



COURSE REPORT

**INTERNATIONAL EXPOSURE VISIT PROGRAMME ON
“COOPERATIVE BUSINESS MODEL”**

**AT VAMNICOM, PUNE
4TH -7TH JUNE, 2024 AT VAMNICOM, PUNE**

(CICTAB – MOC- VAMNICOM)

**CENTRE FOR INTERNATIONAL COOPERATION AND
TRAINING IN AGRICULTURAL BANKING (CICTAB), PUNE**

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Background

Cooperative concept and the system of cooperative societies were introduced, to the Indian economy by the British colonial Rule at the outset of the 20th century. In the changing economic environment, Cooperative Business Model is still valid and functioning in appreciated level in India. The Government of India has set up a separate Ministry of Cooperation in July, 2021.

There are 1,05,439 primary level agricultural Cooperative, 17 National level Federations, 351 District Central Cooperative Banks and 33 State Cooperative Banks are in India. Maharashtra State is a cooperative hub in India. The programme design, methodology, contents and terms of deputing the participants for the programme are indicated in the detailed programme format enclosed herewith for your perusal and consideration.

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 39 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".

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

International Exposure Visit Programme on “Cooperative Business Model” at VAMNICOM, Pune from 4th - 7th June, 2024 in collaboration with Ministry of Cooperation, Government of India & Vaikunth Mehta National Institute of Cooperative Management, Pune was conducted in the VAMNICOM, Pune.

Dr. Hema Yadav, Director, CICTAB & VAMNICOM inaugurated the programme in presence of Dr. D. Ravi, Consultant, CICTAB and CICTAB team. Participants (total 13) from Member institutions from Katana MPCs, NCC, Sri Lanka (1); Nepal (8) from SKBBL (3), NEFSCUN (1), NRB (4); Ghana (1); Kenya (1); Mauritius (1); Zambia had participated in the programme.

Dr. D. Ravi explained about the four days programme and benefits how of the programme to the participants. This exposure visit programme is mainly designed to know about

- To learn good governance in the Indian PACs
- How to improve sustainability in the rural crops
- How to sustain from the economic crises
- To learn good practices of PACs
- Non conventional policy measures adopted by Indian Coops

Dr. Hema Yadav, Director, delivered inaugural speech. In her inaugural speech she explained that in India 8.5 Lakh Cooperative societies were there and Indian government trying to increase it. Linkage is the most important factor for growth of the PACs. Linkage within the PACs, federations and building forward is necessary. In India there is three tier system in cooperatives.

Having a profitable business model is the need of cooperatives. There is little conflict about the business model in the cooperatives. In cooperatives members are promoters and users and at same time they are not depend upon demand and supply. On the other side in companies produce is for good margin and on economic principles of market. There is need to change this situation.

New PACs should have their business model and their own warehouse. One PACs one warehouse is needed to be implemented. PACs can think about the organic production and marketing. They can do their own seeds production for their member farmers. Sri Lanka cooperatives can enter into the tea export. Now Indian government is offering generic medical store, LPG gas Franchise, Petrol pump etc to the PACs.

Glimpses of Inauguration of programme



Dr. Hema Yadav, Director, VAMNICOM & CITAB inaugurated the programme



Dr. Hema Yadav, Director, VAMNICOM & CITAB delivering the inaugural speech



Dr. D. Ravi, consultant, CICTAB explained about the programme outline



Dr. Hema Yadav, Director, VAMNICOM & CITAB and Dr. D. Ravi, consultant, CICTAB interacted with participants

Objectives of the Programme

The objectives of the programme were:

- ❖ To sensitize the participants to the concept of Co-operative Business Model
- ❖ To visit and understand the role and functions of Co-operatives in India.
- ❖ To understand cooperative Governance.

