ITEC International Programme

February 15 – 20, 2027

Campus Duration
(6 days)

Inclusive Banking and Finance

Programme Director
Dr. Naveen Kumar K

National Institute of
Bank Management

ITEC

Introduction

The rapid evolution of digital financial services (DFS) is transforming financial inclusion, bridging gaps between traditional banking and underserved communities. Across 80+ countries, fintech innovations—AI-driven credit, blockchain security, embedded finance, and decentralized finance are expanding access to financial services for low-income households, small businesses, and farmers. Banks and NBFIs leverage open banking, API-driven products, RegTech, and Green FinTech to enhance efficiency, security, and sustainability. By boosting credit access, digital savings, and risk management, DFS fosters a cash-lite economy, driving economic resilience, financial empowerment, and inclusive growth on a global scale.

Objective

The broad objective the 'International Programme on Inclusive Banking and Finance' is to provide a forum to senior executives of banks and financial institutions and officers from Government to learn about the policy and (technological) innovations in inclusive finance and development. In addition, the programme will also provide necessary skills and perspectives to meet the challenges posed in these emerging areas of concern.



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, Warehouse Receipt Finance, 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
   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

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.



Faculty

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

A completion / participation 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.

Who Should Attend?

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.

Dates
February 15 – 20, 2027

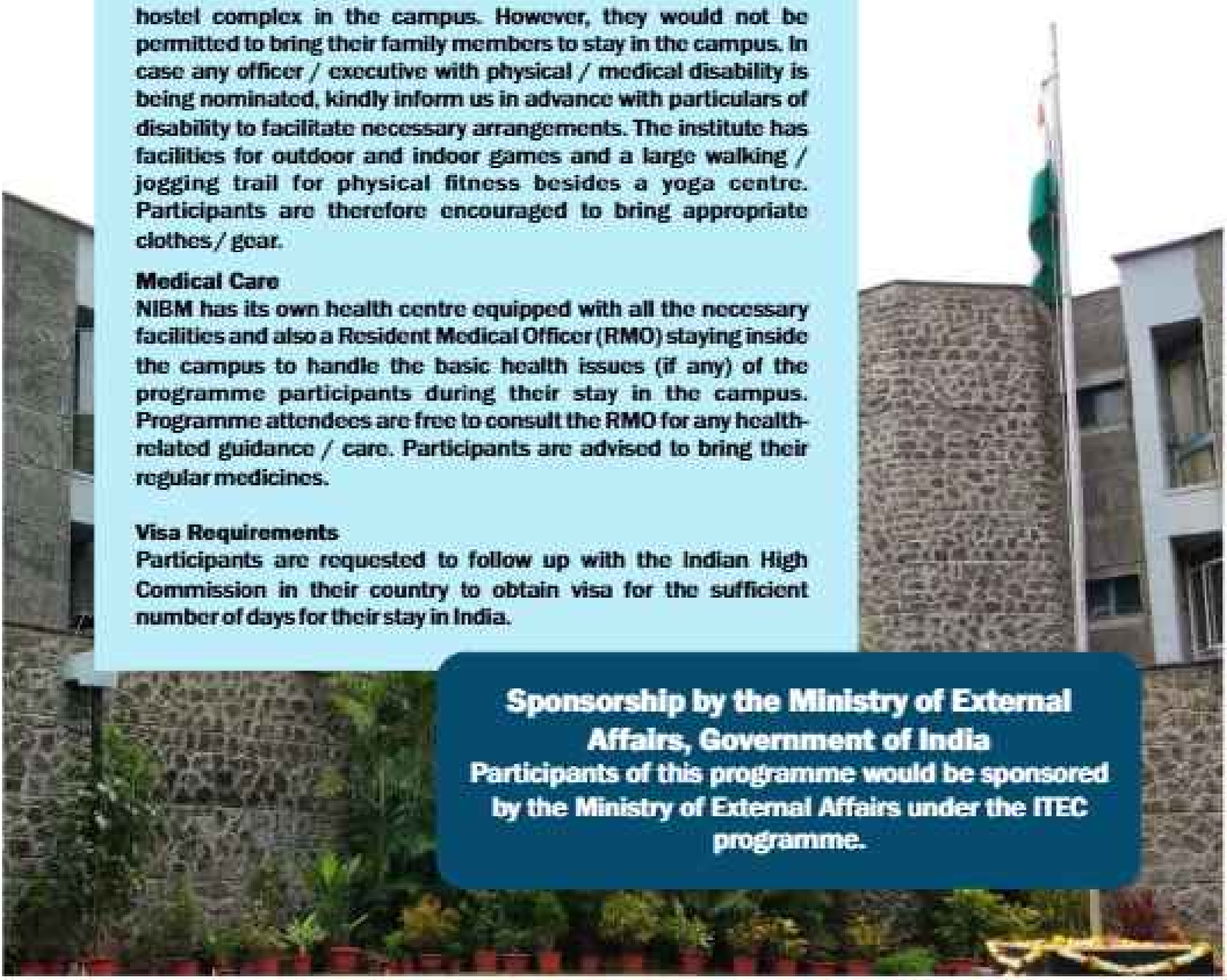
Participants are expected to check-in on February 14, 2027 and check-out on February 21, 2027.

