



Programme Brochure

On-location Training Programme on FinTech and Financial Inclusion

(18 to 20 December 2025)

Venue:
Hotel Hyatt, Ahmedabad, Gujarat

Website: www.birdmangaluru.in



Bankers Institute of Rural Development,
Krishna Nagar Road, Behind Govt. Women's Polytechnic, Bondel,
Mangaluru – 575 008 KARNATAKA STATE
Phone (O) - (0824) – 2888515, 2888513, 2888523, 2888516.
E-mail: birdmngnomination@nabard.org

**PROGRAMME SPONSORED
BY NABARD**



**On-location Training Programme
On
FinTech and Financial Inclusion
(18 to 20 December 2025)**

Introduction: Financial inclusion is not merely a developmental goal—it is a cornerstone of economic resilience and social equity. By ensuring that individuals and businesses have access to useful and affordable financial products and services—such as savings, credit, insurance, and payments—delivered in a responsible and sustainable way, financial inclusion empowers communities, enhances livelihoods, and fosters inclusive growth. Despite significant progress, challenges remain in reaching remote and marginalized populations. FinTech offers scalable, cost-effective solutions to bridge these gaps. Digital platforms can overcome geographical barriers, reduce transaction costs, and enable real-time service delivery.

The financial sector in India is undergoing a digital revolution, with **Financial Technology (FinTech)** emerging as a powerful driver of innovation and financial inclusion. Financial Technology, or 'FinTech', is no longer a niche segment but the central driving force revolutionizing the very architecture of financial services—from product design and risk assessment to service delivery and customer engagement. The Government of India, along with NABARD and other regulators, is promoting digital transformation in the banking and financial ecosystem to extend financial services to the last mile, especially in rural and underserved areas. These innovations are not only enhancing operational efficiency but also playing a pivotal role in bridging the financial inclusion gap—especially in rural and semi-urban areas. In alignment with national priorities such as **Digital India, Jan Dhan Yojana, and Atmanirbhar Bharat**, FinTech is emerging as a key enabler of inclusive growth.

FinTech applications such as **digital lending, e-KYC, AI/ML-based credit scoring, blockchain for transaction security, and digital platforms like e-KCC portals** are increasingly being leveraged to enhance the reach, efficiency, and affordability of financial services. These developments call for structured capacity building among financial institutions to adopt and adapt to these innovations in a meaningful way. The rise of digital payments, AI-driven credit scoring models, and blockchain-based solutions are fundamentally altering customer expectations and creating new competitive dynamics. For legacy institutions committed to deepening their reach and impact, a proactive and strategic engagement with these technologies is not merely advantageous, but critical for survival and growth.

To build institutional capacity and promote the adoption of digital financial solutions, the Bankers Institute of Rural Development (BIRD), Mangaluru, is organizing a training programme on "**FinTech and Financial Inclusion**" from **18 to 20 December 2025** at **Ahmedabad, Gujarat**.

The decision to host this vital programme in Ahmedabad is both deliberate and strategic, placing our participants at the very epicentre of India's burgeoning FinTech revolution. Gujarat, with its forward-thinking policies, has cultivated a vibrant and dynamic ecosystem for financial innovation, anchored by the globally recognized Gujarat International Finance Tec-City (GIFT City). A key pillar of this ecosystem is the **International Financial Services Centres Authority (IFSCA)**, which serves as a unified regulator for the zone, consolidating the powers of RBI, SEBI, and IRDAI. This single-window framework streamlines compliance and fosters a uniquely agile environment for financial innovation. Crucially, IFSCA is committed to developing a world-class FinTech hub, offering a progressive regulatory sandbox that allows companies to test and deploy innovative solutions in a controlled, supportive setting. This makes GIFT City a true live laboratory for the future of finance. Furthermore, the state's commitment to leveraging technology for grassroots impact is powerfully demonstrated by the recent MoU executed by the NABARD Regional Office, Ahmedabad, with 24x7 Money Control to develop a state-of-the-art e-KCC portal. This initiative to digitize the Kisan Credit Card ecosystem is a testament to the region's focus on solving real-world challenges. By convening in Ahmedabad, participants will gain more than just theoretical knowledge; they will be immersed in an environment where progressive policy, unified regulation, and practical application converge, offering a unique and deeply contextualized learning experience.

As part of the programme, participants may undertake field visits to observe live demonstrations of the e-KCC portal, exposure visit to GIFT City, interact with officials of IFSCA and NABARD officials, and explore Kuberji FinTech's interventions. These visits will offer practical exposure to digital credit delivery models and innovative financial solutions being implemented in Gujarat.

This programme is designed for officials from Scheduled Commercial Banks, Regional Rural Banks, Rural Cooperative Banks, Small Finance Banks, Payment Banks, Non-Banking Financial Institutions, and NBFC-MFIs. It will provide participants with practical insights into digital lending platforms, mobile banking, AI-driven credit scoring, blockchain applications, and inclusive financial models tailored for rural India.

