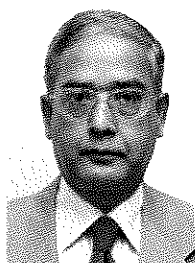


PROFILE OF SPEAKERS

DAY 1

4th February 2016

Inaugural Session



U K Sinha,
Chairman, Securities and Exchange Board of India

Mr. U K Sinha was appointed as Chairman of Securities and Exchange Board of India with effect from February 18, 2011.

Mr. Sinha, formerly from the Indian Administrative Service (IAS), brings with him rich experience in the financial markets for more than a decade. Mr. Sinha has held several responsible positions with distinction in the State and Central Governments. He was Joint Secretary (Banking) and Joint Secretary (Capital Markets), Ministry of Finance, Government of India. He was also the Chairman of the Working Group on Foreign Investment in India formed by the Government of India. He was a member of several committees set up by the Government of India including the Committees on Liquidity Management, Foreign Institutional Investors, Corporate Bond Market and Investor Protection.

Prior to taking over as Chairman at SEBI, he was Chairman and Managing Director of UTI Asset Management Company Limited and also Chairman of Association of Mutual Fund in India. He has actively contributed to the financial sector reforms in the country. He is also credited with starting the micro pension movement in India.

Mr. Sinha was the Chairman of the Asia Pacific Regional Committee (APRC) of International Organization of Securities Commission (IOSCO) during April 2011 to May 2013.

Recently Mr. Sinha was conferred the Economic Times "Business Reformer of the Year" Award 2014 for 'raising standards of corporate governance, strengthening SEBI as an institution, and increasing confidence in India's capital markets'. He is also the recipient of the 10th CNBCTV18 India Business Leader Award 2014 for "outstanding contribution to the cause of Indian Business".



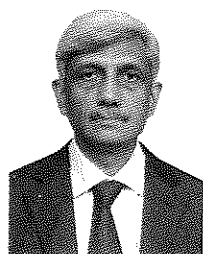


Rintaro Tamaki,
Deputy Secretary-General, OECD

Mr. Rintaro Tamaki was appointed Deputy Secretary-General of the OECD on August 1, 2011. His portfolio includes the strategic direction of OECD policy on Environment, Green Growth, Taxation, Financial and Enterprise Affairs & Anti-Corruption, along with representing the OECD at the Financial Stability Board meetings. Prior to joining the OECD Mr. Tamaki, a Japanese national, was Vice-Minister of Finance for International Affairs at the Ministry of Finance, Government of Japan.

During his prominent 35-year career, Mr. Tamaki has worked on various budget, taxation, international finance and development issues in the OECD and at the World Bank before being appointed Finance Minister at the Embassy of Japan in Washington DC. He then became Deputy Director-General before becoming Director-General and subsequently

Vice-Minister for International Affairs at the Ministry of Finance.



Prashant Saran,
Whole Time Member, Securities and Exchange Board of India

Mr. Prashant Saran has been a financial sector regulator for over three decades. He has worked in three major areas, viz; securities market, banking and foreign investment. Currently in his second term as a Whole Time Member of Securities and Exchange Board of India (SEBI), he is involved deeply in issues pertaining to Investor Education, Investor Protection and Corporate Governance.

Earlier, in his tenure as Chief General Manager with the Reserve Bank of India where he headed the Department of Banking Operations and Development (DBOD), he was responsible for regulating commercial banks. In his tenure as banking regulator he oversaw the process of implementation of Basle 2 and took initiative in establishing a modern Anti Money Laundering regime as well as a system of disseminating credit information. He has also been associated with the opening up of the foreign investment process in the early nineties and helped frame and implement the policies relating to Foreign Direct Investment, FII investments and GDRs. He was intimately involved in transition from FERA to FEMA regime.

Mr. Saran has held membership of a number of committees like International Liaison Group (ILG) and International Liaison Group on Capital (ILGC) of Basle Committee on Banking Supervision (BCBS), National Advisory Committee on Accounting Standards and Empowered Committee on External Commercial Borrowings. He has co-chaired an IOSCO task force on development of Corporate Bond Markets in Emerging market. He is also a Governor on the Board of National Institute of Securities Markets (NISM).

He possesses a Master's Degree in Physics from Punjab University, Chandigarh.



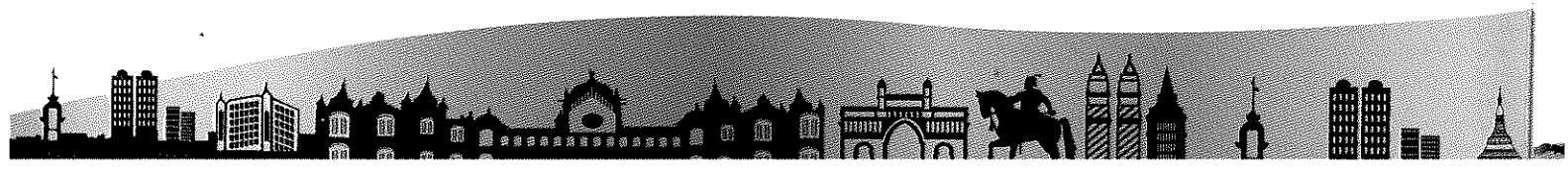
Session I

Emerging frameworks for financial consumer protection across Asia



Naoyuki Yoshino,
Dean, Asian Development Bank Institute

Mr. Naoyuki Yoshino is dean of the Asian Development Bank Institute (ADB Institute); professor emeritus of Keio University, in Tokyo, Japan; and senior adviser at the Japan Financial Services Agency's (FSA) Financial Research Center (FSA Institute). He obtained his PhD from Johns Hopkins University in 1979, where his thesis supervisor was Sir Alan Walters (who was Margaret Thatcher's economic adviser). He was a visiting scholar at the Massachusetts Institute of Technology (United States) and has been a visiting professor at various universities including the University of New South Wales (Australia), Fondation Nationale des Sciences Politiques (France), and University of Gothenburg (Sweden). He was an assistant professor at the State University of New York at Buffalo and an economics professor at Keio University from 1991 to 2014. He was appointed chair of the Financial Planning Standards Board in 2007, and also served as chairperson of the Japanese Ministry of Finance's Council on Foreign Exchange and its Fiscal System Council (Fiscal Investment and Loan Program Section). He was also a board member of the Deposit Insurance Corporation of Japan, chairperson of the Meeting of Japanese Government Bond Investors (Ministry of Finance), and was president of the Financial System Council of the Government of Japan. He was conferred honorary doctorates by the University of Gothenburg (Sweden) in 2004 and by Martin Luther University of Halle-Wittenberg (Germany) in 2013; he also received the Fukuzawa Award for his contribution to academic research in 2013.





