

EDITORIAL

Dear Reader

October brings a vibrant tapestry of celebrations in India - Navratri, Dussehra, Gandhi Jayanti, Karva Chauth, Diwali, Bhai Dooj, and Chhath Puja - each reflecting devotion, family bonds, and renewal. From the rhythmic dances of Garba during Navratri to the triumph of good over evil in Dussehra, Gandhi Jayanti's reminder of non-violence, and Diwali's illumination of hope, these festivals celebrate togetherness, gratitude, and life's joyous moments.

This month, Pulse spotlights innovation and inclusion in insurance, financial services, and digital empowerment. Mr. Bert Opdebeeck (Microinsurance Master) highlights how leadership development drives microinsurance solutions that genuinely serve low-income households, emphasizing customer-centricity, partnerships, and trust-based experimentation.

Mr. Sri Charan Lakkaraju (Student Tribe) demonstrates how digital platforms democratize education and career opportunities for students in tier 2, tier 3, and rural India. By providing internships, skill-building programs, and affordable device insurance, Student Tribe empowers first-generation learners to thrive in the digital economy.

From a tech perspective, Mr. Abhijit Pothula (Upsure) showcases AI and cloud-enabled platforms transforming insurance operations. With secure, scalable, and automated systems, Upsure enables efficient policy management, microinsurance distribution, and fraud detection—reaching underserved populations reliably.

Our Research Paper, "A Study of Enhancing Financial Inclusion: The Role of Insurance Sector in India" by Mr. Ravi Rakesh Singh reinforces that insurance is pivotal for financial inclusion. Digital tools, microinsurance, and public-private initiatives are key to strengthening economic resilience for marginalized communities.

The Impact Study features Bank 'O' Bima Grakhak (BBGrahak), which bridges information and trust gaps in insurance by simplifying policy terms, supporting grievance redressal, and raising awareness for rural and underserved populations.

Our Blog, "Why Microinsurance is India's Answer to Soaring Cyber Risks," highlights how microinsurance offers affordable digital protection to individuals and MSMEs, mitigating financial risks from cyberattacks, ransomware, and identity theft.

Lastly, Manthan Series | Episode 2 underscored how AI, mobile platforms, and collaborative ecosystems drive digital financial inclusion. Insights focused on customer-first design, gender-intentional strategies, and scalable, trust-based solutions for underserved communities.

These stories together affirm that inclusion thrives when technology, innovation, and leadership converge. From microinsurance and youth empowerment to digital-first solutions and consumer advocacy, the future of protection and opportunity lies in solutions built for people, by people.

Happy Reading!

Team Pulse

INSIDE

S.No.	Content
1.	Editorial Message from Editor
2.	Did you Know? And Festival of the month
3.	Eminent Personality Insight:
I.	Mr. Bert Opdebeeck Founder Microinsurance Master
II.	Mr. Sri Charan Lakkaraju Founder & CEO Student Tribe
III.	Mr. Abhijit Pothula Technical Director Upsure
4.	Research Paper Mr. Ravi Rakesh Singh Research Scholar Smt. MMK College of Commerce & Economics, Mumbai.
5.	Impact Study: Bank 'O' Bima Grakhak (BBGrahak)
6.	Blog of the Month Why Microinsurance is India's Answer to Soaring Cyber Risks
7.	Manthan Series Episode 2: Digital Innovation for Financial Inclusion
8.	Event Update

DID YOU KNOW?



Spoilage Insurance: This insurance is popular among grocery stores and restaurants. It covers losses from food spoilage due to power outages or equipment failures, helping businesses avoid large financial losses.

