

# ANNUAL REPORT 2020-21

BANKERS INSTITUTE OF RURAL DEVELOPMENT



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## उद्देश्य

कृषि और ग्रामीण विकास बैंकिंग क्षेत्र से संबद्ध संस्थानों को गुणवत्ता पूर्ण प्रशिक्षण, शोध और परामर्श सेवाएं प्रदायक एक उत्कृष्ट संस्था के रूप में प्रतिस्थापना।

## लक्ष्य

कृषि और ग्रामीण विकास संबंधी विषयों पर प्रशिक्षण, परामर्श, शोध 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.



**Team BIRD with Chairman**



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## Message from Director

The year 2020-21 was a challenging year globally due to interruptions caused by the strict lockdown imposed in the wake of COVID-19 pandemic. This radically changed our way of life, conducting business and professional activities. Organisations established new normal in interacting with their ecosystems virtually, fast unlearning the physical ways of life and doing business. It was also the year in which I assumed responsibility as Director of the prestigious Bankers Institute for Rural Development (BIRD), Lucknow, the iconic institute set up by NABARD for training, research and consultancy in agricultural and rural banking sphere in India and other developing countries.



I am happy to report that despite the challenges of pandemic, quickly adopting the on-line digital mode of training, BIRD proved its excellence and leadership in the year 2020-21, delivering training and other professional services to clients. Our faculty recalibrated our training programmes to suit the online delivery and conducted as many as 243 programmes benefitting 9119 participants during 2020-21, recording an all time high outreach.

The Govt. of India embarked upon an ambitious programme of promoting 10,000 Farmers' Producers Organisations (FPOs). I feel privileged to report that under this programme, BIRD has been designated as the Nodal Training Institution at Central level for developing the capacity building framework for various stakeholders. Living up to the expectations, BIRD created the training framework for FPO ecosystem and designed five basic modules for training different stakeholders across the country. To create awareness about the Atmanirbhar package announced by the Gol during the pandemic for reviving the economy, BIRD conducted programmes for bankers and other stakeholders to ensure that the measures are implemented at the ground level in right earnest.

The lockdown also led to a spurt in digital transactions which have their own implications. Appreciating the urgent need of client institutions to scale up the digital outreach, the Institute conducted relevant training programmes for banks and BCs. A webinar on "Technological Innovation in Microfinance" was also conducted. With a view to sharing best practices followed by the banking sector for business continuity during challenging pandemic times, BIRD brought together various players in the Webinar on "Business Continuity and HR Challenges during Covid-19" in which eminent bankers shared their valuable inputs. To emphasise the need to infuse technology and entrepreneurial skills in agriculture, BIRD organised a web-interface between FPOs and Agri-startups.

During the year, sixteen E-learning modules covering wide variety of topics were launched. I am glad to report that over thousand participants have already enrolled for these courses. For promoting corporate governance best practices in RRBs, an online self-paced Certification Course for the Directors of RRBs was also launched during the year.

BIRD's pre-eminence lies in conducting studies and research to serve as tools for policy advocacy and refinement of programmes/schemes of various institutions. Our Centres of Excellence on Financial Inclusion and

Microfinance, Climate Change and Professionalism in Cooperatives continued to provide valuable inputs in their domain through studies, webinars and publications.

I take this opportunity to extend my sincere gratitude to the Chairman and Deputy Managing Directors of NABARD, members of the Governing Council of BIRD and Head office Departments of NABARD for their unstinted support and valuable guidance which steered the institute during the exigent times. I also thank Ministries of the Government of India, State Governments, Banks and partner agencies who continued to repose faith in us and enriching our professional delivery. I look forward to their continued support in our endeavours.

As we enter a new financial and academic year, BIRD shall sharpen its focus on areas of national importance and priorities such as Capacity Building for FPO stakeholders, Agri-infrastructure eco system and 5 C approach to promoting Financial Inclusion, just to name a few, apart from all our regular offerings.

I am happy to present the Annual Report of BIRD for the year 2020-21 and congratulate all my Faculty Members and support staff for their excellent performance in a challenging year.

**(Shankar A. Pande)**

Director

# Governing Council Members of BIRD\*

Chairman appointed under Section 11(4) (a)



**Dr. G R Chintala**, Chairman, NABARD

Vice Chairman appointed under section 11(4) (b)



**Shri P V S Suryakumar**, (DMD, NABARD, In-charge of Training)

GC member appointed under section 11(4) (c)



**Dr M D Patra**, DG, RBI

GC members appointed under section 11(4) (d)



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



**Shri T. M. Bhasin**,  
Former Vigilance Commissioner (Govt. of India)  
and Ex. Banker



**Shri Govind Singh**,  
MD & CEO, Utkarsh Small Finance Bank



**Shri Rajkiran Rai G**,  
MD&CEO, Union Bank of India



**Shri J C Mishra**,  
CGM (Retd.), NABARD



**Shri Rajeev Kapoor**,  
IAS (Retd.) IC-UP (Government)

GC member appointed under section 11(4) (e)



**Dr. Umakant Dash**,  
Director, IRMA



**Dr. N Kumar**,  
VC, TNAU, Coimbatore



**Dr. N Jeyaseelan**,  
CEO, Virutcham Academy for Social Changemakers LLP

GC member appointed under section 11(4) (f)



**Dr. Dipankar Gupta**,  
Former Professor, JNU



**Shri Pillarisetti Satish**,  
Executive Director (ED), Sa-Dhan

GC member appointed under section 11(4) (g)



**Shri Shankar A Pande**, Director, BIRD

## BIRD: The Institution of Excellence

*"Learning is the only thing the mind never exhausts, never fears, and never regrets"*

*Leonardo Da Vinci*

Banker Institution of Rural Development (BIRD), an ISO 9001:2015 certified, National level Premier Institution was established by National Bank for Agriculture and Rural Development (NABARD) in 1983 to strengthen the Rural Financial Institutions through training and capacity building, research and consultancy, etc. The Institution is a society registered under Societies Registration Act, 1860. Initially the institute was focused on capacity building and skill development of officials, including chairman and CEOs of Regional Rural Banks, State Cooperative Banks and District Central Cooperative Banks. To keep pace with the changes in the economy of the nation, the training activities of the institution expanded to cover the personnel of Commercial Banks, Micro Finance Institutions, Farmer Producer Organisations, Non-Government Organisations, Government of India, State government officials and International participants from different agencies including financial institutions and developmental agencies.

### Genesis

BIRD Lucknow was established on the recommendations of Training in Rural Development through Credit (TRUDEEC) Committee. TRUDEEC was set up since 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 relating to agriculture and rural development is one of the important functions 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 its operation from its sprawling green campus at Lucknow.

### Objective

- Commitment and competence building of people in Rural Financial Institutions (RFIs) and other partners in Rural Development through training.
- Help building viable and vibrant RFIs through Organisation Development, Consultancy and Research.
- Help building appropriate systems for delivery of financial services.
- Promote policy debate on Rural Development Strategies.

### Management

The affairs of the Institute are managed as per the directions of the Governing Council (GC). The Council comprises of 14 members with Chairman, NABARD as its Chairman. Other members in the Governing Council are Deputy Governor of Reserve Bank of India, Deputy Managing Director of NABARD and 10 other eminent professionals from administration, academicians and training domains. The Director of BIRD is ex officio member of the Council and heads the institution and oversees the day to day affairs, supported by the Joint Director.

## Functions

BIRD meets the training, consultancy and research needs of Financial Institutions and also other organisations working in Government as well as Non-Government sectors in the areas of Rural Credit and Rural Development

- It provides training support to supplement Human Resource Development efforts of the client institutions by organizing and sponsoring training programmes. Based on specific requirements of the organizations concerned, customized on location programmes are also conducted by the Institute. Besides formal training, it also conducts non-conventional HR interventions like Organisation Development etc.
- It offers consultancy services to Banks, Government of India, State Governments, Development Agencies, NABARD, Non-Government Organisations, International Agencies and others in the fields relating to agriculture, rural development, rural banking, micro finance, training etc.
- It conducts Applied and Action Research and Studies for gaining insight into the development process of rural banking and for suggesting alternative policy options.
- It participates in collaborative ventures with other training institutes, research organizations within and outside the country and acts as a forum for banks and development organizations in India and other developing countries for experience sharing and for learning from each other.
- Further, it organizes Seminars, Workshops and Conferences in order to facilitate policy debate in the areas relating to Rural Credit, Development Banking, Microfinance, Training etc.

## Clients

The Institute caters to the training needs of all the stake holders in associated with Banking & Rural Development. Its clientele includes:

- Regional Rural Banks, Co-operative Banks and Public as well as Private Sector Commercial Banks
- Union and State Government Officials
- Non-Government Organisations
- International participants from Organisations like Regional Development Banks and member countries of SAARC, APRACA, Middle East, Africa, etc.

## Centres

The Institute also houses four Centres of Excellence viz. The Centre for Professional Excellence in Cooperatives (C-PEC), The Centre for Research on Financial Inclusion and Micro-finance (CRFIM), Asia Pacific Rural and Agricultural Credit Association (APRACA) Centre of Excellence (ACE) and Centre for Climate Change (CCC).



