Financial inclusion can be defined as the process of ensuring access to appropriate financial products and services needed by all sections of the society in general and vulnerable groups such as weaker sections and low income groups in particular at an affordable cost in a fair and transparent manner by mainstream institutional players. The symposium familiarized students with the various issues challenges and opportunities related to financial inclusion. Students also got an opportunity to interact with professionals from the industry, regulatory bodies and learn from their experience. The symposium was divided into three round table sessions.

ROUNDTABLE 1: INCLUSION – THE BUSINESS MODEL
The discussion in this roundtable dealt with the appropriate business models through which financial products and services could be provided to the disadvantaged and needy. It was stressed that the traditional financial services business models cannot be directly used for inclusion purposes. They need to be appropriately modified for making financial inclusion effective.

ROUNDTABLE 2: INCLUSION – THE LAST MILE
This roundtable discussed the issues involved in the design and delivery of appropriate products for financial inclusion. There was also a discussion on whether technology is an enabler or decider of the design and delivery mechanisms.

ROUNDTABLE 3: INCLUSION - THE WAY FORWARD
Appropriate financial regulation and literacy are necessary to take forward the agenda of financial inclusion. These issues were the subject matter of this roundtable.

All the three roundtables had their individual question and answer sessions. Additionally, the final session was dedicated specifically to question and answers in which all speakers interacted with the audience. The Symposium also included Bhagawan Baba’s message of inclusive growth and service to the society.

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