

Do you want to be a spectator or a participant in India's growth story?



Tired of armchair criticism on how things are going wrong! It is time now to get down to work to help India realize its growth potential – a prerequisite for generating surpluses for inclusive growth.

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Refuelling Growth

Growth - A Prerequisite for Inclusive Growth: If India had continued to grow at 3.5%, we would have been the poorest country in the world. It is the surpluses generated due to the high growth rates achieved through reforms of the nineties that have funded inclusive growth efforts like Bharat Nirman schemes etc. While some of the gains of this growth have been diluted through leaking public delivery systems, the India growth story itself seems to be slowing down.

It is now time for all stakeholders to come together and work towards a consensus on a common minimum economic program that at least delivers 8% growth on a sustained basis – a necessity for India to become even a middle-income country by 2025 and a pre-requisite for generating the surpluses for inclusive growth.

Real Sector - Real Issues: Over the past few years the real sector has emerged as the favourite whipping boy. They are damned if they do and damned if they don't. Leaving little incentive for investments being made in India. From land acquisition to environment to laws with retrospective impact, is India losing its attraction as an investment destination? The great IT success story is a question mark due to policies on hardware procurement and taxation on global software income of R&Ds situated in India. Such steps may even be viewed as backward and create a concern of coming back to the situation prevailing before the nineties. Is all of this real or there still are strong reasons for investing in India?

Living with Inflation to Grow: Is there now a need to relook at the monetary policy and make its centrality to be pro-growth rather than anti-inflation. This would need a complete change of mindset and the political will to bet on India's future. If India had continued to grow at 3.5%, we would have been the poorest country in the world. The 8% or so growth rate has yielded some dividends. Could the resultant impact on inflation have been handled better by RBI – accused of taking baby steps on increasing rates when decisive action was required and now doing the same in the reverse direction. What would it take to have a new - courageous monetary policy?

Rediscovering MSMEs and Self-Employment: The appalling performance on generating new jobs comes out starkly with the latest round of NSSO figures. Some of the areas that could have been the major drivers for employment generation i.e. MSMEs and Self-employment have been neglected. While employability is a market response to employment, there is a schemes and spending galore on skill development with little or no accountability on employment generation. Are we creating an army of skilled un-employed from un-skilled, under-employed? What are the correctives required?

Financial Inclusion - Time for a Holistic Approach: With the financial inclusion schemes launched with much aplomb having been reduced to a technology procurement and non-operational account opening farce, it is time now to go back to the basics and arrest the decline in practically all development and priority sector banking parameters. A few banks have managed to link FI to development banking, can the larger community take note of and learn from these handful of experiences.

Ballroom II

08:30-09:00

Registration & Tea

09:00-11:00

SKOCH

29th Skoch Summit: Curtain Raiser

Presented by

09:00-09:15

Inauguration

09:15-09:30

Welcome and Opening Remarks: **Mr Sameer Kochhar**, Chairman, Skoch Group & **Dr Deepak B Phatak**, IIT-B, Mumbai & Director, Skoch Development Foundation

