

SESSION WISE SCHEDULES

**LUCKNOW MANAGEMENT ASSOCIATION
&
AWOKE India Foundation**

**Annual Convention 2018
(India Financial Literacy Conclave 2018)**

on

***From Financial Literacy to Financial inclusion*
(Academic Partner: Jaipuria Institute of Management)
(October 27, 2018: Jaipuria Institute of Management, Lucknow)**

INAUGURAL SESSION (10 am to 11.30 am)

10.00 am	Arrival of Chief Guest Hon. Governor of Uttar Pradesh
10 am to 10.05 am	National Anthem
10.05 am to 10.10 am	Presentation of Bouquets/Potted plants Recitation of LMA's Vision & Mission Mr. A.K. Mathur Sr. Vice President LMA
10.10 am to 10.15 am	Welcome address Mr. Pravin Dwivedi President AWOKE India Foundation
10.15 am to 10.20 am	Introduction to theme Mr. A.K. Mathur Sr. Vice President LMA
10.20 am to 10.30 am	Address by Guest of Honour Dr. Anup Chandra Pandey Chief Secretary Uttar Pradesh
10.30 am to 10.40 am	Keynote Address Mr Nagendraa Parakh Executive Director – Securities Exchange Board of India
10.40 am to 10.50 am	Release of Convention Journal 2018 & AWOKE India Times: A Financial Awareness Newsletter
10.50 am to 11.05 am	Conferment of LMA & AWOKE India Awards
11.05 am to 11.20 am	Address by Chief Guest Hon. Governor Shri Ram Naik

11.20 am to 11.25am	Presentation of Mementos
11.25 am to 11.30 am	Vote of thanks Prof. KavitaPathak Director, JIML
11.30 am	National Anthem
11.30 hrs to 11.45 hrs	Tea

Program Schedule for the Convention: Technical Sessions

Session 1: 11.45 hrs to 13.15

Digital India & Financial Inclusion

11.45 hrs to 11.55 hrs	Opening Remarks of Session Chair-Capt. Ritu Dubey, IIML
11.55 hrs to 12.55 hrs	Speaker 1 – Mr Nitin Chugh, Country Head – Digital Banking, HDFC Bank, Mumbai Speaker 2 - Mr Sandip Ghose, Former Director – National Institute of Securities Markets (NISM) Speaker 3 – Mr. Manoj Sharma MD, Microsave
12.55 hrs to 13.05 hrs	Q&A Sessions
13.05 hrs to 13.10 hrs	Closing Remarks of Session Chair
13:10 hrs to 13:15 hrs	Presentation of Mementos
13:15 hrs to 13:55 hrs	Lunch

Session 2: 13.55 to 15.10

Scaling up Agribusiness for Financial Inclusion

13.55 hrs to 14.05 hrs	Opening Remarks of Session Chair Mr Sanjeev Kumar, Head Branch Banking-UP, HDFC Bank
14.05 hrs to 14.20 hrs	Speaker 1 Prof Jabir Ali, Director –MANAGE, Hyderabad
14.20 hrs to 14.35 hrs	Speaker 2 Mr. Rahul J. Mitra MD & CEO Margdarshak
14:35 hrs to 14:55 hrs	Speaker 3. Mr Anuj Kumar Agarwal, MD, CP Milk & Food prod. Pvt. Ltd.(Gyan Dairy)
14.55 hrs to 15.05 hrs	Q&A Session