## Academic Activities

The primary mandate of BIRD is capacity building of Rural Financial Institutions (RFI). It imparts right skills, attitude and upgrades the knowledge of the agencies of rural development to enable them to function effectively for the cause of agriculture and rural development.

### Academic Performance

BIRD has developed and incorporated a system of client consultation at the beginning of the year wherein feedback and opinion from the stakeholders are obtained and analysed. Apart from that, feedback is captured from the clients during the training and structured Training Need Assessments (TNA) which are being used for designing and restructuring of the programmes.

The capacity building programme encompasses the conventional training programmes, training programme in emerging areas and priority areas of government and NABARD. BIRD also conducts national and international seminars, webinars, exposure visits, Trainer's training programme, Organisational Development Initiatives.

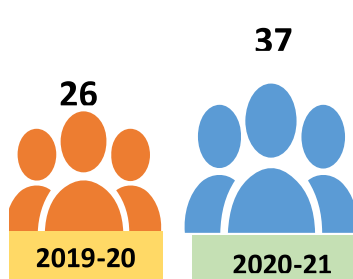
### Training Activities

Academic Year 2020-21 opened amidst COVID-19 induced lockdown. BIRD therefore embraced the online / digital mode for conducting the training programmes to ensure continuity in learning while maintaining all safety protocols. As the situation normalised during the last quarter, BIRD also conducted a few in-campus and on-location programmes.

Despite the pandemic challenges, BIRD was able to conduct 243 programs during 2020-21 against the target of 211 programmes and 241 programmes conducted during previous year. Out of 243 programmes, 144 were sponsored by NABARD and 99 were customised (paid and collaborative) programmes, i.e. based on the demands of various stakeholders.

### Improved participation

The total number of participants trained were 9119 registering a growth of 45% over previous year, with 667 training days and total 24,336 trainee days. The average number of participants per programme over the years has increased



from 26 to 38. Higher participation level can be attributed to flexibility and convenience of participants in attending the online programmes from their own locations.

Of the 243 programme, 211 programme were conducted online, 7 on-location while 12 programmes were conducted in BIRD campus under stringent COVID-19 protocol.

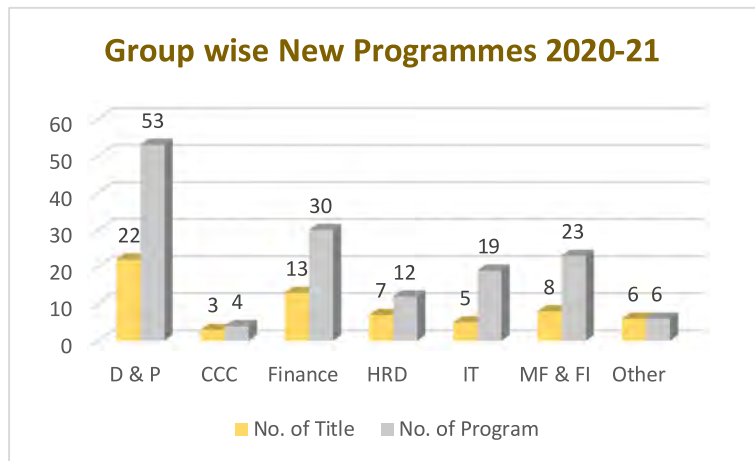
### Virtual Field Visits

The USP of BIRD's programmes is to impart first hand inputs from the field by conducting field exposure. During the pandemic time, the field visit exposure was modified with virtual tour of the projects during which web interactions of

participants were facilitated with the Project Facilitating Agency (PFA), coordinated by District Development Managers of NABARD.

**New Programme designed and conducted**

In total, 64 new training programmes were designed and conducted during the year. The titles include inter alia Atmanirbhar Bharat Abhiyan launched during pandemic phase, PACS as MSC, customized programmes on FPOs for KVKs, NGOs and NABARD ROs, Bankable Models for Mainstreaming Climate Financing, Climate Resilient Agriculture and livelihood, Climate Risk based credit planning



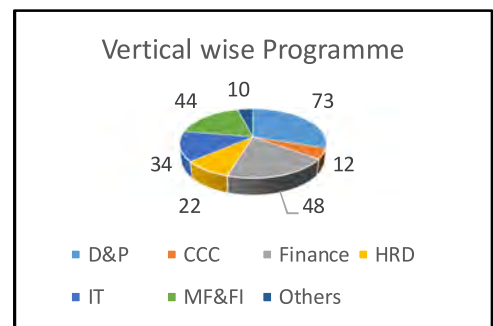
approach and process guidelines, capacity building of BC/ BF, Attitude building for SFBs, Conflict resolution during COVID, Decision making for GMs among others. The new programmes received good patronage from client institutions.

**New Clients**

BIRD has been expanding client base by bringing new institutions under collaboration and customised programme. This year, KVK-Ujjwa and Care Village Foundation on FPO have been added as new clients. Banks such as Aryavart Bank, Madhya Pradesh Gramin Bank, DCCB, Sangli got associated with BIRD for conducting programmes for BC / BF and officers of their banks for the first time.

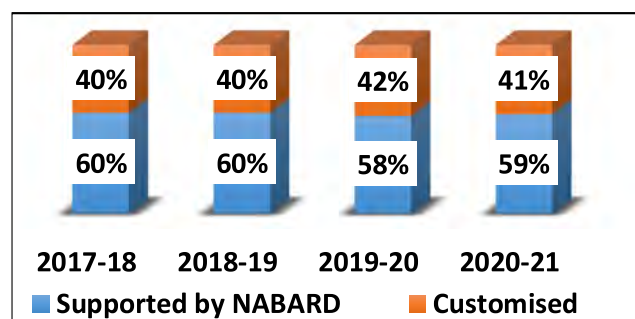
**Domain-wise programme**

BIRD conducts programmes under six verticals viz. D & P (Development and project), CCC (Centre for Climate Change), Finance, HR (Human Resources), MF & FI (Micro-finance and Financial Inclusion). Major share of programmes was under Development and Project vertical followed by Finance and MF&FI.



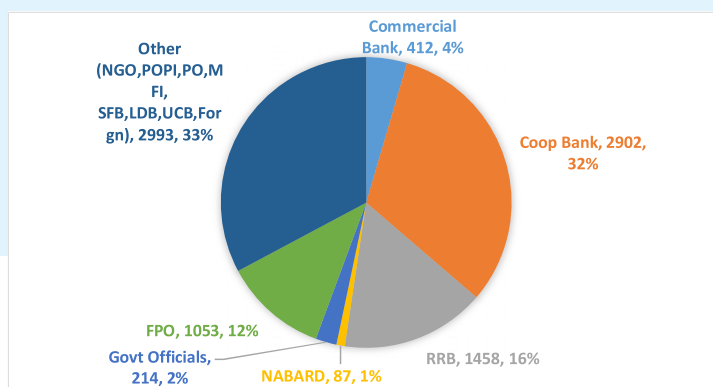
**NABARD supported and customised programmes**

During the year 2020-21, 144 programme (59%) were sponsored by various departments of NABARD and 99 programmes (41%) were collaborative, customised and paid. Of the 99 customised programme 18 were paid, 57 customised and 11 collaborative programmes and 13 webinars.



## Programme for International Participants

BIRD has been conducting various programme for International Participants under ITEC and APRACA initiatives. During 2020-21, despite pandemic, two international programmes were organised, viz., Self Help Group - Bank Linkage Programmes : An Indian Experience under APRACA Centre of Excellence (ACE) and International Training Programme on "Skill Development in the Area of Promotion and Financing of SHGs/JLGs for Financial Inclusion of Rural Poor" with collaboration of CICTAB. Total 68 participants mostly from South Asian countries took part in these on-line programmes.



## Agency-wise participation

### National Level Seminar / Webinar

Besides the training programmes, BIRD is also involved in organising national level seminars on relevant topics to bring out the issues relating to different sectors for policy advocacy with NABARD and Govt. of India. The important areas for seminar and webinar conducted were as under:

- National Consultation meet on Capacity Building Framework on FPOs under Gol Scheme.
- National Review Meet of RCBs and Cooperative Banking Conclave
- National Webinar on Financial Inclusion and Microfinance : 2021
- Webinar on Interface between Agri Startups and FPOs of Uttar Pradesh
- Webinar on Business Continuity and HR Challenges during COVID-19 Pandemic : Lessons for Financial Institutions (FIs)
- 10th All India Conference of Principals / Directors of Cooperative Training Institutes (CTIs)
- Strengthening Internal Control Systems and Preventing Frauds in Banks
- Agriculture Price Policy - Progress, Concerns & Relevance
- IT workshops on cybersecurity and C-SITE

### On-line Certification Courses

BIRD launched eight on-line certificate courses during the year which have been hosted on BIRD website. The self-

paced E-modules can be attempted by participants by registering themselves on BIRD website with a nominal registration fee of Rs.1,000 + GST. These courses are:

- Certification Course on Financing of Fisheries
- Certification Course on Financing of Plantation and Horticulture Projects
- Certification Course on Financing of Forestry
- Certification Course on Minor Irrigation Projects
- Certification Course on Farm Mechanisation Projects
- Certification Course on Value Chain - Concepts and Value Chain Finance
- Certification Course on Financing for Soil and Water Conservation
- Certificate course on augmenting effective governance in RRBs

Out of the total registration by 1397 candidates, 1051 candidates completed the certificate courses successfully.

