Programme Brochure

In Campus Training Programme on SARFAESI / DRT Matters and Legal Implications

(16 to 18 September 2026)

Venue: BIRD, Mangaluru

Website: https://birdmangaluru.in

Bankers Institute of Rural Development
Krishna Nagar Road, Bondel
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PROGRAMME SPONSORED BY NABARD

In Campus Training Programme on
"SARFAESI / DRT Matters and Legal Implications "

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Introduction:

Effective recovery of stressed assets requires a sound understanding of the SARFAESI Act, 2002 and the legal framework governing proceedings before the Debts Recovery Tribunals (DRTs) and Debts Recovery Appellate Tribunals (DRATs). The SARFAESI Act enables secured creditors to enforce security interests without initial court intervention, while DRTs and DRATs provide statutory remedies and adjudication mechanisms for debt recovery matters. Recovery proceedings involve strict procedural and documentation requirements, and any deficiencies may lead to delays, litigation and adverse outcomes.

In this context, the programme has been designed to enhance the practical and legal capabilities of officers dealing with recovery, credit, NPAs, stressed assets and legal matters. It will focus on procedural compliance, documentation, statutory notices, possession and sale of secured assets, DRT/DRAT proceedings, borrower remedies and important judicial developments. The sessions will emphasise legally sustainable recovery actions, timely recovery of dues and minimisation of operational, compliance and litigation risks.

Objectives: At the end of the programme, the participants will be able to:

- Explain the legal framework, scope and important provisions of the SARFAESI Act and the laws governing recovery proceedings before DRTs and DRATs.
- Identify the essential loan, security and recovery documentation required for initiating legally sustainable enforcement proceedings.
- Understand the requirements relating to classification of accounts as NPAs, issuance and service of statutory demand notices and consideration of representations or objections received from borrowers.
- Apply the prescribed procedure for taking symbolic and physical possession of secured assets.
- Understand the role of the Chief Metropolitan Magistrate or District Magistrate in assisting secured creditors in taking possession of secured assets.
- Explain the procedures relating to valuation, fixation of reserve price, publication of sale notices, e-auction and sale of secured assets.
- Understand the rights and remedies available to borrowers, guarantors, secured creditors, tenants and other affected parties.
- Examine the procedures relating to applications, appeals, recovery certificates and other proceedings before DRTs and DRATs.
- Recognise common legal and procedural deficiencies that may invalidate or delay enforcement and recovery proceedings.

Programme Directors	Shri Yogesh S L, FM/DGM Shri Shakti P Mohapatra, FM/AGM
Duration	3 days (16 to 18 September 2026) The programme will commence at 09:30 hrs on 16 September 2026 and will conclude at 17:15 hrs on 18 September 2026
Participant Profile / Target group	Officers of Regional Rural Banks, Cooperative Banks
Methodology	Classroom lectures, Interactive sessions, Group discussion and Field visit to successful interventions

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 15 September 2026 till the evening of 18 September 2026. Participants will have to make their own travel arrangements.** No cost in this regard will be borne by BIRD.

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.

Fee & Mode of Payment: The programme is sponsored by NABARD and hence **no participation fee** is collected from banks towards boarding, lodging and to impart training to the participants. However, concerned Bank may bear the to and fro travelling cost of the participants to attend 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 persons are requested to report for the training programme only on receipt of confirmation of their nominations by us. CONFIRMATION WILL BE SENT BY E-MAIL ONLY** and the nominating institution is requested to furnish primary as well as alternate e-mail ids, so that any loss of communication during transmission is avoided.

Notice: It is advised to send the nominations at the earliest. Nominations will not be accepted after the close of business on **11 September 2026.**

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 nominating institutions are requested to take note of the same and avoid deputing officials with critical ailments for attending the training programme.

<u>Nominations</u>: You are requested to provide the details of the nominated officers using the Microsoft Form link given below or by scanning the QR code. For nominations involving multiple officers, please submit individual responses for each nominee.

https://forms.cloud.microsoft/r/Ecuq685DPj

<u>About BIRD:</u> 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 customized 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 benefited through programmes conducted by the Institute. The Institute is also involved in conducting International Programmes.

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.

