

EDITORIAL

Dear Reader

As we step into a new financial year, this season also brings moments of renewal and reflection. Easter marks new beginnings, Ambedkar Jayanti honours the vision of Dr. B. R. Ambedkar on equality and inclusion, and Baisakhi celebrates growth and shared prosperity. Together, these occasions reinforce the importance of building systems that are inclusive, resilient, and people-centric.

In this edition of Pulse, we explore how financial systems are evolving to become more responsive, trusted, and aligned with real-world needs.

From the insurer's perspective, Mr. Lemmy Manje underscores that scalable impact goes beyond product innovation. It requires embedding human-centered design into organisational culture, investing in talent, and aligning systems to deliver practical and sustainable solutions.

Mr. Hitesh Thakuria highlights the persistent trust gap in financial services. By shifting from product-led selling to advisory-driven engagement, and combining transparency with continuous guidance, platforms can build stronger, long-term customer relationships.

From a technology standpoint, Mr. Akhil Reddy Ramolla shares how AI-driven systems and standardized operations can replace fragmented, people-dependent processes. This shift improves efficiency, ensures consistency, and enables scalable, customer-aligned solutions across markets.

Our featured research paper, "Does Financial Inclusion Control Corruption in Upper-Middle and Lower-Middle Income Countries?" highlights a critical insight while financial inclusion can enhance transparency and reduce corruption, its impact is non-linear and depends heavily on institutional strength. The findings reinforce that expanding access must be complemented with strong governance, financial literacy, and regulatory frameworks to drive meaningful outcomes.

In our Impact Study, SBI General Insurance illustrates how expanding distribution networks, strengthening partnerships, and investing in digital capabilities can enhance accessibility while maintaining customer trust and operational efficiency.

In our blog, "Designing Financial Services for Irregular Incomes," we highlight a fundamental shift in product design when incomes are unpredictable, rigid structures fail. Flexibility in payments, simplicity, and alignment with real-life cash flows are essential to ensure financial services are not just accessible, but truly usable and relevant.

Across these perspectives, one message stands clear: progress lies not just in expanding access, but in building systems that people can trust, understand, and rely on in their everyday lives.

Happy Reading!
Team Pulse

INSIDE

S.No.	Content
1.	Editorial Message from Editor
2.	Did You Know? And Festival Corner
3.	Eminent Personality Insight Mr. Lemmy Manje Founder & CEO FinProbitly Solutions
4.	Mr. Hitesh Thakuria Founder Upsurely
5.	Mr. Akhil Reddy Ramolla CEO Assuretrac
6.	Research Paper Does Financial Inclusion Control Corruption in Upper- Middle and Lower-Middle Income Countries? Rajesh Barik
7.	Impact Study SBI General Insurance Company Ltd.
8.	Blog of the Month Designing Financial Services for Irregular Incomes
9.	Event Update

DID YOU KNOW?



A single cow or buffalo can be the primary source of income for many rural families - making livestock insurance essential for financial security.

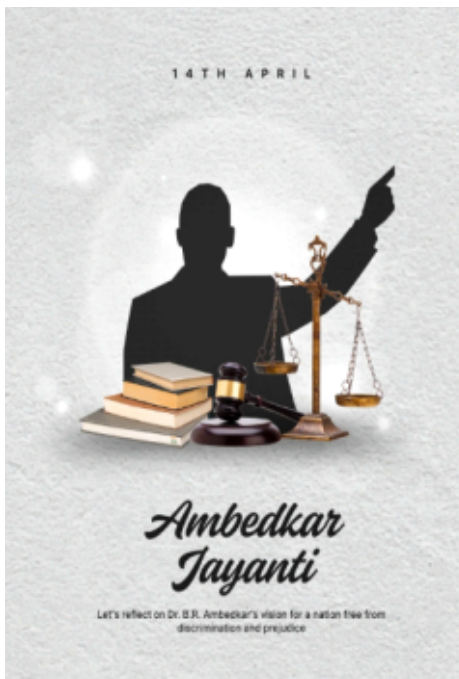
It helps farmers recover quickly from losses due to disease, accidents, or disasters, ensuring continuity of income.

