focus has been to make financial services fair and products transparent for the end consumers. Her writing, therefore, sharply focuses on simplifying products, assessing suitability and ensuring transparency in the way products are structured and sold. In fact, it was these principles that nudged her to work on rating health insurance plans for retail customers. She has handled these ratings (Mint SecureNow Mediclaim ratings) for the Mint Newspaper for eight years now. Currently, the health financing landscape in India has captured her interest and she is hoping to make meaningful contributions by focusing on the role of healthcare financing.



## SuperNova Advisor

**Dilshad Billmoria /** Director and Chief Financial Planner, Dilzer Consultants Pvt Ltd

Dilshad is an independent Certified Financial Planner (certified by Financial Planning Standards Boards of India) and Director of Dilzer Consultants Private Limited: Investments and Financial Planning Division. She is also a Life Underwriter Training Council Fellow LUTCF American College USA and IAIFM since June 2007. Dilzer Consultants Pvt Ltd is a Sebi Registered Investment Advisor and is ISO9001(2015) Certified.

Dilshad has completed the Foundation Course in Financial Life Planning from Kinder Institute of Life Planning. Dilshad Billmoria has over 20+ years of experience in the financial advisory domain.





## Lean In

**Harini Balaji** / Chief General Manager, SEBI

A career Regulator working in Securities and Exchange Board of India for the last 23 years, Harini has gained insightful experience having worked extensively in areas of fund management, corporate restructuring, governance and secondary market policy.

To bring about balance in the fund industry that has grown exponentially, Harini spearheaded a data driven phase-wise implementation of rationalization of costs, commissions and disclosures. She initiated developmental policy initiatives to increase investment avenues for the fund industry. Monitoring and nudging the industry to follow highest standards of governance placing investor's interest as paramount was a satisfying experience all together.

Currently heading the surveillance function responsible for market surveillance of all segments of Securities market.

She is a graduate in commerce and Law with a MBA in finance.

## Mahabharat

**Hetal Dalal** / Chief Operating Officer and Chief Financial Officer, Institutional Investor Advisory Services India Limited

Hetal Dalal is President and Chief Operating Officer (COO) of Institutional Investor Advisory Services India Limited (IiAS). She is a non-executive director on the board of IiAS' not-for-profit subsidiary, IiAS Research Foundation. Hetal is responsible for the quality of analytics across the over 1000 voting advisory reports published by IiAS annually, and over 150 corporate governance and ESG assessments of listed companies. Hetal writes a monthly column for [www.moneycontrol.com](http://www.moneycontrol.com) on corporate governance issues.

Prior to joining IiAS, Hetal worked with CRISIL - a Standard & Poor's company, and India's largest rating agency. During her 13 years at CRISIL, Hetal has been an entrepreneur and helped nurture several new business verticals for CRISIL, which included CRISIL's Global Analytical Centre and CRISIL's Small and Medium Enterprises (SME) Ratings division. In her last role at CRISIL, she was Director, Business Development for Bank Loan Ratings, through which she managed client relationships that generated revenues of over USD 15 mn.

Hetal is a Chartered Accountant and holds an MMS (Finance) from NMIMS Mumbai, which was then affiliated to the Mumbai University. Hetal is considered a distinguished alumnus and appears on the NMIMS Wall of Fame.



## Deep Work

**Ira Dugal** / Editor - Banking, Finance & Economy,  
BloombergQ

Ira Dugal has been a business journalist for 20 years. She started out covering the economy at NDTV in 2000 and has since specialised in covering the economy, banking and finance. She is currently at BloombergQuint, where she heads the platform's economy and finance coverage. Prior to this, she was the deputy managing editor at Mint.

Ira is a prolific writer on the economy, banking and finance -- subjects that continue to interest her most. She also hosts a number of discussions on the platform on these topics. Ira believes in always being eager to learn something new, understand it well, and then distill it for a broader audience. "Keep learning! Keep Writing!" is her motto.



## Intelligent Investor

**Jyoti Vaswani** / Chief Investment Officer,  
Future Generali India Life Insurance Company Ltd.



Jyoti is responsible for driving the investment function and asset liability management (ALM) at Future Generali India Life Insurance Company Ltd. With over 25 years of experience in the capital markets and over 10 years as a CIO, Jyoti possesses strong expertise in the areas of Investment Management across different asset classes. Prior to joining Future Generali, she held the positions of "Chief Investment Officer" at Aviva Life Insurance Company India Ltd. and "Head of Equity" at JM Mutual Fund, where she was awarded the ICRA Gold Award for best performance for the JM Balanced Fund. She has had a short stint of two years with leading equity brokerage houses prior to that. She has been a part of both the Mutual fund and Life Insurance Industry in leadership roles in her career spanning over 25 years.

Jyoti is a Chartered Financial Analyst (Gold medallist) and holds a Bachelor's degree in Commerce from Mumbai University. She has also completed courses on Financial Markets from the London School of Economics and Management Development programs at INSEAD, Paris. She has been conferred with the "Femina Present World Women Leadership Award" by the World Women Leadership Congress in Feb 2017.





## Making a Difference by being Yourself

**Kirti Patil /** Senior EVP & CTO, Kotak Life Insurance Co. Ltd

Kirti close to 3 decades of experience spanning manufacturing and BFSI organizations. She started her career in Bayer India and then moved on to International Rectifier where she was responsible for managing technology initiatives in the APAC region. Later she re-joined Bayer and was responsible for the technology integration and standardization across 12 group companies in India.

As Joint President - IT and CTO at Kotak Life Insurance, she oversees all strategic technology and digital initiatives and is responsible for ensuring that the company's technology strategy is aligned with its current and future business needs to give the organization a competitive edge.

She has evangelized and led several transformation initiatives including mobile based Sales fulfillment, video based customer calling, OCR/ICR based BPM, Activity Management for the Sales force, Enterprise class Business rule engine, RPA and Conversational AI for improving customer service.

## Alice in Wonderland

**Kala Vijayraghavan /** Senior Editor, ET

Kala Vijayraghavan has been a print journalist for over 20 years, with stints in Capital Market, Business Standard and currently as Senior Editor at The Economic Times. Over the years, she has covered the entire spectrum of consumer and corporate developments, reporting on brands and marketing, top leadership changes, corporate governance, business collaborations and conflicts across India's top corporates through many significant news breaks and insightful feature stories.



## Wings of Fire

**Manju N Rai** / Assistant General Counsel,  
Western Union

Manju Nair Rai drives regulatory engagement, policy advocacy, overseeing legal advisory to senior management and business units on new products and strategic business initiatives. Manju joined Western Union in 2005 and has led the legal team for Middle East, South Asia, Africa, and South East Asia and is acclaimed for her multifaceted business-centric approach. She is also on the board of several Western Union operating companies and is a co-inventor of a Western Union patent on agent oversight program. Manju is a seasoned financial services lawyer with hands-on experience in the payments space, fin-tech, regulatory oversight (including AML/CTF, capital rules and corporate governance), licensing, international contract negotiation and government relations. Before joining Western Union, she worked with American Express, ICICI, IREDA and Worldwide Fund for Nature.

Manju earned a Bachelor of Law and Master of Business Management from Jamia Millia Islamia University, Delhi, India, with first rank in both degrees. She obtained a Mini MBA from Boston University, USA and holds "C" Certificate of National Cadets Corp, Air Wing, Government of India.



## Thrive

**Mini IPE** / Zonal Manager, LIC

Mini Ipe is the first woman Zonal Manager of Life Insurance Corporation of India and currently handles LIC's South Central Zone, which comprises of three States i.e., Telangana, Andhra Pradesh and Karnataka. She also serves on the Board of the Central Bank of India as a nominee Shareholder Director.

A post-graduate in Commerce from Andhra University, she joined LIC as a Direct Recruit officer in 1986 and her 34 year career has seen many important stints – as Executive Director of LIC's Overseas Business looking after the foreign operations of LIC's subsidiaries, joint ventures and branches; as Director and CEO of LICHFL Financial Services Ltd., where she was instrumental in taking the company to new heights in business revenue and profits. She is also a sought after mentor in the insurance industry.





## The Alchemist

**Monika Kalia /** Chief Financial Officer, Union Bank of India

Monika Kalia, is Chief General Manager handling Treasury and International Banking business at Union Bank of India, the fifth largest Bank of the country. She has made her mark in the banking industry through her strategic vision and leadership qualities. She likes to describe herself as the one who is never afraid of uncharted territories and has taken risk to foray in newer areas of banking to make herself an all-rounder in her professional space from humble beginnings as a Company Secretary.

Creating high performing teams comes naturally to her because of her firm belief in the philosophy that people are the core strength and if something helps people, it helps business. Her journey is based on key fundamental principles of Governance, Integrity and empathy. She found her mentor in her spouse and her two kids keep her refreshed and energized to take on higher challenges.

## The Answer

**Nayantara Rai /** News Anchor + Chief of Delhi Bureau ET Now

One of the most respected names in finance and business journalism, Nayantara is currently the Chief of Bureau for ET NOW. She joined ET Now as Deputy Bureau Chief in 2016.

She was earlier Assistant Editor & News Anchor at CNBC-TV18. She had been associated with CNBC-TV18 for more than 8 years. Prior to that, she was a Senior Correspondent at Business Standard. Rai has more than 14 years of experience in journalism.



