



## Programme Brochure



**In Campus Training on Enhancing Rural Ground  
Level Credit to Agri, Allied, MSME and Other  
Sectors**

**(18 to 20 August 2025)**

**Venue:  
BIRD, Mangaluru**

**Website :[www.birdmangaluru.in](http://www.birdmangaluru.in)**



**Bankers Institute of Rural Development,**

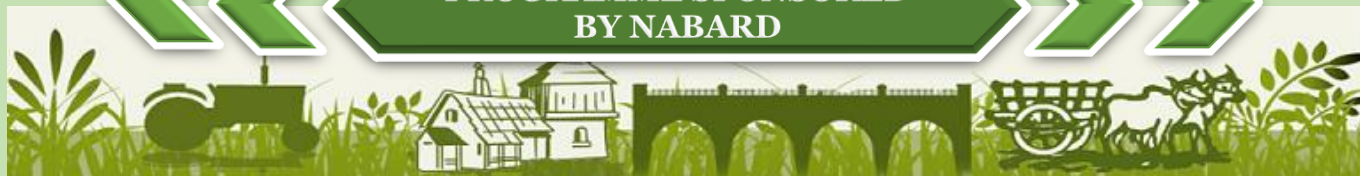
Krishna Nagar Road, Bondel,

Mangaluru – 575 008 Karnataka State

Phone (O) - (0824) – 2888502, 2888515, 2888513, 2888523.

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**PROGRAMME SPONSORED  
BY NABARD**



## **In Campus Training on Enhancing Rural Ground Level Credit to Agri, allied, MSME and Other Sectors (18 to 20 August 2025)**

Rural India, which is predominantly agricultural, has still not adequately benefited from formal credit facilities. RBI has prescribed the Priority Sector Guidelines for all Commercial Banks including RRBs. However, for a variety of economic activities like agriculture and allied activities, rural MSEs, rural housing etc. banks and MFIs need to explore the immense potential for lending through individual and group modes. NABARD has been at the forefront of all efforts towards enhancing credit flow to these segments of rural economy. The following training program attempts to sensitize bankers towards the various opportunities and potential for lending to rural producers and entrepreneurs particularly agri and allied activities.

**Objectives: By the end of the programme, the participants would be able to:-**

- ❖ Explain the role of credit and Rural Financial Institutions in development of agriculture and rural sector
- ❖ Appreciate the role of RFIs and NABARD in agriculture and rural development
- ❖ Appreciate the RBI guidelines on priority sector lending
- ❖ Understand the various refinance schemes of NABARD and procedure of availing refinance
- ❖ Appreciate technical aspects of financing projects in agricultural and allied sectors
- ❖ Describe the concept of project approach, preparation of Detailed Project Report (DPR)
- ❖ Understand estimation of block and working capital for projects
- ❖ Appreciate the scope and approaches to financing hi-tech agriculture projects
- ❖ Explain the importance of group mode of financing through various models of SHGs, JLGs, FPOs and OFPOs
- ❖ Appreciate the role of MSMEs in development of rural areas and approaches to meet their credit needs
- ❖ Understand various government sponsored programmes for enhancing ground level credit flow

**Programme Director:** Shri Yogesh S L DGM/FM & Shri Shakti P Mohapatra AGM/FM, BIRD, Mangaluru.

**Duration:** 3 days (18-20 August 2025) - The programme will commence at 09:30 hrs on 18<sup>th</sup> August 2025 and will conclude at 17:30 hrs on 20 August 2025.

**Participant Profile / Target Group:** Officers of All Banks (CBs, RRBs, Private Sector Banks, UCBs, DCCBs, StCBs), NBFCs & NBFC-mFIs

**Methodology:** Classroom lectures, Interactive sessions, Group discussion, field visit and interaction with successful entrepreneurs.

**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 17<sup>th</sup> August 2025 till the evening (9.00 PM) of 20<sup>th</sup> August 2025. Participants will have to make their own travel arrangements. No cost in this regard will be borne by BIRD. Participants may make their travel plans in such a manner as to reach the venue well in advance and report before the commencement of the programme on the first day and also leave only after completion of the programme on the concluding day.

**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.**

**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.

**CONFIRMATIONS WILL BE SENT BY E-MAIL ONLY. Nominating institution is requested to furnish primary as well as alternate email addresses to avoid loss of communication during transmission.**

To avoid the seats falling vacant, we request you to ensure participation by the person nominated by you. In case the nominated official/s is/are unable to attend the programme due to any unavoidable situations, please ensure substituting such nomination with other suitable officials under advice to us or please advise us well in advance so that we shall allow such seats to other needy persons/ institutions.

