



**CENTER FOR INTERNATIONAL COOPERATION
AND TRAINING IN AGRICULTURAL BANKING**

SPONSORED BY GOVT. OF INDIA AND F.A.O.

VM NATIONAL INSTITUTE OF COOPERATIVE MANAGEMENT COMPLEX
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19/9/2022

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To

All CICTAB Member Institutions in SAARC Countries

**International Programme on Innovation and Application of Financial Technology
in Rural Financial Institutions
(in collaboration with Ministry of Cooperation, Govt. of India, and
Vaikunth Mehta National Institute of Co-operative Management (VAMNICOM),
at VAMNICOM, Pune, Maharashtra, India)
(6th - 10th December, 2022)**

Dear Sir / Madam,

We are pleased to state that CICTAB is organising an International Programme on Innovation and Application of Financial Technology in Rural Financial Institutions at Vaikunth Mehta National Institute of Co-operative Management, Savitribai Phule Pune University Road, Pune from **6th to 10th December, 2022**. The programme is sponsored by the Ministry of Cooperation, Govt. of India with funding support for organising and conducting the programme benefiting to participants from all the member countries of CICTAB in SAARC region. The programme design, methodology and content of the programme are sent herewith for your consideration.

The unprecedented speed of innovation and adaptation of financial technology around the world has raised general expectations about their potential contribution to poverty alleviation and rural development. Findings from the research studies suggest that modern information technology especially financial technology serves to enhance both the efficiency and profitability of the rural credit institutions. Efficiency was significantly enhanced by the usage of moderate technology at the lower organizational level, eg. Stand-alone computers at the branch level, mobile phone usage at Primary Agricultural Cooperative Societies and field level. However, profitability appears to be associated with more advanced and sophisticated usage of information technology at branch or lower organizational level. In the field of microfinance, financial technology can potentially improve services and outreach of organizations offering financial services to customers in rural areas by lowering transaction costs, facilitating data collection and transmission and increasing the accuracy.

In view of such crucial role and vital significance of financial technology implementation for the effective and efficient management of agricultural credit co-operatives and other rural development financing institutions, CICTAB has scheduled the above programme with participation of all the countries of the SAARC region so that the whole process of providing training input gets enriched with the exchange of experiences of the participating executives from different developing countries of the region.

As will be seen from the details of the methodology of conducting the programme, the programme will be conducted with active participation and experience sharing by the participants. We, therefore, expect the participating executives/officers admitted to the programme to prepare a status paper about the activities and working of the respective organizations with a particular focus on their activities regarding harnessing financial system in support of rural development or financial technology use in the management of agricultural co-operatives as the case may be.

Since the programme has been sponsored and supported by the Ministry of Cooperation, Govt. of India, CICTAB will be organizing without charging any course fees. Sponsoring organization is required to meet the travel, medical and insurance expenses all the nominated participants. While sending the nominations, you may kindly keep the following points in view:

- i) The proposal for admission may please be sent by the last date mentioned here to facilitate accommodating admission of the participants for the programme.
- ii) The nominating Institutions need to conduct client trainee analysis with respect to the programme objective (s) so announced by CICTAB before nominating their potential trainee participants.
- iii) Nomination may be restricted to 1 or 2 participants only.

We have, therefore, to request you that in consideration of the above details and significance of the theme of the programme, which is of contemporary relevance, you will kindly consider to sponsor participants for the programme. The particulars of the participants proposed to be deputed may please be sent in proforma enclosed to Director, CICTAB so as to reach here latest by **18th November, 2022**. On receiving your particulars, CICTAB will communicate confirmation of admissions of the participants to the programme.

Encl: As above.

