

# ANNUAL REPORT

2017-18



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

# ANNUAL REPORT

2017-18



**BANKERS INSTITUTE OF RURAL DEVELOPMENT**

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

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# ANNUAL REPORT

**2017-18**

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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)

Shri B P Kanungo  
Deputy Governor  
Reserve Bank of India, Mumbai

### Nominated Members

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

Smt. M Jayashree Reddy  
Principal  
SBIRD

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

Shri M P Singh  
Chairman  
Sarva Haryana Gramin Bank, Rohtak

Shri S Misra  
Joint Secretary  
Ministry of Finance, Govt. of India

**Co-opted Members**

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

Dr. Hawa Singh  
Ex-Registrar  
Kurukshetra University, Kurukshetra

Shri T Muralidharan  
Chairman & CEO  
C & K Management

Dr. Dipankar Gupta  
Former Professor  
Jawahar Lal Nehru University

Shri Arun Tiwari  
Ex-CMD  
Union Bank of India

**Member Secretary, Governing Council (Ex-Officio)**

Dr. D V Deshpande  
Director  
BIRD, Lucknow

## PERFORMANCE HIGHLIGHTS – 2017-18

### A Conduct of training programmes

#### I Highlights

- Conducted 260 programmes overachieving the target of 230 programme.
- Conducted 129 in-campus programmes and 131 on-location programmes with 23765 trainee days surpassing previous year's achievement of 24152 trainee days.
- 6500 participants including 140 international participants attended the programmes. The average participation was about 25 per programme.
- The share of Cooperative Banks has increased from 24% in 2016-17 to 35% and of RRBs increased from 19% to 20%, in the period under review.
- Of the total number of 260 programmes, 86 paid programmes (including 61 Customized Programmes) were conducted.

#### II Customized Programmes

The Institute has conducted 61 customized programmes under 33 titles during the year which included following important programmes:

- Programme on Climate Change for IFS Officers
- Programme for IES Officer-Trainees (OTs)
- Programme on Organization Development Initiative (ODI) – 05 ODIs in 03 states (UP, Chhattisgarh, Punjab)
- Programme on Producer Organization for CEOs of FPOs – SFAC – 16 programmes in 03 states (West Bengal, Karnataka, Madhyapradesh)
- Capacity Building Programme for Department Officials and FPOs – Horticulture dept. GoAP
- Programme for Board of Directors of FPOs - Uttarakhand
- Business Planning and Strategizing Meet – NABFINS

- Special Programme on Attitude Building for Business Development – Himachal Pradesh Gramin Bank
- Management Development Programme (MDP) for Prathama Bank
- Induction Training Programme for Newly Recruited Bank Personnel – MPStCB
- Basic Programme on Principles of Agriculture Lending – TADB, Thanzania
- Roll-out Workshop on IVCS project and Trainers' Training Programme (ToT) for IVCS Project - Meghalaya Basin Management Agency
- Programme on Implementation of Bank Sakhi Project – Baroda UP Grameen Bank
- Exposure Visit to Rajkot DCCB for the BoD and Senior Officers of Anantapur DCCB
- Feed the Future India Tringular Training Programme (FTF - ITT) – MANAGE
- Programme on Financing of Inclusive Agriculture and Rural Development for ITEC member countries

### **III International Programmes:**

During the year 10 international programmes were conducted, which were attended by 140 participants including foreign participants from 26 countries:

#### **a) Training-cum- exposure visit on Agribusiness, Agro-processing & Agri-value chains in Malaysia (13-20 May 2017)**

An exposure visit to the Malaysia was organised on Agri-Business, Agro-processing, and Agri-value chains during 13<sup>th</sup> to 20<sup>th</sup> May, 2017. The visit was organised by BIRD in collaboration with Institute of Rural Advancement (INFRA), Malaysia and Centre for Integrated Rural Development for Asia & Pacific (CIRDAP), Dhaka.

**b) International Program on Basic Principles of Agricultural Lending – Tanzania Agricultural Development Bank at Dar Es Salaam, Tanzania (12-24 June 2017)**

BIRD, Lucknow in collaboration with Tanzania Agricultural Development Bank (TADB) organized two programs during 12th to 24th June 2017, on “Basic Principles of Agricultural Lending” at Dar Es Salaam, Tanzania. The program aimed at imparting skills to the participants in identification and appraisal of agriculture projects with special emphasis on financing Agri Value Chains, Livestock and Irrigation.

**c) Training-cum-Exposure Visit to Netherlands on Hi-tech Agriculture, Floriculture, Agro-processing and Dairying (29 October to 05 November 2017)**

Training-cum-Exposure Visit to Netherlands on Hi-tech Agriculture, Floriculture, Agro-processing and Dairying, organised from 27<sup>th</sup> Oct – 03<sup>rd</sup> November 2017.

**d) Two Training-cum-Exposure Visit to Israel on Hi-tech Agriculture, Agro-processing, Dairying & Water Resource Management (6-12<sup>th</sup> January 2018 & 20-26 January 2018)**

BIRD, Lucknow organised two programmes on Training-cum-Exposure Visit to Israel on Hi-tech Agriculture, Agro-processing, Dairying & Water Resource Management. The programme was conducted in collaboration with Weitz Centre for Sustainable Development, Rehovot, Israel and was attended by 42 participants in two batches representing NABARD, RBI, SBIRD, Commercial Banks, RRBs, Co-operative Banks and senior level officials from State Governments, etc.

**e) Training-cum-Exposure visit to Thailand on Micro Finance and Micro Credit (02-10 September 2017)**

BIRD organized an exposure visit to Thailand during 02 to 10 September, 2017 which was attended by 18 participants. Participants were exposed to the best practices in the BAAC Model of mF, BAAC organizational structure, various risk management tools & strategies, Development of “Small, Medium Agricultural Enterprises” (SMAEs), etc.

**f) International collaborative programme on “Skill Development of Trainers on SHGs & JLGs” (08 to 11 January 2018)**

The International collaborative programme on “Skill Development of Trainers on SHGs & JLGs” was conducted from 08 to 11 January 2018 at BIRD Lucknow. Thirty six delegates from Sri Lanka, Nepal, Cambodia, Laos PDR and Bangladesh participated in the international programme. BIRD conducted the programme in collaboration with CICTAB, NABARD and APRACA.

**g) Feed The Future – India Triangular Training (FTF ITT) Programme (06-20 February 2018)**

International Training Program on ‘Agricultural Credit for Sustainable Livelihoods’ was organized in BIRD, Lucknow from 06-20 February 2018 for Executives from various Asian and African countries. The programme was conducted in collaboration with MANAGE, Hyderabad.

**h) International Training on “Financing of Inclusive Agriculture and Rural Development” for International participants from Indian Technical and Economic Cooperation (ITEC) member countries - Sponsored by Ministry of External Affairs, Govt. of India (12 February to 02 March 2018)**

BIRD in collaboration with Ministry of External Affairs, Government of India, under Indian Technical and Economic Cooperation (ITEC) conducted a 03

week programme “Financing of Inclusive Agriculture & Rural Development” from 12 February to 02 March 2018 at BIRD, Lucknow.

#### **IV. Collaborative Programmes**

BIRD believes in bringing synergy through **collaboration** and accordingly the Institute is having collaboration with different agencies for working together and bringing about the best possible results, which has remained one of the strengths of BIRD.

Programme on Rural Immersion: A new programme was designed and conducted in collaboration with Tata-Dhan Academy, Madurai wherein the participants were given field exposure including village stay to understand and appreciate rural poverty, livelihood challenges and role of RFIs in addressing these challenges.

Two Collaborative Training Programmes were conducted in collaboration with Asian Society of Entrepreneurship Education and Development- International Institute of Development Management Technology, ASEED-IDMAT (AIDMAT) for the officers of RRBs on “Vigilance Administration and Disciplinary Action”

#### **V. National Level Seminar**

**i. Best Practices under Rural Infrastructure Development Fund (RIDF)** was organised by NABARD Head Office at Bankers Institute of Rural Development (BIRD), Lucknow on 24th February 2018.

Shri Shiv Pratap Shukla, Hon’ble Minister of State (MoS) for Finance, Government of India, inaugurated the seminar in the presence of, Dr Harsh Kumar Bhanwala, Chairman, NABARD, Shri U.P. Singh, IAS, Secretary, Ministry of Water Resources (MoWR), Govt. of India, Shri H. R. Dave and Shri R. Amalorpavanathan, Deputy Managing Director, NABARD. Senior officials

from Govt. of India, Secretaries and senior officers of various State Governments and NABARD attended first of its kind seminar.

