

OECD*-SEBON Conference and
Roundtable on Financial Consumer
Protection and Education in Asia-
Pacific

Understanding and responding to the impact of demographic changes for financial consumers

AGENDA

2-3 July 2019

Kathmandu, Nepal

The OECD contribution to this event is funded by the
Government of Japan.



■ Venue

Hotel Yak & Yeti
1016 Durbar Marg, Kathmandu, Nepal

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AGENDA | DAY 1

9h15-10h10 Opening remarks

Welcome Remarks

Chairman Dr. Rewat Bahadur Karki, Securities Board of Nepal (SEBON)

Inauguration by Chief Guest:

Hon. Finance Minister Dr. Yuba Raj Khatriwada, Ministry of Finance, Nepal

Mr. Antonio Gomes, Deputy Director of the Directorate for Financial and Enterprise Affairs, OECD (*video address*)

Deputy Governor Mr. Chintamani Siwakoti, Nepal Rastra Bank(NRB) (Central Bank of Nepal)

Vote of Thanks

Mr. Paristha Nath Poudyal, Executive Director, SEBON

10h10-10h30 Tea/coffee break

10h30-11h30 Session 1: Financial education, inclusion and financial consumer protection in Nepal and across the region

Objectives This panel will explore the challenges and opportunities for policy makers and other stakeholders seeking to promote financial education, financial consumer protection and financial inclusion in Nepal and other countries in the region.

Moderator **Dr. Rewat Bahadur Karki**, Chairman, SEBON, Nepal

Panellists

- **Mr. Miles Larbey**, Head of Financial Consumer Protection, OECD
- **Ms. Nangsi Dema**, Head of the Financial Inclusion Secretariat, Monetary Authority of Bhutan
- **Prof. Dr. Achyut Wagle**, Chair, Institute of Financial Education and Communication of Nepal

11h30-11h50 Keynote on technology as a tool to promote the financial inclusion of older people

- **Dr. Joanne Yoong**, Senior Economist; Director, Research and Science, Centre for Economic and Social Research CESR/CESR East, University of Southern California, United States

Dr. Yoong will outline the findings of research undertaken on behalf of the OECD to understand how older people are using digital financial services, and examine the potential technology holds for promoting financial inclusion of older people.

11h50-12h10 Keynote on Japan's G20 Presidency Fukuoka Priorities

- **Mr Bumpei Sugano**, G20 Office/International Affairs Office, Japan Financial Services Agency and Co-Chair of the G20 Global Partnership for Financial Inclusion

In 2019, the Japanese Presidency of the G20 selected Aging Populations as its policy priority for financial inclusion. Under the Japanese G20 Presidency, the GPFI and OECD jointly prepared the "G20 Fukuoka Policy Priorities on Aging and Financial inclusion". Mr. Sugano will present and explain the priorities identified.

12h10-13h15 Session 2: Supporting financial inclusion for older people

Objectives The two keynote speakers, together with a SEBON Board Member, will engage in a panel discussion on the policy tools to support and promote the financial inclusion of ageing populations. This discussion will cover countries with aging populations, and those with populations that are currently young, but facing the benefits and challenges of increased longevity.

Moderator **Mr. Miles Larbey**, Head of Financial Consumer Protection, OECD

- Speakers**
- **Ms. Krishna Prasad Acharya**, CA, Board Member, SEBON and Former CEO of Employee Provident Fund, Nepal
 - **Mr. Bumpei Sugano**, G20 Office/International Affairs Office, Japan Financial Services Agency and Co-Chair of the G20 Global Partnership for Financial Inclusion, Japan
 - **Dr. Joanne Yoong**, Senior Economist; Director, Research and Science, Centre for Economic and Social Research CESR/CESR East, University of South California, United States

13h15-14h15 Lunch (Hosted by Nepal Stock Exchange Ltd.)

14h15-15h15 Session 3: Reducing financial vulnerabilities from childhood

Objectives Financial inclusion, financial consumer protection and financial education work together to reduce financial vulnerabilities. This can be achieved most effectively by ensuring that children and young people develop positive financial attitudes and behaviours and have a thorough understanding of basic financial matters from a young age. This session will look at practical examples of providing financial education to children and young people, and discuss what more can be done to ensure that today's youth are financially resilient in adulthood.

