



## Financial Inclusion Through Posts (FITP)

The second week of the three-week **Digital Financial Services** course features a dedicated workshop on “**Financial Inclusion Through Posts,**” highlighting the pivotal role of postal operators in advancing inclusive economic development through digital finance. As trusted institutions with extensive national reach, postal networks are **uniquely positioned** to deliver **accessible** and **sustainable financial solutions** to all segments of society. This workshop focuses on **practical business models** and **financial strategies** that enable the delivery of **affordable, secure, convenient, and customer-centric** financial services. Key areas include financial literacy and customer awareness initiatives, fraud prevention and consumer protection measures, digital credit and loan products, insurance services, and the design of user-friendly digital interfaces across **multiple service channels**. Participants will also explore public–private partnership models, customized product development, and the formulation of long-term financial inclusion strategies supported by effective monitoring mechanisms and performance metrics. By the end of the workshop, participants will be equipped with practical tools and skills to address the diverse needs of underserved populations and strengthen the postal sector’s leadership role in delivering inclusive financial services.

Gender-Centric Financial Inclusion Customer-Centric Services	Case Studies	Challenges and Solutions
	UPU Initiatives	Guest Faculty
Direct Benefit Transfer	Best Practices	Study Visits



Ms. Suchismita, who joined APPC in January 2024, is the course director for the FITP workshop. She brings over a decade of service with India Post. Her extensive hands-on experience and deep expertise include her previous role as Director of Postal Service in an Indian Province, where she managed financial services across over 8,000 post offices and partnered with state governments to implement social-financial welfare schemes. She has also organized in-house training in rural financial business, insurance marketing, digital postal payments, financial literacy, banking services and fraud investigations. Her dedication to creating new learning pathways promises an unforgettable experience for all participants.

