



Programme Brochure

**On-line Training Programme on
“Banking Regulation Act, 1949 (AACSB)
(Amended till 2025)- Implication on RCBs”**

(16 April 2026)

Website: www.birdmangaluru.in



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Introduction:

The Banking Regulation Act, 1949 has long been the cornerstone of banking regulation in India. While cooperative banks were partially governed by this Act historically, a paradigm shift occurred with the Banking Regulation (Amendment) Act, 2020, which brought Rural Cooperative Banks (StCBs and DCCBs) firmly under the regulatory architecture of the RBI.

With the enactment of the Banking Regulation (Amendment) Act, 2020 and subsequent amendments up to 2025, Rural Cooperative Banks (StCBs and DCCBs) have come under a significantly enhanced regulatory, supervisory, and enforcement framework.

These amendments have expanded the scope of RBI’s powers relating to governance, licensing, audit oversight, lending restrictions, enforcement actions, and penalties, while reinforcing NABARD’s role in statutory inspection and supervision. These amendments have significantly expanded RBI’s powers relating to:

- Board constitution and re-constitution
- Fitness and propriety of Directors, Chairman, MD/CEO
- Licensing, branch expansion and audit oversight
- Restrictions on business activities
- Enforcement, penalties, and supervisory actions including supersession, moratorium, and amalgamation

At the same time, inspections by NABARD, enforcement actions by RBI, and judicial non-interference clauses have made personal accountability of Management and senior officers far more stringent.

However, it has been observed during inspections and supervisory interactions that several RCBs continue practices inconsistent with important sections of the Act, exposing them to regulatory risk, penalties, licence-related actions and governance concerns.

Against this backdrop, there is a pressing need for a structured, section-wise and amendment-oriented understanding of the Banking Regulation Act, 1949 (AACS), with specific focus on practical implications for Rural Cooperative Banks.

Contribution towards Sustainable Compliance in RCBs

The programme is specifically designed to support sustainable, system-driven compliance in Rural Cooperative Banks, rather than event-based or inspection-triggered corrective action. By providing participants with a section-wise and amendment-oriented interpretation of the Banking Regulation Act, 1949 (AACS), the programme enables RCBs to:

- Institutionalise statutory compliance at Board and senior management level, particularly in areas relating to governance, lending discipline, audit oversight, and licensing conditions
- Align bye-laws, Board resolutions, HR policies, credit processes and internal controls with amended provisions of the Act
- Minimise recurrence of persistent supervisory observations relating to Sections 6, 9, 19, 20, 22, 27, 29, 30, 35, 35 A and 35B
- Reduce exposure to regulatory enforcement actions, penalties and licence-related risks through proactive compliance
- Build a culture of regulatory awareness, accountability and informed decision-making, thereby ensuring long-term stability and depositor confidence

By embedding statutory understanding into routine governance and operational processes, the programme supports enduring compliance sustainability, rather than post-inspection rectification.

The other details of the programme are as follows:

Name of Training Programme	Banking Regulation Act, 1949 (AACS) (Amended till 2025)- Implication on RCBs
Programme Director	Shri Baidya Nath Singh, DGM/Faculty Member
Mode of Programme	Online
Date	16 April 2026
Time	10:30 A.M to 01:30 P.M (16 April 2026)
No. of Sessions	02
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"> • To familiarise participants with the structure and key provisions of the Banking Regulation Act, 1949 (AACS) as amended till 2025 • To explain the governance, operational and compliance implications of the Act for RCBs • To clarify permissible and prohibited activities, with reference to observed practices in cooperative banks • To highlight personal and institutional liabilities, penalties and enforcement mechanisms • To strengthen regulatory compliance, governance discipline and supervisory readiness in RCBs

Methodology	On-line sessions include interactive lectures and discussions.
Reading Materials	Reading Material will be supplied to the registered participants who attend all the 2 sessions of the programme.

Teams Link: Participants can participate in the programme through laptop, desktop, mobile, tab, etc. A copy of link is also given herewith:

Join through link given below:

[On-line Training Programme on "Banking Regulation Act, 1949 \(AACs\) \(Amended till 2025\)- Implication on RCBs" \(16 April 2026\) | Meeting-Join | Microsoft Teams](#)

Meeting ID: 469 650 070 456 80

Passcode: wa3mf2cL

Programme Fee : Free of cost/No participation fee is collected towards imparting the training.

Registration : 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/cr1wcKBpZi>



If you wish to submit your nomination through e-mail (birdmngnomination@nabard.org), you are advised to submit your nominations in the below prescribed format:

Name of the Bank/ Institution	Name/s of the person being nominated	Designation	Mobile Number	Email id

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Banks are encouraged to arrange collective participation by facilitating the online training from a common venue, such as a conference hall, for the nominated officials.

Important Instructions:

The nominating banks are advise to share the following important instructions to nominated officials attending the online training programme:

<u>DO's for Participants</u>	<u>DON'Ts for Participants</u>
<p>1. Before the Session</p> <ul style="list-style-type: none"> • Join the session 5–10 minutes early to check audio, video, and internet connectivity. • Use a laptop/desktop where possible for better visibility and interaction. • Ensure a stable internet connection to avoid disruptions. • Read the programme instructions, schedule, and materials shared in advance. <p>2. During the Session</p> <ul style="list-style-type: none"> • Keep your microphone muted unless speaking. • Use your real/full name as per registration for easy identification. • Dress in formal or semi-formal attire, as per institutional etiquette • Actively participate through: <ul style="list-style-type: none"> ○ Chat box ○ Polls ○ Q&A sessions • Maintain discipline, professionalism, and courtesy while interacting with faculty and co-participants. • Use the “Raise Hand” feature before speaking (if enabled). <p>3. Academic & Ethical Conduct</p> <ul style="list-style-type: none"> • Attend all sessions to be eligible for certificate/reading materials. • Complete tests, assignments, feedback forms, and evaluations on time. • Respect copyright and confidentiality of training materials. 	<p>1. Technical & Behavioural</p> <ul style="list-style-type: none"> • Do not join from noisy or public places. • Do not keep microphone unmuted unnecessarily. • Do not attend sessions while driving, walking, or multitasking. • Avoid frequent joining and leaving the session without valid reasons. <p>2. Professional Conduct</p> <ul style="list-style-type: none"> • Do not use inappropriate language, comments, or reactions in chat or audio. • Do not interrupt faculty or other participants. • Avoid casual dressing, lying down, or unprofessional postures on camera. <p>3. Content & Security</p> <ul style="list-style-type: none"> • Do not record, screenshot, or share session content without permission. • Do not share meeting links, IDs, or passwords with unauthorised persons. • Avoid using fake names or multiple logins.

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 organizes 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 80,000 officers of various client institutions have benefited through programmes conducted by the Institute. The Institute is also involved in conducting International Programs.

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 with single occupancy, self-contained air-conditioned rooms during the in-house programs.

For further enquiries, please feel free to contact:

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