



## Programme Brochure

### In Campus Training Programme on – Strengthening Rural Credit Flow – Potential and Opportunities

(15 to 17 July 2026)

Venue: BIRD, Mangaluru

Website: <https://birdmangaluru.in>



### **Bankers Institute of Rural Development**

Krishna Nagar Road, Bondel

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PROGRAMME SPONSORED  
BY NABARD



# In Campus Training Programme on – “Strengthening Rural Credit Flow – Potential and Opportunities”

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## **Introduction:**

Rural India, with its predominantly agricultural base, has yet to fully benefit from formal credit facilities. To address this gap, the Reserve Bank of India (RBI) has mandated Priority Sector Lending Guidelines for all commercial banks, including Regional Rural Banks (RRBs). However, significant opportunities remain untapped across diverse economic activities such as agriculture and allied sectors, rural micro and small enterprises (MSEs), and rural housing. Banks and microfinance institutions (MFIs) must actively explore these avenues through both individual and group lending models. In this context, NABARD has consistently played a pivotal role in driving initiatives that enhance credit flow to these critical segments of the rural economy.

In this context, BIRD, Mangaluru has developed a training programme on ‘Strengthening Rural Credit Flow – Potential and Opportunities’ for the benefit of stakeholder financial institutions. The programme is designed to enhance rural credit delivery and aims to equip bankers with insights into the diverse opportunities and untapped potential for lending to rural producers and entrepreneurs, particularly in agriculture and allied activities.

We invite Banks, NBFCs and NBFC-MFIs to take advantage of the three-day training programme and depute their officers for the programme.

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

- ❖ Explain the role of credit and Rural Financial Institutions in development of agriculture and rural sector
- ❖ Appreciate scope and approaches to financing hi-tech agri-projects
- ❖ Appreciate the need for enhancing credit for post-harvest crop loans
- ❖ Appreciate technical aspects of financing projects in agricultural and allied sectors
- ❖ Describe the concept of project approach, preparation of DPR
- ❖ Understand estimation of block and working capital for projects and financial ratios
- ❖ Appreciate the role of MSMEs in development of rural areas and approaches to meet their credit needs
- ❖ Understand various government sponsored programmes for enhancing rural credit flow

Programme Directors	Smt .Sheela M Bhandarkar, FM/DGM Smt. Malini S Suvarna, FM /AGM
Duration	3 days (15 to 17 July 2026) The programme will commence at 09:30 hrs on 15 <sup>th</sup> July 2026 and will conclude at 17:15 hrs on 17 <sup>th</sup> July 2026
Participant Profile / Target group	Officers of Commercial Banks, Regional Rural Banks, Cooperative Banks, NBFCs & NBFC-mFIs
Methodology	Classroom lectures, Interactive sessions, Group discussion and Field visit to successful interventions

**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 14<sup>th</sup> July 2026 till the evening of 17<sup>th</sup> July 2026. Participants will have to make their own travel arrangements.** No cost in this regard will be borne by BIRD.

***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, may be borne by the respective participant.

**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.

**Notice:** It is advised to send the nominations at the earliest. Nominations will not be accepted after the close of business on **10<sup>th</sup> July 2026.**

**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 nominating institutions are requested to take note of the same and avoid deputing officials with critical ailments for attending the training programme.

**Nominations:** You are requested to provide the details of the nominated officers using the Microsoft Form link given below or by scanning the QR code. For nominations involving multiple officers, please submit individual responses for each nominee.

**<https://forms.cloud.microsoft/r/Zb2Ric1RQM>**



**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 customized 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 benefited 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 occupancy, 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 and 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. Dharmasthala, 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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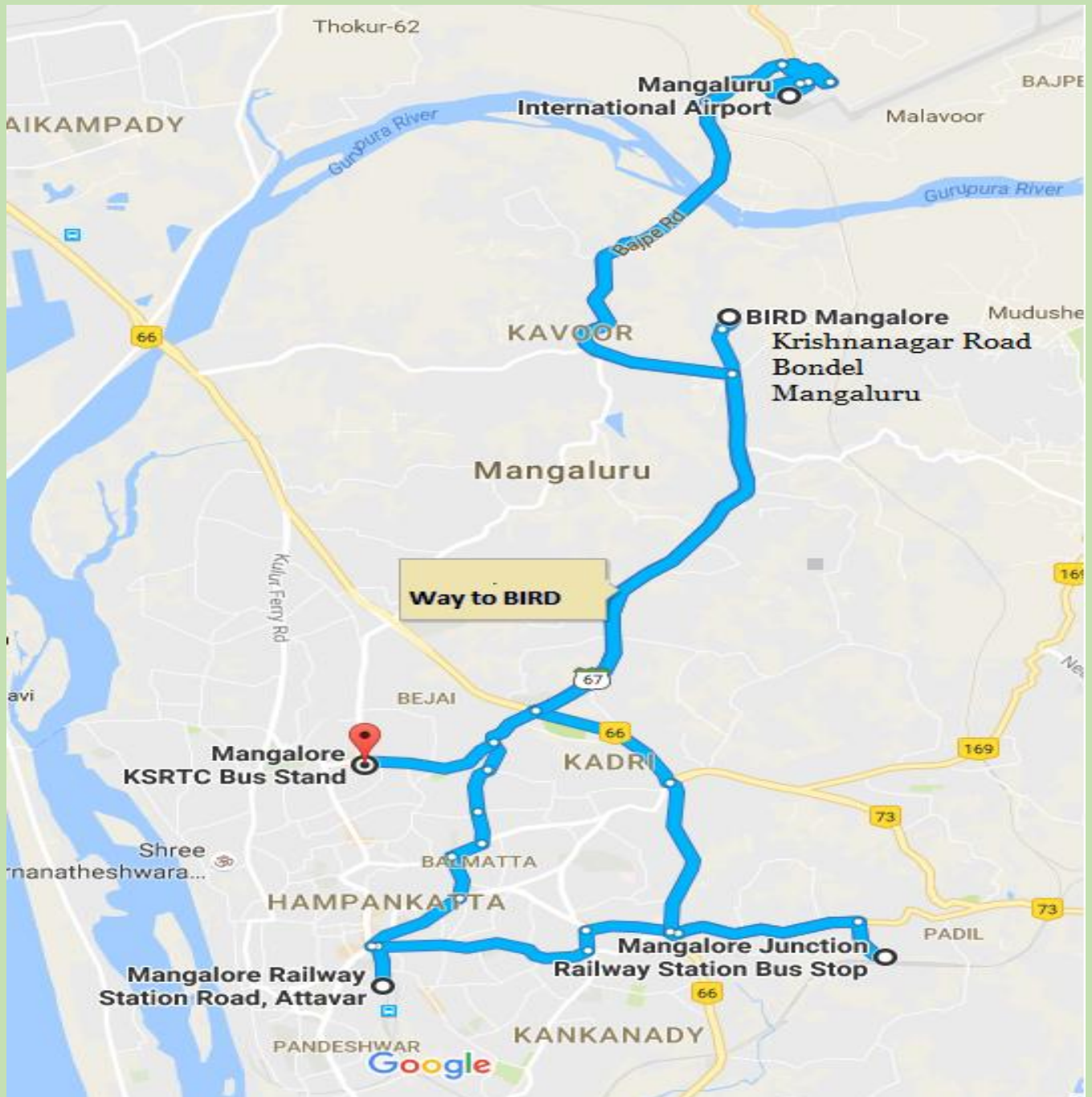
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Website : <https://birdmangaluru.in/>

## MAP: REACHING BIRD, MANGALURU



The Institute campus is 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.