

Conference on

“Global B@nking : Paradigm Shift”

TOWARDS MEETING THE EMERGING CHALLENGES

26-28 September, 2006 - Mumbai

IBA jointly with FICCI organized a conference on ‘Global Banking : Paradigm Shift – Towards Meeting the Emerging Challenges’ from 26th to 28th September, 2006 at Hotel Hilton Towers, Mumbai.

The Conference was graced by some of the leading national and international financial experts. The Welcome Address was delivered by Mr. Saroj K Poddar, President, FICCI, while the Opening Remarks was delivered by Mr. M B N Rao, CMD, Canara Bank and Deputy Chairman, IBA. The Theme Presentation was delivered by Mr. O P Bhatt, Chairman, State Bank of India and Chairman, FICCI’s Banking and Financial Institutions Committee. Special Addresses were delivered by Mr. Malcolm D Knight, CEO, Bank for International Settlements and Mr. Qasim Ibrahim, Hon’ble Minister of Finance, Republic of Maldives. Eminent Speakers included Dr. Shamshad Aktar, Governor, State Bank of Pakistan, Dy. Governors from Reserve Bank of India,

Mr. K V Kamath, MD & CEO, ICICI Bank & Dy. Chairman, IBA, Dr. A K Khandelwal, CMD, Bank of Baroda and other important dignitaries. Dr. Y V Reddy, Governor, Reserve Bank of India delivered the Valedictory Address on “Globalisation, Money and Finance – Uncertainties and Dilemmas!”

Several issues concerning the banking sector, particularly in emerging markets were discussed:

- ❑ Demystifying Basel II
- ❑ Economic Growth, Financial Deepening & Financial Inclusion
- ❑ Funding Agripreneurs
- ❑ Credit Quality
- ❑ Promoting SME Financing
- ❑ Changing Risk Management Paradigm
- ❑ Corporate Governance and Financial Stability
- ❑ Financial Inclusion and Micro Finance
- ❑ Emerging Accounting Standards

and Banking Supervision

- ❑ Funding Infrastructure Growth through Innovative Instruments
- ❑ Implementation issues in Anti Money Laundering and KYC
- ❑ Achieving Excellence through Technology
- ❑ Securitisation
- ❑ Consolidation in the Financial Sector
- ❑ Panel Session on Creating Global Banks

While meeting the challenges, the paradigm shift requires an accent on synchronized measures; focus on technology, infrastructure and human resources.

The Conference aimed at evaluating performance of the Indian Banking vis-à-vis the global standards and thereby preparing Indian Banks to face the emerging challenges effectively, which was well received by around 450 participants, which included 40 foreign participants from 19 countries.

26th September 2006

Welcome Address
Mr. Saroj K Poddar
President, FICCI

Theme Presentation
Mr. O P Bhatt,
Chairman,
State Bank of India and
Chairman FICCI’s
Banking and Financial
Institutions Committee



O P Bhatt

“The linkages are so intricate and strong that if we fail in one part of the globe, the whole world could be called to account. As the mystic poet, William Blake put it 200 years ago, “A dog starved at his master’s gate/ predicts the ruin of the state.” If a little bird in China falls dead, a poultry farmer in Maharashtra could face ruin, that is globalisation, a challenge for global banking said Mr. Bhatt in his Theme Presentation.



M B N Rao

... The paradigm shift requires an accent on synchronised measures

The situation reminds of Robert Frosts’ moving words,
“The woods are lovely, dark and deep,
But I have promises to keep,
And miles to go before I sleep,
And miles to go before I sleep.”
Referred by Shri M B N Rao, CMD, Canara Bank – Opening Remarks



Malcolm D Knight

Special Address by
Mr. Malcolm D Knight,
CEO BIS



Qasim Ibrahim

Special Address by
Mr. Qasim Ibrahim
Hon’ble MOF, Republic
of Maldives

Session - I



Session on Demystifying Basel II
Chaired by

Mr. Malcolm D Kight, CEO, BIS

Key Note Address:

- Dr. Shamshad Akhtar, Governor, State Bank of Pakistan

V Leeladhar

- Mr. V Leeladhar, Dy. Governor, RBI
- Mr. Robert Green, Regional Credit Officer, India & Nepal, Standard Chartered.

