



# **ANNUAL REPORT 2022-23**

**Bankers Institute of Rural Development (BIRD)**



## VISION & MISSION

### VISION

To emerge as an institute of excellence offering quality training, research and consultancy services in agriculture and rural development to its client institutions.

### MISSION

Help building viable and vibrant RFIs through Training, Consultancy, Research and policy advocacy on issues in agriculture and rural development.





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## Governing Council Members\*



Chairman appointed  
under Section 11(4) (a)

**Shri Shaji K V,**  
Chairman, NABARD



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



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

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



**Shri Pranaya Kumar Mohanty**  
Chairman,  
Sarva Haryana Gramin Bank



**Shri K Ravinder Rao**  
President, TSCB and  
Chairman, NAFSCOB



**Shri Arun Raste**  
MD & CEO, NCDEX

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



**Prof. Partha Ray**  
Director, NIBM

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



**Shri Jiji Mammen**  
ED, Sa Dhan

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



**Shri. S N Mallick,**  
Director, BIRD

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

\*as on March 31, 2023



# Our Performance 2022-23

**Programmes : 255**

**Participants : 7537**

**Trainee Days : 21750**

**Avg Participants : 30**

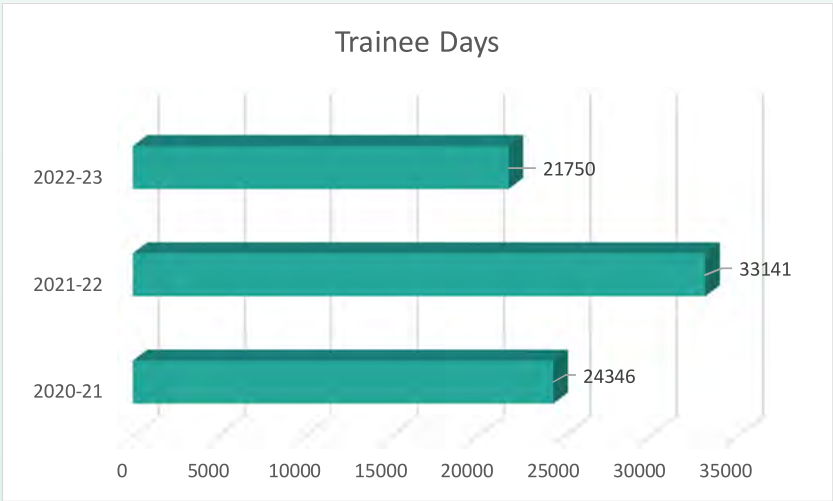
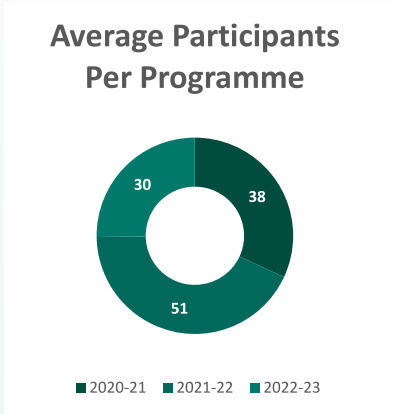
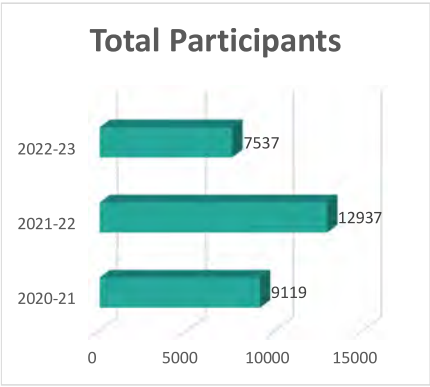
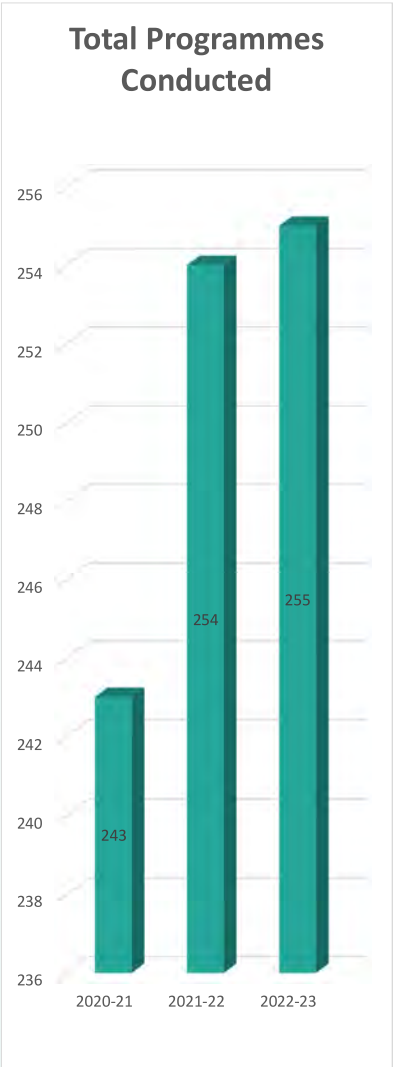


Figure 1: Our Performance 2022-23





## Message from Chairman

NABARD, India's premier development bank, through its policies, programmes and its various intervention attempts to build an ecosystem in rural areas so that livelihoods, employment and incomes are generated and enhanced in rural India. Both credit and non-credit interventions and synergies between them are sine qua non for fostering inclusive and holistic development. Training, skill and capacity development are an integral part in this journey of development as continuous changes and emerging needs require internalisation. BIRD, located in Lucknow, is NABARD's learning hub, amplifying NABARD's developmental objectives by enhancing the skills and knowledge of institutions and their personnel working and associated with rural financial institutions. BIRD also provides a platform to foster mutual learning among stakeholders in the field of agriculture and rural development.

In its journey of over four decades, BIRD has been able to empower numerous professionals across Regional Rural Banks, Commercial and Cooperative Banks, Microfinance bodies, NGOs, Government entities, Community Based Organisations (CBOs), and international organizations. BIRD's training & capacity building spectrum spans behavioural science, leadership growth, project finance attuned to agriculture and allied sector, agricultural marketing, collectives, microfinance, IT integration in banking, and newer areas including digital banking orientation for Rural Financial Institutions (RFIs). BIRD through its four specialized Centres of Excellence: C-PEC for the Cooperative sector, CRFIM for Financial Inclusion and Microfinance research, the Climate Change Centre (CCC), and the APRACA Centre of Excellence (ACE) attempts to provide focused attention to the issues that these sectors face. BIRD's research contributions offer crucial insights to NABARD and other stakeholders for directing various policy and functional strategies. Through its seminars/webinars, online sessions, workshops, round table etc., BIRD leverages leading experts, promotes a broad understanding of the numerous initiatives by NABARD, RBI, Government and furthers its role of policy advocacy.

Adapting to the rapidly changing landscape of rural banking and the fast-paced tech developments in banking and agriculture, BIRD continues to reinvent itself so as to remain relevant, agile and strengthen its grassroot connect.

I take this opportunity to thank the Governing Council of BIRD for their insightful advice and inputs, elevating BIRD's stature as a top-choice training institution for its partners. I also congratulate Team BIRD for its commendable achievements in 2022-23 and best wishes for the coming year.

**Shaji K V**  
Chairman, NABARD





## From the Director's Desk

It gives me immense pleasure to present the Annual Report of BIRD, Lucknow for the academic year 2022-23. The year 2022 was a year of revival after the COVID-19 pandemic and related uncertainties. BIRD, Lucknow was one of the pioneering training institutions to roll out digital learning experience for their participants immediately after the outbreak of pandemic. In the year, 2022 we were agile and quick to restore to normalcy in our capacity building initiatives while retaining the best practices adopted during the pandemic times.

I joined as Director of BIRD in the beginning of May 2023 and was fortunate to bank upon a blend of huge reserve of legacy which has evolved over time. During the year 2022-23, the institute organised 255 training programs catering to almost 7,500 plus participants drawing from varied client institutions like banks, government organisations, MFIs, CBBOS, NGOs, FPOs, etc. In tune with the changing scenario, almost 80 new programmes were introduced by the institute on various emerging thematic areas like Agriculture Value Chain Financing (AVCF), Enhanced CAMELSC, Hi-tech agriculture, Digital marketing techniques, etc. Three programs for international participants sponsored by the Ministry of External Affairs (MEA) were conducted on themes like financing agriculture & rural development and women empowerment. Post-Covid, we were able to successfully conduct our first overseas exposure program to Malaysia focusing upon Agri-business, Agro-processing and Agri -Value Chains. Renewed efforts were made to on-board new clientele and in this regard, we actively collaborated with Government of India, State Governments and other premier organisations for capacity building of their officers. As a result of these collaborations, BIRD conducted customised training programs for various new clients such as SIDBI, Govt. of Maharashtra, MABIF, IIBM Guwahati, NIASM Baramati, etc.

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 prepare the concerned functionaries to cope with the new challenges for effective implementation of various flagship programs of Governments and NABARD.

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 am grateful to Chairman, NABARD and esteemed members of the Governing Council for their valuable direction and unstinted support. I am also thankful to all the members of Academic Advisory Council (AAC) for their express guidance towards designing academic programmes and also meeting the expectations of the client institutions.

I am thankful to our stakeholders for their engagement with BIRD and enabling us to offer our services. I congratulate all my spirited faculty members and support staff for helping the Institute in posting excellent performance in the ensuing academic year.

I am happy to present the Annual Report 2022-23 of BIRD, Lucknow with an assurance that institute shall continue to endeavour to build capacities of the stakeholder agencies and their personnel, by providing the best of the training experience.

