

ANNUAL REPORT

2023-24



Bankers Institute of Rural Development (BIRD)

ANNUAL REPORT

2023-24



Bankers Institute of Rural Development (BIRD)

Table of Contents

	The Governing Council	
	Message from Chairman	
	From the Director's Desk	
	Introduction	10
	Academic Activities	14
	Centre of Excellence	26
	Policy Advocacy : Studies and Consultancies	42



05	Seminars, Conferences and Workshops	46
06	Resource Centre for Farmer Producers Organization	60
07	Green and Modern Infrastructure	64
08	Management and Administration	72
09	Vision for Coming Years	74
	Team BIRD	
	Abbreviations	



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
Director, TSCAB



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
Indira Gandhi Institute of
Development Research (IGIDR)

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)

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



Dr. Nirupam Mehrotra
Director, BIRD



Message from **Chairman**

NABARD as the development bank of the nation strives to secure rural prosperity through financial and non-financial interventions, innovations, technology and institutional development. As the learning centre established by NABARD, the Bankers Institute of Rural Development (BIRD), Lucknow plays a catalytic role in furthering the developmental agenda of NABARD through capacity building of all institutions engaged in agriculture and rural development and as a platform for cross learning by stakeholders.

BIRD continues to play a pivotal role in equipping human resource with the skills, knowledge, and competencies required to navigate the dynamic rural landscape. It has made significant strides in enhancing its training programmes, incorporating technology enabled pedagogical mechanisms and fostering a culture of continuous learning and development. It has trained a cadre of personnel in banking institutions covering Commercial Banks, RRBs, Cooperative Banks, SFBs, Micro finance institutions, NGOs, government agencies, CBOs and international agencies.

This year, in tandem with evolving landscape of rural banking and swift technological advancement, BIRD has established a new vertical, focussed on "Digital Agriculture & Financial Services". The curriculum includes emerging trends in banking, such as digital finance, cybersecurity, and climate finance. The year was remarkable in terms of BIRD forging strategic partnerships with leading institutions such as Cornell University, World Resources Institute (WRI, India), etc. These collaborations are expected to enrich its training offerings, bringing in fresh perspectives and expertise.

The four Centres of Excellence established at BIRD, focusing on critical areas of rural development: climate change, HR development in cooperative banking, financial inclusion & microfinance, and linkage banking have made a significant impact by offering targeted solutions. The consultancy services provided by BIRD on a range of developmental and banking related themes are highly valued by clients which is crucial for development planning at the grassroots.

This year has been marked by significant advancements and unwavering commitment to enhancing the capacities of our stake holder institutions, ensuring they are well-equipped to drive rural prosperity and development.

As we look towards future, BIRD remains committed to expanding its training offerings, leveraging advanced technologies, and fostering a collaborative learning environment. I would like to express my gratitude to esteemed members of the Governing Council of BIRD for their valuable suggestions and contributions for making BIRD a preferred training institution for the stakeholders. I congratulate BIRD on its commendable performance during the year 2023-24 and wish a successful year ahead.

Shaji K. V.
Chairman, NABARD



From the Director's Desk

The year that has gone by has been a combination of continuity and strategic change for BIRD directed at meeting the demands of its stakeholders. The training and capacity building frame in current times is undergoing a tectonic shift with the digital revolution underway. In the field of agriculture and rural development also there has been a marked change with increasing use of the digital medium and pedagogy methods. BIRD, Lucknow has made strides in internalising its training content, medium and delivery in alignment with the changes in the ecosystem during the year. This is a work in progress which will get further traction during this year.

The year has been marked by significant achievements in our ongoing mission to enhance the skills and knowledge of professionals in the field of agriculture and rural development. I am proud to report that Team BIRD successfully conducted a total of 284 training programmes during the year. These programmes were meticulously designed to address the evolving needs of the sector, focusing on the latest trends, best practices, and innovative approaches in agriculture and rural finance. BIRD remains agile in aligning its training offerings with the latest technological and digital developments. In response to stakeholder demand, we have launched a new dedicated vertical, 'Digital Agricultural and Financial Services,' to address the growing importance of digitalization in the rural banking sector. This vertical is designed to equip participants with the necessary skills to navigate the evolving landscape of digital and financial services. BIRD as a designated National Nodal Training Institution for Farmer Producer Organization (FPO) training, continued to train FPO members also and master trainers, furthering our commitment to strengthening the capacities of these crucial rural entities.

Our training initiatives have reached a diverse audience, including bankers, government officials, NGOs, and other stakeholders, equipping them with the tools necessary to contribute effectively to the rural economy. The positive feedback received from participants underscores the impact of our efforts and encourages us to continue striving for excellence.

The four centres of excellence established in BIRD in the fields of cooperatives, microfinance & financial inclusion, climate change, and linkage banking for Asian-Pacific countries leveraging their core competencies, continued to cater to the requirements of stakeholders in the specific domains. The centres are dedicated to advancing research, developing best practices, and providing specialized training in their respective domains. Through these centres, BIRD is committed to leading the way in addressing some of the most pressing challenges in rural development.

This year also witnessed BIRD forging alliances with various reputed institutions, such as Cornell University, IIT Kanpur, World Resources Institute (WRI), India, etc. These collaborations have enriched our training content, fostered knowledge exchange, and opened new avenues for research and innovation.

I take this opportunity to extend my sincere gratitude to the Chairman, NABARD and other members of the Governing Council of BIRD for their unstinted support and valuable suggestions which immensely helped in steering the institution during the academic year 2023-24. I thank all the stakeholder institutions and partner agencies who continued to repose faith in BIRD as a Training Institution of Excellence and continued to depute their officers for enhanced learning. I also thank the Academic Advisory Committee for providing valuable suggestions for improving the existing and designing the new training programmes for the year 2023-24.

I congratulate all my spirited faculty members, officers and support staff for their commitment which led to posting a rewarding performance in the year. I extend my sincere gratitude to our dedicated team, partners, and participants for their unwavering support and commitment to our mission. As we move forward, BIRD will continue to evolve, innovate, and lead in capacity building, ensuring that we remain at the forefront of empowering our stakeholder partners.

Thank you for your continued trust in BIRD.

Dr. Nirupam Mehrotra
Director

1



Introduction

"An investment in knowledge pays the best interest"
– Benjamin Franklin

VISION

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

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

MISSION

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.

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 domestic and international. 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 operates 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) for SHG Bank linkage, and Centre for Climate Change (CCC). These Centres are dedicated to enhancing the quality and standardization of capacity-building programmes in their respective domains.

Central Library and Information Centre (CLIC)

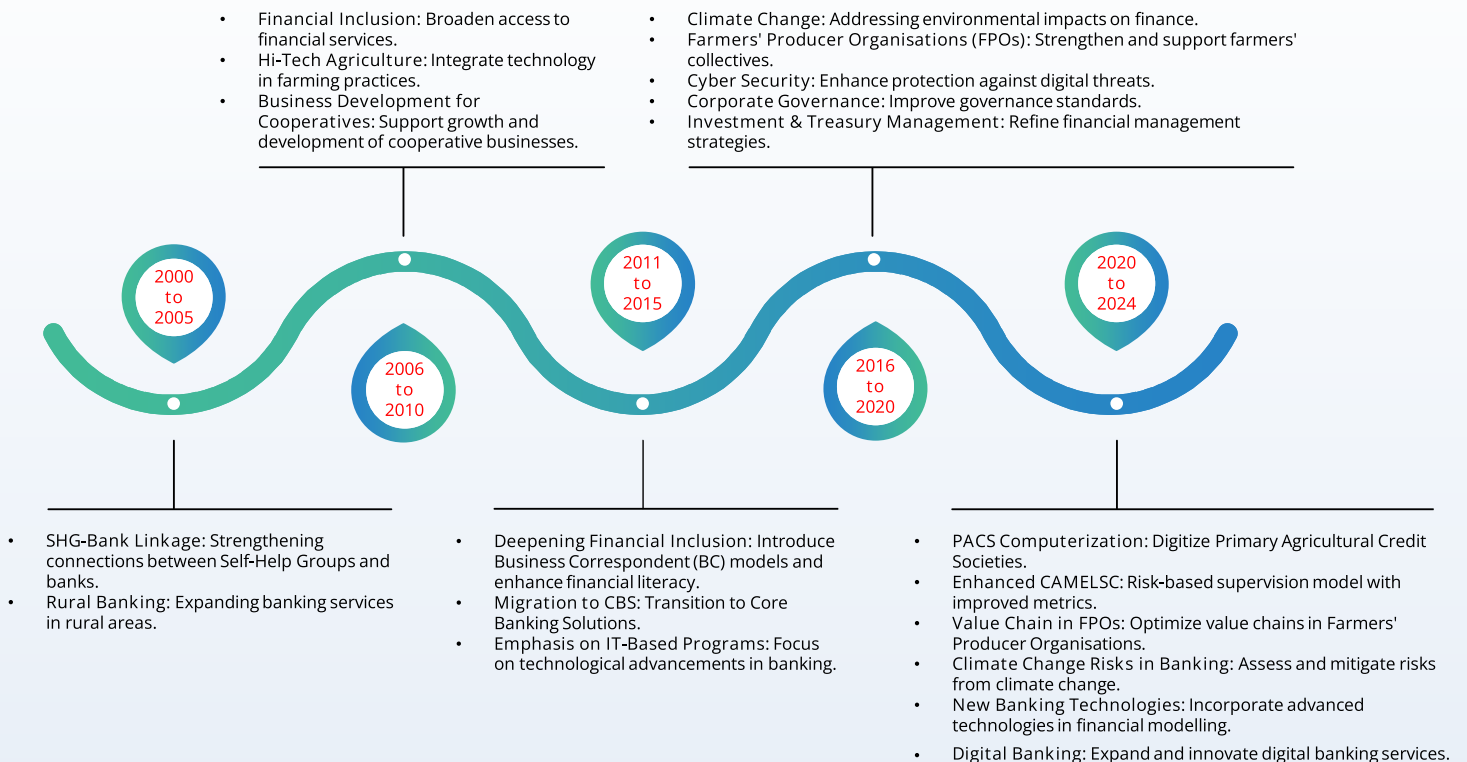
BIRD's Central Library and Information Centre (CLIC) houses a comprehensive collection of over 46,000 books, bound journals, CDs, and other resources, supporting the Institute's educational and research activities.

Stakeholder Connect

BIRD actively engages with its stakeholders to enhance service effectiveness and gather feedback. In the 2023-24 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 programmes, including international training and exposure visits focused on microfinance, high-tech agriculture, and financial inclusion. These programmes 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 forward-thinking 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 programmes 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 programmes 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.

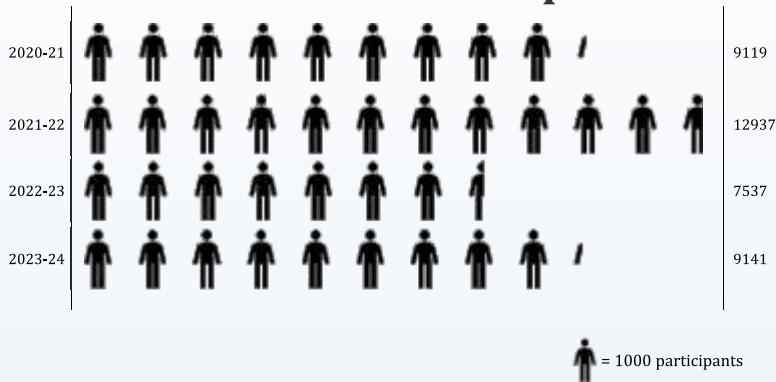


Academic Activities

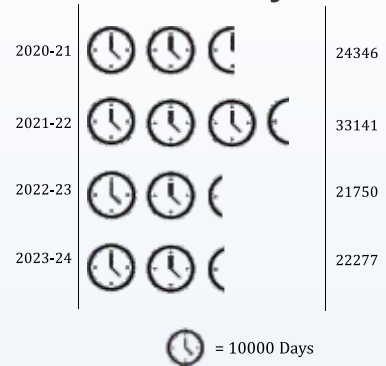
"Education is not the learning of facts, but the training of the mind to think"
 – Albert Einstein

Over the years

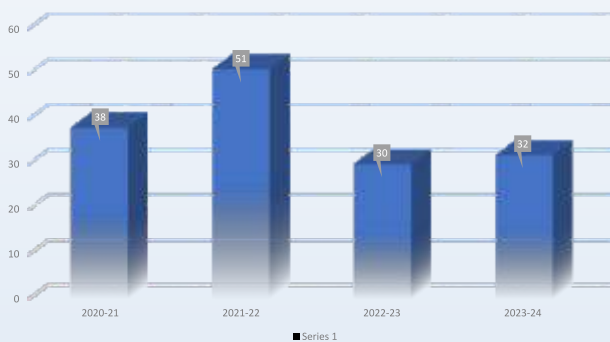
Number of Participants



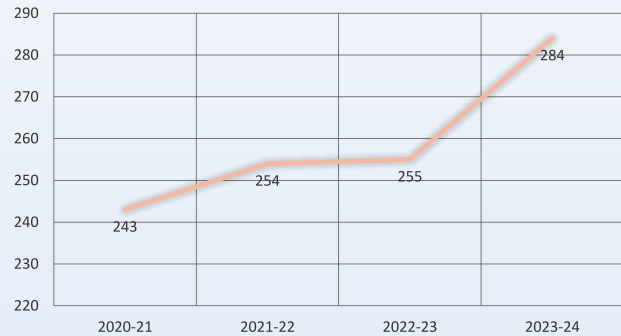
Trainee Days



AVG NUMBER OF PARTICIPANTS PER PROGRAMME



Number of Programmes



Overview

BIRD, Lucknow is an autonomous institution, promoted by NABARD. BIRD Lucknow meets the training, consultancy and research needs of banks and non-banking financial institutions and also other stakeholder organisations working in Government as well as Non-Government sectors in the areas of agricultural, rural credit and rural development. Besides it also caters capacity building requirements of international participants.

