



INTERNATIONAL WEBINAR
ON
ROLE AND PROSPECTS OF
DIGITAL FINANCIAL
SERVICES FOR FINANCIAL
INCLUSION

Date: 29th Feb 2024



Programme Schedule

Inaugural Session 11:00 - 11:30 Hrs (IST)	
Welcome Address	Dr. Nirupam Mehrotra, Director, BIRD
Keynote Address	Dr. Prasun Kumar Das, Secretary General, APRACA

Plenary session (11.30- 13.30 Hrs)	
11.30-11.45 hrs	Mr. Rakesh Dubey, DGM, FIDD, RBI: Regulatory framework for digital financial services in India
11.45-12.00 hrs	Mr. Abhay Parekh, Head - AePS NFS & Market Initiatives, NPCI : Digital Innovations for Financial Inclusion and Sustainable Development
12.00-12.15 hrs	Ms. Priyal Trivedi, Associate Director, Anumati (Perfios AA) : Technology for ease of doing business
12.15-12.30 hrs	Mr. Pratik Kumar Bohare, Senior Project Manager, Bartronics India Ltd: Business Correspondents (BCs) providing extended arm to Financial Institutions for reaching the unreached
12.30-12.45 hrs	Mr. Somphone Sisenglath, Chief Executive Officer, Ekhphatthana (EMI), A Deposit-Taking MFI : Escalating Access to Finance: Challenges and Opportunities in Tech Enabled Delivery and Services -Sharing experiences
Authors from 5th issue of ACE Journal on ‘Role and Prospects of Digital Financial Services for Financial Inclusion’: Presentation of papers	
12.45-13.00 hrs	Mr. NHAN Phan Cu, Director of Communication & International Cooperation Dept., Vietnam Bank for Social Policies, Ha Noi, Vietnam
13.00-13.15 hrs	Mr. Sihan Feng, Deputy Division Chief, Agricultural Development Bank of China
13.15-13.30 hrs	Mr. Deepak Alok, Co-founder, Prime m2i Consulting

Open discussions (13.30-13.45 Hrs)	
Summing up of Discussions, Way Forward & Vote of Thanks – Smt. Shefali Agrawal, Joint Director, BIRD	

Dr. Nirupam Mehrotra, Director, BIRD Lucknow



Dr. Nirupam Mehrotra is currently serving as Director, Bankers Institute of Rural Development, Lucknow. In a career spanning more than 20 years in NABARD, he has worked both in the areas of policy making and policy implementation. He contributed from NABARD to the Expert Group on Agriculture Indebtedness setup by the Govt of India which was headed by Prof. Radhakrishna and to the recent Internal Working Group to Review Agricultural Credit setup by RBI headed by the Deputy Governor.

Dr. Mehrotra was part of the GoI constituted Task Force on Issues related to Farmers credit, under the Chairmanship of Shri U.C. Sarangi, the then Chairman, NABARD. His areas of expertise include agricultural credit, financing rural infrastructure projects, impact evaluation, research and advocacy. Dr. Mehrotra has also worked at the implementation levels and handled appraisal and implementation of rural infrastructure projects funded under the Rural Infrastructure Development Fund (RIDF) (piped irrigation, rural roads etc.) and procurement finance, apart from other responsibilities.

Dr. Nirupam Mehrotra has advanced degrees in Economics from some of India's premier institutes. He has contributed by way of papers/ articles in many peer reviewed journals both national and international in the area of Agriculture credit, financial inclusion and doubling of farmers' income. He has written articles which have appeared in the national dailies in this field.

Dr. Prasun Kumar Das, Secretary General, APRACA



Dr Prasun Kumar Das is currently leading the Asia-Pacific Rural and Agricultural Credit Association (APRACA) as its Secretary General based out of Bangkok, Thailand. Prior to this assignment he was the Project Manager of IFAD regional grant project, Rural Finance specialist in FAO, Associate Professor (Agribusiness), Research Director in DFID regional grant project. He also held Senior position in public sector commercial bank and consultant advisor/expert on rural and agricultural development to the Government of India.

Dr. Prasun served as member of international project design teams for IFAD, FAO, World Bank etc. and also led number of multi-country donor funded short term studies, projects etc. He also served as the organizing secretary of the 6th World Congress on Agricultural Finance. Prasun holds a Doctoral Degree in Agricultural Sciences (Agronomy), MBA with specialization in Financial Management and is a certified professional in banking and finance.

