



# International Programme on Inclusive Banking and Finance

November 11 – 23, 2019

**Coordinators**  
**Dr Naveen Kumar K**  
**Prof Dinesh Jain**



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

## For the Attention of Programme Participants

- Date of Arrival at NIBM Campus : On or before November 10, 2019
- Date of Commencement of the Programme : November 11, 2019
- Duration of the Programme : Two weeks
- Date of Departure from Pune : On or after November 23, 2019 (Afternoon)
- Last Date for Receiving Nominations : November 1, 2019

## Class-room Session

Monday to Friday : 09.00 hrs. – 17.00 hrs.

## Nominations and Enquiries

Please address your enquiries and nominations to:

**Dr Naveen Kumar K**

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Programme Coordinators

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Website : www.nibmindia.org

**Last Date for Receiving Nominations: November 1, 2019**

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

*(For Middle and Senior Level Management)*

Duration : Two Week

Dates : November 11 - 23, 2019

Level of Participation : Senior and Middle Management

Coordinators : Dr Naveen Kumar K & Prof Dinesh Jain

## **Introduction**

The key goal of financial sector policy is to provide access to high-quality financial services to all sectors of the economy, including low-income households, small businesses and farmers. Inclusive banking and financial services facilitates day-to-day living, and help families and business plans for everything from long-term goals to unexpected emergencies. As account holders, people are more likely to use other financial services, such as credit and insurance, to start and expand their business, invest in education or health, manage risk, and weather financial shocks, which can improve the overall quality of their lives (World Bank, 2018).

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 China, Kenya, India 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 & 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 & 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 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

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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 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 two-week 'International Programme on Inclusive Banking and Finance' is to provide a forum to senior executives of different financial institutions of different countries to learn the emerging opportunities and innovations in business models in lending to rural, agribusiness and MSME markets. In addition, the programme will also provide necessary skills and perspectives to meet the challenges posed in these emerging areas of concern.

The current two-week programme is developed to impart such perspectives and skills required for a bank executive of an emerging economy. The programme is targeted at middle and senior level officers of different functionary divisions of banks and financial institutions.

## **Content and Scope**

### *Week 1*

#### **1. Inclusive Banking and Finance: Global Perspectives**

- (a) Global Experience in Social and Development Banking
- (b) Role of International Organisations in Inclusive Banking and Finance
- (c) Role and Regulations of Central Bank in Development 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/Companies, 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 Hi-Tech Agriculture: Bankable Projects in Agri-Bio Technology, Green House Technology, Hi-tech Dairy, Hi-tech Poultry Projects, etc., with case exercises and various aspects of use of Technology in Farming Systems.
- (d) Financing Post Harvest Management Infrastructure – Agricultural Marketing System, Post-harvest Infrastructure, Financing of Warehouses and Cold Storages, Negotiable Warehouse Receipts (NWRs) Financing, etc.
- (e) Risks and Regulations – Risk Management in Agri-Lending, Documentation, Compliance, NPA, Recovery Aspects, Crop Insurance, Commodity Futures/Trading and other related Regulatory Guidelines.

### **3. Microfinance and its Delivery Models**

- (a) Microfinance: Models, Products, Practices, Institutions and Legal & Regulatory Issues
- (b) Grameen Model and its Relevance in Financial Inclusion and Enterprise Finance
- (c) Self Help Group Bank Linkage Programme – Emerging Bank Business Models
- (d) Joint Liability and Lending to Micro Enterprises
- (e) Rating and Scoring Models for Micro Enterprises Finance

### **Week 2**

### **4. Digital Financial Inclusion and Emerging Business Models**

- (a) Digital Financial Services and Financial Inclusion Eco Systems
- (b) Regulatory Framework and Policy Issues
- (c) Role of Digital Technologies in Expanding Financial Inclusion
- (d) Digital Channels (Alternative Delivery Channels) in Financial Inclusion

- (e) Digital Financial Inclusion- Emerging Business Models & Best Practices
  - (f) Mobile Banking and Financial Inclusion
  - (g) Role of Big Data and Data Analytics in Development Banking
  - (h) Consumer Experience and Protection
  - (i) IT Governance, Cyber Security and Cyber Frauds
  - (j) Digital Platform for Financing Literacy and Financial Counseling
- 5. Fin-Tech in Banking and Finance: Innovations and Emerging Landscape in Rural, Retail, MSME and Agriculture Finance Market**
- (a) Fin-Tech and Financial Market Disruptions
  - (b) Fin-Tech Innovations in Products, Process and Delivery
  - (c) Digital Innovations in Documentation, Appraisal, Sanction, Disbursement, Monitoring and Recovery
  - (d) Various Models of Fin-Tech Lending : Global and Indian Experience
  - (e) Emerging Regulatory and Supervisory Issues in Fin-Tech
  - (f) Technology in Risk Management for Rural and Agri Lending
- 6. Leadership and Management Skills in Development Banking**
- (a) Communication and Interpersonal Skills
  - (b) Customer Focus for Business Growth
  - (c) Collaboration and Networking
  - (d) Management of Public Relations

### **Teaching Methodology**

A mix of various methodologies will be used for the programme. These will include lectures, interactions/discussions on certain aspects of case studies, experience-sharing sessions, group exercises, etc. As part of the programme, participants would also be visiting the private and public sector banks and microfinance institutions and hi-tech agribusiness projects and interact with important functionaries.

## **Faculty**

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

## **Who should participate?**

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 development planning activities are invited to participate in the Programme.