09:30-09:45

Mr U K Sinha, Chairman, SEBI

09:45-10:00

Dr K C Chakrabarty, Deputy Governor, Reserve Bank of India

10:00-10:15

Mr Joseph Massey, Managing Director & CEO, MCX Stock Exchange

10:15-10:30

Ms Manjula Prasher, Secretary (Posts) & Chairman P.S. Board, Department of Posts

10:30-10:40

Mr Ravi S Saxena, Additional Chief Secretary, Government of Gujarat

10:40-10:50

Need for a Pro-Growth Monetary Policy: Dr Ashima Goyal, Professor, IGIDR

10:50-10:55

Summation: **H Krishnamurthy**, Principal Research Scientist, IISc-Bangalore

11:00-11:20

Tea Break

11:20-12:20

SKOCH

Panel Discussion: Financial Inclusion - Time for a Holistic Approach

Presented by

Short Film - Puducherry

Moderator **Mr Sameer Kochhar**, Chairman, Skoch Group

Mr T M Bhasin, Chairman & Managing Director, Indian Bank

Mr M V Tanksale, Chairman & Managing Director, Central Bank of India

Mr B Prabhakar, Chairman & Managing Director, Andhra Bank

Mr Gagan Rai, Managing Director & CEO, NSDL

Mr Hemant Bhargava, Executive Director, Life Insurance Corporation



12:20-13:20

SKOCH

Panel Discussion: Growth - A Prerequisite for Inclusive Growth

Presented by

Chair **Ms Zohra Chatterji**, Additional Secretary, Ministry of Coal

Mr R V Verma, Chairman & Managing Director, National Housing Bank

Mr Ashishkumar Chauhan, Dy. Chief Executive Officer, Bombay Stock Exchange

Mr M Anjaneya Prasad, Executive Director, Syndicate Bank

Mr R K Dubey, Executive Director, Central Bank of India

Mr Arbind Modi, Consultant, Planning Commission



13:20-14:00

Lunch Break

14:00-15:20

SKOCH

Panel Discussion: Rediscovering MSMEs and Self Employment

Presented by

Chair **Mr Radha Krishna Mathur**, Secretary, Ministry of Micro, Small & Medium Enterprises

Ms Chitra Ramkrishna, Joint Managing Director, NSE

Dr B Yerram Raju, Fellow, Skoch Development Foundation

Mr Manas Kumar Nag, CGM-SME Business Unit, State Bank of India

Mr Ajai Kumar, Chairman & Managing Director, Corporation Bank

Mr K Subrahmanyam, General Manager-MSME, Indian Overseas Bank



15:20-16:20

SKOCH

Panel Discussion: Real Sector - Real Issues

Presented by

Chair **Mr Montek Singh Ahluwalia**, Hon'ble Deputy Chairman, Planning Commission

Dr Ajit Ranade, Chief Economist, Aditya Birla Group

Mr Bhaskar Pramanik, Chairman, Microsoft Corporation (India)

Mr Ravi S Saxena, Additional Chief Secretary, Government of Gujarat

Mr Ashok Kumar Goel, Vice Chairman and Managing Director, Essel Propack



16:20-16:30

Short Break

16:30-17:50

SKOCH

Book Release & Panel Discussion: Policy Making for Indian Planning

Chair **Mr Prithviraj Chavan**, Hon'ble Chief Minister, Government of Maharashtra

Guest of Honour **Mr Montek Singh Ahluwalia**, Hon'ble Deputy Chairman, Planning Commission

Mr Venkat Chary, Chairman & Independent Director, MCX

Mr Uday Kotak, Executive Vice Chairman & Managing Director, Kotak Mahindra Bank

Mr Rajiv B Lall, Vice Chairman & Managing Director, Infrastructure Development Finance Company

Dr Ashima Goyal, Professor, IGIDR

17:50-18:00

Special Address:

Mr Montek Singh Ahluwalia, Hon'ble Deputy Chairman, Planning Commission

18:00-18:10

Closing Remarks



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Topaz

11:00-13:00

Inclusion Thought Leadership Roundtables

By Invitation only: Capacity 12-15 panelists per roundtable

Building Business for India Post

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Discussion Framework: Objective of the discussion is to figure out revenue and market-share maximization strategies for India Post. Some of the questions that we seek to get answered are as follows:

1. How can India Post emerge as a major logistics player?
2. How can India Post emerge as a leading banking player?
3. What other revenue streams and strategies are possible?



Chair: Ms Suneeta Trivedi, Member (Planning) - Postal Services Board, Department of Posts

Moderator: Dr Gursharan Dhanjal, Editor & COO, Skoch Group

Thought Leadership Presentation: Mr Jaswinder Singh, Post Master General (BD, Marketing & Technology), Maharashtra Circle, Department of Posts

Thought Leadership Presentation: Mr S S Tarapore, Distinguished Fellow, Skoch Development Foundation

Panelists:

Mr Siddharth Khona, Director Strategic Sales - APJ, HP Enterprise Services

Mr Rajinder Kumar Kashyap, Deputy Director General (PG & QA), Department of Posts

Mr Alok Saxena, Deputy Director General (Technology), Department of Posts

Mr Sumnesh Joshi, Assistant Director General, Unique Identification Authority of India