## Magic Of Thinking Big

**Nipa Sheth /** Founder, Trust Capital

Nipa Sheth is the Founder and Managing Director of TRUST Group of companies, a leading full-service financial services house and a leader in the Indian Bond Market. Her wisdom and values extend to benefit her clients ranging from large domestic public and private sector banks, large PSU including Navratnas, Provident Funds, FIIs, Endowments and Pension funds, large listed and unlisted corporates in India and high net-worth individuals. TRUST Group has participated in close to 2000 private placement issues amounting to Rs. Rs.16,200 billion and public debt issues of Rs.5800 billion (from 2008 to Aug 2020).

Under her distinctive leadership and expertise the Group won the IFR Asia's Bond House of the year 2014 and 2017, amongst several other accolades

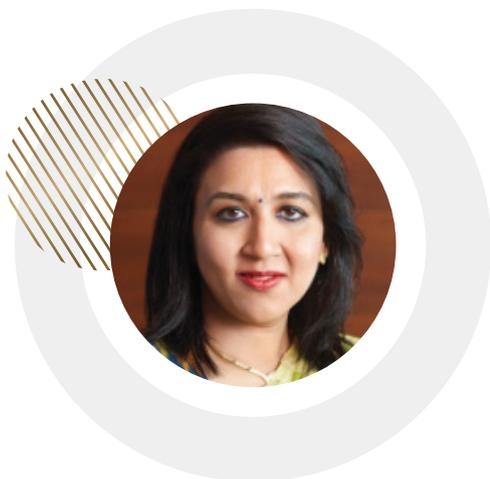


## Better

**Nithya Easwaran /** Managing Director,  
Multiple Alternate Asset Management

Nithya has over 24 years of rich experience in financial services. She is Managing Director of Multiples Alternate Asset Management, a private equity platform with AUM of over US\$1 billion.

Nithya joined Multiples in 2010 and has led several investments made by the platform. She is a Director on the Board of Multiples and a part of the Investment Committee. She leads the financial sector investing practice and focuses on creating a franchise with top corporate houses. Nithya developed Multiples' proprietary framework - Leadership Energy Level - to analyze DNA of entrepreneurs. Nithya is a Director on the Board of Arvind Fashions and APAC Financial Services. She is a founding member of the India Chapter of Bloomberg Women's Buyside Network. Prior to joining Multiples, Nithya had a 14 year banking career across Citibank and ICICI focused on structured finance. In her banking stint, she has pioneered several unique securitization mezzanine debt and leveraged finance transactions. She holds an engineering degree from VJTI, Mumbai and an MBA from IIM, Lucknow.



## Team of Rivals



**Oisharya Das /** CEO - Wealth Management,  
Kotak Mahindra Bank

Oisharya Das heads the Wealth Management business at Kotak Mahindra Bank Ltd. and has been an integral part of the Wealth Management business since its inception. She has played an important role in the business' growth in India and overseas. Oisharya is a member of Kotak Mahindra Group's leadership team, and also chairs the Management Committee of the Wealth Management business that drives the growth charter of wealth management business.

Prior to taking over as CEO of the Wealth Management business in July 2019, as National Director, she spearheaded client relations at a national level, and established the non-resident business as well. She started her career with the Kotak Mahindra Group in 1994. Oisharya is a graduate in Political Science, and has done her Masters in International Relations. She has done her MBA from Indian Institute of Management (IIM), Calcutta.

## Don't Sweat the Small Stuff

**Padmaja Chundururu /** MD & CEO, Indian bank

Padmaja Chundururu is the Managing Director & CEO of Indian Bank.. Prior to this, she was Deputy Managing Director, heading Global Markets and Digital Banking Verticals in State Bank of India. A Post Graduate in Commerce from Andhra University, and CAIIB, Ms Padmaja joined SBI in 1984 as a Probationary Officer. In a career spanning more than 3 decades, with postings in India and USA, she gained rich experience in corporate lending and Credit management, Retail operations and Digital Banking, Treasury and International operations.

She was on the Banking committee of USIBC and a member of the Board of Trustees of the International Bankers Association New York, Asia Society New York and the Pacific Rim Bankers Group, San Francisco. Presently, Padmaja is a member on the Board of Life Insurance Corporation of India and in the Governing Body of IBPS. She is also a member in the Managing Committee of Indian Banks Association and a member of the Insurance Advisory Committee of IRDAI.



## Crushing It

**Padmaja Reddy** / Managing Director, Spandana  
Sphoorty Financial Limited

Padmaja Reddy was born to a family of farmers in a small town Guntur in Andhra Pradesh. Her upbringing and education has made her a strong individual who challenged conventional thinking. Her determination, insights into the livelihoods of the poor and an insatiable appetite for sustainable market linked solutions have gone a long way in establishing her as a first generation entrepreneur.

Padmaja, after her post-graduation in management, worked in an NGO and later in 1998, started her 'Spandana'. Microfinance became her calling as she went searching for a scalable, viable, sustainable model of social development – especially focused at low-income women. She built an organization which had over 14,000 employees out of grit and conviction. She pursued various trainings on Microfinance – all CGAP modules on Microfinance, a course on Microfinance at Naropa University, U.S.A, Credit and Micro Enterprise Development Training from Durham University Business School, U.K Market Research for Micro Finance at Uganda etc. She continues to steer Spandana in setting new benchmarks for the financial services industry.



## Playing it My Way

**Peuli Das** / Chief & Appointed Actuary, IndiaFirst Life Insurance

Peuli is the Chief and Appointed Actuary at IndiaFirst Life. Her in-depth understanding of the actuarial functions, financial risk analysis and reporting, regulatory framework, compliance requirements and financial processes demonstrate the expertise she brings to the table from serving in the investment and actuarial functions of banking and insurance sectors, in India and abroad. Prior to joining IndiaFirst Life, she was Appointed Actuary at Reliance Life Insurance Co. Ltd. Before that, Peuli spearheaded multiple actuarial functions at HDFC Life and Exide Life (erstwhile ING Vysya Life Insurance).

In the initial years of her career, Peuli was in USA where she worked for New York Life International, and Deutsche Bank's. Recipient of multiple honours from the Institute of Actuaries, India, Peuli is a Fellow of the Institute of Actuaries, and holds a Master's degree in Quantitative Economics from the Indian Statistical Institute. As an accomplished singer, Peuli has performed in radio, television and various events in India and abroad and also has a music album.





## The Phoenix Project

**Praseeda Kunam /** CEO, Samhita Microfinance

Praseeda Kunam is founder-CEO of Samhita Community Development Services, a Bhopal-based not-for-profit she founded in 2007. Through Samhita, she currently serves over 1.5 lakh disadvantaged women in central and north India, with a range of financial and social services.

After completing an MBA and a Masters in Information Management from Washington University, St. Louis, and following a 2-year stint in Kazakhstan as a USAID consultant, she joined SKS, Hyderabad as head of Operations, where she drove its expansion across a multi-state region. She also worked with ABN Amro Bank, extending the bank's capacity building services to microfinance institutions in the north and the north-east. Since 2007, she has been running Samhita, reaching out across a multi-state region to women of poor households with microfinance, financial literacy, legal literacy, health and related services. Praseeda was profiled twice by Business Today, listed among the most powerful women in business in India, in the social impact category. She received the FICCI Ladies Organization award for excellence in social activism. She currently serves on the board of Sa-Dhan, an industry body of community development financial institutions.

## You can Fly

**Priti Panwar /** CEO, LIC Pension Fund

Priti Panwar joined LIC of India in 1984 as a Direct Recruit Officer of the 13th Batch. She worked for 10 years in Branches across the country. She then moved across departments as diverse as Information Technology, Claims & Policy Servicing, Personnel and Training.

She was the first woman to be appointed as Regional Manager (Pension & Group Schemes) when posted to Central Zone. As Head of International Operations of the Corporation, she was instrumental in having the Chairman of LIC receive the license to open a Company in Bangladesh. She became the first woman to head LIC Pension Fund Ltd as its MD CEO in February 2018. During her tenure the AUM has grown from Rs.66,000 cr to Rs.1,40,000 cr till date. LIC PFL continues to hold the No.1 position in the Industry across various time periods in Government Securities Asset Class



## First, Break All The Rules

**Priya Sharma** / Cofounder, CFO & COO, Zest Money

Priya Sharma is the CFO, COO & Co-Founder of ZestMoney - India's first and largest AI-Driven, digital financing platform. Using advanced mobile technology, artificial intelligence, machine learning and digital banking, ZestMoney has built a platform to serve the over 300 million households in the country that currently have no access to formal credit due to insufficient credit history.

Priya started her career as a management and technology consultant with Deloitte and Sapient Corporation, before pursuing her MBA from London Business School. Upon completion of her MBA, she worked with Bank of America Merrill Lynch, where she advised companies on mergers, acquisitions and strategic decisions. She relocated to India in 2011 as Head of Product and Corporate Development for Wonga, which was then one of the largest fintech companies in the world. In her role, she was responsible for strategic analysis of international markets.



## Women and Money-Owning the power to control your destiny

**Priya Sunder** / Director, PeakAlpha  
Investment Services Pvt. Ltd



Priya is the co-Founder and Director of PeakAlpha Investments, a highly successful wealth management company that has consciously worked towards helping its clients achieve their lives' most cherished dreams. Priya has a particular focus on driving greater financial independence for women.

