



**BANKERS INSTITUTE OF RURAL DEVELOPMENT
(BIRD) LUCKNOW**

ANNUAL REPORT

2024-25

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.

GOVERNING COUNCIL

Chairman appointed under Section 11(4) (a)



Shri Shaji K. V.
Chairman, NABARD

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



Shri Goverdhan Singh Rawat
DMD, NABARD,
In-charge of Training

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



Dr M. D. Patra*
Deputy Governor
Reserve Bank of India (RBI)

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



Smt. Y. Sobha
Chairman,
Telangana Grameen Bank



Shri K Ravinder Rao
Chairman, NAFSCOB



Shri Arun Raste
MD & CEO, NCDEX



Shri Pradip M. Vora
CEO,
Gujarat State Cooperative
Bank

GC Members appointed under Section 11(4) (e)



Prof. Partha Ray
Director,
National Institute of Bank
Management (NIBM)



Dr S. Chandrasekhar
Professor, (IGIDR)
Indira Gandhi Institute of
Development Research

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



Shri Jiji Mammen
ED & CEO, Sa-Dhan



Prof. Abhiman Das
Professor, Economics Area
Indian Institute of Management
Ahmedabad (IIM-A)

*demitted office on 14/01/2025

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



Dr. Nirupam Mehrotra
Director, BIRD

Message from **CHAIRMAN**



It is with great pride and a deep sense of purpose that I extend my greetings to the Bankers Institute of Rural Development (BIRD), Lucknow.

As India's apex development bank, NABARD places the highest priority on capacity building for its stakeholders. By investing in competency enhancement and institutional strengthening, we empower our partners to become self-reliant, efficient, and capable of delivering sustainable outcomes. These efforts not only facilitate greater access to finance and the adoption of modern practices but also ensure the effective implementation of developmental programmes at the grassroots. In fulfilling this mandate, BIRD has played an indispensable role as NABARD's premier training and development arm.

BIRD continues to lead in building rural development capacity, offering tech-enabled, participatory training to a wide range of stakeholders –from cooperative and commercial banks to NGOs and international partners.

Aligned with national priorities such as financial inclusion, climate-smart agriculture, digital innovation, and rural entrepreneurship, BIRD has strengthened its offerings through high-quality training, policy research, and multi-stakeholder engagement. Its sustained focus on capacity building for rural financial institutions, cooperatives, and development agencies has significantly advanced the cause of inclusive and sustainable growth.

The year 2024-25 has been marked by several noteworthy initiatives, including the launch of a Cyber Security Lab, the introduction of innovative training programmes, the adoption of blended learning models, the expansion of partnerships with academic and development organisations, and a renewed emphasis on emerging themes such as green finance, women's economic empowerment, and digital credit delivery. I am particularly pleased to note the Institute's deepening engagement with grassroots entities such as Farmer Producer Organisations and Business Correspondents, reflecting its commitment to capacity building where it is most needed. The dedication of BIRD's leadership and staff, supported by NABARD and sectoral partners, continues to enhance the Institute's impact and relevance.

As we look to the future, the Governing Council remains committed to guiding BIRD in exploring new frontiers, embracing cutting-edge learning technologies, and contributing meaningfully to the vision of Viksit Bharat – a developed, inclusive, and resilient India.

Let us build upon our achievements and work together toward a future marked by rural prosperity, equity, and sustainability.

Warm regards and best wishes for continued success.

Shaji K. V.

**Chairman, Governing Council, BIRD, Lucknow
& Chairman, NABARD**

From the **DIRECTOR'S DESK**



The quest for improving knowledge content in an ongoing endeavour in BIRD, Lucknow. It gives me immense pleasure to reflect upon BIRD's journey during the year (2024-25). BIRD marked the year with its innovative capacity building interventions responsive to the emerging need of the sector, facilitating policy dialogues, collaborations to create synergy as a driving force in strengthening institutions that serve rural India.

BIRD, during the year, has not only enhanced the quality and relevance of our training programmes but also introduced several strategic initiatives to address contemporary challenges.

A major milestone has been the launch of a dedicated Cyber Security Lab in collaboration with Quick Heal Technology Ltd.-an important step towards equipping rural financial institutions with the knowledge and practical skills to mitigate risks in an increasingly digital environment. This initiative underscores our commitment to building digital resilience and fostering secure financial inclusion.

BIRD also made concerted efforts to mainstream gender perspectives across our programmes. Recognising the critical role of women in driving rural transformation, BIRD has intensified its focus on women's leadership in general as well as focused on Board of Cooperative Banks, gender equity, and empowerment. Specialized training modules on inclusive governance in Farmer Producer Organisations (FPOs), and capacity building of women functionaries in cooperatives have been introduced. These initiatives aim to strengthen the voice, agency, and economic participation of women in the rural development processes.

BIRD, Lucknow receives global participation from across continents through many programmes, including by ITEC, Ministry of External Affairs, GOI on crucial themes pertaining to human resource development, agriculture and rural development, inclusive finance, women leadership and climate change. Besides, BIRD training and ex-prouve successfully conducted exposure visits to Netherland and Vietnam to study their best practices in the area of Rural and Agriculture Development. The Institute's outreach has been significantly broadened through physical and digital modes of training delivery. Our thematic coverage has grown to include areas such as climate-resilient agriculture, financial literacy, cooperative digitization of financial services, and sustainable livelihoods-all with a cross-cutting focus on inclusion and sustainability.

Our study and consultancy assignments have continued to bring field based practices to the training curriculum, enrich policy, and support institutional reforms at various levels.

I take this opportunity to thank the Governing Council, NABARD, our partners, faculty, staff and most importantly, our participants, for their trust, support, and commitment.

We remain dedicated to our vision of being a centre of excellence for rural development—an institution that evolves with the times and leads with purpose.

With warm regards,

Dr Nirupam Mehrotra

Director

Bankers Institute of Rural Development

Lucknow

Contents

01

Introduction

1

02

Academic Activities

5

03

Centres of Excellence

16

04

Seminars, Webinars & Workshops 30

05	<u>Policy Advocacy: Studies and Consultancies</u>	41
06	<u>Resource Centre for Farmer Producers' Organizations</u>	43
07	<u>Green and Modern Infrastructure</u>	48
08	<u>Vision</u>	56



INTRODUCTION

“Learning is a treasure which accompanies its owner everywhere.”

— Chanakya

Bankers Institute of Rural Development (BIRD), Lucknow stands as a premier apex learning centre, established by the National Bank for Agriculture and Rural Development (NABARD), the leading development finance institution dedicated to agriculture and rural development in India. Founded in 1983 initially as a training hub for Regional Rural Banks, BIRD has evolved significantly to become a comprehensive capacity-building institution, engaging in training, research, and consultancy across the spectrum of agriculture and rural development banking.

Genesis

The establishment of BIRD was guided by the recommendations of the Training in Rural Development through Credit (TRUDEC) Committee and the Committee to Review Arrangements for Institutional Credit for Agriculture and Rural Development (CRAFICARD), which highlighted the importance of training, research, and consultancy within NABARD's mandate. A pivotal study group led by Dr. Kamala Choudhury, a distinguished management educationist, advocated for BIRD's transformation into an independent entity. Consequently, BIRD was registered as a Society under the Societies Registration Act, 1860 on April 17, 1992, and began operations from its expansive campus in Lucknow, Uttar Pradesh.

Management

BIRD operates under the guidance of its Governing Council (GC), chaired by the Chairman of NABARD. The GC includes 15 members, comprising high-level officials such as the Deputy Governor of the Reserve Bank of India, the Managing Director/Deputy Managing

Director of NABARD, and other eminent professionals from administration, academia, and training sectors. The Director of BIRD, serving as the ex officio Member Secretary of the GC, oversees the institution's daily operations, supported by the Joint Director.

Activities

BIRD's core mandate encompasses training, research, and consultancy in agriculture and rural development banking, both domestically and internationally. The Institute has continually adapted to the evolving landscape of training needs and client demands, updating its program offerings and thematic focus. This evolution is evident in its diversified client base, which now includes not only banks but also NGOs, microfinance institutions, government bodies, small finance banks, and farmers' producer organizations.

Faculty

BIRD draws upon the extensive domain expertise of NABARD, utilizing a team of 18 highly qualified



faculty members with significant field experience across agriculture, climate change, finance, financial inclusion, microfinance, IT, and behavioural sciences. This expertise underpins the Institute's capacity to deliver high-quality training and consultancy services.

Centres of Excellence

To address specific priority areas, BIRD has established four Centres of Excellence: 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 dedicated to enhancing the quality and standardization of capacity-building programs in their respective domains.

Central Library and Information Centre (CLIC)

BIRD's Central Library and Information Centre (CLIC) houses a comprehensive collection of over 50,000 books, bound journals, CDs, and other resources, supporting the Institute's educational and research activities. The Library has recently undergone digitisation through the adoption of Library Management Software, enhancing accessibility and efficiency.

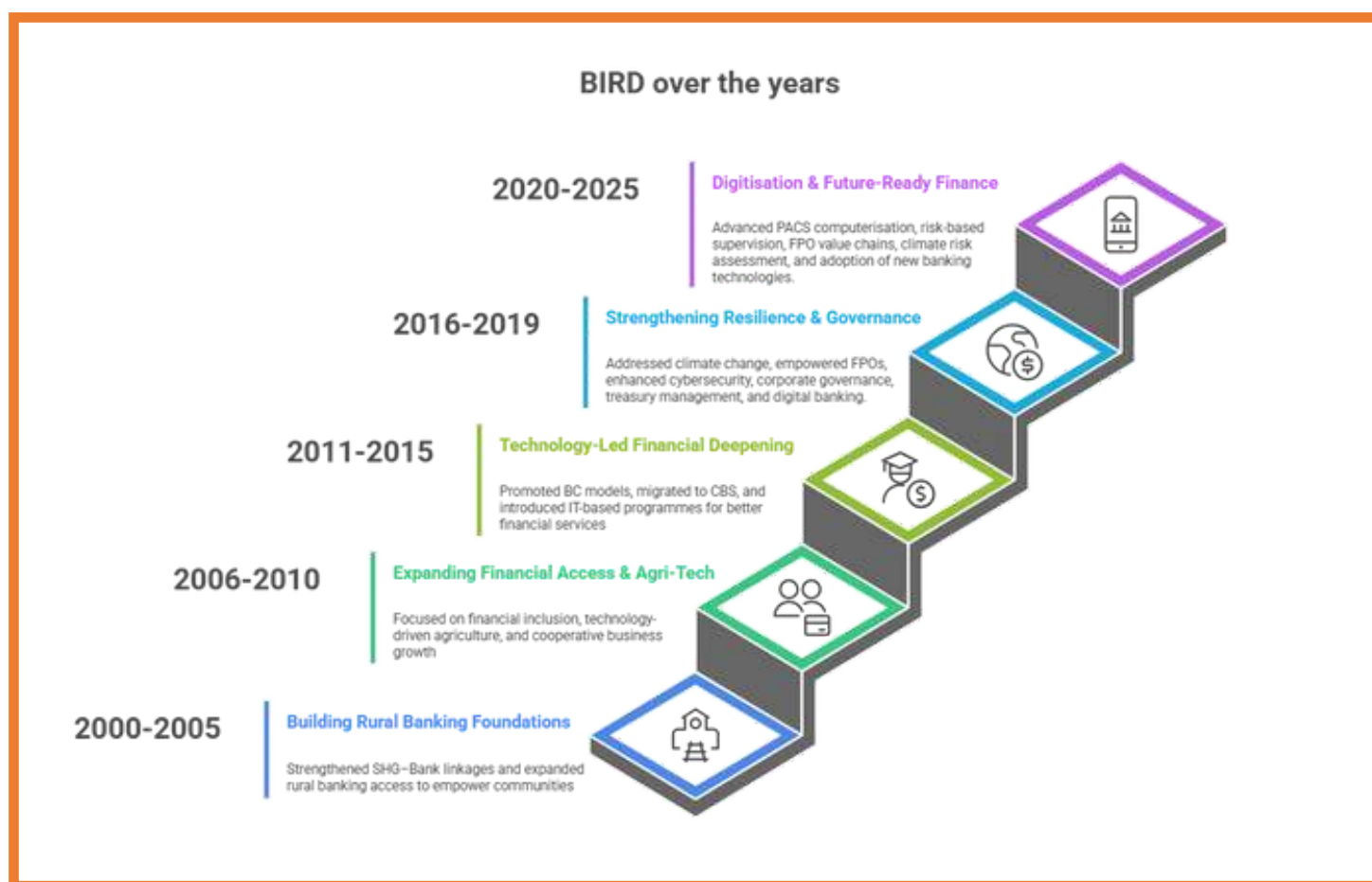
Stakeholder Connect

BIRD actively engages with its stakeholders to enhance service effectiveness and gather feedback. In the 2024-25 period, efforts were intensified to raise awareness about BIRD's activities and gather insights through Stakeholders Consultation Committee meetings. The Institute offers both sponsored and customized training programs,

including international training and exposure visits focused on microfinance, high-tech agriculture, and financial inclusion. These programs cater to a wide range of needs, from financial management and human resource development to infrastructure finance and information technology.

BIRD over the years

BIRD has always been proactive in aligning its offerings with the financial ecosystem. Its training programmes suitably addresses the skill gaps required to be bridged for enabling the stakeholders to take on the emerging challenges. Its diversified programmes over the years is a testimony to this.



