

**Swabhimaan**  
**| INCLUSIVE |**  
**GROWTH**  
**& BEYOND**



Swabhimaan  
**the first step**  
 towards making inclusive growth a reality

**26<sup>th</sup> SKOCH SUMMIT**

2nd-3rd June 2011, Hyatt Regency, Mumbai

**SKOCH**  
 SKOCH CONSULTANCY SERVICES PVT LTD

[www.skoch.in](http://www.skoch.in)

Knowledge Partners



## Ballroom Hall

08:30-09:00		Registration & Networking Tea
09:00-11:10	SKOCH	<b>26th Skoch Summit: Curtain Raiser</b>
09:00-09:05		<b>Welcome &amp; Intro: Dr Deepak B Phatak</b> , Director, Skoch Development Foundation
09:05-09:30		<b>Opening Remarks: Mr Sameer Kochhar</b> , Chairman, Skoch Group
09:30-09:50		<b>Dr C Rangarajan</b> , Hon'ble Chairman, Economic Advisory Council to the Prime Minister
09:50-10:10		<b>Mr U K Sinha</b> , Chairman, SEBI
10:10-10:20		<b>Mr R Gopalan</b> , Secretary (Economic Affairs), Ministry of Finance
10:20-10:30		<b>Mr Hari Sankaran</b> , Vice Chairman & Managing Director, IL&FS
10:30-10:50		<b>Dr K C Chakrabarty</b> , Deputy Governor, Reserve Bank of India
10:50-11:10		<b>Mr Salman Khurshid</b> , Hon'ble Minister, Ministry of Water Resources & Minority Affairs
11:10-11:15		<b>Closing Remarks &amp; Vote of thanks: H Krishnamurthy</b> , Principal Research Scientist, IISc-Bangalore
11:15-11:30		Tea Break
11:45-13:30	SKOCH	<b>Power Panel: Putting No Frill Accounts to Work</b>
	Moderator	<b>Mr Sameer Kochhar</b> , Chairman, Skoch Group
	Panelists	<b>Dr Arvind Mayaram</b> , Additional Secretary & FA, Ministry of Rural Development <b>Dr Prakash Bakshi</b> , Executive Director, NABARD <b>Mr Ramnath Pradeep</b> , Chairman & Managing Director, Corporation Bank <b>Mr M Narendra</b> , Chairman & Managing Director, Indian Overseas Bank <b>Mr R K Dubey</b> , Executive Director, Central Bank of India <b>Mr Manish Khara</b> , Chief Executive Officer, Financial Inclusion Network & Operations <b>Mr Jayanta K Sinha</b> , Chief General Manager, Rural Business, State Bank of India
13:30-14:30		Lunch Break
14:30-16:00	SKOCH	<b>Power Panel: A Market Response to Insurance and Pensions for the Poor</b>
	Chair	<b>Mr Yogesh Agarwal</b> , Chairman, PFRDA
	Panelists	<b>Mr M Ramadoss</b> , Chairman & Managing Director, The New India Assurance Company <b>Mr Balram P Bhagat</b> , Chief Executive Officer, UTI Retirement Solutions <b>Mr V R Narasimhan</b> , Chief Executive Officer, Kotak Mahindra Pension Fund Ltd <b>Mr Kishor Chitale</b> , Head - India Local Business Services, Capgemini India <b>Ms T L Alamelu</b> , Deputy General Manager, United India Insurance Company
16:00-16:30		Tea Break
16:30-17:45	SKOCH	<b>Power Panel: Channelizing Savings into Investments</b>
	Chair	<b>Mr S S Tarapore</b> , Distinguished Fellow, Skoch Development Foundation
	Panelists	<b>Mr Ravi Narain</b> , Managing Director & CEO, NSE <b>Mr Gagan Rai</b> , Managing Director & CEO, NSDL <b>Mr Ashish Kumar Chauhan</b> , Deputy Chief Executive Officer, Bombay Stock Exchange <b>Mr Kishor Chitale</b> , Head - India Local Business Services, Capgemini India <b>Dr Ashima Goyal</b> , Professor, Indira Gandhi Institute of Development Research
18:00-19:30	SKOCH	<b>Panel Discussion on the Book: Growth and Finance - Essays in Honour of Dr C Rangarajan</b>
	Panelists	<b>Mr Wajahat Habibullah</b> , Chairman, National Commission for Minorities <b>Dr Subir V Gokarn</b> , Deputy Governor, Reserve Bank of India <b>Mr Hari Sankaran</b> , Vice Chairman & Managing Director, IL&FS <b>Dr Arvind Mayaram</b> , Additional Secretary & FA, Ministry of Rural Development <b>Dr Ajit Ranade</b> , Chief Economist, Aditya Birla Group
19:30 onwards		Dinner

