





Leveraging Technology to Implement **Digital Supply Chain Finance (DSCF) Solutions** 



**22** MONDAY JULY, 2024

MÖVENPICK KARACHI



### PREMIER LINEUP OF TOP BANKING LEADERS



Zafar Masud Chairman PBA, President/CEO The Bank of Punjab



M. Nassir Salim President & CEO



Rehmat Ali Hasnie President & CEO National Bank of Pakistan



**Syed Amir Ali** Deputy CEO Meezan Bank Limited



**Muhammad Amir Khan** President & CEO **HBL Microfinance Bank** 



M. Hamayun Sajjad Mashreq Bank Pakistan Ltd.



**Atif Salim Malik** Chief Operating Officer JS Bank



**Muneer Kamal** CEO & Secretary General Pakistan Banks' Association



Dr. Imran Usmani Vice Chairman, Shari'ah Board Meezan Bank Ltd.



Salman Akhtar CEO Techlogix / AdalFi



**Mudassar Aqil** Group Executive, Banktech For MTN Fintech



Shahzad Ishaq Group Head Digital Banking & Chief Digital Officer MCB Bank Limited



**Shahzad Khan Group Executive Director** Telenor Microfinance Bank Ltd.



**Tughral Amir Turab Ali** Executive Vice President Head of UBL Pay, UBL



**Shariq Mubeen** Chief Digital Officer Meezan Bank Limited



**Aamir Aftab** Chief Product Officer JazzCash



M. Khurram Warraich Group Head - Digital Lending & Data Science, Telenor

Microfinance Bank Ltd.



Gabriela Simion (Online) General Manager and Head of Lending, Revolut



Mir Nejib Rahman Advisor

Pakistan Banks' Association



**Naureen Hyat** CEO, ZOOD (ZOOD Pay ZOOD Mall) Pakistan



Taimoor Ali Group Head - DFS Projects Karandaaz Pakistan



Moazzam Ahmed Former Senior Country Officer, (IFC) World Bank Organization



**Monis Rahman** Co-Founder / CEO Dukan E-Commerce



**Syed Faraz Anwer** Partner - A. F. Ferguson & Co.

(a member of PwC network)



**Imtiaz Jaleel** Chief Financial Officer Tapal Tea



Noman A. Lutfi Chief Supply Chain Officer,

Ismail Industries



**Rabia Garib** Cyclist SSGC PRO CYCLING Team **Master of Ceremonies** 

### CONFERENCE PARTNERS

- more to come



Digital Technology Partner

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**Gold Partners** 

































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**Association of Pakistan** 

Academic Partner







Digital Partner









International Partner





### **SCHEDULE:**

09:00 AM - 10:00 AM Registration and Hi-Tea Networking Session

10:00 AM - 10:10 AM Recitation from the Holy Quran and National Anthem

10:10 AM - 10:15 AM Welcome Remarks Hamza Wasi Hashmi - CEO, TerraBiz

10:15 AM - 10:30 AM Opening Speech: Banking Industry Perspective:

Strategic Measures for Enhancing Digital Supply Chain Finance and SME Growth

Zafar Masud - Chairman, PBA and President & CEO, The Bank of Punjab

10:30 AM - 10:50 AM Chief Guest Address: SBP's Vision for Enhancing Digital Supply Chain Finance

Saleem Ullah - Deputy Governor, State Bank of Pakistan

10:50 AM - 11:00 AM Audience Interaction: Both Mr. Saleem Ullah and Mr. Zafar Masud will engage with the

audience for a Q&A session.

11:00 AM - 11:15 AM Memento Distribution and Group Photographs

11:15 AM - 12:00 PM CEO Panel Discussion: Financing the Future: MSMEs, Agriculture, and Digital Transformation.

Collaborative strategies between the government, central bank, and private sector to enhance financial inclusion.

Increasing access to finance for critical sectors like MSMEs, Agriculture and their supply chains. Leveraging digital technologies for innovation and efficiency in financial services.

**Panelists:** 

**Rehmat Ali Hasnie** - President & CEO, National Bank of Pakistan

Muhammad Nassir Salim - President & CEO, HBL

Syed Amir Ali - Deputy CEO, Meezan Bank

Muhammad Amir Khan - President & CEO, HBL Microfinance Bank

Muhammad Hamayun Sajjad - CEO, Mashreq Bank Pakistan Limited

Moderator: Syed Faraz Anwer - Partner, A.F. Ferguson & Co. (a member of PwC network)

12:00 PM - 01:30 PM Interactive Workshop: Digital SME Lending and Retail Payment Digitization.

An engaging session covering the latest trends and technologies in digital SME lending, strategies for SME digitization, and practical insights for implementing DSCF solutions.

