

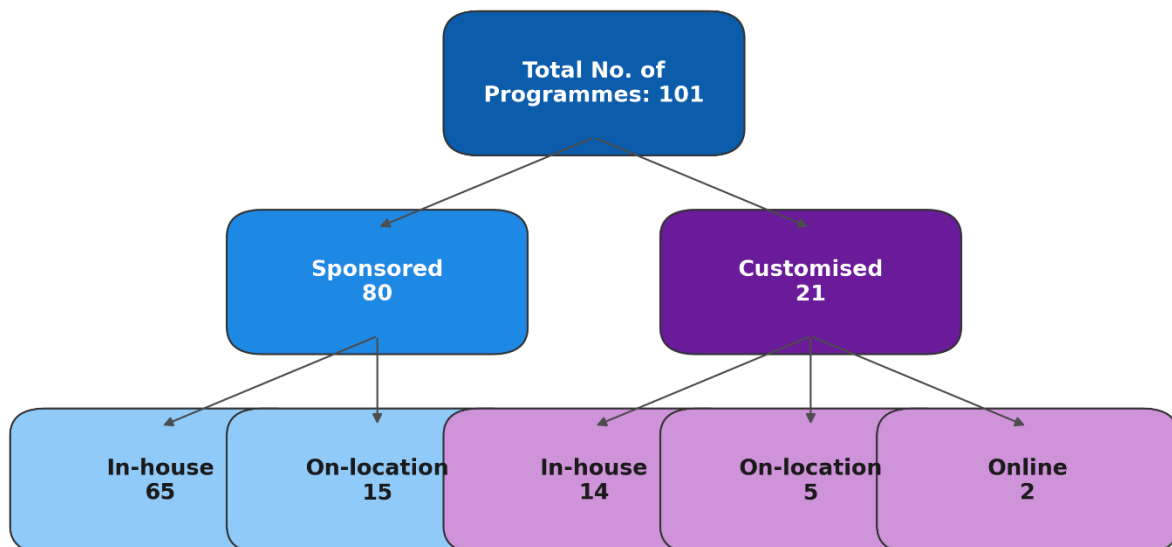


## BIRD Mangaluru - Annual Performance Highlights – FY26

Bankers Institute of Rural Development (BIRD), Mangaluru is a training institution established by the National Bank for Agriculture and Rural Development (NABARD) with the mission for Capacity building of the Human Resources of Rural Financial Institutions and other organizations involved in Agriculture and Rural Development by providing relevant need-based Quality Training and Development Interventions. BIRD-M's vision is to emerge as Centre of Excellence for Capacity building in the areas of Agriculture and Rural Development and the matters connected thereto.

### 1. Highlights of training programmes planned and conducted during the year 2025-26 at BIRD-Mangaluru

During FY26, a total of 101 training programmes were conducted as against the target of 85 programmes (65 sponsored and 20 customised). A summary of the programmes conducted under various modes during FY25 is given below:



### 2. Performance Highlights (01 April 2025 to 31 March 2026)

During the year, 80 training programmes sponsored by various NABARD departments—DoS, RMSMED, DCAS, DMFI, DoR, IDD and HRMD—were conducted. Training was imparted to personnel from Rural Financial Institutions, State Government Departments, Farmers' Collectives, Civil Society Organisations and other stakeholders on corporate governance, financial management, business

diversification, cyber security, FinTech and technology innovations in banking, climate and sustainability, management development, and other contemporary topics.

### **Customized/Collaborative Programmes**

In addition to the NABARD-sponsored training programmes, BIRD-M conducted 21 customized programmes focused on high-impact areas including risk management, fraud prevention, climate & sustainability and sectoral innovation. Each programme was specifically engineered to address the unique operational needs of participating stakeholder groups. Customised programmes conducted during FY26 included the following:

#### **(i) International Exposure:**

‘International Study Visit Programme on Innovations in Rural and Agricultural Finance and Agri Business Promotion & Export, Philippine Experience’ at Manila, Philippines was conducted in collaboration with the Asia Pacific Rural and Agricultural Credit Association (APRACA) and CENTRAB (Centre for Training and Research in Agri-Banking). The participants included IAS Officers, Chairperson of seven Regional Rural Banks, senior officials of State Governments, Cooperative Banks, NABARD and its subsidiaries.

