

Programme:	09:30 a.m. - 10:00 a.m.	Registration
Day One : 30 July 2019, Tuesday		Chair Dr. Qazi Kholiquzzaman Ahmad Chairman, InM and PKSF
10:00 a.m.- 10:30 a.m.		Chief Guest Dr. Mashiur Rahman Adviser on Economic Affairs to the Prime Minister Government of the People's Republic of Bangladesh
Inaugural Session		Special Guest Mr. Fazle Kabir Governor, Bangladesh Bank
		Introductory Speech Dr. Mustafa K. Mujeri Executive Director, InM
10:30 a.m. – 10:45 a.m.		Refreshment
10:45 a.m – 11.15 a.m.		Human Dignity and Financial Inclusion Dr. Qazi Kholiquzzaman Ahmad Chairman, InM and PKSF
Plenary Session 1: Path Setting Speech Human Dignity and Financial Inclusion		
11.15 a.m. -12.15 p.m.		Chair Mr. Khondkar Ibrahim Khaled Former Chairman, Bangladesh Krishi Bank (BKB)
Academic Session 1: Financial Inclusion Landscape in Bangladesh: Strengths and Weaknesses		Papers 1 Financial Inclusion Index at District Levels in Bangladesh: A Distance-based Approach; Md Rashel Hasan, Md Ezazul Islam 2 Social Entrepreneurship for Social and Financial Inclusion in Bangladesh: Current Trends and Future Directions; Foyasal Khan 3 Financial Inclusion Landscape in Bangladesh: Strength and Weakness; Md. Ezazul Islam, Mst. Nurnaher Begum, Raju Ahmed
		Panelists 1 Mr Md. Anwarul Islam, General Manager, Financial Inclusion Department, Bangladesh Bank 2 Mr. A. K. M. Musha, Country Director, Concern Worldwide Bangladesh 3 Dr. Md. Jashim Uddin, Deputy Managing Director, PKSF
12.15 p.m. – 01.15 p.m.		Chair Dr. Atiur Rahman Former Governor, Bangladesh Bank
Academic Session 2: Regulatory and Policy Frameworks: Challenges and Opportunities		Papers 1 Regulatory and Policy Frameworks: Challenges and Opportunities for the Mobile Financial Services Sector in Bangladesh; Major General Sheikh Md. Monirul Islam (retd), Tonoya Imam, Shadman Jamal, Md Noor E Alam 2 Technological Innovations, Agent Banking and Digital Financial Services for Financial Inclusion in Bangladesh; Md. Arfan Ali 3 Promoting Digital Finance Innovations through Regulatory Sandbox in Bangladesh: The Next Steps; Galib Ibn Anwarul Azim 4 Nexus between Bank-Based Financial Inclusion and Economic Growth in Asia: Do Size of Economy, Governance, Financial Crisis and Regulations Matter?; Prashanta Kumar Banerjee, Md. Zakir Hossain

	<p>Panelists</p> <ol style="list-style-type: none"> 1 Mr. Khondkar Morshed Millat, General Manager, Sustainable Finance Department, Bangladesh Bank 2 Dr. Rubana Huq, President, BGMEA 3 Mr. Zahirul Alam, Executive Director, Integrated Development Foundation (IDF)
01:15 p.m. - 02:15 p.m.	Lunch
<p>02:15 p.m. - 02:45 p.m.</p> <p>Plenary Session 2: Keynote Speech Issues of Financial Inclusion, Social Inclusion and Poverty Alleviation in India – A Few Cases</p>	<p>Chair Dr. Qazi Kholiquzzaman Ahmad Chairman, InM and PKSF</p> <p>Speaker Prof. Arup Choudhuri Chairman and CEO Acasia Global Consulting LLP, India</p>
<p>02:45 p.m. - 03:45 p.m.</p> <p>Academic Session 3: Omni-channel distribution models as source of competitive advantage for banks and financial inclusion</p>	<p>Moderator Mr. Feisal Hussain, Team Leader, BFP-B Project</p> <p>Presentation by:</p> <ul style="list-style-type: none"> • Muhymin Chowdhury, Deputy Challenger Fund Manager- DFS Expert BFP-B • Mahbubur Rahman, Deputy Challenge Fund Manager-Banking Expert, BFP-B <p>Panelists</p> <ol style="list-style-type: none"> 1. Mr. Md. Arfan Ali, President & Managing Director, Bank Asia Ltd. 2. Dr. Ahsan H. Mansur, Executive Director, Policy Research Institute of Bangladesh (PRI) 3. Ms. Afsana Islam, Private Sector Development Adviser & Deputy Team Leader, DFID Bangladesh 4. Mr. Syed Abdul Momen, Head of SME Banking, BRAC Bank Limited
<p>03:45 p.m. – 04:45 p.m.</p> <p>Academic Session 4: Financial Access and Inclusion</p>	<p>Chair Dr. Toufic Ahmad Choudhury Former Director General, BIBM</p> <p>Papers</p> <ol style="list-style-type: none"> 1 Effect of Mobile Financial Services on Financial Inclusion in Bangladesh; Nahid Akhter, M. A. Baqui Khalily 2 Developing Financial Products for Vulnerable and Excluded Groups of Bangladesh: Policy and Regulatory Issues; Farhana Nargis, Shah Md. Ahsan Habib 3. Can Vulnerable Working Children be brought under Formal Financial Services? A Gender-Based Investigation; Farah Muneer 4. Data availability for examining the efficiency of agent banking system in Bangladesh; Saila Sarmin Rapti, Sadia Sultana, Nabila Fahria <p>Panelists</p> <ol style="list-style-type: none"> 1 Mr. Md. Mezbaul Haque, General Manager, Payment Systems Department, Bangladesh Bank 2 Mr. Shabbir Ahmed Chowdhury, Director, InM 3 Mr. Md. Fazlul Kader, Deputy Managing Director, PKSF
04:45 p.m. - 05:15 p.m.	Closing Snacks (Day-1 Closed)