Coverage of the Programme

The training programme was for

- Executives / Officers of Rural Financing Institutions from member countries of CICTAB and other countries of SAARC region.
- Trainers / potential trainers of Agricultural and Rural Financing Institutions

The Four-day long programme comprised of nine field visits and five in-house sessions of 1 hour 15 minutes duration each. The in-house sessions covered on the following broad topics:

- ❖ Managerial Decision Making
- ❖ Financial Decision Making
- ❖ Presentations by the participants
- ❖ Governance for cooperatives
- ❖ Evaluation / Feedback & Valediction

PROGRAMME CONTENT

- ❖ Cooperative Business Model Concept
- ❖ Experiences of CICTAB members on co-operative business model
- ❖ Agriculture and Rural Development through Cooperative Business Model
- ❖ Challenges before co-operatives in the globalised economy

To achieve the programme objectives and to cover the programme contents, the nine exposure visits were arranged to different models of the Indian cooperative structure as follows:

Date	Time	Places of Visit
4 th June, 2024 Tuesday	2.00 PM – 6.00 PM	(i) Katraj Dairy (Dairy Cooperative) (ii) Grahak Peth (Urban Consumer Cooperative Store)
5 th June, 2024 Wednesday	Full Day	(iii) Sahakar Maharshi Kashti Vividh Karyakari Seva Sahakari Society Ltd., Kashti, Daund
6 th June, 2024 Thursday	Full Day	(iv) Samruddhi Shetkari Utpadak Sahakari Sanstha Maryadit, Wai, Satara
7 th June, 2024 Friday	10.00 AM – 1.00 PM	(v) IFFCO State Office, Pune (vii) Pune District Central Co-op Bank

For detailed Programme Schedule refer Annexure B.

CLASSROOM SESSIONS:

Session -1

Topic : Cooperative Business Model

Faculty/Resource person : Dr. D. Ravi, Consultant, CICTAB

Dr. D. Ravi explained that in India new cooperation Ministry was formed in year July 2022. After the formation of Ministry, Indian government is supporting to cooperative sector. Now in India, cooperative model as the best suited model to achieve an all-encompassing and inclusive development in a huge country like India with a population of about 142 crores.

Cooperative model had the capacity to bring prosperity for all and there was a need to increase the number of successful cooperative models like the Amul dairy

cooperatives and bring them under one umbrella. He shared that cooperatives business model should be strengthened for the development of small farmers, workers, retailers and consumers. Cooperatives were owned by masses and democratically run, as a business model with development angle, while corporate are for growing wealth of a few shareholders who own the company.

There are huge benefits of aggregation under cooperative business model in getting resources like technology and finance as well as marketing. He also explained that in India many successful cooperative business models are there in rural and urban area.



Dr. D. Ravi, Consultant, CICTAB, delivered session on Cooperative Business Model

Session -2

Topic : Country Paper Presentation

Faculty/Resource person : By Participants

SRILANKA:

NCC nominated participant Mr. K.K.Gavesha Sanerathne explained about the Katana Multipurpose Co-operative Society Limited, Sri Lanka. First he explained about the country profile of the Sri Lanka. It is a small and beautiful country.

Katana Multipurpose Co-operative Society Limited was established in the year 1970. In 1976 the merger of the two cooperative societies - Seeduwa and Katana was took place and one large society established. 2000 - 2009 was the golden age of cooperative society. Society is having 24 banks, 14 coop cities, 1 Fuel stations and 1 warehouse. Society is also having Packet sectors, weekly markets, Mobile services centre, Grinding hulls etc.

Vision of the society: Creating a proud cooperative community through unparalleled peer service.

Mission of the society: To be the leader in the development of the area through a rural banking network that is closest to the efficient people with a fair and excellent customer segment and advanced technology that provides a friendly

service consisting of a respectful leadership and an enthusiastic and satisfied staff who have joined hands with the cooperative community.

