



COURSE REPORT

**INTERNATIONAL PROGRAMME ON
“INNOVATION AND APPLICATION OF FINANCIAL TECHNOLOGY
IN RURAL FINANCIAL INSTITUTIONS”**

AT VAMNICOM, PUNE

(6th – 9th November, 2023)

(CICTAB – MOC- VAMNICOM)

**CENTRE FOR INTERNATIONAL COOPERATION AND
TRAINING IN AGRICULTURAL BANKING (CICTAB), PUNE**

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Background

Cooperative concept and the system of cooperative societies were introduced, to the Indian economy by the British colonial Rule at the outset of the 20th century. In the changing economic environment, Cooperative Business Model remains valid and fully appreciated. The Government of India has set up a separate Ministry of Cooperation in July, 2021.

There are 8.5 Lakh primary level agricultural Cooperative, 390 State level Federations, 1528 Multi State Cooperative Societies in India. Each cooperative has its own peculiarity and success story. The programme design, methodology, contents and terms of deputing the participants for the programme are indicated in the detailed programme format enclosed herewith for your perusal and consideration.

About CICTAB

At the instance of FAO, Centre for International Cooperation & Training in Agricultural Banking (CICTAB) was set up by Ministry of Agriculture & Farmers Welfare, Govt. of India as an autonomous institution with its head quarters at Vaikunth Mehta National Institute of Cooperative Management Campus, Pune in January, 1983.

CICTAB was promoted by Dept. of Agriculture & Cooperation, Ministry of Agriculture & Farmers Welfare and Government of India since 1983. With the establishment of Ministry of Cooperation in July 2021, the Management of CICTAB is vested with Secretary, MoC as President of General Council and Additional Secretary, MoC as Chairman of Managing Committee consisting of representatives from member institutions in member countries.

CICTAB was organised on the lines of the recommendations of FAO Mission on CICTAB (Chairman, B. Venkatapiah, formerly Dy. Governor of Reserve Bank of India and with endorsement of Government consultations held at Pune of four initial member countries of CICTAB, viz. Bangladesh, Nepal, Sri Lanka and India. CICTAB became operational, initially for four countries of the region, viz. Bangladesh, Nepal, Sri Lanka and India.

CICTAB is conducting training programmes for 39 member institutions in SAARC countries without any course fees. CICTAB is conducting all its activities from membership fees of US\$ 1000/- OR Equivalent to INR collected from its 39 members every year.

About the Ministry of Cooperation

About VAMNICOM

The Ministry of Co-operation is a ministry under the Government of India which was formed in July 2021. The ministry provides a separate administrative, legal and policy framework for strengthening the cooperative movement in the country. The ministry's creation was announced on 6 July 2021 along with its vision statement of "Sahkar se samriddhi". Before the creation of this ministry, the objectives of this ministry were looked after by the Ministry of Agriculture.

The ministry works in strengthening co-operatives at the grassroots level, working to streamline processes for 'Ease of doing business' for co-operatives and enabling the development of Multi-State Co-operatives (MSCS).

About VAMNICOM

Vaikunth Mehta National Institute of Cooperative Management is a premier National Institute under the Ministry Of Cooperation, Govt of India. It was conceived as an intellectual nerve centre for the co-operative movement. It caters to management development through training, education, research and consultancy needs of various co-operative organizations, government departments and other national bodies.

About the Programme

International Programme on "Innovation and Application of Financial Technology in Rural Financial Institutions" was organized at VAMNICOM, Pune. It was four days programme from 6th – 9th November, 2023 having three days sessions and one day study visit.

Dr. Hema Yadav, Director, VAMNICOM & CICTAB inaugurated the programme in presence Dr. D. Ravi, Consultant, CICTAB and CICTAB team. Dr. D. Ravi, Consultant, CICTAB shared the idea behind the conduct of Innovation and Application of Financial Technology in Rural Financial Institutions programme. He explained in brief about the planning of four days training programme. He also explained the session plan to participants.

Dr. Hema Yadav, Director, VAMNICOM & CICTAB in her inaugural speech shared that application of information technology in cooperatives is immense importance. Fintech innovations are driving financial inclusion in rural India, amplified by government initiatives like Jan Dhan Yojna and Digital India. Collaboration between fintech, traditional financial institutions, and regulators is key to overcoming challenges and ensuring last-mile delivery of fintech benefits.

The government of India is pushing for the establishment of DBUs in rural India to improve access to financial services for rural residents. Digital

Banking Units (DBUs) are physical branches of banks that offer digital banking services.

A total of 13 participants have attended the programme from two countries viz,. Nepal-5 and India-8.

For detailed List of Participants refer Annexure A.

