

ANNUAL REPORT

2021-22



Bankers Institute Of Rural Development (BIRD)

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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.



To help build viable and vibrant RFIs through Training Consultancy, Research and Policy advocacy on issues in Agriculture and Rural Development.

MISSION

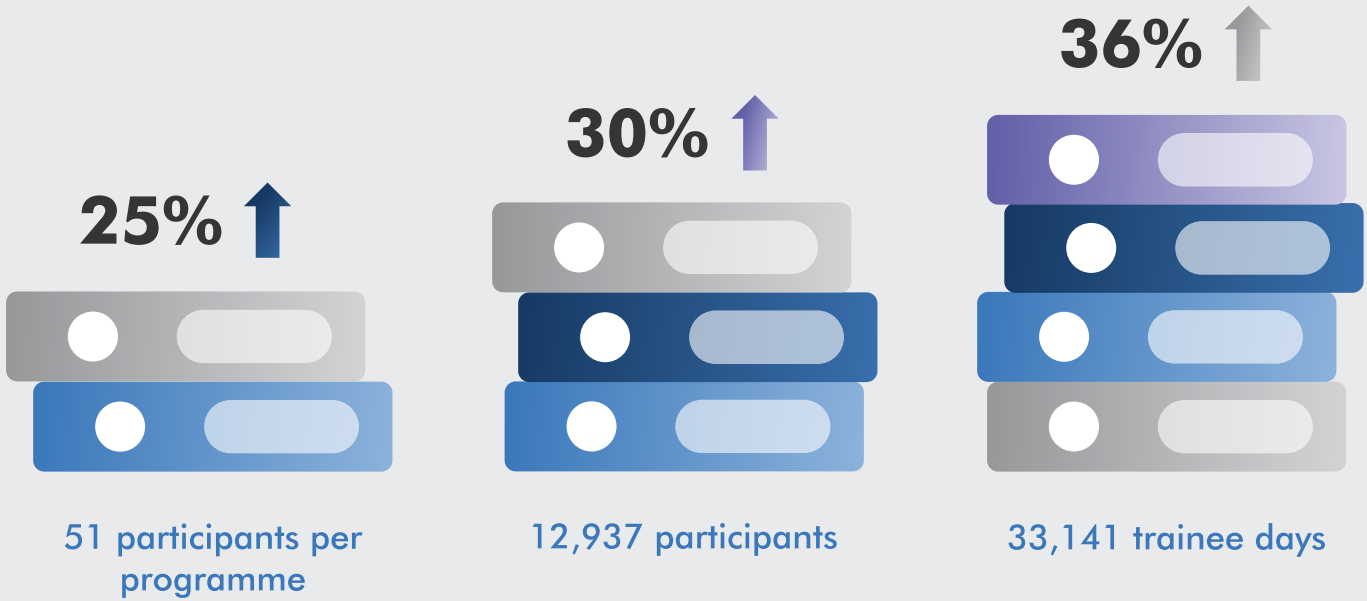


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Our performance : 2021-22

254 Programmes conducted



Team Bird

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, 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 VC (Govt. 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

Message from Director

The year 2021-22 was marked with disruptions caused due to COVID-19 pandemic in India and almost the entire world through the second and third waves. Pandemic changed the way the world communicated in the midst of prolonged lockdowns and travel restrictions. Digital platforms became the centre stage for communication for the society, offices and businesses. We witnessed a remarkable resilience in organisations as they seamlessly adopted digital means of communication within and with each other. Training institutions were no exception to this phenomenon.

BIRD, Lucknow was one of the first training institution to roll out digital learning experience for their participants immediately after the lockdown. Adopting digital training technology, BIRD could not only continue to fulfil its objective of capacity building of the domestic developmental and banking ecosystem, but also reached out to international participants during the year 2021-22.

As we adopted the hybrid approach of reaching out to our trainees in an online mode or the usual contact training mode at the campus or other locations, Academic year 2021-22 was a period of all time high academic activities for BIRD, Lucknow as the institute conducted as many as 254 training programmes, 07 webinars and 08 workshops for almost thirteen thousand participants. These events covered diverse themes such as revival from pandemic induced delinquency and stress in MF sector, emerging trends in human resource development, mainstreaming the financing of WASH activities, financing of climate resilient green investments in banks and FIs, Promoting Agri-start-ups –experience from Asia-Pacific, etc.



Despite the disruptions caused by the pandemic, BIRD reached out to client institutions for capacity building of their personnel in more a flexible on-line mode. This helped us to reach out to a record number of almost 13,000 participants during the year 2021-22

The training programmes and other activities conducted by BIRD during the year 2021-22 continued to focus on critical aspects relating to HR, governance, financial management, business diversification, profitability strategies, credit management, microfinance, financial inclusion, IT led strategies, cyber security, credit linked government programmes, post COVID recovery, nurturing and financing of FPOs, developing off-farm sector, technology in agriculture, nurturing start-ups, facilitating agri. experts, etc. Trainees at BIRD included officers from various types of banks, government organisations, civil services, NBFCs, MFIs, NGOs, Corporates, FPOs, from India and other developing countries.

BIRD has been designated as the National Nodal Training Institution with a responsibility of preparing a framework for capacity building of FPOs and other stakeholders in the ecosystem. BIRD has evolved five basic and eight advanced training modules covering various aspects of the functioning of FPOs and associated sectors. Massive Open Online Course (MOOC) on FPOs was launched in partnership with GIZ.

Our four Centres of Excellence viz. Centre for Professional Excellence in Cooperatives (CPEC), Centre for Research on Financial Inclusion and Microfinance (CRFIM), Centre for Climate Change (CCC) and APRACA Centre of Excellence (ACE), leveraging their core competencies, continued to cater to the requirements of stakeholders in the specific domains.

I take this opportunity to extend my sincere gratitude to the Chairman, NABARD and other members of the Governing Council of BIRD for their unstinted support and valuable suggestions which immensely helped in steering the institution during the academic year 2021-22. I thank all the client institutions and partner agencies who continued to repose faith in BIRD as a Training Institution of Excellence and continued to depute their officers for enhanced learning. I also thank the recently constituted Academic Advisory Committee for providing valuable suggestions for improving the existing and designing the new training programmes for the year 2022-23.

I congratulate all my spirited faculty members, officers and support staff for striving to help the Institute in posting an excellent performance in a challenging year.

I am happy to present the Annual Report 2021-22 of BIRD, Lucknow to you with an assurance that institute shall continue to endeavour to build capacities in the stakeholder agencies and their people, by providing the best of the training experience to support their efforts in achieving the national objectives.

(Shankar A. Pande)

Director

Chapter : 1

Introduction

“Live as if you were to die tomorrow. Learn as if you were to live forever.”

- Mahatma Gandhi

About BIRD

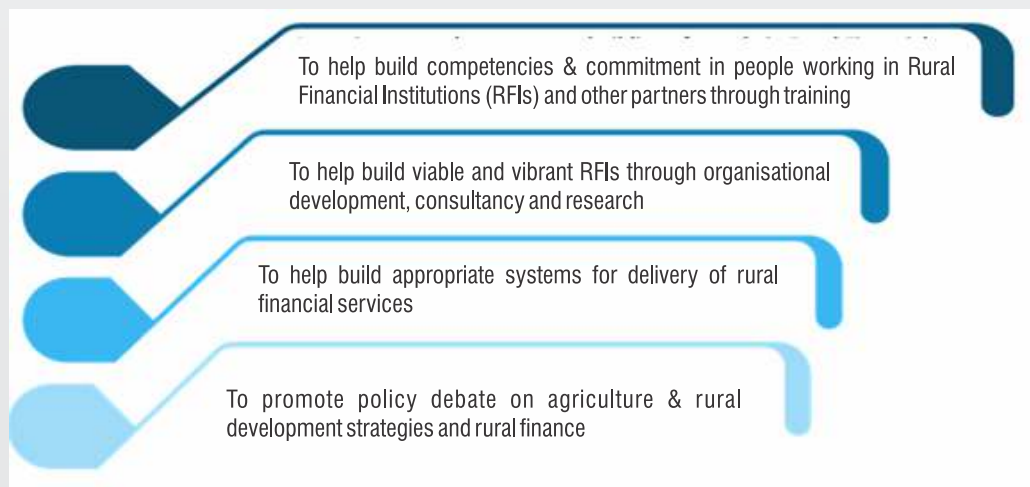
Bankers Institute of Rural Development (BIRD), 'a premier learning institute' promoted by National Bank for Agriculture and Rural Development (NABARD) was established on 17th April 1992 with a mandate to work in the field of training, education, research, consultancy, agriculture & rural development and related banking sphere. In its glorious journey over three decades, the Institute has been planning, designing and conducting a wide variety of training programmes in tune with the national priorities, thereby catering to the ever changing needs of its clientele. The Institute established primarily with the objective of capacity building in the field of agriculture & rural development and rural banking for the personnel of Commercial Banks, Regional Rural Banks, Co-operative Banks, Small Finance Banks (SFBs), Micro Finance Institutions (MFIs), Government Agencies, Non-Governmental Organizations (NGOs), Community based Organisations (CBOs), CSR institutions, etc. in India and other developing countries.



Genesis

BIRD Lucknow was established on the recommendations of the Training in Rural Development through Credit (TRUDEC) Committee which was set up due to the emphasis on training and capacity building efforts by 'Committee to Review Arrangements for Institutional Credit for Agriculture and Rural Development' (CRAFICARD), which recommended setting up of NABARD. Subsequently, a study group headed by Dr Kamala Choudhury, suggested to transform BIRD into an independent entity to fulfil its mandate. Over the years, it has evolved into a centre of advanced learning, research and policy advocacy in areas of rural banking and agri-development.

Objectives



Management



50th Meeting of the Governing Council in progress

by a team of Joint Director, Faculty Members, Officers of NABARD and other support staff.

