



INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 9001:2015 Certified)

Online Training Programme on “Regulatory Aspects for Small Finance Banks ”

(For Small Finance Banks)

From 16th to 17th February 2024



“Individual participants can also register for the programme at their own cost”

Programme Co-ordinator: Dr N K Bhasin
Zonal Head PDC NZ, IIBF
Mail ID: head-pdcnz@iibf.org.in , 9910110182

**Indian Institute of Banking & Finance,
Professional Development Centre, Northern Zone,
NEW DELHI-110 016
Website: www.iibf.org.in**



Training Programme on “Regulatory Aspects for Small Finance Banks”

BACKGROUND

During its 95 years of service, IIBF has emerged as a premier institute in the banking industry. Considering the emerging requirements of the bankers in the dynamic environment, IIBF has been offering certification courses and training programmes to the banking professionals.

The training programmes are designed in consultation with the industry experts and human resources personnel with an endeavour to address the skill gaps on a continuous basis. The regular offerings in varied areas prepare the banking professionals ahead of the impending change.

IIBF offers virtual training programmes for its Blended Certification courses and many other programmes to facilitate learning across the country.

IIBF also has state-of-the-art training facilities at its Leadership Centre at Mumbai. The four Professional Development Centres (PDCs) at Delhi, Chennai, Kolkata & Mumbai cater to the increasing demand for the focused training programmes.

PURPOSE

Small Finance Banks are the type of niche bank created by the Reserve Bank of India (RBI) in the country. In November 2014, the RBI first issued the guidelines of the Small Finance Banks. These banks have the license to provide basic banking services of accepting deposits from the public and lending money to the public. The main aim of establishing such banks is to provide financial assistance to those sections of the economy that are oftentimes ignored and thus, not served by the other banks. These sections might include small business units, micro, and small companies, small and marginal farmers, unorganized sector units, etc. the SFBs are the financial institutions that provide essential financial services to the non-served and unbanked regions of the country.

The main and foremost objectives of the SFBs are:

To strengthen financial inclusion and promote oftentimes ignored sections of the country like micro and small companies, small business facilities, small and marginal farmers, etc.

To provide a financial institutional mechanism so that savings among the rural and semi-urban regions of the country can be promoted. Small finance banks are governed by Banking Regulation Act 1949, Reserve Bank of India Act, 1934 and various other acts

The Reserve Bank asked small finance banks (SBFs) to continue to evolve in tune with the differentiated banking license given to them with proportionate growth in their capital base in June 2022. The Reserve Bank on 9th Jan, 2024 raised the minimum capital requirement for small finance to Rs. 200 crores.

OBJECTIVES

Given this background, IIBF has designed this special programme to -

1. Sensitize the participants to the broad contours of RBI regulatory guidelines for Small Finance Banks relating to Financial Inclusion and Development
2. Highlight the critical role of bank employees of SFBs to comply with operating guidelines of RBI for SFBs relating to Prudential Guidelines, Risk management and Corporate Governance.
3. Supplement efforts of the Bank in carrying out Priority Sector lending – On lending by SFBs to NBFC MFIs

CONTENT OVERVIEW

- An overview of Indian Financial System and Regulatory Guidelines with special reference to SFBs and focus on Financial Inclusion and Financial Literacy.
- Operations Aspects of Banking. KYC & AML, Banking Regulations Act, 1949 , RBI Act , 1934 AND Negotiable Instruments Act , 1881.
- Regulations -Principles of Lending, Working Capital Assessment and Credit Monitoring and Recovery.
- Non-Performing Assets, Agricultural Finance, Micro, Small and medium enterprises
- Customer Services, Consumer Protection, COPRA , RTI and Banking Ombudsman
- RBI Circulars on Small Finance Banks – operating guidelines, Compendium guidelines On Financial Inclusion and Development
- Case Studies and Group Discussion on Regulatory aspects of SFBs

METHODOLOGY

Virtual (Online) interactive lectures, Case Studies, presentations and sharing of experiences on the Institute's licensed ZOOM Platform.