Mr Prakash Rane, Managing Director, ABM Knowledgeware Ltd

Mr A K Sharma, Chief Postmaster General, Maharashtra Circle, Mumbai

Mr Krishna Giri, Managing Partner, Health & Public Service, Accenture Services

Mr Subrata Das, Industry Director-Public Services, SAP India

Mr Alok Bhargava, CEO - Strategic Support Group, IL&FS

Mr Punit Saxena, Chief Executive Officer, UTI ITSL

Mr Naveen Surya, Managing Director, ItzCash Card

Dr Nilanjan Ghosh, Senior Vice President and Head Research & Strategy, Multi Commodity Exchange of India Limited

Mr Neeraj Balani, Director, Capgemini India

Mr Paresh Rajde, Managing Director, Suvidhaa Infoserve

Mr Yogesh Gupta, Sr Vice President and Head Business Procurement, Bajaj Allianz Life Assurance

Mr G Sunderraman, Executive Vice President-Corporate Development, Godrej & Boyce Manufacturing Company

Col Ramesh Puneekar, Head of the Department, Bajaj Allianz

Mr C M Joy, Head- Operations, Reader's Digest

Mr Milind Wadke, DGM-COE - Automotive Division, Mahindra & Mahindra

Summation: Ms Suneeta Trivedi, Member (Planning) - Postal Services Board, Department of Posts



Department of Posts
Ministry of Communications & IT
Government of India

14:00-16:00

Community Participation for Growth

Rediscovering Development Banking and Insurance for the Poor

Discussion Framework: Most development programs become non-starters at the last mile due to lack of community involvement. The objective of the discussion is to increase penetration of development banking and insurance through community participation. The questions that we seek to get answered are as follows:

1. How can SHG formation and linkage to livelihood be speeded up?
2. What is the best strategy for building capacity in the community and linking it to the financial sector?
3. How can the third tier of government be rejuvenated to deliver on financial inclusion objectives?

Moderator: Mr Nirmal Bansal, Independent Consultant

Thought Leadership Presentation 1: Ministry of Rural Development

Panelists:

Dr Kshatrapati Shivaji, Chief Executive Officer, Maharashtra Industrial Development Corporation

Mr R V Verma, Chairman & Managing Director, National Housing Bank

Mr Uday More, Director (IEC), Ministry of Rural Development

Mr K Chandramouli, Commissioner, Andhra Pradesh Academy of Rural Development

Dr N Vinod Kumar, Director - Investment (PLI), Maharashtra Circle, Department of Posts

Mr Kishor Kharat, General Manager (Financial Inclusion), Bank of Baroda

Mr R B Gupta, General Manager - Financial Inclusion & Priority Sector, Central Bank of India

Mr S S Bhat, General Manager-Financial Inclusion, Canara Bank

Mr J K Thakar, Deputy General Manager, Micro-Credit and Financial Inclusion, State Bank of India

Mr Paresh Rajde, Managing Director, Suvidhaa Infoserve

Dr Shariq Nisar, Director, Taqwa Advisory & Shariah Investment Solutions

Mr Yogesh Gupta, Sr. Vice President and Head Business Procurement, Bajaj Allianz Life Assurance

Ms Ashoka Chatterje, Head- Institutional Finance, Bandhan Financial Services

Mr Saif Ahmed, Managing Partner, Infinity Consultants

Observer: Ms Neha Mudgal, Manager(Operations), Swadhaar FinAccess

Summation: Dr Gursharan Dhanjal, Editor & COO, Skoch Group

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Boardroom

11:00-13:00

Inclusion Thought Leadership Roundtables

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29th SKOCH
SUMMIT

Financial Literacy - Financial Inclusion

Presented by



Discussion Framework: The role of financial literacy in financial inclusion can-not be emphasized enough. Thus far even the right products have been missing and only recently some progress has been seen on this count including the announcement of a micro-investment scheme in the budget. To realize the potential of these products financial literacy would be the biggest hurdle. In light of this the following questions need to be answered:

1. Why the performance on financial literacy front been so poor thus far?
2. How can this be scaled substantially?
3. Have RUDSETIs been able to address some gaps? Learning and remedies?
4. What kind of a model would work and the role of community and community based organizations within that?

