



**Course Report on**

**International Programme on  
"Application of Information Technology for Development  
of Agricultural Cooperatives and Rural Financing  
Institutions" (Focused on Trainers Training)**

**at VAMNICOM, Pune**

**3<sup>rd</sup> -7<sup>th</sup> January, 2022**

***Organized by***

**Centre For International Co-Operation And Training In  
Agricultural Banking(CICTAB), PUNE**

**Email : [cictab@hotmail.com](mailto:cictab@hotmail.com) / [cictab1983@gmail.com](mailto:cictab1983@gmail.com)**

***In collaboration with***

**Ministry of Cooperation, Govt. of India**

**&**

**Vaikunth Mehta National Institute of Cooperative Management  
(VAMNICOM)**

## **Course Report on**

### **International Programme on**

# **"Application of Information Technology for Development of Agricultural Cooperatives and Rural Financing Institutions" (Focused on Trainers Training)**

**at VAMNICOM, Pune**

**3<sup>rd</sup> -7<sup>th</sup> January, 2022**

## **Background**

The unprecedented speed of innovation and adaptation of Information and Communication Technologies (ICT) around the world has raised general expectations about their potential contribution to poverty alleviation and rural development. Findings from the research studies suggest that modern information technology serves to enhance both the efficiency and profitability of the rural credit institutions. Efficiency was significantly enhanced by the usage of moderate technology at the lower organizational level, eg. Stand-alone computers at the branch level, mobile phone usage at Primary Agricultural Cooperative Societies and field level. However, profitability appears to be associated with more advanced and sophisticated usage of information technology at branch or lower organizational level. In the field of microfinance, ICT can potentially improve services and outreach of organizations offering financial services to customers in rural areas by lowering transaction costs, facilitating data collection and transmission and increasing the accuracy.

The concepts, methods and applications involved in Information & Communication Technology are constantly evolving in our daily lives. The infusion of the same will play a prominent role in strengthening Agricultural Cooperatives and Rural Financing Institutions. Combining ICT in in development of cooperatives and RFIs can not only speed up the development process but it can also fill the gaps between the educationally and technologically backward and forward sections of the cooperative societies.

In view of such crucial role and vital significance of ICT implementation for the effective and efficient management of agricultural credit co-operatives and other rural development financing institutions, CICTAB has scheduled the above programme with participation of all the countries of the SAARC region so that the whole process of providing training input gets enriched with the exchange of experiences of the participating executives from different developing countries of the region.

In this context, Centre For International Co-Operation And Training In Agricultural Banking(CICTAB) has organized an Online International Programme on Application of Information Technology for Development of Agricultural Cooperatives and Rural Financing Institutions" (Focused on Trainers Training) under the sponsorship of Ministry of Cooperation, Government of India and in collaboration of Vaikunth Mehta National Institute of Cooperative Management(VAMNICOM) for the benefits of Trainers/potential trainers of Agricultural and rural financing institutions Executives of agricultural credit, marketing, processing & financing institutions from member countries of CICTAB and countries of SAARC Region.

## **About CICTAB**

Centre for International Cooperation and Training in Agricultural Banking (CICTAB) was set up as a special initiative of FAO of United Nations and Ministry of Agriculture, Government of India way back in 1983. Currently, CICTAB has 36 Member institutions in SAARC region countries including India, Bangladesh, Nepal, Sri Lanka, Bhutan and Maldives. The centre is dedicated for the training in agricultural banking and other related areas in these member institutions. CICTAB through its member institutions promotes International cooperation in the establishment and expansion of facilities for training in agricultural banking & Facilitates exchange of experience and information on harnessing of National systems of finance and banking for agricultural and rural development.

## **About the Ministry of Cooperation**

The Ministry of Co-operation is a ministry under the Government of India which was formed in July 2021. The ministry provides a separate administrative, legal and policy framework for strengthening the cooperative movement in the country. The ministry's creation was announced on 6 July 2021 along with its vision statement of "Sahkar se samridhhi". Before the creation of this ministry, the objectives of this ministry were looked after by the Ministry of Agriculture.

The ministry works in strengthening co-operatives at the grassroot level, working to streamline processes for 'Ease of doing business' for co-operatives and enabling the development of Multi-State Co-operatives (MSCS).

## **About VAMNICOM**

Vaikunth Mehta National Institute of Cooperative Management is a premier National Institute under the Ministry Of Cooperation, Govt of India. It was conceived as an intellectual nerve centre for the co-operative movement. It caters to management development through training, education, research and consultancy needs of various co-operative organizations, government departments and other national bodies.