<u>About Mangaluru:</u> *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. Dharmasthala, Kukke Subramanya, Kolluru, Udupi, Karkala, Venoor and Moodabidri are other places of interest nearby.*

<u>For further enquiries, please feel free to contact</u>:

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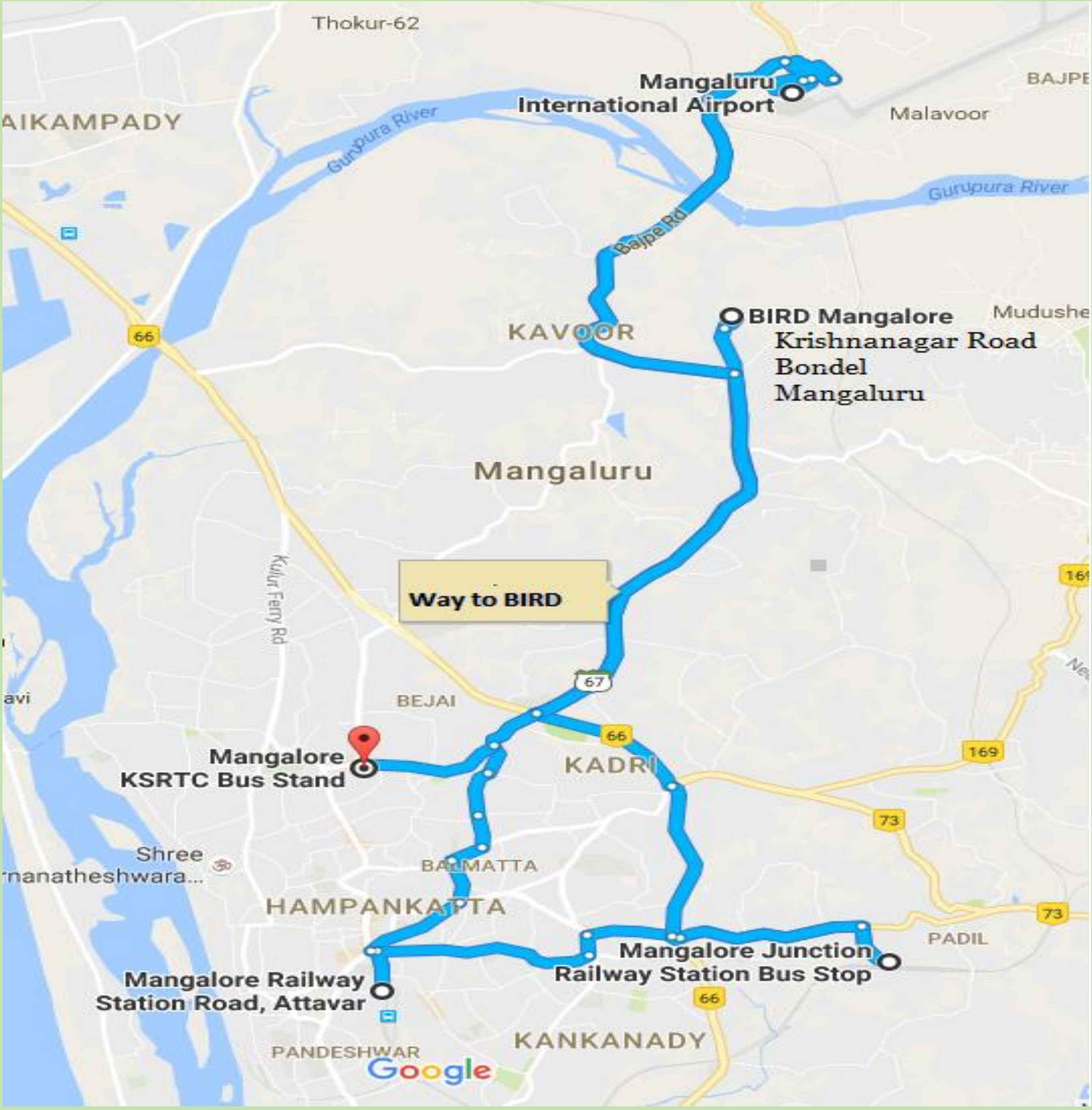
E-mail: birdmngnomination@nabard.org

Website : https://birdmangaluru.in/

MAP: REACHING BIRD, MANGALURU



The Institute campus is 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.