#### **(ii) FPOs and Start-ups:**

A high-impact FPO-Startup Immersion Programme was conducted in collaboration with a-IDEA, ICAR-NAARM, Hyderabad, bringing together over 100 participants including FPO leaders, PACS functionaries, agri entrepreneurs, and agritech startups from Karnataka and Kerala. The event was followed by a demonstration-cum-exhibition of various innovative products by the agri-tech start-ups.

#### **(iii) Rural Cooperatives**

- Credit Risk Oversight for Board of Directors (BoD) of Himachal Pradesh StCB
- Programme for senior officials of Manipur StCB (03 Progs.)
- Programme for Board of Directors and Senior officials of Goa StCB
- Orientation Programme for the BoD of Meghalaya Apex Cooperative Bank
- Training Programme for Senior Officials of Andhra Pradesh StCB (APCOB)
- Programme on Corporate Governance for BoD of Karimnagar DCCB
- Training prog. on Credit Risk Oversight for BoD of Bagalkote DCCB
- Programme for officials of Dharmapuri DCCB
- Workshop on World’s Largest Grain Storage Project (WLGSP) for DCCBs and StCBs of Tamil Nadu

#### **(iv) State Govt. Departments**

- Training prog. for CEOs & BoD of PACS/LAMPCS of Odisha
- Exclusive programme for ADCA and Cooperative Audit officers, Govt. of Tamil Nadu
- Training programme for Directorate of Local Fund Audit, Tamil Nadu

### (v) NABARD

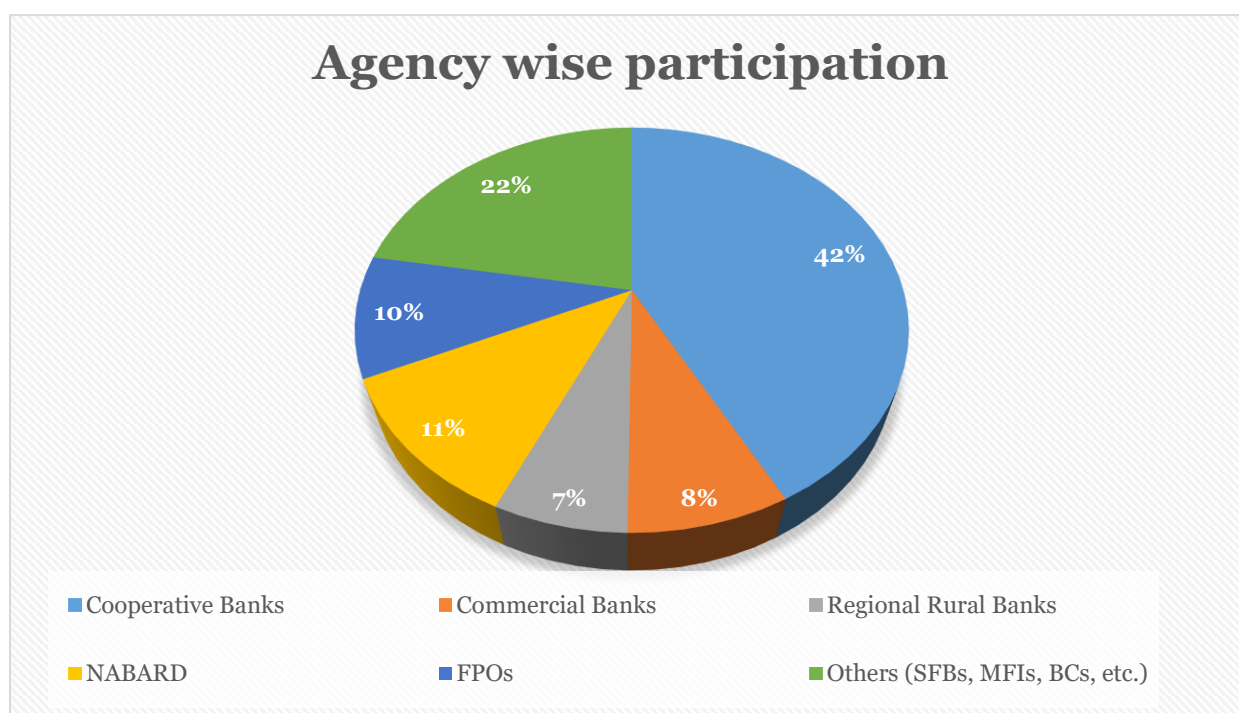
- Online Training on Social Stock Exchange for DDMs from Tamil Nadu
- Bi-Monthly Structured Meet of DDMs of Goa RO
- Pre-Promotion training programmes for various groups and grades (03 progs.)
- Induction training programme for newly promoted officers
- Refresher training (02 progs.)

