

Mumbai 2023: 29th Asia Regional Group Meeting, G20 Advocacy Panel & Reception Party, 2023 Global SME Finance Forum

We are delighted to extend an invitation to you, on behalf of the World Savings and Retail Banking Institute (WSBI), to the 29th Asia Pacific Regional Group Meeting, hosted kindly by the State Bank of India. We also cordially invite you to join us at our G20 Advocacy Panel, G20 Reception, and the 2023 Global SME Finance Forum. The gathering will unfold from September 11th to September 14th.

General Programme of the week:

| | Monday 11 September | Tuesday 12 September | Wednesday 13 September | Thursday 14 September |
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| 09:00 - 12:00 | | 2023 Global SME Finance Forum - Members meeting | 2023 GSMEFF Plenary | Study visits |
| 14:00 - 18:00 | 28 th Asia Pacific Regional Group Meeting (SBI HQ in Mumbai). | 2023 GSMEFF Plenary | 2023 GSMEFF Breakout sessions | 2023 GSMEFF + GPI G20 official Side Event + WSBI Panel |
| 18:00 - 21:00 | | Cocktail reception | Gala Dinner | SBI-WSBI G20 Reception |



29th Asia Regional Group Meeting

The 29th Asia Regional Group Meeting will take place in Mumbai, at the premises of State Bank of India. It will be an invaluable opportunity to discuss the main challenges , opportunities and innovation of the past years and set the regional priorities for the year to come.

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| | Monday 11 September 14:00 - 18:00 |
| 14:00 - 14:30 | Welcome remarks from WSBI Welcome remarks from ARG President Welcome remarks from SBI |
| 14:30 - 15:30 | Tour of SBI headquarter Presentation on SBI digital banking and how SBI uses mobile banking to serve SMEs |
| 15:30 - 16:00 | Coffee break |
| 16:00 - 18:00 | Asia Regional Group Meeting Institutional Agenda: <ul style="list-style-type: none"> - Presentation of WSBI main activities and work during 2023; - Presentation of WSBI-ESBG CSR-SD Committee and upcoming events; - Presentation of WSBI new data collection survey; - Presentation of attending members; - Discussion on challenged faced during the past year; - Discussion of priority topics for 2023-2024; - Concluding remarks. |



Global 2023 SME Finance Forum

We cordially invite you to join us at the Global SME Finance Forum, scheduled for 12-14 September this year in Mumbai. The SME Finance Forum, a global platform founded by the G20 and operating under the auspices of the World Bank, presents a remarkable opportunity to connect with global leaders in small business financing. This year's gathering anticipates the presence of eminent figures from India's financial ecosystem, including Nandan Nilekani, the co-founder of Infosys and architect of Aadhar, India's digital ID program. The theme for this year is 'Digital Ecosystems and the Future of SME Financing', providing an avenue to explore cutting-edge trends and future developments in the industry.

| Tuesday 12 September | |
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| 09:00 - 12:00 | Members Meeting |
| 12:00 - 13:30 | Lunch Break |
| 13:00 - 14:15 | VIP Addresses |
| 14:15 - 14:45 | Keynote/Fireside Chat (Digital ecosystems for the future of SME finance & financial inclusion: access to finance, access to market, access to skills and capabilities) |
| 14:45 - 16:00 | Plenary: Digital platforms for SME financing (Digital lending platforms offer alternative financing options to SMEs who are unable to obtain traditional bank loans. How successful are digital lending platforms in serving SMEs? What are the implications of successes of digital lending platforms on incumbent financial institutions? What does it take for the platforms to close the financing gap?) |





