



ACADEMY FOR CO-OPERATIVE MANAGEMENT, RESEARCH & TRAINING ACMART

ACMART/35/2026-27/20

August, 19th 2026

To:

1. The MD, The West Bengal State Co-operative Bank Ltd.
2. The Additional RCS (Training), Cooperation Directorate
3. The RMs, The West Bengal State Cooperative Bank Ltd, North and South 24 Parganas and Cooch Behar Regions
4. The Deputy / Assistant Registrar of Cooperative Societies (All Ranges)
5. Chief Executive Officer / General Manager, DCCBs / CCBs (All)

Madam / Dear Sir,

Sub: Three-days' in house programme on " Project Appraisal and Loan Documentation in Non-Farm sector" for the Officials of BANKS – Period 15 to 17 September' 2026

Introduction

Keeping in view the emerging training requirements of Project Appraisal and Loan Documentation in Non Farm Sector for the employees of Banks, ACMART is organizing a short-term course on and from **15th to 17th September 2026**. We shall be glad if you please depute suitable officials from among the BANKS under your jurisdiction for participation in the above training programme.

2. Contents and Coverage

The course shall cover the fundamentals of project identification, market and technical feasibility, financial appraisal, profitability and repayment capacity of non-farm projects. It will also cover assessment of project cost, means of finance, working capital and credit risk. Special emphasis will be given to loan documentation, security creation, disbursement and post-sanction monitoring. Practical case studies will help employees apply appraisal and documentation principles effectively.



3. Participants / Nominations

The course is suitable for the **Officers/Managers / Asst. Managers of the BANKS**. The number of participants in the above course is **limited to 30**. The nomination may please be sent to us at the earliest and latest by **11th Sept 2026**. The registration is on **first come first served basis** and will be accepted for the first 30 candidates only. **Not more than one official from a particular Bank shall be entertained**. Nominations is to be submitted through the portal of ACMART website: www.acmart.wbstcb.bank.in. Accepted nominations shall be confirmed over phone / e-mail / WhatsApp. Therefore, please provide correct contact details of the nominated officials, including their **WhatsApp numbers** in the prescribed nomination form attached.

4. Duration

The course is of **three days'** duration. Please advise the nominated participant to reach the institute well before commencement of the programme. **Please note that the Bidhannagar Poura Bhavan main entrance opens at 6.30 a.m. in the morning and closes at 8.00 p.m.in the evening.**

5. Accommodation

The hostel facility will be provided from the **evening of 14th September 2026** and the participants will be allowed to stay up to the **forenoon of 18th September 2026**. The hostel facilities are for participants only and as such ACMART will not be able to accommodate spouse / children / guests of the participants.

6. Course fee

Your organization is not required to pay the course fee as the course has been sponsored by NABARD under SOFTCOB assistance. The facilities shall cover boarding, lodging, course fees and supply of study kits / reading materials / handouts etc. The travel cost and TA / DA, local conveyance etc. will have to be borne by the nominating institution.

7. Medical facilities of trainees

While we shall make all out efforts to arrange for medical facilities to trainees in case of sudden illness requiring specialist attention / hospitalization during the training, the **deputing organization will have to bear the entire cost of such medical treatment**. The institutes organizations may, therefore, take care **NOT to depute officials suffering from critical ailments**. The participants, however, may be advised to carry regular medicines with them.



8.About ACMART

ACMART, a premier Agricultural Co-operative Training Institute (ACSTI), runs under the management of the West Bengal State Co-operative Bank and duly accredited by the Centre for Professional Excellence in Co-operatives (C-PEC), Bankers Institute of Rural Development (BIRD), Lucknow. The Institute has been rendering quality training and various advisory services since 2001 and was judged as the third best performing CTI of the country in the year 2014 by the National Council for Co-operative Training (NCCT). Situated at Bidhannagar Poura Bhavan premises at Sector-III, Salt Lake, Kolkata, the Institute is having air-conditioned Smart Classroom, AC Hostels, AC Computer Lab and Library for the participants, besides other recreation facilities including indoor games, televisions, daily newspapers, periodicals etc.

Should you require further information, you may please contact:

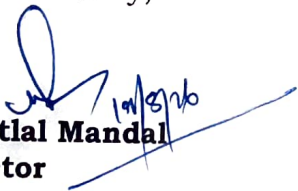
Telephone: (033) 2321-3721

Email: acmart@wbstcb.bank.in

Course Coordinator: Shri Ganesh Ch Sarkar, Faculty, 8334998484 (for academic affairs)

Administrative Officer: Shri Debojyoti Sil, 9748649400 (for establishment affairs)

Yours sincerely,


Mohitlal Mandal
Director

Encl. As above



DIRECTOR
Academy for Co-operative Management,
Research & Training
(ACMART)