The affairs of the Institute are managed as per the directions of the Governing Council (GC) of BIRD comprising of 15 members with Chairman, NABARD as its Chairman. The other members in the Governing Council are Deputy Governor of Reserve Bank of India, Deputy Managing Director of NABARD, Director, BIRD and 10 other eminent professionals from the field of administration, academia and training domains. Director, BIRD who is the ex-officio member of the Council, heads the institution and oversees its day to day affairs, supported

Functions

BIRD provides multiple services to its client institutions as described below:

- BIRD 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 in-campus and on location programmes are also conducted by the Institute.
- BIRD offers consultancy services to Banks, Government of India, State Governments, Development Agencies, NABARD, Non-Government Organisations, International Agencies, etc. in the fields relating to agriculture, rural development, rural banking, micro finance, training etc.
- BIRD conducts applied & action research and studies for gaining insight into the development processes of rural banking and related services.
- 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 learning
- BIRD organizes seminars, workshops and conferences in order to facilitate policy debates in the relevant areas.

Apart from pre-designed scheduled training programmes, BIRD also conducts client specific, customized training programmes on demand. BIRD also conducts international training-cum-exposure visits on microfinance, hi-tech agriculture, financial inclusion and hosts training-cum-exposure visits catering to the needs of International Clients.

Faculty members

BIRD leverages the domain expertise of NABARD by drawing its large pool of faculty members from the founder institution. The faculty members 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, policy development and behavioural sciences. Presently, the institute has 19 faculty members specialising in various thematic areas. Apart from training activities, they also undertake studies and research in various functional areas.

Centres of Excellence

With a view to provide focussed attention to certain priority areas, four exclusive Centres of Excellence have been set up in BIRD. These are

1. APRACA Centre of Excellence (ACE)
2. Centre for Climate Change (CCC)
3. Centre for Professional Excellence in Cooperatives (C-PEC)
4. Centre for Research on Financial Inclusion and Microfinance (CRFIM)

Academic Activities

During the academic year 2021-22, BIRD endeavoured through its research, training, education and publication activities to reach out to its diverse clientele in the rural banking, agriculture and rural development sectors. Highlights of various key academic activities of BIRD during 2021-22 are presented below:-

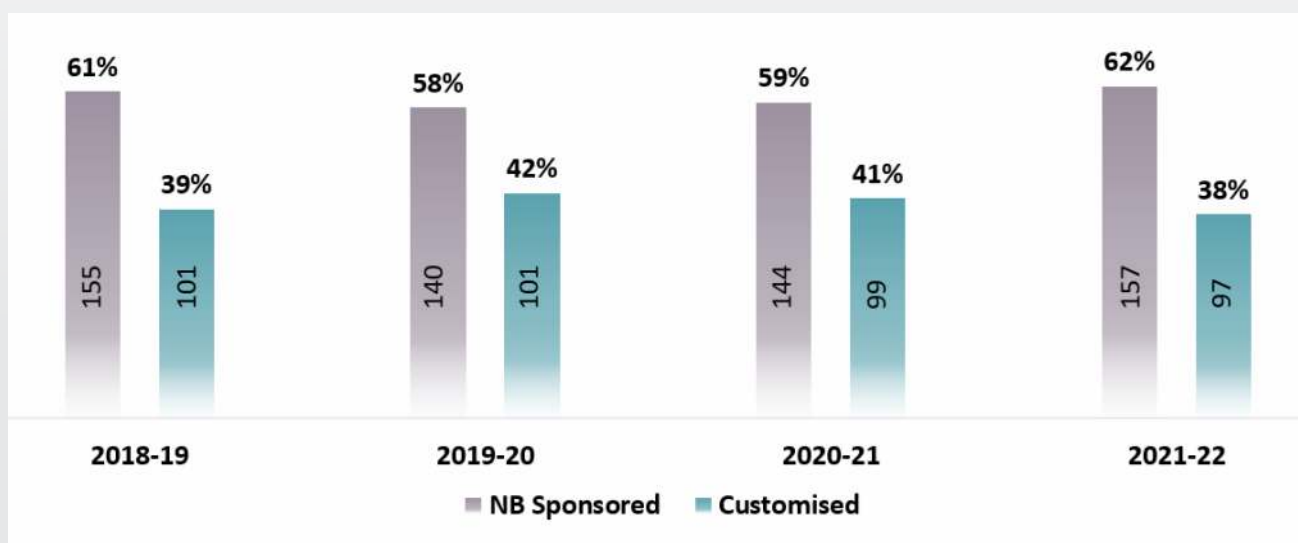
Training Programmes

Training at BIRD stands apart due to the unique teaching techniques and pedagogical characteristics. During the year 2021-22, BIRD organised a record number of 254 training programs covering 12,937 participants from the banks, MFIs, government organisations, financial institutions, FPOs, NGOs, CBOs & other national and state institutions. The Institute has been expanding its canvas of training activities every year through customised training programmes and designing programmes which are need-based, objective and focused. A high degree of satisfaction among the participants has been achieved by evolving and adopting adult learning & participatory training methodologies and techniques on a continuous basis.

Consultative Approach to training programs

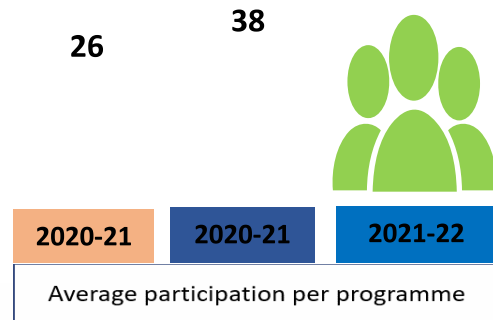
BIRD Lucknow adopts a consultative mechanism to incorporate the suggestions of various experts and field level functionaries to plan for its various capacity building activities. Academic Advisory Committee was constituted during the year and its first meeting was held on 28 January 2022. Further, Client Consultation Meets were also conducted during the year which was attended by relevant NABARD HO departments, NABARD Subsidiaries, representatives from CBs, SFB, RRBs, StCBs, Payment Banks, NAFSCOB, NBFC-MFI, GIZ, National Institutions including NIAM,-Jaipur, IRMA, ICAR Institutes, and SLRMS, etc. The inputs and suggestions received during these meetings have been incorporated in the training and academic activities planned during 2022-23. As many as, 82 new programmes have been designed for the year 2022-23, based in the inputs received from experts and our client institutions.

Out of the 254 programmes, 157 programmes (62%) were sponsored by NABARD and remaining 97 were the paid/customised programmes designed on demand by specific clients. A few programmes were also conducted in association with other institutions/experts.

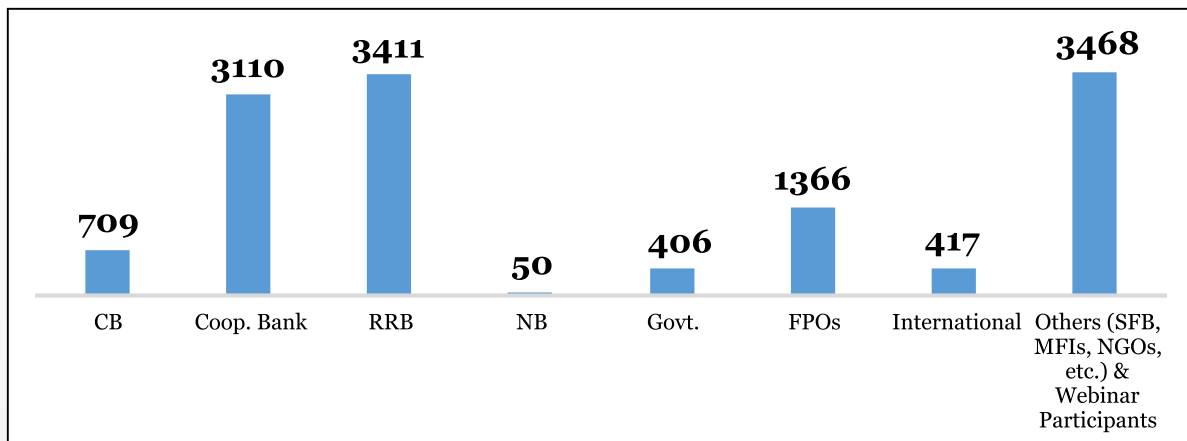


Improved participation

Despite the pandemic, the institution witnessed a growth of 30% in the number of participants. A total of 12,937 participants benefitted from 254 programmes during 2021-22, clocking 33,141 trainee days which were 36% higher than previous year. The average participation per programme during the year was 51, which was 25% higher as compared to 38 per programme during 2020-21. The improved outreach of programmes is mainly attributed to adoption of online and on-location mode of training by BIRD.



Agency wise participants



Virtual Field Visits

BIRD has been bringing the hands-on field experience to participants of the training programmes by way of field exposure visits. During the pandemic, virtual tours for the participants were arranged where interactions were held with the beneficiaries, Project Facilitating Agencies (PFAs), officials from NABARD, agri start-ups, FPO, PACS, etc. Such virtual tours of the field were facilitated through District Development Managers (DDMs) of NABARD.



On location programme on Corporate Governance at Pune, Maharashtra

New Training Programmes

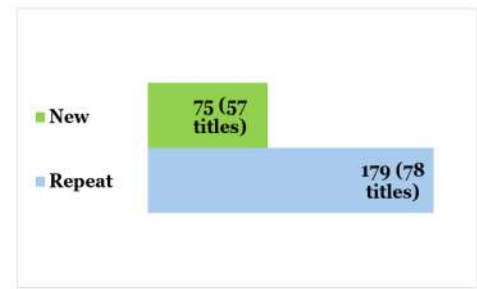
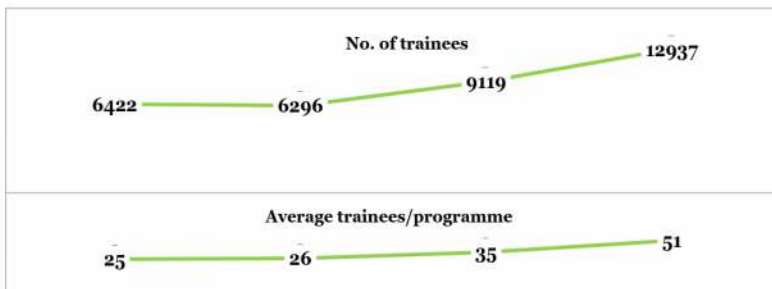
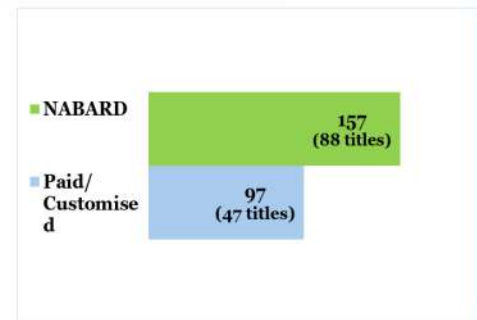
Despite the disruptions caused due to the pandemic, BIRD successfully launched 75 new programmes to cater to client needs. Of these, 43 programmes were sponsored by NABARD while 32 programmes were conducted on client demand. Some of the new programmes introduced under NABARD sponsorship included Capacity Building of CBBOs under CSS on FPOs, Augmenting Investment for Agriculture Infrastructure Development through PACS, Coping Mechanism in the post - pandemic phase for MFIs, Governance for MFIs, Information System (IS) Audit of Data Centre, Compliance Management in Banks under CAMELSC, Regulatory and Supervisory Concern in Supervised Entities and Agri/Rural Start-ups. Based on inputs received in the Client Consultation Meet and requests from various state government departments and banks, customised programmes were introduced on topics like bulk lending to MFIs, corporate governance in MFIs, financing of WASH activities, financial budget in cooperative banks, leadership development programmes, banking technologies, cyber security in banks, climate resilient infrastructure, etc.