Number of members of the society 88187, number of employees 168, number of branches 41. Financial Status of the society is:

Fixed Deposit Against Loan LKR 243.38

Number of Loans Distributed – LKR 11822

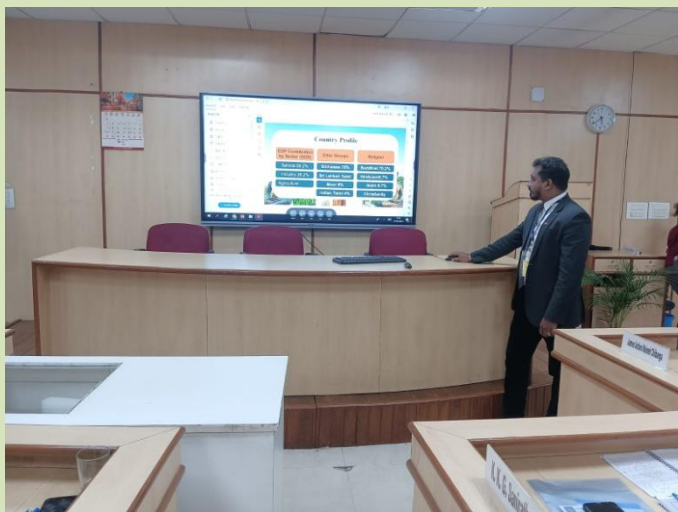
Total Loans - LKR 2112

Rates Deposits 7.5% - 8%

Commercial Loans 20% -21%

Value of Deposits - LKR 3966

Products of the society:



NCC nominated participant Mr. K.K.Gavesha Sanerathne explained about the Katana Multipurpose Co-operative Society Limited, Sri Lanka.

NEPAL :

(i) Sana Kisan Bikas Laghubitta Bittiya Sanstha Ltd. (SKBBL) (Small Farmer Development Bank Ltd.)

It is established on July 6, 2001. 'D' class national level wholesale lending microfinance institution. Recently it is merged with RMDC another wholesale lending Microfinance Institution namely Sana Kisan Bikas Laghubitta Bittiya

Sanstha Ltd., on July 9, 2023. Provides wholesale credit along with the technical support services mainly to the Small Farmers Agriculture Cooperatives Ltd. (SFACLs), Microfinance institutions and similar types.

Vision:

To be a leading, financially viable microfinance wholesale institution mainly owned by SFACLs dedicated to strengthening rural communities through alignment with partner cooperatives.

Mission:

To offer quality financial services along with technical support to the poor, small farmers, small-medium entrepreneurs in collaboration with vibrant and sustainable partner cooperatives.

Objectives:

- Provide wholesale financing to SFACLs and other cooperatives for lending to low-income households and agri-business
- Monitor and supervise activities of partner cooperatives to ascertain adherence to rules and regulations.
- Provide TA for institutional strengthening and capacity building of SFACLs and other partner cooperatives
- Obtain resources from the government and donors to implement social mobilization and community development activities through partner coops
- Undertake SFACLs replication program to expand microfinance services to the underserved and un-served areas
- Provide technical and financial support to partner cooperatives to expand their business to the underserved and un-served clients including SMEs and agri-entrepreneurs.
- To provide support to partner cooperatives and their members to promote agricultural value chain in partnership with stakeholders
- Ensure that partner organizations embed the client protection principles in the design and delivery of their financial products and services and be part of the smart campaign
- Undertake research and studies to explore best practices and success stories in the area of achieving SDGs and disseminate the findings
- Undertake other activities to meet the need of small farmers and achieve the vision and mission of this institution

Coverage of SKBBL to Local Levels by Province:

Province	Total Local Levels	Covered Local Levels	Coverage (%)
Koshi	137	105	77%
Madesh	136	93	68%
Bagmati	119	106	89%
Gandaki	85	64	75%
Lumbini	109	89	82%
Karnali	79	45	57%
Sudur-Paschim	88	40	45%
Total	753	542	72%

Support and Collaborations:

- The Government of Nepal
- Nepal Rastra Bank
- Asian Development Bank
- Agriculture Development Bank Ltd.
- International Fund for Agricultural Development (IFAD)
- UK AID
- Embassy of Israel
- Nepal Agriculture Co-operatives Central Federation Ltd. (NACCFL)
- Banks and Financial Institutions
- United Nations Capital Development Fund (UNCDF)
- Centre for International Cooperation and Training in Agricultural Banking, India(CICTAB)
- Centre for Microfinance (CMF)
- GIZ

The three-tiered organizational structure is as follows:

- **Small Farmer Groups (SFG):** Small Farmer members (5-12 members) form SFG at the neighbourhood level. The SFGs decide on monthly compulsory savings amount, the date for conducting the monthly meetings and collecting savings, approving credit demand of the members and community development programs in the village.
- **Inter-Group (IGs):** Two or more SFGs form an IG at the ward level. The IG supervises and coordinates the activities of SFGs.
- **SFACLs (Institutional Level):** The SFACLs are governed by the Board of Directors (BoDs) elected by the members representing all the chairpersons of cluster-level inter-groups. As an SFACL governing body, the BoDs devise plans, policies and appoint staff to manage daily administrative activities. The BoDs are accountable to the General Assembly (GA) of the SFACL. SFACL's daily operation is carried out by a manager and staff appointed by the BoDs.





Country paper presentation of SKBBL nominated participants.

(ii) Nepal Federation of Savings and Credit Cooperative Unions Ltd (NEFSCUN) Kathmandu, Nepal:

Nepal Federation of Savings and Credit Cooperative Unions Ltd (NEFSCUN) Kathmandu, Nepal (NEFSCUN), Nepal nominated one participant. He had presented about the NEFSCUN Nepal. It is a Member based national apex organization of Savings and Credit Cooperative Societies (SACCOS) and their Unions in Nepal.

- Focus on the development, promotion and strengthening of its member organizations,
- Contribute for the upliftment of members' life goals and aspiration,
- Service access to the 76 districts out of 77,
- Covers the 3.7 Million individuals into the financial mainstream.
- Provides cooperatives management training for more than 13000 leaders and staffs each year.
- Enhancing formal finance access to the poor and marginalized community,
- Enhance proper tools and techniques to the SACCOS,
- Networking with ICA, WOCCU, ACCU, CICTAB and BWTP for global credit movement harmony.

Membership status:

- 10840 SACCOS members
- Direct Members 4640
- Through DUs 6122
- 76 districts coverage
- More than 3.7 million individual members affiliated.

FINANCIAL STATUS

A. Total Share Capital	13.29 M US\$
B. Total Savings	178 M US\$
C. Total Loan Investment	119 M US\$
D. NEFSCUN Assets	204 M US\$

NEFSCUN Services for the Sound and Sustainable CU Movement through Network Management:

- Lobbying and advocacy
- Training and education

- Monitoring and supervision
- Quality assurance
- Stabilization fund mobilization
- Technological innovation
- Building network management
- Decentralizing of business and services
- Developing SACCOS solutions,
- Publications,
- Enhancing Financial services to the members,
- Mediation, coordination, cooperation,
- Miscellaneous functions,
- Development Partnership

NEFSCUN Promotes Members Growth:

- Membership Expansion
- Business and Service Expansion
- Partnership and Net-working
- Human Resource Development
- Digitization
- Up-scaling Quality of Services
- Infrastructure and Premises Development

Jumping Towards Unification...???

- Trying to bring into one network to adopt same policies, to adopt same procedures and to follow coops identity
- Same in appearance not size
- Same in technologies
- Same in accounting
- Use of same logo
- Same uniform



Participant nominated from NEFSCUN given country paper presentation

(iii) Nepal Rashtra Bank (NRB), Nepal

Nepal Rashtra Bank (NRB), Nepal nominated four participants. They had presented about the NRB Nepal. It is a Central Bank of Nepal. It is Established in 1956 AD under the Nepal Rastra Bank Act, 1955. Objectives of Nepal Rasta Bank are to formulate necessary monetary and foreign exchange policies in order to maintain the stability of price and balance of payment for economic stability and sustainable development of economy, and manage it; to increase the access of the financial service and increase the public confidence towards the banking and financial system by maintaining stability of the banking and financial sectors; to develop a secure, healthy and efficient system of payment. Vision of the bank is to become "A Modern, Dynamic, Credible and Effective Central Bank". Mission of the bank is "Maintaining Macroeconomic and Financial Stability for Sustainable and Inclusive Economic Development through Effective Monetary, Foreign Exchange, Financial Sector and Payment System Policies". Issues and Challenges facing the NRB in Cooperatives are poor governance and management; low financial and operational efficiency; limited access to technology and innovation; noncompliance of prudential norms and standards; involvement in illegal and unethical activities; weak coordination and collaboration among stakeholders.



