

Team number	Team and Project	Suggestions/New Learnings	Challenges	Contribution
1	ACCION  Asset Financing for Smallholder Farmers	<ul style="list-style-type: none"> <li>- Talk to all AAs on learning</li> <li>- A Robust versatile scoring model will be essential - lots of learning available on it - Mimansa</li> <li>- Create a varied group of data analytics / scoring patterns.</li> <li>- B12 Case for AA</li> <li>- Learnt about how biodegradable waste is processed &amp; how innovative systems all leveraged to solve the problem</li> <li>- Explore FLDG and other blended finance products.- Rayin - Sunhita – CSF</li> <li>- Dvara - would love to collaborate on agri finance research</li> </ul>	How to build the Biz case for the incremental income? ? Compelling enough?	- Climate facility conversation - SWATI WWB

Team number	Team and Project	Suggestions/New Learnings	Challenges	Contribution
2	IIMA  Bharat Inclusion Initiative 2.0	<ul style="list-style-type: none"> <li>- empanelment process / banks. could be looked at - Maansi MIC</li> </ul>	<p>What doesn't work - OP.ED white paper - SWATI WWB</p>	<ul style="list-style-type: none"> <li>- NPCI supply side - Swati WWB</li> <li>- We will be happy to host learning session- Debdoot( Accion)</li> <li>- Dvara - Would like to work on research opportunities focusing on productive credit</li> <li>- Pre credit Score + other innovative finance public goods Ranjnii + Abhishek + Sannila – CGF</li> <li>- Start ups whose offerings can be tested &amp; customized for BC channel — Grameen : innovation</li> <li>- readily Offered for scaling through BC channel - Grameen Scaling</li> <li>- Grameen can learn about how They evaluate Startups &amp; their offerings. Innovators will benefit.</li> <li>- Proposition articulating for partners as well - SWATI WWB</li> </ul>

Team number	Team and Presentation	Suggestions/New Learnings	Challenges	Contribution
3	Grameen  Testing Innovations in BC Channel	<ul style="list-style-type: none"> <li>- 0 MDC's Discoverability</li> <li>- Overwatching of BC's in rural areas</li> <li>- Over changing and other focus by BCs leading to erosion of trust.- Mitul MSC</li> </ul>	Current working of PSBs & RRBs - WWB	

Team number	Team and project	Suggestions/New Learnings	Challenges	Contribution
4	<p data-bbox="351 211 708 258">MSC (Microsave)</p> <p data-bbox="351 325 690 772">Digital Financial Inclusion in India– Phase 3 (DFII-3) Pillar 1- Strengthen India’s DBT/G2P program</p> <p data-bbox="351 839 698 1172">Pillar 2 - Make digital payments work for the low- and middle-income (LMI) segments</p>			

Team number	Presentation	Suggestions/New Learnings	Challenges	Contribution
5	<p>Women World Banking</p> <p>Advancing financial inclusion for women through PMJDY led engagement</p>	<ul style="list-style-type: none"> <li>- May be involve BC and HSGs to ensure more women participation for your trainings</li> <li>- Can support unlocking higher credit for productive use - Abhishek Samhita</li> <li>- Grameen - conduct gender sensitization as part of customer centricity training we tried it and it works</li> <li>- Leaderships of RRBs and PSBs determines whether F1 and gender intentionality will be priority – Grameen</li> <li>- Interesting to learn that savings actually starts after the 5th Deposit</li> <li>- Dvara - Studying women's money management that can contribute to design of UPI for her</li> <li>- Ranjini Samhita - Livelihood related support for women example financial literacy digital literacy marketing linkages (ONDC) entrepreneurship development</li> <li>- FMR LEAD - can collaborate and support with product designing and testing</li> <li>- Mitul MSC - communication to women can be around goals instead of OD limits example - save for 10 months and get a loan to buy a goat</li> <li>- Saurabh Grameen - please conduct session on GIS and its application to DCNMS for us</li> <li>- Mahima - BMGF - look up ISAPTI institutes work on women trust in digital platform</li> <li>- Analyze admin or program data to find out who is getting left out</li> </ul>		

Team number	Presentation	Suggestions/New Learnings	Challenges	Contribution
6	<p>Access Development</p> <p>Global Inclusive Finance Initiative</p>	<ul style="list-style-type: none"> <li>- Make discussions more contemporary</li> <li>- Smaller panels - more workshops - Invite session for proposals</li> <li>- Take more global role - discuss Asia &amp; Africa too</li> <li>- Dvara - you can ask organization in sector contribute on speaker names</li> <li>- Start-ups, youth and women in panels are required</li> <li>- Grameen have women subject matter experts please do connect</li> <li>- Amrita - Swadhaar fin access - happy to by be panelist or a speaker in an upcoming summit as women speakers are listed as a challenge</li> <li>- Blended fin track - Abhishek from Samhita</li> <li>- Urme Swadhaar - want to connect for round table ideas - IFI</li> <li>- Grameen - co-design panels based on current challenges and opportunities</li> </ul>		

