



Ministry of Cooperation | सहकारिता मंत्रालय
Government of India | भारत सरकार



Course Report on

**International Exposure Visit Programme on
“Cooperative Business Model”**

At VAMNICOM, Pune

**(6th – 9th June, 2023)
(CICTAB-MOC-VAMNICOM)**

**Centre for International Cooperation and Training in
Agricultural Banking**

Email : cictab@hotmail.com/cictab1986@gmail.com

Website : www.cictab.org

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 95,995 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 samridhi".

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 6th - 9th June, 2023 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 28) from Member institutions from Sri Lanka (15), Nepal (11) and India (2) 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.

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

Objective 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

(a) Executives / Officers of Rural Financing Institutions from member countries of CICTAB and other countries of SAARC region.

(b) 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
6 th June, 2023 Tuesday	2.00 PM – 6.00 PM	(i) Katraj Dairy (Dairy Cooperative) (ii) Grahak Peth (Urban Consumer Cooperative Store)
7 th June, 2023 Wednesday	Full Day	(iii) Krishi Vigyan Kendra, Baramati
8 th June, 2023 Thursday	Full Day	(iv) Shri Mahalakshmi Mahila Nagari Sahakari Patsanstha Ltd, Belapur (Women Cooperative) (v) Shri Sidhivinayak Nagari Sahakari Patsanstha Ltd, Belapur (Primary Credit Cooperative Society-Rural) (vi) Shri Sidhivinayak Grahak Bhandar (Rural Consumer Cooperative Store)
9 th June, 2023 Friday	10.00 AM – 1.00 PM	(viii) Pune District Central Co-op Bank

For detailed Programme Schedule refer Annexure B.

CLASSROOM SESSIONS:

The two experts from Pune, India were invited to apprise the participants on the theme of the programme through the classroom sessions.

- Dr. D. Ravi, Consultant CICTAB conducted 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 last 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 130 crore.

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 corporates 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:

Representative of Sri Lanka first explained about the National Co-operative Council of Sri Lanka

Srilankan participants from SANASA presented about their organisation.

As the name implies "Federation of Thrift and Credit Co-operative Societies of Sri Lanka" is the umbrella organization or the apex body of over 8000 primary societies dealing in microfinance in territories designated from the rural conclaves to the townships, ramified throughout the country inclusive of predominantly populated areas with Tamil speaking people in north and east of the country.

The Primary societies serving a membership population in designated areas are also referred to as "Primary SANASA Society" in the village. The federation referred heretofore, represent the largest People Oriented Service Organization based on a cooperative philosophy.

Thus Sinhala the language spoken by the majority uses a concise wording for savings and credit "SANASA" which was the name given to this peoples' movement and hence the federation is also referred as SANASA Federation, and the peoples' movement that it stands for is referred as the "SANASA Movement". The uniqueness of "**SANASA Movement**" in Sri Lanka and the brand name "**SANASA**" is that.

- It is the organization which follows a cooperative philosophy among its membership and to the community.
- An independent organization operating on cooperative principles with a success story over 100 years of existence.
- Non-partisan and non-political in its service to humanity.



- SANASA family is comprised of all ethnicities and religious sects and castes as SANASA Community.
- Bottom-up management style where each village entity guided by the centre has the democratic right for governance.
- Utmost transparency from grass root level to the corporate institutions.
- The supremacy of the member to express opinion and vote.

NEPAL-

From Nepal participants were from three organisations- NEFSCUN (5), SKBBL (4) and NRB (2).

Representatives from the respective organizations were represented about their organizations:

Nepal Federation of Savings and Credit Cooperative Unions Ltd. (NEFSCUN)

Is the member-based national apex organization of Savings and Credit Cooperative Societies (SACCOS) and their District Unions (DUs).

NEFSCUN is committed to the development, promotion and strengthening of its member organizations through supporting SACCOS and DUs in their aim to

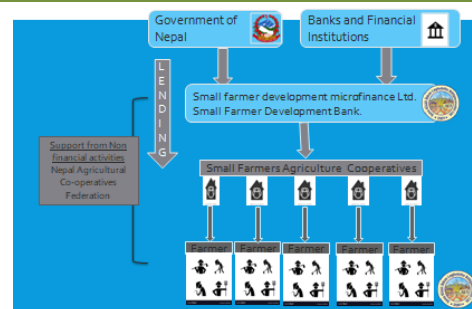
contribute for the upliftment of financial, social and cultural aspiration of individual members of respective community by following the international credit union principles.

