INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified)

TRAINING PROGRAMME

ON

RBI Mandatory Learning – ADC Pro: Operations, Reconciliation & CTS Mastery

(Physical Classroom Session)

17.09.2026 to 19.09.2026 (Thursday, Friday & Saturday)

Coordinated by:
Indian Institute of Banking & Finance,
Professional Development Centre, South Zone,
94, Jawaharlal Nehru Road
Vadapalani, Chennai - 600 026

Website: www.iibf.org.in

For Details & Nomination, please contact:

Individuals can also register for the program at their own cost

For Details & Nomination, please contact:
Individuals can also register for the programme at their own cost

Mr. G . Padmanaban Head – PDC, South Zone, Chennai Phone: +91- 44 – 23721429 Mobile: 7397240035 E-mail: head-pdcsz@iibf.org.in	Ms. Priya Maria A Senior Executive, PDC-South Zone, Chennai Phone: +91- 44 -24722990 Mobile: +91 9566274128 E-mail: se.pdcsz1@iibf.org.in	Mr Harinadh Nethinti Junior Executive, PDC-South Zone, Chennai Phone: +91- 44 -24722990 Mobile : 8317550652 E-mail : je.pdcsz2@iibf.org.in

BACKGROUND

During its 98 years of service, IIBF which is an "Institute of the Bankers, for the Bankers and by the Bankers", has emerged as a premier institute in banking and finance education. Considering the emerging requirements of the bankers in the ever changing dynamic environment, IIBF has been providing training to bankers in select areas. IIBF has world class training facilities at its Leadership Development Center, Mumbai. It also has seven Professional Development Centres (PDCs) at Chennai, Delhi, Kolkata, Mumbai, Guwahati, Lucknow & Bengaluru.

PROGRAMME OBJECTIVE

With the rapid evolution of digital payments, regulatory expectations, and emerging technologies like AI/ML, banking professionals must stay ahead of compliance, risk, and operational complexities.

DIGIPAY EDGE 2026 is a comprehensive, practice-oriented programme designed to equip officers with regulatory clarity, operational insights, and future-ready skills in the digital payments ecosystem.

The **Cheque Truncation System (CTS)** has revolutionized cheque clearing in India, making it faster, safer, and more efficient. However, operational complexities, exception handling, reconciliation challenges, and customer service expectations require bank officers to stay updated with best practices and regulatory expectations.

This programme provides participants with practical knowledge and hands-on insights into digital payment systems, banking operations, reconciliation processes, CTS operations, regulatory compliance, risk management, and emerging technologies, enabling them to enhance operational efficiency, ensure regulatory compliance, strengthen risk management practices, and deliver superior customer service in a rapidly evolving banking environment.

PROGRAMME HIGHLIGHTS

- Regulatory-focused with the latest RBI directions (2025 updates)
- Comprehensive coverage of Digital Payments, CTS Operations, and Reconciliation
- Practical insights from banking experts
- Case study-driven learning
- Coverage of emerging technologies (AI/ML in Banking)
- Focus on operational excellence, risk management, and regulatory compliance
- Interactive discussions on real-world banking scenarios and best practices

SESSION WISE COVERAGE

- RBI Master Directions on Digital Payment Security Controls (DPSC)
- Overview of ADC Products and Authentication Mechanisms for Digital Payment Transactions (2025 Directions)
- RBI Guidelines on IT Governance & Risk Controls
- Outsourcing & Vendor Management in Digital Banking
- DPDP Act, Compliance & Future of Digital Banking (AI/ML)
- Role & Functions of NPCI in Payment Ecosystem
- Soft Skills for New-Age Bankers, Augmenting Profitability
- Reconciliation in Digital Payment Ecosystem
- CTS Fundamentals & Clearing Operations
- CTS Exceptions, Returns & Reconciliation
- Advanced CTS Operations, Risk Management & Customer Handling
- CTS Operational Excellence & Best Practices Workshop

KEY LEARNING OUTCOMES

BY THE END OF THE PROGRAMME, PARTICIPANTS WILL BE ABLE TO:

- Understand the complete CTS lifecycle and operations.
- Interpret and implement RBI digital payment regulations.
- Understand the NPCI ecosystem and transaction flows.
- Effectively manage exceptions, returns, reconciliation, and operational risks.
- Identify and mitigate risks in cheque clearing.
- Strengthen IT governance and vendor risk management.
- Ensure DPDP compliance and data protection.
- Handle customer grievances confidently and enhance customer handling and soft skills.
- Implement best practices for operational excellence.

DURATION

17.09.2026 to 19.09.2026 (Thursday, Friday & Saturday) (3 days), from 09.45 AM to 5.30 PM.