## **Dates**

November 11 – 23, 2019

The programme will commence at 9:00 am on November 11 and conclude by 1.30 pm of November 23, 2019. Participants are expected to reach the NIBM campus by the evening of November 10, 2019.

## **Venue**

NIBM Campus, Kondhwe Khurd, Pune, India.

## **Programme Fees (per participant)**

US \$ 4800 for foreign participants

Rs 1,17,600 plus applicable taxes in India for participants from Nepal and Bhutan.

Limited seats are available for this programme. The fee covers the cost of tuition, teaching materials, books, computer time, full board and lodging at NIBM for the entire duration of the programme and internal travel for field visits. However, it does not include excess baggage, embarkation charges at the airport etc.

The fee does not cover the participant's out-of-pocket expenses. In case any sponsoring authorities/organisations are desirous of defraying these expenses or giving any other allowance, they may do so directly to the participant(s). The sponsoring organisations are requested to provide funds for 5 kilos of extra baggage to carry back the reading materials, books, etc. They may also provide for embarkation fees.

## **Medical Facilities**

Routine medical care by the Resident Medical Officer will be available on the campus, including cost of medicines. But this does not cover: (a) cost of spectacles; (b) hearing aids and orthopedic appliances; (c) cost of antidiabetic drugs; (d) cost of treatment of venereal diseases, sterility, impotency, obesity, TB, etc.; and (e) cost of dental treatment and artificial dentures.

## **Sponsorship by the Ministry of External Affairs, Government of India**

Participants of this programme are eligible for Sponsorship by the **Ministry of External Affairs under the ITEC Programme**. Therefore, the above mentioned fee structure does not apply to participants sponsored by the Ministry of External Affairs under the Government of India fellowships viz., ITEC Programmes, etc. Per diem allowances of these participants will be adjusted against the board and lodging facilities provided by NIBM.

## **Hostel 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 the appropriate clothes/gears.

## **Visa Requirements**

Participants are advised to obtain visa for three weeks stay in India.



## 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.

The NIBM Campus is situated in sylvan surroundings with well-maintained gardens, lawns and trees. The Institute buildings are spread over an area of 60 acres in a valley situated about 9 kms from Pune railway station and 16 kms from the airport.

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 the appropriate clothes/gears.

## **City of Pune**

The Institute is located on the outskirts of Pune, a metropolitan city in Maharashtra state about 170 km to the south-east of Mumbai. The city is well-connected by air, rail and road to all the major cities and business centres of the country. Pune, considered to be the educational and cultural capital of the state, is endowed with a number of renowned institutions. Besides, it has a prominent place in the historical map of the country. The city also houses a variety of large and medium sized industrial units and IT companies.

## **Climate**

The city being situated on the eastern hills of the Sahyadri range of mountains of the western ghats, the climate is generally pleasant. Day time temperature during the scheduled programme will be a maximum of 30°C and a minimum of 14°C at night.

## **Reaching NIBM Campus**

A relevant road map of Pune to guide the arriving participants is given on NIBM website. The Chhatrapati Shivaji Maharaj International Airport at Mumbai is the nearest international airport. Pune is connected by air and rail from major metros like Mumbai, New Delhi, Kolkata, Chennai and Bangalore. The city is also approachable by road from Mumbai and the shared taxi service, luxury (AC Volvo) and semi-luxury (ASIAD) buses are regularly available from the Mumbai airport and Dadar TT (about 15 kilometres from the airport). The taxi and bus charges are about Rs 450 and Rs 250-550 per head respectively. The road journey of 200 kilometres from Mumbai to Pune normally takes around 3.5 hours.

Participants will be received at the Pune railway/bus station/taxi stand/airport only if a request is made in advance indicating confirmed arrival timings. In case of any requirements on arrival at Mumbai, participants may contact:

### **NIBM Mumbai Office**

Tel.: +91-022-23534782, +91-09867885332

**Contact Person: Mr Sanjay Redkar**

**Please visit our website: [www.nibmindia.org](http://www.nibmindia.org)**

## Brief Bio Data of Coordinators

### Dr Naveen Kumar K



Dr Naveen Kumar has a Ph.D. in Economics. He has teaching, research and training experience of more than 19 years. His areas of interest include microeconomics, development economics, commercial banking, rural and agriculture finance, microfinance and financial inclusion. He has passion to closely follow development banking & finance- its policy and strategies at national (India) level and at global level. At NIBM he has organized several training programmes for bankers during the last 8 years.

the training areas includes project finance to agriculture, agribusiness and value chain finance, agri MSMEs, agro processing and hi-tech agriculture, microfinance and financial inclusion, credit management, financing rural infrastructure and other areas. He has published books on rural and agriculture finance and also has several research articles in peer reviewed journals.

### Prof Dinesh Jain



Prof Dinesh Jain holds a Doctorate from Indian Institute of Management Ahmedabad (IIMA) with specialization on food and agribusiness, Masters in Agribusiness Management, and Bachelors in Agricultural Engineering. Prof Jain has conducted many Executive/Management Development Programmes (EDPs/MDPs) and workshops on Rural Finance, Credit, Agricultural Entrepreneurship, and other development areas. Also, he undertook a large number of important research projects

supported by bodies such as the Australian Centre for International Agriculture Research (ACIAR), International Food Policy Research Institute (IFPRI), Global Development Network (GDN), and the Ministry of Agriculture, Govt. of India. His research and publications span various topics including institutional design and behaviour in water management, food & agriculture policy, biotechnology in agriculture, rural banking, agricultural and social entrepreneurship, and the impact of development programmes.

## National Institute of Bank Management

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