

41st ABA General Meeting and Conference September 15-16, 2025, Dungkar Dzong, Bhutan

Program

Financing the Future: Banking for Sustainable Growth

September 15

10:00-10:20 Bhutanese traditional welcome ceremony

10:20-10:50 Opening Ceremony (*Founder's Hall*)

- **Welcome Remarks from Mr. Thinley Namgyel, Chairman, Bank of Bhutan**
- **Opening Remarks from Mr. Daniel Wu, Chairman, ABA and Vice Chairman, CTBC Financial Holding Co., Ltd.**

Keynote Speakers

- **Ms. Sonomi Tanaka, Country Director, Bhutan Resident Mission (BHRM), ADB**
- **His Excellency Lyonpo Lekey Dorji, Finance Minister of Bhutan**

10:50-11:00 Presentation of Tokens of Appreciation & Photo Session

11:00-11:15 Coffee Break

11:00-11:30 Press Conference (*Press Room*)

11:15-12:45 Host Bank Session organized by Bank of Bhutan (*Founder's Hall*)

Bhutan's Next Chapter: Mindfulness, Innovation and the Role of the Private Sector

- Bhutan stands at a bold turning point. With the Gelephu Mindfulness City's (GMC) transformation agenda, we are reimagining what national development can look like - anchored in values, driven by innovation, and powered by people.
- This session is designed as both a presentation and a plenary conversation. We will walk through the vision behind Gelephu - a city inspired not just by economic ambition, but by a deeper purpose: to be a global hub for well-being, wisdom, and sustainable innovation.
- At the heart of this transformation is the private sector - entrepreneurs, investors, creators, and builders who can help shape and deliver this vision. This session is a chance to bring everyone into the conversation: to ask hard questions, surface big ideas, and identify real ways to collaborate.

Session Flow:

Part 1: Setting the Vision (10 - 15 mins)

- Introduction to the Gelephu Mindfulness City and what it represents (Presentation by Ms. Tshering Dolkar, Director, Tourism Gelephu Mindfulness City Authority (GMCA))

Part 2: Plenary & Open Dialogue (50 - 60 mins)

An interactive conversation on:

- How the private sector can engage and co-create with Gelephu Mindfulness City agenda.
- Opportunities in:
 - ✓ AI and digital infrastructure to power ethical, efficient services
 - ✓ Payment and fintech systems to connect Gelephu to the region and the world
- What's needed: enabling policies, capital, innovation ecosystems, and shared purpose

Moderator

- Dasho Karma Yonten, Head, Office of Performance Management, His Majesty's Secretariat

Speakers

- Mr. Ujjwal deep Dahal, Chief Executive Officer, Druk Holding and Investments
- Ms. Tshering Dolkar, Director, Tourism, GMCA
- Mr. Ugyen Tenzin, President, DK Bank

12:45-14:00 Lunch (Founder's Hall)

14:00 -15:00 ABA Policy Advocacy Committee Presentation (Founder's Hall)

Moderator

Mr. Austin Chiang, Chairman, ABA Policy Advocacy Committee and EVP, CTBC Bank

Speakers

- **Ms. Rachael Kao, President, CTBC Financial Holding Co., Ltd.**– Ethical Banking and Corporate Governance
- **Mr. Reginaldo Cariaso, President and CEO, RCBC** – Open Banking and Customer Data Privacy Protections
- **Mr. Shirish Pathak, Managing Director, Fintelekt Advisory Services** - Money Mule Account Issues in Banking

15:00 -16:30 B2B / Networking Session

CareEdge Presentation 15:00 – 15:15 (Driving Sustainable and Smart Credit Risk)

Presenter: Mr. Mayur Vijay Somani

Q & A session: 15:15 – 15:35

Modefin Presentation 15:35 – 15:50 (mBoB Success Story)

Presenter: Mr. Amit Darda

Q&A Session: 15:50 – 16:20

17:30 – 19:30 Welcome Dinner (Plenary Hall)

15:00-15:30 Election Committee Meeting
(Members only) (Board Room)

15:30-16:00 ABA Advisory Council Meeting
(Members only) (Board Room)

16:00 -17:00 64th ABA Board of Directors' Meeting (Members only) (Board Room)

September 16

10:00-11:00 Plenary Session 1 - Digital Transformation in Sustainability Banking (*Founder's Hall*)

Digital transformation is reshaping banking by enhancing financial inclusivity and promoting sustainable behaviors.

By leveraging digital identity technologies, financial institutions can provide accessible services to under-banked populations, inbound immigrants, and outbound overseas workers. Concurrently, innovative solutions like carbon footprint tracking tools and platforms for sustainable investments empower customers to make environmentally conscious financial decisions.

The integration of digital banking with sustainability initiatives not only addresses access challenges but also fosters a culture of environmental responsibility, contributing to a resilient and sustainable future in the banking sector. This involves integrating principles into banking operations and financial products to promote responsible and sustainable development, while also generating profit.

