Programme Brochure

In Campus Training Programme on Micro Credit through Cooperatives

(09 to 11 December 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

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Introduction:

The National Cooperation Policy (NCP) 2025 marks a strategic roadmap for revitalizing India's cooperative sector to meet the nation's goal of becoming "Viksit" by 2047. Rooted in the ethos of Sahakar-se-Samriddhi, this policy aims to build on the unique strengths of India's cooperative tradition, promote economic democratization, and uplift rural economies through collective participation.

In spite of the inherent potential, the Cooperatives in India to a larger extent are found to be wanting when it comes to delivering the desired results towards contributing to the economic development of the Country. One of the strategies suggested for strengthening the Rural Cooperatives is the diversification of their activities, both credit and non-credit.

Microcredit enables cooperatives to reach unbanked and underbanked populations, particularly in rural and semi-urban areas. Since microcredit consists of a large number of small loans spread across different regions and borrowers, this diversification by way of micro credit financing helps the cooperatives in reducing concentration risk and enhancing the resilience of the overall loan portfolio, as financing small businesses, agriculture-related activities, handicrafts, retail trade, services, and other livelihood activities, contributes to employment generation, income enhancement, and local economic development. Further, microcredit often serves as the entry point for customers into the formal banking system. Over time, these borrowers may graduate to savings accounts, insurance products, remittances, and larger credit facilities, creating long-term business opportunities for banks.

Keeping the above factors in mind, BIRD-M has designed this program, with the objective of guiding the Cooperatives about the need for giving more emphasis on micro credit portfolio.

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

- Explain the salient features and strategies of micro credit.
- Explain the background and the need for promotion & credit linkage of SHGs through Cooperatives.
- Explain the role of SHG members as BC/BF for implementation of financial inclusion.
- Explain the importance of promoting and financing micro and small enterprises by SHG members
- Explain the documentation requirements
- Explain salient features of CGTMSE/ CGSFMU schemes
- Explain the role of Cooperatives in supporting micro-enterprises

Programme Directors	Shri Yogesh S L, FM/DGM Smt. Preeti R Thomas, FM /DGM

Duration	3 days (In-House) (09 to 11 December 2026) The programme will commence at 09:30 hrs on 09th December 2026 and will conclude at 17:15 hrs on 11th December 2026
Participant Profile / Target group	PACS Secretaries, Officers of DCCBs and StCBs
Methodology	Classroom lectures, Interactive sessions, Field visit to successful intervention, Group discussions, Case studies

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 08 December 2026 till the evening of 11 December 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. 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 **07 December 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/gX43KC2JcY

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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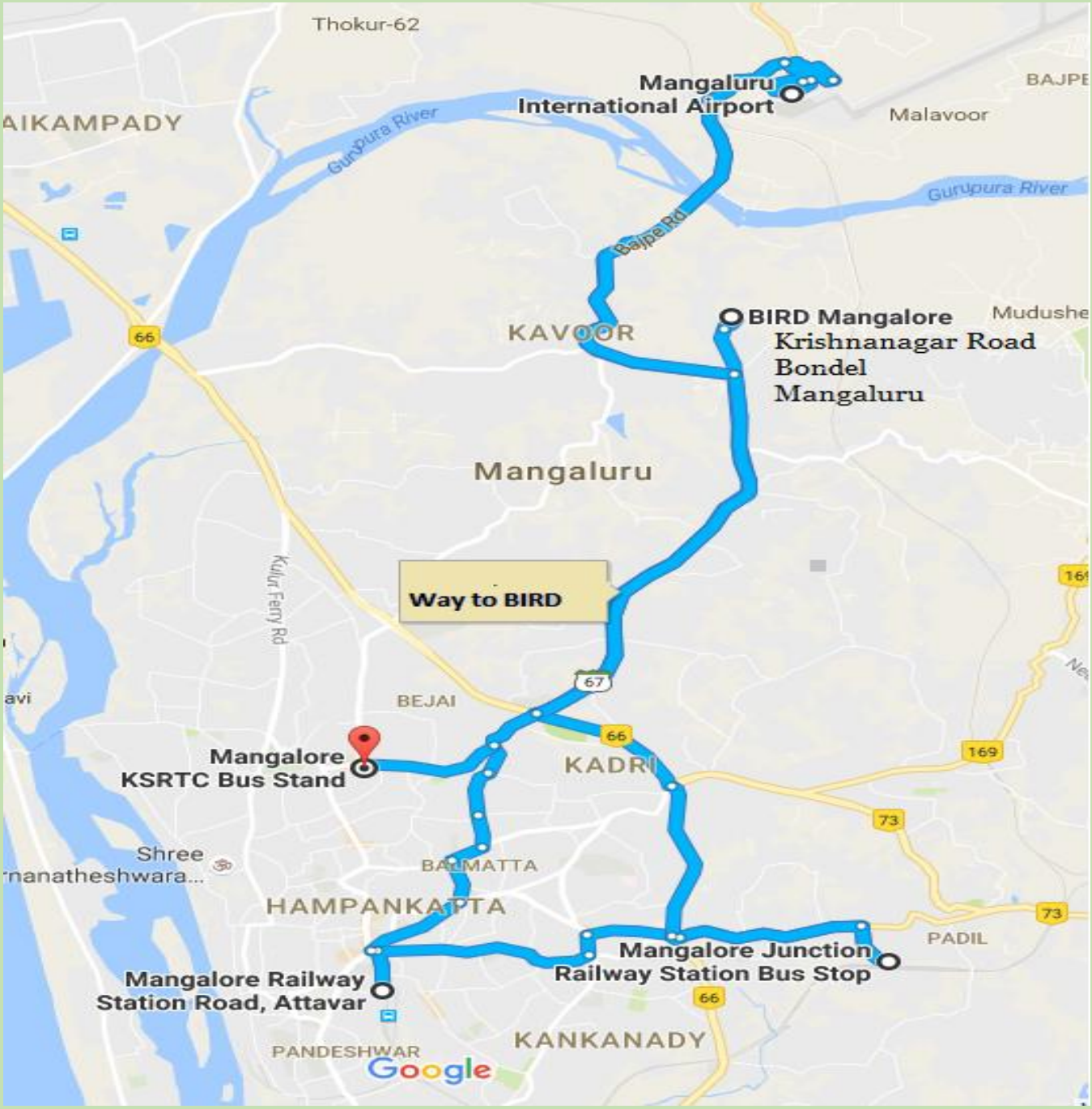
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E-mail: birdmngnomination@nabard.org

Website : https://birdmangaluru.in/

MAP: REACHING BIRD, MANGALURU



The Institute is in a 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.