Sandip Ghose,
Director, National Institute of Securities Markets, India

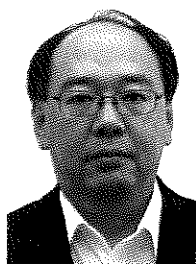
Mr. Sandip Ghose is the Director of the National Institute of Securities Markets (NISM), an educational initiative of the Securities and Exchange Board of India (SEBI). Prior to taking over as Director of NISM, Mr. Ghose was Head of Human Resource in the Reserve Bank of India (RBI).

A central banker by profession, Mr. Ghose was Chief of Staff and Advisor to three successive RBI Governors - Dr. C. Rangarajan, Dr. Bimal Jalan, and Dr. Y.V. Reddy - over a period of nine years, i.e. 1996-2004. He was also the Principal, Bankers' Training College, Mumbai, between 2004-2007 where he was responsible for grooming and capacity building of the top management of the commercial banks in India. He has also served as Principal of College of Agricultural Banking, Pune and Regional Director of the RBI, Delhi.

His knowledge of job markets and work place effectiveness coupled with his experience both within the country and abroad, provide a comprehensive perspective to institutions in formulating policies on training, performance and talent management.

During his career, Mr. Ghose has received several prestigious awards including an Honorary Doctoral Degree by the Sikkim University.

Mr. Ghose is Member on the boards of national and international training institutions and business schools.



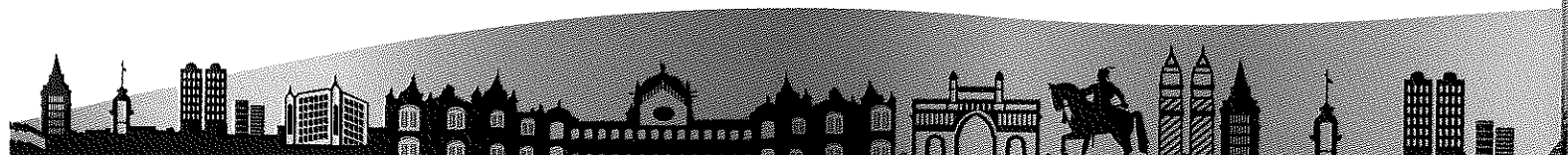
Takaaki Hattori,
Deputy Commissioner for International Affairs
Financial Services Agency, Japan

Takaaki Hattori has been Deputy Commissioner for International Affairs of Financial Services Agency of Japan since July 2015. His responsibilities include dialogues on financial consumer protection issues including the FinCoNet.

He has contributed for consumer protection issues over a long period. Prior to assuming his current role, he was Deputy Director-General of Consumer Agency. His responsibilities were law for consumer protection, consumer education and regional cooperation. He also worked for general affairs of Consumer Agency.

Not only the consumer protection area, he has multiple backgrounds. He was Professor in the field of Economics at Toyama University from 2006 to 2009. He worked at Ministry of Internal Affairs and Communications from 2001 to 2003. He also worked at Minister of Finance from 1996 to 1998. He joined Economic Planning Agency in 1985.

He obtained bachelor of Economics (BEc) at the University of Okayama in 1985.





**Kusumaningtuti S. Soetiono,
Member of the Board of Commissioners, Indonesia Financial
Services Authority**

Kusumaningtuti S. Soetiono is Member of the Board of Commissioners, Indonesia Financial Services Authority in charge of education and consumer protection.

She was born in London, UK on 21 July 1954. She holds a law degree from the University of Indonesia, Jakarta in 1979, got her L.L.M. degree from Washington College of Law, The American University USA in 1984 and obtained her Doctorate of Law at the University of Indonesia, Jakarta in 2008.

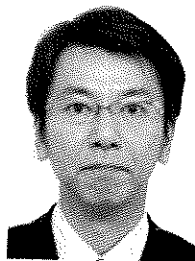
She began her career at the Central Bank of Indonesia as staff in the Credit Planning and Supervision Department in 1980. In 2001, she was appointed as Acting Director of the Legal Department, and then Director of International Department in 2003, and afterwards serving as Director for Centre of Central Banking Research and Studies in 2006. In 2007, Kusumaningtuti served as a Director of Human Resources and in 2010 she was given a mandate as Head of Representative Office of the Central Bank of Indonesia in New York until 2012.

On July 18, 2012 she was appointed as a Member of the Board of Commissioners of Indonesia FSA in charge of Financial Education and Consumer Protection based on Presidential Decree No. 67/P year 2012 and inaugurated on July 20, 2012 by the Chief Justice of the Indonesian Supreme Court for the term 2012-2017.



Session II

A review of institutional approaches to support financial consumer protection



Takahiro Yasui
Head of Special Projects and Outreach Unit, OECD

Mr. Yasui is Head of the Special Projects and Outreach Unit of the Directorate for Financial and Enterprise Affairs of the Organisation for Economic Co-operation and Development (OECD), supervising and contributing to analysis and policy dialogues on financial matters including banking, insurance and financial markets as well as corporate governance. His major focus is on Asian economies.

