



# A Conference on Digitalisation and Inclusive Banking Vision for the Next 25 Years

# 3-4 August 2023

**Convenor:** Dr. Rachita Gulati Associate Professor (Economics) Department of Humanities and Social Sciences Indian Institute of Technology Roorkee

## Sponsored by

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(Under Azadi Ka Amrit Mahotsav)



Department of Humanities and Social Sciences, Indian Institute of Technology (IIT) Roorkee Uttarakhand, India

# About the Conference

# **Digitalisation and Inclusive Banking Conference 2023**

## 1. Background

The new G20 Financial Inclusion Action Plan 2023 focuses on overarching priorities of digitalisation and inclusive practices for expanding the financial services ecosystem to unbanked and underserved areas. Through improved utilisation of e-banking services like internet banking, telephone banking, SMS banking, electronic fund transfers (NEFT, RTGS, IMPS, etc.), ATM and debit cards, etc., the banking system can assist in directly meeting the credit needs of agriculture and small and medium-sized businesses, empowering women, reducing poverty as well as assisting in achieving the goals of inclusive banking and financial inclusion. Therefore, the objective is to explore relevant societal challenges toward promoting digitalisation and inclusive banking, along with enhancing financial literacy and bridging the urban-rural literacy divide. This conference thus supports and aligns the ongoing policy discussions, as part of national and global action plans, on promoting financial inclusion under the Indian G20 Presidency.

### 2. Conference sub-themes

India's Vision @ 2047 looks forward to overcoming formidable challenges in promoting digitalisation, inclusive banking, and bridging the gaps. This conference aims to provide an interactive platform for central banking experts, academicians, think tanks and scholars working in this subject area to gather and discuss the national and global challenges in achieving sustainable development goals (SDGs) that are aligned with the goal of inclusive banking and propose feasible solutions towards successful implementation of action plans both at national and global levels.

Although the conference aims to cover the following key themes but is not limited to

- Universal Access to Finance and the Role of Banks
- Digital vs. Traditional Financial Inclusion: Indicators & Measurement Concerns
- Bank Performance, Responsible Lending & Sustainable Finance
- Emerging Practices: Digital Revolution, FinTech, and Bank Performance
- Digitalisation and the Future of Monetary Policy
- Financial Literacy & Divides (Gender, Regional & Class): Role of Action Plans
  Global and National Strategies
- Implications of COVID-19 on Inclusive Banking
- Financial Inclusion Schemes/Action Plans Global and National Strategies
- World Bank's Findex Database

G20 Financial Inclusion Action Plan (FIAP) & SDGs Relevant to Digital Inclusion

At this Conference, the presenters/speakers will have an opportunity to present their ongoing research and share knowledge, as well as discuss common areas of interest and develop relevant networks and enable collaboration for future research and engagement.

Ultimately, the conference aims to draw possible policy recommendations for enhancing the diffusion of technology-based inclusion practices.

### 3. Submission Procedure

The department invites papers from all the theoretical and empirical aspects closely related to the theme of the Conference. Contributions on intertwined issues or methodological developments related to an issue of financial inclusion are also favourably welcome.

The contributors shall submit the original, unpublished papers or extended abstracts in MS Word or PDF formats at <u>humanities.iitr@gmail.com</u>.

### **Important Dates:**

Deadline for submission of an extended abstract or a full paper: May 31, 2023

Notification of Acceptance: June 10, 2023 Registration Start Date: June 10, 2023 Registration Closing Date: July 10, 2023 Conference Dates: August 3-4, 2023

A full-length paper should be about 7,000–8,000 words, with an abstract of about 150-200 words. Please note that an extended abstract should be an extensive summary of around 3,000 words covering all relevant points related to background, objectives, empirical methodology, and results. If the manuscript includes co-author(s), the submitting author can indicate the details of the presenting author.

Selected high-quality papers submitted for the conferences may be considered for publication as an edited book by reputed publishers.

#### 4. Registration Details

Research Scholars	INR 2000
Faculty/Professionals	INR 3000

The registration fee includes a conference kit, refreshments, lunch and dinner, and two-day accommodation at the institute guest house on sharing basis\*\*.

\*\*Accommodation is subject to availability.

The procedure to register for the conference will be shared upon notification of acceptance of the paper.

### 5. Conference Venue and Financial Support

The Conference will be held at the Department of Humanities and Social Sciences, IIT Roorkee Campus, Roorkee, Uttarakhand, India.

Ph.D. scholars are encouraged to apply. The institute can consider the request for a fee waiver for needy and deserving Ph.D. research scholars presenting a paper at the conference. Upon notification of acceptance, those scholars can apply for financial support separately.

#### **About IIT Roorkee**

The Indian Institute of Technology Roorkee has its foundation in the Thomson College, which was founded in 1847 and was accorded the status of the first University of Technical Education (University of Roorkee) in Independent India in 1949. On September 21, 2001, the Government of India declared it the nation's seventh IIT. Over the years, it has built up and maintained an outstanding academic reputation. It has academic departments in the areas of Engineering, Sciences, Architecture, Management, Humanities and Social Sciences, besides several centres of excellence in the realm of higher education and research.

#### About the Department of Humanities and Social Sciences

The Department of Humanities and Social Sciences was established in 1966. Over the years, it has grown into a vibrant department with teaching and research programmes in Economics, English, Psychology, and Sociology. The department is well equipped with excellent research facilities such as a Digital Communication Research and Training Laboratory, Computer Lab, Economic Databases, Analytics Lab and Psychology Laboratory.

#### How to reach IIT Roorkee

**By Road:** Roorkee is well connected to all major cities in the region by road. From Delhi, it is situated on NH 58 (Delhi-Meerut-Haridwar-Badrinath highway), which passes through Roorkee. The main bus depot of Roorkee is located just 100 m from the campus gate on NH58. Several buses run from various cities in North India. This place has frequent bus services from the Maharana Pratap Inter State Bus Terminal (Kashmere Gate) Delhi.

**By Air:** The nearest airport is located at Jolly Grant, Dehradun. From Delhi, Indira Gandhi International Airport, New Delhi, is the preferred airport.

**By Rail:** Several trains serve Roorkee station on a daily basis. The high-speed trains New Delhi-Dehradun-New Delhi Shatabdi Express and Dehradun-New Delhi-Dehradun Janshatabdi Express are convenient for travelling between Delhi - Roorkee.

#### Weather in Roorkee

The climate in Roorkee is extreme during winters as well as summers. There is a peak summer during June. The temperature may be as high as 35–40 degree celsius.