

DAY 2 (21.01.2016)

TECHNICAL SESSION - 3

10 am to 11.30 am

Role of commercial banks in financial inclusion
Dr.B Vijaya Chandran Pillai, Professor & Head,
DCMS, University Of Calicut

Tea break

TECHNICAL SESSION - 4

11.30 am to 1 pm

Inclusive growth through Micro-finance ...
Kudumbasree A model experience in Kerala

Dr. T.K Sreedharan
(Associate Professor, MES Ponnani College)

Lunch break

1.30 pm to 3 pm : Paper presentation

VALEDICTORY SESSION

3 pm to 4.30 pm

Welcome speech : Prof. Nisab T

Presidential Address : Lt.(Dr.) Mohamedali
Principal

Chief Guest : Prof. P Moideen Kutty
Head, PG Department of
Commerce, MES Ponnani college

Feed back : Participants
Moderator : Prof. Jaseela P T

Distribution Of
Certificates
Vote of Thanks

: Prof. C.K Hassan, HOD
: Prof.Siji Verghese .V
(Co ordinator)

TWO DAY NATIONAL SEMINAR ON

FINANCIAL INCLUSION IN RURAL AREAS OF INDIA- PROSPECTS AND CHALLENGES

ON 20th & 21st of January 2016

Sponsored By



ज्ञान - विज्ञानं विमुक्तये

The University Grants Commission, New Delhi

Organised by

PG DEPARTMENT OF COMMERCE
MES KEVEEYAM COLLEGE VALANCHERY
(NAAC Re Accredited with A Grade)
MALAPPURAM Dt, KERALA -676552

(ORGANISING COMMITTEE)

Prof. Nisab T

Prof.Jaseela P T

Prof.Prima p

Prof. Raheena K M

Prof. Nizar P

Prof.Mini V K

Prof. Mohammed Anees Y C

Prof. Aswathinath T

For more details:

9495694127

9497623055

MRS KEULIVAM College, Valanchery started functioning in September 1981 with the avowed objective of providing higher education facilities to the young population of the rural area of Malappuram district. Department of Commerce started functioning in 1993 and the M.Com programme was introduced in the year 2014. Department of Commerce, a centre of excellence-the real niche for budding academic minds, sophisticated infrastructure and many other features is the biggest in the college. Department enjoys a track record of consistent performance in curricular and extra-curricular activities over the years.

ABOUT THE SEMINAR

Financial Inclusion or inclusive financing is the delivery of financial services at affordable costs to sections of disadvantaged and low-income segments of society, in contrast to financial exclusion where those services are not available or affordable. The term "financial inclusion" has gained importance since the early 2000s, a result of findings about financial exclusion and its direct correlation to poverty. Though the subject is of recent origin, the Government and society take every step to include financially poor and neglected in the banking and other areas by many methods. To discuss and the prospects and challenges of the role of Government and society in financial inclusion, the two day national seminar will be a good platform for academicians, researchers, Government officials, NGOs and students. This is the sixth national seminar organised by the P.G. Department of commerce of this kind.

We cordially invite all academicians, researchers, NGOs and students to be part of the seminar to make it a success.

Principal - Lt.(Dr.) Mohamedali
Head, Dept. of Commerce - Prof. CK Hassan
Co-ordinator - Prof. Siji Verghese.V

CALL FOR PAPERS

- ◆ Financial Inclusion Through cooperative movement in India.
- ◆ Financial inclusion and micro finance
- ◆ Retail Banking in Kerala
- ◆ PMJDY and financial inclusion
- ◆ Other related areas

GUIDELINES FOR SUBMISSION OF PAPERS

An abstract not exceeding 200 words and full paper not exceeding 2000 words in MS word with 1.5 line spacing in Times New Roman Font with headlines in size 14 and text matter in size 12 with margins of one inch on all sides should be submitted to the coordinator of the seminar via email attachment to the following

sijiverghese001@gmail.com
hassanckmpr@gmail.com

Key Dates

Submission of abstract : 13-01-2016
Intimation of Acceptance : 15-01-2016
Submission of full text paper : 18-01-2016

PROGRAMME

DAY 1 (20.01.2016)

REGISTRATION 9.30 AM - 10.00 AM

INAUGURAL SESSION 10.00 AM - 11.15 AM

Prayer

Welcome speech : Prof. CK Hassan

Presidential address :

Head of the Dept. of Commerce
Lt.(Dr.) Mohamedali

Inauguration

Principal
Mr. Thampy Paul. C.L.

