



ACADEMY FOR CO-OPERATIVE MANAGEMENT, RESEARCH & TRAINING ACMART

ACMART/35/2026-27/25

08 September 2026

To:

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

Madam / Dear Sir,

**Sub: Three-days' programme on " NPA, Recovery and CRAR Management " for
the Officials of Banks – 22-24 September 2026**

1. Introduction

Keeping in view the emerging requirements of the Banks, ACMART is organizing a short-term course on and from 22nd to 24th September 2026. We shall be glad if you please depute suitable officials of the PACSs for participation in the above course.

2. Contents and Coverage

Provisions of the West Bengal Co-operative Societies Act & Rules: An overview, IRAC Norms – Impact of NPA on profitability – CRAR, Recovery from salary or wages, Distrain & Sale Procedure, and Inquiry u/S 139 of the West Bengal Co-operative Societies Act, 2006 for recovery, Filing of Monetary Disputes, Procedure of Sale without intervention of Court as recovery tools, Application of Securitization and Reconstruction of Financial Assets and enforcement of obligations & recovery of sums due with respect to the WBCS Act, 2006, and application of Bengal Public Demand Recovery Act, 1913 as recovery measure

3. Participants / Nominations

The course is suitable for the **Managers/Assistant Managers/ Accountant** of the potentially viable PACS. The number of participants in the above course is **limited to 30**. The nomination may please be sent to us at the earliest or latest by **18th September 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 PACS shall be entertained**. Nominations is to be submitted through the 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



4. Duration and accomodation

The course is three days long. 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 in the morning and closes at 8.00 in the evening.

The hostel facility will be provided from the evening of 21st September 2026, and the participants will be allowed to stay up to the forenoon of 25th September, 2026. The hostel facilities are for participants only and as such ACMART will not be able to accommodate spouses/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 with SOFTCOB assistance. The facilities shall cover boarding, lodging and supply of study kits / reading materials / handouts etc. The travel cost and TA / DA, local conveyance etcetera 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.

8. About ACMART

ACMART is 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. The institute has air-conditioned Smart Classroom, AC / non-AC Hostel, 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 Asok Samaddar, C.D.O. & Faculty, 9674124165 (for academic affairs)

Administrative Office: 6293536353 (for establishment affairs)

Yours sincerely,


(Mohitlal Mandal)
Director



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

Bidhan Nagar Poura Bhavan, 415 A, FD Block, Sector-III, Salt Lake, Kolkata-700 106, Ph (PBX): 033-2321-3721,

E-mail: acmart@wbstcb.bank.in