

**Proceedings of the 9th Meeting of the
Client Consultation Committee of BIRD, Kolkata
held on 27 January 2021 (Virtual Mode)**

BIRD, Kolkata organized the 9th Meeting of the Client Consultation Committee (CCC) on 27 January 2021 in virtual mode. The meeting was chaired by HRMD, Head Office, Mumbai and attended by about 35 delegates comprising the Chairmen/GMs of various RRBs of Eastern and N-E States, MDs/representatives of various State Co-operative Banks, representatives of a few Training Establishments (ICMARD, ACMART, RBN), representatives from CSR wing of corporate houses and NGOs/CSOs, etc. Shri Shankar A Pande, Director, BIRD, Lucknow and Shri Sanjay K Dora, Principal, NBSC, Lucknow attended the meeting as the Guest of Honour and addressed the delegates. Shri P. Dinesh, GM, HRMD, HO gave his keynote address.

A. Inaugural Session

To begin with, Joint Director, BIRD, Kolkata formally welcomed the guests and delegates with his opening remark. He greeted all the distinguished members/delegates of the CCC and made the following points in his address.

- The meeting has been organised to assess the training needs of the bankers and other client institutions. For preparing the training calendar, training areas have been identified based on the Web-conferences organized with Chairmen of RRBs and CEOs of RCBs during Nov-Dec 2020 and BIRD, Kolkata has taken due care in incorporating the all the suggestions in the training calendar for the year 2021-22. In this CCC, the guidance and feedback of the participating agencies would help BIRD, Kolkata in improving course content, methodology, etc., while designing the training programmes.
- While welcoming Director, BIRD, Lucknow, Joint Director lauded the efforts made by BIRD, Lucknow in designing varied programmes. BIRD, Lucknow with Centers of Excellence in varied areas like, Climate Change, Financial Inclusion and Microfinance, C-PEC, has always played an advisory role to other centres of BIRD. While welcoming Principal, NBSC, JD also praised its role as an academic advisory to BIRD Kolkata and its role in skill and capacity building of NABARD staff with varied deliverables.
- While welcoming Shri P. Dinesh, GM, he commended HRMD, HO, for being the torch-bearer/ source of strength to the Institute in guiding in every step in launching new and innovative training programmes. With the extra-ordinary situation due to Covid-19 pandemic and challenges posed for business continuity, timely intervention/ advise by HRMD, BIRD Kolkata developed its resilience and launched online programmes through Web-Ex platform.
- During the last seven months, BIRD, Kolkata conducted 55 programmes with online programmes as new normal and provided training to nearly 2,000 plus participants in almost 4,000 odd trainee days. With relocation to Kolkata, BIRD

Kolkata has expanded its client base and gets nominations on a pan-India basis from Kashmir to Kanyakumari and Gujarat to Mizoram./Tripura

- While launching virtual programmes, with any-time, any-where, any-device (ATAWAD) model, BIRD, Kolkata facilitated bankers and client institutions in taking up training programmes with flexibility and savings to their cost and time. While addressing delegates, he expressed his concern that ‘Technology and HR’ are two important challenges for both RRBs and RCBs. BIRD Kolkata has offered itself to bankers in providing skill and capacity building and also providing consultancy and advisory services in these aspects.
- He highlighted the fact that BIRD, Kolkata has designed many new programmes during the last seven months, most importantly, NPA and Recovery management, Investment and Treasury management, Customer Relationship Management, Legal and Documentation aspects, Credit Appraisal, etc. He also highlighted the fact that BIRD, Kolkata has reached out its bankers and client institutions by conducting maximum number of priced /customized programmes (60%) during the pandemic period. In order to assess the client needs, BIRD, Kolkata also organized several webinars. A new initiative was taken up by conducting webinars with DDMs for assessing the training needs of client institutions at the district level.
- BIRD, Kolkata would be launching its dedicated website shortly and requested for larger deliberation by participating agencies during the course of the discussion which would help BIRD, Kolkata in designing training programmes for the ensuing year 2021-22.