15.05 hrs to 15.10 hrs	Closing Remarks of Session Chair
15.10 hrs	Presentation of Mementos
Session 3/Valedictory 15.25 to 16.50 hrs: Financial Literacy to Financial Inclusion-Execution Road Map	
15.25 hrs to 15.35hrs	Opening Remarks of Session Chair Mr. Kiron Chopra CMD, Chopra Retech Rubber Products Ltd.
15.35 hrs to 15.50 hrs	Speaker 1- Mr Raju Bhatnagar, Secretary General, Bengaluru Chamber of Commerce
15.50 hrs to 16:10 hrs	Speaker 2- Ms Monika Halan, Consulting Editor – Mint, New Delhi
16:10 hrs to 16:30 hrs	Speaker 3- Dr K N Singh, CEO–National Centre for Financial Education (NCFE) Speaker 4- Mr Nitin Tike Sr Vice President – National Institute of Securities Markets (NISM)
16.30 hrs to 17.45 hrs	Valedictory Session
16.30 hrs to 16:45 hrs	Address by Guest of Honour: Shri Gopal Krishna Agarwal, National Spokesperson-BJP (Economic Affairs)
16.45 hrs to 17.15 hrs	Address by The Chief Guest Mr. Hemant Contractor Chairman PFRDA
17.15 hrs to 17.30 hrs	Closing Remarks by LMA President/SVP
17.30 hrs to 17.45 hrs	Vote of thanks and Presentation of Mementos
17.45 hrs	Tea

PROFILES OF SPEAKERS



Mr. Nagendraa Parakh
Executive Director SEBI

Nagendraa parakh is a rank holder Chartered Accountant and Company Secretary by professional Qualifications. During his career in SEBI since 1994, He was associated with various reforms in the Indian Securities market like on-line trading, risk management system, settlement guarantee, Demutualisation, Straight Through Processing, etc to list a few. He was key person behind introduction of the Equity Derivatives trading and T+2 rolling settlements in Indian securities markets.

He has also served as Member, Forward Market Commission from July 2013 to September 2015. He was SEBI nominee director on Derivative segment of National Stock Exchange & the Stock Exchange Mumbai, Bangalore SE and Cochin SE. Besides he has represented SEBI in various committees set up by Reserve Bank of India, Ministry of Finance, Govt. of India. He was also a member on the Standing committee of the IOSCO representing India.

Nagendraa parakh carries with him a varied experience of development and regulation of Securities market.



Ritu Dubey

Ritu is an experienced Start-up incubation and entrepreneurship development professional with management background.

She is currently working as the CEO of SIDBI Centre for Innovations in Financial Inclusion (SCIFI), a Financial Inclusion incubator established in 2017 through an agreement between IIM Lucknow and SIDBI under PSIG programme, sponsored by DFID, UK Aid.

In the past, she has worked in leadership role at the first state run incubation centre by Department of IT & Electronics, IT-UPVAN set-up under Uttar Pradesh IT & Start-Up Policy 2014. She has also worked as a Senior Manager at JSSATE- Science & Technology Entrepreneurs Park, Noida for five years.

She started her career as a short-service commissioned officer in the Indian Army in the year 2000; wherein she served in the logistics wing of the army in various capacities across geography. She was awarded the Certificate of Merit for Best Lady Officer in her Young Officers' Course and was a part of the Operation Parakram launched by the army in Dec 2001. She was twice awarded the Certificate of Appreciation for meritorious work in her tenure as the Air Maintenance Officer at Leh Airfield, a key responsibility involving tremendous intra-services and inter-services coordination.

Her army tenure was followed by a brief corporate stint as Regional Manager- Human Capital for Future Generali India.

Her most satisfying engagement, however, is with Swakshatra, a shelter home run by her ex-army buddies and others at Bengaluru. The NGO, started in 2016, works with girl children rescued from situations of abuse and attempts at giving them a life full of possibilities. Besides, Swakshatra Trust leaders also conduct personal safety & CSA awareness trainings for women and children.



Nitin Chugh

*Country Head - Digital Banking, HDFC
Bank Limited, India*

Nitin Chugh, 47, is currently the Country Head - Digital Banking at HDFC Bank. He is also responsible for the Digital Marketing and Acquisition functions, Phone Banking, Outbound Customer Contact Center and the Virtual Relationship Manager channel. In his current role, he is spearheading and catalyzing the digital transformation of the bank, for the last five years. He leads the digital banking function which has been working cross functionally with various businesses in the bank, to build and deliver a comprehensive suite of digital solutions, channels and products which deliver a superior experience to the customers of the bank. He also leads the Digital Innovation and Transformation Unit which works on new ideas, technologies and solutions. A well developed Fintech and Industry Academia partnership ecosystem has evolved over the last three years in the bank. Nitin is considered amongst the top 30 Fintech influencers in India and has been a part of several committees and the Inter regulatory working group on Fintech in the past. He was amongst the ten Digitalists picked up by Mint and SAP in 2017 and the only one from Banking. He has widely traveled across the continents and is a much sought after speaker and opinion leader in Digital Banking, Payments, Fintech and Applied Technology like AI.