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| 16:00 - 16:30 | Networking Break | | | |
| 16:30 - 17:45 | Plenary: Digital platforms for SMEs access to market (Ecommerce offers a significant opportunity for SMEs to expand their revenue, market share and customer base and penetrate new markets in both global and local contexts. What makes ecommerce platforms succeed? How can SMEs take advantage of the digital ecosystems?) | | | |
| 17:45 - 18:40 | Fintech Pitch & Concluding remarks | | | |
| 19:30 | Cocktail Reception | | | |
| Wednesday 13 September | | | | |
| 08:30 - 08:45 | Welcome Remarks | | | |
| 08:45 - 09:15 | Keynote address | | | |
| 09:15 - 10:30 | Plenary: SME Financing: Vision 2030 (How will the innovations in financial services, including the emerging digital platforms, coupled with advanced data analytics and AI technologies define the SME finance landscape? Can digital ecosystems accelerate financial inclusion for SMEs?) | | | |
| 10:30 - 11:00 | Networking Break | | | |
| 11:00 - 12:15 | Plenary: Ecosystems and key crosscutting issues (DFI thought leaders discuss ecosystems through the lenses of SME sustainability, ESG, gender, food security, and cross border trade.) | | | |
| 12:15 - 14:00 | Lunch Break | | | |
| 14:00 - 15:00 | Debate: Will Central bank digital currencies be important for SME finance? | | | |
| 15:00 - 16:00 | Breakout 1: Case studies - Ecosystems for Agrifinance | Breakout 2: Case studies - Ecosystems for supply chain | Breakout 3: Case studies - Ecosystems for data and risk analysis | Breakout 4: Case studies: ecosystems for financial inclusion |
| 16:00 - 17:00 | Plenary: cross-border payment ecosystem (Panelists will explore how new technologies and business models could increase transaction speed and reduce costs for SMEs making cross border payments. The discussion will explore what the world's major payments networks are doing for SMEs now, and what decentralized finance technologies, and more open banking could promise for the future.) | | | |



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| 17:00 - 17:10 | Concluding remarks |
| 17:10 - 18:00 | Networking break |
| 18:00 - 21:00 | Global SME Finance Award Ceremony |
| | Thursday 14 September |
| 08:00 - 12:00 | Study visit |
| 12:00 - 13:15 | Lunch Break |



WSBI – SBI G20 Advocacy Panel and G20 Reception Party

WSBI has a longstanding tradition of representing socially responsible, regionally rooted banks, leading the charge in international policy-making. Our ethos is rooted in serving communities, placing community well-being above profit maximization. In line with this mission, we have forged partnerships with the SME Finance Forum and the Global Partnership for Financial Inclusion, both of which were established by the G20 and operate under the auspices of the World Bank, thereby amplifying our advocacy efforts.

Recognized by the Indian Presidency as an official G20 side event, this year’s G20 gathering, held in conjunction with the Global SME Finance Forum 2023, will feature participation from over 500 CEOs of leading financial institutions, the Indian Finance Ministry, and the Reserve Bank of India.

We will showcase how our members worldwide have pioneered innovative solutions and provided unwavering support to SMEs, irrespective of economic conditions. We will also present a call to action, urging the financial sector to commit to three specific steps towards enhancing gender equality in SME Financing.

| Thursday 14 September | |
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| 13:15 - 13:30 | Welcome Remarks |
| 13:30 - 14:00 | Keynote address: Digital public goods and SME finance |
| 14:00 - 15:00 | Plenary: Institutional collaboration in Ecosystems (1. How financial institutions develop collaborative models knowing that no one business can address all the needs of its customers by itself, and a collective of businesses is best positioned to do so. 2. Should financial institutions co-create an ecosystem or join the existing ones?) |
| 15:00 - 15:15 | G20 report on innovative financial products and services beyond credits |
| 15:15 - 16:15 | WSBI Panel: Gender Equity & SME Finance |
| 16:15 - 16:45 | Coffee Break |



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| 16:45 - 17:45 | Plenary: Enabling ecosystems building (The roles of regulators and government agencies in enabling and regulating the data sharing inherent to the ecosystem model.) |
| 17:45 - 18:00 | Concluding remarks |
| 18:00 - 19:30 | WSBI - SBI G20 Reception |