MARUTI MEDIA

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In Association with
The Utkal Chamber of Commerce & Industry Ltd.

Presents

FINVISION ODISHA

Building Financial Bridges for a Viksit Odisha

Workshops / Seminars on Banking & Financial Services

11 & 12 October 2025 | Bhubaneswar, Odisha

Venue :
The Utkal Chamber of Commerce & Industry Ltd.

OBJECTIVES

- To analyse the practice of present day Banking in relation to Global Economy as well as to cater the requirement of MSME Sectors.
- To explore emerging technologies to encourage general people to be conversant with banking system and make it convenient and nullify the scope of online frauds.
- To put emphasis on alternative channels of funding, such as, P E Funding/ Equity Funding & SME Finance.
- To analyse pros and cons of Micro Finance which has captured a huge market in the present economy covering a major part of Rural Area as well as Urban Slums.
- To analyse the impact of New Generation Financial Services including Portfolio Management.
- To analyse opportunity of Insurance investment as an financial investment as well as impact of Health Insurance on the new generation people.

SESSIONS PLAN

11.10.2025	
10.30 AM	Inaugural Ceremony
01.30 PM	Lunch Break
03.00 PM	Session - I : New Age Banking : How have the fundamentals changed ?
04.30 PM	Tea Break
04.45 PM	Session- II : Mutual Funds / Equities : How to win amidst bears & bulls ?
06.30 PM	Hi-Tea & Wind up for the Day

12.10.2025	
10.30 AM	Session- III : Emerging Trends in Alternative Financing.
02.00 PM	Lunch Break
03.00 PM	Session- IV : Insurance : What, When, Why & How ?
05.00 PM	Hi- Tea & Session Wind up for the Day
07.00 PM	Valedictory Ceremony & Award Distribution

Why "FINVISION ODISHA 2025"?

At this stage of globalization, we are faced with the challenge of financial inclusion for the underserved population, the digitally excluded, and the micro-entrepreneurs in need of financial services. It is important for all the stakeholders to collectively address the issues, deliberate upon the challenges, and the actionable solutions. The FINVISION ODISHA 2025 aims to address the gaps in financial inclusion and growth of the underserved regions by:

- Recognising the best practices in the banking sector and working towards inclusive and equitable development of the masses.
- Facilitating policy dialogues with regulators to address the existing challenges and spreading awareness drives on credit and insurance for the services to be put to use efficiently.
- Identifying constraints faced by the Depositors/Borrowers, Mega/MSME Industrialists, and Entrepreneurs, and brainstorming on solutions.
- Promoting financial inclusion in underserved areas and consequently encouraging growth and improving banking infrastructure to better cater to the needs of the population.
- To have sessions on finance through various alternatives other than traditional ways of financing through Banks or Financial Institutions.
- To update the Industrialists, Entrepreneurs, and the General Public about the higher returns or gains through investment in the financial market, for example: Stocks, Mutual Funds, etc..
- To analyse modern ways for the protection of life through Life Insurance and protection against unforeseen liabilities through Non-Life Insurance.

BANKING WITH NATIONALISED & PRIVATE BANKS:

In recent years, Odisha has witnessed unprecedented growth across various sectors. These economic activities have been facilitated by the banking sector. Marked by factors like accessibility, customer service, interest rates, and products, the banking sector has attempted to win over the trust and perception of the public in Odisha.

Nationalised Banks:

MSME Funding and ensuring credit guarantee schemes for the Agricultural Sector, Self Help Groups, Health, Education, and the Weaker Section of the society.

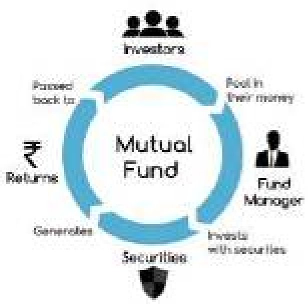
Private Banks:

MSMEs, Education and Health Sectors in Semi Urban and Urban regions.

MUTUAL FUNDS / SHARES & STOCKS:

The popularity of Mutual Funds, Shares, and Stocks can be attributed to an increase in financial literacy and risk capacity among the public. Major Stock Exchanges in India have facilitated Micro, Small, and Medium Enterprises to be listed on stock exchanges since 2012 with dedicated platforms tailored according to the needs of the sector to raise capital and build credibility for the enterprise.

No stock exchange avenues can be seen in Odisha. Trading in other exchanges takes place through SEBI Registered Brokers and Broking Houses. Though not all Mutual Funds have offices in Odisha, their business is done through Distributors as well as Portfolio Management Consultants.



FINANCE

Housing Finance:

Housing Finance plays an important role in facilitating individuals to access affordable housing and improve standards of living, and is seen in offerings like Home Purchase Loans, Home Construction Loans, Home Improvement Loans, Home Extension Loans, along with government housing finance programs like Pradhanmantri Awas Yojana and Rural Housing Finance.

Alternative Finance and its contribution to the growth of the MSMEs:

Alternate Financing as a financing solution offers timely and flexible financing with or without collateral, as opposed to traditional financing requirements like a strong history of credit, collateral, and paperwork. Some types of Alternative Finance are SME Funding, Crowd funding, Peer-to-peer Lending, Supply Chain Financing, Invoice Discounting, and Fintech.

