

FICCI-IBA Conference on “Global Banking: Paradigm Shift” (FIBAC 2011)

Theme: *Productivity Excellence*

23rd -25th August 2011

Hotel Trident, Nariman Point, Mumbai

PROGRAMME

Day 1: 23rd August 2011

9.30 a.m. – 10.45 a.m.	Inaugural Session Welcome Address by: Ms Naina Lal Kidwai , Vice President, FICCI and Country Head HSBC India & Director, HSBC Asia Pacific Theme Presentation by: Mr. M D Mallya , Chairman, IBA and Chairman and Managing Director, Bank of Baroda Inaugural Address by: Dr. D Subbarao , Governor, Reserve Bank of India Concluding Remarks by: Mr. M V Nair , Chairman, FICCI’s Banking & FI’s Committee and Chairman and Managing Director, Union Bank of India
10.45 a.m. –11.00 a.m.	Tea Break
11.00 a. m. –12.45 p.m.	Panel Session on “Productivity Excellence in Indian Banking” Recent discussion on savings bank rate deregulation has triggered the debate regarding margins (NIM) of Indian banks. Some believe that Indian banks have high margins and they ought to reduce them and pass the benefits to savers and borrowers. Others believe that Indian banks are anyways subject to so many regulatory appropriations (statutory liquidity ratio, CRR) and stipulations (priority sector lending) that high NIM is a consequence of regulatory action. Looking at the facts, last decade has been spectacular on many counts. Between 2000 and 2010, Indian banks reduced operational expenditure from approximately 2.5% of assets to about 1.5%, Gross NPA declined dramatically from over 10% of advances to close to 2%. Margins have however stayed at 3% for most of last decade and recently declined to 2.5%. Should the banks have to brace themselves for thinner margins, they would need to move the needles on operational excellence and bad debt management further. It all boils down to productivity. So where do Indian banks actually lie in global pecking order in terms of their productivity excellence? Broadly defined it means how efficient the Indian banks are on selling, servicing, organizing themselves, outsourcing, processing, deployment of technology, innovating, managing people, and managing risk costs. This session will discuss the findings of study conducted on the topic by BCG. How much do the top and the bottom quartile in India differ? Where do India's best lie comparison to some of the world's best? What all could banks do to further push the boundaries of their productivity – for their shareholders, and customers.

	<p>Chair: Mr. M V Nair, Chairman, FICCI, Banking & FI's Committee and Chairman and Managing Director, Union Bank of India</p> <p>Presentation by: Mr. Saurabh Tripathi, Partner & Director, BCG</p> <p>Panel of Speakers:</p> <ul style="list-style-type: none"> • Mr. M D Mallya, Chairman, IBA and Chairman and Managing Director, Bank of Baroda • Mr K R Kamath, Deputy Chairman, IBA and Chairman and Managing Director, Punjab National Bank • Mr. Pratip Chaudhuri, Honorary Secretary, IBA and Chairman, State Bank of India • Mr. Neeraj Swaroop, Co-Chair, FICCI's Banking & FI's Committee and Regional Chief Executive, India and South Asia, Standard Chartered Bank • Ms Chanda Kochhar, Managing Director & Chief Executive Officer, ICICI Bank • Mr. Stuart Davis, Chief Executive Officer, HSBC <p>Q&A</p>
12.45 p.m. – 1.45 p.m.	Lunch
1.45 p.m. – 2.15 p.m.	<p>Special Address by: Dr. K. C. Chakrabarty, Deputy Governor, Reserve Bank of India</p>
2.15 p.m. – 4.00 p.m.	<p>Panel Session on "Managing people for productivity excellence"</p> <p>Managing people productivity is a matter of maintaining a fine balance between "performance discipline" and "employee motivation". Too much of former makes for demoralized "all work - no play" work force. Too much of the latter means we have "unguided missiles" workforce. Both are not at their best on productivity. Some banks have workforce that is perennially tired of hard work and stiff performance targets. Many others have workforce that is tired of sitting around. Only few have a charged work environment where all productive energy of employees is aligned to organization's objective. Banks try a lot to get more out of people. They often change structure, reduce (or increase) number of tiers, change spans of control, redefine sharper performance metrics, and fine tune their incentive compensation. What is the magic potion?</p> <p>Many other industries are ahead of banks in people practices. Many (non bank) public sector enterprises are ahead of public sector banks. This session will aim to bring out the nuances of people management practices that some have excelled at but which have eluded many.</p> <p>Chair: Mr. T M Bhasin, Chairman and Managing Director, Indian Bank</p> <p>Theme presentation: Mr. Pranay Mehrotra, Partner & Director, BCG</p> <p>Panel of Speakers:</p> <ul style="list-style-type: none"> • Mr. Arun Kaul, Chairman and Managing Director, UCO Bank • Mr. Shyam Srinivasan, Managing Director & CEO, Federal Bank

