

ANNUAL REPORT 2019-20

Bankers Institute of Rural Development

An ISO 9001:2015 certified autonomous Institute promoted by NABARD

बैंकर ग्रामीण विकास संस्थान

नाबार्ड द्वारा प्रवर्तित एक आईएसओ 9001:2015 स्वायत्त संस्था







उद्देश्य

कृषि और ग्रामीण विकास बैंकिंग क्षेत्र में अपने ग्राहक संस्थानों को गुणवत्ता पूर्ण प्रशिक्षण, अनुसंधान और परामर्श सेवाएं देने वाली एक उत्कृष्ट संस्था के रूप में प्रतिस्थापना |

लक्ष्य

कृषि और ग्रामीण विकास संबंधी विषयों पर प्रशिक्षण, परामर्श, अनुसंधान और नीतिगत सहयोग के माध्यम से व्यवहार्य और जीवंत ग्रामीण वित्तीय संस्थानों के निर्माण में सहायता |

Vision

To emerge as an Institute of Excellence offering quality Training, Research and Consultancy services in Agriculture and Rural Development Banking to its client institutions.

Mission

Help building viable and vibrant RFIs through Training Consultancy, Research and Policy advocacy on issues in Agriculture and Rural Development.

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Message from Director

Bankers Institute of Rural Development (BIRD), Lucknow has grown from strength to strength since 1992, crossing several noteworthy mile stones in the 27 year journey. The year 2019-20 witnessed wonderful initiatives such as setting up a “state-of-the-art” Climate Smart classroom, conducting National Meet for Farmers and National Seminars on Micro-Finance and Rural Co-operatives. BIRD training Programmes for national and international participants have received commendation from various quarters. BIRD is proud of the highly dedicated Team of Faculty and other support staff who ensure that each programme/event is a resounding success.

For BIRD, 2019-20 was a very happening year. During the year, we embarked on three “online-certification” courses to begin with. Keeping in view, the growing demand for such courses, BIRD proposes to expand the coverage under “On-line Certification Courses” in areas of interest to Banks/Government and other stakeholders.

Academic excellence of BIRD lies in not only designing and conducting courses most needed by the stakeholders but also courses that address national priorities. Corporate Governance for Board of Directors of Co-operative Banks is a step in this direction. Professionalism in Governing Bodies of Co-operative Banks will instil confidence in all the stakeholders, especially, customers of these rural banks. Studies and Research by the existing four Centres of Excellence serve as tools for policy advocacy, refinement of policies /programmes/schemes of various institutions.



The pre-eminence of BIRD and its accomplishments over the decades in building the capacities of bankers, government officials, and civil-society organizations has been reinforced with the decision of Government of India to establish a Centre of Excellence for Farmer Producer Organizations (FPOs) at the Bankers Institute of Rural Development, Lucknow. BIRD is determined to create a "Centre of Excellence" which holds the beacon light to all FPOs and reassure the farmers.

My heart-felt gratitude to the Chairman, NABARD and the other honourable members of the Governing Council for their unstinted support and valuable suggestions that enhanced the stature of BIRD, Lucknow. I also thank all our client institutions,

partner agencies and other well wishers who were part of our glorious journey and continue to look forward to their suggestions and feedback which would further add value to our endeavours.

We are in the midst of a severe pandemic Covid 19 and I am sure we will all collectively fight against this and come out successful very soon.

I am glad to present the splendid performance of BIRD during 2019-20, in this Annual Report.

Dr. T S Raji Gain





Governing Council



Dr. Harsh Kumar Bhanwala
Chairman, NABARD
Chairman,
Governing Council



Shri Rajiv Kapoor
IAS (Retd.)
IC-UP Govt.



Dr. Hawa Singh
Ex-Registrar
Kurukshetra University



Shri Mahesh Kumar Jain
Deputy Governor
Reserve Bank of India



Shri Rajkiran Rai G
MD & CEO
Union Bank of India



Prof. Dipankar Gupta
Ex-Professor
JNU



Shri Ajay Mittal
IAS (Retd.) Ex- Secretary
DoPT, Gol



Shri Ajay Bhai Patel
Chairman
Gujrat State
Cooperative Bank



Shri Arun Tiwari
Ex-MD & CEO
Union Bank of India



Dr. T M Bhasin
Former VC
(Govt. and Ex-Banker)



Prof. Hitesh V Bhatt
Director
IRMA



Dr. T S Raji Gain
Director &
Member Secretary
BIRD



Shri S B Singh
Chairman
Aryavart Bank



Shri T Muralidharan
Chairman
C & K management



Introduction

‘Intellectual growth should commence at birth and cease only at death’ - Albert Einstein

Bankers Institute of Rural Development (BIRD) is an apex level learning centre set up by National Bank for Agriculture and Rural Development (NABARD), the apex Development Finance Institution of the country devoted for agriculture and rural development. What started as a training institution for Regional Rural Banks way back in 1983, BIRD has widened its horizon and blossomed into a premier, multi-faceted capacity building nerve centre involved in training, research and consultancy in the two most critical spheres of agriculture and rural development banking.

Genesis

The Committee to Review Arrangements for Institutional Credit for Agriculture and Rural Development (CRAFICARD), which recommended setting up of NABARD, also emphasized that Training, Research and Consultancy connecting to agriculture and rural development is one of the important functions of NABARD. Accordingly, a Training in Rural Development through Credit (TRUDEEC) Committee was set up and their recommendations led to setting up of Bankers Institute of Rural Development in 1983 as an integral part of NABARD. Subsequently, a study group headed by Dr Kamala Choudhury, a pioneering management educationist and institution builder, suggested to transform BIRD into an independent entity to fulfil its mandate which led to registration of BIRD as a Society under Societies Registration Act, 1860 on 17 April 1992 and commenced operation from its sprawling green campus at Lucknow.

Management

The management of the institute is vested in the Governing Council (GC), with Chairman of NABARD as the Chairman of the GC. It has eminent personalities





as members. BIRD is headed by Director who is of the rank of Executive Director of NABARD and supported by Jt. Director of the rank of General Manager of NABARD.

Activities

The mandate of BIRD is to provide training, research and consultancy services in the field of agriculture and rural development banking in India and abroad. Over the years, keeping pace with the changing training landscape and emerging client requirements, BIRD has evolved to adapt to newer training modes, newer topics and newer clientele. The nature of programmes got changed over the period based on TNA and priorities set at different times. There has been a clear trend indicating diversification in terms of themes and clients over the last 2 decades i.e from 2000 to 2020.

During 2000-05, the major focus areas were SHG-Bank linkage, rural banking and hence the programmes were more on those areas. During next 5 years from 2006-10, financial inclusion emerged as a focus area, then hi-tech agriculture, business development for Coop. etc. The period from 2011-15 saw deepening of financial inclusion, BC models, financial literacy etc. Then came the period when banks migrated to CBS, so IT programmes came into focus. Last 5 years i.e. 2016-2020 saw a paradigm shift in terms of themes as many new areas emerged for training such as climate change, FPOs, cyber security, corporate governance, investment & treasury management, digital banking etc.

As regards client diversification, initially it was only banks, mainly Rural Coop banks and RRBs. Over the period, new clients got added viz., NGOs, MFIs, government officials, SFBs, POPIs, FPOs etc.

Faculty

BIRD leverages the domain expertise of NABARD by drawing its large pool of Faculty Members from NABARD, who are professionally qualified and possess rich pan-India field experience in the areas of agriculture & allied sectors, climate change, banking, finance, financial inclusion, micro finance, IT and behavioural sciences. Presently the institute has 19 Faculty Members.

Academic Activities

Capacity Development of Rural Financial Institutions (RFIs) is the prime mandate of BIRD. It has been the endeavour of BIRD to develop capacity of personnel of RFIs to equip them with right skill, attitude and knowledge to meet the emerging challenges of rural development in general and rural financing in particular.

BIRD has a well-knit system of capturing the feedback from its clients through regular consultation process, structured Training Needs Assessments, feedback from trainees, impact/outcome reports from participants and third party impact evaluation reports, which are used to design or re-design its capacity building programmes.

The capacity development programmes range from conventional training programmes to seminars, workshops, writeshops, exposure visits, Trainers' Training, Organisational Development Initiatives (ODIs) and Online Courses.

Training Programmes

During 2019-20, a total of 241 programmes were conducted by BIRD, on 136 diverse titles.

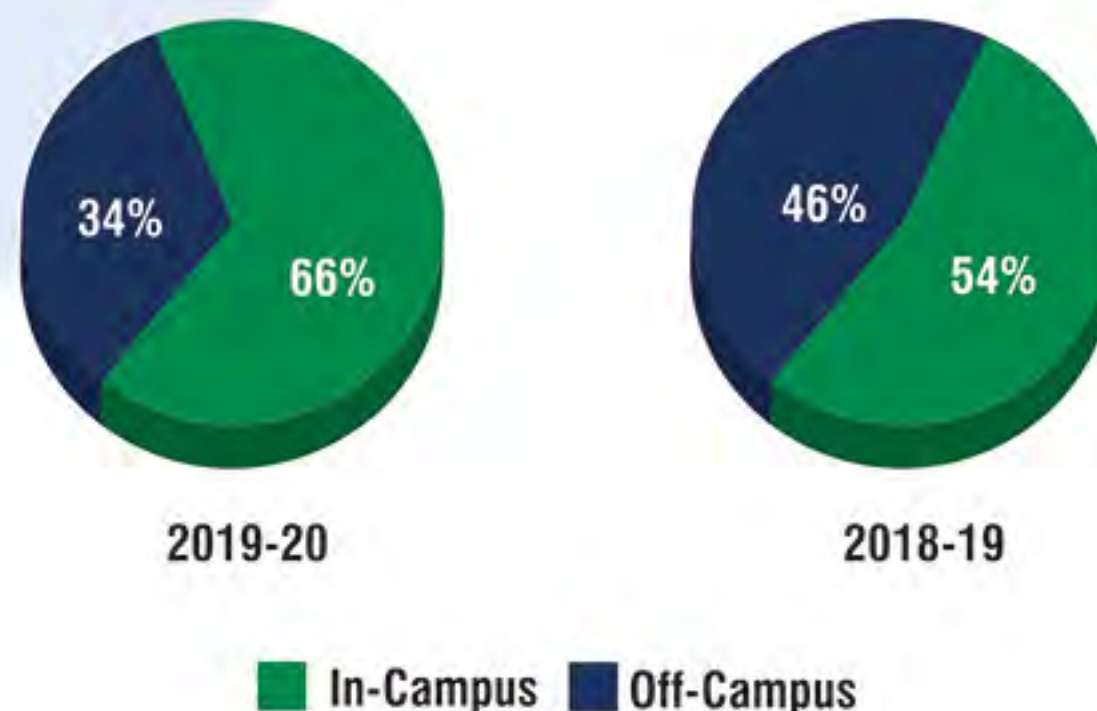
The average number of participants during the year improved to 26 from 25 in previous year.

Of 241 programmes, 160 programmes were conducted In-Campus while 81 were conducted as Off-campus at various locations across the country. The break-up of In-Campus vs Off-Campus programmes is presented in Chart-1.

As a strategy, there was increase in the share of In-Campus programmes during 2019-20 as compared to previous year.



Chart-1: In-Campus vs Off-Campus



Off-Campus programmes are held at select locations to give exposure to participants about successful field level interventions, which have better learning impact, as says 'seeing is believing'. Some of the notable Off-Campus programmes included Springshed Development, Natural Resources Management, Digital Banking, E-Shakti, Microfinance and Climate Change. Prominent In-Campus programmes included International programmes on various themes, Investment & Treasury Management, New Products, Regulatory aspects of Cyber security and financing Farmers Producer Organisations.

The programmes of BIRD are categorised as off-the shelf programmes supported by NABARD and customised programmes as per client requirements and paid for by the clients. During 2019-20, 140 programmes were supported by NABARD and 101 were customised programmes. Details are presented in Chart-2.