## About the Programme

The programme "Application of Information Technology for Development of Agricultural Cooperatives and Rural Financing Institutions" (Focused on Trainers Training)" was organised from 3rd-7th January, 2022. The programme was conducted in physical mode in VAMNICOM, Pune.

Dr Hema Yadav, Director, CICTAB & VAMNICOM, inaugurated the program in presence of Dr D Ravi, Consultant, CICTAB & Faculty, VAMNICOM, and gave a brief account on how the IT sector has become a necessity in the development of the agricultural cooperatives and rural financing institutions especially geotagging & block chain technology.

A total of 15 participants are attending the programme from two countries viz., Nepal (13) representing Nepal Federation of Savings and Credit Cooperative Unions Ltd. (NEFSCUN), Agricultural Development Bank Limited (ADBL) & India (02) representing National Bank for Agriculture and Rural Development (NABARD) & National Cooperative Agriculture & Rural Development Banks' Federation Ltd. (NAFCARD). **For detailed List of Participants refer Annexure A**

## Objective of the Programme

The broad objectives of the programme was :

- To discuss the role of Information and Communication Technology for improving the business performance of cooperative and rural financing institutions.
- To create awareness about Information and Communication Technology need and its implementation in co-operative and Rural Financing Institutions.
- To brief the latest developments on Information and Communication Technology

## Coverage of the Programme

The training programme was for Trainers/potential trainers of Agricultural and rural financing institutions, Executives of agricultural credit, marketing, processing & financing institutions in the countries of the SAARC region. The 5-day long programme comprised of 14 sessions of 1 hour 15 mins minutes duration each on the following broad topics:

- Core banking / ERP Implementation in co-operative and Rural Financing Institutions.
- Challenges before co-operative and Rural Financing Institutions.

- Digitalization of Supply Chain Management- eNam
- Introduction to e-delivery channels – Net banking, mobile banking, ATM, eNam
- Artificial Intelligence in Agriculture & Cooperatives
- Geo -tagging/ Block Chain Technology/
- IT implementation in co-operative / rural financing institutions.
- Fintech

Apart from sessions on the above topics, the participants also made Country paper presentations with reference to their respective organizations from India & Nepal along with presentation of the Action Plan.

A one day **field visit** to Pune District Central Cooperative Bank, Zonal Office, Baramati Maharashtra was planned to understand and witness the implementation of IT and data centre along with the activities of the bank.

The second visit of the day was to Krishi Vigyan Kendra, Baramati which is an integral part of the National Agricultural Research System (NARS). This visit was relevant for the participants as KVK has been functioning as Knowledge and Resource Centres of agriculture technology supporting initiatives of public, private and voluntary sector for improving the agricultural economy of the district and are linking the NARS with extension system and farmers through assessment of location specific technology modules in agriculture and allied enterprises, through technology assessment, refinement and demonstrations.

A pool of experts from notable institutes and organizations such as College of Agricultural Banking, Reserve Bank of India ; N. L. Dalmia Institute of Management Studies and Research, Mumbai ; CHARUSAT University, Ahmedabad ; Cosmos Coop Bank, Pune ; National Informatics Centre, Pune ; National Institute of Industrial Engineering, Mumbai ; National Bank for Agriculture and Rural Development (NABARD), Pune ; Doon Business School, Dehradun who are subject matter specialists-cum-practitioners in various aspects of application of Information Technology contributed to the programme.

Dr D Ravi Faculty, VAMNICOM & Consultant, CICTAB moderated the country paper presentation session. The participants from different regions/organizations shared their experiences which was very insightful.

#### **Detailed List of Faculty/Resource Persons involved in the program :**

- Shri Rajesh Sharma, Deputy General Manager & Member of Faculty College of Agricultural Banking, Reserve Bank of India, Pune.
- Dr. Tarun Agarwal, HOD - Finance & Chairperson – Placements, N. L. Dalmia Institute of Management Studies and Research, Mumbai
- Dr. Sankruti Patel, Faculty member, CHARUSAT University, Ahmedabad
- Shri Nachiket Pohekar, Cyber Security Officer, Cosmos Coop Bank, Pune

- Dr Y S Patil, HoC-IT, VAMNICOM
- Shri Sanjay Kotkar, Scientist, NIC, Pune
- Dr Rohit Sharma, National Institute of Industrial Engineering, Mumbai
- Shri Samanth Kumar G R, Asst Manager, National Bank for Agriculture and Rural Development, Pune RO
- Shri Satish Pant, Assistant Professor, Doon Business School, Dehradun & Researcher in Agricultural Marketing
- Dr. D. Ravi, Consultant & Programme Director