In FY 17-18, 85 % of HDFC Bank's transactions were carried out through Internet and Mobile Banking channels, up from 44% in FY 12-13. HDFC Bank, over the last few quarters, has launched a series of innovative and many industry first digital solutions for its customers, consolidating its position as a leader in the Digital Banking space.

Nitin has been with HDFC Bank for 17 years in various leadership roles. He is an engineer and an MBA by qualification with 25 years of experience across office automation industry and retail banking. He has successfully scaled up and handled several businesses in the last 17 years of his career with HDFC Bank.



Sandip Ghose

Sandip Ghose till recently provided strategic leadership to NISM's 'Six Schools of Excellence' engaged in Certification of Market Intermediaries, Corporate Governance, Financial Literacy and Investor Awareness, Research and Education. NISM, under his guidance became staff college for the officers of the market regulator SEBI, and the staff of other Securities Commissions of Bangladesh, Cambodia, Laos, Vietnam and Myanmar.

Under his leadership NISM was selected to launch the National Strategy for Financial Education. The Strategy was successfully rolled out across the country through the National Centre of Financial Education at NISM. Mr Ghose was invited by the financial regulators of Bangladesh and Mauritius to help them to formulate their National Strategy for Financial Education.

Prior to taking over as Director of NISM, Mr. Ghose was Head of Human Resources in the Reserve Bank of India (RBI). A central banker by profession, Mr. Ghose was Chief of Staff and Advisor to three successive RBI Governors - Dr. C. Rangarajan, Dr. Bimal Jalan, and Dr. Y.V. Reddy - over a period of nine years, i.e. 1996-2004. He was also the Principal, Bankers' Training College, Mumbai, between 2004-2007 where he was responsible for grooming and capacity building of the top management of the commercial banks in India. He has also served as Principal of College of Agricultural Banking, Pune and Regional Director of the RBI, Delhi. He was actively involved in setting up the International Monetary Fund - India Training Program (IMF- ITP) and the capacity building framework for Central Banks under the SAARC Finance umbrella.

His comprehensive knowledge of the financial sector and the various job markets, combined with his experience both within the country and abroad, provide a comprehensive perspective to institutions in formulating policies on the future of work and organisational effectiveness.

During his career, Mr. Ghose has received several prestigious awards including an Honorary Doctoral Degree by the EIILM University, Sikkim.

Mr. Ghose is Member on the boards of national and international, business schools and companies.



Manoj K Sharma

Manoj K Sharma is Managing Director (Asia-Pacific) at MicroSave, an advisory firm working in the field of financial and social inclusion. Manoj has extensive experience in digital channels for inclusion and has been supporting the move towards digitisation of government benefits and direct cash transfer to target segments. Specifically, Manoj has worked with government ministries to digitise benefits transfers involving fuel (cooking gas), food (rice and wheat) and fertilisers. Manoj's interest lies in financial inclusion, specifically in the development of innovative products and in technology based delivery channels to enable financial services to be sustainably delivered to low income segments.



Mr. Rahul J. Mitra
Managing Director & CEO

- Rahul has over 20 years of experience working at the grass root level in North India
- Specializes in rural finance, organizational development, and strategy development and operations management
- Prior to establishing MFSL in 2006, he has worked with Entrepreneurship Development Institute of India, Asian Centre for Organization Research & Development (“ACORD”) as well
- Also worked on various projects in the microfinance sector including assignments with SIDBI Foundation for Micro Credit (SFMC), Sa-dhan, Oxfam (India) Trust, Indian Farm Forestry Development Corporation (IFFDC), Shramik Bharti (MFI in Uttar Pradesh), UNICEF and ILO
- Holds a Masters degree in psychology and has been part of various Rural Entrepreneurship Development Programs



Raju Bhatnagar

Raju Bhatnagar is a Certified Executive and Business Coach and also advises Social Enterprises. He has over 38 years of experience in the Banking and BPO domains and has held senior and leadership positions over the past 23+ years of his professional career. Currently he is also the Secretary General of the Bangalore Chamber of Industry and Commerce.