**Dr. Nirupam Mehrotra**  
Director



# 1

## Introduction

*"By education , I mean an all-round drawing of the best in child and man in body, mind and spirit"*

*Mahatma Gandhi - (Harijan, July 31, 1937)*

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

### Genesis

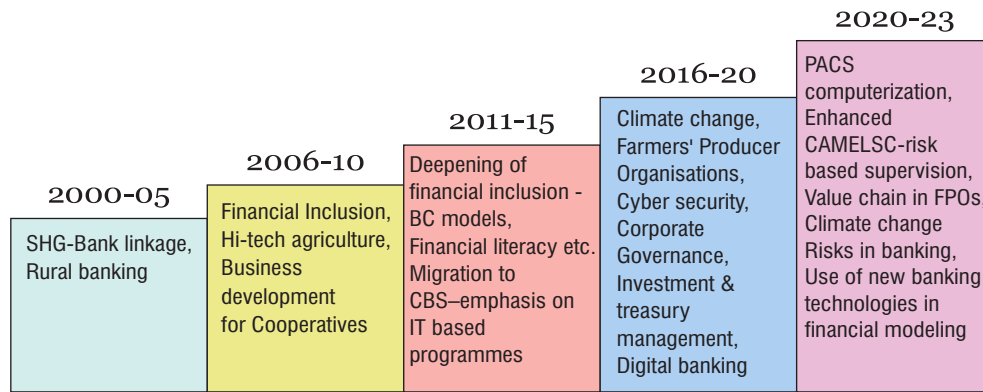
BIRD, Lucknow was established on the recommendations of Training in Rural Development through Credit (TRUDEC) Committee, which was set up since the 'Committee to Review Arrangements for Institutional Credit for Agriculture and Rural Development' (CRAFICARD) which recommended setting up of NABARD, also 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 transforming 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 commencement of operations from its sprawling green campus at Lucknow.

### Management

The affairs of the Institute are managed as per the directions of the Governing Council (GC). The Council comprises of 15 members with Chairman, NABARD as its Chairman. Other members in the Governing Council are Deputy Governor of Reserve Bank of India, Managing Director / Deputy Managing Director of NABARD and 11 other eminent professionals from administration, academics and training domains. Director, BIRD is the ex officio Member Secretary of the Governing Council and heads the institution and oversees the day to day affairs, supported by the Joint Director.

### Activities

The mandate of BIRD is to provide training, research and consultancy services in the fields of Agriculture and Rural Development banking in India and abroad. Over the years, keeping pace with the changing training landscape and emerging client requirements, BIRD has evolved to adapt to newer training modes, newer topics and newer clientele. The nature and scope of programmes are updated on an ongoing basis based on the needs and priorities at different times. The hallmark of BIRD is its ability to respond to the emerging needs of the clients through its products. For example, since the year 2000 till 2023 diversification in terms of themes is very much visible (see figure 2).



**Figure 2: Diversification of Themes**

BIRD has significantly diversified its clients over the years from banks to entire spectrum related to agriculture and rural development viz., NGOs, MFIs, government officials, SFBs, POPIs, FPOs etc.

### Faculty

BIRD leverages the domain expertise of NABARD by drawing its large pool of Faculty Members from NABARD, who are professionally qualified and possess rich pan-India field experience in the areas of agriculture & allied sectors, climate change, banking, finance, financial inclusion, micro finance, IT and behavioural sciences etc. Presently the institute has 17 Faculty Members.

### Centres of Excellence

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

### The Central Library and Information Centre (CLIC)

The CLIC of BIRD is acknowledged as one of the foremost and leading libraries amongst Training Centre libraries all over the country. It is spread over three floors having a total collection of over 45000 books, bound volumes of journals, CDs etc.

### Client Connect by the Institute

The Institute maintains liaison with the clients not only to make its services more effective but also to elicit information on client needs. During the year 2022-23, concerted efforts were made by the Director, Joint Director and Faculty Members of the Institute to create awareness on the activities of BIRD among the existing and prospective clients. Two client Consultation Committee meetings were conducted during the year to obtain feedback from clients and seek views about the proposed programme calendar for 2023-24.

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

# 2

## Academic Activities

BIRD, as a part of its academic activities, provides capacity building support to supplement the Human Resource Development efforts of the client Institutions by organising in-campus/on-location training programmes and taking up other academic initiatives such as conduct of studies, seminars, research, consultancy assignments, etc. Highlights of various key academic activities of BIRD during 2022-23 are presented below:-

### Training Programmes

Training at BIRD stands apart due to the unique teaching techniques and pedagogical characteristics. During the year 2022-23, BIRD organised a record number of 255 training programs covering 7537 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 which are need-based, objective and focused.

Out of the 255 programmes, 185 programmes (72.5%) were sponsored by NABARD and remaining 70 were paid/customised programmes designed on demand by specific clients. A few programmes were also conducted in association with other institutions.

The training outreach of BIRD over the past three years is presented in table 1. During 2020-21 and 2021-22, the total number of participants and average participation per programme were significantly higher as most of the programmes were conducted in online mode due to various COVID-19 induced restrictions. Year wise details are presented in Table 1.

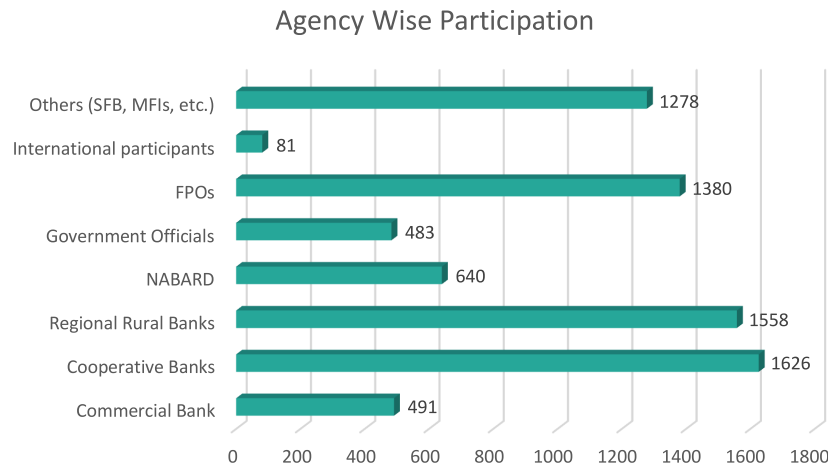
**Table 1 : Year wise no. of programmes and participation**

Particulars	2020-21	2021-22	2022-23
Programmes	243	254	255
Participants	9119	12937	7537
Trainee Days	24346	33141	21750
Average No. of Participants per Programme	38	51	30

The agency wise breakup are presented in Table 2

**Table 2 : Agency Wise Participation**

Agency Type	2020-21	2021-22	2022-23
Commercial Bank	530	709	491
Cooperative Banks	2902	3110	1626
Regional Rural Banks	1458	3411	1558
NABARD	87	50	640
Government Officials	314	406	483
FPOs	1053	1366	1380
International participants	84	417	81
Others (SFB, MFIs, NFOs, etc.)	2775	3468	1278
Total	9119	12937	7537



**Figure 3: Agency wise participation 2022-23**

### **Focussing on first hand learning experience - Field Visits**

The unique feature of BIRD's programmes has been to impart first-hand experience to participants by way of field exposure visits. The interactions of participants are facilitated with the beneficiaries and Project Facilitating Agencies (PFAs), officials from NABARD, agri start-ups, FPO, PACS, etc., for understanding of practical aspects of various projects in the field of agriculture, allied activities and rural development.

### **New Training Programmes**

During 2022-23, 103 new programmes covering 44 new titles were conducted, out of which, 80 were sponsored by NABARD. Remaining 23 were customised programmes based on clients' demand. Some of the new programmes with NABARD sponsorship included Adaptation Techniques in Climate Smart Agriculture (CSA); Agri-Exports and Digital Marketing Channels; BR Amendment Act 2020; Formulation and Appraisal of Rural Infrastructure Projects; Integrated Farming and Hi-Tech Agriculture; JIVA - A Holistic Approach for Integrated Dryland Farming and Sustainable Natural Farming; Special Refinance Schemes of NABARD; Agriculture Value Chain Financing (AVCF); Workshop on Handling Frauds; Graduating from Groups to Enterprises - Potential, Models and Financing Opportunities; Off site surveillance and Compliance in Supervised Entities; Enhanced CAMELSC, etc.

Based on requests from various clients, customised programmes with new titles were also conducted. These included Beginners Programme on Capacity Building of differently abled farmers on Basics of Farmer Producer Organization; EDP on Leadership & Decision Making; ToT Programme on Agri - Value Chain Financing (AVCF); FPO Business Plan, Legal Compliances; Capital Budgeting / Finance and Conceptual Orientation on Branding and Marketing; RBI / NABARD Inspection Compliance and BR Act Amendments; Application of Climate Risk adaption Management (CRAM) Tool with Project Implementing Agencies / NGOs; CRR Management; ToT on Book Keeping etc.

## Seminars/ Webinars and Workshops

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 various sectors. A list of workshops and seminars/ webinars, conducted at BIRD is presented in table 3.

**Table 3: List of workshops and seminars/webinar, conducted at BIRD**

	<b>Titles</b>
1	Consultative meet between NABARD, BIRD and GIZ on Climate Change and FPOs
2	International Webinar on Skilling, financing and supportive strategies for micro credit led enterprises
3	Workshop on Developing Concepts for Climate Projects: Essentials for Government Executives of Uttar Pradesh
4	Workshop on FPOs for Nodal Officers of NABARD, Consultants & POPIs
5	Workshop on Reorientation of Planning Process & Training Need Assessment (TNA) of FPOs
6	Roundtable on "Fintech for affordable, Efficient and Convenient access to financial services to All"
7	Workshop on Priority Sector Lending as a business opportunity for Commercial Banks
8	Conference on Role of Agri-startups in Agriculture & Rural Development
9	Workshop on Strengthening Internal Controls for Prevention of Frauds in Cooperative Banks
10	Workshop on Technology Application in Farm & Off -Farm Sectors - Business Models and Strategies
11	Workshop on Graduating from Groups to Producers Organisations
12	Workshop on Optimization of Business Opportunities for FPOs - Issues, Challenges and Opportunities
13	Workshop on Business diversification with focus on PACS as Multi Service Centres and Agriculture Infrastructure Fund
14	Workshop on Product Marketing & Enterprise Management - Best practices in FPO/OFPO and Experience Sharing

## Programmes for International Participants

Being an institute of international repute, BIRD has been collaborating with 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.