**For detailed Programme Schedule refer Annexure B.**

**Day 1 : 3<sup>rd</sup> January, 2022**

## **Session -1**

***Topic : Agricultural Cooperatives and Rural Financing Institutions***

***Faculty/Resource person : Dr D Ravi, Consultant, CICTAB & Faculty, VAMNICOM***

Dr D Ravi started the session by introducing Cooperatives as a Business enterprise and highlighted the 7 seven principles of Cooperatives which are widely used in India. Further, he explained the agricultural cooperatives and rural financing institutions through perspectives of different SAARC countries. He further apprised the participants of the status and structure of rural financing institutions and cooperatives in Nepal, Bangladesh, India & Sri Lanka.

## **Session -2**

***Topic for Session 2: Need for Application of IT in Banking & Financial Sector***

***Faculty/Resource person : Shri Rajesh Sharma, Deputy General Manager & Member of Faculty, College of Agricultural Banking, Reserve Bank of India, Pune***

Shri Rajesh Sharma started the session by sharing brief history behind the change in the technology in banks from 1982 (introducing MICR/OCR Technology for Cheque Processing) to computerisation of banks in 1988 and how several technology issues relating to Payments System, Cheque Clearing and Securities Settlement in the Banking Industry came up and was sorted in 1994. He highlighted six factors which focussed on the need of application of IT in the banking sector and those are Government Transactions, International Transactions, Branch /Bank Computerisation /Networking, Currency /Cash Management, 24 X 7 Banking Customer Service and Improvement in Payment

Systems. He shared that the most critical role played by the technology in the banking sector is towards Financial Inclusion. To explain this better, he shared the YouTube video of Mann Deshi Mahila Sahakari Bank which is dedicated to ensuring women entrepreneurs receive timely, affordable and customized credit is currently empowering women to understand, access and become comfortable with cashless banking along with gearing up to provide agent-based real-time digital banking services at convenient locations that will ensure that women entrepreneurs benefit from the latest technology. Further, he also shared many other uses of technology in the banking sector such as Priority Sector Lending Certificate (PSLC) & Trade Receivable Discounting System (TReDS) indirectly aiding to Financial Inclusion. He also explained the functionality of TReDS using a case study. Moreover, he briefly shared that with the use of technology also comes fraud management, grievance redressal, customer awareness, cyber attacks, user convenience and digital currency (Crypto currencies).



### **Session -3**

***Topic for Session 3: Recent Innovations in payment and settlement system – Various payment products for financial inclusion***

***Faculty/Resource person : Shri Rajesh Sharma, Deputy General Manager & Member of Faculty, College of Agricultural Banking, Reserve Bank of India, Pune***

Shri Rajesh Sharma before starting the session on payment products, he shared a video regarding how digital payments have evolved over the years from 2010-2025. He shared that 60% of the retail payment was done through paper/cash and 18% through retail electronic in FY 2010- 11 while 61% of the retail payment is done through retail electronic and only 3% through paper/cash in FY 2019-20.

This change has also been seen in the value of retail payment done in both these years. He defined the payments system and continued with the different types of payment systems in India which are primarily divided into paper based transactions & digital transactions. The theme our programme being application of Information Technology, he elaborated more on the various instruments involved in the digital transactions. Some of the key instruments explained by him are Electronic Clearing Service (ECS), Card Payments (Debit, Credit and Electronic), Fast Payment Systems (Immediate Payment Service (IMPS), Unified Payment Interface (UPI)), Deferred Payment Systems (National Electronic Funds Transfer (NEFT) & Prepaid Payment Instruments (PPI) cards and Wallets.

Further he also apprised the participants on the settlement part. He shared that there are various risks involved in the settlement of the payment such as credit risk, liquidity risk. He also shared that all digital transactions generally address the settlement risk. With numerical examples, he explained the whole process of settlement of payments. He further highlighted the roles & responsibilities of Reserve Bank of India (RBI), the Institute for Development and Research in Banking Technology [IDRBT] & National Payment Corporation of India( NPCI) in the developing and bringing out the recent innovations in payment and settlement system along with various payment products for financial inclusion. He further encouraged the participants to share their experiences pertaining to the particular topic.