He first joined the OECD in 1997 as Senior Policy Analyst in the Directorate for Financial and Enterprise Affairs and engaged in outreach activities, mainly for Asia, on financial and enterprise sector development until he returned to the Government of Japan in 2001. Prior to rejoining the OECD in July 2014, Mr. Yasui had a long career in the Ministry of Finance in Japan. In recent years, he held the position of Director of Corporate Tax Policy Division in the Tax Bureau of the Ministry as well as Director at the National Tax Agency.

Mr. Yasui is also an expert in insurance business regulation. He worked for the Financial Services Agency of Japan as Head of the Insurance System Planning Office and led major reforms of the Insurance Business Law in 2005.

Mr. Yasui, a Japanese national, holds a Bachelor in Law from the University of Tokyo and an MBA from the Graduate School of Business, Stanford University.





Chitra Ramkrishna
Managing Director & Chief Executive Officer, National Stock Exchange of India Ltd.

Ms. Chitra Ramkrishna is the Managing Director and Chief Executive Officer of the National Stock Exchange (NSE) Group as of April 2013.

Ms. Ramkrishna is one of the few as part of the leadership team created in 1994 to set up this institution which is currently ranked world's second largest exchange in cash market trades. In this current assignment she is striving hard to create a world class and completely transparent market institution within the legislative framework set by market regulator, SEBI.

Prior to this appointment, Ms. Ramkrishna was the Joint Managing Director and had made useful contributions in various market reform panels, managing operations pan India and has contributed to high level reforms committees set up by the Government of India.

Ms. Ramkrishna has an established track record of successfully generating new business, sourcing investment opportunities, cultivating relationships, valuing investments, managing risks and above all for the financial well-being of Indian markets.

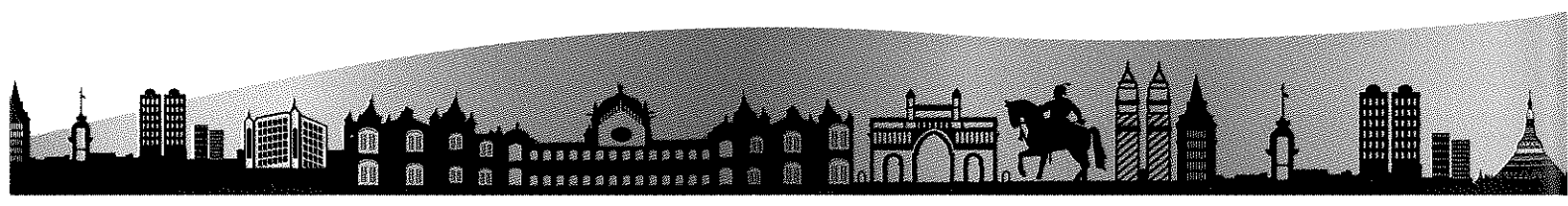
Ms. Ramkrishna is a Chartered Accountant from The Institute of Chartered Accountants of India.



Caroline De Silva
Financial Services Board, South Africa

Ms. Caroline De Silva joined the Financial Services Board in September 2013 as Deputy Executive Officer. In this role Caroline is the Deputy Registrar of FAIS and supervises all Financial Service Providers across all of the financial services sectors. She is also responsible for Consumer Education at the FSB. In 2013 Caroline was also appointed to the Governing Body of FincoNet aimed at advancing the G20's financial consumer protection agenda.

Prior to this appointment Caroline worked in the insurance industry for the last 27 years holding various positions in both the broking and underwriting disciplines and was Deputy CEO of The South African Insurance Association. She resigned as an Executive of Mutual and Federal Insurance company where she headed up Sales, to join the FSB. Throughout the 27 years in the industry Caroline was always actively involved in Regulation and sat on a number of Board and Advisory Committees appointed by various Ministers. She was appointed to the FSB FAIS Advisory Board 10 years ago so is not new to the FAIS environment.



Ms. De Silva also served:

SA Law Commission task team for the drafting of Protection of Personal Information Act – appointed by the Minister of Justice

Policy Board – Appointed by Minister of Finance

The Board of SASRIA – Appointed by the Minister of Finance

As Manager and later Chair of the South African Nuclear Pool

Road Safety Board – Appointed by the Minister of Transport

Various other Insurance Company Boards



Roberto España Seijas

Head of Surveillance Unit, Market Conduct and Claims Department, Bank of Spain

Mr. Roberto España is currently the Head of Surveillance Unit within the Supervision of Conduct Division, which belongs to the Market Conduct and Claims Department of the Bank of Spain. He holds a Degree in Economics and has developed the bulk of his professional career within the Central Bank of Spain, where he has gained a broad overview of all the typical activities of the central banking and banking supervisor.

As part of this broad experience in central banking, he has worked for seven years in the implementation of monetary policy through the establishment of a trans-European payment system after the euro was launched (TARGET System) and its policy development, as a senior expert in payment systems. This experience also implied a good knowledge of the functioning of the European Central Bank and the European System of Central Banks.

His career in Banco de España also includes a long experience in the Directorate General of Banking Supervision (prudential supervision) that covers both on site and off site supervision, gaining a good command of banking supervision issues. More recently, he has been working for the Directorate General of Regulation for other seven years, specialized in the prudential and solvency regulation and the development in Spain of the Basel II and Basel III frameworks. This task has involved a wide involvement in the activities of international setter bodies and regulators as Basel Committee, the Joint Forum, the European Banking Authority or the European Commission.

During 2015 he has been appointed as the Head of Surveillance Unit within the Supervision of Conduct Division, which belongs to the Market Conduct and Claims Department of the Bank of Spain, following the structural changes established in 2014, by which the conduct supervision was separated from the prudential one in a new functional structure.