The best practices initiatives taken by State Governments, in various sectors including Irrigation, Rural connectivity, Social & renewable energy sectors were discussed in the seminar. The seminar also had thematic discussions focused on alternative finance for Rural Infrastructure development, Climate Smart Rural infrastructure etc.

## **ii. Best Practices in Short Term Credit Cooperative Structure**

The National Seminar on Best Practices in Short Term Credit Cooperative Structure (STCCS) was held during 5-6 January 2018. The various themes discussed in the seminar are; Best Practices in loan and pricing mechanism- short term and long term loans; Recovery & NPA Management- internal and external Mechanism; CRAR improvement and share capital mobilization; ICT applications in Cooperative Banks; Management & Corporate Governance in Cooperatives; Development of PACS as Multi service Cooperative Societies MACS Development Cell.

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

During the year we designed, launched Short term Certification Course on Management of Farmers Producer Organization (FPOs) for CEOs. It is being conducted in an innovative manner through 7 partner agencies (viz., TATA Dhan Academy, (TATADA) Madurai, Tamil Nadu; RASS, Tirupati, Andhra Pradesh; Srijoni, Kolkatta, West Bengal; Sajjata Singh, Ahmedabad, Gujarat; CARD, Bhopal, Madhya Pradesh; Dynamic Tarang Limited, Patna, Bihar; Associated Tea & Agro Management Services, -(ATMS Ltd.), Guwahati, ASSAM; and Ch. Charan Singh National Institute of Agricultural Marketing,

## **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. The Center has been renamed as Centre for Research on Financial Inclusion and Microfinance (CRFIM) w.e.f 3rd October 2016.

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 having collaboration with different agencies for working together and bringing about the best possible results, which has remained one of the strengths of BIRD. The Institute has been collaborating with different institutions viz. Ministry of Rural Development, GoI; Government of India, State Governments, RBI, College of Agricultural Banking (CAB), Pune; National Council for Cooperative Training (NCCT), Asia Pacific Rural and agricultural Credit Association (APRACA) Members, National Institute of Agricultural management (NIAM), Jaipur; Centre For International Co-Operation And Training In Agricultural Banking (CICTAB) Pune (through VAMNICOM), Pune; National Institute of Agricultural Extension Management (MANAGE), Hyderabad, German development agency GIZ (India), Swiss Agency for Development Cooperation (SDC), Indian Institute of bank Management (IIBM), Guwahati; National Institute of Rural Development & Panchayat Raj (NIRD), Hyderabad, Department for International Development (DFID-UK), State

Bank Institute of Rural Development (SBIRD), National Rural Livelihood Mission (NRLM), India Post, 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 2017-18, 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 09<sup>th</sup>

March 2018 to obtain feedback from clients and seek views about the proposed programme calendar for 2018-19.

The year 2017-18 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 2017-18, BIRD conducted 260 training programmes, of which 129 were in-campus and 131 on-location programmes, with a total participation of 6500 including 140 international participants. The average participation per programme stood at 25 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 2017-18

Functional Area	No. of Programmes conducted	Aggregate Programme Days	No. of Participants	Average Participation	Trainee Days
D & P	86	389	2192	25	10068
Finance	47	150	996	21	3105
HRD	26	123	523	20	2562
IT	25	94	656	26	2499
MF & FI	61	190	1575	26	4628
Other/C-PEC	15	33	558	37	903
<b>Total</b>	<b>260</b>	<b>979</b>	<b>6500</b>	<b>25</b>	<b>23765</b>

The D&P Group conducted highest number of programmes (86) followed by the MF&FI Group (61). The programmes conducted by these two Groups together constituted more than 56% of the total number of training programmes.

#### Agency-wise participation in all programmes

Agency Name	Participation									
	2013-14		2014-15		2015-16		2016-17		2017-18	
	No.	%	No.	%	No.	%	No.	%	No.	%
RRBs	1007	23	1621	34	1632	20	1246	19	1309	20
Coops	1195	27	1685	36	1896	24	1560	24	2303	35
CBs	723	17	418	9	1108	14	1089	17	458	7
Others including NABARD/Govt. Officials	1444	33	997	21	3309	42	2624	40	2430	38
<b>Total Participation</b>	4369	100	4721	100	7945	100	6519	100	6500	100
<b>Total no. of programmes</b>	<b>165</b>		<b>186</b>		<b>265</b>		<b>253</b>		<b>260</b>	
<b>Average participation</b>	26		25		30		26		25	

It may be observed that the number of programmes have increased during 2017-18 over the previous year. An analysis of participants reveals that share of RRBs, Co-operative Banks, CBs and others was 20%, 35%, 7% & 38% respectively during 2017-18. Thus the proportion of RRBs and Cooperative Banks have increased during the year over the previous year.

#### A. In-Campus Training Programmes

During the year, 129 in-campus programmes (at BIRD Lucknow) were conducted with an average participation of 22. The agency wise participant details are furnished in the following table:

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

Agency Name	Participation									
	2013-14		2014-15		2015-16		2016-17		2017-18	
	No.	%	No.	%	No.	%	No.	%	No.	%
<b>RRBs</b>	528	28	1009	37	853	25	675	20	609	22
<b>Coops</b>	635	33	1009	37	1053	31	690	20	943	34
<b>CBs</b>	388	20	248	9	748	22	486	14	165	6
<b>Others including NABARD/Govt. Officials</b>	354	19	483	17	768	22	1559	46	1090	38
<b>Total Participation</b>	1905	100	2749	100	3422	100	3410	100	2807	100
<b>Total Programmes</b>	<b>80</b>		<b>115</b>		<b>143</b>		<b>143</b>		<b>129</b>	
<b>Average participation</b>	24		24		24		24		22	

The client composition of the Institute keeps changing from year to year. The combined share of participants from Co-operative Bank and RRBs was 54% in the in-campus training programmes during 2017-18, as compared to 40% last year..

## 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 131 on-location training programmes covering 3693 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									
	2013-14		2014-15		2015-16		2016-17		2017-18	
	No.	%	No.	%	No.	%	No.	%	No.	%
RRBs	479	20	612	31	779	17	571	18	700	19
Coops	560	23	676	34	843	19	870	28	1360	37
CBs	335	14	170	9	360	8	603	19	293	8
Others including NABARD/Govt. Officials	1090	43	514	26	2541	56	1065	35	1340	36
<b>Total Participation</b>	2464	100	1972	100	4523	100	3109	100	3693	100
<b>Total Programmes</b>	85		71		122		110		131	
<b>Average participation</b>	29		28		37		28		28	

The number of officials trained through on- location programmes during 2016-17 accounted for 57% as compared to 48% last year, 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, 61 customized programmes were conducted and the participants included Indian Economic Services (IES) Officer-Trainees, Indian Forest Service Officers (IFS), LDMs of Canara Bank, Officials of Horticulture Dept, Govt of Andhra Pradesh, etc. The list of the customized training programmes is furnished as under:

### Customised Training Programmes conducted during 2017-18

Sr. No.	Programme Name	Name of Client	No. of Programme
1	Attachment Programme for B.Sc (Ag) Students of ICAR-IISR	ICAR - IISR, Lucknow	1
2	Basic Programme on Principles of Agriculture Lending	Tanzania Agri. Dev. Banks	2
3	Best Practices Seminar on RIDF	SPD, H.O. NABARD	1
4	Business Planning and Strategizing Meet	NABFINS	1
5	Capacity Building Programme for Department Officials and FPOs	Dept. of Horticulture, Govt. of A.P.	5
6	Capacity Building Programme for Voluntary Organisations	ISRN	1
7	Convergence of supportive forces for efficient microfinance interventions in UP	SADHAN	1
8	Exposure Visit to Rajkot DCCB for the BoD and Senior Officers of Anantapur DCCB	Anantapur DCCB	1
9	Feed the Future India Tringular Training Programme (FTF - ITT)	MANAGE - Hyderabad	1
10	Follow up Programme (Special Programme on Attitude Building for Business Development)	HPGB	1
11	Induction Training Programme for Newly Recruited Banking Assistant	MP State Coop. Bank Ltd.	1