Other specialized programmes conducted during the year included the Programme on Credit Score Based Retail Lending in collaboration with TransUnion CIBIL, Rashtriya Karmayogi Large Scale Jan Seva Programme and the Programme on RBI's Integrated Ombudsman Scheme for RCBs.

### 3. Agency-wise Participation

In FY26, BIRD-M significantly expanded its capacity-building footprint within the rural financial ecosystem, engaging a total of 2,981 trainees. Rural Cooperatives remained the primary participant group, accounting for 42% of total trainees—a notable 22% increase over the previous year. This growth highlights a rising demand for skill enhancement within the sector. Furthermore, participation was diversified across Regional Rural Banks, Small Finance Banks, MFIs, Business Correspondents, FPOs, and Civil Society Organisations, with Commercial Bank participation specifically increasing by 16% year-over-year.

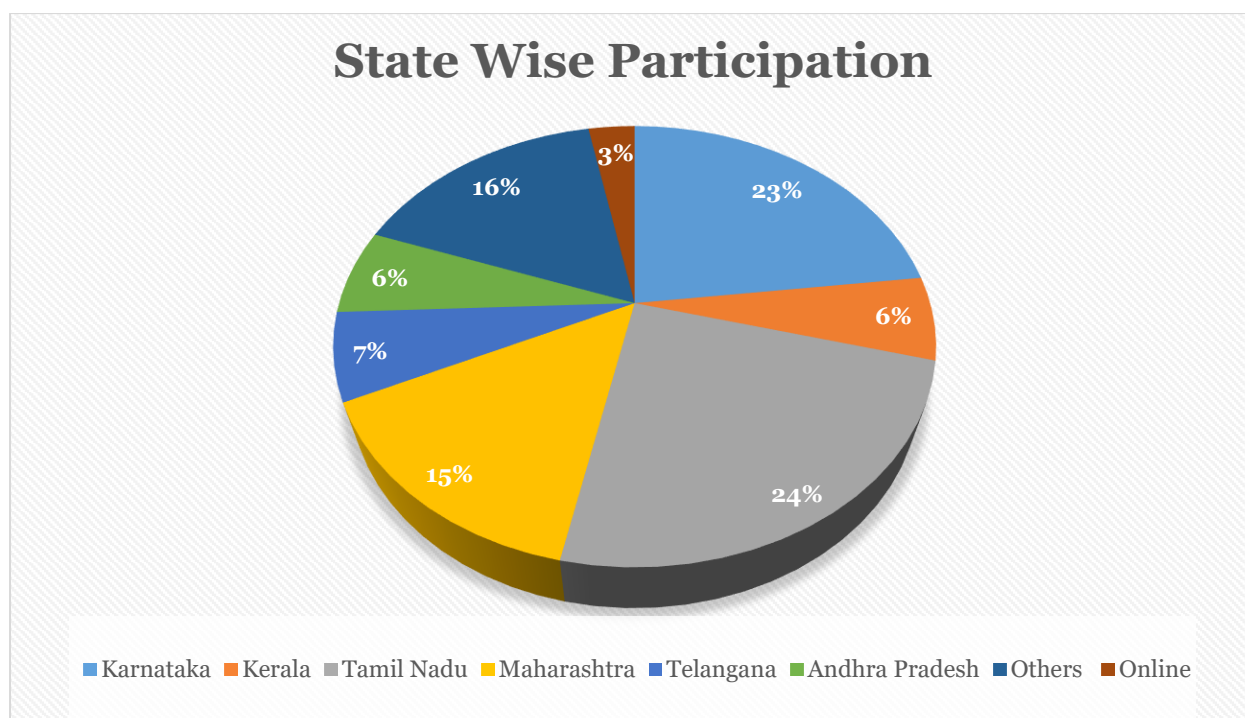
The detailed agency-wise break-up is presented below.



