

Conference on “Global Banking: Paradigm Shift”
Theme - “Unlocking the Potential amidst Global Turmoil”
8-10th September, 2009 – Hotel Grand Hyatt, Mumbai, India

Day 1 - 8th September, 2009

<p>09.30 a.m. – 11.00 a.m.</p>	<p>Inaugural Session</p> <p>Welcome Address by: Mr. Harsh C. Mariwala, Vice-President, FICCI and Chairman & Managing Director, Marico Limited</p> <p>Opening Remarks by: Mr. M V Nair, Chairman, IBA & Chairman and Managing Director, Union Bank of India</p> <p>Theme Presentation by: Mr. O P Bhatt, Dy. Chairman, IBA and Chairman, State Bank of India</p> <p>Inaugural Address by: Mr. Namo Narain Meena, Minister of State for Finance (E & FS), Govt. of India</p> <p>Concluding Remarks by: Dr. Amit Mitra, Secretary General, FICCI</p> <p><i>(Session Moderated by Dr. Amit Mitra)</i></p>
<p>11.00 a.m. - 11.15 a.m.</p>	<p>Tea Break</p>
<p>11.15 a.m. - 1.00 p.m.</p>	<p>Panel Session on “Tackling the Crisis – Unlocking potential amidst turmoil”</p> <p>The financial crisis has shaken the faith in many banking systems across the world. Lessons have to be learnt and the financial architecture has to be revamped accordingly. In many countries, including India, the impact has not been significant. Clearly there are opportunities that institutions can lap up to their advantage. The session aims at crystallising the key themes and setting the agenda for the workshop.</p> <p>Chair: Mr. M V Nair, Chairman, IBA & Chairman and Managing Director, Union Bank of India</p> <p>Theme Presentation and moderation by: Dr. Janmejaya Sinha, Chairman, BCG Asia</p>

	<p>Panel of Speakers:</p> <ul style="list-style-type: none"> ❖ Ms Naina Lal Kidwai, Group GM and Country Head - India, HSBC ❖ Ms Chanda Kochhar, Co Chair, FICCI's Banking & Financial Institutions Committee and MD & CEO, ICICI Bank ❖ Mr. Neeraj Swaroop, Co Chair, FICCI's Banking & Financial Institutions Committee and Regional Chief Executive, India and South Asia, Standard Chartered Bank ❖ Mr. S Sridhar, Chairman and Managing Director, Central Bank of India ❖ Mr. Rana Kapoor, Founder/ Managing Director & CEO, Yes Bank ❖ Mr. Joseph Massey, Managing Director & CEO, MCX Stock Exchange ❖ Ms. Kalpana Kochhar, Deputy Director, Asia & Pacific, International Monetary Fund ❖ Mr. Koushik Chatterjee, Group CFO, Tata Steel ❖ Mr. Narayan Ramachandran, Managing Director and Country Head, Morgan Stanley India <p>Q & A</p>
1.00 p.m. - 2.00 p.m.	Lunch
2.00 p.m. - 4.00 p.m.	<p>Session on "Strengthening financial regulation and supervision"</p> <p>The crisis has highlighted the areas where regulatory oversight should be tightened. Some of the basic tenets of Basel II have to be revisited and perhaps redefined. Some entirely new areas like systemic risk have to be incorporated in the regulatory framework. What will be the contours of the new regulatory paradigm? Is there a risk that over regulation might stifle innovation?</p> <p>Chair and Special Address: Mrs. Usha Thorat, Deputy Governor, Reserve Bank of India</p> <p>Keynote Address by: Dr. Atiur Rahman, Governor, Bangladesh Bank</p> <p>Panel of Speakers:</p> <ul style="list-style-type: none"> ❖ Ms Sally Scutt, Deputy Chief Executive, British Bankers Association and Managing Director, International Banking Federation-Ibfb ❖ Mr. Richard Naylor, Assistant Director, International Supervision Section, Division of Banking Supervision & Regulation, Federal Reserve Board, USA ❖ Ms Suzanne Smith, Managing Director – Corporate and Government Ratings, Singapore and Mumbai, Standard & Poor's ❖ Mr. David Marshall, Managing Director, Financial Institutions Group, Fitch Ratings Singapore <p>Q & A</p>
4.00 p.m. - 5.45 p.m.	Session on "The New Risk Management Regime"

