



INDONESIA PENSION CONFERENCE

# 25 YEARS OF PENSION SAVINGS

"Way Forward for Next Quarter Century"

25-26 April 2017 • Grand Hyatt Hotel, Jakarta



## GAUTAM

## BHARDWAJ

### DIRECTOR PINBOX SOLUTIONS, INDIA



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## EXPERIENCE

Gautam is an Ashoka Fellow and a social entrepreneur. He is director of the India-based non-profit microPension Foundation and co-founder of pinBox Solutions, a Singapore-based global fintech enterprise focused on digital micro-pension inclusion in developing countries. He has over two decades of experience working extensively with governments, regulators, mainstream financial institutions and multilateral aid agencies across several countries in Asia and Africa on pension policy formulation, system design and implementation of inclusive pension programs targeting low income, non-salaried workers.

He has served as the advisor on pension reforms to the Indian Ministry of Finance between 1998 and 2000 on design, planning and implementation of India's national pension system (NPS) that today has roughly 20 million subscribers and over INR2 trillion in retirement savings. He is also leading a 9-member international expert team on assisting the Ministry of Finance of Rwanda with implementing Rwanda's national informal sector pension scheme through a unique "mission-office" model. Gautam pioneered the concept of "micro-pensions" in 2006 and established a unique social enterprise focused exclusively on assisting informal sector unbanked individuals to accumulate micro-savings for their old age. This social enterprise achieved ~1.5 million voluntary micro-pension subscribers across nearly 100 districts of 15 Indian States by 2015. He has led several studies and TA projects related to pension inclusion and has served on several government of India committees on postal, pension, tax and financial sector reforms.

At pinBox, Gautam is working in Rwanda, India, Uganda, Bangladesh and Kenya on designing a replicable and inclusive model and for contributory microPension programs. He is part of a World Bank team that is advising PFRDA (India's pension regulator) and the Indian finance ministry in developing field-tested strategies for expanding voluntary pension coverage. He is also a member of the Technology Sub-committee of the Reserve Bank of India for household finance.