#### 4. State-wise Participation

With maximum participation from Tamil Nadu and Karnataka, the institute had participants from all southern states (65%) as well as other states including Gujarat, Madhya Pradesh, Bihar, Odisha, Rajasthan, Goa, Himachal Pradesh, West Bengal, Jammu & Kashmir, Punjab, Haryana, Chhattisgarh, Jharkhand, Uttar Pradesh, Uttarakhand and NER states.

State-wise participation in the training programmes conducted for FY26 is presented below:



#### 5. Knowledge Management and Documentation:

During FY26, the following key studies and case documentation were undertaken:

##### i. Studies:

- Study on 'FPO Accelerator Programme implemented in Karnataka'.
- Study on 'Development of Value Chain in fruit cluster (Pineapple) – Existing and potential interventions' under NABARD Student Internship Scheme – 2025-26.

##### ii. Case Studies:

- Mobile Bank Branch of South Canara District Central Cooperative Bank Ltd., Mangaluru
- Case of Bank fraud at Punjab National Bank, Link Road Branch, Kozhikode
- Case study of marketing through Rural Mart
- Case Study of Tribal Development Project in Aralam
- Case Study on Revival of Udupi Saree Weaving Activity

**iii. Academic collaboration:**

During the year, BIRD-M collaborated with various institutes of repute for conducting training programmes. These institutes include:

- a-IDEA (Association for Innovation Development of Entrepreneurship in Agriculture), ICAR-NAARM, Hyderabad
- Madurai Agribusiness Incubation Forum (MABIF), Madurai
- Andhra Pradesh State Cooperative Training Institute, (APCOB-CTI), Hyderabad
- Tamil Nadu Agriculture University
- 24X7 Moneyworks Consulting Private Limited
- Kuberjee
- Online PSB Loan Ltd
- TransUnion CIBIL Limited
- GIFT International Fintech Innovation Hub
- NITK Surathkal
- World Resources Institute India(WRI)

Under the ongoing academic collaboration with YENEPOYA(D) University, four programmes were conducted through a joint resource-sharing framework, ensuring high-quality academic support and institutional synergy.

**iv. New stakeholders:** BIRD-M has been making consistent efforts to onboard new stakeholders such as Small Finance Banks, NBFCs, State Government Departments etc. into its training ecosystem. As a result of these efforts, the following new stakeholders participated in various training programmes conducted during FY26.

1. State Cooperative Banks
  - Himachal Pradesh StCB
  - Manipur StCB
  - Punjab StCB
  - Tripura StCB
  - Nagaland StCB
  - Assam Cooperative Apex Bank Ltd.
2. District Central Cooperative Banks
  - The Sirsa Central Cooperative Bank Ltd.
3. State Government
  - Director General of Cooperative Audit, Govt. of Tamil Nadu
  - Local Fund Audit Department, Govt. of Tamil Nadu

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