Inauguration of the Programme



Dr. Hema Yadav, Director, VAMNICOM & CICTAB inaugurated the programme in presence Prof. Deepankar Roy, Faculty, NIBM; Dr. D. Ravi, Consultant, CICTAB and CICTAB team

Objective of the Programme

On successfully completing the programme, the participants should be able to acquire the

- ✚ To create awareness of Agri value chain financing
- ✚ To improve skills in assessment of risks in lending
- ✚ To equip bank officers to effectively manage and mitigate risks in agriculture lending
- ✚ To understand the concept, tools, and techniques of value chain analysis

Coverage of the Programme

The training programme was for

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

The four-day long programme comprised of 12 in-house sessions of 1 hour 15 minutes duration each. The in-house sessions covered on the following broad topics:

- ✚ Recent Innovations in payment and settlement system – Various payment products for financial inclusion-Prof. Deepankar Roy, Faculty, NIBM
- ✚ Core Banking Solution implementation Experience of Cosmos Bank- Shri. Nachiket Pohekar
- ✚ Cosmos Coop Bank
- ✚ Cyber Security- Shri. Nachiket Pohekar, Cosmos Coop Bank
- ✚ Planning, Designing and Implementation of training programme- Dr. D. Ravi, Programme Director
- ✚ Geo tagging and its relevance in agricultural cooperatives and Rural Financing Institutions (Online)-Dr. Sankruti Patel, Faculty member, CHARUSAT University
- ✚ IT implementation in Agriculture-Shri. Surjeet Sinha, Head-Agritech, Farmsio, Kolkatta
- ✚ Block Chain Technology and Value Chain -Shri. Surjeet Sinha, Head-Agritech, Farmsio, Kolkatta
- ✚ Electronic National Agricultural Marketing (eNAM) Electronic National Warehouse Receipt (eNWR) (Online)- Shri. Satish Pant, NAARM, Hyderabad
- ✚ Country Paper Presentation-By the participants
- ✚ Fintech - Dr. Tarun Agarwal, Director, NIA, Pune
- ✚ Planning, Designing and Implementation of training programme -Dr. D. Ravi, Programme Director
- ✚ One day study visit was arranged at Pune DCC Bank on 8th November 2023.

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 **For detailed Programme Schedule refer Annexure B.**

CLASSROOM SESSIONS:

SESSION -1:

Topic	Faculty/Resource person
Application of IT in Banking & Financial Sector	Prof. Deepankar Roy, Faculty, NIBM

Prof. Deepankar Roy shared that banking environment has become highly competitive today. To be able to survive and grow in the changing market environment banks are going for the latest technologies, which is being perceived as an 'enabling resource' that can help in developing learner and more flexible structure that can respond quickly to the dynamics of a fast changing market scenario. It is also viewed as an instrument of cost reduction and effective communication with people and institutions associated with the banking business.

Information Technology enables sophisticated product development, better market infrastructure, implementation of reliable techniques for control of risks and helps the financial intermediaries to reach geographically distant and diversified markets. Internet has significantly influenced delivery channels of the banks. Internet has emerged as an important medium for delivery of banking products and services.



Prof. Deepankar Roy, Faculty, NIBM, Pune delivered session on **Application of IT in Banking & Financial Sector**

SESSION -2:

Topic	Faculty/Resource person
Recent Innovations in payment and settlement system – Various payment products for financial inclusion	Prof. Deepankar Roy, Faculty, NIBM

Prof. Deepankar Roy explained that the technology enabled products enhance financial services by increasing efficiency, reducing cost and providing diversity in products. FinTech firms are redefining the way companies and consumers conduct transactions daily. In India, FinTech has

the potential of providing workable solutions to problems like low penetration, scarce credit history and cash driven transaction economy encountered by traditional financial institutions.

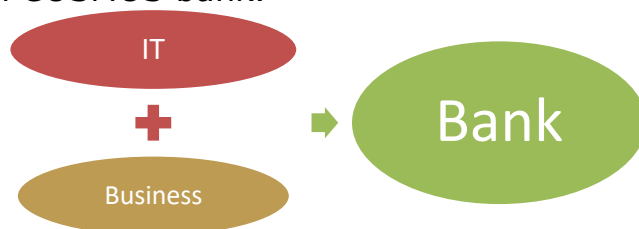
RBI Inter Regulatory Working Group on FinTech and Digital Banking had categorised FinTech innovations broadly into the following areas, viz., (i) Payments, Clearing and Settlement, (ii) Deposits, Lending, Capital raising, (iii) Market provisioning, (iv) Investment Management and (v) Data Analytics and Risk Management. In India, FinTech companies are not competing with banks but are collaborating with them by putting in place Business to Business (B2B) models and thus acting as ecosystem enablers.

One of the classic examples of FinTech in the payments space is the UPI platform, an application based electronic payment system enabled through a smart phone that uses a registered virtual address to make or receive payments which has revolutionised the mobile payments arena. UPI platform allows non-bank FinTech players to on-board bank customers and offer payment services. There are currently over 40 non-bank third party applications of various merchants live on the UPI platform. UPI was launched in August 2016, and with over 207 banks live, it has witnessed over 200 crore transactions per month since October 2020.