- New clients and associated programmes
 - ❖ ITC - Training for field staff for FPO
 - ❖ IFS officers – Financing Forestry & FPO
 - ❖ Fisheries Dept., Kerala- EDP
 - ❖ DCCB Sangli - LDP for women
 - ❖ APCOB - LDP & TOT
 - ❖ CICTAB - Cooperatives
 - ❖ Sri Lanka organisations – GCF Accreditation



Online Interface with Public & Private Sector Banks and SFBs

BIRD 2021-22: The numbers at a glance



Webinars and Workshop

In addition to training programmes, BIRD also organised national level seminars/webinars and workshops on relevant topics to deliberate on contemporary policy and operational issues in different sectors. Webinars and workshops were organized on key areas of current importance to BIRD to prepare the relevant functionaries to cope with the new challenges for effective implementation of various flagship programs of Governments and NABARD. A glimpse of the workshops and webinars conducted at BIRD is given below:

Webinars



Workshops



Programmes for International Participants

Being an institute of international repute, BIRD is often approached by the global multi-lateral bodies, international governments, international financial institutions, etc. to conduct capacity building training programmes for various stakeholders.

BIRD has been conducting in-campus programmes sponsored by the Ministry of External Affairs under the Government of India fellowship for Indian Technical and Economic Cooperation Programme (ITEC) and Asian Pacific countries under the ambit of APRACA.

During 2021-22, international programmes were attended by 397 participants from 12 countries viz. Azerbaijan, Haiti, Kenya, Kingdom of Eswatini,

Maldives, Mozambique, South Sudan, Tanzania, Thailand, Bangladesh, Mauritius, Sri Lanka. In addition, 13 officials from Department of Agricultural Marketing, Ministry of Agriculture and Government of the People's Republic of Bangladesh also visited BIRD and discussed about farm collectives and promotion of FPOs.

The Climate Change Centre at BIRD completed the virtual exchange and capacity building programme on Direct Access Entity (DAE) accreditation process under GCF for officials belonging to various organisations in Sri Lanka.

International programmes during the year

- 1 Programme on Women Empowerment for ITEC countries
- 2 Programme on Project Lending in Agriculture Sector for ITEC Member Countries
- 3 Programme for ICRAF - Sri Lanka on Virtual Exchange and Capacity Building Programme on DAE Accreditation Process of the Green Climate Fund (GCF)
- 4 International webinar on Promoting Agribusiness Start-ups - Experiences from Asia-Pacific countries



Visit of delegation from Bangladesh to BIRD

On-line Certification Courses

BIRD has designed 21 self-paced online courses which are available on the website to the participants. Some of these online courses are offered free of cost while some have a nominal registration fee. Courses are offered through pre-recorded e-learning sessions. An extensive system for evaluation has been set up for obtaining the certification by participants. Evaluation comprises of stages such as module tests, assignments and a final exam. During 2021-22, 809 candidates completed the online certification courses while the cumulative number of candidates who have completed the test stands at 5,486.

Studies and Consultancy Assignments

Apart from its core activity of teaching and training, BIRD also offers research and consultancy services. The research and consultancy component enables our faculty members to scan and understand the ever evolving rural development and financing space better. The faculty members of BIRD conducted studies and research on areas including FPOs, value chain assessment, sustainable development, innovations, climate change, etc. during the year 2021-22.

Some of the completed and ongoing studies and consultancy assignments are indicated below:

Consultancy Assignments Completed	Studies Completed
<ul style="list-style-type: none"> Impact Evaluation of TDF projects in Jhansi & Lalitpur Vulnerability Assessment & Climate Resilient strategies for Jhansi district Impact Evaluation of Watershed, TDF, FSDD, FPO projects in Odisha 	<ul style="list-style-type: none"> Study on FPOs: An Empirical Evidence on Business Opportunities, Sustainability Strategies One Decade of MFI Crisis : Revisiting Rural Credit Market in Andhra Pradesh Repayments Collection through Digital mode by MFIs Training Need Analysis (TNA) of Small Finance Banks Impact of COVID on SHGs
Ongoing Consultancies	Ongoing/ Proposed Studies
<ul style="list-style-type: none"> Study of Handloom and Handicraft value chain in UP Impact Evaluation FPOs in Bihar Impact Evaluation Study of TDF Projects in Andhra Pradesh Cyber Security Policy for 38 DCCBs in Madhya Pradesh HR policy for Goa State Cooperative Bank 	<ul style="list-style-type: none"> Impact of COVID on SHGs Analysing Micro enterprises financed under SHG-BLP, MFIs and SFBs Case Study on FPOs

Case documentation

In order to highlight operational issues & implementation strategies and to promote participative learning, BIRD documented seven case studies and success stories on various topics during 2021-22.

Publications

Every year, the institute and its various centres of excellence bring out publications on various thematic areas. Besides the findings of the academic works by faculty members of BIRD, special articles from the practitioners from relevant field are also included in the publications. During the reporting year 2021-22, the following publications were brought out by BIRD:

- BIRD Annual Report 2020-21
- THE MICROFINANCE REVIEW, Volume-XIII, No.1 & No. 2
- Trend Report on Financial Inclusion in India 2021-22, Vol-2 Issue-1
- Study on “MSME and Micro housing lending by MFIs/SFBs”
- Study on “Impact and efficacy of various livelihood initiatives for SHGs”
- Study on “Comparison of various Business Correspondent Models”

Women in Banking & Economy – A rising force

Over the years, there has been a steady rise in the entry of women in the Banking & Financial Services Sectors in India. Women now constitute around 25% of the workforce in the sector. In this context, BIRD Lucknow has designed training programmes keeping in mind the training needs of women bankers as well the women-led enterprises.

Leadership Development Programmes (LDP) for women officers is one of the flagship programmes of BIRD and during 2021-22, two such programmes were held for women officers of various banks and agencies, totalling 81 participants. In addition, four customized LDPs were conducted during 2021-22 for women officers of Sangli District Central Cooperative Bank covering 200 participants. Women bankers were given training on weekends to enable uninterrupted learning. During the year, a programme on Microfinance for Sustainable Growth of Women Enterprises and a programme on Women Empowerment for Holistic Approach to Development were conducted for a total of 101 participants. BIRD also conducted 20 customized capacity building programmes and 19 refresher programmes for the Business Correspondents (BCs) of Aryavart Bank. The capacity building programmes covered 1040 participants whereas refresher programmes covered 923 participants.

Since BIRD Lucknow also caters to an international clientele, one International Programme on Women Empowerment for ITEC Member Countries was also conducted for 44 international participants from Azerbaijan, Haiti, Kenya, Kingdom of Eswatini (Formerly Swaziland), Maldives, Mozambique, South Sudan and Tanzania.

- Study on “Empirical Evidence on Business Opportunities, Sustainability Strategies and Value Proposition in Eastern UP and Bihar”
- ACE Journal Vol 1 Issue 1 on : "Best practices in Group Lending in Asia –Pacific Region"
- ACE Journal Vol 1 Issue 2 on : "Aggregation models of sustainable farming for small holder farmers for the Asia Specific Region"
- Findings and Recommendations of Select Studies, Workshops and Webinars
- BIRD Climate Lens : Quarterly Bulletins

BIRD also prepared the draft chapter in the report of the Working Group on Agriculture Value Chain Finance constituted by Department of Financial Services, Ministry of Finance, Govt. of India.

Centres of Excellence

Towards its relentless pursuit for excellence, BIRD has established four dedicated knowledge centres in its campus with the support of NABARD. These four centres of excellence carry out trainings, studies, research and consultancy on the contemporary topics in related fields. The four centres of excellence in BIRD are as follows:

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

CRFIM has been set up to take up studies, research and policy advocacy activities in the field of financial inclusion, microfinance and rural livelihoods for facilitating improvements in policy and delivery system of the inclusive financial services. Experts at CRFIM carry out multidisciplinary studies/ research on policy implementation, operational issue and best practices in their domain. The findings of the studies are deliberated in workshops and seminars of practitioners and experts and disseminated through training programmes at BIRD/ CRFIM to evolve strategies for improving the efficacy and impact of the interventions. Innovative efforts and constructive interventions address the needs of the various stakeholders associated with improving rural livelihoods. It is worth noting that BIRD has a long history of contributing to the literature and scholarship on livelihoods, as well as influencing other practitioners working in the related field. The centre intends to excel by engaging in trans-disciplinary research, information exchange, policy mobilization, and awareness-raising networking.

