Conclave on Financial Inclusion

Wednesday, 13 September 2017
Durbar Hall, Taj Palace Hotel, Diplomatic Enclave
New Delhi

At the completion of three years since the launch of the Pradhan Mantri Jan Dhan Yojana (PMJDY), one of the largest financial inclusion programmes in the world, India’s example for leading innovations in financial inclusion, access, and technology can provide important learnings for other countries.

The United Nations in India is bringing together leaders of this financial revolution, with senior level stakeholders from the government, the banking sector, microfinance institutions, innovators, technology providers, CSOs, intergovernmental organisations, and the UN to a daylong conclave on 13 September, at the Taj Palace Hotel, New Delhi.

The programme is divided into five main sessions, focusing on physical access and infrastructure of financial inclusion, maximising financial access and literacy for women and marginalised groups, and using technology and innovation to determine the way forward.

The event will seek to do the following:

- Identify the big opportunities for financial inclusion initiatives in India, especially in the context of its demographic advantage and the experience of the PMJDY.
- Analyze challenges to financial inclusion in India, in terms of physical infrastructure, geographic spread, access for marginalised groups, including women, people with disabilities, and other vulnerable communities, knowledge and capacity building, promoting financial literacy, and promoting labour market inclusion through financial inclusion.
- Discuss the role of technological disruption and innovative policy frameworks in accelerating financial inclusion and reaching the hard to reach populations.
- Examine the role of financial inclusion as an accelerator of economic growth, social protection and sustainable development, especially through the unique nexus between financial access, unique identification, and mobile phones (Jan Dhan, Aadhar, and Mobile).
- Identify the way forward.
### REGISTRATION

9:30

#### INAUGURAL SESSION

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<th>Time</th>
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<tr>
<td>10:15</td>
<td>Arrival and reception of Hon’ble Minister, Mr. Arun Jaitley</td>
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<td>10:15-10:25</td>
<td>Welcome remarks:</td>
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<td>10:25-11:00</td>
<td>Keynote Address:</td>
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<td>Mr. Arun Jaitley, Hon’ble Minister of Finance; and Minister of</td>
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<td>Corporate Affairs, Government of India</td>
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**Interaction with the Audience**

#### SESSION 2

**11:00 – 12:15**

**Challenges and Opportunities: Infrastructure and Physical Access for Financial Inclusion**

- What are the key opportunities for financial inclusion in India?
- What have been the significant achievements and best practices in expanding financial access?
- What are the challenges to expanding the banking network, and how are they being addressed?

**Lead presenter and Moderator:**
- Dr. Rajiv Kumar, Vice Chairman, NITI Aayog

**Panellists:**
- Mr. Rajiv Kumar, Secretary (Financial Services), Ministry of Finance, Government of India
- Mr. Jun Zhang, Country Manager, International Finance Corporation
- Mr. Muddada Ravichandra, Secretary, Department of Finance, Andhra Pradesh Government
- Ms. Manju Agarwal, Deputy Managing Director (Digital Banking and New Business), State Bank of India
- Ms. Chetna Gala Sinha, Founder and Chairperson, Mann Deshi Mahila Sahakari Bank Ltd.

### SESSION 3

**12:15 – 13:30**

**Financially Empowering women and other vulnerable population groups**

- What impact has financial inclusion had on empowering women and other vulnerable groups?
- How can digital and financial literacy help vulnerable groups access the benefits of bank accounts and turn them into opportunities in the labour market?
- How are the linkages between digital finance, social protection, and direct benefit transfers being operationalised?

**Lead Moderator:**
- Ms. Naina Lal Kidwai, Chairperson, Max Financial Services

**Panellists:**
- Mr. Peeyush Kumar, Joint Secretary, Direct Benefit Transfers, Cabinet Secretariat, Government of India
- Dr. Shamika Ravi, Senior Fellow, Brookings India
- Dr. Ravi Kota, Principal Secretary, Finance Department, Assam
- Dr. Rebecca Reichmann Tavares, Representative, UN Women Multi-Country Office for India, Bhutan, Sri Lanka and Maldives
- Mr. Chandra Shekhar Ghosh, Managing Director and CEO, Bandhan Bank

Lunch: 13:30 – 14:30
**SESSION 4**

**Technology and Innovation as catalysts for financial inclusion**

- How have digital finance and cashless transactions helped expand financial inclusion?
- What are the key opportunities for financial inclusion that can be unlocked through technological innovation?
- What benefits will the Jan Dhan-Aadhar-Mobile network have for social protection?

**Lead presenter and Moderator:**
- Mr. Amitabh Kant, CEO, NITI Aayog

**Panellists:**
- Dr. Ajay Bhushan Pandey, CEO, Unique Identification Authority of India
- Dr. R. S. Sharma, Chairperson, Telecom Regulatory Authority of India
- Mr. Sanjay Kumar Rakesh, Joint Secretary, Ministry of Electronics and Information Technology
- Mr. Ashok Pal Singh, CEO, India Post Payment Bank
- Ms. Renu Satti, CEO, PayTM
- Mr. Rohas Nagpal, Chief Blockchain Architect, Primechain Technologies

**Tea: 16:00-16:30**

**VALEDICTORY SESSION**

**16:30**
Arrival and reception of Hon’ble Minister, Mr. Ravi Shankar Prasad at the Taj Palace Hotel

**16:32- 16:35**
Welcome and Introduction for the Hon’ble Minister

**16:35 – 17:15**

**Keynote Address:**
Mr. Ravi Shankar Prasad, Hon’ble Minister of Law & Justice, and Electronics and Information Technology, Government of India

**Interaction with the Audience**

**17:15**
**Vote of Thanks:** Mr. Yuri Afanasiev, United Nations Resident Coordinator