



Programme Brochure

In Campus Training Programme on Agriculture Project Appraisal, Management and Credit Score Based Retail Lending

(10 to 13 August 2026)

Venue: BIRD, Mangaluru

Website: www.birdmangaluru.in



Bankers Institute of Rural Development,

Krishna Nagar Road, Bondel,

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PROGRAMME SPONSORED
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Introduction: India is one of the largest producers of most of the agriculture and allied produce including milk. However, we lag in productivity levels when compared to other major producers in the world. Also, our share in global exports, at round 2% of global agricultural exports, is negligible. Improving the productivity and quality of agricultural production is expected to help us in improving our farm economics and give a fillip to our exporters competing with peer countries. These efforts call for enhanced capital formation in agriculture and allied sectors. Capital formation in agriculture along with improved farm gate and post-harvest infrastructure plays an important role in improving our productivity levels and quality of our agriculture produce. Further, aggregation of farmers through collectives has a major role in improving agriculture infrastructure, reducing post-harvest losses and cost of production. This will also help majority of our farmers (86% small and marginal) in marketing their produce. With this background, Government of India, RBI and NABARD have come up with many promotional initiatives including Promotion of Farmers Producer Organizations (Central Sector Scheme for promotion of 10,000 FPOs), Agriculture Infrastructure Fund (AIF), Pradhan Mantri Formalisation of Micro Food Processing Enterprises Scheme (PMFME), e-NAM etc.

Project based approach in financing various agricultural and rural interventions is inevitable for realizing the goals under above initiatives. Accordingly, BIRD Mangaluru has designed the training programme entitled “Agriculture Project Appraisal and Management and Credit Score Based Retail Lending” for the benefit of various stakeholder financial institutions, with the objective of improving their project appraisal skills. Also Credit score-based lending involving evaluation of an individual's creditworthiness through a numerical rating assigned by credit rating agencies are increasingly being used for other financial products, such as mortgages and credit cards, to make informed lending decisions based on the borrower's credit history and repayment behaviour. This approach is expected to enhance financial discipline and protect both lenders and borrowers from excessive debt. The development of Credit scoring models has been influenced by advancements in technology, changes in regulatory requirements, and the need for more sophisticated risk assessment techniques. The significance of credit scoring models lies in their objectivity and efficiency. These models also expedite the loan approval process, vital for retail lending, where timely decisions enhance customer satisfaction. India's retail lending landscape has evolved significantly, and credit scores now play a central role in this transformation. Credit information bureau data also provide deep insights into customer behaviour and could be effectively used for robust credit decisions and monitoring.

The programme comprises of class-room sessions on various aspects and techniques of appraisal of agricultural projects, hands-on sessions in computer lab for financial appraisal/ ratio analysis and field visits to successful interventions. We invite banks to take advantage of the four-day training programme and depute their officers involved in project finance/ credit section.

Objectives: At the end of the programme, the participants will be able to:

- ❖ Explain the importance of investment credit and capital formation.
- ❖ Explain the concept of Project and Project Cycle
- ❖ Explain various aspects relating to project appraisal.
- ❖ Explain various documents required for appraisal of agricultural projects.
- ❖ Assess Block Capital and Working Capital requirements.
- ❖ Narrate various steps involved in technical and financial appraisal of agricultural projects.
- ❖ Narrate importance of various ratios involved in decision making.
- ❖ Explain the criteria of selection of projects for financing.
- ❖ Methods available for smooth implementation of projects covering CPM and Review Techniques
- ❖ Farmers Collectives & scope for NWR financing, eNAM, etc.
- ❖ Emerging areas in Agriculture and Horticulture for Bank finance
- ❖ Explain various Refinance schemes of NABARD and GoI supporting Agriculture and Agro Processing Projects
- ❖ Assessing the Credit worthiness of potential Agriculture Projects and their eligibility under Govt. sponsored schemes

Programme Director: Shri. K Satheesan, DGM/FM & Smt. P R Thomas, DGM/FM, BIRD, Mangaluru.

Duration: 4 days (10 to 13 August 2026) - The programme will commence at 09:30 hrs on 10 August 2026 and will conclude at 17:30 hrs on 13 August 2026.