Special Session on Economic Growth, Financial Deepening and Financial Inclusion

Introduction of Dy Governor by: **Mr. Simen Munter, Dy. CEO, HSBC**

Special Address by: **Dr. Rakesh Mohan, Dy. Governor, RBI**



Dr. Rakesh Mohan

Special Session on "Oil Prices, Inflation and Banking system"
 by Dr. Muhammad Al-Jasser, Vice Governor, Saudi Arabian Monetary Agency

Session - II



M Balachandran Dr. Nachiket Mor Anup Banerji

Funding Agripreneurs

Chair and Address on Developing a Viable Funding Model: Mr. M Balachandran, CMD, Bank of India

- **Funding Agripreneurs: A Success Story:** Dr. Nachiket Mor, Dy. Mg. Director, ICICI Bank Ltd
- **Business Opportunities:** Mr. Anup Banerji, DMD (Agribusiness), State Bank of India

Session - III



T S Bhattacharya

Credit Quality

Chair: Mr T S Bhattacharya, MD & Group Executive (Corporate Banking), State Bank of India

Presentations:

- Mr. David Marshall, MD, FITCH Hongkong
- Mr. William Thatcher, Sr. VP, & Regional Portfolio Manager – Asia Bank of America

Session - V

Changing Risk Management Paradigm

Chair: Mr. W A Wijewardena

Special Address: Mrs. Shyamala Gopinath, Dy. Governor, Reserve Bank of India

Presentations:

- **Risk Management Framework for Derivatives Trading** – Mr. Srinivasan Varadarajan, MD and Head Markets, J P Morgan
- **Risk Based supervision: A Bankers' Perspective** – Mr. Michael Hamar, Group Chief Risk Officer, National Australian Bank
- **Outsourcing and Risk Management** – Ms. Chng Sok Hui, Managing Director and Head of Group Risk Management, DBS
- **The Role of Identity and Relationship Resolution in Risk Management: An Indian Perspective**, Mr. Anand Bose, Industry Solution Manager, Financial Services Sector, IBM



Shyamala Gopinath

Session - IV



Promoting SME Financing

Chair & Special Address: Mr. W A Wijewardena, Dy. Governor, Central Bank of Sri Lanka

Presentations:

- **SME Financing: Global Perspective** – Mr. Gilles Galludec, Head, International Finance Corporation – Sri Lanka and Maldives
- **Funding SME: Bankers' Perspective:** Mr Sandeep Ghosh, Managing Director and Head Commercial Banking Group, Citigroup India
- **Business Opportunities:** Mr. J. Chandrasekaran, GM – SME, State Bank of India



Special Talk on Corporate Governance and Financial Stability – Ms. Teresa Barger, Director, Corporate Governance, International Finance Corporation



Panel Session on New Business Opportunities (Bancassurance, Wealth Management, Capital Market Exposure) Moderator: Mr. Ashvin Parekh, Partner, National Industry Leader – Financial Services, Ernst & Young

Panel of speakers:

- Ms. Bharati Rao, DMD & Chief Credit Officer, State Bank of India
- Mr. Pallav Sinha, Head Wealth Management, Consumer Bank, Standard Chartered Bank
- Mr. Ajay Mahajan, President, financial Markets and Financial Institutions, Yes Bank

Session VI

Usha Throat



Financial Inclusion and Micro finance

Chair: Mrs. Usha Throat, Dy. Governor RBI

Presentations

- **Business Opportunities:** Mr. M B N Rao, CMD, Canara Bank and Dy. Chairman, IBA
- **Developing a sustainable Micro Finance Model – Global Perspective** Mr. Somak Ghosh, President Corporate Finance & Dev. Bkg., Yes Bank Ltd
- **Deepening the Micro Finance Market in India (including regulation of MFI's and Meeting future challenges)** – Ms. Mona Kachhwaha, Business Manager Microfinance, Citigroup India