Shri Shankar A. Pande, Director, BIRD, Lucknow in his special address made the following observations;

- After relocating to Kolkata, the availability of state-of-the-art infrastructure and other amenities would make BIRD, Kolkata one of the premier training institutes in Eastern and North Eastern India.
- Agriculture is the backbone of our economy. It has been proven in the past and again proved during the Covid-19 pandemic as it is the only sector contributing significantly and positively towards economic growth.
- With greater thrust on agriculture and agriexports, the new scheme of ‘Atmanirbhar Bharat’ of GoI could be achieved by exporting more agri-commodities. However, support in terms credit and with training and capacity building inputs, agriculture would become more competitive.
- Diversification of agriculture is to be pursued with due thrust along with adopting varied coping strategies for climate change which must be achieved with greater focus on training and capacity building. Training programmes could be oriented towards bridging this knowledge gap amongst the clientele.
- With e-learning/ e-education mode, we must adopt best technology and best practices in conducting such programmes by our Institutes. We need to keep ourselves competitive.

- Sharing of resources amongst BIRD groups is very essential for overall growth and proper dissemination of knowledge in the clientele and faculty exchange programmes may be thought of as a viable solution to this.

Shri Sanjay K. Dora, Principal, NBSC in his special address, welcomed all the participating members and made following observations;

- He highlighted that NBSC has become an Institute of excellence by providing quality training to the staff of NABARD by leveraging technology as delivery mechanism.
- Our training institutes need to innovate in the pedagogy for delivery of programmes. Along with lecture method, discussion method and scenario analysis along with group presentations would be highly helpful and more interesting for the trainees. He requested BIRD, Kolkata to develop self-paced e-learning modules for its clientele which would be very effective. He emphasized on micro-learning techniques.
- He said that microfinance sector has become very important for contributing towards growth of rural sector and in this regard NBFCs-MFIs/SFBs require adequate trainings.
- He requested to conduct Sensitisation Training Programme on Climate Change which would help in capacity building of RRBs/ Coops in this regard.

Shri P. Dinesh, GM, HRMD gave his keynote address and observed that,

- BIRD, Kolkata with challenges after relocating to a new place and also under the extra-ordinary situation created under the Covid-19 pandemic has done a very commendable job by continuously providing quality training to its clients.
- He flagged the need of having better client consultation for developing more e-learning modules as e-learning has to be made compulsory for all. BIRD, Kolkata may develop more e-learning modules to make training delivery more effective.
- Technology adoption would help in diversification of our training products. He also emphasized on the effectiveness of feedback system for success of online programmes.
- BIRD, Kolkata need to conduct more bank-specific and customized programmes for its clients and wished for a fruitful and threadbare discussion in this CCC among all the clients and participating institutions.

B. Presentation and Discussion on Agenda

After the initial address by Guests, Dr. B.B. Sahoo, FM, BIRD, Kolkata gave a brief presentation about the activities of BIRD-Kolkata. This was followed by an agenda-wise discussion.

Agenda-I : Confirmation of Proceedings of last AAC meeting

The Committee unanimously accepted the proceedings of the last meeting.

AGENDA-II : Action Taken Report

Action Taken Report on the Eighth Client Consultation Committee meeting held on 14 February 2020 had been perused by the House and found to be satisfactory.

AGENDA- III : Review of Performance from 01 April 2020 to 25 January 2021

The Agenda reviews the performance of the TE during 1st April 2020 to 25 January 2021.

a. Programmes conducted

During the year 2020-21, BIRD Kolkata planned to conduct 42 programmes, comprising 19 in-house and 23 on-location programmes. BIRD Kolkata has organised 55 programmes in the online mode. Accordingly, as at the end 25 January 2021, 130 per cent of the target has been achieved.

b. Priced / Sponsored Programmes

Thirty four (34) priced programmes have been conducted as at end of the period 22 January 2021.

c. Average Participation Rate

Owing to the pandemic, online programmes have become new normal and as such the average participation rate has increased from 24 to 35 for the online programmes.

d. Agency-wise Participation

Participants attending training programmes were from all the three banking agencies, i.e., CBs, RRRBs and RCBs and other partner institutions like, NGOs, CSOs, CEOs and office bearers from FPOs, POPIs, etc. During 2020-21, share of participants' from RRBs including CBs, RCBs, and other partner institutions were 24%, 30% and 46%, respectively. The share of other partner institutions increased on account of added focus on training programme for CEOs and other office bearers from FPOs, POPIs, etc.

e. State-wise Participation

There has been an increase in participation of trainees from NE states. Due to conduct of programmes for the FPOs, the participation levels have increased under "others categories".

