

CAMPUS PROGRAMME ON FINTECH AND FINANCIAL INCLUSION

January 22 – 24, 2024

(Duration: 3 days)



Programme Directors
Dr Naveen Kumar K
Dr Deepankar Roy



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

Background

According to the World Bank (2022), more than 20 per cent of the Indian population is still unbanked, implying enormous untapped business potential. Fintech companies can play a key role in boosting financial inclusion by leveraging the existing financial ecosystem and emerging technologies to make banking simpler, more accessible, and cost-effective for millions of unbanked and underbanked Indians.

The government has already laid the groundwork for the fintech industry to provide flexible and innovative digital banking with proactive regulations and facilities like the Unified Payment Interface (UPI), Aadhaar and open application programming interfaces (APIs).

Fintech companies are innovative, nimble and have lower operational costs than traditional banks. They can lead the way by taking financial services to the farthest corners of the country, increasing access to credit, innovating with speed and promoting a cashless economy along with the required compliance.

Against this background, the captioned training programme has been announced to deliberate on fintech innovations vis-a-vis financial inclusion, bank-fintech partnership models, emerging digital finance ecosystems, new technologies and the evolving regulatory landscape.

Programme Content

- ❑ **Digital Financial Services:** Emerging Ecosystem and New Initiatives – TReDS, ONDC, OCEN and Account Aggregators.
- ❑ **Fintech Revolution and Disruptions:** Bank-fintech collaboration, Neo Banking, BNPL, P2P Lending, InsurTech and WealthTech.
- ❑ **New Technologies Supporting Financial Inclusion:** AI/ML, Blockchain, API, Big Data Analytics and Alternate Credit Underwriting Models.
- ❑ **Digitisation in Lending to Retail and MSMEs:** Marketplace Lending, Co-Lending, Mobile Lending, POS Lending, Supply Chain Financing, Digital KYC Processes like Video and eKYC.
- ❑ **Digital Lending and Regulatory Compliance.**
- ❑ **Agent Banking Model and BC Management, and Agri-Fintech:** Innovations and Business Models.
- ❑ **Digital Payment Innovations:** AEPS, UPI 123PAY, CBDC, e-RUPI, UPI Lite X, etc.

Target Group

- ❖ The programme would be beneficial for bank officials working in departments related to financial inclusion, rural banking, priority sector lending, information technology, digital banking, MSME and retail banking.
- ❖ Professionals working in the above domains in NBFCs, government departments, central banks, regulatory institutions, fintech companies, consulting firms, etc. can also participate on an individual basis.

Faculty

Programme sessions will be handled by 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: January 22 – 24, 2024

The participants are requested to report at the venue by the evening of January 21, 2024

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 in the campus. However, they would not be permitted to bring their family members to stay in 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.

Completion / Participation Certificate

A completion certificate will be given to the participant at the end of the programme provided he / she attends the programme for the mandated hours of engagement.

Nominations and Enquiries

Nominations are invited from both institutions and individuals from India and abroad. Executives working in banks / financial institutions / consulting firms / technology firms in the banking and financial services domain can also apply for the programme in their individual capacity.

Please address your enquiries and nominations to:

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

Tel. : 0091-20-26716000 (EPABX), 26716 224 / 26716 283 (Direct)

Mobile : 7350122269 / 9890448546

Email : naveen@nibmindia.org / d_roy@nibmindia.org /
trainings@nibmindia.org

Website : www.nibmindia.org

For nominations, please login using the following link:

<https://erp.nibmindia.org/POApplication#/>

If you find any difficulty in accessing the above link, then kindly advise your IT department to whitelist **nibmindia.org** domain in the firewall.

Last Date for receiving nominations: January 13, 2024

Last Date to avail 'Early Bird Discount': January 08, 2024

Programme Fee (*per participant*)

US \$ 1200 for foreign participant

	<i>Fee</i>	<i>GST</i>	<i>Fee+GST</i>	<i>TDS</i>
Member Banks :	33000	5940	38940	3300
Non-Member Banks :	39000	7020	46020	3900
Individual Nominee :	39000	7020	46020	----

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

As per the resolution of NIBM's 86th Finance Committee meeting held on 31st January 2023, all organizations / banks will be required to make the full payment for all their nominations for the NIBM 'Executive Training Programmes', prior to the commencement of the respective programmes starting from 1st April, 2023. The Reserve Bank of India has given its consent for this new initiative.

Discounts

1. 5% 'Early Bird' discount for nominations received at least 15 days prior to commencement of programme.
2. **Bulk nominations:** The following discounts will be applicable –
 - (a) 6-10 nominations – 5%
 - (b) 11-19 nominations – 10%
 - (c) 20 and above – 15%

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 GST 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 : Punjab National Bank
C-2, Shop No. 4-5, Bramha Estate
Kondhwe Khurd, Pune 411 048
Maharashtra, India
2. Name of the Beneficiary : National Institute of Bank Management
3. NIBM's Bank Account No. with Punjab National Bank : 11281131004402
4. Bank's Swift Code : PUNBINBBDIB
5. Preferred Currency : USD
6. Correspondent Bank of Punjab National Bank : WELLS FARGO BANK NA
7. Punjab National Bank A/c No. with Correspondent Bank : 2000193007918
8. Swift Code with Wells Fargo Bank : PNBPU3NNYC
9. 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 / digital remittances, kindly send a confirmatory e-mail to: accounts@nibmindia.org, giving details of the remitter, participant, Programme dates, title of programme, etc.**

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