Source: https://ijlr.org/ojs_journal/index.php/ijlr/article/view/627



FESTIVE CORNER

As the season unfolds, it brings together a confluence of meaningful occasions that reflect the richness of our shared values and traditions. Easter brings a message of hope, renewal, and new possibilities. Ambedkar Jayanti marks a moment to honour the enduring legacy of Dr. B. R. Ambedkar and his vision of equality, dignity, and inclusion, alongside Baisakhi, celebrating harvest, new beginnings, and collective progress. Together, these occasions remind us of the importance of resilience, empathy, and building a more inclusive and equitable society.



EMINENT PERSONALITY INSIGHT



Mr. Lemmy Manje leads innovative, client-focused financial services and is the Co-founder and Technical Director of Inclusive Insurance at 365 Resilience Underwriting Agency.

With over 25 years of experience, he has led research, training, and financial inclusion initiatives across Africa, Asia, and Europe, working with leading

international organisations. His expertise spans financial inclusion strategy, microinsurance, innovation fund management, value chain development, and market systems approaches.

He is an alumnus of Harvard Kennedy School's Rethinking Financial Inclusion program and holds a Master's in International Development from the University of Manchester, along with a BA in Economics and Demography from the University of Zambia.

Introduction of the Organisation: FinProbit Solutions is a company established and dedicated to helping organizations develop innovative and inclusive financial products, business models, and policies. Since 2017, the firm has guided a diverse range of clients in achieving their unique inclusive financial services solutions and business objectives. Leveraging proven end-to-end methods and application of Human centered design tools, FinProbit Solutions equips clients with actionable client centric plans or products for success. The company works through highly qualified, recognised associates to deliver comprehensive solutions, drawing on the expertise of strategists, product designers, trainers, and researchers across inclusive insurance, micro-pensions, savings, credit, and digital financial services.

Website: www.finprobitsolutions.com

How do you ensure client-centric design leads to viable, scalable business models when working with financial institutions and development organisations?

FinProbit Solutions' approach to product and business modeling is guided by human-centered design principles and innovation techniques. The team employs an agile, iterative product management process rather than a linear one. Technical assistance also extends to helping financial organisations create business model canvases and go-to-market strategies, with follow-up support offered when possible and contractually permitted. Experience shows that even the most client-focused products and business models can fail without the right company culture and organisational structure. Achieving scalable, high-impact results requires deliberate investment in human capital and organisational change management.

FinProbit Solutions regularly collaborates with senior executives to foster alignment between leadership and operational teams. The company is committed to continual learning, staying current with best practices and emerging trends to guide clients on effective strategies. These insights are integrated into training programs and

Mr. Lemmy Manje

Founder & CEO
FinProbit Solutions

design sprints. As an associated partner to international and regional conferences, FinProbit Solutions shares expertise on inclusive insurance and encourages clients to participate in learning and networking opportunities that optimize both business viability and client value.

What key shifts are needed to make insurance for MSMEs and informal workers more relevant and accessible?

Customer centricity is at the heart of our approach to designing effective insurance products for MSMEs and informal workers. We advise clients to thoroughly understand the challenges faced by their target MSMEs, recognizing that organizations prioritizing customer needs and agility are better positioned for sustained competitive advantage. Advancing inclusive MSME insurance also requires investment in client-focused education, technology integration, artificial intelligence, and building trust through efficient claims experiences. Given the intangible nature of insurance, a seamless claims process is crucial for demonstrating value.

We have found that standalone insurance products often provide limited value. A more comprehensive approach involves bundling or embedding insurance with credit, savings, investment, or other services. There is a growing emphasis on value-added services to make insurance more tangible. When policyholders receive benefits that are not solely dependent on a risk occurring, renewal rates increase. Strategic partnerships are also vital especially in distributing inclusive insurance.

Collaborations with microfinance institutions, banks, mobile money operators, fintechs, insurtechs, mobile network providers, and community-based organizations are essential for reaching MSMEs and informal workers.

With over two decades of experience in financial inclusion across multiple markets, how has your perspective on what truly drives sustainable impact evolved over time?

