



Postal Financial Services (PFS)

The three-week Postal Financial Services course will focus on blending tradition with innovation, enhancing financial inclusion, addressing emerging challenges, adopting best practices, developing business models and strategies, and exploring international financial initiatives offered by UPU. Participants will learn to integrate the historic strengths of postal financial services with modern digital advancements, expand access to underserved communities, navigate technological and market disruptions, learn from global examples, and draft effective, forward-looking strategies. The course will incorporate topics such as bridging the digital-divide, offering user-friendly interfaces and multiple service channels, empowering small business, financial literacy, customer protection measures, digital banking facilities, credit and insurance, and convenient payment services. The participants will be able to contribute to the organisation by building a more equitable and sustainable financial ecosystem.

Emerging Trends in Finance Industry	Study Visits	Financial Innovation
Sustainable Finance	Financial Strategy	Digital Postal Payments
Group Assignments and Presentations	UPU Initiatives	Guest Faculty
Cross-Border Transactions	Financial Markets and Digital Currencies	Digital Banking



Ms. Suchismita, who joined APPC in January 2024, is the course director for the PFS course. She brings over a decade of service with India Post. Her extensive hands-on experience and deep expertise include her previous role as Director of Postal Service in an Indian Province, where she managed financial services across over 8,000 post offices and partnered with state governments to implement social-financial welfare schemes. She has also organized in-house training in rural financial business, insurance marketing, digital postal payments, financial literacy, banking services and fraud investigations. Her dedication to creating new learning pathways promises an unforgettable experience for all participants.

