

"Universal access to financial services is within reach – thanks to new technologies, transformative business models and ambitious reforms... As early as 2020, such instruments as e-money accounts, along with debit cards and low-cost regular bank accounts, can significantly increase financial access for those who are now excluded."

Jim Yong Kim
President, World Bank Group

Programme on Digital Financial Inclusion

July 1 – 3, 2019

Coordinators

**Dr Naveen Kumar K
Dr Deepankar Roy**



**National Institute of
Bank Management
Pune, India**

Programme on Digital Financial Inclusion

Background

“Digital Financial Inclusion” is the digital access and use of formal financial services by all segment of populations. Such services should be suited to customers' needs, and delivered responsibly, at a cost both affordable to customers and sustainable for providers. There are three key components of any such digital financial services: a digital transactional platform, retail agents, and the use by customers and agents of a device – to transact *via* the platform.

With the prospect of reaching billions of new customers, banks and non-banks have begun to offer digital financial services for financially excluded and underserved populations, building on the approaches that have been used for years to improve access channels for those already served by banks and other financial institutions. Innovative digital financial services involving the use of mobile phones have been launched in more than 80 countries, 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 financial services.

With this background, the programme participants will learn about the emerging digital landscape, regulatory framework in which the digital financial services operate as well as the new market players, innovative products and services, and technology that have disrupted the financial market.

Programme Objectives

The objectives of this programme are to:

- Discuss the ICT innovations in Digital Financial Services and Financial Inclusion
- Understand the future technology trends in digital financial services and its impact on business models and the ecosystem;
- Identify best practices of banks and non-bank institutions in Digital Financial Services and Financial Inclusion
- Deliberate on legal and regulatory framework for digital financial services & Financial Inclusion

Programme Coverage

- Digital Financial Services and Financial Inclusion Eco Systems, etc.
- FinTech Revolution and Disruptions in Banking and Finance
- New Technologies: Blockchain, Biometrics, Artificial Intelligence, AgriTech
- Digital Payments and Remittances: Debit Cards, microATM, POS, Mobile Payments, Mobile Wallets, UPI, AEPS, e-KYC, NUUP, Agent Banking Models, etc.
- Digital Products beyond Payments: Savings, Credit (Digital Lending), Insurance and Pension
- Fintech Innovations in Rural, Agriculture and MSME Lending
- Digital Innovations in Sanction, Disbursement and Monitoring
- Government Programmes and Services: Digital India, PMJDY, JAM Trinity, MUDRA Loans, Direct Benefit Transfers, etc.
- Digital Financial Inclusion: Emerging Business Models and Best Practices
- Digital Platform for Financial Literacy and Financial Counseling
- Regulation and Supervision in Digital Finance: Consumer Protection Schemes, Regulations on Anti-Money Laundering, RegTech and Regulatory Sandboxes

Target Group

The programme would be beneficial for bank officials (Scale II, III, and IV) working in departments like Financial Inclusion, Rural Banking, Priority Sector Lending, Information Technology, Digital Banking and Retail Banking.

Pedagogy

The programme will be highly interactive in nature and will be based on concept sessions, cases, brainstorming, discussions, group presentations, live demos and sharing of experiences.

Faculty

NIBM faculty, RBI senior officials, Senior Government Functionaries, Bankers, Experts from Payment Networks, FinTech Entrepreneurs, Senior Executives from Mobile Network Operators and Business Correspondents, Microfinance Practitioners, etc.

Dates

July 1 – 3, 2019

The programme will commence at 9:00 am on July 1 and conclude by the evening of July 3, 2019. Participants are requested to reach NIBM campus by the evening of June 30, 2019.

Venue

NIBM Campus, Kondhwe Khurd
Pune, India.

Accommodation

The programme is fully residential. Participants will be provided well-furnished single room AC accommodation in the Institute's hostel complex on the campus. However, they will not be permitted to bring their family members to stay on the campus. In case any Officer/Executive with physical/medical disability is being nominated, kindly inform us in advance with particulars of disability to facilitate necessary arrangements.

The Institute has facilities for outdoor and indoor games and a large walking/jogging trail for physical fitness besides a yoga centre. Participants are therefore encouraged to bring appropriate clothes/gear.

Programme Coordinators

Dr Naveen Kumar K
Assistant Professor

Dr Deepankar Roy
Assistant Professor

Programme Fee (per participant)

US \$ 1200 for foreign participant

(See fee structure on home page of the website for incentive)

	Fee	GST	Fee+ GST	TDS
Member Banks	: 26400	4752	31152	2640
Non-Member Banks	: 31200	5616	36816	3120

The fee includes the cost of tuition, board and lodging facilities, teaching material, etc. (Goods and Services Tax (GST) @ 18%, and TDS @ 10%. Kindly send the TDS Certificate on priority to NIBM).

Nominations and Enquiries

Please address your enquiries and nominations to:

Dr Naveen Kumar K
Dr Deepankar Roy

Programme Coordinators
National Institute of Bank Management
NIBM Post office, Kondhwe Khurd
Pune 411 048, India

Tel : 0091-20-26716000 (EPABX)
0091-20-26716224 (Direct)
0091-20-26716283 (Direct)

Fax : 0091-20-26834478

E-mail : naveen@nibmindia.org
d_roy@nibmindia.org

Web : www.nibmindia.org

Mode of Payment for Indian Participants

- The fee may preferably be transferred by RTGS/NEFT/ECS to our A/c No. 20002400021 with Bank of Maharashtra, NIBM Branch, Pune (IFSC Code MAHB0001124). NIBM PAN No. AAATN0040P and NIBM GSTIN No. 27AAATN0040P1ZJ.
- National Institute of Bank Management
NIBM Post Office, Kondhwe Khurd, Pune 411 048, INDIA.

Mode of Payment for Foreign Participants

Mode of Remittance: SWIFT*

1. Name & Address of our Bankers : **Oriental Bank of Commerce
C-2, Shop No. 4-5, Bramha Estate
Kondhwe Khurd, Pune 411 048
Maharashtra, India**
2. Name of the Account : **National Institute of Bank Management**
3. NIBM's Bank Account No. with Oriental Bank of Commerce : **Current A/C 11281131004402**
4. Bank's Swift Code : **ORBCINBBFCP**
5. Oriental Bank of Commerce A/c No. with Correspondent Bank : **36152559**
6. Preferred currency : **USD**
7. Correspondent Bank : **CITIBANK N.A.**
8. Swift code for Citi Bank : **CITIUS33**

*** The Foreign Bank Charges/ SWIFT charges/Commission is to be borne by the remitter. The fees mentioned in the invoice/brochure is to be paid to NIBM, net of all bank charges.**

***Payments will be accepted only through electronic mode.
Cheques/DDs/Pay Orders will not be accepted.**

- **For all electronic remittances, kindly send a confirmatory e-mail at: accounts@nibmindia.org giving details of the remitter participant, name and dates of programme, etc.**

**Last Date for
Receiving Nominations:**
June 21, 2019

**Last Date for
Availing Early Bird Incentive of 5%**
June 15, 2019

(See Fee Structure on home page of the website)

Please see programme fee structure on home page of the website for early bird incentive, incentives for SAARC and other developing countries, mode of remittance, Pune City route map and local conveyance.