

Responsible Banking Conduct: *an imperative for sustainable growth*



**National Institute for Banking & Finance (NIBAF) – Islamabad
August 22, 2016**

SBP believes that Responsible Banking Conduct is the prerequisite for sustainable growth and Stability of the banking industry. Accordingly, it has issued various conduct regulations and is also enhancing its conduct supervisory role. However, the effectiveness of the Fair Treatment of Consumers (FTC) regime is largely dependent on the cohesive culture and suitable acumen within the banks to recognize and deliver FTC.

This Seminar will serve as a rich learning source for the change agents in the banks to understand the “whys” and “hows” of the responsible banking conduct. The program is as follows:

TIME	PROGRAM
09:30 – 10:00 am	Registration
10:00 – 10:15 am	Opening of the Ceremony with Recitation from Holy Quran
10:15 – 10:30 am	Welcoming remarks by MD, NIBAF
10:30 – 11:00 am	Key note address by the Deputy Governor, State Bank of Pakistan
11:00 – 11:30 am	Tea
11:30 – 12:00 pm	Responsible Banking : Concept & Vitality by Mr. Naseer Hasan, Distribution COO retail banking, Standard Chartered Bank
12:00 – 12:30 pm	Responsible Banking and Inclusive growth by Ms. Kathryn Anne Hoffman, Responsible Inclusive Finance at the Social Performance Task Force
12:30 – 01:00 pm	Banking Conduct Landscape in Pakistan by ED - BSG
01:00 – 02:00 pm	Lunch
02:00 – 02:30 pm	Conduct Risk and its Management by Mr. Irfan Fazli, CEO Benchmarkix
02:30 – 03:00 pm	Responsible Banking: Bank’s perspective by Ms. Memoona Afridi, Service Quality expert
03:00 – 03:30 pm	Souvenir Presentation to guest speakers & closing remarks by Director, BC&CPD

Speakers Profile

Mr. Naseer Hasan: Mr. Hasan is the Chief Operating Officer - Retail Distribution, Standard Chartered Bank and is based in Singapore. In his current role, he is responsible for formulation of multi-channel distribution network strategies, driving digitization program, building strong AML/CDD compliance culture, Client Experience and responsible for driving Conduct program for the Retail Bank. He rejoined Standard Chartered in 2010 as the Head of Distribution Pakistan and was later appointed as the Head of Consumer Banking Pakistan in 2011. Naseer has been in banking industry for more than 23 years, where he has worked in a wide range of functions; business management, risk, audit, analytics, sales and information technology. Prior to joining Standard Chartered Bank, Naseer has worked with NIB Bank Pakistan and Citibank in Belgium, London and Pakistan in a variety of roles such as heading Retail Banking, Country Credit Director, Lead Risk Reviewer, Credit Policy & Analytics and retail technology. He began his career with IBM Pakistan in 1993 as a Management Trainee and a member of the Professional Services Group.

Ms. Kathryn Anne Hoffmann: Ms. Hoffmann has been the Manager, Responsible Inclusive Finance at the Social Performance Task Force since 2013. Previously, she worked as a consultant for the International Finance Corporation and for the Advocacy Project in Kampala Uganda, where she focused on small business development. Ms. Hoffmann spent three years working as a business journalist at Bloomberg News in New York and has also worked as a reporter for the Olympic News Service in Beijing and The Times of London. She holds an M.S. in Foreign Service from Georgetown University, with specializations in international business diplomacy and international development, and a B.A. from the University of North Carolina at Chapel Hill, where she graduated with a double major in journalism and international relations. She is based in Washington, D.C.

Mr. Irfan Fazli: Mr. Fazli is CEO of Bench Matrix and has 20 years of diversified experience at various levels of banking business, in several multinational organizations across the world. Prior to BenchMatrix Irfan has worked for Bank AlBilad, Standard Chartered Bank, ABN Amro, Citibank, Royal Bank of Canada, Deloitte and Touche and Arab Banking Corporation. He is a strong believer of aligning Operational Risk Management Framework to the organization in order to achieve true value for the business. Irfan has also conducted assignments on risk assessment in Canada, USA, UK, Saudi Arabia, Bahrain, Pakistan, Jordan, Tunis, Algeria, Egypt, Singapore and Australia and is subject matter expert for establishment of Key Risk Indicators and conducting Risk and Control Self-Assessment (RCSA). He completed his MBA from Institute of Business Administration and is also a Certified Internal Auditor.

Ms. Memoona Afridi: She has been associated with banking industry for past 12 years with Service Quality being her forte. She has been a change agent in SQ with achievements like development of an Automated Complaint Monitoring System, Service Quality Management Programs, Customer satisfaction research, Positive enrollment of Insurance Products for Branch Banking Pakistan, multiple projects on Kaizen approach, competitive scans etc. Memoona has under gone Six Sigma certification course. She has been on secondment to Barclays Head Quarters UK, for developing the standardized Service Quality standards. She also went through a certified Treating Customers Fairly (TCF- UK model). She has worked with ABN Amro, RBS, Barclays, Bank Alfalah and NIB bank. Memoona also has been teaching Total Quality Management, Project Quality Management, Organizational Development& Analysis, Business Process Reengineering, Six Sigma, Benchmarking, ISO Family, Human Resource development and Organizational Behaviour to MBA and MS classes at SZABIST and BIZTEK for the last 10 years as adjunct faculty member.