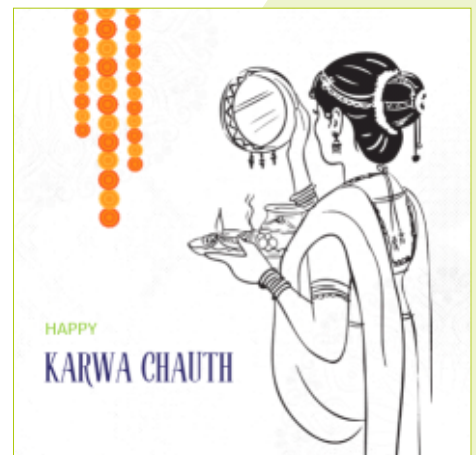
Source: [Spoilage Insurance - MFE Insurance Brokerage](#)



Festive Corner



October in India is a month of vibrant celebrations, reflecting the country's rich cultural and spiritual heritage. The festive season begins with Navratri, a nine-day celebration dedicated to Goddess Durga, marked by prayers, fasting, and traditional dances like Garba and Dandiya, culminating in Dussehra, which symbolizes the victory of Lord Rama over Ravana and the triumph of good over evil. Amidst these celebrations, Gandhi Jayanti on 2nd October reminds the nation of Mahatma Gandhi's teachings of non-violence and truth. Families come together to observe Karva Chauth, where married women fast for the well-being of their husbands, and soon after, the country celebrates Diwali, the Festival of Lights, illuminating homes with lamps, candles, and rangoli while exchanging sweets and gifts. The bond between siblings is honoured during Bhai Dooj, as brothers and sisters pray for each other's prosperity and protection. The month concludes with Chhath Puja, a sun worship festival where devotees offer prayers at riverbanks, expressing gratitude and devotion to the Sun God. Together, these festivals showcase India's spirit of devotion, family bonds, and the joyous celebration of life.



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Insurer Insight



Mr. Bert Opdebeek is a passionate microinsurance advocate with experience in the field since 2006. His early work focused on cooperatives and mutuals, as well as establishing and promoting key performance indicators for the micro-insurance sector. In 2017, he founded Microinsurance Master, the sector's first accelerator programme, aimed at inspiring and strengthening

microinsurance leaders to develop more effective and innovative solutions for the communities they serve.

Introduction of the organisation:

At Microinsurance Master, we imagine a world where low-income families in emerging markets are appropriately covered for the risks they face. We inspire and strengthen microinsurance leaders to make a difference in reducing the risks of vulnerable communities.

Our main activity is the annual accelerator programme, which combines a two-week immersion, three months of follow-up mentoring, and lifelong invitations to our alumni activities. The next edition will start in March 2026 in the Philippines, for which we are currently accepting applications from 20 CEOs and decision makers. With more than 150 alumni from 100 organisations across 48 countries, and a 98% recommendation rating, our community is a unique tribe of passionate and leading changemakers.

Website: <https://microinsurancemaster.org/>

What feedback mechanisms do you use to refine your offerings?

At Microinsurance Master we advocate customer centricity. To understand how we can better strengthen leaders, we build structured and informal feedback loops into everything we do. This has led us to create topic-focused alumni groups, tailored programmes for MFIs, in-house shorter formats, and an online Idea to Market accelerator programme, as well as the first edition of Microinsurance Master in Spanish for Latin America.

What lessons from your journey would you share with emerging insurers and startups?

The first lesson is to keep the client at the centre. It is tempting to focus on products, premiums, or technology, but unless insurance is solving a real problem for low-

Mr. Bert Opdebeek

Founder
Microinsurance Master

income households, uptake will remain limited. The best microinsurance solutions are those that clients understand, value, and trust.

The second lesson is the power of partnerships. No single actor has all the ingredients for success. Insurers need the reach of distributors, the trust of community organisations, and sometimes the innovation of technology partners. Building genuine, win-win partnerships is hard work but ultimately makes solutions more sustainable.

Third, start with an experiment, turn that into a minimum viable solution, and keep tweaking and growing it as you expand your outreach through word of mouth. This approach allows organisations to learn quickly, adapt to client realities, and build trust before scaling.

Finally, focus on people, not just products. Strengthening the leaders behind the initiatives creates a ripple effect that lasts longer than any single project. That is why I founded Microinsurance Master: to help leaders grow so they can lead change in their organisations and beyond.