In recent years, BIRD has introduced several future ready initiatives to enhance its training and consultancy offerings. Experiential learning has been emphasized to provide participants with hands-on, practical experiences that reinforce theoretical knowledge and improve real-world application. The Institute has also focused on aligning course content with the evolving ecosystem, ensuring that training programs address current trends and emerging challenges in agriculture and rural development. To broaden its impact, BIRD has forged collaborations with

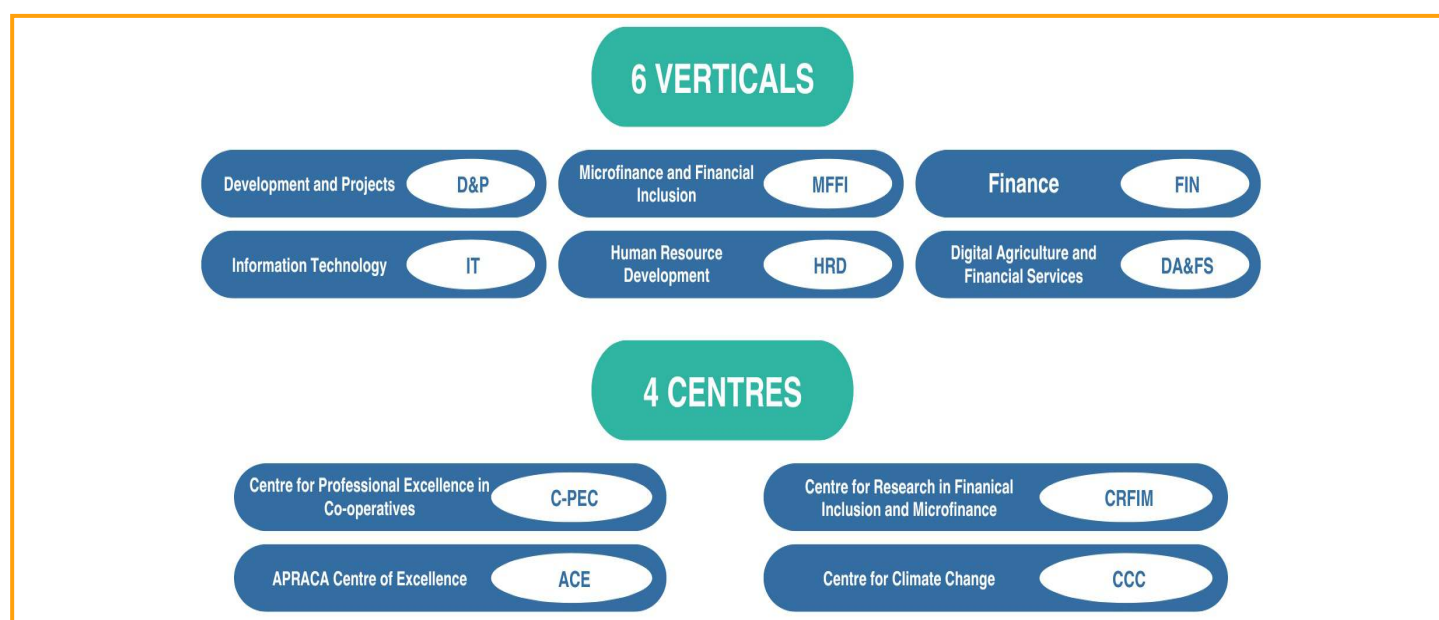
like-minded institutions, leveraging shared expertise and resources to deliver more comprehensive and innovative solutions. Additionally, BIRD has embraced decentralized training, conducting programs across various locations to reach a wider audience and cater to the specific needs of different regions. These initiatives collectively reflect BIRD's commitment to staying relevant and effective in a dynamic landscape.



ACADEMIC ACTIVITIES

Overview

The Bankers Institute of Rural Development (BIRD), Lucknow, an autonomous institution promoted by NABARD, continues to serve as a premier capacity-building hub in agriculture, rural credit, and rural development. It caters to a diverse group of stakeholders, including banks, NBFCs, FPOs, NGOs, Government, and international institutions.



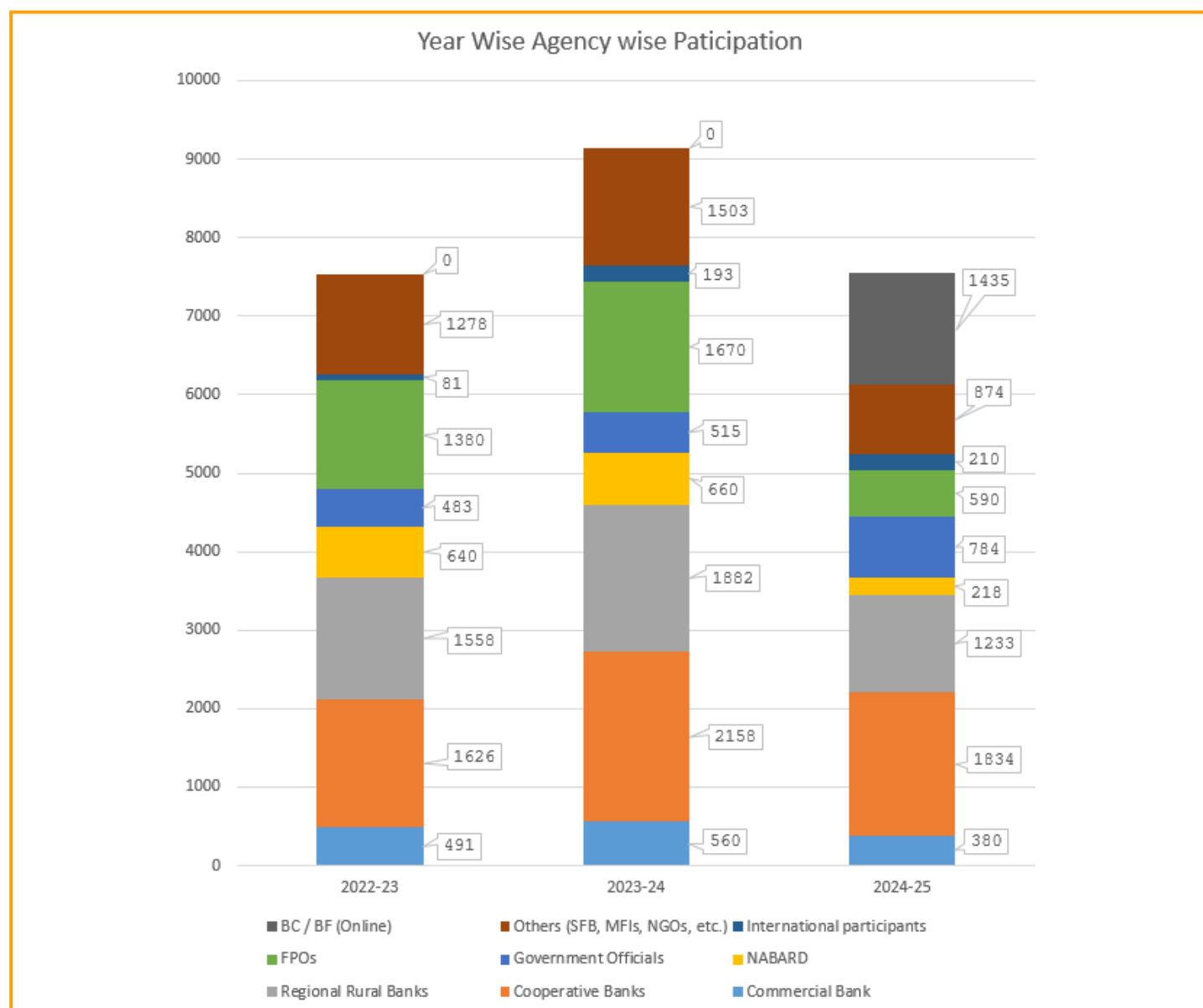
Key Academic Activities (2024–25)

As part of its academic mandate, BIRD extends comprehensive capacity-building support to strengthen the human resource development efforts of its stakeholder institutions. This is achieved through a blend of in-campus, on-location, and online training programmes, along with a diverse range of academic initiatives such as seminars, workshops, conferences, roundtables, research studies, and consultancy assignments. The key academic highlights and achievements of BIRD during the financial year 2024–25 are outlined below.

Training Programmes

BIRD's hallmark remains its innovative and experiential pedagogy tailored to address contemporary challenges in the rural and agricultural ecosystem. During FY 2024–25, the institute organized 246 training programmes, reaching 7,558 participants, including 210 international participants from over 50 countries.

Year wise no. of programmes and participation			
Particulars	2022-23	2023-24	2024-25
Programmes	255	284	246
Participants	7537	9141	7558
Trainee Days	21750	22277	26235
Average no. of participants per programme	30	32	31



During the year, 113 programmes (46%) were sponsored by NABARD. In addition to this, 41 programmes for BCs/BFs under the mandatory IIBF certification process were conducted. Two international exposure visits were organized to the Netherlands and Vietnam. Trainings were delivered through in-campus, on-location, and online modes, ensuring wider reach and flexibility.

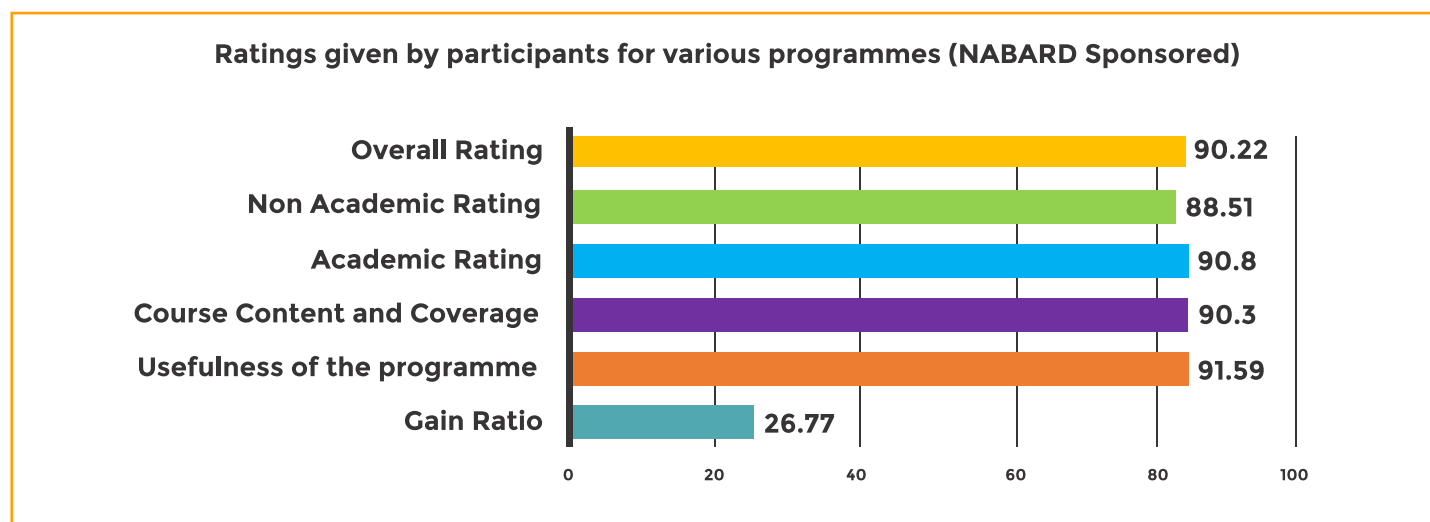
Feedback & Impact Analysis

Assessment Methodology

- **Entry & Exit tests** assess knowledge acquisition.
- **Feedback forms** with ratings (1–4 scale) gather insights on content, faculty, logistics, relevance, etc.
- **Gain Ratio** is derived from test score improvements.

Feedback Highlights (NABARD-sponsored programmes):

- Overwhelmingly positive feedback across all categories.
- High gain ratios reflecting significant knowledge enhancement.
- Note worthy appreciation for content relevance, interactive methodology, and expert faculty.



Innovation in Curriculum

Introduction of New Programmes

During the year 2024–25, BIRD launched **82 new programmes under 56 titles**, including:

- **37 sponsored by NABARD**, on topics such as ESG Financing, Net Zero, Climate Risk, Forensic Audit, and FinTech.

New Programmes – Sponsored by NABARD	
Risk Assessment and Stress Testing	Making FPO/PACS grid to address market barriers in agri and allied sector
Empowering Banks for Online Reporting, Loan Processing and Government Schemes implementation	Workshop on Role of FinTech and Account Aggregators in Banking
Two-day training programme on Gender concerns and POSH Act	Risk Based Internal Audit
Basics of IT Infrastructure	Digital Banking
Internal Checks and Controls & Compliance Management	Digital Financial Inclusion

Green Financing and ESG Financing	Digital Native Banking
Project and Financial Management	Basics of Net Zero & Carbon Credits
Write shop on Capacity Building of Stakeholders for Submission of Project Proposals under CCF-ID	One Day Workshop / Conference on Best Practices in IT Space
Assessment of Financial Risks arising from Climate Change	Forensic Audit & Fraud Management for RRBs
IS Audit in Coop. Banks	Data Analytics and Power BI, AI & ML
Appraisal, Monitoring and Evaluation of Climate Change Projects	Business Planning and Governance in PACS
Workshop on HR Issues in MFIs	Programme on DAY-NRLM
Basics of Social Stock Exchange (SSE)	Training cum Exposure visit to successful PACS
Forensic Audit & Fraud Management for Coop. Banks	ESG Compliant Businesses
Secured Banking: Strategies to Combat Fraud and Enhance Cyber Resilience in the Digital Age	

- **45 customized programmes** based on specific stakeholder needs, including training for SMART (World Bank Project in Maharashtra) Project officials, FPO leadership development, cybersecurity, and gender sensitization.