- ITEC programmes: Three ITEC programmes for International participants on "Programme on Rural Cooperatives", "Programme on financing inclusive Agriculture and Rural Development" and "Programme on Women Empowerment" approved by Ministry of External Affairs, have been conducted during the year. These international programmes were attended by 66 participants.
- An International Webinar on 'Skilling, Financing and Supportive Strategies for Micro Credit led Enterprises' was conducted by ACE, BIRD where APRACA member institutions participated.

## Overseas Training cum Exposure Programme

BIRD, Lucknow has conducted Training-cum- Exposure Visit to Malaysia on "Agri-business, Agro-processing and Agri Value Chains in Malaysia" during November, 2022 for the Indian contingent.

## On-line Certification Courses

BIRD has designed and launched 21 online certificate courses available to the participants through BIRD's website. Which are free as well as paid courses. During 2022-23, 784 candidates completed the online certification courses while cumulatively 6270 candidates have completed the online courses. The topics covered under these online courses are presented in table 4.

**Table 4: Online certificate courses offered by BIRD**

Titles	
1.	Appraisal for Agriculture Financing (CCAAF)
2.	E-Learning Course on Appraisal of Fisheries Projects
3.	Forestry and Appraisal of Forestry Projects
4.	E-Learning Course on Appraisal of Plantation and Horticulture Projects
5.	IT for Non-IT Executives
6.	Value Chain - Concepts and Value Chain Finance
7.	Augmenting Effective Governance in RRBs
8.	Financing of Minor Irrigation Projects
9.	Techno Financial Appraisal of Farm Mechanization Investments
10.	Financing for Soil and Water Conservation
11.	E-Learning Course on Renewable Energy
12.	Balance Sheet & Financial Ratio Analysis
13.	Basic and MOOC FPO Modules (CBBOs, Stakeholders and CEOs, BoDs and Accountant of FPOs)
14.	Non-Performing Assets
15.	Joint Liability Groups
16.	Certificate Course for Professional Trainers
17.	SHG - Bank Linkage Programme (SHG-BLP)
18.	Producers Organization
19.	Internal Checks and Control in Banks
20.	Financial Literacy
21.	Climate Change Basics

Considering the growing emphasis on e-learning, in addition to 21 existing online courses, BIRD, Lucknow has developed 03 E-lessons on Climate related topics viz. (i) Climate Financing Risk & Opportunities for Bankers (ii) Developing Climate Change Project Concepts : Approach for State Government Officials and (iii) Climate Resilient Agriculture for NGOs/ CSOs & FPOs.



## Collaborations:

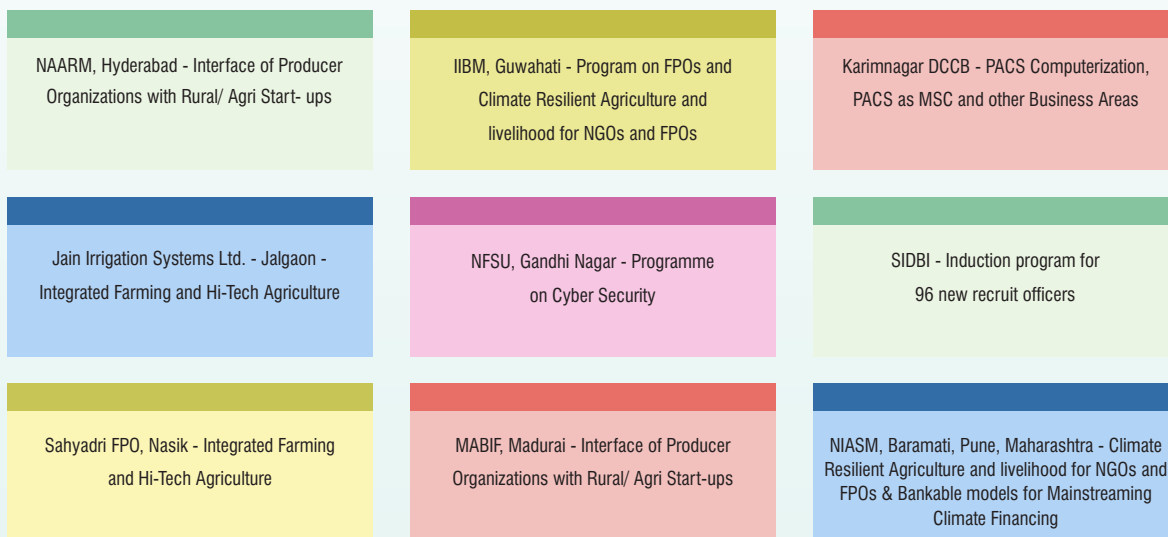
BIRD actively collaborates with Government of India, State Governments and other premier organisations for capacity building of their officers. Collaborations with Gol and State Governments during the year are presented in the table 5:

**Table 5: Collaborations with Gol and State Governments during the year**

Institution	Assignment
1. Ministry of Environment, Forest and Climate Change, Govt of India	Programme on Rural Financing & Climate Change for IFS Officers
2. Ministry of External Affairs, Govt of India	<ul style="list-style-type: none"> <li>● Program on Rural Cooperatives for ITEC members countries</li> <li>● Financing inclusive Agriculture &amp; Rural Development for ITEC member countries</li> <li>● Program on Women Empowerment for ITEC members countries</li> </ul>
3. Deptt. of Agriculture, Govt. of Maharashtra	Training of Trainers for 400 resource persons of SMART project (World Bank funded project)

Further, during the year, discussions were initiated with the ministry of Agriculture & Farmers' Welfare, Govt of India for conduct of capacity building programmes for the bankers on Pradhan Mantri Fasal Beema Yojana (PMFBY) and Kisan Credit Card (KCC) and preparation of Learning Management System for capacity building of FPOs.

The other major collaborative programs conducted during the year are:



**Figure 4: Major collaborative programmes conducted during the year**

## BIRD as nodal Training agency at central level for 10000 FPOs programme

BIRD Lucknow has been designated by MoAFW, Gol as the National Nodal Training Institute at Central level for capacity building of various stakeholders under the Central Sector Scheme (CSS) on, "Formation and Promotion of 10,000 FPOs". Under the Scheme, BIRD has so far developed the following modules which are available on its website: #link for the training module is available in figure 4.

- A Comprehensive Training Framework for FPOs
- Five Basic modules for capacity building of various stakeholders.
- Eight Advanced modules for capacity building of various stakeholders.
- Massive Open Online Courses (MOOC)

### Centrally Sponsored Project for Computerisation of PACS

BIRD has been a steady partner of Gol & NABARD in the ambitious PACS computerization programme. BIRD has designed three modules (Basic Accounting, Basic of Computers and Change Management) to facilitate conduct of Training of Trainers programme for the Master Trainers of Cooperative Training Institutes.

### Publications

BIRD brought out the following publications during the year:

- Bi-annual Journal "The Microfinance Review" - Vol. 14 (1): January -June 2022) and Vol 14 (2): July - December 2022
- Trend Report on Financial Inclusion in India
- Publication on the theme "Developing Agri-Value Chain for Rural Livelihoods in Asia-Pacific Region" by APRACA Centre of Excellence (ACE)
- Quarterly publication titled "Climate Change Lens"

These publications address topical areas of importance to policy makers and implementation.

### Studies and Consultancy Assignments

With a view to enhancing its understanding of various policies, programmes and strategies implemented at the ground level, evaluating impact, identifying operational issues, possible solutions and best practices, BIRD takes up studies and consultancy assignments continuously on diverse topics covering agriculture, rural banking, climate, micro-finance, rural development, HR issues, Information Systems & Information Technology related issues, developmental initiatives, etc.



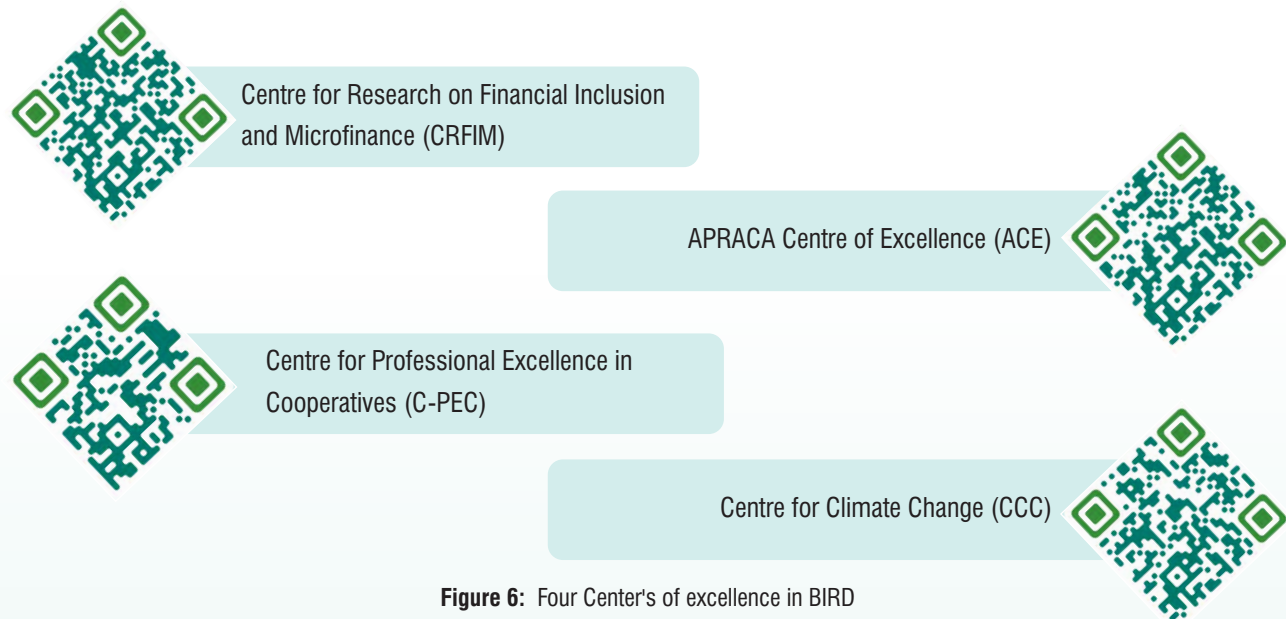
**Figure 5:** Scan the QR code for Training modules on FPOs