AGENDA IV: Abstract of Major Programmes organized by BIRD Kolkata (April 2020 to January 2021)

BIRD, Kolkata, during 2020-21, conducted many new programmes. Some such programmes are given below:

a. Programmes on Agricultural Banking & Credit

BIRD Kolkata conducted several programmes relating to agrifinance and credit. Programmes on agrifinance, project approach to agricultural lending (PAAL)/Area

Development Schemes, Programme on dairy, fishery and poultry financing, have been conducted for bank officers.

b. Programmes on 'Farmers Collectives'

BIRD Kolkata has also organised a variety of training programmes for the holistic development of FPOs/Cs, ranging from programmes for CEOs, Board Members and other office bearers to awareness creation, governance, business development and accounts.

c. Programmes on Livelihood Finance

BIRDKolkata conducted a variety of programmes on rural livelihood for bank officers, NGOs, CSOs. Such programmes were basically on “doubling of farmer income”, “Sustainable Rural Livelihood”, “Programme on Off Farm POs”.

d. Programmes on Technology, Institutional Development and MSMEs

BIRD Kolkata organised programmes on E-Shakti portal on behalf of mCID, NABARD HO for the newly recruited project consultants from various states. Programmes on MSMEs for bankers were also conducted.

e. Customized Priced Programmes (CPPs)

BIRD Kolkata conducted Customized Priced Programmes for various banks. Induction training programme for the officers of Assam GraminVikas Bank, Tripura Gramin Bank and Sangli DCCBs were organised in coordination with concerned banks. Customized programmes were also organized for Uttar Bihar Gramin Bank, Bihar State Coop Bank, Sikkim and Arunachal Pradesh State Coop Apex Bank.

f. Priced programme on “Investment and Treasury Management”

The programme was organised for the bankers from across the country and it was a pleasure to have overwhelming response through nominations from Bankers. The two day power packed module was well received by the participants. BIRD Kolkata coordinated and engaged the best of domain experts from across the country.

AGENDA V: New Initiatives/Events during 2020-21

a. Working Paper: Covid 19: Impact on Small and Marginal Farmers: Observations from a Phone Survey

BIRD Kolkata brought out its first Working Paper based on a phone survey with a sample of 90 FPO members/farmer *households*, carried out during the third phase of lockdown in the States of West Bengal, Bihar, Uttar Pradesh and Odisha on the impact of Covid-19 and consequent lockdown on their livelihoods and physical and emotional perception. The book has been hosted on Nabnet and distributed to HO Depts/ ROs/TEs and client institutions.

b. Booklet on “Sustainable Livelihood: Policies and Institutions 2020 (SLPI-2020)

With a focus on sustainable livelihood in Times of Covid-19, on the occasion of the 39th Foundation Day on 12 July 2020, BIRD Kolkata brought out the 2nd Volume of the Booklet on “Sustainable Livelihood: Policies and Institutions (SLPI-2020)” containing papers (written by FMs) on various topics on sustainable livelihood finance. The first volume of SLPI-2019 was published on the occasion of the 38th

Foundation Day on 12 July 2019. The book has been hosted on Nabnet and distributed to HO Depts/ ROs/TEs and client institutions.

b. E - book as “Spectrum”

BIRD Kolkata conducted a wide variety of new and innovative programmes during 2019-20. It brought out an E-book as “Spectrum” based on the bouquet of activities of the institute during 2019-20. The book has been hosted on Nabnet.

c. Study Report

BIRD Kolkata brought out a study report “Viability of Cooperatives-A case study of Vidyasagar DCCB”.

e. Webinars

- a. BIRD Kolkata organised series of Webinars on (i) Resilience and Impact of Covid 19 pandemic on Farmer Producer Organisations (FPOs), (ii) Impact of training programmes- A Digital Interface with Banks and Other Client Institutions and (iii) Developing PACS as MSCs.
- b. Web-Conferences were organized for training need assessment of various stakeholders, (i) Webcon on Training Needs with Chairman of RRBs, (ii) Webcon on Training Needs with CEOs/MDs of RCBs.
- c. As a first, Webinars on training needs and gaps for client institutions at the district level with DDMs and ROs were carried out. So far, such webinars were conducted for all States in the Eastern region.

