

Background:

Financial inclusion has evolved from a policy aspiration to a systemic imperative for India's financial sector. Anchored in the Government of India's Jan Dhan-Aadhaar-Mobile (JAM) trinity, PM SVANidhi, PM Mudra Yojana, and the emerging National Financial Inclusion Strategy, the agenda has progressively shifted from mere account ownership to meaningful access, encompassing credit, insurance, pensions, and digital payments for the last mile. The Reserve Bank of India has consistently reinforced financial inclusion as a core regulatory and supervisory priority through its Financial Inclusion Index, the revised Priority Sector Lending guidelines, the Account Aggregator framework, and the expanding Business Correspondent ecosystem. Yet formidable challenges persist: low credit penetration among women and agrarian households, insurance and pension gaps in informal segments, and a widening digital divide that risks excluding the very populations inclusion aims to serve. For RBI-regulated entities viz., commercial banks, RRBs, SFBs, NBFCs, and payment service providers financial inclusion is simultaneously a regulatory obligation, a business opportunity, and a reputational responsibility. CAFRAL, with its unique position at the intersection of policy and practice, brings together senior practitioners to examine regulatory expectations, technological enablers, and institutional strategies for deepening quality-driven, sustainable financial inclusion.

Objectives:

This programme aims to equip senior executives of RBI-regulated entities with a comprehensive and contemporary understanding of India's financial inclusion landscape. It seeks to examine the evolving regulatory and policy architecture governing inclusion, explore technology-led delivery models including Digital Public Infrastructure and the Account Aggregator ecosystem, and assess persistent gaps in credit, insurance, and pension access for underserved segments. Drawing on CAFRAL's earlier work in this domain and emerging global frameworks, the programme will enable participants to critically evaluate their institutional strategies and develop actionable approaches for deepening meaningful, responsible, and sustainable financial inclusion within their organisations.

Conference Highlights:

- Financial Inclusion in India: From Jan Dhan to NSFI: 2025-30-The Road Ahead
- RBI's Regulatory and Supervisory Framework: PSL, FI Index, BC Networks and Emerging Mandates
- Digital Public Infrastructure and Technology Enablers: UPI, Account Aggregator, and FinTech Partnerships for Last-Mile Delivery
- Credit and Insurance for Underserved Segments: MSME Financing, Agri-Credit, SHGs and Responsible Lending Practices
- Financial Literacy, Customer Protection and Grievance Redressal: Building Trust at the Last Mile
- Institutional Strategy for Inclusive Finance: Transforming Compliance into Competitive Advantage

Date: July 24, 2026

Time: 09:45 AM to 05:45 PM

Platform: CISCO WebEx

Type: Virtual

Fees: Rs. 15,000/- + 18% GST

For Nomination Form please visit our site www.cafral.org.in

Last date for filing nomination July 13, 2026

For more conference details, contact:

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Participant Profile

Senior executives of scheduled commercial banks, Regional Rural Banks, Small Finance Banks, NBFCs, and payment service providers responsible for financial inclusion, priority sector lending, rural and retail banking, and digital delivery channels.

Program Conditions

- Program fees must be paid before the program.
- Banks may depute another officer if the nominated officer is unable to attend.
- Nomination may be cancelled up to five days prior to the program.