URL Link: (<https://birdlucknow.nabard.org/StaticPages/fpo-resource-center.aspx>)

# 3

## Centres of Excellence

Four dedicated Centres of Excellence have been established by BIRD in its campus with support of NABARD. These centres engage in trainings addressing skill gaps, studies, research and consultancy on the contemporary topics in fields related to respective centres. Four centres of excellence in BIRD are:



**Figure 6:** Four Center's of excellence in BIRD

Scan the QR codes for arriving at respective Center's website

### 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 policy initiatives and improvements in design and delivery system of inclusive financial inclusion and refinance services. CRFIM carries out multidisciplinary studies/ research on policy implementation, operational issue and best practices in the field of microfinance and financial inclusion. The findings of the studies are shared with the stakeholders and deliberated in workshops and seminars of practitioners and experts as also disseminated through training programmes at BIRD to evolve strategies for improving the efficacy and impact of the interventions.

The activities of the centre during 2022-23 are summarised below:

#### Conduct of Studies

- The Centre has completed a Study on Analysing Micro-enterprises Financed by Public Sector Banks (with SHG linkages), SFBs & MFIs.
- During the year, the studies which have been taken up, are:
- Quick Study on understanding disparity between Regions on the extent of NPAs in SHGs;
- Comparative Study of Strategies adopted by Financial Institutions in light of the Master Direction by RBI on Regulatory Framework for Microfinance Loans.

## Publications

- CRFIM publishes a half-yearly peer-reviewed journal viz. THE MICROFINANCE REVIEW. During the year, two volumes of the journal, viz. Volume-14, Issue 1, January-June 2022 and Volume-14, Issue-2, July- December 2022 were published. While the first issue was theme neutral, the second issue had 'Microfinance, Financial Inclusion and Rural Livelihoods' as its theme.
- CRFIM also publishes 'Trend Report on Financial Inclusion in India' which 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 4th edition of the Trend Report on Financial Inclusion was published during the year for the use of various stakeholders of the sector.

## Conduct of Workshop

The Centre conducted a National level Roundtable on **"Fintechs for Affordable, Efficient and Convenient Access to Financial Services for All"** on 23 January 2023. The event was graced by Senior officials/experts from NABARD, Banks, MFIs and Fintech service providers. Details of the Roundtable is presented in Box 1.

### Box 1

CRFIM organised consultative workshop styled as Roundtable on "Fintechs for Affordable, Efficient and Convenient Access to Financial Services to All" on 23 January 2023 at BIRD. The one day roundtable aimed to have an in-depth discussion on topical issues relating to digital financial inclusion, role of fintech service providers and availability of various models and challenges associated with adaptation of same at client and lenders level. For deliberation purpose, panel discussion on the following themes were structured:

- Technologies, Infrastructure and Models for reaching the unreached
- Technology Adoption by Microfinance Sector: Status, Models & Challenges
- Techshow: Financial Technology Solutions for the underserved

#### Takeaways from the Roundtable:

- Smaller MFIs require cost effective technology and capacity building.
- MFIs clients need to be educated on digital financial literacy, considering risk associated with digital transactions and MFIs business operation.
- Common platform for MFIs on technical intervention by involving fintech service providers, MFIs, SROs and other regulated agencies.
- Cyber security may be given due importance by MFIs.

## Glimpse of the Event



Director BIRD welcoming participants



Panel discussion Session

### 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 following 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 2022-23:

- **Publication**

ACE brought out its 3rd theme based publication of the ACE Journal on the theme "**Developing Agri-Value Chain for Rural Livelihoods in Asia-Pacific Region**".

## ● Webinar

The center conducted International Webinar on "**Skilling, Financing and Supportive Strategies for Micro-credit led Enterprises**" under the chairmanship of Shri Shaji KV, Chairman NABARD and Chairman APRACA on 14th December 2022 with panelists and participants from APRACA member institutions. Dr Prasun Kumar Das, Secretary General of APRACA delivered opening remarks. Details of the webinar are given in the Box 2.

### Box 2

International Webinar on "Skilling, Financing and Supportive Strategies for Micro-credit led Enterprises"

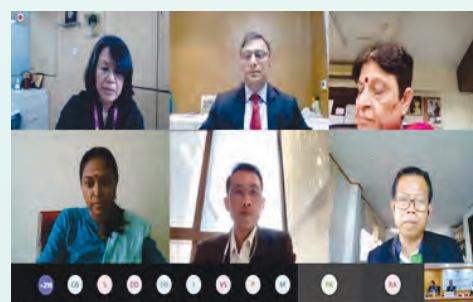
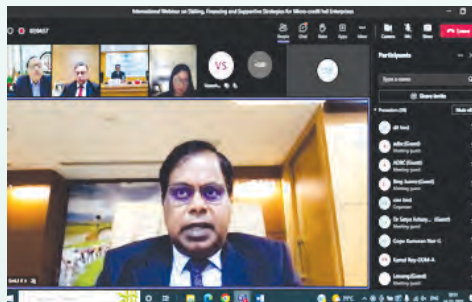
ACE organized an international webinar on "Skilling, Financing and Supportive Strategies for Micro-credit led Enterprises" on 14th December 2022. The webinar was aimed at holding in-depth discussion and exchange of experiences and best practices among the sector experts, Development Finance Institutions, MFIs, Banks, Banks, Micro Enterprise Promoting Organisations and Capacity Building Institutions of APRACA member countries to discuss opportunities, challenges and strategies for developing an integrated approach to business skilling and micro-financing of small enterprises. The Webinar was held in the form of panel discussion on themes identified viz.

- Skill Development and Support Mechanism for Micro-credit led Enterprises
- Financing Strategies for Micro-Enterprises

#### Key Takeaways of the Webinar

- Providing micro-enterprises with adequate finance, right skill and other provisions for transformation from micro and small enterprises to large enterprises.
- Micro-enterprises need to find and implement strategies that enable them to face existing challenges of global markets, competition, technology and innovation.
- Promoting grading, standardization, quality control of agricultural produce to improve its marketability.
- Incubation be supported with innovations and technology for creation of ventures in agriculture.

#### Glimpse of the Event:



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

Based on Vaidyanathan Committee's recommendations, C-PEC was set up in BIRD, Lucknow by NABARD to address the skill gap in the human resources of Cooperatives. C-PEC was set up in September 2009 with the objective to streamline the training system in Cooperative Credit Structure, develop professionalism amongst the personnel of cooperatives, arrange periodic assessment of various National and State Level Cooperative Training Institutions (CTIs), undertake related research studies, consultancy, etc.

### Outreach:

The institutional members of CPEC comprise of StCBs, SCARDBs, DCCBs, PACS, CTIs, RCS Office and Cooperative Unions. The cumulative membership of C-PEC reached a total of 15,417 members with an addition of 49 institutional members and 2968 individual members during the year. During the year, 02 Accreditation Board Meetings were conducted and re-accreditation was granted to 12 Cooperative Training Institutes (CTIs). As on 31st March 2023, there are 44 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), 04 Junior Level Training Colleges (JLTCs) and 06 other Institutions.

### Capacity Building:

- C-PEC conducted online examinations for its 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 total number of 5016 candidates enrolled for these courses in FY 2022-2023.
- In order to ensure uniform standards in training, C-PEC standardizes training programmes for various CTIs across India. During the year, C-PEC standardized 49 Training Programmes, taking the cumulative number to 237 programmes for various CTIs across India.
- C-PEC organized the 12th All India Conference of Principals and Directors of Cooperative training Institutes during the year, details of which are presented in the Box:3.

### Box 3

#### 12th All India Conference of Principal and Directors of Cooperative Training Institutes

C-PEC conducted the 12th All India Conference of Principals/ Directors of Cooperative Training Institutes on 5th & 6th December 2022 at Munnar, Kerala. The Conference was aimed at sharing strategies and generating ideas for effective and goal oriented functioning of both C-PEC and its member Cooperative Training Institutes.



### Case Documentation Competition (2022-23):

C-PEC conducted a Case Documentation Competition for employees of Cooperative Credit Institutions and Training Institutes on the topic- 'Preventive Vigilance for control of Financial Frauds and Cyber-crimes in Co-operative Banks'.

### Other Activities during the Financial Year 2022-23

- C-PEC organized a Training of Trainers (ToT) Programme on 'Internal Checks, Control and Frauds'.
- Four online Zonal Stakeholder Meets covering all the States of India were conducted by C-PEC for sensitizing the stakeholders about the products and offerings from C-PEC. StCBs, DCCBs, NABARD ROs and ACSTIs participated in the above meetings.
- Two Contact Classes of CTFC Certification Course were conducted by C-PEC during 2022-23.
- CPS course was announced in 04 new languages viz. Bengali, Malayalam, Kannada and Marathi in addition to already existing Telugu, Gujarati, Hindi and English.
- C-PEC has developed resource material for a session on 'Project Overview' for training of master trainers under the Basic Orientation Training Programme (BOTP). This is a part of the training schedule under centrally sponsored project on computerisation of PACS, launched by GOI.
- CPEC is preparing Internal Audit and Loan manual for the Supervised Entities (SEs), namely Rural Co-operative Banks and Regional Rural Banks.

