

हंसराज महाविद्यालय

दिल्ली विश्वविद्यालय

महात्मा हंसराज मार्ग,

मलकागंज, दिल्ली - 110007

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वेबसाइट : www.hansrajcollege.ac.in



HANSRAJ COLLEGE

UNIVERSITY OF DELHI

Mahatma Hansraj Marg

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NAAC ACCREDITED 'A++' GRADE COLLEGE

2025-2026

Name of the Event: Speaker Session on The Future of Money: Central Bank Digital Currency and Financial Inclusion

Organised by: समन्वय – The B.A. Programme Society

Date of the Event: 16 October, 2025

Duration/Event Timing: 3:30 pm – 5:30 pm

Venue of the Event: Online (Zoom)

Name of Convener: Dr. Preeti Rani

Description:

The B.A. Programme Society of Hansraj College successfully organised an online webinar on the topic “The Future of Money: Central Bank Digital Currency and Financial Inclusion” on the Zoom platform. The guest speaker for the webinar was Dr. Vivek Soni, a seasoned faculty member at the Financial Management School, University of Delhi, with over 15 years of experience in academia, research, and management across various sectors.

Dr. Soni elaborated on financial inclusion in the Indian context and its various dimensions. He explained how banking services and policies are continuously evolving and contributing to a paradigm shift in financial inclusion. He also discussed Central Bank Digital Currency (CBDC), highlighting its role as a collective responsibility, along with future money planning considerations, critiques, and potential implications. Additionally, he explained the functioning of the banking system and provided key takeaways to students regarding effective financial management and money flow.

The webinar also witnessed the presence of faculty members from different departments, including Dr. Barkha from the Department of Commerce, Dr. Sapna Goel from the Department of Economics, and Dr. Himanshu Bagdi from the Department of Commerce.

Overall, the webinar offered a comprehensive analysis of the Indian banking system and its role in promoting financial inclusion. It also shed light on future trends in the rapidly evolving financial landscape and provided valuable tips and suggestions for students to build a strong foundation in financial management and inclusion.



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Five Geo-tagged Pictures:

Part A: Financial Inclusion : Indian Context

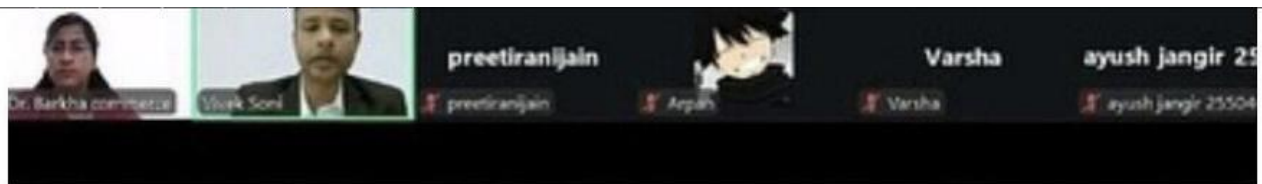
Financial Inclusion-Index parameters: The improvement in the index is a result of growth across all its sub-indices:

- Usage (45% weight):** This dimension had the most significant impact on the overall increase, indicating deeper engagement with financial services.
- Access (35% weight):** Measures the ease with which financial services are available.
- Quality (20% weight):** Reflects financial literacy, consumer protection, and equality in service delivery.

Expanded access to banking:

The percentage of adults with bank accounts has increased significantly. Any projections with the National Population Survey?

In rural areas, this metric improved from 84.4% in 2019 to 94.6% in 2022-23, while urban areas saw a rise from 85.2% to 94.4%.



CBDC: Collective Responsibility, Future Money Planning Considerations, Critiques & Select Implications

Careful CBDC Effective Implementation:

- it is an of the and MeitY it could see citizens fined a split second for behaviors deemed undesirable.
- Dissidents and activists could see their wallets emptied or taken offline.
- timidity. individual freedom.
- Limiting or prohibiting purchases of products
- Digital currency is also programmable for a free or low-cost basic bank account.

In the USA, the Republican Party is generally against CBDCs. The Swedish has been unsympathetic to the Riksbank's

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The Future of Money: Central Bank Digital Currency and Financial Inclusion.



Q&A


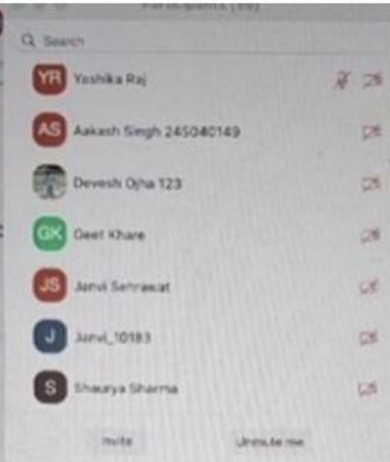
Self-Assessment

5-10 Min.




TAKEAWAYS FOR STUDENTS FOR FUTURE MONEY FLOW READY / CONCLUSION

- Understand different types of digital currency:
- Master digital security:
- Simulate trading, don't just invest:
- Explore cross-disciplinary connections:
- Government social manipulation



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- Study financial technology (FinTech):
- Analyze market trends:
- Explore entrepreneurial opportunities:
- Focus on regulation and compliance:



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Attach Attendance Sheet:

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3. Dhruv Poddar 25510043(Eco Hons)
4. Aditya Tomar 25510011 (Eco Hons)
5. Uday Raj 25501159 B A Programme (Eco+His)
6. Aditya kumar 25510009(Economics hons)
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11. Ansh 245040045 BCom hons
12. Palavi Rai BAP 12513
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14. Nickhil Rastogi 25570092(B.Sc (Hons) Computer science
15. Arun Kumar 25504037(Bcom hons)
16. shriyasha bcom hons 245040121
17. Veronica Singh 25504365Bcom (H)
18. Ayush Bisht 25563087Bsc Maths hons
19. Soumya 12328 BAP
20. Namrta Kumari 245040139B.com(H)
21. Rudraksh Gaur 245040394B.com hons
22. Srushti Gavhare 25563047Bsc maths hons
23. Garima Jain BAP 12011
24. Parth Joshi 25510091Eco Hons
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28. Pratham Pathak 25504183B.Com (Hons)
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33. Saksham Bansa 125582124 Bsc (P) physical science with computer science
34. Viraj Sahni 245040160 acorn hons
35. Kushal Reddy 245040376BCom Hons
36. Juhi Kumari 245040145 Bcom H
37. Shabad kalra 25504219 Bcom hons
38. Jintu 25582112 Bsc program physical science with computer science

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43. Jatin Gupta 25504113
44. Eesh Kalra 25504077
45. Vansh singhal roll no 25504262 bcom hons
46. Chetan Roll no 25504052 Course bcom hons
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49. GIRIK 25510046 HRC BA(H) Economics
50. Piyush Pa 25504173 B.Com(H)
51. Arman Kumar Roll 25582106 Course- physical science with cs
52. Lakshay Gupta roll no 12302
53. Srijan 245012610
54. Shruti 245012484
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57. Siya Gupta 245012421