



**Indian
Institute of
Banking & Finance**

**ASIAN-PACIFIC ASSOCIATION OF BANKING INSTITUTES
(APABI)
INTERNATIONAL CONFERENCE – 2024**

ON

**“PARADIGM SHIFT IN BANKING – MOVING TOWARDS A
RESILIENT, INCLUSIVE AND SUSTAINABLE MODEL”**

Venue: Hotel Taj President, Cuffe Parade, Mumbai – 400 005

14th November, 2024

Hosted by

Indian Institute of Banking & Finance

Kohinoor City, Commercial-II, Tower 1, 2nd & 3rd floor,
Off L.B.S. Marg, Kiroli Road, Kurla (W), Mumbai-400070

Website: www.iibf.org.in

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About APABI

The Asian-Pacific Association of Banking Institutes (APABI) is a semi-formal and non-profit association established in 1986 by 11 banking institutes (founding members). It currently counts 21 banking institutes in the Asia-Pacific Region as its members. APABI plays an important role in bringing together specialist training institutes sharing a common goal, to equip banks and financial institutions with the capacity to deal with the transformational developments shaping the financial sector, supporting the continued renewal of its most valuable asset: human capital. The APABI Executive Committee meets once every two years. APABI has no membership fee or corpus. As such, the members take on the responsibility of organizing its meetings and conferences on a rotating basis. The meetings and conferences have been found useful for the APABI members and also the host institute.

Previous host Institutes/Countries of APABI Biennial Meeting/Conference are:

1986: Singapore
1988: Hongkong
1990: New Zealand
1992: Malaysia
1994: Indonesia
1996: Australia
1998: Thailand
2000: Philippines
2002: India
2004: Taiwan
2006: Korea
2008: Mongolia
2010: Papua New Guinea
2012: Malaysia
2013: Malaysia
2014: India
2015: India
2016: Nepal
2018: Taiwan
2020: Philippines
2022: Mongolia

Currently, APABI has the following 21 Banking Institutes as its members.

1. Afghanistan Institute of Banking and Finance
2. The Financial Services Institute of Australasia
3. Bangladesh Institute of Bank Management
4. Financial Institutions Training Institute, Bhutan
5. The Institute of Banking and Finance Cambodia
6. The Hong Kong Institute of Bankers
7. Indian Institute of Banking & Finance
8. Indonesian Banking Development Institute
9. The Asian Institute of Chartered Bankers, Malaysia
10. Banking and Finance Academy, Mongolia
11. National Banking Institute, Nepal
12. National Institute of Banking and Finance, Pakistan
13. PNG Institute of Banking and Business Management Inc.
14. Bankers Institute of the Philippines
15. The Institute of Banking and Finance, Singapore
16. Korea Banking Institute
17. Institute of Bankers of Sri Lanka
18. Taiwan Academy of Banking and Finance
19. The Thai Institute of Banking and Finance Association
20. Emirates Institute of Finance
21. Banking Academy of Vietnam

About IIBF

Established in the year 1928 with the mission to develop professionally qualified and competent BFSI professionals primarily through a process of education, training and certifications, IIBF proudly holds the legacy of serving the banking fraternity in India for 96 years. IIBF has been a professional body of Banks, Financial Institutions and their employees in India with more than 10 lakh ordinary members. It is a not for profit company registered under section 8 of the Companies Act, 2013 (erstwhile Section 25 of Companies Act, 1956 and Section 26 of Companies Act, 1913) and is governed by a Governing Council consisting of Chairman/MD & CEOs of various banks, ED of Reserve Bank of India and Chief Executive of Indian Banks' Association and eminent academicians. The Institute is ISO 21001:2018 compliant.

About the Conference

The banking and financial services industry, across the globe, is undergoing rapid transformations in response to changing global dynamics, technological advancements, evolving customer expectations, and increasing regulatory pressures. The paradigm shift in banking reflects a transformative change on how financial services are designed and delivered. It signifies a move from the traditional brick-and-mortar institutions to tech-savvy, agile, and customer-focused service models, reshaping the entire financial ecosystem.

It is in this backdrop that the conference on “*Paradigm Shift in Banking: Moving Towards a Resilient, Inclusive, and Sustainable Model*” seeks to explore the critical shifts required for the banking sector to grow in this new era. Additionally -

- It will feature opinions of experts from the banking, regulatory, and academia sectors.
- It will highlight experiences and perspectives of not only Public and Private Sector Banks in India but also across the Asia Pacific region.
- It will facilitate the exchange of ideas between different countries and how to navigate challenges and seize opportunities in the evolving banking landscape.
- It will serve as a platform for stakeholders across the financial ecosystem to rethink and reshape the future of banking.

By embracing a resilient, inclusive, and sustainable model, banks will not only safeguard their future but also contribute to the broader goals of economic stability, social equity, and environmental sustainability.

As a part of the conference, the Institute will also organise the 39th edition of its prestigious annual Sir Purshotamdas Thakurdas Memorial Lecture.

Programme Schedule

Date: 14th November 2024 (Thursday)

Venue: Hotel Taj President, Cuffe Parade, Mumbai - 400 005

Time in (Hrs)	Particulars
09.30 am -10.00 am	Registration
INAUGURAL SESSION	
10.00 am -10.10 am	Prayer Song & Lighting of Lamp
10.10 am – 10.15 am	Welcome Address by Mr. Biswa Ketan Das , CEO, IIBF
10.15 am – 10.20 am	Brief about APABI by APABI Secretariat
10.20 am – 10.25 am	Inaugural Address by Mr. Atul Kumar Goel , MD&CEO, Punjab National Bank and President, IIBF
10.25 am – 10.30 am	Guest Speaker - Mr. Mahendra Dohare , Executive Director, Central Bank of India
10.30 am – 10.35 am	Guest speaker – Mr. Gopal Murli Bhagat , Deputy Chief Executive, Indian Banks’ Association (IBA)
10.35 am – 11.00 am	Keynote Address by Smt. Charulatha S. Kar , Executive Director, Reserve Bank of India (RBI)
PANEL DISCUSSION 1	
Empowering through knowledge – Preparing future ready banking professionals	
11.00 am – 11.20 am	Guest Speaker on the topic by Mr. Krishan Mishra , Chief Executive Officer, FPSB-India