### Centre for Climate Change (CCC)

Centre for Climate Change (CCC) has been set up at BIRD, Lucknow in July 2018 with a view to provide focussed attention to capacity building, climate finance, policy advocacy, promotion of national and international collaboration and knowledge management. With a view to fulfilling this objective, the Centre has taken up a number of initiatives during 2022-23, which are summarised below :

#### 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. Two new programmes on "Adaptation Techniques in Climate Smart Agriculture" and "Building Climate Smart Infrastructure" were launched to exclusively address the training requirements of Commercial Banks / Private Banks & their Training Establishments and Government Departments respectively.
- During the year 2022-23, as many as 412 participants attended 17 climate change related training programmes conducted by CCC, taking the cumulative number to 1,949 participants in 79 programmes since inception. The participating agencies included Government Departments, Banks, NGOs, FPOs, CBOs, Agriculture Research Institutes, etc.
- In addition to the 03 E-learning modules on Green Climate Fund (GCF), National Adaptation Fund for Climate Change (NAFCC) and Natural Farming including Zero Budget Natural Farming (ZBNF) prepared for NBSC during 2021-22, 03 more e-learning modules on Climate Finance (for Bankers), Toolified Approach for Project Concept Development (For Government Departments & Research Universities) and Climate Resilient Agriculture &

Livelihoods (for NGOs and FPOs) has been prepared during the year. The 03 new e-modules are available on the website of BIRD, Lucknow.

### Seminars / Webinars / Workshops:

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

- Training on Application of Climate Risk Adaptation Mechanism tool
- Concept Development on Climate Change for GoUP officials

### Consultancy Assignments

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

- Completed assignment on conduct of Customised Concept Development Workshop for Government officials of UP State Government.

### Other initiatives during the year

- On 24 January 2023, Dr. Philippe Ackermann, the German Ambassador to India, and Mr. Kaspar Meyer, Head of Science and Technology, German Embassy in India visited the Climate Change Learning Lab at Bankers Institute of Rural Development. Dr Ulrike Reviere, Country Head, GIZ was also present during the visit. A brief presentation was made by BIRD on the mandate and activities of BIRD, which was followed by a presentation by Centre for Climate



- Change, BIRD on the collaborative association between Germany, NABARD and BIRD, Lucknow.
- The Centre participated in the Inception Presentation with PwC - Blended Financing of Climate Adaptation Measures with Selected FPOs on 04 May 2022 alongwith FSDD, NABARD, HO; GIZ and PwC.
- The Centre participated in the 2030WRG Uttar Pradesh Multi-stakeholder Platform (UP - MSP) Roundtable on Carbon Financing, which was convened on 07 June 2022 at Lucknow.
- The Centre participated in the One-day workshop with Director/Course Coordinator with the Institutions/organizations for organizing one-week training courses/three-days workshop for the Indian Forest Service (IFS) officers in the premier training Institutions/organizations during 2022 - 23, organised by MOEFCC at New Delhi on 06 July 2022.
- A delegation from Asian Development Bank (ADB) comprising Ms. Michiko Katagami Principal Natural Resources and Agriculture Specialist, SDTC-AR and Mr. Krishan S. Rautela Associate Project Officer (Infrastructure), ADB INRM visited the Climate Change Centre (CCC), BIRD, Lucknow on 11 October 2022. During the meeting, discussions were held regarding the capacity building and knowledge dissemination role that could be played by CCC-BIRD in collaboration with ADB.
- Interactions were held with Dr Sonja Klinsky, Associate Professor, School of Sustainability, College of Global Futures, Arizona State University on 26 November 2022. The interactions were focussed on understanding how

those trained at BIRD (not only in the climate stream but more generally) fit into the finance sector across India generally. Deliberations were also held on trying to understand which kinds of decisions bankers or others are making at different levels as this would directly shape how one might think about effectiveness of climate training - a core aspect - which would be useful for thinking about tailoring and measuring training. A preliminary concept note has been developed on examining the feasibility of taking up collaborative studies to refine the methodology of climate finance capacity building interventions.

- Interactions were held with Dr Naaz Rizvi, Director, National Museum of Natural History, MOEFCC, Gol on 02 December 2022. The interactions were focussed on developing partnerships for capacity building programmes LiFE (Lifestyle for Environment) Mission of Gol which was announced by Hon'ble Prime Minister of India during COP 26 as also conducting programmes on climate change for Gol officials.
- Director, BIRD, delivered the Keynote Address at the Workshop on "Enabling Climate Resilient Agriculture through Blended Finance" organised on 09 December 2022 at New Delhi. BIRD, Lucknow had co-organised the event in association with GIZ, Germany, PricewaterhouseCoopers and Sa-Dhan.
- CCC - BIRD participated in the Stakeholder Consultation Meet on Developing Climate Smart Gram Panchayat Action Plan organised by UP Government on 12 January 2023.
- CCC - BIRD participated as a Panel Member during the colloquy on Climate Finance organised jointly by National Institute of Disaster Management (NIDM), Indian Institute of Corporate Affairs and BIRD, Lucknow at Vigyan Bhavan, New Delhi on 19 January 2023, which was a part of the "Resilience and Sustainability Summit: Vision 2047" organised by NIDM in collaboration with the Department of Science & Technology, UNDP, GIZ India and other national and international organizations.
- On 24 February 2023, Director, BIRD had interactions with Directors of Indian Grassland & Fodder Research Institute (ICAR - IGFRI) & Central Agro Forestry Research Institute (ICAR - CAFRI) and Vice-chancellor of Rani Laxmi Bai Central Agriculture University (RLBCAU) regarding possible areas of collaboration.
- 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 with the aim to strengthen resilience of this particular sector to deal with disasters and weather uncertainties.

### **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 June 2023 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.

# 4

## Policy Advocacy: Studies and Consultancy

BIRD undertakes studies and consultancy assignments in fields of agriculture, development finance, rural banking, climate change, microfinance, financial inclusion, rural development, HR, information systems & information technology and areas connected there to, for gathering insights into the developments and best practices in these sectors which may lead to policy advocacy.

### Study

BIRD conducts studies on topics of agriculture & rural development and development finance. The findings and recommendations of these studies facilitate policy refinements. During the year 2022-23, BIRD completed a study on Analysing Microenterprises Financed by PSBs (with SHG Linkages), SFBs and MFIs. The key findings of the same are presented in the Box 4:

#### Box 4

**Topic:** Study on Analysing Microenterprises Financed by Public Sector Banks (with SHG Linkages), SFBs and MFIs

**Sample Size:** Eight districts in four states in India viz. Uttar Pradesh, Tamil Nadu, Karnataka and Maharashtra covering 144 microenterprises - financed by total 48 branches of PSBs, MFIs and SFBs.

#### Key Findings:

- Lending to the sample microenterprises is done in the group based model (JLG/SHG) to women by their financing institutions - MFIs, SFBs and PSBs.
- Micro credit received by the sample microenterprises has been largely used by the enterprises for funding working capital requirement. 78% microenterprises utilized the loan for purchasing raw material and 44% for purchasing tools/equipment.
- The total flow of credit from all 48 branches of 3 sample formal funding agencies was ₹66,11,605. The share of MFIs, SFBs and PSBs was 37.5%, 36.5% and 26% respectively.
- Quick loan, lesser documentation work, collateral free loan and flexible repayment schedules are some of the key factors due to which 51.4% respondents preferred taking loan from MFIs. While 47.2% respondents preferred SFBs over other formal and informal sources, 39.6% respondents preferred PSBs for SHG loan over other financing sources due to lower interest rate and collateral free loan.
- Total requirement of funds of a microenterprise is usually not fulfilled by one lending agency. The enterprise has to depend on multiple sources of funding i.e., MFIs, SFBs, PSBs, personal savings, friends or family members and private moneylenders.
- Key challenges faced in accessing credit by the microenterprises from formal sources are high rates of lending, lengthy processing time, lack of knowledge about available schemes, high service fees, lengthy documentation work and procedures.
- The rate of interest charged by SFBs (up to 25.24% p.a.) was higher than MFIs (up to 24% p.a.) and PSBs (up to 12% p.a.).

- Sample PSBs took longer loan processing time (7 - 30 days), compared to MFIs (3 - 10 days) and SFBs (2 - 10 days).
- Key challenges involved in lending to microenterprises as reported by MFIs, SFBs and PSBs are - risk in lending, documentation, loan recovery, high operational cost and multiple lending.
- Key challenges faced by the microenterprises that constrain them from reaching their potential are scale of business, competition, lack of knowledge of marketing, lack of standardization, lack of quality control, etc.

#### Key Recommendations

- **Exclusive Microfinance Bank Branches:** PSBs should have dedicated 'Microfinance Branches'. They should leverage services of BC/BF.
- **Bank Branches as Wholesalers:** Bank may finance local NGO for onlending to SHGs.
- **Faster and Convenient Approvals under Credit Guarantee Fund For Micro Units (CGFMU) scheme:** There is a need to form a committee for fast track approval of loans under CGFMU scheme so as to accelerate the process of providing loan to SHGs.
- **Develop More Competitive Markets in Microfinance:** Competition among microfinance players lowers the interest rates, thus reducing financial burden on borrowers.
- **Enhance Marketing Strategies for Microenterprises:** Government agencies may take measures to create awareness about available schemes on marketing support among entrepreneurs and should reach out to entrepreneurs using social media, public campaigns, government organizations, NGOs, banks, MFIs, etc.