Moderator **Dr. Adele Atkinson**, Head of Financial Education, OECD

- Panellists**
- **Dr. Gunakar Bhatta**, Executive Director of Nepal Rasta Bank
 - **Mr. Hariharan Neelakanta Iyer**, Chief General Manager, Office of Investor Assistance and Education, Securities and Exchange Board of India
 - **Dr. Lillian Koh Noi Keng**, CEO, Fintech Academy, Singapore

16h00 Depart to Chandragiri Hill and sightseeing

19h00 Dinner program at Chandragiri Hill (Hosted by Securities Board of Nepal)

AGENDA | DAY 2

09h00-09h30

Keynote

Mrs. S. Marandi, Executive Director, Reserve Bank of India

The keynote address delivered by Ms. Marandi, Executive Director of the Reserve Bank of India will provide the Indian perspective on the issues debated in the Conference.

9h30-10h45

Session 4: Understanding the different needs of rural, remote and urban populations

Objectives

How do the needs of financial consumers living in urban environments differ from those in rural and remote locations? Governments seek to ensure that everyone is financially included, regardless of where they live. How is this achieved in practice? What are the most effective ways of reaching people, and who should take responsibility?

Moderator

Dr. Lillian Koh Noi Keng, CEO, Fintech Academy, Singapore

Panellists

- **Mr Suman Raj Aryal**, Director General, Central Bureau of Statistics, Nepal
- **Ms Leigh Coughlan**, Senior Manager, Australian Securities and Investments Commission, Australia
- **Mr. Lyndwill Clarke**, Head of Department, Consumer Education, Financial Sector Conduct Authority, South Africa

10h45-11h15

Tea/coffee break

11h15-12h30

Session 5: Improving financial literacy and access for micro and small enterprises

Objectives

Micro and small enterprises (MSEs) often face challenges accessing traditional sources of finance, and many lack the financial skills they need to succeed. This session will look at approaches to improve access to finance and to develop financial skills. Issues covered will include the potential for alternative sources of finance and FinTech developments, together with effective financial literacy programs for micro-entrepreneurs.

Moderator

Mr. Dipendra Bahadur Chhetri, Former Governor of NRB and Ex- Vice Chairman of National Planning Commission, Nepal

Panellists

- **Dr. Adele Atkinson**, Head of Financial Education, OECD
- **Mr. Keshav Acharya**, Former Senior Economic Advisor, Ministry of Finance, Nepal
- **Mr. Balram Paudel**, Program Management Analyst, Strategic Planning and Development Effectiveness Unit, UNDP
- **Mr. Janardan Dev Panta**, Micro and Small Enterprise expert and CEO of Nirdhan Utthan Bittiya Santha (Pioneer Micro Financial Institution), Nepal
- **Mr. Sanjib Subba**, Chief Executive Officer, National Banking Institute, Nepal

12h30-13h00

Closing remarks

Shigeto Hiki, Head of Special Projects and Outreach Unit, OECD

Vote of Thanks: **Mr. Niraj Giri**, Executive Director, SEBON

13h00-14h00

Lunch (hosted by CDS and Clearing Ltd.)

14h30-17h30

The OECD SEBON Conference will be followed by the **9th Roundtable on Financial Literacy and Financial Inclusion in Asia and the Pacific**, open to public authorities from the region.

The Roundtable is open only to public officials from financial authorities (central banks, ministries of finance, financial regulators and supervisors) in Asia and Pacific region and OECD/INFE representatives.

SPEAKER PROFILES

Mr. Keshav P. Acharya



Mr. Keshav P. Acharya is currently the Senior Programme Advisor to Economic Policy Incubator (EPI) and the Chairman of National Microfinance Bittiya Sanstha Limited. He is also associated with Nepal Economic Association, Transparency International Nepal, and Samriddha Pahad. Mr. Acharya was associated with the Central bank of Nepal for over 30 years and retired as Executive Director of the Economic Research Department in May 2008. He has also worked as Senior Advisor to Government of Nepal, Ministry of Finance first in 1994-95 and later in 2009-2011. He was also seconded as Senior Advisor to South-East Asia Voting Group of the Executive Board of International Monetary Fund (IMF), Washington, D.C. in 2006-2008. Mr. Acharya did his Masters in Economics from Tribhuvan University and also from School of Economics of the University of the Philippines. Mr. Acharya has also been contributing in academics and research by co/authoring several books and articles on various aspects of Nepalese economy.