Two decades ago, financial inclusion efforts focused primarily on scale reaching large numbers of people. For donors and development agencies, scale was a key metric to justify funding, especially with the rise of digital financial services via mobile networks. However, increased access and impressive numbers did not always translate into meaningful impact. Today, high-impact inclusive finance emphasises a deep understanding of customer pain points and the development of tailored solutions. As a result, donors now prioritise customer centricity alongside innovation and technology in their funding and initiatives. Experience shows that innovation in inclusive finance goes beyond digitisation it requires strong market segmentation, client-centric design, and effective distribution. Public-private partnerships are also critical for sustainability. For instance, agriculture insurance has been successfully embedded within government support programs, while social cash transfers are increasingly linked with financial services to support pathways from vulnerability to micro-enterprise. In summary, successful models depend on committed organisational champions, skilled talent, and continuous investment in customer-focused product development and research. Profitability takes time, requiring patience, persistence, and long-term strategic investment.

DISTRIBUTOR INSIGHT



Mr. Hitesh Thakuria is a dedicated financial advisor with a strong focus on helping individuals and families make informed decisions regarding insurance and investments. He is driven by the belief that financial security should be simple and accessible, not complicated or intimidating.

Over the years, he has worked closely with clients to break down complex financial products, ensuring they not only invest wisely but also fully understand their financial choices. Through Upsurely, he aims to build long-term financial confidence by combining trust, transparency, and technology.

Introduction of the Organisation: Upsurely is a client-centric financial advisory platform focused on simplifying insurance and investment solutions. With the philosophy “Be Assured. Grow Surely.”, we aim to bridge the gap between complex financial products and customer understanding.

We provide personalized advisory, portfolio tracking, and strategic financial planning designed to help clients achieve their long-term goals with clarity and confidence. Our approach is rooted in transparency, continuous engagement, and building relationships not just transactions.

Website: www.upsurely.com

Upsurely positions itself as a trusted partner simplifying insurance and investments, what specific gaps in customer experience or trust did you observe that led you to build this model?

A key gap I observed in the financial services industry is the lack of trust and clarity in financial decision-making. Despite the wide availability of financial products, many customers do not fully understand what they purchase often influenced by incomplete information, aggressive sales, or short-term return expectations. This leads to disconnected and sometimes unsuitable financial decisions, affecting long-term security and peace of mind.

Over time, this lack of clarity creates confusion about coverage, investment performance, and goal alignment, resulting in dissatisfaction and reduced confidence in financial systems. The gap becomes most evident during claims or emergencies, where unmet expectations around coverage and exclusions lead to frustration and deepen the industry's trust deficit.

A major underlying issue is the industry's product-driven approach, which prioritizes sales over customer needs. Interactions often end at the point of sale, leaving customers without ongoing support, guidance, or engagement. This results in poor financial planning and missed opportunities.

Additionally, many customers lack a consolidated view of their portfolios, with information scattered across platforms, making it difficult to assess and align with long-term goals. The absence of proactive guidance

Mr. Hitesh Thakuria

Founder
Upsurely

further compounds the problem, as financial planning is an ongoing process that requires regular review and adaptation something many customers are unable to do without the right support system.

As a relatively young but growing firm leveraging technology for portfolio tracking and advisory, how are you using digital tools or analytics to enhance customer outcomes and engagement?

At Upsurely, technology is at the core of enhancing transparency, engagement, and financial outcomes, making financial planning more accessible, understandable, and actionable. We provide real-time portfolio tracking, giving clients clear and continuous visibility into their investments and progress toward their goals.

Beyond tracking, we deliver simple, meaningful insights that explain not just what is happening, but why empowering clients to make informed decisions. Our goal-based approach links investments directly to individual aspirations, shifting the focus from short-term market movements to long-term outcomes and disciplined investing.

Using data-driven analytics, we identify portfolio gaps, risk exposure, and alignment with goals, enabling proactive and timely adjustments as markets and life circumstances evolve. Combined with regular, simplified communication and updates, this ensures clients remain informed, confident, and actively engaged in their financial journey.

India still has a large uninsured and underinsured population, what role can advisory-led platforms play in bridging this gap, especially in terms of awareness, trust-building, and last-mile reach?

Advisory-led platforms play a key role in bridging India's insurance and investment gap by addressing not just affordability, but deeper issues of awareness, understanding, and trust. Despite greater product access, many remain uninsured or underinsured due to limited understanding and reliance on incomplete or sales-driven advice, leading to misaligned financial decisions.