Participant Profile / Target Group: Officers of CBs, RRBs, Coop. Banks, NBFCs and SFBs

Methodology: Classroom lectures, Interactive sessions, Field visit to successful interventions, Group discussions, Case studies.

Fee & Mode of Payment: The programme is sponsored by NABARD, hence **no participation fee** is collected towards boarding, lodging and to impart training. Banks / Institutions forwarding the nominations have to bear “to and fro” travelling cost of their participants attending the programme.

Venue and Accommodation: The programme is residential and will be conducted at BIRD Campus, Krishna Nagar Road, Bondel, Mangaluru-575008. Participants are eligible to avail accommodation in the campus from the **evening of 09th August 2026 till the evening of 13th August 2026. Participants will have to make their own travel arrangements. No cost in this regard will be borne by BIRD.**

Family member/s or guest/s of participants will not be allowed to stay in the Hostel. Sponsoring institutions are advised not to send any such participants.

Medical Facilities:

In the unlikely event of hospitalization of any participant during the programme, BIRD would extend all necessary medical aid to the participants. However, the expenditure so incurred on

medical treatment/hospitalization of the participant will have to be borne by the sponsoring Bank/Institution. The Banks are requested to take note and avoid deputing officials with critical ailments for attending the training programme.

Nomination and Inquiries: The nominations may please be forwarded so as to reach us at the earliest. The registration is on “*first come first served*” basis and will be accepted for the first 30 candidates. The nominating institution is requested to furnish primary as well as alternate email addresses to avoid loss of communication during transmission. The nominated people are requested to report for the training programme only on receipt of confirmation of their nominations by us. **CONFIRMATIONS WILL BE SENT BY E-MAIL ONLY.**

Nominations: You are requested to enter the details of the officers whom you wish to nominate through the Microsoft Form link given below or scan the QR code. If you are going to nominate multiple officers, please submit individual responses.

Notice: It is advised to send the nominations at the earliest. Nominations will not be accepted after the close of business on **07th August 2026, Friday.**

<https://forms.cloud.microsoft/r/SszqjJm9uL>



About BIRD

Bankers Institute of Rural Development (BIRD), Mangaluru, an ISO 9001:2015 certified Institution (formerly known as Regional Training College, NABARD, Mangalore) is established by National Bank for Agriculture and Rural Development (NABARD) and is engaged in training and capacity building of the officials of the Rural Financial Institutions viz., Commercial Banks (CBs), Regional Rural Banks (RRBs), Cooperative Banks, Government and Non-Government organizations particularly in the States of Andhra Pradesh, Telangana, Goa, Karnataka, Kerala, Maharashtra, Gujarat and Tamil Nadu. The Institute organises in-house and on-location training programmes, besides customised programmes for banks, workshops/seminars and studies of current interest, etc. During the last 42 years, nearly 71,000 officers of various client institutions have benefitted through programmes conducted by the Institute. The Institute is also involved in conducting International Programmes.

BIRD has very good ambience for academic pursuits, necessary infrastructure, learning aids including an excellent library and exclusive computer lab with internet facility. Participants are provided with single-occupied, self-contained air-conditioned rooms.

About Mangaluru

Mangaluru is one of the most important tourist destinations in India with its scenic natural beauty. The place is dotted with coconut trees, areca palms, hills and streams. The city is enshrined in ancient temples and beautiful pristine beaches. Mangaladevi temple, Kadri Manjunatha temple, Kateel Durga Parameshwari temple, St. Aloysius Chapel, Rosario Cathedral, Jama Masjid are the important pilgrimage sights in Mangaluru. It also boasts of an array of clean, serene and tranquil beaches, besides delicious seafood and Udupi-style dishes. Dhramsthala, Kukke Subramanya, Kolluru, Udupi, Karkala, Venoor and Moodabidri are other places of interest nearby.