	<p>Failure of advanced risk management systems to predict or prevent the crisis has brought the risk management framework to the centre stage of bank agenda. How will the risk systems of banks be fine tuned? Is it an issue of culture in banks, new technology to capture and analyse data, or new ways to organization and incentive compensation? What will be the new risk regime?</p> <p>Chair : Mr. Aditya Puri, Deputy Chairman, IBA and Managing Director, HDFC Bank</p> <p>Panel of Speakers:</p> <ul style="list-style-type: none"> ❖ Mr. Yogesh Agarwal, Chairman and Managing Director, IDBI Bank ❖ Mr. U Venkataraman, Executive Director, MCX Stock Exchange ❖ Mr. Pierre Pourquery, Partner and Managing Director, BCG, London ❖ Mr. David A Weisbrod, Managing Director, JP Morgan Chase ❖ Mr. Steve Lindo, Executive Director, PRMIA ❖ Mr. Albert Tauro, Chairman and Managing Director, Vijaya Bank <p>Q & A</p>
06.30 p.m. onwards	Cocktail Dinner

Day 2 – 9th September, 2009

9.15 a.m. – 9.45 a.m.	<p>Introduction of subject and Guest Speaker by: Mr. Mark Robinson, CEO-South Asia, Citibank</p> <p>Special Address by: Dr. Atiur Rahman, Governor, Bangladesh Bank</p> <p>Issues</p> <ul style="list-style-type: none"> • The emerging financial architecture • Financial integration in South Asia • Innovative processes in financial architecture <p>Q & A</p>
9.45 a.m. – 11.15 a.m.	<p>Session on “Opportunity amidst the turmoil”</p> <p>Islands of opportunity surfaced even as the turmoil was raging. In India, while there was a slow down in urban areas, the rural demand kept the many industries humming with activity. With a large unbanked population in rural areas, this may sound like a huge opportunity for banking sector. Government's inclusive growth agenda will further bolster the opportunity. But is the banking system ready to take full advantage of the opportunity? What needs to be done?</p> <p>Chair: Dr. K C Chakrabarty, Deputy Governor, Reserve Bank of India</p>

	<p>Panel of Speakers:</p> <ul style="list-style-type: none"> ❖ Mr. Vijay Mahajan, Chairman, BASIX ❖ Mr. Stuart Davis, CEO-India, HSBC ❖ Mr. Saurabh Tripathi, Partner & Director, BCG India ❖ Dr. Nachiket Mor, President, ICICI Foundation for Inclusive Growth ❖ Mr. D. Shivakumar, Managing Director, Nokia <p>Q & A</p>
11.15 a.m. – 12.45 p.m.	<p>Session on “Aligning Technology with Banking System”</p> <p>The global financial meltdown has put a squeeze on profit margins of the banks and their balance sheets. During these tough times, banks need to identify and explore Key Success Factors (KSF) to remain profitable. Banks thus need the support of new, innovative technology to improve business agility while reducing cost and complexity.</p> <p>The session would therefore discuss as to how technology can play a pivotal role in answering today’s’ tough challenges while preparing for future growth. The session would throw light on the role of technology in:</p> <ul style="list-style-type: none"> ❖ Emerging Risk Framework ❖ Information Security and Fraud Prevention ❖ Managing and Strengthening Customer Relationship Management ❖ Deepening Financial Inclusion ❖ Managing Workforce <p>Chair: Mr. S A Bhat, Chairman and Managing Director, Indian Overseas Bank</p> <p>Panel of Speakers:</p> <ul style="list-style-type: none"> ❖ Mr. B Sambamurthy, Director, Institute for Development and Research in Banking Technology (IDRBT) ❖ Dr. H Krishnamurthy, Principal Research Scientist, IISC, Bangalore ❖ Mr. V J Carneiro, Managing Director & CEO, CITIZENCREDIT Co-op. Bank Ltd. ❖ Sr. Representative, IBM ❖ Mr. Arun Bhardwaj, Chief Operating Officer – Industry Verticals, Airtel Enterprise Services <p>Q & A</p>
12.45 p.m. – 1.30 p.m.	<p>Keynote Address by Mr. Nandan Nilekani, Chairman, Unique Identification Authority of India (UIDAI)</p>
1.30 p.m. - 2.15 p.m.	Lunch

