



Programme Brochure



On-location Training Programme on Documentation of Loans & Advances and Stressed Asset Management

(09 to 11 February 2026)

Venue:
Hotel Hyatt, Pune

Website: www.birdmangaluru.in



Bankers Institute of Rural Development,
Krishna Nagar Road, Behind Govt. Women's Polytechnic, Bondel,
Mangaluru – 575 008 KARNATAKA STATE
Phone (O) - (0824) – 2888503, 2888509, 2888517, 2888516.
E-mail: birdmngnomination@nabard.org

**PROGRAMME SPONSORED
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Introduction:

Rural Cooperative Banks (RCBs) have long served as the cornerstone of rural credit delivery, supporting agriculture, allied activities, and rural enterprises. However, the financial ecosystem in which these banks operate is undergoing rapid transformation. The **regulatory and supervisory landscape has become increasingly stringent**, with the Reserve Bank of India (RBI) issuing **Master Directions on Income Recognition, Asset Classification (IRAC) and Provisioning Norms for Rural Cooperative Banks (RCBs)**. These directions mandate higher standards of compliance, accurate classification of assets, and timely provisioning—making robust documentation and effective management of stressed assets more critical than ever.

Inadequate or flawed documentation can lead to legal disputes, delayed recoveries, and erosion of profitability, while poor handling of stressed assets threatens the financial health and credibility of institutions. Recognizing these challenges, **BIRD Mangaluru** is organizing an **on-location training programme on “Documentation of Loans & Advances and Stressed Asset Management”** at Pune. This programme is designed to provide participants with practical insights, regulatory updates, and best practices to ensure legally sound documentation and proactive management of stressed assets. Through interactive sessions, case studies, and expert guidance, the programme aims to equip cooperative banks with the tools needed to navigate the evolving compliance environment, safeguard asset quality, and strengthen operational resilience.

Why is this Programme Important

During FY 2024-25, BIRD Mangaluru successfully conducted two training programmes on **Internal Checks and Control, KYC/AML/CFT** for RCBs of Maharashtra at Satara. The overwhelming response and specific requests from banks have highlighted the need for a focused programme on documentation and stressed asset management. With increasing regulatory scrutiny and the imperative to maintain asset quality, this programme will help banks strengthen their operational resilience and compliance framework.

Who Should Attend and Why

This programme is highly relevant for **MDs, CEOs, GMs, and Senior Officials of RCBs** as well as officers directly involved in credit operations and recovery. By attending, participants will:

- Gain clarity on **legal and regulatory requirements** for documentation of loans and advances.

- Learn strategies for **early identification and resolution of stressed assets**.
- Understand **best practices for minimizing litigation risks** and improving recovery efficiency.
- Enhance their ability to **protect the bank's financial health and reputation** in a competitive environment.

The other details of the programme are as follows:

Name of Training Programme	“Documentation of Loans & Advances and Stressed Asset Management”
Programme Directors	Shri Baidya Nath Singh, DGM/Faculty Member & Shri Shakti P Mohapatra, AGM/ Faculty Member
Duration	3 days
Dates	09 to 11 February 2026
Location of Programme	Pune, Maharashtra
Target group	MDs/CEOs/ GMs/ Senior Officials/Other Officials of RCBs (State Cooperative Banks and District Central Cooperative Banks)
Programme Objectives:	<ul style="list-style-type: none"> ❖ Enhance Understanding of Regulatory Framework Familiarize participants with the latest RBI Master Directions on IRAC norms for RCBs, and other regulatory guidelines governing documentation and asset classification. ❖ Improve Documentation Practices Equip officials with practical knowledge and best practices for legally sound documentation of loans and advances, reducing the risk of disputes and litigation. ❖ Strengthen Stressed Asset Management Skills Provide strategies for early identification, monitoring, and resolution of stressed assets, including restructuring and recovery mechanisms. ❖ Promote Compliance and Risk Mitigation Enable participants to align their processes with supervisory expectations, ensuring timely provisioning and accurate reporting to maintain financial health.

	<p>❖ Facilitate Knowledge Sharing and Capacity Building Create a platform for experience sharing among senior officials, fostering peer learning and adoption of innovative approaches to credit and recovery management.</p>
Methodology	Interactive lecture sessions, audio video aids, Case Exercises, Computer aided presentations, Group discussions

Venue and Accommodation: The programme is residential and will be conducted at Hotel Hyatt, Pune. The venue details will be shared along-with confirmation mail to the identified participants. Participants are eligible to avail accommodation on ***twin sharing basis*** in the identified Hotel from the **evening of 08th February 2026 till the morning of 11th February 2026**. ***As stay beyond evening of 11th February 2026 may not be allowed, participants are requested to plan their return journey accordingly.*** Participants have to make their own travel arrangements. No cost in this regard will be borne by BIRD, Mangaluru.

Family member/s or guest/s of participants will not be allowed to stay in the Hotel. Sponsoring institutions are advised not to send any such participants.

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

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.

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 officials 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.

Notice: It is advised to send the nominations at the earliest. Nominations will not be accepted after the close of business on **05th February 2026, Friday**.

<https://forms.office.com/r/t38HMr1NfV>



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 41 years, nearly 68,000 officers of various client institutions have benefitted through programmes conducted by the Institute. The Institute is also involved in conducting International Programmes.

For further enquiries, please feel free to contact:

Shri Baidya Nath Singh, DGM/FM, BIRD, Mangaluru (Tel: 0824-2888509)

Shri Shakti P Mohapatra, AGM/FM, BIRD, Mangaluru (Tel: 0824-2888510)

Shri Neela Mahender Babu, Mgr, BIRD, Mangaluru (Tel.0824-2888515)

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

Shri Karthigeyan M G, AM, BIRD, Mangaluru (Tel. 0824-2888520)

Bankers Institute of Rural Development, Krishna Nagar Road, Behind Govt. Women's Polytechnic, Mangaluru – 575 008.

Phone (BIRD Security) - (0824) -2888537

Phone (Reception) - (0824) - 2888532

E-mail: birdmngnomination@nabard.org

Website: <https://birdmangaluru.in/>