**Day 2 : 4<sup>th</sup> January, 2022**

## **Session -4**

***Topic: Planning, Designing and Implementation of training programme***

***Faculty/Resource person: Dr D Ravi, Consultant, CICTAB & Faculty, VAMNICOM***

Dr D Ravi started the session by explaining that to implement a training programme identification of the training needs is very important. He apprised the participants that the training needs can be identified based on the aspects pertaining to specific target group such as Managerial, Supervisory, Supporting, Administrative, Technical & Field functionaries and many more. He also laid out the major types of training programmes such as Induction Training Programme, Foundation of Basic Training Programme, Sectoral Training Programme , Functional Training Programme ,Orientation Training Programme and Refreshers Training Programme. Moreover, the training programmes can be designed based on need of the user organization, goals and management objectives, functions, activities, working procedures and practices of job areas, conceptual aspects through class room training and practical & methodology.



Further, he continued with the functions of the training methods and elaborated the advantages, limitations, various of various training tools such as classroom sessions, case study, role-play, audio visual technique, management games, questioning method, individual & group assignment methods, group discussion method, braining storming, field trip & demonstration methods. He concluded the session with answering the queries of the participants on the different tools discussed in the class.

## **Session -5**

***Topic: Geo tagging and its relevance in agricultural cooperatives and Rural Financing Institutions***

***Faculty/Resource person: Dr. Sankruti Patel, Faculty member, CHARUSAT University***

The speaker started the session with introduction of agricultural cooperatives, rural financing institutions and geotagging. She further elaborated on the usage of geotagging in various ways such as the verification of digital assets. She informed that photographs can be geotagged through GPS enabled smart phones, digital cameras and additionally, most emails & internet files sent from GPS enabled computers & devices can also store geographical metadata automatically.

Further she continued with certain real time use cases & applications of geotagging. Firstly, she shared a case use of NABARD where it was tasked to geo tag warehousing facilities and cold chain storages and it has started the pilot study in three districts of Tamil Nadu & Haryana where an app with the help of geotagging tracks warehouses to store products and avoid crops going waste.

Secondly, she shared a case use of e-crop launched by the Andhra Pradesh government to ensure better and scientific management of land issues using geotagging.

Thirdly, she shared in detail about the Rashtriya Krishi Vikas Yojana(RKVY) where the government is going to geo-tag all the agricultural assets in the country for better land and crop management and to keep track of these assets and to promote transparency. She also spoke about the popular initiative of geoMGNREGA(Mahatma Gandhi National Rural Employment Guarantee Scheme) which is also using geotagging for accountability, transparency & financial effectiveness as under this assets are created across the country.

Fourthly, She also briefed about the Krishi Kisan App for geo tagging and explained how it is helpful for the farmers to use the app and find the seed hubs all over India ,see crop demonstration & be a part of the kit distribution as well.

Lastly, she spoke about Agrisnap, an app launched by the Government of Ireland. Agrisnap is a geotag photo application for mobile devices to facilitate a farmer and/or advisor to upload a geotagged photograph to support a scheme application.

She concluded her session by discussing how microfinance institutions can consider the use of technologies like geotagging, GPS mapping of borrowers and field staff which will help them in optimising the sales and collection plan for employees, monitoring employee productivity and accurately track attendance.

## **Session -6**

***Topic: Core Banking Solution implementation Experience of Cosmos Bank***

***Faculty/Resource person: Shri Nachiket Pohekar, Cyber Security Officer, Cosmos Coop Bank***

The main objective of the session was to discuss Core Banking Solution implementation Experiences so to give the participants real time experience, Shri Nachiket Pohekar from Cosmos Cooperative Bank was invited to bring in his vast experience from dealing with various core banking challenges and cyber security issues.

Mr Nachiket Pohekar started off by introducing Cosmos Bank and its history. He stressed upon the fact the IT has been playing a tremendous role in the growth of the bank. He further shared how the core banking is implemented and the challenges faced in the process. He also mentioned that to cope up with the growing needs of our customers, the Cosmos Bank has incorporated all the digital banking delivery channels as a product suite to fulfil the customer requirements.

## **Session -7**

***Topic : IT Implementation Experiences in Cooperative Sector***

***Faculty/Resource person : Dr Y S Patil, HoC-IT, VAMNICOM***

Dr Y S Patil shared the importance of cooperatives in national economy, relevance & components of Information Technology in cooperatives especially in processing / manufacturing sector including the multi channel offerings in banking industry. He further stated the evolution of core banking, ERP, innovation in IT in sugar cooperatives, suggested enterprise resource planning system architecture, use of operation research technique for computerising of transportation scheduling system with value chain, problems in its implementation and the session ended with the steps for strengthening its deployment in cooperatives.