Knowledge Partners



## Inclusion Thought Leadership Conclaves

(By invitation only: Capacity 12 to 15 panelists)

### Topaz Hall

SKOCH  
11:30-13:30

#### Emerging Dimensions in Information Security

**Chair:** Dr N Vijayaditya, Controller of Certifying Authorities

**Co-Chair:** H Krishnamurthy, Principal Research Scientist, IISc-Bangalore

11:30-11:40

**Opening Remarks:** Dr N Vijayaditya, Controller of Certifying Authorities

11:40-11:50

**Thought Leadership Presentation:** Mr Alok Bharadwaj, Senior Vice President, Canon India

11:50-13:20

**Panelists:**

**Mr Ajay Bhushan Pandey**, Deputy Director General, UIDAI

**Dr Neeta Shah**, Director (eGovernance), Government of Gujarat

**Ms Suneeta Trivedi**, Chief General Manager, Department of Posts

**Mr M Thyagraj**, Chief Information Officer, ONGC

**Mr Kersi Tavadia**, Chief Information Officer, Bombay Stock Exchange

**Mr G B Songaonkar**, GM - Planning and Development, Central Bank of India

**Mr Nilesh Khanolkar**, Vice President-IT, IL&FS

**Mr A K Mohanty**, Head (IT), Central Bank of India

**Mr A K Ralhan**, GM (CISO), State Bank of India

**Dr K Subramanian**, Director & Professor, IGNOU

**Mr Govind S Chauhan**, Vice President, ABM Knowledgeware

13:20-13:30

**Closing Remarks:** H Krishnamurthy, Principal Research Scientist, IISc-Bangalore

SKOCH  
14:00-15:30

#### Importance of Converged Infrastructure for Cutting Costs



**Chair:** Dr Deepak B Phatak, IIT-B Mumbai

14:00-14:10

**Opening Remarks:**

14:10-15:20

**Panelists:**

**Dr N Vijayaditya**, Controller of Certifying Authorities

**Mr Ajay Bhushan Pandey**, Deputy Director General, UIDAI

**Mr D Krishnan**, Principal Consultant & Advisor, Department of Information Technology

**Mr R K Bajaj**, Commissioner of Income Tax, Faridabad & Gurgaon

**Dr Neeta Shah**, Director (eGovernance), Government of Gujarat

**Mr L Radhakrishnan**, Chairman, Jawahar Lal Nehru Port Trust

**Mr Alok Bharadwaj**, Senior Vice President, Canon India

**Mr Robinson David**, Vice President, Infrastructure Services Strategic Business Unit, Capgemini India

**Mr M Thyagraj**, Chief Information Officer, ONGC

**Mr Kersi Tavadia**, Chief Information Officer, Bombay Stock Exchange

**Mr Samar Banwat**, Vice President, National Securities Depository Limited

**Mr Prakash Rane**, Managing Director, ABM Knowledgeware

**Mr A K Mohanty**, Head (IT), Central Bank of India

**Mr E M L Tauro**, DGM (CDC), State Bank of India

15:20-15:30

**Closing Remarks**

## Inclusion Thought Leadership Conclaves

(By invitation only: Capacity 12 to 15 panelists)

### Topaz Hall

#### SKOCH **Mobile and Payments Applications for Financial Sector**

16:00-18:00

**Chair:** Dr Deepak B Phatak, IIT-B Mumbai

16:00-16:10 **Opening Remarks**

16:10-16:20 **Thought Leadership Presentation:** Mr Naveen Surya, Managing Director, ITZ Cash Card