AGENDA VI: Proposed Training Programmes for the Year 2021-22

BIRD Kolkata has been catering to the training/capacity building needs of the client institutions of 11 states in Eastern and North Eastern regions. The training and capacity building of bankers and other partner institutions in these States is of paramount importance to NABARD. Covid 19 pandemic has necessitated “Online programmes” as new normal. Keeping these in mind as well as with the feedback received from various stakeholders, the following list of programmes is being proposed for the year 2021-22.

a. Existing Programmes to be continued

1. Programme on Financing of MSMEs for Bank Officers
2. Programme on Financial Inclusion for RRBs/RCBs
3. Programme on Financing of SHGs through E-Shakti portal
4. Programme on Off Farm Producers’ Organisations
5. Programme on Financing of FPOs for Agro processing & Value-Chain Development
6. Programme on Capacity Building on Watershed
7. Programme on Financing Opportunities in WADI
8. Programme on Capacity Building of CEOs/BoDs on FPOs
9. Programme on Accounting, Reporting and Compliance for FPOs

10. Programme on Sustainable Rural Livelihood for Bank officers and NGOs
11. Programme on Doubling of Farmers Income for Bank Officers and NGOs
12. Programme on Project Approach to Agri lending/ Area Development Programme for Bank Officers
13. Programme Financing Agriculture for RRBs
14. Programme on Legal Aspects and Compliance for RRBs
15. Programme on NPA, Risk and Recovery Management for Bank Officers

b. New Programmes Proposed

The following new programmes specifically for CBs, RRBs, RCBs, NGOs will be introduced

1. Programme on Agrifinance and Business Development for Rural Branch Managers (CBs/RRBs)
2. Programme on Customer Relationship Management for Bank Officers
3. Programme on Credit Appraisal for Bank Officers
4. Programme on Change Management for Senior officers of RRBs
5. Programme on Corporate Governance, Investment and Credit Management for Senior Officers of RCBs
6. Programme on Business Plan for BoD / CEOs of FPO/Cs
7. Programme on product diversification, value chain and marketing opportunities for FPOs
8. Programme on Project Formulation for NGOs
9. Programme on Developmental programmes of NABARD for NGOs/Banks

c. Details of the proposed training programmes

Details of the programmes titles with likely trainee groups is being proposed and presented in Annexure II. Iterations of the programmes, nature (in house, on location as well as online) shall be decided in line with HRMD, training division advisories in this regard.

AGENDA VII : Strategies for the Future

Future strategy would concentrate on the following areas of development of BIRD Kolkata

a. Development of Infrastructure and IT Logistics

BIRD Kolkata has carried out its efforts towards renovation of the new Centre after relocation to Kokata. The thrust is on creating well-developed IT logistics keeping in view the conduct of online programme as new normal in the post-Covid situation.

b. Client- outreach :

BIRD Kolkata would enhance efforts for reaching out to new and emerging clients like Small Finance Banks, NBFCs/mFIs , CSR wings of various Corporate Bodies. Efforts will also be made to organise collaborative programmes with other training institutions for bankers.

c. Website Development:

The dedicated website designed to automate processes like participant registration to issue of certificates is underway, likely to be launched shortly.

d. Studies/Case Documentation/Consultancy:

Conduct of studies/case studies and consultancy assignments will be emphasized. BIRD Kolkata plans to undertake studies on FPOs in a few Eastern States with support from ROs

e. Research Papers/Articles by FMs:

Writing of research papers/articles by FMs will be further strengthened. The publication of SLPI has been regularized as an annual publication to be brought out in the Foundation Day of NABARD.