Aishath Zahira
Deputy Governor, Maldives Monetary Authority

Ms. Aishath Zahira is the Deputy Governor of Maldives Monetary Authority (MMA). She holds a Bachelor's degree in Business from the Charles Sturt University, Australia and a Masters in Accounting and Banking from the University of Wollongong, Australia. Ms. Zahira joined the MMA in 1981 at its inception and has held several leading posts at the MMA and has previously held the position of Senior Executive Director of Operations before becoming the Deputy Governor in 2008. She has been reappointed in 2014 for a second term as the Deputy Governor.

Session III

Improving policy by analysing consumer complaints data



Gyan Bhushan
Executive Director, Securities and Exchange Board of India

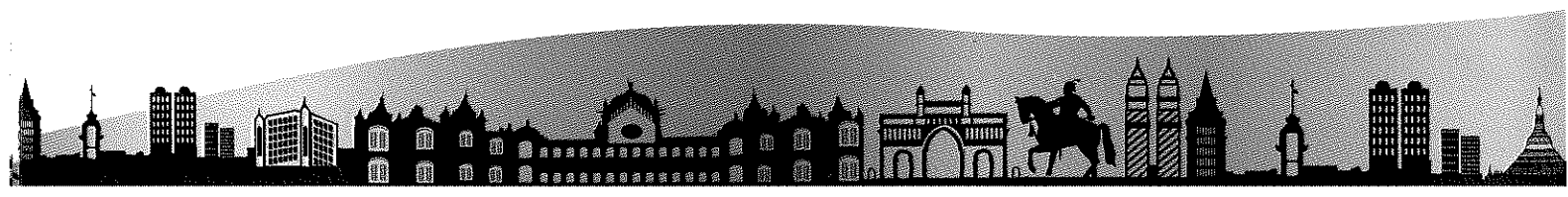
Mr. Gyan Bhushan has been working in the area of financial sector for more than 20 years. He is heading the Office of Investor Assistance and Education as Executive Director in Securities and Exchange Board of India.

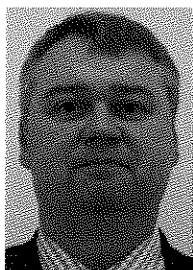
He is a member of the Task Force on financial consumer protection set up under G-20/OECD and also vice chaired the Task Force which produced report on complaint handling and redress- one of the 10 principles for financial consumer protection. He is a member of the working group of International Network for Financial Education (INFE) on the subject of financial education on long term savings and investment.

Mr. Gyan Bhushan earlier worked in the Pension Regulatory Authority and was instrumental in setting up of defined contribution based pension system in India for civil servants and unorganized sector workers. He represented also as a member of the working party on private pension of OECD.

He has also worked in various capacities in Ministry of Finance and Planning Commission of Government of India.

Mr. Gyan Bhushan is a member of the Indian Economic Service and holds an MBA degree with distinction from Maastricht School of Management, The Netherlands and a post graduate degree in economics from the Delhi School of Economics, Delhi.





Michael Chapman
Senior Policy Expert, Financial Affairs Division, OECD

Mr. Michael Chapman is a senior policy expert with the OECD Financial Education and Consumer Protection Unit. He has responsibility for financial consumer protection issues, including the G20 work on developing effective approaches to support the implementation of the high-level principles on financial consumer protection and he provides secretariat support to the G20/OECD Task Force on Financial Consumer Protection.

Previously he ran his own advisory consultancy specialising in financial capability and financial inclusion policy. He spent three years as a member of the UK Financial Services Consumer Panel. In the past he has been Director of the Scarman Trust in Scotland, Associate Director of the Centre for Research into Socially Inclusive Services, Financial Inclusion Officer for the City of Edinburgh, Senior Research Officer at the Scottish Office and lecturer in urban and regional economics at the School of Planning and Housing, Heriot Watt University.

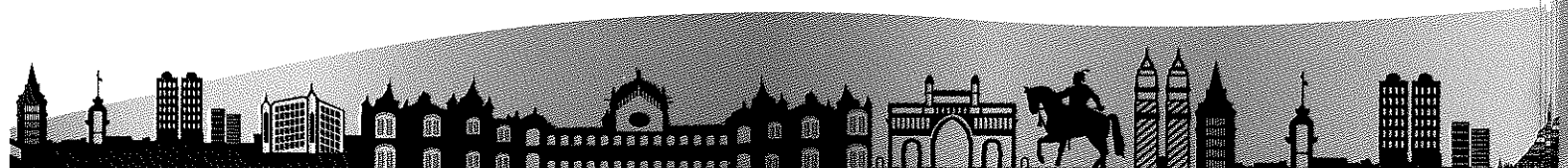


Douglas Melville
Principal Ombudsman and Chief Executive, Channel Islands Financial Ombudsman

Mr. Douglas Melville is currently the Principal Ombudsman and Chief Executive of the Channel Islands Financial Ombudsman (CIFO) with responsibility for the statutory offices which resolve disputes arising from the provision of financial services in and from the international financial centres of Jersey, Guernsey, Alderney and Sark (collectively the Channel Islands). Mr. Melville also currently serves as the elected Chair of the International Network of Financial Services

Ombudsman Schemes (INFO Network). He has advised internationally on financial consumer protection and dispute resolution for various governments and international bodies. Until May 2015, he served as the Ombudsman and Chief Executive Officer of the Canadian Ombudsman for Banking Services and Investments.

Mr. Melville qualified as a lawyer in Canada in 1993 and became an Ombudsman in 2006. Before that, he held senior roles in the banking, investment and insurance sectors. He has also served as a board member for various not-for-profit organizations involved in healthcare, the environment, anti-poverty policy, financial literacy, international development and the performing arts. In 2015, he was appointed by the legislature of the States of Jersey as a Commissioner of the Jersey Overseas Aid Commission. Mr. Melville holds undergraduate degrees in Economic Geography & Political Science (BA) and Law (JD), and master's degrees in Business Administration (MBA) and Law (LLM).