(Assistant General Manager,
SBT, Malappuram Region)

Felicitations

Dr. N.M. Mujeeb Rahman

(Secretary, Muslim Educational
Society, Kerala)

Prof. P.M. Salahuddeen

(Member, Syndicate, University of Calicut)

Mr. N. Abdul Jabbar

(President, MES, Malappuram Dt.)

Dr. Hussain Randhani,

(Secretary & Correspondent, MES
KVM College)

Prof. K.P. Hassan

(Joint Secretary, Managing Committee
MES KVM College)

Mr. Prithvi Rajan

(Manager, SBT, Valanchery Branch)

Prof. Shajid P.P.

Staff Association Secretary

Dr. Rajesh. C

IOAC Co-ordinator

Prof. K.H. Abdul Razzak

Co-ordinator, Self Finance Stream

Prof. Siji Verghese.V

Co-ordinator

Tea Break

11.15 AM to 11.30 AM

TECHNICAL SESSION - 1

11.30 to 1.00 pm

Financial Inclusion of tribes in Kerala - Challenges ahead
Dr. K.B. Nidheesh, Asst. Professor, Pondicherry University

Lunch Break

TECHNICAL SESSION - 2

1.30 pm to 3.00 pm

Retail Banking Scenario & Challenges in Indian Banking
Dr. K.P. Vinod Kumar, Associate Professor, MES Mampad College

3 pm to 4.30 pm : Paper presentation by participants

No.

1501



विश्वविद्यालय अनुदान आयोग

नैरुत्य प्रादेशिक कार्यालय

UNIVERSITY GRANTS COMMISSION

SOUTH WESTERN REGIONAL OFFICE

P.K. Block, Palace Road, Gandhinagar
Bangalore-560 009.

Phone : (080) 2228 0380 Fax : (080) 2228 0388

SEM-1115/14-15/KLCA046/UGC-SWRO/(COMMERCE)

The Accounts Officer

South Western Regional Office

University Grants Commission

P.K. Block, Palace Road

Gandhinagar, Bangalore

19-Jan-15

Sub: Release of Grants-in-aid to MES KEVEEYAM COLLEGE,, VALLANCHERRY P.O., MALAPPURAM DIST. for the year 2014-2015 under (Plan) entitled FINANCIAL INCLUSION IN RURAL AREAS OF INDIA - PROSPECTS AND CHALLENGES

Sir/Madam,

I am directed to convey the sanction of the University Grants Commission for payment of grant of Rs.96000/- as first installment for the year 2014-2015 to MES KEVEEYAM COLLEGE,, VALLANCHERRY P.O., MALAPPURAM DIST. to organise the aforesaid event under Seminar/conference/Workshop/ Symposium(Plan) expenditure to be incurred during 2014-2015.

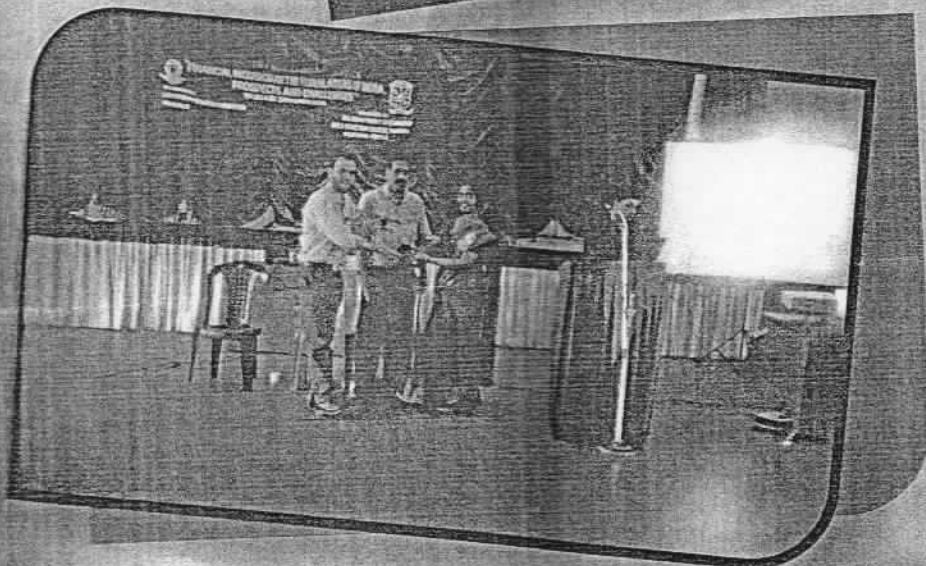
NAME OF ITEM	HEAD OF ACCOUNT	AMOUNT ALLOCATED	Grant now being Sanctioned	Grant already Sanctioned	Total Grant	BALANCE
1. Resource Person TA/Hon.	4(xxiv)	25,000	20,000	0	20,000	5,000
2. Paper Presenters TA.		25,000	20,000	0	20,000	5,000
3. Pre-conference printing		15,000	12,000	0	12,000	3,000
4. Publication of Proceedings.		25,000	20,000	0	20,000	5,000
5. Local Hospitality.		30,000	24,000	0	24,000	6,000
TOTAL		120,000	96,000	0	96,000	24,000