f. Training Impact Assessment (TIA):

Impact assessment of training programmes is an important exercise for success of any training programme and is being emphasized. To start with, customized programmes conducted for a few specific banks will be selected for impact assessment study during the coming months.

g. Training Programs through Hindi Medium

Majority of the States in East/NE region comes under the Hindi speaking region. For better learning by participants, BIRD Kolkata has been making efforts for conducting programmes in Hindi. Use of Hindi has been recognised as a unique “USP” for BIRD Kolkata, particularly for its programme for BoDs/CEOs of FPOs. In future, such initiative would be further strengthened keeping in view conduct of programmes for FPOs as the signature programme of BIRD Kolkata.

AGENDA VIII : E-Learning Module

BIRD Kolkata has prepared eight (08) e-learning modules for the Nabscholar initiative of NABARD with the guidance of NBSC. FMs have facilitated the development of eight e learning modules, i.e., (i) Data Management, Analytics and Business Intelligence - opportunities in NABARD, (ii) Enterprise Risk Management and policy guidelines of NABARD, (iii) Subsidiaries of NABARD - NABFOUNDATION, (iv) Organic farming, (v) Value Chain approach in select agriculture/allied commodities, (vi) Subsidiaries of NABARD – NABVENTURE Ltd., (vii) Subsidiaries of NABARD-NABSAMRUDDHI Finance Ltd. and (viii) Financing of MSME units.

C. Major Points emerged out of the discussion

- BIRD- Kolkata has been adopting ATAWAD (Anytime Anywhere Any Device) model for online training module with flexible timings i.e. 2.30 pm to 6.00 pm for bankers and 10.00 am to 01.30pm for NGOs/Vas/FPOs/POPIs, etc.

- BIRD Kolkata has organised 55 programmes in the online mode. As at the end 25 January 2021, 130 per cent of the target has been achieved. It has reached out its bankers and client institutions by conducting maximum number of priced /customized programmes (60%) during the pandemic period.
- Owing to the pandemic, online programmes have become new normal and as such the average participation rate has increased from 24 to 35 for the online programmes.
- Technology adoption both at BIRD Kolkata and at clients level has helped to achieve the objective of imparting requisite skills and capacity building to all stake holders.
- Feedback from clients were received via various modes like phone survey, web conferences, feedback sheets, etc. and most of the training programmes were conducted after due consultations with the clients. Faculty support from RRBs has been utilized whenever required. Guest faculty/ domain experts on a pan-India were also used for effective programme delivery.
- BIRD Kolkata has also developed eight different e-learning modules for its clients. For the ensuing year there would 75% training programmes on online mode and 25% in physical mode.
- BIRD Kolkata has conducted Webinars on emerging topics and Web-Confs with various clients to increase its client base as also training needs. A new initiative has been taken up by conducting webinars with DDMs of each State for assessing the training requirements of client institutions at the district level.
- Other than conducting training programmes, BIRD Kolkata has devoted its resources for conducting research studies, writing research papers, brining out research publications of its own.

D. Open House Discussion

After the above agenda-wise discussion, all the participating members were requested to express their views about the training at BIRD, Kolkata and their specific needs, if any.

Shri Ajoy Giri, Principal, ICMARD mentioned that their establishment at ICMARD at Kolkata and Siliguri may be used for conducting physical training programmes. To conduct more collaborative training programmes with ICMARD for LT Coop Structure. He requested BIRD, Bolpur to continue to provide similar support to his organization.

Shri D.K. Singh, General Manager, Uttar Banga Kshetriya Gramin Bank, WB mentioned that their bank has been regularly sending participants to various training programme of BIRD Kolkata. However, at present, top management has some issues as such they are not in a position to send nominations.

Shri S.K. Ghosh, FM, ACMART, WB observed that there are some overlapping of training activities as far as training to same kind of clientele base of ACMART and BIRD Kolkata are concerned. He requested for faculty support in conducting training programme on 'Cyber Security'. He requested for more coordination with BIRD Kolkata in this regard.

