

# INDIA

## RETAIL BANKING & INSURANCE FORUM

In association with

arabian  
**BANKING  
& FINANCE**

26-27 August  
The Grand Ashok, Bangalore

### Globalisation of Finance 'Capturing New Growth Markets'

Inaugural address



Sri B S Yediyurappa  
Hon'ble Chief Minister of Karnataka

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# WELCOME

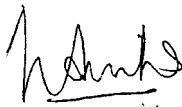
Dear Financial Expert,

Who are the winners in this dynamic global financial environment? The winners will be companies that can turn the challenges into opportunities to build stronger and more enduring customer relationships, sharpen process efficiency, unlock talent and creativity. The winners will use improved risk management processes to deliver more sustainable returns and use new regulatory demands as a catalyst for strengthening the business and enhancing market confidence.

Experts from the international insurance and retail banking industry will share their views at this significant conference. Sessions are designed to stimulate discussions and business relationships. We especially encourage you to take part in all our Q&A sessions.

We look forward to welcoming you at the India Retail Banking & Insurance Forum, 26-27 August 2008 at The Grand Ashok, Bangalore, India.

Kind regards,  
Welma Williams



Conference Producer  
Arabian Banking & Finance

In Association with



Arabian Banking & Finance provides news, data and in-depth analysis for the region's financial professionals, illustrating the latest trends and developments within the industry.

The magazine talks to the top people in Middle East banking and finance, across sectors including capital markets, equity, insurance and takaful, Islamic finance and retail, corporate and private banking.

Every month, Arabian Banking & Finance highlights the key stories from the Middle East, looking at the upcoming opportunities and challenges for the financial sector. It also contains interviews with the heads of some of the region's biggest financial institutions, visiting experts from top international investment banks and coverage of all the top events.

In 2007, Arabian Banking & Finance followed the introduction of controversial new regulations from the UAE's stock market regulator, and reported on the suspension of 12 brokerage firms. The magazine has reported on issues such as the move towards a single currency for the Gulf.

The magazine is distributed to approved subscribers as a printed publication, as well as through a fortnightly email newsletter.



## DAY 1 26 August, IRBI Workshop

### 'Enhancing Knowledge and Gearing up to Market Demand'

The Workshop will bring together a distinguished panel of speakers who are widely recognized in their respective areas as Shariah Advisors, actuary consultants, Takaful and insurance practitioners. This will provide the delegates an opportunity to discuss and explore issues related to bancassurance, takaful and retakaful.

### Special Address: Takaful : An International Perspective

'Philosophy and concepts of Takaful'

**Ajmal Bhatti**, CEO Takaful & COO, Tokio Marine Middle East Ltd

### BIBF Workshop

#### SESSION 1 : 'Takaful, a Technical View'

**Dr. Tarek Seif**, Lecturer-Insurance, Centre for Insurance, BIBF

#### SESSION 2: 'Increasing the Insurance Premium Through Takaful Mode- Saudi Arabian Experience'

**V.A. Tommy**, Deputy General Manager, Al Rajhi Insurance Company

#### SESSION 3: 'Application of Islamic Finance in India: Opportunities and Methods'

**Dr. Shariq Nisar**, CEO, Bearys Amanah India

#### SESSION 4: Takaful: Opportunity and Trends

**Hussein Al Ajmi**, Assistant Director and Head of Centre for Insurance, BIBF

#### SESSION 5: Offshore Islamic Investment : Asset Management Perspective

**Douglas Johnson**, CEO, Calyx Financial (tbc)

#### SESSION 6: Panel Discussion: 'Quick Question': Adapting to a Dynamic Landscape

- How competitive are Indian banks?
- How to innovate to ensure distribution effectiveness
- What is the key to success?
- How can regulators avoid instability in the financial system?
- Expanding microfinance and microinsurance

**Discussion Leader: Sohail Jaffer**, Partner, FWU Group, Luxembourg

### Panelists:

**Ajmal Bhatti**, CEO Takaful & COO, Tokio Marine Middle East Ltd

**R. Bhaskaran**, CEO, Indian Institute of Banking & Finance

**Hussein Al Ajmi** ACII, Assistant Director and Head of Centre for Insurance, BIBF

**Rupalee Ruchismita**, Executive Director, Centre for Insurance and Risk Management

**V. A. Tommy**, FCII, Deputy General Manager, Al Rajhi Insurance Co. Ltd

**Dr Shariq Nisar**, CEO, Bearys Amanah India

### NETWORKING RECEPTION

### DINNER

## DAY 2 27 August, Conference

Inaugural Address

**Sri B S Yediyurappa**, Hon'ble Chief Minister of Karnataka and in Charge of the Finance Portfolio\* (matters of state take precedence\*)