<p>11.20 am – 12.00 pm</p> <p><i>(Moderator</i> <i>Dr.K.Gangadharan,</i> <i>Director Academics,</i> <i>IIBF)</i></p>	<p>Panel Members</p> <ol style="list-style-type: none"> 1. Ms. Wan-Hsin (Nina) Huang, AVP & Head of Financial Training Group, Taiwan Academy of Banking & Finance (TABF) 2. Ms. Suranjana Dutta, Chief General Manager & Head-Strategic Training Unit (STU), SBI 3. Dr. Chetna Pandey, General Manager – L&D, Union Bank of India 4. Dr. Srinivasan R. Iyengar, Director/Professor, Jammalal Bajaj Institute of Management Studies (JBIMS)
<p>12.00 pm – 12.10 pm</p>	<p>Q&A session</p>
<p style="text-align: center;">PANEL DISCUSSION 2</p> <p style="text-align: center;">Digital Transformation: Redefining the Banking Landscape</p>	
<p>12.10 pm – 12.30 pm</p>	<p>Guest Speaker on the topic by Mr. Rajeev Ranjan Prasad, Chief General Manager, Digital Banking, SBI</p>
<p>12.30 pm – 01.10 pm</p> <p><i>(Moderator</i> <i>Mr. L.V.R. Prasad,</i> <i>Director Training,</i> <i>IIBF)</i></p>	<p>Panel Members</p> <ol style="list-style-type: none"> 1. Ms. Carrie Leung, Chief Executive Officer, The Hong Kong Institute of Bankers 2. Mr. SOU Visal, Chief Executive Officer, Institute of Banking & Finance, Cambodia 3. Mr. Suresh Shankaran, Senior Vice President, ISG-HDFC Bank 4. Mr. E. Ratan Kumar, General Manager-IT, Central Bank of India

01.10 pm – 01.20 pm	Q&A session
01.20 pm – 02.00 pm	Lunch Break
PANEL DISCUSSION 3	
Climate Risk & Sustainable Finance – Challenges & Opportunities	
02.00 pm – 02.20 pm	Guest Speaker on the topic by Mr. Sunil T.S. Nair , Chief General Manager, RBI
02.20 pm – 03.00 pm	<p>Panel Members</p> <ol style="list-style-type: none"> 1. Ms. Nirnita Talukdar, Asia-Pacific Regional Lead, United Nations Environment Program-Finance Initiative (UNEP-FI) 2. Ms. Shobana Chawla, Executive Director, Standard Chartered Bank 3. Mr. Ankit Jain, Co-Founder & CEO, StepChange 4. Mr. V. Chandrasekar, Senior Advisor, Corporate & International Banking, Indian Banks' Association (IBA) <p><i>(Moderator</i> <i>Mr. Biswa Ketan Das,</i> <i>CEO, IIBF)</i></p>
03.00 pm – 03.10 pm	Speech (virtual) by Mr. Simon Thompson , Managing Director, Global Capacity Building Coalition (GCBC)
03.10 pm – 03.20 pm	Q&A session
PANEL DISCUSSION 4	
Data Driven Banking: Leveraging Big Data and Artificial Intelligence	
03.20 pm – 03.40 pm	Guest Speaker on the topic by Mr. Balaji Rajagopalan , Chief Technology Officer, SBI
03.40 pm – 04.20 pm	<p>Panel Members</p> <ol style="list-style-type: none"> 1. Mr. Reginald C. Nery, Senior Vice President & Chief Audit Executive, Bankers Institute of the Philippines (BAIPHIL), Philippines 2. Mr. Rajesh Kumar Ram, General Manager, Digital Banking, Bank of India <p><i>(Moderator</i></p>

<p><i>Dr. Narinder Kumar Bhasin, Head – PDC-NZ, IIBF)</i></p>	<p>3. Mr. Jalpesh Shah, Head-Data Science- Credit Analytics & Innovation, HDFC Bank Ltd.</p> <p>4. Mr. Burra Butchi Babu, IT Advisory Board Member, Punjab & Sind Bank</p>
<p>04.20 pm – 04.30 pm</p>	<p>Q&A Session</p>
<p>04.30 pm – 04.45 pm</p>	<p>Tea Break</p>
<p>04.45 pm - 05.45 pm</p>	<ul style="list-style-type: none"> • About Sir PTML by Mr. Biswa Ketan Das, CEO, IIBF • Sir Purshottamdas Thakurdas Memorial Lecture (PTML) by Dr. Rabi Narayan Mishra, Director, College of Supervisors, RBI on the topic <i>“From Fixing points of Instability to Setting a State of Resilience: Making Financial Entities Distress-Immune & Future-ready”</i> • Q&A Session • Vote of Thanks by Dr. K. Gangadharan, Director- Academics, IIBF
<p>05.45 pm - 07.00 pm</p>	<p>Hi-Tea</p>
<p>07.00 pm – 08.00 pm</p>	<p>Cultural Event</p>
<p>08.00 pm onwards</p>	<p>Dinner</p>

Speakers' Profile



Smt. Charulatha S. Kar
Executive Director
Reserve Bank of India (RBI), India

Smt. Charulatha S. Kar holds a Master's Degree in Commerce from the University of Mumbai specialising in Banking and Finance. She has done post-graduate Diploma in Treasury and Forex Management from the ICFAI, Tripura. She is also a CAIIB (Certified Associate of Indian Institute of Bankers).

She has also completed the Advanced Management Program at The Wharton School, University of Pennsylvania, USA as part of the Leadership and Executive Education Programme of the RBI.

She joined RBI as an officer in 1991 and has worked in RBI Regional Offices and at Central office departments. She is currently the Executive Director in charge of Human Resources Management, Information Technology and Communication in the RBI.

Her other areas of expertise include Government banking, internal financial accounts and payment and settlement systems. She has been a Member of Faculty in the RBI Training College at Chennai for over five years. She has also been on deputation to the Training institute of the Central Bank of Oman at Muscat for two years.

She has represented the RBI in International Working Groups of the Committee on Payment and Settlement Systems, Bank for International Settlements which studied and published reports on Innovations in Retail Payments, Role of Non-banks in Retail Payments and Fast Payments. She has also represented RBI as a speaker and resource person in many domestic and international forums/seminars and workshops.



Mr. Atul Kumar Goel

MD & CEO, Punjab National Bank and President, IIBF

Born on December 26, 1964, Mr. Atul Kumar Goel assumed the charge as MD & CEO of Punjab National Bank w.e.f. 01.02.2022. Prior to this, he was holding the position of Managing Director & CEO of UCO Bank. Before his elevation as MD & CEO of UCO Bank, he was Executive Director in Union Bank of India w.e.f. 15.09.2016 to 01.11.2018. He also held the position of Chairman, Indian Banks' Association (IBA) from 24.10.2021 to 21.03.2024.

