



**INTERNATIONAL PROGRAMME ON**

**“DIGITALISATION IN RURAL BANKS AND  
COOPERATIVES”**

**22-25 SEPTEMBER, 2025**

**FOR THE CICTAB MEMBER INSTITUTIONS IN  
SAARC COUNTRIES**

**AT NATIONAL INSTITUTE OF BANK  
MANAGEMENT, PUNE**

**UNDER SPONSORSHIP OF  
NATIONAL INSTITUTE OF BANK MANAGEMENT, PUNE**

## OBJECTIVES:

- To familiarize the participants with the use of technology in promoting Digitalization in India
- To sensitize the participants about the risks in digital transactions and mitigation thereof.

## METHODOLOGY :

- Participating officers admitted to the programme will be required to prepare a status paper about the activities and working of their respective organisations and also about the existing system of rural/agricultural finance in his country indicating the problems faced and the efforts made to solve the difficult situations, with specific highlight on Digitalization, Financial Inclusion strategy and Use of Technology etc.
- Presentation of working papers and interactive sessions.

## CONTENTS:

- Use of technology in promoting financial inclusion in India – Overview
- Developments in Indian Financial Payment System and its impact on banking
- Overview of various Payment Products operated by RBI and NPCI
- JanDhan and JAM Trinity
- Innovations in Payment and Settlement Systems – Mobile Banking including e-wallets and Payment Gateways
- Mobile based payment technologies – Digital wallets, UPI, BHIM, etc.
- Risks in digital banking