The activities of the centre during 2021-22 are summarised below:

➤ Conduct of Studies

The Centre has completed following studies:

- Comparative study of various BC models in Uttar Pradesh and Karnataka
- Study on repayment collection using digital mode by MFIs
- One decade of MFI crisis: Revisiting rural credit market in Andhra Pradesh and Telangana

➤ Publications

- CRFIM publishes a half-yearly peer-reviewed journal viz. THE MICROFINANCE REVIEW. During the year, Volume-XIII, Issue 1, January-June 2021, comprising of 6 papers has been published. The second issue covers risk mitigation strategies for microfinance portfolio in banks and MFIs and strategies for mainstreaming financial technologies by rural financial institutions (RFIs)/MFI.
- The Centre publishes 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 first issue, analysing trends as on 31st March 2021 has been published during the year.

➤ CRFIM conducted the following Seminars, Workshops, Webinars and Training Programmes during the year 2021-22

- National Workshop on “Product Development for MSME and Micro Housing Sectors by MFIs & Banks”

- National Workshop on Revival from Pandemic induced Delinquencies and Stress in Micro Finance Sector: Lessons and Best Practices

B. APRACA Centre of Excellence (ACE)

Asia-Pacific Rural and Agricultural Credit Association (APRACA) is a regional Association that promotes cooperation and mutual exchange of information and ideas in the field of rural finance among member institutions in the region. Its centre of excellence has been set up at BIRD to complement APRACA in furthering its objectives through:

- Popularize linkage banking through Self Help Groups, Joint Liability Groups, etc.
- Promote Research, Forums, Trainings, Exposure visits, Consultancy service, technical support, Innovations etc.
- Develop core specialist and technical experts in training, research, etc.
- Design and conduct of programmes for international participants
- Bring out appropriate publications on rural finance
- Enhance regional coordination among APRACA member nations.

ACE at BIRD conducted the following activities during 2021-22:

- The Centre has brought out two thematic publication on half yearly basis. The theme for the first issue was “Best Practices in Group lending” which featured articles from NABARD, Vietnam Bank for Social Policies (VBSP), ASA International and Bandhan Bank, etc. while the second issue focused on “Aggregation Model for Sustainable Farming by Smallholder Farmers in Asia- Pacific Region” which contained articles from NABARD, BIRD, Ministry of Agriculture (GOI), NCDEX and Samunnati apart from success stories contributed by NABKISAN, a NABARD promoted subsidiary.
- An International Webinar was conducted by ACE on the theme “Promoting Agribusiness Startups – Experiences from Asia-Pacific” during the year, with participation from APRACA member institutions.

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

C-PEC was set up in BIRD, Lucknow by NABARD to address the skill gaps in human resource in Cooperatives, develop professionalism, arrange periodic assessment of various National and State Level Cooperative Training Institutions (CTIs) and undertake quality-related research studies, consultancy and collaborate with other stakeholders for quality, promotion and sustenance.

The institutional members of CPEC comprise StCBs, SCARDBs, DCCBs, PACS, CTIs, RCS Offices and Cooperative Unions. As on 31st March 2022, the centre had a total of 12,400 members. During the year 2021-22, one Accreditation Board Meeting was conducted and re-accreditation was granted to 29 Cooperative Training Institutes (CTIs). As on 31st March 2022, there were 42 CPEC accredited CTIs, consisting of 15 Agricultural Co-operative Staff Training Institutes (ACSTIs), 14 Institutes of Cooperative Management (ICMs), 5 Regional Institutes of Cooperative Management (RICMs), 4 Junior Level Training Colleges (JLTCs) and 4 other Institutions.

For enhancing the professionalism in employees of the cooperative banks, C-PEC conducted online examinations under four 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 record number of 2774 candidates enrolled for these courses during the year. In order to ensure uniform standards in training, C-PEC standardizes the training programmes conducted by various Cooperative Training Institutions (CTIs) across India. During the year, C-PEC standardized 9 online training programmes and 23 regular training programmes, taking the cumulative number to 188 programmes.



C-PEC conducted the 11th All India Conference of Principals/ Directors of Cooperative Training Institutes on 22nd March 2022 at BIRD, Lucknow. The Conference was aimed at sharing strategies and generating ideas for effective and goal oriented functioning of member Cooperative Training Institutions of CPEC.

C-PEC also conducted a Case Documentation Competition for employees of the Cooperative Credit Agencies and their Training Institutions on the topic- 'Computerization of PACS- Models, Approaches, Strategies and Issues'. Prizes were awarded to winners during the 11th Conference of CTIs.



Other initiatives of C-PEC



Consultancy assignment was awarded to C-PEC by Goa State Cooperative Bank for framing HR Policy of the Bank



Director, BIRD held discussions with ACS, Cooperation, West Bengal and MD and senior officers of WBStCB and Rajasthan StCB for launching membership drive for C-PEC and granting appropriate incentives to staff for passing C-PEC Certification Examination



Director, BIRD addressed the Conference of CEOs of State Cooperative Banks held in Gandhinagar by VAMNICOM and GoI, and chaired the session on "Technology Adoption by Cooperative Banks"



C-PEC participated in the virtual meeting on 'New Cooperation Policy' held on 07 January 2022 by the Ministry of Cooperation, GoI. Suggestions were sent to Ministry of Cooperation, GOI on Concept Paper on National Cooperative Education and Training Scheme (NCETS).



C-PEC brochures and other publicity material were displayed at an event organized by the Government of UP – "Uttar Pradesh Jalvayu Parivartan Sammelan" at Lucknow to canvass activities of C-PEC



Quarterly e-newsletters is published on C-PEC Website

Rural Cooperatives: Business Diversification and computerization is the key

The Rural Cooperative Banks (RCBs) have been playing a catalytic role in purveying credit to the rural masses. Over the years a declining trend is observed in the share of rural cooperative banks in the credit business and number of active clients owing to low technological adoption, lack of ease of availing loan, limited range of business products, etc. Low useage of technology has led to drifting of their existing clientele to other banks. In an era of stiff competition and the digital banking services available at the door steps of clients, cooperative banking system, including PACS, is lagging behind in adopting technology as an aggressive tool for retaining and expanding their market share. The diversification in credit offering provides the banking entity a steady flow of income, diversified customer base, protection from the cyclical risks of economic downturn etc. Centre for Professional Excellence in Cooperatives (CPEC) and Bankers Institute of Rural Development (BIRD), Lucknow has taken an slew of measures for enhancing the skills of the personnel of cooperative banks through various customised training initiatives. BIRD has conceptualised and conducted various training programmes on business diversification, PACS as Multi- Services Centre (MSC), cyber security aspects, besides, organising a webinar on “Fintech as a game changer in rural credit”. Case documentation drives and certificate courses have been launched to keep the cooperative bankers updated and motivated.

BIRD is also providing advisory services to 38 DCCBs in Madhya Pradesh for formulation of Cyber Security Policies of the respective DCCBs.

D. Centre for Climate Change (CCC)

Keeping in view the on capacity development priorities in the areas of climate change and climate finance among the stakeholders, NABARD has established the Centre for Climate Change (CCC) at BIRD, Lucknow, partially supported by the Indo-German Cooperation Project coordinated by GIZ, Germany. During the year Centre for Climate Change (CCC) conducted the following activities:



➤ Capacity Building

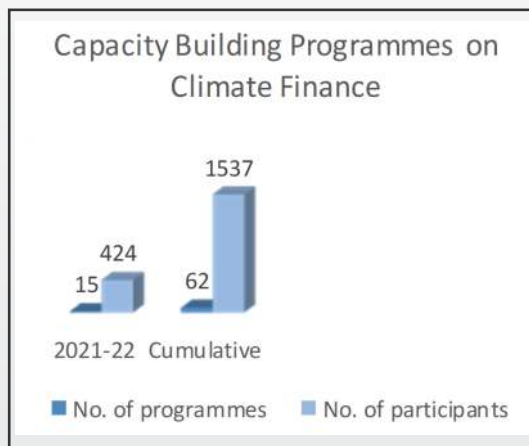
- The centre conducted training programmes for capacity building of stakeholders in areas of Climate Finance, Environmental & Social Impact Assessment, Green Financing, Project Concept Development, Climate Smart Agriculture, etc. A new programme on “Green Finance – Need and Opportunities – ESG Aspects” was launched during the year to address the training requirements of Commercial Banks.

Impact of Climate Change

The top five risks that the world faces today are climate-related. These are extreme weather, climate action failure, natural disaster, biodiversity loss, and human-made environmental disasters (WEF, 2020). India is one of the most climate vulnerable countries in the world and is ranked 7th in the Global Climate Risk Index (David Eckstein et al., 2021). This is mainly due to its long coastline, a high share of fossil fuels in energy systems, and high dependence of rural livelihoods on agriculture, which in turn relies heavily on seasonal monsoon rains. The World Bank estimates that climate change, if unchecked, will reduce India's GDP by nearly 3% and adversely affect the living standards of almost half the country's population by 2050.

International Labour Organization (ILO) forecasts a loss of 34 million full-time jobs, primarily farmers, by 2030 due to increasing temperatures in India (ILO, 2019). Further, Economic Survey of India 2017-18 suggests that farmers' income could drop by 15%-18% on an average due to climate change (MOF, 2017-18).

- During the year 2021-22, as many as 424 participants attended 15 climate change related training programmes conducted by CCC, taking the cumulative number to 1,537 participants in 62 programmes since inception. The participating agencies included Government Departments, Banks, NGOs, FPOs, CBOs, Agriculture Research Institutes, etc.
- Various e-learning modules on Green Climate Fund (GCF) and National Adaptation Fund for Climate Change (NAFCC) have been prepared by the centre for other training establishments of NABARD. Keeping in view the special focus on natural farming, a learning module was prepared on "Natural Farming and Zero Budget Natural Farming (ZBNF)."
- The Centre also completed the virtual exchange and capacity building programme on Direct Access Entity (DAE) accreditation process under GCF for officials belonging to various organisations in Sri Lanka.



➤ Seminars / Webinars / Workshops:

Two climate related webinars were organised during the year. The themes were:

- Financing of green and climate resilient investments by banks and FIs – Issues, strategies and way forward
- Developing climate resilient infrastructure

➤ **Consultancy Assignments**

Centre for Climate Change also undertook the following consultancy activities during the year:

- Online training program and workshop for Indian Forest Services (IFS) officers on Climate Change and creating Forest Producers Organization to facilitate sustainable forest management, respectively.
- A study on vulnerability assessment and climate resilient development in Jhansi district was completed during the year for Uttar Pradesh Regional Office of NABARD.
- The Centre has bagged an assignment on conduct of “Concept Development Workshop on climate change for Government officials of Uttar Pradesh State”.

