



BIRD Kolkata- Workshop on 'Technology Adoption by MFIs in India'

The Bankers Institute of Rural Development (BIRD), Kolkata, in collaboration with Sa-DHAN, and sponsored by DMFI, NABARD Head Office, organized a one-day workshop on 'Technology Adoption by MFIs in India' on 29 August 2025 at The Park, Park Street, Kolkata. The workshop brought together senior officials from NABARD, NABFINS, RBI, leading Microfinance Institutions (MFIs), and technology providers to deliberate on the evolving digital landscape in the microfinance sector. The event was graced by Shri P. K. Bhardwaj, CGM, NABARD West Bengal Regional Office, as the Chief Guest and Smt. N. Neeraja, Managing Director, NABFINS Ltd., as the Special Guest. The workshop also saw the presence of Shri Balbir Singh, General Manager & SLBC Convenor, PNB.

The objectives of the workshop were to explore the current landscape of technology adoption among MFIs in India and identify best practices, gaps and opportunities for digital transformation. The workshop also aimed to understand infrastructural, regulatory, and capacity-related challenges and foster collaboration among MFIs, tech providers and policy stakeholders.

At the outset Shri Arobinda Kumar Sarkar, Joint Director, BIRD Kolkata welcomed the dignitaries and participants while outlining the workshop's relevance in the current digital era. He emphasized BIRD's role in capacity building and knowledge dissemination in rural finance. He also highlighted the importance of integrating technology with grassroots-level institutions like FPOs and SHGs to ensure inclusive growth.

Shri P. K. Bhardwaj, CGM, NABARD West Bengal RO emphasized the transformative potential of technology in enhancing financial inclusion and operational efficiency in the microfinance sector. He highlighted NABARD's commitment to supporting digital initiatives and stressed the importance of collaborative efforts among stakeholders. He also noted the vast credit potential in West Bengal and the need for MFIs to align with digital strategies to tap into this opportunity.

Smt. N. Neeraja, Managing Director, NABFINS Ltd shared NABFINS' experience in leveraging technology to reach underserved rural households. She spoke about the importance of client-centric digital models and the role of technology in improving transparency, reducing costs and expanding outreach. Her address underscored NABFINS' pioneering efforts in doorstep microcredit delivery and its vision for scalable tech integration.

The inaugural session was followed by a panel discussion on "Technology Adoption in Microfinance Sector and Issues to be Addressed". Moderated by Dr. Saibal Paul, Deputy Director, Sa-DHAN, the panel discussion was a key highlight of the workshop. It featured distinguished speakers from RBI, NABFINS, MFIs, and technology firms. The panel discussion also touched upon the need for capacity building at the field level, challenges in digital literacy among clients, opportunities for fintech-MFI partnerships and the importance of policy support for innovation.

Technical sessions were also arranged during the workshop where a comprehensive overview of technology trends in microfinance, highlighting both opportunities and systemic challenges. Practical applications of digital tools in loan processing, client onboarding, and MIS systems were showcased during the presentations.

During the open house discussion there were active participation from attendees, who shared field-level experiences and proposed collaborative solutions. The workshop concluded with a vote of thanks and a reaffirmation of NABARD's commitment to promoting technology-driven financial inclusion. The event served as a platform for dialogue, learning, and partnership, paving the way for a more resilient and digitally empowered microfinance ecosystem.

A few photographs of the workshop are appended below:







Group Photo

