

# Online Training Programme on Digital Lending in Rural, Agriculture and MSMEs: New Technologies and Innovations in Lending

February 22 – 26, 2021  
*(Online Course Duration 15 hours)*

*Coordinator*

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Bank Management  
Pune, India**

## Introduction

Digital lending is the process of offering loan products that are applied for, disbursed, and managed through digital channels, in which lenders use digitized data to inform credit decisions and build intelligent customer engagement. Broadly, the digital lending process starts from customer acquisition and onboarding customers to approval analytics, disbursement and recovery, collection and customer engagement. The technological intervention in lending enables for efficiency and faster turnaround times, limited human interaction and errors in the lending process.

The Covid-19 pandemic has generated prospects for innovation, learning and behavioral shifts in financial sector. The lending process digitation brings a number of potent benefits for banks and financial institutions, such as swift and appropriate decisions, excellence in customer experience, financial inclusion (new market) and cost reduction. New technologies - Artificial Intelligence (AI)/ Machine Learning (ML) enabled Robotic Process Automation (RPA), document automation, enterprise automation, electronic signature, etc., are opted by the banks for organized lending in rural, agriculture, MSME and retail segments.

FinTech's are disrupting the rural, agriculture, retail and MSME market with new technologies in customer engagement, loan origination, credit appraisal, underwriting, risk monitoring, compliance, governance and collection. It is estimated that the total retail loans which could be disbursed digitally in the next 5 years could be over \$ 1 trillion for India. Annual digital disbursements 5 years hence would be nearly 5 times of the current lending. Banks and financial institutions are having huge potential to tap the untapped market segments (width) as well as deeper penetration (depth) in the current market segments with the help of new age technologies.

With this background, the programme participants will learn about the emerging digital landscape in lending, regulatory framework as well as the new market players, innovative products and services, and technology that have disrupted the financial markets. The programme will deliberate on best practices on new age technologies adopted by the FinTech's, banks and financial institutions in the areas of rural, agriculture, retail and MSME sector.

### Objectives

- To deliberate on recent digital innovations and best practices in rural, agricultural, retail and MSME sector.**
- Discuss the future technology trends in digital lending and its impact on business models and the ecosystem.**
- To discuss best practices of banks and non-bank institutions in Digital lending and recovery models.**
- To deliberate on legal and regulatory framework for digital lending in India and abroad.**

## Content

- ❑ Emerging Business Opportunities: Rural, Agriculture, Retail and MSME sector
- ❑ New Technologies: Blockchain, Biometrics, Artificial Intelligence, AgriTech
- ❑ Emerging Business Models and Innovation in Products and Lending
  - Multipurpose Rural Credit Products
  - Products to Finance Agriculture crop loan, Investment credit, supply-chain finance or channel finance, Agri-export finance, working capital loan, etc.
  - Microenterprise Products
  - Intermediary or Co-lending Lending Models
  - Microfinance and Financial Inclusion Products
- ❑ New technologies in Lending Procedures/Process
  - Credit Rating or Credit Scoring
  - Multiple delivery channels/Client Management
  - Direct through relationship managers (Retail Agri, Commodity Finance -WHR)
  - Indirect Lending through Business Correspondents/Intermediaries and Outsourcing Models
  - Digital value chain finance, FPCs and group lending
- ❑ Digital Innovations in Sanction, Disbursement, Monitoring, Collection and Risk Management
- ❑ Digital Economy: Government Programs and Schemes
- ❑ Regulation and Supervision in Digital Lending

## Faculty

NIBM faculty, RBI senior officials, senior bankers, experts from Payment Networks, FinTech and AgriTech leaders, senior executives from Mobile Network Operators and Business Correspondents, Microfinance Practitioners, etc.

## Target Group

**Middle and Senior Executives in-charge of Financial Inclusion, Rural Banking, Priority Sector Lending, Retail, MSME credit, Information Technology, Digital Banking and Retail Banking from Banks (Public, Private, RRB, Small Banks and Cooperatives) Corporate, Zonal, Regional and Branch Levels.**

## Modalities

This online course will have 15 hours of engagement time spread over a maximum 5 days, which includes several self-paced study and live interactions of participants. The courseware will include the following:

- I. Reading material for self-study, case study or exercise material
- II. Video sessions comprising of:
  - i. Recorded video sessions.
  - ii. Live video sessions by faculty or guest faculty, for discussions, clarification of doubt, etc.

Participants enrolled to the programme will be provided with login id and password to enter into the learning management platform of the institute. Guidance will be provided for navigating through the various activities in the platform such as accessing courseware, viewing video sessions, participating in live sessions, taking quizzes, etc. The programme window will be open for maximum 5 days including date of commencement.

Live session schedule will be provided at the start of the programme.

Executives attending the program would need internet access on a desktop or laptop with Google Chrome to enable access to live and recorded sessions.

## Completion Certificate

A completion certificate will be given to the participant at the end of the programme. Participant has to remain logged in for at least the total number of engagement hours within the duration of the programme for being considered to have completed the same.

## Nominations and Enquiries

Nominations are invited from both Institutions and Individuals from India and Abroad. Executives working in Banks/Financial Institution/Consulting Firms/Technology Firms in the Banking and Financial Services domain can apply for the program in their individual capacity.

Please address your enquiries and nominations to:

Dr Naveen Kumar K  
Programme Coordinator  
National Institute of Bank Management  
NIBM Post Office, Kondhwe Khurd  
Pune 411 048 (INDIA)

Tel. : 0091-20-26716000 (EPABX)

Mobile : 0091-7350122269

E-mail : [naveen@nibmindia.org](mailto:naveen@nibmindia.org)

Web : [www.nibmindia.org](http://www.nibmindia.org)

**Last Date for Receiving Nominations: February 17, 2021**

## Programme Fee (per participant) for 15 hours programme

US \$ 600 for foreign participant

	Fee	GST	Fee+GST	TDS
Member Banks :	13200	2376	15576	1320
Non-Member Banks :	15500	2790	18290	1550
Individual Nominee :	15500	2790	18290	---

The fee includes the cost of tuition, access to reading material and recorded videos, etc. (Central Goods and Services Tax (GST) @ 18%, and TDS @ 10%. Kindly send the TDS Certificate on priority to NIBM).

### 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 ST No. AAATN0040PST001.
- National Institute of Bank Management  
NIBM Post Office, Kondhwe Khurd, Pune 411 048, INDIA.

### Mode of Payment for Foreign Participants

#### Mode of Remittance: SWIFT\*

- Name & Address of our Bankers : Punjab National Bank  
C-2, Shop No. 4-5, Bramha Estate  
Kondhwe Khurd, Pune 411 048  
Maharashtra, India
- Name of the Beneficiary : National Institute of Bank Management
- NIBM's Bank Account No. with Punjab National Bank : 11281131004402
- Bank's Swift Code : PUNBINBBDIB
- Preferred Currency : USD
- Correspondent Bank of Punjab National Bank : WELLS FARGO BANK NA
- Punjab National Bank A/c No. with Correspondent Bank : 2000193007918
- Swift Code with Wells Fargo Bank : PNBPU3NNYC
- IFSC : PUNB0108810

\* 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](mailto:accounts@nibmindia.org) giving details of the remitter and participant, name and dates of programme, etc.