SESSION -3:

Topic	Faculty/Resource person
Core Banking Solution implementation Experience of Cosmos Bank	Shri. Nachiket Pohekar, Cosmos Coop Bank

Mr. Nachiket Pohekar started the session with history of COSCMOS bank establishment. He shared the detailed case study on the implementation of IT technology in COSMOS bank.



Bank has developed various tailored made products by adding customization suite at it's own. MIS report generation tool helped bank to take timely decisions. COSMOS is providing 19 online services to the customers. He further explained about NEFT & RTGS. He also shared about the achievements of the bank till date.

Banco Blue Ribbon
“Technology Award” for the
year 2020-21 in the category
of Urban Banks having
deposit 5000 Crore +.

Finacle Innovation
Awards 2021 for
COVID response
Innovation and
Channel Innovation

Frontiers in Cooperative Banking Super
Trophy Awards 2021 in the category of
Large Urban Banks for the following 4
categories

- Best Cyber security education campaign
- Best HR innovation
- Best Fintech Engagement
- Best Infrastructure Enhancement

ESSION -4:

Topic	Faculty/Resource person
Cyber Security	Shri. Nachiket Pohekar Cosmos Coop Bank

Mr. Nachiket Pohekar explained that cyber security is the practice of protecting systems, networks, and programs from digital attacks. These cyber attacks are usually aimed at accessing, changing, or destroying sensitive information; extorting money from users via ransomware; or interrupting normal business processes. By protecting financial transactions and customer data, cyber security in financial services helps maintain consumer trust. It reassures customers that their data and money are safe, fostering confidence in the financial institution's services.

In today’s modern digital landscape, cyber security threats are constantly shifting and becoming increasingly pervasive. Despite the fact that every sector is somewhat vulnerable to cyber attacks, cybercrime in the finance sector is especially widespread. Personal Identifiable Information (PII), check routing information, stock and investing algorithms, among other highly sensitive and valuable data, are processed and stored by the finance sector. Any data breach can therefore be catastrophic, leading to a significant adverse impact on overall financial performance, business image, and customer trust.



Shri. Nachiket Pohekar, Cosmos Coop Bank delivered session on Cyber Security

SESSION -5:

Topic	Faculty/Resource person
Planning, Designing and Implementation of training programme	Dr. D. Ravi Programme Director

Dr. D. Ravi started his session by explaining planning, designing and implementation of training programme. He explained the participants about the topic selection of programme. It should need based and current trend based. Further he explained about the designing of programme, selection of the experts for different topics. Budget and expenditure should be matched. After explanation he had made five groups for presentation of above topic.



Group Discussion and presentation of group-I



Group Discussion and presentation of group-II



Group Discussion and presentation of group-III

Dr. D. Ravi evaluated the presentations held on topic Planning, Designing and Implementation of training programme

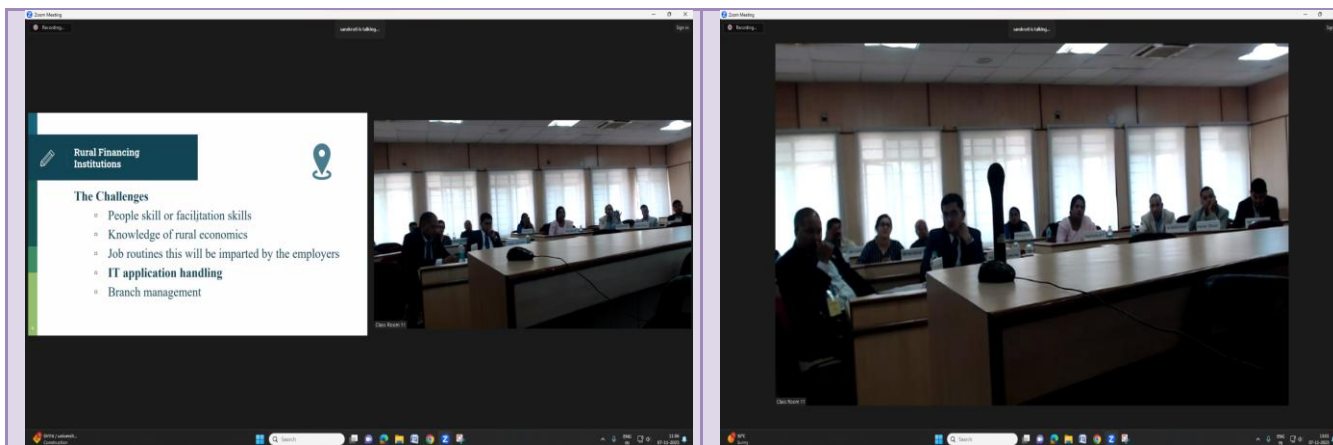
SESSION -6:

Topic	Faculty/Resource person
Geo tagging and its relevance in agricultural cooperatives and Rural Financing Institutions (Online)	Dr. Sankruti Patel Faculty member CHARUSAT University

Dr. Sankruti Patel, has delivered an session on the above topic on online mode. She had explained that Geotagging, or GeoTagging, is the process of adding geographical identification metadata to various media such as a geotagged photograph or video, websites, SMS messages, QR Codes or RSS feeds and is a form of geospatial metadata. This data usually consists of latitude and longitude coordinates. They can also include altitude, bearing, distance, accuracy data, and place names, and perhaps a time stamp. She explained that uses of geotagging in agriculture. How geotagging is helping to formers for soil testing, seed production, storage of agri produce.

The screenshot displays the Bhuvan-MGNREGA web application. On the left, there is a sidebar with 'Monitoring Flagship Programmes' and a 'Field Data Viewer' panel. The main area shows a map of India with numerous blue circular markers, each containing a unique ID number. A detailed asset information window is open, showing metadata for a specific location. The top navigation bar includes 'Bhuvan-MGNREGA Ministry of Rural Development' and 'Welcome User'.

SI.No	12
appstype	fdc
FDCprojectname	IWMP
themename	IWMPFDC
profilename	CivilworkSM
observername	Ramesh Anantrao Shogare
org	WCDC Pune
mobileno	9422884829
creationtime	2015-9-29 13:11:46
uid	561device47bce
deviceid	IWMP - 04
Others:-	Cement Nala



SESSION -7:

Topic	Faculty/Resource person
IT implementation in Agriculture	Shri. Surjeet Sinha, Head-Agritech, Farmsio, Kolkatta

Shri. Surjeet Sinha explained that in particular, has several applications in agriculture, from real-time monitoring of soil, plant, and animal health using in-situ sensors to tracking the origin of a product or agri-commodity and its environmental impact, as well as its storage environments along the supply chain. The IT technology has realized the smart wearable's, connected devices, automated machines, and driverless cars. However, in agriculture, the IT has brought the greatest impact. The applications of IT in the agriculture industry has helped the farmers to monitor the water tank levels in real-time which makes the irrigation process more efficient. The advancement of IT technology in agriculture operations has brought the use of sensors in every step of the farming process like how much time and resources a seed takes to become a fully-grown vegetable.

