



March, 2026



Academic year snapshot

Total programmes

260

International Programmes

13

Average participation

29

Key programme themes in March

- Training-cum-Exposure Visit to Vietnam : Interventions in Agriculture, Allied and Rural Sectors
- International Study Visit on Agriculture Financing and Financial Inclusion: Innovations in India for Banker delegates from Sri Lanka in collaboration with APRACA-CENTRAB.
- Programme on Agriculture Marketing Including Export of Agriculture Produce
- Leadership Development Programme for Labour Cooperatives
- Leveraging Climate Data for designing Climate Change Programme
- Business Transformation Strategies For Improving Financial Health of RCBs/PACS
- Developing Women Leadership – Women Only

59th Governing Council Meeting of BIRD, Lucknow

- The 59th Meeting of the Governing Council of BIRD, Lucknow was held on 20 March 2026 at BIRD under the Chairmanship of Dr. Shaji K. V.. Conducted in hybrid mode, the meeting witnessed participation from senior officials of NABARD, including Goverdhan Singh Rawat and Dinesh Poolakkunnath, along with Joint Directors of BIRD Kolkata and BIRD Mangaluru as special invitees, reflecting the ongoing efforts towards academic integration of BIRD training establishments.
- The Council deliberated on key agenda items, including a comprehensive review of academic performance for 2025–26 and the consolidated academic plan for 2026–27 across BIRD TEs. While appreciating the initiatives undertaken by BIRD, the Chairman emphasised the need to institutionalise integration across centres. On the occasion, select publications brought out by BIRD, including *Financial Inclusion in India – 2025: A Trend Report* and *Climate Lens*, were unveiled.
- Shri G. S. Rawat, DMD, NABARD inaugurated 'Srijan', a state-of-the-art AI/ML Lab at BIRD Lucknow focused on delivering innovative, inclusive, and deployable technology solutions for Rural Financial Institutions. The lab demonstrated key in-house AI tools, including DPR automation, an AI-powered LMS app, credit risk prediction, cyber security assessment, and a real-time credit planning dashboard.



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Strengthening Global Partnerships through Knowledge Exchange

Highlight of the month

In March 2026, BIRD, Lucknow strengthened its global engagement by conducting four international programmes, promoting cross-country learning, institutional collaboration, and capacity building in rural development, financial inclusion, and sustainable livelihoods.

Key Highlights:

- **Global Outreach:** Engagements across Vietnam, Sri Lanka, Fiji, and ITEC partner countries, reinforcing BIRD's global capacity-building role.
- **Best Practice Exposure:** The Vietnam visit (07–14 March 2026), with VBSP, offered insights into scalable models in agriculture, rural finance, and livelihoods.
- **Showcasing India's Model:** The Sri Lanka study visit (24–27 March 2026), with APRACA-CENTRAB, highlighted India's innovations in agriculture financing and financial inclusion.
- **Strategic Collaboration:** The Fiji Development Bank delegation visit (18–19 March 2026) strengthened partnerships in climate action, rural livelihoods, and technology adoption.
- **Women Leadership Focus:** The ITEC programme (16–20 March 2026) brought together 30 senior women delegates from 8 countries, focusing on leadership, inclusion, and governance.

Diverse Participation: Participants included representatives from RBI, NABARD, banks, co-operatives, and international institutions, enabling rich cross-learning.



Group Photograph

Terminology demystified

Embedded Credit

A form of digital lending wherein credit is seamlessly integrated into non-financial platforms such as e-commerce or agri-value chain applications. It enables users to access instant, context-specific loans at the point of need, based on real-time data-driven assessment. This model enhances convenience, reduces turnaround time, and expands access to formal credit.

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