	<ul style="list-style-type: none"> • Mr. K Ramkumar, Executive Director, ICICI Bank • Mr. Manish Sabharwal, Chairman and Co-founder, Team Lease: <i>Talent availability in Indian hinterland and the challenge of imparting skills in large numbers</i> • Mr. Avinash Chandra Chaturvedi, Executive Director (Power Management Institute), NTPC Ltd.: <i>How a public sector employer has bagged a place in “Great Places to Work” continuously for years</i> <p>Q&A</p>
4.00 p.m. – 5.45 p.m.	<p>Session on “Leveraging technology to enhance sales and cost efficiency”</p> <p>Indian banks can justifiably claim to have leapfrogged the west on core banking technology. They have new generation IT with no baggage of legacy. They have simple architecture compared to complex mess in many western banks. Their cost of technology is lower than western counterparts. But that is where the favorable comparison ends for many banks. How does the bank leverage technology for productivity gains? Is the full potential of current IT being exploited? Does the bank stop at core banking or deploys next set of technology to enhance sales, back office, or organizational productivity? How to best drive return on investment (ROI) from new IT projects? This session will explore the issue of driving frontiers of productivity further with technology. What are the best in the world doing?</p> <p>Chair: Mr. M Narendra, Chairman and Managing Director, Indian Overseas Bank</p> <p>Theme presentation: Mr. Ashish Garg, Partner & Director, BCG</p> <p>Panel of Speakers:</p> <ul style="list-style-type: none"> • Mr. Ajai Kumar, Executive Director, UCO Bank • Mr. V. Kannan, Executive Director, Oriental Bank of Commerce • Mr. R K Saraf, Chief General Manager (IT), State Bank of India • Mr. Pravir Vohra, President and Group Chief Technology Officer, ICICI Bank • Mr Mukesh Malik, Managing Director and Head - Service, Operations & Technology, South Asia, Citi • Dr. Ashok Jhunjunwala, Professor, IIT Madras: <i>Developing technology solutions specifically for India</i> • Mr. N Ganapathy Subramaniam – Executive Vice President, TCS Financial Solutions: <i>Latest developments in technology (e.g. cloud computing) and their implications for banks</i> <p>Q&A</p>
5.45 p.m. – 6.15 p.m.	Special Address by: Dr. Subir Gokarn , Deputy Governor, Reserve Bank of India
6.15 p.m. – 7.35 p.m.	Interactive Panel Session & Dinner -“Large corporate customers – Expectations from banks in next decade”