Participants nominated from Nepal Rashtra Bank (NRB), Nepal presented about the NRB Nepal

EXPOSURE VISITS:

Before starting the exposure visit programme Dr. D. Ravi, Programme Director briefed participants regarding the all visits. He distributed participants in seven groups in such way that in each group all country members should come.

For detailed Group list refer Annexure C.

Each group was assigned one visit. They were given the task to focus on that particular visit and make a presentation on it. Assigned group noted all the information of their respective visit and presented on last day of the programme.

PRESENTATIONS:

On the second half of the 7th June 2024 presentations started. Before start to presentations Dr. D. Ravi, Programme Director discussed with the participants regarding the programme outcome and how this it was benefited to the participants.

GROUP-I

Groups	Visits Planned	Group Members
I	Katraj Dairy, Pune	Mr. Laxmi Prasad Pokhrel
		Mr. Dev Raj Gyawali

All the members presented about the First visit of Katraj Dairy. Some photos clicked at time of group discussion and presentations are herewith.



Study visit to the Katraj Dairy

Learning Outcome:

1. Diversified products and services
2. Unique branding: The Katraj dairy
3. Value addition and marketing (visibility) – Website, Advertisements,
4. High quality products and services
5. Use latest technology to make a quality and hygiene
6. Giving more concern on members / producers
7. Continues improvement / inputs on technology to the production
8. Women empowerment – Quota for women, job opportunities,
9. Waste management environment protection and Use of waste as energy generating
10. Inclusive community development with service minded
11. Support to education – Expose visit / trainings to students, societies,
12. Safety methods and information displayed well.

Action Plan:

1. In a Co-operative Business Model there should be a set of diversified products or services.
2. In a Co-operative Business the members are to be taken care off from the grass route level to the top.
3. Training and development activity should be conducted in a regular interval.
4. If possible, then the essential equipment and supplies can be provided internally and there should be an opportunity for subsidiary and credit facilities, whenever it is in need.

GROUP-II

Groups	Visits Planned	Group Members
II	Grahak Peth	Mr. Jivan Subedi
		Mr. Dinesh Prasad Sah

All the members presented about the second visit of Grahak Peth. Srilankan participants were aware about the consumer cooperatives. It was new concept for Nepal participants.

Learning outcome of the Visit:

1. To run the successful consumer cooperative it is necessary that customer / buyer should get all the grocery items at one place.
2. As per the festival demand the grocery should be make available and place at the display.
3. On the occasion of the festivals discounts should be given to attract the consumers.

Action Plan:

1. Nepal participants will suggest their society to set up consumer cooperative.
2. Bangladesh participants will also take initiative to set up consumer cooperative at their societies.

GROUP-III

Group	Visits Planned	Group Members
III	Sahakar Maharshi Kashti Vividh Karyakari Seva sahakari Society Ltd., Kashti, Daund	Mr. Bijay K.C.
		Mr. Kalinga Kalpana Gawesha Sanirathna

All the group members presented about the third visit of Krishi Sahakar Maharshi Kashti Vividh Karyakari Seva sahakari Society Ltd., Kashti, Daund. It was very good experience for the participants. They got knowledge about the multipurpose cooperative society and their business.

Learning Outcome:

(i) PACs can act as multi service and multi business centre at every village

Action Plan:

1. In Nepal multipurpose cooperatives are not yet established. They are mainly working in credit cooperative sector. The participants from Nepal will encourage their members for the formation of multipurpose cooperatives.

GROUP-IV

Groups	Visits Planned	Group Members
IV	Samruddhi Shetkari Utpadak Sahakari Sanstha Maryadit, Wai, Satara	Mr. Niraj Singh Mr. Daniel Ampadu Nkansah

All the group members presented about the Shri Sidhivinayak Group i.e. Samruddhi Shetkari Utpadak Sahakari Sanstha Maryadit, Wai, Satara.