Mr. Krishna Prasad Acharya



Mr. Krishna Prasad Acharya is the vice president of Institute of Chartered Accountants of Nepal and is a board member SEBON. He was also associated with Employee Provident Fund (EPF) as CEO. He started his career in the year 2004 as an Internal Auditor (9th level cadre) and has spent almost 13 years in different internal/management audit areas of EPF operations. In addition to his experience as a top level executive at the EPF, he has served as a General Manager/Chief Executive Officer of Nepal Industrial Development Corporation (Financial Institution) Ltd. from 2008 to 2009 and Chief Executive Officer of United Insurance Company (Nepal) Ltd. from 2010 to 2011. He has also gained experience as a Chair-Man of NIDC Capital Market Ltd., Non-Executive Director of Nabil Bank Ltd., Himalayan Bank Ltd., Lumbini Bank Ltd., United Insurance Ltd., Alliance Insurance Ltd., Upper Tamakoshi Hydropower Ltd., Hydro Electricity Investment and Development Company Ltd. Mr. Acharya also represented Employees' Provident Fund (EPF) in the Board of Nepal SBI Bank Limited by being one of the promoters of Nepal SBI bank Ltd. Mr. Acharya holds Chartered Accountancy Degree from Institute of Chartered Accountants of India, Chennai and Master in Philosophy (Management) from Tribhuvan University.

Mr. Suman Raj Aryal



Mr. Suman Aryal is currently the Director General of the Central Bureau of Statistics (CBS). From the beginning of his professional career, he worked under the CBS at different capacities. He has been involved in designing surveys and in supervising statistical research and analytics. Mr. Aryal has initiated some of the milestone works like National Economic Census of Nepal 2018, quarterly national accounts, and other data governance issues. He has done several research works and one of his major accomplishments is the publication of "Development of Manufacturing Industries in Nepal". Given his extensive experience in the Statistics Office, Mr. Aryal has expertise in devising statistics related policies and enjoys the field of data governance. He has also served as panellist in various national and international forums. Mr. Aryal is also the founder member of Nepal Statistical Association. He has a Masters degree in statistics.

Dr. Adele Atkinson



Adele Atkinson is a senior policy analyst within the OECD Financial Education and Consumer Protection Unit and lead expert on the OECD International Network on Financial Education (INFE) project on Financial Education in the Commonwealth of Independent States. She has almost 20 years' experience of undertaking policy research relating to education, personal finance and social policy. Her work currently focuses on the implementation of financial education policy recommendations, assessing levels of financial literacy of youth and adults and the role of financial education in increasing financial inclusion and supporting migrants, small business owners and other vulnerable groups. Adele has a PhD from the School of Geographical Sciences at the University of Bristol, UK. Prior to joining the OECD in 2010 she was a research fellow at the Personal Finance Research Centre, University of Bristol.

Dr. Gunakar Bhatta



Dr. Gunakar Bhatta is associated with Nepal Rastra Bank as the Executive Director. He is leading the Research Department of the Central Bank of Nepal. He has professional association with various organisations such as American Economic Association, Southern Economic Association and Management Association of Nepal. Dr. Bhatta has represented Nepal in various international forums and has also been contributing to academics and research through his various research works and articles on finance, economics and development. He has also served to the Revenue Advisory Board of the Ministry of Finance and contributed, on various occasions, to the preparation of Economic Survey, an

annual publication of the Government of Nepal. A gold medalist in MBA from Tribhuvan University, Dr. Bhatta also holds Ph.D. in Economics from Wayne State University, Michigan and a Master's degree in Economics from Williams College, USA.

Mr. Dipendra Bahadur Chhetri



Mr. Dipendra Bahadur Chhetri, currently the member of the Advisory Board to the Auditor General of Nepal is also the former Governor of central bank of Nepal and ex-vice chairman of National Planning Commission. Apart from the position of Governor, he was associated with the central bank of Nepal for substantial amount of time in various capacities. He was also associated with National Trading Limited and Agricultural Development Bank in his initial years of his professional career. He has represented Nepal in various international forums and has also been contributing in academics and research through his various articles related to economics, development and banking in various publications

time to time. Mr. Chhetri has a Masters degree in economics from Tribhuvan University and also has studied law from the same university. He has also completed his Masters degree in Agri-Economics from the University of New England, New South Wales Australia, 1986.

Mr. Lyndwill Clarke



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 Sector Conduct Authority (FSCA – formerly

the Financial Services Board) 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 FSCA in 2011. Lyndwill is a member of the Advisory Board of the OECD International Network on Financial Education (INFE) and Co-chairs the INFE Working Group on National Strategies. He is also the former 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.