➤ **Other initiatives during the year**

- Director, BIRD, delivered the keynote address at “Public-Private Dialogue on Making Agriculture Climate Smart”, organized on 03 December 2021. BIRD, Lucknow co-organised the event in association with GIZ, Climate Bonds Initiative and Sa-Dhan.
- Director, BIRD also addressed a Webinar on 01st October 2021 on “Scaling up freshwater restoration by using local and indigenous knowledge and practices”, co-hosted by auctusESG and 2030 WRG – World Bank, under the aegis of “All4ClimateItaly”, an initiative by Government of Italy. The talk focused on identifying workable financing solutions to scale up the freshwater restoration interventions.
- Director, BIRD also participated as a panelist in the Indo Pacific Business Summit on “Developing Clean Technologies & Green Finance Solutions for the Indo-Pacific” organised by CII from 6th to 8th July 2021. The session highlighted strategies to promote green finance and explore new avenues of cooperation in the clean energy sector.
- Director, BIRD, delivered the inaugural address at the National Webinar on “Climate Resilient Infrastructure” organised by BIRD. Experts from global and national level institutions such as CDRI, National Disaster Management Authority (NDMA), National Institute of Urban Affairs, World Resources Institute, EON Designers and GIZ spoke at the event.
- CCC, BIRD is associating with National Institute of Disaster Management (NIDM) as a part of the inter-disciplinary expert team tasked with developing a National Environment Forest and Climate Disaster Management Plan (NEFCDMP) for the Ministry of Environment Forest and Climate Change, GoI with the aim of making the sectors climate resilient.
- The Centre also participated as a Panel Expert in a Brainstorming Session on “Extreme Rainfall Induced Flooding, Soil Erosion and Land Degradation”, was organized by ICAR-Indian Institute of Soil and Water Conservation Research Centre, Udhamandalam.

- The Centre participated in the UP Government's Climate Change Conclave as a knowledge partner and set up stall in the Exhibition on "Climate Change & Air Pollution Technology Demonstration".
- The Centre participated as a panel member during the Technical Session on "Financing Climate Action: Opportunities and Challenges for Public and Private Sector", organized by Government of Uttar Pradesh and made a presentation on the role of financial institutions in climate finance.
- Centre is in discussion with the Indian Institute of Sustainability, Ahmedabad for taking up various collaborative activities on climate actions.

Collaboration with GIZ

GIZ as a knowledge partner has supported the establishment of the Centre for Capacity Development on Climate Finance. The purpose of this engagement has been to improve access and mobilize international and national climate financing resources. The collaboration with GIZ has since 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.

Preparing for Financing Climate Resilient Growth

The Central Government's approach towards preparation of a business continuity plan to counter the economic impact of the COVID 19 pandemic on a "war footing" signals its commitment to respond proactively to the challenges that lie ahead. As India prepares to revive its economy in the aftermath of the pandemic, two critical questions must be answered to help determine its development future. Should India continue with the same development model and lock in years of inefficient, high-carbon and unsustainable development? Or should India use the current disruption as an opportunity to accelerate the inevitable and urgently-required shift to a low-carbon, resilient, regenerative economy, and create a new development template for the world to adopt.

COVID - 19 is a harsh reminder of the devastating impacts of shocks to the under-prepared systems. Scientists have already established the effects of global warming and increasing intense climate-induced disasters on India is among the most vulnerable countries as the impact of such a crisis is likely to reverse its hard-won development gains and hamper progress towards achieving its Sustainable Development Goals.

For a country that aims to grow into a US\$5 trillion economy by 2024, climate proofing its economy and building resilient development sectors is therefore not an option but a priority for India. The nature of the crisis calls for a policy and investment response that addresses three inextricably linked dimensions of sustainable development—economic, social and environmental. A greater focus on green energy transition, building resilient infrastructure and climate-smart agriculture as part of the broader recovery will help achieve energy and food security, and foster long-term economic development while promoting equity, employment, welfare and resilience.

A critical component towards achieving the above lies in enhancing the capacities of the various stakeholders – Government officials, Bankers, CSOs, Corporates, Multilateral Agencies, etc. - tasked with handling the situation. Equally important is the need to have a synergy amongst the stakeholders.

Keeping in view the need for focused attention on capacity development in the areas of climate finance among the stakeholders, NABARD has taken the lead in establishing the Centre for Climate Change at BIRD, Lucknow. The Centre is supported by Indo-German Cooperation Project on Centre of Excellence on Climate Finance coordinated by GIZ, Germany.

Chapter : 4

Policy Advocacy: Studies and Consultancy

BIRD undertakes studies and consultancy assignments in domains such as agriculture, development finance, rural banking, climate change, micro-finance, rural development, HR, information systems & information technology and areas connected there to, for gaining insights into the development process, best practices and alternative policy options.

Consultancy Assignments

BIRD provides consultancy services to banks, financial institutions, government agencies and private sector for addressing various issues faced by them. In the past, the institute has successfully completed many important consultancy assignments in the areas of development banking, finance, IT domains, risk management and HR. During the year 2021-22, BIRD contracted 7 new consultancy assignments, awarded by NABARD Regional and Cooperative Banks. As a National Nodal Training Institution for the FPO ecosystem, designated by the Government of India (GoI), BIRD has developed National Capacity Building Framework for FPOs.

The other topics of consultancy assignments were impact assessment of developmental projects, agri-value chain, developing HR policies for cooperatives bank, cyber security in DCCBs, etc.

Studies

BIRD also conducts studies on array of topics relevant to agriculture & rural development and development finance. The findings of these studies facilitate policy refinements by the concerned agencies. During the year 2021-22, BIRD conducted 8 studies. Findings of some of the key studies undertaken are enumerated below:

Study on Repayments collection through digital mode by MFIs

The study covered two States, viz. Kerala and Uttar Pradesh as sample.

Major Findings:

- MFIs adopted multi-pronged digital approaches, viz., Aadhar Enabled Payment system (AePS), Payment through BC/Customer Service Points, Unified Payments Interference (UPI) such as Google Pay, PhonePe, Paytm, and NACH.
- While disbursements are 100% cashless, repayments through digital mode varied between MFIs. Out of the digital repayments, 92% repayments were made through BC points and other payment system such as internet banking, debit or credit cards and Airtel Payment Bank.
- Digitisation helped MFIs in providing credit plus prompt services and reduced risk of carrying cash
- Lack of awareness among clients regarding modalities of digital repayments and non-maintenance of adequate balance in bank account were observed to be a major hindrance
- There is over-reliance on Smart phone based solutions despite low penetration. Offline or Feature Phone based solutions were not adequately explored



Release of the study report at the GC meeting

Quick Study on FPOs in Uttar Pradesh and Bihar

The study covered three districts; Deoria & Kushinagar districts of Uttar Pradesh and Darbhanga district of Bihar.

Major Findings:

- Most of the business activities / interventions by FPOs addressed the issues being faced by the producers of major commodities in their local areas.
- Almost all the FPOs attempted business diversification across value chains to provide comprehensive solutions to variety of issues of members and maximizing financial returns to them from the specific commodity value chains for sustainability of the organizations.
- Business plan diversification of FPO has been guided both by identified business opportunities in the local area and availability of incentives under government schemes.
- The FPOs have so far not been able to explore the role in value chain as secondary processors, where the operating margins are high. They have restricted themselves to the role of primary processor, there too, as aggregator only. Thus, operating with modest turnovers on account of financial constraints and with operations restricted to local markets leading to thin margins.
- Support of working capital, processing technology and competition from existing players is found somewhat more important parameter than the value chain based business opportunities.
- Lack of adequate working capital and infrastructure support for storage of input adversely affects the opportunity of input cost reduction and competitiveness under aggregation of input business.

Green Auditing of Banks Portfolio – Assessment of Green Lending Portfolio of Rural Branches of Union Bank of India

Two branches of Union Bank of India, one each from Andhra Pradesh (Chittoor Main branch, Chittoor district) and Karnataka (Vijayapura Main branch, Bijapur district) were covered under the study.

Major findings:

- There are no clear definition and directives for Green Lending
- There was only partial knowledge among bankers about green practices adopted by farmers – water & seed management
- There were several areas where bank staff or the farmers were not aware of potential green activities. These included -
 - Organic farming/less chemical usage
 - Use of new technologies
 - Use of renewable energy in the poultry sector
 - Better (climate friendly) practices in P & H, forestry, fishery sectors
- There is a need to develop a comprehensive green financing framework and guidelines for the financing agencies

The study was carried out with 347 SHG members from six districts, viz Nizamabad and Nalgonda in Telangana and Chittoor, Krishna, Srikakulam and East Godavari in Andhra Pradesh.

One Decade of MFI Crisis: Revisiting Rural Micro Credit Market

Major Findings:

- The study found that lack of systems for tracking indebtedness, unfettered competition, irrational growth expectations from investors, little analysis and understanding of the client's ability to repay, were some of the major causes of the MFI crisis in 2010.
- Post crisis, SHGs have emerged as the major source of borrowing. 91% respondent had borrowed from SHG only.
- The study observed that due to saturation of SHG-BLP in both the states, the growth of savings linked SHGs has decreased. However, growth of savings outstanding increased notably in the states (31.60%) as compared to the national average of 13.10%, indicating peoples' trust and faith on SHG eco-system post crisis.
- In the absence of MFIs, SHG loans from Stree Nidhi and Banks were the alternative sources of credit among the sample SHG borrowers.
- Awareness of alternative financial products such as Fintech based applications like Paytm, Google Pay etc. was high among the SHG members. However, adoption was low due to lack of handholding and training.

Comparative study of various BC models in Uttar Pradesh & Karnataka

The study was carried out in 5 districts from 2 states, viz. Barabanki, Unnao and Raebareli in Uttar Pradesh and Uttara Kannada and Dakshina Kannada in Karnataka.

