

# ASSOCIATED EVENTS

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## Inclusive Finance India Awards 2016



Supported by



The Inclusive Finance India Awards (earlier known as the Microfinance India Awards ) have evolved significantly, aligning to the changing landscape of the industry. While the impulse to establish the Awards was to felicitate leaders in the microfinance sector, who despite odds and indefatigable efforts, were

able to help the growth of the channel and thereby providing it the due legitimacy as a way to reach the poor underserved clients.

Given that over a period of time the emphasis on financial inclusion has gained ground in the country, and successive governments have retained it as an important national priority, there was a need to align the Award categories to these shifts in policy priorities. Appropriately, now there are six categories of the Awards that recognize MFIs, SHPIs, Enabling Institutions, Enabling Individual for Life Time contribution to the Sector and Award for Best Performing Regional Rural Bank.

### Awards will be presented for these categories

#### A. Inclusive Finance India Microfinance Organization (MFO) of the Year Award

The Award seeks to recognize pioneering thought, product leadership and best practices followed by an institution. Representative parameters for corporate governance, business control and compliance (including client protection), business performance, social performance and process/ product/ technological innovation towards achieving financial inclusion are some of the important considerations. We have two sub-categories within this institutional category to provide sufficient representation to Microfinance Organizations (MFOs) with varying portfolio size and outreach. It will be presented to outstanding institutions that have ensured effective and efficient delivery of financial services to its client segment. Under this, following are the categories:

##### a. Inclusive Finance India MFO Award for Large Organization

This award seeks to recognize industry leaders and award will honour an MFO with GLP > 400 Crores, which has stood the test of time, has combined growth with effective and efficient delivery of responsible microfinance services.

##### b. Inclusive Finance India MFO Award for Small & Medium Organization

This award aims to recognize and encourage smaller and upcoming MFOs with GLP < 400 Crores who have demonstrated the potential for growth and have exhibited the ability to establish strong processes along with efficient operations.

**B. Inclusive Finance India Self Help Group Promoting Institution Award**

This category will recognize institutions involved in promoting Self Help Groups (SHGs) as well as SHG federations. This year the award under the SHPI category was open only to nominations from registered NGOs and SHG Federations. The SHG Promoting Institutions were judged on parameters of composition of board and governance, funding source and bank linkage, MIS, financial services, outcomes, impact, systems and processes in place for SHG promotion and mentoring. Government SHG Promoting agencies/ programmes were not eligible to apply. Under this, the awards will be given to following two categories:

- a. **Large SHPI of the Year – No. of Groups promoted greater than 3000**
  - b. **Small and Medium SHPI of the Year- No. of Groups promoted between 300 and 5000**
- C. Award for Best Performance of Regional Rural Bank for SHG Lending**

This new Award category, introduced in partnership with Micro Credit Innovations Department (MCID), NABARD, recognizes a Regional Rural Bank (RRB) for their performance in bank linkage of SHGs. The performance parameters include number of SHGs credit linked, quantum of loans disbursed to the groups, repayment rate and repeat loans to groups.

**D. Inclusive Finance India Contribution to the Sector by an Enabling Institution**

Award under this category will recognize the efforts of support institutions, such as private investors, industry associations, technical service providers, rating agencies, research agencies, and lenders. In previous years, SHPIs were part of this category which has been moved to separate category.

**E. Inclusive Finance India Contribution to the Sector by an Individual-Lifetime Achievement Award**

This is designed as a lifetime achievement award to honour significant contribution of an individual towards sector building, influencing policy at the highest level, and representation in national/international forums.

**F. Special Jury Award**

This is a jury nominated category to honour luminaries credited with bringing global recognition and repute to the microfinance sector through their pioneering efforts.

Technical Partners



SHG Promotional Grants Provided by



## Livelihoods Asia Summit 2016



The Livelihoods Asia Summit is an annual event of two days, wherein deliberation and debates around the need for composite and durable solutions in livelihoods promotion are discussed. This year, the Livelihoods Asia Summit is being organized between December

7-8 at Hotel Le Meridien, New Delhi. Through its sessions, the Summit will explore the determinants of scale in livelihoods promotion by looking at various approaches adopted by different actors. Strategies for creating vibrant and scaled-up livelihoods promotion models and experiences of scaling up these efforts will also be discussed at the Summit. A diverse set of stakeholders including government representatives, policy makers, practitioners and academicians are invited to share their experiences, build consensus and define road map and strategies for enabling sustainable livelihoods for the poor.