Sr. No.	Programme Name	Name of Client	No. of Programme
12	Management Development Programme (MDP) for Prathama Bank	Prathama Bank	2
13	Program on Developing Climate Finance Proposals for Building Women & Child Resilience to Climate Impacts on Nutrition, WASH & Education	CANSA	1
14	Programme on Climate Change for in-service IFS Officers	IFS	1
15	Programme on Financing of Inclusive Agriculture and Rural Development for ITEC member countries	ITEC	1
16	Programme on Implementation of Bank Sakhi Project	BUPGB	5
17	Programme on Organization Development Initiative (ODI)	U.P. RO	2
18	Programme on Organization Development Initiative (ODI)	Punjab RO	2
19	Programme on Organization Development Initiative (ODI)	Chhattisgarh RO	1
20	Programme on Producer Organization for CEOs of FPOs	SFAC - Karnataka	6
21	Programme on Producer Organization for CEOs of FPOs	SFAC - MP	5
22	Programme on Producer Organization for CEOs of Pos	SFAC - WB	5
23	Residential Training Programme for IES Officer-Trainees (OTs)	IES	1
24	Roll-out Workshop on IVCS	IVCS, Meghalaya	1
25	Trainers' Training Programme (ToT) for IVCS Project	IVCS, Meghalaya	2
26	Training of Trainers ICT based on Entrepreneurship for Young Women	Rajiv Gandhi IYD	1
27	Training Programme for Board of Directors of FPOs	Uattarakhand RO	3
28	Training Programme for Lead District Managers	Canara Bank	1

Sr. No.	Programme Name	Name of Client	No. of Programme
	(LDMs) of Canara Bank		
29	Training Programme for Personnel of STCCS	Jharkhand RO	1
30	Training Programme on Basic Accounting, Audit and Housekeeping	SIDBI	1
31	Training Programme on Micro Financing	Punjab StCB	1
32	Training-cum-Exposure Visit to Israel : High-tech Agriculture, Agro-Processing, Dairying & Water Resource Management	NABARD	1
33	Workshop for CTs/ACTs-NABARD	DPSP, H.O. NABARD	1
<b>Total</b>			<b>61</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 05 ODIs at the request of respective Regional Offices of NABARD, which were as under:

- Varanasi DCCB (Uttar Pradesh) from 08-16 May 2017.
- Fazilka DCCB (Punjab) from 12-20 September 2017.
- Gurdaspur DCCB (Punjab) from 01-09 December 2017.
- Ambikapur DCCB (Chhattisgarh) from 18-23 December 2017.
- Hardoi DCCB (Uttar Pradesh) from 17-25 February 2018

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

### **a) Training-cum- exposure visit on Agribusiness, Agro-processing & Agri-value chains in Malaysia (13-20 May 2017)**

An exposure visit to the Malaysia was organised on Agri-Business, Agro-processing, and Agri-value chains during 13<sup>th</sup> to 20<sup>th</sup> May, 2017 which was attended by 28 senior officials from Commercial banks, RRBs, RBI, SRLM, NABARD and NGOs from various states. It provided an opportunity to the participants to gain exposure to the modernization in terms of marketing and technology in agri-business, agro-processing and value chains and the role of Government agencies and financial institutions for supporting these initiatives in Malaysia. The visit was organised by BIRD in collaboration with Institute of Rural Advancement (INFRA), Malaysia and Centre for Integrated Rural Development for Asia & Pacific (CIRDAP), Dhaka.

### **b) International Program on Basic Principles of Agricultural Lending – Tanzania Agricultural Development Bank at Dar Es Salaam, Tanzania (12-24 June 2017)**

BIRD, Lucknow in collaboration with Tanzania Agricultural Development Bank (TADB) organized two programs during 12<sup>th</sup> to 24<sup>th</sup> June 2017, on “Basic Principles of Agricultural Lending” at Dar Es Salaam, Tanzania. Participants were officers from Commercial Banks, Community Banks and Micro Finance Banks, Development Financial Institutions and Ministry of Finance, Government of Tanzania. 51 officers were trained during these two programs. The program aimed at imparting skills to the participants in identification and appraisal of agriculture projects with special emphasis on financing Agri Value Chains, Livestock and Irrigation. The participants were taken on field visit to Bogomoyo Irrigation Project, Fabian & Family Livestock Company and Chickmao Dairy Co-operative Union. The programs were well received by the participants and much appreciated by TADB.

**c) Training-cum-Exposure Visit to Netherlands on Hi-tech Agriculture, Floriculture, Agro-processing and Dairying (29 October to 05 November 2017)**

Training-cum-Exposure Visit to Netherlands on Hi-tech Agriculture, Floriculture, Agro-processing and Dairying, organised from 27<sup>th</sup> Oct – 03<sup>rd</sup> November 2017, which was attended by 25 participants representing RBI, Commercial Banks [both Public and Private Sector], RRB, Co-operative Banks and State Governments. This included very senior-level participation from the State Governments of Madhya Pradesh and Mizoram [including Shri Gopal Bhargava, Hon'ble Minister for Panchayat and Rural Development; Shri RS Julaniya, ACS, Govt. of MP; Shri. Lalmingthanga, Secretary and Ms. Lalrinzuali Khawlhing, Addl. Secy, Rural Development, Govt. of Mizoram, besides CEOs of the State Rural Livelihood Missions [SRLMs] of both the States and other senior-level bureaucrats



**Training-cum-Exposure Visit to Netherlands on Hi-tech Agriculture, Floriculture, Agroprocessing and Dairying**

**d) Two Training-cum-Exposure Visit to Israel on Hi-tech Agriculture, Agro-processing, Dairying & Water Resource Management (6-12<sup>th</sup> January 2018 & 20-26 January 2018)**

BIRD, Lucknow organised two programmes on Training-cum-Exposure Visit to Israel on Hi-tech Agriculture, Agro-processing, Dairying & Water Resource Management. The programme was conducted in collaboration with Weitz Centre for Sustainable Development, Rehovot, Israel and was attended by 42 participants in two batches representing NABARD, RBI, SBIRD, Commercial Banks, RRBs, Co-operative Banks and senior level officials from State Governments, etc.

The various aspects included in the training were; overview of Israel's agricultural sector- Production, technologies and economics; Overall agriculture policy in Israel. Israel's policy and culture nurtures and promotes 'start-up' ventures. Interaction with 15 start-up ventures, visits and interactions with Community Based Organisation viz., Kibbutz and Mashav; exposure to major agri research activities, interaction and exposure to micro irrigation technologies, micro irrigation developers (Netafim) and farm level practices.

**e) Training-cum-Exposure visit to Thailand on Micro Finance and Micro Credit (02-10 September 2017)**

BIRD organized an exposure visit to Thailand during 02 to 10 September, 2017 which was attended by 18 participants. Participants were exposed to the best practices in the BAAC Model of mF, BAAC organizational structure, various risk management tools & strategies, Development of "Small, Medium Agricultural Enterprises" (SMAEs), etc. The participants learnt about the effective operational procedures and practices being followed in recovery with ethics, analyzing the financial needs for smart farmers, SMAEs value chain financing, savings promotion, etc.

f) **International collaborative programme on “Skill Development of Trainers on SHGs & JLGs” (08 to 11 January 2018)**

The International collaborative programme on “Skill Development of Trainers on SHGs & JLGs” was conducted from 08 to 11 January 2018 at BIRD Lucknow. Thirty six delegates from Sri Lanka, Nepal, Cambodia, Laos PDR and Bangladesh participated in the international programme. BIRD conducted the programme in collaboration with CICTAB, NABARD and APRACA.

g) **Feed The Future – India Triangular Training (FTF ITT) Programme (06-20 February 2018)**

International Training Program on ‘Agricultural Credit for Sustainable Livelihoods’ was organized in BIRD, Lucknow from 06-20 February 2018 for Executives from various Asian and African countries. The programme was attended by 20 participants form 09 countries viz, Afghanistan, Cambodia, Democratic Republic of Congo, Ghana, Kenya, Liberia, Malawi, Sudan, and Uganda. The programme was conducted in collaboration with MANAGE, Hyderabad.



- h) **International Training on “Financing of Inclusive Agriculture and Rural Development” for International participants from Indian Technical and Economic Cooperation (ITEC) member countries** - Sponsored by Ministry of External Affairs, Govt. of India (12 February to 02 March 2018)

BIRD in collaboration with Ministry of External Affairs, Government of India, under Indian Technical and Economic Cooperation (ITEC) conducted a 03 week programme “Financing of Inclusive Agriculture & Rural Development” from 12 February to 02 March 2018 at BIRD, Lucknow. The programme was attended by 34 participants from 16 ITEC member countries from Africa and Asia viz, Afghanistan, Armenia, Bangladesh, Bhutan, Ethiopia, Jordan, Kazakhstan, Kenya, Mali, Mozambique, Nigeria, Palestine, Sudan, Tanzania, Trinidad & Tobago, and Tunisia.

