



**S91**

## **Report**

### **Academic Year 2018-2019**

**Name of the Event: National Seminar on “Financial Inclusion Going Digital**

**Date:01/02/2019**

**Time:9 a.m to 3.00 p.m**

**Venue: Silver Jubilee Seminar Hall**

**Organized by: PG & Research Department of Commerce**

**Collaboration (if any): National Bank for Agriculture and Rural Development (NABARD)**

**No. of participants:149**

#### **Report**

The P.G. Department of Commerce and Research Centre organised a one day National Seminar on “Financial Inclusion Going Digital” in silver jubilee seminar hall on 1/02/2019. The programme was divided into three sessions. The welcome address was conducted by Dr. Rose V.J. Head of the Department of Commerce. The inaugural session was inaugurated by the guest of the function Smt. Deepa S. Pillai, AGM, NABARD, Thrissur. The vote of thanks was given by Dr. Preema Rose Nichlavose, Assistant Professor, Department of Commerce. The first technical session of the programme was conducted by Sri. R. Sivakumar, AGM, IDBI, Thrissur. The topic for the first technical session was ‘Digitalization of Financial Inclusion’. The resource person very effectively handled this session by making the audience aware about various digital banking practises and latest trends in e-Banking. The second technical session was about ‘Financial Literacy and Economic Development’, which was handled by Sri. Padmajan, Regional Manager, SBI, Thrissur. The resource person in easy words was able to educate the audience regarding the increasing importance of being financially literate. The final session was a Debate competition on the topic, ‘Financial inclusion will reach the rural poor and address critical development issues’. This session witnessed the participation of students from various colleges. The moderator of the session was Sri. Kanakambaran, LDM, Thrissur along with judges, Sri. V.R. Ramchandran, FLC, and Sri. Paulose,



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FLC. The programme came to the end with prizing ceremony with Principal Dr. Sr. Beena T.L. giving away the prize to the Best Debater.

### Photos





## VIMALA COLLEGE (AUTONOMOUS), THRISSUR



### Brochure

#### About the College

Vimala College (Autonomous) Thrissur is a first-grade residential women's college affiliated to the University of Calicut. Vimala has been granted the autonomous status and conferred with CPE by UGC and the State government in the year 2016. Vimala stands for the 'Immaculate Conception', her motto being 'Veritas et amor'- Truth and Love. The college aims at the pursuit of intellectual and professional excellence, the total transformation of the young women for their enrichment and of the society at large and the nation in spirit of the Christ.

**Contact Number:**  
Dr Rose V J - 9846826651

**Email:** [vimalacommerce@gmail.com](mailto:vimalacommerce@gmail.com)

**Registration Fee for seminar:**  
Rs 100/- for Faculty Members  
Rs. 100/- for Research Scholars  
Rs. 50/- for Students



#### Organizing Committee

**Principal**  
Dr. Sr. Beena Jose

**Convener**  
Dr. Rose V J (HoD)

**Joint - Convener**  
Sr. Teseena P. Emmatty

#### Organizing Committee Members

Dr Preema Rose Nichlavose  
Ms. Nisha Leela Jose  
Dr Salini K.  
Mr. Jins C G  
Mr. Sojan Joseph  
Ms. Jilu Varghese  
Ms. Beny Paul E  
Ms. Mary Liya K R  
Ms. Niji Andrews  
Ms. Ranjitha Radhakrishnan



#### NATIONAL SEMINAR

On

#### "FINANCIAL INCLUSION GOING DIGITAL"

One day National Seminar Organized by  
PG Department of Commerce and Research

Friday, 1<sup>st</sup> February 2019  
Time: 9.30-3.30  
Venue: Silver Jubilee Seminar Hall