Session VII



Emerging Accounting Standards and Banking Supervision

Chair: Dr. R. Kannan, Principal Adviser, Department of Economic analysis & Policy, RBI

- Mr. Gordon Bell, Head – Technical Accounting Group Asia-Pacific, Barclays Bank
- Mr. Christopher Chau, Head – Balance sheet Advisory Group, Asia-Pacific, Barclays Capital
- Mr. M M Lateef, DMD and Chief Financial Officer, State Bank of India

Session VIII



Funding Infrastructure Growth through Innovative Instruments

Chair and Address: Mr. Y Vijayanand, DMD & Group Executive (Associates & Subsidiaries), State Bank of India

Presentations:

- Mr. M K Sinha, Executive Director, IDFC
- Mr. Sujoy Bose, Senior Manager, International Finance Corporation

Session IX



Implementation Issues in Anti Money Laundering and KYC

Chair: Mr. Arun Goyal, Director, FIU India

Presentations:

- Mr. Peter Richard Hazelwood, Managing Director of Compliances Services & Security, DBS
- Mr David Leppan, Founder Member, World Check

Session X



K V Kamath

Achieving Excellence through Technology

Chair: Mr. K V Kamath, Mg.Director & CEO, ICICI Bank Limited and Dy.Chairman, IBA

Presentations:

- **Intelligent Growth:** Mr. Sreenath Chary, Business Unit Executive, IBM System z, STG
- **Technology for Attaining Higher Efficiency, Profitability and Growth:** Technology provider's perspective: Mr. Manoj Paul, Vice President & Business Head BFSI, Bharti Airtel
- **Technology and Banking: Win – win situation:** Mr. Vishnu Dusad, MD, Nucleus Software

Session XI



Securitisation

Chair: Mr. M R Umarji, Legal Advisor, IBA

Panel of Speakers:

- Mr. John Dahl, Managing Director and Head of Asia Pacific Global Securitization, Citigroup
- Mr. Raj Shourie, Mg. Director & Head – Securitised Products Group, Asia, Deutsche Bank
- Ms. Roopa Kudva, Executive Director & CRO CRISIL

Dr. Anil Khandelwal



Panel Session on Consolidation in the Financial Sector

Moderator: Mr. Sanjay Nayar, CEO – India & Area Head for Bangladesh, Nepal and Sri Lanka, Citibank NA

Presentation by Mr. Willard McLane, Managing Director, Head of Financial Institutions Group (Asia), Morgan Stanley

Panel of Speakers:

- Dr. Anil Khandelwal, Chairman and Mg. Director, Bank of Baroda
- Ms. Kalpana Morparia, Jt. Managing Director, ICICI Bank Ltd
- Mr. K S Harshan, Executive Director, The Federal Bank Ltd
- Mr. Sanjay Aggarwal, National Industry, Financial Services, KPMG, India



Panel Session on Creating Global Banks

Moderator : Ms. Naina Lal Kidwai, CEO, HSBC
Presentation by Mr. Leo Puri, Director, Mckinsey and Co. on "Creating Global Banks",
 Mr. Charles Prescott, Group Managing Director, FITCH London on "Global Banking Trends"

Panel:

- Mr. Neeraj Swaroop, CEO, Standard Chartered Bank
- Ms Chanda Kochhar, Deputy Managing Director, ICICI Bank Ltd
- Mr. M V Nair, Chairman & Mg. Director, Union Bank of India

Valedictory Session

Valedictory Session

Welcome Remarks: Mr. Saroj K Poddar, President, FICCI

Opening Remarks: Mr. O P Bhatt, Chairman, State Bank of India and Chairman, FICCI's Banking and Financial Institutions Committee.

Valedictory Address: Dr. Y V Reddy, Governor, Reserve Bank of India

Concluding Remarks & Vote of Thanks: Mr. H F Khorakiwala, Sr. Vice President, FICCI



Dr. Y V Reddy



*(L-R) Vivek Bharati, O P Bhatt, Saroj K Poddar
 Dr. Y. V. Reddy, H F Khorakiwala, H N Sinor*