	<p>One of the distinguishing features of FIBAC is the unique meeting ground of industry (represented by FICCI) and banking (represented by IBA). This year's FIBAC aims to make the most of this meeting ground with a facilitated discussion between leading figures from banking industry and prominent names from the industry. The bankers will explain what they have to offer to add value to the industry. The industry captains will articulate what their aspirations are for next decade and where they hope banks would help them more. Witness the discussion amongst the leading minds on the two sides.</p> <p>Moderation: Dr. Arindam K. Bhattacharya, Managing Director, BCG</p> <p>Bankers Panel</p> <ul style="list-style-type: none"> • Mr. Neeraj Swaroop, Co-Chair, FICCI's Banking & FI's Committee and Regional Chief Executive, India and South Asia, Standard Chartered Bank • Ms Chanda Kochhar, Managing Director & CEO, ICICI Bank • Mr. Santosh Nayar, Deputy Managing Director & GE (CB), State Bank of India • Mr. Pramit Jhaveri, Chief Executive Officer, Citi India <p>Corporate Panel:</p> <ul style="list-style-type: none"> • Mr. Amarthaluru Subba Rao, President & Group CFO, GMR • Mr. Sridhar Ramamurthy, CFO, Hindustan Unilever • Mr. Y. M. Deosthalee, CFO, Larsen & Toubro • Mr Uday Phadke, President- Finance, Legal & Financial Services Sector, Mahindra and Mahindra • Mr. K Subramanya, CEO, Tata BP Solar • Mr. Praveen Kumar Maheshwari, Executive Director-Finance, Bharat Forge <p>Q&A</p>
7.35 p.m. onwards	<p>Special Dinner – Large Corporate + banks' top management (By Invitation)</p> <p>This exclusive interaction session has been structured to facilitate closer interaction between industry and banks. The attendance is by invitation only to CEOs and CFOs of a cross section of industry. Senior bankers from public sector and private sector are expected to attend and interact over drinks and dinner</p>

Day 2: 24th August 2011

9.45 a.m. – 10.15 a.m.	Special Address by: Mr. Tiff Macklem , Senior Deputy Governor, Bank of Canada
10.15 a.m. – 10.45 a.m.	Special Address by: Mr. Anand Sinha , Deputy Governor, Reserve Bank of India
10.45 a.m. – 12.15 p.m.	<p>Session on "Capital efficiency in emerging regulatory climate/ impact of Basel III"</p> <p>While the complete regulatory response to global banking crisis is still to be</p>

	<p>fully articulated, it is clear that capital requirements will go up. Basel III is clearly pointing to that direction. Early estimates suggest that the impact on Indian banking will be minimal since most of the banks already are well within the norms. However, capital efficiency is a crucial driver if the banks were to ever operate on lower NIM. This will be especially relevant for banks which operate in different countries and have to subsidiaries in each jurisdiction. This session will discuss the issues involved in planning to operate at most efficient amount of capital on the books.</p> <p>Chair: Mr. Bhaskar Sen, CMD, United Bank of India</p> <p>Theme Presentation: Mr. T. T. Rammohan, Professor, IIM Ahmedabad</p> <p>Panel of Speakers:</p> <ul style="list-style-type: none"> • Mr. B. Mahapatra, Executive Director, Reserve Bank of India • Mr Diwakar Gupta, Managing Director & CFO, State Bank of India • Mr. R K Bakshi, Executive Director, Bank of Baroda • Mr. Somnath Sengupta, Executive Director & Financial Acct., Axis Bank <i>(Invited)</i> • Mr. Gunit Chadha, CEO & Managing Director-India, Deutsche Bank AG <i>(Invited)</i> • Mr. Ramraj Pai, Director- Ratings, CRISIL <p>Q&A</p>
<p>12.15 p.m. - 2.00 p.m.</p>	<p>Session on “Sharper risk assessment and faster collections”</p> <p>Banks that excel on risk management avail of double benefits. The capital required on the books is low (leading to high ROE on same PAT) and PAT is higher on same gross margin and operating cost. Superior risk management is the most powerful lever of profitability improvement in a bank and hence by implication a major driver of shareholder value. While the overall NPA levels of the industry went down over last 10 years, different banks had different experience. Some have seen their retail lending books get stressed out in down turn, others are struggling with stress in MSME lending. Asset quality often gets compromised in pursuit of growth and market share. Does the Indian banking industry use all the credit risk management infrastructure that it could to manage risk? How much credit for the good NPA performance should go to the buoyant economy as against good risk assessment and collection capability? What regulatory support could help banks hone their systems even more? What systems and practices are still eluding Indian banks?</p> <p>Chair: Mr. H S U Kamath, Chairman and Managing Director, Vijaya Bank</p> <p>Theme presentation: Mr Ruchin Goyal, Partner & Director, BCG</p> <p>Panel of Speakers:</p> <ul style="list-style-type: none"> • Mr. A P Verma, Deputy Managing Director & CCRO, State Bank of India

