

# ANNUAL REPORT

2016-17



**Bankers Institute of Rural Development  
Lucknow  
(An ISO 9001:2008 Certified Institution)**

# ANNUAL REPORT

2016-17



**BANKERS INSTITUTE OF RURAL DEVELOPMENT**

**(An Autonomous Society promoted by NABARD)**

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# ANNUAL REPORT

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## Management

The Management of BIRD is vested with a Governing Council (GC) comprising members from the banking industry, bureaucracy, academia and rural development sectors. The composition of the Governing Council as on 31 March 2017 is given below:

### Ex-Officio Members

Dr. Harsh Kumar Bhanwala  
Chairman  
(Chairman, NABARD, Mumbai)

R. Gandhi  
Deputy Governor  
Reserve Bank of India, Mumbai

### Nominated Members

Shri H R Dave  
Deputy Managing Director  
NABARD, HO, Mumbai

Shri S. N. Patel  
Managing Director & Chief Executive Officer  
Andhra Bank, Hyderabad

Shri Ajay Bhai Patel  
Chairman,  
Gujarat State Co-operative Bank, Ahmedabad

Shri K.V. Shaji  
Chairman  
Kerala Gramin Bank, Mallappuram

**Co-opted Members**

Shri Atal Dulloo, IAS  
Joint Secretary  
MoRD & CEO NRLM, New Delhi

Dr. Hawa Singh  
Ex-Registrar  
Kurukshetra University, Kurukshetra

**Member Secretary, G C (Ex-Officio)**

Dr. D. V. Deshpande  
Director  
BIRD, Lucknow

## PERFORMANCE HIGHLIGHTS – 2016-17

### A Conduct of training programmes

#### I Highlights

- Conducted 253 programmes overachieving the target of 226 programme.
- Conducted 143 in-campus and 110 on-location programmes with 24688 trainee days surpassing previous year's achievement of 24152 trainee days.
- 6519 participants including 119 international participants attended the programmes. The average participation stood at 26 per programme.
- The participation of the Commercial Banks in the training programmes has increased from 14% in 2015-16 to 17% during 2016-17.
- 90 of the total 253 programmes, constituting 36% of total programmes were paid programmes.

#### II Customized Programmes

The 57 customized programmes conducted during the year which included following important programmes:

- Sensitisation Programmes for Payment Banks (8),
- Training of Trainers Programmes on Financial Literacy for SHGs for NRLM (8)
- Training Programmes on SHGs/JLGs for Punjab National Bank (6)
- Training Programme on Agriculture Investment Credit for Field Officers of Andhra Bank
- Attitude Building Programme for Himachal Pradesh Gramin Bank
- Induction Programme for Consultants of NABCONS
- Training of Trainers-Financial Literacy (FL), SHGBLP (Self Help Group Bank Linkage Programme), Bank Sakhi, Renewable Energy
- Residential Training for Indian Economic Services (IES) trainee officers
- Four Organization Development Initiatives (ODIs)

### **III International Programmes:**

The following four international programmes were conducted, which were attended by 119 participants including foreign participants from 15 countries:

#### **a. Exposure Visit to Netherland**

An exposure visit to the Netherlands on High Tech Agriculture, Floriculture, Agro-processing, Dairying and Philanthropic Funding was organised from 12 to 23 January 2017 for 22 senior officials from Commercial Banks, RRBs, RBI, CAB- Pune, NABARD and NGOs from different States. The visit provided an opportunity to the participants to gain exposure to modern production, processing and marketing technologies in agri-business and methods adopted by Government agencies and financial institutions for financing such activities in Netherlands.

#### **b. International Programme conducted under sponsorship of ITEC**

For the first time, BIRD received a sponsorship from Ministry of External Affairs, Govt. of India under Indian Technical and Economic Cooperation (ITEC) and conducted a 03 weeks programme on “Financing of Inclusive Agriculture & Rural Development” from 20 February to 10 March 2017. The programme was attended by 33 participants from 13 African and Asian countries viz., Bangladesh, Ghana, Kazakhstan, Kenya, Kyrgyzstan, Mauritius, Palestine, Sudan, Tajikistan, Tanzania, Uganda, Vietnam and Zimbabwe. This programme has opened a channel for conduct of a new line of programmes.

#### **c. Programme for SAARC Countries**

A programme on “Skill Development of Trainers in the area of Promotion and Financing of Self Help Groups & Joint Liability Groups for Financial Inclusion of Rural Poor” in collaboration with CICTAB (Centre for International

Cooperation in Training and Agricultural Banking) - a center located in Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM), Pune was conducted from 13 to 16 March 2017 at BIRD Lucknow. It was under joint sponsorship of CICTAB and MCID, NABARD. 31 participants from Nepal and India attended the programme.

**d. Workshop on Climate Change Project Formulation in Afghanistan**

A workshop on “Project Formulation - Climate Change Adaptation and Mitigation” was conducted for “Oxford Policy Management Group” for 32 officials of Govt. of Afghanistan at Kabul, Afghanistan from 26 to 29 March 2017 in collaboration with Farm Sector Policy Deptt., NABARD, Head Office. This is the first programme conducted by BIRD in Afghanistan.

**IV. Short term Certification Course on Management of Farmer Producer Organizations (FPOs) for CEOs**

During the year the Institute designed, launched and conducted Short term Certification Course on Management of Farmer Producer Organizations (FPOs) for CEOs of FPOs. The course was conducted in partnership with seven agencies (viz., Yuva Mitra, Nashik; BASIX- Institute of Livelihood Research and Training, Hyderabad; National Institute of Social Work & Social Science (NISWASS), Orissa; TATA Dhan Academy, (TATADA) Madurai, Tamil Nadu; VRUTTI, Bhopal & Gulbarga; Associated Tea & Agro Management Services (ATMS Ltd.), Guwahati, ASSAM and Ch. Charan Singh National Institute of Agricultural Marketing, NIAM, Jaipur. A total of 204 CEOs acquired Certification from 08 such courses launched during the year.

## **V Programmes conducted by BIRD for high end clients**

- a) The Institute conducted a unique programme on 'Leadership Innovations in Rural Development' from 06-08 February 2017. The leaders of international repute, involved in changing the perspective of looking at issues, were invited as speakers. The speakers included Mohammed Dilawar, Founder & President, Nature Forever Society, Maharashtra; Dr Ritesh Arya, Vice President International Sustainable Energy Organization, Geneva; Shri C Norphel, 'The Ice Man'; Dr Chandi Prasad Bhatt, Pioneer of Chipko Movement; Dr Rajendra Singh, "The Water Man". The programme was rated as excellent, unique, inspirational and beneficial by the participants.
- b) One Week Training Programme for Officers -Trainees (OT) from Indian Economic Service (IES), Govt. of India was conducted from 06 June to 10 June 2016. The IES has been deputing the trainee officers to BIRD every year, as part of their induction programme.
- c) During the year, a Training cum Exposure Visit Programme for Officers representing various Departments/Offices of Govt. of Meghalaya to Thiruvananthapuram to explore possibilities of setting up New-age Primary Co-operatives in the State, akin to NABARD's PACS as MSC initiative was organised. Shri Vijay Kumar Mantri, IAS, Additional Secretary, Govt. of Meghalaya led the delegation.
- d) The Institute on behalf of Micro Units Development & Refinance Agency (MUDRA), organized a brain storming workshop of stakeholders for Design & Development of Innovative Financial Products for MUDRA Clients & Models for delivering them through alternate channels such as industry associations, NGOs, RSETI/RUDSETI, Producer companies,

consultancy organizations. Dr. Kshatrapati Shivaji, Chairman SIDBI graced the workshop as Chief Guest and Shri Jiji Mammen, CEO, MUDRA was the Guest of Honour.

- e) Appreciation Programmes on Payment Bank for Senior Officers of Dept. of Posts, Govt. of India were also conducted during the year. The participants for these customised programmes included Post Master Generals [PMGs], Deputy Director Generals [DDGs], Directors and other executives from various regions/circles of Dept. of Posts.

## **B Other highlights for the year**

- a. **E-learning:** Four e-Learning Courses on Self Help Group (SHG), Joint Liability Group (JLG), Financial Literacy (FL) and Producers' Organization (PO) were launched for client institutions. Over 1000 people across the Country have registered for these courses.
- b. **Papers/ Articles:** Faculty members of BIRD have been continuously engaged in research activities. During the year, 09 papers have been sent for publication and some of these have already been presented in National level seminars / published in national / international journals.
- c. **Consultancy Assignments:** Following consultancy assignments were taken up during the year:
- Evaluation Study of Watershed Projects implemented in Telangana for NABARD, Telangana State Regional Office.
  - Preparation of Road Map for the Training Strategy for Board Members of PACS and Vyapar Mandals of Bihar State.
  - Evaluation Study of TDF Projects implemented in Andhra Pradesh.

- Manpower Assessment Study of Raipur DCCB.
- Meghalaya Basin Management Agency (MBMA), Shillong has engaged BIRD as Technical Service Provider for their Integrated Village Cooperative Societies (IVCS) Programme.
- Evaluation Study of Training activities of NCCT (National Council for Cooperative Training) and its units during 12th Five Year Plan (study conducted under C-PEC)

**d. Case Studies/ TNA Studies:**

- i. TNA Studies: During the year 2016-17, the Institute has completed following 03 TNA studies:
  - Training Need Assessment (TNA) Study of Kannur DCCB
  - Training Need Assessment (TNA) Study of Kozhikode DCCB
  - Training Need Assessment (TNA) Study of Baroda UP Gramin Bank
- ii. Besides, FMs have also developed the following case studies:
  - PACS and Quality of Service Delivery: Impact of ISO Certification: Case Study of Karassery PACS, Kerala
  - Case Study - Farmers Clubs as Extension Agents for Improving Agriculture Productivity in Uttar Dinajpur, West Bengal.
  - A Case study on RuPay KCC / Smart Card Management System of DCCB Rampur, Uttar Pradesh
  - Strengthening of Livelihoods at SHG/MMS level : A case study of Sreeja Milk Producers Company, Tirupati, Andhra Pradesh

**C. Centre for Professional Excellence in Co-operatives [C-PEC]**

During the year C-PEC was strengthened with 3 Cooperative Development Officers (CDOs). The highlights of the performance were as under:

1. **Membership of C-PEC:** The membership of C-PEC increased from 5606 as on 31 March 2016 to 6657 as on 31 March 2017- a significant increase of 1051 (19%).
  
