



Programme Brochure

In Campus Training Programme on Enhanced CAMELSC

(12 to 14 August 2025)

Venue:
BIRD, Mangaluru

Website : www.birdmangaluru.in



Bankers Institute of Rural Development,

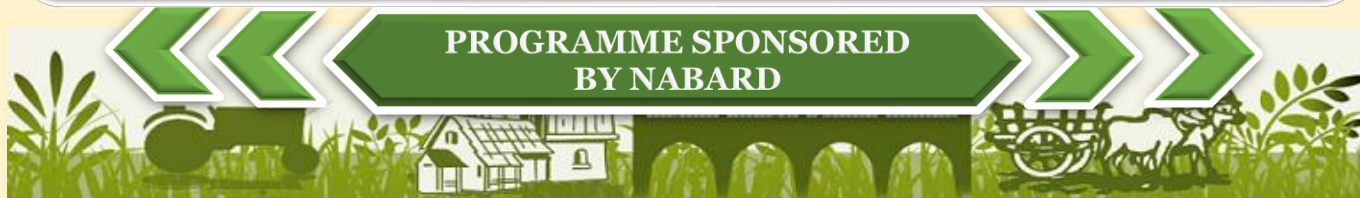
Krishna Nagar Road, Behind Govt. Womens Polytechnic, Bondel,

Mangaluru – 575 008 KARNATAKA STATE

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**PROGRAMME SPONSORED
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Introduction: The cooperative banking sector in India, particularly State Cooperative Banks (StCBs) and District Central Cooperative Banks (DCCBs), plays a vital role in supporting rural credit delivery and agricultural development. As the financial ecosystem becomes increasingly complex and technology-driven, the need for a more responsive and risk-sensitive supervisory framework has gained prominence. In this context, the National Bank for Agriculture and Rural Development (NABARD) has initiated a paradigm shift in its supervisory strategy by introducing the **Enhanced CAMELSC** approach—an interim and preparatory step towards the adoption of **Risk-Based Supervision (RBS)**.

Risk-Based Supervision represents a forward-looking, dynamic, and holistic model of oversight that focuses on identifying, assessing, and mitigating risks proactively rather than relying solely on periodic inspections. It enables supervisors to allocate resources more efficiently by prioritizing entities based on their risk profiles, governance standards, and operational vulnerabilities. The transition to RBS is essential to ensure that cooperative banks remain resilient, compliant, and capable of adapting to emerging financial and regulatory challenges. It also aligns NABARD's supervisory practices with global standards and the Reserve Bank of India's broader regulatory vision.

To facilitate this transition, NABARD has developed the **Enhanced CAMELSC framework**, which serves as a bridge between the traditional CAMELSC model and the full-scale implementation of RBS. This enhanced approach retains the core components of CAMELSC—Capital Adequacy, Asset Quality, Management, Earnings, Liquidity, Systems and Procedures, and Compliance—but introduces several critical enhancements. These include:

- **Integration of risk indicators** across operational, credit, market, and governance domains.
- **Use of mapped data points** from existing reporting systems for continuous monitoring.
- **Emphasis on digital infrastructure readiness** and data quality improvement.
- **Encouragement of internal risk management practices** within supervised entities.
- **Alignment with NABARD's Ensure portal** for streamlined inspection and reporting.

The Enhanced CAMELSC model is not merely a compliance tool; it is a strategic enabler that prepares cooperative banks for the migration to RBS. It encourages institutions to adopt a culture of proactive supervision, data-driven decision-making, and risk awareness. By doing so, it strengthens institutional governance, enhances transparency, and contributes to the long-term sustainability of the cooperative banking ecosystem.

As NABARD continues to evolve its supervisory approach, this programme represents a critical opportunity for cooperative banks to align themselves with future-ready practices and contribute to a more resilient, inclusive, and well-governed rural financial system.

This training programme, designed for senior officials of cooperative banks operating in the southern and western regions of India, aims to provide a comprehensive understanding of the Enhanced CAMELSC framework and its role in the supervisory transformation journey. Participants will explore the conceptual foundations of RBS, the operational features of Enhanced CAMELSC, and the practical steps required for implementation. Through expert-led sessions, interactive discussions, and case-based learning, the programme will equip participants with the tools and insights necessary to lead this transition effectively within their institutions.

Given the strategic importance of this shift, it is imperative that senior officials of cooperative banks are equipped with the necessary knowledge, skills, and tools to understand and implement the Enhanced CAMELSC framework effectively. This training programme is designed to:

- Build awareness about the rationale and structure of Enhanced CAMELSC.
- Facilitate readiness for migration to RBS.
- Promote a culture of proactive supervision and risk management.
- Enable banks to align with NABARD's evolving inspection protocols and digital platforms.
- Encourage peer learning and sharing of best practices across regions.

By participating in this programme, senior officials will be better positioned to lead institutional change, enhance compliance standards, and contribute to the long-term resilience and sustainability of the cooperative banking ecosystem. The other details of the programme are as follows:

Name of Training Programme	In Campus Training Programme on Enhanced CAMELSC
Programme Directors	Shri Baidya Nath Singh, DGM/Faculty Member, & Shri Shakti P Mohapatra, AGM/ Faculty Member
Duration	3 days
Dates	12 August to 14 August 2025
Location of Programme	BIRD Campus, Krishna Nagar Road, Behind Women's Polytechnic, Bondel, Mangaluru-575008
Target group	Senior Officers/ Nodal Officers/Compliance Officers appointed by RCBs (State Cooperative Banks/ District Central Cooperative Banks) for implementing Enhanced CAMELSC

Programme Objectives:	<ul style="list-style-type: none"> ❖ Explain the improvisations made in the existing CAMELSC framework of Supervision. ❖ Explain the various Quantitative and Qualitative parameters introduced in Enhanced CAMELSC. ❖ Explain the Risk associated with the various CAMELSC parameters and their management. ❖ Explain the manner of data compilation and maintenance of records for compliance with Enhanced CAMELSC. ❖ Explain the framework for submission of statutory returns in Ensure portal. ❖ Work in Supersoft environment to submit compliance to Statutory Inspection Report
Methodology	Interactive lecture sessions, audio video aids, Computer aided presentations, Case studies etc.