For further enquiries, please feel free to contact:

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Shri. Praphul Dev D, AM, BIRD, Mangaluru (9141073757)

Shri. Karthigeyan, AM, BIRD, Mangaluru (Tel. 0824-2888510)

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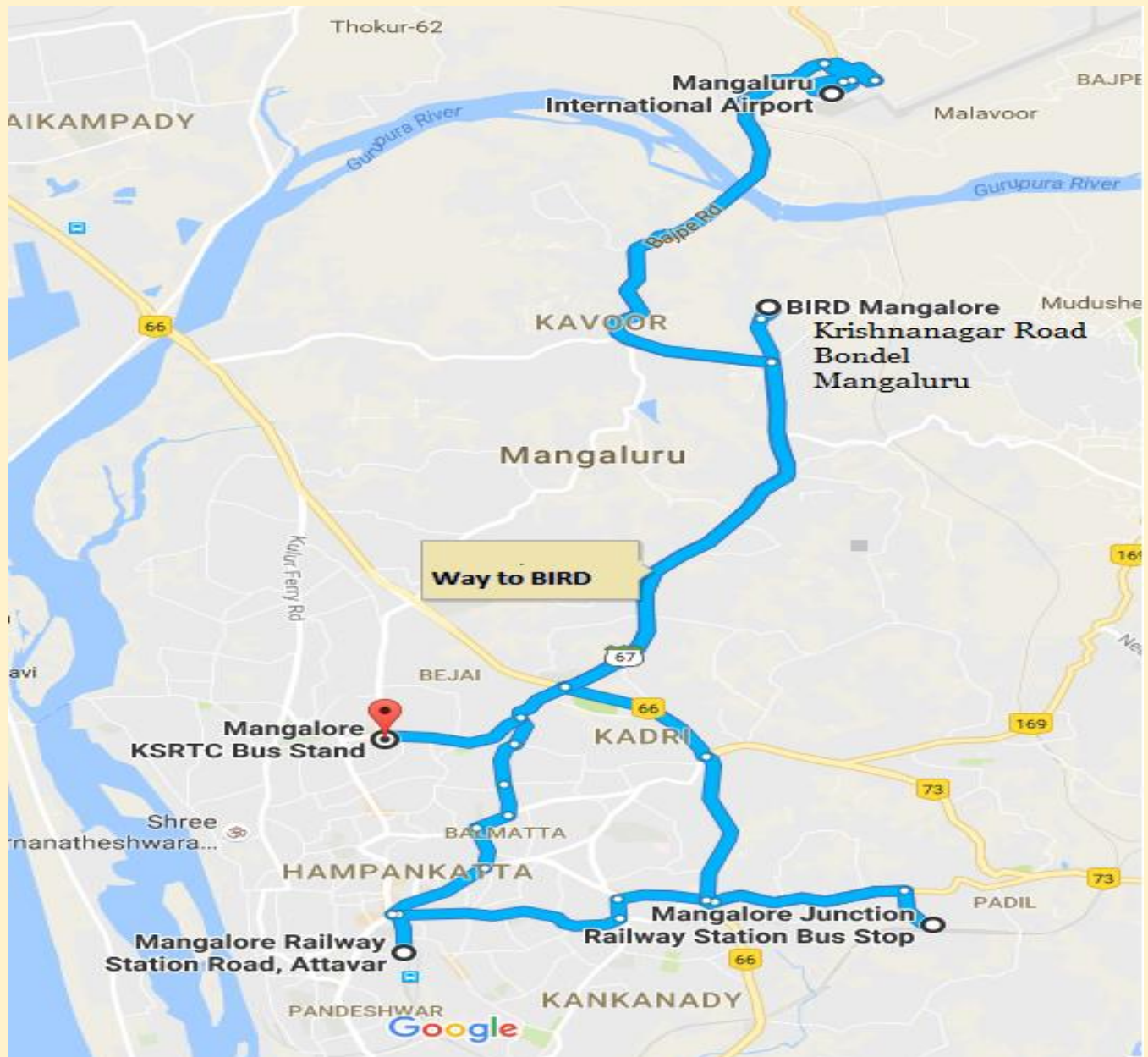
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E-mail: birdmngnomination@nabard.org

Website: <https://birdmangaluru.in/>

MAP: REACHING BIRD, MANGALURU



The Institute is located in a newly built campus located at a distance of:

- 7 km from Mangaluru Airport;
- 11 km from the Mangaluru Central Railway Station;
- 13 KM from Mangaluru Junction;
- 6 KM from the KSRTC Bus Stand.
- Bus No. 19 from KSRTC Bus Stand / Mangaluru Central Station. Alight at the last stop, i.e. Bondel. BIRD is within a km from Bondel Junction.