And last but not least: anchor microinsurance to your organisation's deeper 'why'. A purpose that goes beyond short-term business cases gives you the patience to grow, the flexibility to adapt, and the resilience to create lasting impact.

What are the most overlooked metrics in micro-insurance, and why do they matter?

Indicators that measure the value of insurance solutions are strong predictors of long-term success, which eventually translate into enrolment numbers and premium income. These include:

- ❖ **Claims ratio and claims turnaround time.** These show whether clients are getting value and whether insurers are delivering on their promises. A product that collects premiums but rarely pays claims risks eroding trust. With microinsurance it is critical to be there in times of need which is measured by claims turnaround time.

- ❖ **Renewal ratio.** Renewals reflect whether clients truly value the product. If your claims ratios are strong, it should lead to more renewals and growth through word of mouth.

- ❖ **Client feedback and satisfaction.** Listening to clients' experiences, both positive and negative, provides insights that numbers alone cannot capture. In the end, microinsurance is about building resilience. That cannot be measured solely in enrolment figures.

By shifting the focus to value for clients, we create stronger business models and more resilient communities.

Distributor Insight



Mr. Sri Charan Lakkaraju is a passionate advocate for youth empowerment and inclusive education in India. A Forbes 30 Under 30 Asia honouree, he is committed to bridging the opportunity gap for students from tier 2, tier 3, and rural areas. His work focuses on democratizing access to internships, skill development,

and income-generating avenues. Through community-led, career-oriented initiatives, he continues to create pathways for young learners to thrive - regardless of their background or geography.

Introduction of Organisation:

At its core, Student Tribe is more than just a platform - it is a movement dedicated to democratizing access to education and career opportunities for students across India. Founded with the vision of uplifting learners from tier 2, tier 3, and rural communities, the organization connects students with internships, freelance gigs, skill-building programs, and essential student services. What makes Student Tribe stand out is its emphasis on affordability, accessibility, and relevance, ensuring that no learner is left behind in the digital economy.

Through strategic collaborations with industry leaders, regular engagement with student communities, and an unwavering focus on practical outcomes, Student Tribe empowers thousands of students to take control of their futures.

Website: <https://studenttribe.in/>

How is Student Tribe working to include students from underserved and unserved communities- particularly those from low-income or rural backgrounds-into mainstream opportunities?

At Student Tribe, our mission begins with a simple yet powerful belief: every student deserves a fair shot at success, no matter where they come from. Students from tier 2, tier 3, and rural parts of India are often brimming with potential, but face systemic barriers limited exposure, lack of role models, and very few practical opportunities.

We actively work to break these barriers by offering a student-first platform that focuses on equal access to opportunities be it internships, gigs, learning resources, or mentorship. We run career awareness workshops, upskilling sessions, and community meetups (both online and offline), designed specifically for students in low-resource settings.

Mr. Sri Charan Lakkaraju

Founder & CEO
Student Tribe

For instance, one of our community members from a small town in Telangana used our platform to land her first remote internship in content writing. With that experience, she not only gained confidence but also started earning something that would've been nearly impossible without exposure to such networks.

We also ensure our platform is mobile-friendly and multilingual, making it accessible to students who may have limited internet connectivity or aren't fluent in English. By doing so, we're helping integrate students from unserved communities into the mainstream digital economy empowering them to not just participate but compete and lead.

Many students in India still face financial and informational barriers. What digital tools or partnerships is Student Tribe using to bridge this gap for first-generation learners?

Financial and informational gaps are two of the biggest challenges faced by first-generation learners in India and they often go hand in hand. A student may be eager to learn or work, but without the right information or affordable access, their journey stalls before it begins.

To tackle this, we've built a system that operates on two parallel tracks: information access and opportunity enablement.

Our in-house research team curates verified, relevant updates - like scholarships, remote jobs, freelance gigs, and fellowships - and distributes them across WhatsApp groups, social media, and student communities. We've learned that meeting students where they are - on the platforms they already use - is more effective than expecting them to come to us.