Ms; Leigh Coughlin



Ms Leigh Coughlin has worked at the Australian Securities and Investments Commission (ASIC) for more than 10 years in Enforcement and then in consumer-facing teams assessing misconduct and systemic issues. Leigh has been Executive Officer to Deputy Chair Peter Kell, and most recently has been in ASIC's Financial Capability team, focussing ASIC's National Financial Capability Strategy. Leigh manages the team supporting initiatives focused on Australia's First Nations people, in urban, regional and remote locations.

Ms. Nangsi Dema



Ms. Nangsi Dema pursued her Master of Science degree in Public Policy and Program Management from the University of Bradford, UK. She has also completed her post-graduation in Financial Management and B.Com (Honors) Degree in Bhutan. Ms. Nangsi Dema currently spearheads the Financial Inclusion Secretariat, under the Honorable Governor's Office at the Royal Monetary Authority, the Central Bank of Bhutan. She is mostly involved in spearheading supportive regulatory interventions related to financial inclusion such as formulation and implementation of the National Financial Inclusion Strategy (NFIS) 2018-2023, the National Financial Literacy Strategy (NFLS) 2018-2023, Consumer Protection for Financial Service Rules and Regulation 2019 and NFIS Action Plans (NAP). She is also involved in various financial education initiatives such as the integration of the national financial literacy curriculum, Youth Ethics (YE Banking), Students Business Seedling Program (SBS) and facilitating the nationwide financial literacy road show programs. Prior to her current position, She has worked in the capacity of a Deputy Commissioner to Sales Tax Department under the Ministry of Finance for fourteen years, wherein, she was mainly involved in leading the Division to facilitate indirect tax researches, formulation of environmental taxation, fiscal incentives and policies, amendment of the Sales Tax rules and regulations, sales tax assessments, revenue generation and forecasting. She has also worked for Cancer research UK, out of her personal interest in pursuing social work and gaining experience of working in the third sector.

Mr. Antonio Gomes



Antonio Gomes is Acting Deputy Director of the OECD Directorate for Financial and Enterprise Affairs since September 2018. He is responsible for the Directorate's Market Cluster including Competition, Investment, Financial Markets, Financial Education and Consumer Protection, Pensions, Insurance and Public Debt Management, supporting the coordination and management of the policy and standard-setting work in these areas. He previously served as Head of the OECD Competition Division (2016-2018), President of the Portuguese Competition Authority (2013-2016), Senior Competition Expert at the OECD Competition Division (2013) and Director of the Merger Department of the Portuguese Competition Authority (2007-2013). Since 2005, he has been an Assistant Professor at the Universidade de Aveiro, Portugal. Antonio Gomes holds a PhD in Economics from the University of York, U.K., and Master Degrees in Economics from the University of York and the Universidade Nova de Lisboa.

Hariharan Neelakanta Iyer



Mr. Hariharan is presently 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. Mr. Hariharan is also Secretary to the Board. He is a member of various SEBI and inter-regulatory Committees. He is a Director in the National Centre for Financial Education, a not-for-profit Company promoted by financial sector regulators for financial education. He has more than 32 years of experience in the Government and public sector and started his career as a banker in State Bank of India. He later joined the Indian Information Service (IIS), a civil service, and worked in various departments in Government of India. He also had a tenure of three years at the Prime Minister's Office, Government of India, New Delhi. 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 (CAIB). He is also an Associate of the Institute of Company Secretaries of India.

Dr. Rewat Bahadur Karki



Dr. Rewat Bahadur Karki has been leading SEBON as Chairman for about four years and prior to this position, he was expert member of the Board. He has also worked in various capacities in different national and international organisations. Dr. Karki was also associated with Nepal Stock Exchange (NEPSE) as CEO from 2006 to 2008. During his tenure as CEO in NEPSE, a number of reforms including trading automation was achieved. He has also served as an Advisor to Executive Director (2002-2005) at International Monetary Fund (IMF), USA and also as an Economist (1992-1994) in Bank of Namibia through UNDP. He was also associated with the Central Bank of Nepal in different capacities for more than two decades.

Similarly, his association was also with various other organisations including Nabil Investment Bank, Nepal Citizen Investment Trust, Credit Information Bureau, Mid Western Rural Development Bank etc. as a member of Board of Directors. He was the Chairman of largest public sector bank-RBB too. Dr. Karki has received numerous awards including Nepal Vidyabhsan "Ka" for his outstanding contribution in the field of Economics and Management. He has been contributing in the academia through his various research works and articles on economics, finance and budget. Similarly, he has contributed as a resource person in different national conferences, and also represented Nepal in various international forums. Dr. Karki holds a PhD in Economics from India and M.A. in Economics from Tribhuvan University, Nepal, and is also a law graduate from the same University.