BIRD has been providing training programmes in Five Functional verticals viz., Development & Projects (D&P), Micro-finance and Financial Inclusion (MFFI), Finance, Information Technology (IT), Human Resource Development (HRD). Four Specialized Centres viz. Centre for Professional Excellence in Co-operatives (CPEC), Centre for Research in Financial Inclusion and Microfinance (CRFIM), APRACA Centre of Excellence (ACE) and Centre for Climate Change (CCC) are also placed in the institute. As per the decision taken in the 54th GC Meeting of BIRD, Lucknow held on 02 November 2023, BIRD has created a new vertical - **Digital Agriculture & Financial Services (DA & FS)** - to specifically address the emerging needs of our stakeholders in these areas.

Activities undertaken during FY 2023-24

BIRD, as a part of its academic activities, provides capacity building support to supplement the Human Resource Development efforts of the stakeholder institutions by organising in-campus/on-location training programmes and taking up other academic initiatives such as conduct of studies, seminars, research, consultancy assignments, etc. Highlights of various key academic activities of BIRD during 2023-24 are presented below.

Training Programmes

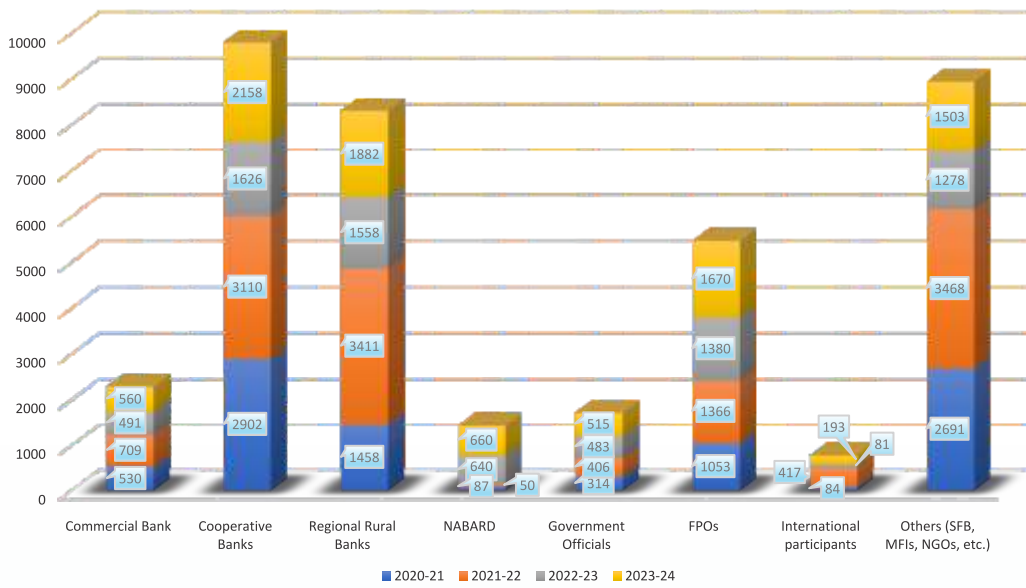
Trainings at BIRD stand apart due to its unique teaching techniques and pedagogical characteristics. The Institute has been expanding its canvas of training activities every year through training programmes which are need-based, objective and focused.

During the year 2023-24, BIRD organised a record number of 284 training programmes covering 9141 participants, including 193 international participants. The participants were from the banks, MFIs, government organisations, financial institutions, FPOs, NGOs, CBOs and various other organisations and institutions.

Out of the 284 programmes conducted during 2023-24, 194 programmes (68.3%) were sponsored by NABARD and remaining 90 were paid/customised programmes designed on demand by specific clients.

A few programmes were also conducted in association with other institutions. During 2020-21 and 2021-22, the total number of participants and average participation per programme were significantly higher as most of the programmes were conducted in online mode due to various COVID-19 induced restrictions.

Year wise Agency wise Participation



Focussing on first hand learning experience - Field Visits

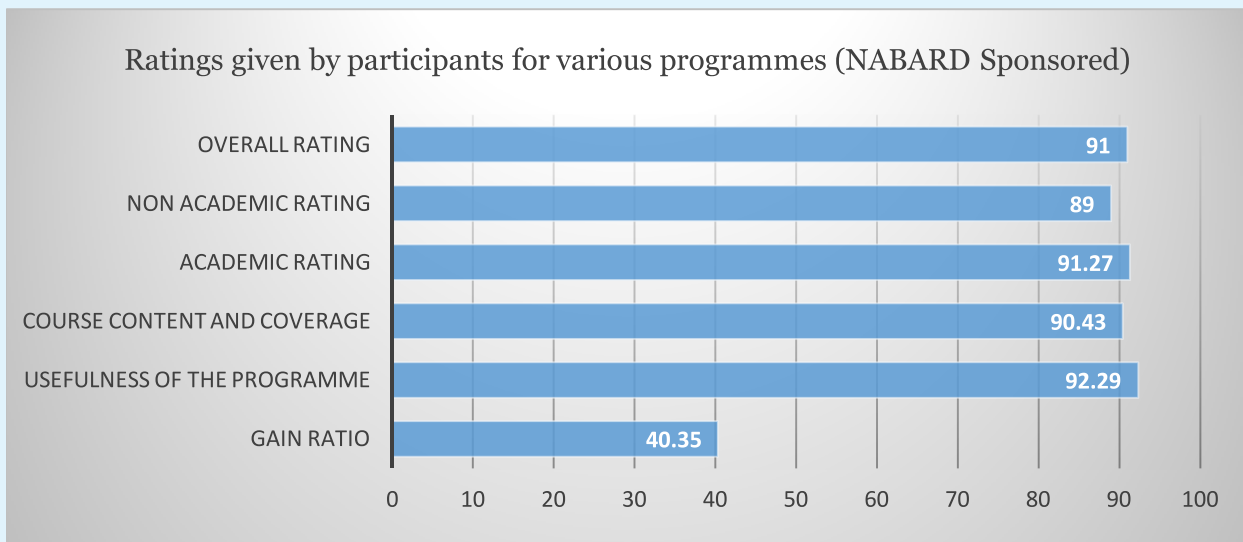
The unique feature of BIRD's programmes has been to impart first-hand experience to participants by way of field exposure visits. The interactions of participants are facilitated with the entrepreneurs, progressive farmers, beneficiaries and Project Facilitating Agencies (PFAs), officials from NABARD,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



FEEDBACK - ANALYSIS

In order to assess the feedback of the participants on various academic and non-academic related fields. Feedback is obtained from all the participants, after the conduct of the programme. The ratings are graded on a scale of 1 - 4. Also, to gauge the participants' understanding about the topic and the impact of the training, they are administered an entry level test (on arrival) wherein questions based on the theme of the programme are presented. After completing the training programmes, the participants are made to attempt exit level test. Difference between entry and exit test scores provides the gain ratio of the programme.

The analysis of NABARD sponsored programmes conducted during 2023-24 is presented below:



Source: Based on the feedback ratings for all 194 NABARD sponsored programmes.

New Programmes

Some of the new programmes with NABARD sponsorship included:

- Managing Climate Risks in Financing
- Basics of Green Bonds
- Green Finance - Need & Opportunities - ESG Aspects
- Basic Programmes on Agri-Value Chain Finance
- Business economics of Value Chain Actors and making FPOs Alternative /Competitive Value Chain Actors
- Convergence of PACS and FPOs for Business Participation as a Tandem Harrow
- Developing Agri and Allied Value Chains finance models
- Digitization of the FPO Ecosystem and Interface with Rural/ Agri Start-ups
- Financial Planning of FPOs in Agri and Allied Sector
- Techno-Economic Appraisal of FPOs Financing
- Enhanced CAMELSC for RCBS



- MSME Financing for Rural Financing Institutions
- Resolution of Stressed Assets (NPA) and Recovery Management
- Security and Documentation of loan & advances and Recoveries
- Orientation Programme for Lead District Leaders
- Mapping and Planning process of LEDP & MEDP
- Business Management and Legal Aspects for Micro Enterprises
- Marketing of Products
- Use of NRLM - Interest Subvention Portal developed by NABARD, etc.

Based on specific needs/ requirements, received from various agencies/institutions, customised programmes with new titles were also conducted. These included:

- Holistic Approach to Watershed Management through People's Participation for IFS Officers
- Agriculture Credit and Crop Insurance (KCC & PMFBY)
- Banking and Functioning of Top Management for CEOs of StCB & DCCBs of Bihar
- Agriculture Term Loan Project Financing and Methods of Appraisal & documentation

Seminars/ Webinars and Workshops

In addition to training programmes, BIRD also organised national level seminars/webinars and workshops on relevant topics to deliberate on contemporary policy and operational issues in various sectors. A list of workshops and seminars/ webinars, conducted at BIRD is presented in table below.

Table : List of workshops and seminars/webinar, conducted at BIRD during 2023-24

Sr. No.	Title
NABARD Sponsored	
1	Workshop on Section 11(1) non-compliant Banks
2	Workshop on Technology Application in Farm & Off -Farm Sectors - Business Models and Strategies
3	Workshop on Role of NBFC MFIs in accelerating women enterprises
4	Convergence of PACS and FPOs for business participation as a Tandem Harrow
5	Webinar on 'Emerging Trends in Performance Appraisal System'
6	National Workshop on Decentralized Training Framework involving State Nodal Training Institutes (SNTIs) under CSS on Formation & Promotion of 10,000 FPOs
7	Conference on Role of Agri-startups in agriculture & rural development
8	National Seminar on Best Practices in HRD
9	Workshop on Priority Sector Lending
10	National Workshop on Graduating from Groups to Enterprises
11	Workshop on Agri Value Chain Finance (AVCF) and FPO as an enabling value chain actor
12	Workshop on 'Role of Financial Institutions, especially NBFC MFIs in Accelerating Women Enterprises'

Demand Based

1	Learning Management Solution for RSETIs - Meeting with various Stakeholders
2	Action Planning Workshop on JIVA
3	Consultation Workshop with Civil Society Organizations on Climate Resilient Solutions for Bundelkhand
4	Roundtable meeting / discussion on the use of Abadi Property as Financial Asset for Loans and other Financial Benefits (SWAMITVA)
5	Stakeholders Workshop on "Synergized Strategies for Control of Air Pollution and GHG Emissions in Indo-Gangetic Plain"
6	Zonal Strategy Workshops on Farmer Producer Organization (FPOs)
7	Experience Sharing Workshop on the contribution of Natural Ecosystems to Developing Climate Resilience in various agro-climatic regions of Uttar Pradesh
8	Workshop on Brainstorming on Farmer Producer Companies / Organisations (FPOs)
9	Workshop of CISOs
10	Workshop on JanDhan Plus and Account Aggregator
11	ACCLIMATE Capacity Building Workshop on Climate Change for CSOs
12	Workshop-cum-Training Programme on KYC, AML & CFT
13	Fintech Workshop for RCBs
14	National Conclave on "Sustainability of FPOs - Issues and way Forward"
15	Making Agriculture Climate Smart, Scaling up Technologies with Access to Finance (BIRD with GIZ, New Delhi)
16	Roundtable on "Taking Climate Finance Forward - Need for Innovative Solutions" (BIRD with GIZ, New Delhi)
17	Workshop on Health Product Development / Adoption by MFIs
18	Workshop on Empowering Branch Managers with Account Aggregator Knowledge & use cases for Enhanced Customer experience
19	Seminar on MFIs - Moving Towards Responsible Financing : Developing Systems and Procedures
20	Workshop on Stress Testing Framework in Banking Institution
21	International Webinar on "Role and Prospects of Digital Financial Services for Financial Inclusion"

Programmes for International Participants

Being an institute of international repute, BIRD has been collaborating with the global multi-lateral bodies, international governments, international financial institutions, etc. to conduct capacity building training programmes for various stakeholders.

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

- **ITEC programmes:** 07 ITEC programmes for International participants were conducted on approval of Ministry of External Affairs, GoI on themes like "Developing Women Leadership", "Rural Cooperatives in India", "Financing inclusive agriculture and rural Development", "Role of technology in rural banks: Indian perspective", "Farmers collective and linking them to markets", "eITEC Development Through - Finance Rural and Climate Finance" and "eITEC Project Lending for Agriculture & Allied Sectors" has been conducted during the year. These international programmes were attended by 109 participants from countries like Bhutan, Botswana, Ghana, Grenada, Guatemala, Iraq, Kenya, Kingdom Of Eswatini (Formerly Swaziland), Laos, Malaysia, Maldives, Mali, Myanmar,

International Programme in BIRD



A Few Glimpses



Paraguay, Poland, Sierra Leone, Sri Lanka, Tanzania, Trinidad & Tobago, Azerbaijan, Fiji, Malawi, Nepal, Niger, Turkey, Tajikistan, Democratic Republic Of Congo, Lebanon, Morocco, Madagascar, South Sudan, Tunisia, Mexico, Cambodia, Jordan, Nigeria, Syria, Ethiopia, Thailand, Mauritius, Guinea, Bangladesh, Cameroon, Palestine, Papua New Guinea, South Africa, Zimbabwe.

- 01 special ITEC programme as requested by Immigration Department of Government of Tanzania was conducted for their 40 participants.
- 02 CICTAB (Centre for International Cooperation and Training in Agricultural Banking) Programmes on "Special Refinance Facility from NABARD - Transformation of Primary Agriculture Cooperative Society (PACS) as Multi Service Centre (MSC)" and "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)" have been conducted during the year. These international programmes were attended by 39 participants from Sri Lanka, Nepal and Bhutan.
- An International study and exposure programme "Development and Perspective in Financial Cooperatives - Good Practices and Experiences from India for Ethiopian Cooperative Commission (ECC)" was conducted in association with Sa-Dhan during the year.
- An International Webinar was organised on Role and Prospects of Digital Financial Services for Financial Inclusion for Asia Pacific Countries, in association with APRACA.