On the tools and partnerships front, we collaborate with edtech firms, nonprofits, and corporates to offer digitally accessible learning programs, often free or at highly subsidized rates. We're also piloting a micro-grant model in partnership with donors to fund short courses or learning kits for students from vulnerable backgrounds.

Everything we build is intentionally lightweight, low-cost, and low-data, because we know that even a lack of proper devices or stable internet can become a deal-breaker. Our aim is to make the journey of learning and earning as barrier-free as possible for students who've historically been left out of the system.

How does Student Tribe ensure that the services - like internships, events, or insurance - are affordable, accessible, and relevant to students across different economic backgrounds?

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At Student Tribe, our design principle is simple: if a student can't afford to access an opportunity, the system has failed them - not the other way around.

We price our services to be inclusive. Most of our programs, internships, and events are either free or involve nominal fees - just enough to ensure engagement and commitment. Importantly, many of our internships are paid or incentive-based, ensuring that students are earning while gaining experience. We work with startups, NGOs, and MSMEs to create remote work models where students can contribute without relocating - cutting down both cost and risk.

But it's not just about being affordable - it's about being relevant. We constantly listen to our student community through feedback forms, live town halls, and regional ambassadors to ensure that the services we offer are aligned with their actual needs. For example, we recently introduced affordable device insurance for students who rely on their smartphones for learning and work, a direct response to feedback from rural users who can't afford device repairs.

Ultimately, accessibility isn't just about pricing - it's about designing for inclusion, listening actively, and staying agile. Our goal is to ensure that no student must choose between survival and self-improvement.

Tech Insight



Mr. Abhijit Pothula is a founding team member at Upsure, with a background in automation engineering and data sciences, developing technology solutions to shape the future of financial services.

Introduction of Organisation:

Upsure is a class leading technology company recognised by global industry leaders as a one-stop solution to make insurance operations more efficient and improve customer experience.

Website: <https://www.upsure.io/>

What recent developments at Upsure are helping insurers modernize their systems?

Insurance Modernization: Secure, Scalable, Now

For too long, modernization in insurance meant decade-long roadmaps and risky system overhauls. At Upsure, we believe it should mean something else: speed, security, and scale - delivered today.

We've built a unified omni-line platform that eliminates silos by running life, health, pensions, and P&C on a single digital core. This isn't just efficiency - it's the foundation for consistency across every product and channel.

But modernization without security is a false promise. That's why we embedded AML and KYC automation directly into underwriting and servicing, paired with real-time fraud detection, encryption end-to-end, and strict data governance. For insurers, compliance becomes seamless instead of a burden.

Mr. Abhijit Pothula

Technical Director
Upsure

We designed Upsure to be multi-cloud by default. Optimized on Google Cloud but architected to run across AWS and Azure, our platform avoids vendor lock-in while meeting regional data regulations, resilience, and disaster recovery needs. That flexibility isn't a bonus - it's table stakes for the modern insurer.

Our EZY modular systems - from APIs to analytics - let insurers adopt modernization step by step. No big-bang migrations, just incremental gains: faster product launches, sharper compliance, and lower operating costs.

The results are already proven: over a million daily visits, millisecond response times, 99.9% uptime, and recovery measured in minutes. AI is no longer a side project but a built-in engine for lead scoring, personalization, and intelligent automation - delivered responsibly, with governance at the core.

Modernization isn't tomorrow's journey. It's today's reality - with secure, multi-cloud, API-driven platforms leading the way. That's the future we're building at Upsure.

How have AI and cloud solutions changed the way insurance products are delivered and managed?

AI and Cloud: Rewriting the DNA of Insurance

Insurance has always been about trust and timing - delivering the right protection, when it matters most. What's changed is how we do it. With AI and cloud-native platforms, insurers can now design, deliver, and manage products with a speed and precision that were unthinkable just a few years ago.

The cloud has given us elastic scale and resilience. Insurers no longer need to wait months for infrastructure

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or over-provision hardware. Policies, claims, and customer journeys now run on platforms that scale automatically to millions of users, with uptime guaranteed and recovery measured in minutes. Multi-cloud deployment ensures resilience, regulatory compliance, and the freedom to adapt without lock-in.