#### **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 26 new programmes were conducted by the Institute during the year:

#### **New Programmes added during the year 2017-18**

<b>Sr. No.</b>	<b>Programme Title</b>
1	Programme on Financing of Handloom sector- Apex societies and PWCS / Producer Companies of weavers
2	Basic Programme on Producer Organization under Off Farm sector for POPIs, POs NGOs
3	Programme on Capital adequacy, CRR/SLR, KYC & AML for Newly Licensed Cooperative Banks
4	Workshop on Risk Management for Cooperatives
5	Workshop on Risk Management for RRBs
6	Sensitisation Programme on SLR & Investment Portfolio for Cooperative Banks
7	Workshop on Organizational Effectiveness through IT for RRBs
8	Workshop on Organizational Effectiveness through IT for Cooperative Banks
9	Sensitization Workshop on ‘Prevention of Sexual Harassment at Workplace’

10	Programme on mobilising capital and management of CRAR
11	Basic Programme on Principles of Agriculture Lending
12	Workshop on Agri Start-ups
13	Programme on Livestock Farming and Emerging Areas in Poultry Sector – Opportunities for Bank Credit
14	Gender Sensitization Programme for Faculty Members - Gender Analysis of UPNRM
15	Programme on Technology Driven Models
16	Training of Trainers (ToT) Programme for Community Organisations
17	Training Programme for Trainers - Business model on financing of JLGs
18	Training Programme on Vigilance Administration & Disciplinary Action
19	Programme on Financing of Agro Processing and Value Chains : Agriculture and Allied Agriculture Sector
20	Feed the Future India Tringular Training Programme (FTF - ITT)
21	Follow up Programme (Special Programme on Attitude Building for Business Development)
22	Program on Developing Climate Finance Proposals for Building Women & Child Resilience to Climate Impacts on Nutrition, WASH & Education
23	Trainers' Training Programme (ToT) for IVCS Project
24	Training of Trainers ICT based on Entrepreneurship for Young Women
25	Training Programme for Personnel of STCCS
26	Training Programme on Basic Accounting, Audit and Housekeeping

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

During the year we designed, launched Short term Certification Course on Management of Farmers Producer Organization (FPOs) for CEOs. It is being conducted in an innovative manner through 7 partner agencies (viz., TATA Dhan Academy, (TATADA) Madurai, Tamil Nadu; RASS, Tirupati, Andhra Pradesh; Srijoni, Kolkatta, West Bengal; Sajjata Singh, Ahmedabad, Gujarat; CARD, Bhopal, Madhya Pradesh; Dynamic Tarang Limited, Patna, Bihar; Associated Tea & Agro Management Services, -(ATMS Ltd.), Guwahati, ASSAM; and Ch. Charan Singh National Institute of Agricultural Marketing, NIAM, Jaipur. Already 02 such programmes have been launched in Ahmedabad and Madurai.

## **H. 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 TATA DHAN Academy, ASEED, etc. During the year, 03 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.

## **I. 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. Three more in process – How to read a balance sheet?, Basics of climate change, Emotional Intelligence and Appraisal of Agriculture Projects.

## **J. Curio**

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

## **K. 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.

## **L. 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.

### **M. Impact Evaluation**

Impact evaluation of one of the programme of the Institute is completed by an external agency i.e. Giri Institute of Development Studies, Lucknow and the final reports are being submitted.

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## Chapter - 3

### Studies, Consultancies and Papers

#### 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 2017-18. The studies undertaken during the year are as under:

- i. Manpower Planning Assessment –Raipur DCCB , Chhattisgarh
- ii. Assistance to BCFI for development of training , certification & registry module for the CBC & BCAs-World Bank
- iii. Mid-term Evaluation of FPOs in Maharashtra & Tamilnadu
- iv. Best practices on NPA Management in Satara DCCB
- v. Mobilization of Share Capital by DCBs in Kerala- A case Study

**3.2 Consultancy Assignments:** Following consultancy assignments were taken up during the year:

- Setting up of IVCS in Meghalaya State - Meghalaya Basin Management Agency (MBMA), Shillong has engaged BIRD as Technical Service Provider for their Integrated Village Cooperative Societies (IVCS) Programme
- Preparation of Road Map for the Training Strategy for Board Members of PACS and Vyapar Mandals of Bihar State
- Impact evaluation Study of 7 TDF projects in Andhra Pradesh.
- Evaluation Study for 20 Watershed Projects implemented in Telangana for NABARD, Telangana RO.

#### 3.3 Papers / Articles

Faculty members of BIRD have been engaged in writing papers / articles. As a result, 12 papers have been prepared by them during the year 2017-18. 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. Sharma, K. C. (2017) : *Agrarian Economy of India: Problems and Prospects*, Kazak Agri Research Institute Scientific Journal, No 4, Vol 45, 2017.
  - ii. Srivastava, A. K. (2017) : *Risk Management in Kangra Central Cooperative Bank Ltd. - Use of ICT enabled Services*, Indian Cooperative Review, July 2017.
  - iii. Deshpande D V, Sharma K C and Srivastava, A. K. (2017) : *Policy Induced Financial Inclusion : A Case of PMJDY in Uttar Pradesh*, Journal of Rural Development, NIRD & PR, Hyderabad.
  - iv. Deshpande D V, Sridhar B, and Reddy, R S (2017) : *Strengthening Small Holder Agriculture through Farmers collectives - An Indian Experience*, Kazak Agri Research Institute Scientific Journal, No 4 (45), 2017.
  - v. Dinesh, P. (2017) : *Institutional Credit Support for Fisheries - Opportunities & Issues*, Aqua Aquaria India, 14-16 May 2017.
  - vi. Deshpande D V, Mishra S K K & Udupa, K Praveen Raj (2017) : *Effective NPA Management and recovery Strategy in Satara DCCB*, National Cooperative Union of India, New Delhi.
  - vii. Deshpande D V and Mani Kumar, S (2018) : *On-boarding of PACS to Core Banking Solution of DCCBs, ECOBANET*, The Cooperator, Volume 55, Number 9, March 2018
  - viii. Mani Kumar, S and Udupa, K Praveen Raj (2018) : *Approaches to improve CRAR for DCCBs*, (Presented in National Seminar on Best Practices in Short Term Credit Cooperative Structure (STCCS), January 2018)
  - ix. Mani Kumar, S (2017) : *Using Technology to transform challenges into Opportunities : The Case of Thenhipalam PACS, (to be published)*
  - x. Garg, S K (2017) : *Working Paper on Organisational Effectiveness through Leveraging Technology in Banks*, Bankers Institute of Rural Development, Lucknow, Working Paper No.-31, November 2017
  - xi. Sridhar, B (2017): *Step by Step Guide to Preparation of Business Plan by FPOs*, Bankers Institute of Rural Development, Lucknow
  - xii. Srivastava, A. K. (2017) : *Loan Policy Mechanism – Best Practices in Rural Cooperative Banks (to be published)*

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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 nine basic parameters that are further sub-divided into 147 sub-parameters.

- During the year 09 CTIs were accredited, which are as follows (ACSTI, Lucknow; JLTC, Lucknow; APCOB, CTI ; ICMARD, Kolkata; NIBM, Bangalore; SAHADARA, Bidar; SHIKHAR, Vashi; STC, Panchkula; VAMNICOM, Pune have been re-accredited in the 15<sup>th</sup> Accreditation Board Meeting held on 24 October 2017 at BIRD, Lucknow. **The CTIs have been advised about grant of Re-accreditation/Accreditation and accreditation certificates have also been forwarded to the CTIs.** So far, 43 CTIs have been accredited by C-PEC.
- Working Group Meeting for revision of accreditation Validation Format was held on 8th & 9th February 2018, at BIRD, Lucknow. The revised format, suggested by the working group, once approved by the Accreditation Board, will be used in the forthcoming validation visits for the accreditation/re-accreditation of CTIs in 2018-19.

## **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) Viz. CPCB Level-I and CPCB Level-II. Till 2017-18, 198 faculty members from various CTIs have been certified in nine batches of CTFC course.