Mr. Goel is having around three decades of Professional Banking Experience in four Banks viz. Allahabad Bank (now Indian Bank), Union Bank of India, UCO Bank and Punjab National Bank. As a qualified Chartered Accountant, he has vast experience, exposure & expertise in all major areas of banking including Large Corporate, Treasury Management, Risk Management; Financial Planning & Investor Relations apart from Support Service, Business Process Transformation, Compliance etc.

As a Managing Director & Chief Executive Officer of UCO Bank, he envisioned UCO Bank to be one of the leading Banks in India and was instrumental in bringing the Bank back to profitability in FY 2020-21 after 5 years of consecutive losses. He was a Director on the Board of the New India Assurance Co. Ltd. from 01.10.2019 to 31.12.2021. He has been appointed as President of Indian Institute of Banking & Finance (IIBF) since 21.09.2024.

While working as Executive Director at Union Bank of India, his contribution to Large Corporate, Accounts and Finance Division of Bank was immeasurable through his rich knowledge and experience.

Mr. Goel joined erstwhile Allahabad Bank (now Indian Bank), on 27.03.1992 as a Chartered Accountant in Specialist Officer in Scale II and was elevated up to the level of General Manager.

He has handled key areas covering vast spectrum of banking operations, most importantly as Chief Financial Officer (CFO). He also headed the Mumbai Zone of erstwhile Allahabad Bank. He served as Director of All Bank Finance Limited.

Mr. Goel has attended prestigious training programmes conducted by various prestigious institutions. He has also undergone training programme held abroad conducted under aegis of CAFRAL. Earlier, he was the Chairman of Standing Committee on Accounting Standards & Taxation and also Standing Committee on Retail Banking of IBA.



Mr. Mahendra Dohare
Executive Director
Central Bank of India, India

As Executive Director of Central Bank of India he takes care of various verticals such as Customer Care, Stressed Assets Management & Recovery, Information Technology, Digital Transformation, Digital Payment & Transaction Banking and Credit Monitoring.

He is a seasoned banker with more than 25 years of experience. Prior to his appointment as Executive Director in Central Bank of India, he served at Punjab National Bank and e-UNI in the capacity of Chief General Manager & General Manager across diverse segments of banking such as Business Acquisition & Relationship Management, Digital Banking Transformation, Fintech, Credit Card, Merchant Acquiring Business & Information Technology.

He has varied experience across geographies in Metro, Urban, Semi-Urban, Rural locations including as Regional Head. He has been Nominee Director on the Board PNB Cards & Services Ltd. and Tripura Grameen Bank (TGB).

He holds degree in MBA in Marketing & Finance and he is a Certified Associate of Indian Institute of Bankers (CAIIB). He has acquired IIBF Certifications in: Digital Banking, IT Security, Prevention of Cyber Crime & Fraud Management, Certified Information System Banker, Customer Service, MSME Finance and Audit & Accounting.



Mr. Gopal Murli Bhagat
Deputy Chief Executive
Indian Banks' Association (IBA), India

Mr. Gopal Murli Bhagat has been serving as the Deputy Chief Executive of the Indian Banks' Association (IBA) since June 2020 and is currently officiating as Chief Executive. With a distinguished career spanning over 40 years in banking, Mr. Bhagat brings extensive experience across various sectors of the industry.

He began his career as a Probationary Officer with the Bank of India in 1984, where he gained hands-on experience in both branch and administrative roles. He holds a Master's degree in Mathematics and a Diploma in Treasury, Investment and Risk Management, adding to his robust expertise in financial operations.

Mr. Bhagat's career has been marked by significant achievements and exposure including large corporate accounts and Treasury operations at the Singapore branch of the Bank of India for seven years. In 2013, he was promoted as General Manager, overseeing Treasury operations and Domestic Subsidiaries and further advanced to Executive Director at Corporation Bank in 2016.

He has also attended numerous advanced management programs in India and abroad, enhancing his strategic and leadership capabilities.



Mr. Biswa Ketan Das
Chief Executive Officer
Indian Institute of Banking & Finance, India

Mr. Biswa Ketan Das is the Chief Executive Officer of the Indian Institute of Banking & Finance. Shri Das has more than 33 years of experience in banking in various leadership positions in the State Bank of India, the biggest bank of India. He has gained knowledge and experience in discharging diverse roles in banking operations, retail banking, portfolio management, private equity, and treasury management. He has successfully managed top management positions at State Bank including General Manager (Networks), General Manager (Global Markets), President and Chief Operating Officer, SBI Capital Markets, Chairman of SBI Capital Ventures, etc.

He has also been the Chairman of FIMMDA, a self-regulatory body of Treasury Professionals.

His academic credentials include a master's degree in Chemistry, CAIIB, and a Master's in Business Administration. He has successfully participated in Leadership / other programs conducted by top Institutes like IIM Kolkata, ISB Hyderabad, XLRI Jamshedpur, and Asian Institute of Management, Manila.

He has delivered lectures at prestigious Institutions like FMS, Delhi, ASCI, Hyderabad, FIIB New Delhi, St. Stephens College Delhi and training Institutes of the State Bank of India.

He has also participated as a panelist in various national and international webinars/seminars.

He is presently serving as the Chair of the Board of Global Banking Education Standards Board and has been appointed as a Member of the Planning Board of Indira Gandhi National Open University (IGNOU), New Delhi.



Mr. Krishan Mishra
Chief Executive Officer
FPSB-India

Mr. Krishan Mishra, CEO, FPSB India is responsible for Strategy, Operations and overall Market Development in India.

He has got 20+ years of versatile experience in strategizing businesses and operations at large in Financial Services and Professional Education Space. He is a known Leader in the Education World and has also been awarded as top 100 Global Leaders in the field of education by Global Forum of Education and Learning, Prism Inc., USA. Over last two decades, he has headed the Market Development of various top global professional education qualifications in India and various parts of the World. He has been very instrumental in helping them have strong foundation in India and related growth of markets.

He grew up in a defence services family and has attended several schools across India before completing his MBA - International Business studies from Indian Institute of Foreign Trade and PGDBM from Entrepreneurship Development Institute of India, Ahmedabad. He is also a Chartered Manager from Chartered Management Institute, UK.