2. **Certification Programmes:** Four Certification programmes indicated below, were launched during the year.
  - i. **CTFC (Certified Trainer for Financial Cooperatives):** 8 batches have been completed the course.
  
  - ii. **Certified Professionals in Cooperative Banking (CPCB)- Level-I & Level-II:**
    - CPCB Level- I: For the first time CPCB-Level-I examination in Online Mode was successfully conducted across 11 states (Viz., Arunachal Pradesh, Gujarat, Karnataka, Jharkhand, Maharashtra, Odisha, Tamil Nadu, Tripura, West Bengal, Meghalaya and Madhya Pradesh). Course Material for CPCB-Level-I has been translated into Hindi language.
    - CPCB-Level-II: First batch of CPCB Level II has completed the course.
  
  - iii. **CPS (Certified PACS Secretary):** For the first time, CPS examination has been successfully conducted during the year. The Course material has been updated in English language and translated in Telugu and Hindi languages. 224 candidates were enrolled (198 from Telengana, AP and 26 from Rampur DCCB, UP) of which 198 candidates (25 from Rampur DCCB and 173 candidates from APCOB) have appeared in the examination and 132 candidates have successfully passed the examination.

3. **Evaluation Study of Training activities of NCCT (National Council for Cooperative Training) and its units during 12th Five Year Plan:**

C-PEC was associated in the study with NABCONS.

**D. Centre for Research on Financial Inclusion and Microfinance (CRFIM)**

The erstwhile “Centre for Microfinance Research” was renamed during the year as “Centre for Research on Financial Inclusion and Microfinance (CRFIM)”, to enhance the scope of its functions. Further, during the year CRFIM was strengthened with engagement of 2 Research Officers. The highlights of the performance were as under:

- **Journal Published:** Two volumes - Volume 8 (1) - January-June 2016 and Volume 8(2)- July- Dec 2016 of the journal “The Micro finance Review” were published
- **Studies Conducted**
  - i. **Bundelkhand study:** First study report of CRFIM on “Impact of Microfinance on Drought affected Region of Bundelkhand” was completed and was released during the GC Meeting on 14 March 2017.
  - ii. **MFI Study 2016** - The study on “Institutional Analysis of MFIs / Small Finance Banks: Status and Measures for Wider and Effective Outreach” was taken up.

# Chapter - 1

## Introduction

Agricultural credit has played a vital role in supporting farm production and livelihood of the rural population in the country. Following the shifts in consumption and dietary patterns of people from cereals to non-cereal products, a silent transformation is taking place in rural areas calling for diversification in agricultural production and value addition processes in order to protect employment and incomes of the rural population. Initiatives are needed for promotion of different segments of agriculture and agro-industry, horticulture, aquaculture, pisciculture, dairying, sericulture, poultry, vegetables, meat, food processing, other agro-processing and the like. In the changed scenario, strong and viable rural financial institutions are needed to cater to the requirements of finance for supporting different activities. For efficient delivery of credit and other financial services, availability of competent staff with right attitude is very important. Further, there is a need for continued efforts for capacity building of the staff to meet the challenges posed by the changes in the policy environment, business profile, etc.

### 1. About BIRD

Promoted by National Bank for Agriculture and Rural Development (NABARD) as a premier institute working in the field of training, education, research and consultancy. Bankers Institute of Rural Development (BIRD) is registered under Society Registration Act, 1860. During its journey spanning over 34 years, the Institute has been planning, designing and conducting a wide variety of training programmes catering to the ever changing needs of its clientele. The Institute has been established primarily for the capacity building of personnel engaged in the field of agriculture and rural development banking. The clientele of the Institute comprises Commercial Banks, Regional Rural Banks, Co-operative Banks, Government Agencies and Departments associated with rural development activities, Non-Governmental Organizations (NGOs) working for the socio-economic uplift of rural poor and even

corporates pursuing CSR (Corporate Social Responsibility) activities. The participants are generally senior and middle level officials of these organizations. Probationers of Civil Services and Indian Economic Services of the country have also passed through the portals of BIRD.

## **2. Training**

Apart from pre-designed scheduled training programmes, BIRD conducts client specific customized training programmes on demand. BIRD also conducts international training-cum-exposure visits on microfinance, hi-tech agriculture, financial inclusion, etc. as well as hosts training-cum-exposure visits catering to the needs of International Clients connected with agriculture, cooperatives, rural development, microfinance, financial inclusion, etc. Training programmes are conducted in different areas of specialization, viz. Financial Management, Human Resources Development, Agri and Allied sectors, Off-Farm Sector, Infrastructure finance, Cooperatives, Microfinance & Financial Inclusion and Information Technology. Together with training programmes, BIRD conducts varied thematic seminars, conferences and workshops.

## **3. C-PEC**

The Centre for Professional Excellence in Cooperatives (C-PEC) was set up in BIRD in 2008-09 and has become a vibrant Centre fulfilling its mandate of accreditation of Cooperative Training Institutions, Certification of trainers and cooperative banking personnel and standardisation of training modules.

## **4. CRFIM (erstwhile CMR)**

The Centre for Microfinance Research (CMR) was set up within BIRD on 01 January 2008 to take up research activities in the field of microfinance for facilitating policy initiatives and improvements in design and delivery system of microfinance services. During the year, CMR was renamed as “Centre for Research on Financial Inclusion and Microfinance (CRFIM)”. The principal activities of the centre are:

- i. Conducting studies on microfinance and financial inclusion sectors

ii. Publishing half yearly journal 'THE MICROFINANCE REVIEW'

iii. Organising annual national seminar on microfinance

## **5. Technology Park**

A Technology Park has been set up in BIRD (in 2009) to display the latest gadgets used in financial inclusion/ branchless banking. During the year the renovation of the park has been initiated. Efforts were in process for equipping the park with latest technological advancements.

## **6. CLIC**

The Central Library and Information Centre (CLIC) of BIRD is acknowledged as one of the foremost and leading library amongst Training Centre libraries all over the country. It is spread over three floors having a total collection of over 55,000 books, bound volumes of journals, CDs/VCDs etc.

## **7. Collaboration**

BIRD believes in bringing synergy through collaboration and accordingly, the Institute is in collaboration with different agencies viz. Government of India, State Governments, College of Agricultural Banking (CAB), RBI, Pune; Academy for Cooperative Management, Research and Training (ACMART), Kolkata; ILO, NCCT, APRACA, NIAM, Jaipur; CICTAB, Pune (through VAMNICOM); GIZ (India), Swiss Agency for Development Cooperation (SDC), IIBM, Guwahati; Forward Markets Commission (FMC) (now part of SEBI), NIRD, Hyderabad; IRCTC etc. for conducting training programmes, workshops, seminars, studies, consultancies, etc.

## **8. Recognition of contribution**

In recognition of the contributions of the Institute and its importance and expertise in the field of agriculture and rural development, the Director of the Institute has been made a member of the following important committees/ organizations:

- i. Technical Committee of Centre on Integrated Rural Development for Asia and the Pacific (CIRDAP), Dhaka (Bangladesh).

- ii. National Level Steering Committee on RSETIs, Ministry of Rural Development, GoI.
- iii. Project Planning and Review Committee under NABARD-UNDP Collaboration for Financial Inclusion.
- iv. Screening Committee of CSIR Award for S & T Innovations for Rural Development (CAIRD), instituted by Council of Scientific and Industrial Research.
- v. Academic Advisory Council of IIBM, Guwahati.
- vi. Special Invitee – College Advisory Committee of CAB, RBI, Pune.
- vii. Member, National Rural Livelihood Mission.
- viii. Special Invitee - Board of Trustees – National Institute for Rural Banking, Bangalore.
- ix. Member of NAFSCOB committee on ACSTI.

#### **9. Client Contact by the Institute**

The Institute maintains liaison with the clients not only to make its services more effective but also to elicit information on client needs. During the year 2016-17, concerted efforts were made by the Director, Joint Director and Faculty Members of the Institute to create awareness on the activities of BIRD among the existing and prospective clients. A Client Consultation Committee meeting was conducted on 06 February 2017 to obtain feedback from clients and seek views about the proposed programme calendar for 2017-18.

The year 2016-17 has been a very satisfying year of accomplishment for the Institute.

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## Chapter - 2

### Training

The Rural Financial Institutions (RFIs) are catalysts for the rural development. Capacity building of the personnel of RFIs is, therefore, of paramount importance to equip them with new knowledge, skills and right attitude to deal with challenges such as low capital formation in agriculture, extent of financial exclusion, credit needs of Micro and Small Enterprises (MSE) sector, etc. The training provided by BIRD helps RFIs to stay ahead of competition through innovation and continued learning.

BIRD as a training institution has been in continuous touch with the changing situations and the client-specific needs of Rural Financial Institutions (RFIs). Keeping in view the emerging needs of RFIs, BIRD has been designing and conducting a variety of need based training programmes. The training programmes at BIRD are designed through a consultative process with client institutions through an annual Client Consultation Committee Meeting. Evaluation and critical feedback from the trainees and client institutions are given high priority in order to constantly improve the existing programmes and design of new programmes.

#### Training Activities

During the year 2016-17, BIRD conducted 253 training programmes, of which 143 were in-campus and 110 on-location programmes, with a total participation of 6519 including 119 international participants. The average participation per programme stood at 26 which was considered satisfactory. These programmes attracted participation from banks, developmental agencies, government departments and international clients.

#### Functional Coverage

All programmes of the Institute were organized in five functional groups of five faculty members viz., Finance, Micro-finance and Financial Inclusion (MF&FI),

Human Resource Development (HRD), Information Technology (IT) and Development & Projects (D&P). The functional group-wise number of programmes conducted and the participation is presented below:

### Functional coverage of Training programmes during 2016-17

Functional Area	No. of Programmes conducted	Aggregate Programme Days	No. of Participants	Average Participation	Aggregate Trainee days
Finance	40	166	851	21	3223
MF&FI	58	196	1663	28	5610
IT	30	105	799	26	2651
HRD	30	142	608	21	3137
D&P	91	356	2538	28	9807
Others (C-PEC)	04	17	60	15	260
<b>Total</b>	<b>253</b>	<b>982</b>	<b>6519</b>	<b>26</b>	<b>24688</b>

The D&P Group conducted highest number of programmes (91) followed by the MF&FI Group (58). The programmes conducted by these two Groups together constituted more than 58% of the total number of training programmes.

