



COURAGE TO KNOW



**Indian Council of
Social Science Research**

POST GRADUATE GOVERNMENT COLLEGE FOR GIRLS

Sector 11, Chandigarh



Post Graduate Department of Economics

Is Organising an

ICSSR NW Regional Centre Chandigarh Sponsored

National Seminar

On

“Financial Inclusion in North Western Region of India”

06 March, 2024

Venue: Multimedia Hall

Keynote Speaker
Prof. R. P. Mamgain
Doon University

Valedictory Speaker
Prof. Gulshan Kumar
Panjab University

Prof. (Dr.) Anita Kaushal
Principal & Chief Patron

Ms. Vinita Rao
HOD & Co-ordinator

Dr. Seepana Prakasam
Convener

ABOUT THE COLLEGE

The Post Graduate Govt. College for Girls, Sector-11, established in 1956, is one of the oldest educational institutions in Chandigarh affiliated to Panjab University. The college motto “Courage to Know” inspires the students for quality learning. The college continues to maintain its tradition of excellence both in academics and co-curricular activities. It is a NAAC accredited ‘A’ grade institute. The college offers Undergraduate Courses in 24 subjects in Humanities with Honors in 13 subjects, B.Com. (Pass Course and Honors), BCA and B.Sc. (Medical, Non-Medical and Computer Science). It also offers Postgraduate Courses in 16 subjects, five PhD Research Centers add to the academic excellence of the institution. In the category of Government institutions, the college has achieved 1st rank in Swachh Bharat Mission. Besides this our college has been an overall winner of PU Zonal youth festival for nine consecutive years.

ABOUT THE DEPARTMENT

The Post Graduate Department of Economics works to train students at the undergraduate and post graduate level in the methods and ideas of modern economics. The Department has been offering undergraduate course since 1956, Honors in economics from 1970-71 and postgraduate courses in Economics from 2000-01. The Department has a long tradition of imparting quality education and a better understanding of the global, national and local economic issues. At present 1000 students of the college are receiving their education in the subject. The Department works for the all-round development of students through multi-faceted education and sustained engagement with local, national and global communities.

THEME OF THE SEMINAR

Financial inclusion is defined as the process of ensuring access to financial services timely & adequate credit where needed by vulnerable groups at an affordable price (Rangarajan Committee, 2008). The growth witnessed in the financial sector all over the world, is far from inclusive. The problem of exclusion is severe in most of the emerging nations. Globally 24 percent, in developing nations 29 percent of adults have no bank account. Gender gap in account ownership is concerned globally 22 percent of men, 26 percent of women have no bank account. (Findex, 2021). Affordable and fair financial services mobilize savings and supports investment activity, directly benefiting the sustainable growth process. United Nations organization felt, financial inclusion is necessary to achieve 7 of 17 Sustainable Development Goals. The World Bank is also of the opinion that, financial inclusion a key enabler to reduce extreme poverty and boost shared prosperity. Financial inclusion reinforces human development by creating economic opportunities to the poor. Pro poor monetary policy, commercial banks liberal attitude, government target based approach and financial literacy are the pillars of financial inclusion. This seminar intends to explore the challenges and opportunities of financial inclusion, to suggest suitable policy suggestions for further improvement.

Sub Themes of The Seminar

- 1) Conceptual and Theoretical Aspects of Financial Inclusion and Financial Development
- 2) Historical Aspect of Financial Inclusion
- 3) Legal Frame work of Financial Inclusion
- 4) Socio-Economic and Political Aspects of Financial Inclusion
- 5) Financial Inclusion for Inclusive Growth
- 6) Financial Regulations and the changing Financial Land Scape
- 7) Financial Inclusion among Vulnerable Sections.
- 8) Financial Inclusion among Informal Workers
- 9) Financial Inclusion and Financial Literacy
- 10) Credit Flow to MSMEs
- 11) Role of JAM(Jandhan yojna, Aadhar and mobile)
- 12) Direct Benefit Transfer Scheme in Financial Inclusion
- 13) Financial Inclusion Practices and Priority Sector Lending
- 14) Role of Public and Private Sector Banks in Financial Inclusion
- 15) Financial Inclusion for Women Empowerment
- 16) Micro Finance and SHGs
- 17) RBI Monetary Policy for Financial Inclusion
- 18) Recent Financial Inclusion Practices and Schemes of Government of India
- 19) Pradhan Mantri Jan DhanYojana
- 20) Indebtedness and Consequences
- 21) Credit Flow to Agriculture and Allied Activities
- 22) Institutional Arrangements for Financial Inclusion
- 23) Barriers for Financial Inclusion
- 24) Financial Infrastructure
- 25) Issues in Debt waiving

The themes/sub themes mentioned above are indicative only.

Guidelines for paper submission

- Abstract: not more than 300words.
- Full paper: not more than 3000 words
- Title Page: Title, authors, designation, professional affiliation, contact details, email id.
- Text font and size: Times New Roman 12
- References: Standard APA Format.
- The participants are requested to forward the full papers to the email id: seminareco2024@gmail.com.

Organising Committee

Chief Patron	Prof (Dr.) Anita Kaushal
Co-ordinator	Ms. Vinita Rao
Convener	Dr. Seepana Prakasam
Co-Convener	Ms. Meena Kumari
Organizing Secretary	Dr. Poonam Arora
Executive Members	Ms. Sakshi Mittal
	Ms. Gunjan Malhotra

Submission Deadlines

Full Paper submission	20-02-2024
Notification for acceptance of paper	25-02-2024

Registration Details

Faculty and Research Scholars	500
Students	300

Note: Selected Qualitative papers will be published in an ISBN edited book.

Programme Schedule

Registration	9:00 am to 10:00 am
Inaugural Session	10:00 am to 11:30 am
Tea Break	11:30 am to 12:00 pm
Technical Session	12:00 pm to 1..30 pm
Lunch	1.30 pm to 2.30 pm
Valedictory Function	2.30 pm

For correspondence and further queries contact

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