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SKOCH
Summit

INDIA
BFSI
FORUM

Banking Bharat

For

INCLUSIVE GROWTH™

26th September 2026 | 1300 - 1800 hrs
INDIA HABITAT CENTRE, NEW DELHI

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India has made remarkable progress in expanding access to formal finance. Bank accounts, digital payments, direct benefit transfers, Jan Dhan, Aadhaar-enabled services, UPI, credit platforms and a wider banking network have changed the architecture of financial inclusion. The next challenge is to ensure that access translates into outcomes: assets created, livelihoods strengthened, enterprises financed, risks protected and jobs generated.

This is the context for Banking Bharat for Inclusive Growth. The conference examines how India's financial system can move from financial inclusion to productive and resilient finance. Inclusion can no longer be measured only by accounts opened, transactions processed or loans disbursed. It must be assessed by whether finance improves household security, supports farmers, strengthens small enterprises, creates local employment and builds resilience against economic, health, climate and business shocks.

SKOCH defines inclusive growth as spatially dispersed, job-generative, equitable and sustainable. Banking is central to each of these dimensions. It enables spatially dispersed growth by financing households, farmers and enterprises beyond metropolitan centres. It supports job generation through MSMEs, self-employment, rural enterprise and local value chains. It contributes to sustainability when finance supports climate-resilient agriculture, green MSMEs, clean mobility, energy efficiency, insurance protection and responsible lending.

The conference will take a broad view of banking and finance. Credit remains central, but inclusive growth also requires savings, insurance, pensions, guarantees, digital infrastructure, risk management and financial literacy. The real question is whether the financial system can help people move from vulnerability to security, from subsistence to enterprise and from access to opportunity.

A focused panel on Retail, Agriculture and MSME Finance: Credit, Insurance and Livelihoods will examine the practical channels through which banking reaches Bharat. Retail finance can support household aspiration through housing, education, mobility, savings, pensions and insurance, provided it remains responsible and suitable. Agriculture finance must move beyond seasonal crop loans towards rural livelihood finance, including allied activities and farm mechanisation. MSME finance must support working capital, supply-chain finance, cash-flow-based underwriting, credit guarantees and enterprise formalisation.

Insurance is equally important in this architecture. Credit enables investment, but insurance protects that investment from shocks. Households need protection against health, accident, income and asset risks.

The conference will also consider how digital public infrastructure, data-led underwriting, account aggregators, fintech partnerships and branch-level trust can improve access without weakening prudence. The goal is not indiscriminate credit expansion, but finance that is productive, responsible and sustainable.

Banking Bharat For INCLUSIVE GROWTH



Prof S Mahendra Dev

Chairman
EAC-PM



Mr Manoj Muttathil Ayyappan

Joint Secretary
Dept of Financial Services
Ministry of Finance, GoI



Mr Sameer Kochhar

Chairman
SKOCH Group



Mr Kalyan Kumar

MD & CEO
Central Bank of India



Mr P R Rajagopal

Executive Director
Bank of India

1330 - 1430	Arrival, Meet and Greet Picture with Mr Sameer Kochhar , Chairman, SKOCH Group
	Panel: Banking Bharat for Inclusive Growth
1430 - 1435	Welcome:
1435 - 1450	Opening Remarks: Mr Sameer Kochhar , Chairman, SKOCH Group
1500 - 1515	Keynote: Prof S Mahendra Dev , Chairman, Economic Advisory Council to the Prime Minister (EAC-PM)
1515 - 1530	Mr Manoj Muttathil Ayyappan , Joint Secretary, Department of Financial Services, Ministry of Finance, Government of India
1530 - 1600	Panel Discussion
1530 - 1600	Mr Kalyan Kumar , Managing Director & Chief Executive Officer, Central Bank of India
	Mr P R Rajagopal , Executive Director, Bank of India
	Mr Rajneesh Karnatak , Managing Director and CEO, Bank of India
1600 - 1730	Awards



SKOCH AWARD

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ECO-SYSTEM FOR GROWTH

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