

## **International Programme on Inclusive Banking and Finance**

**Duration: 5 Days**

**Dates: March 4 to 8, 2024**

**Program Director: Dr Naveen Kumar K**

**Level of participation: Middle and Senior Management**

### **Background**

Providing access to high-quality financial services to all sectors of the economy, including low-income households, small businesses and farmers is a key goal of financial sector. In the recent past, great strides have been made toward financial inclusion of excluded segments of populations.

According to the World Bank – “Digital financial services — including those involving the use of mobile phones — have now been launched in more than 80 countries, with some reaching significant scale. As a result, millions of formerly excluded and underserved poor customers are moving from exclusively cash-based transactions to formal financial services — payments, transfers, savings, credit, insurance, and even securities — using a mobile phone or other digital technology to access these services. And the picture is continuing to shift rapidly with the emergence of ever more new technologies.”

With the prospect of reaching billions of new customers who are engaged in farm and nonfarm based enterprises and self-employment, banks and nonbanks 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 the ‘International Programme on Inclusive Banking and Finance’ is to provide a forum to senior executives of different financial institutions of 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.

### **Course Contents:**

#### **1. 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

## **2. 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.

## **3. 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) The 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

## **4. 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.

### **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 5 years of working experience. Participants should have adequate working knowledge of the English language.

**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.