



January, 2026



18 programmes
during the month

In
Campus

14

On-line

03

On-location

01

Key programme themes
in January

- Credit Score Based Lending - Strategies for RFIs
- Training of Trainers on Financing of FPOs
- Developing Robust and Sustainable Business Plan of FPOs
- Futures, Derivatives and Digital Marketing
- Financing Avenues on Digital Agriculture for Financial Institutions in India
- Advanced Investment and Treasury Management for RFIs'
- Leadership Development Programme (LDP) for Directors of Gujarat State Cooperative Union
- Strategies for Prevention and Management of Cyber Threats in Regional Rural Banks

Leveraging Credit Guarantees for Responsible and Inclusive Lending

- BIRD, Lucknow conducted a **Workshop on Credit Guarantee-based Lending** in collaboration with **CGTMSE**, focusing on risk mitigation and credit expansion for underserved segments.
- The workshop highlighted the role of **credit guarantees, data analytics and credit information systems** in improving lender confidence and enabling responsible credit growth.
- Participants discussed **practical use cases, regulatory perspectives and best practices** to strengthen guarantee-backed lending across MSME & priority sectors



Group Photograph



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Repositioning Business Correspondents for the Next Phase of Financial Inclusion

Highlight of the month

- BIRD, Lucknow organised a National Roundtable on “**Financial Inclusion 2.0: Role of Business Correspondents**”, bringing together banks, regulators, corporate BCs, MFIs and frontline BC Sakhis to re-examine the future of the BC model.
- Deliberations highlighted that while BCs remain the backbone of last-mile Financial inclusion, **declining viability, stagnant commissions, technology costs and post-COVID attrition** pose serious sustainability challenges.
- Findings from BIRD-CRFIM’s field study revealed that **over 44% of BCs are financially unviable**, gender participation remains skewed, and operational risks persist due to connectivity, AePS failures and weak grievance systems.
- Speakers underscored the urgent need to **move beyond cash transactions and account opening** towards credit, insurance, pensions, Re-KYC and assisted digital services to restore BC visibility pathways.
- Strong emphasis was placed on **gender-responsive BC models**, with targeted support for BC Sakhis through differentiated incentives, mentoring, reliable technology and context-specific deployment strategies.
- The Roundtable concluded with a call for **unified policy frameworks, rationalised GST and commissions, robust fraud controls, and continuous capacity building**, to position the BC channel as a resilient pillar of Financial Inclusion 2.0 and Viksit Bharat 2047.



Inaugural Address: Dr. Nirupam Mehrotra,
Director, BIRD



Address by Shri R. Inigo Arul Selvan, Chief General
Manager, DMFI, NABARD



AI Driven Credit Underwriting

Anthropic is a U.S.-based artificial intelligence company known for developing the **Claude** family of large language models with a strong emphasis on safety through its “Constitutional AI” approach. It has released many advanced Claude models with improved reasoning and long-context capabilities. The company’s growing enterprise adoption and major strategic investments have further positioned it as a key player in AI landscape

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