New Programmes - Customized/Paid	
Training Programme for newly recruited officers under Audit Services of Bihar State Cooperative Department	Trainers Training Programme (ToT) for SMART Officials
Capacity Building Programme for district level project functionaries and institutional officers of SMART Project, Maharashtra	Exposure cum Capacity Building Programme for NRLM / SRLM Team Members on Climate Change, Risks and Impact on Rural Livelihood
Programme on Preventive Vigilance Mechanism in Bank	One Day Programme on Digital Native Banking
Training Programme for BoDs / CEOs of Hardoi Kisan Farmer Producer Company Ltd. (FPOs)	Induction Programme for Financial Education for Trainers of NCFE
Training of Auditors from States on NLPS Audit	Programme on Efficient Fishery Business Management and Operations
Training Programme for Strengthening FPO through Empowerment of Board of Directors	Turn Around Plan (TAP) - Training Programme for the Mentor & Nodal Officers from NABARD RO and Nodal officers of Potential Rural Coop. Banks : Batch -1 st
Programme on Priority Credit for IOB Officers	Training Workshop on Reservation Policy for Officers of RRBs
Training to FPOs under SEWOH Project	FPO Accelerator Programmes (Foundation I)
Training for FPOs of NABCONS under CSS 10K Scheme	Capacity Building Programme for FPOs by Himmatthan Society
Online Training Programme on Cyber Hygiene and Best Practices for Securing Banks Against Cyber Threats	

Seminars, Webinars & Workshops

Multiple **national-level seminars/webinars/workshops** were organized, addressing critical and emerging areas like:

- FinTech in rural banking
- Technology applications in farm/off-farm sectors
- Best practices in HR and IT
- Climate adaptation and women-led entrepreneurship

Sr. No.	Title
1	Workshop on HR Issues in MFIs
2	Seminar on Best Practices in HRD in RFI
3	Workshop on Role of FinTech and Account Aggregators in Banking
4	Workshop on Technology Application in Farm & Off -Farm Sectors - Business Models and Strategies
5	One Day Workshop on Best Practices in IT Space
6	Networking of Women FPOs
7	Workshop on JIVA DPR Preparation
8	UNNATI - Regional Townhall for Northern Zone
9	Workshop on Introduction to Practical Case Study Research - TCI - BIRD
10	Workshop for Women Entrepreneurs in Agri and Water Sector
11	Climate Changemakers: Conversation Series for accelerating organisations towards climate adaptation
12	Workshop on Jan Dhan Plus by Women's World Banking
13	Capacity Building Workshop for NABARD officials on Social Stock Exchange (SSE)
14	Principal Conclave - NCFE
15	Workshop for Chairman of RRBs with Sa-Dhan
16	Workshop for MFIs
17	Write shop on Case Method Documentation
18	Workshop on "Solarisation in Agriculture" & "FPO Business Management" Development

International Programmes & Collaborations

- **Indian Technical and Economic Cooperation (ITEC) Programmes in collaboration with Ministry of External Affairs, Govt of India**
- **Programme in collaboration with Centre for International Cooperation & Training in Agricultural Banking (CICTAB)**

BIRD conducted 08 ITEC programmes and 01 CICTAB programme, attended by 210 international participants from 50+ countries. Key themes included:

- Climate Finance and Rural Development
- Women Leadership
- High-Performance Organizations
- Market Linkages for Farmers' Collectives

Titles of ITEC Programmes

Development Through Rural & Climate Finance for ITEC Member Countries

Developing Women Leadership for ITEC Member Countries

Trainer's Training programme on Training Techniques for ITEC Member Countries

Creating High Performance Organizations

Understanding and Addressing Climate Change - Experiential Learning at the Climate Learning Lab

Financing Inclusive Agriculture and Rural Development

Farmers Collectives and linking them to Market

Project Lending for Agriculture and Allied Sectors

Title of CICTAB Programme

Skill Development of Trainers in the area of Promotion and Financing of Self-Help Groups & Joint Liability Groups for Financial Inclusion of Rural Poor



International Exposure Visits

Two high-impact international exposure programmes were conducted, on the following titles:

- **Netherlands:** Hi-Tech Agriculture, Hi-tech Floriculture, Agro Processing & Dairying
- **Vietnam:** Value Chain Financing in Agriculture, Allied and Rural Sectors

Exposure Visit to Netherlands - Programme on Hi-Tech Agriculture, Hi-tech Floriculture, Agro Processing & Dairying



BIRD, Lucknow conducted the International Exposure Visit to Netherlands on Hi-Tech Agriculture, Hi-tech Floriculture, Agro Processing & Dairying from 09 to 16 February 2025.

The delegation to the Netherlands included 02 state Cabinet Ministers from Himachal Pradesh & Uttarakhand, 03 Senior IAS Officers from Kerala and Uttarakhand, 05 RRB Chairmen, NABARD Officers, and Chairman/MD/Senior Officers from StCB, COO SRLM, Heads of Voluntary Organisations, besides Faculty of BIRD.

During the Exposure Visit participants were taken to

- Rabo Bank HQ, Utrecht
- Farm of the Future, Lelystad, by Wageningen University & Research's Field Crops division
- Rabo Bank Gelderse Vallei
- Remeker Cheese, Lunteren
- Royal Flora Holland, Aalsmeer
- Verify World Horticulture Centre, Naaldwijk, Westland
- The Tomato world, Westland
- Digitalisation Talks by Rabo bank, Utrecht
- Ammerlaan – The Green Innovator, Pijnacker
- Cultural Visit tour to Amsterdam

Training cum Exposure Visit to Vietnam on 'Value Chain Financing on Agriculture, Allied and Rural Sectors'



Bankers Institute of Rural Development (BIRD), Lucknow conducted a training cum exposure visit to Vietnam during 22 February 2025 to 02 March 2025, in collaboration with Vietnam Bank for Social Policies (VBSP). As a government-owned financial institution operating on a non-profit basis, VBSP is the largest provider of inclusive finance and microcredit for the poor households and policy beneficiaries in Vietnam, with a customer base of around 7 million.

The delegation of the exposure visit comprised of participants from NABARD, Subsidiaries of NABARD, banks, Microfinance institutions, NBFCs, CSR foundation and NGOs, besides Faculty of BIRD. The schedule of programme included visit to the Head Quarters and Regional Office of VBSP, sliik village in Hanoi, Agro Processing units in Thai Binh, High tech strawberry & tomato farm in Hanoi, Aquaculture projects including Oyster farming and marine fisheries in Quang Ninh province and Dairy processing unit in Ba Vi, Hanoi.

Collaborative Engagements

BIRD has actively collaborated with prominent institutions for conduct of training programmes as per the list presented below:

Sr. No.	Programme Title	Institution, with which collaborated with
1	Online Training Programme on Cyber Hygiene and Best Practices for Securing Banks Against Cyber Threats	FCRF (Future Crimes Research Foundation)
2	Programme on Efficient Fishery Business Management and Operations	LINAC-NCDC (Laxmanrao Inamdar National Academy for Cooperative Research and Development -National Cooperative Development Corporation)
3	Workshop on Introduction to Practical Case Study Research - TCI- BIRD	TCI (Tata Cornell Institute)
4	NPA and Recovery Management for ANStCB Officials; Internal Checks and Controls for ANStCB Officials; Project Appraisal Farm Sector for ANStCB Officials	ANStCB (Andaman & Nicobar State Cooperative Bank)
5	Training Programme for newly recruited officers under Audit Services of Bihar State Cooperative Department	Bihar State Cooperative Department
6	Programme on Skill Development of Trainers in the area of Promotion and Financing of Self-Help Groups & Joint Liability Groups for Financial Inclusion of Rural Poor (Focused on Trainers Training)	CICTAB - NABARD
7	<ul style="list-style-type: none"> • Workshop for Women Entrepreneurs in Agri and Water Sector • Climate Changemakers: Conversation Series for accelerating organisations towards climate adaptation • Exposure cum Capacity Building Programme for NRLM / SRLM Team Members on Climate Change, Risks and Impact on Rural Livelihood 	GIZ, New Delhi
8	Master Trainer's Training Programme on FPOs (under decentralised training framework)	SNTI – DMI (State Nodal Training Institutes- Directorate of Marketing and Inspection)
9	Programme on Agri Entrepreneurship for Farmer Producer Organisations(FPOs)	Syngenta Foundation
10	<ul style="list-style-type: none"> • Development Through Rural & Climate Finance • Developing Women Leadership • Trainer's Training programme on Training Techniques • Creating High Performance Organizations • Understanding and Addressing Climate Change - 	ITEC – MEA, GoI

Sr. No.	Programme Title	Institution, with which collaborated with
	Experiential Learning at the Climate Learning Lab <ul style="list-style-type: none"> • Financing Inclusive Agriculture and Rural Development • Farmers Collectives and linking them to Market • Project Lending for Agriculture and Allied Sectors 	

These partnerships enriched content delivery and expanded the thematic depth of programmes.

- Future Crime Research Foundation
- Laxmanrao Inamdar National Academy for Cooperative Research and Development - Cooperative Development Corporation
- Tata Cornell Institute
- State Nodal Training Institute - Directorate of Marketing and inspection

Key Flagship Activities

BC/BF Training

Empanelled by RBI/IBA, as a nodal training institute for conducting the mandatory training to BC/BF before certification, BIRD conducted **41 training programmes for 1,435 BCs/BFs** under standardized curricula in Hindi and English. These contribute directly to last-mile financial inclusion.

MoUs Signed

During the FY 2024-25, BIRD executed MoUs with

- WRI (World Resources Institute) India
- Water.org
- Future Crime Research Foundation (FCRF)
- Rani Lakshmi Bai Central Agricultural University
- Hon. Balasaheb Thackeray Agribusiness and Rural Transformation (SMART) Project being implemented in Maharashtra.
- Quick Heal Technologies Limited
- Crop Insurance Division of DA&FW, MoA&FW, GoI
- Directorate of Horticulture Department of Agriculture & Farmers empowerment, Govt of Odisha
- Micro Finance Industry Network (MFIN)

The MoUs have been executed in order to facilitate exchange of expertise between the agencies in areas related to research and studies, training, consultancy etc.

Way Forward

Going forward, BIRD aims to strengthen its role as a premier capacity-building institution by aligning its academic offerings with emerging trends and stakeholder needs in the agriculture and rural development ecosystem. The Institute plans to expand its curriculum by introducing training programmes in emerging

areas such as Artificial Intelligence, Cybersecurity, ESG Financing, Digital Finance, and Data Analytics to equip participants with future-ready skills. Emphasis will be laid on developing customised, institution-specific training solutions for Cooperatives, RRBs, FPOs, and other stakeholder organisations. BIRD also seeks to deepen collaborations with national and international institutions, enabling co-creation of contextual, policy-aligned content and broader knowledge sharing. In addition, the Institute will enhance its international outreach through more ITEC, CICTAB, and APRACA programmes, thematic global exposure visits, and curated learning experiences. To ensure programme relevance and effectiveness, BIRD will institutionalise feedback-driven impact assessments, including pre- and post-training evaluations, and publish participant success stories. With an increased focus on innovation in content delivery—through hybrid formats, e-learning modules, and digital pedagogy—BIRD aims to continue empowering rural institutions and professionals for a more inclusive and resilient development future.

3 CENTRES OF EXCELLENCE

The four specialized Centres of Excellence (CoEs) housed in BIRD are (a) Centre for Professional Excellence in Cooperatives (C-PEC), (b) Centre for Research in Financial Inclusion and Microfinance (CRFIM), (c) APRACA Centre of Excellence (ACE), (d) Centre for Climate Change (CCC). The details of the activities by each centres during 2024-25 are given in this chapter.



Centre for Professional Excellence in Cooperatives (C-PEC)

Introduction

Taking a cue from Vaidyanathan Committee's recommendations, C-PEC was set up in BIRD, Lucknow by NABARD to address the huge skill gap in the Human Resources of Cooperatives. Established in September 2009, C-PEC acts as a Central Level Certification Center. The objective of the center is to streamline the training system in Cooperative Credit Structure to evolve uniformity, develop professionalism amongst the personnel of cooperatives, arranging periodic assessment of various National and State Level Cooperative Training Institutions (CTIs), undertake quality research studies, consultancy for Cooperatives. C-PEC plays a crucial role in equipping the cooperative personnel with necessary skills and knowledge, ultimately strengthening the cooperative system in India

I. Outreach:

Membership:

The institutional members of C-PEC comprise STCBs, SCARDBs, DCCBs, PACS, CTIs, RCS Office and Cooperative Unions. While its employees can become Individual members of C-PEC. The cumulative membership of C-PEC as on 31st March 2025 is as under:

Type of Membership	Total Membership as on 31 st March 2025	FY 2024-25 Increase
Institutional Members	6212	105
Individual Members	15629	2757
Total	21841	2862



Accreditation:

During the year, one meeting of Accreditation Board Meeting was conducted for the first time, State Cooperative Union sponsored CTIs were accredited by C-PEC. They are:

- Cooperative Management Centre, Ahmedabad, promoted by Gujarat State Cooperative Union.
- Cooperative Management Centre Bhavnagar, promoted by Gujarat State Cooperative Union.
- Cooperative Management Centre Surat promoted by Gujarat State Cooperative Union.
- Cooperative Training College (CTC) Bhopal promoted by State Cooperative Union MP.
- National Centre for Cooperative Education (NCCE) New Delhi promoted by National Cooperative Union of India (NCUI)

Further Indira Gandhi institute of Cooperative Management (IGICM) Lucknow was also granted re-accreditation during the year.

As on 31st March 2025, there are 49 CTIs, which are C-PEC accredited.