### Session Plan

Day 1, December 7 <sup>th</sup> 2016, (Wednesday)			
9:15 am – 10:15 a.m.	Inaugural Release of State of India's Livelihoods (SOIL) Report 2016		
10:15 a.m. – 11:30 a.m.	Sustainable Development Goals – Achieving Inclusive and Equitable Growth		
11:30 a.m. – 12:00 p.m.	Networking Break		
12:00 p.m. – 1:15 p.m.	Doubling Farmers Income by 2022 – The Feasibility of Meeting this Critical Challenge		
1:15 p.m. – 2:15 p.m.	Networking Break		
2:15 p.m. – 3:30 p.m.	Youth in Agriculture New Generation Agri-preneurs	Towards Climate Resilient Agriculture in South Asia	Self-Employment: Augmenting Opportunities for Livelihoods
3:30 p.m. – 4:00 p.m.	Networking Break		
4:00 p.m. – 5:30 p.m.	Inclusive Value Chains – Developing Models of Distributive Justice		
Day 2, December 8 <sup>th</sup> 2016, (Thursday)			
9:30 to 10:45 am	Revitalising the Handloom Sector – Creating an Enabling Environment		
10:45 a.m. – 11:15 a.m.	Networking Break		
11:15 to 12:45 pm	Technology Led Skill Development		
12:45 pm to 1:30 pm	Networking Break		
1:30 pm to 2:45 pm	Rethinking Cooperation Financing Climate Change		
2:45 pm to 3:15 pm	Networking Break		
3:15 pm to 4:30pm	Corporate Social Responsibility – Mutually Reinforcing Partnerships on Ground		
4:30 pm to 5:30 pm	Valedictory Session Release of Sitaram Rao Livelihoods Asia Case Study Compendium and Felicitation of Winners		

## Roundtable on Small Finance Banks Harbingers of New Hope Technology Imperatives for Advancing Financial Inclusion

December 5, 2016  
01:00 - 02:30 pm  
Venue: The Oudh, The Ashok Hotel, New Delhi



Small Finance Banks (SFBs) will be a game changer in the financial ecosystem in India. Technology should be a key focus area for SFBs. Payments technology firms partnering with SFBs can deliver win – win outcomes for both. SFBs have existing pools of customers- individual consumers & small businesses - who can be provided access to world class payments solutions. Beyond core payments, SFBs will also be able to leverage value added services (VAS) in the areas of Safety & Security, Transaction Processing, Consulting, Analytics and Managed Services, Loyalty and Engagement. These VAS can be made available to SFBs on a plug n play basis- cost effective, timely & reliable & scalable. Local innovation will be key in meeting needs of the emerging/ less served consumers in India.

It is indeed an interesting time to be in the financial inclusion market in India. The performance of the Small Finance Banks in the next five years will, in a way, determine the path that the microfinance sector will take. At the same time, the Indian microfinance market has enough to offer to those MFIs who missed the opportunity this time around – particularly in the short-term. With the above background, this lunch roundtable discussion attempts to explore themes in the multiple areas of partnership and collaboration that can be built in between payment technology companies and small finance banks, to enable last mile financial inclusion in India

(By Invitation Only)

## ACCION Smart Campaign Certification Ceremony

December 5, 2016  
01:00 – 01:15 pm  
Venue: Lunch Area, The Ashok Hotel, New Delhi



The Smart Campaign will publicly recognize five Indian Financial Institutions (FIs) that achieved Smart Certification in 2016. We have three new FIs that have been Smart Certified are Annapurna, Satin Credit Care and Fusion. Ujjivan and Cashpor are the two FIs, to be Smart Certified in 2013 and this year in 2016, they completed their check – ins successfully.

Each of the FIs will be awarded the Smart Certificate by a panel of distinguished guests during the conference lunch break on Monday, December 5, 2016. All conference attendees are cordially invited. Smart Certification is an independent, third-party evaluation that publicly recognizes financial institutions that meet high standards of care in how they treat clients. Till date, about 70 plus financial institutions worldwide have been Smart Certified; collectively, they serve more than 35 million clients.



