



# भारतीय रिज़र्व बैंक RESERVE BANK OF INDIA

[www.rbi.org.in](http://www.rbi.org.in)

PUN.CAB.APTP.No.S1387/ 09.06.002 /2025-26

February 06, 2026

The Managing Director/Chief Executive Officer  
Scheduled Commercial Banks (including RRBs and Small Finance Banks)  
Rural Cooperative Banks

Madam / Sir,

## **Programme on Inclusive Finance-Business Opportunities and Innovations March 16 to 18, 2026**

Reserve Bank of India, CAB, Pune is conducting a “Programme on Inclusive Finance-Business Opportunities and Innovations” from March 16 to 18, 2026, at CAB Campus, Pune.

**2. Programme Objectives:** The objectives of the programme are:

- To understand business opportunities & innovations for Livelihood Promotion and lending to MSME, Agriculture, Micro Finance sector
- Leveraging Technology for lending – Digital Public Infrastructure

### **3. Venue and accommodation**

The programme is residential. The arrangements regarding lodging and boarding will be made at the CAB campus, Pune. Participants may report to CAB on the evening of March 15, 2026, and may vacate at the conclusion of the programme. Please note that overstay and accompanying guests are not permitted.

**4. Course Contents:** The broad course content of the programme is given in an Annex I.

**5.** We request you to nominate officers with experience on dealing with agriculture, MSME and micro finance departments from your organisation for this programme. Nominations may please be sent to [nomination.ami@rbi.org.in](mailto:nomination.ami@rbi.org.in) on or before **March 06, 2026**. The details of participation fee are given in Annex II. Please note that nominations will be accepted on first-come-first-serve basis as the seats are limited.

कृषि बैंकिंग महाविद्यालय, विद्यापीठ मार्ग, पुणे - 411 016 (महाराष्ट्र) भारत  
फोन : (91-020) 25538392 फैक्स : (91-020)25538959/25537089 ई-मेल: [principalcab@rbi.org.in](mailto:principalcab@rbi.org.in)

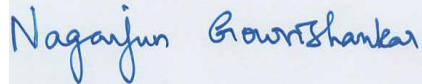
College of Agricultural Banking, University Road, Pune - 411 016 (Maharashtra) INDIA  
Phone : (91-020) 25538392 Fax : (91-020) 25538959 E-mail : [principalcab@rbi.org.in](mailto:principalcab@rbi.org.in)

हिंदी आसान है, इसका प्रयोग बढ़ाइये

6. For nomination-related enquiries, you may please contact the Nomination Desk (Shri. Prathmesh Patil – 9503779432 / Smt Sadhavi Bhatia - 9834023900) or through e-mail to [nomination.ami@rbi.org.in](mailto:nomination.ami@rbi.org.in)

IMPORTANT DATES	
<b>Programme Dates</b>	March 16 to 18, 2026
<b>Last date for receipt of nomination</b>	March 06, 2026
<b>Reporting at CAB</b>	March 15, 2026, evening
<b>Programme Timings</b>	09:45 am to 05:30 pm
<b>Completion of programme</b>	05.30 p.m. on March 18, 2026

Yours sincerely



(Nagarjun Gowrishankar)  
Assistant General Manager  
Programme Director  
Contact: 020-25582328  
Email ID - [gnagarjun@rbi.org.in](mailto:gnagarjun@rbi.org.in)

Encl.: As above

**Broad Course Content**

***Module I: Inclusive Finance: Overview***

- Status & Trends
- Initiatives & Approaches

***Module II: Business Opportunities & Innovations for Inclusive Finance***

- Agricultural Finance – Recent Developments and Initiatives
- MSME Finance – Opportunities for Ecosystem-based Credit Expansion
- Livelihood Promotion – Role of Institutional Finance & Convergence Opportunities
- Micro Finance –Recent Developments and Guidelines
- Group Lending – Success Stories and New Initiatives

***Module III: Leveraging Technology for Inclusive Finance***

- Evolving Digital Public Infrastructure – Current Status & Use Cases
- Innovative Approaches to Inclusive Finance – Case Studies & Best Practices
- Digital Lending Guidelines

**Annex II****Programme on Inclusive Finance-Business Opportunities and Innovations****March 16 to 18, 2026****Fee Structure**

<b>Group</b>		<b>Fees per participant</b>	<b>18% GST</b>	<b>Total fees to be paid per participant (including GST)</b>
Commercial Banks and Financial Institutions	Residential	₹ 17,600/-	₹ 3,168/-	₹ 20,768/-
	Non-residential	₹ 10,900/-	₹ 1,962/-	₹ 12,862/-
Scheduled UCBs, Non-Scheduled UCBs with deposit base of more than Rs.100 crore, RRBs, Local Area Banks, State Cooperative Banks and NBFCs	Residential	₹ 13,200/-	₹ 2,376/-	₹ 15,576/-
	Non-residential	₹ 8,200/-	₹ 1,476/-	₹ 9,676/-
Non-Scheduled UCBs with deposit base of less than Rs.100 crore, Small Finance Banks, Payment Banks, Government Departments, DCCBs, NGOs, State Level FIs, Non-NBFC MFIs and Certified Credit Counsellors	Residential	₹ 8,800/-	₹ 1,584/-	₹ 10,384/-
	Non-residential	₹ 5,500/-	₹ 990/-	₹ 6,490/-

**Please use the programme code AMI-16032026 in Sender to Receiver Information while remitting the fee through NEFT.**

**PLEASE DON'T REMIT THE PAYMENT THROUGH RTGS. PLEASE MAKE THE PAYMENT BY NEFT ONLY.**

**In terms of section 48 of RBI Act 1934, RBI is exempted from payment of Income Tax or Super Tax on any of its Income, Profits or Gains. Nominating institutions should, therefore, not deduct TDS on the Programme Fees.**



*Reserve Bank of India established the College of Agricultural Banking (CAB) in 1969 to provide training inputs in Rural and Cooperative Banking. Subsequently, recognizing the changing needs of the Indian financial sector, the College expanded its scope to provide training in other areas like agricultural banking, MSME financing, Financial Inclusion & Literacy, Human Resources & Leadership, etc. From the Academic Year 2021, the College has further identified four focus areas (4 Cs), namely, Corporate Governance, Cyber Security, Consumer Protection, and Compliance Management, to build capacity amongst the bankers and financial professionals to enhance the robustness and service standards in the financial system.*

*The College also conducts programmes and research conferences in collaboration with various institutions. The College further conducts customized training programmes for institutions, both national and international, as per their specific requirements.*

*The College has been nominated as the 'Nodal Institution' for imparting training to various stakeholders of UCBs on cyber security under the Mission 'AVTU' in 2021, apart from being nominated as the Nodal Institution to impart specialised NAMCABs workshops in the area of MSME financing, since 2015.*