



LAST MILE, NEW LESSONS

A Mekong Exposure Programme for Indian Bankers

6th - 12th Dec, 2026

**BANGKOK • THAILAND
– MEKONG REGION**

A structured international learning journey connecting rural finance innovation, community institutions and climate resilience.

INTERNATIONAL EXPOSURE • INSTITUTIONAL LEARNING • ACTIONABLE INSIGHTS

PROGRAMME OVERVIEW

“A structured international learning journey connecting rural finance innovation, community institutions and climate resilience.”

In an era of rapid economic transformation and mounting climate vulnerabilities, resilient and inclusive rural financial systems are increasingly important. Rural communities dependent on agriculture, forests and water-based livelihoods remain especially exposed to financial exclusion and climate-related risks.

Thailand and the wider Mekong sub-region offer valuable examples of community-anchored rural finance, including Village Funds, savings collectives, cooperative frameworks and climate-adaptive finance mechanisms — practical lessons in local ownership, social trust and institutional innovation.

For India, the learning is particularly relevant to last-mile financial delivery and climate-induced livelihood disruption, including in ecologically sensitive and economically peripheral regions such as the North-East. The visit also aligns with the spirit of India's Act East Policy by strengthening South-East Asia as a knowledge partner.

This exposure visit moves beyond classroom learning. Participants will engage with institutions, practitioners and community initiatives to understand governance, regulation, financial inclusion and climate-responsive innovations — identifying lessons that can be thoughtfully adapted to India's rural banking ecosystem.

PROGRAMME OBJECTIVES

The programme aims to:

- a) Understand Rural Finance Models** – Provide first-hand exposure to successful rural banking and community-based financial systems in Thailand, including Village Funds, savings groups and rural finance institutions.
- b) Learn Climate-Resilient Financing Practices** – Understand climate finance mechanisms and financial approaches that support climate-resilient livelihoods and community adaptation.
- c) Study Policy & Regulatory Frameworks** – Examine Thailand's policy, regulatory and institutional frameworks supporting rural banking, financial inclusion and sustainable finance.
- d) Explore Community Enterprise & Rural Entrepreneurship** – Understand financing models supporting cooperatives, community enterprises, rural entrepreneurship and local economic development.
- e) Promote Cross-Country Learning** – Facilitate interaction and knowledge exchange with policymakers, financial institutions, practitioners and community organisations in Thailand.
- f) Identify Replicable Models for India** – Identify relevant practices and institutional innovations that can be suitably adapted to strengthen India's rural banking and financial inclusion ecosystem.

EXPECTED OUTCOMES

- Enhanced understanding of rural finance ecosystems and climate-resilient banking practices through direct exposure to models used in Thailand.
- Developed regulatory frameworks, subsidies and inclusive finance schemes tailored for participants' institutions.
- Identified effective community-based financial systems — Village Funds, cooperatives and savings groups — for integration into India's rural banking ecosystem.
- Promoted collaboration between participants and institutions in Thailand.
- Exchanged lessons and feedback to ensure the continuity, scalability and sustainability of rural banking and climate adaptation initiatives.

METHODOLOGY & PARTICIPATION

METHODOLOGY

- Seminars and keynote addresses
- Field visits and real-time exposure
- Interaction with practitioners & policymakers
- Group assignments and presentations
- Study-visit review, feedback and key takeaways

WHO SHOULD PARTICIPATE?

- Officers from RBI, NABARD,
- Banks and Development Financial Institutions, Microfinance Professionals, Govt officials in related depts
- Faculty & Researchers,
- Private Sector Representatives, Civil Society & NGOs, etc.