AI has moved from hype to embedded reality. Underwriting can now be powered by real-time risk models, AML/KYC checks, and fraud detection algorithms that cut decision times from days to seconds. Customer journeys are transformed - AI-driven quote engines personalize pricing instantly, chatbots handle servicing seamlessly, and document intelligence removes bottlenecks in claims.

The real breakthrough is not automation alone - it's the ability to launch new products and distribution models at speed. Embedded insurance, micro-covers, and on-demand protection are viable only because cloud APIs and AI models can be orchestrated securely across ecosystems.

The impact is profound: lower costs, faster launches, sharper compliance, and a customer experience aligned with digital-native expectations. AI and cloud aren't add-ons; they've become the new core of insurance delivery and management.

What potential does microinsurance have to address the needs of underserved populations, and how can technology enable that?

Microinsurance in India: Real Potential, Real Challenges

Microinsurance in India is gaining momentum. The market is already worth several hundred million dollars

and is projected to grow at double-digit rates over the next decade. Yet penetration remains painfully low at around 3-4% of GDP, leaving millions exposed to health shocks, weather events, and income volatility.

The hurdles are clear. Low-income households often have irregular earnings, limited awareness, and little trust in insurance. When they do buy cover, claims are slow, fraud risks are high, and operating costs eat into already slim premiums. Studies show that microinsurance can improve financial resilience by reducing debt and medical costs, but sustainability remains fragile unless these structural gaps are addressed.

Technology is the lever for change. Mobile-first distribution, using UPI, wallets, and feature phones, is already cutting friction in rural markets. AI can make underwriting smarter by blending alternative credit scores, satellite data, and weather indices - so micro-premiums reflect actual risk. Automated claims processing and fraud detection shrink settlement times from weeks to hours, boosting trust where it matters most.

Cloud platforms make the economics work: modular, API-driven systems can scale micro-policies at low cost, embedding them seamlessly into microfinance, agriculture, and health ecosystems. And human touch still matters - community agents or "Bima Vahaks," equipped with digital tools, can bridge last-mile trust while reducing distribution costs.

The pathway to success is not about pilots or charity. It is about executing reliable, low-cost, tech-enabled insurance that can scale sustainably. If insurers get it right, microinsurance can evolve from a niche offering into a core engine of inclusive growth in India.



Research Paper

Mr. Ravi Rakesh Singh,
Smt. MMK College of
Commerce & Economics

Prof. Vishal R. Tomar, Smt.
MMK College of
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A Study of Enhancing Financial Inclusion: The Role of Insurance Sector in India



The study examines how the insurance sector contributes to financial inclusion in India by offering financial protection and stability to individuals and communities. It highlights that insurance serves as both a social safety net and a driver of economic growth. The paper argues that strengthening insurance accessibility can empower marginalized groups and enhance inclusive development across the country.

Introduction

Financial inclusion ensures access to useful and affordable financial services for all, especially for those in rural and low-income sectors. Among these services, insurance plays a crucial role in mitigating risks and promoting economic participation. Despite progress in policy initiatives, challenges such as low awareness, affordability barriers, and inadequate outreach continue to limit coverage. The paper establishes insurance as a vital link between financial security and sustainable growth.

Objectives of the Study

The study aims to:

- ❖ Examine the role of the insurance sector in enhancing financial inclusion.
- ❖ Assess the extent of insurance penetration and coverage in India.
- ❖ Identify challenges hindering inclusive insurance access.
- ❖ Suggest policy and practical measures to expand insurance reach.

Research Methodology

This study adopts a descriptive and analytical approach based on secondary data from IRDAI reports, government publications, and academic sources. The data are interpreted to trace patterns of insurance growth, penetration, and their impact on inclusive financial development across India.