Major Findings:

- The study found BCs providing a crucial last mile delivery of banking services with 85% clients happier transacting with BCs as compared to Banks and 95% expressing satisfaction with BC services.
- Individual as BC was found to be more viable than its other counterparts.
- Higher monthly income of Individual as BC is attributed to – not sharing of commission with any other agency, longer association with banks and clients, greater number of banking products offered and more BC activities performed.
- A minimum of 300 transactions are required for a BC agent for breakeven i.e. to remain financially viable. All the BC agents surveyed were able to achieve it.
- Many factors were found to be affecting the viability of BC agents, which included – high capital and recurring expenditure, less remuneration to BC agents, lack of fixed salary/earning of BC agents, delay in receiving commission, limited number of banking products, low cash deposit and withdrawal limit, low value of overdraft limit for BC agent, technical glitches especially Aadhaar authentication failure etc.
- About 91.8% of the clients stated that they completely trust BC agents, while 86.8% find this banking system convenient over brick and mortar bank branch.

Policy Advocacy: Webinars, Conferences and Workshops

One of the core mandate of the Institute is to provide a platform to various stakeholders for debates, idea exchange, sharing of experiences on policy & operational issues, which in turn helps in formulating and reforming development policies.

During the year 2021–22, BIRD significantly broadened its engagement with various stakeholders and conducted several webinars, conferences and workshops on important themes. These included Priority Sector Lending (PSL) guidelines, green auditing of bank's portfolio, promoting agri-business start-ups, microfinance product development, human resource development in RFLs, fintechs in RFLs etc.



Visit of Shri Yogi Adityanath, Hon'ble Chief Minister, Uttar Pradesh



Visit of Dr Jitendra Singh, Minister of State in the Department of Space and Department of Atomic Energy



Visit of Dr. Bhagwat Kishanrao Karad, Minister of State, Ministry of Finance



Visit of Shri Nagendra Nath Sinha, Secretary to Government of India, Ministry of Rural Development

Key outcomes of the webinar, conferences, workshops held by BIRD during 2021–22 are briefly summarised below:

National Webinar on “Fintech – A Game Changer in Empowering Rural Financial Ecosystem”

The webinar delved into the importance of banks and fintechs and approaches for working together to change the rural banking landscape. Key takeaways of webinar were-

- Traditional banks need to adopt Fintech/CBS+ as a business strategy with Fintech collaboration to provide digital solutions that go beyond payment systems.
- Banks need to offer small MSMEs platform to improve their capabilities of reconciliation, cash management, legal and accounting service, which also provide for integration and synchronization of offline transactions.
- Customized Fintech solution may be provided in vernacular languages for better penetration in rural India



Director, BIRD and Faculties participating in the webinar

National Webinar on “Empowering FPOs for Agri-Export”

A webinar was held on 23rd August, 2021 and was addressed by Dr. G.R Chintala, Chairman, NABARD and Shri. PVS Suryakumar, DMD, NABARD besides Director BIRD and other experts in the field. The webinar explored the possibilities of agri-export to enlarge business outreach of FPOs. The deliberations benefitted the implementing agencies, FPO promoting agencies, FPOs and other stakeholders. Key takeaways were:

- APEDA should conduct regular capacity building programmes on agri-export for stakeholders and provide handholding support to FPOs at regional level.
- A handbook on procedures to be followed by FPOs and agri-exporters may be compiled. Advanced module for capacity building of CBBOs and FPOs may be prepared as part of FPO Resource Center on BIRD website.
- NABARD and other FPO implementing agencies to co-ordinate with APEDA, BIRD and other stakeholders for training, capacity building and awareness creation of FPOs on export of agricultural commodities, including the sanitary and phyto-sanitary norms.



Chairman and DMD NABARD participating in the webinar

International Webinar on “Promoting Agribusiness Startup—Experience from Asia-Pacific”

A Webinar on “Promoting Agribusiness Startups – Experiences from Asia-Pacific” was held on 24th August 2021, for APRACA member countries. The webinar was inaugurated by Dr. G.R. Chintala, Chairman, NABARD and APRACA. Shri. P.V.S. Surya Kumar, Deputy Managing Director, NABARD, Director BIRD, CEO, NABVENTURES and other eminent panellist participated in the deliberations. The webinar was in the form of panel discussion by eminent panellists who were agri-preneurs, venture capitalists and agri start-up promoters from Thailand, Philippines and India.

Key takeaways of the webinar were:

- Aggregation model of farming is an important tool for smallholders in rural and remote Southeast Asia as it has potential to aggregate produce more effectively, efficiently and with greater returns to farmers than individual spot deals.
- At present farmers transactions are mostly in cash. Fintechs thereby can take this as an opportunity to digitize payments related to farmers. It also has the potential to create credit profile base for creditors and lenders.
- Agri-startups must focus on affordability of the products offered to customers as well as on scalability of the ventures to make it sustainable and profitable.



Chairman NABARD delivering the keynote address in the webinar

Workshop on Priority Sector Lending

The workshop deliberated on issues faced by banks in achieving the PSL targets and potential for increasing PSL credit flows within the extended definition of PSL. Various suggestions emanated from workshop were:

➤ **Agriculture:**

- Collateral free limit of KCC loans and farm credit limit to Corporates to be enhanced.
- Credit Bureau scores should include loans availed from all agencies including PACS, NBFCs and MFIs.
- Simplification of appraisal and documentation process for small and big ticket size loans.

➤ **MSME:**

- Modalities like registration, obtaining licenses, pollution certificate, etc. for MSME businesses through a single window clearance.
- Interest incentive to all PMMY loans and comprehensive insurance policy up to Rs. 10 lakh.
- Deposits of Government Departments to be parked in proportion with achievement of Priority Sector Lending by various banks.



National Workshop on “Emerging trends in Human Resource Development Practices”

With the aim of gaining an insight into the latest trends in HRD practices in the banking industry, the workshop was organized with participation from HR practitioners of banking industry. Key takeaways were:

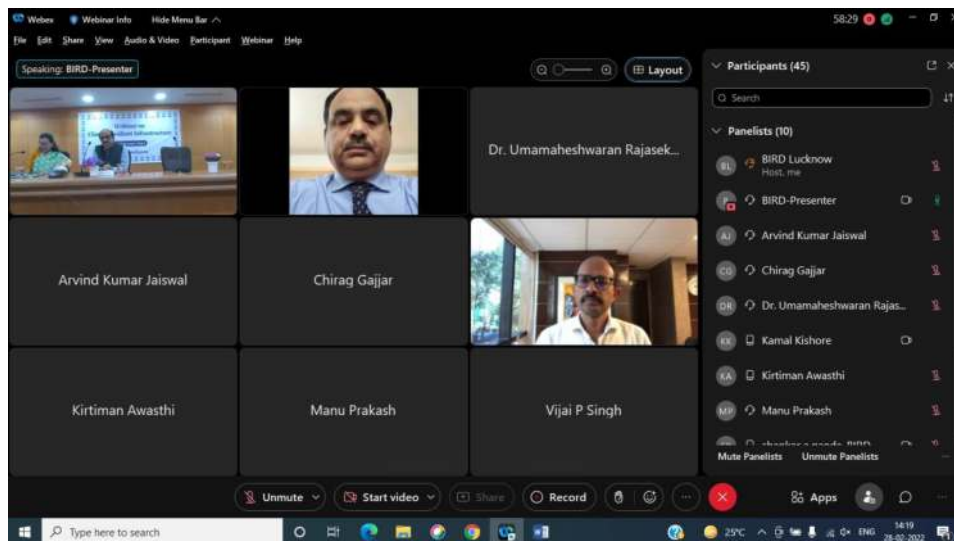
- With more millennials joining the workforce, organizations need to realign their strategies and make suitable changes in HR processes which are in sync with overall organizational philosophy so as to provide a conducive work environment.
- Adoption of appropriate and competitive technology is necessary for making the HR productive and efficient.
- An agile leader has a clear vision, is quick at execution and is capable of handling social and governance issues all at the same time and is perceived as a role model by the employees.
- Mentoring is a way to address knowledge and skill gap that banks are facing with large scale retirements and fresh recruitments.



National Workshop on Climate Resilient Infrastructure

BIRD organised the workshop with the objective to have deeper understanding on the “Climate Resilient Infrastructure” in the country with recent developments and inputs from experts in the field. Key takeaways were:

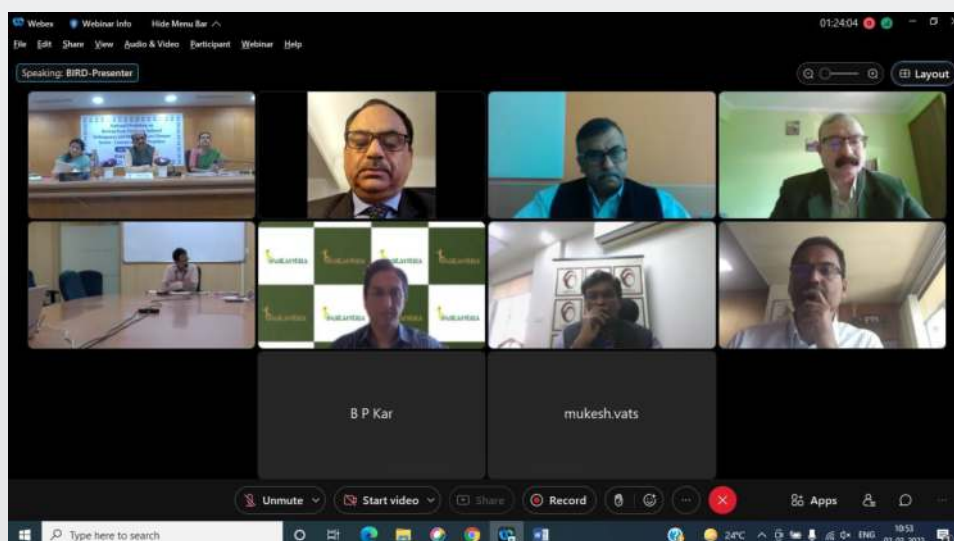
- Basic infrastructure in cities is deficient for which proper infrastructure in the form of manuals, data on vulnerability indices, capacity building centres, technical skill providing institutions, increasing finance to climate resilient infrastructure with enhanced participation of local PRIs, regional and State Governments.
- Demonstrable climate resilient infrastructure can be of much use in learning by way of its replication in newer regions.