He is the recipient of the Rashtriya Gaurav Award (Pride of the Nation) for his contribution to leadership development.

As a Professional Certified Coach (PCC from the International Coach Federation [ICF], USA), Raju specializes in addressing behavioural, performance, leadership and transitional challenges. Further having worked with Global organisations, he is appreciative of and sensitive to cultural differences and nuances, which enables him to bring an added dimension to his coaching engagements. Additionally, he has completed an ICF certification as a Trainer, enabling him to deliver Training for individuals aspiring to become Coaches. He has over 3,000 hours of Coaching experience across multiple industry domains.

Raju has been an Independent Strategic Consultant for the past 7 years and has consulted with IT and BPO organizations in Leadership Development; Strategic visioning and planning; Enhancing Excellence in Service Delivery; Business Process Re-Engineering and Government outreach and liaison.

He started his career with ANZ Grindlays Bank, where he worked for 18 years. Towards the later part of his career with ANZ Grindlays Bank, he held senior and leadership positions like Regional Operations Head, Senior Manager BPR & Operations and Country Manager Operations. During his tenure with ANZ Grindlays Bank, he worked in several functional areas including Forex Dealing, Retail Banking and Corporate Lending, leading Country Operations for the Bank; spearheading the Business Process Re-Engineering (BPR) project;

conceptualising and setting up the first set of shared services centres for handling centralized operations for the Bank in India. Thereafter, he moved to HDFC Bank and headed Operations for the Bank, as EVP Operations. One of the significant achievements was overseeing the integration of Times Bank with HDFC Bank specifically in Banking Operations and Customer Service Quality areas.

In 2000, he moved to the BPO industry when it was in its infancy in India. During his career with the BPO industry, he has held Leadership positions (COO, President, etc.) with large organisations like eFunds International (now Fidelity National Information Services), Cognizant Technologies, ICICI OneSource, Tata Business Support Services. During these assignments, he handled the entire spectrum from setting up of an organisation to exercising complete responsibility for all areas of BPO strategy including service delivery across multiple functions like Quality, HR, Administration, Facilities and other allied areas.

In 2008, Raju joined NASSCOM, India's leading Trade body for IT and BPO segment, as Vice President - BPO and Government Relations. At NASSCOM, Raju was responsible for providing leadership for various initiatives of NASSCOM and driving industry think-tanks in domain verticals like BPO, Labour, HR, CFO etc., forums. The Government focus included close interaction with Ministries, quasi-government organisations and handling Government relations for the IT / BPO industry both at the Centre and State levels, with the overall intent of positively influencing policies of the Government for the industry segment.

From mid-2011 till early 2015, he has been an Independent Consultant and consulted with organisations in the IT/BPO domain as well as with Social Enterprises. In 2013, he helped set-up India's first Association for Social Enterprises, National Association of Social Enterprises (NASE) and was its first President. From 2009 to 2013, Raju chaired ISO's International Work Group (comprising members from over 32 countries), which was working to create a new ISO Standard (since published as ISO 30105) for the BPO Industry. He continues to be involved with the Working Group.

He has been an advisor to State Governments in India on BPO related matters and also been a part of several think-tanks for the industry segment. He is an accomplished speaker, has been a frequent invitee at several National and International Conferences both in India / overseas. He is regarded as a thought leader in the BPO and Government Relations domains.

He has also been invited as a Charter member of TiE (The Indus Entrepreneurs), Bangalore and is a member of the Panel of Mentors at TiE.

He holds a M.Sc. (Hons.) in Mathematics from BITS Pilani, India and has completed Post Graduate studies in International Trade from IIFT, New Delhi. He is certified as a PCC (Professional Certified Coach) from the International Coaching Federation (ICF), USA, and has over 2,500 hours of coaching experience. Raju is based in Bangalore, India.