#### Consultancy Assignments

BIRD provides consultancy services to banks, financial institutions, government agencies and other stakeholders 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 domain, risk management and HR. During the year 2022-23, BIRD contracted 05 new consultancy assignments, awarded by NABARD Head Office and Regional Offices and other agencies, are presented in table 6.

**Table 6: Five new consultancy assignment awarded by NABARD Head Office and Regional Offices and other agencies**

	Title of the Consultancy Assignment	Name of Client
1	Impact Evaluation of TDF Project in Assam	NABARD Assam Regional Office (RO)
2	Impact Evaluation of TDF Projects in West Bengal	NABARD West Bengal RO
3	Study of NABARD Supported Training Programmes	NABARD Head Office
4	Preparation of Business Plan for upscaling of 02 FPOs promoted and nurtures by NABARD	NABARD Uttar Pradesh RO
5	Preparation of Monitorable Business Plan for FPOs	Purvanchal Gramin Seva Samiti, Gorakhpur

Further, a list of consultancy assignments completed during the last three years are presented in table 7.

**Table 7: List of consultancy assignments completed during the last three years**

	<b>Particulars of Assignment</b>	<b>Client</b>
1	Impact Evaluation of TDF projects, 02 Each in Jhansi & Lalitpur districts of Uttar Pradesh	NABARD UP RO
2	Impact Evaluation Study of NABARD supported 20 FPOs of Odisha	NABARD Odisha RO
3	Impact Evaluation Study of NABARD supported 04 Tribal Development Fund (TDF) Projects of Odisha	NABARD Odisha RO
4	Impact Evaluation Study of Impact Evaluation Study of 02 FSDD projects in Odisha 05 Watershed Projects of Odisha	NABARD Odisha RO
5	Impact Evaluation Study of 02 NABARD supported FSPF projects in Odisha	NABARD Odisha RO
6	Value Chain Analysis of Handloom and Handicraft Products in Uttar Pradesh	NABARD UP RO
7	Vulnerability Assessment & Climate Resilient Development of Jhansi district	NABARD UP RO
8	Impact Evaluation Study of NABARD supported 06 FPOs of Bihar	NABARD Bihar RO
9	Cyber Security Policy of Madhya Pradesh State Cooperative Bank Ltd	MPStCB
10	Cyber Security Policy of 38 District Central Cooperative Banks (DCCBs) of Madhya Pradesh	MPStCB
11	Impact Evaluation Study of 05 TDF Projects in Andhra Pradesh	NABARD Andhra Pradesh RO
12	Study on strengthening of Agri commodities value chain in Andhra Pradesh through Farmers' Collectives	NABARD Andhra Pradesh RO
13	Preparation of HR Policy for Goa State Cooperative Bank	Goa StCB

# 5

## Webinars, Conferences and Workshops

BIRD organises conferences, seminars and workshops on various pertinent issues from the spectrum of agriculture and rural development, where the stakeholders deliberate, discuss and exchange ideas. During 2022-23, BIRD conducted various seminars, webinars and workshops on themes of significance. These included Role of Agri Startups in agriculture and rural development; Technology adoption in farm and off-farm sectors; Developing concept for climate projects; Fintechs for affordable, efficient and convenient access to financial services; Priority sector lending as a business opportunity; Optimisation of business opportunities for FPOs; Use of IT in Hindi; etc.

**Key Take aways of some of the seminars, Conferences and workshops organised by BIRD during 2022-23 are presented below in brief:**

- **Workshop on Developing Concepts for Climate Projects: Essentials for Government Executives**

A toolified approach has been adopted to share salient features about climate finance opportunities with a view to identifying the relevance of specific activities or projects for climate change adaptation and mitigation by establishing climate change impact chain. It would also introduce participants to the key considerations looked into by funding agencies while according sanctions to the projects. Thus, the workshop



enabled the participants to understand climate change issues, identify the relevant actors, frameworks, technical and financing aspects related to the individual climate change project ideas and apply a repository of tools and methods to develop initial climate project ideas.

- **Workshops on FPOs**

During the year two workshops were organised for FPOs:

- Reorientation of Planning process & Training Need Assessment (TNA) of FPOs
- Optimization of Business Opportunities for FPOs - Issues, Challenges and Opportunities

In the workshop on 'Reorientation of Planning process & Training Need Assessment (TNA) of FPOs', prioritization, rationalization & optimization of training framework were exercised as per the roles and responsibilities of different stakeholders, viz. CBBOs, BoDs, progressive farmers, salaried staff and other stakeholders. The key takeaway was finalisation of the new training frameworks based on rationalization & optimization through focussed group discussions (FGDs).

In the workshop on 'Optimization of Business Opportunities for FPOs - Issues, Challenges and Opportunities', participants were able to identify the independent variables affecting the entire agriculture and allied value chains. They were also sensitised about making optimum business plan considering the independent variables for sustainability of FPOs.

- **Workshop on Product Marketing & Enterprise Management - Best Practices in FPO / OFPO and Experience Sharing**

The workshop was organised for BODs & CEOs of FPOs and OFPOs, CBBOs and POPIs. The key takeaways included identifying marketable surplus in the cluster area, preparation of strategic marketing plan, identifying feasible and viable business activities based on diagnostic study and positioning the product in market as per the need and requirements of the customer.

- **बर्ड व्याख्यानमाला - वानिकी उपक्रमों से उद्यमिता विकास**

पर्यावरण, वन और जलवायु परिवर्तन मंत्रालय, भारत सरकार के फारेस्ट रिसर्च सेंटर फॉर इको रीहेविलीटेशन के समन्वय में “वानिकी उपक्रमों से उद्यमिता विकास” पर राजभाषा हिन्दी में व्याख्यान का आयोजन किया गया। उक्त व्याख्यान में ग्रामीण समुदाय, विशेष रूप से जनजातीय लोगों के लिए वन उत्पाद यथा औषधीय पौधों, आयुर्वेद के बाजार, वन संपदा की वर्तमान स्थिति और खतरों, विभिन्न पौधों यथा-खस, सर्पगंधा, अश्वगंधा, सतावर, लाह पोषक वृक्ष, पलास, कुसुम, फ्लार्मीजिया, तसर, चिरोंजी, सहजन आदि के संबंध में विपणन संभाव्यता पर चर्चा की गई।



- **Workshop on Priority Sector Lending Portfolio for Officers of CBs, RRBs, and SFBs**

A two day workshop was organised at IIBM, Guwahati for bankers wherein in-depth discussions were held on various aspects of PSL Guidelines along with strategy for achieving prescribed targets and sub-targets.





- **Conference on Role of Agri-startups in agriculture & rural development**

The conference was organised for agri- startups, bankers and FPOs. Founders/ Directors of agri startups, viz. Gramophone, Matee and Eggoz elaborated their working and fruitful collaboration with FPOs and farmers. The need to link FPOs with Agri startups was underlined by all the speakers.



- **Workshop on Strengthening Internal Controls for Prevention of Frauds in Cooperative Banks**

The workshop was organised for Rural Cooperative Banks to discuss framework of internal checks and controls and fraud management in banking ecosystem. Practical instances for being vigilant to prevent frauds were shared by the domain expert.

- **Workshop on Technology Application in Farm & Off -Farm Sectors - Business Models and Strategies**

The workshop was organised to discuss about the level of technology adoption and application in farm and off farm sectors. The participants were from FPOs, Banks and NGOs. The experts from research institute and startups gave the inputs on technological interventions in Agriculture & allied sectors as also in off farm sector. Inputs on post harvest management (PHM), requirements for agri-export, application of drones for agriculture, etc were also given in the workshop. There were discussions on indigenous, proven and affordable technologies in farm and off farm sectors. The related strategies for different business models and their bankability were discussed.



### ● Workshop on Business diversification with focus on PACS as MSC & AIF Fund

The workshop was conducted in Ahmedabad for officials of Rural Cooperative banks and Secretaries of PACS wherein various avenues for diversification of business portfolio by RCBs were discussed. The opportunities available under Agri Infrastructure Fund (AIF) were also discussed in detail. The participants were then taken for an exposure visit to Nandol Seva Sahakari Samiti, Gujarat affiliated to Ahmedabad DCCB. The PACS has been engaged in diverse businesses, viz. Godowns, procurement business, input business, Multi purpose departmental store, Community hall for the use of member farmers on rent, custom hiring centre and sale of LED lights and has also taken welfare measures like putting street lights in the service villages, pilgrimage tour of dependent father/mother of the members etc.