Type of CTI	Number Accredited
Agricultural Co-operative Staff Training Institute (ACSTIs)	15
Institute of Cooperative Management (ICMs)	14
Regional Institute of Cooperative Management (RICMs)	5
Junior Level Training Colleges (JLTCs)	4
State Cooperative Union's sponsored CTIs	5
Other Cooperative Training Institutions (NIRB, Bangalore, SAHARDA Bidar, VAMNICOM Pune, MDMI, Guwahati, PICT, Chandigarh and RGCTC, Andaman & Nicobar)	6
Total	49

II. Capacity Building initiatives of C-PEC:

Certification Course

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 Certified Professional in Cooperative Banking (CPCB) Level II. A total of 7443 candidates enrolled for these courses in FY 2024-25 during FY 2023-24, 7103 candidates had enrolled for examination, of which 3096 candidates (51.43%) have passed the examination.

Standardisation

In order to ensure uniform standards in training, C-PEC standardizes training programmes for various CTIs across India. During the year, C-PEC standardized 61 Training Programmes, taking the cumulative number to 357 for various CTIs across India. Standardised programmes are available on the website of C-PEC, BIRD (<https://bird-cpec.nabard.org/>).



Sensitization training programme of Assistant Registrars and Deputy Registrars (AR/DRs) of Uttar Pradesh.

C-PEC facilitated conduct of 03 Sensitization training programme of Assistant Registrars and Deputy Registrars (AR/DRs) of Uttar Pradesh under PACS Computerization. Shri Rajesh Kumar Singh, IAS, Principal Secretary Cooperative Department, Government of Uttar Pradesh, interacted with the participants during the programme.



Interaction of Principal Secretary, Dept. of Cooperatives, Go UP

Preparation of Manuals and Brochures

CPEC prepared two Guidance Documents namely, "The Internal Audit Manual of RRBs" and "Manual for Appraisal of Loan Products of Regional Rural Banks" and 03 brochures of PACS's new business activities namely viz. 'Setting up of Pradhan Mantri Jan Aushadhi Kendra', 'Petrol/Diesel Pump Dealership' and 'LPG distributorship'. These documents were unveiled during the 56th Meeting of Governing Council (GC) on 13th September 2024 at BIRD, Lucknow. The soft copy of this is available on the website of C-PEC, BIRD (<https://bird-cpec.nabard.org/>).



Unveiling of RRB Manuals by GC Members.



Unveiling of PACS Brochures by GC Members

Sensitization cum Training Programme on Turn Around Plan (TAP)

C-PEC conducted five Sensitization cum Training Programme on Turnaround Plan (TAP) in a writeshop mode for Officers of Potential Rural Cooperative Banks identified by NABARD in the States of Bihar, Jharkhand Madhya Pradesh, Uttar Pradesh, Maharashtra, Rajasthan, Haryana and Punjab. During the programme, 76 RCBs were facilitated in making a realistic SWOT analysis of their respective banks and thus preparing a result-oriented TAP.

Engagement with Non-Credit Cooperatives

C-PEC conducted a 3-day Training Programme titled 'Training Program on "Efficient Fishery Business Management and Operations"' in collaboration with Laxmanrao Inamdar National Academy for Cooperative Research and Development (LINAC) during 12-14 February 2025 at LINAC's Gurugram Campus. The program focused on efficient management and operation of business focusing on enhancing the profitability, economizing the cost and opportunities for business diversification in the sector.

PACS Accelerator Programme

NABARD has launched PACS Accelerator Program to enable Primary Agricultural Credit Societies (PACS) to diversify into multi-purpose activities and strengthen their role as the last-mile institutions driving rural development. The pilot program is being implemented across three states—Rajasthan, Uttar Pradesh, and Telangana focusing on 30 PACS across six districts (10 PACS per state). C-PEC has also been associated in the field visit with NABARD HO team.

NABARD Summer Internship Scheme (SIS)

During the year, C-PEC has facilitated & guided NABARD SIS Intern for project study titled “Business Diversification of PACS for Improving their Profitability in Utter Pradesh in two identified districts.”

III. Other Activities taken up by C-PEC during the FY 2024-25

- Organized a Training of Trainers (ToT) Programme on **Training Need Assessment (TNA)**
- Organised a Writeshop on **Case Method writing skills** in cooperative professionals, especially Faculty members of Cooperative Training institutes (CTIs), on 27th and 28th January 2025 at BIRD, Lucknow.
- C-PEC has commenced Certified PACS secretary (CPS) course in 01 **new language viz. Punjabi** in addition to existing 08 languages viz., Bengali, Malayalam, Kannada, Marathi, Telugu, Gujarati, Hindi and English.
- C-PEC has commenced “Certified Professional in Co-operative Banking (CPCB) Level-II” **Course in Hindi** for Bank employees in addition to the existing English language.
- In collaboration with NABARD ROs, conducted half-yearly inspection of 01 CTI each from Punjab, Andhra Pradesh and Uttarakhand and 03 CTIs of West Bengal.

IV. Way forward

Major Planned activities of C-PEC:

- C-PEC has taken initiative for expanding its outreach through digitalization of various offering of C-PEC and providing Learning Management solution (LMS) platform to Cooperative professionals for facilitating continuous learning engagement through digital mode.
- Collaborative programme on Dairy & Fisheries with LINAC, NCCE and other reputed institutes.
- Collaborative programmes in the areas of climate finance, FPO financing, value chain financing, MSME, & HR related programmes.
- Review of Accreditation policy
- Publication of Guidance document on Loan manual for Rural Cooperative banks (RCBs).
- Conduct of studies, International Conference/ Seminar
- Integration in key / possible areas of association of BIRD / C-PEC with the Tribhuvan Sahakari University under the Training Scheme of the Ministry of Cooperation GoI.
- Conducting studies, Action Research, and Pilots in the Cooperative sector.

Centre for Research on Financial Inclusion and Micro-finance (CRFIM)

Centre for Research on Financial Inclusion and Microfinance (CRFIM) has been set up in BIRD Lucknow 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. It 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 are 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 Publications

Activities of the Centre during 2024-25

Studies

The centre conducted the following studies :

- a. Analyzing SHG led aggregation models for livelihood and microenterprise development including comparison with NRLM led credit model.
- b. Revisiting the Business Correspondent Model.

Publications

- i. CRFIM publishes a half yearly peer-reviewed journal viz., THE MICROFINANCE REVIEW. During the year two volumes of the journal, viz. Volume-XVI(1) January-June 2024 and Volume-XVI(2) July – December 2024 were published. The first issue was based on the theme “Digital Finance, Digital Lending, Community driven Agri-Value Chain Finance and Tech Enabled Financial Services” while the second issue focussed on dual themes of- “Does the current Microfinance model in India need a re-look?” , “Microfinance for Women- led Sustainable Enterprises: Innovations, Opportunities & Challenges”.
- ii. The Centre also published the 6th edition of Trend Report on Financial Inclusion in India titled “Financial Inclusion in India 2024- A Trend Report”. The report analysed trends in demographic and geographical penetration of banking services, availability of per capita credit, progress of PMJDY, DBT transfers, trends in digital transactions among others.

Workshop

A one-day Workshop for MFIs was conducted on 24 January 2025. The event was graced by Speakers and Panellist from RBI, NABARD, SROs, MFIs, Research and training agencies, etc. Details are presented in Box 1.

Box 1

Workshop for MFIs

Centre for Research on Financial Inclusion and Microfinance (CRFIM) organised a workshop for MFIs. The deliberations of the workshop were in the form of panel discussion on two themes viz.

- a) Regulations and Compliances by MFIs
- b) Due Diligence for proper Utilization of Microfinance loans

Key Takeaways:

- i. Key regulatory challenges, including household income and liability assessment, require advanced validation mechanisms such as technology-driven verification, asset checks, and geotagged data.
- ii. Ensuring compliance with the Fair Practices Code in MFIs requires a multi-tiered approach that includes clear policy dissemination, continuous staff training, proactive field monitoring, regular internal audits, and strong leadership oversight.

- iii. Recovery challenges cannot be resolved solely through enforced repayment; they require a holistic approach that includes structured communication strategies and fostering a culture of empathy and ethical behaviour within the institution.
- iv. Reducing attrition in MFIs requires empowering HR, fostering leadership development, and embedding organizational values into daily operations. Structured training, feedback mechanisms, and career growth opportunities enhance employee engagement and retention.
- v. Addressing misinformation and over-indebtedness demands effective communication and cross-functional discussions.
- vi. MFIs can enhance loan utilization and borrower accountability by adopting key elements from the SHG model, including structured savings, group-based accountability, and frequent borrower interactions.
- vii. Strengthening due diligence is essential not just for regulatory compliance but for the long-term sustainability of microfinance. Due diligence in microfinance requires real-time data verification, predictive analytics, and on-ground business evaluations to prevent misreporting and inflated income claims.
- viii. Strengthening identity verification through Aadhaar authentication and implementing secure data protection systems are crucial to curbing multiple lending and fraud in microfinance.
- ix. Leveraging mobile technology for borrower tracking enhances transparency and loan monitoring, while capacity-building investments can further strengthen digital tracking capabilities.
- x. Transparency in loan disclosures, borrower education, and grievance redressal mechanisms—including Key Fact Statements, regional language communication, and structured complaint resolution—is essential for building borrower trust and promoting ethical microfinance practices.

Glimpses of the Event



Inaugural Session- Lighting of the Lamp led by Shri Jiji Mammen, ED&CEO, Sa-dhan



Session in progress

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 Center of excellence, set up at BIRD complements APRACA in furthering its objectives through:

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

Activities of the Centre during 2024-25

During the year 2024-25, the Centre brought out 6th issue of its theme-based publications. The theme was “Financial Climate-Resilient and Smart Agriculture for Small Holder Farmers in Asia-Pacific Region”. APRACA members, other than those from India have also contributed in the publications, sharing the experiences of their country.

Centre for Climate Change (CCC)

I. Background

Keeping in view the training and capacity building 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. In

In addition to knowledge management initiatives on recent developments in climate and climate finance especially in the field of agriculture and rural development sector, the centre facilitates national and international workshops, seminars, and policy advocacy on climate finance for promoting both adaptation and mitigation projects. The state-of-the-art Climate Change Experiential Learning Lab is designed for providing a unique experience for the trainees and visitors to the lab. During the year Centre for Climate Change (CCC) conducted the following activities

II. Activities undertaken during FY 2024-25:

With a view to fulfilling the objective of disseminating knowledge on climate change and building capacities of various stakeholders, the Centre has taken up several initiatives during 2024-25, which are summarized below:

1. Training Programs

The center conducted training programmes for capacity building of stakeholders in areas of:

- Assessment of Financial Risk arising from Climate Change
- Green Financing
- ESG Compliant businesses
- Climate Smart Agriculture & livelihoods
- Appraisal, Monitoring and Evaluation of Climate Change Projects
- Bankable Models for mainstreaming climate financing
- Adaptation Techniques in Climate Smart Agriculture
- Environmental & Social Impact Assessment and Gender Mainstreaming in Developmental Projects
- Basics of Net Zero and Carbon Credits
- Climate Resilient Infrastructure

05 new programmes were launched to exclusively address the training requirements of Banks & their Training Establishments and Government Departments namely:

- Writeshop on Climate Change Project Concept Development
- Assessment of Financial Risk arising from Climate Change
- Appraisal, Monitoring and Evaluation of Climate Change Projects
- Basics of Net Zero and Carbon Credits
- ESG Compliant businesses

During the year 2024-25, 24 climate change related programmes were conducted by BIRD, which included 19 NABARD sponsored, 02 NABARD Customized Programmes, 02 ITEC Programmes, and 05 workshops sponsored by GiZ-India Climate Change, the participating agencies included Government Departments, Banks, NGOs, FPOs, Research Institutions, KVKs, SAUs etc. The ITEC Programmes were conducted on “Development Through Rural and Climate Finance” and “Understanding and Addressing Climate Change – Experiential Learning at Centre for Climate Change Experiential Learning Lab”.

2. Major initiatives under CCC in 2024-25

The following important workshops and events related to Climate Change and Climate finance were organized/ attended by BIRD, Lucknow:

a. Participation at Gramin Bharat Mahotsav 2025 organised by NABARD and Department of Financial Services (DFS), Government of India at Bharat Mandapam, New Delhi : Models and demonstration tools from “Experiential Learning Lab of Centre for Climate Change were showcased at the NABARD Pavilion setup at “Gramin Bharat Mahotsav 2025” organised by NABARD and DFS at Bharat Mandapam, New Delhi. These included NABARD-BIRD set up an unique model – replication of simulation model of Green House Gas effect to understand the impact of climate change on various sectors; station on calculation of ecological footprint; immersive experience through VR display of the adverse effects of climate change events and possible adaptation measures and, climate finance instruments - to facilitate better awareness of the adverse effects of climate change in order to identify appropriate interventions. Various dignitaries including Chairman, DMDs, CGMs, Senior Level officials of Government of India, Research Institutions, National and International Level Organisation, Corporates, NGOs etc. Visited the CCC section and appreciated the tools and techniques displayed and demonstrated.

b. Showcasing of Capacity Building Interventions in Climate Finance at RBI@90 – High Level Conference “Central Banking at Crossroads” at New Delhi : With the objective of providing a congenial learning environment with a focus on problem- centric and facilitating an active learning experience to the visitors, NABARD-BIRD set up a unique model – replicating the Experiential Learning Lab housed at BIRD, Lucknow, covering simulation model of Green House Gas effect to understand the impact of climate change on various sectors; station on calculation of ecological footprint; immersive experience through VR display of the adverse effects of climate change events and possible adaptation measures and, climate finance instruments - to facilitate better awareness of the adverse effects of climate change in order to identify appropriate interventions. A number of Senior level national and international dignitaries visited the stall, which included Shri M Rajeshwar Rao, Deputy Governor, RBI; Ms. Sarah Breeden, Deputy Governor, Financial Stability, Bank of England; Dr. Swati Dhingra, MPC Member, Bank of England and Associate Professor, London School of Economics; Shri Saugata Bhattacharya, MPC Member, RBI; Dr. Soumya Kanti Ghosh, Group Chief Economic Advisor, SBI; Prof. Laurence Ball, Professor, John Hopkins University; Prof. Chetan Ghate, Director, Institute of Economic Growth, New Delhi; and other senior officers of RBI, other central banks and academic institutes. The opportunity was also translated for discussing potential collaboration both domestic and international.



