



## Programme Brochure

### In Campus Training Programme on Project Appraisal, Entrepreneurial Assessment and Financing of Micro, Small and Medium Enterprises

(03 to 06 March 2026)

Venue:  
BIRD, Mangaluru

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



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Krishna Nagar Road, Bondel,  
Mangaluru – 575 008 KARNATAKA STATE  
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PROGRAMME SPONSORED  
BY NABARD



# **In Campus Training Programme on Project Appraisal, Entrepreneurial Assessment and Financing of Micro, Small and Medium Enterprises**

**(03 to 06 March 2026)**

**Introduction:** MSME stands for Micro, Small and Medium Enterprises. MSME sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. MSMEs not only play crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural & backward areas, thereby, reducing regional imbalances, assuring more equitable distribution of national income and wealth. MSMEs are complementary to large industries as ancillary units and this sector contributes enormously to the socio-economic development of the country. MSME loans are given to startup owners, small business owners and women entrepreneurs on long term and short-term basis. MSME sector has not only been given substantial allocation but has also been accorded priority in implementation of the measures to revive the economy. With this background with the objective of increasing the credit flow to this sector, BIRD Mangaluru has announced this In Campus programme on Appraisal of Micro Enterprises Projects, covering various aspects of MSME lending for the benefit Banks.

**Objectives:** By the end of the Programme, the participant will be able to:

- ❖ Describe importance of MSME Sector and role of government for development of MSMEs.
- ❖ Explain the importance of financing micro and small enterprises especially in rural areas
- ❖ Explain the qualities for prospective entrepreneurs, analyse the financial statements of MSMEs
- ❖ Assess the Block Capital and Working Capital requirements of MSMEs
- ❖ Explain the documentation requirements and strategies for recovery management
- ❖ Appraise and Monitor MSME accounts
- ❖ Explain salient features of CGTMSE scheme
- ❖ Describe management of stressed assets
- ❖ Explain value chains and Off-farm Producer Organizations

**Programme Director :** Smt. Sheela M Bhandarkar, DGM/FM, BIRD, Mangaluru.

**Duration :** 4 days (03 to 06 March 2026) - The programme will commence at 09:30 hrs on 03 March 2026 and will conclude at 17:00 hrs on 06 March 2026.

**Participant Profile / Target Group:** Officers / Branch Managers of CBs, RRBs, SCBs, DCCBs and Scheduled Urban Co-op. Banks and NBFCs.

**Methodology:** Class room sessions include interactive lectures, audio visual aids, Case exercises in computer lab, field visit to successful interventions, presentations, experience sharing and group discussions.

**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-575 008. Participants are eligible to avail accommodation in the campus from the **evening of 02<sup>nd</sup> March 2026 till the evening (5 : 30 PM) of 06<sup>th</sup> March 2026. 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: 30 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.**

**COVID-19 protocol:** Participants must follow appropriate COVID-19 protocol as advised by Government of India and respective State Governments.

**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.

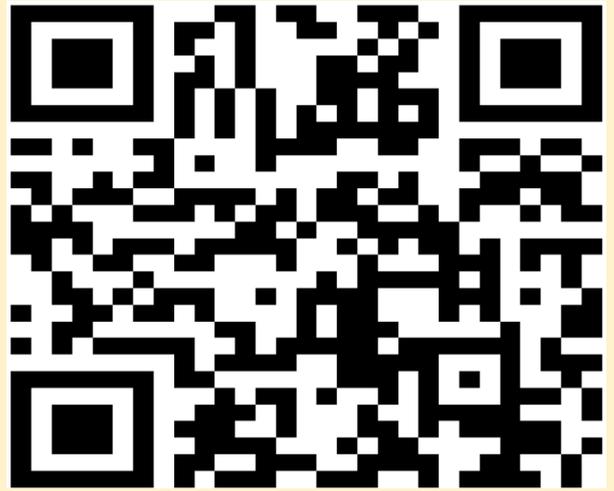
The Banks are requested to take note and avoid deputing officials with critical ailments for attending the training programme.