These platforms create value by prioritizing education and guidance over product sales. They simplify complex concepts, help individuals understand real-life financial risks, and position financial products as essential tools for protection and growth, enabling more informed and long-term decision-making.

A strong focus on personalization ensures solutions are tailored to each individual's goals, responsibilities, and risk profile. This approach builds long-term relationships, shifting interactions from transactions to partnerships, and gradually strengthening trust through transparency and consistent support.

Trust-building is especially critical in insurance. By setting clear expectations, offering ongoing guidance, and supporting clients through claims, advisory-led platforms enhance confidence and reliability, ultimately leading to better financial outcomes and greater trust in the system.

TECH INSIGHT



Mr. Akhil Reddy Ramolla, is a specialist in transforming the way insurance companies and brokers operate. He works closely with them to adopt modern technology and rethink their processes, enabling them not just to keep up with the future, but to stay ahead of it.

Introduction of the Organization: Assuretrac helps insurance companies and brokers evolve their business operations models and technology frameworks to stay relevant in the future.

Website: www.assuretrac.com

With services ranging from virtual assistants to insurance operations and consulting, how does Assuretrac ensure scalability and consistent quality across different markets like the US and India?

Assuretrac ensures scalability and consistent quality by combining AI, standardized operations, and consulting into a tightly integrated delivery model.

AI driven workflows and automation bring consistency, accuracy, and speed into core insurance processes. This reduces dependency on individuals and allows the business to scale without a proportional increase in effort. Execution becomes more predictable, measurable, and continuously optimized.

On the operations side, Assuretrac builds structured SOPs, detailed playbooks, and clear performance metrics tailored to insurance workflows such as policy servicing, renewals, endorsements, and claims support. This ensures uniform execution across teams and geographies, regardless of complexity or volume.

Consulting acts as the alignment layer, adapting solutions to each client's business model, regulatory requirements, and market nuances. This is especially important when working across markets like the US and India, where a one size fits all approach does not work.

A centralized quality framework supported by audits, outcome based KPIs, and real time dashboards drives accountability and transparency. Continuous training, certification, and feedback loops ensure teams keep improving and stay aligned with client expectations.

Together, this model brings efficiency through AI, reliability through operations, and relevance through consulting, enabling Assuretrac to scale globally while maintaining consistent quality.

If you had to unlearn one traditional belief about the insurance industry to build Assuretrac, what would it be and why?

That insurance operations have to be people heavy and experience driven to maintain quality.

We chose to unlearn that. The traditional belief is that more people and more years of experience automatically lead to better outcomes. In reality, this often creates inconsistency, dependency on a few individuals, and limits the ability to scale efficiently across teams and geographies. Quality becomes uneven, and performance is hard to predict or replicate.

Mr. Akhil Reddy Ramolla

CEO

Assuretrac

At Assuretrac, we believe quality should come from systems, not individuals. By embedding workflows into AI, standardized processes, and clearly measurable outputs, variability is reduced and performance becomes predictable and repeatable. This shifts the role of people from doing tasks manually to managing, improving, and scaling well designed systems.

It also changes how you think about talent and execution. Instead of relying only on deep experience, you can enable strong outcomes through structure, training, and real time feedback loops. Teams become more resilient, onboarding becomes faster, and knowledge is no longer siloed within a few individuals.

Unlearning this changes how you build from the ground up. It allows you to design for scale from day one, deliver consistent outcomes across markets, and move faster without compromising on quality, control, or client experience.

From your experience in insurance and operations, what are the biggest gaps that still prevent underserved populations from accessing efficient insurance services?

From experience, the biggest gaps are not just operational or distribution issues, they are rooted in the fundamental design of the insurance business model itself.

Today, the insurer and the customer sit on opposite sides of the table. The insurer benefits when claims are minimized, while the customer benefits when claims are paid. This creates a system where both sides withhold information, trust erodes, and the relationship becomes adversarial. For underserved populations, this lack of trust is often the biggest barrier to adoption.

Second, insurance is still built around reacting to risk, not preventing it. Most systems are designed to calculate risk and process or deny claims, rather than actively reducing the likelihood of loss. For someone already vulnerable, this makes insurance feel distant and unreliable, something that only shows up after damage is done, often with friction.

