



**August, 2025**



**19 programmes during the month**

**In Campus**

**On-line**

**14**

**02**

**On-location**

**03**

**Key programme themes in August**

- International Programme on Development through Rural & Climate Finance
- Credit Appraisal For MSEs/Agri-MSE Projects For RFIs
- Writeshop on Formulation of Business Development Plan of M-PACs
- Capacity Building Program for BoDs of CBOs under SMART Project implemented by World Bank.
- IT and Fintech for business growth and diversification in Banks - Technologies, strategies and collaborations
- Data Analytics and Power BI, AI & ML
- Training programme on Gender concerns and POSH Act
- Digital Financial Inclusion

**ITEC programme at BIRD focused on sustainable growth through finance & innovation**

- BIRD Lucknow conducted an ITEC International Programme on “Development through Rural & Climate Finance” from 25–29 August 2025.
- The programme covered priority sector financing, climate finance access, sustainable models, project planning, credit flow in agriculture, and exposure to the Climate Lab.
- Country presentations, interactive discussions, and a plantation drive enriched the learning experience.
- Participants represented Fiji, Russia, Indonesia, Tanzania, Sri Lanka, Nepal, Ecuador, Uzbekistan, Ethiopia, Kenya, Tajikistan, Zimbabwe, and Peru



**Group Photograph**

## All India Conference of Principals/Directors of Cooperative Training Institutes (CTIs)

### Highlight of the month

- C-PEC, BIRD Lucknow organized All India CTI Conference on 21–22 Aug 2025 in alignment with UN's *International Year of Cooperatives*.
- Director BIRD highlighted the evolving role of CTIs under the New National Cooperative Policy with focus on standardized courses and quality content.
- Shri Satish Marathe, Member Central Board RBI emphasized cooperative distinctiveness, social capital, and new growth avenues in his keynote address.
- Shri K. Ravinder Rao (NAFSCOB) and Ms. Minu Shukla Pathak (NCCT) stressed governance reforms, capacity building, and synergy among CTIs.
- Event highlights included release of Hindi *Internal Audit Manual for RCBs*, recognition of seven best practices, and field visit to Hazipur Barsendi PACS, Ayodhya



Inauguration ceremony



Address by Shri. Marathe



Group Photograph

### Terminology demystified

#### Federated Learning (FL)

Federated Learning (FL) is a next-generation AI technique that allows multiple financial institutions to train a common model without sharing or centralizing their raw data. Each institution keeps its information secure and only exchanges the model updates or insights, which ensures privacy and confidentiality are maintained. This collaborative approach enables FIs to jointly develop stronger credit scoring, fraud detection, & risk assessment models that are more accurate & inclusive

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