### **Development of E-lessons**

BIRD, Lucknow is also developing 18 E-lessons on various themes for the National Bank Staff College (NBSC), Lucknow as part of Incentive Scheme under capacity building of NABARD Officers.

### **Case Documentation Drive**

BIRD conducted a 'Case Documentation Drive' during the year on the theme "Farmer Producer Organisation (FPOs)". Out of the 31 cases received from different stakeholders, 10 cases were shortlisted for reward and using the same in our regular training programs. In addition, C-PEC also conducted a case documentation drive on "PACS as MSCs" for dissemination to faculty members of Agriculture Cooperative Staff Training Institute (ACSTI) and using the same in their training programs.

### **Feedback on online mode of training**

BIRD conducted a quick survey on effectiveness of online delivery of training programme through Webex platform. Some of the important findings are as under:

- 34% of respondents preferred on-line mode of delivery, 27% physical class room training, while 21% of the respondents expected blended programme delivery with both on-line and off-line mode.
- 59% of the respondents preferred access to the training programme at Office whereas, 41% preferred attending from home.
- Mobile Phone was the most used instrument by participants for attending the program, 43% attended through their mobile phone at office followed by 39% through desktop/ laptop.
- 27% participants reported connectivity issues, 25% reported audio problem or video buffering issues.
- Overall, 75% of the participants voted for continuity of online programs in future by BIRD.

Buoyed by success of the online training programmes & flexibility it provides to the participants, BIRD will strive to develop holistic eco-system for digital training and e-learning so as to increase its reach.

### **Publications:**

During the year, various publications were brought out by BIRD which included, Micro-finance Review, Trend Report on Financial Inclusion and seven brochures on Climate Change, seven articles published by the Faculty Members, Annual Report 2019-20, besides various report on special studies and consultancy assignments.

### **Collaborations:**

BIRD has been endeavouring to collaborate with various reputed institutions and government departments in India and abroad building capacities of various stakeholders in the field of agriculture & rural development banking either through jointly designing and delivering customised programmes or exchange of domain expertise in training programmes.

During the year 2020-21, a programme for training of 55 officers for highlighting the potential expansion of credit for business activities under Atmanirbhar Bharat Abhiyan and NRLM was organised for officers of SBI in collaboration with the State Bank Institute of Learning and Development (SBILD). Similarly, BIRD also actively involved with training institute of Assam Gramin Vikas Bank for conducting collaborative programmes.

During the year, BIRD was identified as nodal agency at the central level for formulation of the capacity building framework and undertaking capacity building of various stakeholders under the Central Sector Scheme on 'Formation and Promotion of 10000 Farmer Producer Organisations (FPOs) by Department of Agriculture & Farmer Welfare (DOA&FW), GoI. The programme will be operational for next 5 years starting 2020-21.

Central Vigilance Commission (CVC) empanelled BIRD for their ambitious mandate of conducting 'Rural Immersion Programmes for Attitudinal Change' for training officials of government, PSBs, PSUs, etc. at induction and mid-career levels.

Further, BIRD is also collaborating with Ministry of External Affairs for training of international officials of ITEC member countries. BIRD also collaborated with the Ministry of Forest & Climate Change (MoF&CC) for training of Indian Forest Services (IFS) officers at senior level.

Other collaborations included organisations like NCDEX, Jain Irrigation Pvt Ltd., Centre for International Cooperation & Training in Agriculture and Banking (CICTAB), an organisation promoted by FAO.

### **Faculty Development Initiatives:**

BIRD as a learning organization has been making continuous endeavour to stay updated and abreast with the latest and emerging trends to not only address challenges confronted in the field of agriculture and rural development but also to enrich its own intellectual resources to hone its knowledge and professional skills in training delivery. Though the year 2020-21 was hit by the unprecedented challenge of the COVID-19 pandemic, the faculty and staff could successfully overcome limitations of holding in-campus physical classroom training programmes due to lockdown. A series of trainings were provided to the faculty and staff to quickly switch over to the online mode of training, organising webinars and designing e-learning modules to provide training and other services to clients in an uninterrupted manner.

The pursuit of excellence by sharpening the training and academic skills of faculty members was continued by

conducting various special training programmes for them as also providing them with opportunities to participate in studies and consultancy assignments, seminars, conferences, etc. BIRD deputed its faculty to programmes such as:

- 1. Faculty Development Programme (FDP) on 'ENSURE and Regulatory Provisions relating to Banking':** The programme was conducted to equip the faculty with the knowledge and application of various features of 'ENSURE', the e-data portal of NABARD for Rural Financial Institutions and regulatory provisions.
- 2. Trainers Training Programme (ToT) on Training Techniques:** The programme was conducted for the newly placed faculty members of the all training establishment (TEs) of NABARD.
- 3. Direct Trainers Skills (DTS):** The programme aimed at enhancing competence of Faculty Members in trainer's skills and training delivery was conducted by the Department of Personnel & Training (DoPT), GOI for the Faculty Members of NABARD including BIRD.
- 4. Training Workshop on Registration of FPOs under Companies Act and Cooperative Act:** The workshop conducted for getting field level insights by practitioners as also the nuances involved in registration of FPOs under Company Registration Act and Cooperative Act.
- 5. Training of Trainers (ToT) on Organization Development (OD) Facilitation:** BIRD is widely known among Rural Financial Institutions especially RRBs and Cooperative Banks for its OD Initiatives. NABARD has developed and evolved its own module based on the in-depth understanding of the change management needs of these RFI. BIRD trained the Faculty Members and resource persons to create a rich pool of OD facilitators.
- 6. Programme on Water Resources Management & Sustainable Habitat:** A one week training programme was organised by Indian Institute of Public Administration, New Delhi for the officers and FMs of NABARD to provide updated insights into management of water resources.
- 7. Programme on Understanding Sustainability of Small Farms:** The programme was organised by NBSC, Lucknow on understanding sustainability of small farms to update the knowledge of Faculty Members and NABARD officers on the topic of contemporary relevance.
- 8. Customized Programme on "Effective Leadership Skills":** The programme was organised by NBSC with support from the senior faculty of IIM Kolkata.
- 9. Other Programmes:** Besides, the above mentioned programmes, BIRD faculty participated in various webinars on subjects as diverse as IT Project Management Re-envisioning Digital Banking Systems, challenges for MSMEs, Strategies for MFIs in post lockdown scenario to name a few.



## FPO: BIRD as Nodal Training Institution under Gol programme

Ever diminishing average agriculture landholding has made it imperative for farmers to adopt aggregation model to attain economies of scale, become sustainable as also improve their share in the consumer price. To promote this concept, the Ministry of Agriculture & Farmers Welfare, Gol has launched an ambitious Central Sector Scheme for 'Formation and Promotion of 10,000 Farmer Producer Organisations (FPOs) in FY 2020, wherein BIRD, Lucknow has been designated as the nodal training institution at central level with the responsibility of preparing a Capacity Building Framework (CBF) and national training modules for the FPO ecosystem.

BIRD organised a National Consultation Workshop on 18th August 2020 jointly chaired by Shri Sanjay Agarwal, IAS, Secretary, Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW), Gol and Dr. G R Chintala, Chairman, NABARD.



The Capacity Building Framework developed by BIRD encompasses five Basic Training Modules and eight Advanced Training Modules for various actors under the programme. These modules shall be used by training institutes across the country.

BIRD will be conducting series of Trainers' Training Programmes (ToTs) for creating a pool of trainers under the programme besides training a few senior functionaries of the participating agencies. BIRD has also developed a series on e-learning modules on FPO.

The five basic modules one each for Cluster Based Business Organisations (CBBOs), Chief Executive Officers (CEOs) of FPOs, Board of Directors (BoDs) of FPOs, Accountants of FPOs and other Stake Holders developed by BIRD under the scheme were launched by the Hon'ble Minister of State for Agriculture, Gol on 01st March 2021 during a special function organised by the Ministry of Agriculture, Co-operation & Farmers welfare, GOI in New Delhi.



All five basic modules comprising of program design, reading kit and trainers note have been uploaded on BIRD website under "FPO Resource Centre" as open source material for use by stakeholders. BIRD also conducted a training

programme for CBBOs and other functionaries of FPOs on 02 March 2021 wherein more than 200 stakeholders participated.

BIRD is in the process of developing the eight Advanced Modules on Governance & Management of FPOs, Business Planning for FPOs, Marketing for FPOs, Financial Planning for FPOs, Agriculture Value Chains for FPOs, Hi-tech Agriculture, Financing of FPOs by Financial Institutions and Linking FPOs with Commodity Exchanges & e-NAM, for use by training institutions across the country.

For promoting self-paced learning by the participants of FPO promotions programme, a free of cost web-based distance learning program called Massive Open Online Course (MOOC) has also been developed by BIRD in collaboration with GIZ. This is a certificate course containing 06 modules and 24 chapters touching different facets of FPO ecosystem and is available on BIRD website.

During the year, BIRD also conducted more than 30 exclusive program for FPOs and other stakeholders.