Online Certification Courses

BIRD has designed and launched 24 online certificate courses, available to the participants through BIRD's website. These include free as well as paid courses. During 2023-24, 2008 candidates completed the online certification courses while cumulatively, as on 31.03.2024, 8278 candidates have completed the online courses. The topics covered under these online courses are presented in table below.

Table : Online certificate courses offered by BIRD

Sr no.	Name of Certificate Course
1	Balance Sheet & Financial Ratio Analysis
2	Certificate Course for Professional Trainers
3	Certificate Course on Augmenting Effective Governance in RRBs
4	Certification Course on Appraisal for Agriculture Financing
5	E-Learning Course on Appraisal of Plantation and Horticulture Projects
6	E-Learning Course on Appraisal of Fisheries Projects
7	E-Learning Course on Renewable Energy
8	Financing For Soil and Water Conservation
9	Financing Of Minor Irrigation Projects
10	Forestry And Appraisal of Forestry Projects
11	IT For Non-IT Executives
12	Self Help Group- Bank Linkage Programme (SHG-BLP)
13	Techno Financial Appraisal of Farm Mechanization Investments
14	Value Chain - Concepts and Value Chain Finance
15	Balance Sheet
16	Climate Change Basics
17	Financial Literacy
18	Internal Checks and Control in Banks
19	Joint Liability Groups
20	Non-Performing Assets (NPA)
21	Producer Organisation
22	Climate Financing Risk and Opportunities for Bankers
23	Climate Resilient Agriculture for NGOs, CSOs, FPOs
24	Developing Climate Change Project Concepts Approach for State Govt Officials

Collaborative Programmes

BIRD actively collaborates with GoI and other premier organisations for capacity building of their officers. Some collaborations during the year are listed below:

- GIZ, New Delhi - Making Agriculture Climate Smart, Scaling up Technologies with Access to Finance; Roundtable on "Taking Climate Finance Forward - Need for Innovative Solutions"
- MoA & FW, GoI - National Workshop on Decentralized Training Framework involving State Nodal Training Institutes (SNTIs) under CSS on Formation & Promotion of 10,000 FPOs

- **Medoplus - Workshop on Health Product Development / Adoption by MFIs**

During the year following programmes have been undertaken for different ministries of Govt. of India/state govt. Details of which are as under:

Sr. No.	Programme Title	Stakeholder
1	Agriculture Credit and Crop Insurance (KCC & PMFBY)	MoA & FW, Gol
2	One Week Training on Holistic Approach to Watershed Management through People's Participation for IFS Officers	MoEF & CC, Gol
3	Roundtable meeting / discussion on the use of Abadi Property as Financial Asset for Loans and other Financial Benefits	Ministry of Panchayati Raj (MoPR) - Gol
4	Stakeholders Workshop : "Synergized Strategies for Control of Air Pollution and HG Emissions in Indo-Gangetic Plain"	DoEF, Govt of UP
5	Developing Women Leadership	ITEC - MEA, Gol
6	Rural Cooperative in India	ITEC - MEA, Gol
7	Financing inclusive agriculture and Rural Development	ITEC - MEA, Gol
8	Role of technology in Rural Banks: Indian perspective	ITEC - MEA, Gol
9	Farmers collective and linking them to markets	ITEC - MEA, Gol
10	Development Through - Finance Rural & Climate Finance	ITEC - MEA, Gol
11	Developing Women Leadership for officers of Immigration Department of Tanzania	ITEC - MEA, Gol (Customised)
12	Project Lending for Agriculture & Allied Sectors	ITEC - MEA, Gol
13	Programme on Agriculture Term Loan Project Financing and Methods of Appraisal & Documentation	Govt. of Odisha
14	Programme on Corporate Governance for BoDs of HPStCB	Govt. of Himachal Pradesh
15	Training Programme on FPOs for Technical officers of TNSFAC, Chennai	Govt. of Tamil Nadu

Major Activities during FY 2023-24

Training of Trainers (ToT) under Centrally Sponsored Project for Computerisation of PACS

BIRD designed three modules (Basic Accounting, Basic of Computers and Change Management) to facilitate conduct of ToT programme for Agricultural Cooperative Staff Training Institute(ACSTI) faculties. During the year, 12 training programmes, covering 1772 participants have been conducted using these modules.

Induction Training for NABARD

BIRD conducted 03 induction programmes for newly appointed Development Assistants of NABARD during the FY 2023-24, in which total 89 candidates participated. The programmes were well received by candidates with very good academic rating of 92.12% and overall programme rating of 91.95%.

Mandatory Training of BCs/BFs

BIRD has been empanelled by IBA for Mandatory Training of BCs/BFs before IIBF certification. These training programmes will be conducted in two modules, Basic and Advanced. Session plans, duration of training programmes

and course fee for both the courses have been standardized and approved by IBA. BIRD, Lucknow would provide training in two languages, viz. Hindi and English.

Memorandum of Understanding (MoUs)

During the FY 2023-24, BIRD executed MoUs with Cornell University for and on behalf of College of Agriculture and Life sciences Ithaca, New York, USA & Institute for Pioneering Insightful Research & Edutech Private Limited (InsPIRE). The MoUs have been executed in order to facilitate exchange of expertise between the agencies in areas related to ducation, training, consultancy etc.

Way forward

To ensure the continued success and relevance of our academic trainings, a strategic Way-forward is imperative. To achieve this, BIRD is proposing to expand its curriculum to include cutting-edge training programmes in emerging fields such as artificial intelligence, cyber security, and digital finance, etc, which would address the evolving demands of our stakeholders in the agriculture and rural development sector. BIRD plans to focus on programmes that merge technology with traditional disciplines.

Additionally, BIRD is aiming at developing partnerships and collaborations with like minded institutions and organisations that will provide deep insights into the requirement of relevant sector as well as broaden the contours of our programmes.

BIRD is also focusing to develop custom made /tailored programmes to address the institute specific needs to upskill or reskill in response to shifts and new developments of the financial markets. Engaging with new stakeholders also involves developing customized training solutions that will reinforce our position as a leader in our field.

3



Centres of Excellence

- A. Centre for Professional Excellence in Cooperatives (C-PEC)
- B. Centre for Research on Financial Inclusion and Microfinance (CRFIM)
- C. APRACA Centre of Excellence (ACE)
- D. Centre for Climate Change (CCC)



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

Background: ●

Taking a cue from Vaidyanathan Committee's recommendations, C-PEC was set up in BIRD, Lucknow by NABARD to address the skill gap in the Human Resources of Cooperatives. Established in September 2009, the objective of the centre 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 etc.

Activities undertaken during FY 2023-24: ●

- Membership:** The institutional members of C-PEC comprise StCBs, SCARDBs, DCCBs, PACS, CTIs, RCS Office and Cooperative Unions, while, their employees can become individual members of C-PEC. During 2023-24, special thrust was given by the centre on increasing the membership resulting in 23 % growth in membership over previous year. The cumulative membership of C-PEC as on 31st March, over last 3 years is presented below:

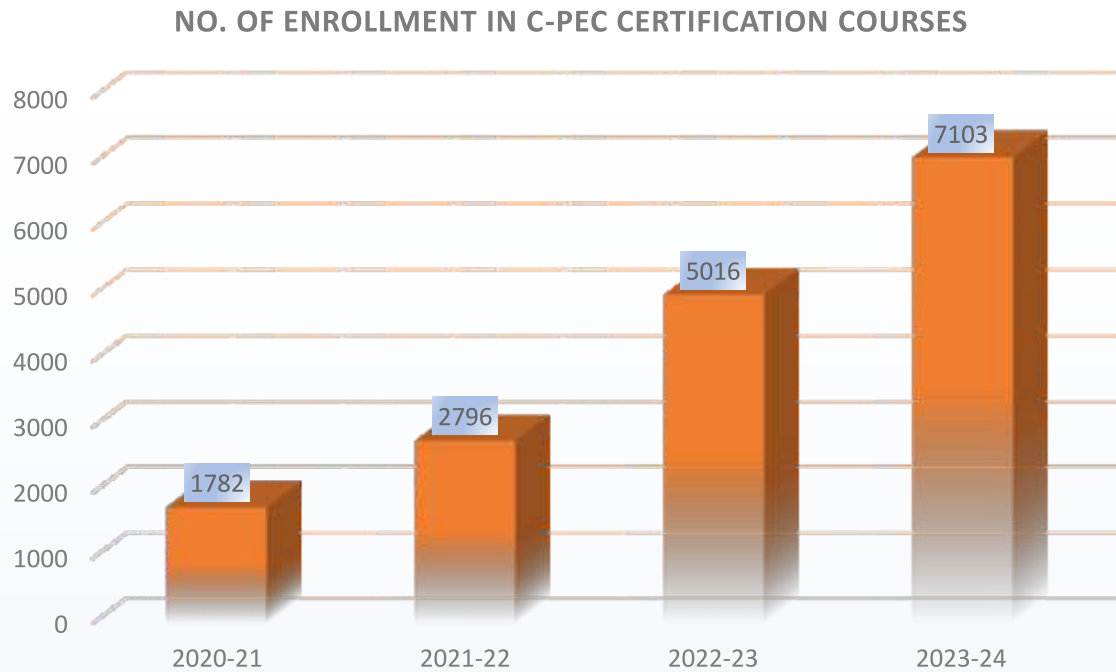


- Accreditation:** During the year, 02 Accreditation Board Meetings were conducted and re-accreditation was granted to 32 Cooperative Training Institutes (CTIs). As on 31st March 2024, there were 44 C-PEC accredited CTIs as below:

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
Other Cooperative Training Institutions	6
Total	44

Capacity Building initiatives of C-PEC:

- C-PEC conducts online examinations for its four Certification Courses viz. Certified Trainer for Financial Cooperatives (CTFC), Certified PACS Secretary (CPS), Certified Professional in Cooperative Banking (CPCB) Level-I and (CPCB) Level-II. During the year, a total of 7103 candidates enrolled themselves in various courses offered by C-PEC, which was an increase of 41.61% over last year. A Comparative analysis of enrolment in the Certificate Courses over last 4 years is indicated below:



- In order to ensure uniform standards in training, C-PEC standardizes training programmes for various CTIs across India. During the year, C-PEC standardized 38 Training Programmes, taking the cumulative number to 296 for various CTIs across India. These standardized programmes are available on the website of C-PEC.

Major events & works of C-PEC during Financial Year 2023-24

1. **National Conference on Best Practices in Rural Cooperative Banks (RCBs):** A two-day 'National Conference

on Best Practices in Rural Cooperative Banks (RCBs) was organized by C-PEC in collaboration with Institutional Development Department (IDD), NABARD, HO at BIRD Lucknow on 16th and 17th October 2023. Around 300 participants attended the conference from various StCBs, DCCBs & PACS across the country. The aim of the conference was to



Shri Shaji K.V., Chairman, NABARD, addressing the conference

share replicable solutions and generate ideas for concrete actions particularly in four domains of Human

Resources, Governance, Information Technology and Business Diversification. The key takeaways from the conference were:

- Requirement of enhanced understanding amongst RCBs on governance issues including policy implementation, board and management committees, fit and proper criteria, cyber security, and risk management.
- Need was felt to enhance awareness among cooperatives regarding financial technology (fin-tech).
- Need for introduction of a Shared Service Model for RCBs for addressing their technology requirements. It may facilitate RCBs transition to digital environment in speedier and cost effective manner.
- Need for documentation of Best Practices of PACS
- Recognizing RCBs role in promoting awareness of new business products and models for PACS through comprehensive documentation.
- Need for emphasis on fostering professionalism within cooperatives through enhanced HR practices and organizational development initiatives.



2. 13th All India Conference of Principal and Directors of Cooperative Training Institutes: C-PEC conducted the

13th All India Conference of Principals/ Directors of Cooperative Training Institutes on 26th & 27th February 2024 at BIRD, Mangaluru, Karnataka. The conference provided an opportunity to the CTIs to share their strategies and learn from the best practices adopted by other CTIs. During the conference, valuable inputs were also collected for revision in SOFTCOB scheme.



3. Consultancy Assignments: C-PEC prepared the Turnaround Strategy Plan (TSP) for Andaman & Nicobar State Cooperative Bank (StCB). Similar assignment for preparation of Action Plan for revival of Arunachal Pradesh StCB was assigned to C-PEC.

4. Stakeholder Meet: C-PEC Organized a Stakeholder Meet at BIRD, Lucknow for the State of Uttar Pradesh (UP). RCS, UP StCB, DCCBs & Cooperative Training Institutes in UP, Officials from Cooperative Department, Govt. of Uttar Pradesh participated in the meet. The objective was to increase the footprints of C-PEC and reach out to non-members. The participants were appraised of the various initiatives of C-PEC and the offerings available to C-PEC members through the centre. A discussion on opportunities available to Rural Cooperative Banks of UP was also conducted.

5. **Engagement with Non-Credit Cooperatives:** For the first time, C-PEC organized a Training Programme for non-credit cooperatives in Dairy Sector in collaboration with VAMNICOM, Pune. The program focused on efficient management and operation of dairy business, enhancing its profitability, economizing the cost and opportunities for business diversification in the sector.

Internal Audit Manual for Rural Cooperative Banks

Recognizing the importance of robust internal audit systems in ensuring management of risks and maintaining sound governance in Cooperative Sector, C-PEC prepared the 'Internal Audit Manual for Rural Cooperative Banks (a guidance document)'; The soft copy of the manual is available on the website of C-PEC, BIRD (<https://bird-cpec.nabard.org/>). This manual aims to serve as a guide for Rural Cooperative Banks (RCBs) to put in place a comprehensive and robust internal audit system with an objective to increase their operational efficiency, management of risks and enhancing transparency in work.

C-PEC is also undertaking preparation of **following** 03 Manuals:

- Manual for Appraisal of Various Loan Products for Rural Cooperative Banks
- Internal Audit Manual for Regional Rural Banks
- Manual for Appraisal of Various Loan Products for Regional Rural Banks

The same are expected to be released during 2024-25.