Dr. Lilian Koh Noi Keng



Dr Koh has been the Chair of the Centre for Financial Literacy at the National Institute Education, Nanyang Technological University for a decade. In financial literacy advocacy which she started since the year 2000, she has trained more than 15,000 teachers in personal finance education & pedagogy skills. The center has an outreach of more than 368,000 students, parents & teachers from more than 300 schools in Singapore through more than 600 events organised together with partner schools and stakeholders. She has personally trained 500 experienced teachers to infuse financial literacy into the food and consumer education syllabus, which is a mandatory subject in Singapore secondary schools.

Miles Larbey



Miles Larbey is the Head of the Financial Consumer Protection Unit at the OECD. In this role, he is responsible, among other things, for supporting the G20/OECD Task Force on Financial Consumer Protection and the International Network on Financial Consumer Protection. Before this, Miles held positions as Senior Executive Leader for Financial Capability at the Australian Securities and Investments Commission, and General Manager of the Investor Education Centre in Hong Kong. He has wide-ranging experience in financial consumer protection law and policy; banking, credit and insurance supervision; and financial education.

Ms. Surekha Marandi



Ms Surekha Marandi, currently oversees the functions of the Reserve Bank of India's (RBI) Financial Inclusion and Development Department (FIDD), Customer Education and Protection Department (CEPD) and the Department of Communication (DOC). During her tenure FIDD finalised the National Strategy of Financial Inclusion, set up the BC certification and BC registry process and set up National Centre Financial Education (NCFE) funded by four regulators as an independent entity; CEPD implemented the schemes for an Ombudsman for Non-Banking Finance Companies and Non-Bank entities handling digital payments, an Internal Ombudsman Scheme for banks and a unified Complaint Management System; DOC completed phase 1 of the RBI Museum at Kolkata and launched the nationwide "RBI Kehta Hai" public awareness campaign. She has three decades of experience in areas of Regulation and Supervision across diverse sectors viz., Commercial Banks, Financial Institutions and the Co-operative Sector as well as Human Resources, Financial inclusion and Consumer Protection. She has served in various Offices of RBI in Chennai, Kolkata, Ahmedabad, Bhopal, Guwahati and Mumbai. As Regional Director, North East, she has implemented the Financial Sector Plan for the highly excluded North East Region. She has served as a Member/Member Secretary of various committees viz., Committee on Customer Service, Committee on Financial Sector Assessment, Committee on Financial Sector Plan for the State of Chattisgarh, ICT enabled financial inclusion, Expert Committee on MSMEs, etc. She has also served on the Boards of United Bank of India and Bank of Baroda and is also on the Board of Investor Education and Protection Fund and NCFE.

Mr. Janardan Dev Pant



Mr. Janardan Dev Pant is the Chief Executive Officer of Nirdhan Utthan Laghubitta Bittiya Sanstha Ltd, a pioneer microfinance institution involved in extending financial services to low income group in Nepal. He is also the Vice Chairman of Nirdhan, an NGO involved in extending services in education, training, and health to deprived sector people. Also associated with Center for Microfinance Nepal, a pioneer network of microfinance institutions and professionals with a not for profit agenda as a Board Member, Mr. Pant is also the Chairman of Dr. Harihar Dev Pant foundation, a charitable not for dividend organisation. Mr. Pant was also associated with Nepal Investment Bank Ltd from July 7, 2010 to August 31, 2015 as Director and Chairman of its audit committee and member of risk management committee. He was also the Director of Siddhartha Insurance Limited from April 16, 2012 to April 12, 2016 and Chairman of its Audit Committee and Member of Risk Management and Solvency Committee. He was also founding Chairman of Quantum Capital Limited, a management and investment company. Mr. Pant began his banking career with Himalayan Bank Ltd (HBL) in the credit department and spent 11 years in various managerial positions. Prior to his career with HBL, Mr. Pant held Office Chief position in District Irrigation Office, Rupandehi District, Government of Nepal and Technical Officer with Nepal Industrial Development Corporation. He has a B.S. Civil Engineering degree and also holds an MBA in Finance from Oklahoma City University.