### ● Workshops organized by Rajbhasha Prabhag

#### “सूचना प्रौद्योगिकी में हिन्दी का प्रयोग” पर संगोष्ठी

बैंकर ग्रामीण विकास संस्थान, लखनऊ द्वारा सूचना प्रौद्योगिकी के क्षेत्र में राजभाषा हिन्दी के प्रयोग को बढ़ावा देने के लिए “सूचना प्रौद्योगिकी में हिन्दी का प्रयोग” पर माइक्रोसाफ्ट टीम्स के माध्यम से राजभाषा संगोष्ठी का आयोजन किया गया। संगोष्ठी में पर श्री बालेंदु शर्मा दाधीच, निदेशक स्थानीयकरण तथा अभिगम्यता, माइक्रोसाफ्ट द्वारा सूचना प्रौद्योगिकी के नवीनतम टूल्स पर हिन्दी में कार्य करने पर चर्चा की गई। संगोष्ठी में टेक्स्ट इनपुट का हिन्दी में प्रयोग, माइक्रोसाफ्ट टीम्स के इंटरफेस का हिन्दी में प्रयोग, ई-मेल सामग्री/फाइलों का हिन्दी अनुवाद, हिन्दी में डिक्टेशन, पी पी टी का हिन्दी अनुवाद करना आदि पर चर्चा की गई।



#### हिन्दी दिवस समारोह २०२२ का आयोजन

बैंकर ग्रामीण विकास संस्थान, लखनऊ में १४ सितंबर २०२२ को हिन्दी दिवस समारोह का आयोजन किया गया। इस अवसर पर आयोजित विशेष कार्यक्रम में प्रख्यात साहित्यकार/कवि/कवयित्री, श्री मुकेश मिश्र, सुश्री ज्योत्सना सिंह, सुश्री रोली शंकर, सुश्री सीमा मधुरिमा तथा सुश्री वर्षा श्रीवास्तव ने अपनी रचनाएँ प्रस्तुत कीं।



श्री शंकर ए पांडे, निदेशक उद्घाटन वक्तव्य देते हुए



सुश्री ज्योत्सना सिंह रचनाएँ प्रस्तुत करते हुए



ग्रुप छायाचित्र

## 6 Resource Centre for Farmer Producers' Organisations

BIRD, over the years, has emerged as the resource centre for capacity building of FPOs in the areas of governance, management, business planning, marketing and financial planning. Recognising this, Government of India has designated Bankers Institute of Rural Development (BIRD), Lucknow as the Nodal Training Institution by MoA&FW, GoI at Central Level under Central sector scheme on "Formation and Promotion of 10000 FPOs". So far, the following initiatives have been taken by BIRD, Lucknow for the capacity building of various stakeholders under FPO ecosystem.

- **Development of capacity building resources :**

Five Basic training modules for CBBOs, BODs, CEOs, Accountants and other stakeholders and eight thematic advance comprehensive training 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 Agri-Export were developed by BIRD, Lucknow. Each of the 13 training modules have Master training framework, Resource material and Trainers note. Additionally, six case studies have been developed for enriching teaching as well as learning experience.

- **Development of Self- learning platform on FPO :**

Massive Open Online Course (MOOC) in Hindi and English is a free web-based distance learning program developed by BIRD, Lucknow on FPOs in association with GIZ. It contains 06 modules covering 28 chapters. Covering all the functional aspects of FPO, the course targets at all the stakeholders operating in the FPO ecosystem. MOOC is available on BIRD website (<https://birdlucknow.nabard.org/StaticPages/fpo-resource-center.aspx>) under "FPO Corner" as open source material. So far, 5362 candidates have completed the MOOC, of which, 2053 have obtained the certificates. Digitalization of other resource material on FPOs developed by various reputed Institutes / Agencies has also been done.

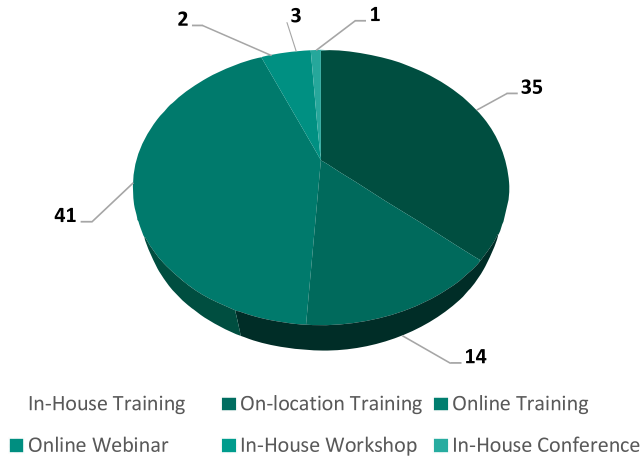
- **Conducting capacity building programmes :**

A total of 96 training programmes were conducted on FPOs during the last three years, i.e. 2020-21, 2021-22 and 2022-23, thereby involving 299 training days and 3944 trainees. The details presented in table 8.

**Table 8: Training programmes conducted on FPOs during the last three years**

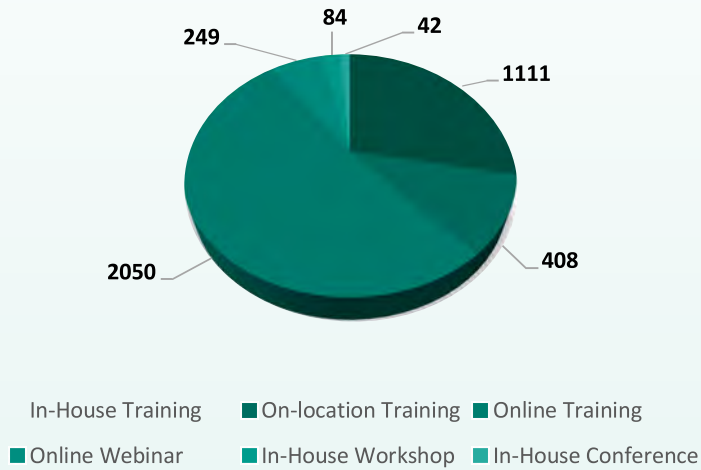
Year	Number of Training Programmes	No. of Training Programmes		Number of Training days	Number Trainees Trained
		Sponsored By NABARD	Other Agency		
2020-21	33	29	4	101	1450
2021-22	26	22	4	90	1045
2022-23	37	35	2	108	1449
Total	96	86	10	299	3944

### Training Programmes



**Figure 6: Distribution (mode-wise) of training programmes conducted in last three years**

### Number of Trainees



**Figure 7: Distribution (mode-wise) of number of trainees trained in last three years**

For accessing "FPO corner" you may scan QR presented at figure 5 at page number 18



# 7

## Management and Administration

The management of BIRD is vested in Governing Council. The Institute functions under overall guidance and directions from Governing Council (GC) chaired by the Chairman of NABARD. Governing Council comprises of Chairman of NABARD as Chairman of BIRD, DMD of NABARD, other eminent experts from Govt. of India, Banks, academic field, micro finance and other related sectors.



Director BIRD is an ex-officio member and also the administrative head of the institute, who discharges all the administrative functions of the Institute with the support of Joint Director.

The GC has constituted Academic Advisory Committee (AAC) for assisting it in matters relating to academic affairs of the Institute. During the year two meetings of Governing Council were held. The Finance Committee (FC) headed by the Director gives recommendations to the GC in financial matters. The Director of the Institute also heads the Management Committee (MC) which decides onto the internal affairs and procedures.

BIRD has consistently maintained high standard of qualified and trained human resource to ensure capacity building in new and emerging areas such as green financing, climate change, banking technology, risk management etc. 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 and Academic Advisory Committee.

In its endeavour to provide impetus to focus areas, four Centres of Excellence have been set up in BIRD, which provide leadership, best practices, research, support and training. Centre for Climate Change (CCC), Centre for Research on Financial Inclusion and Microfinance (CRFIM), APRACA Centre of Excellence (ACE) and Center for Professional Excellence in Co-operatives (CPEC) are headed by designated Faculty Members and assisted by domain experts in the fields.

## 8

## Green and Modern Infrastructure



BIRD is a training institution which provides residential learning facilities to the trainees from India and abroad. The Institute is housed in a sprawling campus of 43 acres with many interesting topographical features, imaginatively laid out with picturesque landscapes, numerous buildings and wide roads. The campus presents a spectacle of harmony in architecture and natural beauty. The main BIRD building houses academic and administrative wings and various centres and learning classrooms. Hostel blocks are separately located within the campus. The campus also provides amenities such as community centre, badminton court, gymnasium, 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 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 classrooms, 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. The Institute has the capacity to train 180 residential participants at a time. The classrooms are well equipped with whiteboards, 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**

In response to COVID-19 pandemic during 2020-21, electronic gadgets and other logistics for virtual meetings/programmes were put in place to switch over to digital platform and respond to the emerging capacity

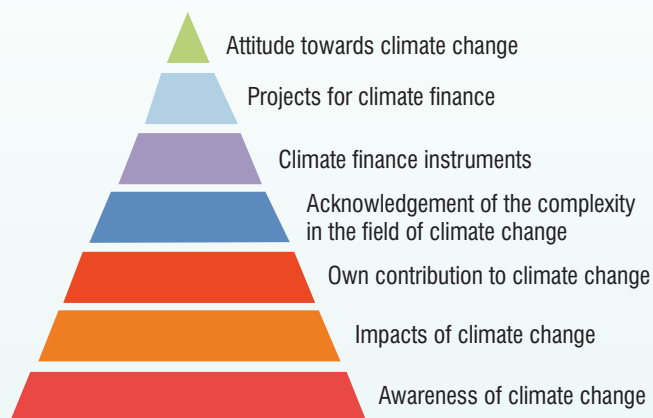
building needs of its clients. For conducting training programmes in online mode using Webex platform, six classrooms have been set up with state-of-the-art infrastructure and dedicated internet connections. The online classrooms are fitted with conference cameras with inbuilt MIC, 32" TV screens and desktop PCs.

### 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 which makes use of five elements of Indian ethos - Prithvi (earth), Jal (water), Agni (fire), Vayu (air) and Akaash (Sky). The experiential learning on climate change is enhanced by its learning lab for creating awareness covering seven modules. The learning lab provides congenial learning environment with focus on problem-centric and active learning experience.



The learning lab travels through the following modules:



#### LEARNING LAB

Provides a congenial learning environment with focus on problem-centric and active learning experience

**A**

*'Experiencing Climate Change'*  
 Awareness, Impact & Contribution

*'Exploring Solutions'*  
 Complexity, Financial Instruments and Projects

**B**

**C**

*'A Moment for Action'*  
 Attitude

### Hostel facilities

The institute has single occupancy and double occupancy air conditioned hostel rooms to accommodate 180 trainees at a time. The rooms are well-equipped with modern amenities such as LED TVs, heaters and energy saving geysers. The hostel canteen offers hygienic and tasty Indian and continental cuisine to cater to the requirements of the trainees from different parts of the country and also from abroad.