Role of Insurance Sector in Financial Inclusion

Insurance acts as both a risk protection mechanism and a tool for economic development. Public insurers like LIC have successfully reached rural segments, while private

insurers and digital channels are improving accessibility. Government initiatives such as PMJJBY, PMSBY, and APY have expanded the safety net for low-income and unorganized workers, ensuring that insurance contributes directly to social security and financial empowerment.

Findings and Discussion

The study finds that while insurance density and penetration have increased, they remain below global averages. Major challenges include:

- ❖ Low financial literacy and limited trust in formal systems.
- ❖ Lack of product innovation suited for informal workers.
- ❖ Complex claim processes and affordability issues. However, the rise of digitalization, microinsurance, and simplified policies is gradually bridging the gap between insurers and underserved communities.

Conclusion

Insurance is a key pillar of India's financial inclusion agenda, providing resilience and economic stability. The study concludes that increasing insurance literacy, simplifying policy frameworks, and fostering collaboration among public, private, and digital platforms are crucial for progress. By combining awareness with innovation, the insurance sector can become a strong enabler of inclusive and sustainable financial growth in India.

For more Information, Please Contact :

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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:

Bank 'O' Bima Grakhak is a consumer-advocacy organisation focused on improving transparency, awareness, and accountability in India's banking and insurance sectors. The initiative educates people about their rights, simplifies insurance jargon, and helps in grievance redressal, with special attention to underserved and rural communities. It works toward strengthening trust between consumers and service providers by making information accessible and helping consumers to assert their rights.

Target Segment:

- ❖ Individuals and policyholders who face difficulty in understanding insurance or banking product terms.
- ❖ Rural / semi-urban populations who often have less access to information and face higher risk of being misled or under-served.

Product Offerings:

BBGrahak provides educational content, awareness campaigns, and forums or support for resolving banking and insurance grievances. It demystifies insurance products (such as health, life, general), explains rights around claims, repudiations, and mis-selling, and helps people navigate redressal processes. Its digital outreach and local touch both play a role in making services more reachable.

Impact Created:

By bridging information gaps, BBGrahak helps reduce the barriers that policyholders face — like misunderstanding policy clauses, mis-selling, or struggling with claim rejections. The platform's awareness work contributes to the reduction of “hidden losses” people suffer when they don't fully understand insurance terms or cannot access reliable grievance redressal. This enables more people to make confident, informed decisions when buying insurance.

Company Name:
Bank 'O' Bima Grakhak (BBGrahak)
Founded Year: Dr. Sushanta K Das
Founder/CEO: 2024
Location: Odisha, India
Website: www.bbgrahak.in



Future Strategies:

- ❖ Scale up regional outreach using local languages and community partnerships, to reach people in rural and remote areas.
- ❖ Increase digital engagement (social media, webinars, interactive tools) to help consumers track complaints, understand policy terms, and compare insurers more easily.
- ❖ Build alliances with regulatory bodies or grievance redressal platforms to push for systemic improvements (e.g. simpler documentation, faster claims processing, better disclosure).

Conclusion:

Bank 'O' Bima Grakhak plays a vital role in an insurance ecosystem that is facing growing consumer dissatisfaction over mis-selling, claim disputes, and opaque policy terms. By bringing in awareness, simplifying information, and helping consumers exercise their rights, BBGrahak supports a more just, transparent, and inclusive financial services environment. These ongoing challenges in India-large complaint volumes, especially in health insurance, and rising contested claim values-underscore the importance of the organisation's mission.

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Scan for our Website



Why Microinsurance is India's Answer to Soaring Cyber Risks



With over 1.5 lakh cybercrime cases reported in India in 2023, the threat is real. We lock our doors at night, insure our cars and health, and are careful with our wallets-but what about our digital lives?

From UPI payments to managing small business inventories online, our existence is increasingly digital. Cyber risk microinsurance is emerging as an affordable and essential shield for individuals and MSMEs against digital fraud.