You are requested to utilise the sanctioned amount proportionately as detailed below :-

GENERAL -	72960	SC -	15360	ST -	7680
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- The sanctioned amount is debitable to 4(xxiv) and is valid for payment during the financial year 2014-2015 only.
- The amount of the Grant shall be drawn by the Accounts Officer/Drawing and Disbursing Officer, South Western Regional Office, UGC, Bangalore on the Grants-in-aid bill and shall be disbursed to and credited to the Principal of the College through Electronic mode as per the following details:
 - Details (Name & Address) of Account Holder: MES KEVEEYAM COLLEGE,, VALLANCHERRY P.O., MALAPPURAM DIST.
 - Account No: 0859101043116
 - Name & adress of Bank branch: CANARA BANK, CANARA BANK,VALANCHRY,
 - MICR Code: 676015252
 - IFSC Code: CNRB0000859
 - Type of Account: SB
- The grant is subject to the adjustment on the basis of utilisation certificate in the prescribed proforma submitted by the College.
- The college shall maintain proper accounts of the expenditure out of the grants which shall be utilised only on approved items of expenditure.
- The College may follow the General Financial Rules, 2005 and take urgent necessary action to amend their manuals of financial procedures to bring them in conformity with GFRs, 2005 and those don't have their own approved manuals on financial procedures may adopt the provisions of GFRs, 2005 and instructions/guideline there under from time to time.
- The Utilization Certificate to the effect that the grant has been utilized for the purpose for which it has been sanctioned shall be furnished to UGC as early as possible after the close of current financial year.
- The assets acquired wholly or substantially out of University Grants Commission's Grant shall not be disposed or encumbered or utilised for the purposes other than those for which the grant was given without proper sanction of the UGC and should at any time the College ceased to function, such assets shall revert to the University Grants Commission.

of Assets acquired wholly or substantially out of the grants shall be maintained by the College in the prescribed



National seminar on financial inclusion in rural areas of India-prospects and challenges- 2016

PG Department of Commerce of MES KeVeeYam Valanchery, was organized a two days national seminar on “Financial inclusion in rural areas of India-prospects and challenges” on 20th and 21st of January, 2016. Though the subject is of recent origin, subject and the Government and society take every step to include financially poor and neglected in the banking and other area by many methods.





MES KEVEEYAM COLLEGE

Re-accredited by NAAC with A Grade

Valanchery – 676552, Malappuram Dt., Kerala State, India

Phone: 0494 – 2644380, 2642670, 2641347(Fax)

www.meskvcollege.org, Email: principal@meskvcollege.org

Date:10/01/2016

CIRCULAR

PG Department of Commerce of MES KeVeeYam Valanchery decide to organize a two days National Seminar “**Financial inclusion in rural areas of India-prospects and challenges**” on 20th and 21st of January, 2016. All staffs and students are hereby notified to be present for the successful conducting of the function.


Head of the Department




Principal

PRINCIPAL
M.E.S KEVEEYEM COLLEGE
VALANCHERY, PIN- 676 552
MALAPPURAM