

Global Business School, Hubli  
Report on  
***One Day National Conference***  
on  
**Financial Innovation and Financial Inclusion**  
*Challenges & Opportunities*  
10<sup>th</sup> Jan 2023

**About the Conference:**

Financial inclusion is one of the cornerstones of a developing economy. Launched in 2015, Digital India has been regarded as a significant intervention to bring the unbanked population, who had been kept out of the mainstream economy, into the formal financial net. While there has been an improvement in digital transactions across the country, issues still remain of last-mile connectivity of banks and other financial institutions, dormant accounts, among others.

In recent times, the biggest fillip to the efforts of financial inclusion has come from Digital India. Various initiatives under Digital India, like easy banking facilities for all, simplification of procedures relating to financial instruments like Permanent Account Number (PAN), unique identification process of Aadhaar, simplification of tax procedures through the goods and services tax (GST), etc, have contributed significantly to the efforts of financial inclusion in the country.

The efficacy of Digital India vis-à-vis financial inclusion can be measured by the growth in digital transactions and the proportion of the poor and their ability to access banking facilities.

This conference will provide an excellent forum for sharing knowledge and results in field of financial innovation and financial inclusion. The aim of the Conference is to provide a platform to the researchers and practitioners from both academia as well as industry to meet and share cutting-edge development in the field of Banking & Financial Service Industry.

**Objectives of the Conference:**

1. To discuss the challenges posed by banking and financial services industry in providing services to unbanked population
2. To provide a robust platform for researchers, academicians and corporates for exchange of ideas with reference to financial innovation and financial inclusion
3. To explore possibilities from all the stakeholders in finding solutions to recent business problems faced by BFSI sector in bringing the poor to mainstream of financial industry.
4. To review the future trends in BFSI sector which might benefit the society at large

In all 30 research paper were received and after through screening 21 research paper were accepted for presentation. Out of these 8 paper were on online mode and 13 papers were on offline mode.

We had invited Mr.Nagendra V Mali – Chairman and MD of Navachetana Microfin Services Pvt Ltd as Chief Guest for Inaugural Function, Mr. Vinod Annigeri – Former Director CMDR ,

Dharwad as Guest of Honor. At the same time, for Valedictory function we had invited Dr. R L Hyderabad – Professor and Ex-Finance Officer, KUD, Dharwad.

In addition we also had technical session by Dr. R L Hyderabad and Mr. Nanjundaswamy Hiremath – Cluster Head, RBL.

During the Inaugural Function Mr. Nagendra V Mali address the audience on the role of microfinance and also the innovation that is taking place to reach to wider section of society for providing microfinance loans. He also carry a finer details on cost that micro finance incur and margin they charge may be a justifiable reason for incur interest cost to end user.

Mr. Vinod Annigeri spoke about the economic side of financial inclusion.

Dr. R L Hyderabad gave very nice insight on various financial innovation taking place in BFSI sectors in term on technology innovation, financial product innovation and financial service innovation. Using some of the latest examples in terms of insurance sector, banking sector and stock broking sector he made us to understand how the financial industry is evolving over the years.

During the technical session 1 Dr. R L Hyderabad spoke about the entrepreneurial finance , need, importance, types of funding etc.

During the technical session 2 Mr. Nanjundaswamy Hiremath spoke about the financial market, products, services and innovation taking place in BFSI sector.

Towards the end of valedictory function Best Research Paper award was distributed and also participation certificates were given to all the participants.

We on behalf of Management, Director, Staff and students thank all the participants, resource person, invites, students for making this conference a grand success.

Dr. Mahesh Bendigeri  
Convenor

Dr. Tazeen Taj Mahat  
Co-Convenor

Dr. Tejas B Vyas  
Director

## Conference Brochure:

**Registration Fee :**

Category	Fee
Non Academic Delegates	Rs. 1,000/-
Academic Delegates / Research Scholars	Rs. 500/-
Students	Rs. 250/-

Co-authors, who wish to have individual certificates, need to register separately. If any author(s) wish to present more than one paper, they need to register separately.