Ms. Wan-Hsin (Nina) Huang

AVP & Head of Financial Training Group

Taiwan Academy of Banking & Finance (TABF), Taiwan

Ms. Wan-Hsin (Nina) Huang serves as the AVP and Head of the Financial Training Group at the Taiwan Academy of Banking and Finance (TABF), where she leads initiatives to advance Taiwan's financial training landscape with a focus on innovation and industry relevance. Holding an MBA in Finance from the University of Arizona and an MA in Economics from National Taiwan University, Ms. Nina brings both academic rigor and broad industry experience.

Her past roles include Director and Deputy Director of TABF's Training and Development Institute, as well as Project Manager of the Overseas Business Institute. With a career spanning research and fund management roles at Institutions like First Commercial Bank and Cosmos Bank, Ms. Nina offers a well-rounded perspective on financial development and strategic training across the banking sector.



Ms. Suranjana Dutta

*Chief General Manager & Head-Strategic Training Unit (STU)
State Bank of India, India*

Ms. Suranjana Dutta is the Chief General Manager at State Bank of India (SBI), heading the Strategic Training Unit which is the Learning & Development Wing of SBI.

Ms. Dutta commenced her career at SBI as a Probationary Officer on August 1, 1991 and has since accrued extensive experience in various significant roles in a variety of financial fields, including human resources, international banking etc. within the Bank. She was assigned a prestigious foreign posting in Tokyo during her operational tenure. Her professional journey spans across diverse locations, including Odisha, Mumbai, Kolkata and the Northeast region, where she consistently delivered exceptional results.

At Strategic Training Unit in SBI, she heads 6 Apex Training Institutes and 51 State Bank Institutes of Learning & Development and oversees Learning and Development of more than 2.3 Lakh employees of SBI. She has launched several strategic initiatives aimed at strengthening the bank's training infrastructure. As a strong proponent of employee upskilling, she stresses the importance of embracing new training methodologies that are effective in the fast-changing banking landscape.

Ms. Dutta has also conceptualized a state-of-the-art contact centre designed to provide staff with real-time assistance for their inquiries, alongside micro-learning initiatives to enhance learning capabilities of employees. STU is poised to implement an Advanced Learning Management System under her guidance, further streamlining the Bank's training processes.

Prior to becoming the CGM, she was the General Manager of SBI's Northeast Circle demonstrating exemplary leadership, leading her team to achieve notable accolades across multiple sectors. She laid special emphasis in cluster financing to promote dairy farmers, piggyery, fishery, etc., in rural areas. She also promoted social security schemes like Atal Pension Yojana for the unorganized sector, for which she was felicitated by the Directorate of Financial Services, Govt of India.

Her commitment to women's empowerment is evident in her promotion of Self-Help Groups (SHGs), facilitating economic contributions from women across various demographics. Under her stewardship, she successfully linked credit facilities to over 1.5 Lakh women in the Northeast, significantly advancing their financial independence.

Ms. Dutta was appointed as the Corporate Development Officer in Kolkata, a position that was distinct from operations. In this capacity, she demonstrated her expertise by adopting a strategic approach to Human Resources. She implemented innovative solutions designed to enhance organizational effectiveness.

An avid reader and keen traveller, Ms. Dutta is dedicated to continuous learning and has explored numerous countries to gain insights into diverse cultures and traditions.



Dr. Chetna Pandey
General Manager – L&D
Union Bank of India

An inspiring HR leader at Union Bank of India, she is currently holding the position of General Manager – HR and Project Head of HR Transformation ‘EKAM’. She is also heading the Learning & Development department.

Graduated from Patna Women’s College as a Bachelor of Arts (B.A.) in English Honours and has completed her PPGDHRM & MBA from IGNOU. She also has completed her Ph.D. in English Literature.

She is having more than two decades of Banking experience and before assuming the present role she has served the bank in various capacities as Centre-In-charge of Staff Training College of Union Bank at Gurgaon, Faculty at many training centers in various disciplines and engaged in sessions on Credit management, Rural & Agribusiness Management, General Banking and Human Resources.

She is ICF certified Executive coach and is also a recipient of Apex India Emerging HR of the Year Award 2021. The HR Transformation Project, for which she is the Project Head, has received various HR awards.



Dr. Srinivasan R. Iyengar

Director/Professor

*Jamnalal Bajaj Institute of Management Studies
(JBIMS), Mumbai, India*

Dr. Srinivasan R. Iyengar is a distinguished academician, consultant and trainer with significant contributions in the fields of management and business education. He was Director at Jamnalal Bajaj Institute of Management Studies (JBIMS), Mumbai, one of India's premier business schools. His areas of expertise include strategic management, business innovation, leadership and corporate governance.

Dr. Iyengar has a rich academic background, having published numerous research papers in reputed national and international journals. He is a recognized speaker at various national and international forums and has conducted corporate training sessions for numerous leading organizations. As a consultant, he has worked with several corporate and Government entities, providing insights and strategies for business development, growth and sustainability.

He guided 12 Doctoral students and registered 4 patents on his credits. Dr. Iyengar is also known for his dedication to mentoring young professionals and students, aiming to bridge the gap between academic theory and practical application in the corporate world. His leadership at JBIMS has been instrumental in enhancing the Institute's reputation for academic excellence and industry relevance.



Mr. Rajeev Ranjan Prasad
*Chief General Manager (Digital Banking and
Transformation - Consumer)*
State Bank of India, India

Mr. Rajeev Ranjan Prasad, represents State Bank of India (SBI) and is a top management executive with a career spanning over three decades. Mr. Prasad joined the Bank in 1992 and has over the years been part of Retail Banking, IT, Trade Finance, International Banking, HR etc, at various levels working both in India and abroad.

Currently Mr. Rajeev Ranjan Prasad is Head of Digital Transformation department of SBI, spearheading the Digital Initiatives of the Bank, working on various products/projects which are bringing immense value to the Bank.

Mr. Prasad is also involved with various Government of India led projects aiming at digitization of products/processes associated with their initiatives.



Ms. Carrie Leung

Chief Executive Officer

The Hong Kong Institute of Bankers, Hong Kong

As the Chief Executive Officer of The Hong Kong Institute of Bankers (HKIB), Ms. LEUNG is responsible for driving the ongoing development of competency and professional standards among local banking practitioners. Prior to joining HKIB, Ms. LEUNG was Head of Service Quality and Training at one of the note-issuing banks where she acquired extensive experience in building and managing “total quality excellence”. Under her leadership, the bank obtained several highly-regarded industry awards for the quality of its training and customer service. Ms. LEUNG also actively participates in the development of the Hong Kong Banking Qualifications Framework (QF) which sets the professional standards for industry competency amongst the local banking practitioners.