### Agency-wise participation in all programmes

Agency Name	Participation									
	2012-13		2013-14		2014-15		2015-16		2016-17	
	No.	%	No.	%	No.	%	No.	%	No.	%
<b>RRBs</b>	2724	44	1007	23	1621	34	1632	20	1246	19
<b>Coops</b>	1160	19	1195	27	1685	36	1896	24	1560	24
<b>CBs</b>	760	12	723	17	418	9	1108	14	1089	17
<b>Others</b>	1593	25	1444	33	997	21	3309	42	2624	40
<b>Total Participation</b>	6237	100	4369	100	4721	100	7945	100	6519	100
<b>Total no. of programmes</b>	<b>240</b>		<b>165</b>		<b>186</b>		<b>265</b>		<b>253</b>	
<b>Average participation</b>	26		26		25		30		26	

It may be observed that the number of programmes and the average participation, both have declined during 2016-17 over the previous year. However, aggregate 'Trainee Days' were marginally on higher side during 2016-17 at 24688 against 24512 during 2015-16.

An analysis of participants reveals that share of RRBs, Co-operative Banks, CBs and others was 19%, 24%, 17% & 40% respectively during 2016-17. Thus the proportion of CBs has increased during the year.

#### A. In-Campus Training Programmes

During the year, 143 in-campus programmes (at BIRD Lucknow) were conducted with an average participation of 24 as mentioned earlier. The agency wise participant details are furnished in the following table:

**Agency-wise participation in in-campus programmes**

Agency Name	Participation									
	2012-13		2013-14		2014-15		2015-16		2016-17	
	No.	%	No.	%	No.	%	No.	%	No.	%
<b>RRBs</b>	1020	38	528	28	1009	37	853	25	675	20
<b>Coops</b>	694	26	635	33	1009	37	1053	31	690	20
<b>CBs</b>	647	24	388	20	248	9	748	22	486	14
<b>Others</b>	343	12	354	19	483	17	768	22	1559	46
<b>Total Participation</b>	2704	100	1905	100	2749	100	3422	100	3410	100
<b>Total Programmes</b>	115		80		115		143		143	
<b>Average participation</b>	24		24		24		24		24	

The client composition of the Institute keeps changing from year to year. The combined share of participants from Co-operative Bank and RRBs was 40% in the in-campus training programmes during 2016-17. The percentage category of "Others" (that includes NGOs, MFIs, Govt. department and institutional participants), has increased during 2016-17.

## B. On-location Programmes:

As part of its strategy to reach out to the clients, BIRD conducts on-location training programmes. Usually, the participation in on-location training programmes is high due to the timing and locational advantage. Some sponsoring institutions also find it cost effective to organise training programmes at locations closer to them. There are also some training programmes which can be delivered more effectively only at the site of development projects. Keeping these aspects in view and as per the need of the clients, the Institute conducted 110 on-location training programmes covering 3109 participants. The average participation in the on-location programmes stood at 28 per programme. A brief view of agency-wise participation in on-location programmes is presented below:

### Agency-wise participation in on-location programmes

Agency Name	Participation									
	2012-13		2013-14		2014-15		2015-16		2016-17	
	No.	%	No.	%	No.	%	No.	%	No.	%
<b>RRBs</b>	1704	48	479	20	612	31	779	17	571	18
<b>Coops</b>	466	13	560	23	676	34	843	19	870	28
<b>CBs</b>	113	3	335	14	170	9	360	8	603	19
<b>Others</b>	1250	36	1090	43	514	26	2541	56	1065	35
<b>Total Participation</b>	3533	100	2464	100	1972	100	4523	100	3109	100
<b>Total Programmes</b>	<b>125</b>		<b>85</b>		<b>71</b>		<b>122</b>		<b>110</b>	
<b>Average participation</b>	28		29		28		37		28	

The number of officials trained through on- location programmes during 2016-17 accounted for 48% of the total number of officials trained by BIRD.

## C. Customized Programmes

BIRD has been the destination of many clients, for customized programmes, catering to their specific needs. The customized programmes were conducted for different clients like Commercial Banks, Regional Rural Banks, Co-operative Banks and Government Departments. During the year, 57 customized programmes were

conducted and the participants included Indian Economic Services (IES) Officer-Trainees, Branch Managers of Punjab National Bank, MUDRA, Andhra Bank, Senior Executive of Postal Department and State level teams of NRLM, SRLMs etc. The list of the customized training programmes is furnished as under:

### **Customised Training Programmes conducted during 2016-17**

Sr. No.	Programme Name	No. of Programme
1	Appreciation Programme on India Post Payment Bank (4) & Programme on Marketing for Senior Officers of Department of Posts, Govt. of India (1) & Sensitisation Programme on Payment Bank (3)	8
2	Induction Programme for Consultants of NABCONS	1
3	Management Development Programme (MDP) for Women Officers of CBs, RRBs, Coop. Banks and Govt. Officials	1
4	Management Development Programme for Senior Managers of APGB (Andhra Pragathi Gramin Bank)	2
5	Programme for Board of Directors of FPOs in Uttarakhand	4
6	Programme for Board of Directors of FPOs of Meghalaya	2
7	Programme on Capacity Building for Climate Change Project Development for NABARD Officers and Govt. Officials	1
8	Programme on Investment Treasury Management and NPA Management	1
9	Programme for NABFINS on Goal Setting	1
10	Programme on Organization Development Initiative (ODI) for four DCCBs	4
11	Programme on Organization Development Intervention	1
12	Programme on Project Cycle Management based on Logical Framework Analysis (LFA)	1
13	Programme on Project Formulation - Climate Change Mitigation and Adaptation	1
14	Programme for World Recourses Institute (WRI)	1
15	Refresher Training Programme for POPIs	2
16	Residential Training Programme for Officer-Trainees of Indian Economic Services (IES)	1
17	Stakeholders Meet for Design & Development Innovative Financial Products for MUDRA	1
18	Trainers Training Programme on Decentralised Renewable Energy	1
19	Training cum Exposure Visit Programme for Core Team Members of Govt. of Meghalaya on IVCS and setting up of New-age Primary Cooperatives	1
20	Training of Trainers (ToT) Programme on Financial Literacy for SHGs	8
21	Training of Trainers (ToT) Programme on SHG-Bank Linkage	1

Sr. No.	Programme Name	No. of Programme
22	Training of Trainers Programme for Bank Sakhi	1
23	Training Programme on Registration, Business Planning, Governance, Documentation, Returns etc.	1
24	Training Programme on Agriculture Investment Credit for Field Officers of Andhra Bank	1
25	Training Programme on Bank Sakhi and Mobile Banking	1
26	Training Programme on FPOs	1
27	Training Programme on SHGs / JLGs	6
28	Training Workshop on Gender Issues in Development	2
	<b>Total</b>	<b>57</b>

#### **D. Organisational Development Initiatives (ODI)**

ODI is a strategy for planned change and organizational growth. ODI enhances the coping capabilities of an organization through a process of planning, executing and internalising an action plan that involves all in the organisation to bring about desirable changes.

In view of the need to revamp and rejuvenate, BIRD conducted 04 ODIs at the request of respective Regional Offices of NABARD, which were as under:

- Kannur DCCB of Kerala from 25 August to 03 September 2017.
- Faizabad DCCB (UP) from 19-27 January 2017.
- Buldhana DCCB (Maharashtra) from 09-18 February 2017.
- Adilabad DCCB (Telangana) from 26 February-05 March 2017.

#### **E. International Programmes / Training-cum-Exposure Visits**

##### **1.0 High Tech Agriculture, Floriculture, Agro-processing and Dairying” in Netherlands**

An International Exposure Programme was conducted during the year 2016-17 on “High Tech Agriculture, Floriculture, Agro-processing and Dairying” in Netherlands. The exposure programme was conducted from 12 to 23 January 2017.

The visit was organized for 22 participants, which included officers from RBI, NABARD, Commercial Banks, RRBs, CAB Pune and NGOs.

## **2.0 Programme for SAARC Countries**

BIRD has been conducting programmes in collaboration with CICTAB, Pune for SAARC member countries. A programme on “Skill Development of Trainers in the Area of Promotion and Financing of Self Help Groups & Joint Liability Groups for Financial Inclusion of Rural Poor” was conducted from 13 to 16 March 2017 at BIRD, Lucknow. It was attended by 31 participants from SAARC member countries viz. Nepal and India.

## **3.0 International Programme conducted under sponsorship of ITEC, Govt. of India**

For the first time in the history of the Institute, BIRD received sponsorship of Ministry of External Affairs (GoI) under Indian Technical and Economic Cooperation (ITEC) and conducted a 03 week programme “Financing of Inclusive Agriculture & Rural Development” from 20 February to 10 March 2017. The programme was attended by 33 participants from 13 African and Asian countries viz., Bangladesh, Ghana, Kazakhstan, Kenya, Kyrgyzstan, Mauritius, Palestine, Sudan, Tajikistan, Tanzania, Uganda, Vietnam and Zimbabwe. This programme has thrown up a new opportunity for the Institute. The programme was inaugurated by Shri H R Dave, DMD, NABARD. Shri Dinkar Asthana, Joint Secretary, MOE, GoI was the Guest of Honour and joined the inaugural session through video conference.



Participants of ITEC Programme 20 February to 10 March 2017

#### 4.0 Workshop on Climate Change Project Formulation in Afghanistan

A workshop on “Project Formulation - Climate Change Adaptation and Mitigation” was conducted for “Oxford Policy Management Group” for 32 officials of Govt. of Afghanistan at Kabul, Afghanistan from 26 to 29 March 2017 in collaboration with Farm Sector Policy Deptt., NABARD, HO. This was the first programme conducted by BIRD in Afghanistan.