TRAINING METHODOLOGY	TARGET GROUP	TRAINING PERIOD
➢ Expert-led interactive sessions ➢ Real-life case studies ➢ Practical scenarios & discussions ➢ Group exercises & workshop activities ***Sessions will be handled by experienced bankers, domain experts, and certified trainers with extensive exposure to digital payments, clearing operations, reconciliation, and regulatory compliance.***	➢ Officers handling Clearing Operations ➢ Branch Managers / Operations Heads ➢ Officers in CPCs / Clearing Cells ➢ Audit & Compliance Officers ➢ Officers of Commercial Banks ➢ Digital Banking / IT / Operations / Risk / Compliance Teams ➢ Officers handling UPI, AEPS, Cards, and Payment Systems	Date : 17.09.2026 to 19.09.2026 (Thursday, Friday & Saturday) Timings: 09.45 AM to 5.30PM

PROGRAMME FEE

Rs. 10,500/- (Ten Thousand Five Hundred only) plus GST @18% aggregating to **Rs.12,390/- per participant**
(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: **37067835882** IFSC code: **SBIN0011710**
- ✓ PAN No: AAATT3309D and GSTIN No. 33AAATT3309D2ZY

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

The programme is Non residential. Lunch and snacks will be provided to the participants by the Institute.

Participants have to arrange their overnight stay on their own / by their respective Banks.

VENUE

Indian Institute of Banking & Finance,
Professional Development Centre, South Zone,
94, Jawaharlal Nehru Road
Vadapalani, Chennai -600 026

INDIAN INSTITUTE OF BANKING & FINANCE
(ISO 21001:2018 Certified Institute)

Nomination Form (for Banks/FIs & Other Organisations)

Programme title: **RBI Mandatory Learning – ADC Pro: Operations, Reconciliation & CTS Mastery**
Date: **17.09.2026 to 19.09.2026 (Thursday, Friday & Saturday)**

Programme Type: Physical Classroom (Non-Residential)

Participants Nominated:

Sl. No	Name (Mr./Ms./Mrs.)	Designation	Branch /Office	Mobile No. and Land Line No.	E-mail
1					
2					
3					
4					

Name of the Bank/FI	:
Address	:
GST No	:
PAN No	:
Phone/Mobile Number of Nominating Official :	
E-Mail ID of Nominating Official	:

Please send your nominations at the earliest to:

Mr. G . Padmanaban **Head – PDC, South Zone, Chennai** **Phone: +91- 44 – 23721429** **Mobile: 7397240035** **E-mail: head-pdcsz@iibf.org.in**	**Ms. Priya Maria A** **Senior Executive, PDC-South Zone, Chennai** **Phone: +91- 44 -24722990** **Mobile: +91 9566274128** **E-mail:** se.pdcsz1@iibf.org.in	**Mr Harinadh Nethinti** **Junior Executive, PDC-South Zone, Chennai** **Phone: +91- 44 -24722990** **Mobile : 8317550652** **E-mail : je.pdcsz2@iibf.org.in**

INDIAN INSTITUTE OF BANKING & FINANCE
(ISO 21001:2018 Certified Institute)

Nomination Form (for Self-Sponsored Candidates)

Programme title: **RBI Mandatory Learning – ADC Pro: Operations, Reconciliation & CTS Mastery**
Date: **17.09.2026 to 19.09.2026 (Thursday, Friday & Saturday)**

Programme Type: Physical Classroom (Non-Residential)

Details of the candidate:

Sl. No	Name (Mr./Ms./Mrs.)	Designation	Branch /Office	Mobile No. and Land Line No.	E-mail
1					

Fee
Rs. 10,500/- (Ten Thousand Five Hundred only) plus GST @18% aggregating to **Rs.12,390/- per participant**

Programme fees to be remitted to credit of Institute's account details as follows:

Name of the Bank branch	: State Bank of India, Vidya Vihar(West), Mumbai.
Account no	: 37067835882
IFSC code	: SBIN0011710
PAN No: AAATT3309D and GSTIN No: 33AAATT3309D2ZY	

Please send your nominations at the earliest to:

Mr. G . Padmanaban **Head – PDC, South Zone, Chennai** **Phone: +91- 44 – 23721429** **Mobile: 7397240035** **E-mail: head-pdcsz@iibf.org.in**	**Ms. Priya Maria A** **Senior Executive, PDC-South Zone, Chennai** **Phone: +91- 44 -24722990** **Mobile: +91 9566274128** **E-mail:** se.pdcsz1@iibf.org.in	**Mr Harinadh Nethinti** **Junior Executive, PDC-South Zone, Chennai** **Phone: +91- 44 -24722990** **Mobile : 8317550652** **E-mail : je.pdcsz2@iibf.org.in**