Chair: Dr Deepak B Phatak, IIT-B, Mumbai & Director, Skoch Development Foundation

Thought Leadership Presentation 1: Mr Ravi Varanasi, Senior Vice President, NSE

Thought Leadership Presentation 2: Dr B Yerram Raju, Fellow, Skoch Development Foundation

Panelists:

Mr V Sathyakumar, Executive Director - Micro-Insurance, Life Insurance Corporation

Mr Rajesh Kumar Sinha, Executive Vice President & Head- Spot Exchange, NCDEX Spot Exchange (NSPOT)

Mr Jayanta K Sinha, Chief General Manager – Rural Business, State Bank of India

Mr R B Gupta, General Manager - Financial Inclusion & Priority Sector, Central Bank of India

Mr Kishor Kharat, General Manager (Financial Inclusion), Bank of Baroda

Mr S S Bhat, General Manager-Financial Inclusion, Canara Bank

Mr Simanchala Sahu, Deputy General Manager & Member of Faculty, Reserve Bank of India

Dr Shariq Nisar, Director, Taqwaa Advisory & Shariah Investment Solutions

Mr Chandra Shekhar Ghosh, Chief Executive Officer & Founder, Bandhan Financial Services

Mr Ambarish Datta, Managing Director & CEO, BSE Institute

Mr Debarishi Dutta, Vice President-Business, Manipal Group

Mr Vaibhav Joshi, Head- Government Business, ItzCash Card

Mr Nirmal Bansal, Independent Consultant

Mr Saif Ahmed, Managing Partner, Infinity Consultants

Summation: Dr Deepak B Phatak, IIT-B, Mumbai & Director, Skoch Development Foundation

14:00-16:00

Technology and Application Trends for Financial Sector

Presented by



Discussion Framework: Telecom and financial sector are two sectors that are today almost entirely technology dependent. Technology not only gives the competitive advantage but also serves to keep the cost of delivery low. Given the fast changing technology scenario, the following questions need to be answered:

1. Is there an adequate usage of technology for outreach and lowering of cost in the Indian financial sector?
2. Is it feasible for financial sector to use shared applications run by technology vendors vs. a standalone or a cloud strategy?
3. Given the complexity of technology and applications, what is the best way of handling procurement?
4. Should procurement for public sector be centralized with the government with the ministry handling bids and logistics?

Moderator: Dr Gursharan Dhanjal, Editor & COO, Skoch Group

Thought Leadership Presentation 1: Mr Dewang Neralla, Director and CEO, Atom Technology

Thought Leadership Presentation 2: Mr Rakesh Sinha, Industry Director - Banking, Microsoft Corporation (India)

Panelists:

Mr Rajesh Kumar Sinha, Executive Vice President & Head- Spot Exchange, NCDEX Spot Exchange (NSPOT)

Mr Nilesh N Khanolkar, Vice President - Information Technology, IL&FS

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

Mr S K Dhingra, General Manager- IT, Syndicate Bank

Mr B Shandilya, General Manager-Information Technology, Canara Bank

Mr Ajit Kumar Rath, General Manager - IT, Union Bank of India

Mr K V Raghava Kamath, General Manager-IT, Corporation Bank

Mr Dnyanesh Nerurkar, Executive Vice President, NSDL

Mr Neeraj Balani, Director, Capgemini India

Mr Cruz Mikel, CTO, ItzCash Card

Mr Ravindra Ranade, Head - Key Accounts Consulting, HP India

Mr Ritesh Kumar, Vice President- Payment Systems, Manipal Group

Mr Suresh A Shanmugam, National Head - Business IT Solutions, Mahindra & Mahindra Financial Services

Mr Shreepad Shende, Consultant

Summation: Dr Gursharan Dhanjal, Editor & COO, Skoch Group

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Emerald I

11:00-13:00

Inclusion Thought Leadership Roundtables

By Invitation only: Capacity 12-15 panelists per roundtable

IT Disaster Recovery and Business Continuity Planning

Presented by

Discussion Framework: Given the centrality of IT to all major business operations, putting in place a business continuity planning strategy with a focus on IT disaster recovery management is crucial. The following questions need to be addressed:

1. How critical is the role of disaster recovery management to any business continuity planning strategy?
2. How important is presence of experts in the strategy and would they be available when disaster strikes?
3. Are these costs justifiable and necessary and can they be reduced?
4. Does your strategy deliver adequate service levels post disaster?