His Excellency Prince Mostapha Zaher with officials of Govt. of Afghanistan, Kabul and BIRD, Lucknow

#### F. New Programmes

Responding to changing needs, client feedback, deliberations of Client Consultation Committee meeting, studies conducted by the Institute and suggestions of NABARD, new training programmes are designed every year. The following 22 new programmes were conducted by the Institute during the year:

## New Programmes added during the year 2016-17

Sr. No.	Programme Title
1	Programme on Project Formulation- Climate Change Mitigation and Adaptation for NGOs and State Govt officials
2	Programme on opportunities for bank credit in Natural Resources Management Projects in post development period
3	Programme on Producer Organisations for CEOs of POs
4	Appreciation Workshop on Climate Change
5	Programme on Financing of Handloom sector
6	Workshop on Pradhan Mantri Jan Dhan Yojana (PMJDY)
7	Programme on Capacity Building for Financial Literacy / Capacity Building of FLC Counsellors
8	Programme for Information Technology (IT) officers of RRBs & Cooperative Banks
9	Programme on Alternate Delivery Channels/ NEFT/ RTGS/ Internet banking and Mobile Banking
10	Orientation Programme for LDMs/DDMs/LDOs
11	Programme on Disciplinary Proceedings
12	Programme on NABFINS on Goal Setting
13	Training cum Exposure Visit Programme for Core Team Members of Govt. of Meghalaya on IVCS and setting up of New-age Primary Cooperatives
14	Training Programme on Registration, Business Planning, Governance, Documentation, Returns etc.
15	Stakeholders Meet for Design & Development Innovative Financial Products for MUDRA Banks
16	Induction Programme for Consultants of NABCONS
17	Appreciation Programme on Payment Bank for Department of Posts, Govt. of India
18	Programme on Marketing for Senior Officers of Department of Posts, Govt. of India
19	Training Programme for ODI Facilitators
20	Training Programme on Bank Sakhi and Mobile Banking
21	Training Programme for Executives of Helpline / Contact Centre on Stand Up India Scheme
22	Programme on Agri Startups for Officers of "C-TAG & R-TAG"- (Central Technical Advisory Group and Regional Technical Advisory Group of NABARD)

### G. Leadership Programme

- ✓ BIRD, Lucknow organized a unique training programme on 'Leadership Innovations in Rural Development' from 06<sup>th</sup> to 08<sup>th</sup> February 2017 at its campus,

wherein, the leaders of international repute and known as 'Game Changers' in rural development, were invited to interact with the participants. The programme aimed to provide the participants, an insight into the mindset, style, approaches and practices of leaders who have innovated solutions to transform the rural scenario.

✓ The experts who addressed the participants during the three day programme included:

- **Shri Mohammed Dilawar**, recipient of "Heroes of the Environment" award by Time magazine 2008; Founder: Nature Forever Society, Mumbai, best known for campaign for saving house sparrows.
- **Shri C Norphel**, 'Ice Man", Jamana Lal Bajaj Award 2010 and Padma Shri Awardee; created glaciers in Leh region of Jammu & Kashmir.
- **Dr. Ritesh Arya**, Guinness World Record holder for drilling borewell for drinking water at highest altitude.
- **Dr. Chandi Prasad Bhatt**, Environmentalist, Padma Bhusan, Padma Shri; Founder: Dasholi Gram Swaraj Sangh: The mother agency for "Chipko Movement".
- **Dr Rajendra Singh**, "The waterman of India", The 2015 Stockholm Water Prize Laureate, Ramon Magsaysay Award 2001 recipient & Founder Tarun Bharat Sangh, Rajasthan.



Dr. Rajendra Singh, "The waterman of India" delivering the lecture

The programme was attended by senior executives of various organizations including Reserve Bank of India, NABARD, National Housing Bank, Commercial Banks, RRBs and Cooperative Banks. The programme was very well received and was rated excellent by all the participants.

#### **H. Short term Certification Course on Management of Farmers Producer Organization (FPOs) for CEOs**

During the year, BIRD designed, launched and conducted Short term Certification Course on Management of Farmers Producer Organization (FPOs) for CEOs. It was conducted in an innovative manner through 7 partner agencies (viz., Yuva Mitra, Nashik; BASIX- Institute of Livelihood Research and Training, Hyderabad; National Institute of Social Work & Social Science (NISWASS), Orissa; TATA Dhan Academy, (TATADA) Madurai, Tamil Nadu; VRUTTI, Bhopal & Gulbarga; Associated Tea & Agro Management Services, -(ATMS Ltd.), Guwahati, ASSAM; and Ch. Charan Singh National Institute of Agricultural Marketing, NIAM, Jaipur. During the year 06 such programmes were conducted and certificates were awarded to 204 CEOs of FPOs.

#### **I. Programme on Networking Basis**

During the year 2016-17, BIRD continued the strategy of organizing a number of training programmes as well as studies on a networking basis with institutions of repute such as CAB, ITEC (MEA, GoI), ASEED, etc. During the year, 06 such collaborative programmes were conducted. This strategy has paid off well and the Institute continues to get good feedback about experiential learning in the field itself by tapping the resources of various developmental institutions.

## **J. E-learning**

BIRD has launched four e-Learning Courses on Self Help Group (SHG), Joint Liability Group (JLG), Financial Literacy (FL) and Producers' Organization (PO) for its client institutions. Over 1000 people across the country have registered for these courses.

## **K. Curio**

Curio - the knowledge quest was launched on our website *birdlucknow.in*. It is a knowledge test tool on various subjects like banking, IT, HR, MF, etc. prepared by BIRD.

## **L. e-TIMS**

BIRD, Lucknow has now completely moved on to web based Training Information Management System "e-TIMS" for management of its training related information. The handholding support has been extended to BIRD, Mangalore and BIRD, Bolpur and they are also adopting the e-TIMS.

## **M. Training Evaluation:**

Training evaluation is of great importance to the training institute as also the participants to assess the utility of the training programmes. The evaluation system introduced during the year acted as an effective tool for eliciting feedback about the utility of the programmes from the participants. Entry/ Exit Tests and end-course evaluation enabled the Institute to assess the level of understanding of the participants, usefulness of the programmes to the participants and to their organizations. Session-wise feedback and programme rating were also some of the instruments used to measure the effectiveness of the training input delivery. The data generated from these instruments was analyzed and used for further improvement in the effectiveness of the programmes. Most of the programmes have received excellent feedback from the participants.

## **N. Impact Evaluation**

Impact evaluation of one of the programme of the Institute is also underway by an external agency i.e. Giri Institute of Development Studies, Lucknow.

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## Chapter - 3

### Studies, Papers and Case Documentation Drive

#### 3.1 Studies

BIRD emphasizes on study and research-based training for capacity building of the officers of client organizations. A number of studies were undertaken by the faculty members of the Institute during the year 2016-17.

- a) The studies undertaken during the year are as under:
  - (i) Evaluation Study for Watershed Projects implemented in Telangana for NABARD, Telangana RO.
  - (ii) Preparation of Road Map for the Training Strategy for Board Members of PACS and Vyapar Mandals of Bihar State.
  - (iii) Evaluation Study for TDF Projects implemented in Andhra Pradesh.
  - (iv) Manpower Assessment Study of Raipur DCCB.
  - (v) Evaluation Study of Training activities of NCCT (National Council for Cooperative Training) and its units during 12th Five Year Plan (study conducted under C-PEC). BIRD associated with NABCONS for this study.
  - (vi) Further, the Meghalaya Basin Management Agency (MBMA), Shillong has engaged BIRD as Technical Service Provider for their Integrated Village Cooperative Societies (IVCS) Programme.
- b) Faculty Members have conducted the following Training Need Assessment (TNA) Studies during 2016-17:
  - (i) Training Need Assessment (TNA) Study of Kannur DCCB
  - (ii) Training Need Assessment (TNA) Study of Kozhikode DCCB
  - (iii) Training Need Assessment (TNA) Study of Baroda UP Gramin Bank
- c) Further, Faculty Members prepared case studies for use in Training sessions. The following case studies were prepared by faculty members during 2016-17:

- (i) PACS and Quality of Service Delivery: Impact of ISO Certification: Case Study of Karassery PACS, Kerala
- (ii) Farmers Clubs as Extension Agent for Improving Agriculture Productivity in the District of Uttar Dinajpur, West Bengal.
- (iii) RuPay KCC/Smart Card Management System of DCCB Rampur, Uttar Pradesh
- (iv) Strengthening of Livelihoods at SHG/MMS level : A case study of Sreeja Milk Producers Company, Tirupati, Andhra Pradesh

### 3.2 Papers / Articles

Faculty members of BIRD have been engaged in writing papers / articles. As a result, 09 papers have been prepared by them during the year 2016-17. Some of these are already published in National and International Journals and others are presented in Conferences. The list of papers/articles is as follows:

- (i) Deshpande, D. V. and Sharma, K. C. (2016), Self-Help Group Bank Linkage Programme in India as a Means of Financial Inclusion – Status and Emerging Challenges, **African-Asian Journal of Rural Development**, Vol 49, No 2, pp 84-104.
- (ii) Srivastava, A. K. (2017), Agriculture Development in Bihar- Role and Need of Institutional Credit, **Journal of Rural Development**, NIRD, Jan-March 2017 Issue.
- (iii) Sinha, R. R, (2016), Impact of Technology Development in Cooperative Banks, **NAFSCOB Journal of Rural Cooperative Credit and Banking**, July-Sept 2016.
- (iv) Deshpande D V, Sharma K C and Sridhar B (2017), Augmenting Productivity and Income from Paddy in Eastern India. A Case Study of Balasore District in Odisha, a paper presented in **International Conference on Agrarian Anthropology: Insights and Pathways**, Department of Anthropology, University of Hyderabad, Hyderabad.

- (v) Deshpande D V Sridhar B and Reddy R S (2017), Sustaining Farmer Producer Organizations through broad basing Scope, a paper presented in a **Symposium on Transition Strategies for Sustainable Community Systems: Design and Systems Perspectives** at XIMB, Bhubaneswar, 19-20 January 2017.
- (vi) De M K and Sridhar B (2017), Impact of PACS Development Cell (PDC) in PACSs under Raiganj District Central Cooperative Bank Ltd, Uttar Dinajpur, West Bengal a paper presented in **32<sup>nd</sup> Annual Convention of Indian Society for Studies in Cooperation** held at Dehradun, 17-18 March 2017.
- (vii) Deshpande D V and Kumar D (2017), Role of Cooperatives in Inclusive Development of India, a paper presented in **32<sup>nd</sup> Annual Convention of Indian Society for Studies in Cooperation** held at Dehradun, 17-18 March 2017.
- (viii) Chauhan D S (2017), Management through Srimad Bhagavad Gita, a paper presented in **International Conference on 'Spirituality & Skill for Leadership and Sustainable Management'** on 18-19 Feb 2017 at School of Management Sciences, Varanasi.
- (ix) Deshpande D V and Reddy R S, Financial Literacy Center – An Investment for Future – Experiences of District Central Cooperative Bank, Medak, Telangana State, a paper presented in **32<sup>nd</sup> Annual Convention of Indian Society for Studies in Cooperation** held at Dehradun, 17-18 March 2017.