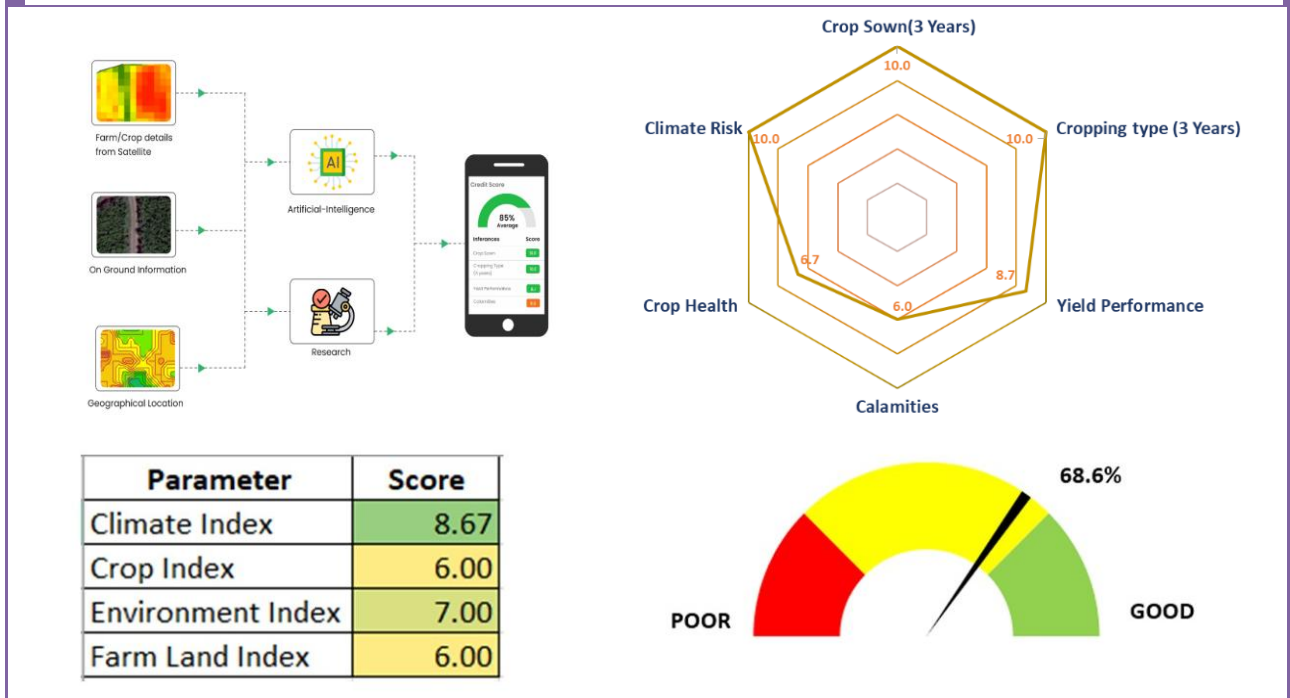
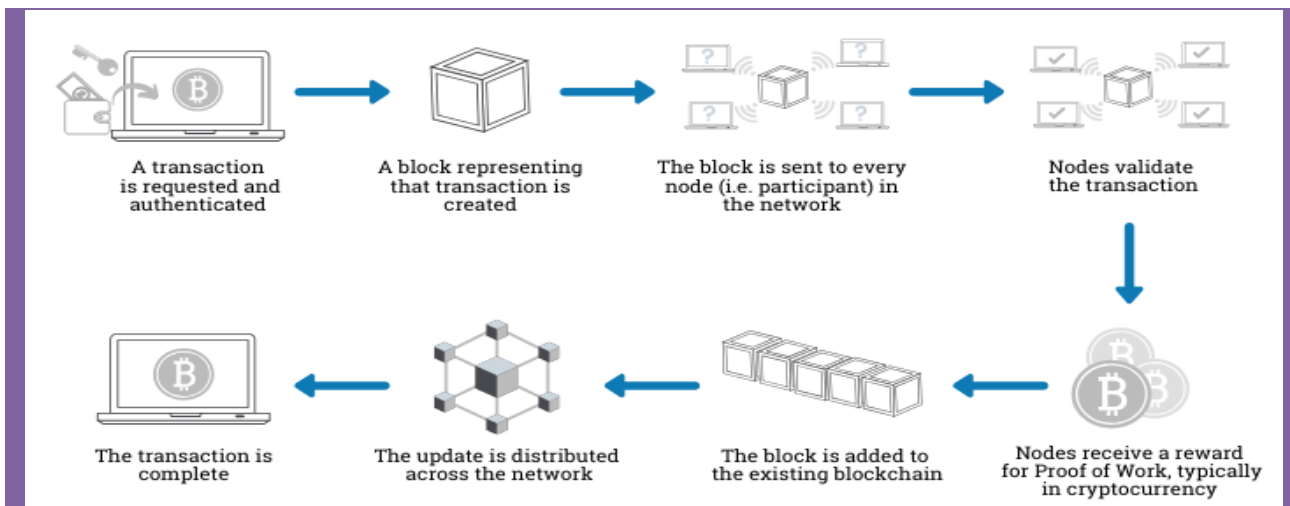


Shri. Surjeet Sinha, Head-Agritech, Farmsio, Kolkatta delivered session on **IT implementation in Agriculture**

SESSION -8:

Topic	Faculty/Resource person
Block Chain Technology and Value Chain	Shri. Surjeet Sinha, Head-Agritech Farmsio, Kolkata

Shri Surjeet Sinha explained that database mechanism that allows transparent information sharing within a business network. A blockchain database stores data in blocks that are linked together in a chain. Traditional financial systems, like banks and stock exchanges, use blockchain services to manage online payments, accounts, interbank payments, and market trading. By adopting blockchain, they solved several challenges, including batch processing and manual reconciliation of several thousand financial transactions. He explained the mechanism of block chain technology.



SESSION -9:

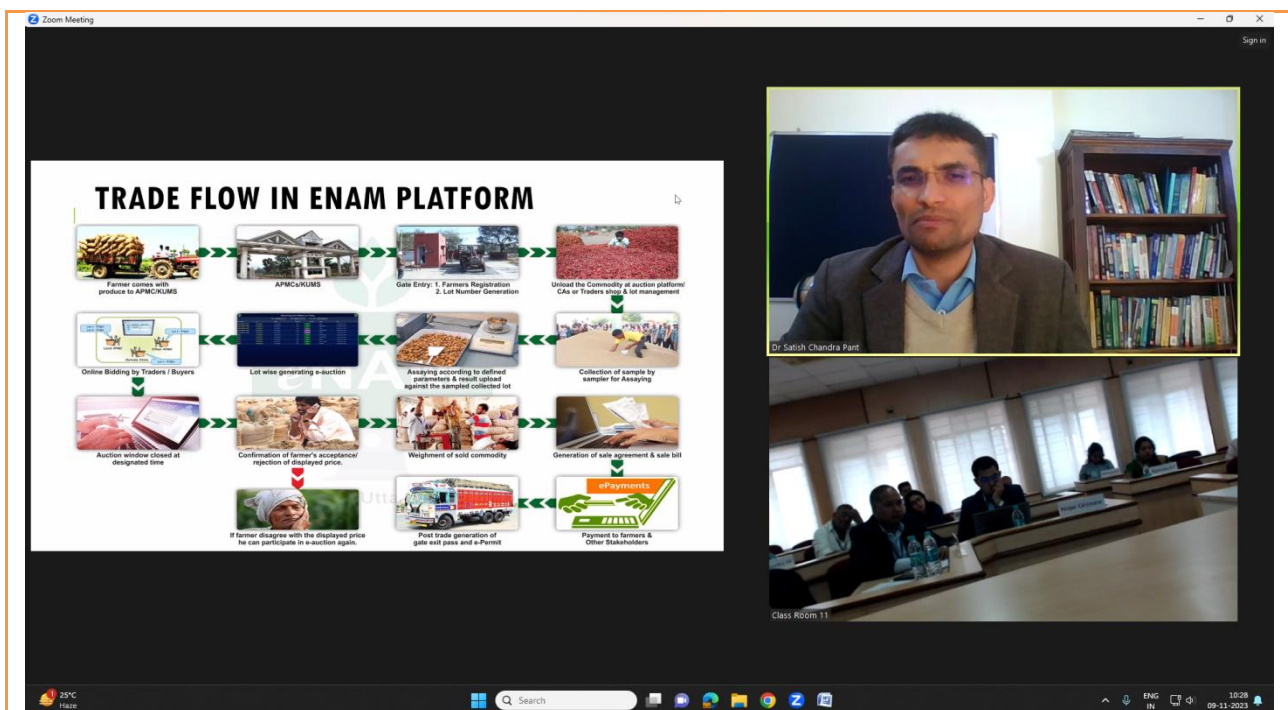
Topic	Faculty/Resource person
Electronic National Agricultural Marketing (eNAM) Electronic National Warehouse Receipt (eNWR) (Online)	Shri. Satish Pant, NAARM, Hyderabad

Shri Satish Pant delivered his session by online mode. He explained detail about Electronic National Agricultural Marketing (eNAM) Electronic National Warehouse Receipt (eNWR). He explained the concepts with the help of diagrams. National Agriculture Market (eNAM) is a pan-India electronic trading portal which networks the existing APMC mandis to create a unified national market for agricultural commodities.

Small Farmers Agribusiness Consortium (SFAC) is the lead agency for implementing eNAM under the aegis of Ministry of Agriculture and Farmers' Welfare, Government of India.

It promote uniformity in agriculture marketing by streamlining of procedures across the integrated markets, removing information asymmetry between buyers and sellers and promoting real time price discovery based on actual demand and supply. Integration of APMCs across the country through a common online market platform to facilitate pan-India trade in agriculture commodities, providing better price discovery through transparent auction process based on quality of produce along with timely online payment.

The screenshot displays a Zoom meeting interface. On the left, a presentation slide titled "UNIFIED NATIONAL MARKET" is shown. The slide features a central green oval labeled "Unified National Market Platform" with "APMC" written below it. Red arrows point from this central platform to various icons representing different market participants: "Trader 1 Delhi", "Trader 2 Bangalore", "Traders 3 Gujarat", "Rajasthan", "Warehouse Pune, Maharashtra", and "Mumbai Market". A pink speech bubble labeled "Single virtual Market" is also present. On the right, a video feed shows Dr. Satish Chandra Pant, the speaker, in a room with a bookshelf. Below the video feed, a smaller window shows a classroom setting with several people seated at desks. The Zoom meeting controls are visible at the bottom, including options for Mute, Start Video, Security, Participants, Chat, Share Screen, Record, Show Captions, Breakout Rooms, Reactions, Raise Hand, Apps, Whiteboards, Notes, and More. The system tray at the bottom right shows the date and time as 16:04 on 09-11-2023.



Shri. Satish Pant, NAARM, Hyderabad delivered session on Electronic National Agricultural Marketing (eNAM) Electronic National Warehouse Receipt (eNWR) (Online)

SESSION -10:

Topic	Faculty/Resource person
Fintech	Dr. Tarun Agarwal, Director, Kirloskar Institute of Advanced Management Studies, Pune

Shri Sandeep Tandon explained that fintech refers to the integration of technology into offerings by financial services companies to improve their use and delivery to consumers. It primarily works by unbundling offerings by such firms and creating new markets for them. FinTech (financial technology) is a catch-all term referring to software, mobile applications, and other technologies created to improve and automate traditional forms of finance for businesses and consumers alike. FinTech can include everything from straightforward mobile payment apps to complex blockchain networks housing encrypted transactions.