Samruddhi Shetkari Utpadak Sahakari Sanstha Maryadit, Wai, Satara is the best example of cooperative farmer producer organization. They are much empowered and running different types of business to fulfill the needs of local peoples.



Study visit to Samruddhi Shetkari Utpadak Sahakari Sanstha Maryadit, Wai, Satara

Learning Outcome:

1. Employment of local labor and utilization of local resources helps to create productivity and employment.
2. Feeling of ownership (factory as a cooperative and not owned by a private firm) by the workers creates sense of belonging. It boosts productivity.
3. Successful model of the cooperative working as a farmer producer organization and fulfilling the day to day needs of the peoples.

4. Leadership is required to run the successful cooperative model.
5. If the cooperative utilize the women power, they can help to entire community

Action Plan:

1. In a Co-operative Business Model there should be a set of diversified products or services.
2. In a Co-operative Business the members are to be taken care off from the grass route level to the top.
3. Training and development activity should be conducted in a regular interval.

GROUP-V

Group	Visits Planned	Group Members
V	IFFCO State Office, Pune	Mr. Mohan Lal Dangi
		Mr. James Action Mainah Chibanga
		Ms. Louise Sarange Ogega

IFFCO is one of the biggest cooperative model of India. Participants from Nepal, Sri Lanka and African Countries were well known about the IFFCO. IFFCO is exporting the fertilizers to these countries.



Study visit to IFFCO office, Pune

GROUP-VI

Groups	Visits Planned	Group Members
VI	Pune District Central Co-op Bank, Pune	Mr. Manoj Kumar Thapa
		Mrs. Soovidama Ponien-Vencatachellum

Presentation of Group-III



Pune District Central Co-op Bank study visit

Learning outcome of the Visit:

1. For smooth conduct of the PACs each department should be different and exclusive officers should appoint to run it.
2. To face the unexpected crises there should be enough funds with the society e.g. Covid 19
3. Fund liquidity should be there with the society.

Action Plan:

1. Computerization of the each section is needed for the successful running of the society
2. Manage the fund liquidity and reserve own funds of society to face crises.
3. To organise front-line demonstration to generate production data and feedback.
4. To collaborate with subject matter specialists of Agricultural Universities in on-farm testing, refining and domesticating technologies.

CONCLUDING SESSION AND CERTIFICATE DISTRIBUTION:

Dr. Hema Yadav, Director, CICTAB & VAMNICOM delivered the valedictory speech. She discussed with the participants regarding the learning outcome of the programme and asked them to implement good practices in their institutes.

Dr. D. Ravi, Consultant, CICTAB & Jt. Programme Director, VAMNICOM delivered his sincere thanks toward the Director, Participants, Their sponsoring organizations and CICTAB staff

Certificate distribution ceremony was held by Director. She distributed the certificate to all participants.

Certificate Distribution Ceremony



Dr. Hema Yada, Director, CICTAB & VAMNICOM distributed certificates to all the participants

GROUP PHOTO AND INTERACTION WITH THE PARTICIPANTS:





All participants in one frame

CICTAB Secretariat

1. Dr. Hema Yadav, Director
2. Dr. D. Ravi, Consultant
3. Ms. Smita Kadam, Research Associate
4. Mrs Usha Kulkarni, Stenographer
5. Mr. S.S. Shivade , Jr. Clerk
6. Mr. J.B. Gaikwad, Asst. Accountant
7. Mr Shivsagar Patil, Jr. Clerk
10. Mr. Suresh Salvi, MTS
11. Mr. Nitin Koli, MTS