### 3.3 Case Documentation Drive:

Case studies are important tools/methodology of training, especially in the areas of development initiatives, microfinance, projects etc. There are best practices which are followed in rural areas, with or without NABARD support. Each success and failure could be attributed to various reasons. These reasons or parameters could relate to leadership ideas, processes followed, financials, gaps in policy, environment, people's participation, etc.

Recognizing the need for creating a depository of such development initiatives that would provide the necessary resources to update course curriculum, BIRD

organized a case documentation drive for the first time in 2013 to encourage all the employees of NABARD, including retired NABARD officers, to prepare case studies and documenting various success / failure stories in the domain of agriculture and rural development, with emphasis on rural credit.

The second round of Case documentation Drive (2014-15) was announced for officers of NABARD including retired officers of NABARD, NGO professionals and bankers. The date was extended up to 31 March 2016. The Institute received 28 case studies under this drive. All cases were reviewed by a committee of faculty members. Finally, nine cases were selected by the committee. These cases were classified into four groups; Development & Project Finance (04); Financial Inclusion (02); Rural Cooperatives (02) and Finance (01). A document containing these case studies is being published for use by training establishments.

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## Chapter – 4

### Centre for Professional Excellence in Cooperatives (C-PEC)

In order to sustain the benefits of cooperative reform process in Cooperative Credit Structure (CCS) and as a measure towards its institutional development efforts, NABARD has focused upon the performance needs of official as well non-official workforce and office bearers at all the tiers of cooperative credit structure. A need has been felt to evolve a suitable mechanism to put in place a qualitative training system in tune with the requirement for creating professional approach and producing performance-oriented staff and management in CCS. BIRD has been entrusted with the responsibility of streamlining the existing cooperative training structure and developing a suitable certification system to ensure availability of professional staff for efficient delivery of banking and financial services. Accordingly, the “Centre for Professional Excellence in Cooperatives” (C-PEC) was set up at BIRD in 2008-09 with the following objectives:-

- To coordinate the training efforts of various cooperative training institutes in the domain of banking operations and delivery of financial services;
- To evolve uniform standards for training and curricula in cooperative training institutions for country wide replication, with room for flexibility according to State level requirements;
- To develop a process of accreditation of national and state level cooperative training institutions by evolving standard parameters for accreditation in consultation with major stakeholders.
- To facilitate building of professional competence among the staff and management of credit cooperatives and trainers of accredited training institutions through development of a process of distance learning / e-learning, examinations and certification;

- To create a specialised workforce in cooperative banking for specific utilization by the CCS with introduction of suitable educational diploma / degree courses in cooperative banking and other financial services.

The Centre gets support from NABARD, GIZ and Govt. of India under 'Rural Financial Institutions Programme' (RFIP) formulated as a result of Indo-German bilateral technical cooperation negotiations for a period of 5 years from January 2009. Support under RFIP was extended upto September 2015. From 01 October 2015 onwards, C-PEC is getting financial support under CDF from NABARD, HO (Institutional Development Department), Mumbai.

## **2. Performance Highlights**

### **A: Grant of Accreditation**

C-PEC Accreditation to Cooperative Training Institutions (CTIs) is granted on the basis of performance in seven basic parameters that are further sub-divided into 110 sub-parameters.

- During the year 22 CTIs were accredited, which are as follows (ACSTI, Shimla; ACSTI, Jalandhar; ACSTI, Kolkata; ACSTI, Chennai; ICM, Madurai; ICM, Hyderabad; ICM, Lucknow; ICM, Bhubaneswar; ICM, Chennai; ICM, Thiruvananthapuram; ICM, Jaipur; ICM, Nagpur; ICM, Bhopal; ICM, Kannur; ICM, Guwahati; RICM, Gujarat; RICM, Bangalore; RICM, Kalyani; RICM, Patna; RICM, Chandigarh; JLTC, Punjab) have been re-accredited and PICT, Chandigarh has been accredited in the 11<sup>th</sup> Accreditation Board Meeting held on 24 October 2016 at BIRD, Lucknow.
- Similarly, 07 CTIs viz. i) National Institute of Cooperative Management, Gandhi Nagar; ii) Agricultural Cooperative Staff Training Institute, Bengaluru; iii) Telangana State Cooperative Apex Bank Ltd. –CTI iv) Dr. Vitthalrao Vikhe Patil Institute of Cooperative Management, Pune; v) Institute of Cooperative Management, Dehradun; vi) Institute of Cooperative Management, Manipur (Imphal), vii) KSCARDB and Institute for Training & Management, Kochi have been re-accredited in the 12<sup>th</sup> Accreditation Board Meeting held on 08 March

2017 at BIRD, Lucknow. **The CTIs have been advised about grant of Certificate of Re-accreditation/Accreditation.**

### **B: Certification for professional competence in CCS**

C-PEC has finalized four flagship 6-months' distance learning certificate courses for CCS staff and management, viz., Certified Trainer for Financial Cooperatives(CTFC), Certified PACS Secretary(CPS), and two levels of Certified Professional in Cooperative Banking (CPCB)- CPCB Level-I and CPCB Level-II. Till 2016-17, 187 faculty members from various CTIs have been certified in eight batches of CTFC course.

During the year, second batch of CPCB (Level-I) has been launched in which 188 candidates enrolled. A total of 215 candidates of 01st and 2nd batch of CPCB-Level-I course appeared in examination and 59 candidates have successfully passed the examination. The second batch of CPCB (level-I) completed the course in March 2017. Further, we have launched CPCB –Level II course in 2016-17. Total 14 eligible CPCB-Level-I certified candidates enrolled for level-II and 07 candidates have successfully passed the examination. The first batch of Certified PACS Secretary (CPS) was launched on pilot basis in the state of MP, UP, Chhattisgarh, AP and Telangana during FY 2016-17 in English, Telugu and Hindi languages. Total 224 candidates enrolled for the course and 132 candidates have successfully passed the examination.

### **C: Standardisation of Training Programmes**

Course Module together with Training Material has been standardized for 15 Programmes. The standardized material has been circulated among member institutions for conducting the programmes.

So far, C-PEC has completed standardization of 27 Training Programmes that could be used on all-India basis by all CTIs. In addition, 129 CTI-specific training programmes and Training Modules have been standardized for being conducted at the specific CTIs.

## D: Interaction with Stakeholders

C-PEC maintained cordial relations and regular liaison with all CCS stakeholders. Annual Action Plan of C-PEC was shared with all CTIs along with other training related issues of common interest, like expansion of membership of C-PEC across different states/partners; standardisation of training material and partnership among CTIs for pooling and sharing resources among CTIs etc in 7<sup>th</sup> All India Conference of Principals / Directors of CTIs organized at Goa by C-PEC in collaboration with National Council for Cooperative Training (NCCT), New Delhi. A ‘Stakeholder Seminar’ was conducted for North Eastern States at Guwahati on 16 December 2016.



Stakeholder Seminar 16 December 2016, Guwahati



CIT conference 25-26 March 2017, Goa

## E: Membership of C-PEC

In order to achieve participatory development, ownership and acceptance of its basic aims and objectives by all stakeholders and user organisations, concept of “C-PEC Membership” is being followed. A token amount has been prescribed as membership fee to lend a sense of ownership amongst all CCS stakeholders. The total membership has increased from 5606 as on 31 March 2016 to 6657 as on 31 March 2017 indicating a sizeable increase of 1051 during the year. As on 31 March 2017, the membership comprised of 23 StCBs, 186 DCCBs, 43 CTIs, 01 State Union (Odisha), 5405 PACS and 999 individuals.

## F. Launch of e- newsletter

C-PEC has launched publishing of its e-newsletter from 2016-17. Four quarterly issues of e-news letters have been published and circulated among all the stakeholders of CCS.

## **G. Information Sharing and Exchange**

To provide a technology based platform for knowledge management and also to provide an interactive knowledge-sharing platform, C-PEC had launched a website *www.bird-cpec.org.in*. The website is being updated on regular basis and is accessed by all C-PEC members.

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## Chapter - 5

### Centre for Research on Financial Inclusion and Microfinance (CRFIM)

#### Formerly Centre for Microfinance Research (CMR)

##### Introduction

The Centre for Microfinance Research was set up within BIRD on 01 January 2008 to take up research activities in the field of microfinance for facilitating policy initiatives and improvements in design and delivery system of microfinance services.

The center has engaged two research officers w.e.f. April 2016.

##### Rechristening CMR as CRFIM

During the course of review of BIRD by the top management on 1st August 2016, it was suggested that the scope of the activities of Centre for Microfinance Research (CMR) be enlarged. It was also observed that Financial Inclusion being one of the top priorities of Government of India, Reserve Bank of India as well as NABARD and also it being so closely entwined with microfinance, the Centre may include it as focus area of its activities.

Accordingly the Center has been renamed as Centre for Research on Financial Inclusion and Microfinance (CRFIM) w.e.f 3<sup>rd</sup> October 2016.

##### Studies Conducted

- i. **Bundelkhand Study:** The Study on “Impact of Microfinance on Drought affected Region of Bundelkhand” was conducted in five districts of Bundelkhand region viz. Jhansi, Jalaun, Lalitpur of Uttar Pradesh and Tikamgarh and Sagar of Madhya Pradesh. The report has been published and released during the 40<sup>th</sup> Governing Council of BIRD headed by Dr. H K Bhanwala, Chairman, NABARD, on 14 March 2017 by Shri H R Dave, Deputy Managing Director NABARD.

The report provides insights into how microfinance has been able to check the migration in the drought affected regions by providing alternative

means of livelihood, especially, in the non-farm sector. It also brought out that productivity of ventures of people who availed microfinance was comparatively higher. The study also highlighted that SHGs need continued hand holding support from SHPIs.

