

Programme on

Emerging Payments and Lending Systems

Programme Coordinator/s: **Dr. M. V. N. K. Prasad & Dr. Susmita Mandal**

December 08 - 12, 2025



INSTITUTE FOR DEVELOPMENT AND RESEARCH IN
BANKING TECHNOLOGY, HYDERABAD
(ESTABLISHED BY RESERVE BANK OF INDIA)



Introduction

Emerging payment and lending systems utilize technology to offer faster, more accessible, and secure financial services compared to traditional methods. Key trends include the shift from cash to digital, the rise of mobile and contactless payments (like NFC and QR codes), and the use of real-time payment platforms for instant transactions. In lending, digital platforms use AI and machine learning for automated credit assessments and faster loan approvals, making credit more accessible to a wider range of borrowers.

Objective

The primary objective of emerging payment and lending systems are to enhance the efficiency, accessibility, convenience, and security of financial services for both individuals and businesses.

Contents

- ★ Contactless and digital wallets
- ★ Cryptocurrencies and stablecoins
- ★ Central Bank Digital Currencies (CBDC)
- ★ Biometric and tokenized payments
- ★ Open banking and APIs
- ★ AI in payments
- ★ Unified lending platforms
- ★ AI and automation
- ★ Cloud-based solutions
- ★ Data analytics
- ★ Account Aggregator framework
- ★ Use cases
- ★ Risk and cyber resilience

Who can Participate?

Official working in IT, Payment systems and Market innovation departments.

End Use

Knowledge about all payment and lending technologies in banking will provide the banker an overall perspective the system. these technologies can be utilized in BFSI.

Programme Coordinator

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Dr. Susmita Mandal, Assistant Professor; e-mail: msumsmita@idrbt.ac.in

Accommodation

Participants will be provided Air Conditioned Single Occupancy accommodation at IDRBT, Hyderabad, with all cafeteria facilities. The Participants can check-in on the evening of the day before the commencement of the programme and can check-out after completion of the programme on the same day (or) in the morning of the next day of the programme.

Fee Details

Domestic Participants from

- ★ RRBs & Coop. Banks : Rs. 50,000 + Applicable GST
- ★ All other Banks & Fis : Rs. 65,000 + Applicable GST

The fees for the programme can be remitted through NEFT and the bank account details for fee payment are here under:

Account Name : IDRBT
Bank : Axis Bank Limited
Branch : Humayun Nagar (Mehdipatnam Ring Road) Branch, Hyd.
Account Number : 426010100018823
IFSC Code : UTIB0000426
GSTIN : 36AAAAI0204K1Z4.

Nominations

Nominations may please be sent to us latest by **November 21, 2025** by email to hunar@idrbt.ac.in. Please note that no nominations will be accepted after this date. This measure is envisaged to further improve the quality and learning outcomes of the programme based on participants' profile and requirements.

While nominating, please provide the details of the participants (Name, Designation, Bank, Mobile No / Phone No., email address) along with the nominating authority details (Name, Designation, Bank, Mobile No / Phone No., email address, Fees billing address, GST No. of the bank).

Contact Us

Please contact our Programme Office for organising Customised Programmes and/or any other queries related to programmes at hunar@idrbt.ac.in or call us on +914023294121/61/63/64/65.



Forthcoming Programmes of December 2025

S. No.	Programme	Date	Coordinator
1.	IT Supply Chain Risk Management	01 - 03	Dr. N. P. Dhavale
2.	Application Security & Dev-Sec-Ops	01 - 05	Dr. Abhishek Thakur Dr. Dipanjan Roy
3.	Operational Risk Management, Measures and Compliance for Banks	03 - 05	Dr. V. N. Sastry
4.	Emerging Payment & Lending Systems	08 - 12	Dr. M.V.N.K. Prasad Dr. Susmita Mandal
5.	Data Center Management - IT & Non IT	08 - 12	Dr. Abhishek Thakur
6.	Quantum Computing	10 - 12	Dr. P. Syam Kumar
7.	Security, Scale and Access for Digital Payments	15 - 17	Dr. Abhishek Thakur
8.	Financial Forecasting with AI/ML	15 - 19	Dr. V. Ravi & Dr. Mridula Verma
9.	Micro Services - Scaling IT Applications	17 - 19	Dr. V. Radha Dr. N P Dhavale

Please visit our website for more details on programmes at
<https://www.idrbt.ac.in/executive-development-programmes/>