Snapshot of the BIRD's stall



Directors interaction with Shri Rajeshwar Rao, DG-RBI



Shri Saugata bhattacharya, Dr. Soumya Kanti Ghosh exploring the model.

- c. **One day workshop entitled “Empower Her – Scalable solution in Agri-Water Sector”:** The workshop was conducted at Centre for Climate Change in collaboration with GiZ-India for the women entrepreneurs in the Agri and Water Sectors. The workshop was targeted towards more and fruitful engagement of women entrepreneurs and grassroots level workers in the field of water and agriculture sectors. The workshop was attended by women entrepreneurs, NGOs, CSOs, research institutions, corporates, SHGs, FPOs, technocrats and bankers.
- d. **Workshops on Climate Change Makers – Empowering Change and Enabling Resilience:** 02 workshops as a part of conversation series on “Climate Change Makers – Empowering Change and Building Resilience were organised in collaboration with GiZ-India for the C-Suite Executives for accelerating organisation towards climate adaptation for a greener tomorrow was conducted. Senior level executives from corporates and their CSRs and media executives participated in the workshop and discussed about the issues and business level challenges posed by climate change, emerging business model, alignment of existing business models with changing climate vis-à-vis roles and responsibilities of corporates.
- e. **Writeshop on preparation of Project Concept Notes:** A five days writeshop was organised for capacity building of Stakeholders and officers of NABARD ROs handling the Climate Action and Sustainability portfolio was organised for preparation of Project Concept Notes for Project Proposals under Climate Change Fund (CCF) – ID. Project Implementing Agencies (PIAs) were identified by the respective Ros.
- f. **JIVA Planning Workshops:** 02 JIVA planning workshops were organised by NABARD HO in collaboration with GiZ-India and BIRD, Lucknow for facilitating the Project Implementing Agencies (PIAs) for preparation of Detailed Project Reports as per the guidelines of NABARD for JIVA.
- g. **Exposure-cum-Capacity Building programmes for NRLM/ SRLM Team Members:** A programme on Climate Change, Climate Risks and its Impact on Rural livelihoods was organised in collaboration with GiZ-India for the

NRLM and SRLM Team Members and also officials of Government of India and State Governments.

- h. Programme on Adaptation Techniques in Climate Smart Agriculture at ICAR-NIASM, Baramati :** A 05 days programme on 'Adaptation techniques in climate smart agriculture' was organised at ICAR-National Institute for Abiotic Stress Management (NIASM), Baramati, Pune, Maharashtra. The participants of the programme included NGOs, PIAs and FPOs. An exposure visit to Baramati Krishi Vigyan Kendra (KVK), the largest KVK in the country and one of the most resourceful KVKs was also organised, so as to facilitate the participants to understand the modern, resilient and smart technologies adopted and research works conduct.
- i. Programme on "Climate Resilient Infrastructure" :** A programme on Climate resilient Infrastructure was conducted in collaboration with Institution of Engineers, Centre for Climate Change, Engineering Staff College of India, Hyderabad for the Officials and Nodal Officers of State Government Line Departments.
- j. Workshop on "Solarisation in Agriculture & FPO Business Management" :** The workshop was organised at BIRD Lucknow by Gramin Bharat Foundation at BIRD Lucknow for the NGOs, FPOs, banks and other stakeholders.

Some other Initiatives

- Discussion on alignment of PLPs in Uttar Pradesh according to changing climate under CAFRI II of NABARD project with GiZ-India Officials, NABARD, UP Regional Office and DDM of Jhansi District of Uttar Pradesh, which has been identified for the pilot.
- Talk on 'Introduction to Climate Risk' by Dr. Sonja Klinsky, Associate professor, Arizona School of Sustainability and Visiting Faculty, School of Public Policy, IIT, Delhi.
- Upgradation of Virtual Reality (VR) Sets at CCC to the latest versions for better experience of the virtual reality videos.
- Development of virtual reality videos on Extreme Weather Events viz, Flood, Cyclone, Sea Level Rise and Drought in Indian Situations and with voice-overs in Hindi and English.
- 3600 virtual reality videos of the Experiential Learning Lab at CCC with voice overs in Hindi and English was done for virtually experiencing the lab.
- World Environment Day was celebrated on 05 June 2024 with a Thematic Lecture by Dr. Rejni Chandran, Scientist, ICAR-National Bureau of Fish Genetic Research, Lucknow. BIRD Residents were sensitized by the official of CCC with a nature walk through the green campus and importance of environmental conservation.
- Discussion with Officials of UNICEF-WASH on scope of collaboration and inclusion of WASH initiatives and actions under the training programmes on Climate Change and Climate Finance.
- Published Climate Lens Volume-1, Issue-4, a thematic issue on 'Net Zero'
- Published a Folder covering various tools and techniques in the Experiential Learning Lab at CCC. Pocket size folders were also published for the same and also on various Climate Finance Instruments.
- Programme on 'Environmental & Social Impact Assessment (ESIA) and Gender Mainstreaming' organized at

- Bhubaneswar under collaboration with Central Institute for Women in Agriculture (CIWA).
- Acknowledging the need of ESG Compliance by businesses and SEBI's Business Responsibility and Sustainability Reporting (BRSR), a lecture was delivered for the benefit of FMs of BIRD and NBSC by Dr. Sonali Gokhale from PRAYAS (Energy Group on "Framework and Tools to conduct ESG Analysis & its Reporting Mechanism."

Important visitors to the Experiential Learning Lab at Centre for Climate Change: The Experiential Learning Lab at the Centre for Climate Change received a number of key visitors, both from the country and abroad, which included Dr. Sonja Klinsky, Associate professor, Arizona School of Sustainability and Visiting Faculty, School of Public Policy, IIT, Delhi; Shri Saugata Bhattacharya, Senior Fellow and a member of Monetary Policy Committee; Dr V Anantha Nageshwaran, Chief Economist of India; Dr. Ashok Dalwai, IAS (Retd.), Director NRAA; Shri K Ravindra Rao, Chairman NAFSCOB; Shri Arun Raste, MD & CEO, NCDEX, Mumbai; Prof. Partha Ray, Director NIBM; Dr Alok Mishra, CEO & Director MFIN and many other from various reputed institutions from India and abroad.





Snapshots of Climate Change Lab

4

SEMINARS, WEBINARS & WORKSHOPS



Seminar on Best Practices in HRD in Rural Financial Institutions

Date : 28-29 November 2024

Overview

The two-day seminar aimed to explore contemporary HRD practices in Rural Financial Institutions (RFIs), including cooperatives, Regional Rural Banks (RRBs), Small Finance Banks (SFBs), and Microfinance Institutions (MFIs). The event featured expert discussions, panel sessions, and case studies focusing on recruitment and retention strategies, learning and development, leadership, digital transformation, and AI-driven HR solutions.

Major Key Takeaways

1. HR as a Strategic Function

- HR has evolved beyond administrative roles to a strategic function focusing on employee well-being, talent management, and fostering a high-performance culture.
- Soft HR (employee experience, well-being) is replacing traditional hard HR (process-driven management).

2. Recruitment & Retention Strategies

- Transparent hiring processes and competency-based recruitment ensure fair selection.
- High attrition in MFIs (74%) necessitates mentorship programs, clear career paths, and open communication to enhance retention.
- Employees are valuable assets; flexible policies and leadership opportunities must be prioritized.

3. Learning & Development (L&D) Practices

- Structured “Hire to Retire” policies, LMS portals, and mandatory periodic training improve workforce efficiency.
- Customized training programmes cater to role-specific needs.
- RFIs should collaborate with various training institutions for specialized employee training and capacity building.

4. Creating a High-Performance Culture

- Employee-centric policies, regular feedback, recognition programmes and skill-based task assignments drive performance.
- Encouraging a work-life balance enhances productivity and job satisfaction.

5. Role of Technology & AI in HR

- AI optimizes HR processes, including talent acquisition, performance management, and employee engagement.
- AI tools such as Workday, HireVue, and Zavvy enhance learning, recruitment, and performance evaluation.
- AI should complement human roles, not replace them.

6. Diversity & Inclusion

- Women employees are key assets.
- Organisations need to innovate flexible work policies and create better opportunities to promote inclusion. This is also applicable for third gender

7. Work-Life Balance & Employee Well-being

- Encouraging a balance between professional and personal life to enhances productivity and job satisfaction.



Snapshot of Program.

Best Practices Discussed

Best Practice	Description
Adopt AI-driven HR Solutions	Utilize AI for automated recruitment screening, training programmes and employee assessments.
Develop a Learning Culture	Implement structured training policies, ensuring every employee receives periodic training.
Foster Transparent Recruitment	Establish fair selection processes with competency-based hiring practices.
Enhance Employee Engagement	Conduct mentorship programs, leadership development, and open communication initiatives.
Create a High-Trust Workplace	Build an environment emphasizing trust, motivation and recognition.
Encourage Work-Life Balance	Offer flexible work arrangements, wellness programs, and celebrate each achievement.
Leverage Digital Solutions	Introduce digital HR management systems for workforce optimization.
Focus on Diversity & Inclusion	Provide equitable leadership opportunities for all employees.

The seminar was widely appreciated for its relevance and practical insights into HRD in RFIs. Participants emphasized the need for similar initiatives in the future to address ongoing HR challenges effectively. BIRD Lucknow was commended for its hospitality, speakers and quality of discussions. RFIs must continuously evolve HR practices, integrating technology, fostering leadership, and enhancing employee engagement to ensure sustainable growth and workforce satisfaction.

Principals' Conclave: FINSPIRE '24

Date : 03 December 2024

Speakers : Director BIRD, CEO NCFE, GM SIDBI, Vice Principal NBSC, DGM RBI, Faculty BIRD

Major Points discussed:

- Structural dynamics for financial literacy for students: Content integration.
- Awareness and prevention of cyber frauds.
- Tools and resources for Digital Financial Education.
- Financial literacy through digital initiatives in rural areas.

NATIONAL CENTRE FOR FINANCIAL EDUCATION (NCFE) Principal's Conclave- "FINSPIRE'24"

December 03, 2024, Venue - Bankers Institute of Rural Development (BIRD), Lucknow



Workshop for Chairmen of RRBs

Date : 06 December 2024

Speakers/ Participants : Chairman NABARD, ED Sa-Dhan, Executives of TU-CIBIL, Chairmen & Gms of RRBs

Major points discussed and Takeaways

- Discussion on business diversification of RRBs with focus on lending to MSME sector by TU-CIBIL
- Diversifying the lending book
- Discussion on the various facets of customer lifecycle including identifying profitable segments, cut down risk and focus on growth.
- Identifying & Enabling MSME Lending in RRBs
- Session to focus on finding in-house opportunities for MSME Lending.
- Women's Entrepreneurship by Sa-Dhan
- Leveraging RRBs' strengths for Accelerating credit linkage



Workshop on HR Practices in MFIs

Date : 30 September – 1 October 2024

Speakers : Director BIRD, CEO NCFE, GM SIDBI, Vice Principal NBSC, DGM RBI, Faculty BIRD

Major Points discussed:

- Prominent HR issues, including leadership, training, motivation, attrition, etc. and various best practices being followed in different MFIs



Dr. Nirupam Mehrotra, Director, BIRD delivering inaugural address

The prominent HR issue came out during the workshop is attrition at field level staff. Among others (uniform HR policy, uniform wage structure, work-life balance etc.), continuous training and capacity building has been suggested as the effective means to address the attrition in MFI sector. Training may be planned for each level of hierarchy according to their job profile and requirements.

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

Date : 06 March 2025

Speakers/ Participants : Experts from Krishify, ASPL Green Ventures Pvt Ltd. Ekosight, Stelapps, ENAM, FPOs, NGOs, OFPOs etc.

Major points discussed and Takeaways

About various kind of new technologies. Technologies for farmers & FPO. Recent technological developments in agricultural sectors. Digital tools and websites. New technology of agri processing. Digital Technology applications in agriculture, Innovation in Technology Application in Farm Sectors, Use of Technology in Soil health management, Digital Dairy.



Workshop on Role of Fin-Tech and Account Aggregators in Banking

Date :: 02 December 2024

BIRD Lucknow conducted a one-day workshop on “Role of Fin-Tech and Account Aggregators in Banking” on 02 December 2024 at its campus. The workshop was conducted by taking resource support from RBI Lucknow, Sabarmati Mumbai (the industry body of Account Aggregators) and Kosh New Delhi (a Fintech company). A total of 33 officers including 22 from Banks and 11 NBFC-MFIs participated in the workshop.

Key Learnings

- Fintech makes financial services more accessible, faster, and often cheaper. Using technology, fintech apps can access more data, process payments faster, and improve security.
- Account Aggregators (AA) use technology to assist in simple and secure exchange of data between financial institutions like banks, insurance agencies or mutual fund companies.
- With AA, financial institutions can use financial data to access a vast array of financial services for customers' personal or business needs.
- Banks and NBFCs are increasingly taking benefits of Account Aggregators ecosystem to handle issues of underwriting, monitoring and financing.



Workshop on Social Stock Exchange for NABARD officials

Date : 23 – 24 September 2024

Speakers/ Participants : CGM NABARD, Director BIRD, Delegates from BSE, NABARD officers from Ros.



