Programme Brochure

In Campus Training Programme On - Financial Inclusion & Technology Adoption for Micro Entrepreneurs & Women Farmers

(02 to 04 December 2026)

Venue: BIRD, Mangaluru

Website: www.birdmangaluru.in



Bankers Institute of Rural Development,
Krishna Nagar Road, Bondel, Mangaluru – 575 008, Karnataka
Phone (O) - (0824) – 2888508, 2888507, 2888511, 2888516.
E-mail: birdmngnomination@nabard.org

PROGRAMME SPONSORED BY NABARD

In Campus Training Programme On - Financial Inclusion & Technology Adoption for Micro Entrepreneurs & Women Farmers

(02 to 04 December 2026)

Introduction:

Financial inclusion has emerged as a critical driver of inclusive and sustainable economic growth. While significant progress has been achieved in expanding access to banking services, a substantial proportion of micro entrepreneurs and women farmers continue to face challenges in accessing formal finance, digital financial services, technology-based solutions, and market opportunities.

Rapid advancements in digital technologies, fintech innovations, digital payment systems, e-commerce platforms, AgriTech solutions, and data-driven financial services have created new opportunities for enhancing productivity, income generation, and financial resilience among rural communities. Women farmers and micro entrepreneurs, who play a pivotal role in local economies and livelihood creation, can particularly benefit from improved digital literacy, technology adoption, and access to formal financial services.

Banks and Financial Institutions have an increasingly important role in promoting inclusive and customer-centric financial services through digital channels while supporting the adoption of technology among underserved segments. NABARD has been spearheading several initiatives to promote financial inclusion, digital literacy, and technology-enabled livelihoods across rural India.

Against this backdrop, the programme aims to provide participants with a comprehensive understanding of emerging trends in financial inclusion, digital banking, technology adoption, and NABARD's interventions for empowering micro entrepreneurs and women farmers.

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

- Explain the evolving role of banks and financial institutions in advancing financial inclusion and deepening outreach to underserved segments.
- Understand the present-day banking and financial service requirements of micro entrepreneurs and women farmers.
- Examine digital literacy interventions and strategies required to enhance participation of women farmers and micro entrepreneurs in the formal financial ecosystem.
- Explain the various digital banking technologies, products, platforms, and delivery channels available for providing efficient, secure, and customer-friendly financial services.
- Identify opportunities for leveraging digital payment systems, fintech solutions, e-commerce platforms, and emerging technologies for enterprise growth and financial empowerment.
- Appreciate the contribution of women farmers and micro entrepreneurs to inclusive, sustainable, and resilient economic development.

- Understand how technology adoption can improve customer experience, increase operational efficiency, expand market access, and reduce transaction costs for micro enterprises.
- Explore best practices and success stories in technology-enabled financial inclusion and entrepreneurship development.
- Discuss the role of banks, financial institutions, government agencies, and development organisations in promoting digital and financial empowerment.
- Understand NABARD's initiatives, schemes, and support mechanisms for promoting financial inclusion, digital literacy, and technology adoption among micro entrepreneurs and women farmers.

Expected Outcome

Participants will gain practical insights into leveraging digital technologies and financial inclusion strategies to support women farmers and micro entrepreneurs, while strengthening the role of financial institutions in fostering inclusive and sustainable development.

Programme Directors	Smt. Malini S Suvarna, AGM/FM Smt. Preeti R Thomas, DGM/FM
Duration	3 days (02 to 04 December 2026) - The programme will commence at 09:15 hrs on 02nd December 2026 and will conclude at 17:15 hrs on 04th December 2026.
Participant Profile / Target group	NGOs & CSR Wings, SHG Federations, Section8 Companies, FPOs/ OFPOs
Methodology	Classroom sessions include interactive lectures, audio visual aids, Case exercises, field visits, presentations, experience sharing and group discussions

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 of accommodation in the campus from the **evening of 01st December 2026 till the evening of 04th December 2026. Participants 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.

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.

Notice: It is advised to send the nominations at the earliest. Nominations will not be accepted after the close of business on **30th November 2026.**

https://forms.cloud.microsoft/r/CRu044jVzP	

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 81,000 officers of various client institutions have benefited through programmes conducted by the Institute. The Institute is also involved in conducting International Programmes.