Fintechs are mostly start-up technology and financial expertise firms, providing domain-specific products and services that are already provided by various traditional financial institutions such as banks, asset management companies, and insurance companies. Fintechs are not confined to start-ups only. A fintech is a vessel of financial technology that can be described as an emerging financial service sector of the 21st century. The term originally applied to technology correlated with the back end of established consumer and trade financial institutions.

The fintech firms have not completely suppressed the traditional banks yet, as these firms are still in the early stages of making a mark. Banks should swiftly adopt this change of growing acceptance for technology in banking by capitalizing on their existing goodwill and by applying good strategies for their betterment.

FIELD VISIT:

Study Visit	Place	Date
	Pune District Cooperative Bank	8/11/2023 Wednesday

Mr. Sanjay Wabale, Mr. Sanjay N. Wable. Deputy General Manager, Account & Bank, Audit & Inspection, Special vigilance squad, I.T. welcomed all the participants at PDCC. He given the brief overview of the PDCC and shown video clip.

He explained that Pune District Cooperative Bank is the first computerized district cooperative bank. Bank also got the credit for computerization of all primary agricultural cooperative linked to the bank.

For achieving accuracy in work and maintaining update record and keeping constant speed in work, the bank has undertaken core banking system and for that system a separate department is established at the Head Office level. A separate core banking machinery in case of disaster management has also been set up.



Group photo at Pune District Cooperative Bank



Photos at the time of briefing about the PDCC by bank officer Mr. Sanjay Wabale, Mr. Sanjay N. Wable. Deputy General Manager. Account & Bank, Audit & Inspection, Special vigilance squad,I.T.

VALIDICTION AND CERTIFICATE DISTRIBUTION:

Dr. Hema Yadav, Director, CICTAB & VAMNICOM delivered the valedictory speech. She discussed with the participants regarding the learning outcome of the parogramme. Certificate distribution ceremony was held by Dr. Hema Yadav, Director, CICTAB & VAMNICOM

Dr. D. Ravi, Consultant, CICTAB & Jt. Programme Director, VAMNICOM delivered his sincere thanks to the director, participants, their sponsoring organizations and CICTAB secretariat.





Certificate distribution to the participants by Dr. Hema Yadav, Director, CICTAB VAMNICOM and in the presence of Dr. D. Ravi, Consultant, CICTAB



Group photo of the programme

LEARNING OUTCOME OF THE PROGRAMME:

- ❖ Understand the special challenges of Application of Financial Technology in Rural Financial Institutions that are traditionally associated with rural and agricultural credit directed to the poor.
- ❖ Build a deeper understanding and awareness about the use of Financial Technology.
- ❖ Be familiar with several innovative models and alternate ways of offering rural finance services.
- ❖ Develop an understanding of new and innovative loan products and savings approaches for agriculture and rural areas.
- ❖ Gain awareness of sources and reference links to further information and support for addressing future challenges in the application of financial services in rural areas.

CICTAB Secretariat

1. Dr. Hema Yadav, Director
2. Dr. D. Ravi, Consultant
3. Ms. Kalyani Sahoo, Programme officer
4. Ms. Smita Kadam, Research Associate
5. Mrs Usha Kulkarni, Stenographer
6. Mr. J.B. Gaikwad, Asst. Accountant
7. Mr Shivsagar Patil, Jr. Clerk
10. Mr. Suresh Salvi, MTS
11. Mr. Nitin Koli, MTS

**CENTRE FOR INTERNATIONAL COOPERATION
AND TRAINING IN AGRICULTURAL BANKING, PUNE**

“Innovation and Application of Financial Technology
in Rural Financial Institutions”

(in collaboration with Ministry of Cooperation, Govt. of India & VAMNICOM, Pune).
6th - 9th November, 2023

List of Participants

Sr. No	Name (Passport)	Organization	Designation	Mail Id
	NEPAL			
1.	Mr. Rajendra Saud Kanchanpur	NEFSCUN: Shikhardeep Saving and Credit Cooperative Ltd., Kanchanpur	Manager	saudrajendra16@gmail.com
2.	Mr. Hari Datta Bhatt Kanchanpur	NEFSCUN: Shikhardeep Saving and Credit Cooperative Ltd., Kanchanpur	Vice-President	harishbhatt345@gmail.com
3.	Mr. Harish Dhami	NEFSCUN: Shikhardeep Saving and Credit Cooperative Ltd., Kanchanpur	Share Member	radiojournalistharish@gmail.com
4.	Mr. Suraj Chaudhary	NRB: Bank Supervision Department	Assistant Director	chaudharysuraj@nrb.org.np
5.	Mr. Nirjal Ghimire	NRB: Financial Institutions Supervision Department	Assistant Director	nirjal@nrb.org.np
	INDIA			
6.	Mr. Bhairesh	NCUI: Sree Udayaravi Souhardha pattina Sahakari Niyamitha,	Director	