PACS Computerization : Assessment of Training Requirements

A Quick study for **assessment of training requirements under PACS Computerization** was undertaken (in UP and Jharkhand) by C-PEC, BIRD. The study revealed the need for sensitizing the PACS staff on the benefits of working in a computerized environment. Additionally, training programmes are required to equip PACS personnel with basic computer skills, working knowledge of Enterprise Resource Planning (ERP) software and sessions on Common Accounting System (CAS). The study identified the need to develop the ERP manual in regional languages. The study also brought out the need for regular & periodic conduct of trainings for PACS staff.

6. **Participation by C-PEC in National Seminars:** Director, BIRD participated as speaker in the technical session titled "Strengthening Cooperative Education, Training and Research" during the 17th Indian Cooperative Congress organised by National Cooperative Union of India (NCUI) in New Delhi on 01st and 02nd of July, 2023. Hon'ble Prime Minister of India Shri Narendra Modi inaugurated the event. The objective of the event was to discuss various trends in cooperative movement, showcase best practices being adopted, deliberate challenges being faced and chalk out future policy direction for growth of India's cooperative movement.
- Director, BIRD delivered a session on 'Need for appropriate training to identify, realise and exploit the business potential in STCCS' during the STCCS-State Consultation organized by NAFSCOB on 30 January 2024 at Mumbai.

7. Other developments:

- Organized a Training of Trainers (ToT) Programme on 'PACS as Multi Service centre.
- C-PEC initiated the work of translation of Study Material of Certified PACS Secretary (CPS) Certification Course in Punjabi and Certified Professional in Cooperative Banking (CPCB) Level-II Certification Course Study Material in Hindi.

Way forward

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:

- 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 platforms for knowledge sharing, problem-solving and collaborative growth for the Cooperative Sector in India.

B. Centre for Research on Financial Inclusion and Microfinance (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 deliberated in workshops and seminars of practitioners and experts as also disseminated through training programmes at BIRD to evolve strategies for improving the efficacy and impact of the interventions.

Activities of the Centre during 2023-24

Conduct of Studies:

- The Centre completed following two studies:
 1. Quick Study on Disparity between Regions on the extent of NPAs in SHGs"
 2. Comparative Study of Approaches and Strategies adopted by Financial Institutions to Implement the Master Direction by RBI on Regulatory Framework for Microfinance Loans.

Publication:

- CRFIM publishes a half-yearly peer-reviewed journal viz., THE MICROFINANCE REVIEW. During the year, two volumes of the journal, viz. Volume-XV, Issue-1 January-June 2023 and Volume-XV, Issue-2, July-December 2023 were published. While the first was theme neutral, the second issue had 'Technology adoption & enterprise development and Key to Sustainability of Microfinance model' as its themes.
- The Centre also published the 5th edition of Trend Report on Financial Inclusion in India titled "Financial Inclusion in India - 2023: A Trend Report". The report analyzed 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.

Seminar on "MFIs: Moving Towards Developing Systems and Procedures for Responsible Financing"

CRFIM organised a seminar on "MFIs: Moving Towards Developing Systems and Procedures for Responsible Financing" on 1st March 2024. The one-day seminar was aimed to share knowledge and discuss ideas enabling development of sustainable microfinance systems that can provide diverse services of high quality to its customers. It was attended by SRO(MFIN), major micro finance institutions, rating agency, account aggregators as well as other prominent institutions/organisations working in MFI space.

The deliberations of the seminar were in the form of panel discussions on two themes viz.

- i) Safeguarding Consumer's Interest and Promoting Responsible Lending Practices in Microfinance: Approaches & Challenges
- ii) Way forward for Responsible Delivery of Microfinance and Role of Key Players

Key Takeaways from the Seminar:

1. It is imperative to study how and to what extent, the new guidelines are being adopted by various regulated entities.
2. Key principles of Client Protection include - appropriate product design & delivery, prevention of over indebtedness, transparency, responsible pricing, fair and respectful treatment of clients and grievance redressal.
3. The three components, viz., fairness, timeliness and effectiveness are also key for any financial institution to serve its customers better and ensure customer protection.
4. Responsible financing needs to be inclusive of equitable human and social development, covering funds for health, hygiene, sanitation, environment, etc.

Glimpses of the Event



Director, BIRD welcoming participants



Panel discussion session



Panel discussion session

Way Forward

To reinforce the microfinance and financial inclusion sectors through supply and dissemination of research inputs that facilitate policy initiatives and product development in India.

C. APRACA Centre of Excellence (ACE)

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

- 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 programmes for international participants
- Enhance regional coordination among APRACA member nations.

Activities of centre during 2023-24

Publication

ACE brought out 3rd and 4th issue of its theme based publication during FY 2023-24. The 3rd issue of the Ace

publication was on the theme "**Credit and Credit Plus Approaches for Promotion of Rural Livelihoods in Asia Pacific Region**". The theme of the 4th issue was "**Role and Prospects of Digital Financial Services for Financial Inclusion**".

International webinar on "Role and Prospects of Digital Financial Services for Financial Inclusion"

ACE organized an international webinar on "*Role and Prospects of Digital Financial Services for Financial Inclusion*" on 29th February 2024. The webinar was aimed at sharing knowledge and experience, tracking progress, introspection, critique, and advocacy for the goal of advancing financial inclusion through digital financial services. The webinar included plenary session and paper presentation session. The webinar was graced by Dr. Prasun Kumar Das, Secretary General, APRACA and an eclectic panel drawn from regulatory bodies, banks, microfinance sector, technology service provider, private sector and academic in-charges from APRACA member countries.

Key Takeaways of the Webinar

1. Digital Financial Services (DFS) play a crucial role in enhancing financial inclusion and delivery of public goods and services in Asia Pacific Region.
2. Enhanced regional cooperation to identify and promote best practices in digital financial technology and services is critical to success of financial inclusion at global level.
3. India's Digital Public Infrastructure (DPI) has formed the base for rolling out innovative digital products which have gained significant traction within as well as outside India.
4. Unified Payments Interface (UPI) in transforming India's payment landscape and it is being increasingly adopted in other countries as well.
5. There is a need for innovations in digital financial services which foster financial stability and customer protection.

Glimpses of the Event



Plenary Session



Paper Presentation

Way Forward

To advance and improve the access to rural and agricultural financial services in APRACA member countries through knowledge sharing, capacity-building and exchange of expertise.

D. Centre for Climate Change (CCC)

Background:

Centre for Climate Change (CCC) set up at BIRD, Lucknow organizes quality-training programmes through toolified modules, congenial and well-equipped learning lab, developed in collaboration with GiZ and aims to strengthen competencies of various stakeholders. In addition to knowledge management initiatives on recent developments in the agriculture and rural development sector, the centre facilitates national and international workshops, seminars, policy advocacy on climate finance for promoting both adaptation and mitigation projects. The state of art Climate change lab., is uniquely designed for imparting experiential learning for the trainees.

Activities undertaken during FY 2023-24:

With a view to fulfilling the objective of disseminating knowledge on climate change and building capacities of various stakeholders, the Centre has taken up a number of initiatives during 2023-24, which are summarized below:

1. Training Programmes

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

- Climate Finance
- Environmental & Social Impact Assessment
- Green Financing
- Project Concept Development
- Climate Smart Agriculture & livelihoods
- Adaptation Techniques in Climate Smart Agriculture
- Climate Smart Infrastructure
- Climate Related Risks and Financing Opportunities

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

- Basics of Green Bonds
- Green Finance - Need & Opportunities - ESG Aspects
- Managing Climate Risks in Financing

During the year 2023-24, as many as 783 participants attended 24 climate change related training programmes. Both NABARD sponsored and customized training programmes were conducted by CCC, taking the cumulative number to 2760 participants in 99 programmes since inception. The participating agencies included Government Departments, Banks, NGOs, FPOs, Research Institutions, KVKs, SAUs etc. In addition, an International Programme on Development Through Finance - Rural and Climate Finance for ITEC member countries was also conducted during the year.

2. Major initiatives under CCC in 2023-24: The following important workshops were organised at BIRD, Lucknow

- a. **Making Agriculture Climate Smart: Scaling up technologies with Access to Finance:** Centre for Climate Change, BIRD Lucknow organized a one day workshop on 5th July 2023 on 'Making Agriculture Climate

Smart - Scaling up technologies with access to finance,' to proactively connect and engage three important stakeholders - community institutions, technology players and financial institutions - on a common platform to discuss and work out plans to scale up climate smart solutions piloted at the farmers' field. The programme was organised in association with GIZ, Sa-Dhan, Sustain Plus Energy Foundation and Social Alpha. The workshop facilitated in internalizing the experiences of the grass root level practioners, financing entities and innovators in climate space, especially adaptation strategies.



Discussion with farmers on pilot projects



Presentation by technology provider

- b. One-Day consultation workshop on Climate Resilient Development for Bundelkhand:** The Centre organised a brainstorming session with civil society organisations working in Bundelkhand region of Uttar Pradesh, in association with GIZ on 2nd August 2023. The participants included Padmashri Umashanker Pandey, Dr. Shiraz Wajih, President of Gorakhpur Environmental Action Group, GIZ officials, eminent social workers from across the country and farmers. The objective of the workshop was to understand and discuss potential implementation mechanism and gender transformative climate risk in Bundelkhand region to strengthen climate resilience of people and the ecosystem, focusing on agriculture and water.



Stakeholders Workshop: "Synergized Strategies for Control of Air Pollution and GHG Emissions in Indo-Gangetic Plain"

A two-day stakeholder workshop was conducted at BIRD Lucknow from 28th to 29th August 2023 organized by Department of Environment, Forest and Climate Change (DoEFCC), Uttar Pradesh. Various stakeholders from International Research organizations, think tanks, govt line depts, IIT Delhi, IIT Kanpur, UP Pollution control board, TERI etc. were present on-board. The objective of



the workshop was to discuss air pollution and GHG emissions in Indo-Gangetic Plain, its effective and successful emission control strategies through the scientific knowledge, research and technological advancements backed by financial and public support. Some key takeaways are

- The improved cookstoves, solar induction cook stove, biogas plant and bio - pellets were found as promising solutions for domestic and commercial clean cooking.
- Need for technologies for better pollution control and sectoral interventions of MSME Industries through pilot projects.
- The piloting of brick kiln technology conversion has led to reduced black carbon, energy savings, carbon reduction and air pollution.
- Convergence of various schemes at state and national level, multilateral/ bilateral funding, carbon financing is required for bridging the critical gaps.
- Promotion of innovation of air quality management through incubation centre by leveraging the startup policy, Internal monitoring and quality assurance is need of the hour.
- Betterment in the current policies and addressing gaps between policies and implementation, policy amendment is required for a long-term and effective implementation at the regional level.



c. Experience Sharing Workshop on Natural Ecosystems to Develop Climate Resilience in various agro-climatic regions of UP:

This workshop was organised by Gorakhpur Environmental Action Group (GEAG) with GIZ-India, Asia Foundation and BIRD, Lucknow on 22nd September 2023, to discuss on ecosystem services for climate resilience and nature based solutions, the key takeaways are:

- Prioritization of ecosystem services at policy level, community farming, ownership of communities on natural resources, local availability of seeds, strengthening drainage services, indigenous knowledge, gender sensitization at gram panchayat level, are the pathways to develop climate resilience in agriculture.



- Gram panchayat development planning including consultative management, strengthening policy advocacy, sensitizing political leaders, state level policy mandates, inter-state cross learning, introduction of ecosystem politics at subnational level need to be explored.
- River plantation and riparian zone development, local biodiversity strategy, ecosystem valuation services will play an important role in developing climate resilience.



Address by Director, Bird

- d. **ACCLIMATE Capacity Building Workshop:** World Resources Institute (WRI), India; Shakti Sustainable Energy Foundation (SSEF) and Intellectap jointly organized ACCLIMATE Capacity Building Workshop, in collaboration with CCC, BIRD, Lucknow from 15th to 19th January 2024 for Civil Society Organisation (CSOs). The five day workshop aimed at building the technical capabilities of CSOs about issues related to impact of climate change on



Interactive sessions



Group discussions during the workshop

lives and livelihoods, support the CSOs on implementation of various types of projects to address climate change through policy interventions for a net zero world, climate finance & carbon market mechanisms and sub-national climate action.

Some other Initiatives:

1. **Publication on Climate Finance Innovations:** Global Solutions and a booklet on Centre for Climate Change@5 released by Chairman, NABARD on 31st July.



Unveiling of CCC publications

2. Three new e-modules were developed on climate change aspects for facilitating e learning for NGOs, Bankers and other stakeholders which are available on BIRD's Website.
3. Centre participated in the annual outreach programme for the project on "From Local for Global- creating a model for eco-villages" on 21 November 2023, in Lucknow, wherein the new initiatives and infrastructure for facilitating and mainstreaming ecovillages was deliberated with participation from eminent national and international organisations.
4. Centre participated in a two-day National Climate Conclave held from 10-11 April 2023 at Lucknow and presented a stall where Climate Change Projects were showcased.
5. Draft ESG policy for NABARD was prepared and shared with DCAS, HO and inputs on ESS & gender action plan in climate space were provided to DCAS.
6. CCC also handled a session on 'Climate Finance for Climate Centric mitigation and adaptation projects' at the Workshop on "Climate change mitigation and adaptation in the Forestry sector", organised by Department of Environment, Forest & Climate Change, Government of Bihar.
7. An on location training programme on climate resilient agriculture was organised in association with VAMNICOM wherein field visits was organised to India Institute of Tropical Meteorology (IITM), Pune to witness the availability



and functioning of new farmer centric climate mitigation technologies namely cloud-seeding for effecting rains. A field visit to understand the utility of adaptive technologies in the form of high yielding drought tolerant onion and garlic varieties as also varieties that can grow under water logged conditions were witnessed at ICAR-DOGR, Pune.