Sujatha Sekhar Naik
Chief Executive Officer, Securities Industry Dispute Resolution Center, Malaysia

Ms. Sujatha Sekhar Naik was seconded to Securities Industry Dispute Resolution Center (SIDREC) by the Securities Commission Malaysia (Commission) to take on her appointment as Chief Executive Officer in March 2013. SIDREC helps to mediate and adjudicate claims or disputes involving capital market products or services, between investors and SIDREC's members, who include stock broking companies, investment banks, futures broking companies, fund management companies and unit trust management companies, among others.

Prior to joining SIDREC, she was responsible for the development and implementation of Commission's investor education strategy and the management of complaints relating to market misconduct. Her work at the Commission included advisory and reform work in both the General Counsel's Office and the Corporate Finance and Investments Business Groups.

Sujatha has represented SIDREC and the Commission as a presenter and panelist at international and domestic forums on dispute resolution, investor education and other capital market issues. She has also represented the Commission on a number of inter-agency committees in Malaysia and served as a member of the Advisory Board of the International Forum of Investor Education (IFIE) from 2010 to 2015.

Prior to joining the Commission in 2001, Sujatha gained experience both in practice and as an in-house legal counsel. She obtained her LLB (Hons), from the University of London and was called to the Bar of England and Wales in 1989 and re-qualified with the Law Society of England and Wales as a Solicitor in 1990. Sujatha was called to the Malaysian Bar in 1998 and is also an accredited Mediator on the panel of the Bar Council Malaysian Mediation Centre (a member of Asian Mediation Association).



DAY 2
5th February 2016

Session IV
Consumer protection: Technology and alternative delivery channels



Ms Lúcia Leitão
Head of Banking Conduct Supervision Department, Central Bank of Portugal (Banco de Portugal).

Ms. Lúcia Leitão is the Head of Banking Conduct Supervision Department at the Banco de Portugal. This Department is responsible for the regulation and supervision of the conduct of credit institutions in the relationship with their customers as regards selling practices and disclosure of information on retail banking products and services. This Department is also responsible for strengthening the rules of conduct and transparency to be complied with by credit institutions and for implementing initiatives regarding the supply of information to bank customers and the promotion of financial literacy.

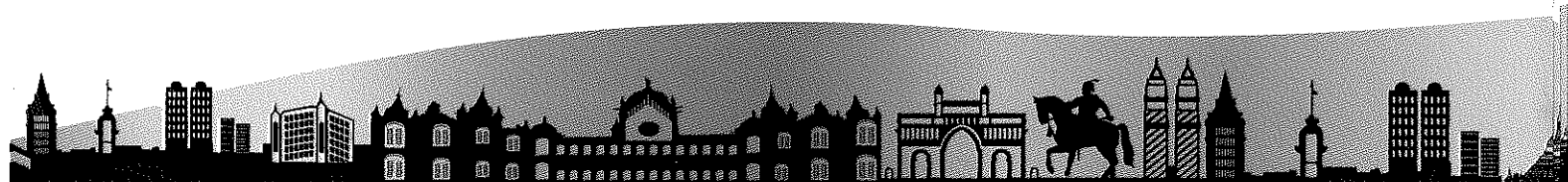
Ms. Leitão was appointed in June 2007 as Deputy Head of Banking Supervision Department in charge of the banking conduct mandate assigned to the Banco de Portugal. In January 2011 she took the role of Head of the new Banking Conduct Supervision Department, one of the departments in which the former Banking Supervision Department split. The Banco de Portugal is the institution in Portugal in charge of Banking Supervision.

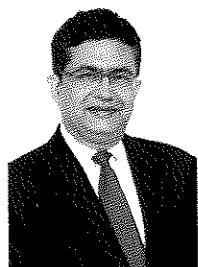
Ms. Leitão is also the Chair of the Steering Committee of the National Plan for Financial Education (PNFF), which embodies the strategy for improving financial literacy in Portugal. The National Plan is an initiative of three financial regulators (the Central Bank of Portugal, the Portuguese Securities Markets Commission and the Insurance and Pension Funds Supervisory Authority) which coordinates the activity of a large number of public and private stakeholders, committed to the national strategy.

Ms. Leitão actively participates in several international fora dedicated to financial consumer protection and education. At the European level, she participates in the Standing committee on consumer protection and financial innovation of the EBA (European Banking Authority), the Sub-committee on consumer protection and financial innovation of the Joint Committee of the ESAs (European Supervisory Authorities). At the international level, Lúcia is a member of the Advisory Board of INFE (International Network on Financial Education), makes part of the Governing Council of FinCoNet and also participates in the Task Force on Financial Consumer Protection of OECD. Ms. Leitão has often participated as speaker at international gatherings, such as the Child and Youth Finance International.

She had a long career in the area of financial markets, as an asset manager and a liability manager. Among different positions she was Head of Department at the Portuguese Debt Agency as well as Chair and CEO of MTS Portugal, the Portuguese regulated market for public debt. She joined the Banco de Portugal in 1986 after some years working for the Ministry of Finance as macroeconomist.

She holds a degree in Economics from the Technical University of Lisbon in 1974 and a post graduation in European Studies from the Catholic University of Lisbon in 1980.





Ashishkumar Chauhan
Managing Director & Chief Executive Officer, Bombay Stock Exchange Ltd.

Ashish currently works as the MD & CEO of BSE (Bombay Stock Exchange), the first stock exchange of Asia. He is one of the founders of India's National Stock Exchange ("NSE") where he worked from 1992 to 2000. At NSE, he was instrumental in setting up the first screen based trading in India, equities market and first commercial satellite communications network for India. He is best known as the father of modern financial derivatives in India. He also created several path breaking frameworks including Nifty index, NSE certifications in financial markets etc.

From 2000 to 2009, he worked as the President and Chief Information Officer of Reliance group and also acted as the CEO of the cricket team Mumbai Indians in its formative years.