Chart-2: Percentage Share - NABARD supported vs Customised

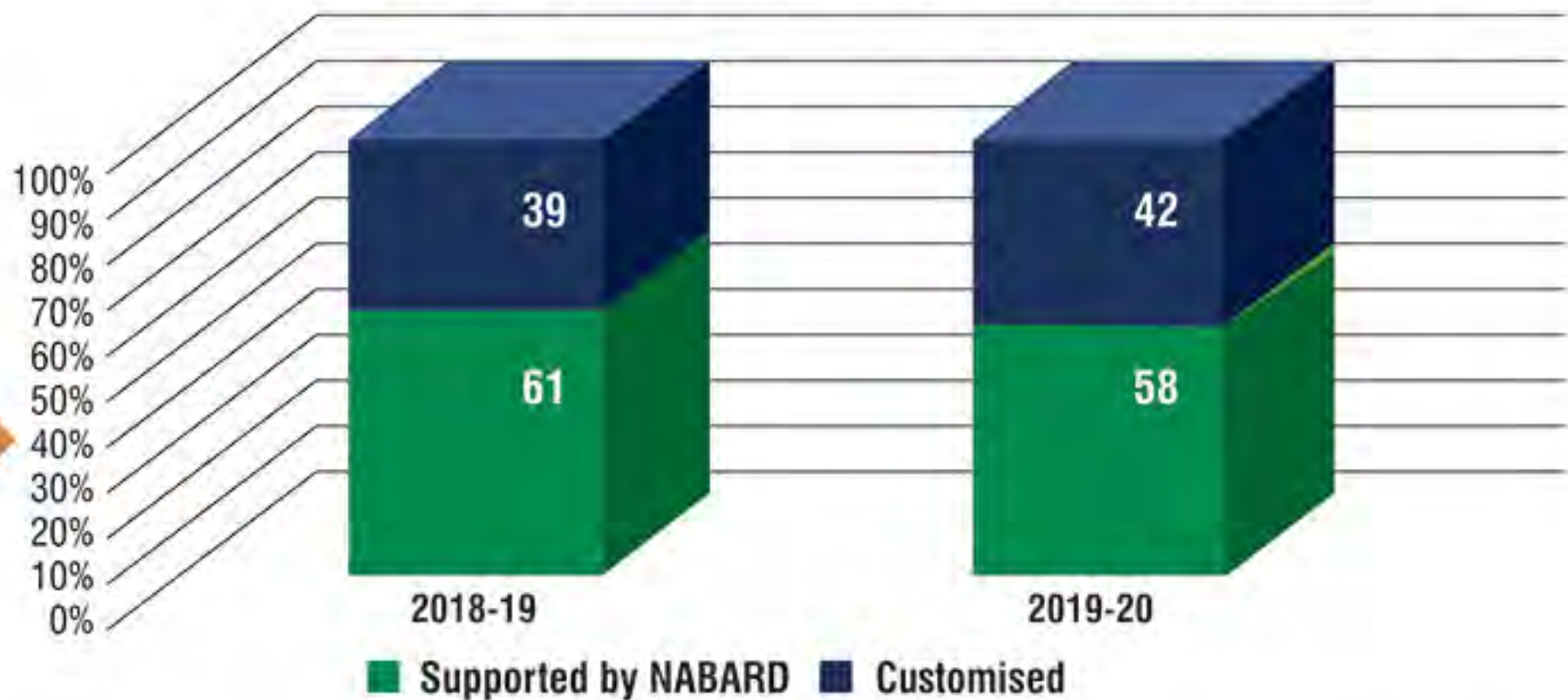
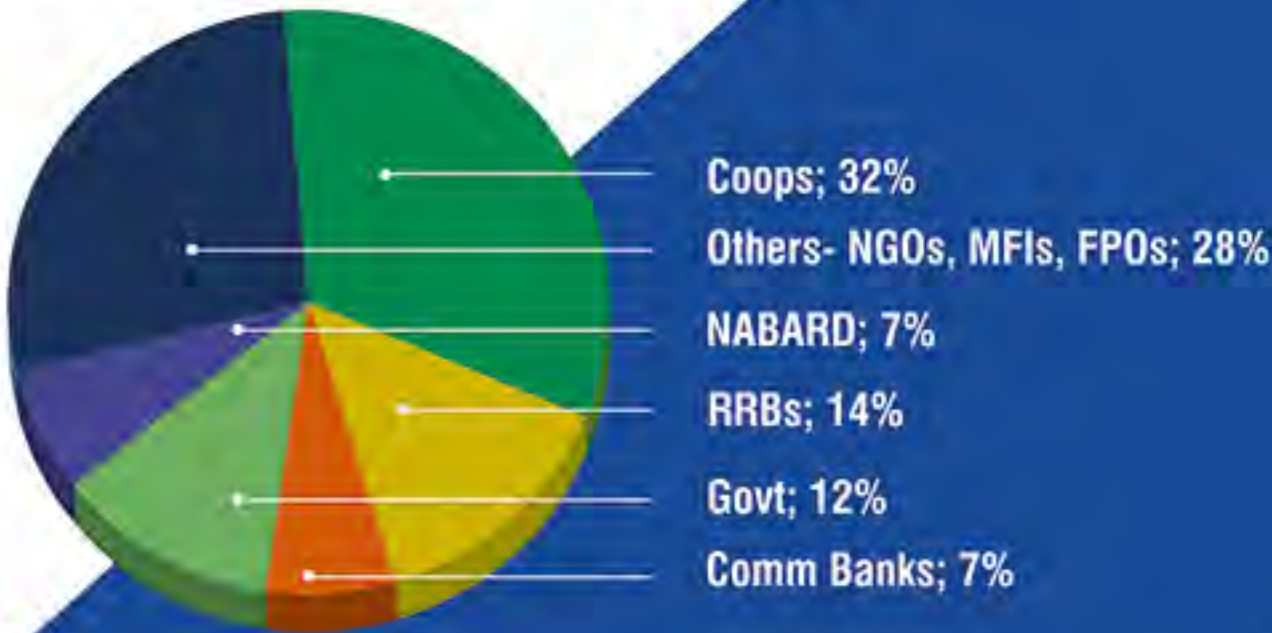


Chart-3: Client-wise % Share of Participants

Client Profile

During 2019-20, a total of 6296 participants attended various programmes of BIRD. With a one third share, Rural Co-operative banks were the major clients. The client profile is presented in chart-3.



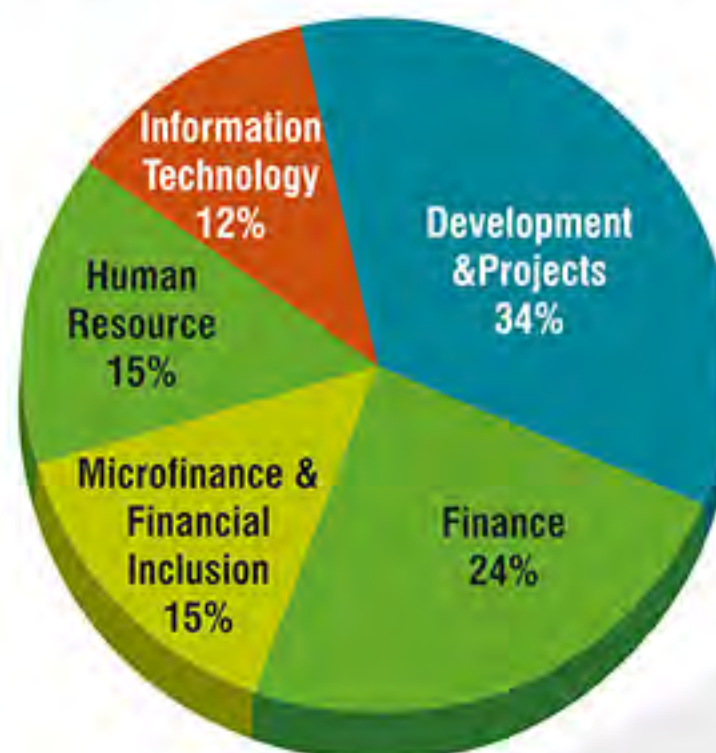
New Clients

In its efforts to diversify the client profile and expand the outreach, BIRD added a few new clients during the year, of which the notable ones include Agro bank, Malaysia, Dalmia Bharat Foundation, Odisha Livelihood Mission, Bandhan Bank, POPIs, CEOs of OFPOs and Nabkisan.

Vertical-wise Programmes

The programmes of BIRD are grouped under 5 Specialised Groups. The group-wise share of programmes organised during 2019-20 is shown in chart-4.

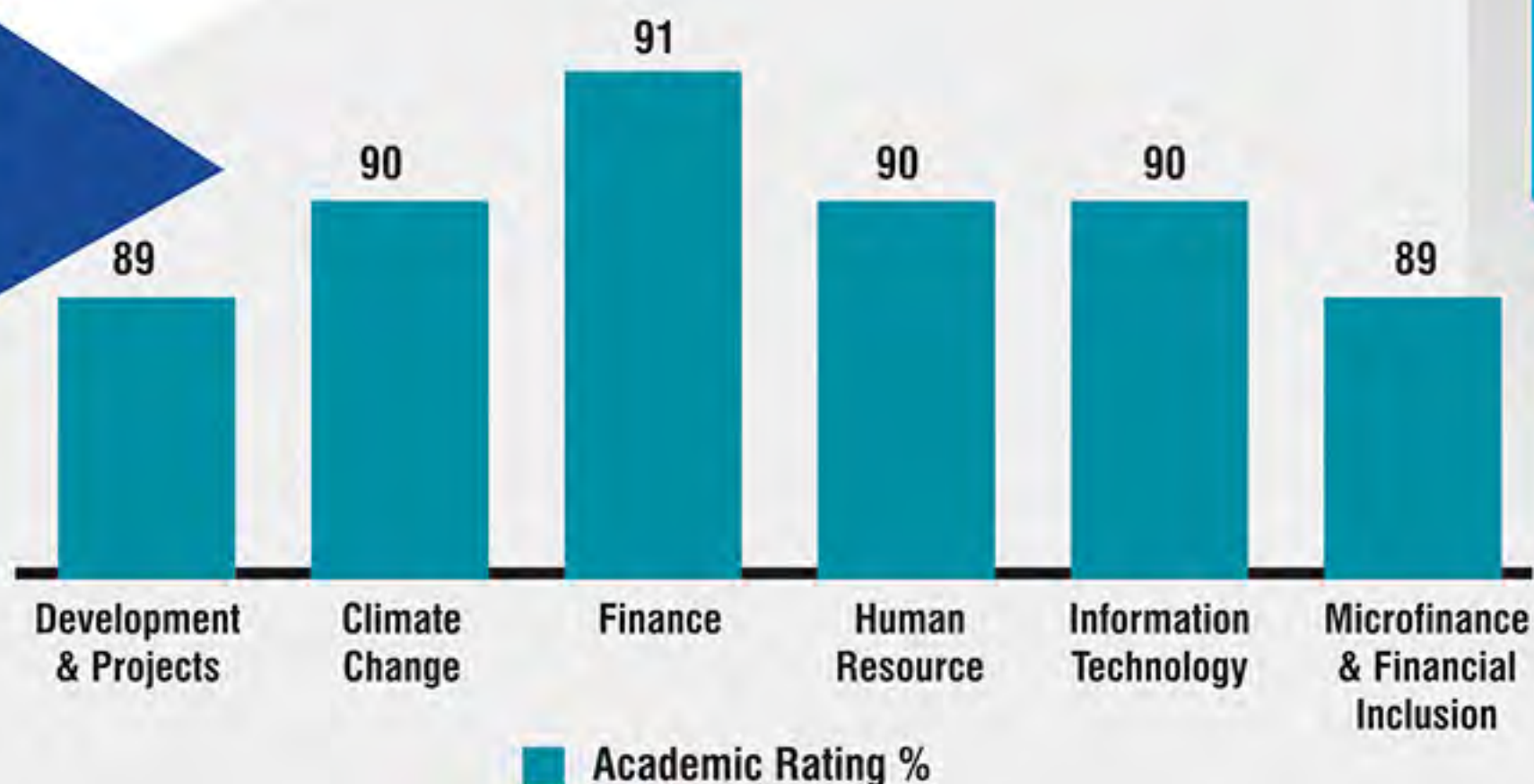
Chart-4: Groups-wise % share of programmes



Academic Rating

The programmes conducted during 2019-20 received a high average academic rating of 90 percent. The Group-wise academic rating is presented in chart-5.

Chart-5: Academic Rating %



New Programmes

The design and content of the programmes are constantly reviewed and revised to keep pace with the ever changing ecosystem and client requirements. Accordingly, 62 new programmes were designed during the year. Some of the new programmes designed include Advanced Investment & Treasury Management with trading game, Livelihoods through Group mode of finance, Concept development for climate change, Climate financing opportunities, Workshop for Effective Amalgamation of RRBs, Compliance management in banks, Linking FPOs with commodity exchanges, Financing FPOs, Financing Rural Infrastructure projects, Regulatory aspects of cyber security for Board of Directors, Programme on conduct of Board meetings for Board Secretariat, Financing of solar based decentralised energy solutions and IT Governance for Board of Directors. The new programmes were highly appreciated and received a very high academic rating.

Premier Programmes

BIRD has been conducting customised premier programmes for certain select clients. Some of the premier programmes conducted during 2019-20 included, Programme on Rural Financing and Climate change for IFS Officers, Probationary training for IES Officers, MDP for Odisha Livelihood Mission, Training of Agriculture Officers of Punjab National Bank, Creating High Performance Organisations for Telangana State Co-op bank, EDP for Officers of AP State Coop Bank and Capacity building programme on FPOs for Business Development Managers of Nabkisan.

Organisational Development Initiatives

Organisational Development Initiative (ODI) has been recognised as one of the most effective Human Resource Development Strategies, which has resulted in turn-around of many weak RFI. BIRD has done pioneering efforts in evolving ODI modules and has to its credit many successful ODIs across the country. During 2019-20, 7 ODIs were conducted for DCCBs viz., Nizamabad, Adilabad, Mahboobnagar, Nalgonda, Kutchh, Kotdwar and Uttar Kashi.

