



Training-cum-Exposure visit to Thailand



BIRD, Lucknow organized a Training-cum-Exposure Visit to Thailand on MF&ME promoted by Bank for Agriculture and Agricultural Cooperatives (BAAC), Bangkok during 02-10 September 2017. The participants visited Population & Community Development Association (PDA); Community Enterprise-Woman Group, Small Medium Agriculture Enterprise and JLG.

Sustainability Summit



12th Sustainability Summit was held at New Delhi during 06-07 September 2017. Dr Sudhanshu K K Mishra, DGM/FM was invited by European Union to be the speaker in the summit.

Chintan Baithak on Microfinance



‘Chintan Baithak’ - a brainstorming meet of Microfinance Professionals and Practitioners was organized by CRFIM, BIRD on 22 September 2017. The objective of the Baithak was to discuss the topical issues relating to microfinance and come out with suggestions for policy interventions. “

The two themes of the Chintan Baithak were: (i) Microfinance - Scalability in underserved regions, operational issues & challenges, and way forward; and (ii) Future of Microfinance in India - Challenges and Strategies - where will be the microfinance Sector ten years from now.

यह बैंकर ग्रामीण संस्थान, लखनऊ का आंतरिक न्यूजलेटर है।

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The keynote address highlighting the objectives and challenges of ‘first-of-its kind’ meet was delivered by H R Dave, DMD, NABARD (through VC). The Baithak was graced by Ajay Kumar, Regional Director, RBI- Lucknow; Tamal Bandyopadhyaya, Sr Journalist, Live Mint, Mumbai; G R Chinthala, CGM-MCID; Subrata Gupta, CGM- DFIBT; Dr B S Suran, MD- NABFINS; P Sathish, ED, Sa-Dhan; M K Sharma, Director- Microsave, Lucknow; Dr. S S Acharya, GM-SIDBI; D Sampath Kumar Chary, GM-Syndicate Bank; S K Khanna, Field GM-CBI; Rakesh Dubey, CEO-SVCL; Dr. N Jayseelan, CEO-Hand-in-Hand; Dr. L H Manjunath, ED- SKDRDP; Mukul Jaiswal, CEO-CASHPOR Financial Services, S B Singh, Chairman- Gramin Bank of Aryavart; and C S Reddy, CEO-APMAS, Hyderabad. Senior officials from public and private sector banks, MFIs and SHPIs participated in the deliberations.

Standardisation of Programmes by CPEC

Centre for Professional Excellence in Cooperatives (C-PEC) of BIRD, Lucknow has standardized the following Training Programmes/Course Material during the month:

i. Training programme on “Technology Driven Payment System” for ACSTI, Bangalore.

ii. Training Programme on “Digital Banking” for ACSTI, UP. iii. Training Course on “Preparation of Financial Statements and MIS in PACS” for TSCAB-Telangana:

Governing Council Meeting



The 41st meeting of the Governing Council of BIRD was held on 04 August 2017 in its campus at Lucknow. The meeting was presided by Dr. Harsh Kumar Bhanwala, Chairman, NABARD and Chairman, Governing Council of BIRD. B. P. Kanungo, Dy Governor, RBI, H R Dave, DMD-NABARD, M P Singh, Chairman, Sarva Hayana Gramin Bank and Dr. Hawa Singh, Ex-Registrar, Kurukshetra University and Dr. D V Deshpande, Director, BIRD graced the meeting.

CGMs of NABARD S/Shri P C Chaudhri, HRMD, HO and A K Panda, UPRO; Dr. P J Ranjith, Principal, NBSC participated in the meeting as special invitees.

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Dr. H K Bhanwala, Chairman NABARD released two publications of BIRD:



(i) Step-by-Step Guide to Business Planning by Farmers' Producers Organisations (FPOs) prepared by B Sridhar, DGM/FM.



(ii) The Microfinance Review, Jan- Jun 2017 issue, a half-yearly Journal published by CRFIM (Centre for Research on Financial Inclusion and Microfinance).

Workshop on Weak DCCBs.

DoS, NABARD in association with IDD organised 2 one-day Workshops for review of performance of "D" Rated Co-operative banks from across the country on 28th and 29th August 2017 at BIRD, Lucknow. The workshops were held with a view to evolve a concrete action plan for improvement in performance of those banks. 22 DCCBs from UP and Bihar were covered on 28th August 2017 whereas 14 DCCBs from Chhattisgarh, Karnataka, MP, Maharashtra and WB and the StCB-Manipur were covered on 29 August 2017. DMD (RA) inaugurated the workshop on 28th August 2017 over VC. In his inaugural address he exhorted the banks to look at the rating parameters critically and prioritise areas which are easier to achieve or comply with. He also urged the banks to give special focus on areas such as capital enhancement, portfolio diversification, investment management etc. The workshops were attended by K V Rao and Smt. Sarita Arora, CGMs from DoS & IDD, Dr. D V Deshpande, Director, BIRD, Dr. P J Ranjith, Principal NBSC, N Sridhar, GM, RBI. Mumbai. Ranbir Singh, GM-DoS- HO and Raj Kumar, Jt Director, BIRD, Lucknow. Other participants of the workshops included RCS, representatives of NABARD and RBI from the concerned states, Officials of StCBs, Chairmen and CEOs of "D" rated banks. Dinesh P, DGM/FM, BIRD, Lucknow coordinated the workshops.

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CTFC Contact Classes

Centre for Professional Excellence in Cooperatives (C-PEC) of BIRD, Lucknow conducted **CTFC (Certified Trainer for Financial Cooperatives)** during the month. 1st Mandatory Contact Class for Module 1 & 2 started on 28 August 2017 and continued till 02 September 2017. Total number of participants were seventeen.

Centre for Research on Financial Inclusion and Microfinance (CRFIM)

The comments received from HO in respect of the study report on “Institutional Analysis of MFIs / SFBs: Status and Measures for Wider and Effective Outreach” have been incorporated in the report. The revised report has been sent to MCID, HO for approval.

Study Report

The study report on “SHG Members as BC for Financial Inclusion” has been revised as per feedback received from MCID HO. The revised report has been sent to HO for finalization / approval. We propose to get this report printed and released during the proposed Chintan Baithak to be organized on 22 September 2017.

Rapid Survey on RuPay Cards

A rapid Survey on RuPay Kisan Credit Cards Rampur District Central Cooperative Bank has

been conducted as desired by DMD (HRD). The draft report has been submitted to HO.

Interface with Tamil Bandopadhyaya.

On 21 August 2017, an interface with Tamal Bandopadhyaya, Senior Journalist, Live Mint, Mumbai was organised. He narrated the functioning of Bandhan Bank by citing from his book “Bandhan- making of a bank”. He has also authored “Bank for the Buck”. The meeting was also addressed by P. Satish, MD, Sa-Dhan on the importance of credit to MFIs.



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