	<ul style="list-style-type: none"> • Mr. Arun Thukral, Managing Director, CIBIL • Mr. Atul Joshi, Managing Director & CEO, Fitch Ratings India (<i>Invited</i>) • Ms. Kavita Venugopal, Group President & Chief Risk Officer, Yes Bank • Mr. Piyush Agrawal, Country Risk Manager and Senior Credit Officer for India, Bangladesh and Sri Lanka, Citi • Mr. T. T. Srinivasa Raghavan, Managing Director, Sundaram Finance (<i>Invited</i>) <p>Q&A</p>
2.00 p.m. – 2.45 p.m.	Lunch
2.45 p.m. – 4.30 p.m.	<p>Session on “Agriculture finance and productivity”</p> <p>Agriculture growth is one of the most urgent priorities for the nation. Flow of credit to agriculture has been closely watched by the government and the Reserve Bank. While there has been impressive growth in overall numbers, it is widely acknowledged that not enough credit reaches the needy farmers in time and in right amount. Steadily reducing land holding size is making farming increasingly unviable. Productivity of farm is not increasing sufficiently to make up for fragmentation in land holdings. While production credit (short term crop loans) does reach the farmer, the rate of asset formation has stopped happening at desired rate. Long term lending is required for asset creation. However, cost of operation and credit risk prevent any serious interest of banking industry in this segment. On the other hand, new opportunities are on the horizon. There is increasing interest in corporate sector in contract farming. Organized food retail is growing steadily. Food processing industry is growing. Export of high value agriculture products (horticulture, floriculture, etc) is on the rise. There is concerted drive to create warehousing capacity and cold chain infrastructure in the hinterland to provide supply chain to the industry. Farmers are coming together to form Producer Companies to gain scale advantage in procurement and marketing. Banks can take advantage of the emerging trends to build viable standalone business in agriculture finance. This session will discuss the issues and opportunities for banks in agriculture.</p> <p>Chair: Dr. Prakash Bakshi, Chairman, NABARD</p> <p>Theme presentation: Mr Mukund Rajagopalan, Principal, BCG</p> <p>Panel</p> <ul style="list-style-type: none"> • Mr. A Krishna Kumar, Managing Director & GE (NB), State Bank of India • Mr. S C Kalia, Executive Director, Union Bank of India • Ms. Archana Bhargava, Executive Director, Canara Bank • Mr. Gavin Wall, Representative in India, Food and Agriculture Organization of the United Nations <i>Reforms required in Indian Agriculture – Outside perspective</i> • Mr. Anil Jain, Managing Director, Jain Irrigation <i>Corporate sector role in agriculture value chain</i>