In addition, Ms. LEUNG is extensively involved in the education and human capital development of the banking and financial industry in Hong Kong and is a member of numerous committees organised by different Government departments and public organisations including the Committee on Self-financing Post-secondary Education (CSPE), under the Education Bureau and a Council Member of Lingnan University. Of the particular notes, she was appointed as the Council Member of the Hong Kong Council for Accreditation of Academic and Vocational Qualifications (HKCAAVQ). Ms. LEUNG also contributes to the banking industry at an international level. She was a member of the Accreditation Council, Finance Accreditation Agency (FAA), Malaysia and is the Vice-Chairperson of the Global Banking Education Standards Board (GBESTB). She is instrumental in helping to shape the global banking education standards.

Ms. LEUNG was one of the recipients of the Most Extraordinary Women in Finance Award 2009 from Benchmark Magazine. She was awarded with the Medal of Honour (MH) by the Government of the Hong Kong Special Administrative Region in 2018.



Mr. SOU Visal
Chief Executive Officer
Institute of Banking & Finance, Cambodia

Mr. Visal Sou is the Chief Executive Officer (CEO) of the Institute of Banking and Finance (IBF) Cambodia. He holds a Master's degree of honor in Educational Leadership and Management from the University of Hong Kong in 2011 and later IDLTM from the University of Queensland in 2015.

Mr. Sou is highly experienced and skilled in instructional design and e-learning, coaching, strategic planning and organizational development with a demonstrated history of work in the education management industry.

Prior to joining IBF, Mr. Sou managed one of the biggest campuses of the Australian Centre for Education, IDP Education Cambodia for 8 years and used to serve as the Bachelor Program Coordinator at the Institute of Foreign Languages, RUPP, for 9 years.

He was also a member of the Advisory Councils for the National ELT Accreditation Scheme (NEAS), Australia, from 2018-2022.



Mr. Suresh Shankaran
Senior Vice President
Information Security Group -HDFC Bank, India

Mr. Suresh Shankaran has approximately 3 decades of experience in Banking and Financial services industry. He has been working with HDFC Bank Ltd for the last 23 years.

Mr. Suresh is part of the Information Security Group at HDFC Bank and he manages cyber security domains which includes Identity and Access Management, Data Protection, Information Security Awareness and Training domains at HDFC Bank.

He is a Post graduate from Mumbai University and has done his PGDBA in Finance and in addition he holds Information Security certifications like CISA, CRISC, CDPSE, ISO 27001, Cyber laws etc.

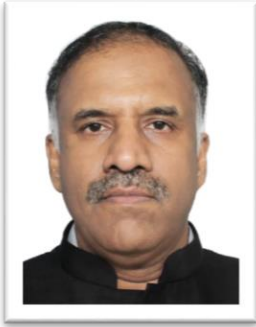


Mr. E. Ratan Kumar
General Manager-IT
Central Bank of India

Mr. E. Ratan Kumar is working as General Manager-IT with Central Bank of India, currently handling Digital Transformation of the Bank.

He has done his B.E. (Computer Science) from NIT, Allahabad and M.Tech in Artificial Intelligence (AI) & Robotics from Hyderabad University. He has a degree in Masters in Financial Management from NMIMS, University of Mumbai.

As General Manager –IT (Digital) he is driving digital initiatives and spearheading the most important Project “Digital Strategy and Transformation” in the Bank.



Mr. Sunil T. S. Nair
*Chief General Manager,
Reserve Bank of India, India*

Mr. Sunil T. S. Nair is a **Chief General Manager** in the **Department of Regulation** the **Reserve Bank of India, Central Office, Mumbai.**

Shri Nair is a career Central Banker with more than three decades of distinguished service in the Reserve Bank of India.



Ms. Nirnita Talukdar

Asia Pacific Lead for UNEP- FI (The United Nations Environment Programme Finance Initiative)

Ms. Nirnita Talukdar is leading the work on implementation of UNEP FI's strategy to mobilize sustainable finance in Asia Pacific and providing support to financial institutions in their journeys towards achieving the Paris Agreement Goals and the Sustainable Development Goals (SDGs).

She comes with more than 14 years' experience with thematic expertise in sustainable finance, along with proficiency in research on financial sector accountability. Through her work, Ms. Nirnita has helped draw attention to the bond market's role in climate transition and has worked extensively on strengthening the narrative and policies on sustainable finance in Asia.

She has coordinated research and co-authored publications on Asian cross-border financial flows, health and safety of migrant workers, analysis of key non-financial disclosure policies, among others.



Ms. Shobana Chawla

*Head of Sustainable Finance Origination - South Asia,
Standard Chartered Bank*

Ms. Shobana Chawla is Head of Sustainable Finance Origination - South Asia for Standard Chartered Bank. In her role, she focuses on the Bank's sustainable finance strategy by working with clients on their sustainability agenda and supporting them through suitable sustainable finance products.

Prior to this role, Ms. Shobana has been a career corporate banker with over 25 years' experience in development and corporate banking with ICICI Bank and Standard Chartered Bank across various locations in India. Her areas of expertise include corporate, project and structured finance and more recently sustainable finance. She has abundant experience in driving business initiatives with strong revenue focus.

Ms. Shobana Chawla earned her Bachelor of Engineering in Electrical and Electronics Engineering from College of Engineering, Chennai and her PGDM Finance, from Indian Institute of Management, Calcutta. Besides that, Ms. Shobana has been awarded certificate of Sustainable Finance from Cambridge Institute for Sustainability Leadership (CISL).



Mr. Ankit Jain
Co-Founder & CEO,
StepChange, India

Mr. Ankit Jain is the Co-Founder & Chief Executive Officer of StepChange, a leading corporate sustainability platform that empowers enterprises and financial institutions to accelerate their transition to NetZero via a suite of targeted product offerings and decision-making tools.

He drives the organisation's business strategy and is focused on growing StepChange into an ESG leader by developing and deploying a suite of world-class sustainability tools. Mr. Ankit is a successful tech entrepreneur, with previous experience in the sustainability and mobility industries. Prior to StepChange, he ran Ola Electric Mobility where he was a Board Member and a Co-Founder.

He was a Vice President at Ola Cabs where he also built multiple 0 to 1 businesses including Ola Play and Ola Corporate. He holds an MBA from MIT Sloan School of Management and a B.Tech in Computer Science from IIT Bombay. He has previously worked at Opera Solutions, Accel Partners and McKinsey & Co.