Vimala College (Autonomous)  
Thrissur-09



# VIMALA COLLEGE (AUTONOMOUS), THRISSUR

<p><b>Concept note</b></p> <p><i>"The test of our progress is not whether we add more to the abundance of those who have much; it is whether we provide enough for those who have too little." - Franklin D. Roosevelt</i></p> <p>Strong and vigorous financial institutions are the pillars of economic growth, progress and success of modern economies. Lack of accessible, affordable and appropriate financial services has always been a global problem. Therefore, the significance of an inclusive financial system is widely accepted not only in India, but has become a policy priority in many countries. Financial access can really boost the financial condition and standards of life of the poor and the disadvantaged. So, RBI has been continuously encouraging the banking sector to develop the banking network both through setting up of new branches, installation of new ATMs, implementation of EFT and also through SC model by leveraging upon the information and communication technology (ICT). The Government of India and the Reserve Bank of India has been making concerted efforts to promote financial inclusion as one of the important national objectives of the country. Digital financial inclusion can be defined as digital access to and use of formal financial services by excluded and underserved populations. The NABARD aligns its activities with the agenda of financial inclusion of the excluded population as per the framework and scope described by the Report of the Committee on Financial Inclusion utilizing the Financial Inclusion Fund (FIF). The major activities include formulation of schemes for financial literacy, knowledge dissemination, creation of infrastructure, facilitating technology adoption by banks and policy advocacy.</p>		
<p><b>Programme Schedule</b></p> <p><b>Inaugural Session: 9.30 am to 10.30 am</b></p> <p><b>Prayer</b></p> <p><b>Welcome :</b> Dr. Rose V J Assistant Professor &amp; Head Department of Commerce, Vimala College (Autonomous), Thrissur</p> <p><b>Presidential Address:</b> Dr. Sr. Beena Jose Principal, Vimala College (Autonomous), Thrissur</p> <p><b>Inauguration &amp; Inaugural Address:</b> Smt. Deepa S Pillai AGM, NABARD, Thrissur</p> <p><b>Vote of Thanks:</b> Dr. Prema Rose Nichlevose Assistant Professor, Department of Commerce, Vimala College (Autonomous), Thrissur</p> <p><b>Tea Break - 10.30am to 10.45 am</b></p> <p><b>Technical Session I 10.45 am - 12.00 pm</b></p> <p><b>Introduction</b></p> <p><b>Resource Person:</b> Sri. R. Sivakumar AGM, IDBI- Thrissur</p> <p><b>Topic:</b> "Digitalization of financial inclusion"</p>		
<p><b>Technical Session II 12.00 pm - 1.30pm</b></p> <p><b>Resource Person:</b> Sri. Padmanabhan T K SBI, Thrissur</p> <p><b>Topic:</b> "Financial literacy and economic development"</p> <p><b>Lunch Break - 1.30 pm to 2.15 pm</b></p> <p><b>Session III 2.15 pm - 3.15 pm</b></p> <p><b>Debate</b></p> <p><b>Topic:</b> "Financial inclusion will reach the rural poor and address critical development issues"</p> <p><b>Moderator:</b> Shri. Kanakambaran IDM Thrissur Ramanandaram, FLC Sri. Paulose, FLC</p> <p><b>Judges:</b></p> <p><b>Closing Ceremony - 3.15 pm</b></p> <p><b>Chief Guest:</b> Dr. Sr. Beena T.J. Vice Principal, Vimala College (Autonomous), Thrissur</p> <p><i>All are Cordially Invited</i></p>		

## List of participants

Teachers participated from Commerce department	Students participated from Commerce department
Dr. Rose V J	1. Jismi V A
Sr. Teseena P Emmatty	2. Anagha Mariya Paulson
Dr. Prema Rose	3. Aneena Paulson
Nisha Leela Jose	4. Christhya M Puthoor
Dr. Salini K	5. Dijy Wilson
Jins CG	6. Gliya .K.J
Sojan Joseph	7. Jilsha C Johnson
Jilu Varghese	8. Karishma Karthik
Smt. Beny Paul E	9. Krishnapriya P A
Mary Liya	10. Liya Prince K
Niji Andrews	11. Maya P M
Jeni	12. Meera Hariharan.C
	13. Navya P R
	14. R S Panchami
	15. Roshny Davis
	16. Sandra M Kuriakose
	17. Sneha P Marydas
	18. Sofiya Francis
	19. Vidhya Vijayan P
	20. Vrinda K V
	21. Anjana V.G
	22. Annie Joseph
	23. Ashtami Chandran
	24. Athira M N
	25. Athira T C
	26. Athulya V S
	27. Catherine Charles