	<ul style="list-style-type: none"> • Mr. Anil Choudhary, Managing Director & CEO, National Bulk Handling Corporation Ltd. <i>Gap in quality warehousing and institutional mechanisms to fill them</i> • Mr Ajay Vir Jakhar, Chairman, Bharat Krishak Samaj & Director, NAFED: <i>Farmers’ perspective on the subject</i> • Mr. Saurabh Bhat, President & Managing Director, Food & Agri and Development Banking, Yes Bank <p>Q&A</p>
<p>4.30 p.m. – 6.00 p.m.</p>	<p>Session on “Service efficiency”</p> <p>Banking is service industry and productivity is crucially linked to cost effective service quality management. Banks with poor service pay a price in terms of loss of market share and eventually low profitability. Over investing is also not the answer. Many product offerings become unviable as their cost of service delivery is much higher than what customer is willing to pay for. Some banks segment customers and try to align cost of delivery to revenue potential in each segment. Others avoid the complexity that comes with segmentation and decide to keep it simple and standard offering for all customers. Many banks are looking at technology to break the compromise between service and cost. As the customer frustration with call centre suggests, this can backfire if not done with care.</p> <p>This session will discuss the service standards in Indian banking industry compared to global trends, the broad range of performance within Indian banks, impact of service on profitability, and the unique promise of technology in India to create benchmark standards.</p> <p>Chair: Mr. M. V. Tanksale, Chairman and Managing Director, Central Bank of India</p> <p>Theme Presentation: Mr. Bharat Poddar, Senior Principal, BCG</p> <p>Panel of Speakers:</p> <ul style="list-style-type: none"> • Mr Sisir Chakrabarti, Deputy Managing Director, Axis Bank • Mr. Rajeev Rishi, Executive Director, Indian Bank • Mr. B. A. Prabhakar, Executive Director, Bank of India • Mr. Rajiv Sabharwal, Executive Director, ICICI Bank • Mr. Raymond Bickson, Managing Director & Chief Executive Officer, Indian Hotels (Invited): <i>Building a culture of service – journey of Indian hotels</i> • Mr. Aditya Ghosh, President & Director, Indigo Airlines: <i>Service excellence at lowest cost – what banks can adopt from success of Indigo</i> <p>Q&A</p>
<p>6.15 p.m. – 7.45 p.m.</p>	<p>Interactive Panel Session: SMEs – Expectations from banks in next decade</p>

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7.45 p.m. onwards	Special Dinner – SME + Banks’ top management (By Invitation)

Day 3: 25th August 2011

9.15 a.m. – 11:00 a.m.	<p>Panel Session on “Future of globalisation in banking”</p> <p>Enterprises from emerging economies are attacking the established incumbents in developed economies with their innovative business models, unbridled aspiration, path breaking products. Many examples are now widely acknowledged. Globalization of banking took a breather after the global</p>
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	<p>banking crisis forced the internationally active banks to focus inwards for a while. Indian banks emerged unscathed from the crisis even as banks in developed economies floundered. Are we going to witness a repeat of industry trend in globalization in banking or will banking be different? Why should banks be different? Which markets will attract industry's attention? Will these be developed economies with weakened banking or emerging markets and African countries with high margins and fast growth?</p> <p>Special Address by: Mr. Paul Koster, Chief Executive, Dubai Financial Services Authority on “Future of globalisation in banking”</p> <p>Chair: Mr. Alok Misra, Deputy Chairman, IBA and Chairman and Managing Director, Bank of India</p> <p>Panel of Speakers:</p> <ul style="list-style-type: none"> • Mr. Nagesh Pydah, Chairman and Managing Director, Oriental Bank of Commerce • Mr. Hemant Contractor, Managing Director & GE (IB), State Bank of India • Ms. Kaku Nakhate, President and Country Head – India, Bank of America Merrill Lynch • Mr. Vijay Chandok, Head – International Banking and Small & Medium Enterprises, ICICI Bank • Mr. S. S. Mundra, Executive Director, Union Bank of India • Mr. Ravi Kapoor, Managing Director & Head of Global Banking, Citi • Dr. Ajit Ranade, Chief Economist, Aditya Birla Group <p>Q&A</p>
<p>11.00 a.m. – 11.30 a.m.</p>	<p>Special Address by: Mr. H. R. Khan, Deputy Governor, RBI on “Banking, Electronic Payments and Road Ahead”</p>
<p>11.30 a.m. – 12.45 p.m.</p>	<p>Panel Session on “Cost efficient business models for low cost banking”</p> <p>Indian industry is getting global recognition for frugal innovation – creating low cost products and services that can be consumed by lower end of the market. Indian banks on the other hand have come in for criticism for failure to innovate enough to reach and serve the low ticket customer. There has lately been very high focus on financial inclusion. This is partly driven by regulator and government priorities. There is a consensus now on the need to approach the issue on financially viable manner. Banks need to innovate a low cost business model in order to serve the low ticket business profitably. Incremental improvement in cost efficiency will not do. We need dramatic and break through innovation that can reduce the cost of transaction by an order of magnitude. Like for all break through innovations, banks need to start from a clean slate, challenge mindsets, create interdisciplinary teams that can leverage the best of technology, human resources, and processes. Most of all perhaps they need to talk with customers at the lower end of the pyramid to understand what and how to offer.</p>

