

NOVEMBER
26
2021

2.30 pm to 6.00 pm

Live Online Conference on
**Digital Financial Inclusion:
Regulation, Emerging Business Models
and Challenges**



**National Institute of
Bank Management
Pune, India**

Coordinators
**Dr Deepankar Roy
Dr Naveen Kumar K**

Background

Access to affordable financial services is critical for poverty reduction and economic growth. Countries with deeper, more developed financial systems have higher economic growth and larger reductions in poverty and income equality. For poor, access to and use of basic financial services can improve incomes, increase resilience and improve their lives. More than 65 per cent of adults in the developing world – lack access to even the most basic transaction account that would allow them to send and receive payments safely and easily.

Digital Financial Inclusion (DFI) is defined as digital access to and the use of quality financial services by the unserved and under-served population at an affordable cost. Notwithstanding numerous policy initiatives undertaken by the Government of India (GoI) to reach the last mile, financial inclusion continues to remain elusive for the vulnerable sections, particularly for women and children. While policy initiatives coupled with reforms such as demonetisation (2016) and Goods and Services Tax (GST; 2018) helped to increase the use of digital solutions, the COVID-19 pandemic has further accelerated the adoption of new technology solutions cutting across economic and social segments. Digital technologies have boosted growth, expanded opportunities, and improved service delivery, yet their aggregate effect has fallen short and is unevenly distributed.

Given this perspective the captioned conference would deliberate on the tools of digital finance, the successful business models and policies for encouraging their growth. It will brainstorm on risks and challenges of new types of services and the legal and regulatory frameworks needed for confronting them. It will also discuss country experiences including India in promoting the expansion of digital financial services and the obstacles along the way.

Target Group

This conference is targeted towards practitioners, policymakers and executives working in Governments, Banks & Financial Institutions and academic community.

[Click here for Free Registration](#)

For any other Enquiries

Dr Deepankar Roy
Dr Naveen Kumar K
Conference Coordinators
National Institute of Bank Management
NIBM Post Office, Kondhwe Khurd, Pune 411048

Tel. : 0091-20-26716000 (EPABX)
0091-20-26716283, 0091-20-26716224 (Direct)

E-mail : dficonference@nibmindia.org

Website : www.nibmindia.org

Schedule

2.30 pm to 2.45 pm

Registration & Introduction

2.45 pm to 3.00 pm

Welcome Address

Prof Partha Ray, *Director*, NIBM

3.00 pm to 3.30 pm

Inaugural Address

Shri T Rabi Sankar, *Deputy Governor*

Reserve Bank of India

3.30 pm to 3.35 pm

Break

3.35 pm to 3.50 pm

Presentation of Paper on

DFI Policy and Business Models: Implications for India

Dr Deepankar Roy & Dr Naveen Kumar K, *Coordinators*

3.50 pm to 4.50 pm

Panel I

Emerging Business Models of DFI: Industry Experiences

Session Chair

Mr Amit Arora, *Sr. Advisor*, The World Bank Group

Panelists

Mr S K Gupta, *MD & CEO*, Paytm Payments Bank

Dr (Ms) Chetna Sinha, *Founder*,

Mann Deshi Foundation & Mann Deshi Mahila Bank

Mr Pravin Sharma, *CGM-CTO*, Union Bank of India

Mr Amit Sinha, *Co-Founder*, Unnati

4.50 pm to 5.00 pm

Break

5.00 pm to 6.00 pm

Panel II

Evolving DFI Ecosystem and Regulatory Policies

Session Chair

Mr Rajesh Bansal, *CEO*, Reserve Bank Innovation Hub

Panelists

Dr Pawan Bakhshi, *India Lead*, Financial Services for the Poor,
Bill & Melinda Gates Foundation

Mr Sumnesh Joshi, *Deputy Director General*, UIDAI

Mr B G Mahesh, *Co-Founder*, Sahamati

Mr Sunil Kulkarni, *CEO*

Business Correspondent Federation of India

6.00 pm to 6.05 pm

Vote of Thanks

Dr Deepankar Roy & Dr Naveen Kumar K