



Bankers Institute of Rural Development (BIRD)
(A Premier Learning Center of NABARD)
Lucknow, Uttar Pradesh, India

Brief Course Design

**International Program on
Role of Technology in Rural Banks: Indian Perspective**

Digitalization has become a buzz word in today's era - from physical clearance of cheques migrating to CTS technology, from brick and mortar model of banks to internet banking and mobile banking, launch of BHIM and UPI applications, etc. There is no doubt that information Technology today has a crucial role to play in an efficient banking system.

In this context, Indian banks have put in place a strong infrastructure to leverage its benefits by moving on to contextual banking and open Application Programming Interface. Despite inherent risks involved, banking services have steadily moved forward with digitalization to offer customer omni-channel financial services. With the Indian banking industry competing to provide world-class services, rural banking customers are rapidly availing such facilities. This course attempts to present the opportunities and challenges recently emerging in the rural banking sector with special emphasis on digitalization and to analyze the importance of digital literacy in today's banking scenario.

Aim & Objectives:

At the end of the programme the participants will be able to:

- Describe the various digital channels and payment systems in India
- Explain the Regulatory Framework for digital payments in India
- List out the technology-enabled financial inclusion models
- List the support available from various sources for technology enabled financial inclusion

Course Content

The Program will lay emphasis on the following -

- ✓ Alternate Delivery Channels and Payment Systems: Basic Concept, Risks, Devices, Applications, Authentications; Digital Payment systems; Mobile Banking, Internet Banking, e-Wallets, etc.
- ✓ Regulatory framework for Digital Payments: IT Act / Payment and Settlement Systems Act; Cyber security; Customer Liability/Protection

- ✓ Technology Enabled models for Financial Inclusion: Business Facilitators / Business Correspondents, Kiosk banking, USBs, CSCs, etc.; Support from NABARD.
- ✓ Exposure visits at Regional Rural Banks, Rural Cooperative Banks, NBFC MFIs, SHGs etc.

Participants:

The program participants will be middle/senior Officers from ITEC member countries working in government, universities, banks, NGOs, MFI and other institutions concerned with agriculture, rural development and financial inclusion with around 2-3 years' work experience.

Duration:

One week (residential) at Bankers Institute of Rural Development (BIRD), Lucknow (08-12 January 2024) including relevant field visits.