Mr. V. Chandrasekar

*Senior Advisor, Corporate & International Banking,
Indian Banks' Association (IBA), India*

Mr. V. Chandrasekar is a career banker having more than 39 years of banking experience. He joined State Bank of India (SBI) as a Probationary Officer and gradually rose through the organization to retire as General Manager.

During his long career, Mr. Chandrasekar handled the portfolios of Corporate Banking, International Banking, MSME/SME Banking, Agri Banking and Resolution of Stressed Assets. Mr. Chandrasekar was also posted abroad at Paris, France during his career in SBI.

He joined IBA in March 2021 as Senior Advisor handling the portfolios of Corporate & International Banking along with Risk Management, Taxation and Environmental, Social and Governance (ESG) portfolios.

As the convener of the IBA ESG Committee, Mr. Chandrasekar is involved in organizing seminars/webinars and knowledge sharing sessions for member banks in collaboration with renowned ESG practitioners.



Mr. Simon Thompson
*Managing Director,
Global Capacity Building Coalition (GCBC), UK*

Mr. Simon Thompson is Managing Director of the Global Capacity Building Coalition (GCBC). Launched at COP 28, the GCBC is an unprecedented alliance of UN agencies, multilateral development banks, private finance and others encompassing more than 5,000 public and private financial institutions, 160 financial centres and exchanges and millions of finance professionals in almost every country in the world.

Mr. Simon was previously Chief Executive of the Chartered Banker Institute; Founding Chair of the UK's Sustainable Finance Education Charter and a former Vice President of the European Bank Training Network. He is the author of *Green & Sustainable Finance: Principles and Practice*, published by Kogan Page (www.koganpage.com/product/principles-and-practice-of-green-finance-9781789664546).

Mr. Simon is a Fellow of the Chartered Banker Institute and a Member of the Chartered Institute of Personnel and Development. He was awarded Honorary Doctorates by Bangor University (2022) and BPP University (2015) for his contributions to banking, business and education.

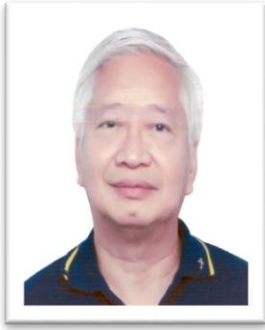


Mr. Balaji Rajagopalan
Chief Technology Officer,
State Bank of India, India

IT veteran with global experience in Banking & Financial services. Distinguished thought leader with proven strong Techno Functional experience. Unique experience in Leading IT companies (developer to Leadership role) as well as in Bank Technology Group with Board level engagement. Currently working as Chief Technology Officer (CTO) at State Bank of India.

As a Group Technology Head in ICICI Bank, led the complete Banking Technology (India & international geographies) of Assets & Liabilities, Digital channel services, Trade Finance, Payment systems, Treasury, Capital Markets, Finance, Compliance etc. across all businesses in ICICI Bank. Also, he led the Intelligent Automation for the Bank.

Expertise: Enterprise Architecture, Technology Transformation, BFSI domain, Application management, Intelligent Automation with emerging technologies, Business Alignment, Risk Management, Governance, Infrastructure Management, Bank IT Strategy , Partner Management & Financial Management.



Mr. Reginald C. Nery

*Board Member, Bankers Institute of the Philippines (BAIPHIL), Philippines
CPA, CIA, CISA, CISSP, CISM, CFSA, CCSA, CRMA, COBIT (F), COBIT (I)*

Mr. Reggie Nery, currently, Board Member, Bankers Institute of the Philippines (BAIPHIL), Philippines, is the Chief Audit Executive (CAE) of Bank of Commerce (BOC) with the rank of Senior Vice President. Prior to joining BOC, he was a Partner and Head of Technology Performance and Governance (TPG) group and IT Committee Chairman of Diaz Murillo Dalupan and Company, Certified Public Accountant (CPAs). He is a former Risk Advisory Service partner, Chief Information Officer (CIO) and National IT Security Officer (NITSO) of KPMG Philippines.

He is credited with more than 40 years of business exposure in external and internal audit, IT audit, corporate governance, risk management, project management, business process improvement, IT security, compliance and AML management, and IT governance and management.

Mr. Nery also contributed articles to KPMG Corner under the Business Section of The Philippine Star, such as “Moving Towards Enterprise Risk Management”, “Moving Towards Information Technology Governance”, “Moving Towards Risk-Based Approach to Internal Audit” and “Who Audits the Internal Auditors”.



Mr. Rajesh Kumar Ram,
General Manager, Digital Banking,
Bank of India, India

Mr. Rajesh Kumar Ram is a visionary leader with a passion for innovation and social service. With an illustrious career spanning over three decades, he continues to drive digital adoption. Mr. Ram joined the banking sector as a Probationary Officer in 1990 and brings over 34 years of expertise in banking operations, with experience in India, Kenya and Singapore. Currently overseeing Digital Banking Operations at Bank of India, he previously served as the Chief Information Officer, managing domestic and foreign Data Centre operations, including those of sponsored Regional Rural Banks (RRBs).

He sits on the boards of SWIFT India, Bank of India Uganda Limited and Bank of India Shareholding Limited and holds certification from the Institute of Directors. A leader in digital transformation, Mr. Ram is actively involved in digital adoption and exploring the potential of Generative AI in banking.

Mr. Ram is a recognized expert in Data Centre operations, IT migrations, and banking-related IT processes. He has served as a guest speaker at National Institute of Bank Management (NIBM) and Institute for Development & Research in Banking Technology (IDRBT) and has a diverse academic background, including a degree in Science from Calcutta University, CAIIB certification and diplomas in Cyber Law and Rail Transport Management.

He is also a graduate of the Leadership Development Program from IIM Bangalore and holds an Advanced Management Program certificate from Welingkar Institute, Mumbai. Beyond his professional achievements, Mr. Ram is a recipient of the President's Scout Award and actively participates in social service initiative



Mr. Jalpesh Shah

*Head-Data Scienc- Credit Analytics & Innovation
HDFC Bank, India*

Mr. Jalpesh Shah is part of the Credit Analytics & Innovation unit at HDFC Bank, where he spearheads Data Science, Artificial Intelligence (AI) and the integration of alternate data sources.

With extensive experience across multiple industries, including banking, telecommunications, insurance and consulting, Mr. Jalpesh has consistently driven analytics initiatives that deliver substantial business value.