During the year, third batch of CPCB (Level-I) has been launched in which 284 candidates enrolled. A total of 206 candidates of 01<sup>st</sup>, 2nd batch and Third batch of CPCB-Level-I course appeared in examination and 69 candidates have successfully passed the examination. The third batch of CPCB (level-I) completed in March 2018. Further, we have launched second batch of CPCB –Level II course in 2017-18. Total 54 eligible CPCB-Level-I certified candidates enrolled for level-II, 38 candidates appeared and 26 candidates have successfully passed the examination. The second batch of Certified PACS Secretary (CPS) was also launched in the state of MP, UP, Chhattisgarh, Gujarat, AP and Telangana during FY 2017-18 in English, Telugu and Hindi languages. Total 96 candidates enrolled for the course, 87 candidates appeared and 24 candidates have successfully passed the examination.

## **C: Standardisation of Training 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. The standardized material has been circulated among member institutions for conducting the programmes.

In addition to the above , course Module together with Training Material has been standardized for 20 (02 for ACSTI, UP; 11 for RICEM, Jaipur; 04 for Shikhar, Vashi; 01 each for ACSTI, Bangalore; TSCAB, Telangana and ICM Dehradun) programmes.

## 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 8<sup>th</sup> All India Conference of Principals / Directors of CTIs organized at Kerala on 23<sup>rd</sup> and 24<sup>th</sup> February 2018 by C-PEC in collaboration with National Council for Cooperative Training (NCCT), New Delhi. 'Stakeholder Seminars' were conducted in Chhattisgarh, Kerala, Karnataka, West Bengal, Bihar and Haryana.



*National Seminar of Best Practices in STCCS*



*WG meeting on Course on CG for BODs of Cooperatives*



*Stakeholders Seminar, Haryana, 2018*



*CTFC- 9<sup>th</sup> Batch, 2017-18*

## 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 6657 as on 31 March 2017 to 7064 as on 31 March 2018 indicating a sizeable increase of 407 during the year. As on 31 March 2018, the membership comprised of 26 StCBs, 211 DCCBs, 45 CTIs, 01 State Union (Odisha), 01 SCARDB (WB), 5421 PACS and 1359 individuals.

**F. Other Activities & also initiatives for canvassing the concepts of C-PEC:**

- The National Seminar of Best Practices in Short Terms Cooperative Credit Structure was held on 05th & 06th January 2018 at BIRD Lucknow. The seminar discussed best practices adopted by the Cooperatives in different critical operational areas mainly Corporate Governance, Loan Pricing, Strategies for Improving CRAR, Business and Management of PACS, IT initiatives adopted by banks and NPA & Recovery Management pertaining to the Cooperative Banks in India.
- 02 TOT programmes, one at ACSTI, Shimla and other at BIRD, Lucknow in 2017-18 for trainers of member CTI's, were conducted in 2017-18.
- The meeting of the working group for designing Certification Course 'Certified Director in Cooperatives' on Corporate Governance for leaders (Board of Directors of Cooperatives) was held on 6th & 7th November 2017 at BIRD, Lucknow.
- Study of Deposit taking PACS was conducted by C-PEC from 7<sup>th</sup> to 13<sup>th</sup> March 2018 in Mizoram for preparing manual for the deposit taking PACS and to evolve a system of supervision of deposit taking PACS.
- C-PEC addressed District Development Managers (DDMs) via Video Conferencing (VCs) in the Bi-monthly Structured Meetings of NABARD Regional Officers to canvass for the activities of C-PEC.
- Four quarterly issues of e-news letters have been published and circulated among all the stake holders of CCS.
- 02 three days customized programmes for ARCS, DRCS & RMO's of State Governments of Odisha were conducted at BIRD. Lucknow.

## **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 been renamed as Centre for Research on Financial Inclusion and Microfinance (CRFIM) w.e.f 3rd October 2016.

#### Studies Conducted in 2017-18

i. The study titled **“Provision of CBS plus services in STCCS: Opportunities and Issues from Supply and Demand Sides”** was conducted in six states covering a sample of 198 customers, 139 employees, 41 branches, 29 PACS from 13 cooperative banks (including 4 State Cooperative Banks) in Assam, Gujarat, Himachal Pradesh, Odisha, Telangana and Uttar Pradesh. The study assessed the impact of CBS implementation and examined issues relating to technology banking in cooperative banks. The report of the study has been finalized.

ii. The study titled **“Study on NPAs in SHGs”** was conducted across 11 districts from six states. The study covered 45 branches, 207 SHGs and 584 members. The study assessed the level and the reasons for NPAs in SHG lending. Further, it has analyzed the role of SHPIs, Banks, NRLM/SRLM in capacity building, credit monitoring and motivation for repayment of loans and suggested measures for curtailing NPAs in bank loans to SHGs. The report of the study is under finalization.

iii. A **Rapid Survey on RuPay Kisan Credit Cards (RKCCs)** was conducted for Rampur District Central Cooperative Bank in Rampur district of Uttar Pradesh. The

report assessed the status of issuance and distribution of RKCCs among the member farmers. It further analyzed the awareness of the PACS staff and farmers in using the card at the POS and ATMs.

### **Chintan Baithak**

A 'Chintan Baithak' - brainstorming meet of Microfinance Professionals and practitioners was organized by CRFIM on 22 September 2017. The meeting was attended by a large number of sector experts and professionals. The proceedings and highlights of Baithak have been circulated to all concerned.



**Chintan Baithak in progress**

### **Journal - THE MICROFINANCE REVIEW**

Two volumes of the half-yearly Journal were brought out during the year. The journal is circulated among subscribers, National Libraries, Governing Council members, Client Consultation Committee members, NABARD Chair Units, Research & Journal Advisory Committee (RJAC) members, Universities, Research Institutes, other reputed Institutes, as also the top management, CGMs (HoDs), OICs and TEs of NABARD.

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](http://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.

### **Journal Published**

i. **Volume 9(1)** - January-June 2017 issue of the journal THE MICRO FINANCE REVIEW was released by Dr. Harsh Kumar Bhanwala, Chairman NABARD in the presence of Shri H.R. Dave, DMD, NABARD, during 41st Governing Council Meeting of BIRD on 4 August 2017.

ii. **Volume 9(2)** - July-December 2017 issue, was released by Dr. Harsh Kumar Bhanwala, Chairman NABARD and Shri H.R. Dave, DMD, NABARD (through VC) and Shri R Amalorpavanathan, DMD, NABARD in the presence of members of Governing Council of BIRD on 23 February 2018.



**Release of Journal-Volume 9(2)**

### **Student Internship Scheme 2017-18**

A study on “ASSESSING INCOME LEVEL OF SMALL, MARGINAL & TENANT FARMERS - A STUDY IN UP” was conducted during 2017-18 under 'Student Internship Scheme 2017-18' at BIRD Lucknow.

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## Chapter – 6

### APRACA Centre of Excellence (ACE)

BIRD has been recognized as a Centre of Excellence by the Asia Pacific Rural and Agricultural Credit Association (APRACA) in the thematic issue of Linkage Banking. Accordingly, a centre called APRACA Centre of Excellence (ACE) has started functioning in BIRD during 2017-18. ACE in BIRD is expected to act as leading centre of knowledge in the area of linkage banking and to serve as a power house of rural innovations. The centre will undertake the following activities:

- Focusing on linkage banking-SHGs, JLGs etc.
- Conduct of research studies, training programmes, consultancy services, technical support, pilot testing of innovations, development of technical and training manuals.
- Identification of a core of training specialists and technical experts
- Design and conduct at least one international course per year
- Meeting and consultation among participants
- Publication of training material in print and virtual form

The centre was formally inaugurated on 8<sup>th</sup> January 2018 by Shri H.R. Dave, Deputy Managing Director, NABARD in the presence of Shri Prasun Kumar Das, Secretary General, APRACA and other officials.



Office Space of ACE at BIRD, Lucknow

Under the aegis of ACE, a programme jointly sponsored by APRACA, CICTAB and NABARD was organised from 8 to 11 January 2018. The programme was attended by 36 International participants from 6 member countries of which ten participants were sponsored by APRACA.