Keynote Address

**'Overview of Global Insurance Regulation: Agenda for Future'**

Speaker from IRDA tba

Keynote Address

**'Challenges Facing Corporate Governance in Asia'**

**Jamie Allen**, Secretary General

Asian Corporate Governance Association

Special Address

'Emerging trends in General Insurance Sector in India'

**D. Murali Dhar**, President, FKCCI (Federation of Karnataka Chamber of Commerce and Industry)



## Stream A: Insurance

Insurance Sector in India: Bright Future and Excellent Growth opportunities. Indian insurance sector is likely to register unprecedented growth of 200% and attain a size of Rs. 2000 billion by 2009-10.\*

\*The aforesaid findings are made by The Associated Chambers of Commerce and Industry of India (ASSOCHAM)

### SESSION 1: Drivers & Challenges of Enterprise Risk Management:

- What is the role of actuaries in ERM?
- Consolidating compliance issues and transforming security event data through information risk management strategy
- Expanding into new markets with an information risk management strategy
- Enterprise capital return and risk management: applications in the evolving insurance and capital markets
- Innovating technology: compliance & risk management

Q&A

### SESSION 2: Overview of Micro-Insurance Prospects in India

- Current initiatives being contemplated to strengthen micro-insurance activity in the country
- Developments on the supply side of micro insurance
- Insights on the concept note of IRDA on micro-insurance
- Encouraging micro-insurance among micro-finance institutions (MFIs)

Q&A

### SESSION 3: Panel: Insurance Opportunities & Capital Management

- How to improve business planning processes and quality of management information
- Has financial modelling become an essential tool for insurance company management?
- Analyse the relationship between economic capital and regulatory capital requirements
- Interpret how rating agencies judge capital adequacy
- Integrating key skills relating to investment and capital markets disciplines

Q&A

### SESSION 4: Regional Case Study: Insurance JV setup

Case Study-Insurance - Canara Bank, HSBC Insurance (Asia-Pacific) Holdings Limited and Oriental Bank of Commerce (OBC) have signed a non-binding Memorandum of Understanding to jointly establish a life insurance company in India. The new company will have exclusive access to the customer bases of both of the Stateowned banks, Canara Bank and OBC, and of HSBC in India.

## Stream B: Retail Banking

**Keynote: How customer behavior and technology is reshaping the retail bank of the future?**

**Brett King**, CEO - International, American Academy of Financial Management

### SESSION 1: Understanding Effective Retail Banking Strategy

- Strategy and channel selection in retail banking customer services
- Identifying potential demographic sectors showing strongest growth in retail banking
- Pinpoint target customers and products
- Translating customer requirements into a tangible retail banking strategy

Q&A

### SESSION 2: Sustainable Financing for Indian Banks

- How to implement environmental and social risk management consistent with international standards
- Filling in the gaps between international standards and Indian regulations
- Implementing social and environmental risk management: learn from emerging markets
- Role of the regulator to initiate sustainable financing

Q&A

### SESSION 3: Innovating e-Strategy: Mobile Banking

- e-banking in a dynamic environment
- Leveraging and aligning bank services to support internet and mobile banking
- Opportunity for banking among the unbanked
- Can front-end software solutions improve ATM users' experience?
- How to avoid & detect cyber crime

Q&A

### SESSION 4: Bancassurance: Overcoming challenges

- Streamlining incentives of suppliers and banks
- Managing sales of non-life products and risk management
- Sales of non-life products vs the higher cost of servicing policies
- Frequent non-life insurance claims: effects on client relations

Q&A

### Roundtable- Indian Banking & Insurance Industry : Way Ahead

- Exploring latest issues and new trends and strategies
- Overcoming challenges: meeting global standards in quality of service, speed and efficiency
- Mergers and acquisitions a major trend in the industry
- Corporate governance ,greater transparency, need of the hour

