Programme Brochure

In Campus Training Programme on Credit Score Based Retail Lending for Co-operative Banks and RRBs

(12 to 13 November 2026)

Venue: BIRD, Mangaluru

Website :www.birdmangaluru.in



Bankers Institute of Rural Development,
Krishna Nagar Road, Behind Govt. Womens Polytechnic, Bondel,
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BY NABARD

In Campus Training Programme on Credit Score Based Retail Lending for Co-operative Banks and RRBs

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Introduction:

Credit score-based lending involves evaluating an individual's creditworthiness through a numerical rating assigned by credit rating agencies. Credit scores are also utilized for other financial products, such as mortgages and credit cards, to make informed lending decisions based on the borrower's credit history and repayment behaviour. This approach is expected to enhance financial discipline and protect both lenders and borrowers from excessive debt.

The development of Credit scoring models has been influenced by advancements in technology, changes in regulatory requirements, and the need for more sophisticated risk assessment techniques. The significance of credit scoring models lies in their objectivity and efficiency. These models help in expediting the loan approval process, vital for retail lending, where timely decisions enhance customer satisfaction. India's retail lending landscape has evolved significantly, and credit scores now play a central role in this transformation.

In view of this, two batches of in-house Training Program on Credit Score Based Retail Lending for Co-operative Banks and RRBs from southern states viz., Maharashtra, Karnataka, Tamil Nadu, Kerala, Andhra Pradesh & Telangana are planned at BIRD Mangaluru in collaboration with TransUnion CIBIL Limited.

Programme Directors	Smt. Preeti R Thomas, FM /DGM Shri. Shakti P Mohapatra, FM/AGM
Duration	2 days (12 to 13 November 2026) - The programme will commence at 09:30 hrs on 12th November 2026 and will conclude at 17:15 hrs on 13th November 2026.
Target Clients	StCBs / DCCBs and RRBs
Target Participants	Officers of StCBs/DCCBs and RRBs
Objectives	By the end of the Programme, the participants will be able to: - ❖ Explain credit scoring models and its applications ❖ Explain the ways of examining the credit reports ❖ List documentation requirement ❖ Explain ways of improving risk-based lending practices ❖ Explain as to how to strengthen regulatory compliances ❖ Explain as to how to leverage technology for digital credit underwriting ❖ Explain as to how to minimize credit risk and thereby reduce NPAs in retail lending
Learning events	❖ Introduction to Credit scoring models and its applications ❖ Analysis of Credit report ❖ Essential of Documentation ❖ Risks in lending

	❖ Regulatory compliances framework ❖ Credit risk and NPA management ❖ Leverage technology for digital credit underwriting Training

Methodology: Interactive lecture sessions, audio visuals, group discussions, and experience sharing.

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 11th November 2026 till the evening of 13th November 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 institutions are 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.cloud.microsoft/r/8XnszGPXsW	

Notice: It is advised to send the nominations at the earliest. Nominations will not be accepted after the close of business on **09th November 2026.**

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.

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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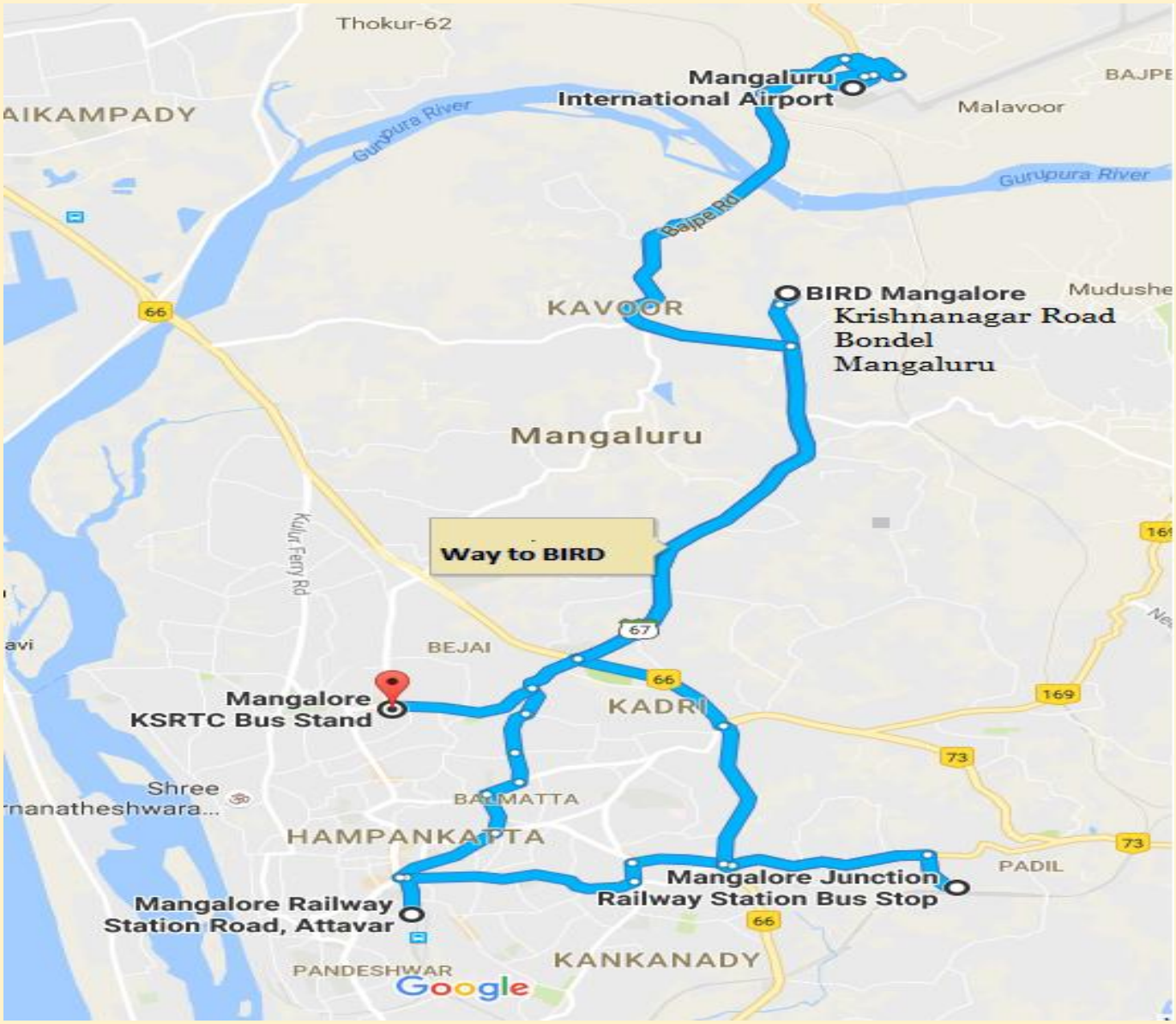
Phone (BIRD Security) - (0824) –2888537

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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.