## Under the Aegis of the Poorest States Inclusive Growth (PSIG) Programme



### Release of Study on Microfinance Client Voices

December 5, 2016

Time: 01:15 - 01:30 pm

Venue: Lunch Area Launch Pad, The Ashok Hotel, New Delhi

In order to strengthen responsible finance practices and initiatives, ACCESS ASSIST, under PSIG Programme, supported by UK Government's DFID and implemented by SIDBI commissioned a nation-wide study on **“Voices of Microfinance Clients: A Study of Microfinance Clients Concerns, Perceptions and Delights”**. The study has been carried out over the past few months across 5 states in India and the study report will be formally released as part of the Inclusive Finance India Summit 2016

### Voices of Microfinance Clients Study Report Dissemination Roundtable

December 5, 2016

Time: 6:00 pm- 7:30 pm

Venue: Friendship Lounge, The Ashok Hotel, New Delhi

ACCESS ASSIST, under the PSIG Programme, supported by UK Government's DFID and implemented by SIDBI commissioned a nation-wide study on **“Voices of Microfinance Clients”** to highlight the MFI clients' good and bad experiences, their concerns and delights in dealing with the MFIs. This study was carried out in technical partnership with ACCION's SMART Campaign and the field research was conducted by M2i Consulting.

The dissemination roundtable will focus on the following:

- Deliberation on major findings (VOICES) of Microfinance Clients
- Leveraging the study findings as inputs for policy formulations
- Keys take aways from the discussions and way forward

(By Invitation)

### Lunch Roundtable Discussion on HR and Training needs of Small Finance Banks

December 6, 2016

Time: 1:00 pm- 2:00 pm

Venue: The Oudh, Hotel Ashok, New Delhi

PSIG programme has been continuously supporting SFBs by providing grant assistance to 6 MFIs out of which 4 received the SFB licence. The major challenge faced by SFBs is procuring and training of human resource. As far as banking operations are concerned, these SFBs face setback due to delayed procurement of trained human resource. Thus, PSIG endeavours to address this challenge of SFBs viz., procurement of trained manpower and strengthening of their human resources to facilitate their effective functioning to achieve the ultimate goal of financial inclusion.

Given the context, this lunch roundtable is organized with IIBF, SFBs, sector experts to deliberate on the HR and training needs of the SFBs and come up with effective solutions

## Launch of Grameen Foundation India (GFI) E-Mobile Learning App: G-LEAP

December 5, 2016

03:15 -03:30 pm

Venue: Lunch Area Launch Pad, The Ashok Hotel, New Delhi



G-LEAP is a mobile-learning solution for field officers to ensure that they are adequately trained and equipped to increase financial capabilities of the ultimate beneficiaries.

With classroom training, challenges such as lack of structured facilitation, consistent delivery, robust instructional design and convenient reference material are common. G-LEAP is a solution which may serve as job aid for field officers while they learn on the job and help reduce errors in work processes thereby increasing their overall productivity.

## The Promise of Energy Lending for MFIs in India

December 5, 2016

1:00 - 2:00 pm

Venue: Friendship Lounge, The Ashok Hotel, New Delhi



Leading Indian MFI practitioners will describe their journey into energy lending in partnership with Arc Finance under the USAID funded REMMP and PACE-D initiatives. The MFI leaders will touch on both the challenges and the opportunities they faced and the strategic choices they made along the way. Any MFIs interested in energy lending are welcome to attend.

## Tackling the Tough Questions and Seeing the Opportunities: What's Next to Address Women's Financial Inclusion

December 6, 2016

08:00 -10:00 am

Venue: Room No.292, The Ashok Hotel,  
New Delhi



In conjunction with the Inclusive Finance India Summit we will be hosting a special breakfast event that will address some of the most difficult questions surrounding women's financial inclusion. Join us for a lively panel discussion and engaging brainstorm. For those who want to learn more about targeting the women's market, this session is for you.



## Partnering MFIs to Enhance Access to Water and Sanitation Facilities - Potential to Contribute to Swachh Bharat Mission

December 6, 2016

08:00 -10:30 am

Venue: Room No. 294, The Ashok Hotel, New Delhi



India Sanitation Coalition (ISC) and its partner Water.org present a session on engaging microfinance institutions (MFI) to strengthen financial inclusion in the sanitation space. The session aims to reach out to approximately fifty participants. The panel comprises of senior-level representation from government, implementing organizations, sector and supply chain experts, and MFIs.



The session will cover current approaches, programs and the challenges faced in sanitation financing. The roadmap ahead will involve providing mentoring opportunities on implementing successful models, through the expertise and experience of ISC members.