## Studies and Consultancy

Over the years, BIRD has acquired an impressive stature for its research orientation and domain knowledge over a wide range of subjects. Apart from conducting training programmes, study and consultancy assignments form a major part of the academic activities of the institute.

### Consultancy Assignments

During the year 2020-21, BIRD contracted 05 new consultancy assignments. The topics varied from impact evaluation studies of projects implemented by NABARD under Tribal Development Fund (TDF), Watershed Development Fund (WDF), Farm Sector Promotion Fund (FSPF) and Producers Organization Development and Upliftment Corpus' (PRODUCE) Fund, formulation of Cyber Security & Cyber Insurance Policy, etc. The assignments were awarded by various NABARD Regional offices.



### Studies Conducted

During the year, seven studies were also conducted by BIRD, viz. Quick Survey on Effectiveness of Online Training Programme through Webex, Farmer Producer Organisations - Sustainability and value proposition to members, Micro Housing and MSME Lending by MFIs/ SFBs, Usage of RuPay Kisan Card by Farmers, Impact & Efficacy of various livelihood initiatives and Comparative Study of BC Models.

### Key Findings

#### 1. Study on MSMEs and Micro Housing Loan by MFIs/SFBs

The study covered 117 Micro and Small Enterprises (MSEs) and 64 matured micro borrowers of MFIs and SFBs in two districts i.e. Varanasi (Uttar Pradesh) and Chennai (Tamil Nadu).

Major Findings:

#### A. MSEs Segment:

- Study showed that MSEs continued to rely on MFIs and SFBs for their loan requirements followed by personal savings. Due to higher loan limit ranging from Rs 1.5 lakh to Rs 1 crore, the SFBs are serving the missing middle segment. In the start-up stage, majority (84 %) of the enterprises relied on MFIs for finance.
- Collateral guarantee, procedural complications, lengthy processing time, lack of knowledge were the major challenges reported by enterprises in accessing institutional credit.

- The average loan requirement for working capital and capital expenditure was Rs 5.72 lakhs and Rs 2.34 lakh, respectively. The sample being mostly from wholesale trading units, the working capital requirement was higher.

## **B. Micro - Housing Segment:**

- The study focussed on the demand for micro housing loans among micro borrowers of MFIs/SFBs and client preferences for house building plan and loan terms.
- The study showed immense potential for MFIs and SFBs to design customised micro housing loan products for the lower income segment based on their preference for incremental investments in housing conditions and repaying capacity.
- 50% of borrowers relied on MFIs/SFBs as a preferred source of housing loan.
- Borrowers were mostly from unorganised sector with diversified income range. Majority (64%) were not satisfied with their current housing condition.
- Majority (76%) of the borrowers were comfortable with monthly instalment ranging from Rs. 4000 to Rs. 5000 for housing loan.

## **2. A Study on Usage of RuPay Kisan Card by Farmers**

The study covered 900 KCC farmers linked to 36 bank branches in 12 districts of six States.

### **Major Findings:**

#### **i. Pattern of usage**

- 74% of farmers were using RuPay KCC. 92% of the sample users of RKCC were independent in using the card for digital transactions while the remaining relied on family members. Majority (81%) of the RuPay KCC users preferred to withdraw the entire KCC limit at one go.
- Women were more prolific in adopting digital mode of transaction with 94% of the sample women farmers used RKCC.
- ATMs emerged as most preferred mode of transaction among the farmers (60% - ATMs, 24% - PoS, 16% - Both)

#### **ii. Reasons for poor usage of RuPay Cards:**

- Lack of technical knowledge and awareness
- Fear of fraud and misuse of cards
- Reliance on traditional method of cash transaction
- RKCC requires activation in branch/ATM, lesser number of ATMs in rural areas
- Lack of availability of payment acceptance infrastructure among input dealers

## **3. A Study on Impact & Efficacy of various livelihood initiatives**

The study covered 360 SHG members in six districts of three states. The objective of the study was to find out the

level of adoption of the livelihood activities promoted under MEDP, LEDP and NRLM and also to assess the factors affecting adoption. Commercial banks, RRBs and 1 DCCB were covered in the study.

#### Major Findings:

- 89% have taken up livelihood activities and 83% of them were carrying it regularly.
- 76% have taken up farm-based activities after training, remaining 24% HHs non-farm-based activities.
- 87% of trainees used Bank loan for the avowed purpose.
- Impact analysis through key indicators, viz. - income, savings, expenditure, livestock and households' assets, and number of man days/year, suggested an overall positive change in all the six sample districts in the three states.
- Key challenges faced by PIAs banks' reluctance to finance, marketing of the products, etc.
- Key challenges faced by SHG members - need for handholding, raising the duration of training from 3-13 days to 21-30 days, issues related to forward linkages, especially marketing of products.

#### 4. Study on Joint Liability Groups - Innovations and Impact

The study covered 336 members of 112 JLGs and 28 bank branches, spread across seven districts of seven States.

#### Major Findings

- Programme served the target beneficiaries well. 96% of borrowers were Marginal & Small Farmers
- 24% of JLGs were formed within SHGs
- Higher coverage of women under the programme- Female (70%), male (30%)
- Key role of NGOs and BCs/BFs in formation of JLGs
- Private Banks pursue women centric approach with 91% JLG borrowers being females
- Separate vertical to monitor JLGs in Private Banks
- Rate of Interest - lowest in RRBs and Coop. banks, highest in Private Banks

#### 5. Study on Micro Finance Crisis in Assam - Desk Review

The study analysed the factors that contributed to a micro-finance crisis in Assam, causes for delinquency and the role of various players to diffuse the crisis situation. The study also examined the current status in the wake of promulgation of Assam Micro Finance Act, announcement of loan waiver, etc. and suggested the way forward.

#### Major Findings:

- The trends in steady rise in the outreach of MFIs, Loan Portfolio and Loan disbursement during 2016-19 saw a reversal in post-crisis period with a phenomenal decrease in all these parameters
- The beginning of the crisis was attributed to the tension between local associations of students, farmers and lenders; slowdown in the economy, etc.

- MFIN study inferred that the regulatory norms were not flouted by 98% of the MFIs and high-ticket lending to microfinance borrowers was limited to Banks
- In a few pockets of Upper Assam, some coercive practices were reported
- SHG model, which had an element of regular savings by women ensured that there was not much adverse impact on recovery performance compared to the JLG model which had no element of savings
- Banks with beneficiary deposits were in an advantageous position to cope with defaults, unlike the MFIs that do not collect deposits
- MFI crisis had not affected the repayment by the MFIs to their lending financial institutions. However, promise of loan waiver negatively impacted the state's credit ecosystem.
- Assam Microfinance Institutions (Regulation of Moneylending), 2020 Act promulgated on 27 January 2021 will lead to dual regulation of a key component of credit market.

## Seminars and Webinars

One of the highlights of academic pursuits of BIRD is hosting Seminars/ Webinars on various aspects and challenges relevant to the economy as a whole and agriculture and rural development in particular. These seminars and webinars enable BIRD to facilitate policy dialogues and advocacy on issues which need attention of policy makers. The pandemic disrupted this free flow of ideas and interactions during in-campus programmes but the conversation quickly moved to the online mode. BIRD hosted a number of Webinars during the year, the key highlights are given below:

### **Webinar on Business Continuity and HR Challenges during COVID-19 pandemic; Lessons from Financial Institutions:**

On completion of one year of pandemic, an unprecedented and probably the most serious challenge to mankind and financial institutions in recent history, BIRD, Lucknow organized a virtual meet of policy makers and financial institutions across the sectors, to reflect upon and share the challenges faced, strategies and practices adopted, innovations created and lessons learnt. The meet was conducted on 23 March 2021. Some of the important best practices and experiences that emerged were:



- Enabling monetary Liquidity, Prudential, Operational and Stability measures by RBI for the banking sector through policy measures like reducing CRR from 4% to 3%, the REPO rates to 4% as also providing additional liquidity to developmental institutions for extending refinance for making the credit available at low cost to the needy sectors.
- Business continuity measures by RBI and banks for ensuring regular banking services to customers through coordination with the local administration maintaining SOPs.
- Business related innovations like "Selfie with ATM" (clicking and uploading selfie with ATM on the Central Portal by bank officials) ensuring smooth functioning of ATMs, customer services through BCs, micro ATMs and mobile ATM vans provided by NABARD, introducing 'Smart Phone Scheme' for students to attend online classes.
- Livelihood promotion for the poor/migrants by training SHGs, FPOs and other CBOs to produce masks, PPE kits and sanitizers etc. to earn a livelihood during the pandemic apart from implementing other govt. initiatives viz Pradhan Mantri Garib Kalyan Yojana, Atmanirbhar Bharat Package, UP State Government and SLBC dovetailing Vishwakarma Samman Yojana, MSME scheme with MUDRA Yojana
- Technology & digital innovations by setting up a War Zone (for CBS operations) in the bank itself, WFH option to 70% staff by providing VPN access.

- f) HR Management, safety and capacity buildings measures through free insurance policy for staff, compassionate appointments for family members of the staff affected by COVID-19, providing training to staff to equip with new skills etc.