Workshop in Progress

Key Learnings

- Key regulatory challenges, including household income and liability assessment, require advanced validation mechanisms such as technology-driven verification, asset checks, and geotagged data.
- Ensuring compliance with the Fair Practices Code in MFIs requires a multi-tiered approach that includes clear policy dissemination, continuous staff training, proactive field monitoring, regular internal audits, and strong leadership oversight.
- Strengthening due diligence is essential not just for regulatory compliance but for the long-term sustainability of microfinance. Due diligence in microfinance requires real-time data verification, predictive analytics, and on-ground business evaluations to prevent misreporting and inflated income claims.
- Strengthening identity verification through Aadhaar authentication and implementing secure data protection systems are crucial to curbing multiple lending and fraud in microfinance.
- Leveraging mobile technology for borrower tracking enhances transparency and loan monitoring, while capacity-building investments can further strengthen digital tracking capabilities.
- Transparency in loan disclosures, borrower education, and grievance redressal mechanisms—including Key Fact Statements, regional language communication, and structured complaint resolution—is essential for building borrower trust and promoting ethical microfinance practices.
- Building a resilient capital structure for MFIs will likely require coordinated efforts – by the MFIs themselves to shore up equity and embrace new funding avenues, and by policymakers to facilitate investment and risk-sharing mechanisms for the sector.



POLICY ADVOCACY: STUDIES AND CONSULTANCIES

Background

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 concerned there to, for gathering insights into the developments and best practices which may lead to policy advocacy. Its consultancy services are available to banks, financial institutions, government agencies and other stakeholders.

Further, a list of consultancy assignments taken up/completed during last three years are presented as below.

Sr. No.	Title of Consultancy Assignment	Client	Status
1	Cyber Security Policy of 38 DCCBs of Madhya Pradesh	Madhya Pradesh State Cooperative Bank	Completed
2	Value Chain Analysis of Handloom and Handicraft Products in Uttar Pradesh	NABARD UP RO	Completed
3	Impact Evaluation Study of 6 FPOs of Bihar	NABARD Bihar RO	Completed
4	Study on strengthening of Agri commodities value chain in Andhra Pradesh through Farmers' Collectives	NABARD AP RO	Completed
5	Impact Evaluation of 5 TDF projects in Andhra Pradesh	NABARD AP RO	Completed
6	Up-scaling of 2 FPOs promoted by NABARD, UPRO	NABARD UPRO	Completed
7	Conduct of Training Programme for Officials of AGCS, RCS & OStCB of Odisha State	NABARD Odisha RO	Completed
8	TDF Evaluation - West Bengal (4 projects)	NABARD WB RO	Completed
9	TDF Evaluation - Assam (1 Project)	NABARD Assam RO	Completed
10	Study of NABARD Supported Training Programs	NABARD, OFDD Head Office	Completed

Sr. No.	Title of Consultancy Assignment	Client	Status
11	Impact Evaluation Study of 6 No. of A & B Rated FPOs in Uttar Pradesh	NABARD, UP Regional Office	Completed
12	Review and updation of SHG and JLG Bank linkage related Capacity Building Programmes	NABARD, DMFI, Head Office	Completed
13	Assessment of minor irrigation projects (with solar pump sets) with reference to ground water usage including water use efficiency	NABARD, DEAR Head Office	Ongoing
14	Preparation of Model Business Development Plan for PACS	NABARD, IDD Head Office	Ongoing
15	Conduct of Training Need Assessment	Maharashtra State Co-operative Bank	Ongoing
16	Internal Policy on Fraud Risk Management and Fraud Risk Investigation	Madhya Pradesh State Cooperative Bank	Ongoing
17	Preparation of Vigilance Policy and Vigilance Manual	Madhya Pradesh State Cooperative Bank	Ongoing



RESOURCE CENTRE FOR FARMER PRODUCERS' ORGANIZATIONS



The dynamic characteristics of agri and allied agriculture value chains evolving dynamic competitive advantages through optimum utilization of the available resources through convergence of the capabilities, either existing or enhanced through capacity building is the driver for sustained business path line of the farmers producers' organizations. BIRD has emerged as a key supporting value chain actor in the enhancing dynamic capabilities of the farmers producer organizations in India. To enhance capacity building at the grass root level, a framework of decentralized training of FPOs involving State Nodal Training Institutes has been formulated and duly approved by Ministry of Agriculture and Farmer Welfare, GoI and entrusted BIRD, Lucknow as National Nodal Training Institute.

Working Paper on Dynamic Mentorship Framework for FPOs and PACS

A working paper on dynamic mentorship framework for FPOs and PACS has been formulated.

The document outlines a Dynamic Mentorship Framework for Farmer Producer Organizations (FPOs) and Primary Agricultural Credit Societies (PACS), focusing on leveraging digital technologies to enhance competitiveness and sustainability in agricultural value chains.

The paper discusses a mentorship framework aimed at enhancing the capabilities of Farmer Producer Organizations (FPOs) and Primary Agricultural Credit Societies (PACS) through strategic guidance and support. It emphasizes the importance of leveraging technology and strategic partnerships to improve competitiveness and sustainability in the agricultural sector.



- The framework is designed to provide dynamic mentorship to FPOs and PACS.
- It aims to enhance operational efficiency and market competitiveness.
- Strategic partnerships are highlighted to reduce costs and increase market stability.

Capacity Building programmes conducted

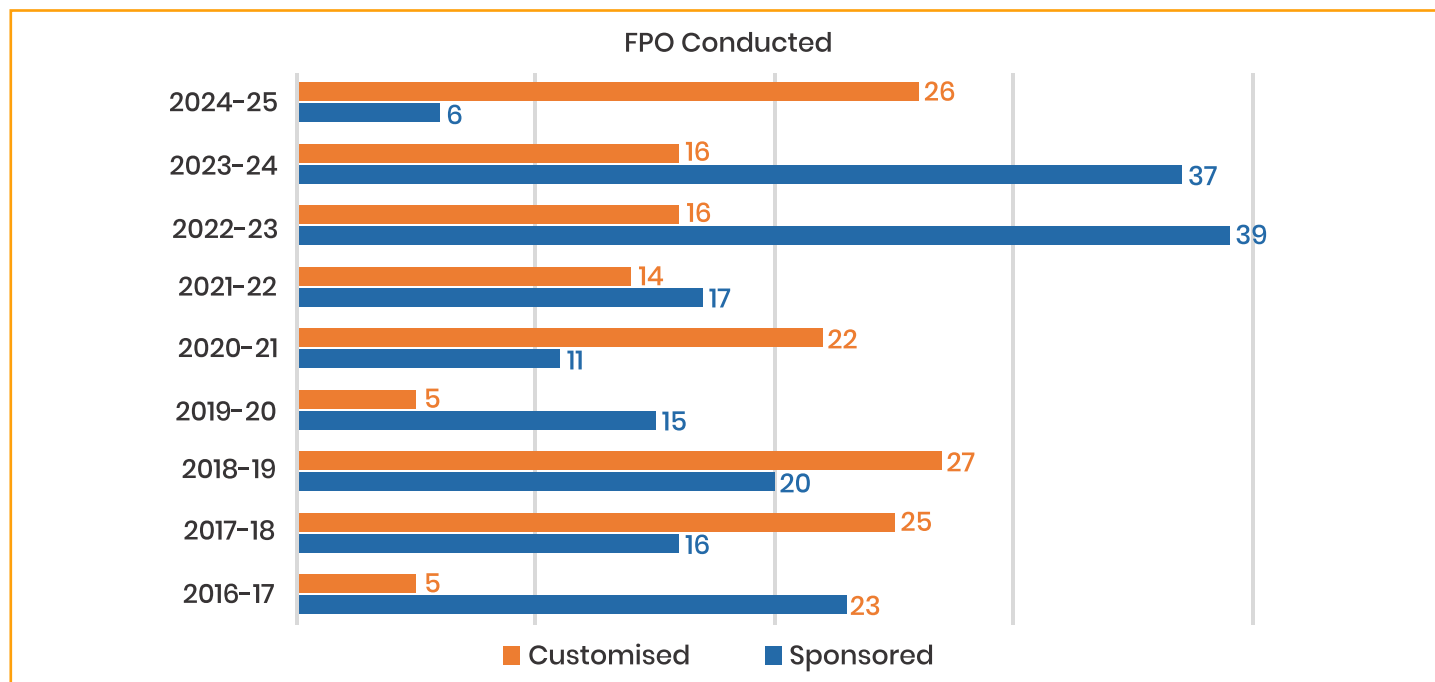
During the last 9 years, 337 capacity building programmes for 12023 participants were conducted by BIRD Lucknow for various stakeholders of the farmer producers' organizations. The agencies and organizations which have entrusted BIRD with conduct of specialized/customized programmes on FPOs include SFAC, MoA & FW, GOI, State Governments, Special Purpose Vehicles like SMART, Maharashtra, SFAC Tamil Nadu,

CII, CBM India, HCL Foundation, Lupin India, Syngenta Foundation leading CBBOs and Financial Institutes.

Training programmes conducted during the past years

Year	No. of Programmes			No. of Trainees
	NABARD Sponsored	Customised	Total	
2016-17	23	5	28	783
2017-18	16	25	41	1117
2018-19	20	27	47	1445
2019-20	15	5	20	595
2020-21	11	22	33	1450
2021-22	17	14	31	2298
2022-23	39	16	55	1945
2023-24	37	16	53	1628
2024-25	6	26	32	942
Total	184	156	340	12203

Increasingly, the demand for conducting customized programmes for FPOs from various agencies other than NABARD is increasing thereby bearing testimony that the training approach of BIRD towards FPO training is relevant and in sync with the demand of the ecosystem.



Extensive efforts were taken BIRD, Lucknow for developing course content, designing frameworks, frameworks of decentralized training ecosystem for 10000 FPO schemes. BIRD Lucknow devised case exercises based on value chain approach and published several case studies for improving overall ecosystem of FPOs.

Collaborative efforts with FPO's stakeholders

- MOU has been executed with World Bank funded SMART Project in Maharashtra for upscaling of the capabilities of FPOs with total collaborative support of Rs.43.90 Lakh for 6 Batches.
- BIRD, Lucknow has been designated as a capacity builder for FPOs under NABARD FPO's Accelerator Programme in Maharashtra. An amount of Rs.166.62 Lakh has been sanctioned to BIRD, Lucknow for conducting capacity building programmes for 40 FPOs in three stages: Planning, Implementation and Upscaling.

Post Training Feedback

Himansha Bisht

Programme Manager

Sanjeevani Vikas Evam Jan Kalyan Samiti - Ranikhet

We are truly delighted to extend our deepest appreciation to you, the esteemed faculty members, and the visionary management team of BIRD Lucknow for graciously accommodating our training request and orchestrating such an impeccably tailored program. The sessions were meticulously designed to cater to the unique needs of small and marginal farmers, including those with disabilities, and the impact has been nothing short of transformative.

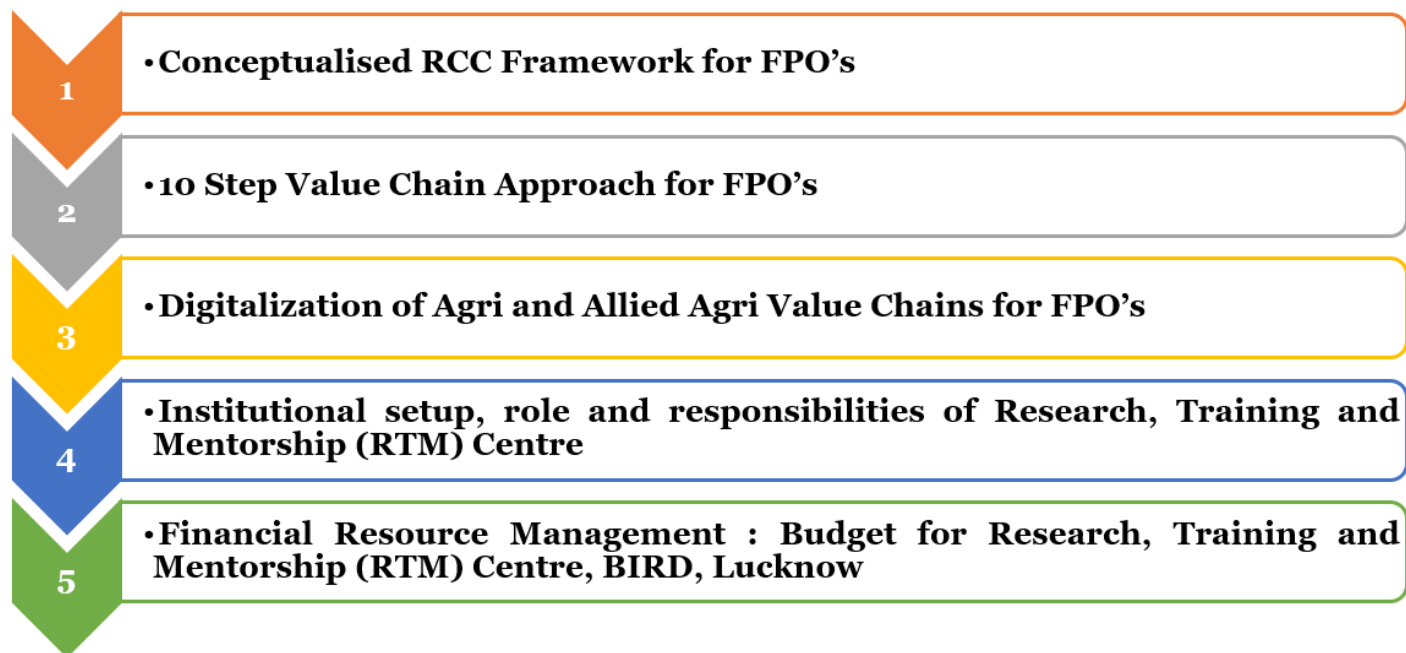
The entire delegation from Sanjeevani, including our farmers and staff, was profoundly impressed by the exemplary delivery of the training, the intellectually stimulating environment of your prestigious campus, and the enlightening insights shared by your distinguished faculty. The experience was not only enriching but also deeply inspiring for all who attended.