Micro Finance Institutions strengthening financial inclusion and growth:

Microfinance Institutions have been empowering the underserved and economically vulnerable, playing agents of change in rural and economically weaker sections of the society, and fostering self-sufficiency through Rural and Semi Urban Empowerment, Women Empowerment, Education, and Upskilling. Housing and Minor Construction Works, Meeting Health Needs, and Digital Inclusion.

INSURANCE

Life Insurance :

The penetration of Life Insurance has witnessed a marginal decline at the national level and the penetration remains low in Odisha. Therefore there is a scope for enhancing the financial inclusion of the underbanked sections of the society. Though there is limited penetration in rural society, major sections have been catered to by the Life Insurance Corporation of India. In urban sections of the society, the highest policy uptake happens in salaried groups with middle income. Some of the present insurance plans are Term Insurance Plans, Endowment Plans, Child Plans, and Retirement Plans.

Life Insurance

NON-LIFE INSURANCE

Non-Life Insurance, its penetration in rural and semi urban areas:

Non-Life Insurance plays a huge role in strengthening and securing the users against operational and livelihood risks with crop insurance, health insurance, livestock insurance in rural and semi urban areas. The challenges in its penetration lie in the lack of awareness and complexity in the products. Some of the modern Non-Life Insurance are Health Insurance, Crop Insurance, Livestock Insurance, Asset or Machinery Insurance, and Motor Vehicle Insurance.

Past Experiences

Farming in Odisha

- a birds eyeview

TWO DAYS CONCLAVE ON AGRICULTURE
VENUE :
UTKAL CHAMBER OF COMMERCE AND INDUSTRY Ltd

DATE :
09th March, 2025

Launching of Souvenir on Inaugural Day

Dr. Sarba Narayan Mishra
Prof. & HOD, Agri. Economics-OUAT

Mr. Sudam Sahoo
Organic Farmer

Dr. Susanta Ku. Panda
MD, Aska Sugar

Dr. Satya Tapas
Founder of Cocoter

Dr. Ajay Ku. Karna
Asst. Prof. (Fruit Science) (SOA)

Dr. Devraj Lenka
Former Prof. OUAT

Prof. S P Monalisa
Asst. Prof. (SOA)

Dr. Sandeep Rout
Asst. Prof. - Sri Sri University

Mr. Susanto Ku. Panda
Dream Hill Coffee

Mr. Sanjit Mohanty
Mushroom Expert

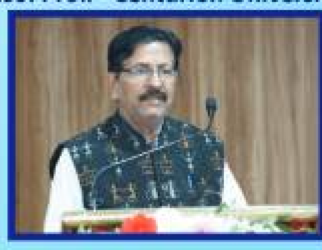
Mr. Girija Shankar
Piggery Expert

Dr. Tanmoy Shankar
Asso. Prof. - Centurion University

Dr. Subhrajyoti Mishra
Asst. Prof. - SOA

Mr. Tapan Mohanty
Drone Trainer

Mr. Subrat Ku. Mohanty
Hydroponic Expert



Mr. Sudarshan Sahoo
Agriculture Expert

Farming in Odisha
- a birds eyeview

VALEDICTORY CEREMONY
TWO DAYS CONCLAVE ON AGRICULTURE
VENUE : HOTEL SWOSTI PREMIUM, BBSR

DATE :
10th March, 2025

Valedictory Session
at Hotel Swosti Premium

Mr. Sarat Meher
MD, SAARAS Poultry

Mr. Bedareswar Jena & Mr. Kanhaee Padhi
Successful Farmers (Subarnapur)

Mr. Susanto Kumar Panda
Coffee Entrepreneur

Mr. Jagmohan Panda
Cashew Entrepreneur

Dr. Sabyasachi Behera
Goat Farming Consultant

Mr. Sanjit Kumar Mohanty
Mushroom Entrepreneur

Mr. Sudam Sahoo
Organic Farmer & native seed conservator

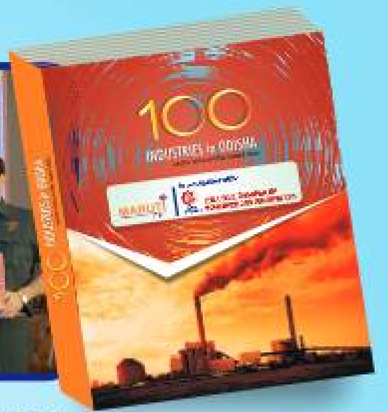
Mr. Ramesh Sahoo
Agri Tourism Entrepreneur

Mr. Srikant Jena
Pesticides & Fertiliser Entrepreneur

Mr. Hariram Nayak, Farmer (Sambalpur)
(Through His Daughter)

Mr. Bibudhendu Patnaik
Seeds Entrepreneur

Past Experiences



Launching Ceremony of
100 INDUSTRIES in ODISHA

A compendium on top industries of Odisha, published by Maruti Media.

Glimpses of RESURGENT ODISHA 2024 UCCIL Global Trade Show 30th, 31st Aug. & 1st Sep. 2024
where our Director Mr. Manoj Prusty was the Convenor

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