### Web-based Interface between Agri Startups and FPOs of Uttar Pradesh

Web-based 'Interface between Agri Startups and Good Performing FPOs of Uttar Pradesh' was organised by BIRD, Lucknow on 19th March 2021 with an objective to work out strategies to synergise their efforts towards sustainability. The webinar was organised with the grant support of NABARD Uttar Pradesh RO with more than 80 participants from all the major stakeholders, viz NABARD, FPOs, Agri- startups, APEDA, NIAM, NBFC, Agri Incubator, Samunnati NBFC and DDMs of Uttar Pradesh.



Select FPOs from Uttar Pradesh presented their business plans and the start-ups offered workable solutions to the FPOs to overcome the roadblocks faced by them.

### Webinar on Technological Innovations in Microfinance

A webinar on Technological Innovations in Microfinance was organized by the Centre for Research on Financial Inclusion and Microfinance (CRFIM) on 23 March 2021. The panel discussion with domain experts from BIRD, NABFINS, MCID, NABARD, HO, Micro Save Consulting, Credit Access Grameen Ltd., Spice Money Ltd. FinTechs and NPCI. The discussion was moderated by Dr. P Satish, ED, Sa-Dhan. Ninety two participants, including representative from commercial Banks, MFIs, sector experts, NABARD, etc. participated in the Webinar.

The key takeaways from the webinar were:

- Government relaxation on e-KYC authentication through Aadhar for MFI sector to help the sector in various aspects.



- Usage of client level transaction data for product development, betterment of services and improving the overall system
- A client friendly digital interface for MFIs where the controlling offices can directly interact with clients to reach them during crises period such as COVID-19 pandemic.
- MFIs can innovate and partner with payment service providers for more scalable, adoptable model of operation for MF services.



Shri Shankar A. Pande, Director, BIRD welcoming the Delegates



Dr P Satish, Sa-Dhan



Shri Jiji Mammen, MD, NABFINS



Smt. S. Vijayalakshmi, CGM, MCID, NABARD, HO



Shri Manoj Kumar Sharma, Director, MicroSave Consulting



Shri Deep Shah, Lead, NPCI



Shri Udaya Kumar Hebbar, MD & CEO, Credit Access Grameen Ltd



Shri Praveen Kumar, Head - Product Innovation, Spice Money Ltd



Shri Abhishant Pant, Consultant, FinTech Start-up

Panellists participating in the webinar

### International Webinar on Self Help Group Bank Linkages Programme: An Indian Experience

APRACA Centre of Excellence (ACE) conducted an International webinar on the theme "SHGs: An Indian Experience" on 28 May 2020 with participants from APRACA member institution and Banks in India. Twenty eight senior executives from Banks and MFIs of Nepal, Thailand, Philippines, Vietnam, Sri Lanka, Bangladesh & Food and Agricultural Organization (FAO) attended the Webinar. In addition, a number of senior managers of Regional Rural Banks and Cooperative Banks of India attended the programme. The journey of the SHG movement in India generated lot of interest among the APRACA participants.

### Major Webinars attended by Director/ Faculty during the year

A thematic webinar on 'Mainstreaming Climate Finance Solutions in SMEs including Start-ups'- was organised by TERI, SEED and Adelphi, Germany. Director, BIRD participated in Panel Discussion and made a presentation on the role played by financial institutions, including Apex Financial Institutions in the context of mainstreaming climate finance, with specific reference to SMEs as also the possible methodologies for strengthening their roles.

The Faculty members of BIRD participated as panellists in series of Webinars on Climate Change, the notable among these include " Panel Discussion on Transformative change towards Climate Smart Agriculture using emerging technologies," organised by CII in association with United Kingdom and TERI as a part of their programme on India International Food & Agri Week 2020. BIRD faculty also participated in a webinar on "Financing at Scale: The future of loan finance for green SMEs" organised by Uganda Green Enterprise Finance Accelerator and hosted by Adelphi, SEED and Intellectap at the Sankalp Global Summit 2020.

## Centres of Excellence

To give focussed attention to Professionalism in Cooperatives, Financial Inclusion, Microfinance and Climate Change and to provide inputs for policy advocacy through conduct of studies and research, BIRD has set up four centres of excellence.

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

The Government of India in 2004 appointed a Task Force for Revival of Cooperative Credit Institutions under the Chairmanship of Prof. A. Vaidyanathan. The Task Force, inter alia, observed that there is a need to address the huge skill gap in the Human Resources of Cooperatives. As a sequel to this, NABARD identified Bankers Institute of Rural Development (BIRD), Lucknow, to host "Centre for Professional Excellence in Cooperatives" (C-PEC), a Central Level Certification Centre in September 2009 with the objective to streamline the training system in Cooperative Credit Structure to evolve uniformity, develop professionalism amongst the personnel of cooperatives, arranging periodic assessment of various National and State Level Cooperative Training Institutions (CTIS)s and undertake quality-related research studies, consultancy and collaborate with other stakeholders for quality, promotion and sustenance

The institutional members of C-PEC comprise of StCBs, SCARDBs, DCCBs, PACS, CTIs, RCS Office and Cooperative Unions. The cumulative membership of C-PEC increased to 10,024 members with an addition of 34 institutional members and 1502 individual members during the year 2020-21.

To ensure continuity in the training during COVID period, C-PEC has amended its Accreditation Policy for Accreditation/ Re-accreditation of Institutes during unforeseen conditions. During the year, two Accreditation Board Meetings were conducted and re-accreditation was granted to 34 Cooperative Training Institutes (CTIs). As on 31 March 2021, there were 42 C-PEC accredited CTIs across the country, consisting of 15 Agricultural Co-operative Staff Training Institute (ACSTI), 14 Institute of Cooperative Management (ICMs), 5 Regional Institute of Cooperative Management (RICMs), 04 Junior Level Training Colleges (JLTCs) and 04 other Institutions.

C-PEC conducted online examinations for its three Certification Courses viz. Certified Trainer for Financial Cooperatives (CTFC), Certified PACS Secretary (CPS), Certified Professional in Cooperative Banking (CPCB) Level-I and (CPCB) Level-II. A total number of 1782 candidates enrolled for different courses.

In order to ensure uniform standards in training, C-PEC standardizes training programmes for various CTIs across India. During the year, C-PEC standardized 50 online Training Programmes and 25 Regular Training programmes, taking the cumulative number to 156 programmes.

### National Review Meet and Conclave of Cooperative Banks:

National Review Meet and National Conclave of Cooperative Banks was organised at BIRD during 7th & 8th January 2021.



Dr. G. R. Chintala, Chairman, NABARD inaugurating the event



Dr. G. R. Chintala, Chairman, NABARD inaugurated the National Meet which was also addressed by Dr. K.V. Shaji, DMD, NABARD; Shri K. Ravindra Rao, Chairman, NAFSCOB, among others. The conclave discussed various issues pertaining to the Cooperative banking sector

### 10th Conference of the Cooperative Training Institutes:

C-PEC conducted the 10th All India Conference of Principals/ Directors of Cooperative Training Institutes on 5th March 2021 at Lucknow with the objective of sharing strategies and generating ideas for effective and goal oriented functioning of both C-PEC and its member Cooperative Training Institutes.



### Other Activities:

C-PEC published its Quarterly e-newsletters. A Training of Trainers was also conducted by C-PEC on 'Risk Management' for Faculty Members all CTIs. C-PEC also initiated the process of digitalization of registration processes of C-PEC membership and enrolment for certification courses.

### Towards excellence in HR in Cooperative Banks: C-PEC's Role

Since inception, C-PEC has worked towards creation of a cadre of professional personnel in cooperatives by launching a specialised Certification Course for trainers in Cooperative Training. So far, C-PEC has certified 244 trainers across the country. Every year C-PEC has been conducting Training of Trainers (ToT) in the emerging areas to update the faculty with the latest developments in the cooperative sector. C-PEC also certifies Cooperative Training Institutions (CTIs) through a process of Accreditation to ensure uniformity in their training content & delivery. CTIs are offered SOFTCOB (Scheme of Financial Assistance for Training of Cooperative Banks) assistance by NABARD for conducting

C-PEC standardized programmes. C-PEC has designed special Certification Courses for personnel in Credit Cooperative Banks & PACS viz. Certified Professional in Cooperative Banking (CPCB) Level-I & Level II for employees of Cooperative Banks and Certified PACS Secretary (CPS) for PACS employees respectively. C-PEC organizes competitions such as "Case Documentation" for enhancing creativity and building repository of case studies for the Training Institutes. Consultancy Services are also offered by C-PEC for training and any other Human Resource related matters.

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

The CRFIM has been set up within BIRD to take up research activities in the field of financial inclusion and microfinance for facilitating policy initiatives and improvements in design and delivery system of microfinance services.

The activities of the centre during 2020-21 are summarised below:

#### 1. Conduct of Studies

During the year, the following four studies were completed by the Centre:

- Joint Liability Groups: Innovations and Impact
- Micro Housing and MSME lending by MFIs/SFBs
- Usage of RuPay Kisan Card by Farmers
- Impact & Efficacy of various livelihood initiatives for SHGs viz., MEDP, LEDP of NABARD and livelihood intervention of NRLM

The key findings and recommendations of the studies are given separately under Studies and consultancies.