Yours faithfully,


(Dr. D. Ravi)
Consultant
For Director

CENTRE FOR INTERNATIONAL COOPERATION
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**International Programme on
Innovation and Application of Financial Technology in
Rural Financial Institutions**
(in collaboration with Ministry of Cooperation, Govt. of India, and
Vaikunth Mehta National Institute of Co-operative Management (VAMNICOM),
at VAMNICOM, Pune, Maharashtra, India)
(6th – 10th December, 2022)

PROGRAMME DESIGN AND CONTENT

ORGANISATION :

The programme is being organised by CICTAB under the sponsorship of the Ministry of Cooperation, Government of India for the participants from the member countries of CICTAB and from other countries of the SAARC region. The programme will be conducted with academic collaboration and support of Vaikunth Mehta National Institute of Cooperative Management, Pune – 411 007.

OBJECTIVES :

The overall objectives of the programme are:

- To discuss the role of Financial Technology for improving the business performance of cooperative and rural financing institutions.
- To create awareness about Financial Technology need and its implementation in co-operative and Rural Financing Institutions.
- To brief the latest developments on Financial Technology

DURATION AND INTAKE CAPACITY:

Duration of the programme will be Five Days with an intake capacity of 25 participants from member countries of CICTAB and other countries of SAARC Region.

VENUE :

Vaikunth Mehta National Institute of Cooperative Management, Savitribai Phule Pune University Road, Pune 411 007, Maharashtra (India).

PARTICIPANTS :

- (a) Trainers/potential trainers of Agricultural and rural financing institutions.
- (b) Executives of agricultural credit, marketing and processing institutions; and
- (c) Executives of agricultural financing institutions.

METHODOLOGY OF CONDUCTING THE PROGRAMME:

- (a) The programme will be conducted with participative method by use of suitable training techniques based upon experience sharing of the participants and field study visits.
- (b) Participants will be requested to bring a status paper about the activities and working of their respective organisation.

PROGRAMME CONTENT:

- 1) Challenges before co-operative and Rural Financing Institutions.
- 2) Role of Financial Technology as Business enabler.
- 3) Recent Innovations in payment and settlement system – Various payment products for financial inclusion
- 4) Core banking / ERP Implementation in co-operative and Rural Financing Institutions.
- 5) Financial Technology implementation in co-operative / rural financing institutions.
- 6) Geo tagging and its relevance in agricultural cooperatives and Rural Financing Institutions.
- 7) Block Chain Technology and Value Chain
- 8) Electronic National Agricultural Marketing (eNAM) Electronic National Warehouse Receipt (eNWR)
- 9) e-Shakti – Web portal of NABARD for SHGs

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**VAIKUNTH MEHTA NATIONAL INSTITUTE OF COOPERATIVE MANAGEMENT
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*** NOMINATION FORM ***

Name of the Programme	International Programme on Innovation and Application of Financial Technology in Rural Financial Institutions (in collaboration with Ministry of Cooperation, Govt. of India, and VAMNICOM, Pune)		
Date	6th – 10th December, 2022		
Venue	Vaikunth Mehta National Institute of Co-operative Management (VAMNICOM), Pune, Maharashtra, India		
Name of the Participant	Mr./Ms./Mrs.		
Designation			
Participant's personal Information			
Date of Birth / Age:		/ Age:	Yrs.
Nationality			
Educational Qualifications			
Aadhar Card Number (for Indians only)			
Are you a Trainer/ Potential Trainer? (If yes, please provide details)			
Residential Address			
Mobile No.		E-Mail id Personal	
Name of the Contact person (in case of emergency) and his / her Mobile Number			

Passport Details of Participant			
Passport Number			
Date of Issue			
Date of Expiry			
Sponsoring Organisation Details			
Name of the Sponsoring Organisation			
Postal Address			
Phone		Fax No	
E-Mail ID		Website	
Details of Nominating Organisation (Participant parent organisation)			
Name of the Nominating Organisation			
Mailing Address			
Phone		Fax No	
E-Mail ID		Website	
Date:		Place:	
Signature of the Participant			

**SIGNATURE AND
SEAL OF THE SPONSORING AUTHORITY**