Mr. Rakesh Dubey, DGM, FIDD, RBI



Mr. Rakesh Dubey is Deputy General Manager, Reserve Bank of India (RBI) and is currently looking after the functioning of Financial Inclusion and Development Department, Lucknow. During his career spanning 13 years in RBI, he has worked in various verticals including Supervision, Banking and Human Resource Management. He was Nominee Director in the Board of one of the biggest Regional Rural Banks in India. Prior to joining RBI, he had also served in one of the leading commercial banks.

His academic qualifications include a bachelor's degree in commerce from Banaras Hindu University. He is FRM qualified and has also cleared CFA - Level II. He also holds various certifications of Indian Institute of Banking and Finance including CAIIB.

Mr. Abhay Parekh, Head - AePS NFS & Market Initiatives, NPCI



Mr. Abhay Parekh, has more than 20 years of experience in accounting, finance, banking and retails payments. He is with NPCI since December 2013 and presently heading two products viz. NFS which leading multilateral ATM network in the country and AePS - Aadhaar Enabled Payment Systems. He also heads other market initiatives at NPCI like eKYC services, DigiSaathi – helpline for information on digital payment products and services, member bank compliances, etc.

Ms. Ms. Priyal Trivedi, Associate Director, Anumati (Perfios AA)



Ms. Priyal Trivedi is the Associate Director, Anumati (Perfios AA). She has experience of over 5 years in the financial services industry. She's currently working at one of the fastest growing Account Aggregators (AAs) in the country. Prior to this, she was part of the corporate banking team at Citi. With a strong background in revenue growth and client relationship management, she possesses deep knowledge and experience in the account aggregator space, understanding the intricacies of data aggregation, consent management, and privacy regulations.

Mr. Pratik Kumar Bohare, Senior Project Manager, Bartronics India Ltd.



Mr. Pratik Kumar Bohare has been working with Bartronics India Limited as the Senior Project Manager which is a Corporate Business Correspondent for many banks. Mr. Bohare takes care of all works related to monitoring of Financial Inclusion activities, Coordinate with banks (four in number), Bartronics Team and TSP. He specializes in identifying the critical issues in the project & providing necessary technical support. He has previously worked with CMS Info system Pvt ltd and CMS Computer Ltd.

Mr Bohare has done Masters in Computer Application (MCA) from UP Technical University. He has acquired technical skills and completed a number of Certifications to stay ahead in his area of work.

Mr. Somphone Sisenglath, Chief Executive Officer, Ekphatthana (EMI)



Ekphatthana Microfinance Institution (EMI) founded by Mr. Somphone is the first licensed microfinance institution to operate in Lao PDR under the government's Microfinance regulations which was issued in 2005. He has experience of more than 20 years in Microfinance field. Before founding EMI, he has worked as Trainer and consultant for several projects of ADB, EU, UNDP/UNCDF, GIZ, ADA etc. At present, he also serves as Chairman of the Board of Lao Microfinance Association. He advocates financial education for young people by leading EMI's partnership with Aflatoun and other donors, which has led to enrolment of more than 50,000 kids from 62 schools, in the program. Mr Somphone completed MBA from Asian Institution of Technology, Thailand.

Mr. Nhan Phan Cu, Director of Communication & International Cooperation Dept., Vietnam Bank for Social Policies, Ha Noi, Vietnam



Mr. NHAN Phan Cu is currently the Communication and International Co-operation Department Director at the Vietnam Bank for Social Policies (VBSP). Before this position, he worked as Branch Director of Haiphong for VBSP. He worked as a finance and accounting specialist at the Head Office of the Vietnam Bank for Agriculture and Rural Development (Agribank). He also worked as Manager of the Information, Accounting, and Finance departments of the Agribank Financial Leasing Company. Mr. NHAN Phan Cu holds a B.Sc. from the Banking Academy of Vietnam, a B.Sc. from the National Institute of Public Administration- Vietnam, and an MBA from the Asian Institute of Technology.

Mr. Sihan Feng, Deputy Division Chief, Agricultural Development Bank of China



Mr. Sihan Feng is currently serving as Deputy Division Chief, Online Service and Management Center for Small and Micro Enterprises at Agricultural Development Bank of China. Mr. Sihan has extensive experience in financial sector including six years in Credit Management, four years in Poverty Alleviation Finance and three years in Digital Finance.

Mr. Deepak Alok, Co-founder, Prime m2i Consulting



Mr. Deepak Alok, is the co-founder of M2i. Deepak has over two decades of experience in Risk Management, Microfinance, MSME Finance and project management. He has experience of working in 10 countries of Asia and Africa. Mr. Deepak was part of the team at M2i which developed Code of Conduct Assessment Tools for MFIs and conducted the first set of assessments.