Keynote Facilitator: Monis Rahman - Co-Founder and CEO, Dukan E-commerce

Workshop Co-facilitators:

Dr. Imran Ashraf Usmani - Vice Chairman, Shari'ah Board, Meezan Bank

M. Khurram Warraich - Group Head Digital Lending, Telenor Microfinance Bank

01:30 PM - 02:30 PM Lunch and Namaz Break

02:30 PM - 03:00 PM Fireside Chat: Mobile Money, E-commerce, Digital Lending, Payments

How is Africa Transforming and Leapfrogging from Legacy Tech to Next-Gen Financial

Technology: Lessons for Pakistan

Mudassar Aqil - Group Executive, Banktech for MTN Fintech, Africa

03:00 PM - 04:00 PM Panel Discussion: Strategies for Thriving in Pakistan's Digital Supply Chains:

Inflation, Credit Dynamics, and Digital Imperatives

Panelists:

Atif Salim Malik - Chief Operating Officer, JS Bank

Salman Akhtar - CEO, Techlogix / AdalFi

Shahzad Khan - Group Executive Director, Telenor Microfinance Bank

Shariq Mubeen - Chief Digital Officer, Meezan Bank

Aamir Aftab - Chief Product Officer, JazzCash

Imtiaz Jaleel - Chief Financial Officer, Tapal Tea

Moderator: Noman A. Lutfi - Chief Supply Chain Officer, Ismail Industries

04:00 PM - 04:40 PM Panel Discussion: The Future of Digital SME Lending with DSCF

A dynamic discussion on challenges, opportunities, and regulatory aspects of digital SME

lending with DSCF in Pakistan.

**Panelists:** 

Tughral Amir Turab Ali - Executive Vice President - Head of UBL Pay, UBL

**Shahzad Ishaq** - Chief Digital Officer, MCB Bank

Gabriela Simion - General Manager and Head of Lending, Revolut (Online)

Taimoor Ali - Group Head - DFS Projects, Karandaaz Pakistan

Moazzam Ahmed - Former Senior Country Officer, (IFC) World Bank Organization

Moderator: Mir Nejib Rahman - Advisor, PBA

04:40 PM - 05:00 PM Closing Remarks: Summary and Takeaways

Muneer Kamal - Chief Executive Officer, Pakistan Banks' Association (PBA)

5:00 PM Onwards **Closure** followed by refreshment

Tea and refreshments will be available throughout DigiBAP'24 to keep you fueled for a

productive day

The organizers reserve the right to amend the agenda.





### **PURPOSE:**

To explore the latest trends, challenges, opportunities, and best practices in digital SME lending and digitizing retail payments (RAAST P2M) with a specific focus on Digital Supply Chain Finance (DSCF) solutions as mandated by the State Bank of Pakistan (SBP).

## TARGET AUDIENCE:

Chief Digital Officers (CDOs), Retail Heads, Senior Bankers, and Key Stakeholders in the Financial Sector

### **KEY OUTCOMES:**

- Educate and engage CDOs and senior bankers on digital SME lending solutions and DSCF.
- Share examples and best practices and insights on the role of technology in SME digitization.
- Discuss regulatory perspectives and the role of the State Bank of Pakistan in supporting digital financial initiatives.
- · Facilitate networking and exchange of ideas among industry leaders.
- Explore collaboration among banks and stakeholders through a common framework

### **EARLY CONFIRMED SESSIONS**

### MUHAMMAD MUDASSAR AQIL

Group Executive
Banktech for MTN Fintech



### FIRESIDE CHAT

Mobile Money, E-Commerce, Digital Lending, Payments:

How is Africa Transforming and Leapfrogging from Legacy Tech to Next-Gen Financial Technology: Lessons for Pakistan

MTN is Africa's largest telco across 17 countries with 288 million subscribers. Its fintech brand is the 7th largest wallet platform globally with 73m MAU and over 2 million merchants and 1.7 million agents across 16 countries.

Mudassar is responsible for managing the banktech vertical for its fintech business across africa. His talk will be focused on an orientation to the Africa's fintech market in terms of innovation, best practices and regulatory landscape.





# 90 MINUTES INTERACTIVE WORKSHOP

# Digital SME Lending and Retail Payment Digitization

An engaging session covering the latest trends and technologies in digital SME lending, strategies for SME digitization, and practical insights for implementing DSCF solutions.

Dukan is a digital commerce, payments, and lending ecosystem connecting small businesses and their supply chains.

### **MONIS RAHMAN**

Co-Founder / CEO - Dukan E-Commerce



### Co Facilitators:

#### Dr. Imran A. Usmani

Vice Chairman, Shari'ah Board, Meezan Bank Ltd.

**Topic:** Structuring SME loans according to Islamic principles.

#### M. Khurram Warraich

Group Head Digital Lending
Telenor Microfinance Bank Limited

**Topic:** Dynamics of digital SME loans, scoring, and key metrics.

### **REGISTRATION DETAILS**

Conference Fee: 15,000 +SST Per Person

For registration(s), send us your

Name, Designation, Organization, Mobile, E-Mail and Postal Address
to register@terrabizgroup.com

For Registration(s), Sponsorships, Exhibition Stalls and Branding

**Mohammed Phaysal** 

0300 2133849, 0304 393 9615, 0300 4350407

Terrabiz Cancellation Policy: Once seats are confirmed and an invoice is issued, no cancellations within 2 weeks of the event.

Cancellations within this period incur a 50% charge. However, substitutions are welcome at any time. Thank you for your cooperation.