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 travel cost of their participants attending the programme.

Venue and Accommodation: The programme is residential and will be conducted at BIRD Campus, Krishna Nagar Road, Behind Women's' Polytechnic, Bondel, Mangaluru-575008. Participants are eligible to avail accommodation in the campus from the **evening of 11th August 2025 till the evening of (6.00 PM) of 14th 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 (5.15 PM) 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. The nominating banks may please ensure that the nominated official(s) has not attended training programme on same topic during last one year.**

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.

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/ZG83iFjM8a>



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, Venoor and Moodabidri are other places of interest nearby.

For further enquiries, please feel free to contact:

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Shri. Neela Mahender Babu, AM, BIRD, Mangaluru (Tel.0824-2888515)

Shri. Karthigeyan, AM, BIRD, Mangaluru (Tel. 0824-2888520)

Shri. Dhiraj Rajak, AM, BIRD, Mangaluru (Tel. 0824-2888518)

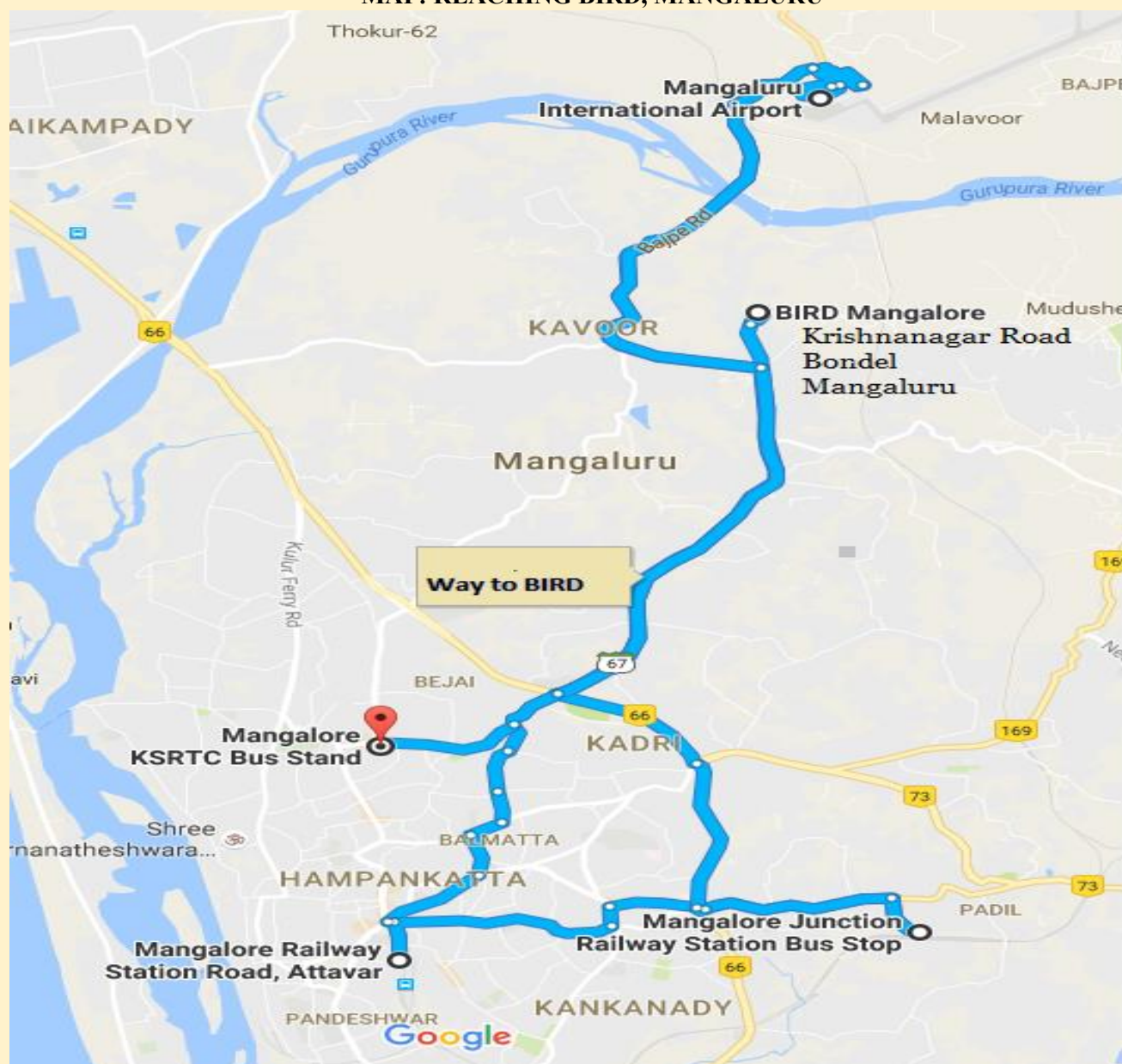
Bankers Institute of Rural Development, Krishna Nagar Road, Behind Govt. Women's Polytechnic, Bondel, Mangaluru – 575 008.

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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.