With its competitive products and services, NEFSCUN has reached 76 districts and able to cover 3.57 Million individuals into the financial mainstream. Every Year, NEFSCUN provides cooperatives management training for more than 20000 leaders and staffs. It has supported to promote formal finance access to the poor and manage their cooperatives locally with global tools and techniques.

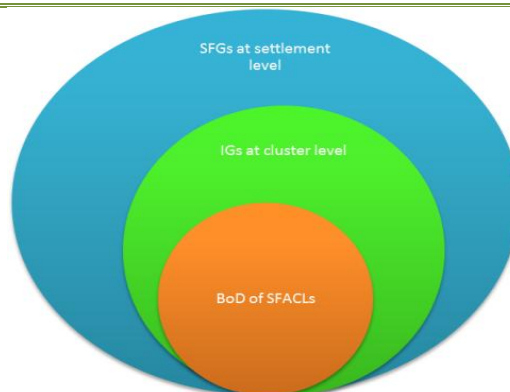


Sana Kisan Bikas Laghubitta Bittiya Sanstha Ltd. (SKBBL) (Small Farmer Development Bank Ltd.)

- It is Established on July 6, 2001
- "D" class national level wholesale lending microfinance institution
- Provides wholesale credit along with the technical support services mainly to the Small Farmers Agriculture Cooperatives Ltd. (SFACLs) and similar types.



Small Farmers Agricultural Cooperatives Ltd. (SFACLs) are member-managed community-based institutions with a unique three-tiered organizational structure, which ensures the involvement of members in the decision-making process.



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.



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.

Visit No.	Place	Date & Day
I	 Katraj Dairy (Dairy Cooperative)	6 th June, 2023 (Tuesday)

Katraj dairy started in 7th March in 1960. it was started with around 1500 farmers. Total 108 Milk collection / chilling centers are dynamic in Pune district. It has been providing services to collect the milk from the rural farmers in Pune district. At the first year collected 30000 liter per day and now it increased up to 200000 liter per day.

Categorized 04 types of milks

1. Low fat
2. Toned milk
3. Double toned milk
4. Normal milk

Initially it was started with only one production, and now it increased up to 30 products. During last two years the turnover has been increased 50%.

140 product outlets acting in Pune. Practicing a rain water harvesting methods. Providing the various types of services to the farmers such as: increase milking capacity, health services to the cows, maintaining credit system, introducing hybrid cows and grades, Cow dung and bio waste used for energy making : 3 tons per hour and The gas is using to chilling milk.

Management structure of Katraj is as:

1. General body
2. Chairman
3. Board of Directors
4. Staffs
5. Members / Farmers

Managing Director: Dr. Vivek Ksheersagar

Directors: 15 (14 men and a woman)

Officers of Katraj Dairy explained detailed process of Katraj Dairy plant.

Glimpses of Katraj Dairy, Pune



First the video about the dairy was shown to participants



Heat generation unit: heat is generated for entire plant from the agriculture waste



Participants learnt about the roll of boilers, air compressors in the dairy unit



Quality control unit and packaging unit of Katraj Dairy



Group photo with the participants at Katraj Dairy

Visit No.	Place	Date
II	Grahak Peth Consumer Store, Pune	6 th June 2023, Tuesday

Mr. Suryakant Pathak shared the brief information about the Grahak Peth. He is the member of Akhil Bhartiya national body to promote consumer cooperatives. The members are running consumer store on the basis of no profit no loss basis.

History of Grahak Peth:

The genesis of Grahak Peth lies in the Grahak Panchayat founded by Dr. B. R. Sabde in the year 1974 in collaboration with his young associate, Shri Suryakant Pathak. The Grahak Panchayats have made use of the rights and protection given to consumers by the various government agencies and legislation and have primarily relied on constructive and organised mobilisation of consumers. This movement proceeded on the basis that the consumer is at the centre of all economic activity. He is the prime mover of the business and also its main capital. The welfare economy can come into reality only when business and industry becomes consumer- oriented. This consumer movement did not simply aim at obtaining goods and services at reasonable prices. It has tried to spread the message that there is no contradiction between the interests of consumers and producers, traders, farmers, employees and employers. Let everyone focus on delivering to the consumer, the full return of money he spends. This is the way of harmony and not conflict, To strive to satisfy the consumer is to strive for a non-exploitative economy. Shri Suryakant Pathak handled several responsibilities of this fledgling organization with dedication and hard work. His experience of handling the distribution system of the Panchayat culminated in the founding of a full-fledged Departmental Stores, the GRAHAK PETH - inaugurated on the holy day of Ramnavami in 1977 (10th April) of which he became the Managing Director.