- ii. **MFI Study** - The study on “Institutional Analysis of MFIs / SFBs: Status and Measures for Wider and Effective Outreach” is based on sample survey conducted in five states viz. Uttar Pradesh, Karnataka, Maharashtra, Punjab and Assam with 600 clients of 10 MFIs. The report provides a professional documentation of primary/secondary data collected on the performance of the MFI sector and interpretation thereof. The report of the study is under finalization.
- iii. **SHG as BC Study** – The study on “A study of SHG Members as Business correspondent for Financial Inclusion” is based on sample survey conducted in three districts in Uttar Pradesh and four districts in Madhya Pradesh with 300 clients of 75 BCs. The report provides a professional documentation of primary/secondary data collected on the performance of Business Correspondents and interpretation thereof. The report of the study is under finalization.
- iv. **Study topics for 2017-18** – The Client Coordination Committee (CCC) in its meeting held on 29 June 2017 under the Chairmanship of Shri H R Dave, DMD, NABARD decided following topics for conduct of studies:
  1. Joint Liability Groups: Innovations and Impact
  2. Entrepreneurship Development of Self-Help Groups – Role of Support Institutions
  3. Provision of CBS plus services in STCCS – Opportunities and Issues from supply and demand side.

4. NABARD'S e-Shakti project- social and economic aspects
- v. **Topics for Journal – volume 9(2)** - The Committee also decided to have separate topics / themes for conduct of studies and for the Journal. Topics identified are:
  1. Viability of various models of Financial Inclusion
  2. Entrepreneurship Development through Microfinance
  3. Role of Technology in Financial Inclusion
  4. Microfinance- Innovation and Impact

### **Journal Published**

- i. **Volume 8(1)** - January-June 2016 issue of the journal THE MICRO FINANCE REVIEW was released by Dr. Harsh Kumar Bhanwala, Chairman NABARD on 1 August 2016.



Dr. Harsh Kumar Bhanwala, Chairman NABARD releasing the Journal

- ii. **Volume 8(2)** - July-December 2016 issue, was released by Shri H R Dave and Shri R Amalorpavanathan, Deputy Managing Directors, NABARD on 24 January 2017
- iii. **Volume 9(1)** - Call for papers for January-June 2017 issue of THE MICRO FINANCE REVIEW has been issued.
- iv. **Indexing** - An Agreement has been signed with Informatics Publishing Ltd, Bangalore for aggregation and promotion of our journal THE MICROFINANCE

REVIEW on i-Scholar Platform of INFORMATICS (*www.i-scholar.in*). With this, the Journal now gets into the category of an “Indexed” Journal which would improve its stature and visibility. Further the reports of studies conducted by CRFIM are available on [www.notnul.com](http://www.notnul.com) for downloading.

#### **NABARD Student Internship Scheme (SIS): 2017-18**

Bankers Institute of Rural Development (BIRD), Lucknow, was allotted one seat by NABARD, HO under the Student Internship Scheme (SIS): 2017-18. Based on selection interview on 28 March 2017 one student of Banaras Hindu University (BHU), Varanasi has been selected to undertake summer internship at BIRD on the theme “Assessing income level of Small, Marginal & Tenant farmers - A study in UP”.

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## Chapter - 6

### Faculty Development

The Institute gives considerable importance to faculty development. In order to keep its Faculty Members abreast of the latest developments in their respective fields of specialization, they are deputed to relevant training programmes, workshops/seminars/conferences organized by reputed training institutes, and training-cum-exposure visits to various countries. This also gives them an opportunity to develop interdisciplinary competencies. During the year, Director, Joint Director & Faculty Members were deputed to participate in 31 training programmes/workshops/seminars conducted by various Institutes in the country.

The inputs gathered from the training programmes/seminars/workshops/international exposure visits were shared among the Faculty Members. The inputs were also appropriately used to enhance the quality of training programmes being conducted by the Institute.

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## Chapter - 7

### Administration and other matters

#### Governing Council

The Institute is governed by a Governing Council comprising Chairman of NABARD, Managing Director of NABARD, Deputy Governor of Reserve Bank of India on the Board of Directors of NABARD and Director of BIRD as ex-officio members and 11 other eminent persons from bureaucracy, academics and training establishments as nominated and co-opted members.

#### Faculty Meetings

Faculty meetings serve as an important forum for taking views not only on academic but also on administrative matters. As many as 11 faculty meetings were held during the year. The feedback received from the trainees on programme modules, guest faculty, reading material as well as on infrastructural facilities were discussed in the faculty meetings. The views taken in these meetings were used for further improvement in academic and administrative matters.

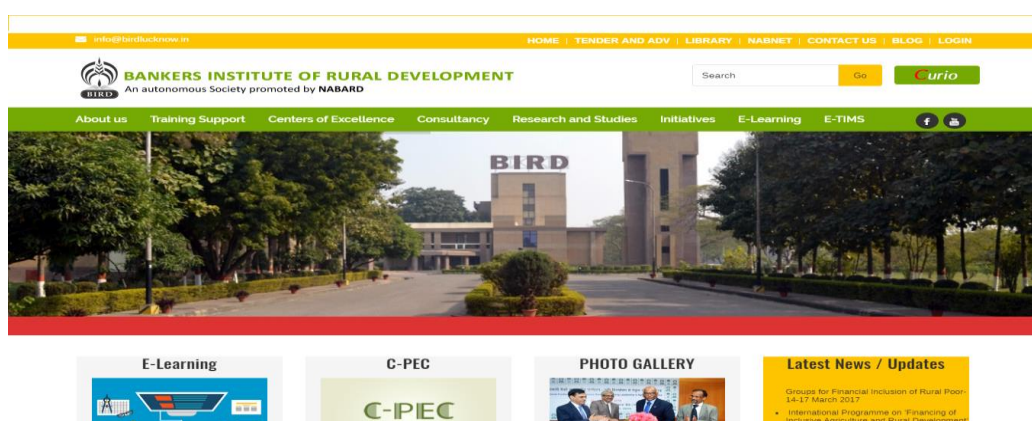
#### Infrastructure and Amenities

The campus of the Institute is spread over more than 28 acres with lush green environs and landscaped gardens. It is well-equipped with state-of-the-art infrastructure comprising an Auditorium, Conference Hall, Audio-visual room, Board Room, Library, Class Rooms, Committee Rooms, Self-contained single occupancy hostel rooms, VIP suites, Dining Halls, Indoor Sports Complex, a moderately equipped Indoor Gymnasium, Dispensary etc. The Office Complex, Class Rooms, Dining Halls and Hostels are centrally air-conditioned and are aesthetically furnished to provide a comfortable stay and optimum learning environment for the participants. The use of multimedia and audio-visual aids has helped to enhance the learning process. The Institute provides multi-cuisine food and recreation facilities including yoga classes with a view to take adequate cohesive care of the body, mind and spirit

of the participants. The Institute is also Wi-Fi enabled. The Institute also provides its infrastructure facility to be used by other organizations, on a selective basis.

### Website and Web based Applications

BIRD restructured its website *www.birdlucknow.in* adopting ultramodern technology. It has provisions of online transaction of all its business. It includes e-Learning to facilitate sharing knowledge and eTIMS (online Training Information Management System) to manage online all activities related to academic. A separate website *www.bird-cpec.in* was also launched to facilitate all the activities of CPEC to be conducted on line.



Screen shot of BIRD Website "www.birdlucknow.in"

### Web based availability of our publications

BIRD have placed its publications on a website "notnul.com" for download on a token payment basis.

### Central Library and Information Centre (CLIC)

The CLIC is centrally air-conditioned and aesthetically spread over three floors, offering a congenial atmosphere for study and research. It boasts of over 55,000 books, audio-visuals and bound volumes of journals on diverse subjects covering Human Resources Management, Financial Management, Marketing Management, Training, Banking, Rural Development, Economics, Agriculture and allied disciplines, Information and Communication Technology (ICT), Behavior Science, Microfinance, Entrepreneurship Development, Women Development, Financial Inclusion, Inclusive

Growth, Insurance, Hindi and English literature and fiction, etc. The CLIC also houses a vast collection of CDs and VCDs on varied topics, which are being used extensively in the training programmes as effective tools for enriching the learning process. It is abundant in various types of reference, multi-volume & institutional publications for in-depth study of subjects by researchers and other users. Nearly 139 periodicals, magazines and newsletters of both national and international repute including 23 in Hindi and regional languages and 18 dailies are available for reading, consultation and reference. It has subscribed the web based edition of Economics and Political Weekly which can be accessed from any device connected to our campus network. It has also subscribed the online database "Indiastat.com" that covers a wide range of statistical information about India. Apart from the books and periodicals, the CLIC has a repository of Annual Reports of all the RRBs in India. An exclusive section is devoted to microfinance covering national and international publications, CDs etc.

The CLIC is computerized having a strong database of books and audio-visuals. It can be accessed from anywhere on all devices having net connectivity. It provides a user friendly Online Public Access Catalogue (OPAC) through Internet for the use of participants of various programmes, Faculty Members and officers of NABARD etc. The CLIC also has an "**Intellectual Tourism Scheme**" where interested scholars are allowed to utilize the resources of the library by payment of a nominal fee.

### **Promotion of Hindi**

The Institute has been encouraging the use of Hindi in the day to day functioning as well as in training programmes. The Institute draws participants from all corners of the country. Hindi becomes the natural medium of conversation among different multi-lingual trainees. All the Faculty Members of the Institute are equipped to deliver lectures in Hindi as well as English. Sessions are normally delivered in Hindi if all the participants are from the Hindi speaking belt. BIRD organised meetings of Official language Implementation Committee (OLIC) meeting on quarterly basis to review the progress, Workshops were organised to impart knowledge of the Language, technical and web based facilities available to use Hindi in day to day

work. BIRD also celebrated Hindi Diwas with great enthusiasm and the staff members participated in various competitions held on the occasion.

### **Welfare activities**

The Sports Club and Recreation Club, BIRD conducted various staff welfare measures and invited eminent public personalities for interaction during 2016-17, as given below:

- i. Celebration of Foundation Day of NABARD
- ii. Organized Diabetic Awareness camp on 13 November 2016.
- iii. Lecture on Medical Emergencies in day to day life by Dr. Sanjay Arora.
- iv. Diwali Celebration.
- v. Farewell functions.
- vi. Participation of Staff in Lucknow Marathon 2017.
- vii. Lecture on How to Apply First Aid by Dr. Sanjay Arora.
- viii. Fun Marathon.