The CRFIM publishes a half-yearly peer-reviewed Journal viz. THE MICROFINANCE REVIEW. During the year, two issues were published. One theme based issue was titled: "Coping mechanism and best practices during Covid-19", containing of six papers from domain experts in Banking sector and MFIs.

The Centre took up a new initiative to commence publication of Trend Report on Financial Inclusion on half-yearly basis. It analyses trends in both demographic and geographical penetration of banking services, availability of per capita credit, progress of PMJDY, DBT transfers, trends in digital transactions among others. The issues are hosted on NABARD (<https://www.nabnet.in>) and BIRD website (<https://www.birdlucknow.in>)

The Centre conducted a National level Webinar on the theme "Technological Innovations in Microfinance", addressed by eminent panellists from the fintech and microfinance sectors.

### **APRACA Centre of Excellence (ACE)**

ACE has been set up at BIRD, to complement Asia-Pacific Rural and Agricultural Credit Association (APRACA) in enhancing regional cooperation among APRACA member nations in agricultural and rural banking by way of training, research consultancy, publications, conferences, etc.

ACE has decided to bring out a half yearly theme based publication for the benefit of AFRACA members and stakeholders. The inaugural issue will be on the theme "Best Practices on Group Lending" containing articles and success stories from across Asia-Pacific region.

An International webinar was conducted by ACE on the theme "SHGs: An Indian Experience" on 28 May 2020 with participants from APRACA member institution and Banks in India.

### **Centre for Climate Change (CCC)**

Climate change has become real and tangible, affecting people's lives worldwide. India is ranked as the seventh most vulnerable nation to climate change impacts in Global Climate Risk Index 2021. The country is more vulnerable to the impacts of climate change in view of the high population depending on agriculture and high dependence on climatic parameters.

Keeping in view the need for focussed attention on capacity development in the areas of climate finance among the stakeholders, NABARD established the Centre for Climate Change at BIRD. Areas of focus of the Centre include Capacity Building, Networking and Cooperation, Consultancy, Knowledge Management and Policy Advocacy.



In addition to the state of the art learning classroom, a Learning Lab has also been set up at BIRD under cooperation with GLZ. The Learning Lab offers a unique opportunity of experiential learning. The Lab can be used both for self-paced learning and training activities. The Learning Lab consists of seven modules, each with very specific topics focussed on various aspects of climate change, such as - impact, complexity, projects, innovative finance instruments, etc.

During 2020-21, 319 participants attended 12 climate change related programmes conducted by Centre taking the cumulative programmes to 47 covering 1,113 participants, from government departments, banks and their TEs, NGOs, FPOs, Agriculture Research Institutes, etc. including 02 international programmes with 46 participants from 34 countries. The programmes focused on Climate finance, Environmental & Social Impact Assessment, Green Financing, Project Concept Development, Climate Smart Agriculture among others.

Three new training programmes were launched during 2020-21 on Climate Resilient Agriculture & Livelihoods for NGOs and FPOs; Bankable Models for mainstreaming climate financing; and Climate Risk based credit planning approach and process guidelines.

## Network Development

CCC - BIRD is associating with CGIAR - CCAFS Sustainable Finance Series for designing a prototype for a Knowledge Platform to be used for financing of Climate Smart SMEs. Other partners include APRACA; Ministry of Agriculture, Forestry & Fisheries, Japan; CPI Lab; WBCSD etc. BIRD has participated as Panel member in climate change discussions organised by other stakeholders.

Two E-learning modules on Green Climate Fund (GCF) and National Adaptation Fund for Climate Change (NAFCC) have been prepared by BIRD. In addition to the 07 existing bankable models on climate finance, a new model on Integrated Fish Farming was prepared during the year. Seven training manuals on concept development for Government officials, civil society organisations and Bankers were launched during the year.

BIRD conducted the study on "Assessment of Green Lending Portfolio of rural branches of Union Bank of India". BIRD has also been awarded a study on vulnerability assessment and climate resilient development of Jhansi district by NABARD, Uttar Pradesh.

## BIRD Administration

The Institute gets policy directions from Governing Council (GC) which is chaired by the Chairman of NABARD. At present, Dr. G.R. Chintala is the Chairman of the Governing Council of BIRD. Shri P V S Suryakumar, Deputy Managing Director, NABARD, who is in-charge of training activities of NABARD is also a member of Governing Council of BIRD. The members of the GC are eminent persons who have excelled in their respective fields. The GC met two times during the year and gave policy directions to the Institute.

Director is the administrative head of the institute. Shri Shankar A. Pande, CGM, NABARD, Uttar Pradesh Regional Office, held charge as Director, BIRD from 3 July 2020 up to 31 January 2021. He was appointed as whole time Director w.e.f. 1st February 2021. He is assisted by the Joint Director in discharge of the academic and administrative work of the Institute through officers and staff of the Administration and Academic Wings. The academic affairs and activities of the Institute are overseen by Academic-in-Charge (AIC) assisted by Faculty Members while the General Administration is overseen by DGM(Administration) assisted by other officials and staff.

The GC has constituted Academic Advisory Committee (AAC) for advising in matters relating to Academic Affairs of the Institute.



The Finance Committee (FC) headed by the Director and represented by other members gives recommendations to the GC in financial matters.

The Director of the Institute also heads the Management Committee (MC) which decides on the internal affairs and procedures.

Faculty meetings are held regularly to deliberate on day to day academic and other matters and also to give inputs and suggestions to Management Committee, Finance Committee & Academic Advisory Committee.

Director also chairs the meetings of Accreditation Board of C-PEC and Editorial Board of Centre for Research on Financial Inclusion and Microfinance (CRFIM).

### Other Events

Other than academic activities, during the year 2020-21, BIRD also organised events like Corona Virus awareness camp, Hindi Diwas & Rajbhasha Pakhwada, Vigilance Awareness Week, Tree planting programme, etc. in addition to celebration of Independence Day, Republic Day, New Year 2021, International Women's Day, Vishwakarma Jayanti and celebration of major festivals. A few glimpses are presented below:



Celebration of Republic Day



Hindi Pakhwada celebrations



Vigilance Awareness Week: Integrity Pledge

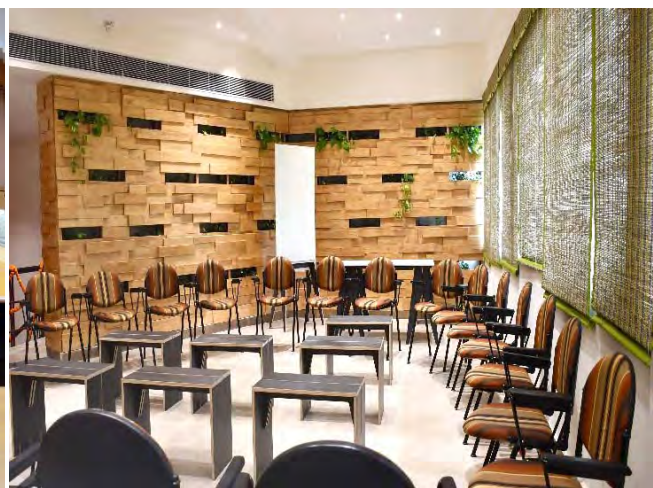
## Training and Hostel Infrastructure

BIRD, as a unique centre of excellence in training and capacity building provides residential learning facilities to the participants from India and abroad. The Institute is located in a sprawling campus of 43 acres with many interesting topographical features imaginatively laid out with picturesque landscapes, architectural marvels and biodiversity. The campus presents a perfect picture of harmony of architecture with nature. The entire campus is eco-friendly with a variety of horticultural plantations including flowers, fruit trees and medicinal plants. Visiting BIRD during spring season is a visual delight with multi-coloured flower varieties spread across the lawns. 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

BIRD has world-class training infrastructure with well-equipped class rooms, Committee rooms, Mock Trading Room, Computer lab, Conference Hall, Board Room equipped with video-conferencing facilities for national and 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. The classrooms are well illuminated with pin boards, computers and projectors connected with Online UPS. The classrooms have been upgraded by augmenting facilities such as digital whiteboards, LED lights and upgraded AV facilities.

### **Online Training Infrastructure**

On account of COVID-19 pandemic during the year, digital infrastructure for virtual training programmes were put in place to switch over to online mode of training so as to quickly respond to the emerging capacity building needs of its clients. Using Webex platform, four virtual classrooms have been set up with state-of-the art infrastructure and dedicated internet connections. The online classrooms are fitted with conference cameras with inbuilt MIC, large TV screens and desktop PCs. With a view to enable the Faculty Members and officers to attend various online meetings and training programmes/webinars etc., the IT infrastructure in Faculty rooms was upgraded with USB Cameras, Conference Phone and other equipment. Thus, BIRD is now fully geared up for conducting training, workshops, seminars and webinars on online mode.

### **Climate Change Learning Classroom**

In order to enhance the learning experience using more lively, flexible and innovative training methods, a new modernistic class room has been designed in Centre for Climate Change, which makes use of five elements of Indian ethos – *Prithvi* (earth), *Jal* (water), *Agni* (fire), *Vayu* (air) and *Akaash* (Sky). The room, furniture and media are flexible and can be used for smaller as well as bigger groups. The material, manufacturing, supply chains and installations are climate friendly. The class room is designed to encourage active participation of the trainees rather than trainer centric learning.

