



BIRD Mangaluru conducts Two On-Location Trainings at Pune (09–13 February 2026) on ‘Documentation of Loans & Advances and Stressed Asset Management’ and ‘Effective Compliance of NABARD Inspection Report and Statutory Auditors’ Report’

Two On-location training programmes were conducted at Pune by BIRD Mangaluru during the period **09 to 13 February 2026**, with the objective of strengthening institutional capabilities of cooperative banking institutions in functional areas that have a direct bearing on asset quality, governance standards and supervisory outcomes. The programmes were designed and sequenced to provide an integrated learning pathway—beginning with operational and regulatory foundations of credit risk management and culminating in improved quality and sustainability of institutional responses to supervisory and statutory audit observations. The first programme was conducted from 09 to 11 February 2026 **‘Documentation of Loans & Advances and Stressed Asset Management’**, followed by the second programme on **‘Effective Compliance of NABARD Inspection Report and Statutory Auditors’ Report’** during 12 to 13 February 2026.

The first programme was attended by **24 participants** from cooperative banking institutions operating in the states of **Maharashtra, Gujarat and Telangana**. The second programme recorded participation from **37 MD/CEO/GM/DGM/senior officials representing 32 District Central Cooperative Banks across seven states**. The mix of compact and wider participation across the two programmes enabled both focused technical engagement and broader peer learning across regions and institutional contexts.

Both programmes were conceptualised with a strong supervisory and outcome-based orientation. The underlying intent was to address the recurrence of deficiencies observed during inspections and audits by strengthening internal systems, processes and controls, rather than limiting responses to event-specific or compliance-driven actions. Participants were encouraged to view supervisory and audit observations as indicators of deeper process gaps requiring ownership, structured corrective action and preventive strengthening.

The first programme focused on reinforcing the operational foundations of asset quality and credit discipline. Sessions facilitated by Faculty Members from BIRD, Mangaluru enabled participants to develop a clearer understanding of the regulatory and prudential framework governing income recognition, asset classification and provisioning, and the implications of these norms for portfolio quality, profitability and supervisory assessment. Attention was also drawn to portfolio-level risk considerations, including concentration risk, and the need for leadership oversight in balancing growth objectives with risk containment. The linkage between asset quality, provisioning requirements and capital adequacy was examined to sensitise participants to the strategic impact of credit decisions on financial resilience.

The programme further addressed the importance of early identification and management of stress through structured credit risk monitoring and timely intervention. Discussions facilitated by BIRD faculty highlighted how early warning indicators, when systematically tracked and acted upon, can prevent slippages from escalating into entrenched stress. Compliance-related dimensions such as customer due diligence and risk categorisation were also covered to reinforce the role of preventive controls in safeguarding asset quality and institutional integrity.

A major component of the first programme was the set of **three specialised sessions on loan documentation and recovery mechanisms**, conducted by **Smt. Mala Ail, Chief Manager (Retired), Central Bank of India**. These sessions drew attention to common execution-level gaps, weaknesses in documentation discipline and procedural lapses that often compromise enforceability during recovery. The discussions highlighted the importance of treating documentation as a risk-control function embedded within the credit lifecycle rather than as a post-sanction formality.

The programme also included two technical sessions facilitated by **Shri Dhananjay J. Gokhale, Chartered Accountant**, which sensitised participants to the importance of financial reporting discipline and disclosure quality. The session helped participants appreciate how accounting practices and reporting choices influence audit observations and supervisory comfort, and how improved reporting discipline supports institutional credibility.

The second programme, conducted over **12–13 February 2026**, was oriented towards strengthening the quality and effectiveness of institutional compliance responses to supervisory and statutory audit findings. Faculty Members from BIRD, Mangaluru guided participants through the statutory and governance framework governing cooperative banks, enabling them to better contextualise supervisory expectations and align institutional practices with legal and regulatory requirements.

A significant focus of the programme was on improving the manner in which compliance responses are formulated, implemented and monitored. Sessions facilitated by BIRD faculty emphasised the need for structured compliance architecture, including clear ownership, root-cause analysis, realistic timelines, monitoring mechanisms and creation of verifiable evidence. Participants were encouraged to move beyond descriptive replies and towards corrective actions that result in process correction and risk mitigation.

The programme also addressed broader compliance management practices, including prioritisation of observations based on risk materiality and differentiation between issues requiring immediate governance intervention and those warranting procedural refinement. Case-based exercises facilitated by BIRD faculty enabled participants to analyse typical observation patterns and design compliance responses that demonstrate sustainability and prevent recurrence.

As part of the second programme, **Shri Dhananjay J. Gokhale, CA**, again handled two technical sessions on financial reporting and audit-related compliance on **12 February 2026**, complementing the session conducted by him on **11 February 2026** during the first programme. The continuity of these sessions across both programmes reinforced participant understanding of assurance-related expectations and reporting discipline.

A special supervisory-oriented session was delivered by **Shri Manoj K. V., General Manager, Department of Supervision, NABARD Head Office**, who shared insights on supervisory expectations regarding the quality, credibility and sustainability of compliance submissions. The session highlighted how supervisory assessment increasingly focuses on evidence-based closure, system-level correction and demonstrable ownership rather than procedural completeness alone.

Both programmes adopted an interactive and practice-oriented learning approach. Participants actively engaged in discussions, shared institutional experiences and reflected on practical challenges faced in their banks. The case exercises, particularly during the second programme, facilitated peer learning and enabled participants to benchmark approaches across institutions and regions.

On completion of the programmes, participants are expected to be better equipped to strengthen documentation quality assurance mechanisms, improve early identification and handling of asset stress, and enhance preparedness for resolution and recovery. The programmes are also expected to contribute to improved financial reporting discipline, stronger statutory alignment and more credible, sustainable compliance practices, thereby reducing recurrence of supervisory and audit observations.

In conclusion, the two programmes, conducted in close succession, provided a coherent and complementary learning pathway—addressing both the operational foundations of asset quality management and the institutional mechanisms required for effective supervisory compliance. The programmes are expected to contribute positively to strengthening internal control environments, governance standards and supervisory confidence in participating institutions.

Both the programmes were inaugurated by Shri Haridutt Poddar, Dy. General Manager, NABARD, Maharashtra RO, Pune.

The two on-location programmes were conducted by Shri Baidya Nath Singh, DGM/FM and Shri Shakti P Mohapatra, AGM/FM from BIRD Mangaluru.

Few photographs of the programme are appended below:



Group Photograph of Training Programme on 'Documentation of Loans & Advances and Stressed Asset Management





Certificate distribution of Training Programme on 'Documentation of Loans & Advances and Stressed Asset Management'





Group Photograph of Training Programme on 'Effective Compliance of NABARD Inspection Report and Statutory Auditors' Report'



Welcome of Shri Manoj Kumar KV, GM, DOS, NABARD HO



Programme inauguration by Shri Haridutt Poddar, DGM, NABARD, Maharashtra RO