International Exposure Visit Programmes

In order to provide exposure for participants from India to innovative and advanced initiatives in areas related to agriculture and rural finance, BIRD has been organising International Exposure Visit programmes to various countries. During 2019-20, 4 such visits were organised to countries namely Germany, Netherlands, Israel and Vietnam on topics covering Hi-tech Agriculture, Agro-Processing, Dairy, Water Resource Management, Agribusiness, Co-operatives, Farming models of Aquaculture, Rice cultivation & Animal husbandry. A total of 90 participants from various banks, NGOs, MFIs, Central & State Government agencies, Training Institutes and NABARD attended these programmes.



International Exposure Visits





In-House Programmes for International Clients

BIRD's reputation as a premier learning centre has been attracting a lot of International participants as well. During 2019-20, 10 such programmes were organised by BIRD at its campus at Lucknow exclusively for International participants from various countries. These included 6 programmes under ITEC, supported by Ministry of External Affairs, GoI, programme for member institutes of CICTAB, programme for Officers of Agro Bank Malaysia and Programme for Bankers from Angola. The topics covered included Rural Co-operatives, Inclusive Agriculture & Rural Development, Microfinance-SHG/JLGs, Policy Perspectives for Agriculture Development and Climate change.

Seminars and Workshops

During 2019-20, BIRD conducted a National Meet of Farmers, a National Seminar on Microfinance & Financial Inclusion, a *Chintan Baitak* on Microfinance and a National Meet of Rural Co-operatives. A National level Workshop on Strategies for Effective Amalgamation of RRBs was also organised during the year.

E-Learning

Training is evolving as a blended model involving both class room

lessons and online E-modules. Recognising this trend, BIRD has been developing E-Learning modules on various topics. Modules on diverse topics viz., SHGs, JLGs, Financial Literacy, Producers' Organisations, Basics of Climate change, Emotional Intelligence, Balance sheet and Internal Checks & Controls have already been launched and can be accessed at BIRD's website.

Online Certification Courses

Online Certification programmes allows persons to obtain qualifications in specific areas without spending considerable time by attending a regular training programme and with the convenience of online access. Gauging the popular demand for such courses, BIRD launched 2 Online Certification Courses during the year viz., Certification Course for Professional Trainers (CCPT) and Certification Course on Appraisal of Agriculture Financing (CCAFAF). The CCAFAF describes project approach for financing agricultural projects, importance of project approach and various phases of project cycle. The different aspects of project appraisal viz., borrower, technical, commercial, financial, economic, social and environmental appraisal are captured in the module. The course is targeted at banks, government departments, FPOs, NGOs and students, requiring appraisal skills. Both these courses have evoked good response. The courses are accessible at BIRD's website.

Outcome of Training Activities

As part of the training process, BIRD also analyses the outcome of its training programmes, which is being used as a tool for improving the design and content. The outcome is measured through a three-way process viz., Learning Outcome, Impact at the workplace and Individual Success Stories.

A. Learning Outcome

Gain Ratio is used as an indicator to measure the learning output at the end of every training programme. Every participant is administered an Entry test before commencement of the programme and an Exit test at the end of the programme, through a set of objective type questions based on the course content. The Gain ratio is worked out as a percentage of gain i.e difference between the average marks scored in entry and exit tests divided by the average marks at entry.

The Group-wise Learning Outcome for training programmes conducted by BIRD during 2019-20 is presented in Chart-6:

All the programmes put together received an average gain ratio of 62 percent, which is appreciable.

Gain ratio was relatively higher for programmes on topics where initial awareness level was relatively lower and hence greater learning.

The frequency distribution of gain ratio across the programmes is presented in Chart-7.

89% of the programmes delivered a gain ratio of above 25% and 56% of the programmes had a gain ratio of above 50%.

Chart-6: Gain Ratio %

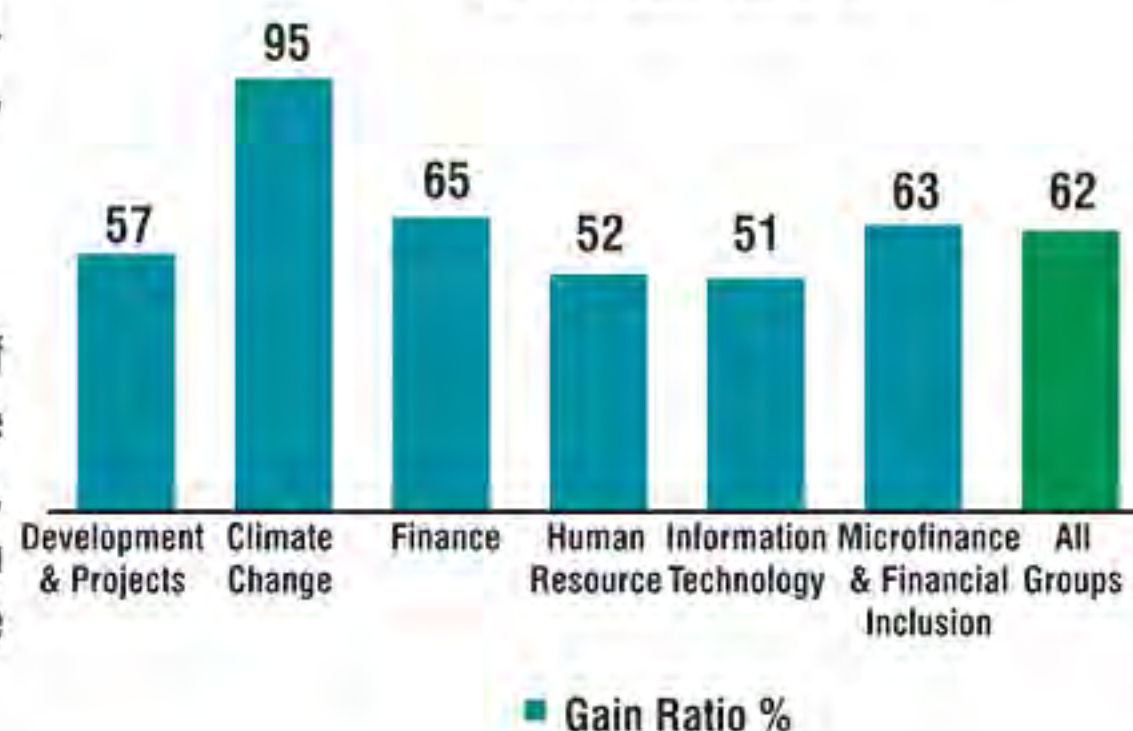
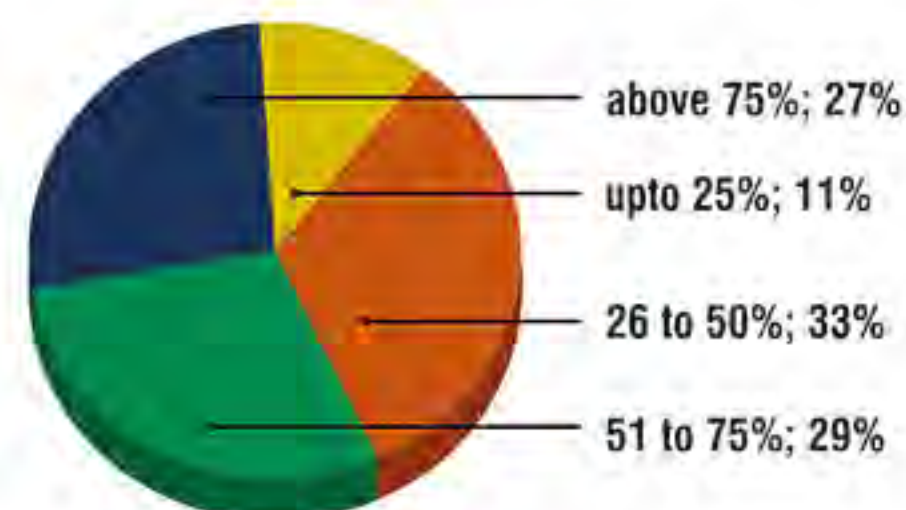


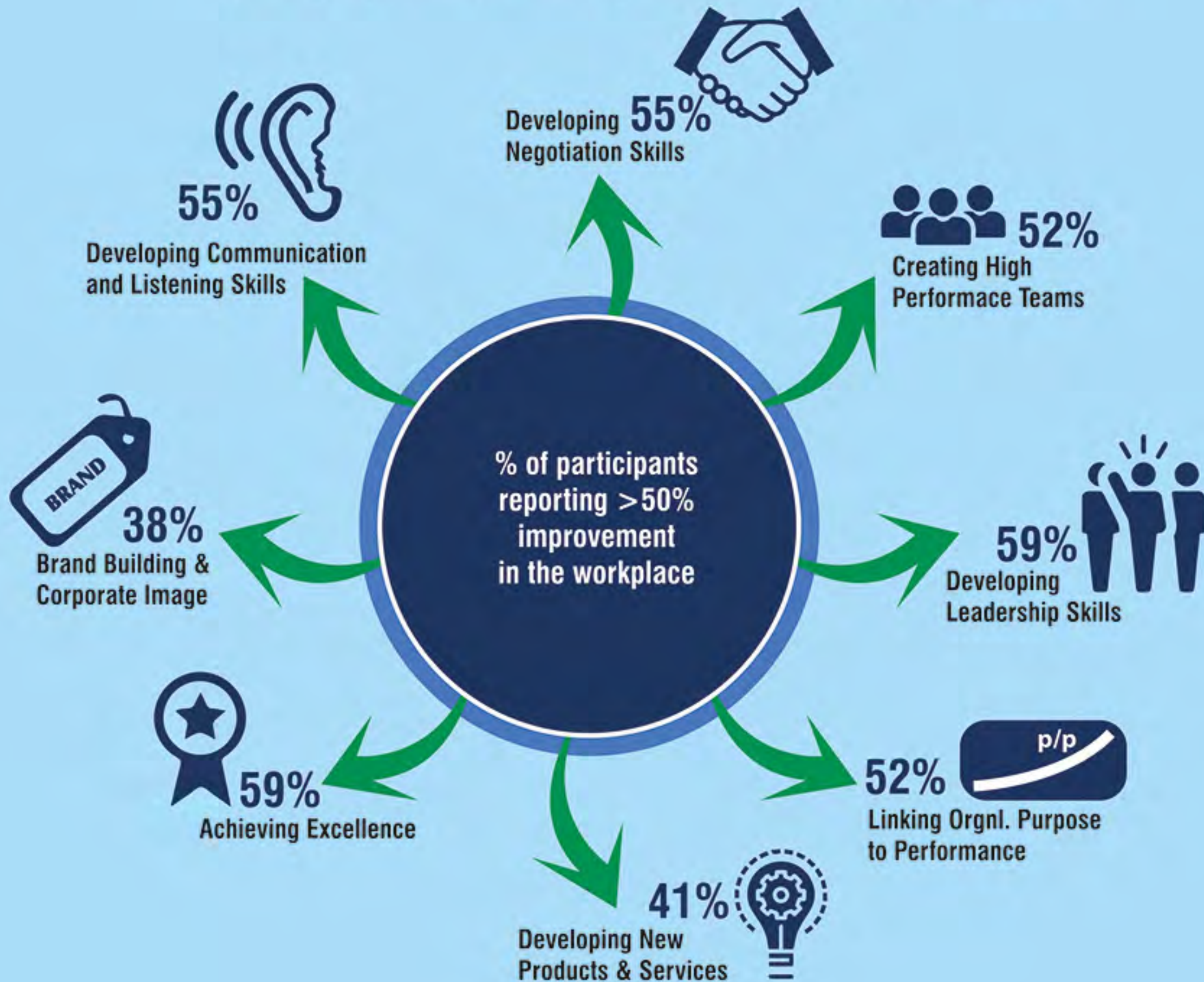
Chart-7: Gain Ratio Distribution



B. Impact at the workplace

In order to measure the impact of the training programme/learnings at the workplace after attending the programme, programme-specific structured questionnaires are being sent to all the participants after about 6 months of attending the programme. The feedback obtained is then analysed to draw both quantitative as well as qualitative impact of the programmes. During 2019-20, such feedback was obtained for a sample of 5 programmes and an ODI which are presented below:

Executive Development Programme for Creating High Performance Organizations for Officers of APCOB



Programme on Sustainable Group Mode of Finance for officials of Cooperative Banks, RRBs, Commercial Banks & SRLM

Substantial improvement in promotion and credit linkage of SHGs & JLGs both by bankers and SRLM officials

544 SHGs formed, 707 SHGs and 282 JLGs credit linked – 4 participants 3 SRLM officials.

1

2

Improved awareness leading to increased coverage of Jan Dhan a/cs and consequent increased coverage of PMJJBY & PMSBY and APY

4835 Jan Dhan a/cs opened, PM JJBY [650 a/c] & SBY [4835 a/c] and APY [450 a/c] linked - 4 participants 3 SRLM officials.