PeakAlpha has won more than 60 awards in the industry over the last decade. It has been bestowed the UTI CNBC TV18 national award for India's best IFA for 2015, 2017 and 2018, and the Mega Cities (South) award for the same years. The organization was conferred the UTI CNBC TV18 Hall of Fame award for 2019 and 2020 for its remarkable contribution to the financial services industry. PeakAlpha also won the Outlook Money Gold award for Independent Distributor of the Year in 2019. Prior to PeakAlpha, Priya worked for several years with one of USA's largest corporate law firms. Priya holds a Master's Degree in Economics, as well as a second Master's Degree in Business and Economic Journalism from Northwestern University, Chicago. Priya contributes a monthly column on personal finance for Mint. She also writes for, and is quoted extensively for many national publications.





## The monk who sold his Ferrari

**Priyanka Khurana Goyal** / Managing Director, Nomura

Priyanka is a managing director in Nomura's Mumbai office and is part of the fixed income sales team responsible for building and maintaining relationships with Nomura's corporate clients within the Global Markets business in Asia ex-Japan. The role involves liaising with the firm's traders, strategists and structurers to find the best solutions, especially in FX, for Nomura's corporate customers in the region.

Priyanka also heads the firm's fixed income sales desk for corporates in India, a desk she has helped build from scratch since 2008. Prior to Nomura, she was in a similar India fixed income sales position at Lehman Brothers, which she joined soon after her MBA from the Indian Institute of Management Calcutta, India. As the winner of Mrs India 2015 and the first Indian citizen to win the Mrs Earth pageant in 2016, she is a mentor and role model to many women within and outside the organization.

## The Alchemist

**S Uma Shanmukhi** / Chief General Manager  
(Financial control), SBI

Uma is a successful Commercial Banker, with over 33 years of all-round experience, including 5 years of Investment Banking Experience. She is a Science Graduate from Osmania University, with an MBA in Banking and Finance and a Certified Associate of Indian Institute of Bankers. She is also a Certified Financial Planner of FPSB India.

In her various assignments in SBI, she has had the opportunity to develop deep sectoral knowledge of SME, Forex, Corporate credit, General banking, Training. I have gained vast experience in various fields of banking viz., Credit, SME, Forex, Training, Administration, Operations and Investment banking. She is currently holding the position of Chief General Manager Financial Control in SBI. As a Chief General Manager, she is one of the topmost women leaders at State Bank of India.



## Work in Progress

**Salonee Sanghvi** / Founder, My Wealth Guide

Salonee Sanghvi has over 16 years of experience in the financial services industry. Her passion to spread financial literacy with transparency amongst women led to founding My Wealth Guide, a systematic research-based wealth management firm. She has designed India's first Personal Record Book which has over a million downloads and has helped thousands of families.

She started her career with McKinsey India in their research department gaining exposure to complex analytical frameworks and cutting edge tools. Thereafter she did an 8-year stint at Rare Enterprises, which manages the \$2bn proprietary portfolio (public and private) of Mr. Rakesh Jhunjhunwala, India's largest private investor where she was involved in several in-depth value creation studies for several portfolio companies. Salonee has done her management from Sydenham College and is amongst the first 40 women CFA charter holders in India. She also volunteers with CFA Society India. Apart from this, her qualifications include Goldman Sachs 10,000 Women, Capital Markets Certificate from BSE and Jamanlal Bajaj and Investment Lab with Masters from FLAME University.



## Hard Choices

**Saloni Ganesh** / Chief Financial Officer,  
Knight Riders Sports Private Limited (Ipl Team)



Saloni has been associated with KKR since 2009 and is a key member of its leadership team. She has over a decade of experience in accounting, finance, taxation, business strategy, corporate restructuring, risk management, commercial and compliance matters. She has also worked closely with finance heads of other IPL cricket franchises to represent on industry matters before various ministries of the Government of India. Prior to KKR, she was working with an Essel group promoted prepaid cash card company, 'ItzCash card' (later acquired by Ebixcash) where she managed private equity funding and investor relations.

Saloni is a qualified Chartered Accountant from The Institute of Chartered Accountants of India (ICAI) (2004) and a graduate in Commerce from Narsee Monjee Institute of Commerce & Economics (2002). She is a recipient several awards including the National awards for CFO excellence presented by Chartered Institute of Management Accountants (CIMA) & Golden Globe Tigers Award organized by CMO-Asia.





## Outliers.. The Story Of Success

**Sanchita Mukherji** / Co-founder, Blue Edge

An entrepreneur at heart who learnt the ropes of the financial industry from a career spanning over two decades in a variety of roles across both domestic and multinational banks. The last of which was as Senior Vice President in HSBC Private Bank before the plunge into the world of entrepreneurship. She has been recognized as one of the 'Entrepreneurs of the Year 2020' by CEOInsights, a notable business magazine.

Never shy off sharing her learning with the world she regularly participates as a panelist in various media channels, both financial and general (NDTV, ETNow, BBC etc.), as well in various intelligentsia forums of organizations like ISB, DMA, FICCI etc. The sheer drive to increase financial literacy and understanding has her regularly participating as presenter and panelist with learning facilitation and consulting organizations like White Ladder, WCRC, Open Brackets etc.

## The Secret

**Sarojini Dhikale** / Director / Non Executive Director, Stock Holding Corporation / LIC

Sarojini has served LIC for 36 years from 1983 till 2019 December end when she superannuated as The ED Marketing of LIC. She was the First Lady officially to be evermade in charge of a Division as Sr Divisional Manager of Goa division of LIC. She was the first and only lady officer to be bestowed with the responsibility and a coveted position in LIC , as the ED ( Executive Director) Marketing for a decade. She headed various functions such as Micro Insurance, Customer Relations Management, HRD, RTI and as ED Marketing. She was the first and only lady officer of LIC to be depicted as the CEO of LICMF which saw a turn around during her tenure, smoothly and speedily underwent a Demerger with Nomura. She successfully led LICMF to a high position in the Mutual Fund industry .



## Courage to Soar: A body in motion, A life in balance

**Shagoofa Rashid Khan** / Partner, National Head - Funds, Investments and Advisory Cyril Amarchand Mangaldas

Shagoofa has 21 years of post-qualification experience across structuring funds, managed accounts, fund documentation, private equity, acquisitions / exits / restructuring / joint ventures and strategic initiatives, international taxation and planning, corporate and commercial laws, business advisory, compliance and ethics advisory, audit and finance. She has experience of fund and investment structures across various jurisdictions such as Mauritius, Singapore, Cyprus, Luxembourg, Cayman Island, and Dubai. She was in-house counsel, for 10 years, with leading Indian corporate houses, Kotak Mahindra, Tata Sons and IDFC Alternatives.

Shagoofa has been recognized in the inaugural list of India's Top 20 Emerging Legal Leaders featured in RSG's Emerging Leaders Report, 2019.

Shagoofa has been recognized as Distinguished Practitioner for Investment Funds by AsiaLaw Leading Lawyers -The Guide to Asia-Pacific's Leading Lawyers (2020) and Leading Lawyer for Investment Funds and Corporate/M&A (2017, 2018, 2019). Shagoofa is a lawyer and chartered accountant by qualification and is a Member of the Bar Council of Maharashtra and Goa, India.



## The Alchemist

**Shailaja Lall** / Partner, Shardul Amarchand Mangaldas

Shailaja Lall is an Equity Partner and heads the Insurance & Reinsurance practice at Shardul Amarchand Mangaldas & Co. She has extensive experience of over 20 years in advising insurers, reinsurers, insurance intermediaries and other financial services entities on a full range of transactional and regulatory matters.

Shailaja regularly advises on key regulatory developments impacting the insurance sector. Clients endorse her for her comprehensive and nuanced knowledge of all aspects of the practice, including share and business acquisitions, joint ventures, setting up reinsurance entities and branches, reinsurance arrangements, bancassurance and distribution arrangements, MISP and POS arrangements, group re-organisations. The Legal 500 2018-20 has recognised Shailaja as a "Leading Individual" for Insurance, which quotes "As a practice head Shailaja Lall is a key name to note for non-contentious matters". She has also been ranked by Chambers and Partners, 2018-20 for insurance matters and it states.



## The Secret

**Shefali Sehwan** / CFO, Lloyd's India branch



Shefali is the Chief Financial Officer of Lloyd's India since January, 2018. She holds a bachelor's degree in commerce from University of Mumbai, is a Fellow member of the Institute of Chartered Accountants of India and has completed FRM certification from the Global Association of Risk Professionals in the year 2019.

Shefali has worked with M/s Bansi S Mehta and Co and M/s Arthur Andersen and Co and ICICI Lombard General Insurance. In the last eighteen years, Shefali has worked extensively in the areas of Direct and Indirect Taxation, Reinsurance Accounting, Financial Reporting, Planning and Compliance. She has been involved in a number of strategic assignments including ICICI's Lombard's listing on the stock exchange in September 2017. She was a member on the working group on new standard on Insurance constituted by the IRDAI. She was awarded the CA- CFO Woman Award at the 12th Leaders and Business Excellence Awards 2018 of the Institute of Chartered Accountants of India.

## Blackbox Thinking

**Shruti Dvivedi Sodhi** / Partner, Khaitan Legal Associates

Shruti is a partner based in the Delhi office of Khaitan Legal Associates, a full service law firm committed to forging a new era in the practice and service of law. She heads the Delhi Office and leads the TMT, Start up and Data Protection practices for the firm. She is also part of the finance practice and regularly advises fund in their investment in the Start up and TMT space.