Monika Halan

Monika Halan's goal is a fair marketplace for all participants in India's retail financial sector. She is Consulting Editor with Mint, India's second largest business daily. A Certified Financial Planner, she has a Masters in Economics from the Delhi School of Economics and a second Masters in Journalism Studies from College of Cardiff, University of Wales, UK. She has worked earlier across media organisations in India including Editing Outlook Money. She has run four successful TV series around personal finance advice in NDTV, Zee and Bloomberg India and is a regular speaker on financial literacy, regulation, inclusion and consumer issues in retail finance. She has public policy experience working with the Government of India as an advisor to the Swarup Committee in 2009. She has served as a member on the Ministry of Finance Committee on Incentives (Bose Committee, 2015) and is a member on the Sebi Mutual Fund Committee. She was a member of the Task Force set up by the Government of India to put in place the Financial Redressal Agency. She was an expert invitee to a Ministry of Commerce Committee on the Service Price Index. She is the author of two published academic papers: (<http://bit.ly/2towQ53>) in Journal of Economic Policy Reform that estimates the loss to investors on mis-sold insurance policies, and a paper that maps mis-selling by banks in India (<http://bit.ly/2uBtw5Y>) in the Journal for Comparative Economics. She is an author of a book: Seven Steps to Financial Freedom published by Macmillan in 2005 and Let's Talk Money, 2018, published by Harper Collins. She is based in New Delhi and was chosen as a Yale World Fellow in 2011.



Dr. Kamakhya Nr. Singh

Global Expertise in Development Finance, Impact Investing, Social Business, Management of Social and Health Programs, Advisory related to Livelihood, Rural Development, Agro and environmental projects, International Development, Corporate Finance, Relationship Management, Islamic Finance, Social Entrepreneurship, Strategic Management, Action Research, Impact evaluation, Financial Education and Financial Literacy

Have extensive experience of more than 20 years at the management level across Asia, Africa and Europe in the area of Development Economics, Inclusive Finance, Strategy, Management and Projects of Social Impact. I have worked with Government Agencies, NGOs, Board of Directors, Banks, Social Investors and Multilateral International Financial Institutions. I have supervised and led teams of more than 400 international staff members, handled institutional change management, carried out action research, developed institutional strategy and managed cash inflow (budget) of more than US\$1.4 billion.



Dr. Nitin Tike

*Senior Vice President– Test and CPE Administration,
Marketing and Communication*

Dr. Nitin Tike has been working as Sr. Vice President with National Institute of Securities Markets since June 2011. Presently, he looks after Certification of Associated Parsons in Securities Markets through Online Tests & Continuing Professional Education, as well as Marketing and Communication function.

In a career span of 28 years, he has worked in the areas of banking, corporate finance, merchant banking, corporate and retail credit, retail broking, training and in academics. During these 28 years, he served organizations like Weizmann, Mafatlal Finance Company, Mafatlal Securities, India Infoline and Bharati Vidyapeeth.

He has been regular trainer in training programs conducted by NISM for SEBI Financial Education Resource Persons, National Academy of Direct Taxes, Institute of Company Secretaries, Maharashtra Police Academy, officers from SEBI, RBI, CBI, CAG and Indian Corporate Law Service Academy. He has also delivered sessions in training programs for officers from securities exchanges and securities market regulators from Cambodia, Laos, Myanmar, Vietnam, Nepal, Bangladesh and Uganda.

Dr. Nitin Tike is Science graduate from Marathwada University and Post Graduate & Doctorate in Financial Management from Pune University.



Hemant G. Contractor
Chairman, PFRDA

Shri Hemant G. Contractor is the first Chairman to head the statutory Pension Fund Regulatory and Development Authority (PFRDA) after notification of PFRDA Act in 2014. He joined PFRDA on 7th October 2014.

Prior to joining PFRDA he was a career banker, joining State Bank of India (SBI) as Probationary Officer in 1974. During his illustrious career spanning 40 years in SBI, he served in several important positions including Group Executive of International Banking, Group Executive of Corporate Banking, and Chief Financial Officer and rising to be the Managing Director of State Bank of India.

He has also served on the Board of several organisations such as State Bank of India, National Security Depository Limited (NSDL), Nuclear Power Corporation of India. He is a qualified Chartered Banker (ACIB) from Chartered Institute of Bankers, London.