16:20-17:50 **Panelists:**

**Mr N Ravi Shanker**, Joint Secretary, Department of Information Technology

**Mr Kersi Tavadia**, Chief Information Officer, Bombay Stock Exchange

**Mr Manish Khara**, Chief Executive Officer, Financial Inclusion Network & Operations

**Mr R Shakya**, Director (Security), Department of Telecommunications

**Mr Paresh Rajde**, Managing Director, Suvidhaa Infoserve

**Mr Nilesh Khanolkar**, Vice President-IT, IL&FS

**Mr Rajesh Kumar Sinha**, Executive Vice President, NCDEX Spot Exchange Limited

**Mr K Sanath Kumar**, General Manager, New India Assurance Company Ltd

**Dr Vinay Dharmadhikari**, Consultant (e-Governance)

**Mr Anil Lad**, Deputy Municipal Commissioner, KDMC

**Mr B Roychoudhury**, DGM (PSG), State Bank of India

**Mr Umesh Kumar Singh**, Deputy General Manager- Financial Inclusion, Central Bank of India

**Mr Abhishek Sinha**, Chief Executive Officer, Eko India Financial Services

**Mr Lokanath Panda**, Joint CEO, Zero-Mass Foundation

**Mr Rahul Joshi**, Joint General Manager, ICICI Bank

17:50-18:00 **Closing Remarks**

Knowledge Partner



## Inclusion Thought Leadership Conclaves

(By invitation only: Capacity 12 to 15 panelists)

### Boardroom

Knowledge Partners



SKOCH  
11:30-13:30

### Role of Co-operatives across Financial Inclusion

**Chair:** Mr J N L Srivastava , Managing Trustee, IFFCO Foundation

**Co-Chair:** Dr Santanu Paul, Distinguished Fellow, Skoch Development Foundation

11:30-11:40

**Opening Remarks**

11:40-11:50

**Thought Leadership Presentation:**

11:50-13:20

**Mr J N L Srivastava** , Managing Trustee, IFFCO Foundation

**Dr B Yerram Raju**, Director- Projects & Research, Development and Research Services Pvt Ltd

**Panelists:**

**Prof Trilochan Sastry**, Professor and Dean (Academic), Indian Institute of Management-Bangalore

**Mr M Moni**, Deputy Director General, National Informatics Centre

**Mr Subrahmanyam Yadavalli**, MD & CEO, CoOptions Corporation Ltd

**Ms B Subrahmanyam**, Chief Executive, National Federation of State Cooperative Banks Ltd

**Mr V Jaganmohan**, Managing Director, AP State Cooperative Bank Ltd

**Mr N P Mohapatra**, Deputy General Manager, NABARD

**Mr Rajesh Kumar Sinha**, Executive Vice President, NCDEX Spot Exchange Limited

**Dr K Ramesha**, Professor, National Institute of Bank Management (NIBM)

**Mr Anirban Roy**, Managing Director, SEED Financial Services

13:20-13:30

**Closing Remarks**

SKOCH  
14:30-17:30

### Giving Thrust to Housing for Urban & Rural Poor

**Chair:** Dr Arvind Mayaram, Additional Secretary & FA, Ministry of Rural Development

**Opening Remarks:**

14:30-14:40

**Dr Arvind Mayaram**, Additional Secretary & FA, Ministry of Rural Development

14:40-17:20

**Panelists:**

**Mr R V Verma**, Chairman and Managing Director, National Housing Bank

**Mr Alok Bhargava**, CEO - Strategic Support Group, Infrastructure Leasing & Financial Services

**Mr Paritosh Gupta**, Chief Executive Officer, IL&FS Infrastructure Development Corporation

**Mr S Sridhar**, Chairman and Managing Director, Central Bank of India

**Mr Rakesh Ranjan**, Director, Planning Commission

**Mr Chandra Shekhar Ghosh**, CEO & Founder, Bandhan Financial Services Pvt. Ltd

**Dr K Subramanian**, Director & Professor, IGNOU

**Dr K K Pandey**, Professor, Indian Institute of Public Administration

**Mr Bhaskar Niyogi**, CGM (Real Estate, Housing & Habitat Development, State Bank of India

**Ms Anuradha Rao**, DGM (Home Loans), State Bank of India

17:20-17:30

**Closing Remarks**



## Inclusion Thought Leadership Conclaves

(By invitation only: Capacity 12 to 15 panelists)

### Emerald I Hall



#### Gender Issues in Poverty, Financial Services & Budgeting

11:30-13:30

**Chair:** Ms Vandana Kumari Jena, Senior Adviser, Planning Commission

11:30-11:40 **Opening Remarks**

**Thought Leadership Presentations:**

11:40-11:50 **Prof Aasha Kapur Mehta**, Professor of Economics, Indian Institute of Public Administration