**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.**

**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/SszqjJm9uL>



### **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/UTs of Karnataka, Andhra Pradesh, Telangana, Goa, Kerala, Maharashtra, Gujarat, Tamil Nadu, Odisha, NER States, J &K, Andaman & Nicobar. 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, Manager, BIRD, Mangaluru (Tel.0824-2888515)

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

Bankers Institute of Rural Development, Krishna Nagar Road, Bondel, Mangaluru – 575 008.

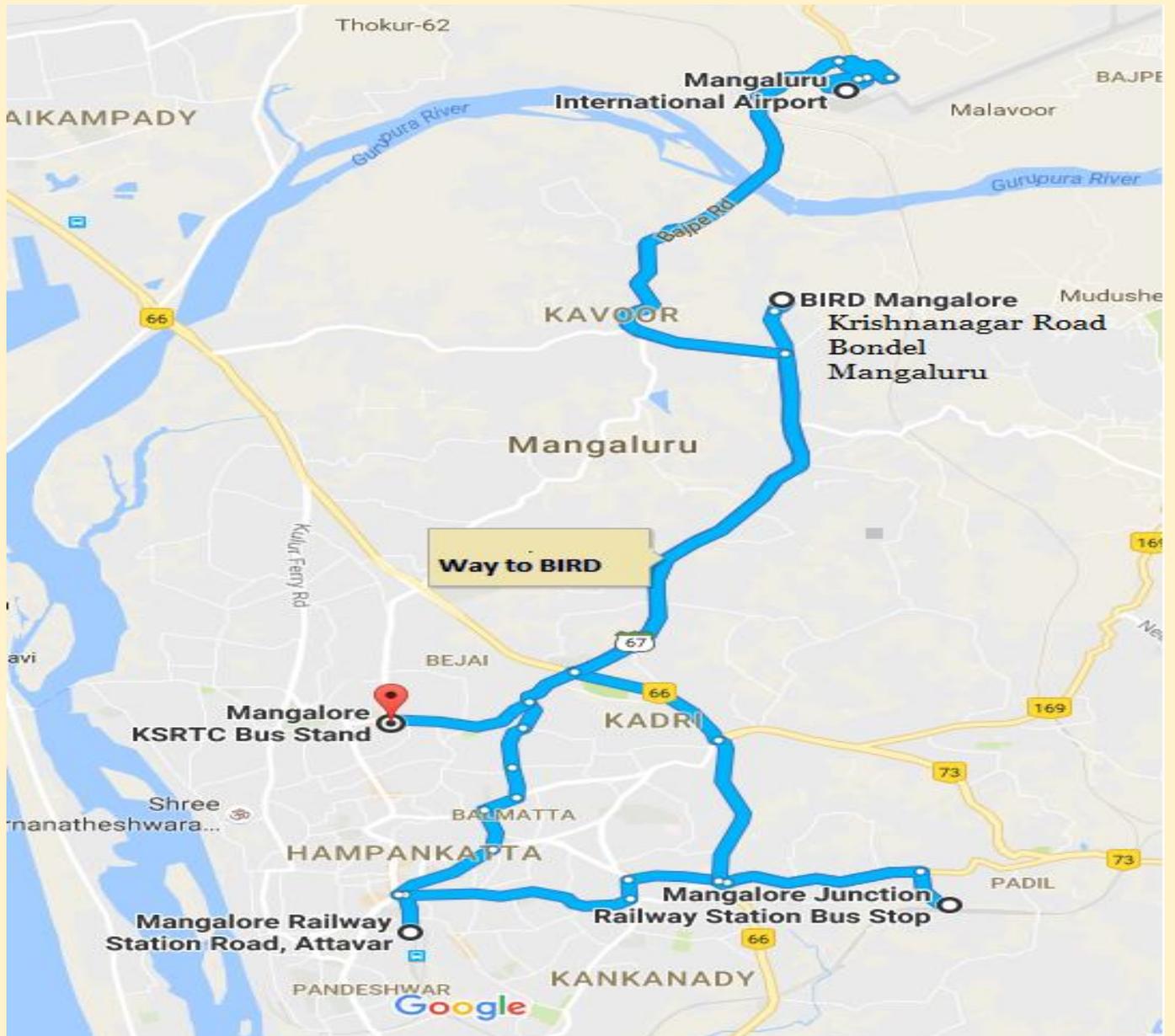
Phone (BIRD Security) - (0824) –2888537

Phone (Hostel Reception) - (0824) - 2888532

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