**Group Photo of Participants of the International Programme**

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## Chapter - 7

### 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, Faculty Members were deputed to participate in 25 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 - 8

### 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. Presently, the Governing Council has 13 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 09 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- 01 No. (330 seating capacity)
- Conference Hall- 01 No. (70 seating capacity)
- Audio-visual room-01 No.(25 seating capacity)
- Board Room-01 No.(40 seating capacity)
- Library (approximately 60 thousand stockings)
- Class Rooms-06 No.(35 seating capacity)

- Committee Rooms-03 No.(total 60 seating capacity)
- Self-contained single occupancy hostel rooms-117
- Self-contained double occupancy hostel rooms-28
- VIP suites-04 No.
- Dining Halls-02 No.
- Dormitories-02 (08 beds)
- Indoor Sports Complex, a moderately equipped Indoor Gymnasium
- Dispensary etc.

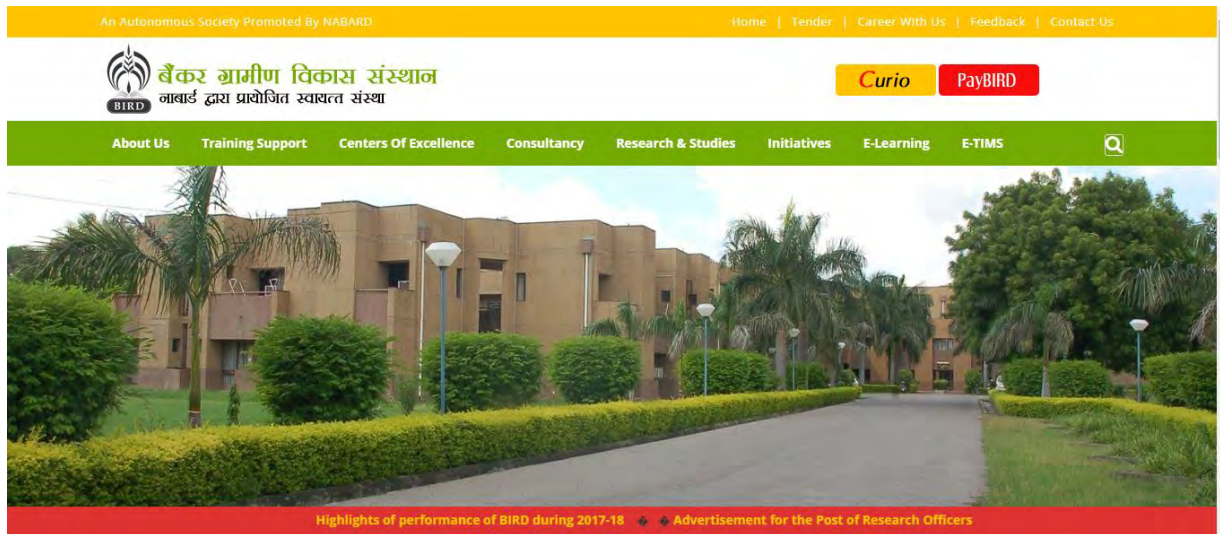
The Office Complex, Class Rooms, Dining Halls and Hostels are centrally air-conditioned and are aesthetically furnished to provide a comfortable stay and optimum learning environment for the participants. The use of multimedia and audio-visual aids has helped to enhance the learning process. The Institute 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**

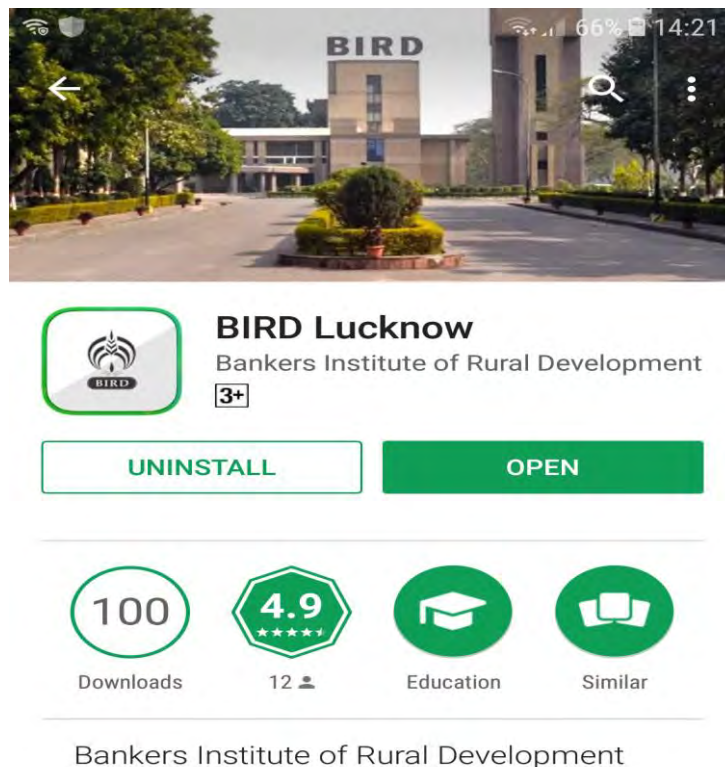
BIRD restructured its website *www.birdlucknow.in* adopting ultramodern technology. It includes e-Learning to facilitate sharing knowledge and eTIMS (online Training Information Management System) to manage online all activities related to academic. The Institute has its Mobile App and all features and tools available on the institute's website can be accessed through this App. The app can be downloaded on Android mobiles from Google 'play store' and on Apple Mobile/devices from 'App store' by searching "bird lucknow". The Institute also hosts PayBIRD – an online Payment gateway system in its website and mobile app. Now any payment like programme fee, Hostel Fee, Publications, etc. can be made through this payment gateway – either on

website or on Mobile App. The transactions are fully secured through CC Avenue Payment Gateway

A separate website *www.bird-cpec.in* is also available to facilitate all the activities of CPEC to be conducted on line.



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



Screen shot of BIRD mobile app available in Google Play Store

## **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 researches 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 during 2017-18, as given below:

- i. **Birthday Celebrations** - Birthdays of all the staff members including NABARD officers, contract officers / staff, were celebrated by gifting with a Birth Day Card signed by all members and a Chocolate as a token of affection.
- ii. **Summer Picnic** – A summer picnic/excursion was organized during the year at Blue world theme park, Kanpur on 30 July 2017. Members of the club along with their family members participated in the picnic/excursion
- iii. **Winter picnic** - Winter picnic to Regional Science City on 29 October 2017. Members of the club along with their family members participated in the picnic/excursion.

iv. **Lucknow Marathon 2018** - BIRD Sports and Recreation Club had participated in Lucknow Marathon 2018 by way of encouraging its members to join the event and also sponsoring their participation fee. A total of 20 club members from BIRD had participated in the mega event held on 11 February 2018.

v. **Fun Marathon** - A fun marathon (Nano Marathon - one round running of 1.7 km around the campus) was organized on 18 February 2018. All the residents of the campus / trainees (Including international participants of more than 17 countries) and staff of BIRD/NBSC had participated and made the event successful.



**Participants of Fun Marathon**

vi. **International Yoga Day**- BIRD Sports and Recreation Club had participated in International Yoga Day on 21 June 2018 through its and also arranged preparatory camps.

vii. **NABARD & BIRD Foundation Day celebrations** - Foundation Day of NABARD & BIRD was celebrated by organizing a family dinner, distribution -  
\*/of mementos and gifts to all members families of BIRD.

viii. **Diwali Celebration** –Diwali festival of 2017 was celebrated with fun, sweets and Family Dinner among the staff members & their families. Gift were also distributed to the club members.

ix. **New Year Eve** –New Year Eve of 2018 was celebrated with fun, family dinner and lively entertainment among the staff members & their families.

- x. **Holi Celebration** –Holi celebration of 2018 was celebrated with colors with club family member’s followed with family lunch & distribution of mementos.
- xi. **Farewell functions** - During the year the Club organized befitting farewell functions for the out-going staff members who were retired / transferred from BIRD.



- xii. **Other celebrations** - Nav Varsh, Gudi Parv, Saraswati Pooja, Makarsankranti and Ugadi were celebrated with colour, sweets and lively entertainment with members of the club & their family members.

### **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 - 9

### Finance & Accounts

During the Financial Year 2017-18, the Institute earned a total income Rs.628.94 lakh as compared to Rs. 570.93 lakh earned during the previous year 2016-17, registering an increase of 10%. Expenditure aggregating Rs. 2674.37 lakh including depreciation amounting to Rs.0.45 lakh was incurred during 2017-18 as against an expenditure of Rs.1881.89 lakh including depreciation of Rs. 0.71 lakh during 2016-17. The increase in expenditure of Rs.792.48 lakh was due to payment of previous years' salary arrears, increased number of foreign exposure visits and increase in expenditure on maintenance, security & horticulture expenses in view of hike in minimum wages.