Reporting of participants on outcomes of SGMF program

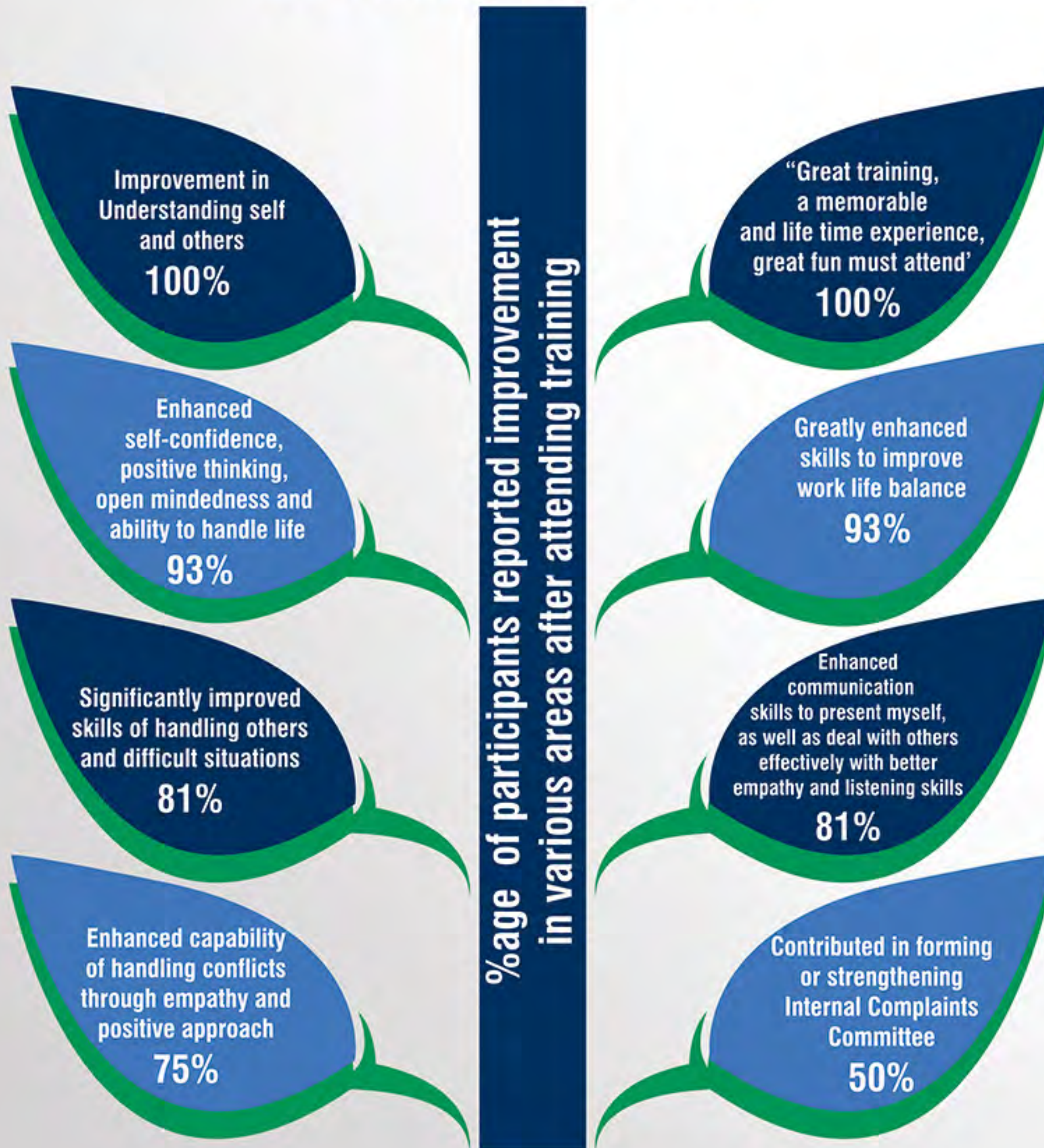
Better understanding of schemes leading to better communication with stakeholders resulting in lower defaults.

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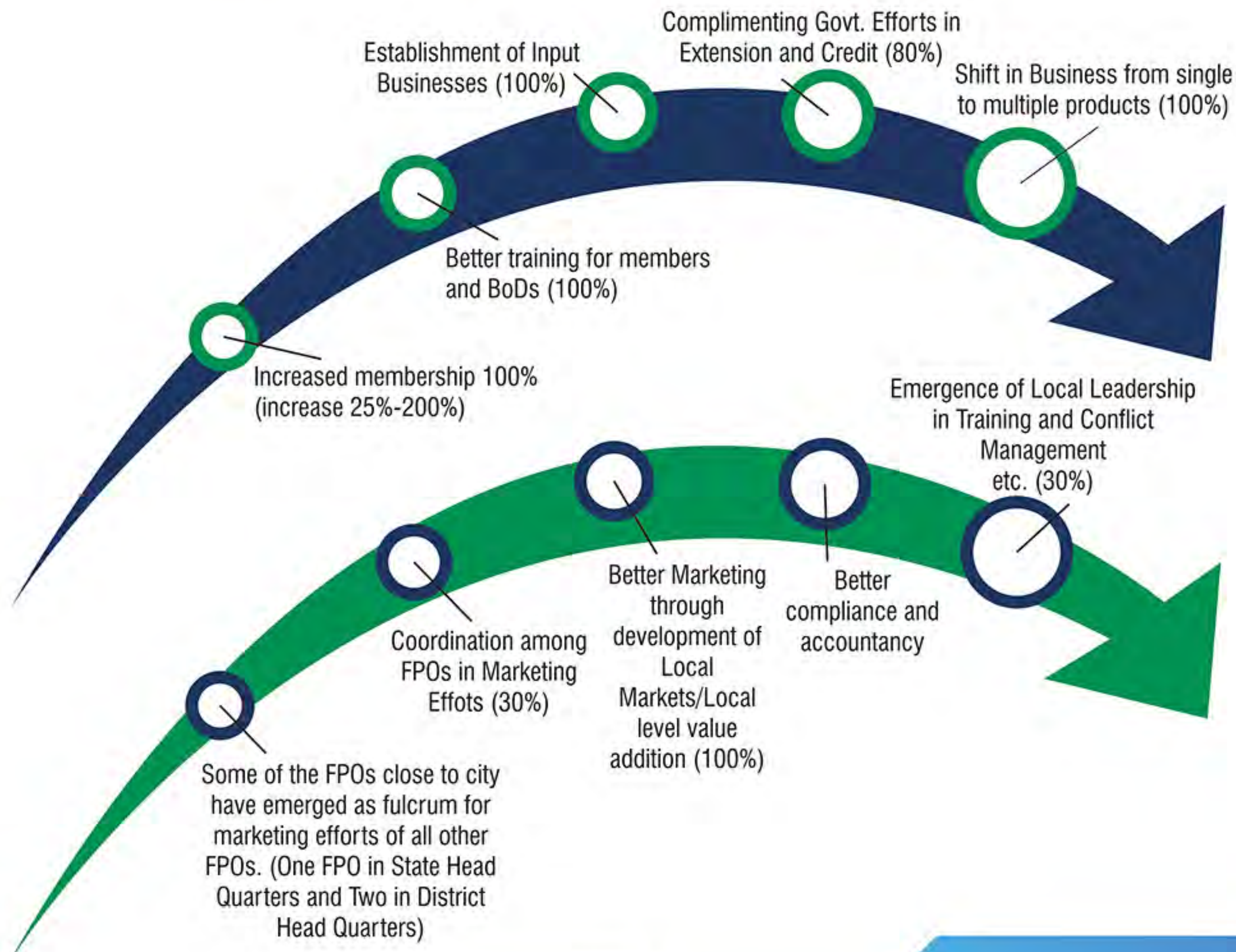
3

Improved field level interactions with community leaders, Govt. officials and bankers for better implementation of NRLM objectives.

MDP FOR WOMEN OFFICERS



Advanced Programme on FPO Management



Programme on Prevention of Cyber Crime and Frauds in Banks

Conducting Sensitization programme for staff and customers –
All Participants

State wide Cyber Security Awareness Programme

Released Booklet on Cyber Security

Separate Cyber Security Cell (2 participants)

Developing/ Framing/ upgrading Cyber Security Policy, Password Policy, IT Policy, IS Policy (All Participants)

e-mail/SMS alters
Vigilance on websites
VAPT reports
Implementing DMZ (2 Participants)

Using various tools
Prohibiting external devices
Checking e-mails origin
Using licensed Software
Vigilance on websites
“.EXC file” checking
Virus scan, etc.
(all Participants)

Development of IT Policies

Identification of Vulnerabilities

Initiatives by Banks

Reporting of Participants

Precautions by Banks



Organization Development Initiative (ODI)

An Outcome Analysis

ODI is a unique change management tool to bring desirable changes in the organization. NABARD has developed its own ODI model for Cooperative Banks. A study to understand the impact of ODI conducted in 5 sample DCCBs reveal the following:

1. Post ODI, a significant improvement was observed on key business metrics: wiping out accumulated losses; maintaining mandated levels of CRAR; reduction in NPAs; improved deposit mobilization.
2. While there were many factors influencing the above changes, however, ODI contributed significantly in creating a motivating climate for an open communication within the bank, team building and conflict resolution among the staff. These have been reported as some of the key factors to impact the improvement in business performance.

ODI has had its fair share of challenges too: initiatives losing traction in the absence of a proper review mechanism; changes in the top management and Board and external stimuli like political factors.





C. Individual Success Stories

"After attending EDP on Leadership for a dynamic organisation for Co-operative banks, for sure all of us have learnt a lot on how to deal with our inner self and to know where we stand as a person in our Organisation and thereby develop the necessary leadership qualities. This training has provided us with a thread ... to get connected to ourself... all of us got glued and connected" remarks by **Ms Rashmitha, B. P.** and **Vinay Kumar B.** General Manager, KSCARDB, Bangalore, participants of the programme.



'With my present responsibilities in office, it is difficult to balance work and life. However, after the training I have started sparing some time for my own interest and developed the reading habit that I had left years ago... This training helped me to love myself as I am. One week time ... was a life time of experience that taught me to live the life to the fullest. I did something which I had never done in my life and very much afraid of doing.... This is because of the environment created during the training'

By **Dr. Babita Mohapatra, Addln. CEO, OLM** after attending MDP for Women Officers.

"The BEST Programme I have attended..." said **Villa Varun**, Manager at AP State Co-op. Bank about the Programme on Creating High Performance Organisations. Based on his learnings from the programme, Varun created a roadmap for developing various IT initiatives within his bank as also took the lead in rolling out initiatives like **Vertical Gardens** and **Green Circles** for enhancing the Brand Value of APCOB.



Ms. Dilbahar, Manager, APCOB felt the Programme on Creating High Performance Organizations was **"very useful to the persons who are working at branches..."** Putting into practice the learnings, Ms. Dilbahar created a short video on "How to generate Green PIN for ATM Cards" with Telugu voice-over. This financial literacy initiative was shared with customers through WhatsApp, leading to improved card usage.





“My Heartful Thanks to Manikumar Sir and Shikha Tripathi Ma’am” said **Ms. Nileesha C**, Manager, TSCAB. It was a privilege to attend the program..the entire program was extremely great, every day was exciting, entertaining, a suspense thriller, informative and well organised. The way you carried the sessions are very interesting and powerful, we were completely involved in the class. Really it was worth attending the program and for sure we all implement these in our daily life. While we were answering for few questions, the way you supported and encouraged by telling "it was a powerful statement, right" and clapped for them, it was very encouraging for us to tell more points. From each and every topic we discussed, we have learnt something new, Sir. You both mesmerized us by your way of teaching. I don't know how to add the powerful words sir but the program was very powerful.”

Mr Jyotirmoy Ghosh is heading a Micro-finance Institution (JIGYASA) in Madhya Pradesh. Jigyasa is operating in 3 districts of Madhya Pradesh state with 9 branches and an outstanding portfolio of Rs 10.00 crore. Cumulatively Jigyasa has disbursed around Rs 29.00 crore with 15,452 loans account to around 7300 clients. Of which more than 1561 clients are taken loan for development of water resource and sanitation purpose.

Mr Ghosh attended the programme on Financing of Solar based Decentralized Energy Solution conducted from 16 to 18 Dec 2019. The agency has taken a policy decision to finance solar water pump to the existing customers.



The story of **Shri Rana Das** from United Bank of India after attending the programme on Sustainable Group mode of financing -Utilising the knowledge, Rana Das started communicating better with respective SANGHA and BDO office to take necessary action for formation & credit linkage of SHGs and recovery. He also arranged for field level meetings in Mithakunda, Gazipur, Kamarchak, Kulpi & Sreenagar villages of Kulpi block to educate them about the benefits of loan and groups and to regularize the loan account. There were huge NPAs from fraud SHG accounts, but with the help of villagers, recovered more than 10% from them. Further, recovery is in progress. No new NPAs in the SHGs formed since 2016.

Consultancy Assignments and Studies

Consultancy Assignments

During the year, BIRD continued its engagements under Phase II of the assignment for Setting up of Integrated Village Co-operative Societies [IVCS] in Meghalaya State and the Impact Evaluation Study of TDF projects in Uttar Pradesh. An assignment for preparation of HR Manual for Sikkim State Co-operative Bank was also taken up during the year. BIRD seeks to leverage the field-learnings gained from such assignments and further enrich the contents of its training programmes in these and related areas.