Prior to joining KLA, Shruti has worked across leading law firms, multinational organizations and a niche consulting outfit that she founded in 2016. In her earlier stints, she led several path breaking projects including the Bharti-IBM strategic IT outsourcing multi-billion-dollar deal, which got recognition at Harvard Business School and is now a case-study there and also established 'Legal Centre of Excellence' for Colt Worldwide, in India.



## Think and Grow Rich

**Shubhangi Soman** / ED (Finance & Accounts) & CFO, LIC

Shubhangi Soman, B.Com, FCA, is an Executive Director - (Finance & Accounts) and a First Woman CFO of Life Insurance Corporation of India. She joined the Corporation in 1985 at the age of 23 as Direct Recruit officer in a Batch of Chartered Accountants.

She held various positions during her career span of 37 years with L.I.C. of India such as Deputy Secretary (P&GS), Regional Manager -(Finance & Accounts) , Chief (Investment Operations), Chief ( Finance & Accounts) etc. She facilitated some fundamental and modern initiatives for the Corporation including the Social Security Schemes for central and state governments. She was a Research Associate at National Insurance Academy (NIA) in the era of pre- IRDA. As a Chartered Accountant with virtuous experience, she has been a visiting faculty to many training centres of L.I.C., NIA, and ICAI. She participated in Strategic Management and Leadership programs at ISB-Hyderabad, IIM-Ahmadabad, NIA-Pune and NUS-Singapore.



## Rich Dad Poor Dad

**Shubhra Aanand** / Director, Finmore Investment Advisors Private Limited

Shubhra is Managing Director and Co-Founder of Finmore Investment Advisors Pvt Ltd. She was an academician for past two decades before finally putting her passion into action.

She has been contributing for mentoring, training and guiding executives and students in their journey of management education. She has guided more than 500 applied projects, 100 business projects and successfully guided candidates in their journey of PhD.

As a trainer and Coach, she was instrumental in training the task force and decision makers from different industries of manufacturing, banking, insurance, mutual fund and corporate finance, such as SIDBI, John Deere, Bajaj Finserve, GPL, L&T and so on.



## Oh The Places you'll Go!

**Shweta N Jain** / Founder & CEO, Investography Pvt Ltd



A Certified Financial Planner with 17 years in the financial service space across financial planning, research and client service. She is passionate about financial literacy and has been conducting workshops for the last 8+ years, conducting over 1000 workshops for more than 35,000 individuals and advisors for corporates like Google, HP, Accenture, JP Morgan, J C Penney, HPCL etc.

She has also conducted sessions on behalf of SEBI (Securities and Exchange Board of India). She is the author of “My Conversations with Money” published by CNBC Network 18. She has done courses on wealth management and behavioral finance from IIM B and IIM A respectively.

## Banker to the Poor

**Simmi Sareen** / CEO, Green Funder

Simmi Sareen is a chartered accountant and an MBA from London Business School with 22+ years of financial services experience. She is the founder of Green Funder- a platform to help startups, social enterprises and climate positive businesses get access to relevant, timely capital. Green Funder enables cash flow linked funding to high growth businesses for asset purchases and working capital. With a network of 50+ lenders and a portfolio of advisory services designed for young, innovative businesses, Simmi has built an ecosystem for sustainable startups to achieve their growth potential.

Simmi is a financial services veteran with experience in credit, debt markets and impact investing. Her work focuses on the challenges that impact enterprises and startups face in raising capital, and she is uniquely positioned to bridge the gap between social enterprises and funders.



## Beating the Street

**Sohini Andani** / Senior Fund Manager, SBI Mutual Fund

Sohini is a senior fund manager at SBI Funds Management Pvt Ltd. She joined the organization as Head of Research in 2007 and started managing funds since 2010.

She is responsible for managing two strategies, SBI Bluechip Fund and SBI Magnum Midcap Fund at SBIMF for over a decade now with an overall AUM under her management in excess of Rs. 250 billion. She started her journey in the capital markets in 1995 and worked as equity analyst at various organisations including KR Choksey Shares and Securities, LKP Shares and Securities, ASK Raymond James and ING Investment Management, before joining SBIMF. Sohini is a Commerce graduate from Mumbai University and a Chartered Accountant from ICAI.



## Life Without Limits

**Sonia Shenoy** Senior Editor, CNBC TV18

Sonia shenoy is a well known face in the indian stock markets. A Financial news anchor, Sonia has planned, executed and anchored prime time stock market shows for indias number one channel , CNBCTV18 for over a decade now. With almost 200,000 followers on twitter, Sonia is one of the highest followed television personalities in the business.

Sonia is also Deputy Editor and now heads the research team. She is now one of the youngest female editors of any business news channel. She is also one of the most trusted voices in the auto, aviation and real estate sector, having analyzed these sectors for almost a decade. She was awarded THE YOUNG PROFESSIONAL OF THE YEAR by exchange for media in 2014 and also received THE AWARD OF VOCATIONAL EXCELLENCE and YOUNG WOMEN ACHIEVED award by rotary club in 2016.





## The Audacity of Hope

**Sonia Singh** / Editor, NDTV

Sonia Singh has been a journalist for the past twenty-seven years and is currently the Editorial Director of the NDTV network and anchor of the 8 o' clock News as well as The NDTV Dialogues. She has written her first book, 'Defining India: Through Their Eyes', where she speaks to 15 of India's great minds for their analysis of the Defining Moments that have changed this great nation. The interviews include 3 Bharat Ratnas and 3 Nobel Laureates. In financial journalism, she has interviewed many economic ministers, corporate heads, ex RBI governors and more.

Some of her Awards and Honours are

- Best Editor in Chief at ENBA, 2015
- Best Anchor award at ENBA
- Young Achievers award At FICCI,
- Many awards for best talk show namely NDTV Dialogues, Your Call, India Decides, India 60 minutes

## Switchers

**Sucheta Dalal** / Managing Editor, Moneylife

Sucheta Dalal is an award-winning business journalist and author and her career is founded on many newsbreaks, insightful analysis and high integrity. She has been a journalist for 25 years and was conferred the prestigious Padma Shri for journalism in 2006. She was awarded the Chameli Devi Award instituted by the Media Foundation for excellence in journalism, and Femina's Woman of Substance award for her work on the Harshad Mehta scam in 1992 and related writing.

Sucheta is a BSc. in Statistics from Karnatak College, followed up with a graduate and post graduate degree in law (LLB and LLM) from Bombay University. Her journalistic career began in 1984 with Fortune India and she has subsequently worked with Business Standard, The Economic Times and then went on to become Financial Editor of The Times of India. She has been a columnist and consulting editor for The Indian Express group until 2008. She is now a Consulting Editor for MoneyLIFE a personal finance fortnightly. Her columns are also published by various publications including the Dainik Hindustan.



## The Road Not Taken

**Sumaira Abidi** / Deputy editor, CNBC.

Sumaira is an anchor & Deputy Editor of the market desk with CNBC-TV18. She closely tracks the mutual fund industry & passionately champions the cause of the investors through her afternoon show MF Corner. Through a variety of series & shows on mutual funds, Sumaira works to bridge the gap between the practices of the industry & the understanding by the lay investor.

Sumaira also communicates directly to investors through explanations of the very basics of mutual fund investing through her 'Made For Youtube' series. At CNBC-TV18, Sumaira also produces the channel's flagship show 'Bazaar' and co-anchors market shows like 'Business Lunch' & 'Your Stocks'.



## Beyond Boundaries

**Sushma Kaushik** / Partner, Aavishkaar Venture Management Services



Sushma is a Partner at Aavishkaar Capital and brings with her over 18 years of diverse experience in the field of early stage investing, small business incubation and consulting across sectors. She has been an active representative on the Boards of several early-growth stage companies. She started off with an entrepreneurial venture in engineering design services and moved on to roles in investments. She was part of the acquisition team at Starwood Capital where she evaluated diverse real estate assets.

Sushma has completed a strategic leadership program at the prestigious Harvard Business School. She is an engineering graduate from RVCE, Bangalore and has an MBA from the Indian School of Business, Hyderabad. She also enjoys the outdoors and has completed an arduous trek to the Everest Base Camp which was a test of both physical endurance and mental strength.





## Good to Great

**Tahera Mandviwala** / Senior Partner, TDT Legal

Tahera Mandviwala is a dual qualified Solicitor of India and England & Wales and she is a Senior Partner of TDT Legal.

In addition to her management role, Tahera heads TDT Legal's International and Private Client practices and she is also part of the Corporate & Finance, Mergers & Acquisitions, Private Equity and Real Estate practices of the firm. Tahera advises a highly reputed clientele including multinational corporations, financial institutions and prominent high net-worth individuals worldwide.

Tahera has received several prestigious national and international awards and recognitions. She has inter alia been recognized as Global Thought Leader by Who's Who Legal, and she has been ranked in esteemed rankings such as Chambers & Partners, High Networth Guide, IFLR, and many others. Tahera is also on the management committees of various prominent organizations. She inter alia holds the position of General Secretary (Legal), National Congress of India and she is on the management committee of the International Bar Association's Law Firm Management Committee.

## Carpe Diem

**Vinita Idnani** / Partner, Capital League

Vinita is a seasoned financial services professional with close to 3 decades of experience across Banking and Wealth management. She is currently Partner at Capital League, an all-women Private Wealth Management firm that she built along with her 2 Partners.

Capital League has made a place for itself with the first of its kind all-women team and has been recognised through various awards and accolades. It is 6- time winner of CNBC TV18 Financial Advisor Awards, amongst many others.