**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/WT2PRbYSrK>**



## 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 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. Dhramsthala, Kukke Subramanya, Kolluru, Udupi, Karkala, Venoora and Moodabidri are other places of interest nearby.

## For further enquiries, please feel free to contact:

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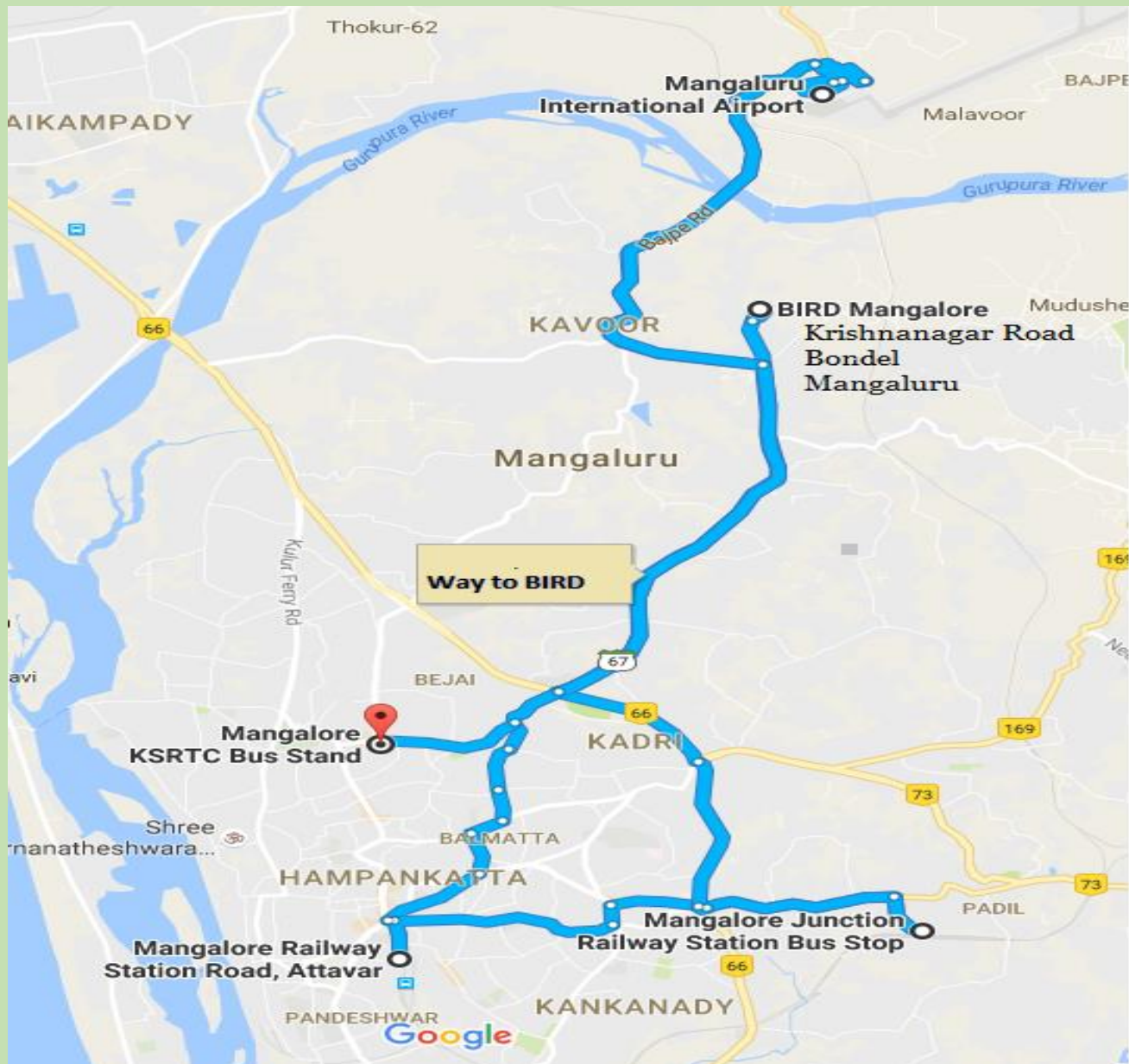
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Phone (Reception) - (0824) - 2888532

E-mail: [birdmngnomination@nabard.org](mailto:birdmngnomination@nabard.org)

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





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.