*Assessment Period (2016 - 2021)*





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	28. Christeena C R
	29. Delna Davis
	30. Devika K B
	31. Gopika Jayadasan
	32. Harsha K Chandrasenan
	33. Jomol George
	34. Josmi P J
	35. Manasi Balagangadharan
	36. Maria Tony
	37. Mary Ann Victor
	38. Neha Mohan
	39. Shima.P.M
	40. Theresa Rose Bastian
	41. Tina Thomas
	42. Abey Antony
	43. Adheena
	44. Anaida S Kidangan
	45. Anandhi S
	46. Anu K J
	47. Arundhathi P S
	48. Aswathi M
	49. Athulya P
	50. Avani B U
	51. Blessyjohns
	52. Chinju E V
	53. Dhanya R
	54. Femi K Simson
	55. Hima K.N
	56. Jesna Johnson
	57. Josmy C John
	58. Lakshmi Krishna T U
	59. Liza Paul
	60. Lydia K Shaju
	61. Meriya Veronica Sam
	62. Midhuna M G
	63. Neethu Babu
	64. Raghana Ragh C R
	65. Raji R B
	66. Ranjitha Maxy
	67. Reshma Rajan
	68. Sandra Joy
	69. Saranyamol P R
	70. Sariga N.P.
	71. Shyma Shaju
	72. Siji John C
	73. Sreelakshmi P
	74. Surya N
	75. Susan George

*Assessment Period (2016 - 2021)*



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	76. Terly Varghese
	77. Udaya Unnikrishnan
	78. Vidhya V V
	79. Adheena
	80. Aiswarya Prakash P
	81. Alicia Raphael
	82. Anjali Anand.A
	83. Anna Susan James
	84. Aparna E A
	85. Arthana
	86. Diya S
	87. Drishya P S
	88. Gifty George C
	89. Honey Alex
	90. Jaseela C J
	91. Jasmine J Menoth
	92. Jithukrishna V S
	93. Jomol P O
	94. Krishnapriya.C
	95. Maneesha U
	96. Nina Tony Alappatt
	97. Raihanath P.A
	98. Santhra K Y
	99. Sherin Jaison Chungath
	100. Simmy Babu
	101. Sneha Manoj
	102. Sneha Raj
	103. Sreelakshmi V
	104. T M Archanadas
	105. Tintu P X
	106. Vrinda Babu
	107. Aneesha P A
	108. Aneetta Joseph
	109. Anjaly Maria Tony
	110. Ann Mary Jayan
	111. Anu Kuriakose
	112.
	113. Ashlin Siby Vayalil
	114. Aswathy P R
	115. Binsy Varghese
	116. Chandana N R
	117. Christena Ceejo
	118. Darsana Arumatha Devadas
	119. Delmi Lazar
	120. Jenvy M J
	121. Jushrath Jasmin
	122. Layana Lawrence
	123. Linju George K

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	124.	Malini Varma N K
	125.	Maria Augustin
	126.	Mariya Anto
	127.	Maryjesna Peter
	128.	Neeraja Jayaraj
	129.	Nimisha K
	130.	Priya Sibi
	131.	Sathya Willy
	132.	Sebha Sajeed
	133.	Shazna P U
	134.	Shifa Parveen P A
	135.	Silpa Jayaraj
	136.	Swetha Jilson
	137.	Varsha Willy

HOD,

Dept of Commerce



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(AUTONOMOUS)  
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