A Certified Financial Planner (CFP), Vinita is an alumnus of Jesus and Mary College, Delhi University from where she did her B. Com (Hons). Prior to Capital League, she had a 12-year stint with HSBC where she had extensive experience across Corporate Banking, Personal Banking and Wealth Management.



## IKIGAI

**Visalakshi Chandramouli** / Partner - Tata Capital Healthcare Fund, Tata Capital Limited

Visalakshi Chandramouli is the Founding Partner of Tata Capital Healthcare Fund; an India dedicated Healthcare & Life Sciences Private Equity Fund. She has spent over two and a half decades across Healthcare Private Equity, Equity Research and Pharmaceutical R&D operations in India. Visalakshi drives the fund raising and investment management activities of the funds and is actively involved in portfolio management through presence on Board and committees. Visalakshi has successfully led the fund raise of two consecutive Funds, Tata capital Healthcare Fund I & Fund II. The Funds under her leadership have demonstrated a successful track record of nurturing and exiting portfolio investments with above benchmark returns. Prior to being with the Tata Group for over 12 years, Chandramouli spent nearly 15 years as Healthcare investment analyst at Merrill Lynch and Kotak Institutional Equities in India.

Visalakshi is a Chemical Technologist and MBA and has completed the Advanced Management Program (AMP) from the Harvard Business School, United States.



Doing is the  
best way to  
learn





**Progressing**



## Becoming

**Ankita Vashistha** / CEO And Founder, Saha Fund

Ankita Vashistha has over a decade of experience in Tech Ventures, Private Equity and Venture Capital across UK, US and Asia. Ankita works very actively in the start-up ecosystem focusing on early stage technology companies, helping them to innovate and scale. She is an active advisor and mentor and is part of global angel networks, incubators and accelerators. Ankita has also launched a foundation – MyStepUp, to support innovation and entrepreneurship in diversity programs and mental health. She also sits on the investment board of her family office, Tholons Capital. Ankita is an electronics and communication engineer and Masters in Finance and Management from UK's top business school, Cranfield school of Management, UK. Ankita has been awarded as a leading women fund manager by GAIM UK and Top 100 people in Asia by Business Insider and featured in many leading publications.

## Alice's Adventures in Wonderland

**Akshita Agarwal** / Finance Advisor, Shell India Markets Private Limited

Akshita holds rich corporate finance experience with a track record of generating P&L impact having worked across Upstream and Downstream sectors in the Oil & Gas industry. Currently, she is an Economics Advisor with Shell India Markets Pvt Ltd and is responsible for supporting investment decisions. This includes defining strategic business direction with focus on profitability while driving sustainable, competitive and affordable business growth. She has undertaken multiple finance driven projects that have led to direct bottom-line impact. In her earlier stint with Cairn India, she has contributed to upstream sector's views on natural gas pricing principles for implementation in India apart from having played a key role in business development initiatives.

She has won multiple team and individual awards at both organizations for her sustained value delivery efforts.

An Electrical Engineer from BITS Pilani and MBA from XLRI Jamshedpur, she has also cleared all levels of CFA and has been a rank holder across her academic career.





## The Road Less Travelled

**Anu Jain /** Senior Partner, Head - Equity Brokerage  
IIFL Wealth Management Ltd.

Anu Jain is a Senior Partner at IIFL Wealth where she has worked since April 2009. At the Firm, she manages clients with large portfolios; with both long and short term direct equity goals. She holds an MBA in finance, with a specialization in technical analysis. In addition she supervises a team of twenty advisors and traders and runs the IIFL wealth Direct Equity Model Portfolio, which serves as the basis for advisory trades.

## Intelligent Investor

**Benaifer Malandkar /** Chief Investment Officer  
Raay Global Investment

A seasoned financial markets professional, Benaifer Malandkar is the CIO of RAAY Global Investments- the family office of the Amit Patni Group of Patni Computers. She is responsible for investment management of the group including identification, evaluation, deal execution, and monitoring every investment across a gamut of diverse asset classes including public markets.

Additionally, she is a Director on the Board of Bombay Shirt Company and an advisor to the Board of Waterfield Advisors. She has also served as a Director on the Board of Nirvana Venture Advisors, a Digital & Internet Venture Fund. Benaifer has 17 years of experience in various corporates like Citibank, ICICI Prudential AMC, Royal Bank of Scotland (RBS) and SMIFS securities. Benaifer received her post-graduation degree in Masters in Business Administration from JDBIMS, Mumbai.





## Lean In

**Chanchal Agarwal** / Vice President – Strategy & Research  
Credence Family Office Pvt Ltd

Having started her career during Global Financial Crisis, Chanchal brings with her about 12 years of Industry experience spanning across verticals like Family Office Investment Advisory, Equity management, Investment banking, etc. As a young Chartered Accountant and CFA Charter holder her focus was always interpreting beyond numbers and joining dots to understand the holistic perspective. She was instrumental in institutionalizing content at Credence Family Office and developing the Macro way of analysing Asset Allocation metrics. She has featured in the Audio talk series ‘Show me the Money’ by Meghna Pant (available on Audible Suno) discussing financial planning nuances modern couples need to take care of.

## The Confidence Code: The Science and Art of Self-Assurance

**Chhavi Moodgal** / Chief Strategy Officer, InCred Capital

Chhavi is currently Group Chief Strategy Officer at InCred – a new age financial services firm with operations in lending, wealth management, asset management and investment banking. Previously, she was Co-Founder and CEO of Scient Capital – an alternate asset management platform with a niche in fixed income investing. She has over 15 year of experience in financial services across investment banking, capital markets, asset management and strategy. She has worked for several global banks such as UBS and Standard Chartered and has helped over 50 corporate in fundraising or M&A activities. Chhavi has an MBA from IIM Ahmedabad and has a degree in economics (honours) from Delhi University – Lady Shri Ram College for Women.



## Obstacle In The Way

**Chirutha Dalal** / COO/ Co-Founder Payl

Chirutha has over a 15+ years of experience. Coming from a UI / UX background and having management acumen, she specializes in working with cross-functional and single-discipline teams in a deadline-driven and project-oriented environment.

Her contribution has brought her accolades like one of the top 10 Wonder Women in the Fintech industry 2019 (published by MEDICI), and Women in Fintech 2019 (Govt. of Maharashtra Initiative - Fintegrate Zone) and Women Achiever of the Year in 2017.



## Managing Oneself

**Divya Aggarwal** / Assistant Professor, IIM Ranchi



Divya holds a PhD from XLRI - Xavier Institute of Management. She is currently working as an Assistant Professor in Finance at IIM-Ranchi. Prior to joining academics she worked as an AVP in SwissRe in the financial planning and investment team.

She has had a diverse and rich experience with her work stints at Avendus capital, KPMG and Mckinsey Knowledge Center. She did her bachelors from Delhi University and was a rank holder. She also holds the company secretary charter and was a rank holder at foundation and intermediate level. Her work profiles in the investment banking and corporate finance roles developed her interest to work towards bridging the gap between academic theories and industry, for which PhD paved the way.

Her research work has been published in reputed international journals and she has won several national and international awards during her PhD journey. She is an avid traveller and loves to paint in her free time.





“  
Knowledge  
in brain,  
passion in  
heart and  
belief in  
self.”

## The Power of Habit

**Elizabeth Venkataraman /** Joint

President - Consumer, Commercial & Wealth Marketing

After a Post Graduate Degree in Management from NMIMS, Mumbai, Elizabeth joined Wipro Infotech in the sales and marketing team. She then moved on to JWT India where she handled many international & national clients like McDowells, Citibank, Ponds and Ford. She was even part of iconic campaigns like Citibank's 1st ever women's campaign and the Ford Endeavour launch. In 2001, she joined JobsDB, then Asia's largest Job Portal, where she established their operations from scratch first & subsequently led as the Country Manager. Elizabeth has been with the Kotak Group since 2004, marking the completion of 16 glorious years. She has been a revered member of the Kotak Group as she worked in pivotal roles at Kotak Securities, Kotak Life and currently at Kotak Mahindra Bank.

As a part of Kotak Life's Management Committee, she helped grow Kotak Life into the fastest growing life insurance company in India. She was also the President of the Sexual Harassment Committee at Kotak Securities and Kotak Life which has strengthened her resolve as a champion of Diversity & Inclusion.



## Never Give Up

**Harsha Jariwala /** Associate Professor,  
IES's Management College & Research Centre Bandra

Dr. Harsha Jariwala is serving as an Associate Professor at IES Management College and Research Centre, Bandra, Mumbai. Her Doctoral Research on the theme of 'Financial Literacy and Investment Decision' secured 'The Best PhD Thesis in Management Award' conferred by Prestige Institute of Management and Research, Indore in the year 2015.

She has authored a book titled 'Financial Literacy and Investment Decision: A Case of Indian Investors'. She has, in her credit, more than twenty-five research papers publications at reputed national and international journals. She has served as a Guest Editor at Journal of Social Service Research, Taylor and Francis Publication, USA and a Review Board Member at notable global journals such as Journal of Financial Services Marketing, Asian Journal of Business and Accounting to name a few. She has conducted and served more than 250 Financial Literacy Workshops covering more than 15,000 women from rural areas.



## The Story of My Experiments with Truth

**Meenakshi Malhotra /** Product Actuary, LIC

Meenakshi Malhotra is the Product Actuary and heads the Product Development team of the largest life insurer Life Insurance Corporation of India (LIC). She is responsible for design and pricing of all the products of LIC. She had joined LIC in the year 1991 as an Actuarial Apprentice and finds her job profile as one of the most satisfying works to do as it gives her opportunity to serve the society through insurance cover and mobilizing their savings in a safe and growing manner. She has been involved in the introduction of more than 125 insurance products which includes life, health and pension plans.