7.	Mrs. Somaprabha N V	NCUI: Jananidhi credit Souhardha Co-operative LTD	Director	
8.	Mr. N V Girijashankar	NCUI: Jananidhi credit souhardha Co-operative LTD	Director	girijashankar@gmail.com.
9.	Mrs. Bhavana N	NCUI: Sri channabasaveshwara Vividodesha souhardha sahakari niyomit	Director	bhavanalahatti@gmail.com
10.	Mrs. Spoorthi N	NCUI: Sri Channabasaveshwar Vividodesha souhardha sahakari Niyomit	Director	spoorthinsraj@gmail.com
11.	Mr. N.V.Yogananda Murthy	NCUI:Gutte Basavanna Souhardha Sahakari Niyamitha	Director	yoga_kit@yahoo.com
12.	Mrs. T.M.Rooparani	NCUI:Maheshwaramma co-operative Society	Director	karibasapparangunavar1675@gmail.com
13.	Mrs. Rashmitha B P	NAFCARD:Karnataka State Coop Agricultural & Rural Development Bank Ltd., Bangalore	General Manager	rashmithabp@gmail.com



Annexure B

**CENTRE FOR INTERNATIONAL COOPERATION AND
TRAINING IN AGRICULTURAL BANKING (CICTAB), PUNE**

**“Innovation and Application of Financial Technology
in Rural Financial Institutions”**
(in collaboration with Ministry of Cooperation, Govt. of India & VAMNICOM, Pune).
6th – 9th November, 2023

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TIME TABLE

Room No. 11

Day & Date	Time	Topic	Faculty / Resource Person
6/11/2023 Monday	9.00 am – 9.15 am	Registration	CICTAB Team
	9.15 am – 10.00 am	Inauguration & Group Photo	Dr. Hema Yadav Director, CICTAB
	10.00 am – 11.15 am	Application of IT in Banking & Financial Sector	Prof. Deepankar Roy, Faculty, NIBM
	11.15 am – 11.30 am	Tea Break	
	11.30 am – 1.00 pm	Recent Innovations in payment and settlement system – Various payment products for financial inclusion	Prof. Deepankar Roy, Faculty, NIBM
	1.00 pm – 2.30 pm	Lunch Break	
	2.30 pm – 3.45 pm	Core Banking Solution implementation Experience of Cosmos Bank	Shri. Nachiket Pohekar Cosmos Coop Bank
	3.45 pm – 4.00 pm	Tea Break	
	4.00 pm – 5.15 pm	Cyber Security	Shri. Nachiket Pohekar Cosmos Coop Bank
7/11/2023 Tuesday	9.00 a.m. – 9.10 a.m.	Re-Cap	
	9.15 a.m. – 10.15 a.m.	Planning, Designing and Implementation of training programme	Dr. D. Ravi Programme Director
	10.15 a.m. – 11.30 a.m.	VAMNICOM, Campus Visit	Mrs. Smita Kadam, Research Officer
	11.30 am – 11.45 am	Tea Break	
	11.45 am – 1.00 pm	Geo tagging and its relevance in agricultural cooperatives and Rural Financing Institutions (Online)	Dr. Sankruti Patel Faculty member CHARUSAT University
	1.00 pm – 2.30 pm	Lunch Break	
	2.30 pm - 3.45 pm	IT implementation in Agriculture	Shri. Surjeet Sinha Head-Agritech Farmsio Kolkatta
	3.45 pm – 4.00 pm	Tea Break	
	4.00 pm – 5.15 pm	Block Chain Technology and Value Chain	Shri. Surjeet Sinha Head-Agritech Farmsio Kolkatta

Day & Date	Time	Topic	Faculty / Resource Person
8/11/2023 Wednesday	10.00 a.m. – 1.00 p.m.	Local Visit	Mrs. Smita Kadam Research Officer
	3.30 p.m. – 5.30 p.m.	Field Visit to Pune DCC Bank	Dr. D. Ravi, Programme Director
9/11/2023 Thursday	9.30 am – 9.45 am	Re-cap	
	9.45 am – 11.00 am	Electronic National Agricultural Marketing (eNAM) Electronic National Warehouse Receipt (eNWR) (Online)	Shri. Satish Pant, NAARM, Hyderabad
	11.00 am – 11.30 am	Tea Break	
	11.30 am – 1.00 pm	Country Paper Presentation	By the participants
	1.00 pm – 2.30 pm	Lunch Break	
	2.30 pm - 3.45 pm	Fintech	Dr. Tarun Agarwal, Director, Kirloskar Institute of Advanced Management Studies, Pune
	3.45 pm – 4.00 pm	Tea Break	
	4.00 pm – 5.15 pm	Planning, Designing and Implementation of training programme	Dr. D. Ravi Programme Director
	5.15 pm – 6.00 pm	Feedback and Valediction	Dr. Hema Yadav Director, CICTAB & VAMNICOM

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