The Digital Battlefield Cyber Risks in India by the Numbers

Cyber threats in India are staggering. According to the NCRB, 1.5 lakh cybercrime complaints were reported in 2023, with over 65 thousand FIRs registered. Digital payment frauds accounted for more than 50% of these cases, with phishing via SMS and WhatsApp being a primary cause. One in three Indian MSMEs faced a cyberattack in 2024, and ransomware or data breaches can lead to complete operational shutdowns. For small businesses, downtime or data loss can be financially crippling, with reputational and legal consequences as well.

The Protection Gap: Why Traditional Cyber Insurance is Out of Reach

Comprehensive cyber insurance has traditionally been available only to large corporates. For individuals and MSMEs, these policies are often impractical due to high premiums, complex terms, and coverage limits far beyond their needs. As a result, millions of internet users and small businesses remain exposed to growing cyber risks.

The Game Changer: Cyber Risk Microinsurance Made for India

Microinsurance provides small, affordable, and simple coverage tailored to the Indian market. It acts as a targeted, accessible safety net that meets the needs of individuals and small businesses facing digital threats.

What does it typically cover?

Coverage is designed to be practical and immediate:

- ❖ Financial Loss Reimbursement: Cover for unauthorized banking or UPI transactions.
- ❖ Ransomware Support: Guidance and financial assistance during attacks.
- ❖ Data Restoration Costs: Recovery of important files or business documents.
- ❖ Identity Theft Resolution Services: Dedicated experts to restore identity.
- ❖ Legal Support: Consultation for data breach complaints.

Why Microinsurance is a Win for India

For individuals, microinsurance provides peace of mind in a digital economy. For MSMEs, it protects operations and strengthens customer trust. For banks, telcos, and insurers, it creates new revenue streams and builds loyalty while aligning with India's vision of a digitally empowered and financially protected society.

Conclusion: Don't Wait for a Cyber Chambaal to Strike

Cyber threats are a pervasive reality in India. While vigilance is important, financial protection through microinsurance is now essential. This innovative, inclusive solution empowers users and small businesses to manage digital risks effectively. Explore microinsurance offerings through banks, brokers, insurers, or FinTech platforms today-digital assets deserve protection just like physical ones.

Reference:

<https://cybercrime.gov.in/>

<https://i4c.mha.gov.in/>

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Manthan Series | Episode 2 Highlights

Digital Innovation for Financial Inclusion

Date: 9th October 2025 | Time: 3:00 - 4:00 PM IST

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The MicroInsurance Innovation Hub hosted the second episode of the Manthan Series, focusing on the role of digital innovation in expanding financial inclusion. The session brought together thought leaders who shared insights, strategies, and practical lessons for insurers, FinTechs, and policy stakeholders.

The Speakers

The webinar featured several distinguished experts: Moderated by **Mukesh Dhawan** (Founder & CEO, Surely.digital), this episode will feature insights from industry leaders:

- ❖ **Aman Pal Singh** – MD & CEO, B4E Insurtech
- ❖ **Bhargavi Ramadugu** – Founder & CEO, CleverNav Solutions
- ❖ **Vijay Chand** – MD & CEO, Dvara Solutions

Highlights & Insights

Digital Transformation Driving Inclusion:

Technology is the backbone of financial inclusion, leveraging AI, mobile platforms, and data-driven tools to simplify insurance access and delivery for underserved communities.

Customer-Centric and Trust-Based Design:

Innovation begins with understanding customer realities and designing digital experiences that are simple, inclusive, and trustworthy.

Collaboration and Integrated Ecosystems:

Cross-sector partnerships and interoperable digital models are enabling scalable solutions and unifying fragmented financial markets.

Data-Driven and Gender-Intentional Innovation:

Real-time data and gender-focused strategies enhance decision-making, sustainability, and equitable access to financial services for women.

Shared Vision for Inclusive Growth:

The session reinforced a collective commitment to continuous innovation and collaboration, working toward the vision of Insurance for All.

The Big Picture

The episode highlighted that financial inclusion thrives when technology, customer-first design, and collaborative ecosystems come together. By leveraging digital tools and data-driven strategies, the sector can create solutions that are scalable, sustainable, and inclusive, empowering underserved communities across India.



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

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KEARNEY

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