Participants of Fun Marathon

ix. Cultural Show - International Participants from ITEC Member Countries.



International Participants enjoying a cultural programme

- x. Picnic for the Staff.
- xi. Other festival celebrations.
- xii. Tree plantation by BIRD and NBSC , jointly
- xiii. Family Interface Programme for Foreign Participant Trainees

### **Dispensary Facility**

The Dispensary offers, consultation and other services and over-the-counter provision of essential drugs on all working days to the residents of the campus.

### **Working Environment**

The working environment remained cordial during the year. The Institute expresses its gratitude to all concerned for maintaining a conducive working atmosphere.

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## Chapter - 8

### Finance & Accounts

During the year 2016-17, the Institute earned an income of Rs. 570.93 lakh, which includes Income from training/on-location programmes, study & consultancy, exposure visit, interest on fixed deposits, interest on saving bank account, sale of assets etc. The income during 2015-16 was Rs. 871.75 lakh. Expenditure aggregating Rs.1881.89 lakh (including depreciation of current year amounting to Rs. 0.71 lakh) was incurred during 2016-17 as against an expenditure of Rs. 1661.16 lakh (including depreciation of previous year amounting of Rs. 3.04 lakh) during 2015-16. The increase in expenditure of Rs.220.73 lakh was due to conduct of foreign exposure visits, increased number of Hi-end programmes & increased duration of On-location programmes.

A comparative chart indicating briefly the sources and uses of funds during the financial years 2015-16 and 2016-17 is summarized as below:

#### Sources of funds:

(Rs. lakh)

Sr. No.	Particulars	Years	
		2015-16	2016-17
i	Income from Training programme	842.82	440.65#
ii	Income from Studies, Consultation etc.	3.17	31.26
iii	Income from Conference, workshop & seminar	11.05	70.10
iv	Miscellaneous Income	14.71	28.92
<b>A. Sub Total (i + ii + iii + iv)</b>		<b>871.75</b>	<b>570.93</b>
v	NABARD's Revenue Grant	786.37	1310.25
vi	NABARD's Grant towards depreciation on BIRD's assets	3.04	0.71
<b>B. Sub Total (v + vi)</b>		<b>789.41</b>	<b>1310.96</b>
<b>Grand Total (A+B)</b>		<b>1661.16</b>	<b>1881.89</b>

The income from training programme has declined due to expenditure on NABARD sponsored programmes being met by NABARD directly through Advance Grant since April 2016 and not being taken to BIRD's A/Cs. Accordingly, the deficit to this extent has been met fully by NABARD.

**Uses of funds:**

(Rs. lakh)

Sl.No.	Particulars	Year	
		2015-16	2016-17
1	Courses & Programmes	288.20	440.03
2	Study & Consultancy, Conferences, Workshops etc.	4.78	7.03
3	Capacity Building of FMs/Officers	6.47	5.49
4	Salaries, PF contribution & Gratuity	763.72	705.73
5	General Administration & Staff Welfare exp	127.66	218.63
6	Rent, Rates & Taxes	177.31	174.42
7	Security, Maintenance & Repairs	278.17	318.03
8	Library	11.60	11.82
9	PGDRB Expenses	0.00	0.00
10	Prior Year Expenses	0.00	0.00
11	CMR	0.00	0.00
12	Advertisement & Publicity	0.21	0.00
	<b>Sub-Total</b>	<b>1658.12</b>	<b>1881.18</b>
11	Depreciation on BIRD's assets	3.04	0.71
	<b>Sub-Total</b>	<b>3.04</b>	<b>0.71</b>
	<b>Total</b>	<b>1661.16</b>	<b>1881.89</b>

M/s. Vivek Mittal & Associates have audited the annual accounts as on 31 March 2017. The Balance Sheet and the Income and Expenditure statement for the year 2016-17 as audited, together with the Auditor's Report furnished by M/s. Vivek Mittal & Associates, the Statutory Auditors, are appended.

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## Chapter -9

### Future Outlook

BIRD during its existence has responded to emerging developments in Indian economy, especially in rural economy and banking sector. It has continuously explored the partnerships to bridge the capacity building gaps in RFI and new banking institutions. It has laid greater emphasis on training of officers of RRBs and Cooperatives as they serve the last mile clients. BIRD also ventured into training of Business Correspondents to fulfil the national agenda of Financial Inclusion.

Payment banks and Small Finance Banks have emerged as new set of institutions to cater to the financial inclusion needs of excluded sections and especially in the rural areas. This has created new opportunities for capacity building of the manpower in these institutions. BIRD has already started conducting programmes for one Payment Bank (i.e., India Post Payment Bank) and is actively pursuing with others.

Technology adoption by RFI especially Cooperatives have not only created new opportunities but also exposed them to larger risks, hence BIRD also designed special programme on “Cyber Crime and Frauds” and “Audit in computerized branches”.

There has been emphasis by Government of India about organizing small and marginal farmers through Farmer Producers Organisations (FPOs) to link to value chain and improve their incomes. Besides NABARD and SFAC, many NGOs are working in the area of promoting FPOs. BIRD has also designed and delivered training programmes in this area also.

In the above context, BIRD proposes to take up following activities in future:

1. **Expanding outreach to international horizons-** During the year 2016-17 we conducted 4 international programmes under the aegis of ITEC, MEA, GoI; CICTAB, DFID and BIRD's exposure visits to The Netherlands. During the current year we have already conducted three programmes – two in Tanzania for Tanzania Agricultural Development Bank (TADB) and one exposure visit to

Malaysia. Two international programmes under ITEC and another 3 exposure visits (Thailand, The Netherlands and Israel) have been planned during the year. We have been included by MANAGE Hyderabad for an international programme for Asian & African countries which we hope to conduct during the year.

## 2. National Mission on Capacity Building of Producer Organisations (PO)

- **Short Term Certification Programme for CEOs of Producer Organization-** we have already conducted 8 such programmes during 2016-17 and would continue the same in future.
- **Program for POPIs (Producer Organization Promoting Institutions) –** BIRD will continue to focus on capacity building of POPIs so that quality POs can be improved at the ground level and POPIs could provide them hand-holding support.
- **Program for Board of Directors of POs:** BIRD would continue its efforts for capacity building of Board of Directors of POs by providing them inputs on potential assessment, business planning, and running of POs.
- **Collaboration with SFAC:** BIRD has already received a good number of programmes from SFAC for providing training to CEOs and Board of Directors of FPOs promoted by them. We hope to have a continued engagement with them in future.
- **Larger engagement with state governments regarding FPOs –** we have already received a training assignment from Government of Andhra Pradesh (Dept. of Horticulture) and hope to expand it to other states in future.
- To assess the adequacy of NABARD's FPO promotional interventions, an Impact Study of FPOs has been assigned to BIRD recently which will help us in contributing to improvement of the policy and the design of the programme.

3. **National Mission on Capacity Building for Digital Banking** : Keeping in view the emphasis of Government of India on digital banking, it is proposed to launch a National Mission on Capacity Building for Digital Banking with following components:

- **Capacity Building of FLC Counsellors:** The existing capacity building programme for FLC Counsellors would be modified to give more emphasis to digital awareness and use of POS machine.
- **Certification of BCs:** BIRD proposes to launch certification course for Business Correspondents in collaboration with Business Correspondents Federation of India to ensure that qualified BCs are available with bankers to take forward the national agenda of digital banking.
- **e-Learning Module for FLC Counsellors and BCs:** BIRD also proposes to launch e-Learning module for FLC Counsellors and BCs.

4. **Collaboration with Postal Department/India Post Payment Bank and Small Finance Banks:** BIRD would focus on strengthening its partnership with the Postal Department and offer the following:

- TTP for Master Trainers of IPPB
- Training of newly inducted officers of IPPB
- Training of newly recruited officers of SFBs

5. **Improving health of Weak/ newly licensed DCCBs:** BIRD along with Regional Offices of NABARD and Institutional Development Department of NABARD Head Office would focus on restoring health of 23 newly licensed DCCBs which have been recapitalized and granted license. The major interventions planned for this are as under :

- Business Development Planning
- Organisation Development Intervention [ODI] for these banks
- Corporate Governance Programmes for Directors of such DCCBs

6. **Capacity Building efforts in the area of Climate Change:** BIRD would continue its efforts of capacity building of officers of state government and NGOs to build a pipeline of project proposals which can be financed under different national and multi-lateral funds. We are also making efforts to establish a “National Centre for Climate Change”/ “Centre for Green Finance” at BIRD.
7. **‘e-Learning’ and Mobile App:** BIRD has already launched 4 e-learning modules and is in the process of launching 3 more modules shortly. To facilitate better visibility and connect with the clientele and participants, we are in the process of launching a mobile application.
8. **Reaching out through Internet:** We have recently made arrangements for e-marketing of our publications through [www.NotNul.com](http://www.NotNul.com). Similarly for e-marketing of our Journal (The Microfinance Review), arrangements have been made through [www.i-scholar.com](http://www.i-scholar.com). Efforts are being made to publicize these options to our clientele.
9. **Consultancies:** We are taking up consultancy assignments in the mandated areas and 6 such assignments either have been completed or are in progress. We are making efforts to expand the client base for this purpose.
10. **Initiatives of C-PEC:** We have launched all the four courses of C-PEC, viz., Certified Trainer in Financial Cooperatives (CTFC), Certified Professional in Cooperative Banking (CPCB)- Level 1, CPCB- Level 2 and Certified PACS Secretary (CPS) during 2016-17. Now we are making efforts to augment our membership and outreach to larger number of institutions and their staff. We have started CPS in 3 languages (viz., Hindi, Telugu and English) and would launch the same in more vernacular languages. A Certification programme for the Leadership of the cooperatives is being planned. We would also explore the training and capacity building needs of Non-Credit Cooperatives and would launch a programme for them.

11. **Initiatives of CRFIM (erstwhile CMR):** Signifying the closely knitted relationship of financial inclusion with microfinance, CMR has been renamed as Centre for Research on Financial Inclusion and Microfinance (**CRFIM**).