TENTATIVE PROGRAMME SCHEDULE

Sr.	Particulars	Dates
1	India leg of programme at Guwahati	5th December 2026
2	Out-bound journey (Guwahati to Bangkok, Thailand)	6th December 2026
3	International leg of the programme: Thailand	6th – 10th December 2026
4	Return journey (Bangkok, Thailand to Guwahati)	11th December 2026

PROGRAMME COVERAGE

- Address by the Bank of Thailand (BOT), Central Bank, Bangkok; Embassy of India in Thailand; and the India-Thai Chamber of Commerce (ITCC), Senior Agriculture Expert Livelihoods Fund, Thailand
- Visit to the Bank of Thailand (BOT), Central Bank, Bangkok, Thailand to understand following topics.
 - Central bank's policies and master plan;
 - Rural finance, financial inclusion, climate finance, and sustainable banking;
 - National rural banking and green finance frameworks;
 - Future of Thai financial sector: digital finance, sustainable finance and resilient regulation.
- Visit to climate-resilient agriculture initiatives — climate-smart rice farming, drought-resistant crops and improved soil management to reduce vulnerability.
- Community adaptation initiatives — water-sharing systems, flood-resilient housing and local disaster preparedness committees. These efforts are supported by Climate financing mechanisms, with funding from international sources such as the Green Climate Fund (GCF), UNDP, and FAO, complemented by national programs that promote adaptation in agriculture and rural livelihoods.
- Visit to a circular economy initiative, cooperative, OTOP enterprise, or successful rural community finance project. The visits will provide a direct window into how Thailand integrates sustainability, local entrepreneurship, and inclusive finance into its development strategy.
 - Circular economy initiatives focus on reducing waste and reusing resources, often led by both corporations and grassroots groups.



Climate-smart agriculture — building resilience from the soil up.

ABOUT THE COLLABORATING INSTITUTES



INDIAN INSTITUTE OF BANK MANAGEMENT, GUWAHATI

Established in 1980, IIBM has grown into an All-India Institute with a pan-India outlook and special focus on the North Eastern Region. The Institute imparts high-standard training to bank personnel, conducts in-company programmes for newly recruited officers and staff, promotes research studies, and provides consultancy to banks, financial institutions and State Governments.

IIBM is an autonomous institution sponsored by RBI, NABARD, SBI, UCO Bank, Central Bank of India, Punjab National Bank, Union Bank of India and Indian Bank. Its Governing Board comprises top executives from the banking system — including the Chairman, NABARD, and MDs & CEOs of banks — and is chaired by the Deputy Governor, Reserve Bank of India.



MEKONG INSTITUTE

Mekong Institute (MI) is an intergovernmental organisation established by the six Greater Mekong Sub-region (GMS) countries — Cambodia, China, Lao PDR, Myanmar, Thailand and Viet Nam — to deepen regional cooperation through capacity development, dialogue and advocacy for sustainable socioeconomic development and poverty alleviation in the GMS.

MI's strategies align with the GMS Cooperation Program Strategic Framework 2030, the ASEAN Economic Community and the 2030 Agenda for Sustainable Development — spanning regional connectivity, sectoral development, green transition, social inclusion, digital economy and labour mobility.

PROGRAMME FEE

TOTAL PROGRAMME FEE PER PARTICIPANT

₹3,00,000 + applicable GST

✓ INCLUDED UNDER THE FEE	– NOT INCLUDED
✓ Boarding, lodging and meeting facilities at Guwahati ✓ Two-way economy air ticket (Guwahati–Bangkok), incl. visa fee, medical and travel insurance ✓ Airport pickup/drop at Bangkok ✓ Single-occupancy accommodation in Bangkok ✓ Travel within Bangkok as per itinerary ✓ Meetings/discussions with institutions and field-visit interactions ✓ Training resources, training kit and reading material	– Passport fee – Excess baggage beyond airline limits – Personal expenses – Entrance fees specifically stated as participants' own expense – Any item not expressly included under the fee

IMPORTANT: *Issuance of a valid passport with a validity of at least six months will be the sole responsibility of the nominating agency/participant.*

REGISTRATION & NOMINATION

Participants may be nominated by their organisation through email or through IIBM's online nomination facility. The nominating authority should provide the mobile number (WhatsApp) and email ID of the nominated participant.

Email	programme@iibm.ac.in
Last date for nomination	November 5th, 2026

HOW TO REMIT FEE

The participation fee can be remitted preferably online. The bank account details are given below:

Beneficiary Name	INDIAN INSTITUTE OF BANK MANAGEMENT
Bank A/c No.	10821418158
A/c Type	S B A/c
MICR Code	781002037
IFS Code	SBIN0010669
Branch	IIBM Branch