Third, operational complexity remains high. Documentation, onboarding, and claims processes are still heavy and opaque. For underserved users, even small frictions or lack of clarity can lead to drop offs, delays, or complete disengagement.

Fourth, products and pricing are disconnected from real behaviour. Premiums are often static and based on broad assumptions, rather than dynamic, real time data. This creates a perception of unfairness, where careful behaviour is not rewarded and risk signals are not acted upon early.

Finally, technology is often applied superficially. Many insurers digitize existing workflows instead of rethinking them. Faster claims or chatbots do not solve the core issue if the underlying model remains misaligned.

Closing these gaps requires a shift from a claims driven model to a prevention driven one. When insurers use AI and data to see risks early, prevent losses, and align incentives with customers, the relationship changes. Insurance becomes a partner in reducing risk, not just a payer after loss. That is what will ultimately drive trust, accessibility, and adoption at scale.

Does Financial Inclusion Control Corruption in Upper-Middle and Lower-Middle Income Countries?



This study investigates the impact of financial inclusion on controlling corruption in upper-middle-income (UMI) and lower-middle-income (LMI) countries using panel data from 2004–2018. It finds a non-linear (threshold) relationship, where financial inclusion reduces corruption differently across country groups depending on its level.

Introduction

Financial inclusion, defined as access to affordable financial services, has expanded significantly due to digital technologies. While it is expected to improve transparency and reduce corruption, there are concerns that in weak institutional environments it may instead facilitate corrupt practices. This study explores how financial inclusion influences corruption across UMI and LMI countries, addressing a gap in cross-country empirical research.

Theoretical Background

The study is grounded in:

- ♦ **“Sand the wheels” hypothesis:** corruption hampers financial sector efficiency.
- ♦ **Rational choice theory:** corruption arises due to asymmetric information between authorities and citizens.

Financial inclusion can reduce corruption by improving transparency but may also increase it if institutions are weak.

Review of Literature

Previous studies show mixed results:

- ♦ Corruption negatively impacts economic growth and financial systems.
- ♦ Financial development can reduce corruption.
- ♦ Limited studies exist on financial inclusion's impact on corruption.
- ♦ Existing evidence suggests a threshold effect, where financial inclusion reduces corruption only up to a certain level.

Data and Econometric Techniques Used

The study uses panel data from 31 upper- and lower-middle-income countries (2004–2018), with corruption measured by the Corruption Perception Index (CPI) and financial inclusion captured through a composite index based on bank branches, ATMs, deposits, and credit. Control variables include GDP per capita, remittances,

human capital, unemployment, and inflation. The financial inclusion index is constructed using Principal Component Analysis (PCA) to ensure a multi-dimensional measure. The study employs panel regression models with a non-linear (threshold) term to capture varying effects. Estimation techniques include fixed and random effects models, supported by PCSE and FGLS for robustness, and 2SLS to address endogeneity.

Empirical Findings and Discussion

The results show that financial inclusion has a significant but non-linear impact on corruption. For the overall sample, it helps reduce corruption by improving transparency and financial access. In upper-middle-income countries, financial inclusion reduces corruption only after crossing a threshold level, supported by stronger institutions. In lower-middle-income countries, it reduces corruption up to a point but increases it beyond the threshold due to weak regulation and low financial literacy. Additionally, GDP per capita and human capital positively influence corruption control, while remittances, unemployment, and inflation have negative effects.

Conclusion

The study concludes that financial inclusion plays an important role in controlling corruption, but its effectiveness depends on the level of inclusion and institutional strength. The relationship is non-linear and varies across income groups.

Policy Implications

For UMI countries, expanding financial inclusion beyond basic levels is beneficial for reducing corruption. For LMI countries, financial inclusion should be accompanied by stronger institutions, better financial literacy, and improved regulatory frameworks to prevent misuse and ensure effective corruption control.