- CRFIM has published the study report on “The role of Microfinance in drought affected region of Bundelkhand”. The report has been well received.
- The study on ‘Institutional Analysis of MFIs /SFBs: Status and Measures for Wider and Effective Outreach’ has been conducted in 5 states covering 10 MFIs and 600 clients and the report is being finalized.
- The study on “SHG Members as BC in Post PMJDY Scenario” has been conducted and its report is also being finalised.
- The half year Journal THE MICRO FINANCE REVIEW is being published regularly and is appreciated in academic circles.
- Engagement with MFIs and MFI Organizations like Sadhan, New Delhi and UPMA, Lucknow.
- APRACA Centre for Excellence (ACE): ‘ACE’ has been established in BIRD Lucknow recently and as a first initiative, joint sponsorship has been offered by APRACA for CICTAB programme. We are expecting a larger engagement with APRACA in future.

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## Chapter -10

### Intellectual Profile

The Institute has Faculty Members with diverse professional backgrounds and extensive experience in Rural Development Banking, Project Financing, Institutional Development, Credit Planning, Microfinance, Information Technology etc. A brief profile of the Director, Joint Director and Faculty Members is furnished below:

#### **Deshpande Dr. D.V., Director**

**Qualification:** M.V.Sc., MBA (IIM, Ahmedabad), CAIIB

**Area of Specialization:** Livelihood, Natural Resources Management, Project formulation / appraisal, institutional development.

#### **Raj Kumar, Joint Director**

**Qualification:** B.A., JAIIB

**Area of Specialization:** Development & Planning, Cooperative Development, Microfinance and Financial Inclusion

#### **Basu B. K., Faculty Member\***

**Qualification:** Graduate in Commerce and CAIIB.

**Area of Specialization:** Accounting, Project financing and Cooperatives.

#### **Chauhan Dr. D S**

**Qualification:** M.Sc.(Biochem.), Ph.D(Public admin) , MBA(HR) , Certification in Climate Change Finance from WB Online Edu. System

**Area of Specialization:** MicroFinance & SMEs and HR & Behavioral Science Aspects

### **De M K, Faculty Member**

**Qualification:** B Sc. (Agri), M Sc. (Soil Science), CAIIB, PGDFM, World Bank Certificate Programme on Climate Change

**Area of Specialization:** Project Appraisal, Land Development Project, Natural Resource Management project, Climate Change Project, Micro-Credit

### **Garg Dr. Shyam Kumar, Faculty Member**

**Qualification:** M.Tech. (Hons.), Computer Science & Technology (IIT Roorkee), Ph.D. Computer Engineering & Technology

**Area of Specialization:** IT & HR

### **Gopal M R, Faculty Member**

**Qualification:** B.Tech. (Agri. Engg), PGDIM, CAIIB

**Area of Specialization:** Climate Change Project Development, Project Appraisal, Agro-processing, Agricultural Mechanisation, Agriculture Projects Development, Microcredit, Financial Inclusion

### **Hegde Dr. Diwakar, Faculty Member**

**Qualification:** M.Sc. (Horticulture), Ph.D., CAIIB, Certificate in Land use Planning from InWent, Germany

**Area of Specialization:** Natural Resource Management, Watershed Development, Tribal Development, Climate Change, Producers' Organizations, Farm Sector Projects, Plantation and Horticulture, Post-Harvest Technology, Agro processing, Project Preparation and Appraisal, Micro Finance and Financial Inclusion

### **Kumar Dr. Dharendra, Faculty Member**

**Qualification:** M.Sc. (Maths.), MBA (Marketing), Ph. D. (Economics)

**Area of Specialization:** Development Economics & Behavioural Science

**Maharana J., Faculty Member\***

**Qualification:** M.A.

**Area of Specialization:** Corporate Planning, Project appraisal, Institution development, Micro finance and Human Resources Development

**Manikumar S, Faculty Member**

**Qualification:** B.Com, ACMA, CAIIB, MBA [Fin], MS [Banking], APGDCA

**Area of Specialization:** Finance and Financial Management; Financial Product Structuring and New Business Development; Cost and Management Accounting: Methods and Techniques; Developmental Banking; Credit Management: Planning, Monitoring and Control; Rural Innovations; MicroFinance and Financial Inclusion; Integrated Risk Management

**Mishra Dr. S K K, Faculty Member**

**Qualification:** Ph.D, M.Com, MBA (Finance), CAIIB

**Area of Specialization:** Finance, RNFS & Institutional Development

**Ms. Shikha, Faculty Member**

**Qualification:** M.B.A

**Area of Specialization:** Cooperatives, Microfinance & FI, HR

**Reddy Dr. R S, Faculty Member**

**Qualification:** M.V.Sc. (Poultry), DIM (IGNOU), APGDCA,

**Area of Specialization:** Livestock & Poultry; Project Planning and Appraisal; Direct Finance; Developmental Banking; NRM; Rural Innovations; MicroFinance and Financial Inclusion

**Sharif K. I., Faculty Member@**

**Qualification:** Post-graduate in Geology, Post Graduate Diploma in Hydrogeology

**Area of Specialization:** Investment Credit, Rural Infrastructure Development, Watershed Development and Tribal Development. Core competence in ground water assessment, designing of minor irrigation projects like ground water based projects, lift irrigation, micro irrigation and watershed planning & designing of structures

**Sharma, Dr. K. C., Faculty Member**

**Qualification: Qualification: Ph.D.** (University of New England, Australia)

**Area of Specialization:** Project Finance (Farm & Non-Farm sectors), Micro Finance

**Sinha Dr. Rajiv Ranjan, Faculty Member**

**Qualification:** Ph.D. (Geology), CAIIB, LLB, PGD in Rural Development and Welfare Administration.

**Area of Specialization:** Finance, Development and Projects, Rural Infrastructure Development, Watershed Development and Tribal Development, Agri. Project Appraisal and Financing

**Sridhar Bhallamudi, Faculty Member**

**Qualification:** B.Sc. (Agri. Engg. & Tech), PGD (Forest Management), CAIIB

**Area of Specialization:** Agri. Project Financing, Rural Infrastructure Financing, Agri Value Chain, Agri. Productivity, PO, Climate Change, Forestry & Seed Sector

**Srivastava Arvind Kumar, Faculty Member**

**Qualification:** Master of Arts (Labour & Social Welfare), CAIIB, LLB, Post Graduate Diploma in Rural Management and Welfare Administration

**Area of Specialization:** Finance, Development & Projects

**Srivastava R. K., Faculty Member@**

**Qualification:** Master of Arts (Labour & Social Welfare), CAIIB, LLB, Post Graduate Diploma in Rural Management and Welfare Administration

**Area of Specialization:** Finance, Development & Projects

**Tripathi Dr. (Ms) Shikha, Faculty Member**

**Qualification:** PhD in Educational Psychology

**Area of Specialization:** Human Resource Development, Microfinance and Gender Development

- \*Since retired from service.
- @since transferred to other centers.

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## Abbreviations

ACMART	:	Academy for Cooperative Management, Research and Training
ACSTIs	:	Agricultural Cooperative Staff Training Institute
APRACA	:	Asia-Pacific Rural and Agricultural Credit Association
APGB	:	Andhra Pragati Gramin Bank
ATI	:	Administrative Training Institute
BAIF	:	Bharatiya Agro Industries Foundation
BIRD	:	Bankers Institute of Rural Development
CAB	:	College of Agricultural Banking
CB	:	Commercial Bank
CCS	:	Cooperative Credit Structure
CEO	:	Chief Executive Officer
CICTAB	:	Centre for International Cooperation and Training in Agricultural Banking
CIRDAP	:	Centre on Integrated Rural Development for Asia and the Pacific
CPCB	:	Certified Professional in Cooperative Banking
CPS	:	Certified PACS Secretary
CTI	:	Cooperative Training Institution
CTFC	:	Certified Trainer for Financial Cooperatives
CSIR	:	Council for Scientific and Industrial Research
CSR	:	Corporate Social Responsibility
C-TAG	:	Central Technical Advisory Group (of NABARD)
DCCB	:	District Central Cooperative Bank
FLC	:	Financial Literacy Centre
FMC	:	Forward Market Commission
FPO	:	Farmer producer organisation

GIZ	:	Deutsche Gesellschaft for Internationale Zusammenarbeit (German Society for International Cooperation)
ICRIER	:	Indian Council for Research on International Economic Relations
ICM	:	Institute of Cooperative Management
IES	:	Indian Economic Service
IIBM	:	Indian Institute of Bank Management
JLG	:	Joint Liability Group
JLTC	:	Junior Level Training Centre
Kfw	:	Kreditanstalt for Wiederaufbau (German Development Bank)
MFI	:	Micro Finance Institution
MIS	:	Management Information System
MSE	:	Micro & Small Enterprise
MUDRA	:	Micro Unit Development & Refinance Agency
NABARD	:	National Bank for Agriculture and Rural Development
NABCONS	:	NABARD Consultancy Services
NABFINS	:	NABARD Financial Services Ltd.
NBCFDC	:	National Backward Classes Finance and Development Cooperation
NBSC	:	National Bank Staff College
NIAM	:	National Institute for Agricultural Marketing
NIBM	:	National Institute of Bank Management
NCCT	:	National Council for Cooperative Training
NCARDBF	:	National Cooperative Agriculture & Rural Development Banks Federation
NGO	:	Non-Governmental Organization
NIRB	:	National Institute of Rural Banking
NIRD	:	National Institute for Rural Development

NRLM	:	National Rural Livelihood Mission
ODI	:	Organisation Development Initiative
OMR	:	Optical Mark Recognition
OPAC	:	Online Public Access Catalogue
PACS	:	Primary Agriculture Credit Society
PO	:	Producer Organisation
POFI	:	Producer Organisation Promoting Institutions
RFIP	:	Rural Financial Institutions Programme
RICMs	:	Regional Institute of Cooperative Management
RRB	:	Regional Rural Bank
RSETI	:	Rural and Self Employment Training Institute
R-TAG	:	Regional Technical Advisory Group (of NABARD)
SAHARDA	:	Sahakara Rural Development Academy
SAARC	:	South Asian Association for Regional Cooperation
SBIRD	:	State Bank Institute of Rural Development
SME	:	Small and Micro Enterprises
StCB	:	State Co-operative Bank
UNDP	:	United Nations Development Programme
VAMNICOM	:	Vaikunth Mehta National Institute of Co-operative Management

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