### Central Library and Information Centre

The library block of BIRD is a visual delight with spectacular landscaping and magnificent gardens around it. The library of BIRD is one of the largest in the region with a collection of more than 45,000 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.

### Other Facilities

BIRD pays great attention to physical fitness and well-being. It has a dedicated walking track, indoor badminton court, Table tennis, volley-ball court, gymnasium with all modern amenities and a yoga classroom with a dedicated yoga teacher. Bicycles are available for the use of participants for fitness/exercise while in 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 protocol for sanitisation of the institute building, hostel, dining hall and classes to check Covid-19 spread was scrupulously followed. Automatic hand sanitizers were installed at the entry points and in the corridors and all necessary SOPs and protocols were followed at the BIRD main gate before allowing entry of any outsider to the campus.



Library



Auditorium



Class Room



Dining Hall



Hostel room



Audio visual room



Sports and Recreational Activities

### 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 plants 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.



#### Box 5

#### पुस्तकालय में बर्ड प्रकाशन के सुसज्जित अनुभाग का उद्घाटन

दिनांक ३० जनवरी २०२३ को श्री शंकर ए. पांडे, निदेशक, बैंकर ग्रामीण विकास संस्थान, लखनऊ द्वारा पुस्तकालय में बर्ड प्रकाशन हेतु पृथक रूप से सुसज्जित अनुभाग का उद्घाटन किया गया।

बर्ड प्रकाशन के सुसज्जित अनुभाग का उद्घाटन करने के बाद निदेशक महोदय ने उपस्थित अधिकारियों का आह्वान किया कि वे कृषि व ग्रामीण विकास से संबंधित विषयों पर आलेख, रिसर्च पेपर और स्टडी आदि की रिपोर्ट बर्ड प्रकाशन अनुभाग के लिए प्रदान करें।



# 9

## Vision for Coming Years

What started as a training institution for Regional Rural Banks way back in 1983, BIRD has widened its horizon and transformed into a premier, multi-faceted capacity building nerve centre involved in training, research and consultancy in the spheres of agriculture and rural development banking. BIRD, in its journey of four decade has been constantly evolving, repositioning and reinventing itself to meet the challenges of time. BIRD has been supplementing the vision of Government of India and NABARD with its academic programme offerings, research and studies in the relevant fields, and facilitating policy decisions through workshops / webinars/ seminars on pertinent and relevant issues. The strategies proposed for the upcoming years are as enumerated below:

**Focus area and new programs:** Besides continuing with the existing training modules, the focus areas for coming years include corporate governance for rural financial institutions, regulatory and supervisory concerns, cyber security, technology adoption and risk management, business transformation for sustainable viability of rural financial institutions, value chain development and financing, aggregation and collectivisation of agriculture produce, agriculture export, digital marketing, climate smart agriculture, green financing, climate smart infrastructure and women leadership development etc. For the year 2023-24, various new programmes have been designed based on Training Need Assessment (TNA) and client specific requirements.

**Webinar/ Seminar:** BIRD has been hosting a number of national and international seminars, webinars, conferences, workshops, etc. on relevant topics with the aim to sense the underlying issues and to wrest suggestions for consideration of policy makers/ planners. Seminars/ webinars on relevant topics/ subjects like convergence of PACS and FPOs for business participation, financial forecasting using Future banking Technologies, role of agri startups in agriculture and rural development, role of NBFC MFIs in accelerating women enterprises, emerging trends in performance appraisal, technology adoption in farm and off- farm sectors, etc have been planned.

**Mode of delivery:** Leveraging on the available online and offline infrastructure, BIRD shall continue to offer training programmes in both the modes including hybrid mode. However, face-to-face interactive learning through in-campus and on-location programmes would be the preferred choice which is also validated by the trainees in their feedback. E-modules in new and emerging areas would be added to the existing online knowledge warehouse of BIRD.

**Learning management system (LMS):** BIRD is in the process of implementing Learning Management System (LMS) software application for easy planning, organising and assessing a specific learning process. It shall be used by trainees for self-paced e-learning and practices. This will improve BIRD's educational methods, while also saving time and money of the organization. LMS will be an effective system allowing instructors and administrators to efficiently manage processes viz; user registration and access, content, calendars, communication, quizzes/ tests, certifications and notifications.

**Client engagement and Collaborations:** BIRD shall intensely engage with its traditional and emerging clients such as formal financial institutions, NBFCs, NBFC-MFIs, Government Institutions, FPO ecosystem players and international clients to sharpen its training delivery to address their capacity building requirements in new and emerging areas.

Collaboration with industry and academia has added value to BIRD's programme offerings. BIRD would continue the existing collaborations and renew its efforts to foster new institutional partnership in its sphere of influence.

**Case documentation:** Cases constitute one of the most effective training tools in adult learning pedagogy. Recognising its importance, BIRD has been conducting Case Documentation drives regularly. 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 situations to enrich the training content.

**Studies:** Field studies provide valuable insight into ground level realities and provide vital inputs for delivery of new programmes, besides giving policy inputs. In the past years, BIRD has been conducting studies on topics relevant to the domain of agriculture and rural development. Towards these objectives, BIRD resolves to continue to conduct studies on contemporary topics under various domains.

**Centre for Professional Excellence in Cooperatives (C-PEC):** C-PEC plans for digitalization of its activities during the year besides intensification of its effort to increase its membership and their online enrollment; accreditation/ re-accreditation of Cooperative Training Institutions (CTIs); rationalization, updation and translation of certificate course contents; and announce Certified PACS Secretary (CPS) Course in Bengali, Malayalam, Kannada and Marathi in addition to Telugu, Gujarati, Hindi and English. Apart from the annual conference of Principals/ Directors of Cooperative Training Institutes (CTIs), C-PEC will organize theme based conferences for Cooperative Credit institutions.

**Centre for Research on Financial Inclusion and Microfinance (CRFIM):** CRFIM aims at facilitating policy initiatives and improvement in design and delivery systems for financial inclusion and microfinance through research inputs. The centre will continue to publish the bi-annual journal, The Microfinance Review and Trend Report on Financial Inclusion in India, besides conducting studies on topics of relevance in microfinance and financial inclusion. The centre would also conduct a national level Conference during the 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 centre will conduct Webinar/ Seminar on relevant theme 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 various climate change related topics for wider dissemination among the stakeholders. It would continue to extend capacity building support to various ICAR units/ Universities/ government departments/ bankers etc. 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 seminars/ webinars on important themes will be conducted during the coming years. The centre is geared up to provide capacity building support to national and international institutions on climate finance related topics.

10

## Team BIRD

**Shri S N Mallick**

BA (Economics), PG (Personnel Management)  
Bank Supervision, Institutional Development,  
Project Finance and natural resource Management

**Shri Mukesh Vats**

BE (Civil), MBA (Finance), CAIB  
Project Finance & Implementation, Monitoring,  
Minor Irrigation, e-Procurement,  
Vigilance, Energy Conservation

**Shri Somainder Singh**

M. Tech (Post Harvest Process & Food Engg)  
Forestry, Project finance, Natural Resource Management,  
Land use Planning, FPOs

**Dr Sriram Appulingam**

M.Sc. (Geology), M.Sc. (Environmental Science),  
Ph.D, CAIB, MHRDM  
Climate Change,  
Finance and Human Resources Management

**Ms Joan R. Blah**

B. A. (Hons), Dip. in S/w Mgmt. & Dev., CAIB  
Financial Inclusion and Information Technology

**Dr. Shikha Tripathi**

PhD in Educational Psychology  
Organisation Behaviour, Human Resource Development,  
Microfinance and Gender Development

**Smt. Samriti Bhagat**

MBA (Marketing/HRD), JAIB  
Human Resource Management and Microfinance

**Shri Prafulla Ranjan Jha**

MA, Dip. In Linguistics, CAIB  
Development & Project, Microfinance & FPOs

**Shri Deepak Ghorpade**

BE (Production), MBA (Marketing), GMPE-IIM-Indore, JAIB  
Finance and Information Technology

**Shri Nikhil Kumar**

BA(Hons), JAIB  
Development project and FPOs

**Shri Sanjeev Raman**

BA, CAIB  
Micro Finance, Financial Inclusion, Livelihood Finance,  
Farmer Collectives and project Finance

**Shri Amit Kumar Lal**

B.Tech.(IITK) & MBA(HR)  
Information Technology and  
Development & Project, Watershed, FPOs

**Smt. Anukampa Jha**

BE, CAIB  
Finance, Microfinance & Financial Inclusion

**Dr Snehal M. Bansod**

Ph.D (Biotechnology), CAIB  
Biotechnology, R & D Innovations,  
Climate Change, NBFC/MFI Finance, Farmer collectives

**Shri Prashant Dubey**

B. Tech., (Agri. Engg.); M.Sc.(Environmental Science); CAIB  
Project Finance, Agro-Processing, Agricultural Mechanization,  
Farmer collectives, Natural Resource Management  
and Climate Change Interventions

**Dr. Gyanendra Rout**

MA (Economics), Ph.D & CAIB  
Economics, Finance & Accounts, Research,  
Evaluation & Consultancy,  
Micro Finance and financial Inclusion

**Smt. Suman Shukla**

BA, MA, JAIB  
Micro Finance, Financial Inclusion,  
Farmer Collective, Livelihood Finance

**Er. Rajesh Yadav**

B Tech (Agri. Engg.), M Tech (Irrigation and Drainage Engg.)  
Development & Project, Microfinance, FPOs

## 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 & Training in 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
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
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
PMMY	Pradhan Mantri Mudra Yojna
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
	ITEC Indian Technical and Economic Cooperation



## **Bankers Institute of Rural Development (BIRD)**

LDA Colony, Sector-H, Kanpur Road, Lucknow-226012

E: [bird@nabard.org](mailto:bird@nabard.org) | W: [www.birdlucknow.nabard.org](http://www.birdlucknow.nabard.org)