Important visitors to the CCC lab: The Climate change experiential learning lab, saw a number of key visitors from the country. Followed by the visit to the CCC lab by Shri Shaji K. V., Chairman NABARD in July 2023, the centre was paid visit by Deputy Governor, RBI Dr. Michael Patra, Mrs. Rajasree Ray, Economic Advisor, Climate Change, MOEFCC and Dr. Balu Kenchappa, RD, RBI Lucknow. Other prominent visitors included Padmashri UmaShankar Pandey, GEAG President Dr. Shiraz Wajih and the WRI team. Earlier during the year the German Ambassador to India, Dr. Phillipp Ackermann along with GiZ team paid visit to the CC lab and took interest in knowing about the works undertaken by the centre. The DMD NABARD Shri Govardhan Singh Rawat and Dr. Ajay Sood also paid visits to the CCC Lab and witnessed the experiential training module and its utility in BIRD's capacity building programmes.



Way Forward

- Quick study for innovative solutions for climate action will be taken up alongwith organising new training programmes on building resilience in the farm sector through both adaptive and mitigation measures.
- New training programmes are aimed to include climate centric critical infrastructure and gender action plan. These programmes are scheduled to be taken up for all key stakeholders both through on location and in house training programmes.
- Facilitating through GiZ for developing inputs on climate change in the PLP with two districts on pilot basis.
- Training module development for certificate course for bankers through digital mode in association with GiZ.
- Facilitating learning, knowledge management, collaborations on climate centric projects, in particular adaptation projects through liasoning work with apex public sector and private sector organisations inclusive of ICAR & CSIR institutions.
- Utilising the experiential training lab for imparting training for awareness creation and collaborations for facilitating understanding among various stakeholders on climate finance for promoting climate action projects in agriculture and rural regions of the nation.



Policy Advocacy: Studies and Consultancies

"Good policy is the result of deep research and clean thinking, it's not just about solving today's problem but anticipating tomorrow's needs"



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 completed during the last three years are presented as below.

S.No	Title of Consultancy Assignment	Client
1	Preparation of HR Policy for Goa StCB	Goa StCB
2	Cyber Security Policy of 38 DCCBs of Madhya Pradesh	MPStCB
3	Value Chain Analysis of Handloom and Handicraft Products in Uttar Pradesh	NABARD UP RO
4	Impact Evaluation Study of 6 FPOs of Bihar	NABARD Bihar RO
5	Study on strengthening of Agri commodities value chain in Andhra Pradesh through Farmers' Collectives	NABARD AP RO
6	Impact Evaluation of 5 TDF projects in Andhra Pradesh	NABARD AP RO
7	Up-scaling of 2 FPOs promoted by NABARD, UPRO	NABARD, UPRO
8	Conduct of Training Program for Officials of AGCS, RCS & OStCB of Odisha State	NABARD, Odisha RO
9	TDF Evaluation - West Bengal	NABARD WB RO
10	TDF Evaluation - Assam	NABARD Assam RO
11	Study of NABARD Supported Training Programmes	OFDD, NABARD HO

Activities undertaken during FY 2023-24

Projects contracted during FY 2023-24

S.No	Title of Consultancy Assignment	Name of Client
1	Consultancy for (i) Diagnostic study & Business Plan (ii) Training and Action Plan (iii) Mentoring & Evaluation	Purvanchal Gramin Seva Samiti (PGSS), Gorakhpur, Uttar Pradesh
2	Impact Evaluation Study of 6 No of A&B rated selected FPOs in Uttar Pradesh	NABARD UP RO
3	Study on Minor irrigation projects (with pump sets) with reference to depletion of water table and perverse incentive due to free power/use of solar panels	DEAR, NABARD HO

Major Study undertaken by Research and Consultancy Cell during FY 2023-24

During 2023-24, BIRD completed a prestigious assignment on NABARD supported Training programmes. The key findings of the same are presented here under.

Study of NABARD Supported Training Programmes

Objective: To assess the program effectiveness, outreach, inclusivity and settlement rate of the trainees who were imparted skill training.

Sample Size: Multi-stage purposive random sampling method - covering six states i.e., Assam, Bihar, Gujarat, J&K, Karnataka and Uttar Pradesh, 18 Project Implementing Agencies & 400 trainees.

Some major findings:

- Implementation of training programmes has resulted around 60% settlement of the trainees either through wage or self-employment. Following measures can be taken instrumental in increasing the outreach and inclusivity of the programmes.
- Expanding the programme's reach to underserved regions, diversifying skill offerings based on emerging market demands, and tailoring training modules to address specific demographic needs.
- Selective Candidate Selection & designing Tailored Advanced Courses for Skill Upgradation
- Provision of residential facilities during training
- Collaboration through Memoranda of Understanding (MoUs) with Industries
- Training and Capacity-Building of the stakeholders through BIRD
- Inclusion of Soft Skill based programmes under NABARD scheme.

Some of the success stories which we came across during the course of the study are detailed below.

When the dream comes true

Ms. Sujata S Kalbhant, residing in Belgaum district, completed her education up to SSLC(10th Standard) and dedicated herself to looking after her family. Since her early days, she harboured a dream of becoming a beautician. During the pandemic, she decided to support her husband by contributing financially. Upon hearing about the "Dalmia Foundation - Skill Development Training Programme" in her district, she promptly enrolled herself in the Beautician course. Over the course of 4 months, she underwent intensive skill development training.

After successful completion of the programme, Ms. Sujata was placed by the Dalmia Foundation in one of the city's top salons for a 6-month internship, with a monthly stipend of Rs. 7000/-. During this period, she honed her skills and grew more self-assured and confident.

Today, she successfully operates her own Beauty Parlour, "Glossy Salon," in her hometown, which she established with an investment of Rs. 4 lakh. She now earns a monthly profit of Rs. 15000/- (approx.) after covering all expenses and liabilities.

She attributes all her success to the Dalmia Foundation's Skill Development Training Program, supported by NABARD, for nurturing and guiding her towards becoming a successful entrepreneur. In her own words, "From once being an intern, I now provide internships to other women in the field, and that brings me immense satisfaction." She expresses her heartfelt gratitude to NABARD for empowering its Skill Development partners to cultivate women entrepreneurs across Indian lands.



Igniting the Flame of Self-Reliance

Shri **Hirakjyoti Patowary** is a determined individual with a dream of making a difference for himself and his family. Born to Hareswar Patowary, Hirakjyoti hails from the picturesque village of Manahkuchi Kayajeni in Kamrup (R) district of Assam. He comes from a family of four, including three siblings. Before embarking on his transformative journey, Hirakjyoti worked as a Maintenance Operator at Manjushree Technopack Ltd. The income was meager, barely enough to make ends meet. However, Hirakjyoti's burning desire for a better future led him to explore opportunities beyond his current circumstances.

Determined to break free from the limitations of his pre-training life, Hirakjyoti embarked on a 60-day training programme in Welding & Fabrication. The skills he acquired during this period proved to be invaluable, opening doors to a brighter future.

With newfound expertise in welding and fabrication, Hirakjyoti's dreams began to materialize. The quality of his work improved, and he soon realized the potential for self-employment. However, taking the leap required financial support.

With a strong vision and a concrete plan, Hirakjyoti decided to seek a loan from a bank to kickstart his own enterprise. It became the pivotal factor in his journey towards self-reliance. Hirakjyoti's standard of living began to rise steadily as he set up his own enterprise. The skills and knowledge he had acquired during the training programme empowered him to provide better opportunities for his family. Currently, Hirakjyoti Patowary's life stands as a shining example of how determination, education, and financial support can transform one's life.





Seminars, Conferences and Workshops

"The exchange of ideas through Seminars and conferences is the cornerstone of program, sparking innovation and fostering collaboration"



Background

BIRD organises conferences, seminars and workshops on issues from the realm of agriculture and rural development, where the stakeholders deliberate, discuss and exchange ideas. During 2023-24, BIRD conducted various seminars, webinars and workshops on themes of significance, the list of which has been given at Table 3 of Chapter 2 (Academic Activities).

Activities Undertaken during 2023-24

A brief of some of the seminars, Conferences and workshops organised by BIRD during 2023-24 are presented below:

Roundtable on "Taking Climate Finance Forward- Need for innovative Solutions"	Brainstorming Workshop on FPOs in Commodity Market	Workshop on Technology Application in Farm & Off - Farm Sectors - Business Models and Strategies
National FPO Conclave-2024 on "Sustainability of FPOs - Issues & Way Forward"	Workshop on "Role of Financial Institutions, especially NBFC MFIs in Accelerating Women Enterprises"	National Seminar on Best Practices in HRD
Health Loan Product Development Workshop	Workshop for RRBs on 'JanDhan Plus' and 'Account Aggregator'	Convergence of PACS and FPOs for Business Participation as a Tandem Harrow
Webinar on Emerging trends on Performance Appraisal System	Roundtable on Bankability of SVAMITVA Property Cards	Conference on Role of Agri Startups in Agriculture and Rural Development
National Workshop on Decentralised Training Framework involving State Nodal Training Institutes (SNTIs) under CSS on formation and Promotion of 10000 FPOs	Workshop on Priority Sector Lending	Workshop on Section 11(1) non-compliant Rural Cooperative Banks
Workshop on Empowering Branch Managers of RRBs with Account Aggregator Framework - Knowledge & use cases for Enhanced Customer Experience	Workshop on Collaboration between Rural Cooperative Banks (RCBs) and Fintech/ Agri-tech	Online Workshop on Stress Testing Framework in Banking Institutions
	Workshop on "Agri Value Chain Finance (AVCF) and FPO as an enabling Value Chain Actor"	

Roundtable on "Taking Climate Finance Forward- Need for innovative Solutions"

Date of Conduct: 31st July 2023

Speakers/ Participants: Shri Shaji K. V., Chairman, NABARD; Mrs. Rajasree Ray, Economic Advisor, Climate Change, MOEFCC, GoI; Shri. Manoj Singh, Additional Chief Secretary, Govt. of Uttar Pradesh; Shri Ashish Tiwari, Secretary, DOEFC, Govt. of Uttar Pradesh; Shri Dinesh P., CGM, NABARD; Shri. Ashok Kumar Sharma, CGM, SBI; Shri. Amit Sinha, GM, RBI; Mr Mohamed El Khawad, Programme Director and Cluster Coordinator, GIZ India; Shri Nirupam Mehrotra, Director, BIRD; Shri. Vivek Adhia, Associate Director, Boston Consultancy Group and Ms Bigsna Gill, North Hub Lead, Sustain Plus Energy Foundation; Banks, grassroot implementing agencies, etc.

Key Takeaways/Discussions: Dignitaries stressed upon the need for creating a conducive environment for climate start-ups as well as training and capacity building to address the issues related climate finance. It was also emphasised to promote institutional arrangements and policies for mobilizing climate finance. The main takeaways and policy advocacy issues that emerged from the deliberations are as follows:-

- Transition to a low carbon climate requires aligning the ground level financial requirements with the financial architecture that is conducive for climate finance.
- NRM projects have contributed to environmental conservation which is termed as Carbon sequestration in green taxonomy.
- To encourage better understanding of the climate finance requirements at macro and micro level.
- For tackling climate change challenge, the need is for blended climate finance along with efficient technology which is customised for use in the country.
- There is a need to mobilize resources from both public and private sectors, for which innovative mechanisms requires to be designed along with modifying existing ones to encourage climate investments.
- To identify & encourage innovations, and adapt existing frameworks to mobilize additional resources for such climate investments.

India may take an initiative to prepare a roadmap for addressing the impacts of climate change globally through coordinated efforts by all the stakeholders involved. All the national and international stakeholders needs to be more agile and adopt a differentiated approach in order to address the issue of climate change.



Brainstorming Workshop on FPOs in Commodity Market

Date of conduct: 09 October 2023

Speakers/ Participants: Shri Shaji K. V., Chairman NABARD; Shri Arun Raste, MD & CEO NCDEX; Shri B Uday Bhaskar, CGM, FSDD, HO; Shri SK Dora, CGM, NABARD, Uttar Pradesh Regional Office; Mr Siraj Husain, Director NeRL; Shri Nirupam Mehrotra, Director BIRD, Lucknow; officials/ representatives of NABARD, BIRD, FPOs, CBBOs, etc.

Key Takeaways/Discussions: The brainstorming sessions were captivating and ideas generated around the kinking of FPOs with commodity market, strengthening market access, risk management with respect to future contract and price volatility, technology integration-use of digital platform for trading, market information and transparency, policy support for driving growth & sustainability of FPOs.



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

Date of conduct: 02 November 2023

Speakers/ Participants: Mr. Onkar Pandey, Director, India Agritech Incubation Network (IAIN), Social Alpha; Dr AK Trivedi, Principal scientist and I/c Head, PHM, CISH, Lucknow; Head of Mango Packhouse & Exporter. Rishta FPC; FPOs, NGOs, OFPOs etc.

Key Takeaways/Discussions: Recent technological developments in agricultural and agro- processing sectors including digital tools and related websites were discussed in detail.



National FPO Conclave-2024 on "Sustainability of FPOs - Issues & Way Forward"

Date of conduct: 15 & 16 March 2024

Speakers/ Participants: BoDs and CEOs of FPOs, POPIs, CBBOs, NABARD officials and other stakeholders

Key Takeaways/Discussions: The conclave deliberated on 04 major themes, namely - Barriers in FPO Ecosystem and way forward, Agri -marketing with focus on digital marketing, Credit delivery mechanism for FPOs and statutory and legal compliances.

Workshop on "Role of Financial Institutions, especially NBFC MFIs in Accelerating Women Entreprises"

Date of conduct: 03 November 2023

Speakers/ Participants: Delegates from banks, SLBC, NBFC-MFIs, Fintech Service Providers, SHG members, SRLM, women entrepreneurs, and senior officers of NABARD

Key Takeaways/Discussions: The workshop was organized with a view to assess and highlight the role of microfinance as an effective instrument in promoting women led - enterprises and entrepreneurship in India. The themes deliberated upon during the workshop included analysing issues & challenges faced by women in accessing business loan and developing differentiated microfinance products for women entrepreneurs.