## **Session -8**

**Topic : *IT implementation in Agriculture***

**Faculty/Resource person : *Shri Sanjay Kotkar, Scientist, NIC, Pune***

Shri Sanjay Kotkar shared key ICT solutions developed by national informatics centre for sectors of agriculture, fertilizers and water resources. He apprised the participants on the various Agriculture Information Portal (<http://agrionline.nic.in>), PM Kisan Samman Nidhi Portal (PM KISAN) ([pmkisan.gov.in](http://pmkisan.gov.in)), Soil Health Card Portal (<http://soilhealth.dac.gov.in>), Direct Beneficiary Transfer – Agriculture (<http://dbtdacfw.gov.in>), Farm Mechanization Portal (<https://agrimachinery.nic.in/>), Custom Hiring Centre Mobile App , Extension Reform Management System ([www.extensionreforms.dacnet.nic.in](http://www.extensionreforms.dacnet.nic.in)), Agri Clinics and Agri Business Centres Scheme (ACABC), Seeds and Planting Material Scheme (SMSP) ([www.seednet.gov.in](http://www.seednet.gov.in)), Agricultural Marketing Information Network (AGMARKNET) (<http://agmarknet.gov.in>), Web based Farm analysis Package 2.0 (<http://farmap.dac.gov.in>), Participatory Guarantee System India (PGS-INDIA) – Organic Farming (<http://www.pgsindia-ncof.gov.in>), Plant Quarantine Clearance System (<http://plantquarantineindia.nic.in/PQISMMain/Default.aspx>), Seed Export Import System (<http://seedexim.gov.in>), HORTNET under MIDH - Mission for Integrated Development of Horticulture (<http://hortnet.gov.in> ). He also further shared ICT Solutions for Department of Animal Husbandry Dairying & Fisheries and also urged that the cooperative sector should utilize these applications for maximum development.

## **Session -9**

**Topic : *Block Chain Technology and Value Chain***

**Faculty/Resource person: *Dr Rohit Sharma, Faculty, National Institute of Industrial Engineering, Mumbai***

Dr. Rohit Sharma National Institute of Industrial Engineering, Mumbai delivered talk on block chain technology and value chain. In his session, he has elaborated on block chain technology concept and how it can be incorporated in agri value chain process including agri cooperatives. He has elaborated in detail various challenges faced by agri cooperatives such as lack of transferability of funds and financial liquidity, high transaction costs and distrust & opportunity behaviour. Further he has emphasized to implement block chain technology in the agricultural cooperatives for decentralized autonomous organization. He has also narrated challenges and drawback of block chain technology to the participants.



## Session -10

**Topic: e-Shakti**

**Faculty/Resource person: Shri Samanth Kumar G R, Asst Manager, NABARD Pune RO**

Shri Samanth Kumar G R, Asst Manager, NABARD Pune RO has delivered an important technological support given to Self Help movement in India by NABARD under the ambitious project "e-Shakti". E-Shakti is basically webportal connecting all individual Self Help Groups with banks nearest to people.

In his presentation, Shri Samanth Kumar G R has briefed on genesis of SHG movement in India in the early '90s and present scenario of 7.9 million SHGs in the country with 101 million households covered by NABARD. Further, he has pointed out in his presentation that the large expansion of SHG programme, certain issues and challenges which have emerged and are affecting the growth & programme quality. In order to address the issues and in view of the renewed focus on financial inclusion particularly for the bottom-of-pyramid population, NABARD has launched a pilot project for leveraging technology by digitising SHGs in the country. Complete demographic and financial profile of groups and its members are captured. Regular updates of the transactions help generate various MIS for the benefits of stakeholders. This blends with the GoI's mission for creating a digital India.



## **Session -11**

***Topic: Electronic National Agricultural Marketing (eNAM) Electronic National Warehouse Receipt (eNWR)***

***Faculty/Resource person: Dr. Satish Pant, Assistant Professor, Doon Business School***

Dr. Satish Pant, Assistant Professor, Doon Business School, the expert who has earlier worked in the National Institute of Agricultural Marketing was invited to deliver a talk on "eNAM" and "eNWR" to the participants. Dr. Pant in his presentation narrated the journey of farmer from farm to APMC market and the concept of eNAM. National Agriculture Market (e-NAM) is a pan-India, unified national electronic agriculture market for marketing of agricultural commodities. National Agriculture Market is a virtual market, an electronic trading portal but supported by physical markets (APMCs and other yards).

In his presentation, he has elaborated on the presence status and coverage of eNAM platform in 18 states + 03 UTs. Through this e-platform 1,74,154 Traders, 93,714 Commission Agents, 1903 FPOs and 1,71,35,829 farmers have been connected. At present, 175 commodities are traded under this e-NAM platform.