She is an Actuary and holds Bachelor's degree in Mathematics (Hons.) from Delhi University. Besides enjoying her work in the Actuarial field she is a yoga enthusiast and also enjoys swimming in free time.





## Unbeatable

**Munmun Desai** / Deputy Managing Director,  
Batlivala & Karani Securities

An Economics Graduate from Jaipur University and Post Graduate in Management from Mumbai University, Munmun has a decade of experience in financial markets; she has been instrumental in building the Mutual Fund Distribution business of B&K Securities from scratch to most awarded one in less than a decade. At B&K Securities, Munmun is leading a strong team of professionals for advising Corporate Treasuries and Family Offices in managing their cash and Investment needs. Being recognised as Top 10 Women Leaders in Finance by CEO insight India Magazine and “40 under 40 “ Alternative Investment professionals by AIWMI it is just a start of her innings.

## New Power

**Nila Khanolkar** / AGM, SEBI

Nila Khanolkar has experience of more than eleven years with the Securities and Exchange Board of India (SEBI) across various functions in Investment Management and Corporate Finance Departments. She is currently posted in the Office of Chairman, SEBI. She has been involved in development of several policy initiatives of SEBI including Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), Alternative Investment Funds and Investment Advisers in India. She was closely associated with the Committee on Corporate Governance led by Mr. Uday Kotak which recommended major reforms in the area of corporate governance in India. She was also involved in development of several policies in the areas of board evaluation, stewardship code for institutional investors, disclosures by listed companies, angel investments, alternative investments, etc.



## Thinking, Fast and Slow

**Nimisha Pandit /** Associate Director and Head of Research, Multi-Act Trade Investments

Nimisha Pandit, is an Associate Director and Head of Equity Research at Multi-Act Trade & Investments Pvt. Ltd.

She has over 10 years of experience in the field of Finance and Equity Research. As the head of Multi-Act's Research, she is responsible for providing independent, unbiased and objective research services on Indian and global equity markets to Multi-Act's portfolio managers, investment advisors' and institutional research clients for the ultimate goal of achieving investment excellence. She has authored multiple blogs and articles to increase investors' awareness. She is a CFA Charter holder, has completed the Chartered Accountancy course of ICAI and holds Master of Arts degree in Economics.



## Roots

**Nupur Pavan Bang /** Associate Director, Thomas Schmidheiny Centre for Family Enterprise, Indian School of Business

Nupur Pavan Bang is Associate Director at the Thomas Schmidheiny Centre for Family Enterprise, Indian School of Business (ISB). She specializes in family business and finance. She has taught courses in family business, finance, accounting and insurance at institutes like the IIM Lucknow, IIM Ranchi, TAPMI and the Whitman School of Management, Syracuse University.

She is a frequent speaker at several industry forums on issues related to family governance, role of a family office and the role of women in family businesses. Nupur has authored several research papers, case studies, white papers and articles for international and Indian publications. Previously, Nupur worked as the Head of Analytics at the Insurance Information Bureau of India (An initiative of the Insurance regulator, IRDAI), an Associate Professor at IBS Hyderabad and as an Auditor in Singapore. She is a Post-Doc Fellow from ISB, holds a PhD in finance and is a Fellow of the Association of Certified Chartered Accountants (ACCA) of UK.





## Ikigai

**Paras Nayyar** / Chief Financial Officer, True North

Paras joined True North in 2016 to lead investor relations and the finance functions. Over the last four years, her role at True North has evolved extensively, and she is currently also spearheading corporate governance, human resources, and marketing initiatives at True North.

Before joining True North, Paras held senior leadership positions across organizations such as KPMG, Fidelity International, L&T Financial Services and CRISIL. Through her professional career, Paras has built significant expertise across corporate strategy, fund structuring, treasury, mergers and acquisitions, audit services, legal, regulatory and compliance functions. At True North, she has played a critical role in integrating and automating the finance function, strengthening systems and processes, fundraising and managing end to end investor's communications. Paras is a merit-ranking Chartered Accountant and completed her Bachelor's in Commerce from Shri Ram College of Commerce, University of Delhi. She has also completed executive education from The Wharton School, University of Pennsylvania.

## Stay Hungry, Stay Foolish

**Prachi Jain** / Director,  
Achieving Women Entrepreneurs (AWE) Funds

Prachi Jain is the Director of Achieving Women Entrepreneurs (AWE) Funds which focuses on gender based impact investing. She is part of the senior leadership team and core investment team member of AWE Funds. She has 12+ years of experience in the private equity industry including 3 years of experience in private equity fund consulting and tax structuring. She has earlier worked with funds like YES Fund, SEAF India Agribusiness Fund, New Leaf Consumer Fund and was part of the financial services team of Ambit RSM (merged with Pricewaterhouse Coopers (PWC)).

She is also a mentor for Fashion for Good – Circular Innovation Apparel Factory startup companies, Encubay and Climate Collective – Climate Ready. Prachi is a Chartered Accountant (AIR in PE-I and PE-II), Company Secretary and holds a Law degree from Mumbai University and Bachelor of Commerce.



## The Alchemist

**Prajakta Powle /** Company Secretary & Compliance Officer, Bombay Stock Exchange

Prajakta has a rich and versatile experience of more than 16 years in the field of corporate governance, compliance and regulatory. In her current role as the Company Secretary and Compliance Officer of BSE, Prajakta steers complete array of corporate secretarial and compliance operations at group level and is leading a strong team of professionals.

She represents BSE on the Secretarial Standards Board constituted by the Institute of Company Secretaries of India. She started her professional career with Reliance Industries Limited where she led secretarial functions of key subsidiaries including Non-Deposit Accepting Non-Banking Financial companies. She also played a significant role in conceptualization, preparation and implementation of a comprehensive Compliance Audit Manual. She has held leadership positions in the past and worked with some of the leading companies like JSW Group and Times Group. Prajakta is an all-India rank holding - Company Secretary and holds Commerce and Law degree from University of Mumbai.



## The Alchemist

**Preeti Mehta /** Sr. Manager, Raymond Limited

Preeti is a 1<sup>st</sup> attempt Chartered Accountant with All India Rank-7 in PE-1. She has 9 years' of work experience in managing Corporate Treasury of top Indian conglomerates and contributing meaningfully in - Fund Raising, Debt structuring & Strategic Finance.

She started her career journey with Aditya Birla Group (ABG) where she focused on developing in-depth understanding of strategic finance - mergers & acquisitions and successfully contributed in various marquee deals. She was also designated as "specialist" for setting up Finance function in multiple ABG start up's including designing and implementing end-to- end Finance Division for Applause Entertainment- Media arm of ABG. Currently working with Raymond Group, where she was playing an instrumental in the Group's Transformation Journey.





## Home-maker to a Global Leader

**Priti Kucheria** / Financial Advisor Wealth Guardian Services LLP

Priti's extraordinary journey from a simple home-maker for 15 years to currently serving as the Global Council Member of the Million Dollar Round Table (MDRT, USA) and the Trustee of the Million Dollar Foundation, has been a source of inspiration for many in the Financial Services Industry. Priti was also the first woman to carry the Indian flag at MDRT's Annual Meeting in Atlanta in 2011, an honour bestowed to only on one advisor in the country.

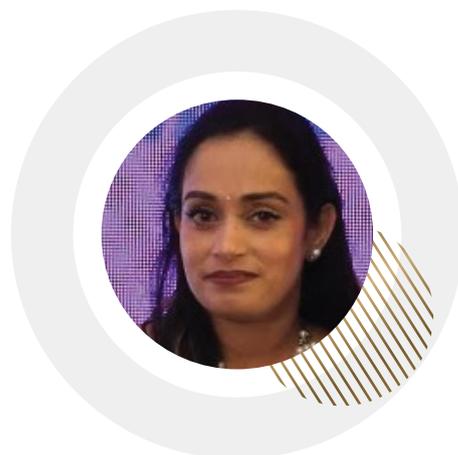
She has been No.1 Advisor of ICICI Prudential Life for 3 years in a row, a member of its exclusive star club for 20 years consistently and the recipient of several awards over the years in various categories. Priti has volunteered on several global MDRT committees in various leadership roles. She is a recognized Speaker and has passionately been sharing her best practices with advisors of several companies in many countries. A Qualifying and Life member of MDRT for 19 years, Priti has achieved her 16th Top of the Table honour this year.

## Grit: The Power of Passion and Perseverance

**Priya Deshmukh Gilbile** / Chief Operating Officer, ManipalCigna Health Insurance Company Limited

An IIM-Lucknow Alumnus - Priya is a seasoned professional and entrepreneur with rich and diverse experience spanning over 24 years in Health Insurance, Healthcare and IT/ITES industries. In her current role, she is responsible for development and execution of ManipalCigna's operational strategy as well as enhancing the service delivery capability, accelerating growth. Her experience spans across operations, strategic planning, sales-business development and automation.

Along with her multi-sectorial expertise, a strong people focus has been instrumental in shaping Priya's exceptional career trajectory. Before joining ManipalCigna, she has held key positions across various conglomerates such as Max Bupa Health Insurance, Cognizant Technologies, United Health Group, GTL Limited and others. She is the winner of prestigious Mrs. India International 2017 title, All India Golden Achievers Award, Woman of Substance 2017 and recipient of several other Industry awards and recognition.