His proven track record spans diverse domains such as credit risk assessment, fraud analytics, collections, Anti-Money Laundering (AML), churn management and cross-sell/upsell.



Mr. Burra Butchi Babu
IT Advisory Board Member,
Punjab & Sind Bank

Mr. Burra Butchi Babu is a seasoned IT professional with over 40 years of experience in the banking industry, specialising in Digital Transformation, cybersecurity and Emerging Technologies. He was the Bank of India's Ex-General Manager (IT), CIO and Advisor (IT). He was an Advisor to many banks on Information Technology and Cyber Security. He holds key positions as a member of the IT Advisory Board, the Information Security Steering Committee of Punjab and Sind Bank and the Expert IT Committee of the Indian Institute of Banking and Finance (IIBF). The IIBF's Certification Course material on "Emerging Technologies" was authored by Mr. Butchi Babu.

His specialisation areas are Cybersecurity, IT Governance, Cloud Computing, Artificial Intelligence (AI), Machine Learning (ML), Blockchain, Data Science and Big Data Analytics. He is associated with many leading banking and educational institutions like IIBF, NABARD, IDRBT, UBI, Indian Bank, IOB, PSB, BOM, BOI, TMB, JKB, ALB, IDBI, RBI(IFTAS), SICOM, IGNOU as an author/committee member/guest speaker/interview panellist. He is also a Startup Mentor for T-Hub, Hyderabad and the Telangana State Innovation Council.



Dr. K. Gangadharan
Director-Academics,
Indian Institute of Banking Finance, India

Prof. (Dr.) K. Gangadharan, is currently serving as Director(Academics) , in Indian Institute of Banking Finance, Mumbai .He is a Post Graduate in Economics with 2nd Rank from University of Calicut and obtained his M.Phil. and Ph.D. Degree from Pondicherry Central University. Before assuming as Director in IIBF, he served as Professor & Head in School of Economics and Dean of Faculty of Humanities, in Kannur University, Kerala, India. He has 30 years of Teaching and 23 years of research experience. Under his research supervision, 23 Doctorate Degrees were awarded in Kannur University in the area of Economics, Banking and Finance.

He has undertaken six Independent Research Projects funded by funding agencies like UGC, ICSSR and ICMR etc. Published 12 books in the field of Economics, Banking and Finance and Social Sector Development. He has organized 3 International Conferences and 5 National conferences in Kannur University. He has also published more than 65 research articles in national and international journals; participated and presented papers in more than 100 national and international conferences in India and abroad. He also worked as Director UGC, HRDC and also Campus Director, Thalassery campus in Kannur University.

He also served as Chairman, P.G. Board of Studies in Economics of Kannur University for more than 5 years and also served as a Member in the Executive Council (Syndicate) of the University for more than 5 years. He also served as the Master Trainee of UGC in the field of New Education Policy (NEP) 2020 by acting as Resource person in the field of Holistic and Multidisciplinary Education and delivered NEP orientation lectures in many UGC MMTTCs in India. He also served as Visiting Professor in the Department of Economics, North Bengal University and Governing Council Member in Madars Institute of Development Studies (MIDS) Chennai.



Mr. L.V.R. Prasad
Director-Training,
Indian Institute of Banking & Finance, India

Mr. LVR Prasad is qualified as Bachelor of Science (B.Sc.) and holds Master's degree in MBA (Banking & Finance). He is also a Certified Associate of Indian Institute of Bankers (CAIIB). He retired as Chief General Manager from Canara Bank, a premier Nationalized Bank in India. Post retirement, he worked as Internal Ombudsman in Central Bank of India for more than 2 years.

He has 42+ years' experience in banking in different arenas like forex, HR related fields, credit matters & branch operations etc. During his service in Canara Bank, he was deputed to Central Vigilance Commission, New Delhi, as Advisor (Banking).

He was on the board of M/s. Canara HSBC OBC Life Insurance Co Ltd., which is the 10th largest Life Insurance Company, during the period July 2020 to March 2022. He was on various committees of IBA on HR matters, when he was HR head at Canara Bank, overseeing 90,000+ employees.



Dr. Narinder Kumar Bhasin
Zonal Head, PDC, North Zone
Indian Institute of Banking & Finance, India

A distinguished senior banking professional and researcher with 30 years' experience in the Banking industry and 10 years' academic experience. Dr. Narinder Bhasin is presently working as Zonal Head, North Zone, New Delhi. He has worked in foreign banks like ANZ Grindlays bank, Standard Chartered bank and private sector banks like ING Vysya Bank and HDFC Bank Limited. His last assignment was as Vice president of Axis Bank Limited and Professor in Amity School of Insurance, Banking and Actuarial Science (ASIBAS) at Amity University, Noida, UP. His qualifications include a Ph.D. degree in Management, MBA, CAIIB, Professional Certificate Programme in Data Science and Artificial Intelligence from IIM Kozhikode.

Author of multiple publications, related to the BFSI industry, in Scopus indexed journals, Web of Science journals and other banking journals. He was awarded AIMS International Award for Outstanding Management Teacher Award and the Outstanding Researcher Award by MTC Global in 2022. He has been awarded as Distinguished Service Award by AIMS International, USA, Houston for his exceptional contributions to BFSI Industry in 2023.

Sir Purshotamdas Thakurdas Memorial Lecture

About Sir Purshotamdas Thakurdas

Sir Purshotamdas Thakurdas or Sir P. T. as he was popularly known was a very distinguished and eminent businessman of India who took a keen and active interest in the economic life of the country before and after independence. Sir P. T. was indeed, a severe critic of the policies followed by the British Government but his views, though dissenting and differing from the Government's policies, were greatly appreciated and even valued by the then British Government as he was very constructive in his approach. Sir P. T. was associated with several committees and commissions appointed by the Government of India. Sir P. T. was a firm believer in the logic and philosophy of free enterprise and believed in the free forces of market mechanism to bring about the rational allocation of scarce resources in the economy to promote growth and development. However, he was not dogmatic about the virtues of free enterprise or market mechanisms. He had accepted the inevitability of State intervention at a certain stage of development in the country, as a necessary policy instrument to promote growth keeping in view the imbalances in the nature of the under developed economy. This has been reflected in the famous book "Bombay Plan" published as early as in 1944. This remarkable document was drawn up by a group of distinguished persons belonging to the private sector and this document took a much broader view of the development process than one would expect from the persons having faith in the market economy. The document clearly stated that "no development of the kind we have proposed will be possible except on the basis of a central directing authority which enjoys sufficient popular support and possesses requisite powers and jurisdiction". This reflected the farsightedness of the authors of the Bombay Plan. Sir P. T. was closely associated with the Indian Banking Industry having worked as a member on the Board of Directors of the then Imperial Bank of India (presently State Bank of India) and also on the Central Board of the Reserve Bank of India since its inception in 1935. Sir P. T. was a very powerful and influential member on the Board of the Reserve Bank of India. He was a prominent member of the Central Banking Enquiry Committee and Chairman of the Rural Banking Enquiry Committee. In the formative years of the Reserve Bank of India,