### **Hostel facilities**

The institute has single occupancy and double occupancy air conditioned hostel rooms. Almost all the rooms are well-equipped with modern all weather amenities. The hostel lounge offers hygienic Indian and continental cuisine to cater to the requirements of the trainees from different parts of the country and abroad.

### **Central Library and Information Centre**

The library of BIRD, situated within the spectacular landscape, is the largest in the region with a collection of more than 65,000 books and hundreds of national and international journals and periodicals which makes it 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. The BIRD Library supports the use and dissemination of rich and diverse information collection among the users.

### **For Healthy Stay at Campus**

In the words of John F.Kennedy, “Intelligence and skill can only function at the peak of their capacity when the body is healthy and strong”. BIRD pays great attention to physical fitness and well-being of participants and has a dedicated

walking track, badminton court, table-tennis, volley-ball court, gymnasium with all modern amenities and a yoga classroom with a dedicated yoga teacher. BIRD has also put in place differently abled friendly infrastructure for 'Divyangjan' under 'Sugam Bharat'. Bicycles are available for the use of participants for fitness/exercise rides around the campus and eco-friendly outdoor seating arrangements and swings in the lawns of the campus for those who want to learn in tandem with nature. The campus also provides a community centre for cultural activities and children's play area.

### Green initiatives at BIRD

Apart from having a lush green campus full with biodiversity, BIRD actively implements other green initiatives on the campus. A few of the initiatives undertaken by BIRD include:

#### Tree Plantation Drive

- With special focus on maintaining a green campus and conserve the environment, BIRD frequently undertakes special plantation drive to increase the green coverage. Trees of native species like Kachnar, Neem, Bel, Peepal, Ber, Kaitha, Barhal, etc. which are most suited to the local climate have been planted to add to the rich flora and fauna of our campus.

#### Rainwater harvesting

- BIRD adopted rainwater harvesting system in its campus. Multiple recharge pits have been installed at various location which collect rainwater and rejuvenate the underground water capacity. The runoff from buildings and other structure is channelized into six recharge wells located at six different locations linked through chambers to take the rainwater to the recharge wells.

#### Solar Rooftop

- Taking a step forward, BIRD has installed solar rooftop structures in its premises to the tune of 108 KVA to promote green and clean energy. These installed solar roof top structures provide advantages such as energy security, reduced costs, etc. The solar rooftop structures are installed at three major locations that is 63 KVA at administration and library premises, 26 KVA at residential hostels and 19 KVA over the multipurpose hall. In coming times, BIRD plans to increase solar generation capacity at its campus by installing more solar panels.



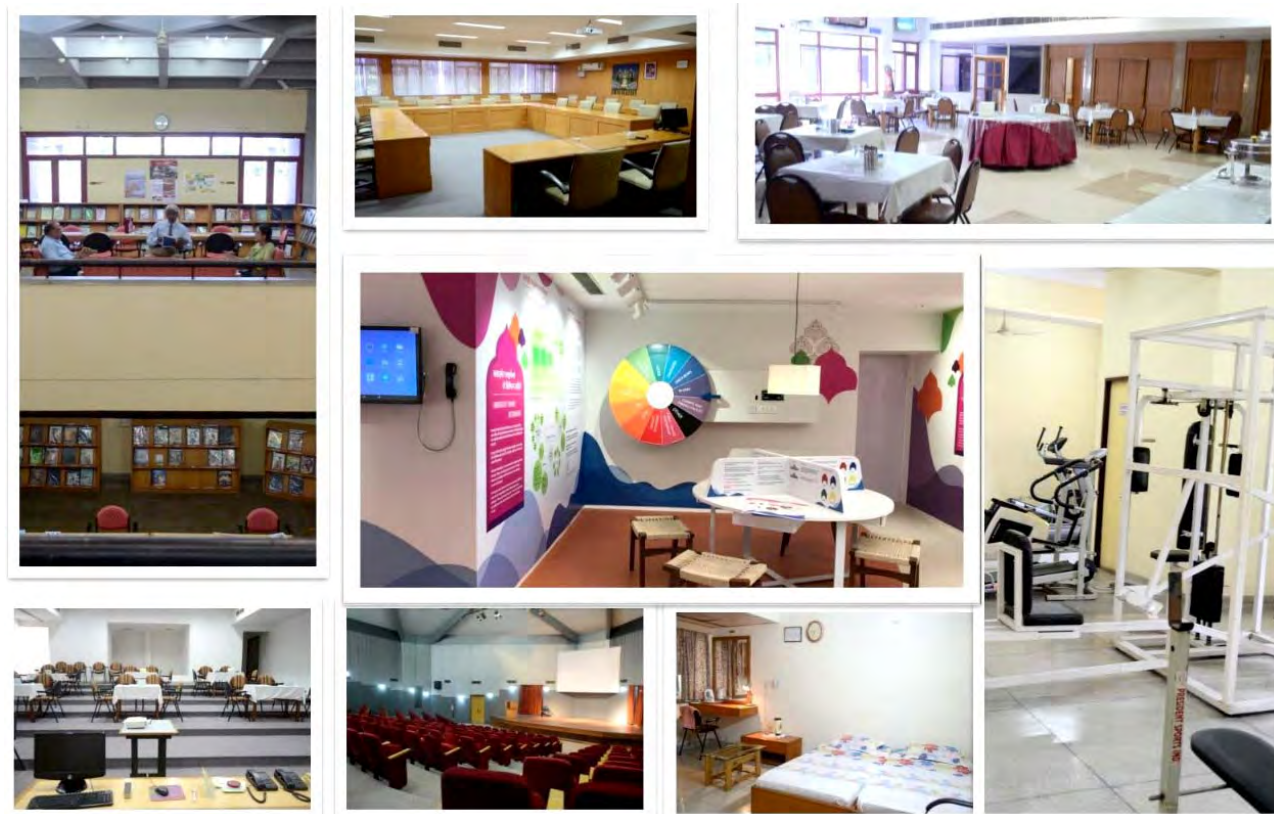
### Waste Composting

- All official and residential premises in BIRD strictly follow scientific methods of waste management including segregation and disposal of dry and wet waste. Additionally, there exists a compost pit to prepare compost manure from dry waste. All the manure produced from it is used for in-house flora and maintaining soil health.



### COVID-19 SoPs

The protocol for sanitisation of the institute building, hostel, dining hall and classes to check Covid-19 spread is scrupulously followed. Automatic hand sanitizers have been installed at the entry points and in the corridors and all necessary SOPs and protocols are being followed at the BIRD main gate before allowing entry of any outsider to the campus.



## Our Vision: Beyond Four Decades of Glorious Journey

BIRD in its four decade journey has been constantly evolving, repositioning and reinventing itself to meet the challenges of the times. It is ever ready to march into the future to supplement the development vision of the Gol and NABARD, with new programme offerings and other academic interactions. The trajectory on which we plan to march into the fifth golden anniversary decade of our service is briefly presented below:

### Digital Training Delivery

The COVID-19 inflicted lockdown announced from the second week of March 2020 as a measure to contain the spread of the novel coronavirus brought training activities to a standstill for a while but BIRD was quickly able to fight back this disruption by embracing the digital mode of training and conferencing. The institute actually enhanced its training outreach with record number of participants trained during the pandemic year and, in the process, has excelled in online delivery of programmes seamlessly. In future, BIRD aims to further improvise on its online training methodologies to mainstream it as a parallel training channel to meet training needs of the stakeholders.

### Emerging Training Areas

Besides continuing with existing training modules, the focus areas for capacity building during 2021-22 and beyond include corporate governance for rural financial institutions, integrated risk management, regulatory & supervisory concerns, compliance management, IT Governance, digital banking, cyber security, Internet of Things, aggregation model of FPOs/ OFPOs, women enterprise development, climate change concept development, reformed agriculture marketing, agri-value chain financing, PACS as Multi Service Centres, financing opportunities for banks under Atamnirbhar Bharat, financing sustainable agriculture practices including Integrated Farming Systems, agri-start-ups, hi-tech agriculture, etc.

### Expanding E-Learning offerings

Besides the in-campus and online class room trainings, self-paced E-Modules, certificate courses are important tool for capacity building of stakeholders. Going beyond the existing e-learning modules launched on project appraisal theme BIRD shall expand the offerings by adding new E-modules on topics such as renewable energy, Farmer Producer Organisations, Corporate Governance, etc.

### Leading National Capacity Building efforts for FPO ecosystem

As a designated nodal training institutions by Gol under the Central Sector Scheme for Formation & Promotion of 10000 FPOs, beyond launching five basic training modules for different stakeholders in 2020-21, BIRD plans to launch eight Advanced Modules and updated e-learning certification-MOOC and other video lessons for various actors. BIRD shall conduct trainings of trainers and other stakeholders besides conducting strategic seminars/webinars on specialised aspects of FPO activities.

### **Client diversification**

BIRD shall intensively engage with its traditional and emerging clients such as SFBs, MFIs, NBFCs, FPO ecosystem and the international clients to sharpen its training delivery to address capacity building requirements of their staffs in newer areas.