## Leadership without Easy Answers

**Purvi Ambani** / Senior Vice President – Investment Banking & Corporate Finance, Asit C. Mehta Investment Intermediates Ltd.

Purvi is assisting businesses unleash their enterprise values and their potentials by creating unique and valuable business drivers, developing business strategies, business models, execution and feedback and review loops.

Currently, she is advising a company in Wellbeing and lifestyle space marketing Ayurveda products, one company engaged in manufacturing and marketing rice and organics products and another company providing electric energy on the move for communication products.

She has handled functions viz Management, HR, Marketing & Sales, Accounts, Finance, Taxation and MIS. Thus developing an in-depth knowledge and exposure needed to assess organisational performance issues.



## Scaling Up

**Rakhi Prasad** / Investment Manager, Alder Capital

Rakhi Prasad has almost two decades of rich experience in the finance industry. She has wide and deep experience across asset classes from structured products to private and public equities, functional roles from technology, operations to research and multi sector understanding. She currently is an Investment Manager at Alder Capital with focus on portfolio management and research covering financials, healthcare and technology. She joined Alder Capital after solid stints at leading institutions in India and the US. She started her career at Goldman Sachs, New York where she developed derivative trade processing engines and built strategies to hedge against counterparty risk. She holds a master degree in Financial Engineering from Columbia University and bachelor degrees from University of Michigan and Lady Shri Ram College.





## Lean in

**Ramani Dathi /** Financial Controller, TeamLease Services Ltd

Ramani is a qualified Chartered Account and Cost Accountant with over 15 years of experience. Apart from her Big4 experience, she has handled Corporate Finance, Investor and Analyst relations, Mergers and Acquisitions, Board governance, Risk management, Tax structuring, Treasury management and Finance Planning & Analysis. She led 8 successful acquisitions in last 3 years with end-to-end responsibilities on deal closure and business integration.

Ramani led the entire back-end process of TeamLease's IPO working with multiple lawyers, bankers, consultants and investors. The IPO opened to a thundering response from the investor community and was rated as one of the most successful IPOs of that time. She is also a member of Board of Directors of 3 deemed listed companies. Working closely with executive management and Board has helped her immensely in strategic thinking, long term planning, performance management and driving business KPIs. She has been a panelist on multiple professional forums to express views on industry and IPO related matters.

## Outliers

**Rashida Roopawalla /** Head of Product and Marketing - Alternatives, Edelweiss Asset Management Limited

Rashida is the Head of Product and Marketing for the Alternatives Business at Edelweiss Asset Management Limited. She also looks after strategy for the AMC business and works with the CEO on this. She has completed her Masters at Warwick Business School, UK. She has been an integral part of the team that launched the first registered Category Alternative Investment Fund as part of Forefront Capital Management in 2012.



## The power of positive thinking

**Ruchi Sankhe** / Senior Managing Director - Client Coverage and Origination, Waterfield Advisors

Ruchi is a seasoned professional in the financial services industry. After completing her MBA in the US, she spent the first 4 years of her career in the US with Cigna Insurance and then worked with Citibank India for over 21 years. Being part of the founding team of Citi Private Bank India, she was involved from the start in executing the strategy for business growth for high net-worth individuals. After working in large institutions for the major part of her career, she moved a year ago to the excitement of a small fast-growing company, Waterfield Financial & Investment Advisors Private Limited.

Over her 26-year career in the financial services industry, she has worked in diverse areas including operations, finance and sales and demonstrated a consistent track record in accomplishing business results. Ruchi has excelled in developing new business segments and introducing new products. Her passion now is to scale and grow the current company to new heights.



## Becoming

**Sanam Mirchandani** / Principal Correspondent, ET

Sanam is a Principal Correspondent with The Economic Times (Markets Bureau), Mumbai Bureau, covering the happenings of Indian Dalal Street and everything that influences it. Prior to joining ET, she worked as a stock market reporter with newswire Cogencis Information Services. During her post-graduation at the Asian College of Journalism, she started reading business newspapers and realized that some of them were extremely financial jargon heavy and that financial literacy is something many people of her age group struggled with. This influenced her to opt for a career in financial journalism as she wanted to be a medium for writing stories that directly impact the common people, financially.





## Life is what you Make It

**Sarika Shah /** Director - Head Legal & Compliance,  
Julius Baer Wealth Advisors

Sarika is passionate about the financial markets and has been a part of the industry for over 14 years. In her current role, she is responsible for the Legal and Compliance function at Julius Baer Wealth Advisors, India. She has handled compliance of various financial platforms like Mutual Funds, PMS, AIFs, Investment Advisors, offshore asset management, wealth management and NBFC. In her previous role, she was part of the core team that set up the Asset Management business of Motilal Oswal.

She holds a Bachelors degree in Commerce and Law and is a qualified Company Secretary. Apart from working, she loves doing Yoga, reading and listening to music. She also enjoys teaching to students.

## Principles: Life & Work

**Shibani Kurian /** Senior Executive Vice President,  
Kotak Mutual Fund

Shibani is an equity fund manager and Head-Equity Research at Kotak Mahindra Asset Management Company. She manages the Kotak Focused Equity Fund, Kotak EQ Contra Fund and KIGF 7. Shibani has been instrumental in championing the integration of ESG into the investment process at Kotak Asset Management and plays a key role as ESG co-ordinator for the firm.

Shibani has over 20 years of experience and has previously worked with UTI Mutual Fund and Dawnay Day AV Financial Services.

Shibani holds a Bachelor of Science degree in Economics (Hons) from St. Xavier's College, Kolkata and has a PGDM (Specialisation in Finance) from T.A. Pai Management Institute, Manipal.



## Range

**Shruti Srivastava /** Principal,  
Omnivore Capital Management Advisors Pvt. Ltd.

Shruti is a Principal at Omnivore and brings over 10 years of experience across early stage investing, private equity and development finance. At Omnivore, she evaluates and manages investments across agricultural technologies, innovative foods and rural fintech. Prior to Omnivore, Shruti worked with Acumen, a global impact venture fund, where she focused on investments enhancing access to utilities, healthcare and retail for low income consumers. Earlier in her career, she worked with the International Finance Corporation, which is the private sector investment arm of the World Bank Group, looking at investments in manufacturing, agribusinesses and service sectors in South Asia.

Shruti started her career on the sell side with JP Morgan. She graduated with a Bachelors and Masters in Electrical Engineering from the Indian Institute of Technology Madras.



## Start With Why

**Sneha Jaggar /** AVP - Key A/C & Corporate Advisory,  
International Money Matters

Sneha is AVP - Key Accounts & Corporate Financial Wellbeing, at IMMPL and India's first woman Certified Financial Transitionist - CeFT®.

She also specializes in advising clients undergoing life transitions. As a woman in finance, she believes in giving back, and therefore has created a channel titled, "I am there for you" to spread financial literacy, and facilitates "I am Remarkable" workshops that empower women and underrepresented groups to speak openly about their financial accomplishments.

When Sneha is not passionately planning or crunching numbers, she loves spending time with her kids and loved ones, baking, and traveling.





## Skin in the game

**Sonam Srivastava /** Founder and Portfolio Manager, Wright Research

Sonam is the founder of Wright, a Mumbai based technology driven investment management & research firm. An IIT Kanpur graduate, she is deeply passionate about quantitative research in investment management. She is a globally recognized researcher & speaker in the field and she is building a robust quant driven business out of her seed funded startup.

Prior to this, Sonam has 8+ years of experience in the field. She has worked at HSBC as a quant building factor driven portfolio solutions enabling large scale trading at the central risk book & structuring desks. She has worked as an algorithm designer at Edelweiss institutional equity execution & arbitrage desks and at Qplum, in a portfolio management role for artificial intelligence driven robo-advisor in the US and India.

Sonam graduated studying computational chemical engineering from IIT Kanpur and has a Master's in Financial Engineering from Worldquant University.

“  
You have to  
seize  
opportunities  
and make it  
work for you.  
Own your own  
success



## Getting Better

**Sunitha Viswanathan** / Vice President,  
Unitus Ventures

Sunitha is the Vice President at Unitus Ventures, leading investments in sectors like Edtech, Jobtech and logistics. She is a board observer on a number of companies like Blowhorn, Salesken, Awign, Masai School etc. She works with early stage companies and founders partnering with them as they build and scale their businesses.

Sunitha previously worked with Yes Bank, analyzing and working closely with mid-market customers. She started her career at a semiconductor startup that was eventually acquired by Sun Microsystems. She received her Bachelor's degree in Electronics and Communications Engineering from P.E.S Institute of Technology (PESIT), Bangalore and a Masters degree in Finance from S.P. Jain Institute of Management & Research, Mumbai. She has also cleared all 3 Levels of the program offered by the CFA Institute (USA).

Sunitha is also on the Board of Trustees of Mentor Together, India's leading not for profit working with adolescents to mentor and guide them.



**Don't Compete with  
Peers; Compete with  
Yourself.**



## The Alchemist

**Suruchi Bhargava** / FIA, FIAI, Senior Actuarial Consultant  
KA Pandit Consultants & Actuaries

Suruchi is a General Insurance Actuary (FIA, FIAI) and an Associate of Insurance Institute of India. She has a decade of experience in insurance/reinsurance across Global markets.