In his presentation, the faculty has narrated the trade flow process of eNAM such as gate entry, unloading & sampling process, assaying report, Bidding, weighment process, sale agreement, payment process and gate exit receipt. He also given some success stories of eNAM.

He has explained about E- NEGOTIABLE WAREHOUSE RECEIPTS (E-NWR) and how it is beneficial to the farmers. He briefed about the warehouse process flow.



**Day 4 : 6<sup>th</sup> January, 2022**

### **Field Visit**

A one day **field visit** to Pune District Central Cooperative Bank, Zonal Office, Baramati Maharashtra was planned to understand and witness the implementation of IT and data centre along with the activities of the bank on 6<sup>th</sup> January, 2022.

The second visit of the day was to Krishi Vigyan Kendra, Baramati which is an integral part of the National Agricultural Research System (NARS). This visit was relevant for the participants as KVK has been functioning as Knowledge and Resource Centres of agriculture technology supporting initiatives of public, private and voluntary sector for improving the agricultural economy of the district and are linking the NARS with extension system and farmers through assessment of location specific technology modules in agriculture and allied enterprises, through technology assessment, refinement and demonstrations.





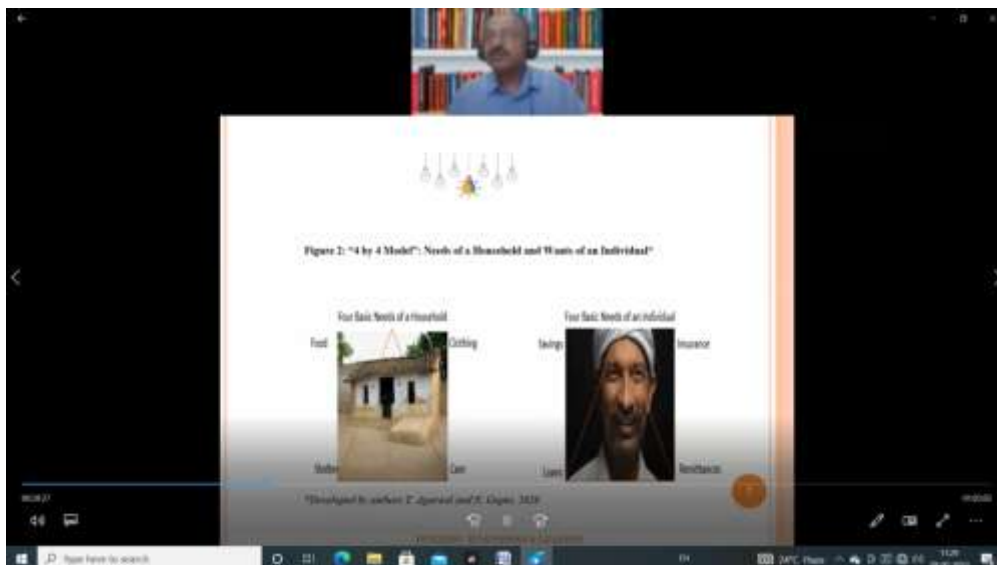
**Day 5 : 7<sup>th</sup> January, 2022**

## **Session -12**

*Topic : Fintech*

*Faculty/Resource person: Dr Tarun Agarwal, Head of the Department – Finance, N. L. Dalmia Institute of Management Studies and Research*

Dr Tarun Agarwal, Head of the Department – Finance, N. L. Dalmia Institute of Management Studies and Research delivered a talk on the emerging financial and technological integration in banking sector titled "Fintech". In his presentation, he has elaborated the concept of fintech, major companies involved in fintech in India such as Paytm, policybazaar, MobiKwik, BankBazar, FINO paytech, Itzcash, Capital floatMwipe, Ezetap, Citrus. He detailed about the fintech challenges and opportunities to the participants.



## Session -13

*Topic : Cyber Security*

*Faculty/Resource person: Shri Nachiket Pohekar, Cyber Security Officer, Cosmos Coop Bank*

Shri Nachiket Pohekar, Cyber Security Officer, Cosmos Coop Bank has delivered a talk on Cyber Security. He has explained the precaution to be made to avoid Hacking of customers account / bank account under various heads such as IP address or network information, DNS (Domain Name), MAC ID , ISP/NSP Details, Location, Email id , Phone number and Any kind of information available over social media. Also he has cautioned the thread expected from unknown emails. Further, he has volunteered to support and share cyber security related matters of the member institutions.

## Session -14

*Topic : Country Paper Presentation*

As a part of country paper presentation, representing member institutions such as ADBL, NEFSCUN, NABARD and ACARDB briefly made presentation on their organization and their status of IT implementation in their organization.

