

SEMINAR ON  
**PAYMENTS BANKS IN INDIA**  
**COMPETITION AND REGULATORY BOTTLENECKS**

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Date: **Thursday, 07<sup>th</sup> July, 2016**

Venue: **Seminar Hall 1 & 2, New Extension Building, India International Centre, New Delhi**

Time: **18:00-20:45 hours, followed by dinner**

**AGENDA**

**18:00 – 18:30**                      **Registration**

**18:30 – 19:00**                      **Opening Session on “Future of banking: Differentiated banks?”**

*The session will discuss the concept of differentiated banks in the banking sector and their role in reaching the unbanked. The rationale, benefits and risks in differentiated banking, taking into account the use of disruptive technology, will be highlighted. The viability concerns for differentiated banks will also be discussed, and related regulatory and competition concerns will be pointed out. Guiding principles required for making differentiated banking a success, and achieving their objectives, will be highlighted. This session will comprise high level experts sharing their views on the issue and provide valuable inputs for the panel discussion.*

- **Pradeep S Mehta**, Secretary General, CUTS International
- **Pawan Bakhshi**, Senior Program Officer, Bill & Melinda Gates Foundation
- **M S Sahoo**, Member, Competition Commission of India
- **Arvind Mayaram**, Former Finance Secretary, Government of India & Chairman, CUTS Institute for Regulation & Competition

**19:00 – 20:30**                      **Roundtable Discussion on “Addressing Barriers to Growth of Payments Banks”**

*The roundtable will focus on the critical role of Payments Banks towards effective financial inclusion. However, to be able to effectively execute the role, there are competitions and regulatory challenges, which one would need to address. The session would expect the discussants to react to the points raised in the opening session. A presentation will be delivered by CUTS on the subject before the roundtable discussion. The discussants will provide their feedback on the research, identified issues, and proposed suggestions.*

**Chair**                                      **Arvind Mayaram**, Former Finance Secretary, Government of India & Chairman, CUTS Institute for Regulation & Competition

**Presentation**

**Amol Kulkarni**, Senior Policy Analyst, CUTS International

**Discussants**

- **Shinjini Kumar**, CEO, Payments Banks, Paytm
- **M K Venu**, Editor, The Wire
- **Bindu Ananth**, Chair - IFMR Trust
- **Mukesh Sadana**, Project Management Specialist, USAID
- **T K Arun**, Editor, Economic Times
- **Lara Gidvani**, Regulatory Specialist, GSMA
- **Sumita Kale**, Chief Economist, Indicus Centre for Financial Inclusion

**20:30 – 20:45**

**Closing Session**

- **Udai S Mehta**, Director, CUTS International

**20:45 – 22:00**

**Dinner**

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