A comparative chart indicating briefly the sources and uses of funds during the financial years 2016-17 and 2017-18 is summarised as below:

#### Sources of Funds:

(Rs. lakh)

Sr. No.	Particulars	Years	
		2016-17	2017-18
i	Income from Training programme	440.65	591.86
ii	Income from Studies, Consultancies, etc.	31.26	23.46
iii	Income from Conference, Workshop & Seminar	70.10	1.28
iv	Miscellaneous Income	28.92	12.34
<b>A. Sub Total (i + ii + iii + iv)</b>		<b>570.93</b>	<b>628.94</b>
v	NABARD's Revenue Grant	1310.25	2044.98
vi	NABARD's Grant towards depreciation on BIRD's assets	0.71	0.45
<b>B. Sub Total (v + vi)</b>		<b>1310.96</b>	<b>2045.43</b>
<b>Grand Total (A+B)</b>		<b>1881.89</b>	<b>2674.37</b>

**Use of funds:**

(Rs. lakh)

Sr. No.	Particulars	Years	
		2016-17	2017-18
i	Courses & Programmes	440.03	612.29
ii	Studies & Consultancies	0.39	7.85
iii	Conferences, Workshops & Seminar	6.64	16.93
iv	Salaries, PF Contribution and Staff Welfare	848.16	1319.89
v	General Administration	76.20	58.12
vi	Rent, Rates & Taxes	174.42	164.08
vii	Security, Maintenance and Repairs	318.03	478.00
viii	Library	11.82	10.93
ix	Capacity Building of FMs/Officers	5.49	3.00
x	Advertisement & Publicity	0.00	2.83
<b>A. Sub Total (i to x)</b>		<b>1881.18</b>	<b>2673.92</b>
xi	Depreciation on BIRD's assets	0.71	0.45
<b>B. Sub Total</b>		<b>0.71</b>	<b>0.45</b>
<b>Grand Total (A+B)</b>		<b>1881.89</b>	<b>2674.37</b>

M/s. Vivek Mittal & Associates, Chartered Accountants, Lucknow have audited the annual accounts as on 31 March 2018.

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## Chapter -10

### 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.

Keeping in view of the recent stress in the banking sector due to fraud, defaults etc. BIRD has designed special programme on “Legal Aspects of Banking” and “Programme on Internal Control System”, “Programme on NPA Management in Microfinance”.

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 designed and delivered training programmes in this area also. Climate Finance is an important area, where BIRD is building capacity of various stake holders to access funding for various climate change related interventions.

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

- 1. Expanding outreach to international horizons-** During the year 2017-18 we conducted 10 international programmes under the aegis of ITEC, MEA, GoI; TADB, CICTAB, DFID, MANAGE and BIRD’s exposure visits to The Malaysia,

Israel, Thailand, Netherlands. Six international programmes under ITEC and more exposure visits have been planned 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 06 such programmes during 2017-18 and would conduct 10 such programmes during 2018-19.
- **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 conducted 16 programmes for SFAC for providing training to CEOs and Board of Directors of FPOs promoted by them in the States of West Bengal, Karnataka & Madhya Pradesh. We would have a continued engagement with SFAC and proposed to conduct more such programmes for FPOs in other States like Odisha.
- **Larger engagement with state governments regarding FPOs –** We have conducted a training programme for officials of Dept. of Horticulture, Government of Andhra Pradesh and hope to expand it to other states in future.
- **Onboarding of FPOs with commodity markets –** We are liaising with NCDEX Investor Protection Fund for conducting Training Programmes for FPOs for trading in commodity markets.
- To assess the adequacy of NABARD's FPO promotional interventions, an Impact Study of FPOs has been aconducted by BIRD and the findings will

help us in contributing to improvement of the policy and the design of the programme.

- A national Resource Center of FPOs is planned at BIRD for giving more focus on FPO activities.

**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. 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 newly licensed DCCBs which have been recapitalized and granted license. BIRD will also focus on development of suitable training modules for turn around of weak/loss making DCCBs which have slipped into “C” & “D” category. The major interventions planned for this are as under :

- Business Development Planning
- Programme on analysis of Business Statements
- Organisation Development Intervention [ODI] for these banks

- Corporate Governance Programmes for CEOs/Directors of such DCCBs
5. **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. The “Centre for Climate Change” will be established at BIRD.
  6. **‘e-Learning’ and Mobile App:** 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. Three more in process – How to read a balance sheet?, Basics of climate change, Emotional Intelligence and Appraisal of Agriculture Projects.
  7. **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.
  8. **Consultancies:** We are taking up consultancy assignments in the mandated areas and 04 such assignments have been completed. We are making efforts to expand the client base for this purpose.
  9. **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-I, CPCB- Level-II and Certified PACS Secretary (CPS) during 2017-18. 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 course, 'Certified Director in Cooperatives' on Corporate Governance for leaders (Board of Directors of Cooperatives) Lucknow is being planned to launch.
- A Certification course on 'Investment and Treasury Management is being planned to launch.
- We would also explore the training and capacity building needs of Non-Credit Cooperatives and would launch a programme for them.
- E learning Module on NPA & CRAR Management and also on Internal Checks and Controls in Banks may be launched the FY 2018-19.
- Research in key critical business /operational areas has been planned in FY 2018-19 in the following areas viz. Conduct Research on-Non-Financial Cooperatives like Fisheries, Handloom and Dairy.
- C-PEC has planned to recruit 04 Cooperative Development Officers (CDOs) on contract basis for a period of two years.
- C-PEC has also planned to conduct contact classes for the enrolled candidates of CPCB level-I & II on request basis.

#### **10. Initiatives of CRFIM (erstwhile CMR):**

The Centre plans to conduct four Studies, bring out two issues of the journal THE MICROFINANCE REVIEW Volume -X (No.1 & 2), organise a National Seminar on Financial Inclusion and one student internship project during the year. Details as under:

**Studies** - The CRFIM Coordination Committee in its meeting dated 08.05.2018, deliberated on the topics suggested and selected the following studies to be taken-up during 2018-19 by the Centre.

- i. Joint Liability Groups: Innovations and Impact
- ii. Impact and Efficacy of various livelihood initiatives for SHGs viz., MEDP, LEDP of NABARD and livelihood intervention of NRLM.
- iii. Study on extent of usage of RuPay Kisan Card by Farmers

- iv. NABARD'S e-Shakti project- social and economic aspects

**Journal – THE MICROFINANCE REVIEW** – During the year 2018-19, two issues of the journal are scheduled to be brought out, details as under:

Volume - X (1) : January - June 2018. This issue is a non-thematic and open issue and planned to be released during NABARD Foundation Day on 12 July 2018.

Volume - X (2) : July-December 2018. This issue is theme based. The CRFIM Coordination Committee in its meeting dated 08.05.2018, has decided two themes for the journal as under

- a) New Technologies in Financial Inclusion
- b) Digitisation of SHGs

**Seminar** - The CRFIM Coordination Committee deliberated and decided that the Center shall conduct a full-fledged National Seminar on Financial Inclusion in the month of September/October 2018. The themes of the seminar will be same as that of the Journal mentioned above.

**NABARD Student Internship Scheme (SIS): 2018-19** - A study on “Agricultural Marketing - Issues faced by farmers” shall be conducted under NABARD Student Internship Scheme (SIS): 2018-19.