**Details for Online Registration Fee Transfer :**

Name	Global Business School
Account Number	129010100171076
IFSC Code	UTIB0000129
Bank	AXIS BANK,
Branch	New Cotton Market, Hubli - 580029.

Send your abstract to [mahat@globalbschool.in](mailto:mahat@globalbschool.in) with the following details - Name of the participant, Name of the Institution and Mobile Number. On acceptance of the abstract, we will be sending the link to submit full paper and payment details of registration.

Two Best Paper will be awarded based on recommendations of the committee with the cash prize of **Rs. 5000** and **Rs. 3000** respectively.

**Chief Patrons :**

**Shri Ramesh Kothari**  
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Director  
GEN Society, Global Business School, Hubli

**Convenor :**  
**Dr. Mahesh Bendigeri**  
Professor, Area Chair-Finance & Director Admission

**Co-Convenor :**  
**Dr. TazeenTaj Mahat**

**For Registration Contact :**  
**Dr. TazeenTaj Mahat**  
M: 94482 69079

**Conference Committee :**  
**Dr. Mahesh Bendigeri**  
**Dr. TazeenTaj Mahat**  
**Prof. Deepak Nyamagoudar**

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**GLOBAL BUSINESS SCHOOL**  
Hubballi

Affiliated to Karnataka University, Dharwad.  
Approved by AICTE, New Delhi

**Organizes**  
**ONE DAY NATIONAL CONFERENCE**  
on  
**Financial Innovation and Inclusion Challenges & Opportunities**

**10<sup>th</sup> Jan 2023**

**About GBS Hubballi :**

Global Business School is the result of meeting of the minds from various areas- Business, IT, Business Education, Banking, Insurance and sheer young minds- all having a dream to set up a world class Global Business School. GBS leverages from the vast and rich experience of it advisors to create a world class facility for all young minds to create socially conscious and successful managers for Indian Global Corporations.

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**Invitation for Papers :**

Original research papers/case studies related to the theme and sub-themes are invited. Target Audience: Corporate Professionals, Academicians, Research Scholars and Students.

**Suggested structure of the research paper :**

Introduction, Review of Literature, Research Gap, Research Methodology, Major Findings, Contributions of the study, Limitations and Scope for Further Research. Text should be written in A4 size, Times New Roman, font size-12 with 1.5 line spacing. Reference style should be APA (6th edition).

Selected research papers have the opportunity to be published in GBS Impact Journal. The journal requirements for publication have to be met by the authors. Due to the uncertain COVID-19 crisis the conference will be conducted in a blended/hybrid mode, i.e., online as well as offline. Participants can present their work either offline or online.

**OUR VISION :**  
We create managers for tomorrow's business world who grow to be able leaders

**OUR MISSION :**  
We aspire to use contemporary and experiential management aspects to train graduates in managing and leading organisations

**Topics :**

- Innovation in payment system
- Fintech and financial inclusion
- Innovation in trading platform
- Risks in Financial Innovation
- Financial Innovation in Banking Services
- Financial Innovation in financial product offerings
- Zero brokerage trading platforms
- Neo banking v/s traditional banking
- Green Financing for sustainable Growth
- Emerging Trends in Primary Markets
- ALM practices in Banks
- NPA management in Banks & NBFC
- Small Finance Bank and Micro Finance for financial inclusion
- Crowd funding
- Venture Capital financing for start ups

**PAPERS FROM RELATED FIELDS PERTAINING TO THE THEME ARE ALSO WELCOME.**  
**GUIDELINES FOR PAPER SUBMISSION**

- Research papers should be original unpublished works that follow the conference theme.
- Word limit would be 200 to 250 words for abstract and around 4,000 words for research paper. Abstract should specify the research objectives, methodology and major findings

**Important Dates :**

Last date for submission of Abstract	: 12 <sup>th</sup> December 2022.
Decision on acceptance of Abstract	: 15 <sup>th</sup> December 2022.
Last date for registration and submission of research paper	: 26 <sup>th</sup> December 2022.

## Conference Pics