11:50-12:00 **Prof Ritu Dewan**, Professor- Centre for Women's Studies/Gender Economics, University of Mumbai

12:00-13:20 **Panelists:**

**Ms Hemlata S Mohan**, Chairperson, Jharkhand State Commission for Women

**Ms Suneeta Trivedi**, Chief General Manager, Department of Posts

**Mr Alok Bhargava**, CEO - Strategic Support Group, Infrastructure Leasing & Financial Services

**Dr Smita Premchander**, Secretary, Sampark

**Ms Shashi Singh**, Chairperson, Consortium of Women Entrepreneurs of India

**Ms Jyoti Panigrahi**, Chairperson, Orissa State Commission for Women

**Ms Barsha Poricha**, Urban and Regional Planner, National Foundation of India

**Ms Nirja Bhatnagar**, Regional Manager, ActionAid India

**Ms Sapna Shahani**, Director, WAVE - Women Aloud Videoblogging for Empowerment

**Mr G Ramachandra Reddy**, Social Development Consultant, People in Development

**Dr M V Ananthkrishnan**, Freelance Consultant, UNDP

**Ms Suparna Gupta**, Founder Director, Aangan Trust

13:20-13:30 **Closing Remarks**

Knowledge Partner



#### Reaching Banking and other Financial Services for Minorities

14:30-17:30

**Chair:** Mr Wajahat Habibullah, Chairman, National Commission for Minorities

**Co-Chair:** Dr Santanu Paul, Distinguished Fellow, Skoch Development Foundation

**Opening Remarks**

14:30-14:40 **Mr Wajahat Habibullah**, Chairman, National Commission for Minorities

14:40-14:50 **Dr Santanu Paul**, Distinguished Fellow, Skoch Development Foundation

**Thought Leadership Presentation:**

14:50-15:00 **Fr Elais Gonsalves**, Director CSA (Mumbai Diocese)

15:00-15:10 **Mr H Abdur Raqeeb**, General Secretary, Indian Centre for Islamic Finance

