



S.G.A. GOVERNMENT DEGREE COLLEGE (A)

(Re-Accredited with NAAC "A" Grade with CGPA 3.13)

Affiliated to Andhra University

YELLAMANCHILI, ANAKAPALLI DIST., ANDHRA PRADESH



STATE LEVEL WEBINAR

TITLE: WOMEN AND FINANCE

01.10.2024

SUMMARY REPORT

ORGANIZED BY

WOMEN EMPOERMENT CELL

Report on State level Webinar

Topic: Women and Finance

Women Empowerment Cell, SGA Government Degree College (A),
successfully organized **State level Webinar** entitled “**Women and Finance**”
on **1st October 2024**

The Resource person was Smt. B. Kalpana, Rtd. Asst. General Manager, Union Bank of India. The session has lasted about 3Hrs and the students and Participants are involved actively and enthusiastically by asking questions. Smt. B. Kalpana highlighted that the Women are a driving force for the economies in which they operate. However, women face a range of financial challenges in realizing their business potential and are less likely than men to have adequate financial services.

Objective:

The main objective of this webinar is to raise awareness of available financial and technical support for women and funding policies of Government which spread awareness on various finance related subjects. She also highlighted the hurdles faced by the women in finance management and the importance of Financial Literacy

About the Resource Person:

- Did graduation from Y N College Narsapur a small town in West Godavari dist.
- Joined Andhra Bank as clerk in 1982 and got elevated to Officer Cadre in 1986.
- Worked at various places like Eluru, Vijayawada, Hyderabad, Karimnagar, Warangal, Tirupati Chennai and Bhimavaram etc
- Dealt with different aspects of Banking like resources mobilization, credit appraisals, sanctions, recoveries, customer service preparation of balance sheets, audit etc
- Discharged duties in various capacities at branches and controlling offices as Dy Branch Head, Branch Head and Department Head and Dy Regional Head.
- Finally after putting in 40 yrs service retired as Asst. General Manager & Dy. Regional Head at Bhimavaram Regional office from Union Bank of India.

Awards

- She was awarded Best branch manager cash award of ₹1 lac.

Summary:

The session witnessed an enthusiastic participation and all the queries were answered by the speaker. She enlightens the students about sources of business funding, banking habits, digital payment preferences, adoption of sustainability measures, and workforce dynamics. Additionally, she also addressed the challenges and ways to analyse how factors like age, income level, and geographical location shape their decisions. And she also discussed about change in Social norms is the key to women's economic empowerment to reach financial inclusion.

Key Points of the Webinar:

- Despite an overall and global increase in financial inclusion, women are still more excluded from the formal financial sector with the gender gap remaining at 9%.
- There is no strict definition on women's financial inclusion
- Financial literacy and financial education are very important
- Women are mainly excluded from financial management because of
 - Legal hurdles
 - Time and mobility constraints
 - Social norms
 - Lack of access to education
 - Financial institutions having a limited understanding of gender issues
- Importance of Digital Finance because
 - Women don't have to travel to far-away bank branches –
 - It allows secure financial transactions, whenever and wherever
 - It offers women a means to be financially independent.
- Social norms change is the key to women's economic empowerment to reach financial inclusion. For a lasting emancipation, projects should include men and boys and work with the entire community for women to become key actors in economic, social and political development.

**SGA GOVERNMENT DEGREE COLLEGE (A),
YELLAMANCHILI**

WOMEN EMPOWERMENT CELL

STATE LEVEL WEBINAR

TOPIC: WOMEN & FINANCE

Resource Person

Principal



Dr. P. Chandrasekhar

**Co- convenor
Dr. K. Sujatha**



**Smt. B. Kalpana
Rtd. Asst. General Manager
Union Bank of India**

Convenor



**Dr. K. Vijaya Lakhmi
Lecturer in Botany**

**Co-ordinator
Dr. K. Sudha**

**Date
01.10.2024**

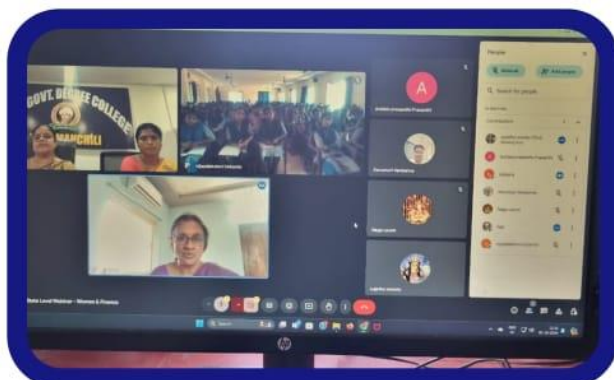
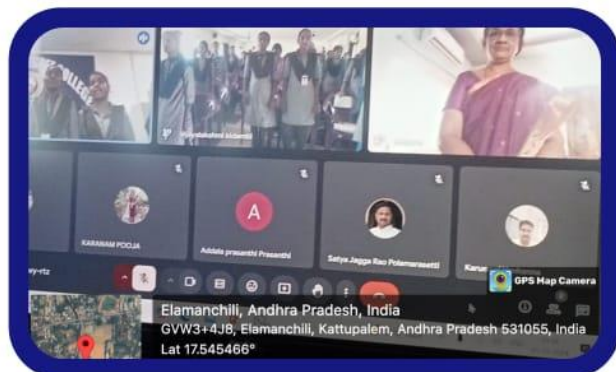
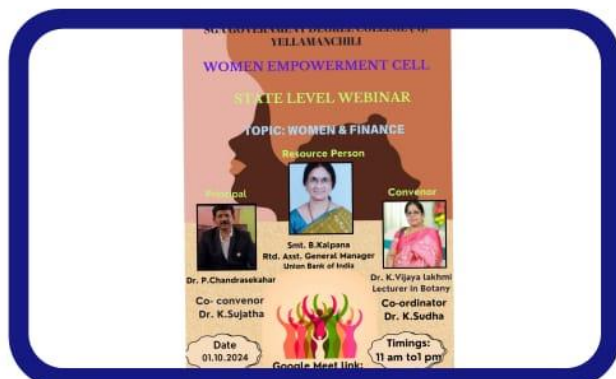


Google Meet link:

<https://meet.google.com/euu-zawy-rtz>

**Timings:
11 am to 1 pm**

Glimpses of the Webinar



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YELLAMANCHILI

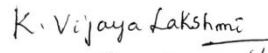


STATE LEVEL WEBINAR
Title: Women and Finance
Certificate of Participation

This is to certify that Dr./ Mr. Mrs./Miss-----
----- of ----- has participated in the
State level Webinar entitled " Women and Finance" on 01.10.2024 organized
by Women Empowerment Cell, SGA Government Degree College(A),
Yellamanchili




Principal


Convenor