<p>2.15 p.m. - 3.45 p.m.</p>	<p>Session on “The Giant Promise of Modern Credit Infrastructure”</p> <p>The President of India in her address to the nation has articulated a vision that by 2011, every Indian will have a unique identifier biometric card. Banking industry is set to gain the most with the creation of this infrastructure. Millions of households will become bankable. Credit history will take risk management to new levels of efficiency. Lending could be revolutionised. Is the banking industry alive to the immense potential? How should the industry organize to tap its full potential?</p> <p>India's credit rating industry is coming of age and also asset recovery industry is gaining critical mass in size and skills. What more do we need to make the infrastructure complete? What institutional and skills gaps need to be filled?"</p> <p>Chair: Mr. M D Mallya, Deputy Chairman, IBA & Chairman and Managing Director, Bank of Baroda</p> <p>Panel of Speakers:</p> <ul style="list-style-type: none"> ❖ Mr. J M Garg, Chairman and Managing Director, Corporation Bank ❖ Mr. Siddharth Mehta, President & CEO, TransUnion ❖ Mr. Arun Thukral, Managing Director, CIBIL ❖ Mr. Amit Tandon, Managing Director, Fitch Ratings India ❖ Ms Kavita Venugopal, Group President & Chief Risk Officer, Yes Bank <p>Q & A</p>
<p>3.45 p.m. – 5.15 p.m.</p>	<p>Panel Session on “Growing Credit amidst a slowdown – maintaining a fine balance”</p> <p>Indian banks have stood like a rock even as banking systems in many economies witnessed a melt down. Banks had very strong books to begin with. How should the banks look at credit expansion even while the threat of NPAs looms in the background? How should the fine balance between the opportunities and challenges thrown up by the banks be managed?</p> <p>Chair: Mr. Amitabh Verma, Joint Secretary, Department of Banking and Insurance, Ministry of Finance, Govt. of India*</p> <p>Presentation: Mr. Naveen Tahilyani, Partner, McKinsey & Company</p> <p>Panel of Speakers:</p> <ul style="list-style-type: none"> ❖ Mr. A C Mahajan, Chairman and Managing Director, Canara Bank ❖ Mr. Ananthakrishna, Non-Executive Chairman, Karnataka Bank Ltd. ❖ Ms Meera Sanyal, Executive Vice President and Country Head- India, ABN Amro Bank* ❖ Mr. Rakesh Rewari, Deputy Managing Director, SIDBI ❖ Mr. Hemant Kanoria, Chairman and Managing Director, SREI

	<p>Infrastructure Finance Ltd.</p> <ul style="list-style-type: none"> ❖ Mr. V Kumaraswamy, Chief Financial Officer, J K Paper Ltd. ❖ Mr. Sumant Sinha, Chief Operating Officer, Suzlon Energy Ltd. <p>Q & A</p>
5.15 p.m. – 5.45 p.m.	<p>Special Address on 'HR Challenges for bankers in a changing environment' by Mr. G C Chaturvedi, Additional Secretary, Department of Financial Services, Ministry of Finance, Govt. of India</p>

Day 3 -10th September, 2009

09.15 a.m. – 9.45 a.m.	<p>Special Address by: Mr. Ashok Chawla, Finance Secretary, Ministry of Finance, Govt. of India</p>
9.45 a.m. - 11.15 a.m.	<p>Session on the “Committee on Financial Sector Assessment (CFSA) Report”</p> <p>Committee on financial sector assessment carried out an in depth assessment of the strengths and weaknesses of the Indian financial sector in context of global best practices. The assessment is extremely timely since the crisis has highlighted the need for introspection in the industry and at the same time also demonstrated the relative strengths of Indian financial system. This sessions aims at discussing the potential of Indian banking to leapfrog the global leadership on best practices. What needs to be done to bridge the gaps identified in the report? What needs to be done to build on strengths to become a global benchmark?</p> <p>Chair: Mr. M S Verma, Former Chairman, State Bank of India and TRAI</p> <p>Panel of Speakers:</p> <ul style="list-style-type: none"> ❖ Mr. Rajiv Lall , Managing Director and CEO, IDFC ❖ Dr. T T Ram Mohan, Professor, Finance and Accounting, Indian Institute of Management, Ahmedabad ❖ Mr. Ashvin Parekh, Partner - National Industry Leader, Global Financial Services, Ernst & Young ❖ Mr. M R Umarji, Chief Advisor-Legal, Indian Banks' Association ❖ Mr. Leo Puri, Managing Director, Warburg Pincus LLC <p>Q & A</p>