It was, without a doubt, a singularly remarkable experience for our team, and we are honored to have been part of such a thoughtfully curated initiative. For your kind perusal, we have attached heartfelt testimonials from the participants, reflecting their immense gratitude and admiration for the program.

Once again, we extend our sincere and profound thanks for your unwavering support, generosity, and commitment to empowering farmers with knowledge and skills. We look forward to the possibility of future collaborations and remain ever grateful for this invaluable opportunity.

Way forward: Establishing Farmers' Collective Centre of Excellence in BIRD, Lucknow

In order to overcome the challenges being faced by the FPOs, it is envisaged to provide a dynamic mentorship framework for FPOs by setting up a Research, Training & Mentorship (RTM) Centre in BIRD, with the following segments:

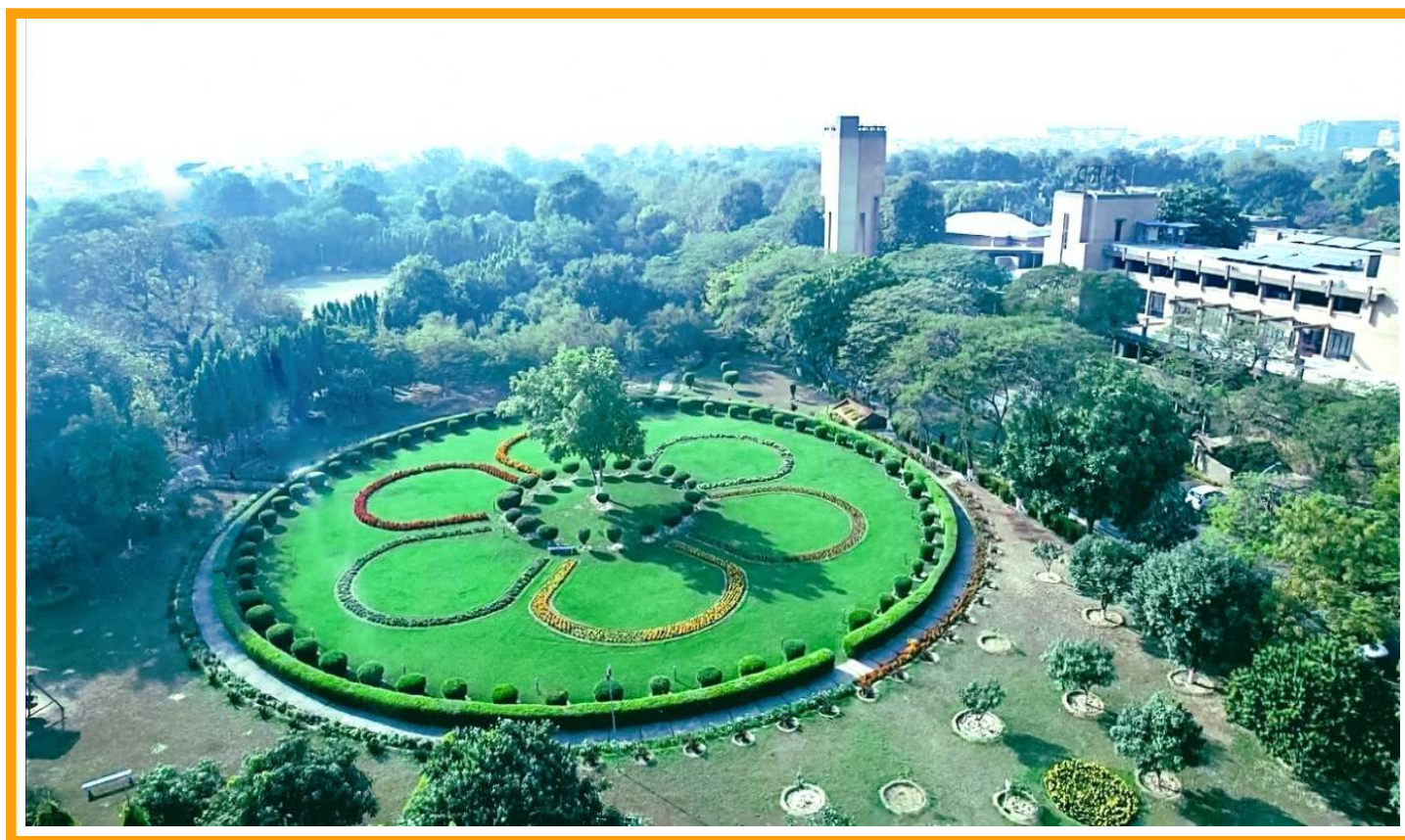


7

GREEN AND MODERN INFRASTRUCTURE

Campus Overview

The Bankers Institute of Rural Development (BIRD) offers a premier residential learning experience to trainees from both India and abroad. Situated on a sprawling 43-acre campus, BIRD is renowned for its captivating topographical features and picturesque landscapes. The architectural harmony of the numerous buildings and wide roads blends seamlessly with the natural beauty, creating an ideal environment for learning.



Main Building and Amenities

The main BIRD building houses the academic, administrative wings, various centres, and several learning classrooms. Hostel blocks are strategically located within the campus, ensuring convenience for all trainees. The campus also boasts a community centre, badminton court, gymnasium, yoga centre, and children's play area, enhancing the overall living experience. As an eco-friendly green campus, BIRD is adorned with a variety of horticultural plantations, including fruit trees and medicinal plants. Springtime on the BIRD campus is a visual feast, with multi-coloured flowers blanketing the lawns, contributing to an atmosphere conducive to learning.

Classrooms and Training Facilities

BIRD is equipped with world-class training infrastructure, featuring well-appointed classrooms, committee rooms, a mock trading room, a computer lab, cybersecurity lab, a conference hall, and a board room with video-conferencing facilities for national and international meetings and seminars. The auditorium, with a seating capacity of over 300 delegates, complements the institute's ability to train up to 180 residential participants simultaneously. Classrooms are

equipped with pin boards, computers, projectors, digital whiteboards, LED lights, and advanced audio-visual (AV) facilities, ensuring a modern learning environment.



Cyber security Lab

BIRD inaugurated the state-of-the-art Cyber Security Lab in technical collaboration with Quick Heal Technologies Limited (a leading player in the cyber security space in India) to address gaps in the capacity building requirements of Rural Financial Institutions. The primary objective of the Cyber Security Lab is to provide an experiential learning by simulating a mini- Cyber Security Operations Centre (CSOC) to the trainees of cyber security programmes being conducted at BIRD, Lucknow as to bridge the knowledge gaps among the officials of RFIs and equip them with practical insights into the latest cybersecurity tools and technologies.



Online Training Infrastructure

Six state-of-the-art classrooms equipped with Webex facilities, dedicated internet connections, conference cameras with built-in microphones, 32" TV screens, and desktop PCs are equipped for online training programmes. Faculty members and officers are provided with USB cameras and speakers for attending online meetings, training programs, and webinars. Additionally, the board room is fitted with USBs, cameras, conference phones, and other equipment for official meetings, enabling BIRD to conduct training, workshops, seminars, and webinars seamlessly online.

Innovative Learning Classroom

To enhance the learning experience with innovative and flexible training methods, BIRD has designed a modernistic classroom that embodies the five elements of Indian ethos – Prithvi (earth), Jal (water), Agni (fire), Vayu (air), and Akash (sky). This classroom features flexible furniture and media, climate-friendly materials, and is designed to encourage active participation from trainees, moving away from traditional trainer-centric methods.



Hostel Facilities

The institute's hostel facilities include single and double occupancy air-conditioned rooms, accommodating up to 180 trainees. Each room is equipped with modern amenities such as LED TVs, Oiled Filler Heaters (OFrs), and energy-saving geysers. The hostel canteen provides hygienic and tasty Indian and continental cuisine, catering to the diverse dietary needs of trainees from various regions and countries.



Central Library and Information Centre

BIRD's library is a visual delight, surrounded by spectacular landscaping and magnificent gardens. It is one of the largest libraries in the region, housing over 50,000 books and hundreds of national and international journals and periodicals. The library's extensive resources cover a wide range of subjects including economics, banking, management, agriculture, rural development, behavioural sciences, literature, and fiction, making it a valuable resource for scholars and researchers.



This year, a dedicated section has been carved out in the library for children, kids named as "UDAAN".

Dharohar - Display unit for showcasing artisans GI products

This year to promote and preserve India's rich culture heritage, we have established "Dharohar", a dedicated display unit within our library that showcases a curated collection of Geographical Indications (GI) artisanal products. This initiative serves as a one-stop platform to highlights the craftsmanship of local artisans and raise awareness about the significance of GI tags in protecting traditional knowledge and skills.



Accessible Buildings and Facilities for persons with reduced mobility

The institute has also implemented physically challenged - friendly infrastructure under the 'Sugam Bharat' initiative, with lift facility in the three story administrative building. The campus, its hostels, office building, classrooms, are equipped with, ramps and elevators. Further, the office and hostels have availability of wheelchairs for shuttle services. The ramps and elevators provide accessibility to classrooms, auditorium, conference hall, Boardroom etc.

Further, accessible restroom, which is equipped with grab bars, appropriate level of sink, and adequate space for manoeuvring, is provided for participants.





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.

BIRD participated in the “प्रदेशिक फल, शाकभाजी, एवं पुष्प प्रदर्शनी – 2025” organised by Raj Bhavan, Lucknow on 07th to 09th February 2025 and after thorough intensive selection process, BIRD, Lucknow had won Second Prize for outstanding display of garden under the category of educational institution garden (over 2000 sq. meters).



Varieties of trees available within the BIRD Campus

S.N.	Trees Name	Nos	S.N.	Plant Name	Nos	S.N.	Plant Name	Nos
1	नीम	63	22	सैमल	5	43	गुलाचीन	24
2	बड़े सहतूत	6	23	अर्जुन	20	44	अशोक पेंडुला	934
3	सिरसा (सिरीज)	11	24	चितवन	47	45	बाँस	2
4	सिंदूर	9	25	जामुन	24	46	मोंगसिरी	4
5	गूलर	3	26	गुलमोहर	30	47	सिधम	8
6	कचनार	1	27	महुआ	1	48	इमली	3
7	अमलताश	12	28	आंवला	48	49	बोतल पाम	89
8	सिल्वर आँक	3	29	कदम	1	50	बाँस कोठी	2
9	पीपल	22	30	बड़हल	1	51	अमरुद	85
10	देशी अशोक	36	31	खिन्नी	4	52	कैशिया	17
11	बरगद	4	32	अनार	11	53	चाइना पाँम	12
12	सागवन (टिक)	223	33	कटहल	6	54	जइता	17
13	दशहरी आम	53	34	यूकिलिपटिश	3	55	फिसटेल पाँम	2
14	बनाराशि आम	2	35	बालमखीरा	3	56	चीकू	24
15	चौसा आम	3	36	बहेड़ा	2	57	हरसिंगार	11
16	तोतापरि आम	7	37	रुद्राक्ष	03 बड़े / 01 छोटा	58	क्रिशमश ट्री	1
17	सोनिया परी आम	2	39	फाइक्स	1	60	बेल	11
18	अमरपालि आम	38	40	सेव	6	61	बदाम	9
19	सफेदा आम	7	41	लीची	9	62	आडू	9
20	बरमासी आम	1	42	संतरा	22	63	चंदन	1
21	देसी आम	17	42	मौसमी	27			

Rainwater Harvesting

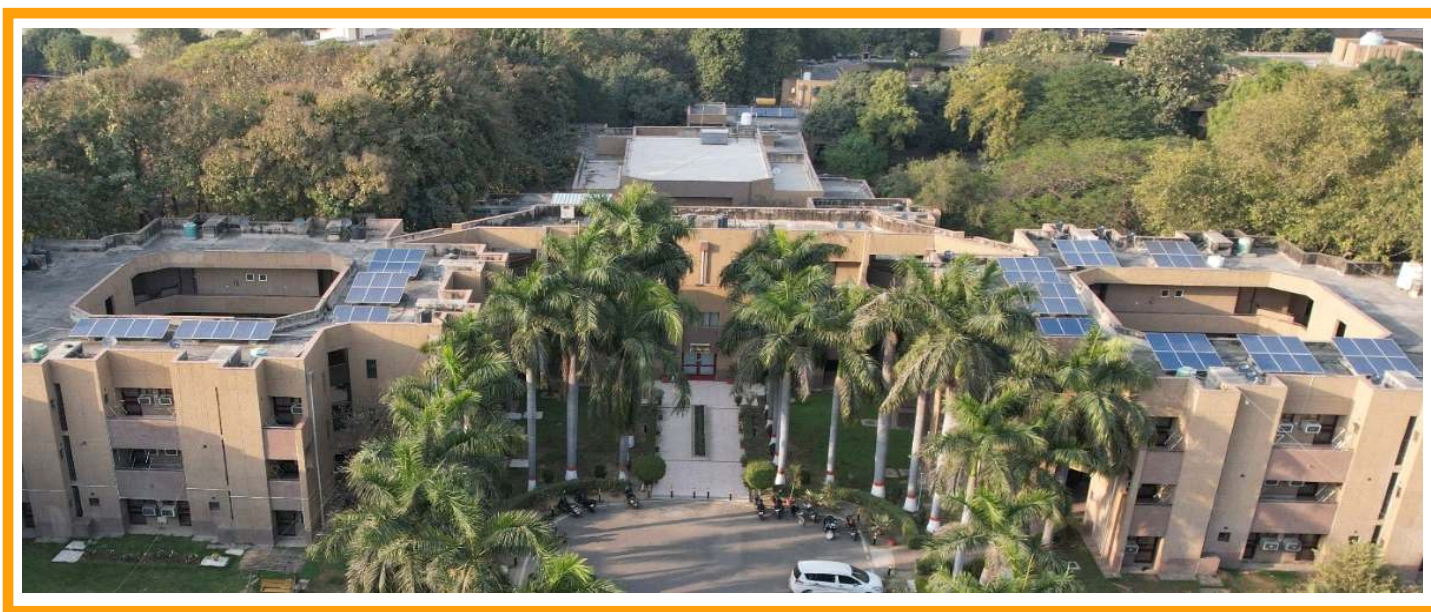
In our effort to protect the environment and augment depleting ground water, BIRD has created a rainwater harvesting system. Multiple recharge pits have been installed at various locations to collect rainwater and rejuvenate the ground water status. The runoff from buildings and other structures is channelized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

Saving of energy/cost from using solar panels

S.N.	Total number of units generated (KWh) in FY 2024-25	Total amount (in rupees) saved
1	1,40,482 /- units	₹ 6,29,359.00



Waste Composting

For all the official and residential premises in BIRD, the waste management practices are followed, 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.



