

e-ITEC

**Online Training Programme on
Financial Inclusion and
Development**

March 23 – 27, 2021

(Online course duration 10 hours)

Coordinator
Dr Naveen Kumar K



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



Introduction

Globally, financial inclusion is being accepted as a key driver of economic growth and development. There has been a growing evidence on how formal financial services has a multiplier effect in boosting overall economic output, reduce vulnerability to economic shocks and increase investments in human capital, reducing poverty and income inequality. Financial inclusion has helped in 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.

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 financial inclusion. 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 and 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 innovative financial products and services.

India has adopted a multi-stakeholder approach for Financial Inclusion led development in the country. There are large number of best practices and innovations were initiated for deepening of financial inclusion efforts in India; such as Jan Dhan Accounts, Aadhaar biometric ID and Mobile (JAM) are enablers which provide a unique opportunity to implement Direct Benefit Transfers in all welfare schemes across the country. Banks. Licensing of new categories of differentiated financial institution, namely payment banks and small finance banks. Agent banking model, Kisan Credit Card, SHG-Bank Linkage programme, Joint Liability Lending Models, Priority Sector Lending, Lead Bank Schemes, Financial Literacy Centres, Rural Self Employment Training Institutes, National Rural/Urban Livelihood Mission, and so on.

Objective

The broad objective of the training programme is to provide a forum to senior and middle level executives of government and financial institutions to learn the best practices, emerging innovations and business models of financial inclusion and evolving regulatory issues and its management from India and globe.

Content

- Financial inclusion, economic growth and development: global experience
- Financial inclusion and its measurements issues
- Promoting financial inclusion for households
- Microfinance: policy and delivery models
- Agriculture finance: policy and lending innovations
- SMEs/MSMEs finance: policy and lending innovations
- Development role of banks: Indian experience
- Digital financial inclusion: the emerging trends and challenges
- Financial literacy and education
- Emerging regulatory and supervisory issues in financial inclusion

Pedagogy

The programme pedagogy will involve live and video-recorded lectures, discussion sessions, and suitable reading material for participants.

Expected outcome of the course

The participants will learn the recent innovations in financial inclusion, the global and Indian best practices on various developmental policy initiatives, use of technology (JAM Trinity), evolving payment systems and regulatory issues and its management.

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 financial development policy/activities are invited to participate in the course. The professionals and government officials from Africa, SAARC, CARICOM, IORA, South-east Asia and Middle-east Asia are encouraged to participate in this course. Participants should have adequate working knowledge of the English language.

Schedule of classes

Classes are scheduled during March 23 to 27, 2021. The live sessions will be for 2 hours daily during the programme days (Indian Standard Time 15:00-17:00 hours) and recorded videos of the sessions including reading material will be available in our learning management system.

Modalities

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 7 days including date of commencement.

Executives attending the programme would need internet access on a desktop/laptop/ipad with Google Chrome browser to enable access to live and recorded sessions.

Sponsorship by the Ministry of External Affairs, Government of India

Participants of this programme are Sponsored by the Ministry of External Affairs under the ITEC Programme.

Programme Coordinator

Dr Naveen Kumar K is Faculty of Economics, Banking and Finance in the National Institute of Bank Management, Pune, India. Dr Naveen has over 21 years of experience in teaching, research, consultancy, training and academic administration. His teaching and research areas are within Development Economics, Applied Economics and Finance, Financial Inclusion, Microfinance, Rural and Agricultural Finance and Digital Innovations. Dr Kumar has conducted Management Development Programs (MDPs) and Executive Development Programs (EDPs) for National and International Banks, Financial Institutions and Governments in the areas of Credit Management, Project Appraisal, MSME Lending, Rural Retail Lending, Agribusiness and Agri-Value Chain Finance, Regulatory Compliance Management, Bank Supervision & Regulation, Legal Aspects of Lending & Documentation, Fintech and Financial Inclusion, Digital Financial Inclusion, Fintech/Digital Lending, Inclusive Banking and Agri Finance. He has been collaborating with organizations such as Asian Development Bank (ADB), Commonwealth of Learning (COL), GIZ, Germany, UNICEF, Central Banks, Development and Commercial Banks for research and consultancy services. He has published the research papers in peer-reviewed journals and books in the area of Banking and Finance.

Enquiries

Please address your enquiries 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)
0091-20-26716224 (Direct)

E-mail : naveen@nibmindia.org

Website : www.nibmindia.org

Last Date for Receiving Nominations: March 19, 2021

Completion Certificate

A completion certificate will be given to the participant at the end of the programme.

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.