The session was more interactive and participants could share their experiences on IT implementation.

## Valedictory Session

Valedictory Session of the training programme was graced by Dr Hema Yadav, Director, and CICTAB & VAMNICOM in presence of Dr D Ravi, Consultant, CICTAB & Faculty, and VAMNICOM.





The international programme was lauded by all the participants as well as the resource persons. The participants were quite interactive and shared their own ideas and queries regarding application of IT in agricultural cooperatives & rural financing institutions enhancing the overall learning of all the participants making the programme successful. The programme was well appreciated by the participants in the feedback session as well.



**Seating Row L To R :** Ms. Kalyani Sahoo, Research Associate, CICTAB, Ms. Namuna Sapkota, NEFSCUN, Nepal, Dr. Hema Yadav, Director, CICTAB & VAMNICOM, Dr. D. Ravi, Prog. Director & Consultant, CICTAB, Mr. 7 Maneesh Kumar Gupta, NABARD, Mumbai, Mr. Raju Karki, ADBL, Nepal

**1<sup>st</sup> standing Row :** Mr. Subarna Ghimire, NEFSCUN, Nepal, Mr. Arjun Gurung, NEFSCUN, Nepal, Mr. Navaraj Budha, ADBL, Nepal, Mr. Ravi Tamang, ADBL, Nepal, Mr. Gopal Prasad Lamichhane, ADBL, Nepal, Mr. Chiranjivi D.C., ADBL, Nepal, Mr. Satya Narayan Mandal, ADBL, Nepal, Mr. Shri Kiran Gautam, ADBL, Nepal, Ms. Usha Kulkarni, staff, CICTAB

**2<sup>nd</sup> Standing Row:** Mr. Shubham Awasare, NAFCARD, Mumbai, Mr. V.D. Rane, staff, VAMNICOM, Mr. Santosh Thapa, ADBL, Nepal, Mr. Sanjiv Kumar Yadav, ADBL, Nepal, Mr. Ram Ram Bahadur Khatri, ADBL, Nepal, Mr. N.B. Koli, staff, CICTAB

### **CICTAB Secretariat**

1. Dr. Hema Yadav, Director
2. Dr. D. Ravi, Consultant
3. Mr. Sujit Kundu, Accounts Officer
4. Ms Kalyani Sahoo, Research Associate
5. Mrs Usha Kulkarni, Stenographer
6. Mr. S.S. Shivade , Jr. Clerk
7. Mr. J.B. Gaikwad, Asst. Accountant
8. Mr. Suresh Salvi, MTS
9. Mr. Nitin Koli, MTS

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**Annexure A**

**International Programme on  
"Application of Information Technology for Development of Agricultural  
Cooperatives and Rural Finance in Institutions" (3<sup>rd</sup> – 7<sup>th</sup> January, 2022)  
(MoC-VAMNICOM-CICTAB)**

**LIST OF PARTICIPANTS**

<b>Sr. No.</b>	<b>Name of the Participants</b>	<b>Sponsoring Organization</b>
	<b>INDIA</b>	
1	Mr. Shubham B. Awasare Asst. Director NAFCARD, Mumbai	NAFCARD, Mumbai
2	Shri Maneesh Kumar Gupta, DGM/FM, National Bank Staff College, Sector H, LDA Colony Kanpur Road, Lucknow.	NABARD, Mumbai
	<b>NEPAL</b>	
3	Mr. Subarna Ghimire Treasurer Sincere SACCOS Dhapakhel, Lalitpur	NEFSCUN, Nepal
4	Arjun Gurung IT Assistant NEFSCUN Bharatpur, Chitwan	
5	Ms. Namuna Sapkota IT Assistant NEFSCUN, Panauti, Kavrepalanchwok	
6	Gopal Prasad Lamichhane Senior section officer Province Training Center Letang, Banking Operation	ADBL, NEPAL
7	Ram Bahadur Khatri Senior Section Chief Manglapur Branch, Banking Operation	
8	Ravi Tamang Senior Business Officer Province Birendranagar Chitwan, Banking Operation	
9	Chiranjivi D.C. Senior Section Officer Tulsipur Branch, Banking Operation	
10	Kiran Gautam Senior Section Officer Head Office, Human Resource Management Division	
11	Raju Karki Senior Section Chief Head Office, Central Training Institute	
12	Sanjiv Kumar Yadav Office Assistant 2 No. Province Office Janakpur, Banking Operation	