09:30 a.m. - 10:00 a.m.	Registration
<p>Day Two : 31 July 2019, Wednesday</p> <p>10:00 a.m. - 10:30 a.m.</p> <p>Plenary Session 3: Keynote Speech Leadership and Financial Inclusion</p>	<p>Chair: Dr. Mustafa K. Mujeri Executive Director, InM</p> <p>Speaker Dr. Atiur Rahman Former Governor, Bangladesh Bank</p>
10:30 a.m.- 11:00 a.m.	Refreshments
<p>11.00 a.m. – 12.15 p.m.</p> <p>Academic Session 5: Innovative Models & Approaches for Financial Inclusion and Success Cases</p>	<p>Chair Mr Mohammad Moinsuddin Abdullah Managing Director, PKSF</p> <p>Papers</p> <p>1 Ensuring Cost-effectiveness, Sustainability, and Financial Inclusion: Grameen Business Model; Gulam Morshed Mohammed</p> <p>2 Ensuring Inclusion of Persons with Disabilities through Financial Inclusion: An Experimental Study on Sitakund Upazila ; Mohammed Atiur Rahman</p> <p>3 Enabling Piggyback Primary Health Care And Education Support Services through Financial Inclusion; Shajahan Bhuiya, Alamgir Khan</p> <p>4 Indirect effect of water supply and sanitation on women entrepreneurs mediated by digital payment: A Case from Bangladesh; Anita Mankhin, Sajid Amit</p> <p>Panelists</p> <p>1 Ms. Claire Lyons, Senior Strategist, Water.org</p> <p>2 Dr. Md. Mosleh Uddin Sadeque, Director, InM</p> <p>3 Mr. Md. Safiqul Islam, MD, SME Foundation</p>
12:15 p.m. - 01:15 p.m.	Chair
<p>Academic Session 6: How Can Digital Platforms Meet the Financing Gaps for MSMEs in Bangladesh?</p>	<p>Mr. Md. Ashrafur Alam Country Project Coordinator, SHIFT SAARC, UNCDF</p> <p>Panel Discussion</p> <p>1 Mr. Md. Mezbaul Haque, General Manager, Payment Systems Department, Bangladesh Bank</p> <p>2 Mr. Kamal Quadir, CEO, bKash</p> <p>3 Ms. Siffat Sarwar, COO, ShopUp</p> <p>4 Mr. Kenneth Kou, Chief Operations Officer and Founder, JULO</p>
01:15 p.m. - 02:15 p.m.	Lunch
02:15 p.m. – 02:45 p.m.	Chair
<p>Plenary Session 4: Keynote Speech Leveraging data to advance financial inclusion</p>	<p>Professor S. R. Osmani University of Ulster, United Kingdom</p> <p>Speaker Mr. Rajeev Kumar Gupta SHIFT Programme Manager - ASEAN & SAARC United Nations Capital Development Fund (UNCDF)</p>

02:45 p.m. – 04:00 p.m.
Conference Learning Session
Human Dignity and Financial Inclusion

Chair
[Dr. Qazi Kholiquzzaman Ahmad](#)
Chairman, InM

Panelists

- 1 [Mr. Anir Chowdhury](#)
Policy Advisor at UNDP/Government of Bangladesh
- 2 [Mr. Kamal Quadir](#)
CEO, bKash Ltd.
- 3 [Dr. Niaz Ahmed Khan](#)
Department of Development Studies, University of Dhaka
- 4 [Mr. S. M. Rabiul Hassan](#)
Executive Director, Bangladesh Bank
- 5 [Professor M. A. Baqui Khalily](#)
Former Executive Director, InM
- 6 [Mr. Sajid Amit](#)
Country Director, Water.org
- 7 [Dr. Mustafa K. Mujeri](#)
Executive Director, InM

04:00 p.m. – 05:00 p.m.
Closing Ceremony

Chair
[Dr. Qazi Kholiquzzaman Ahmad](#)
Chairman, InM and PKSF

Chief Guest

[Dr. Gowher Rizvi](#)
Adviser on International Relation Affairs to the Prime Minister
Government of the People's Republic of Bangladesh

Special Guests

[Dr. M. Shamsul Alam](#)
Member (Senior Secretary), General Economics Division
Bangladesh Planning Commission

[Mr. Ahmed Mushtaque Raza Chowdhury](#)
Former Vice-Chairperson
BRAC

Vote of Thanks

[Dr. Mustafa K. Mujeri](#)
Executive Director, InM

05:00 p.m.– 05:30 p.m.

Conference Closing Snacks
