



December, 2025



23 programmes during the month

In Campus On-line

15

03

On-location

05

Key programme themes in December

- International Programme on Financing Inclusive Agriculture and Rural Development
- Strategies for Prevention and Management of Cyber Threats in Rural Cooperative Banks at NFSU, Gandhinagar, Gujarat
- Digital Native Banking
- Digitalization of the PO Ecosystem and Interface with Rural/Agri Startups at MABIF, Madurai, Tamil Nadu
- Diversification of Asset Portfolio And Risk Management'
- Workshop in association with TU-CIBIL on Credit underwriting for RFIs
- 'MDP on Overcoming the Challenges for Differently Abled Officers of RFIs'

Strengthening Inclusion through Capacity Building

- BIRD, Lucknow organised a Management Development Programme (22–24 December) on *Overcoming Challenges for Differently Abled (Divyang) Officers*, reaffirming its commitment to inclusive leadership, workplace dignity, and equal opportunity in rural financial institutions
- The program emphasised on a **holistic, people-centric approach**, integrating leadership development, emotional intelligence, resilience, and self-leadership.
- Covered **policy, statutory, and accessibility frameworks**, including employer obligations and inclusive institutional practices.



Group Photograph

- National Institute of Bank Management (NIBM), Pune and Bankers Institute of Rural Development (BIRD), Lucknow, promoted by National Bank for Agriculture and Rural Development (NABARD), signed an MoU to collaborate on training, research, and policy-oriented initiatives.
- The MoU aims at joint conduct of trainings, seminars, workshops, conferences, and research studies in the domain of rural banking and agricultural finance.
- The agreement was signed by **Dr. Partha Ray**, Director, NIBM and **Dr. Nirupam Mehrotra**, Director, BIRD.
- Key areas of collaboration identified include climate finance, digitalisation of RRBs and cooperative banks, and strengthening grassroots institutions such as Farmer Producer Organizations (FPOs).



Dr. Nirupam Mehrotra, Director BIRD along with Dr. Partha Ray, Director, NIBM and other senior council members



Exchange of MoU at Pune

AI Driven Credit Underwriting

AI-driven credit underwriting uses machine learning models to assess borrower risk by analysing alternative data such as transaction flows, satellite imagery, crop patterns, and supply-chain behaviour. In rural and agricultural finance, it enables **faster, more accurate, and inclusive credit decisions**, especially for smallholders, FPOs, and informal enterprises lacking traditional collateral or credit history

Scan the QR to view our upcoming programmes