For more Information, Please Contact :

Email ID: Contact@microinsuranceinnovation.com

Contact: +91 9154872912

The full version of this research paper is published in **Asia-Pacific Journal of Regional Science**, Scan here to access:



Disclaimer: The MicroInsurance Innovation Hub (MIIH Foundation) is a not-for-profit organization constituted to promote social welfare or charitable purposes as referred to in Section 2(15) of The Indian Income-tax Act, 1961. It holds provisional approval under Section 12(A) and Section 80(G) of The Indian Income-tax Act, 1961 and is registered as a Company under Section 8 of The Indian Companies Act, 2013. Note: The details and information provided in the Research Paper have been supplied by the respective company, and MIIH Foundation does not assume responsibility for the accuracy or correctness of the data.

IMPACT STUDY



Key Segment: General Insurance

SBI General Insurance operates in the General Insurance segment, offering comprehensive risk protection solutions that cover various non-life insurance needs. The company focuses on delivering reliable coverage options designed to protect individuals and families from unforeseen events. By maintaining a strong presence in the general insurance space, it supports customers with structured financial protection while ensuring operational efficiency and service consistency.

Target Segment:

The company primarily serves individuals aged 30 and above - a segment that typically prioritizes financial stability, asset protection, and health security. At this life stage, customers seek dependable insurance solutions that offer long-term protection and peace of mind. SBI General aligns its services to meet these expectations by emphasizing clarity, accessibility, and responsive support, helping individuals strengthen their financial preparedness.

Product Offerings: General Insurance

SBI General provides a diversified portfolio of general insurance products designed to address multiple protection needs. Its offerings are structured to deliver comprehensive coverage, enabling customers to manage risks effectively under a trusted framework.

Leveraging a vast network of over 22,000+ SBI branches, along with agents, financial alliances, OEMs, and digital partners, SBI General Insurance extends its services to even the most remote areas of India. The offerings cater to retail, corporate, SME, and rural segments, and the diverse product portfolio ensures accessibility through both digital and physical channels.

Company Name: SBI General Insurance Company Limited
Founded Year: 2009
MD & CEO: Mr. Naveen Chandra Jha
Location: Mumbai
Website Link: www.sbigeneral.in
Tagline: Suraksha Aur Bharosa Dono

Impact Created:

SBI General Insurance has strengthened the distribution network, deepened partnerships, and enhanced digital capabilities. These initiatives have helped SBI General scale efficiently while staying customer focused.

By expanding its distribution network, the company has improved accessibility and market reach. Strengthened partnerships have enhanced collaboration within the ecosystem, enabling smoother operations and improved service delivery. At the same time, enhanced digital capabilities have streamlined processes, improved turnaround times, and increased customer convenience. Together, these efforts have reinforced operational scalability while maintaining a strong focus on customer trust and service excellence.

Future Strategies:

SBI General Insurance is committed to building a future-ready organization powered by technology, innovation, and customer trust, as it continues to expand its presence and drive inclusive insurance penetration across India.

The company's future strategy centers on technology-driven growth, operational innovation, and strengthening customer confidence. By expanding its footprint and enhancing digital infrastructure, SBI General aims to support sustainable growth while contributing to broader insurance inclusion across India.

For more Information, Please Contact :

Email ID: Contact@microinsuranceinnovation.com
 Contact: +91 9154872912

Scan for our Website



MIIH Disclaimer: The MicroInsurance Innovation Hub (MIIH Foundation) is a not-for-profit organization constituted to promote social welfare or charitable purposes as referred to in Section 2(15) of The Indian Income-tax Act, 1961. It holds provisional approval under Section 12(A) and Section 80(G) of The Indian Income-tax Act, 1961 and is registered as a Company under Section 8 of The Indian Companies Act, 2013. Note: The details and information provided in the Research Paper have been supplied by the respective company, and MIIH Foundation does not assume responsibility for the accuracy or correctness of the data.

SBI Disclaimer: SBI General Insurance Company Limited | Corporate & Registered Office: 9th Floor, A & B Wing, Fulcrum Building, Sahar Road, Andheri (East), Mumbai 400099 | For SBI General Insurance Company Limited, IRDAI Reg. No. 144 dated 15/12/2009 | CIN: U66000MH2009PLC190546 Website: www.sbigeneral.in | Toll-free 18001021111 |

BLOG OF THE MONTH

Designing Financial Services for Irregular Incomes



A large segment of the financially excluded population does not earn a steady monthly income. Daily wage workers, gig workers, small vendors, and informal sector households often deal with earnings that are unpredictable and uneven.