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List of Participants

Sr. No	Name of the participant	Designation	Organization
NEPAL			
1.	Mr. Laxmi Prasad Pokhrel	Senior Assistant	SKBBL, Nepal
2.	Mr. Niraj Singh	Assistant	SKBBL, Nepal
3.	Mr. Jivan Subedi	Assistant	SKBBL, Nepal
4.	Mr. Mohan Lal Dangi	Manager	NEFSCUN: Parishrami Saving and Credit Cooperative Ltd, Kathmandu
5.	Mr. Bijay K.C.	Deputy Director	NRB: Human Resource Management Department
6.	Mr. Manoj Kumar Thapa	Assistant Director	NRB: Mint Division
7.	Mr. Dev Raj Gyawali	Assistant Director	NRB: Nepal Rastra Bank, Siddharthanagar Office
8.	Mr. Dinesh Prasad Sah	Assistant Director	NRB: Nepal Rastra Bank, Birgunj Office
SRI LANKA			
9.	Mr. Kalinga Kalpana Gawesha Sanirathna	Chairman	NCC: Katana MPCs, Sri Lanka
AARDO Nominations			
10.	Mr. Daniel Ampadu Nkansah	Senior Programmes Officer, Ghana	AARDO
11.	Ms. Louise Sarange Ogega	Assistant Director of Trade, Kenya	AARDO
12.	Mrs. Soovidama Ponien-Vencatachellum	Cooperative Development Officer, Mauritius	AARDO
13.	Mr. James Action Mainah Chibanga	Assistant Agriculture Trade Instructor, Zambia	AARDO



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TIME TABLE

Date	Time	Topics	Resource Person
4 th June, 2024 Tuesday	9.00 AM – 9.30 AM	Registration & Climate Setting	Dr. D. Ravi Programme Director
	9.30 AM – 10.00 AM	Interaction and Inauguration	Dr. Hema Yadav Director, VAMNICOM & CICTAB
	10.30 AM – 10.45 AM	Group Photo & Tea	
	10.45 AM – 12.00 Noon	Cooperative Business Model	Dr. D. Ravi Programme Director
	12.00 Noon – 1.15 PM	Country Paper Presentation	By Participants
	1.15 PM – 2.00 PM	Lunch Break	
	2.00 PM – 6.00 PM	Study Visit to: (i) Katraj Dairy (Dairy Cooperative) (ii) Grahak Peth (Urban Consumer Cooperative Store)	
5 th June, 2024 Wednesday	Visit to: (i) Sahakar Maharshi Kashti Vividh Karyakari Seva sahakari Society Ltd., Kashti, Daund		
6 th June, 2024 Thursday	Study Visit to: (i) Samruddhi Shetkari Utpadak Sahakari Sanstha Maryadit, Wai, Satara		
7 th June, 2024 Friday	9.00 AM – 9.30 AM	Recap	
	9.30 AM – 1.00 PM	Study Visit to: (i) IFFCO State Office, Pune (ii) Pune District Central Co-op Bank, Pune	
	1.00 PM – 2.00 PM	Lunch Break	
	2.00 PM – 3.45 PM	Group Report Presentation	Dr. D. Ravi Programme Director
	3.45 PM – 5.00 PM	Group Report Presentation	Dr. D. Ravi Programme Director
	5.00 PM – 5.30 PM	Evaluation / Feedback & Valediction	Dr. Hema Yadav Director, VAMNICOM & CICTAB

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Groups for Visits

Group No.	Name of the participant	Visit Assigned
Group-I	Mr. Laxmi Prasad Pokhrel	Katraj Dairy (Dairy Cooperative)
	Mr. Dev Raj Gyawali	
Group-II	Mr. Jivan Subedi	Grahak Peth (Urban Consumer Cooperative Store)
	Mr. Dinesh Prasad Sah	
Group-III	Mr. Bijay K.C.	Sahakar Maharshi Kashti Vividh Karyakari Seva sahakari Society Ltd., Kashti, Daund
	Mr. Kalinga Kalpana Gawesha Sanirathna	
Group-IV	Mr. Niraj Singh	Samruddhi Shetkari Utpadak Sahakari Sanstha Maryadit, Wai, Satara
	Mr. Daniel Ampadu Nkansah	
Group-V	Mr. Mohan Lal Dangi	IFFCO State Office, Pune
	Mr. James Action Mainah Chibanga	
	Ms. Louise Sarange Ogega	
Group-VI	Mr. Manoj Kumar Thapa	Pune District Central Co-op Bank, Pune
	Mrs. Soovidama Ponien-Vencatachellum	