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.

Medical Care
NIBM has its own health centre equipped with all the necessary facilities and also a Resident Medical Officer (RMO) staying inside the campus to handle the basic health issues (if any) of the programme participants during their stay in the campus. Programme attendees are free to consult the RMO for any health-related guidance / care. Participants are advised to bring their regular medicines.

Visa Requirements
Participants are requested to follow up with the Indian High Commission in their country to obtain visa for the sufficient number of days for their stay in India.



Sponsorship by the Ministry of External Affairs, Government of India
Participants of this programme would be sponsored by the Ministry of External Affairs under the ITEC programme.

Programme Director

Dr. Naveen Kumar K

Dr. Naveen Kumar has a PhD in Economics. He has teaching, research and training experience of more than 25 years. His areas of interest include microeconomics, development economics, commercial banking, rural and agriculture finance, microfinance, financial inclusion and digital financial services. He has passion to closely follow development banking & finance- its policy and strategies at national (India) level and at global level. Dr Kumar organises training programmes on project finance to agribusiness and value chain finance, MSMEs, finetchs, digital financial services, microfinance and financial inclusion, credit management, financing rural infrastructure and renewable energy, etc. He has published books on development finance and also has several research articles in peer reviewed journals.

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Enquiries related to accommodation, etc. may kindly be addressed to:

Programme Office

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About the Institute

The National Institute of Bank Management (NIBM), Pune, 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.

NIBM currently has around 31 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 educational and training programmes:

- Top rated 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.
- In-company 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.

NIBM's faculty has been actively involved in research on various subjects concerning the banking and financial system which has led to 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 viewpoints of both bankers and management educationists on issues of bank management in an informal style (launched in 1976)

NIBM 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. It is equipped with 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 campus also has a modern, well-equipped computer service centre to support its academic activities in addition to excellent administrative support facilities for carrying out its activities. These include reprographic services, internet, travel booking arrangements, recreational amenities, etc. Above all, medical care is also provided within the campus.

Reaching NIBM Campus at Pune

- Pune Airport receives a few international flights from Abu Dhabi, Dubai, Sharjah, Thailand, Singapore and Frankfurt. The Chhatrapati Shivaji Maharaj International Airport, Mumbai is the nearest International Airport. Pune is connected by air and rail to major metros like Mumbai, New Delhi, Kolkata, Chennai and Bengaluru. The road drive from Mumbai is an unforgettable experience through the western ghats. Shared taxi services, luxury (AC Volvo) and semi-luxury buses are regularly available from Mumbai airport and Dadar TT (about 15 kms from Mumbai airport). The shared taxi and bus charges are about Rs. 600 (max.) and Rs. 800 (max.) per head respectively. The road journey of 200 kms from Mumbai to Pune normally takes around 3.5 hours. The road map of Pune to guide the arriving participants is given overleaf.
- Pick-up and drop-off arrangements from / to Pune airport (nearest airport) will be arranged by NIBM. Participants are requested to inform us about their travel plans in advance and indicate their arrival time at Pune airport.

Route Map