## Disaster Risk Reduction (DRR) Market Mapping Study for India



December 6, 2016

12:30 - 1:30 pm

Venue: Room No.292, The Ashok Hotel, New Delhi

Experience has shown that financial institutions serving at-risk populations are as vulnerable as their clients to disasters and crises and that institutional resiliency is a foundational precursor for client resiliency. This discussion will feature the results of a Disaster Risk Reduction (DRR) Mapping study recently conducted by IFMR, which examines the current state of practice the institutional and client contexts surrounding disaster risk, preparedness, and response. The study will present the current level of awareness about DRR, as well as opportunities and barriers for mainstreaming DRR into business practices of financial service providers.

This discussion, led by Sa-Dhan, aims to understand the challenges in this area and how it can concretely support its members in strengthening their institutional resiliency.

## BIG Data: Challenge or Opportunity?

December 6, 2016

12.30 - 1.15 pm

Venue: Friendship Lounge, The Ashok Hotel, New Delhi

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Amy Jensen Mowl, CFI Fellow and financial inclusion specialist at the IFMR Finance Foundation, and M. S. Sriram, financial inclusion Professor and scholar, host a conversation with experts in digital finance, law and policy. The discussion will consider challenges and opportunities associated with the financial industry's use of alternative data and new analytics in the digital credit space.

Across the globe, many legal, technology and policy scholars have begun to re-examine the assumptions used to support the widespread efforts to evangelize digital credit initiatives. Recent high-profile cases and identity theft, consumer profiling, and credit bureau harm have highlighted the risks of assuming that high-interest, high-cost consumer credit will necessarily improve on existing efforts to improve access to credit among underbanked households.

This conversation will discuss recommendations for four key stakeholder groups- proponents of big data, donors, investors and Indian regulators- to pursue fairer and more inclusive credit reporting as India moves into a more digital future.

( By Invitation Only)

## Customer Experience in a Box

December 6, 2016

06:00 -07:30 pm

Venue: Room No.294, The Ashok Hotel, New Delhi

CGAP

Account dormancy rates in India were estimated to be as high as 43% according to Findex 2014 published by the World Bank. Efforts such as the Pradhan Mantri Jan Dhan Yojana, and direct benefit transfers amongst others, have reduced this gap during 2014-16. Despite these initiatives, the gap continues to persist. CGAP believes that a focus on the customer can benefit both the customer and business; a belief that is strongly held by several financial service providers.

The aim of this session titled 'Customer experience in a Box', is to equip financial service providers with tools to create a positive customer experience, which benefits business as well. Participants can expect to leave the workshop with a set of tools that can be applied on a daily basis. Join us for an interactive session on using the customer experience toolkit developed by CGAP.

Facilitators: Jayshree Venkatesan (CGAP) and Saranya Thiagarajan (Janalakshmi Financial Services)



## The Financially Capable India Workshop

December 7, 2016

09:00 - 03:30 pm

Venue: Le Meridien, 8 Windsor Palace, Janpath,  
New Delhi

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Do you want to enhance the confidence of your  
customers to use digital channels?

Have you ever wondered how to identify a teachable moment in customer  
interactions?

What can possibly help customers retain financial concepts?

Financially Capable India is a consortium of financial service providers, technology companies, investors and other stakeholders who are looking to bridge the gap between access and usage of financial services by sharing, catalysing, innovating and scaling initiatives of financial capability. The Financially Capable India platform is an outcome of a landscape study in financial capability across India and Mexico, sponsored by J. P. Morgan Chase and conducted by the Center for Financial Inclusion at ACCION.

## Research Reports Release & Discussion

- Savings, Borrowings and Remittance Behavior of Migrant Workers in Urban India
- Chit Fund Participation and Sources of Economic Value

Date: December 5, 2016

Time: 6.00 – 7.30 pm

Venue: Room 292, The Hotel Ashok, New Delhi

Citi Foundation



Two important financial services behavioral research studies conducted by IIM-A with support from Citi Foundation will be released on the sideline of the Summit. While one study examines whether financial inclusion has resulted in transaction through the banking system by investigating the savings, borrowings and remittance behavior of migrant workers in urban India, the other examines the economic motivation behind the widespread participation in chit funds in India, among households which have access to the formal financial sector along with the socio-economic and other determinants of the extent of the participation. The release event will share the key findings of the research studies followed by open-house questions, discussion and feedback.