Yet, many financial services continue to be designed with the assumption of regular, stable income. This mismatch creates a fundamental challenge. When income itself is uncertain, committing to fixed repayments, regular premiums, or minimum balance requirements becomes difficult. As a result, even when access exists, consistent usage of financial services remains low.

Designing for irregular incomes requires a shift in perspective—from rigid structures to flexible systems.

First, flexibility in payments is critical. Whether it is savings, credit, or insurance, users should be able to contribute small amounts at varying intervals, without penalties for inconsistency.

Second, timing matters as much as pricing. Financial products should align with cash flow patterns, enabling people to pay when they earn, rather than when a fixed schedule demands it.

Third, simplicity and transparency play a key role. When incomes are unpredictable, people tend to avoid products they do not fully understand or trust. Clear terms and predictable outcomes help build confidence.

Finally, integration with familiar channels can significantly improve adoption. Embedding financial services into platforms or networks that people already

use makes them easier to access and more relevant to daily life.

Financial inclusion is not just about reaching people; it is about fitting into how they live and earn. Until financial services reflect the realities of irregular incomes, inclusion will remain partial. Designing with this in mind is not just good practice; it is essential for making financial inclusion truly effective.

Reference:

- ♦ World Bank. (2021). The Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19. The Global Findex Database 2025
- ♦ CGAP. Financial Services for Platform Workers (GIG Economy) Financial Services for Platform Workers
- ♦ CGAP. (2021). Building Financial Resilience. Topics | Financial Inclusion | CGAP

Scan here for more Blogs:





COMING SOON

GLOBAL CONFERENCE ON MICROINSURANCE

KEY THEMES



Innovation in Microinsurance solutions



Digital Transformation for Inclusive Coverage



Sustainable Practices in Microinsurance



Community Empowerment through Microfinance

AN EXCELLENT OPPORTUNITY TO

- **Get In-depth Insights from our Key speakers**
- **Network with the Industry leaders**
- **Learn about Emerging Technologies**
- **Global best practices**

JOIN US FOR ONE OF A KIND MICROINSURANCE CONFERENCE IN INDIA WHERE WHO'S WHO OF MICROINSURANCE INDUSTRY COME TOGETHER TO SHARE THEIR KNOWLEDGE AND EXPERIENCE.

An initiative by MicroInsurance Innovation Hub Foundation in association with



For Registration or any queries
contact@microinsuranceinnovation.com
Contact: +91 9154872912



Disclaimer: This newsletter is the property of MICROINSURANCE INNOVATION HUB FOUNDATION and is for internal circulation only. The information contained in this newsletter is for general information purposes only. It does not constitute or imply an offer, solicitation, recommendation, or endorsement of any microinsurance product or service. The information is provided by MICROINSURANCE INNOVATION HUB FOUNDATION - PULSE and while we endeavour to keep the information up to date and correct, we make no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, suitability, or availability of the information, products, services, or related graphics contained in the newsletter for any purpose. Any reliance you place on such information is therefore strictly at your own risk. The sale of Insurance products are regulated by IRDAI (Insurance Regulatory Development Authority of India Limited) in India through its various regulations and the recipients are requested to refer the respective regulations, product brochures or sales literature approved by the regulator and produced by the respective Insurance company. In no event will we be liable for any loss or damage including without limitation, indirect or consequential loss or damage, or any loss or damage whatsoever arising from loss of data or profits arising out of, or in connection with, the use of this newsletter. Through this newsletter you may be able to link to other websites which are not under the control of MICROINSURANCE INNOVATION HUB FOUNDATION - PULSE. We have no control over the nature, content and availability of those sites. The inclusion of any links does not necessarily imply a recommendation or endorse the views expressed within them. Every effort is made to keep the newsletter up and running smoothly. However, MICROINSURANCE INNOVATION HUB FOUNDATION - PULSE takes no responsibility for, and will not be liable for, the newsletter being temporarily unavailable due to technical issues beyond our control. The views mentioned by various speakers/writers in the newsletter are their own and do not necessarily reflect the position of the MicroInsurance Innovation Hub Foundation. This newsletter has been received by you as you have requested for information about microinsurance and if you would like to unsubscribe to the newsletter you may contact us at +91 91548 72912 or leave an email on contact@microinsuranceinnovation.com