Live sessions by Faculty shall be conducted and participants can participate in the sessions from home or office using Laptop/Desktop.

Login details for accessing the sessions shall be shared on registered mail ids of participants 24/48 hours before the program.

TARGET GROUP

For all level officers of Small Finance Banks.

DURATION

2 Days - From 16th to 17th February 2024. Timings 10:00 a.m. to 5.30 p.m.

FEES

Rs. 4,000/- (Rs.Four thousand only) per participant plus GST @18% (Rs. 720 /-) aggregating to Rs. 4.720/- (In case of TDS deduction, please send us TDS certificate).

Programme fees may be remitted to the credit of Institute's account as given below:

- Name of the Bank branch: State Bank of India, Vidya Vihar(West), Mumbai.
- Account no: 37067835430 IFSC code: SBIN0011710
- (PAN No: AAATT3309D and GST No. 07AAATT3309D2ZT)

(Kindly provide your GST Number in the nomination letter to facilitate raising of invoice)

For further details, kindly contact:

***Pl Contact: Dr NK Bhasin Mr. Aman Dhar, Ms. Anchal Arora Mobile – 8295127117,
9910110182***

Email: je.pdcnz1@iibf.org.in, je.pdcnz2@iibf.org.in, head-pdcnz@iibf.org.in



INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 9001:2015 Certified)

NOMINATION FORM FOR ORGANIZATION WHO NOMINATES THE PARTICIPANTS

Program title: **PROGRAMME on “Regulatory Aspects for Small Finance Banks ”**

Date : 16th to 17th February 2024 **(Friday – Saturday)**

Programme Type: Virtual (Online) mode

Details of nominee(s):

Sl. No	Name	Designation	Branch/Office	Contact No.	E-mail (PERSONAL MAIL ID)*	E-mail (OFFICIAL MAIL ID)*
1						
2						
3						

***LOGIN DETAILS OF THE PROGRAM SHALL BE SHARED ON PERSONAL MAIL ID OF NOMINEE.**

Name of Bank/ FI: _____

Address: _____

GST Details of Nominating Bank: _____

UTR Number and date of Fees remitted.

Phone of **Nominating** Official: -----E-Mail of **Nominating** Official: _____

Fees: Rs. 4,000/- (Rs.Four thousand only) per participant plus GST @18% (Rs. 720 /-)
aggregating to Rs. 4.720/- (In case of TDS deduction, please send us TDS certificate).

***PI Contact: Dr NK Bhasin Mr. Aman Dhar, Ms. Anchal Arora Mobile – 8295127117,
9910110182***

Email: je.pdcnz1@iibf.org.in, je.pdcnz2@iibf.org.in, head-pdcnz@iibf.org.in



INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 9001:2015 Certified)

NOMINATION FORM FOR SELF-SPONSORED CANDIDATES

Program title: **PROGRAMME on “Regulatory Aspects for Small Finance Banks ”**

Date : 16th to 17th February 2024 **(Friday – Saturday)**

Programme Type: **Virtual (Online) mode**

Details of nomination:

Sl. No	Name	Designation	Contact No. (Mobile)	E-mail (PERSONAL)	UTR NUMBER and DATE For FEES REMITTED
1					

Name of Bank/ FI employed with:

Address of Bank/FI employed with:

Fees: Rs. 4,000/- (Rs.Four thousand only) per participant plus GST @18% (Rs. 720 /-)
aggregating to Rs. 4.720/- (In case of TDS deduction, please send us TDS certificate).

Programme fees may be remitted to the credit of Institute’s account as given below:

- Name of the Bank branch: State Bank of India, Vidya Vihar(West),Mumbai.
- Account no: 37067835430 IFSC code: SBIN0011710
- (PAN No: AAATT3309D and GST No. 07AAATT3309D2ZT)

***Pl Contact: Dr NK Bhasin Mr. Aman Dhar, Ms. Anchal Arora Mobile – 8295127117,
9910110182***

Email: je.pdcnz1@iibf.org.in, je.pdcnz2@iibf.org.in, head-pdcnz@iibf.org.in