National Seminar on Best Practices in HRD

Date of conduct: 21 August 2023

Participants: HR Experts, delegates from Banks, MFIs, academic institutions, corporates, etc.

Key Takeaways/Discussions: The speakers dwelt upon the best practices in HRD including emerging trends across the globe, recruitment and retaining, creating high performance teams, innovations, succession planning for continuity, HR issues in microfinance, grooming capacities, and use of AI in HR.



Health Loan Product Development Workshop

Date of Conduct: 27 & 28 October 2023

Participants: Shri Jiji Mammen, ED, Sa-Dhan; CEOs of MFIs; Medo Plus (Health -Tech Company); BIRD

Key Takeaways/Discussions: The Workshop was organized in collaboration with Sa-Dhan and Medo Plus to design and develop "a health care loan product" which MFIs can promote as a solution for providing timely health care to rural India. Medoplus, a technology-based company connects the rural people to the medical care facilities, through an App. Its services can be taken in identifying potential borrowers.



Workshop for RRBs on 'JanDhan Plus' and 'Account Aggregator'

Date of Conduct: 26th October 2023

Speakers/participants: Officials of NABARD, WWB, Sahamati, RRBs, etc

Key Takeaways/Discussions: Workshop was conducted to sensitise RRB officials on the concepts of 'JanDhan Plus' and 'Account Aggregator'. 'JanDhan Plus' is a women-centric solution designed to deepen the women customers' banking relationship with the Bank with increased self-deposit savings in their savings account and JanSuraksha products viz PMJJBY, personal PMSBY, APY and credit in form of an overdraft facility.

'Account Aggregators (AAs)' use technology to assist in simple and secure exchange of data between financial institutions. With AA, financial institutions can use financial data to access a vast array of financial services for customers' personal or business needs.

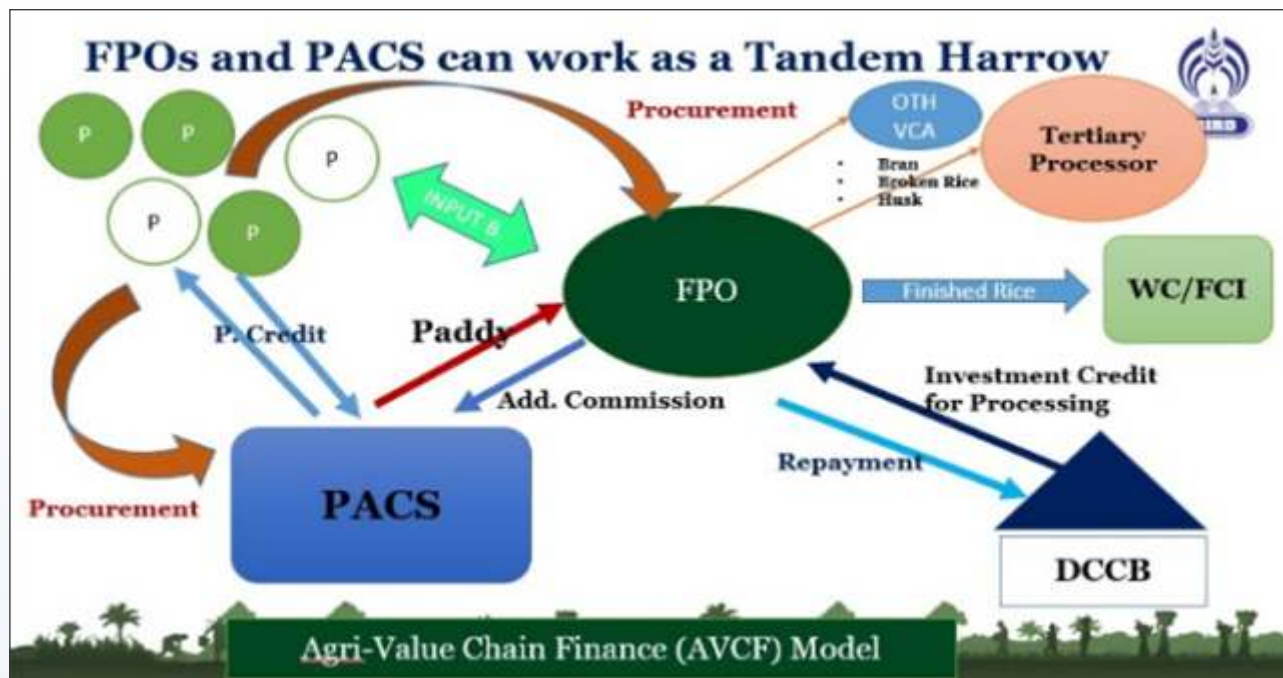


Convergence of PACS and FPOs for Business Participation as a Tandem Harrow

Date of Conduct: 18 December 2023

Speakers/ participants: PACS, FPOs, DCCBs, Resource Institutes

Key Takeaways/Discussions: A case analysis of PACS of Bihar was presented during the workshop. This model would be **complementary for PACS as well as for FPOs** (win-win situation for both). The institutional framework of PACS as a generic FPO and FPC as a hybrid or new generation cooperatives having the same cluster and socio-economic culture can work in tandem. Using existing and reoriented credit lines among the producers, PACS, FPOs and DCCBs will strengthen prevailing agri value chains by disrupting market barriers. This would open new window for enhancing GLC flow under cooperative sector through this agri-value chain financing (AVCF) model and ultimately enhance the economic rent of the producers. This framework will also facilitate for **revival for cooperatives** along with making agriculture value chain tighter, which is the prerequisite for harnessing **agri-value chain financing (AVCF) in India**.



Webinar on Emerging trends on Performance Appraisal System

Date of Conduct: 22 December 2023

Speakers/ Participants: Shri Brajesh Kumar Singh, CGM (HR) Bank of Baroda, Shri Santhosh. S, Chairman Aryavart Bank, Shri George Thomas, Executive VP, ESAF SFB; Dr Nirupam Mehrotra, Director, BIRD, Lucknow; officers of banks

Key Takeaways/Discussions: The speakers dealt in details the three main architectures of Performance Management System i.e Management By Objective (MBO), Key Performance Parameters or Indicators (KPP)/KPI, and Objectives and Key Research (OKR). The final takeaway was that there are 13 Emerging trends around which the organisations are going to structure their Performance Appraisal Systems on. They are:

1. Continuous coaching and feedback
2. Focus on employee well-being and engagement

3. Democratisation of PA System-On the Glassdoor
4. Realtime performance data tracking
5. Psychological safety
6. Customisation of multisystem for each team/department
7. Manager feedback v/s multisource feedback
8. Focus on employee development
9. Tailoring Performance Appraisal for remote & hybrid work
10. Past v/s future ratio of performance conversation time spent
11. Psychological assessments
12. Appraisal for future skills
13. Gen-Z friendly appraisal- Instant say & choice



Conference on Role of Agri Startups in Agriculture and Rural Development

Date of conduct: 11 January 2024

Speakers/Participants: Shri Uttam, Founder Eggoz; Shri. Tauseef Khan, Founder Gramophone; Shri. Manish Kumar, Founder, Matee; FPOs, NGOs, CBBOs etc.



Roundtable on Bankability of SVAMITVA Property Cards

Date of conduct: 18 & 19 January 2024

Speakers/ Participants: Shri A P Nagar, Joint Secretary, Ministry of Panchayati Raj (MoPR) and Shri S Chockalingam, DG, YASHADA, dignitaries from D/o Financial Services (DFS), Reserve Bank of India (RBI), State Government, State Level Bankers Committee (SLBC), Banks, etc.

Key Takeaways/Discussions: The Roundtable was organised to discuss the issue of bankability of property cards issued under SVAMITVA Scheme. It was emphasised to popularise the SVAMITVA Scheme at the grassroots level and also to explore the marketability aspect of property cards jointly by state and FIs.

Emphasis was laid on frequent interface with startups, technology business incubator and funding. The constraints faced by the startups and the strategies adopted to overcome them were also discussed.



National Workshop on Decentralised Training Framework involving State Nodal Training Institutes (SNTIs) under CSS on formation and Promotion of 10000 FPOs

Date of conduct: 09 January 2024

Speakers/Participants: Additional Secretary, MoA & FW, GoI; SNTIs, etc



Key Takeaways/Discussions: Discussion on Decentralised Training Framework involving State Nodal Training Institutes (SNTIs) under CSS on formation and Promotion of 10000 FPOs and Finalisation of ToT Programme for SNTIs.

Workshop on Priority Sector Lending

Date of conduct : 22 & 23 February 2024

Speakers/ Participants: Dr Praloy Majumder, BIRD Team, Bankers

Key Takeaways/Discussions: Workshop on Priority Sector Lending was organised to discuss various aspects of Priority Sector Lending (PSL) Guidelines, issued by the Reserve Bank of India. The other topics of discussion included KCC, Agri Value Chain Financing (AVCF), Digital Agriculture & Lending, FPO Financing, Agri-MSME Financing, etc.



Workshop on Section 11(1) non-compliant Rural Cooperative Banks

Date of conduct: 15 May 2023

Speakers/Participants: Senior officers of NABARD; CEOs/MDs/Senior Officers of section 11(1) non-compliant RCBs.

Key Takeaways/Discussions: Discussions on the status of the section 11(1) non-compliance banks, action taken and preparation of Monitorable Action Plan to make the banks section 11(1) compliant.



Workshop on Empowering Branch Managers of RRBs with Account Aggregator Framework - Knowledge & use cases for Enhanced Customer Experience

Date of Conduct: 12 February 2024

Speakers/ Participants: Officials of RRBs, Sahamati, Account Aggregators (AA), Faculty Members of NBSC and BIRD

Key Takeaways/Discussions: Workshop deliberated on practical (operational) aspects of Account Aggregator framework to facilitate RRB officials to understand the opportunities and challenges posed to banks. The topics

included consent period validity, Protection of Bankers, Inter-operability of AAs, Lien marking information, Investment options through AA model, Customer Awareness, etc.



Workshop on Collaboration between Rural Cooperative Banks (RCBs) and Fintech/ Agri-tech

Date of conduct: 11 & 12 March 2024

Speakers/ Participants: The prominent speakers included Shri Shaji K. V., Chairman, NABARD; Shri G. S. Rawat, DMD, NABARD; Shri Rajesh Bansal, CEO of the Reserve Bank Innovation Hub (RBIH), Shri Rajeev Ranjan Prasad, CGM, Digital Technology and E-Commerce, SBI, and Shri Ankit Bhatnagar, Vice President, NABVENTURES. The MDs/CEOs/ Senior Officers from StCBs and DCCBs, representatives of various Fintech/Agri-tech viz., AdvaRisk, DeHaat, e-Kisan Credit, TU CIBIL, Jaikisan, Satyukt, Unnati, PayNearby, and TraceX participated in the workshop.





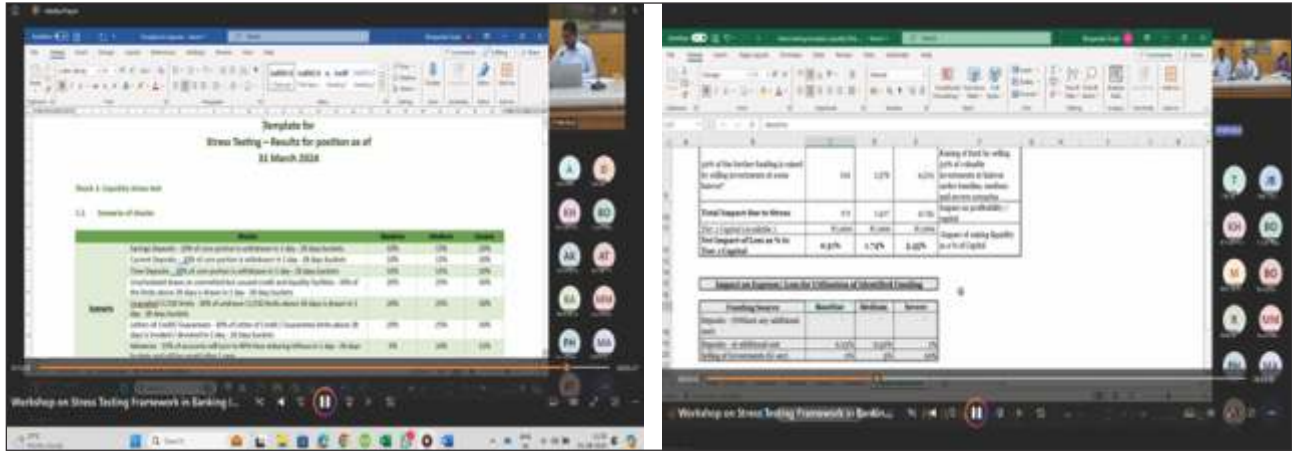
Key Takeaway/Discussions: The speakers stressed upon the need of collaboration between RCBs and Fintech/ Agri-tech for bringing synergy in innovation and traditional ways of conduct of business.

Online Workshop on Stress Testing Framework in Banking Institutions

Date of Conduct: 22 March 2024

Speakers/ Participants: Officers of RRBs and RCBs; NABARD and BIRD

Key Takeaways/Discussions: Participants had hands-on experience of stress testing templates, importance & relevance of stress testing and the processes for stress testing statements. Interpretation of stress testing results and translating results into actionable management strategies.