Ashish has won several International and Indian awards including

1. CEO of the Year, Diamond Sabre Awards 2015, Hongkong.
2. Indian Business Leader of the Year, Horasis Interlaken/Switzerland 2015
3. RH Patil Award for Excellence in Financial Services, June 2015
4. Distinguished Alumnus Award, Indian Institute of Technology, Bombay, 2014
5. Best CEO in the Financial Markets in the Asia Pacific by the Asian Banker, 2014
6. Zee Business Awards- Special contribution in Commodities and Capital Market, 2013
7. TOP 50 CIOs, information Week, US, 2009.

He holds a B Tech in Mechanical Engineering from IIT Bombay and a PGDM from IIM Kolkata. He is a Distinguished Visiting professor at Ryerson University, Toronto, Canada.

Due to his work in various fields spanning a quarter of a century, he is considered one of the foremost experts in the fields of Information Technology, Finance, Markets, Micro structure of markets, cricket, telecommunications, organized retail, oil and gas, refining and Indian social issues.

He is a part of several committees of World Federation of Exchanges ("WFE"), Government of India ("GOI"), Reserve Bank of India ("RBI"), Securities and Exchange Board of India ("SEBI"), Confederation of Indian Industry ("CII"), Federation of Indian Chambers of Commerce and Industry ("FICCI"), Indian Merchants Chamber ("IMC"), India UK council ("UKIBC") etc. He is also associated with several NGOs and education institutions. His quotes and writings have been published in various newspapers, magazines and journals in India and abroad.





Suhaimi Ali

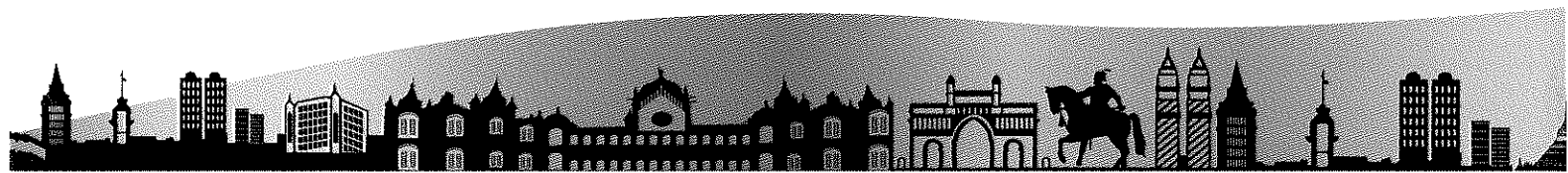
Director, Consumer and Market Conduct Department, Bank Negara Malaysia

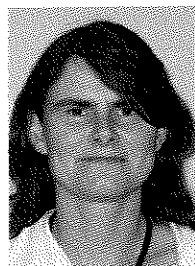
Mr. Suhaimi Ali is the Director of Consumer and Market Conduct department of Bank Negara Malaysia since January 2012. As the Director, he is accountable for the policy development and enforcement of market conduct and consumer protection regime to achieve a culture of fair dealings and responsible business practice within the financial sector to ensure fair outcomes to financial consumers. He is also responsible for setting strategic direction and driving efforts to strengthening financial capability of Malaysian adults and school children in supporting the overall financial stability and financial inclusion agenda.

Suhaimi joined Bank Negara Malaysia in August 1998, and has since worked in many key areas of the Bank including insurance supervision, strategic planning, bank regulation, consumer protection and international negotiations. In 2007, he was appointed as the Director of the Governor's Office responsible for the day-to-day management of the Office to support the role of the Governor.

In 2005, he led a project team that realigned the regulatory and supervisory functions within the Bank which formed the basis for the current organizational structure responsible for the financial stability mandate. He also led an initiative to reorganize the Governor's Office in 2007. Suhaimi was also responsible for the setting-up of AKPK (Credit Counseling & Debt Management Agency) in 2006 to help individuals take control of their financial situation through the wise use of credit and prudent financial management. In 2013, Suhaimi led the transformation of the Consumer and Market Conduct Department to strengthen the department's capability in line with the Bank's new mandate for financial consumer protection with the passing of the Financial Services Act 2013.

He holds a degree in Accountancy from the University of Notre Dame, USA.





Adele Atkinson
Policy Analyst, Financial Affairs Division, OECD.

Ms. Adele Atkinson is a policy analyst within the OECD Financial Education and Consumer Protection Unit. Her work currently focuses on the development and application of measurement tools to assess the levels of financial literacy of youth and adults, the role of financial education in increasing financial inclusion and supporting entrepreneurs and small business owners, and the development of competency frameworks for financial literacy.

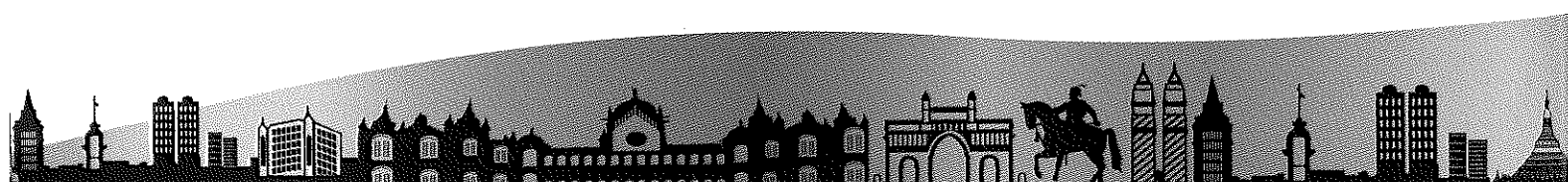
Adele has a PhD in Financial Capability from the School of Geographical Sciences at the University of Bristol, UK. She has over 15 years' experience of conducting empirical research and analysis on aspects of personal finance, education and policy evaluation and has written or co-authored over 40 research papers and articles.



