



**Institute for Development and Research in  
Banking Technology**  
(Established by Reserve Bank of India)

# Technologies for Financial Inclusion

April 24 – 26, 2017



**W**E are glad to announce the Programme on Technologies for Financial Inclusion, from April 24 – 26, 2017. This is primarily to enhance knowledge on standards for Financial Inclusion. The details of the programme are given below.

### Introduction:

Financial Inclusion means extending banking services at an affordable cost to the vast sections of disadvantaged and low-income groups. Financial Inclusion Task Force in the UK has cited three priority areas requiring serious attention: access to banking, access to affordable credit, and access to free face-to-face money advice. The Reserve Bank of India has mandated that banks extend their outreach taking banking service to the common man. Extending banking to the rural areas where there are no bank branches, consistent power supply or communication links such as telephones or Internet is a daunting task. This calls for newer approaches in taking banking to remote regions. One solution that RBI has come up with is to enable customers intermediate banking facilities through business correspondents who act as agents on behalf of banks. As law mandates, any transaction on an account involving cash has to be made within the physical premises of the bank. Instead of opening full-blown brick and mortar bank branches in remote districts (an expensive proposition) it is proposed that with the help of modern information technology and managerial capabilities of business correspondents banking functionalities could be extended to remote regions. It is known that information technology solutions to deliver banking services have been able to reduce transaction costs (e.g., ATMs). Therefore, ***a technological solution can make Financial Inclusion a reality in India.***

### Objective:

The program will explore various technological options and challenges to be met to implement technological solutions for Financial Inclusion.

### Contents:

- \* Smart Cards
- \* Fingerprint Authentication
- \* Fingerprint Standards
- \* Mobile Technologies
- \* Testing of Biometrics and Smart Cards.
- \* Aadhaar enabled payments
- \* Bank Case Study.

### Participants Profile:

Experience in implementing Financial Inclusion as well as those wishing to take up the Financial Inclusion initiative.

### Faculty:

Faculty of IDRBT, Guest Speakers from the Industry & Practitioners

### End Use:

Participants will have a better understanding of financial inclusion technologies and operations. They will be able to manage operations efficiently and effectively.

### Fee & Nomination:

The fee for the programme is Rs. 21,000/- + Service Tax 15% = Rs. 24,150/- per participant. It includes boarding, lodging, training, course material, kit, and other infrastructure overheads. The fees can be remitted through NEFT (details furnished here under):

**Account Name :** IDRBT  
**Bank :** Axis Bank Limited  
**Branch :** Mehdiptnam Ring Road Branch, Hyderabad  
**Account No. :** 426010100018823  
**MICR Code :** 500211012  
**IFSC Code :** UTIB0000426

Nominations should be sent latest by **APRIL 10, 2017** (email: [program@idrbt.ac.in](mailto:program@idrbt.ac.in); Fax: 040-2353 5157 / 2329 4123).

### Venue of the Programme:

Institute for Development and Research in Banking Technology, Road No.1, Castle Hills, Masab Tank, Hyderabad 500 057. Email: [program@idrbt.ac.in](mailto:program@idrbt.ac.in); Fax : 080-2353 8080 / 2353 5157.

The Programme will commence at 9.30 am on the first day and conclude by 5.30 pm on all days.

Please depute suitable executives from your Bank/Financial Institutions, for this programme. Please provide the following information for the nominees from your Bank:

Name of the Official :  
Designation :  
Bank / Organization :  
Official Postal Address :  
Mobile /Phone No. :  
Email address :

Please inform the nominees of the landmark to locate IDRBT, i.e., Behind NMDC, Masab Tank. Please do send us a brief CV/Profile of the official/s nominated (not exceeding one page per person) so that we can fine tune

the programme structure, content and delivery.  
Looking forward to your active cooperation in the success of the programme.

**Programme Coordinators:**  
Dr. M. V. N. K. Prasad, Asst. Professor  
Email: [program@idrbt.ac.in](mailto:program@idrbt.ac.in)

## FEE DISCOUNTS FOR REGIONAL RURAL BANKS & COOPERATIVE BANKS

No. of Participants	Residential			Non-Residential		
	Fees	Service Tax 15%	Total Fees	Fees	Service Tax 15%	Total Fees
1	Rs. 15,000/-	Rs. 2,250/-	Rs. 17,250/-	Rs. 12,000/-	Rs. 1,800/-	Rs. 13,800/-
*This is the discounted fees to be paid uniformly for each participant						

## FEE FOR OTHER BANKS

No. of Participants	Residential			Non-Residential		
	Fees	Service Tax 15%	Total Fees	Fees	Service Tax 15%	Total Fees
1	Rs. 21,000/-	Rs. 3,150/-	Rs. 24,150/-	Rs. 18,000/-	Rs. 2,700/-	Rs. 20,700/-
The fees to be paid uniformly for each participant						

## FEE FOR FOREIGN COUNTRIES

Sl. No.	Classification of Countries	Fees per participant (Residential only) US \$	Service Tax (15%) US \$	Total Fees (US \$)
1	SAARC Countries	600 \$	90\$	690\$
2	Other Countries	900 \$	135\$	1035\$



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