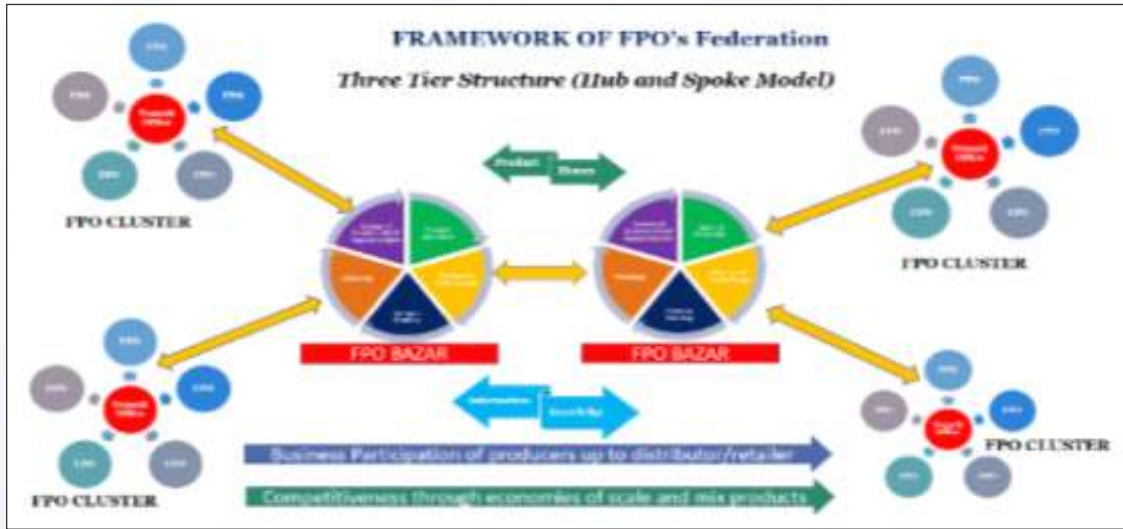


Workshop on "Agri Value Chain Finance (AVCF) and FPO as an enabling Value Chain Actor"

Date of conduct: 22 March 2024

Speakers/ Participants: FPOs, CBBOs, State Government, Banks & TEs

Key Takeaways/Discussions: Assessment of the modalities and formulation of the framework of FPO's federation to address the issues of high break-even point (BEP) of FPOs in comparison to the existing main value chain actors.



बर्ड व्याख्यानमाला उत्तर प्रदेश में प्रभाव आधारित पूर्वानुमान के परिप्रेक्ष्य में उच्चकृत कृषि मौसम सेवाएं : एक संक्षिप्त परिचय

बैंकर ग्रामीण विकास संस्थान , लखनऊ द्वारा भारत सरकार के पृथ्वी विज्ञान मंत्रालय, भारत मौसम विज्ञान विभाग, मौसम केंद्र, लखनऊ के सहयोग से उत्तर प्रदेश में प्रभाव आधारित पूर्वानुमान के परिप्रेक्ष्य में उच्चकृत कृषि मौसम सेवाएं: एक संक्षिप्त परिचय इस विषय पर दिनांक १८ मार्च २०२४ को राजभाषा हिन्दी में व्याख्यान का आयोजन किया गया था. सुश्री शेफाली अग्रवाल, प्रभारी अधिकारी, ने अपने अध्यक्षीय सम्बोधन में कहा कि व्याख्यान समसामयिक विषय पर आयोजित किया गया है और प्रस्तुति हिन्दी में होने से सभी स्टाफ सदस्य विषय के तकनीकी होने के बावजूद इसे आसानी से समझ सकेंगे.

मौसम केंद्र, लखनऊ के वरिष्ठ वैज्ञानिक श्री अतुल कुमार सिंह ने अपने व्याख्यान में विभिन्न जलवायु परिस्थितियों में कृषि पर पड़ने वाले प्रभाव और प्रभाव आधारित पूर्वानुमान के परिप्रेक्ष्य में उच्चकृत कृषि मौसम सेवाओं पर चर्चा की और कहा कि किसान कृषि मौसम सेवाओं का लाभ उठाकर किस प्रकार से अपनी फसल की पैदावार को बढ़ा सकते हैं और किस प्रकार ओला वृष्टि, अत्यधिक वर्षा सूखा आदि जैसे जलवायु परिवर्तन के प्रभावों से अपनी हानि को कम कर सकते हैं. साथ ही, उन्होंने बिजली गिरना आदि आपदाओं से बचाव के बारे में भी अवगत कराया।



हिन्दी पखवाड़े का आयोजन

बैंकर ग्रामीण विकास संस्थान, लखनऊ द्वारा दिनांक १४ सितंबर २०२३ से २६ सितंबर २०२३ के दौरान हिन्दी पखवाड़े का आयोजन किया. इस अवसर पर सुश्री शेफाली अग्रवाल, संयुक्त निदेशक ने गृह मंत्री, भारत सरकार से प्राप्त संदेश का वाचन किया।



हिन्दी पखवाड़े के दौरान स्टाफ सदस्यों के लिए तीन प्रतियोगिताएं आयोजित की गई थी. दिनांक १८ मार्च २०२४ को आयोजित कार्यक्रम में प्रतियोगिताओं के पुरस्कारों का वितरण किया गया।

राजभाषा शील्ड

राष्ट्रीय कृषि और ग्रामीण विकास बैंक, प्रधान कार्यालय, मुंबई द्वारा आयोजित राजभाषा शील्ड २०२२-२३ के अंतर्गत प्रशिक्षण संस्थान श्रेणी में उत्कृष्ट स्थान प्राप्त करने के लिए बैंकर ग्रामीण विकास संस्थान, लखनऊ को राष्ट्रीय बैंक राजभाषा शील्ड २०२२-२३ प्रमाणपत्र प्रदान किया गया।



साइबर सुरक्षा नीति का अनुवाद

बैंकर ग्रामीण विकास संस्थान, लखनऊ द्वारा कंसल्टेंसी आधार पर गुना जिला मध्यवर्ती सहकारी बैंक हेतु साइबर सुरक्षा नीति वर्जन १.० बनाई गई थी जिसका बैंक के अनुरोध पर हिन्दी में अनुवाद किया गया। बर्ड का यह प्रयास बैंक के क्षेत्र स्तर तक के अधिकारियों को साइबर सुरक्षा के महत्वपूर्ण आयामों से परिचित कराने में सहायक होगा।

6



Resource Centre for Farmer Producers Organization

"Empowering farmers through collective strength and shared knowledge is the seed of sustainable growth"



Background

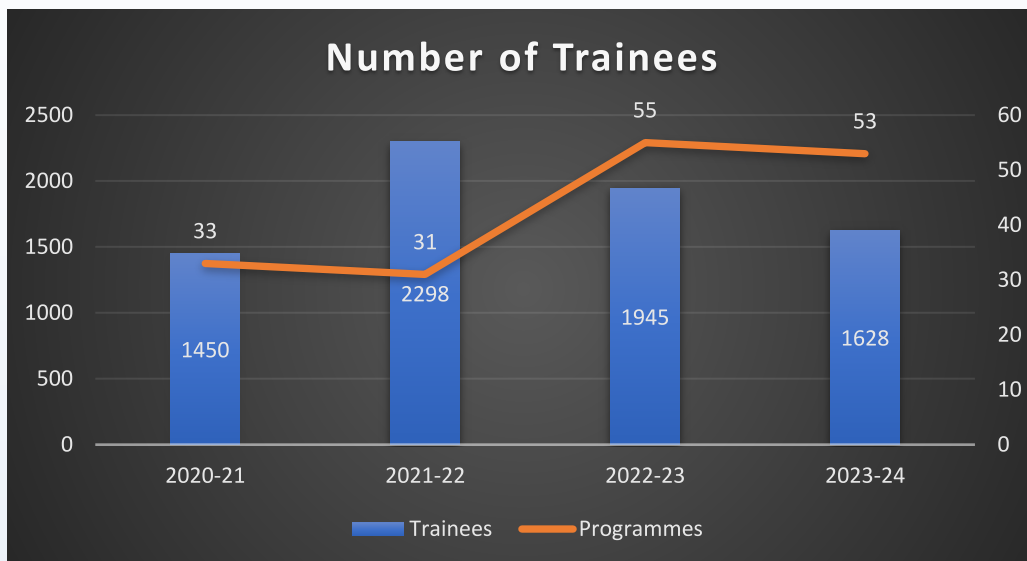
To evolve competitive advantages, optimum utilization of the available resources through convergence of the capabilities either existing or enhanced through capacity buildings is the driver for sustained business path line of the farmers producers' organizations (FPOs). BIRD has emerged as a key supporting value chain actor in the enhancing capabilities of the farmers producer organizations in India. To enhance capacity building reach at the gross root level 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 which has entrusted BIRD, Lucknow as National Nodal Training Institute.

Activities undertaken during the FY 2023-24

1. Conducting capacity building programmes

During the last 4 years, 172 capacity building programmes covering 7321 trainees were conducted by BIRD Lucknow for various stakeholders associated with farmers producers' organizations including SFAC, MoA & FW, GOI, State Governments, SFAC Tamil Nadu, CII, CBM India, leading CBBOs and Financial Institutes, BoDs and CEOs of FPOs.

BIRD, Lucknow has also updated course content, design frameworks, frameworks of decentralized training ecosystem for 10000 FPO schemes, devised case exercises based on value chain approach and published several case studies for improving overall ecosystem of FPOs.



2. Consultancy Services

Business plans of three FPOs namely Kasia Milk Producer Company Limited, Kushinagar, Bareilly Kisan Agro Producer Company Limited, CB Ganj in Bareilly and Ozone Farmer Producer Company Limited, Sitapur have been formulated. All business plans are based on detailed value chain mapping framework and utilizing 10-step value chain approach.

Major Initiatives

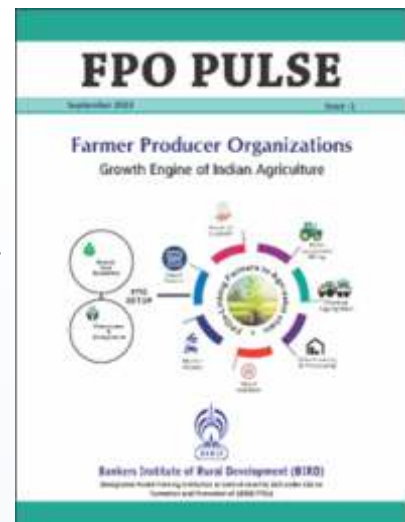
Activities under Gol Scheme for, "Formation and Promotion 10,000 FPOs"

BIRD Lucknow has been designated by MoAFW, Gol as the National Nodal Training Institute at Central level for capacity building of various stakeholders under the "Central Sector Scheme (CSS) on Formation and Promotion of 10,000 FPOs". BIRD is conducting Training of Trainers programmes for designated State Nodal Training Institutes (SNTIs). During the year, the centre is continuing its focus on conduct of various types of capacity building programmes for Implementing Agencies (IAs), Cluster Based Business Organisations (CBBOs) and FPO functionaries as also conduct of studies.

Research publication

To promote new ideas and research in FPO's ecosystem, BIRD, Lucknow has started publication of FPO PULSE. Articles on conceptualization of economic cluster size, Five "R" for the sustainability of FPOs, building blocks of FPOs as a competitive value chain actor, marketing opportunities through commodities derivatives, open networks for digital commerce, complimentary framework for business participation of FPO and PACS have been published for knowledge dissemination in public domain.

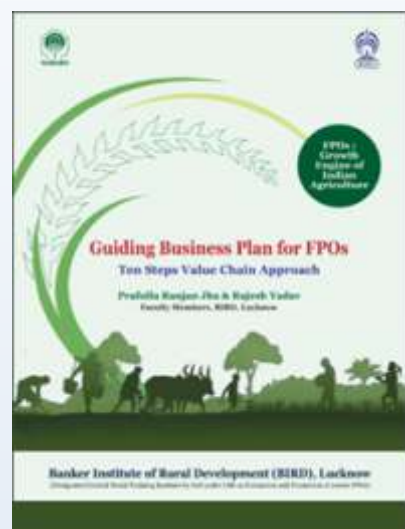
The inaugural issue of the thematic publication titled 'FPO Pulse' containing articles on the theme "FPO - growth engine of Indian agriculture" - was published on 09.10.2023.



Formulation and publication of resources for capacity building

5 basics modules comprising 15 submodules of training framework, resource materials and trainers note for CBBOs, BODs, CEOs, Accountant and other stakeholders. Similarly, eight advance modules have been formulated & published comprising 24 submodules of training framework, resource materials and trainers note of agri-value chains, business planning, marketing of FPOs, governance and management, financial planning, financing FPOs, Hi-Tech agriculture and agri-export. 6 Case studies and Massive Open Online Course in Hindi and English are available as open and free web-based resources for the distant learning.

BIRD has initiated conceptualization of 10 steps value chain approach for formulation of business plan for identifications of cluster, identifications of multiple value chains, qualitative and quantitative value chain mapping, identification of economic activities, value chain analysis, techno-economic feasibility of identified economic activities, assessment of boundary conditions, prioritization of economic activities,



formulation of alternative value chains and formulation of business plan comprising assessment of business potential, marketing plan, financial plan and risk mitigation plan.

Way Forward

Development of quality resource materials, specialised and diversified modules, enriching training delivery capabilities, conducting case studies and modelling of practical exercises based on realistic data captured and published by Economic & Statistics Division, Department of Agriculture and Farmer Welfare, GoI as well as value chain mapping and value chain analysis undertaken during consultancy services, has resulted in emergence of BIRD, Lucknow as a "**Resource Institute**" in the FPO ecosystem. In coming years, BIRD is committed to work on digitalization of dynamic agri and allied value chains, formulation of robust monitoring mechanisms and digital business planning would be the focus area for strengthening FPOs ecosystem.



Green and Modern Infrastructure

"Sustainable infrastructure is the foundation of a greens future, where innovation meets responsibility"



Campus Overview

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, 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 audiovisual (AV) facilities, ensuring a modern learning environment.

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 programmes, and webinars. Additionally, the Board Room is outfitted with USB 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, heaters, 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 45,000 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.



Accessible Buildings and Facilities for persons with reduced mobility

The institute has also implemented disabled-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 elevator. Further, the office and hostels have availability of wheelchairs for shuttle services. The ramps and elevator provide accessibility to classrooms, auditorium, conference hall, Board room 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.

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

Sr. No.	Total number of units generated (KWh) in FY 2023-24	Total amount (in rupees) saved
1.	1, 27, 802.00 units	Rs. 5, 75, 110.00



Waste Composting

At all official and residential premises in BIRD, we follow the waste management practices 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, 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.