BIRD has a 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 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:

Smt. Malini S Suvarna, AGM/FM, BIRD, Mangaluru (Tel: 0824-2888508)

Smt. Preeti R Thomas, DGM/FM, BIRD, Mangaluru (Tel: 0824-2888503)

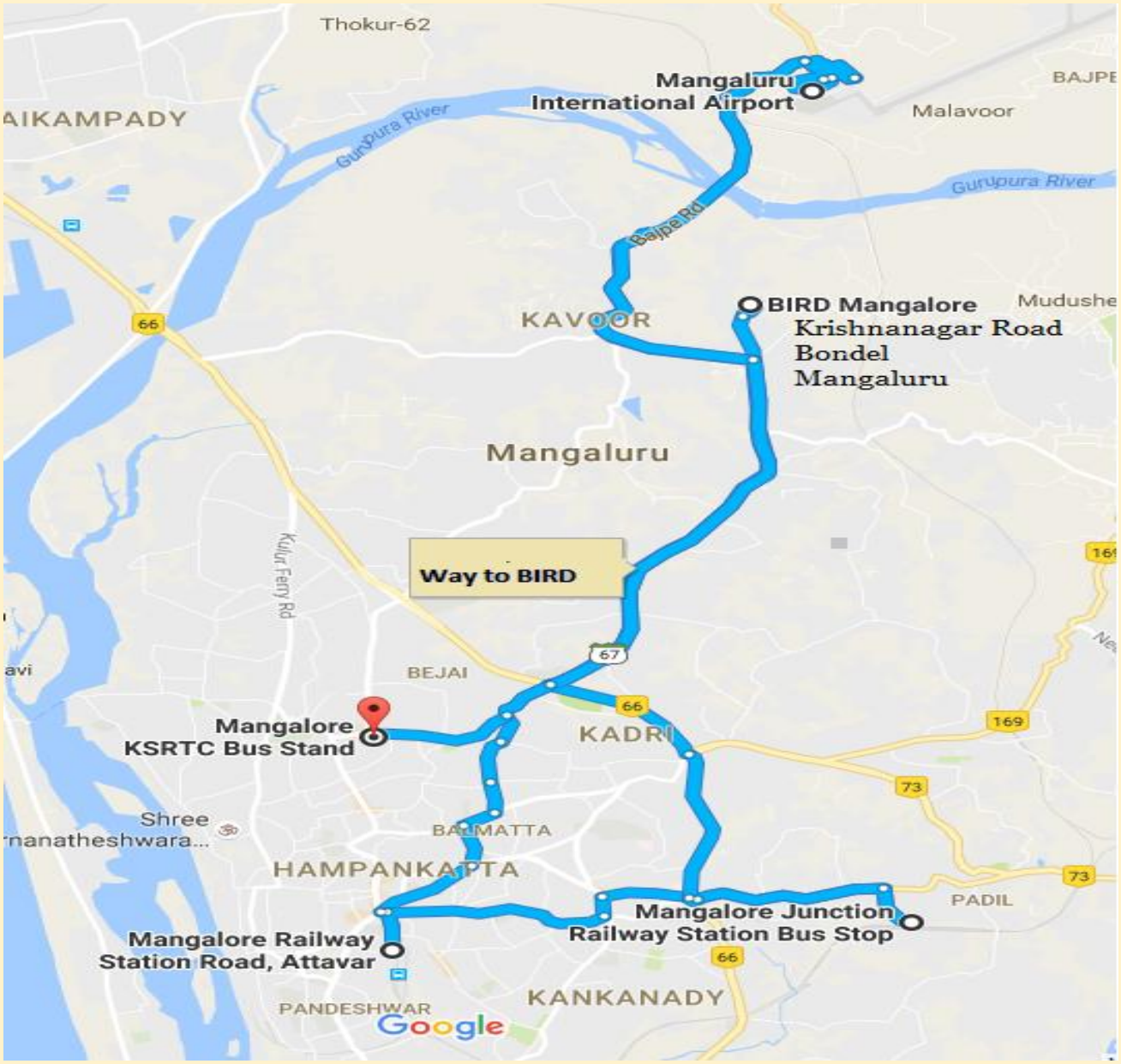
Shri. Praphul Dev D, AM, BIRD, Mangaluru (Tel.0824-2888513)

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

Shri. Dhiraj Rajak, Mgr, BIRD, Mangaluru (Tel. 0824-2888512)

Bankers Institute of Rural Development, Krishna Nagar Road, Bondel,
Mangaluru – 575 008.
Phone (BIRD Security) - (0824) –2888537
Phone (Reception) - (0824) - 2888532
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.