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

Thought Leadership Presentation 1: Mr Chandra Sekhar Pulamarasetti, Founder & CEO Sanovi Technologies

Thought Leadership Presentation 2: Mr Sudhir Rao, CTO, HP Technology Services, HP India

Panelists:

Ms Sangeeta Chugh, Director, Department of Telecommunications

Mr Vinod M Jadhav, General Manager -IT, Maharashtra Industrial Development Corporation

Mr P K Chopla, General Manager – Policy Division, DIT, Reserve Bank of India

Mr Srikanth Karnakota, Lead - Platform Strategy, Microsoft Corporation (India)

Mr Dnyanesh Nerurkar, Executive Vice President , NSDL

Mr Govind S Chauhan, Vice President, ABM Knowledgeware

Mr G V Gopalakrishnan, Chief Operations Officer, Aditya Birla Financial Services Group

Dr Santosh Bhogale, Under-Secretary (IT), Government of Maharashtra

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

Mr K V Krishnan, General Manager - IT, Indian Overseas Bank

Mr R Koteeswaran, General Manager – IT, Bank of Baroda

Mr B Shandilya, General Manager-Information Technology, Canara Bank

Mr S K Dhingra, General Manager- IT, Syndicate Bank

Mr Ajit Kumar Rath, General Manager - IT, Union Bank of India

Mr K V Raghava Kamath, General Manager-IT, Corporation Bank

Mr Dilip Oak, General Manager- IT, Bombay Stock Exchange

Mr Suresh A Shanmugam, National Head - Business IT Solutions, Mahindra & Mahindra Financial Services

Mr Zia Saquib, Executive Director, Center for Development of Advanced Computing

Mr Mahendra Narayan Singh, District Informatics Officer, National Informatics Centre

Summation: H Krishnamurthy, Principal Research Scientist, IISc-Bangalore



14:00-16:00

Role of Cloud, Mobility and UID in Services Delivery

Presented by

Discussion Framework: Technology adoption in the government sector is still at a nascent stage while it is fairly advanced in the financial sector. Given that UID is going to be the transformational (or disruptive) driver, the adoption of cloud, mobility and UID for services delivery needs serious examining. The questions are:

1. Should the government sector move straight to these new technologies?
2. What is the best way/ relevance for the financial sector to migrate to these?
3. How can the legacy and process issues be best addressed

Chair: Dr Deepak B Phatak, IIT-B, Mumbai & Director, Skoch Development Foundation

Thought Leadership Presentation 1: Microsoft Corporation (India)

Thought Leadership Presentation 2: eGovernance Perspective - Mr Prakash Rane, Managing Director, ABM Knowledgeware

Panelists:

Mr Alok Saxena, Deputy Director General (Technology), Department of Posts

Mr Sumnesh Joshi, Assistant Director General, Unique Identification Authority of India

Ms Sangeeta Chugh, Director, Department of Telecommunications

Mr Ram Rastogi, Head - IMPS, NPCI

Mr R K Dubey, Executive Director, Central Bank of India

Ms Smita Kumar, GM (SP & M), Department of Posts

Mr Anil Lad, System Manager & Deputy Commissioner, Kalyan Dombiwali Municipal Corporation

Mr Vinod M Jadhav, General Manager -IT, Maharashtra Industrial Development Corporation

Dr Santosh Bhogale, Under-Secretary (IT), Government of Maharashtra

Mr Santanu Ghose, Country Manager - Converge Infrastructure Services, HP Enterprise Business Group, HP India

Mr Deepak Maheshwari, Vice President - Public Policy, South Asia, MasterCard Worldwide

Mr R Koteeswaran, General Manager – IT, Bank of Baroda

Mr K V Krishnan, General Manager - IT, Indian Overseas Bank

Mr Zia Saquib, Executive Director, Center for Development of Advanced Computing

Mr Mahendra Narayan Singh, District Informatics Officer, National Informatics Centre

Summation: Dr Deepak B Phatak, IIT-B, Mumbai & Director, Skoch Development Foundation