BIRD Green Campus

Normalized Difference Vegetation Index for BIRD - Monitoring Green Cover

NDVI (Normalized Difference Vegetation Index) is a widely used remote sensing index that measures and monitors vegetation health and density. It is calculated using data from satellite or aerial imagery, specifically by analysing the reflectance of light in the red and near-infrared (NIR) spectral bands.

NDVI is valuable for assessing vegetation health, monitoring agricultural crops, evaluating drought conditions, and managing natural resources. Indirectly, NDVI has been used to estimate the cumulative effective of rainfall on vegetation over a certain time period, rangeland carrying capacity, crop yields for different crop types, and the quality of the environment.

Class	NDVI Range
Clouds and water	(-1 to 0)
Bare soil	(0 to 0.2)
Sparse vegetation	(0.2 to 0.4)
Medium Vegetation	(0.4 to 0.6)
Dense green vegetation	(0.6 to 1)

Source: USDA



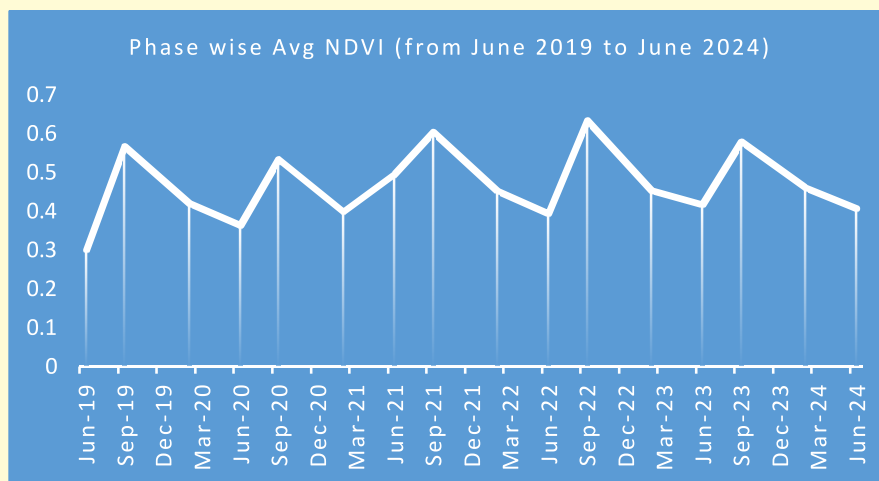
Source: GeoPard Agriculture

We attempted to calculate the NDVI of BIRD campus in three seasons for last 5 years. We took the NDVI data in 3 phases i.e., (i) June, (ii) September, (iii) February.

How green is BIRD campus?

- The yearly average NDVI of the BIRD campus ranges from 0.43 to 0.49, with the peak in 2021.
- NDVI value increases in September after the rains, while it is minimum in June after the summers. This pattern is evident in all the five years.

On considering the NDVI classification table as given above, we can infer that the vegetation in the BIRD campus is under Medium Vegetation Class and the plant health is good considerably.



Digital Footprints

Website

BIRD has a dedicated website(<https://www.birdlucknow.nabard.org>). During the year, BIRD Lucknow undertook a significant upgrade of its website to enhance user experience and ensure that its digital presence reflects the Institute's commitment to innovation and excellence. The upgraded website features a modern, user-friendly design with improved navigation and accessibility, making it easier for stakeholders to access information and engage with BIRD's programmes and services. Key updates include a streamlined interface for browsing academic offerings, simplified access to research and training resources, and enhanced integration with social media platforms. Additionally, the new site offers a responsive design that ensures optimal viewing across various devices, from desktops to mobile phones. This upgrade not only improves the functionality and aesthetic appeal of the website but also supports BIRD's mission to provide cutting-edge solutions and maintain a strong online presence in the evolving landscape of professional development and education.



Other key applications



BIRD Website

The Institute has successfully developed three key applications to bolster its operational capabilities and user engagement.

1. **eLMS** (Electronic Learning Management System) offer a platform for delivering educational content, enabling seamless access to online courses and interactive modules. List of the available courses is given in Chapter 2 (Academic Activities).
2. **eTIMS** (Electronic Training and Information Management System) streamlines the administration of training programmes and workshops, facilitating efficient scheduling, resource allocation, and participant management.
3. **PayBIRD** has been introduced as a secure payment gateway, simplifying transaction processes for course registrations, event fees, and other financial transactions. Together, these applications enhance BIRD's ability to deliver high-quality education, manage training activities, and handle financial transactions with greater efficiency and ease.



Management and Administration

"Effective Management is the art of aligning people and resources with a vision, turning strategy into success"



The administration of BIRD is overseen by its Governing Council (GC), which operates under the overarching guidance and direction of its Chairman, who is also the Chairman of NABARD. This Council is composed of distinguished individuals from various sectors, including the Deputy Managing Director of NABARD, experts from the Government of India, banking professionals, academics, microfinance specialists, and other relevant fields.

The Director of BIRD serves as an ex-officio member of the GC and acts as the administrative leader of the Institute. In this role, the Director, supported by the Joint Director, manages all administrative functions of the Institute.



To support its academic mission, the GC has established an Academic Advisory Committee (AAC). The AAC assists the GC with matters related to the Institute's academic programmes and initiatives. Throughout the year, the GC convenes to discuss and guide the Institute's strategic direction, holding two meetings annually.

Financial oversight is provided by the Finance Committee (FC), which is chaired by the Director. This committee reviews financial matters and presents recommendations to the GC. Additionally, the Director leads the Management Committee (MC), which addresses internal affairs and procedural issues.

BIRD places a strong emphasis on maintaining a highly qualified and trained workforce. This commitment is evident in the Institute's efforts to build capacity in emerging areas such as green financing, climate change, banking technology, and risk management. Regular faculty meetings are conducted to discuss daily academic and administrative issues and to offer input to the Management Committee, Finance Committee, and Academic Advisory Committee.

To advance its focus areas, BIRD has established four Centres of Excellence. These centres are designed to lead in their respective fields, providing research, support, and training. The Centres include:

- **Centre for Climate Change (CCC)**
- **Centre for Research on Financial Inclusion and Microfinance (CRFIM)**
- **APRACA Centre of Excellence (ACE)**
- **Centre for Professional Excellence in Co-operatives (CPEC)**

Each Centre is headed by a designated faculty member and supported by domain experts, reinforcing BIRD's commitment to excellence in specialized areas.



Vision for Coming Years

**"The future belongs to those who prepare for it today,
with a vision that transcends the present"**



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 programmes, studies, research initiatives, and contributions to policy-making.

Focus area and new programmes

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 next five years 2023-28.

(BIRD) is adapting its activities to meet these visions and stakeholder expectations. In alignment with PRAGATI, BIRD has identified nine 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:

1. Promoting Digital Agriculture & Financial Services: Establishment of a new vertical dedicated to Digital Agriculture and Financial Services to adapt to evolving technological landscapes.
2. Gender Mainstreaming in Capacity Building: Building the capacity of banking professionals to implement gender-inclusive practices in their operations & Promoting women's leadership in agriculture and rural sphere including banking
3. Strengthening Cyber Risk Management capabilities with RRBs and RCBs: Building the capacity of banking professionals in Cyber Risk Management to address the emerging needs of the banks.
4. Catalysing Financing of MSME (focus on Agriculture & Allied): Enhance the capabilities of Rural Financial Institutions (RFIs) in the Financing of MSME (focus on Agriculture & Allied) through targeted training and support.
5. Enhancing BIRD's role in policy Advocacy: Leverage field-level inputs for advocating policies that promote agricultural and rural development.
6. Resource Centre for Training Establishments of RRBs: Create a resource centre to support training establishments for Regional Rural Banks (RRBs)
7. Expanding Outreach and Leveraging Digital Infrastructure: Expanding outreach and coverage by Deploying Learning Management System (LMS) and other strategies.
8. Enabling integration of PACS & Non-Credit Cooperatives in value chain network: Providing the necessary skills and knowledge to enable cooperatives to effectively participate in and benefit from value chain networks
9. Cell for FPOs: For addressing core capacity-building needs of FPOs and for providing a roadmap to FPOs for achieving sustainability.

For the year 2024-25, the Bankers Institute of Rural Development (BIRD) will not only continue its existing training modules but also introduce several new focus areas based on changing agri & rural sector, 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.

Webinars/Seminars/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 to reach to the maximum number of bankers/other stakeholder at the ground level, BIRD 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 will be 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 will 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 programmes, 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 Rani Lakshmi Bai Central 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 platforms for knowledge sharing, problem-solving and collaborative growth for the Cooperative Sector in India.

Centre for Research on Financial Inclusion and Microfinance (CRFIM):

To reinforce the microfinance and financial inclusion sectors through supply and dissemination of research inputs that facilitate policy initiatives and product development in India.

APRACA Centre for Excellence (ACE)

To advance and improve the access to rural and agricultural financial services in APRACA member countries through knowledge sharing, capacity-building and exchange of expertise.

Centre for Climate Change (CCC)

- In addition to collaborating with GiZ on knowledge management through organising of workshops, quick study for innovative solutions for climate action will be taken up alongwith organisation of new training programmes on building resilience in the farm sector through both adaptive and mitigation measures.
- New training programmes are aimed to include climate centric critical infrastructure and gender action plan. These programmes are scheduled to be taken up for all key stakeholders both through on location and in house training programmes.
- ITEC programmes on climate change and sustainability: adaptation and mitigation, through the experiential training lab module for MEA's programme.
- Collaborating with GiZ for developing inputs on climate change in the PLP with Jhansi district on pilot basis.
- Training module development for certificate course for bankers through digital mode in association with GiZ.
- Facilitating learning, knowledge management, collaborations on climate centric projects, in particular adaptation projects through liasoning with apex public sector and private sector organisations inclusive of ICAR & CSIR institutions.

Team BIRD



Nirupam Mehrotra

Ph D, M A (Economics),
M Phil (Economics), CAIIB
Rural Credit, Agriculture Credit,
Infrastructure Financing,
Study & Evaluation



Shefali Agrawal

M Sc (Geology), MBA
Finance



Sriram Appulingam

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



Bidisha Dora

B. Sc. (Economics), PGDFM, JAIB
Supervision &
Institutional Development



Shikha Tripathi

Ph.D (Educational Psychology)
Human Resource Development,
Microfinance and Gender
Development



Samriti Bhagat

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



Deepak Ghorpade

BE (Production), MBA (Marketing),
GMPE-IIM-Indore, JAIB
Marketing & Finance



Prafulla Ranjan Jha

MA, Dip in Linguistics, CAIIB
Development & Project,
Microfinance & FPOs



Sanjeev Raman

B.A., CAIIB
Microfinance, Financial Inclusion,
Livelihood Finance, Farmer Collectives
and Project Finance



Nikhil Kumar

BA (Hons.), JAIB
Development and Project and
Co-operative credit



Anukampa Jha

B.Sc. (Engg), CAIIB
Finance, Microfinance &
Financial Inclusion (MFFI)



Amit Kumar Lal

B.Tech. (IITK) & MBA (HR)
Human Resource Development
and Development & Project,
Watershed, FPOs



Snehal M. Bansod

Ph.D (Biotechnology), CAIIB
Biotechnology, R & D Innovations,
District Development, Climate Change,
Farmer collectives,
Micro-Enterprises O/FPO

Prashant Dubey

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

**Gyanendra Rout**

M.A. Economics, Ph.D & CAIB
Economics, Finance & Accounts,
Research, Evaluation and Consultancy,
Microfinance and Financial Inclusion, HR

**Suman Shukla**

M.A., JAIB
Human Resource Management,
Microfinance, Farmer Collective

**Deependra Kumar**

M.Sc.(Mathematics), CAIB
Microfinance, Financial Inclusion,
Livelihood Finance,
Human Resource Development,
Research, Consultancy

**Rajni Pandey**

M. Sc. (Environmental Sciences),
M. Phil. (Environmental Sciences), JAIB
Climate Change,
Natural Resource Management,
Microfinance, Financial inclusion,
Farmers Collectives

**Rajesh Yadav**

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

**Bhupendar Singh**

B.Sc., B.Ed., CAIB
Banking & Finance, IT

Academic/Administrative Team

**Anil Kumar Yadav****S. P. Singh****Rakesh Kumar****Divya Rai****K. K. Soni****N. K. Gurnani****Karan Sharma****Jagmeet Goyal**

Abbreviations

ACSTI	Agricultural Cooperative Staff Training Institute
AIF	Agriculture Infrastructure Fund
APEDA	Agricultural and Processed Food Products Export Development Authority
APRACA	Asia-Pacific Rural and Agricultural Credit Association
AV	Audio visual
BIRD	Bankers Institute of Rural Development
CAMELSC	Capital Adequacy, Asset Quality, Management, Earnings, Liquidity, Systems and Compliance
CBBO	Cluster Based Business Organizations
CCAFS	Climate Change, Agriculture and Food Security
CICTAB	Centre for International Cooperation & Training in Agricultural Banking
CCC	Centre for Climate Change
CGIAR	Consultative Group on International Agricultural Research
CII	Confederation of Indian Industry
CPCB	Certified Professional in Cooperative Banking
C-PEC	Centre for Professional Excellence in Cooperatives
CPI Lab	Climate Policy Initiative Lab
CPS	Certified PACS Secretary
CRFIM	Centre For Research on Financial Inclusion and Microfinance
CSITE	Cyber Security and Information Technology Examination
CTFC	Certified Trainer for Financial Cooperatives
CTI	Cooperative Training Institutions
DCCB	District Central Cooperative Bank
DMD	Deputy Managing Director
FPOs	Farmers Producers Organisations
FSDD	Farm Sector Development Department
GDP	Gross Domestic Product
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH
ICAR	Indian Council of Agricultural Research
ICM	Institute of Cooperative Management
ILO	International Labour Organisation
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



Bankers Institute of Rural Development (BIRD)

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

E: bird@nabard.org | W: www.birdlucknow.nabard.org

