



भारतीय रिज़र्व बैंक RESERVE BANK OF INDIA

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PUN.CAB.APTP.No. S541/ 09.06.002 /2025-2026

July 30, 2025

The Regional Director / Chief General Manager-In-Charge/
General Manager (O-i-C)
Reserve Bank of India
Financial Inclusion and Development Department
Central and Regional Offices

Madam/Sir,

Programme on Financial Inclusion, Financial Literacy, Consumer Protection and MSMEs (September 08 to 12, 2025)

Reserve Bank of India, CAB, Pune is conducting a "Programme on Financial Inclusion, Financial Literacy, Consumer Protection and MSME" for RBI officers working in FIDD (CO and ROs) at CAB Campus, Pune from September 08 to 12, 2025.

2. Programme objectives:

- Impart knowledge about various initiatives on financial inclusion, financial literacy, MSMEs, consumer protection, and grievance redressal mechanism for the banking sector
- Build aptitude to cater to the requirements of unserved and underserved sections
- Enhance skills in increasing financial inclusion through financial literacy

4. Venue and accommodation: The programme is residential and arrangements for lodging and boarding will be made at the CAB campus, Pune. Participants may report to the CAB on the evening of September 07, 2025 and the programme will conclude at 5:30 pm on September 12, 2025. Overstay and accompanying guest are not permitted.

5. Course Contents: The broad course content of the programme is given in Annex.

6. We request you to nominate officers of FIDD for this programme. Nominations may please be sent to nomination.ami@rbi.org.in on or before **August 29, 2025**. **Nominations will be accepted on first-come-first-served 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

College of Agricultural Banking, University Road, Pune - 411 016 (Maharashtra) INDIA

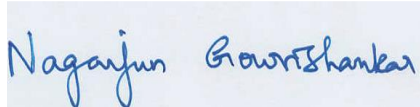
Phone : (91-020) 25538392 Fax : (91-020) 25538959 E-mail : principalcab@rbi.org.in

हिंदी आसान है, इसका प्रयोग बढ़ाइये

7. For nomination-related enquiries, you may contact the Nomination Desk (Shri. Prathmesh Patil – Telephone No. 020- 2558 2396 / 020-25581112) or e-mail to nomination.ami@rbi.org.in

IMPORTANT DATES	
Programme Dates	September 08 to 12, 2025
Last date for receipt of nomination	August 29, 2025
Reporting at CAB	September 07, 2025 Evening
Completion of programme	05.30 p.m. on September 12, 2025

Yours sincerely



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

Encl.: As above

Broad Course Contents

- **Module I – Financial Inclusion – Overview**
 - Financial Inclusion Architecture in India
 - National Strategy for Financial Inclusion
 - Global Perspectives on Financial Inclusion
- **Module II – Financial Literacy – Content and Dissemination**
 - National Strategy for Financial Education
 - Financial Awareness Messages (FAME)
 - Tailored content for specific target groups
 - Conduct of Financial Literacy Camps – Approaches
- **Module III – Use of Technology in Financial Inclusion**
 - Innovations in Payment and Settlement Systems: Various payment products for financial inclusion
 - Role of business correspondents in furthering financial inclusion
 - Role of FinTech in Inclusive finance
- **Module IV – Financing of MSMEs**
 - RBI guidelines on lending to MSMEs
 - Government of India initiatives on MSME sector
 - Cluster approach for financing micro & small enterprises
 - Alternative tech-driven approaches to financing MSMEs
 - FinTech & P2P lending, TReDS and its functioning
- **Module V - Consumer Education & Protection - Recent Initiatives & Guidelines of RBI**
 - “One Nation, One Ombudsman” - Integration of Ombudsman Schemes
 - Strengthening of consumer grievance redressal system in banks.
 - Framework on Limiting the Liability of Customers in Unauthorised Electronic Banking Transactions
 - Harmonisation of TAT and Customer Compensation
 - Complaint Management System
- **Module VI – Soft skills**
 - Imparting soft skills - effective communication with MSME clients
 - Need of emotional intelligence to deal with MSME entrepreneurs



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.