**11. 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 -11

### 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** (*since retired on 27.04.2018*)

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

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

*Mrs. Raji Gain TS is likely to join as Director on 21 May 2018*

**Kumar Raj, Joint Director**

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

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

**Rath Ramesh Chandra, DGM**

**Qualification:** B.A.(hons), MBA (specialization in Marketing), CAIIB

**Area of Specialization:** Micro-Finance, Financial Inclusion, Development & projects, Supervision of RFIs

**Chauhan Dr. D S, DGM<sup>@</sup>**

**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

**Kumar Dr. Dharendra, DGM®**

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

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

**Sharma, Dr. K. C., DGM**

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

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

**Srivastava Arvind Kumar, DGM**

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

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

**Shikha, DGM®**

**Qualification:** M.B.A

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

**Sinha Dr. Rajiv Ranjan, DGM**

**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

### **Manikumar S, DGM**

**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, DGM**

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

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

### **Gopal M R, DGM**

**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

### **Reddy Dr. R S, DGM**

**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

### **Sridhar Bhallamudi, DGM**

**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

### **Udupa, K Praveen Raj, DGM**

**Qualification:** BA [Pol. Science], CAIIB, PGDFA, ADUCB

**Area of Specialization:** Cooperative Supervision, Institutional Development, Production Credit

### **Hegde Dr. Diwakar, DGM**

**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

### **De M K, DGM**

**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

### **P. Dinesh, DGM**

**Qualification:** M.F.Sc (Master of Fisheries Science), CAIIB

**Area of Specialization:** Projects, Finance, Developmental Programmes

### **Shankar Dr. A V Bhawani, DGM®**

**Qualification:** JAIIB, MSc, PhD (Horticulture)

**Area of Specialization:** Projects, Finance, Developmental Programmes

**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

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

**Qualification:** PhD in Educational Psychology

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

- @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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NIAM, Jaipur. Already 02 such programmes have been launched in Ahmedabad and Madurai.

## VII Programmes conducted by BIRD for high end clients

- a) One Week Training Programme on Rural Financing was conducted by BIRD for a batch of 15 Officers of Indian Economic Service, Govt of India, during 26 to 30 June 2017. The programme was part of the induction training for the newly recruited Officers of IES 2016 batch.



- b) SFAC – During the year 16 customized programmes for Small Farmer Agri Business Consortium (SFAC). The Programme on Producer Organization for CEOs of FPOs on behalf of SFAC was conducted in the states of Madhyapradesh, West Bengal, Karnataka.
- c) One Week Training Programme for Officers -Trainees (OT) from Indian Forest Service (IFS), Govt. of India was conducted from 09 to 13 October 2018. The Programme on Climate Change for in-service IFS Officers was attended by 22 IFS officers.

- d) Trainers' Training Programme (ToT) for Integrated Village Cooperative Societies (IVCS) Project for Senior Officers of Government of Meghalaya was conducted in two batches from 12-16 June 2017 & 31 July to 04 August 2017.
- e) Programme on Organization Development Initiative (ODI) was conducted on behalf of NABARD Regional Offices for various DCCBs. During the year 05 ODIs were conducted one each for Varanasi, Fazilka, Gurdaspur, Ambikapur & Hadoi DDCBs.
- f) Business Planning and Strategizing Meet for NABFINS was conducted during the year.
- g) 05 Capacity Building Programme for FPOs and Officials of Horticulture Dept, Govt of Andhra Pradesh, were conducted in different places of Andhra Pradesh.

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

**1. 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. Three more in process – How to read a balance sheet?, Basics of climate change, Emotional Intelligence and Appraisal of Agriculture Projects.

### **2. APRACA Centre of Excellence**

BIRD has been recognized as a Centre of Excellence by the Asia Pacific Rural and Agricultural Credit Association (APRACA) in the thematic issue of Linkage Banking. Accordingly, a center called APRACA Centre of Excellence (ACE) has started functioning in BIRD during 2017-18. ACE in BIRD is expected to act as leading center of knowledge in the area of linkage banking and to serve as a power house of rural innovations.

**3. Papers/ Articles:** Faculty members of BIRD have been associated with research activities. As a result, 12 papers have been prepared by them. These

papers have been sent for publication and some of these already presented in National level seminars.

**4. Working paper on Organizational Effectiveness through leveraging Technology in banks:** In the 31<sup>st</sup> working paper of BIRD, Lucknow, the IT initiatives, innovations and technological developments of 6 RRBs namely, Pragathi Krishna Gramin Bank, Bellary (Karnataka); Gramin Bank of Aryavart, Lucknow; Allahabad Uttar Pradesh Gramin Bank (AUPGB), Banda,UP; Baroda Gujarat Gramin Bank, **Bharuch**, Gujarat; Kerala Gramin Bank, Malappuram, Kerala; and Telangana Grameena Bank, Hyderabad, were discussed and analyzed..

**5. Consultancy Assignments:** Following consultancy assignments were taken up during the year:

- a) Setting up of IVCS in Meghalaya State
- b) Roadmap for training strategy for PACS and Vyapar Mandal Officers in Bihar state
- c) Impact evaluation Study of 20 watersheds in Telangana State
- d) Impact evaluation Study of 7 TDF projects in A.P. State

#### **6. Case Studies:**

FMs have also prepared following case studies:

- Study on Capital Mobilisation : DCCBs in Kerala State
- Study of FPOs in Maharashtra and Tamilnadu
- Best practices on NPA Management in Satara DCCB
- Manpower Planning Assessment for Raipur DCCB (Chhattisgarh)

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

#### **1. Grant of Accreditation**

- During the year 09 CTIs were accredited and **accreditation certificates have also been forwarded to the CTIs.**

- Working Group Meeting for revision of accreditation Validation Format was held on 8th & 9th February 2018, at BIRD, Lucknow.

## **2. Certification for professional competence in CCS**

Four Certification programmes indicated below, were launched during the year:

**i. CTFC (Certified Trainer for Financial Cooperatives):** 9<sup>th</sup> batch of CTFC course was launched and completed in the FY. Till 2017-18, 198 faculty members from various CTIs have been certified in nine batches of CTFC course.

### **ii. Certified Professionals in Cooperative Banking (CPCB) - Level-I & Level-II:**

Third batch of CPCB (Level-I) launched. A total of 206 candidates of 01<sup>st</sup>, 2<sup>nd</sup> batch and Third batch of CPCB-Level-I course appeared in examination and 69 candidates have successfully passed the examination.

**iii.** Second batch of CPCB –Level II course launched. Total 54 eligible CPCB-Level-I certified candidates enrolled for level-II, 38 candidates appeared and 26 candidates have successfully passed the examination.

**iv.** Second batch of Certified PACS Secretary (CPS) was also launched in the state of MP, UP, Chhattisgarh, Gujarat, AP and Telangana in English, Telugu and Hindi languages. Total 96 candidates enrolled for the course, 87 candidates appeared and 24 candidates have successfully passed the examination.

## **3. Standardisation of Training Programmes**

Course Module together with Training Material has been standardized for 20 (02 for ACSTI, UP; 11 for RICEM, Jaipur; 04 for Shikhar, Vashi; 01 each for ACSTI, Bangalore; TSCAB, Telangana and ICM Dehradun programmes during the year.

## **4. Interaction with Stakeholders**

8<sup>th</sup> All India Conference of Principals / Directors of CTIs organized at Kerala and 05 ‘Stakeholder Seminars’ were conducted in Chhattisgarh, Kerala, Karnataka, West Bengal, Bihar and Haryana.

## **5. Membership of C-PEC**

The total membership has increased from 6657 as on 31 March 2017 to 7064 as on 31 March 2018. The membership as on 31-03-2018 comprised of 26 StCBs, 211 DCCBs, 45 CTIs, 01 State Union (Odisha), 01 SCARDB (WB), 5421 PACS and 1359 individuals.

## **6. The National Seminar of Best Practices in Short Terms Cooperative Credit Structure**

The National Seminar of Best Practices in Short Terms Cooperative Credit Structure was organised at BIRD Lucknow. The seminar discussed best practices adopted by the Cooperatives in different critical operational areas mainly Corporate Governance, Loan Pricing, Strategies for Improving CRAR, Business and Management of PACS, IT initiatives adopted by banks and NPA & Recovery Management pertaining to the Cooperative Banks in India.

## **7. Certification Course on Corporate Governance**

Working group for designing Certification Course 'Certified Director in Cooperatives' on Corporate Governance for leaders (Board of Directors of Cooperatives) was held at BIRD, Lucknow.

## **8. Study of Deposit taking PACS**

Study of Deposit taking PACS was conducted by C-PEC in Mizoram for preparing manual for the deposit taking PACS and to evolve a system of supervision of deposit taking PACS was conducted.

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

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 been renamed as Centre for Research on Financial Inclusion and

Microfinance (CRFIM) w.e.f 3rd October 2016. The highlights of the performance were as under:

- **Journal Published:** Two volumes - Volume 9 (1) - January-June 2017 and Volume 9(2)- July- Dec 2017 of the journal “The Micro finance Review” were published
- **Studies Conducted**
  - i. Provision of CBS plus services in STCCS: Opportunities and Issues from Supply and Demand Sides
  - ii. Study on NPAs in SHGs
  - iii. Rapid Survey on RuPay Kisan Credit Cards (RKCCs)