Travel and Accommodation:

Sleeper class train fare by shortest route on production of tickets will be given to outstation participants who submitted and presented a paper at the Seminar. However, the participants are requested to seek sponsorship of their institutions for their travel. Moderate accommodation and local hospitality will be provided to outstation participants on the seminar dates only. In case of multi-authors, only one author will be paid travel charges. Multi-authors will be given certificates only on payment of registration fee. The participants are advised to make their own travel arrangements and inform the same to the organizers for making necessary arrangements.

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For any query, please contact
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Two-Day National Seminar on
Financial Inclusion and Social Equity: A Roadmap towards Developed India by 2047
(3-4 April, 2025)

About the National Seminar:

As India approaches the milestone of its 100th year of independence in 2047, it is poised at a critical juncture in its journey towards becoming a fully developed and self-reliant nation. At the heart of this transformation, financial inclusion is a powerful driver of economic empowerment that can break down the barriers among different segments of society, providing equitable access to financial resources for all. Financial Inclusion is the process of ensuring that individuals, particularly from marginalized and vulnerable groups, can access essential financial products and services, such as banking, credit facilities, insurance, and social pension schemes, in a manner that is both affordable and effective. However, it is not merely about opening bank accounts or increasing access to financial services. Financial inclusion involves a much deeper goal: empowering individuals and communities by providing them with the tools, knowledge, and opportunities to use these services meaningfully, enabling them to improve their standard of living and contribute actively to the economy.

India has made remarkable strides in advancing financial inclusion over the past decade. Government initiatives such as the Pradhan Mantri Jan Dhan Yojana (PMJDY) and the rapid growth of Financial Technologies (FinTech) have brought millions into the formal banking system, improving access to financial products and services across the nation. According to the Financial Inclusion Index, which measures access, usage, and quality of financial services, India's score has risen significantly in recent years, indicating positive trends in financial inclusion. However, despite these advancements, significant challenges remain. Rural and remote areas, which have a large portion of India's population, continue to face inadequate banking infrastructure and limited access to formal financial services. Moreover, a substantial segment of the population remains digitally illiterate, hindering their ability to utilize fully the expanding digital financial services ecosystem. Social and Cultural barriers, particularly for women, continue to restrict their participation in the financial system, making it difficult for them to access credit facilities, saving schemes, and other financial services.

The lack of access to credit and financial services among low-income households further exacerbates economic inequalities, leaving them vulnerable to shocks and hindering their ability to build wealth or invest for their future. Empowering these groups through inclusive policies and programs, to provide access to financial

products and services, as well as credit facilities and saving schemes, is crucial for ensuring that they are not left behind in the nations economic progress. In order to overcome these challenges and achieve true financial inclusion, India must adopt a multifaceted approach. This involves expanding banking infrastructure to rural areas very extensively, promoting digital literacy to bridge the technology gap, fostering women's empowerment through access to financial services, revising restrictive laws, and creating policies that support economic empowerment. Public-Private Partnerships, combined with innovative approaches, will play a critical role in driving forward these efforts and realizing the vision of a financially inclusive and socially equitable India by 2047.

With this backdrop, the Department of Commerce and Management Studies and the Centre for Study of Social Inclusion, Andhra University, propose to organize a two-day National Seminar on "Financial Inclusion and Social Equity: A Roadmap towards Developed India by 2047." The Seminar will provide a platform for academics, policymakers, practitioners, and Social Thinkers to discuss the critical intersection of Financial Inclusion and Social Equity and how these elements can be integrated into India's vision for a developed nation by 2047.

This National Seminar seeks to explore the multifaceted dimensions of Financial Inclusion and its role in realizing a socially inclusive and economically equitable India. By delving into policies, practices, and innovations, the Seminar will provide a platform for insightful deliberations on how financial services can be expanded to reach all the sections of society. The goal is to foster discussions that will help in crafting a comprehensive approach to achieve financial inclusion and ensuring that it acts as a catalyst for social equity and national development.

Sub themes of the Seminar :

- **Policy and Institutional Frameworks:** To analyze the financial inclusive policies in India and the role of regulatory bodies in promoting inclusive financial ecosystems over the past decades.

- **Digital Finance and Technological Innovations:** To explore the impact of digital payment systems and technologies for enhancing accessibility and affordability of financial services.

- **Financial Literacy and Capacity Building:** To discuss policy interventions and institutional frameworks that promotes financial literacy and inclusion.
  Inclusion of Vulnerable Groups: To evaluate the role of financial inclusion strategies in achieving social equity for women, rural population, and marginalized communities.

- **Sustainability and Social Impact:** To align financial inclusion with sustainable development goals (SDGs) and alleviate poverty and promote social equity.
  Financial Inclusion and Employment Generation: To explore the role of financial inclusion in fostering entrepreneurship and employment opportunities, particularly for youth, women, and marginalized communities.

- **Social Protection Mechanisms and Financial Inclusion:** To examine how social protection programs, including government schemes and social security, contribute for enhancing financial inclusion and addressing social inequalities.

- **Role of Public-Private Partnerships in Financial Inclusion:** To analyze the impact of public-private partnerships in promoting financial inclusion and advancing social equity through collaborative efforts between government bodies and private sector entities.

- **Other Issues** such as FinTech & Financial Inclusion; Diversity, Equity and Inclusion & Accessibility and Financial Inclusion and Business Growth.

Expected Outcomes:

- Comprehensive understanding of the current state and challenges of financial inclusion in India.

- Identification of innovative strategies and best practices for fostering inclusion.

- Policy recommendations for enhancing financial access and literacy.

- A roadmap for leveraging financial inclusion to achieve the vision of Developed India by 2047.

- Networking and collaboration among stakeholders to implement actionable strategies.

Seminar Format:

The Seminar will consist of keynote speeches, panel discussions, technical sessions, and poster presentations. It will provide a platform for interdisciplinary dialogue and knowledge-sharing among stakeholders from diverse sectors.

Call for Papers:

The Seminar is open to Academicians and researchers; Policymakers and government officials; Financial institutions and FinTech companies; Non-Governmental Organizations (NGOs) and Civil Society Organizations. Papers are invited from participants on any of the themes mentioned in the thrust areas. The duration of the presentation for selected papers will be for 15 minutes.

Guidelines for Authors:

- Abstract not exceeding 300 words and Full papers not exceeding 5000 words typed on MS Word format (Times New Roman), font size 12 with title, name of author(s), complete address, mobile number and e-mail address of the author should reach the Director of the Seminar, by an e-mail attachment by 25th March, 2025. In case of co-authors, these details should also be provided for each co-author.

- A Committee will review the abstracts and full papers submitted and acceptance will be communicated to the authors within one week subsequently by mail.

- The selected papers will be published in an edited book.

- The authors are requested to send their abstracts and full papers to the e-mail: **financialinclusion2025.au@gmail.com**

Registration Fee:

Academicians: Rs.1000/-. Research Scholars: Rs.300/- Students: Rs.200/- and others: Rs. 1,500/-.The participants can pay the registration fee at the Seminar Venue and obtain a receipt.