**e-ITEC**

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

Duration: 5 days (one week) – 10 hours

Dates: March 14-18, 2022

Coordinator: Dr. Naveen Kumar K

Level of Participation: Middle and Senior Management

**Introduction and Rationale**

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. As a result, 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.

**Objectives**

The broad objective of the training program is to provide a forum to senior and middle level executives of government and financial institutions to learn the emerging innovations and business models of financial inclusion and evolving regulatory issues and its management.

**Expected outcome of the course**

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

**Eligibility conditions of the participants**

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.

**Schedule of classes**

Classes are scheduled during March 14-18, 2022. The live sessions will be for 2 hours during the programme (IST 15:00-17:00 hours) videos of the sessions including reading material will be available in our learning management system Pedagogy.

The minimum number of seats for the course will be 15 and the maximum will be 40.

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

NIBM will provide access to an online platform for this programme. The programme window will be open for the 5 days of the programme and guidance will be given to participants for logging into the platform and accessing the contents. Participants will be required to have a laptop and high speed internet access for participating in this programme.

**Course Contents**

1. Financial Inclusion and Development: Global Experience
2. Financial Inclusion and its Measurements Issues
3. Promoting Financial Inclusion for Households
4. Microfinance: Policy and Delivery Models
5. Agriculture Finance: Policy and Lending Innovations
6. SMEs Finance: Policy and Lending Innovations
7. Development Role of Banks: Indian Experience
8. Digital Financial Inclusion: The Emerging Trends and Challenges
9. Fintech and Financial Inclusion
10. Emerging Regulatory and Supervisory Issues in Financial Inclusion

**Faculty**

The sessions will be handled by Dr Naveen Kumar K and Professionals from Banking & Finance Institutions.