Shri I. K. Gohil, Chairman, Chhattisgarh Rajya Gramin Bank said that the pandemic has proved to an advantage to them in terms quicker adoption of technology. He said that they have some space in their bank which they would like to use for training of their staff members. In this regard, he sought faculty support from BIRD Kolkata on areas like "Compliance of various RBI/NABARD norms".

Shri Sanjeev Kumar, GM, Bangiya Gramin Vikash Bank, West Bengal said that in the last six months their bank has trained 132 officers which is more than 10% of their officers' strength. He requested the following programmes through BIRD Kolkata.

- Prog. on Stress Management and Change Management
- Prog. for Lady Officers
- Motivational Prog. for officers posted at remote branches and how to make branches more profitable
- Prog. on Risk Management, Liquidity Management, etc.

Shri Nagendra Kumar Sinha, Jharkhand Gramin Bank thanked BIRD Kolkata for conducting eight programmes on various topics like Investment and Treasury Management, Legal Compliance, Cyber Security, etc. and hoped that BIRD Kolkata would continue to provide similar support to them in future.

Shri Prasad, Deputy General Manager, Bihar StCB requested for the following training programmes;

- Induction Trg Prg for newly recruited officers
- Trg Prg on NPA and Credit Risk Management
- Documentation and Legal Aspects
- Trg Prg on Credit Appraisal
- Prg on MSME Financing
- Prg on Internet Banking

Shri Amal C Sarkar, General Manager, Mizoram Rural Bank requested for the following training programmes;

- Training Programme on Project Appraisal
- Training Prg for Auditors
- Trg Prg for Compliance of various norms of RBI/NABARD

Shri Manoj Kumar Das, General Manager, Assam Gramin Vikash Bank expressed his gratitude to BIRD Kolkata for providing training to its staff members. In all 320

officers participated in 19 programmes conducted by BIRD Kolkata. He also requested for the following programmes.

- Trg Prg on Cyber Security and Fraud Prevention
- Trg Prg on Investment and Treasury and Portfolio Management

Shri K. Rakesh Chandra, IIBM, Guwahati requested BIRD, Kolkata to enter into an MoU with them for conducting various training programmes. He specially requested for training programme on Cyber Security.

S. Samal, Chairman, Manipur Rural Bank requested for the training programmes on

- Trg Prg on Project Appraisal on Piggery
- Induction Trg Prg for newly recruited officers
- Trg Prg on Capacity building on General Banking

Shri Nilotpal Dutta, Nodal Officer (Trg), Vidyasagar CCB, WB requested for training programme for PACS managers on On-location basis.

Shri Sujan Sarkar, CEO, Hooghly DCCB, West Bengal requested for conducting the following training programmes;

- Trg Prg for officials of SHG Federations
- Exposure Visit for Federation Officials
- Appraisal of Projects for small ticket size i.e. less than 10 lakhs.

While summing up the whole discussion, Joint Director, BIRD Kolkata expressed his gratitude to the participating dignitaries for threadbare discussion in the CCC and expressing their views wholeheartedly which he felt would go a long way in preparation of the final training calendar of BIRD, Kolkata for the year 2021-22.

Vote of thanks was given by Shri N. K. Roy, FM, BIRD, Kolkata He expressed his gratitude to all the members for their valuable suggestions and guidance and assured that all the suggestions would be followed while designing the training programmes of BIRD Kolkata.

Detailed list of participants, Action Points proposed and Training Calendar 20-21 are given in the **Annexure I, II, III.**