She started her career with GIC Re as the first member of their non-life actuarial team and played a key role in conducting retrocession analysis, actuarial underwriting, valuation & catastrophe modelling. Subsequently, she worked as Senior Manager at Bharti AXA and led the valuation, regulatory reporting and strategic planning actuarial team before joining as AVP at Swiss Re, Bangalore where she played a lead role in costing for US market property & specialty lines. She is now a Senior Actuarial Consultant at M/s. K.A.Pandit Consultants and Actuaries (KAP). She is a Statistics graduate from Mumbai University and a university topper. She is a home-schooling mother to two under 3 year kids, a Reiki Healer, a marathon runner and an avid traveller who has explored cities across 15 countries so far. She loves swimming and recently started an Instagram mom handle.



## Who says elephants can't dance

**Vaishali Babu** / Associate Director, Head,  
Product Market intelligence & relationship management, BNP Paribas

Vaishali is an Associate Director with BNP Paribas Securities Services India currently heading the Product, Market Intelligence & Relationship Management. Vaishali commands experience of more than 25 years in the capital market.

She has been part of BNP Paribas since 2009 and is a key contributor in setting-up the securities services business in India. Vaishali is an active member of various industry groups and works closely with Indian regulators on multiple topics related to the capital market. She is appointed as a member of NCL Advisory Committee and is part of ASIFMA India Leadership forum. She is a regular speaker at leading industry events/directional discussions. Vaishali is elected as Convenor for India SWIFT SMPG. Vaishali holds Master's degree in commerce from Mumbai University with business administration qualification from Symbiosis-Pune with Finance specialization. She has completed executive programmes in strategic marketing & sales management from IIM-Rohtak and Company Director's – best practices from IIM- Bangalore.





**Promising**



## Becoming

**Aanshi Jain** / Deputy Manager - Products, Kotak MF

Aanshi joined Kotak Mahindra AMC as her first role in 2018 in the Product Team. Aanshi looks after the product business development of Kotak Standard Multicap Fund. Aanshi is associated with a startup, Steerme, wherein she is a career guidance mentor for class 10th and 12th students PAN India. She is a gold medalist and a rank holder, graduated in B.Sc Finance from NMIMS University, Mumbai in 2017. Aanshi is an ardent Philomath - lover of learning and studying. She has cleared all three levels of CFA in her first attempt and is a CFP certificant.

## Alice's Adventures in Wonderland

**Agrata Gupta** / Associate, Kotak Investment Advisors

Agrata is part of Kotak Special Situations Fund (KSSF) which is a \$1bn sector agnostic fund that addresses the stressed asset problem of the country. Prior to joining KSSF she was at Goldman Sachs. Agrata graduated from Shri Ram College of Commerce and holds a degree in MFin from University of Hong Kong.



## Jugaad Innovation

**Akruti Agarwal Iyer /** Manager,  
Wealth Cafe Financial Advisors

Akruti Agarwal Iyer is a Chartered Accountant with over 5 years of experience in the field of consulting and has worked with the “Big Four” in the financial world. From the past 2 years, she is working with Wealth Café Financial Advisor as an advisor and a trainer. She has created content and designed workshops for various sections of the society to help them learn about money management and make smarter money decisions.



## The 7 Habits of Highly Effective People

**Bushra Kambo /** Data Science, Machine Learning  
Data Annotator Analyst, JP Morgan Chase & Co

Bushra has a mix of diverse degrees and certifications approx. over 30 in total, She is proudly associated with a few prestigious institutes, also accredited and professionally certified. She is currently working as an Applied Artificial Intelligence Machine Learning, Analyst at JPMorgan Chase & Co and have also been linked in the past with some esteemed organisations such as: Oracle, SBICAP Securities etc. Bushra has always been a ranker and was also awarded a gold medal, in her Bachelor's for ranking 1st in college and 3rd in University of Mumbai.





## The Alchemist

**Niharika Bakliwal** / Vice President, Client Coverage and Origination, Waterfield Advisors

Niharika works in the relationship management and strategic initiatives team at Waterfield. Niharika's core specialisation is in financial planning and risk management. Prior to joining Waterfield, she has worked with Aventus Wealth Management and Tresvista Financial Services. In her previous roles Niharika has worked with US based family offices and private equity firms with investments in US, China and India, assisting them on financial models, and industry research.

## Follow Every Rainbow

**Nupur Dighe** / Associate Vice President, Third Party Products, IIFL Wealth Management Ltd.

Currently working as an Associate Vice President-Product Development in IIFL Wealth, Nupur has a well-rounded experience from equity research, portfolio analysis, treasury management, relationship management to product development.

After earning a Bachelor's Degree in Administration with specialisation in Finance & Accounting, She has earned her CFA charter at the age of 24.



## The Power of Habit

**Riti Palit /** AVP- Actuarial, ICICI Lombard

Riti has 5+ years of experience in the general insurance industry. She started her career with ICICI Lombard General Insurance Company as an Actuarial Analyst. Currently she is working as an AVP in the Actuarial Department of the company. Upon graduating from St. Xavier's College, Kolkata in statistics, she did her postgraduate study in this field from University of Calcutta. At the moment Riti is on a sabbatical pursuing a 1year Master's program in Actuarial Science at the University of Waterloo, Canada.



## The Unbearable Lightness of Being

**Shuvi Shrivastava /** Vice President,  
Lightspeed India Partners

Shuvi is a Vice President with Lightspeed India Partners focusing on early-stage investments across financial services, consumer and SMB tech. Having trained as an engineer at IIT Delhi, she started her career consulting Fortune 500 leadership on strategy and customer success with Bain & Co. in India before moving to venture capital and joining the investment team that deployed the first Lightspeed India fund. She recently featured on the Forbes Asia 30 under 30 list for Finance and Venture Capital.





## Unending Quest for Knowledge

**Shweta Purswani** / Senior Manager  
Corporate and Institutional Banking, RBL Bank

Shweta is instrumental in handling relationships with large corporates based out of Gujarat. She has previously worked with ICICI Bank (large corporates segment) and consultancy firm engaged in debt restructuring advisory services. Shweta is a Chartered Accountant and post graduate in commerce. She is also a Certified Credit Research Analyst Certificant. She was the National Winner of Credit Research Challenge 2020 (professionals Category) organized by AIWMI.

## Life is What You Make it

**Twinkle Jain** / Manager, Edelweiss Asset Management

Twinkle is a Chartered Accountant and Bachelor of Commerce (Accounting & Finance) by qualification and has about six years of experience in financial services industry.

She is a Senior Manager in products team of Edelweiss Asset Management Limited and specializes in Alternative Investments. She focuses on ideation & launch of AIF (Category II & III), PMS & UCITS products. She was instrumental in setting up of three AIF funds in last two years. She also takes care of operations and marketing related functions for these funds. In addition, she was also part of the Bharat Bond ETF Series II launch. Before joining Edelweiss, she worked with Morgan Stanley's Fund Services function. She has won some notable awards and accolades in last few years such as Edelweiss Titans Awards in FY18 and selection into Edelweiss Group's Emerging Leaders (EL) programme.



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# Turning Adversities into Milestones.

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There is no substitute for dedication, honesty, and hard work

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Turning Adversities into Milestones.

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Always believe that you can and you will

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***“Be different and Be simple”***

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Don't fear the failure, have faith in yourself



**Always be a learner, invest in yourself. Keep pushing your limits, focus on excellence and never settle**

# Success Secrets

**Success lies in "Gratitude"**

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Never let the fear of striking out get in your way

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Bringing change in lives of women through financial inclusion with sheer passion and perseverance

You have to seize opportunities and make it work for you.

Own your own success

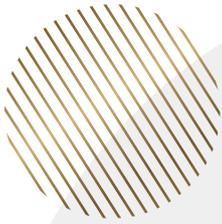
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Don't fear the failure, have faith in yourself

# Role Models /

HEMANT BHARGAVA  
HEMENDRA MATHUR  
RAGHURAM RAJAN  
GITA GOPINATH  
MADAM NAINA LAL KIDWAI  
NAINA LAL KIDWAI  
RADHIKA GUPTA  
RENUKA RAMNATH  
KEKI DADISETH  
RENUKA RAMNATH  
RENUKA RAMANATHAN  
ASHISHKUMAR CHAUHAN  
ARUNDHATI BHATTACHARYA  
MOHANDAS PAI  
ASHISHKUMAR CHAUHAN  
ILABEN BHATT  
HEMENDRA MATHUR  
PARAG PARIKH  
DEEPAK PAREKH  
ASHU SUYASH  
SUDHA MURTHY  
SHYAMALA GOPINATH  
PARTHA CHOUDHURY  
RAAMDEO AGRAWAL  
SAMIR BHANDARI  
ARUNDHATI BHATTACHARYA  
RADHIKA GUPTA  
ADITYA PURI  
KUNAL SHAH  
K V KAMATH  
KARAN BHAGAT  
GEETA GOEL  
BHARAT DOSHI  
C D DESHMUKH  
RAY DALIO  
UDAY KOTAK  
SHIKHA SHARMA  
SHANTHI EKAMBARAM  
NAINA LAL KIDWAI  
DEEPAK PAREKH  
ASIT MEHTA  
RENUKA RAMNATH  
ARUNDHATI BHATTACHARYA  
LOVAI NAVLAKHI  
VANI KOLA  
RANJANA KUMAR  
SHANTHI EKAMBARAM  
RANJANA KUMAR  
UDAY KOTAK  
BINDU ANANTH  
VIJAYALAKSHMI DAS  
MALINI SANGHVI





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