



Programme Brochure

**On-Location Training Programme on
'Enhancing Rural Livelihood – Farm/Off-Farm Sector'**

(15 to 17 December 2025)

Venue: Hotel Hyatt Regency Ahmedabad

Website : <https://birdmangaluru.in>



Bankers Institute of Rural Development

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**PROGRAMME SPONSORED
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On-Location Training Programme on ‘Enhancing Rural Livelihood – Farm / Off-Farm Sector’ (15 to 17 December 2025)

Introduction: Self Help Groups (SHGs) & Joint Liability Groups (JLGs) have emerged as effective institutions not only for providing timely and affordable credit to poor and needy, but also for enhancing rural livelihood options. The positive experience and outcomes of SHG/JLG Bank Linkage Programme shows that SHGs/JLGs offer good business potential for the participating banks in enlarging client base, mobilizing small deposits, dispensing micro-credit, providing loans to micro enterprises, etc. Initiatives of Government of India (GoI) and NABARD provide valuable support to the livelihood promotion activities through capacity building, financial support, provision of appropriate linkages, etc. Whereas GoI has initiated the National Rural Livelihood Mission primarily to organize SHGs and make them capable of evolving into self-employment ventures, NABARD provides multiple support through its Entrepreneurship Development Programmes and other schemes aimed at development of marketing and other linkages. Further, programmes like “One District One Product” launched with the objective of enabling value chain development and aligning with support infrastructure, aims to provide enterprises the benefits of economies of scale. In India, more than 12 million sellers earn their livelihood by selling or reselling products and services. However, only 15,000 of these sellers (0.125% of the total) have enabled e-commerce. E-retail has been out of reach for the majority of sellers, especially from small towns and rural areas. The Open Network Digital Commerce (ONDC), a platform established by GoI and supported by multiple stakeholders including NABARD, recognises the unique opportunity to increase e-retail penetration from the existing 4.3% to its maximum potential in India. The deepening of e-commerce through involvement of micro and small businesses to reach maximum potential, it is felt, will lead to further evolution of newer micro enterprises as also upscaling of existing enterprises, given the vast / humungous size of opportunity available. The varied nature of micro enterprises, often providing critical and customised solutions to local level problems, presents a difficult proposition for bankers as well as development agencies to identify needs, contemplate solutions, provide support, aid in upscaling efforts, etc.

In the above context, a three-day programme has been scheduled, focusing on all relevant areas pertaining to enhancing rural livelihood opportunities both in farm and non-farm sectors. The programme will focus on nurturing and developing rural livelihoods, project features and appraisal of micro and small enterprises, provision of linkages with a view to improving sustainability, support schemes, etc.

Programme Directors	Shri. Yogesh S L, DGM/FM Shri. Satheesan Kartha, DGM/FM
Duration	3 days (15 to 17 December 2025) The programme will commence at 09:15 hours on 15 December 2025 and will conclude at 17:30 hours on 17 December 2025
Location of Programme	HYATT REGENCY AHMEDABAD 17A, Ashram Road, Riverfront, Ahmedabad, 380 014 Contact No: 79 4017 1234
Target group	Officers of Banks, Senior level Personnel of NGOs, CSR Officers

Programme Objectives:	By the end of the programme, the participants will be able to :- ❖ Explain the concepts, formation and functioning of SHGs, JLGs, including assessment, grading and credit linkage of SHGs, CC Limit fixation ❖ Explain salient features of NRLM & Interest Subvention scheme ❖ Understand and describe rural livelihood promotion programmes including project features and appraisal, capacity building, etc., with focus on understanding the credit and non-credit needs ❖ Describe various support schemes and linkages for enabling sustainability of rural farm and non-farm enterprises
Methodology	Interactive lecture sessions, audio vides aids, case studies, Field Visit to successful interventions, Computer aided presentations and Group Discussions.

Venue and Accommodation: The programme is residential and will be conducted at HYATT REGENCY AHMEDABAD, 17A, Ashram Road, Riverfront, Ahmedabad, 380 014. The participants will be provided accommodation **on twin sharing basis** from the **evening of 14th December 2025 till the evening of 17th December 2025**. Concerned institutions may advise their nominated Officer/s to draw their travel plan accordingly, so as to reach the venue well in advance.

The participants shall report before the commencement of the programme on the first day and shall leave only after completion of the programme on the concluding day. Participants will have to make their own travel arrangements. No cost in this regard will be borne by NABARD.

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.

It may please be noted that family member/s or guest/s of the participants will not be allowed to stay in the Venue. The nominating institutions are strictly advised not to send any such participants. Prior permission may be obtained by the participants for overstay, in case of any unforeseen circumstances or emergencies only and in such cases, additional cost, if any, will have to be borne by the participant/s concerned.

Fee & Mode of Payment: The programme is sponsored by NABARD and hence **no participation fee** is collected from banks towards boarding, lodging and to impart training to the participants. However, concerned Bank may bear the to and fro travelling cost of the participants to attend the 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 nominated persons are requested to report for**

the training programme only on receipt of confirmation of their nominations by us. CONFIRMATION WILL BE SENT BY E-MAIL ONLY and the nominating institution is requested to furnish primary as well as alternate e-mail ids, so that any loss of communication during transmission is avoided.

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.

<https://forms.office.com/r/uYssEh05we>



Please note to send the nominations latest by **12th December 2025, Friday.**

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 41 years, nearly 68,000 officers of various client institutions have benefitted through programmes conducted by the Institute. The Institute is also involved in conducting International Programmes.

For further enquiries, please feel free to contact:

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