Case Studies / Caselets / Case Exercises

As many as 34 case studies/caselets/case exercises were developed by the Faculty Members and successfully used in various training programmes. These training resources covered a wide range of topics like Ratio Analysis, ALM and Risk Management, Integrated Fisheries Development, IT and Cyber Security, Sustainable Sugarcane Initiative, Reverse Migration, Jasmine Cultivation, Dealing with Difficult People and Situation, Value addition in Lac Cultivation and FPOs.

Studies

Six studies, viz., Agriculture Price Policy: Progress, Concerns and Relevance; Promoting Urban Waste Management and Rural Soil Nutrient Management Linkage through Sustainable Business Models; On-boarding of FPOs with Commodity Markets; Issues relating to ALM in Co-operative Banks; Problems of increasing credit default to MF sector in Assam and Issues and Challenges of Cyber Security in Co-operative Banks were conducted during the year.

Publications

23 publications [Workbooks, Manuals, Case Studies and Success Stories] on various aspects of Climate Change were brought out in collaboration with GiZ, during the year.

Articles

Four articles on topics, viz., *Cyber Security in banks - Regulatory perspective*; *FPO financing and Opportunities*; *Regulatory framework for punitive action for RCBs* and *Structuring New Products and Services in Rural Co-operative Banks: Options and Opportunities* have been authored and sent for publication by FMs during the year. A paper on *NABARD's support for Food Processing Infrastructure* was presented in a National Conference. Besides, a Working Paper on Implementation of Social Security Schemes was also published during the year.



Centres of Excellence

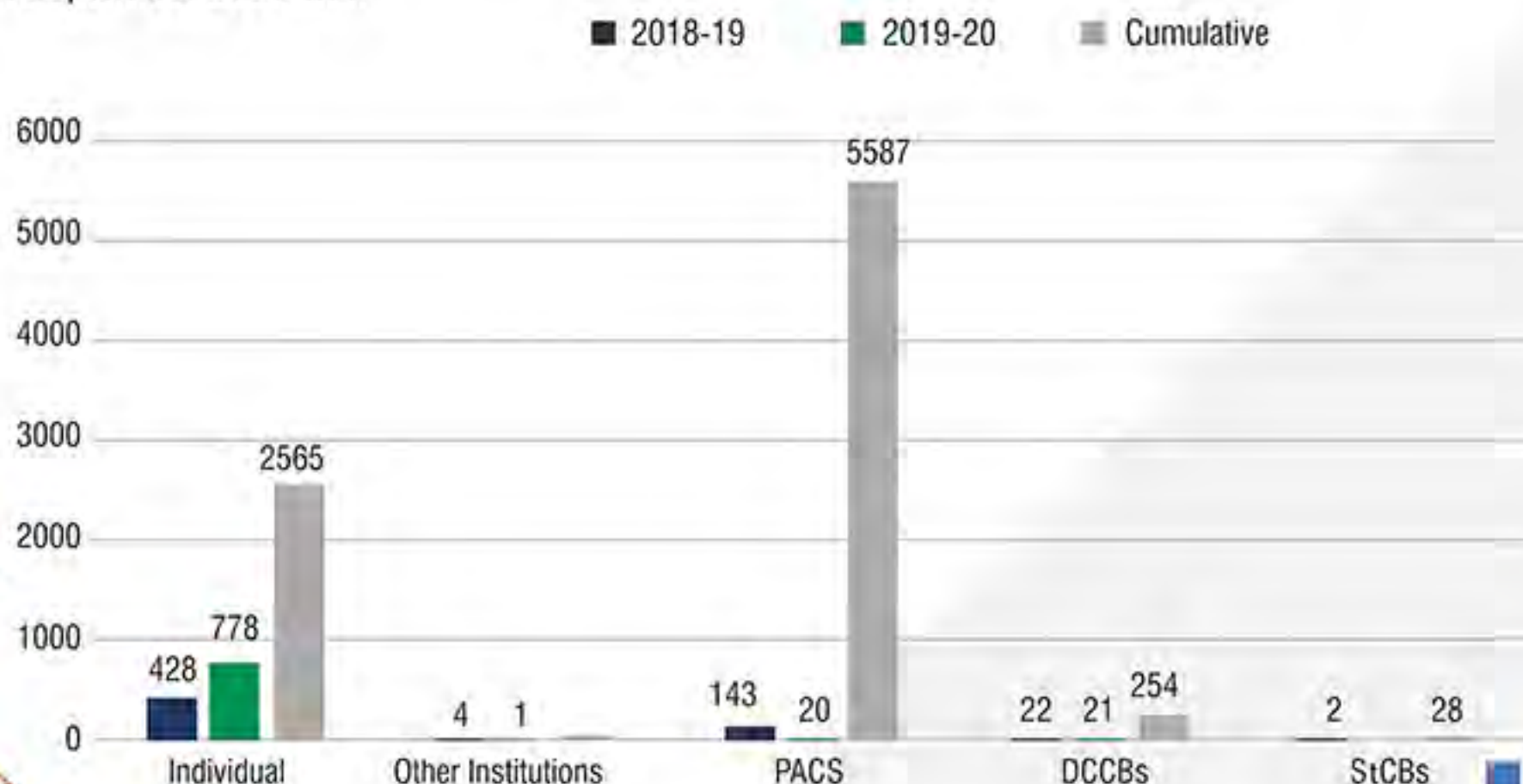
Exclusive Centres of Excellence have been set up in BIRD from time to time in order to give focused attention to certain priority areas. Presently there are 4 such centres in BIRD viz., Centre for Professional Excellence in Co-operatives (CPEC), Centre for Research on Financial Inclusion and Microfinance (CRFIM), APRACA Centre of Excellence (ACE) and Centre for Climate Change (CCC). These Centres are mainly mandated to improve quality and bring in standardisation of capacity building programmes in respective areas.

Centre for Professional Excellence in Cooperatives (C-PEC)

Based on the recommendation of the Task Force constituted on Revival of short terms Cooperative Credit Structure, under the Chairmanship of Prof. A. Vaidyanathan, Govt. of India had entrusted NABARD to set up a national level training institution specifically for the cooperatives. As a sequel to this, NABARD identified BIRD as a resource centre for 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 September 2009 with the following objectives:

- To streamline the training system in Cooperative Credit Structure to evolve uniformity.
- To develop professionalism amongst the personnel of cooperatives for efficient delivery of Banking and Financial services.
- Leveraging the efforts of various National and State level cooperative training institutions by arranging periodic assessment of Cooperative Training Institutions.
- To undertake quality-related research studies, consultancy and collaborate with other stakeholders for quality, promotion and sustenance.

Chart-8: Status of Membership



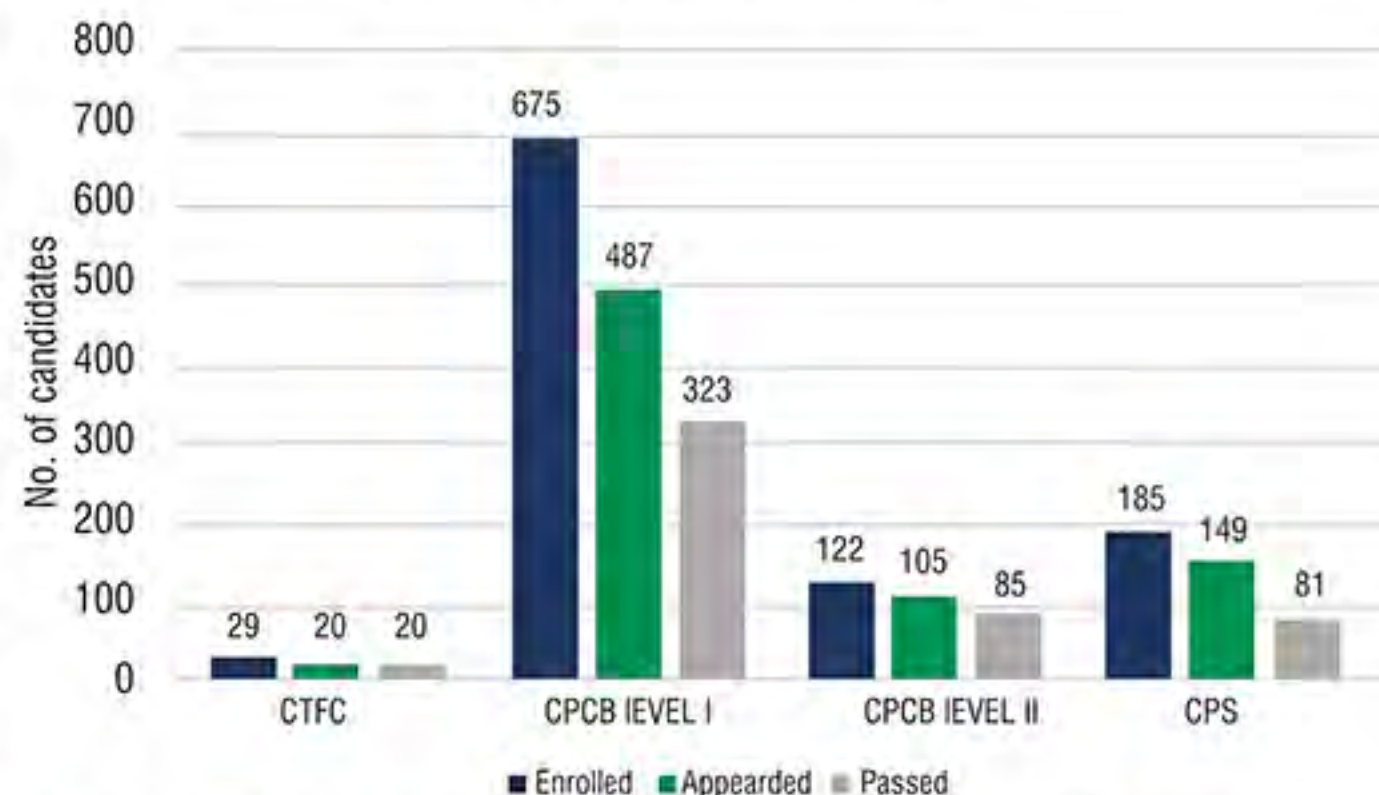
To achieve these objectives, C-PEC offers Certification courses to the personnel of Cooperatives for skill development and capacity building, for which both the institutions and individuals are expected to become the members of C-PEC, standardises the training programs and contents for cooperative banks across India to ensure quality and uniformity, accredits the cooperative training Institutions to ensure effective training. During the year 2019-20, 42 new Institutions and 778 new Individuals became members of C-PEC.

- C-PEC has accredited 43 Cooperative Training Institutes (CTIs) across India. These CTIs are promoted by StCBs, DCCBs, NCCT and Private Training Institutions working for the capacity development of personnel of Rural Cooperative Banks. The accreditation/re-accreditation is given to various CTIs after completion of accreditation/re-accreditation period of one year or three years. During 2019-20 two CTIs were re-accredited.

- Certification courses were introduced to improve the knowledge base and skill of the personnel of Rural Cooperative Banks and institutions dealing with cooperatives. C-PEC has introduced 04 distance learning certification courses of 06 month duration each. Expanding its courses during 2019-20, C-PEC launched a distance learning certificate course for the Directors on Board of Rural Cooperative Banks. During the year, 765 candidates appeared for the online examination, out of which 509 (66.54%) candidates passed in all the examinations.

The status of members enrolled, appeared and passed in certification courses is as under:

Chart-9: Certification Courses



- In order to have uniformity, C-PEC has standardized 35 Training Programmes for 05 CTIs in 2019-20. Since inception, 74 programmes have been standardized for various CTIs across India.

- C-PEC being a resource centre provides consultancy services to various cooperative banks. During 2019-20, C-PEC had prepared 07 modules for the newly recruited staff of Madhya Pradesh State Cooperative Bank and DCCBs of Madhya Pradesh. Besides, contact classes were conducted for the candidates enrolled in CPCB level-I in the state of Arunachal Pradesh, Madhya Pradesh, Tamilnadu and Odisha.



Centre for Research on Financial Inclusion and Microfinance (CRFIM)

The Centre for Research on Financial Inclusion and Microfinance (CRFIM) has been set up within Bankers Institute of Rural Development (BIRD) to take up research activities in the field of financial inclusion and microfinance for facilitating policy initiatives and improvements in design and delivery systems of microfinance services.

Conduct of Studies

The studies taken up by the centre during the year were (i) Joint Liability Groups: Innovations and Impact, (ii) Micro Housing and MSME lending by MFIs/SFBs, (iii) Usage of RuPay Kisan Card by Farmers, and (iv) Impact & Efficacy of various livelihood initiatives for SHGs viz., MEDP, LEDP of NABARD and livelihood intervention of NRLM.

Publication of Journal

The centre published the first issue of Journal viz., THE MICROFINANCE REVIEW Vol 11, January – June, 2019 with 6 papers edited by EPW Research Foundation. The second volume 11 (2), July – December, 2019 issue, is in the process of publication.