Mr. Bal Ram Paudel



Mr. Bal Ram Paudel is a Fellow Chartered Certified Accountant, FCCA and MBA. Under his leadership as the Team Leader and the Fund Manager of Employment Fund Secretariat in Nepal during 2009 - 2015, more than 100,000 youths were trained and linked to the employment. Many of the trained youths were successful to start their own enterprise and become job provider to others. Mr. Paudel has more than two decades of working experience in the development sector with various organizations within Nepal and outside. He has worked as an expert for designing the program focusing on skills and enterprise promotion for youths within Nepal and outside such as in Mozambique, Kirgizstan, Laos and Eastern Caribbean. Currently he is working as Program Management Analyst at UNDP Country Office in Nepal. His responsibility includes leading on program finance, partnership management, grants management, audit and assurance and compliance. He brings expertise in various area including skills and enterprise promotion, access to finance, project formulation, strategic financial management, audit and assurance, result based program management and partnership management.

Mr. Sanjib Subba



Mr. Sanjib Subba started his professional journey with the then Grindlays Bank (now Standard Chartered) in early 90s. In late 90s, he moved to Thailand to be part of a team to start a brand new American University namely Webster University where he worked for more than 10 years as Executive Director overseeing entire graduate program, professional development courses and international admissions division. In 2010, Asian Development Bank recruited Mr. Subba through international search committee as the CEO of National Banking Institute (NBI), the banking academy of Nepal. NBI is established with joint efforts of Nepal Rastra Bank (Central Bank), Government of Nepal, Nepal Bankers' Association and Asian Development Bank.

Under his leadership, NBI has now completed 10 years of operation and has trained more than 40,000 bankers through more than 2000 trainings in Nepal. Mr. Subba also launched first ever Mobile enabled Learning App for Financial Literacy targeting students, youths, remittance dependent families, women's group amongst others. Mr. Subba's areas of interests include financial inclusion, youth entrepreneurship development amongst others. Apart from an MBA, he is also the graduate of Executive Education program from Stanford University in California, World Bank Institute in Washington DC and also has earned Master Trainer Certification on Corporate Governance from International Financial Corporation (IFC) of the World Bank.

Mr. Bumpei Sugano



Mr. Bumpei Sugano is Deputy Director at International Affairs/ G20 Office of Japan Financial Services Agency (JFSA) in charge of international cooperation as well as financial inclusion. He assumed the role of co-chair of G20 Global Partnership for Financial Inclusion (GPII) under the Japan's G20 Presidency this year. Previously, he joined Ministry of Foreign Affairs in 2011 and was assigned in Climate Change Division in 2011-2013. After the two-year training period, he also worked at Economic Section of Japanese Embassy in the Philippines from 2015 to 2017 before he was seconded to JFSA. He holds a LL.M from University of Pennsylvania and a M.P.A from Columbia University.

Dr. Achyut Wagle



Dr Achyut Wagle, PhD in economics, is currently professor (adj) at Kathmandu University School of Management, Kathmandu. He is also Chair of Institute of Financial Education and Communication (IFEC-Nepal) which is an affiliate member of OECD-INFE for last four years. Under the leadership of Dr. Wagle, IFEC as the only INFE affiliate non-profit organization in Nepal dedicated to the financial education works in all aspects of financial education ranging from developing the training materials, delivery of trainings and research on training needs and training outcomes. He is widely published in national and international journals and newspapers and is a weekly op-ed columnist to The Kathmandu Post/Kantipur dailies. He has experience of working as the advisor to the prime minister of Nepal, advisor to the Central Bank of Nepal and consultant to The World Bank, Asian Development Bank and DFID among others.

Dr. Joanne Yoong



Joanne Yoong is an applied microeconomist working at the intersection of behavioural economics, health and financial decision-making, and socioeconomic development. Dr. Yoong's primary appointment is as Senior Economist at the University of Southern California, where she directs the offices of the Center for Economic and Social Research in Singapore and Washington DC, and is a principal member of the USC Behavioral Economics Studio. Dr Yoong is also a visiting associate professor at the Yong Loo Lin School of Medicine at the National University of Singapore, an honorary senior lecturer at the London School of Hygiene and Tropical Medicine, and an adjunct economist at the RAND Corporation. In addition to her research work, Dr Yoong is the founder of Research for Impact, a Singapore-based think-and-do tank dedicated to making rigorous and objective research and evaluation accessible, inclusive and transformative for populations in Asia. Dr Yoong received her Ph.D. in Economics at Stanford University as an FSI Starr Foundation Fellow and her AB summa cum laude in Economics and Applied and Computational Mathematics from Princeton University.