Team number	Presentation	Suggestions/New Learnings	Challenges	Contribution
7	Dvara  Digitizing Women's Money Management	<ul style="list-style-type: none"> <li>- Prabir BMGF - Digital team trust</li> <li>- Anahita &amp; Arjun – Survey</li> <li>- Data Survey in Meghalaya</li> <li>- Prabir BMGF - Microsave follow up their financial diaries work</li> <li>- Prabir BMGF - SFA Onboarding info apps</li> <li>- Amrita - Swadhar fin access consider the whole household/ influencers to the decision women make</li> <li>- Sudipto Saha - Access dev services - Findings and recommendation can be shared in global inclusive finance summit</li> <li>- Urmeem - Swadhaar - Collaborations around the digital behavior aspects</li> <li>- intervention design digital + Physical based on findings</li> </ul>		

Team number	Presentation	Suggestions/New Learnings	Challenges	Contribution
8	<p>IFMR</p> <p>Scoping excluded geographies and segments for FSP initiatives</p>	<ul style="list-style-type: none"> <li>- Swati WWB - distinct level analysis whatever and wherever available</li> <li>- HP &amp; JK sip</li> <li>- CGTMSE state level enabler</li> <li>- Sudipto saha - access Finding the suggestions can be disseminated during global inclusive finance summit can collaborate with FPO program with Access Access development - Stakeholder ownership</li> <li>- Dvara - Can use NABARD survey results NAFIS 2016 for further analysis</li> <li>- Amrita Kapoor - Swadhaar - first imp step would be to partner or collaborate with local govt bodies and inform them</li> <li>- Grameen - We can add this data and analysis to GIS map that we are developing</li> <li>- MSC - you be following access usage and quality parameters. Barriers across cutting issues</li> <li>- MSC - Use of tech and tech solution is very critical</li> <li>- Look at Govt intervention and their impact on financial inclusion</li> <li>- Urmeem Smadhaan - Lack of Granule user level usage data in public data sets</li> <li>- would love to hear more about supply side happening</li> <li>- Please share data and learning documentation on exclusion</li> </ul>		



Team number	Presentation	Suggestions/New Learnings	Challenges	Contribution
9	ACCION  Account Aggregator for Financial Inclusion	- Saurabh Grameen - Grameen is working on AA framework and wants to see your work and collaborate		

Team number	Presentation	Suggestions/New Learnings	Challenges	Contribution
10	<p>IIMA</p> <p>Women's Financial Inclusion Initiative</p>	<ul style="list-style-type: none"> <li>- Explore blended finance together Blended finance Digital distribution through BC channel - Saurabh Singh Grameen</li> <li>- NRLM Partnership</li> <li>- CSC as Partners - Assisted credit Saving to mimic chit funds Women in joint families Women in Nuclear families Single women/widowed</li> <li>- How much money can banks make?</li> </ul>		<ul style="list-style-type: none"> <li>- Exchanging knowledge on women Fin. Behavior - Nikhil Samagra</li> </ul>

Team number	Presentation	Suggestions/New Learnings	Challenges	Contribution
11	Grameen  Scaling Agent Viability and Quality in India	<ul style="list-style-type: none"><li>- Mansi MSC - Average monthly income of the agents</li><li>- Priyanka - IIMA - Telemedicine delivered through BC N/W. Avg income is 7500</li><li>- Dvara - Partnership on testing rating mechanism for agents</li><li>- Priyanka - IIMA - we can bring some fintechs that can distribute the products through BC partners thus helping you expand your product suite for them</li></ul>		

Team number	Presentation	Suggestions/New Learnings	Challenges	Contribution
12	<p>ICRIER</p> <p>Making UPI Universal, Accessible and Affordable for all Indians</p>	<ul style="list-style-type: none"> <li>- with voice-based payments, more frauds are happening!- Priyanka IINA Ventures</li> <li>- IFMR LEAD.</li> <li>- Can collaborate and support during intervention designing phase- can use learnings from some of our past projects- <a href="mailto:Vicha.parakh@ifmr">Vicha.parakh@ifmr</a></li> <li>- Grameen and ICRIER can collaborate on the working with BCs channel- Saurabh Singh (Grameen)</li> </ul>	<ul style="list-style-type: none"> <li>- Why No representation from Northern States - Saurabh (Grameen)</li> </ul>	<ul style="list-style-type: none"> <li>- MSC – Collaboration can support after the research is done on policy &amp; implementation</li> <li>- Focus on use Cases. MSC has Good body of knowledge on this to support and speed up</li> <li>- We are supporting a study to assess UPI adoption by women to identify barriers and drive it option. We should exchange notes - Trisha IIMA</li> </ul>