A P Hota
Managing Director, National Payment Corporation of India

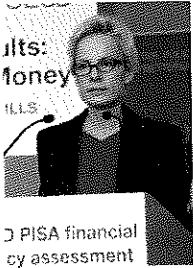
Mr. A.P. Hota is Managing Director & CEO of National Payments Corporation of India since February 2009. A significant part of his career in Reserve Bank of India from 1982 to 2009 has been in the area of design and implementation of Payment systems in India. He has played a key role in implementation of MICR technology in Cheque Clearing, Electronic Funds Transfer, Automated Clearing House, Cheque Truncation System and RTGS system in India. Under his leadership, NPCI has launched India's own card scheme 'RuPay' in record three years' time which is now accepted on all three channels, viz. ATM, PoS and eCommerce with an issuance figure of 200 Million plus RuPay cards.

He is Honorary Fellow of Indian Institute of Banking and Finance. He is a member in various Committees of the Government of India and Reserve Bank of India (RBI) and has contributed to policy and decision-making processes in Payment Systems and Financial Inclusion in particular. He is a regular speaker at Payment systems and Financial Inclusion conferences in India and abroad.



Session V

Co-ordinating consumer protection, inclusion and investor education



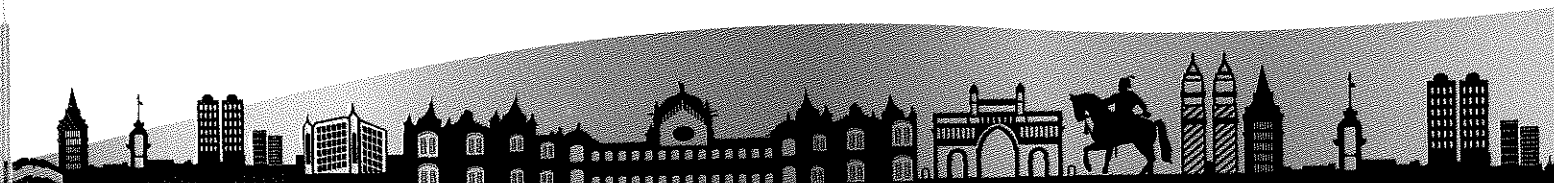
Flore-Anne Messy

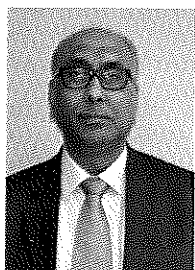
Deputy Head of the Financial Affairs Division, OECD and Executive Secretary of the International Network on Financial Education (INFE).

Ms. Flore-Anne Messy is Deputy Head of the Financial Affairs Division of the Directorate for Financial and Enterprise Affairs at the Organisation for Economic Co-operation and Development (OECD). She is, in particular, responsible for financial education and financial consumer protection issues at the OECD. She is also Executive Secretary of the International Network on Financial Education (INFE) and its dedicated website, the OECD International Gateway for Financial Education (www.financial-education.org).

She joined the OECD in June 2000 originally to work on and develop the activities of the Secretariat for the Insurance and Private Pensions Committee. As such, she was in charge of a series of projects in the financial sector including the governance of insurers; the financial management of large-scale catastrophes; work related to ageing and insurance; private financing of health care and the coverage of medical malpractice.

Prior to this she worked at Deloitte and Touche Tomatsu Audit Paris, in the insurance and banking field. She graduated from the Institute of Political Studies of Paris and received her thesis in international economies from University Pantheon-Sorbonne of Paris in 1998.





S S Mundra

Vice-Chair of the INFE Advisory Board & Deputy Governor, Rural Planning and Credit Department, Reserve Bank of India

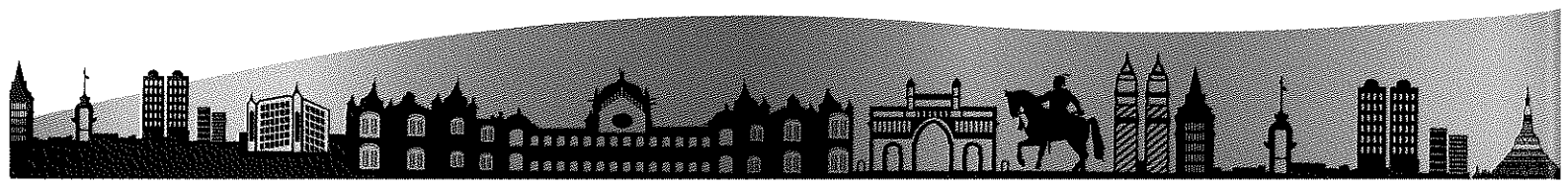
Mr. S. S. Mundra took over as the Deputy Governor of the Reserve Bank of India (RBI) on July 31, 2014. Presently in RBI, his responsibilities include oversight of departments of banking, non-banking and co-operative banking supervision, financial inclusion and development, consumer education and protection, human resources and Rajbhasha. He is also RBI's nominee on the Financial Stability Board and its various committees. Prior to joining Reserve Bank, Mr. Mundra was the Chairman and Managing Director, Bank of Baroda, the second largest bank in the country.

Born on July 18, 1954, Mr. Mundra began his career as a Probationary Officer in Bank of Baroda in March 1977. During a banking career spanning 37 years, he has held several challenging positions including heading Bank of Baroda's European operations (UK) before being elevated as Executive Director of Union Bank of India in September 2010 and further as Chairman of Bank of Baroda in January 2013.

Mr. Mundra has served on Boards of several multi-dimensional companies like the Clearing Corporation of India Ltd (CCIL), Central Depository Services (India) Ltd. (CDSL), BOB Asset Management Company, India Infrastructure Finance Corporation (UK) Ltd. (IIFCL), Star Union Dai-Ichi Life Insurance Company Ltd., National Payments Corporation of India Ltd., etc. The experience gained in guiding these entities has bestowed him with wide leadership skills and keen insights in best practices in Corporate Governance.