Annexure I

Summary of Action Points

No.	Action Points
1	<p>The new scheme of 'Atmanirbhar Bharat' of GoI could be achieved with greater thrust on agriculture and agribusiness. . However, support in terms credit and with training and capacity building inputs, agriculture would become more competitive. BIRD Kolkata may consider conducting more training programmes providing capacity building inputs on agriculture and agrifinance to improve livelihood and making it competitive.</p>
2	<p>a. Diversification of agriculture is to be pursued with due thrust along with adopting varied coping strategies for climate change which must be achieved with greater focus on training and capacity building on climate change. Training programmes could be oriented towards bridging this knowledge gap amongst the clientele.</p> <p>b. Sensitization Training Programme on Climate Change may be conducted which would help in capacity building of RRBs/ Coops.</p>
3	<p>a. With e-learning/ e-education mode, institutes promoted by NABARD must adopt best technology and best practices in conducting programmes on virtual mode. BIRD, Kolkata may adopt best practices for conduct of online/virtual training modules.</p> <p>b. With best practices on technology, BIRD, Kolkata may also consider developing more self-paced e-learning modules for its clientele.</p>
4	<p>a. So for BIRD Kolkata has conducted many new and innovative programmes through virtual mode. Keeping in view the online programs as new normal during Covid and post-Covid pandemic period, for the ensuing year there may be 75 per cent training programmes on online mode.</p> <p>b. BIRD, Kolkata may consider conducting more bank-specific and customized programmes for its clients.</p>
5	<p>Sharing of resources amongst BIRD groups is very essential for overall growth and proper dissemination of knowledge. Considering this, faculty exchange programmes may be thought of as a viable solution for enhancing knowledge base.</p>
6	<p>More innovation in the pedagogy may be adopted. Mixture of lecture method, discussion method, Scenario Analysis and group presentation method can be highly helpful and would be more interesting for the trainees. Micro-learning techniques may also be adopted.</p>
7	<p>BIRD Kolkata has engaged itself in better client consultation through Webinars/Web conferences. It may consider developing more e-learning modules to make training delivery more effective. It may also emphasize on effectiveness of feedback system for success of online programmes.</p>

Annexure II

List of participating members from NABARD

No.	Name	Designation
1	Shri S. A. Pande	Director, BIRD, Lucknow
2	Shri S. K. Dora	Principal, NBSC, Lucknow
3	Dinesh Poolakkunath	General Manager, HRMD, Head Office
4	Shri Mukesh Vats	Joint Director, BIRD, Lucknow
4	Dr. K. C. Badatya	Joint Director, BIRD, Kolkata
5	Dr. B. B. Sahoo	Faculty Member, BIRD, Kolkata
6	Shri J. K. Samal	Faculty Member, BIRD, Bolpur
7	Shri N. K. Roy	Faculty Member, BIRD, Bolpur
8	Shri H. Kumbhare	Faculty Member, BIRD, Kolkata

List of dignitaries from Client Institutions

No.	Name	Designation
1	Shri I. K. Gohail	Chairman, Chhattisgarh Rajya Gramin Bank
2	Shri Debabrata Meitei	Chairman, Nagaland Rural Bank
3	Shri S. Samal	Chairman, Manipur Rural Bank
4	Shri K. Rakesh Chandra	Director, IIBM, Guwahati, Assam
5	Shri Sanjeev Kumar	General Manager, Bangiya Gramin Vikash Bank
6	Shri D.K. Singh,	General Manager, Uttar Banga Kshetriya Gramin Bank, WB
7	Shri S.N. Ghosh,	Faculty Member, ACMART, WB
8	Shri Amal C Sarkar	General Manager, Mizoram Rural Bank
9	Shri Manoj Kumar Das	General Manager, Assam Gramin Vikash Bank
10	Shri Prem Prakash	MD, Jharkhand State Cooperative Bank
11	Shri Ajay Kumar Giri	Principal, ICMARD
12	Shri Prasad,	DGM, Bihar State Cooperative Bank Ltd.
13	Shri Nagendra Kumar Sinha	Jharkhand Rajya Gramin Bank
14	Shri Nilotpal Dutta	Nodal Officer (Trg), Vidyasagar CCB, West Bengal

15	Shri Sujan Sarkar	Chief Executive Officer, Hooghly DCCB, West Bengal
16	Chief Executive Officer,	Vaishali DCCB, Bihar
17	Shri Vijay Kumar Singh	Magadh DCCB, Bihar
18	Rukma Laal Sharma	SISCO Bank
19	Janardan Bose	Tripura State Cooperative Bank
20	Shri Ramesh Kumar	Uttar Bihar Gramin Bank
21	Shri Jeevan	MD, Muzaffarpur DCCB, Bihar
22	Shri Hemant Kumar	DCCB Gopalganj, Bihar
23	Shri Priya Ranjna Kumar	DNS Patna, Bihar
24	Shri Ajeeth Kumar	CSR NTPC Rihand, UP
25	Shri Sunil Kumar	Khistiz Agrotech, Nalanda, Bihar
26	ShriDevashish Bhattacharya	North East Samll Finance Bank