The other details of the programme are as follows:

Name of Training Programme	On-location Training Programme on FinTech and Financial Inclusion
Programme Directors	Shri Satheesan Kartha DGM/FM Shri Yogesh S L DGM/FM

Duration	3 days
Dates	18 to 20 December 2025
Location of Programme	HYATT REGENCY AHMEDABAD 17A, Ashram Road, Riverfront, Ahmedabad, 380 014
Target group	Officials from Scheduled Commercial Banks, Regional Rural Banks, Rural Cooperative Banks (StCBs/DCCBs), Small Finance Banks, Payment Banks, Non-Banking Financial Institutions, and NBFC-MFIs
Programme Objectives:	<ul style="list-style-type: none"> ❖ To enhance understanding of FinTech innovations and their applications in banking, credit delivery, payments, insurance, and financial advisory services, especially in rural and semi-urban contexts. ❖ To explore the role of FinTech in advancing financial inclusion, including how digital platforms can overcome barriers related to access, affordability, and awareness among underserved populations. ❖ To familiarize participants with key digital initiatives such as the e-Kisan Credit Card (e-KCC) portal, Aadhaar-enabled services, mobile banking, and digital onboarding processes that streamline rural credit and financial services. ❖ To examine regulatory and institutional frameworks supporting FinTech development, including the role of IFSCA in GIFT City, NABARD's digital initiatives, and government policies promoting inclusive finance. ❖ To provide hands-on exposure through field visits to innovative FinTech interventions such as Kuberji FinTech's platforms and the e-KCC portal, enabling participants to observe real-world applications and interact with stakeholders. ❖ To encourage cross-sector collaboration among Scheduled Commercial Banks, RRBs, Cooperative Banks, Small Finance Banks, Payment Banks, NBFCs, and MFIs for scaling inclusive financial solutions using technology. ❖ To equip participants with actionable strategies for integrating FinTech tools into their institutional operations to improve outreach, efficiency, and impact in rural financial ecosystems.

Methodology	Interactive lecture sessions, audio video aids, exposure visit, Computer aided presentations, Group discussions
-------------	---

Venue and Accommodation: The programme is residential and will be conducted at Ahmedabad, Gujarat. The venue details will be shared along-with confirmation mail to the identified participants. Participants are eligible to avail accommodation in the identified Hotel from the **evening of 17th December 2025 till the Evening of 20th December 2025**. **Participants have to make their own travel arrangements. No cost in this regard will be borne by BIRD.**

Family member/s or guest/s of participants will not be allowed to stay in the Hotel. Sponsoring institutions are advised not to send any such participants.

COVID-19 protocol: Participants must follow appropriate COVID-19 protocol as advised by Government of India and respective State Governments.

Fee & Mode of Payment: The programme is sponsored by NABARD, hence **no participation fee** is collected towards boarding, lodging and to impart training. Banks / Institutions forwarding the nominations have to bear “to and fro” travelling cost of their participants attending the programme.

Nomination and Inquiries: The nominations may please be forwarded so as to reach us at the earliest. The registration is on “***first come first served***” basis and will be accepted for the first 30 candidates. The nominated persons are requested to report for the training programme only on receipt of confirmation of their nominations by us.

CONFIRMATIONS WILL BE SENT BY E-MAIL ONLY. Nominating institution is requested to furnish **primary as well as alternate email addresses** to avoid loss of communication during transmission.

Nominations: You are requested to enter the details of the officers whom you wish to nominate through the Microsoft Form link given below or scan the QR code. If you are going to nominate multiple officers, please submit individual responses.

Notice: It is advised to send the nominations at the earliest. Nominations will not be accepted after the close of business on **12th December 2025, Friday**.

About BIRD: Bankers Institute of Rural Development (BIRD), Mangaluru, an ISO 9001:2015 certified Institution (formerly known as Regional Training College, NABARD, Mangalore) is established by National Bank for Agriculture and Rural Development (NABARD) and is engaged



<https://forms.office.com/r/kfY8VgwkEL>

in training and capacity building of the officials of the Rural Financial Institutions viz., Commercial Banks (CBs), Regional Rural Banks (RRBs), Cooperative Banks, Government and Non-Government organizations particularly in the States of Andhra Pradesh, Telangana, Goa, Karnataka, Kerala, Maharashtra, Gujarat and Tamil Nadu. The Institute organises in-house and on-location training programmes, besides customised programmes for banks, workshops/seminars and studies of current interest, etc. During the last 41 years, nearly 68,000 officers of various client institutions have benefitted through programmes conducted by the Institute. The Institute is also involved in conducting International Programmes.

For further enquiries, please feel free to contact:

Shri Satheesan Kartha DGM/FM, BIRD, Mangaluru (Tel: 0824-2888505)

Shri Yogesh S L DGM/FM, BIRD, Mangaluru (Tel: 0824-2888504)

Shri Neela Mahender Babu, AM, BIRD, Mangaluru (Tel.0824-2888515)

Shri Dhiraj Rajak, AM, BIRD, Mangaluru (Tel. 0824-2888518)

Shri Karthigeyan M G, AM, BIRD, Mangaluru (Tel. 0824-2888520)

Bankers Institute of Rural Development, Krishna Nagar Road, Behind Govt. Women's Polytechnic, Mangaluru – 575 008.

Phone (BIRD Security) - (0824) –2888537

Phone (Reception) - (0824) - 2888532

E-mail: birdmngnomination@nabard.org

Website: <https://birdmangaluru.in/>