Conduct of Seminar/Workshops

The Centre conducted 3 National level Seminars/Workshops on thematic areas of interest:

(i) National Seminar on Financial Inclusion and Microfinance

The 05th National Seminar on Financial Inclusion and Microfinance was organized on 02 March 2020 on the themes viz. (i) Convergence of Fin Tech Companies, Microfinance and Financial Inclusion, and (ii) SHG Bank Linkage Programme - Way Forward. The panel discussions and deliberations indicated that: (i) there is a need to converge the activities of all the stakeholders in the financial ecosystem to provide banking and financial services to the unreached households through suitable means at their doorsteps or at a particular point in the village in a cost

effective manner, (ii) there is a need to use the huge platform of SHGs for creating a healthy socio-economic environment for improving the delivery mechanisms and recovery of loans through various interventions using SHGs' members as Bank Sakhis and BCs by providing appropriate skills and technology, (iii) FinTech companies and financial institutions to jointly work to ensure user-friendly technologies take forward the financial inclusion to income generating activities and also encourage digital transactions in a transparent manner, and (iv) Need for expanding the E-Shakti and similar models to scale up credit linkage for SHGs with easy monitoring.

(ii) Chintan Baithak - 2

The second national level "Chintan Baithak" was held on 16 December 2019 which deliberated on two themes viz. (i) Sustaining MSMEs through Microfinance, and (ii) Graduation of SHGs/JLGs/SHG Federations to Producers Organisations/Collectives. Key recommendations of the Baithak were: (i) The available credit gap for MSMEs is of the order of Rs. 25.8 trillion which needs to be tapped by banks, SFBs and MFIs, (ii) The strong federations need to be identified and groomed to take up the activities of Producers Organisations, and (iii) Capacity building of various stakeholders at different stages of POs need to be addressed.

(iii) Roundtable Conference

The Centre also conducted a "Roundtable on Microfinance Institutional Ratings" on 29 July 2019. The Roundtable recommended that a differentiated ratings framework, based on size of MFIs, needs to be evolved to enable the smaller MFIs to access refinance to expand their portfolio.



APRACA Centre of Excellence (ACE)

APRACA Centre of Excellence (ACE) has been set up at BIRD, to complement APRACA in enhancing (i) Linkage banking (such as, Self Help Groups, Joint Liability Groups, etc.), (ii) Research, Forums, Trainings, Exposure visits, Consulting service, Technical support, Innovations etc., (iii) Develop core training specialist and technical experts, (iv) Design and conduct of international programmes, (v) Bring out appropriate publications and, (vi) Enhance regional coordination among APRACA nations.

Centre for Climate Change

Climate Change is one of the major challenges facing the world today including India. NABARD, being the National Implementing Entity (NIE) for climate finance projects, has established the Centre for Climate Change (CCC) at BIRD, Lucknow during July 2018 to address the challenges posed by climate change for sustainable and equitable development due to its impact on rural livelihoods, food and nutritional security. The focus areas of the Centre are capacity building of stakeholders, climate finance, policy advocacy, promoting national and international collaboration and knowledge management. GIZ is the knowledge partner and also provides the technical assistance to support the activities of the Centre.

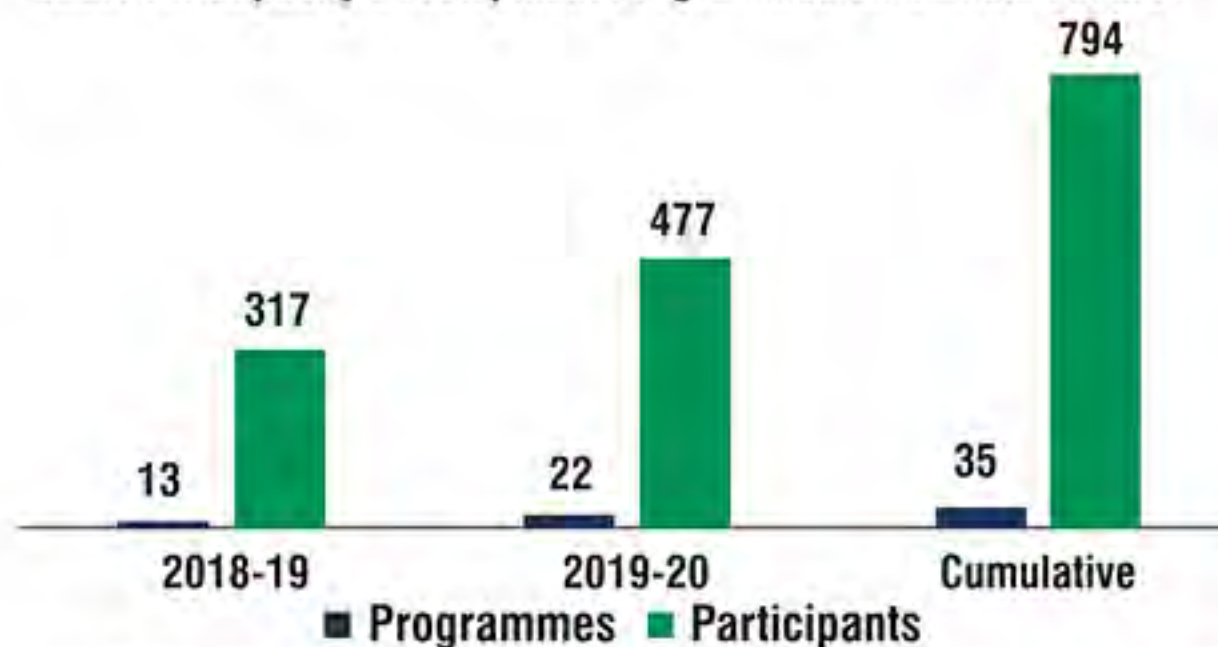
Learning Environment

It is said that learning environment is “the third teacher” that can either enhance the kind of learning that optimizes the potential of learners to respond creatively and meaningfully to future challenges or detract from it. Recognizing the paramount importance of learning environment, a state-of-the-art learning classroom has been designed at the Centre. The class room design makes use of five elements of Indian ethos - earth, water, fire, air and ether. Similarly, a climate change learning lab as an innovative instrument of

experiential learning with seven learning modules has been established for sustainable learning by the participants.

Capacity Development

Chart 10: Capacity Development Programmes on Climate Finance



During 2019-20, 477 participants attended 22 programmes conducted by CCC taking the cumulative position to 794 participants in 35 programmes, including 02 international programmes with 46 participants from 34 countries. The programmes focused on climate finance project concept development, green financing, environmental and social impact assessment, adaptation mainstreaming and SAPCC review, among others. The participants included government departments, banks, NGOs, NABARD officers and international participants.



Launching of Climate Finance Knowledge Portal

<https://climatefinanceknowledge.nabard.org/>: A first of its kind knowledge portal to share knowledge on climate finance in India has been developed and launched. It is designed as one-stop portal for obtaining climate finance relevant knowledge products. Knowledge on a range of sectors – agriculture, soil, water, energy, natural resource management, coastal zone management and more is captured in the portal. Information on upcoming events, recent events, e-learning modules are part of the portal. The users can also view/ download the newsletter of the Centre “ProClimate” from the portal.

Development of Training Resources

Based on the stakeholder specific training need assessment, 09 training modules have been developed in collaboration with GIZ, Adelphi, Germany and other experts meeting the needs of the target groups. The toolification approach to training developed by Adelphi focuses on 5 Ds in training viz. D-Discover, D-Design, D-Determine, D-Demonstrate, D-Draft.



The case studies, documentation of successful adaptation interventions, dossier on climate resilient dairy and rice cultivation were other resource materials developed by the Centre during the year.

Network Development

This initiative strengthens networks with relevant national and international institutions from private and public sector. Such networking is envisaged to enable cross learning and regular review and updating of training modules pertaining to climate finance. CCC has signed letter of intent formalising the collaboration with the following four agencies:

- India Infrastructure Finance Company Limited (IIFCL) - June 2019
- G. B. Pant National Institute of Himalayan Environment and Sustainable Development (GBPNIHESD)- November 2019
- UNICEF India – Uttar Pradesh - November 2019
- United Nations Volunteers - March 2020

To explore the possibilities of collaboration with other relevant institutions, CCC had meetings with UN Agencies – IFAD, UNDP, FAO and also MNRE, GoI. CCC is working on taking the partnership forward with all these agencies.

Phase II of Collaboration with GIZ

GIZ as knowledge partner has supported to establish Centre of Excellence for Capacity Development on Climate Finance as part of CCC. The purpose of this engagement was to improve access and mobilize international and national climate financing sources. The collaboration with GIZ has been extended up to December 2022 to facilitate the centre to stabilize, mature and achieve its full potential. A grant support of Euro 1.5 million has been committed by GIZ for the Phase II of the collaboration. The implementation agreement shall be signed between NABARD, GIZ and BIRD to operationalize the engagement.





Faculty Development

BIRD delivers its capacity building interventions through highly professional and well groomed faculty members, updated with the latest trends in the various sectors connected with agriculture and rural development banking. For the purpose, BIRD provides ample opportunities every year to its faculty members to refresh/develop their skill set in different areas. Details of major Faculty Development Programmes (FDPs) organised/attended by faculty members during 2019-20 are given below:

BIRD Lucknow organised a series of FDPs on topics crucial to faculty work. The themes of the FDPs included 'Designing Training Programmes', 'Study Methodologies and Paper Writing', 'Case Documentation' and 'How to Use Ensure'. The FDPs were joined by

Faculty from all the training establishments of NABARD i.e BIRD Lucknow, NBSC, BIRD Bolpur and BIRD Mangalore. The programmes were highly intensive with conceptual clarity backed by practical work. The participating FMs were given exercises to practice the inputs which were presented and discussed by peers for clarifications.

Training of Trainers on 'Facilitating Organization Development Initiative (ODI)'

BIRD is well known for its ODI interventions to turn around or rejuvenate weak RFls especially RRBs and Cooperative Banks in the country. For preparing panel of experts for facilitating ODI, BIRD has been conducting TOT for trainers of training establishments of NABARD and retired senior officers of NABARD. During the year 2019-20, BIRD conducted a TOT on ODI for grooming faculty members to take up ODIs.

ToT on 'Latest Trends in Banking Technology'

A ToT on 'Latest Trends in Banking Technology' was conducted from June 06 to 07, 2019 in collaboration with Institute of Development and Research in Banking Technology (IDRBT), Hyderabad.

FDPs on Climate Finance

Under the aegis of the Centre for Climate Change, the following FDPs on climate change were conducted:

- Developing a Demand-Based Training Programme and Delivering ToT event for a Climate Finance Training Programme for FMs of BIRD and NBSC during 20-21 May 2019
- Training of Trainers (ToT) Programme on Climate Finance through Toolification Process for FMs of BIRD and NBSC during 23-27 September 2019
- Workshop on Using the Flexible Learning Class Room for FMs of BIRD and NBSC during 24-25 October 2019

Other Programmes

Some of the other FDP/programmes conducted by other institutions and attended by the Faculty Members are as under:

- On-line Training programme on "Environmental Best Practices & CII Green Company Certification (Greenco)" organised by CII-Sohrabji Godrej Green Business centre during 7-11 May 2019.
- EDP on "Interpersonal Effectiveness and Team Building" organized by IIM, Ahmedabad during 06-09 January 2020 at Ahmedabad.
- Outbound Learning Programme at Bangalore organised by Pegasus Learning Unbound.



Other Events

During the year, apart from the regular activities, various other activities, primarily aiming at the welfare of staff and their family members were organised, which included World Environment Day, Walkathons, International Yoga Day, Diabetes Camp, Tree planting, Corona virus awareness camp, promotional sales-cum-exhibition of produce by FPOs, OFPOs and celebration of various national days & festivals. Glimpses of those activities are portrayed through photographs below:

- **World Environment Day: 5 June 2019.**
- **Biodiversity photo competition as a part of World Environment Day**
- **Walkathon**
- **International Yoga Day (21 June 2019)**
- **Independence Day (15 August 2019)**
- **Diabetes Camp**
- **Tree Planting by the Chairman**
- **Lucknow Marathon**
- **Visit of Crown Prince of Eswatini**
- **OFPO Promotion-sale of OFPO products**
- **Promoting sale of FPO produce and ensuring healthy food for campus residents**
- **Celebration of New Year 2020**
- **Celebration of Republic Day**
- **Corona virus awareness camp**





Infrastructure

BIRD is housed in a sprawling 43 acres eco-friendly green campus having the state-of-the-art infrastructure including centrally air-conditioned academic, administrative and hostel blocks. The lush green campus of BIRD evokes all the finer senses and sensibilities of a person and provides most conducive atmosphere for learning.

Classrooms and training facilities

The institute has well-equipped class rooms, committee rooms, mock trading room, computer lab, conference hall, board room equipped with video-conferencing facilities for national/international meets & seminars and an auditorium with a seating capacity of more than 300 delegates. The Institute has the capacity to train 180 residential participants at a time. Well illuminated classrooms have pin boards, computers and projectors connected with Online UPS. The classrooms were upgraded during the year by augmenting facilities such as digital whiteboards, LED lights and upgraded AV facilities.

Learning Classroom

A new state-of-the-art class room has been designed for use of flexible, agile and innovative training methods to enhance the learning experience. The class room design makes use of five elements of Indian ethos - earth, water, fire, air and ether. The room, furniture and media are flexible for use with smaller and bigger groups as well. The material, manufacturing, supply chains and installations are climate friendly. The class room is designed focusing on flexible, active participation and less trainer centric learning.