### **Collaboration**

In the past, Collaborative efforts have added value to BIRD's training programmes. With easing of pandemic situation, BIRD shall renew its effort to foster partnership and collaboration with other institutions and clients to enlarge its sphere of influence.

### **Adding practical flavour to trainings**

Case studies constitute one of the most effective training tools in adult learning pedagogy. Recognising this, BIRD has been conducting Case Documentation Drives in the past. BIRD shall continue to conduct Case Documentation competitions on contemporary themes to encourage trainers and practitioners who can report key learnings from the real life work situations, to enrich its training content.

### **Studies**

Field studies provide valuable insights into ground level realities and provide vital inputs for delivery of new programmes, besides giving policy inputs. Towards these objectives, BIRD resolves to continue to conduct studies on select contemporary topics under various domains.

### **Webinars/ Seminars**

BIRD has been hosting a number of national and international seminars/ webinars/ conferences. BIRD would continue to provide platform to eminent practitioners and thinkers from various spheres to deliberate their views on taking various institutions forward. Key areas for deliberations would be: FPOs, Climate Change, Cooperatives, Agri-Exports, Startups, etc.

### **Excelling through our specialised Centres**

C-PEC shall take up updation and translation of study material of CPCB Level-I in Hindi and PACS Secretary course in Odiya, Malayalam, Marathi and two other languages (existing - English, Hindi, Gujarati and Telugu) and accredit/reaccredit 27 more CTIs. It would also conduct studies/ programmes on enhanced CAMELSC approach, ToTs, Agri Infrastructure Fund (AIF), etc.

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

CRFIM would focus on studies on one decade of Andhra Pradesh MFI crisis, repayment collection by MFIs in digital mode and impact of COVID-19 on SHGs. Besides, thematic webinars, Centre would also bring out its regular publications. An International Webinar under APRACA Centre of Excellence on "Promoting Agri-start-ups: experience from Asia-Pacific" has also been planned during the year. A publication dedicated to APRACA countries shall be commenced.

### **Centre for Climate Change (CCC)**

The Centre for Climate Change (CCC) shall facilitate a virtual exchange and capacity building programme on DAE accreditation process of the GCF for officials of Sri Lanka, development of E-learning course on climate finance for bankers, government officials and NGOs and conduct studies on agri-financing in commercial banks, vulnerability assessment and climate resilient development of Jhansi district, assessment of the level of adoption of climate smart farming techniques through bank finance vis-à-vis traditional farming practices and impact assessment of successful NRM interventions of NABARD. The centre shall also organise a webinar on Green Financing by Banks in India.

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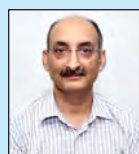
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Team BIRD

### बैंकर ग्रामीण विकास संस्थान के प्रशिक्षण कार्यक्रमों में महामारी के बावजूद बढ़ोतरी

**पायाबन्धन समाचार सेवा। लखनऊ:** वायजुद बर्ड ने 243 प्रशिक्षण कार्यक्रमों के माध्यम से 9119 प्रतिभागियों को ऑनलाइन प्रशिक्षण सुविधाएं प्रदान कीं।

भारतीय अर्थव्यवस्था पर कोविड-19 महामारी के प्रभाव को कम करने के लिए केंद्र सरकार द्वारा घोषित आर्थिक प्रतिक्रिया पैकेज के संबंध में बर्ड ने बैंकों के लिए सेक्टर विशिष्ट कस्टमाइज्ड प्रशिक्षण कार्यक्रमों को एक श्रृंखला का कार्य करता है। बर्ड ने वर्ष 2020-21 के दौरान कोविड के कारण लगातार नए अवसरों को ध्यान में रखते हुए नए प्रशिक्षण कार्यक्रमों को एक श्रृंखला पैक की है, साथ ही राष्ट्रीय प्राथमिकताओं को पूरा करने के लिए प्रशिक्षण को आवश्यकता को भी पूरा किया है। लॉकडाउन के एक महिने के भीतर बर्ड ने अपने हितधारकों के प्रशिक्षण हेतु ऑनलाइन मॉड प्रारंभ किया। वर्ष 2020-21 के दौरान लॉकडाउन के



**प्रशिक्षण कार्यक्रमों में महामारी के बावजूद बढ़ोतरी**

**बैंकर ग्रामीण विकास संस्थान (BIRD) ने 243 प्रशिक्षण कार्यक्रमों के माध्यम से 9119 प्रतिभागियों को ऑनलाइन प्रशिक्षण सुविधाएं प्रदान कीं।**

भारतीय अर्थव्यवस्था पर कोविड-19 महामारी के प्रभाव को कम करने के लिए केंद्र सरकार द्वारा घोषित आर्थिक प्रतिक्रिया पैकेज के संबंध में बर्ड ने बैंकों के लिए सेक्टर विशिष्ट कस्टमाइज्ड प्रशिक्षण कार्यक्रमों को एक श्रृंखला का कार्य करता है। बर्ड ने वर्ष 2020-21 के दौरान कोविड के कारण लगातार नए अवसरों को ध्यान में रखते हुए नए प्रशिक्षण कार्यक्रमों को एक श्रृंखला पैक की है, साथ ही राष्ट्रीय प्राथमिकताओं को पूरा करने के लिए प्रशिक्षण को आवश्यकता को भी पूरा किया है। लॉकडाउन के एक महिने के भीतर बर्ड ने अपने हितधारकों के प्रशिक्षण हेतु ऑनलाइन मॉड प्रारंभ किया। वर्ष 2020-21 के दौरान लॉकडाउन के

### BIRD expands training outreach despite Covid-19 pandemic

**Lucknow (PNS):** The Banker's Institute of Rural Development (BIRD) is a premier training institute of NABARD for training and capacity building of banks, government institutions, NGOs, FPOs and other stakeholders involved in implementation of programmes of national priority and specifically for improving the supply of institutional credit to agriculture and rural sectors.

In an official communique, it was stated that BIRD also hosts Centre for Cooperative Excellence (C-PEC), Centre for Research on Financial Inclusion and Microfinance (CRFIM), Centre for Climate Change and APRACA Centre of Excellence (ACE). BIRD has wrapped up the year 2020-21 with a slew of new training offerings in keeping with the constraints imposed by Covid while meeting the training needs under overarching national priorities. Within a month of lockdown, BIRD switched to online mode of trainings for its client institutions such as commercial banks, regional rural banks, cooperative banks and their training institutes, small finance banks, MFIs, NGOs, government officials etc. During 2020-21, despite the lockdown, BIRD provided online training facilities to 9,119 participants through 243 training programmes.

BIRDonline  
@birdnabardonline

## Abbreviations

ACSTI	Agricultural Cooperative Staff Training Institute
AIF	Agriculture Infrastructure Fund
APRACA	Asia-Pacific Rural and Agricultural Credit Association
AV	Audio visual
BIRD	Bankers Institute of Rural Development
CAMELSC	Capital Adequacy, Asset Quality, Management, Earnings, Liquidity, Systems and Compliance
CCAFS	Climate Change, Agriculture and Food Security
CCC	Centre for Climate Change
CGIAR	Consultative Group on International Agricultural Research
CII	Confederation of Indian Industry
CPCB	Certified Professional in Cooperative Banking
C-PEC	Centre for Professional Excellence in Cooperatives
CPI Lab	Climate Policy Initiative Lab
CPS	Certified PACS Secretary
CTFC	Certified Trainer for Financial Cooperatives
CTI	Cooperative Training Institutions
DCCB	District Central Cooperative Bank
DMD	Deputy Managing Director
FPOs	Farmer Producer Organisations
GDP	Gross Domestic Product
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH
ICAR	Indian Council of Agricultural Research
ICM	Institute of Cooperative Management
ITEC	Indian Technical and Economic Cooperation
JLTC	Junior Level Training Colleges
KSA	Knowledge, Skills and Attitude
LED TV	Light Emitting Diode Television
LEDP	Livelihood Enterprise Development Programme
MEDP	Micro Enterprise Development programme
MFI	Micro Finance Institution
MSME	Micro Small and Medium Enterprises

NABARD	National Bank for Agriculture and Rural Development
NAFSCOB	National Federation of State Co-operative Banks Ltd.
NBSC	National Bank Staff College
NCCT	National Council for Cooperative Training
NGOs	Non-Governmental Organisations
NICRA	National Initiative on Climate Resilient Agriculture
NRLM	National Rural Livelihood Mission
PACS	Primary Agricultural Credit Society
PC	Personal Computer
RCS	Registrar of Cooperative Society
RICM	Regional Institute of Cooperative Management
SCARDB	State Cooperative Agriculture and Rural Development Bank
SHG-BLP	Self Help Group- Bank Linkage Programme
SMEs	Small and Medium Enterprises
SOFTCOB	Scheme of Financial Assistance for Training of Cooperative Banks Personnel
StCB	State Cooperative Bank
TERI	The Energy Research Institute
TEs	Training Establishments
TNA	Training Need Assessment
TOT	Training of Trainers
UNICEF	United Nations Children's Emergency Fund
UNV	United Nations Volunteers
UPS	Uninterrupted Power Supply
WBCSD	World Business Council for Sustainable Development







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