



November, 2025



25 programmes during the month

In Campus

18

On-line

01

On-location

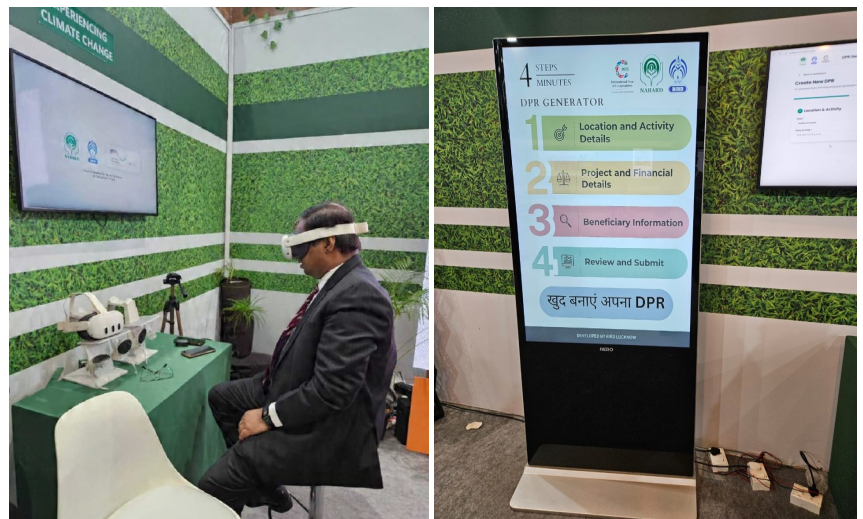
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Key programme themes in November

- 'International Study Visit on Agriculture Financing and Financial Inclusion: Innovations in India' for Land Bank of Philippines
- Digital Native Banking
- Data Analytics and Power BI, AI & ML
- EDP for Senior Officers of Cooperative Banks
- Risk Assessment And Stress Testing For RFIs
- Strategies for Prevention and Management of Cyber Threats in Regional Rural Banks
- Building Loan portfolio and Risk Management for MFIs'
- Enhanced CAMELSC For MDs/CEOs/GMs Of RCBs
- Strengthening FPO through empowerment of Chief Executive Officers of FPOs
- Training programme on Gender concerns and POSH Act

### Innovation in Action: BIRD at the Earth Summit

- **Generative AI-based DPR Generator:** BIRD Lucknow unveiled a prototype AI tool capable of creating complete Dairy-sector Detailed Project Reports from minimal user inputs, drastically reducing preparation time for field officers and stakeholders.
- **Climate Change VR Experience:** An interactive Virtual Reality module showcased the real-world impacts of climate change, offering an immersive learning experience for participants.
- Both exhibits received substantial attention and appreciation from delegates, including the Chairman of NABARD, who acknowledged the innovative approach and practical relevance of these solutions for capacity building and rural development.



## Study Visit by Land Bank of the Philippines (LBP), Manila to BIRD Lucknow

### Programme on Agriculture Financing & Financial Inclusion: Innovations in India

- BIRD Lucknow hosted a four-day customised programme for senior delegates from the Land Bank of the Philippines (LBP), Manila, covering India's agriculture and rural credit ecosystem, digital innovations, FPOs, value chains, and agri-cooperatives, with a blend of classroom sessions and field exposure.
- As part of the field visits, delegates interacted with the leadership of Uttar Pradesh Gramin Bank (UPGB) on agri credit (especially KCC) and reviewed financial inclusion initiatives, including a visit to a BC Sakhi kiosk offering account opening, re-KYC, remittance, withdrawal, and other interoperable services.
- The team visited Doctor Moringa Farmer Producer Company Ltd., Lucknow, gaining insights into aggregation, processing, product development, and government support systems for strengthening FPOs.
- Exposure helped participants appreciate India's comprehensive digital public infrastructure (UPI, Aadhaar, India Stack, DBT), institutional mechanisms (SHG/JLG models, BC interventions), & tailored credit planning that enable wide-scale financial inclusion.



Group Photograph



Visit to Uttar Pradesh Gramin Bank, Lucknow

### Open Credit Enablement Network (OCEN)

OCEN is an open digital protocol that connects lenders with marketplaces and service platforms to enable seamless small-ticket digital credit. It standardises how loan requests are generated and processed, allowing non-bank platforms to act as Loan Service Providers. By unbundling and digitising the lending value chain, OCEN makes credit faster, cheaper, and more accessible

Scan the QR to view our upcoming programmes



Highlight of the month

Terminology demystified



[birdlucknow\\_ind](https://www.instagram.com/birdlucknow_ind)



[www.birdlucknow.nabard.org](http://www.birdlucknow.nabard.org)