He has served as the Chairman of Committee on Financial Inclusion set up by the Indian Banks' Association (IBA) and also served as a member of several other important committees relating to the banking and financial sector constituted by the IBA and RBI, including the Nachiket Mor Committee on Comprehensive Financial Services (CCFS) for Small Businesses and Low-Income Households.

He holds a Masters Degree in Commerce and CAIIB. Amity University has conferred the Degree of Doctor of Philosophy (D.Phil.), *Honoris Causa*, upon Mr. Mundra recently, in recognition of his services in the field of banking and related areas.





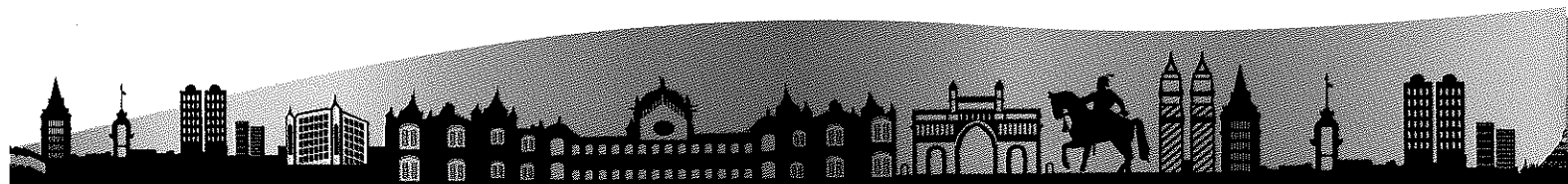
Dr. Johnny Noe Ravalo

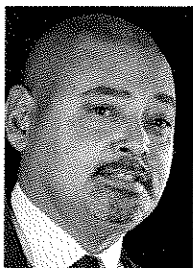
Assistant Governor, Financial Supervision Research & Consumer Protection Sub-Sector, Bangko Sentral Ng Pilipinas, Philippines.

Dr. Johnny Noe E. Ravalo is Assistant Governor, Financial Supervision Research and Consumer Protection Subsector within the BSP Supervision and Examination Sector. In this capacity, he oversees the (1) crafting and review of banking policies, (2) handling of consumer complaints, (3) design, conduct and execution of financial learning programs and (4) submission of reportorial requirements to the Supervision and Examination Sector by banks/quasi-banks.

Apart from these, Dr. Ravalo manages the initiatives of the BSP in the critical areas of financial stability, capital market development as well as for financial literacy and consumer protection.

Dr. Ravalo is the first Filipino to successfully complete the doctoral program in Economics at Boston University where he also earned his Master's degree in Political Economy. He obtained his undergraduate degree in Business Economics (Cum Laude) from the University of the Philippines School of Economics





Lyndwill Clarke
Financial Services Board, South Africa

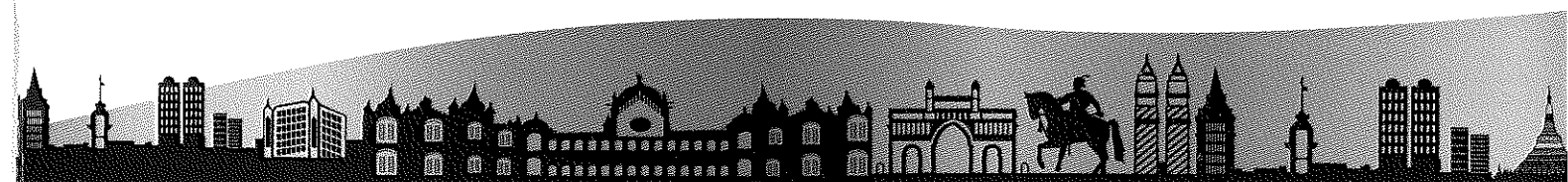
Mr. Lyndwill Clarke was born and raised in the Western Cape Province, South Africa. He matriculated at Athlone High School and obtained a Senior Teachers Diploma, Bachelor of Science, Bachelor of Education and Master of Education degrees from the University of the Western Cape, South Africa.

After university, he taught Mathematics to Grade 12 learners on the Cape Flats for 10 years and then was appointed as a curriculum adviser for the Western Cape Education Department for 7 years.

In 2004 he moved to Gauteng Province, South Africa when promoted to the Ministry of Education to manage the implementation of the White Paper on e-Education.

He joined the Financial Services Board (FSB) of South Africa in 2006 as a Senior Project Manager responsible for incorporating Financial Consumer Education into the Formal Education Sector. Lyndwill was appointed Head of Consumer Education at the FSB in 2011.

Lyndwill is a member of the Advisory Board of the International Network on Financial Education (INFE) and Co-Chaired the INFE Expert Sub-group on National Strategies. He is also the current Chairperson of the Consumer Financial Education Technical Committee of the Committee for Insurance, Securities and Non-banking Authorities (CISNA). CISNA facilitates the development and implementation of a harmonised, risk based regulatory framework for member states in Southern African Development Community (SADC).



Vote of Thanks



N Hariharan

Chief General Manager, Office of Investor Assistance and Education, SEBI

Mr. N. Hariharan is presently working as Chief General Manager in the Office of Chairman, SEBI, heading the Communications Division. He also heads the Office of Investor Assistance and Education (OIAE) Department. Hariharan is a Member of Advisory Committee on SEBI Investor Protection and Education Fund. He is also Member of the OECD-INFE Expert Sub-group on Long Term Savings and Investments.

Hariharan who has nearly 30 years of experience in the government and public sector, started his career as a banker in State Bank of Travancore, an associate of State Bank of India. He later joined the Indian Information Service (IIS) and worked in various departments under The Ministry of Information and Broadcasting, Government of India. He also had a tenure of three years at the Prime Minister's Office, Government of India.

He is a Post Graduate in English Literature, Public Administration and has a Master's Degree in Law (LLM) specialised in Business Law.

He is a Certified Associate of the Indian Institute of Bankers (CAIIB).