<b>Sr. No.</b>	<b>Name of the Participants</b>	<b>Sponsoring Organization</b>
13	Navaraj Budha Senior Business Officer Province Office Surkhet, Banking Operation	ADBL, NEPAL
14	Satya Narayan Mandal Office Assistant, Janakpur Province Office	
15	Santosh Thapa Senior Business officer Gandaki Province Office Pokhara, Banking Operation	

**Annexure B****International Programme on Application of Information Technology for  
Development of Agricultural Cooperatives and Rural Financing Institutions****(Focused on Trainers Training)  
3<sup>rd</sup>-7<sup>th</sup> January, 2022 at VAMNICOM, Pune****CICTAB-MoC-VAMNICOM****TIME TABLE**

<b>Day &amp; Date</b>	<b>Time</b>	<b>Topic</b>	<b>Faculty / Resource Person</b>
<b>3/1/2022 Monday</b>	9.30 am - 10.00 am	Registration & Climate setting	Dr D Ravi Programme Director
	10.00 am - 10.30 am	Introduction and Inauguration	Dr. Hema Yadav Director, CICTAB & VAMNICOM
	10.30 am - 11.30 am	Group Photo & High Tea	
	11.30 am - 1.00 pm	Agricultural Cooperatives and Rural Financing Institutions	Dr D Ravi Programme Director
	1.15 pm - 2.30 pm	Lunch Break	
	2.30 pm - 3.45 pm	Need for Application of IT in Banking & Financial Sector	Shri Rajesh Sharma, Deputy General Manager & Member of Faculty College of Agricultural Banking, Reserve Bank of India, Pune
	3.45 pm - 4.00 pm	Tea Break	
	4.00 pm - 5.15 pm	Recent Innovations in payment and settlement system - Various payment products for financial inclusion	
<b>4/1/2022 Tuesday</b>	10.00 am - 10.15 am	Re-cap	
	10.15 am - 11.30 am	Planning, Designing and Implementation of training programme	Dr. D. Ravi Programme Director
	11.30 am - 11.45 am	Tea Break	
	11.45 am - 1.00 pm	Geo tagging and its relevance in agricultural cooperatives and Rural Financing Institutions <b>(Online)</b>	Dr. Sankruti Patel Faculty member CHARUSAT University
	1.00 pm - 2.30 pm	Lunch Break	
	2.30 pm - 3.45 pm	Core Banking Solution implementation Experience of Cosmos Bank	Shri Nachiket Pohekar Cosmos Coop Bank
	3.45 pm - 4.00 pm	Tea Break	
	4.00 pm - 5.15 pm	IT Implementation Experiences in Cooperative Sector	Dr Y S Patil HoC-IT, VAMNICOM

Day & Date	Time	Topic	Faculty / Resource Person
<b>5/1/2022 Wednesday</b>	10.00 am – 10.15 am	Re-cap	
	10.15 am – 11.30 am	IT implementation in Agriculture	Shri Sanjay Kotkar Scientist, NIC, Pune
	11.30 am – 11.45 am	Tea Break	
	11.45 am – 1.00 pm	Block Chain Technology and Value Chain <b>(Online)</b>	Dr Rohit Sharma, National Institute of Industrial Engineering
	1.00 pm – 2.30 pm	Lunch Break	
	2.30 pm - 3.45 pm	e-Shakti	Shri Samanth Kumar G R, Asst Manager, NABARD Pune RO
	3.45 pm – 4.00 pm	Tea Break	Local visit
	4.00 pm – 5.15 pm	Electronic National Agricultural Marketing (eNAM) Electronic National Warehouse Receipt (eNWR) <b>(Online)</b>	Shri Satish Pant, NAARM, Hyderabad
<b>6/1/2022 Thursday</b>	8.00 am – 8.00 pm	Field Visit to PDCC, Baramati, KVK, Baramati	Dr. D. Ravi, Programme Director
<b>7/1/2022 Friday</b>	10.00 am – 10.15 am	Re-cap	
	10.15 am – 11.30 am	Fintech <b>(Online)</b>	Dr Tarun Agarwal, Head of the Department – Finance <i>N. L. Dalmia Institute of Management Studies and Research</i>
	11.30 am – 11.45 am	Tea Break	
	11.45 am – 1.00 pm	Cyber Security	Shri Nachiket Pohekar Cosmos Coop Bank
	1.00 pm – 2.30 pm	Lunch Break	
	2.30 pm - 3.30 pm	Country Paper Presentation	By the participants
	3.30 pm – 4.00 pm	Feedback and Valediction	Dr. Hema Yadav Director, CICTAB & VAMNICOM

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