Innovative Climate Change Learning Lab

A learning lab as an innovative instrument of experiential learning with seven learning modules has been established with GIZ support. The lab shall contribute to the sustainable competence development of the target group on the topics related to climate change and climate finance. The lab provides an emotional connect attributing relevance to climate change. The lab has been designed by a France based architect firm, M/s Museum Manufactory.

Hostel facilities

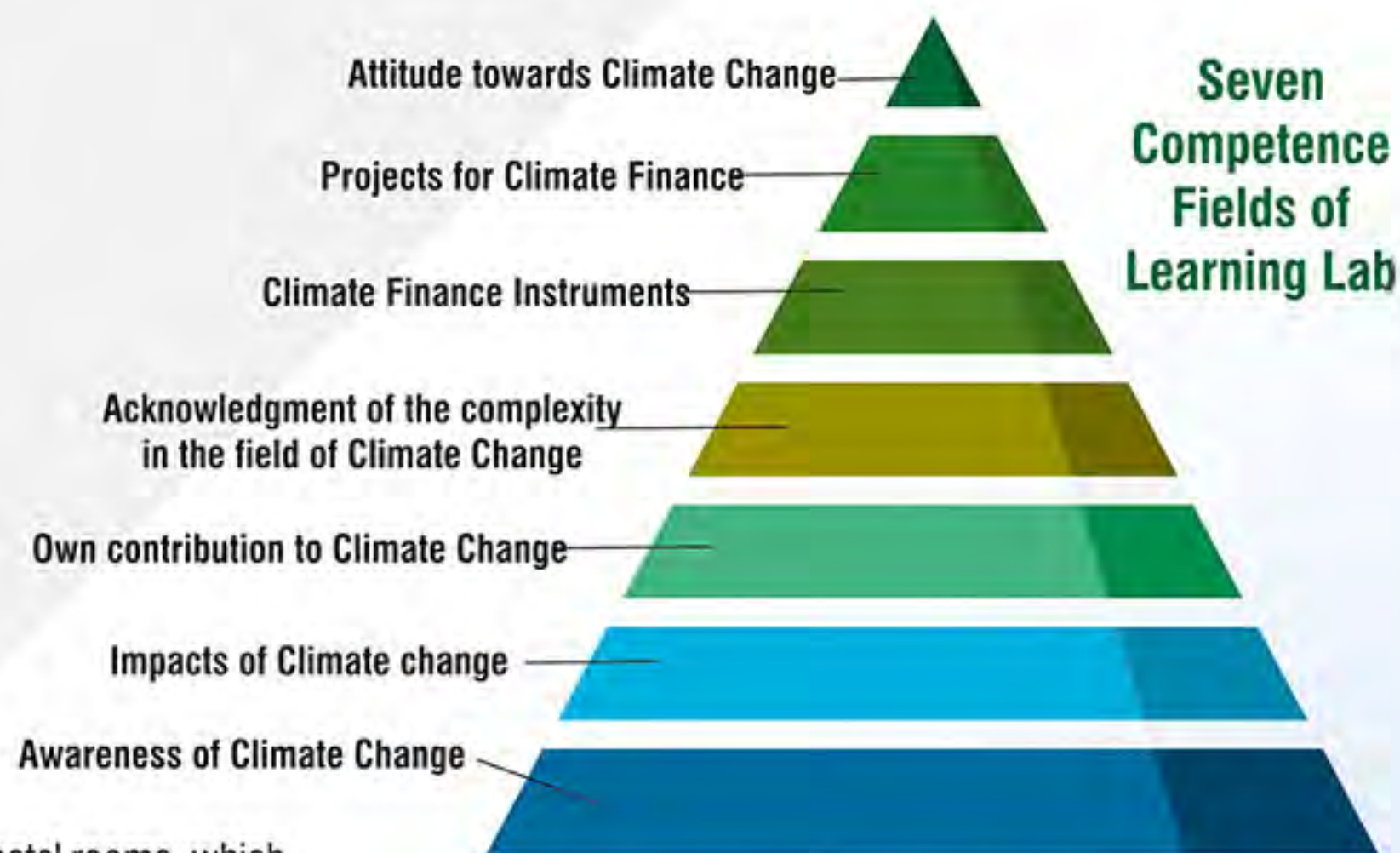
The institute has single occupancy air conditioned hostel rooms, which are well-equipped with modern amenities such as LED TVs, heaters and energy saving geysers in each room.

Central Library and Information Centre

BIRD has the largest library in the region. A collection of more than 65000 books and 113 national and international journals and periodicals makes the library a favourable destination for scholars and researchers. The library resources cover a wide range of subjects, viz., Economics, Banking, Management, Agriculture, Rural Development, Behavioural Sciences, Literature, fiction, etc.

Other Facilities

As they say, "healthy mind lies in a healthy body", the institute pays great attention to physical fitness and has a dedicated walking track, wooden badminton court, gymnasium with all modern amenities and a yoga classroom with a dedicated yoga teacher. A few facilities added during the year include disabled friendly infrastructure for 'Divyangjan' under 'Sugam Bharat', bicycles for the use of participants for fitness/exercise while in campus and eco-friendly outdoor seating arrangements in campus for those who want to learn in tandem with nature.



"A deep understanding, retention of knowledge and holistic competence development (aiming at knowledge, abilities and attitude) is improved with experiential learning."



Administration

The broad framework of administration of BIRD is outlined below:

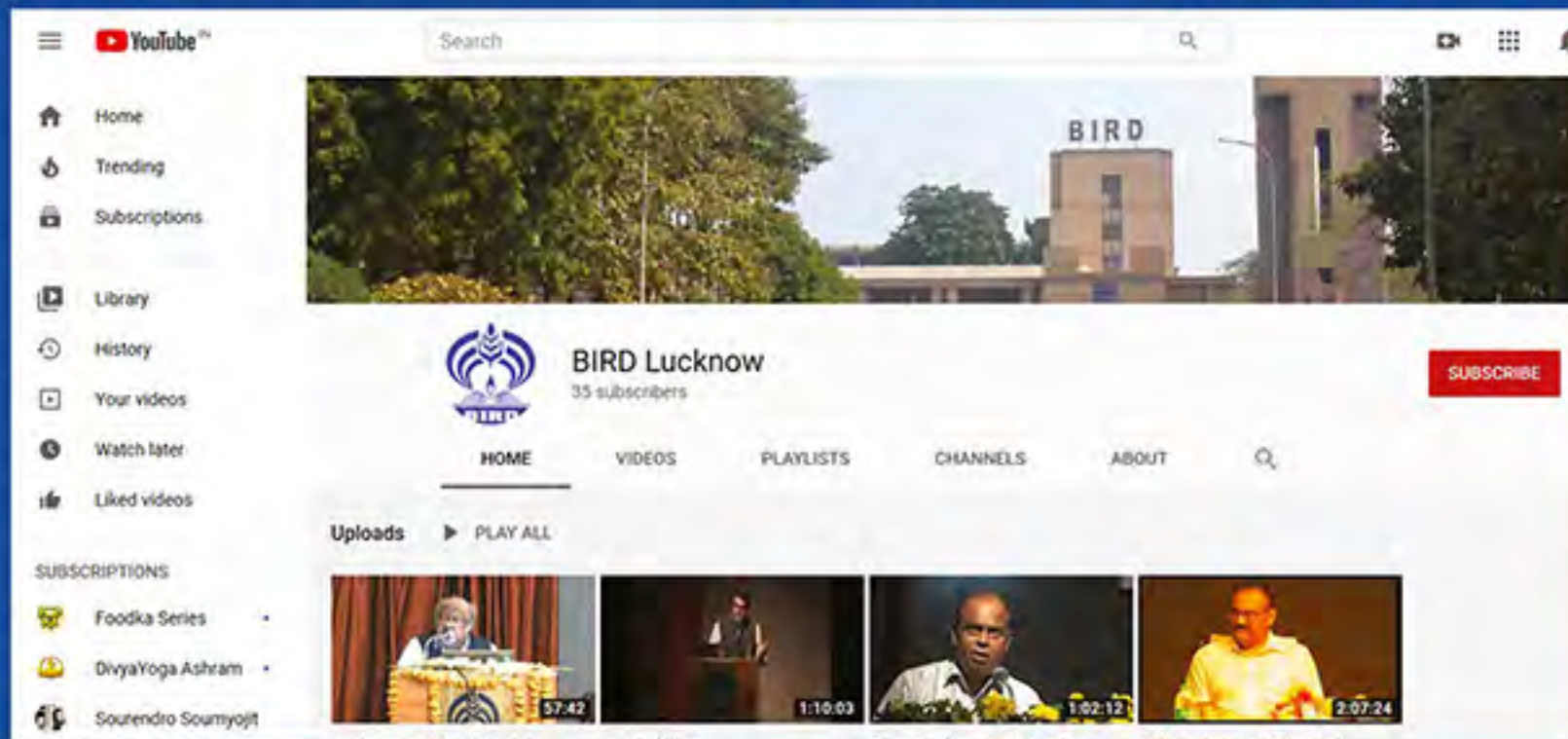
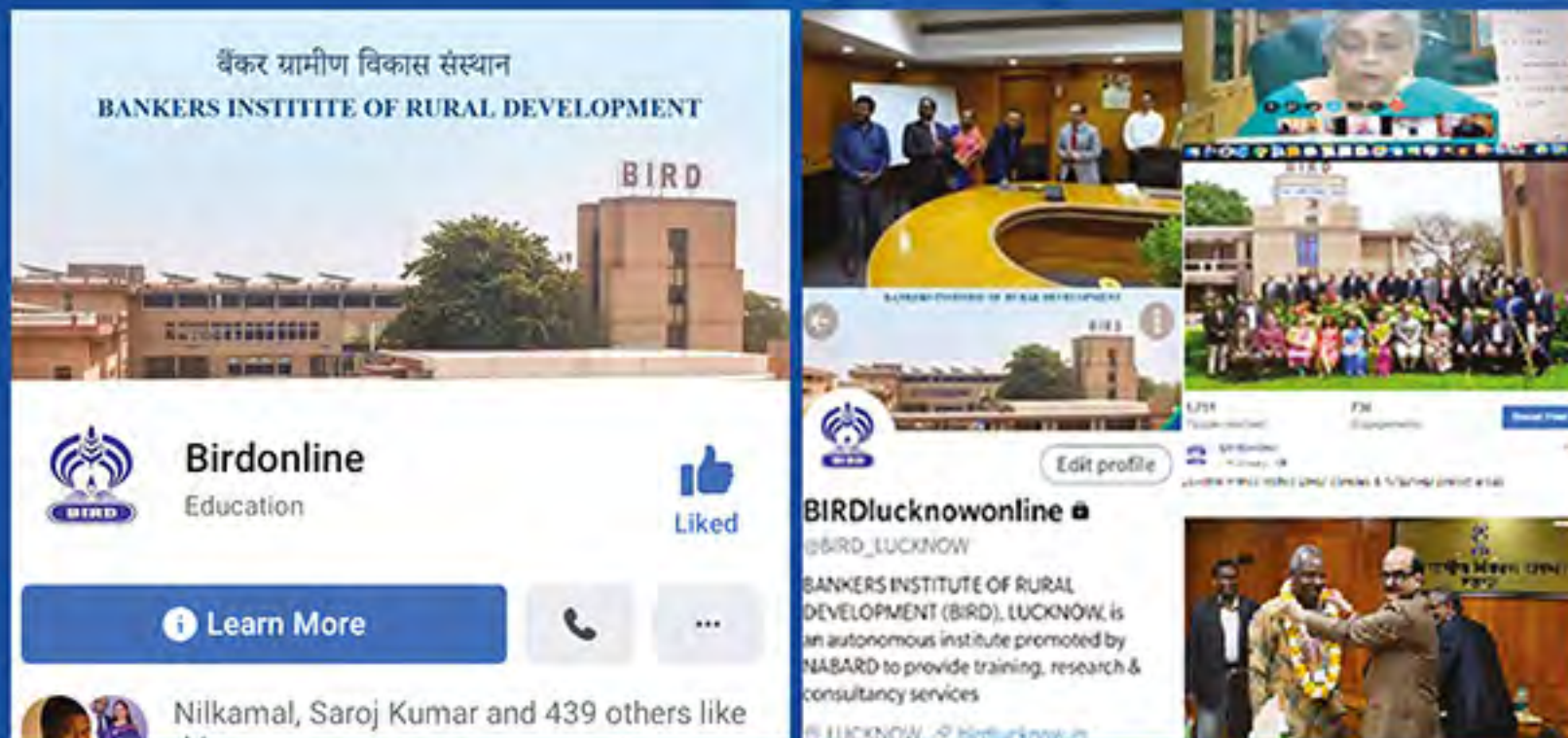
- **Governing Council (GC)**, is the highest policy making body of the BIRD, which is chaired by the Chairman of NABARD. Director BIRD is the member secretary of the Governing Council and is administrative head of the institute. The Governing Council met three times during the year and gave policy directions to the Institute.
- The Governing Council is assisted by a **Finance Committee (FC)**, headed by the Director and other members. The Finance Committee gives recommendations to the Governing Council regarding financial matters.
- The institute also has a **Management Committee (MC)** to decide on the internal affairs and procedures.
- Apart from these committees, **Faculty Meetings** are held regularly to give inputs and suggestions to the above committees.
- **Academic-in-Charge (AIC)**, a designated FM, is the overall in charge of academic activities. The Administration is handled by **DGM-Administration** who is assisted by an Administrative Officer and other officers and staff. The various Centres of Excellence have designated In-charges apart from 03 technical experts in areas of Climate Finance, 02 research officers and 03 Cooperative Development officers.