Additional Facilities

BIRD emphasizes physical fitness and well-being, providing a dedicated walking track, badminton court with wooden flooring, table tennis, volleyball court, modern infrastructure gymnasium with modern amenities, and a yoga classroom with a dedicated teacher. Bicycles are available for participants, promoting fitness and eco-friendly transportation. Outdoor seating arrangements and swings in the campus lawns offer a serene environment for those who prefer learning in nature.





VISION

Founded in 1983 as a training institution for Regional Rural Banks, the Bankers Institute of Rural Development (BIRD) has significantly expanded its scope over four decades to become a leading multi-dimensional capacity-building centre and a centre for studies, research, and consultancy services for all stakeholders working in agriculture and rural development space. Throughout its evolution, BIRD has continuously adapted and reinvented its approach to address the changing demands and challenges within the sector. The institute supports the visions of both the Government of India and the National Bank for Agriculture and Rural Development (NABARD) through its academic programs, studies, research initiatives, and contributions to policymaking.

Focus area and new programs

NABARD has developed an institutional blueprint titled 'PRAGATI,' emphasizing the necessity for strengthening client institutions as a critical component for its overall development. This document outlines NABARD's strategic focus areas for the five years 2023-28. The Bankers Institute of Rural Development (BIRD) is adapting its activities to meet these visions and stakeholder expectations.

In alignment with PRAGATI, BIRD has developed an institutional blueprint titled 'UDAAN' and has identified eight key strategies to be focussed upon to enhance the capacities of its stakeholders. These strategies aim at identifying and delivering training on essential skills required for emergent needs, expanding BIRD's outreach and its centres through digital platforms, and evolving BIRD into a hub for capacity building and innovation.

The strategies set are outlined as follows:

- **Building Skills in Digital Agriculture & Financial Services** : A vertical dedicated to Digital Agriculture and Financial Services to adapt to evolving technological landscapes; designing and conducting programmes on these themes.
- **Policy Advocacy for Agricultural & Rural Development** : Leverage field-level inputs for advocating policies that promote agricultural and rural development.
- **Gender Mainstreaming in Capacity Building** : Enabling participants to appreciate use of gender lens in their respective work area, for promoting women's leadership in agriculture and rural sphere including banking and for Building the capacity of banking professionals to implement gender-inclusive practices in their operations.
- **Strengthening Cyber Risk Management capabilities with RRBs and RCB** : Developing Cybersecurity training curriculum, Conducting Cybersecurity Training Programmes for RRBs/RCBs, Certification Programmes in Collaboration with Premier organisations and Developing a Cybersecurity Resource Hub (e.g., training materials, case studies, cyber security incidences, policy templates etc.).

- **Capacity Building in Agri & Allied Sector** : Enhance the capabilities of Rural Financial Institutions (RFIs) in the agriculture, allied sectors and MSME (focus on Agriculture) through targeted training and support.
- **Expanding Outreach and Leveraging Digital Infrastructure** : Deploying Learning Management System (LMS), Expanding Outreach through Multi-Channel Delivery and Implementing Microlearning Strategies.
- **Strengthening Grass-Root Level Cooperatives** : Revamp the Centre for Professional Excellence in Cooperatives (CPEC) to strengthen credit and non-credit grass-root level cooperatives.
- **Skill Development for RFIs** : Equip RFIs with the necessary skills to navigate new and emerging risks in a digitized environment.
- **Centre of Excellence at BIRD, Lucknow** : Develop a center of excellence to support the broader Farmer Producer Organizations (FPO) and Primary Agricultural Credit Societies (PACS) ecosystem.
- **Climate Finance Capacity Development** : Focus on capacity development specific to climate finance, addressing environmental challenges through financial strategies.
- **Resource Centre for Training RRBs & Commercial Banks** : Create a resource center to support training establishments for Regional Rural Banks (RRBs) and commercial banks, enhancing overall training capacity.

SMART Milestones

1. Promoting Digital Agriculture & Financial Services
2. Gender Mainstreaming in Capacity Building
3. Strengthening Cyber Risk Management capabilities with RRBs and RCBs
4. Catalysing Financing of MSME (focus on Agriculture)
5. Enhancing BIRD's role in policy Advocacy
6. Resource Centre for Training Establishments of RRBs
7. Expanding Outreach and Leveraging Digital Infrastructure
8. Enabling integration of PACS & Non-Credit Cooperatives in value chain network
9. Cell for FPOs

For the year 2025-26, the Bankers Institute of Rural Development (BIRD) will not only continue its existing training modules but also introduce several new focus areas based on Training Need Assessment (TNA) and specific stakeholder requirements. The new focus areas encompass a broad spectrum of digital domains, including Digital Agriculture, Digital Marketing, Digital Native Banking, Digital Financial Inclusion, Digital Banking, application of Artificial Intelligence (AI) and Machine Learning (ML), alongside the development of rural micro, small, and medium enterprises (MSME). In its training modules, the institute will also address key aspects such as corporate governance, regulatory and supervisory concerns, cyber security, technology adoption, and risk management within rural financial institutions. Development of business models with sustainable viability, value chain development, aggregation and collectivization of agricultural produce, agricultural export, climate-smart agriculture, green financing, climate-smart infrastructure, and women leadership development will be integral parts of the curriculum.

Webinar/ Seminar/Conferences/Workshops

BIRD has been actively organizing various national and international events such as seminars, webinars, conferences, and workshops on pertinent issues. These events are designed to identify and delve into underlying problems, and to gather actionable recommendations for policymakers and planners. These discussions aim to provide a comprehensive understanding and suggest forward-thinking solutions as well as policy advocacy on certain important issues.

Mode of delivery

BIRD remains dedicated to delivering its training programmes across online, offline, and hybrid platforms to meet varied learning preferences. While integrating technology, face-to-face learning both on-campus and on-location will continue to be the preferred format, in the ensuing years BIRD to reach to the maximum number of bankers/other stakeholder at the ground level, proposes to expand its online educational resources, during the year. Further as being practised by BIRD the training methodology will continue to be comprehensive, incorporating lectures, classroom discussions, case studies, and exercises, supplemented by audio and video content. Additional elements like field visits, mobile learning solutions, micro-learning, hybrid learning, insights from industry practitioners, experiential learning, and social learning will enrich the curriculum, making the educational experience thoroughly engaging and inclusive.

Learning management system (LMS)

BIRD is actively deploying a Learning Management System (LMS), a software solution crafted to enhance the planning, organization, and evaluation of educational activities. This platform is available for trainees to engage in self-paced e-learning and practice activities, thus improving BIRD's educational techniques and optimizing organization time and costs. The LMS is to function as a robust tool for instructors and administrators, streamlining processes such as user registration, content management, calendar organization, communication, and the handling of quizzes, tests, and certifications. Additionally, it will manage notifications efficiently. This system is designed to significantly support and advance the learning experience offered by BIRD.

Stakeholder engagement and Collaborations

BIRD is committed to strengthening its interactions with a broad array of stakeholders, including formal financial institutions, NBFCs, NBFC-MFIs, government agencies, participants in the FPO ecosystem, fintech companies, technology and agricultural universities, research institutions, and international organisations. The initiative is aimed at improving the delivery of BIRD's tailored training programs, which are designed to meet the specific capacity-building needs of these groups in both new and existing domains. The institution's ongoing collaboration with industry and academia has already significantly enhanced its programme offerings.

BIRD, Lucknow, has already established formal partnerships through Memorandums of Understanding

(MoUs) with several organizations, including Inspire, TCI, WRI, and Water.org, to enhance collaboration and engagement. Plans are underway to expand these partnerships further by signing additional MoUs with RLBC Agriculture University and IIT Kanpur. These agreements aim to bolster BIRD's collaborative efforts in research and educational endeavours, thereby enriching its offerings and extending its impact in related fields. Looking ahead, BIRD plans to maintain these valuable partnerships while also actively seeking new collaborations within its sphere of influence to further enhance its educational impact and expand its reach across the financial and agricultural sectors.

Case documentation

BIRD recognizes the significant impact of case studies in adult learning and has accordingly integrated them as a fundamental aspect of its educational strategy. Through regular Case Documentation drives, BIRD provides a platform for trainers and practitioners to gather and share essential insights from real-life situations, enhancing the quality and relevance of the training content. To further capitalize on this method, BIRD continues to host competitions focused on contemporary themes, fostering a dynamic learning environment. The faculty has also increased the integration of case studies into their teaching to deepen the educational impact. Additionally, BIRD is actively developing a varied portfolio of case studies across multiple topics, aimed at providing comprehensive and effective learning experiences for participants.

Studies

Field studies are crucial for gaining insights into ground-level realities, offering vital inputs for the development of new programmes and influencing policy decisions. Over the past years, BIRD has conducted numerous studies relevant to agriculture and rural development. Committed to this approach, BIRD plans to persist in conducting research on contemporary topics across various domains. These include digital technologies, microfinance, financial inclusion, Farmer Producer Organizations (FPOs), natural resource management, and both farm and off-farm sectors. Additionally, BIRD will focus on Action Research Studies, impact assessments and studies related to rural financial institutions, ensuring a comprehensive understanding and continuous improvement in these critical areas.

Centre for Professional Excellence in Cooperatives (C-PEC)

In addition to its core activities of accreditation, certification and standardization, C-PEC actively pursues initiatives to broaden its outreach and deepen its impact on the Cooperative Sector. In this direction, the centre plans to take up the following activities in ensuing year:

- C-PEC has developed a strategic Five-Year Vision Plan to transform its operations and establish it as an apex centre of excellence for the cooperative sector.
- A proposal for 'Expanding the Outreach and Digitalization of C-PEC' is underway in association with NABARD IDD, HO. The proposal envisages developing digital modules for all C-PEC activities aiming at increase in last mile connectivity & enhanced efficiency.

- Currently, Certified PACS Secretary (CPS) Certification Course is available in 08 languages (Hindi, English, Kannada, Telugu, Marathi, Gujarati, Malayalam and Bengali). The centre proposes to make it available in more regional languages so as to increase centre's outreach to all PACS. During 2024-25, we propose to launch the course in Punjabi language.
- Organize Collaborative Training Programmes with other institutions working in Co-operative space.
- C-PEC will continue to provide a platform for knowledge sharing, problem-solving and collaborative growth for the Cooperative Sector in India.

Centre for Research on Financial Inclusion and Microfinance (CRFIM)

CRFIM is aimed at advancing policy initiatives and improving the design and delivery systems in financial inclusion and microfinance through focused research. The centre will continue to publish two key periodicals: the bi-annual "The Microfinance Review" and the "Trend Report on Financial Inclusion in India," both of which offer vital insights into the sector. Besides, CRFIM will conduct research on relevant topics within microfinance and financial inclusion to deepen knowledge and enhance practices in these fields. Furthermore, the centre is planning to organize a national-level conference each year on a relevant topic, which will bring together leading experts and stakeholders to discuss and promote developments in financial inclusion and microfinance.

APRACA Centre for Excellence (ACE)

In line with its objectives, ACE is set to release a half-yearly publication that focuses on themes pertinent to the Asia-Pacific Region. Additionally, ACE plans to organize exposure visits for APRACA member institutions to showcase successful Indian models of agriculture and rural development. The centre will also host webinars and seminars addressing topics relevant to APRACA countries and member institutions. Furthermore, ACE will actively participate in and contribute to various activities organized by APRACA and its member institutions, reinforcing its commitment to advancing regional agricultural and rural development initiatives.

Centre for Climate Change (CCC)

The centre is dedicated to developing e-learning modules on a variety of climate change-related topics, aimed at broad dissemination among key stakeholders. It will continue to provide capacity-building support to a range of organizations, including ICAR units, universities, government departments, and bankers, focusing on climate finance and related areas. Additionally, the centre intends to document successful interventions from projects such as NAFCC, GCF, AF, UPNRM, and climate-proofing initiatives being implemented across various states to enhance the content used in classroom delivery. In the coming years, the centre will also host collaborative national seminars and webinars on significant themes to foster knowledge sharing and development. This effort underscores the centre's commitment to offering extensive capacity-building support to both national and international institutions on issues related to climate finance.

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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
FPOB	Farmers Producers Organisations
FSDO	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
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

