



NATIONAL INSTITUTE OF BANK MANAGEMENT

(An Autonomous Apex Institute established by RBI & Banks)

राष्ट्रीय बैंक प्रबंध संस्थान



National  
Institute of  
Bank  
Management

राष्ट्रीय  
बैंक  
प्रबंध  
संस्थान

**ITEC**

International Programme on  
**Inclusive  
Banking and Finance**

March 6 – 10, 2023

*Programme Director*  
Dr Naveen Kumar K



National Institute of  
Bank Management  
Pune, India



75  
Azadi Ka  
Amrit Mahotsav

## Introduction

Providing access to high-quality financial services to all sectors of the economy, including low-income households, small businesses and farmers is the key goal of financial sector. In the recent past, great strides have been made toward financial inclusion of excluded segments of populations. As a result, since 2011, about 1.2 billion adults worldwide are having access to formal banking. In emerging economics like India, China, Kenya, and Thailand, more than 80 per cent of the population are having 'access to accounts' and now moving to 'account usage' as a next step of inclusive banking and finance. These countries relied on reforms; new institutional set-up; private sector innovations; push to open low-cost accounts with the help of disruptive technologies, artificial intelligence and biometrics; large-scale usage of mobile and digitally-enabled payments. However, globally, close to one-third of adults 1.7 billion are still unbanked; in this about half of unbanked people include women, poor households in rural areas or out of the workforce. Households engaged in agriculture and small and micro-enterprises are neglected most in availing the banking services.

With the prospect of reaching billions of new customers who are engaged in farm and non-farm based enterprises, self-employment, banks and non-banks have begun to offer digital financial services by banks and other financial institutions. Innovative digital financial services involving the use of information and technology have been launched in many countries to improve the breadth and depth of the financial outreach and its utilization. As a result of the significant advances in the accessibility and affordability provided by digital financial services, millions of poor customers are moving from exclusively cash-based transactions to formal (digital) financial services. The benefits of this development include allocation of resources, improvement in technology and productivity, mobilization of savings, extension of credit, managing the risk and monitoring the use of funds for wider economic growth and development along with stability.

### Objectives

**The broad objective of the one week 'International Programme on Inclusive Banking and Finance' is to provide a forum to senior executives of different financial institutions from different countries to learn about the policy and (technological) innovations in financial inclusion. In addition, the programme will also provide necessary skills and perspectives to meet the challenges posed in these emerging areas of concern.**

## Programme Content

- ❑ Inclusive Banking and Finance: Global Perspectives
  - (a) Global experience in Social and Development Banking
  - (b) Role and Regulations of Central Bank in Development Banking and Finance
  - (c) Microfinance Models in inclusive Banking and Finance
- ❑ Agriculture Finance & Agribusiness: Emerging Opportunities
  - (a) New and Emerging Delivery Models such as Agri Value Chain Financing, Contract Farming, Financing of Farmers' Producer Organizations, etc.
  - (b) Agri MSME Business Opportunities and Financing of Agro Enterprises/ Agro Processing along with sessions on analysis of financial statements, and working capital assessment with case exercises.
  - (c) Financing Post Harvest Management Infrastructure – Agricultural Marketing System, Post-harvest Infrastructure, Financing of Warehouses and Cold Storages, Negotiable Warehouse Receipt (NWR) financing, etc.
- ❑ Digital Financial Inclusion and Emerging Business Models
  - (a) Digital Financial Inclusion Eco System
  - (b) Regulatory Framework, Payment System and Financial Inclusion
  - (c) Digital Channels/Alternative Delivery Channels for Inclusive Banking
  - (d) Digital Financial Inclusion – Emerging Business Models & Best Practices
  - (e) CBDC and Financial Inclusion
  - (f) Big Data and Data Analytics in Financial Inclusion
  - (g) Consumer Experience and Protection
  - (h) IT governance, Cyber Security and Cyber Frauds
- ❑ Fin-Tech in Banking and Finance: Innovations and Emerging landscape in Rural, Retail, MSME and Agriculture Finance Market
  - (a) Fin-Tech Innovations in Products, Process and Delivery
  - (b) Digital Innovations on Documents, Appraisal, Sanction, Disbursement, Monitoring and Recovery
  - (c) Various Models of Fin-Tech Lending : Global and Indian Experience
  - (d) Emerging Regulatory and Supervisory Issues in Fin-Tech
  - (e) Technology in Risk Management

## Faculty

The core faculty at NIBM will be complemented by experts in the banking and finance industry and eminent professionals.