Q&A

### Quick Question: Capitalising on International & Regional Growth Opportunities

- Capturing growth opportunities: is the regional market ready for growth & what is the real potential?
- Discovering market trends and financial product opportunities
- What are the strategies for success in an increasingly competitive insurance market?
- Why are partnerships so important in Retail Banking?
- Discover new banking products that are changing the Retail Banking landscape

Q&A



## CONFIRMED SPEAKERS



Dr. R Kanan, Member,  
(Actuary)IRDA



M.B.N.Rao, Former  
Chairman & MD  
Canara Bank



S B Mathur, Secretary,  
General Life Insurance  
Council



R Bhaskaran, CEO,  
Indian Institute of  
Banking & Finance



Brett King,  
CEO - International  
American Academy of  
Financial Management



Jamie Allen,  
Secretary General,  
Asian Corporate  
Governance Association



Ashvin Parekh,  
Partner,  
Ernst & Young



Arup Mukhopadhyay,  
Executive VP, Group Head  
Retail Banking  
Abu Dhabi Commercial Bank



Trevor Bull,  
Managing Director,  
Tata AIG Life Insurance  
Company



Sohail Jaffer, Partner,  
FWU Group,  
Luxembourg



V. A. Tommy, Deputy GM,  
AI Rajhi Insurance Co. Ltd



Ajmal Bhatti,  
CEO Takaful & COO,  
Tokio Marine Middle East Ltd



Douglas Clark Johnson,  
CEO, Calyx Financial (bc)



Pravin Mulay,  
Chief Risk Officer,  
KPIT Cummins Infosystems  
Ltd



Husain Al Ajmi,  
Head, Center for Insurance  
BIBF



Dr. Tarek G Seif,  
Lecturer,  
Center for Insurance



D Murali Dhar,  
President, FKCCI



Dr. Shariq Nisar,  
CEO, Bearys Amanah  
India



Rupalee Ruchismita, Executive  
Director, Centre for  
Insurance & Risk Management



K.Sriram, Member,  
Executive Council, IAI

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The India Retail Banking & Insurance Forum is a great place to position your world-class solutions to your target decision makers. It is also an ideal place to launch new products.

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For further information contact:

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Please tick as appropriate:	Workshop (26 <sup>th</sup> )	Conference (27 <sup>th</sup> )	Both
International Delegates	<input type="checkbox"/> \$250	<input type="checkbox"/> \$995	<input type="checkbox"/> \$1150
Indian Delegates	<input type="checkbox"/> \$200	<input type="checkbox"/> \$500	<input type="checkbox"/> \$600
Endorsing Association members	<input type="checkbox"/> \$150	<input type="checkbox"/> \$350	<input type="checkbox"/> \$425
IIBF(Indian Institute of Banking&Finance)	<input type="checkbox"/> \$150	<input type="checkbox"/> \$300	<input type="checkbox"/> \$400

For assistance on multiple registrations please contact:

Soumya Pattnaik, Tel: +971 4 4356129, Email: soumya.pattnaik@itp.com

**Delegate details:**

Company name \_\_\_\_\_ PO Box \_\_\_\_\_ City \_\_\_\_\_ Country \_\_\_\_\_

Full name	Telephone
1 _____	_____
2 _____	_____
3 _____	_____

**Cancellation & Replacement Policy**

You may replace delegates at anytime. ITP does not provide refunds for cancellations.

**Payment:** Payments may be made by Bank Transfer, Demand Drafts or Credit Cards. UAE companies may pay by cheque also. Full & Final payment should be made before Conference date.

(\* All credit card payments are subject to 1.8% bank charges)

**Cheque:** We enclose our cheque made payable to ITP

**Bank Transfer:** Transfers should be made payable to Emirates Bank, Head Office, Dubai, U.A.E. Swift code: EBILAEAD, AED Account No. 0055-012724-001 US\$ Account No :0055-012724-010 A/C Name ITP, Please fax a copy of your bank transfer and the customer's name to our registration department on +971 4 4356080

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**Venue**

The Grand Ashok  
Kumar Krupa high Grounds  
Bangalore-560001  
Karnataka-India

**Please Contact:**

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Reservation Manager  
Tel: +91 80 30527777, Fax: +91 80 30523052  
E mail : kahmed@thegrandhotels.net

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It may be necessary for reasons beyond the control of the organisers to alter the content and timing of the programme or the identity of the speakers.

**Contact us**

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