	<p>This session will discuss the current state of the industry's efforts and what can banks learn from other industries who have succeeded in breakthrough.</p> <p>Chair: Mr. S Raman, Chairman and Managing Director, Canara Bank</p> <p>Theme presentation: Mr. Neeraj Aggrawal, Partner & Director, BCG</p> <p>Panel of Speakers:</p> <ul style="list-style-type: none"> • Mrs. Vijaya Lakshmi R Iyer, Executive Director, Central Bank of India • Mrs. Nupur Mitra, Executive Director, Indian Overseas Bank • Mr. Praveen Kadle, Managing Director & CEO, Tata Capital: <i>Down sized but not down-graded – what banks can learn the creation of Nano?</i> • Mr. Dewang Neralla, Director, Atom Technologies: <i>Latest in the technology for last mile</i> • Mr. R. Sridhar, Managing Director, Shriram Transport Finance: <i>Creating a low cost but scalable business models – creation of iconic Shriram Transport finance</i> • Mr. Anil S.G., MD & CEO, IFMR Rural Finance <i>Viable banking in a village – experience of IFMR</i> • Mr. Anjani Sinha, MD & CEO, National Spot Exchange Ltd • Mr. J K Sinha, Chief General Manager (RB), State Bank of India <p>Q&A</p>
<p>12.45 p.m. – 2.00 p.m.</p>	<p>Panel Session on “Operational Excellence”</p> <p>"Low cost, error free service delivered fast and consistently" is how customers would describe what they want from an ideal bank. Banks typically have a large number of standard repetitive processes. Such processes can be re-engineered to achieve lower cost, higher service quality, and lower error rates. Business Process Re-engineering (BPR) can help break the trade-off between cost, service, and time. Bank's need to evolve a target operating model (TOM) which defines what operations are done where – in the branch, at centralized hub, at cell centre, etc. BCG research has found up to 5X difference between the top and bottom quartile on operations metrics (eg. Customers / Operations FTE). Ratio of sales and service FTE in total head count ranges from 80% in the top quartile to 50% in bottom quartile. Ideas like six sigma, Kaizen, and value stream mapping have been used to fine tune processes.</p> <p>This session will debate the state of operational excellence that Indian banking sector has achieved, where does it stand in global context, and the road head.</p> <p>Chair: Mr K R Kamath, Chairman & Managing Director, Punjab National Bank</p> <p>Theme presentation: Mr. Stephan Mohr, Partner & Director, BCG</p>

	<p>Panel of Speakers:</p> <ul style="list-style-type: none"> • Mr. Rajiv Kishore Dubey, Executive Director, Central Bank of India • Mr. Edwin Nevis, Group Head, GSSC & Banking Operations, Scope International Pvt. Ltd.: <i>Achieving operational excellence in back office while maintaining high levels of service</i> • Mr. Sanjiv Bajaj, Managing Director, Bajaj Financial Services (Invited): <i>Learning from Bajaj's experience in low cost insurance distribution and viable low ticket size lending</i> • Mr. S. Asokan, Executive Director- Supply Chain, Bharti Airtel: <i>How to create business models with strategic outsourcing to reduce costs and increase flexibility</i> • Mr. Mukund Mavalankar, Director-Technical, Bharat Forge: <i>Achieving cost competitiveness at a global stage – top management priorities for a cost efficient organization</i> • Mr. Rahul Bharti, Head (Corporate Planning & Investor Relations), Maruti Suzuki (I) Ltd. • Mr K Ramachandran, Chief General Manager (BO), State Bank of India <p>Q&A</p>
2.00 p.m. – 3.00 p.m.	Lunch
3.00 p.m. – 5.00 p.m.	Productivity Awards Ceremony (Mr. Prithviraj Chavan, Honourable Chief Minister of Maharashtra has been invited to bestow the Awards)

11/08/2011