Moderator

- **Mr. Reginaldo Cariaso**, President and CEO, Rizal Commercial Banking Corp. (RCBC)

Panelists

- **Dr. Ashish Kakar**, Research Director, IDC Financial Insights
- **Mr. Agustinus Nicholas L. Tobing**, Security Assurance Country Lead, Indonesia and Vietnam, Amazon Web Services (AWS) Indonesia
- **Mr. Abhisheik Vishwakarma**, President & CEO – Analytics Division, CARE Analytics and Advisory Private Limited

11:00-11:15 Coffee Break

11:15-12:15 Plenary Session 2 - Enhancing Customer and Employee Experience Through Technology (*Founder's Hall*)

The integration of technology plays a pivotal role in enhancing both customer and employee experiences in the banking sector. This session invites banks to share innovative practices in customer experience, focusing on hyper-personalization, seamless omni-channel experiences, and conversational banking.

Furthermore, the discussion will extend to the use of AI to enhance employee experience and productivity, highlighting for instance the use of AI copilots that streamline staff training on business and customer service, enhance decision-making efficiency, and accelerate complex analyses. By leveraging AI-driven solutions, financial institutions can not only improve service delivery but also foster a more efficient and rewarding work environment for employees.

Moderator

- **Mr. Frederic Cabay**, Managing Director/Global Co-Head of Financial Institutions, MUFG Bank, Ltd.

Panelists

- **Mr. Rajan Narayan**, CEO, Cyberbeat Pte. Ltd.
- **Ms. Sunita Kannan**, Global AI Strategy Lead, Microsoft
- **Mr. Kher Tean Chen**, Managing Partner and General Manager, IBM Consulting, Great China Group and Korea
- **Mr. Dorji Nima**, Chief Operating Officer, Druk Holding and Investments

12:15-14:00 *Lunch (Founder's Hall)*

14:00-15:00 **Plenary Session 3 - Innovations in Cross-Border Payments** (*Founder's Hall*)

The cross-border payments landscape is undergoing a significant transformation, driven by emerging technologies that promise to enhance efficiency, security, and accessibility. This session will explore cutting-edge innovations shaping the future of international transactions, including blockchain, Web 3.0 decentralized finance, central bank digital currencies (CBDCs), and Regulatory Technology (RegTech) solutions.

As financial institutions, fintech firms, and regulatory bodies navigate this evolving ecosystem, pilot projects and technology maturity assessments provide critical insights into real-world applications. Industry leaders and technology pioneers will share their experiences, discussing both the opportunities and challenges in integrating these advancements, thereby enabling financial institutions and banks especially in emerging economies to apply them in their cross-border payment business and catch up with industry peers.

Moderator

- **Mr. Mohamed Shareef**, CEO and Managing Director, Bank of Maldives

Panelists

- **Mr. Eric Tan**, Senior Director, Head of Banks & Remitters, Visa Direct, Asia Pacific

- **Mr. Rajendra Theagarajah**, Chairman Emeritus & Member, ABA Advisory Council
- **Mr. Amar Lkhagvasuren**, Chief Executive and Secretary-General, Mongolian Bankers Association

15:00-16:00 Plenary Session 4 - Adapting Regulations for a Changing Financial Landscape
(*Founder's Hall*)

As financial ecosystems become more complex, regulatory frameworks must evolve to balance innovation, consumer protection, and financial stability. This session will examine how regulators can support banking transformation through progressive policies, including the development of regulatory sandboxes, open banking frameworks, and cross-border compliance standards.

Experts will discuss harmonization of financial regulations across jurisdictions, the role of technology in regulatory compliance, and how banks can navigate shifting policies while fostering innovation. They will share regulatory innovations for new technology implemented in other regions, including those touching on the role of CBDCs and digital assets, as well as evolving regulations for ESG integration and reporting, sustainable financing, and investment.

Moderator

- **Mr. Oliver Hoffmann**, Managing Director, Head of Asia, Erste Group Bank AG, Hong Kong Branch

Panelists

- **Ms. Ee Ling Ooi**, Business Development Manager – Asia Pacific, Oberthur Cash Protection
- **Ms. Ugyen Choden**, Deputy Governor, Royal Monetary Authority of Bhutan
- **Mr. Dorji Phuntsho**, CEO, Royal Securities Exchange of Bhutan

16:00-16:30 ABA Chairman's Report and Report of the Election Committee (*Founder's Hall*)

16:30-16:45 Coffee Break

16:45-17:45 65th ABA Board of Directors' Meeting (Members Only) (Board Room)

16:45-17:45 B2B / Networking Session

18:30 Farewell Dinner (*Plenary Hall*)

- Presentation of Token of Appreciation to Sponsors
- Presentation of Token of Appreciation to Bank of Bhutan

- Installation Ceremony
 - *Presentation of Distinguished Service Plaque to Outgoing Chairman and Outgoing Vice Chairman*
 - *Valedictory Address of Outgoing Chairman*
 - *Oath-taking of Incoming Chairman and Vice-Chairmen*
 - *Handover Ceremony*
 - *Acceptance Speech of Incoming Chairman*
 - *Presentation of 2026 Conference in Maldives*

Day Three – September 17

- All day Optional Tour Program
- a) Taktsang Monastery (Tiger Nest)
 - b) Visit the National Museum, Paro Dzong and Paro town

Day Four – September 18

- All Day Optional Tour Program
- a) Taktsang Monastery (Tiger Nest)
 - b) Visit the National Museum, Paro Dzong and Paro town