Annexure III

Training Calendar 20-21*

No.	Titles	Target Groups
Existing Titles		
1	Financing MSMEs	CBs/RRBs/ RCBs
2	Programme on Off Farm PO	CBs/RRBs/ RCBs/ NGOs/OFPOs
3	Programme on Financial Inclusion	CBs/RRBs/ RCBs/ NGOs
4	Financing of FPOs for Agro processing & Value Chain Devt.	CBs/RRBs/ RCBs
5	Capacity Building Programme on Watershed	NGOs
6	Financing Opportunities in WADI-based Livelihood Devt. Prog.	RRBs/RCBs/ NGOs/ FPOs
7	Capacity Building Programme on CEOs/BoDs for FPOs	CEOs/BoDs of FPOs
8	Programme on Accounting, Reporting & Compliance for FPOs	BoDs/CEOs of FPO/POPIs
9	Sustainable Rural Livelihood	CBs/RRBs/ RCBs/ NGOs
10	Financing of SHGs through E- Shakti portal	CBs/RRBs/ RCBs/ NGOs
11	Doubling of Farmers Income	CBs/RRBs/ RCBs/ NGOs/ FCs
12	Programme on KYC, AML and Money Laundering for Bankers	CBs/RRBs/ RCBs/
13	Programme on Digital Banking	CBs/RRBs/ RCBs/
14	Corporate Governance for Cooperatives	RCBs
15	Business Diversification for Coops	RCBs
16	Climate Finance	CBs/RRBs/ RCBs/ NGOs/ FCs
17	Project Approach to Agri lending/ Area Development Programme	CBs/RRBs/RCBs/ NGOs/OFPOs
18	Programme on Customer Relationship Management for Bank Officers	RRBs/RCBs
19	Programme on Agricultural Finance for RRBs	RRBs
20	Programme on Legal Aspects and Compliance for RRBs	RRBs
21	Programme on NPA, Risk and Recovery Management	CBs/RRBs/ RCBs
New Titles		
22	Programme on Agrifinance and Business Development for Rural Branch Managers	CBs/RRBs
23	Programme on Change Management for	RRBs

	Senior officers of RRBs	
24	Programme on Investment and Credit Management for Senior Officers of RCBs	RCBs
25	Business Plan Development of FPOs	FPOs
26	Marketing of produce of FPOs including Digital marketing	FPOs
27	Introductory Programme on encouraging Rural Youth in Agriculture	NGOs / Programme Implementing Agencies
28	Programme on Project Formulation/DPR Preparation for NGOs	NGO
29	Treasury & Investment Management for RCBs	RCBs
30	Stress Management for Bankers	CBs/RRBs/ RCBs/
31	Change Management for bankers	CBs/RRBs/ RCBs/
32	Cyber Security	CBs/RRBs/ RCBs/
33	Climate Change and Climate Finance	CBs/RRBs/ RCBs/ NGOs/ FCs
34	Programme on Developmental Initiatives under Off Farm Sector	OFPO
35	Credit Appraisal for Bankers	CBs/RRBs/ RCBs/
36	Capacity Building of Coop banks on Developing PACS as MSCs	RCBs
37	Programme on Developmental programmes of NABARD for NGOs/Banks	CBs/RRBs/RCBs/NGOs
38	Awareness & Orientation Programme for BoDs/Govt Functionaries	Govt representatives
Conference / Webinar		
1	Conference of Chairmen of RRBs (HR)	Chairmen of RRBs
2	Conference of CEOs of RCBs (HR)	CEOs of RCBs
3	Conference of Training Needs with NBFC-MFIs/SFBs	CLOs of NBFCs/MFIs/SFBs

*Iterations of programmes may be decided keeping in view the sponsoring department's focus on thrust areas, placement of additional FMs, development of training infrastructure at BIRD Kolkata as well as demand from the client institutions for customizing training programmes.