National Workshop on Revival from Pandemic induced Delinquencies and Stress in Micro Finance Sector

The workshop deliberated on two key aspects “Loan Monitoring and Collection during pandemic times- issues, best practices and outcomes” and “Post Pandemic Recovery in Microfinance sector: strategies for improving business parameters.” Key takeaways were:

- SROs played a crucial role in voicing the ground level concerns and challenges faced by MFIs to Gol, RBI and NABARD.
- The sector revival was based on continuous engagement with SHG members and micro-enterprises in association with other stakeholders.
- Liquidity support announced by the Gol and RBI helped MFIs to recover from the Covid related downturn.
- During crisis, special products need to be designed for both lenders and borrowers of MFIs to mitigate risk.



National Workshop on Product Development for MSMEs and Micro Housing Lending by MFIs and Banks

The workshop deliberated on “MSMEs and Micro Housing Lending by MFIs and Banks”. Major players including Sa-Dhan, MFIs and Banks along with domain experts discussed various related issues and key features of the potential loan products for MFIs and banks to address the credit needs of the borrowers of Micro Enterprise and Micro Housing sector.

Key takeaway of the workshop were:

- Current definition of MSMEs in terms of investment in plant, machinery and turnover does not seem appropriate for ultra-micro enterprises. They may be defined in terms of loan requirement viz. up to Rs. 10 lakh.
- As micro housing loans are typically long term liabilities, carrying lesser rate of interest, there is an asset liability mismatch for MFIs. NABARD may consider a specific refinance product in the lines of TLTRO (Targeted Long-Term Repo Operations) for a short window of three months for this segment.
- For SFBs to lend to MSMEs, there are stringent KYC norms. The registration in Udyami portal is compulsory for financing MSMEs. GoI/RBI may consider relaxing the criteria.
- The extant “qualifying asset” criteria of 85% is hampering flow of credit to MSMEs by NBFC-MFIs. The same may be reduced to at least 70%.



Participants of National Product Development Workshop

HR Practices in banks in post COVID era

COVID-19 Pandemic brought unforeseen and unprecedented challenges worldwide, paralyzing the working of general public, private and public sector organizations during its initial outbreak. The pandemic pushed organizations, government and regulators to think out of box for coping and dealing with the unprecedented calamity that challenged life, livelihood and the economy. The banking industry was no exception and responded to this challenge proactively even during the peak COVID-19 crisis to ensure seamless transactions by the customers. The pandemic also brought out the vulnerabilities of the banking systems and operations to the fore and prompted the banks to adopt tactical initiatives to address immediate concerns and strategic interventions were made to recalibrate their business operations to ensure uninterrupted services to clients and continuity of business operations of banks. Some of the visible shifts observed in banks in the wake of the pandemic are:

- Granular approach to risk management: Recruiting/hiring experts in specialised risk management
- People sensitive approach:
 - Health and wellness
 - WFH/Flexi-timing
 - Surveillance and Monitoring
 - Digital operations
 - Re-defined communication strategy
 - Online training, meetings and conferences

BIRD as National Nodal Training Institution for the FPO ecosystem

Aggregation through Farmer Producer Organisations (FPOs) is emerging as a viable solution to various challenges faced by small and marginal farmers. Convinced by the success of FPO model implemented by NABARD and other organisations, the Ministry of Agriculture & Farmers Welfare, GOI launched a Central Sector Scheme for 'Formation and Promotion of 10,000 Farmer Producer Organisations (FPOs) in FY 2020. BIRD, Lucknow has been designated as the Nodal Training Institution at Central Level with assigned responsibility of preparing a Capacity Building Framework (CBF) under the scheme.

BIRD, Lucknow prepared a national training framework for capacity building of FPOs and other stakeholders under the scheme which has been approved by NABARD and GoI. The broad framework encompasses a mix of training resources in the form of contact training programmes and online audio-visual training resources.

Further, BIRD has also developed 05 Basic Training Modules and 08 Advanced Training Modules for FPO functionaries and personals of the support institutions. Each of the modules developed by BIRD includes (a) Training Design (b) Resource material and (c) Trainer's Guide. All the modules, including other FPO related resources of BIRD and other training institutions have been uploaded on "FPO Resource Centre" on BIRD's website.

Standard FPO Modules	
Basic Modules	Advanced Modules
<ul style="list-style-type: none"> • Basic Program on Capacity Building of CBBOs • Basic Program for CEOs of FPOs • Basic Program for BoDs of FPOs • Basic Program on Accounting for Accountants of FPOs • Basic Program on FPOs for other stakeholders 	<ul style="list-style-type: none"> • 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 • Agri-Export



Massive Open Online Course (MOOC): MOOC is a free web-based distance learning program developed by BIRD with support of GIZ. Being cost effective and having potential for covering large number of trainees, MOOC has also been included in the capacity building framework for FPOs. MOOC contains 06 modules and 28 chapters covering all the functional aspects of FPO. MOOC is useful for all the participants in the FPO ecosystem and is available on BIRD website in both English and Hindi under FPO Resource Centre. Participants receive a digitally generated certificate on completion of the self-paced certification course.

Exclusive training programmes on FPO: During the year 2021-22, Online training programmes were conducted for NABARD empaneled 257 CBBOs under Central sector Scheme on “Formation and Promotion of 10,000 FPOs” in 05 batches, each for a duration of 05 days. Apart from the Central Sector Scheme on Formation & Promotion of 10,000 FPOs, more than 25 exclusive programmes on FPO eco-system were conducted during the year.

Chapter : 7

Management, Faculty Resources and Administration

Management

The management of BIRD is vested with the Governing Council (GC) which provides overall guidance and directions to the Institute. The Governing Council (GC), chaired by the Chairman of NABARD and has DMD, NABARD and other eminent experts having experience in the field of banking, academics, training, microfinance and other related domains.



Director BIRD is ex-officio member secretary of the Governing Council and guides day to day affairs of the institute. He is assisted by a Joint Director and a team of faculty members, officers of NABARD and other support staff. Academic Advisory Committee (AAC) has been constituted for advising in matters related to academic activities of the Institute. The Finance Committee (FC) headed by the Director provides its recommendations to the GC on financial matters. The Director of the Institute also heads the Management Committee (MC), which decides on the internal affairs and procedures.

BIRD has consistently maintained qualified and trained pool of faculty members to ensure delivery of quality training and other academic services to the clients. Faculty meeting are held regularly to deliberate on the day to day academic and other matters and also to give inputs and suggestions to the Management Committee, Finance Committee & Academic Advisory Committee. Faculty members of the institute also manage the four Centre's of Excellence in BIRD which undertakes policy advocacy, research, studies, training, etc. on climate change, financial inclusion & microfinance, co-operatives, etc.

Faculty Resources

BIRD consciously invests in the continuous development and up-skilling of its faculty resources. During the year 2021-22, our faculty members attended a series of faculty development programmes, webinars and workshops conducted by the reputed institutions in diverse areas. A programme on Digital Pedagogy conducted by IIT Bombay equipped our faculty members with applications of digital pedagogy. All newly inducted faculty members of BIRD were provided with

the Training of Trainers program (ToT) on Training Techniques packed with exercises and practice sessions to enable them to apply various pedagogical concepts and skills in the actual class-room setting. They also attended an experiential learning program organised by the Pegasus Foundation, Bangalore. During the year, faculty member also attended various theme based training programs on special topics such as Licensing / Scheduling of Banks, Infrastructure Financing, Technology Risk Supervision, etc. Female faculty members of BIRD were deputed to attend an EDP conducted exclusively for lady officers of NABARD by Indian Society for Applied Behavioural Sciences (ISABS).

Adults tend to learn through three styles in varying degrees and combinations: visual (see it); auditory (hear it) and kinaesthetic (do it). BIRD uses the latest methods of training to engage its participants interactively. Adhering to the principles of adult learning, BIRD uses innovative training methods such as classroom lecture, brainstorming, experiential training, management games, simulation, field visits, role play, interface with successful functionary, exercises, group discussions, toolification, etc. to stimulate the minds of the participants.

Our faculty members quickly adapted to the online delivery of training programmes, workshops and seminars/webinars during the pandemic to ensure uninterrupted capacity building support to the client institutions in an effective manner.

Financial markets training being administered through mock trading game to participants



Academic and Administration support

The academic activities of the Institute are supported by a dedicated Academic section, which manages the entire activities of conducting training programmes in-campus and at different other locations. The Administrative section ensures seamless conduct of administrative services, infrastructure support, financial affairs, proper upkeep of the campus, etc.

ISO Certificates

BIRD, owing to its high standards of conducting the academic and administrative activities as per laid down Standard Operating Procedures (SOPs) and protocols has been awarded the prestigious ISO 9001:2015.

Green and Modern Infrastructure at BIRD



BIRD is a unique training institution of its kind in agricultural and rural development space in India and whole of developing world, having green and state of the art campus, which provides residential learning facilities for trainees from India and abroad. The Institute is located in a sprawling campus of 43 acres with many interesting topographical features, green cover with biodiversity, imaginatively laid out picturesque landscapes, various architecturally marvellous buildings and latest training & residential facilities. Thus, the campus presents a spectacle of harmony in architecture and natural beauty. The main building of BIRD houses academic & administrative wings, various Centres, learning classrooms, library, auditorium, meeting halls and a climate change lab. Hostel blocks are located adjacent to the main building. The campus also provides amenities such as community centre, badminton court, gymnasium, cycling & walking track, yoga centre and children's play area.

The entire BIRD campus is an eco-friendly green campus with a variety of horticultural plantations including fruit trees and medicinal plants. Visiting BIRD Campus during spring season is a visual delight with multi-coloured flower varieties spread across the lush green lawns. Wide range of birds, flora & fauna makes it one of the most delightful training campuses around the world which evokes all the finer senses and sensibilities of a person and provides most conducive atmosphere for learning.

Training and Conference Infrastructure

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 residential participants in more than six channels at a time. The classrooms are well equipped with all training gadgets and tools. The classrooms have been upgraded by augmenting facilities such as digital whiteboards, LED lights and upgraded AV facilities.