11.15 a.m. – 12.45 p.m.	<p>Session on “Future of Investment Banking and Structured Finance Products”</p> <p>The crisis has transformed the business of investment banking. Globally, the landscape of the industry has undergone a historic and permanent change. As the industry searches for its new structure, the need for its core products and services stands unaltered. This is especially true for developing economies who need tremendous investment in infrastructure, significant development in financial markets to meet the needs of development, and restructuring of corporate portfolios to gain global competitive advantage. What are the emerging contours of this industry? How will the landscape look? How will the promise of structured finance be realized while not succumbing to its pitfalls? How will the acquisitions from Indian Inc. be funded?</p> <p>Moderator: Ms. Latha Venkatesh, Banking Editor, CNBC TV18</p> <p>Panel of Speakers:</p> <ul style="list-style-type: none"> ❖ Mr. Praveen Kadle, Managing Director and CEO, Tata Capital Ltd. ❖ Mr. Rashesh Shah, Chairman, FICCI's Capital Markets Committee and Chairman, Edelweiss Capital Ltd. ❖ Mr. Prashant Saran, Whole Time Member, Securities and Exchange Board of India ❖ Ms Manisha Girotra, Managing Director, UBS Securities India Pvt. Ltd.* ❖ Ms Madhabi Puri Buch, CEO and Managing Director, ICICI Securities ❖ Mr. S. Vishvanathan, MD & CEO, SBI Caps* <p>Q & A</p>
12.45 p.m. – 01.30 p.m.	Lunch
01.30 p.m. – 03.15 p.m.	<p>Session on “Nurturing HR for Opportunities Ahead”</p> <p>This year is a corner stone in HR as far as banking is concerned. After years of heady growth in head count in private sector banks, it is an year of consolidation and performance based attrition. On the other hand, public sector is hiring. Some banks have hired in large numbers. Others a little less. But the need to hire staff to support growth is being acknowledged. As the public sector banks face the next challenge of retaining and grooming the young staff, they need to take a careful look at HR practices and work cultures. A ban on recruitment for last several years will make it difficult to assimilate young staff. How do the banks move towards best practices in HR? Does the government need to redefine autonomy in HR for the banks? Are the banks doing enough?</p> <p>Moderator: Dr. K Ramakrishnan, Chief Executive, Indian Banks’ Association</p>

	<p>Panel of Speakers:</p> <ul style="list-style-type: none"> ❖ Mr. Alok Misra, Chairman and Managing Director, Bank of India* ❖ Mr. Allen Pereira, Chairman and Managing Director, Bank of Maharashtra ❖ Mr Satish Pradhan, Head, HR, Tata Sons* ❖ Mr. Neeraj Aggarwal, Partner and Director, BCG India ❖ Mr. R Sridharan, Managing Director & Group Executive (Associate and Subsidiaries), State Bank of India ❖ Ms Dipti Sanzgiri, Executive Director (HR), Bharat Petroleum Corporation Ltd. ❖ Mr. Manish Sabharwal, Co Founder and Chairman, Team Lease Services <p>Q & A</p>
03.15 p.m. – 05.00 p.m.	<p>Valedictory Session</p> <p>Welcome Remarks by Mr. M V Nair, Chairman, IBA & Chairman and Managing Director, Union Bank of India</p> <p>Special Remarks by Mr. Rajan Bharti Mittal, Sr. Vice President, FICCI and Vice Chairman and Managing Director, Bharti Enterprise Ltd.</p> <p>Valedictory Address by Dr. D Subbarao, Governor, Reserve Bank of India</p>

**- Invited*