



BIRD Mangaluru conducts Three On-Location Training Programmes at Imphal for Officials of The Manipur State Cooperative Bank Ltd (08-15 Dec 2025)

At the specific request of The Manipur State Cooperative Bank Ltd. (MStCB), BIRD Mangaluru organized and conducted three on-location training programmes at Imphal during 08–15 December 2025, in collaboration with NABARD Regional Office, Manipur and BIRD Kolkata. Initially scheduled for 08–13 December 2025, the programme was extended till 15 December 2025 due to unforeseen circumstances in the state. The trainings aimed to build capacity among MStCB officials on critical areas such as Risk Management, Fraud Control and Internal Checks, and Business Development and Profit Planning. These topics were chosen considering the operational challenges, regulatory requirements, and strategic need for strengthening governance and profitability in cooperative banking.

Inaugural Session

The inaugural session was held on 08 December 2025 and was graced by Smt. Bidyarani Ayekpam, Managing Director, MStCB; Shri P. Ranjit Singh, President, Board of Directors, MStCB; Shri Y. Subash Chandra Singh, Vice-President, Board of Directors, MStCB; and Shri Bendang Aier, Deputy General Manager, NABARD Regional Office, Manipur, along with two Faculty Members Shri Baidya Nath Singh, DGM and Shri Shakti Prasanna Mohapatra, AGM from BIRD Mangaluru and officials of MStCB.

In her address, the Managing Director expressed gratitude to BIRD Mangaluru for consenting to conduct these programmes at Imphal and urged participants to focus on the sessions as they would act as Master Trainers for cascading the knowledge to other staff members. Shri Bendang Aier, DGM, NABARD RO, highlighted the need and relevance of the chosen topics, emphasizing that risk management, internal controls, and business diversification are critical for the long-term sustainability of the bank. The President and Vice-President of the Board also addressed



the participants, reinforcing the importance of these programmes for institutional strengthening.

Shri Baidya Nath Singh, DGM/FM, BIRD Mangaluru in his inaugural address underlined the strategic importance of the selected topics. It was noted that Risk Management is essential for reducing NPAs and improving resilience; Fraud Control and Compliance are vital for governance and depositor confidence; and Business Development and Profit Planning will help diversify income streams and ensure long-term viability. The address also highlighted that these programmes were designed not as academic exercises but as practical interventions to empower officials with actionable knowledge and skills

Programme Highlights

Programme 1: Risk Management (08–09 December 2025):

It began with the fundamentals of Risk Management concepts under the Basel Framework, which is critical for ensuring financial stability and resilience in Rural Cooperative Banks. Sessions on Credit Risk, Liquidity Risk, Market Risk, and Operational Risk Management provided participants with practical insights into identifying, measuring, and mitigating risks in line with NABARD's guidance notes. The discussion on migration to Enhanced CAMELSC and Risk-Based Supervision highlighted the shift towards a more robust supervisory approach, ensuring that banks adopt proactive risk management practices. These topics are highly relevant as cooperative banks face increasing regulatory scrutiny and must strengthen their risk governance frameworks.

Programme 2: Fraud, Internal Checks & Control, KYC/AML & Risk-Based Internal Audit (10 & 13 December 2025):

The second programme focused on internal control systems and compliance, which are the backbone of sound banking operations. We examined the emerging scenario in supervision, recent policy changes, and the broad framework of internal checks and controls. Sessions on KYC/AML/CFT guidelines and risk categorization reinforced the importance of compliance in preventing financial crimes and safeguarding institutional integrity. The module on Risk-Based Internal Audit introduced participants to modern audit practices that prioritize



risk assessment over routine checks, ensuring efficient resource allocation. Equally important were discussions on Fraud Risk Management, preventive vigilance, staff accountability, and monitoring/reporting of frauds, which are crucial for maintaining trust and transparency in banking operations.

Programme 3: Business Development and Profit Planning (14–15 December 2025)

The final programme addressed the strategic dimension of cooperative banking—business growth and profitability. We explored strategies for strengthening internal control systems, understanding financial statements, and the need for business diversification to remain competitive. Sessions on Asset Quality, IRAC norms, and CMA exposure provided tools for better credit monitoring and portfolio management. The module on Project Appraisal techniques, including Discounted Cash Flow analysis equipped participants with skills to evaluate agri-allied and MSME projects effectively. Finally, discussions were held on financing opportunities under government schemes like AIF, PMFME, AMI and support to FPOs which opened avenues for expanding business while contributing to rural development.

The valedictory function was held on 15 December 2025 and attended by Shri V. S. Balasubramanian, Joint Director, BIRD Mangaluru (online); Shri Partha Mandal, GM/OIC, NABARD Regional Office, Manipur; Shri N. A. Singh, DGM, MStCB; Shri Y. Subash Chandra Singh, Vice-President, MStCB; and Shri N Mangi Singh, Board Member of MStCB.

In his address, the Joint Director thanked the management of MStCB for providing an opportunity to conduct these programmes and emphasized the need for continuous capacity building in cooperative banks. The GM/OIC, NABARD RO, appreciated the efforts of BIRD Mangaluru faculty for conducting the programmes successfully and highlighted the importance of implementing the learnings at the institutional level.

The valedictory remarks reiterated that these programmes were designed to strengthen institutional capacity, enhance operational efficiency, and improve governance. Participants were encouraged to implement the action points discussed during the sessions, including formulation of risk



policies, updating KYC norms, adopting project appraisal techniques, and preparing profit planning strategies.

The training programmes were well-received and achieved their objective of equipping MStCB officials with practical tools and strategies to meet regulatory and operational challenges. The collaborative effort of BIRD Mangaluru, NABARD Regional Office, Manipur and BIRD Kolkata ensured the success of these programmes.

The training programme(s) were conducted by Shri Baidya Nath Singh, DGM/FM Shri Shakti P Mohapatra, AGM/FM from BIRD Mangaluru and Shri Saroj K. Jena DGM/FM, BIRD Kolkata (Online).

Some of the photographs of the programmes are appended below:



Inauguration of On-location training programmes





Cross View of participants







Certificate Distribution





Programme Valediction by Shri V S Balasubramanian, Joint Director, BIRD-M
(Online)