## Pedagogy

A mix of various methodologies will be used for the programme. These will include lectures, interactions/discussions, case studies, experience-sharing sessions, group exercises, visits to development bank, etc.

## Participation

**Senior and middle level executives of central banks, development banks, development finance corporations, commercial banks and cooperative institutions including banks dealing with development activities, and government officials engaged in financial development policy/activities are invited to participate in the course. Candidates must have five years of working experience. Participants should have adequate working knowledge of the English language.**

### **Please address your enquiries to:**

Dr Naveen Kumar K  
Programme Director  
National Institute of Bank Management  
NIBM Post Office, Kondhwe Khurd  
Pune 411 048 (INDIA)  
Tel. : 0091-20-26716000 (EPABX)  
E-mail : naveen@nibmindia.org  
Website : www.nibmindia.org

## About the Institute

The NIBM is a premier academic-cum-training institute for providing research, training and consultancy services to the banking industry and financial institutions both in India and abroad. The Institute was established in 1969 as an autonomous body by the Government of India and is supported by the Reserve Bank of India, Commercial Banks and Financial Institutions in India.

The Institute aims at promoting professionalism in the management of banks and other financial institutions by carrying out the following functions:

- ❖ Imparting training and education to bankers both in general and functional management areas.
- ❖ Conducting fundamental and applied research on problems concerning the banking industry.
- ❖ Providing consultancy and other advisory services to the industry in their problem solving endeavours.

The NIBM currently has around 30 faculty members including the visiting faculty, working in the following area groups (multi-disciplinary approach): (a) Finance, (b) Human Resource Management, (c) Information Technology, (d) Money, International Banking and Finance, (e) Rural Finance and Development, (f) Strategic Planning, Marketing and Control.

The Institute conducts the following major education and training programmes:

- ✳ Top management conferences and seminars on policy issues.
- ✳ Training programmes in functional and general management areas for senior bank executives from India and other countries.
- ✳ Programmes for development of faculty at the banks' training establishments.
- ✳ Incompany programmes for meeting organization-specific requirements of banks and financial institutions both in India and abroad.
- ✳ Conducting AICTE approved Post-Graduate Diploma in Management (PGDM) - Banking and Financial Services to provide to the financial system a pool of talented young executives on a regular basis.

The Institute has been actively involved in research on various subjects concerning the banking and financial system. It has brought out more than 100 publications in the form of books and monographs.

The Institute also brings out the following quarterly Journals in English:

- **Prajnan:** Journal of Social and Management Science (launched in 1972)
- **Vinimaya:** Presents conceptual and practical view points of both the bankers and management educationists on issues of bank management in an informal style (launched in 1976)



The Institute has contributed significantly to the development of banking and financial sector in India and other developing countries through its consultancy and policy research activities in diverse areas.

The Institute has an excellent Library with more than 65,000 books, 10,000 bound volumes of journals and 2,000 reports of various committees. The library receives more than 240 Indian and foreign academic journals on various subjects of management, information technology, banking and finance.

The Institute also has a modern, well-equipped Computer Service Centre to support its academic activities.

The Institute has excellent Administrative Support Facilities for carrying out its activities. These include reprographic services, internet and e-mail facilities, travel booking arrangements, entertainment facilities, etc. Medical facilities are also provided within the campus. The supporting administrative staff is efficient and well organized.

### Reaching NIBM Campus at Pune

- Pune has few international flights like Abu Dhabhi, Dubai, Sharjah, Frankfurt. The Chhatrapati Shivaji Maharaj International Airport, Mumbai is the nearest International Airport. Pune is connected by air and rail from major metros like Mumbai, New Delhi, Kolkatta, Chennai and Bengaluru. The road drive from Mumbai is an unforgettable experience through the western ghats. The shared taxi service, luxury (AC Volvo) and semi-luxury (Asiad ) buses are regularly available from airport and Dadar TT (about 15 kms from the airport). The share taxi and bus charges are about Rs. 800 and Rs. 1000 per head respectively. The road journey of 200 kms from Mumbai to Pune normally takes around 3.5 hours. The road map of Pune to guide the arriving participants is given overleaf.
- **Transport Facilities at Pune:** Prepaid Taxi/Auto services are now available at the Pune airport/railway station (16/9 km distance from NIBM Campus). ***As such participants are requested to make their own transport arrangements at Pune to reach the campus.***

Standard taxi services available at Pune Airport.

- In case of any requirements on arrival at Mumbai, foreign participants may contact on Tel : 09867885332 (Sanjay Redkar)

# Route Map