BIRD in Social Media

Social media has changed how people interact and it is lowering the barriers for globalization. In order to increase the outreach and open up another dimension of interactions, BIRD Lucknow launched its Facebook Page ([Birdnabardonline](#)) and twitter handle ([@BIRD_LUCKNOW](#)) during 2019-20.

The social media platforms are being used for spreading awareness about the programmes and activities of BIRD. In view of the lockdown due to Covid-19, BIRD is continuing the training for its clients through webinar series and online training.





Way Forward

Focus areas and new programmes

The focus areas for capacity building during 2020-21 will include Corporate Governance for Rural Financial Institutions, Integrated Risk management, Regulatory & supervisory concerns and related compliance, preparedness for audit and inspection, IT Governance, digital banking, cyber security, Internet of Things, Women Enterprise Development, governance for NGOs and CBOs, climate change concept development, FPO management for varied stake holders, Innovative approaches for aspirational districts and Programme on addressing Sustainable Development Goals. For the year 2020-21, 32 new titles have been designed based on TNA and specific client requirements.

Client diversification

BIRD has always been sensitive to the capacity building requirements of various stake holders involved in Agriculture and rural development. BIRD has been expanding its client profile looking into their capacity building requirements. The engagement with some of the newer clients such as SFBs, MFIs, NBFCs and CBBOs will be deepened during next year.

Collaboration

It has been BIRD's philosophy that collaborative efforts can add value to training interventions and will also help to reach out to a larger client base. Realising this, BIRD has been fostering partnership and collaboration with institutions having similar mandate and vision. While the existing partnerships will be further strengthened, efforts will also be made to have new partnerships.

Case Documentation

Cases constitute one of the most effective training tools. Recognising this BIRD has held a couple of Case Documentation Drives in the past encouraging development practitioners to document good cases. The selected cases are rewarded with monetary prizes. During 2020-21, BIRD propose to announce its Case Documentation drive on a contemporary theme viz., Farmers Producers Organisations.

New Centre of Excellence on FPOs

NABARD has been spearheading promotion of Farmer Producer Organisations over the last few years and BIRD has emerged as a major centre for capacity building of various stake holders of FPO movement. In recognition of its excellent credentials, GoI has recognised BIRD as one of the key partners for capacity building under the new FPO policy and in order to fulfil this mandate, a new Centre of Excellence for FPOs is being set up at BIRD, Lucknow and will be formally launched during 2020-21. The CoE will basically function on a hub and spoke model providing the much needed facilitation at every stage of the growth of FPOs for ensuring long term sustainability and professionalism. The CoE will focus on four pillars viz., Capacity Building, Hand holding, Access to finance and Policy advocacy.

Certificate Course on Corporate Governance

Considering the increasing relevance of Corporate Governance in Rural Financial Institutions, and the growing imperative to build capacity of the Board of Directors in this regard, BIRD has designed an exclusive Certificate Course on Corporate Governance for Board of Directors of Rural Financial Institutions, which will be launched in 2020-21. This blended course offers both online content and off-line contact classes and would cover all core governance aspects, risk management and control, from a Board's perspective.

Certificate Course on Appraisal of Agriculture Projects – Sector-wise Modules

During 2019-20, BIRD had launched an Online Certification Course on Appraisal of Agriculture Financing (CCAAF). Keeping in view the field

level feedback and demand from the clients, the coverage of the said course will be expanded further by adding sector-wise modules.

E-Learning

The existing stock of E-Learning modules will be expanded further by adding new E-modules on topics such as Digital banking and Corporate Governance.

Studies

Field studies provide valuable insight into ground level realities and help to keep pace with developments, which are vital inputs for designing new programmes and also to enrich the training curricula, besides giving policy inputs. With these objectives, BIRD has been conducting studies on select topics. During 2020-21, the topics proposed for studies include, Information System Audit of DC/DR centres of Coop banks, Performance of state cooperative banks on corporate governance index framework and Study on implementation of E-NAM and its benefits to FPO in particular.

Centre for Professional Excellence in Cooperatives (C-PEC)

- New certification courses on Governance for Directors on the Board of Rural Cooperative Banks.
- Trainers Training Programme and online programme for the personnel of non-Credit Cooperatives
- Digitisation of the process to facilitate the candidates in obtaining membership and enrolling for certification courses and to ensure easy access and better efficiency.

Centre for Research on Financial Inclusion and Microfinance (CRFIM)

- Conduct studies on the various topics covering aspects like impact analysis, emerging issues in the schemes being implemented and dormancy of various schemes.
- Conduct study on one or two NABARD interventions in the country through Financial Inclusion Fund with an objective to scale up the same by replication in other areas in immediate need with improvisation from the learning / experiences.

- Conduct National Seminar on Financial Inclusion and Microfinance, 6th in the series and Chintan Baithak-3.
- Publish the half yearly Journal viz. THE MICROFINANCE REVIEW and the efforts will be made to make it more relevant and vibrant.
- The Centre is working on publishing a trend report on Financial Inclusion on the lines of the reports in CMIE portal with an objective to share the developments in the sector with the stakeholders for their information and use.
- Suitable training programmes would be devised and conducted for the clients.

Centre for Climate Change

- Capacity Development:
 - Post training coaching process for delivery of innovative and scalable project proposals.
 - E-learning modules on climate finance
 - Developing gender-sensitive climate risk screening and adaptation instruments.
- Conduct training programmes for different stakeholders using toolified training approach.
- Experiential Learning on Climate Change:
 - Use of learning lab as an innovative instrument of experiential learning.
 - Facilitate production of videos on climate change actions and testimonials from climate projects in India for enhancing effectiveness of learning lab experience.
- Knowledge and Network Management:
 - Facilitate public private dialogue to leverage private sector resources for adaptation measures.
 - Development of appropriate framework for climate screening of banks portfolio and greening of state budgets
 - Network with national and international organisations including banks for developing innovative forms of finance.



Intellectual Profile

Name	Qualification	Specialisation
 Dr. T S Raji Gain	B.Sc. (Agri), M.Sc. (Agri. Physics) Certificate in Result Based Financing & Land use planning	Agricultural & Rural Development, Banking, Participatory Development, Gender, Climate Finance, Natural Resource Management
 Mukesh Vats	B.Tech (Civil). MBA (Finance), CAIIB	Project Finance & Implementation, Monitoring, Minor Irrigation, e-Procurement, Vigilance, Energy Conservation
 A C Sarmah	M.Sc [Agri], CAIIB, BDCM, MOOC Certificate in NAP and Climate Resilience in Agriculture	Land & Water Resource Management, Project appraisal, watershed & Village development planning, Climate Resilient Agriculture, Microfinance and FPOs
 Arvind Kumar Srivastava	M.A. (Labour & Social Welfare), CAIIB, PG Diploma in Rural Management & Welfare Administration, Law Degree	Banking & Finance, authored several books/ articles on micro finance, rural development and cooperative banking
 Bibhu Prasad Kar	MA, CAIIB, MBA, DTIRM, DIBM	Project Finance, Project Management, Risk Management, Banking Technology
 B. N. Hembram	MA (Political Science)	Banking Supervision & Institution Development
 B Sridhar	B.Sc. (Agri. Engg. & Tech), PGD (Forest Management), CAIIB	Agri. Project Financing, Rural Infrastructure Financing, Agri Value Chain, Agri. Productivity, PO, Climate Change, Forestry & Seed Sector

Name	Qualification	Specialisation
 Deepmala Ghosh	B.A.(H), LLB	Microfinance, Human Resource Development and Gender Development
 Dinesh P	M.F.Sc (Master of Fisheries Science), CAIIB	Project Finance, Fisheries, Banking Technology, Climate Change, Microfinance, Financial Inclusion, Natural Resource Management
 Dr. Diwakar Hegde	M.Sc. (Horticulture), Ph.D., CAIIB, Certificate in Land use Planning from InWent, Germany	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
 Dr. S K Garg	M.Tech. (Hons.), Computer Science & Technology (IIT Roorkee), Ph.D. Computer Engineering & Technology	Information Technology and Human Resource Development
 Dr. S K K Mishra	Ph.D, M.Com, MBA (Finance), CAIIB	Finance, RNFS & Institutional Development, Rural Livelihood, Turnaround Strategies for RRBs & Cooperative Banks and Climate Change Finance
 Dr. Shikha Tripathi	Ph.D. in Education Psychology, Communication Skills from Johns Hopkins University, Baltimore	Organization Behaviour, Human Resource Development, Training of Trainers, Microfinance, Gender and Development
 Manikumar S	B.Com, FCMA, CAIIB, MBA (Finance), MS (Banking), APGDCA	Finance and Financial Management, Credit Management: Planning, Monitoring and Control, Rural Innovations, Microfinance and Financial Inclusion, Integrated Risk Management, Structuring of new Financial Products

Name	Qualification	Specialisation
 M Jothi Srinivas	Bsc, MA, CAIIB	MicroFinance, Financial Inclusion, Development and Projects (Farm and Rural Non-Farm), Rural Innovations, Producer Organisations, MSMEs, ESIA & Gender Development, Sustainable Finance
 M K De	B Sc. (Agri), M Sc. (Soil Science), CAIIB, PGDFM, World Bank Certificate Programme on Climate Change	Project Appraisal, Land Development Project, Natural Resource Management project, Climate Change Project, Micro-Credit
 M R Gopal	B.Tech. (Agri. Engg), PGDIM, CAIIB	Climate Change Project Development, Project Appraisal, Agro-processing, Agricultural Mechanisation, Agriculture Projects Development, Microcredit, Financial Inclusion
 Praveen Raj Udupa	BA [Pol. Science], CAIIB, PGDFA, ADUCB	Cooperatives and RRBs Supervision, Institutional Development, Production Credit, Microfinance and Financial Inclusion
 Pushphas Pandey	B.Tech(Agricultural Engineering), Masters in Financial Management, JAIIB	Human Resources Development, Development & Projects
 Somainder Singh	M.Tech.(Post Harvest Process & Food Engg.)	Natural Resource Management, Land Use Planning, Watershed & Tribal Development project, Farmers Producer Organisations, Project Appraisal
 Vinod Kumar Arya	MSc(Forestry), MBA	Forestry, Project Finance, Natural Resource Management, Land use Planning, Farmers Producer Organisations

Abbreviations

ACE	APRACA Centre of Excellence	JLG	Joint Liability Group
ALM	Asset Liability Management	KSCARDB	Karnataka State Co-operative Agricultural and Rural Development Bank Ltd
APCOB	Andhra Pradesh State Cooperative Bank	LEDP	Livelihood & Enterprise Development Programme
APRACA	Asia-Pacific Rural and Agricultural Credit Association	MDP	Management Development Programme
APY	Atal Pension Yojana	MFI	Micro finance Institution
BC	Banking Correspondent	MSME	Micro, Small, and Medium Enterprises
BIRD	Bankers Institute of Rural Development	NABARD	National Bank for Agriculture and Rural Development
BoDs	Board of Directors	NCCT	National Council for Co-operative Training
CBS	Core Banking Solution	NRLM	National Rural Livelihood Mission
CCAAF	Certificate Course on Appraisal of Agriculture Financing	ODI	Organisation Development Initiative
CCC	Centre for Climate Chang	OFPO	Off farm Producer Organisation
CCPT	Certification Course for Professional Trainers	PACS	Primary Agricultural Credit Society
CICTAB	Centre for International Cooperation and Training in Agriculture Banking	PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
CPEC	Centre for Professional Excellence in Cooperatives	PMSBY	Pradhan Mantri Suraksha Biacma Yojana
CRAR	Capital to Risk Weighted Assets Ratio	POPI	Producer Organisation Promoting Institution
CRFIM	Centre for Research on Financial Inclusion and Microfinance	RFI	Rural Financial Institution
CTIs	Cooperative Training Institutes	RRBs	Regional Rural Banks
DCCBs	District Central Cooperative Banks	SFB	Small Finance Bank
DMZ	Demilitarized Zone	SHG	Self Help Group
EDP	Entrepreneurship Development Programmes	SRLM	State Rural Livelihoods Mission
FM	Faculty Member	StCB	State Co-operative Bank
FPO	Farmers Producer Organisations	TDF	Tribal Development Fund
GC	Governing Council	TNA	Training Need Assessment
IES	Indian Economic Service	TSCAB	Telangana State Cooperative Apex Bank Limited
IFS	Indian Forest Service	VAPT	Vulnerability Assessment and Penetration Testing
IS	Information Systems		
IT	Information Technology		
IVCS	Integrated Village Cooperative Societies		





COMPOSTING PIT

A Green Initiative by
NBSC - BIRD





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