15:10-17:20 **Panelists:**

**Mr Mohd Ilyas Rizvi**, Vice Chairman and Managing Director, A P State Minorities Finance Corporation Ltd

**Mr Syed Zahid Ahmad**, Patron - AICMEU Trust and Founder - Economic Initiatives

**Mr Naushad Ahmad**, Chairman, Bihar State Minorities Commission

**Mr Safdar H Khan**, Chairperson, Delhi State Minorities Commission

**Mr Mohd Naseem Siddiqui**, Chairperson, Maharashtra State Minorities Commission

**Dr Smita Premchander**, Secretary, Sampark

**Mr Anjani Sinha**, Managing Director & CEO, National Spot Exchange Ltd

**Dr Rahmatullah**, Founder, AICMEU

**Ms Shashi Singh**, Chairperson, Consortium of Women Entrepreneurs of India

**Dr Barnabe D'Souza**, Director, Don Bosco Research Centre

**Fr Francis Dabre**, Director, Western Diocese of India

**Dr Shariq Nisar**, Director- Research & Operation, TESIS

**Mr Mohd. Hussian Khathatay**, Senior Adviser, TESIS

17:20-17:30 **Closing Remarks**

## Emerald Hall I & II



09:00-15:00

Presenter	Title of the Paper
Ms Indu Mehta, Associate Professor - Marketing, L N Welingkar Institute of Management & Research	Financial Inclusion Through Technology for bottom of the pyramid masses with Business Correspondents of Mumbai Slum Area
Dr Yuvaraj Deva Prasad, Senior Academic Fellow, Indian Council of Historical Research	The Women and the Weak as an Index of Civil Advance in India - A Historical Perspective
Mr G Ramachandra Reddy, Consultant, Social Policy Development and Microfinance	Gender Issues in Poverty, Financial Services and Budgeting
Prof Revathi Iyer, Chairperson Academics, Associate Professor-Finance, IFIM Business School	Financial Literacy
Dr B K Swain, Professor and Head, Centre for Rural Credit & Development Banking, National Institute of Rural Development	Financial Inclusion through No Frills Accounts: Is it Successful ?
Mr Mukesh Kumar Mishra, Founder & Secretary General, Krityanand UNESCO	Financial Literacy
Ms Barsha Poricha, Urban and Regional Planner, National Foundation of India	Gender Responsive Budgeting/Gender Budgeting
Mr Debasish Roy, Research Scholar, AIMA AMU	"Critical Success factors of adoption of Mobile Communication Technology as a mode of information and service delivery in Rural India"
Ms Mamta Sen, Journalist, Political Writer, The Sunday Guardian	The Evolving Role of Women in Political Parties: A Perspective
Mr Praful Gharpure, IT Process Consultant, ITIL Consultant	Leveraging ICT for Financial Inclusion
Ms Medha Gujarathi, Assistant Manager, Magus Consulting Pvt Ltd	Financial Literacy
Mr Rohit Sharma, Dr Ram Manohar Lohiya National Law University, Lucknow	Putting No-Frill Accounts into action
Mr Sandeep Nath, Head, Marketing and Training, Sub-K	Putting No-Frills Account to Work
Dr R Ramakrishnan, Director/Principal, Karthikeyan Institute of Management Sciences	Financial Literacy - The Demand Side of Financial Inclusion
Dr Heena Bijli, Assistant Professor, Dept of Home Science, Aligarh Muslim University	Financial Literacy and its Relevance in Microfinancing
Mr Avik Kedia, Founder, Sanchayan Society	Financial Literacy - A Tool for effective Financial Inclusion
Dr K K Tripathy, Deputy Adviser, Planning Commission	Agricultural lending and Financial Inclusion
Dr Martina Rani, Associate Professor, Finance, Vignana Jyothi Institute of Management	Evolution of Mobile Banking in Microfinance: Issues and Challenges
Dr B B Barik, Principal, B.V. Rural Institute, Agra	Architecture of Financial Inclusion of Rural Households in Western UP
Prof Amiya Sahu, Asst. Professor, KIIT School of Management	Financial Inclusion: Role of Product Information
Dr K K Pandey, Professor, Indian Institute of Public Administration	Budget for Inclusive Growth
Mr Devarsi Negi, Sr Manager (Operations), FINO	Putting No-Frill Accounts to Work
Dr Phalguni Gupta, Professor, Department of Computer Science & Engineering, IITK	Protocol for Exchangeable E Cash without Observer
Ms Aishwarya Sharma, Ram Manohar Lohiya National Law University	Why Financial Literacy Should Accompany Inclusion
Dr Yatish Kumar, Asst Professor, Dept of PG Studies in Commerce	MicroInsurance: A Micro Share in the Inclusive Growth
Mr Kamaljit Rastogi, Head, Strategy & International Business, FINO	Mobile & Payment Application for Financial Sector
Mr Saurabh Gupta, Risk and Compliance Vertical, FINO	Inclusive Growth & Beyond
Mr Sarbjeet Singh, Technical Director, NIC	Mobile Banking - Future of Retail Banking
Mr Ramakrishna Nallathiga, Knowledge Manager, Centre for Good Governance	Financial Intermediation and fund based approaches to urban poverty
Mr Santanu Sengupta, Secretary, Change Innovators Society, Kolkatta, Director-ACMFI	Conditional Cash Transfer as a development Tool
Prof Jatinder Singh, Secretary, Skill Development, PHD Chamber of Commerce and Industry	Bharat Swabhiman through Skill Development
Dr Veerashekarappa, Associate Professor, Center for Economics and Policy Studies, Institute for Social and Economic Change	Institutional Innovations and Access to Micro-Health Insurance for Poor: Evidence from India
Mr Syed Zahid Ahmad, Patron Member- AICMEU & Founder-Economic Initiatives, All India Council of Muslim Economic Upliftment Trust	Reaching Banking and other Financial Services for Minorities
Ms Meenakshi Bawa, Associate Professor, Department of Economics, M.E.S College of Arts & Commerce, Goa	Financial Inclusion in Goa : The Need to go Beyond No-Frill Accounts

**Swabhimaan**  
**| INCLUSIVE |**  
**GROWTH**  
**& BEYOND**

2<sup>nd</sup>-3<sup>rd</sup> June 2011, Hyatt Regency, Mumbai

[www.skoch.in](http://www.skoch.in)

SKOCH

**SKOCH CONSULTANCY SERVICES PVT. LTD.**

A 222, Sushant Lok - I, Gurgaon - 122001, Haryana, India

Tel: +91-124-4222760, Fax: +91-124-4222768 e-Mail: [info@skoch.in](mailto:info@skoch.in)

Please visit <http://www.skoch.in/ethicspolicy> For our Ethics Policy