

SESSION: 04

ACHIEVING FINANCIAL INCLUSION THROUGH FINTECH: CHALLENGES AND OPPORTUNITIES

India began its financial inclusion efforts in 1956 with the nationalization of Life Insurance companies, followed by nationalization of banks in 1969 and 1980. Later general insurance companies were also nationalized in 1972. However, these efforts failed to make financial services accessible to majority of population. Globally 1.7 billion adults remain unbanked; for this reason alone responsible financial institutions cannot rest nor become complacent. In India and globally, recent efforts towards financial inclusion have been driven by unfolding Fintech revolution. While Fintech's positive impact on financial inclusion is undeniable, yet a gap remains for women, rural residents, and other underserved communities. This session will discuss challenges and opportunities in bringing the underserved into the ambit of formal financial services.

MODERATOR



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MISHRA**

Professor & Vice Dean
Jindal School of Banking & Finance

PANELISTS



**MR. KRISHNAN
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