Sir P. T. played an outstanding role and he was considered to be both “a driving force and a restraining influence” during the deliberations in the Board Room of the Reserve Bank of India more particularly in matters pertaining to the rights of the Reserve Bank of India and its autonomous functioning vis-a-vis the Government. Sir P. T. was greatly interested in the issues relating to money, banking, finance and exchange rates. Sir P. T. was associated with the Indian Institute of Banking & Finance (Formerly Indian Institute of Bankers) as its founding member and served on the Council of the Institute till his death on 4th July 1961.

As a mark of respect, Indian Institute of Banking & Finance organizes every year, a lecture on a subject relating to Banking or Economics by an eminent person from India or abroad.

Sir PTML Speaker's Profile



Dr. Rabi N. Mishra

*Director, College of Supervisors,
Reserve Bank of India, India*

A central banker for nearly four decades, Dr. Rabi N. Mishra, is currently the Director of “College of Supervisors” a new capacity building institution established by Reserve Bank of India for the personnel in the Supervision, Regulation and Financial Stability space in India and other jurisdictions. The aim of this institution is to create capable functionaries who can help reducing the probability of distress in the financial systems.

He was the Executive Director at RBI, looking after the areas of Supervision (and SupTech) of banks, Urban Cooperative Banks & Non- Banking Financial Companies in India. He had earlier held the positions of the Head of Risk Monitoring, Financial Stability and the Training Institute of RBI.

He has worked as a member in the Boards of two commercial banks in India and a few Committees of the Financial Stability Board. He had the opportunities to work closely with the International Monetary Fund (IMF) and the Bank for International Settlements (BIS) too. He had helped setting up of the Macro-Financial Surveillance Architecture for India as well as Oman.

He has a Ph.D. in Economics and had a stint as a Post-Doctoral research fellow at the Economics Department of Harvard University.

His professional expertise hinges on Macroeconomic Policy issues, Regulation/Supervision, Financial Crisis Resolution, Macro-Financial Surveillance and Risk Management.

Past Sir PTM Lectures

Sr.No.	Year	Name of the Speakers	Title of the lecture
1	1981	Shri L. K. Jha	Supply-side Economics
2	1982	Dr. K. N. Raj	The Global Slump and Rules of the Game
3	1983	Dr. Dragoslav Arvamovic	International Financial Co-operation: Problems and Prospects
4	1984	Dr. Amiya Kumar Bagchi	The Economics of Business and Business of Economics
5	1985	Prof. Alexandre Lamfalussy	Structural Changes in International Financial Markets
6	1986	Prof. Sukhamoy Chakravarty	Report of the Committee to review the working of the Monetary System & Re-examination
7	1987	Prof. Jagdish Bhagwati	Indian Economic Performance and Policy Design
8	1988	Prof. A. M. Khusro	Management of Indian Economy Macro-economic and Sectoral Policies
9	1989	Dr. M. S. Gore	India and the Concept of Nation-State
10	1990	Dr. A. Vaidyanathan	Cottage and Small Industries in India-Policy and Performance
11	1991	Shri M. Narasimham	Financial Sector Reforms
12	1993	Dr. I. G. Patel	Some Reflections of the Financial Liberalisation
13	1994	Dr. Arjun K. Sengupta	The Financial Sector and Reforms in India
14	1995	Dr. Shanker Acharya	The Economic Consequences of Economic Reforms
15	1996	Dr. Parthasarathi Shome	Fiscal Policy in 1990s - Needed Reforms and Ramifications for the Financial Sector
16	1998	Shri S. S. Tarapore	Need for Second Generation Banking Sector Reforms
17	1999	Dr. R. A. Mashelkar	Resurgence of Innovative India : The Challenges and the Strategy
18	2000	Dr. C. Rangarajan	Capital Flows : Another Look
19	2001	Shri P. Chidambaram	Economic Reforms - Reappraising the Past; Lessons for the Future

20	2002	Shri N. R. Narayana Murthy	Reinventing Banking in India
21	2003	Dr. Richard C. Levin	Patents in Global Perspective
22	2005	Dr. Montek Singh Ahluwalia	Globalisation and India - Challenges and Opportunities
23	2006	Dr. Guillermo Ortiz	Growth and Stability in Latin America and Asia
24	2007	Dr. Zeti Akhtar Aziz	Managing Financial Liberalisation and its Challenges: Implications for Emerging Economies
25	2008	Dr. Ashok K. Lahiri	Indian Financial Reforms and National Priorities amidst an International Crisis
26	2009	Dr. Vijay Kelkar	On Strategies for Disinvestment and Privatization
27	2010	Shri Nandan Nilekani	The Goal of Financial Inclusion: Have We Reached The Tipping Point?
28	2011	Dr. Andrew Sheng	Systemic Thought on the International Monetary System
29	2012	Dr. Saumitra Choudhuri	Restoring India to the Track of Higher Growth, Social & Economic Inclusion and Stability
30	2013	Dr. Subir Gokarn	Finance and Sustainability: Regulatory and Strategic Dimensions
31	2014	Dr. Chip Cleary	Talent Management Mental Models and Bottom-Line Results
32	2015	Mr. Christopher Harvey	The Future of Financial Services: How Disruptive Innovations are Reshaping the Way Financial Services are Structured, Provisioned and Consumed
33	2016	Mr. R. Gandhi	Pioneering Best Practices in Banking : India's Record
34	2017	Dr M. S. Sahoo	Banking on Governance "Freedom From and Freedom To"
35	2018	Dr. Tarun Khanna	Trust as the foundation of Finance
36	2020	Hon'ble Justice Sudhansu Jyoti Mukhopadhaya	Insolvency & Bankruptcy Code, 2016 and its impact on the Economy
37	2021	Shri. Supratim Bandyopadhyay	Increasing Longevity – Significance of Pension & Innovation
38	2023	Shri. Injeti Srinivas	Role of IFSC in India's globalization

List of International Participants



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