Malcolm Adiseshiah  
Mid-Year Review of the Indian Economy 2014-15

Saturday, November 1, 2014, 09:00 am  
India International Centre, Conference Room-II, New Delhi

**Programme**

<table>
<thead>
<tr>
<th>Time</th>
<th>Session</th>
</tr>
</thead>
<tbody>
<tr>
<td>09.00 am</td>
<td>Registration &amp; Light Breakfast</td>
</tr>
</tbody>
</table>
| 09.30 am | Welcome and Introduction  
**Dr Shekhar Shah, Director-General, NCAER**  
**Dr Kavita Sharma, Director, IIC**                     |
| 09.40 am | Opening Remarks by the Chair  
**Dr Bimal Jalan, Former President NCAER and RBI Governor, Chairman, Expenditure Management Commission** |
| 09.50 am | The Mid-Year Review of the Indian Economy  
**Ms Mythili Bhusnurmath, NCAER**                                             |
| 10.30 am | Financial Inclusion in India: Why distinguishing between access and use has become even more important  
**Dr Indira Iyer, NCAER**                                                        |
| 10.55 am | India’s Bilateral Trade in Services: Patterns, Determinants and the Role of Trade in Goods  
**Dr Seema Sangita, NCAER**                                                     |
| 11.20 am | Tea                                                 |
| 11.45 am | Discussants  
**Dr B. B. Bhattacharya, former Vice-Chancellor, JNU and former Director, IEG**  
**Dr Ajit Ranade, Chief Economist, AV Birla Group**                                  |
| 12.15 pm | General Discussion                                 |
| 1.15 pm  | Closing remarks: Dr Bimal Jalan                    |
| 1.25 pm  | Vote of Thanks: Dr Bornali Bhandari                |
| 1.30 pm  | Lunch                                               |

NATIONAL COUNCIL OF APPLIED ECONOMIC RESEARCH  
Parisila Bhawan, 11 Indraprastha Estate, New Delhi 110002, India  
Tel: +91-11-2337-9861 to 63, infor@ncaer.org, www.ncaer.org  
NCAER | Quality. Relevance. Impact