Team number	Presentation	Suggestions/New Learnings	Challenges	Contribution
13	ACCION  Probabilistic Cashflow Model	<ul style="list-style-type: none"><li>- Maansi - ICRIER - worth considering overlaps/complementarities</li><li>- Saurabh - Grameen - excited for the model to be up and want BCNMS to be the part of this exercise</li><li>- Trisha - IIMA - Startup mentorship</li></ul>		

Team number	Presentation	Suggestions/New Learnings	Challenges	Contribution
14	MSC  IPPB Program Phase II	<ul style="list-style-type: none"><li>- Grameen - Grameen dak sewak and postman map - taking to GIS heat map</li><li>- can tested FIPD be scaled through post personal</li><li>- New product design for the channel - can be checked such products in BC</li><li>- Startups for Fincluvation 2</li><li>- distribution of savings account</li><li>- Sandeep IIMAV</li></ul>		

Team number	Presentation	Suggestions/New Learnings	Challenges	Contribution
15	Woman World Banking  Supporting CGTMSE to unlock credit for Women owned micro-enterprises	<ul style="list-style-type: none"><li>- Amazon/Amex</li><li>- ACCION - AA/CGTMSE</li><li>- Sandeep IIMAV - introduce lending startups that can leverage CGTMSE for loans to micro entrepreneurs</li></ul>		

Team number	Presentation	Suggestions/New Learnings	Challenges	Contribution
16	Sa-Dhan  Enabling Formal Financing to women-led Enterprises	<ul style="list-style-type: none"> <li>- Saurabh Grameen - collaboration on the advancing women enterprise in west Bengal</li> <li>- Sandeep - IIMAV - connect with startup Underwriting product design for SHGS</li> <li>- Amrta - Swadhaar - SOPs are important for effective implementation and scale</li> </ul>		



Team number	Presentation	Suggestions/New Learnings	Challenges	Contribution
17	Samhita  Supporting the empowerment of 1M+ women through ONDC			

Team number	Presentation	Suggestions/New Learnings	Challenges	Contribution
18	Swadhaar  Swadhaar FINACTResearch and Action for Financial Inclusion	<ul style="list-style-type: none"> <li>- Kelpa - WWB definite potential for leveraging the content and platform (WAPS) for some of the fintechs that we work with</li> <li>- Arindam Grameen - synergy with Grameen guru a gamified app for financial literacy</li> <li>- Trisha IIMA ventures - Dissemination, workshops with fintech startup, research exchange, codesign playbooks</li> </ul>		

<b>Team number</b>	<b>Presentation</b>	<b>Suggestions/New Learnings</b>	<b>Challenges</b>	<b>Contribution</b>
19	MSC  Pathways to Enhancing Financial Inclusion			

Team number	Presentation	Suggestions/New Learnings	Challenges	Contribution
20	<p>MSC</p> <p>Pathways to Enhancing Financial Inclusion in India (PEFI 2)</p> <p>And</p> <p>Promoting Financial Inclusion using Community platforms (PFICP)</p>	<ul style="list-style-type: none"> <li>- Sabina - IFMR Cross learning and collaborative efforts in working with stake hokders</li> </ul>		

Team number	Presentation	Suggestions/New Learnings	Challenges	Contribution
21	MSC  Supporting Aspirational Blocks	<ul style="list-style-type: none"><li>- Amrita - swadhar fin access - Identify different personas in the areas and customise solutions or interventions around these.</li></ul>		

Team number	Presentation	Suggestions/New Learnings	Challenges	Contribution
22	MSC  Support UIDAI deepen use cases for vulnerable populations	<ul style="list-style-type: none"><li>- IFMR LEAD - Can explore engaging in the research work that can help measure the impact of this intervention</li><li>- Amrita Swaddhar fin access - would love to see more insights into the sand box</li><li>- Kelpore - WWB very relevant for women segment how do we develop use cases for woman. Very exiting!</li></ul>		

<b>Team number</b>	<b>Presentation</b>	<b>Suggestions/New Learnings</b>	<b>Challenges</b>	<b>Contribution</b>
23	MSC	<ul style="list-style-type: none"><li>- Grameen for innovations - can learn from SAMAG streamlined process of problem analysis</li></ul>		