Online Training Infrastructure

In view of COVID-19 pandemic outbreak digital logistics for virtual conferences, meetings and training programmes have been put in place to remotely respond to the capacity building needs of clients. For conducting training programmes in online mode using Webex platform, four classrooms were set up at the Institute with state-of-the art infrastructure with dedicated internet connections, high quality cameras, speakers, etc. Similarly, the board room of the Institute was also equipped with digital cameras, conference phone and other audio-visual equipment for conducting virtual meetings. BIRD is thus fully geared up for conducting training, workshops, seminars and webinars on online mode.

Learning Classroom

In order to enhance the learning experience for the participants and enable the use of participatory and interactive training methods, an eco-friendly class room has been designed at BIRD's Climate Change Centre which amalgamates five elements of Indian ethos – *Prithvi* (earth), *Jal* (water), *Agni* (fire), *Vayu* (air) and *Akaash* (Sky). The room, furniture and media are flexibly designed to be used for smaller as well as bigger groups, using the eco-friendly materials.

Hostel facilities

The institute has single occupancy and double occupancy air conditioned hostel rooms to accommodate over 180 trainees at a time. The rooms are well-equipped with modern amenities such as LED TVs, heaters and energy saving geysers. 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

BIRD's library is a visual delight amidst spectacular landscape. The library of BIRD is one of the largest in the region with a collection of more than 65,000 books, besides hundreds of national and international journals and periodicals making it a favourable destination for scholars and researchers. The



library collection covers a wide range of subjects such as Economics, Banking, Management, Agriculture, Rural Development, Behavioural Sciences, Literature, fiction, etc. A separate section in the library displays the studies and research reports authored by the faculty members of the BIRD.

Biodiversity at BIRD

With a view to maintain a green campus and conserve the environment, BIRD frequently undertakes special plantation drives. As a result, BIRD campus is home to a variety of native trees and plant species like Kachnar, Neem, Bel, Peepal, Ber, Mango, Mulberry, Kaitha, Barhar, etc. which thrive well in the local climate. The plantations support the rich flora and fauna of our campus which has several species of birds.

Rainwater harvesting

In our effort to protect the environment and augment depleting ground water, BIRD has created a rainwater harvesting system. Multiple recharge pits have been installed at various locations to collect rainwater and rejuvenate the ground water status. The runoff from buildings and other structures is channelized into six recharge wells located at six different locations.

Solar Rooftop

As a step towards green and clean energy, BIRD has installed solar rooftop structures at its premises which provides energy security at a reduced cost. The solar rooftop structures are installed at three major locations viz. 63 KVA at administration block & library premises, 26 KVA at residential hostels and 19 KVA over the multipurpose hall. Excess electricity produced over self-usage is sold to LESA, the local distribution company. In coming times, BIRD plans to increase solar generation capacity at its campus.



Waste Composting

At all official and residential premises in BIRD, we strictly follow the scientific methods of waste management such as segregation and disposal of dry and wet waste. Additionally, the compost manure produced from various wastes in the campus is used for nourishing the plantations and maintaining the soil health.



Other Facilities

In the words of John F.Kennedy, “*Intelligence & skill can only function at the peak of their capacity when the body is healthy and strong*”. Accordingly, BIRD also pays great attention to physical fitness and well-being and has created fitness facilities such as a dedicated walking track, badminton court, table-tennis, volley-ball court, gymnasium with all modern amenities and a yoga classroom with a dedicated yoga trainer. BIRD has also put in place disabled-friendly infrastructure for 'Divyangjan' under 'Sugam Bharat'. Bicycles are available for the use of participants for fitness and riding around the campus. There is an eco-friendly outdoor seating arrangements with swings and other facilities for the children and the elderly.

All Covid-19 related protocols were scrupulously followed at the institute building, hostel, dining hall and classes to contain the pandemic. A doctor appointed by the Institute visits the campus every day to attend to trainees and residents requiring medical attention.



Class Room



Audio Visual Room



Hostel Room



BIRD Dinning Hall



Auditorium



Board Room



Sports and Recreational Centre



Our priorities for the year 2022-23

BIRD, in its strive for an agile institution adopts to the impending challenges by constantly following built-test-learn cycle.

It supplements the vision of Government of India and NABARD with its capacity building program, research and studies in the relevant fields, and facilitates policy debates through workshop / webinars / seminars on pertinent issues. In pursuance of the said philosophy, the strategies for the ensuing year are enumerated below:

Focus of capacity building programs

Besides, continuing with our core programmes under key domains areas, BIRD shall focus on the contemporary priority areas for capacity building of stakeholders during 2022-23. These include climate smart agriculture (CSA), cyber security, corporate governance and business facilitation for producer organisation and cooperatives, technology adoption and risk management, business transformation for sustainable viability, value chain development and financing, agriculture export, digital marketing for rural products, sustainable natural farming, women leadership development, etc. A total of 51 new titles have been designed based on the TNA and client specific requirements.

Webinar / Seminar

BIRD has been conducting conferences / workshops / webinars / seminars on relevant topics with the aim to identify policy and operational issues and to seek suggestions from the experts and stakeholders for consideration of the policy makers / planners. For 2022-23, seminar/webinar on contextual topics like technology adoption in Rural Cooperatives (RCBs), strategies for PACS computerization, business diversification strategies for FPOs, promotion of off-farming producer organisations, etc. shall be planned.

Mode of delivery

Leveraging on the available online and offline infrastructure, BIRD shall continue to offer training programs in both the modes including hybrid one. To enable distance and self-paced learnings, new e-modules in new and emerging areas would be developed.

Client engagement

BIRD shall intensely engage with its traditional and emerging clients such as government agencies, banks, cooperatives, SFBs, MFIs, NBFCs, FPO ecosystem and international clients to understand their training needs to sharpen training offerings in new and emerging areas.

Collaborations

Collaboration with industry and academia has been the hallmark of BIRD's program offerings. BIRD would continue the existing collaborations and shall make efforts to foster new institutional partnership to deliver co-branded programmes.

Case documentation

Cases studies constitute one of the most effective adult learning tools. BIRD has been organising the Case Documentation Drives in the past to encourage development practitioners to document cases. BIRD propose to

announce its Case Documentation drive on a contemporary theme during 2022-23 also. Besides, faculty members of BIRD shall also document case studies.

Studies

Field studies provide valuable insight into ground level realities and help to keep pace with developments. Besides giving policy inputs, these insights provide vital inputs for designing new programmes and to enrich the training curricula. In the past years, BIRD conducted studies on relevant topics in the domain of agriculture and rural development. During 2022-23 select studies shall be undertaken on Value Chain Analysis, Impact Evaluation of FPOs, Impact Evaluation of TDF Projects, Cyber Security Policy of DCCBs, HR policy, etc.

Centre for Professional Excellence in Cooperatives (C-PEC)

In 2022-23, C-PEC shall intensify its effort to increase its membership, accreditation / re-accreditation of cooperative training institutions (CTIs); updation of certificate course contents. For capacity building of faculty members of CTIs, C-PEC will conduct Training of Trainers (ToTs). Apart from the annual conference of Principals/ Directors of CTIs, C-PEC will organize theme based conferences for Cooperative Credit institutions.

Centre for Research on Financial Inclusion and Microfinance (CRFIM)

During 2022-23, the center will continue to publish Microfinance Review Journal and half yearly Trend Report on Financial Inclusion in India for the half-year ending March and September 2022. Conduct of National Level Webinar/ Seminar on Financial Inclusion & Microfinance and a Workshop on Opportunities and challenges for Micro Borrowers in Digital Financial Services is also proposed for next academic year.

APRACA Centre for Excellence (ACE)

In accordance with its objective, ACE plans to bring out half-yearly publication on themes relevant to the Asia- Pacific Region and conduct exposure visit for APRACA member institutions to Indian models of agriculture and rural development. The center will conduct Webinar/Seminar on relevant themes to APRACA countries/member institutions and participate / contribute in various activities of APRACA/ member institutions.

Centre for Climate Change (CCC)

The primary focus of the centre would be on development of e-learning modules on Climate Smart Dairy Models, Solar Energy models and Hindi version of module on basics of Climate Change for wider knowledge dissemination among the stakeholders. It would continue to extend capacity building support to various institutions on climate finance and related topics. The centre plans to document successful interventions under NAFCC / GCF / AF / UPNRM / Climate proofing projects being implemented in various States for enriching the content of classroom delivery. Collaborative national webinars / seminars on important themes are planned by the center during 2022-23. The center is geared up to provide capacity building support to national and international institutions on climate finance related topics.

Team BIRD and their profile



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Banking Supervision & Institution Development

Abbreviations

ACSTI	Agricultural Cooperative Staff Training Institute
AIF	Agriculture Infrastructure Fund
APEDA	Agricultural and Processed Food Products Export Development Authority
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
CBBO	Cluster-Based Business Organizations
CCAFS	Climate Change, Agriculture and Food Security
CICTAB	Centre for International Cooperation in Training & Agricultural Banking
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
CRFIM	Centre for Research on Financial Inclusion and Microfinance
CSITE	Cyber Security and Information Technology Examination
CTFC	Certified Trainer for Financial Cooperatives
CTI	Cooperative Training Institutions
DCCB	District Central Cooperative Bank
DDM	District Development Manager
DMD	Deputy Managing Director
FPOs	Farmers Producers Organisations
FSDD	Farm Sector Development Department
GDP	Gross Domestic Product
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH
ICAR	Indian Council of Agricultural Research
ICM	Institute of Cooperative Management
ILO	International Labour Organisation

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
NCETS	National Community Education and Training Services
NGOs	Non-Governmental Organisations
NICRA	National Initiative on Climate Resilient Agriculture
NRLM	National Rural Livelihood Mission
PACS	Primary Agricultural Credit Society
PC	Personal Computer
PMMY	Pradhan Mantri MUDRA Yojana
PSL	Priority Sector Lending
RCS	Registrar of Cooperative Society
RICM	Regional Institute of Cooperative Management
SCARDB	State Cooperative Agriculture and Rural Development Bank
SFB	Small Finance 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
TDF	Tribal Development Fund
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
WASH	Water, Sanitation and Hygiene
WDF	Warehouse Development Fund
WBCSD	World Business Council for Sustainable Development



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