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Emerald

13th THINKERS & WRITERS FORUM

9th June 2012, Hotel Hyatt Regency, Mumbai



08:00 - 08:15	Registration & Tea	
08:15 - 08:30	Opening Remarks & Introduction	
	Presenter	Title
08:30 - 08:45	Prof R Ramakrishnan, Director/Principal, Karthikeyan Institute of Management Sciences	Financial Literacy and Financial Inclusion
08:45 - 09:00	Prof Jatinder Singh, Joint Secretary, PHD Chamber of Commerce and Industry	Fostering innovation and entrepreneurship for Refueling Growth
09:00 - 09:15	Dr Veerashakarappa, Associate Professor, Institute for Social and Economic Change	Financial Inclusive and Exclusive to Marginal groups: Karnataka case study
09:15 - 09:30	Mr B B Barik, Principal, B. V. Rural Institute	Financial Inclusion-Refueling Rural growth in India
09:30 - 09:45	Dr B K Swain, Professor & Head, Centre for Rural Credit & Development Banking	Harnessing Hidden Potential of No-frills Account
09:45 - 10:00	Dr. M V Srinivasa Gowda, SBM Chair Visiting Professor, University of Mysore	Effectiveness of "NO FRILLS" Account of Banks as a Means to Achieve Financial Inclusion of Poor-Insights from a ground-reality Study
10:30 - 10:45	Tea Break	
10:45 - 11:00	Mr Mohammed Abdul Samad, Research Scholar, Osmania University	Dawn of New Financial Products in India
11:00 - 11:15	Dr V P Raghavan, Director, People Institute of Management Studies	Entrepreneurship for Economic Development: Institutions and Theories
11:15 - 11:30	Dr Saai Sutharshan Naidu, P.hd	Public Information Infrastructure
11:30 - 11:45	Dr Vimal Gahlot, Assistant Professor, Department of Technical Education, Rajasthan	Impact of PMGSY on Social Inclusion and Service Delivery in Rajasthan
11:45 - 12:00	Dr Pradip Kumar Samah, Executive Director, Centre for Rural Development	Rickshaw Bank: A life line of Rickshaw Pullers in India
12:00 - 12:15	Mr Mahendra Narayan Singh, District Informatics Officer, National Informatics Centre	Video Visitation - Visitor Management System
12:45 - 13:15	Lunch	
13:15 - 13:30	Mr Ramakrishna Nallathiga, Associate Professor, Construction Industry Staff College	Strategizing Poverty Reduction at City Level: The Approach of Hyderabad
13:30 - 13:45	Ms Balashri Shankar Jalgar, Advocate, Bombay High Court	Empowering Financial Inclusion through Financial Literacy
13:45 - 14:00	Dr Pradip Dey, Principal Scientist, Central Soil and Salinity Research Institute	Mainstreaming Traditional Knowledge in Policy Framework for Combating Climate Change And Ensuring Financial Inclusion in Agricultural Sector
14:00 - 14:15	Mr P Nagaraju, Senior P. A, IGNOU	Use of ICT (Mobile Communication Services) in Conventional Education System'
14:15 - 14:30	Mr Santanu Sengupta, Secretary, Change Innovators Society	Financial Inclusion: Missing the Bus
14:30 - 14:45	Ms Marina D' Costa, Project Officer, Don Bosco Research and Documentation Centre	Inclusion of Tribals Through Public Health Information Infrastructure
15:15 - 15:30	Tea Break	
15:30 - 15:45	Mr Debasish Roy, Research Scholar, AIMA AMU	Mobile Application for Rural India – A review
15:45 - 16:00	Mr C Ganesh, Assistant Professor, M.Kumarasamy College of Engineering	"A vigorous enforcement of making the Higher Education as sky is the limit" - using Cloud
16:00 - 16:15	Mr Mukesh Kumar Mishra, Secretary General, Krityanand UNESCO Club	Living with Inflation to Grow
16:15 - 16:30	Mr Amir Arsiwala, Independent Lawyer, Symbiosis Law School	Development, Growth, and the myth of happiness
16:30 - 16:45	Ms Benitaa Sharma, Gender Specialist	Financial Inclusion & Poverty alleviation for Women Empowerment
16:45 - 17:00	Mr Prashant Mishra	Technology and Application Trends in Financial Sector
17:00 - 17:15	Closing	

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8th June 2012
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