



Vinay Pranjivan

Vinay Pranjivan is an Economist and expert in financial services, consumer protection, financial literacy, financial inclusion, and innovation, with almost 20 years of experience in these fields.

Graduated in Economics by ISEG-Lisbon (1998) and holds an MSc in Business and Competition Economics by ISCTE – Business School (2017).

He is a consultant, expert on consumer protection in financial services. Currently an advisor for DECO – the Portuguese Consumer Protection Association, on issues related to users of financial services.

Having worked in different companies, his focus on financial consumer protection includes working for the European Banking Authority between 2013 and 2016 and being a Member of 2 EU Commission expert groups, and 2 Stakeholders Groups of the European Supervisory Authorities (EBA BSG and EIOPA IRSG). His training experience includes the Supervisory Digital Finance Academy, of the Florence EUI, and financial education programs by DECO and NOVA SBE.

Vinay has also participated in international projects such as “Financial literacy for investors in the securities market in Portugal”, for the CMVM – June 2020 – May 2021 (under DG Reform), and “Sector Dialogues – Exchange of experience in the Supervision of Payment Institutions”, for Banco Central do Brasil – May-November 2019.