Model of harmonious relationship:

The Grahak Peth of Pune run by the Janata Madhyawarti Sahakari Sangh, is not merely a co- operative departmental store, content to simply make goods available to the members across the counter. It actively seeks to identify the problems faced by consumers with regard to their daily requirements and work out solutions in collaboration with producers so as to deliver satisfaction to the consumers. Thus the Grahak Peth has become a model of harmonious relationship of a consumer-producer dyad.

Free from politics:

This institution has scrupulously kept itself free from the contaminating influence of power politics. None of the directors of this stores can simultaneously hold the directorship in the co- operative movement and contest for local, state or national elections. It has become beehive of activities, which is constantly engaged in combating exploitation of consumers and promoting consumer welfare at the same time.

Awards & Recognition:

Besides providing the daily necessities to the consumers, the Grahak Peth also provides necessary guidance and help for redressal of their grievances. Thus the Grahak Peth is charting out a unique path from the struggle against exploitation to the struggle for economic transformation. It actively searches out consumer problems of shortages, high prices, poor quality and takes direct action to solve them, thereby creating a general impact on trade and merchandise in the whole of Pune metropolitan region, which is the area of their operation.

Hence, at the Grahak Peth, the consumers receive the right quality goods at fair prices, and the producers receive a fair price as well. At Grahak Peth, consumer is considered as the focal point of all the dealings. Grahak Peth has in fact adopted the motto "Consumer is the King" and every effort is made to ensure that he receives fair value for money.

Recently, the National Cooperative Consumers Federation, under their All-India survey of consumer stores, has selected Grahak Peth as Excellent cooperative stores. Grahak Peth has been accorded "Grade A" by the Statutory Auditors of the Government for the last entire twenty-five years.

Social Responsibilities:

- ❖ Grahak Path is highly conscious of the larger social role that an organization of sind must play In this respect brings out several schemes to benefit the weaker sections of the SocietyA few are mentioned below:
- ❖ Sweet (Mithal) packs are sold on 'No Profit- No Loss basis during the festive season of Diwali Highly concessional rates are charged for these sweetmeats This activity is conducted in cooperation with Pune Merchants Chamber Last year about 50,000 kg of such sweetmeats were sold.
- ❖ Generous help was extended to the victims of Gujrat earthquake.
- ❖ Contribution of Rs. 51,000/- was made towards the families of the army men who sacrificed their lives in the Kargil conflict. Five families of such army men have been adopted and a monthly help of Rs. 1000/- each is being provided to them which will continue for a period of five years.
- ❖ For the last five years, Grahak Peth has been organizing a novel activity as regards Chaturmas". Chaturmas is a widely accepted concept among Hindus. However, observance of Chaturmas traditionally involves only religious rituals. Grahak Panchayat introduced a novel idea to observe the Chaturmas in a socially relevant manner. In this novel way of observing Chaturmas, participating ladies would donate one fistful of food grains every day over the entire period of four months which would then be donated to social organizations. Also, during this period, educative lectures are organized for the guidance of the consumers.
- ❖ Distribution of school uniforms, note books and books to economically deprived class, free of cost.
- ❖

Glimpses of Grahak Peth Pune



Participants taking information about the Grahak peth



Mr. Suryakant Pathak sharing the brief about store



One beautiful picture clicked at Grahak Peth which show the legacy of the store



Group photo with Mr Suryakant Pathak at Grahak Peth

Visit No.	Place	Date
III	Krishi Vigyan Kendra, Baramati	7th June, 2023 Wednesday

Mr. Godase, Subject Matter Specialist welcomed all the participants at KVK. He given the brief overview of the KVK and shown video clip about the KVK.

He explained that Krishi Vigyan Kendra (Farmers Science center), Baramati was established on 1st August 1992 under the affiliation ICAR. From 1992 to 2008, the operational area of KVK was whole Pune district, but after the establishment of new KVK in the Pune district, the operational area is reduced to the 7 tehsils of Pune district. Krishi Vigyan Kendra, Baramati is Model, Hi-tech & National Award winning KVK of India working for farming community since 24 years for the development of sustainable agriculture. The aim of Krishi Vigyan Kendra is to reduce the time lag between the technology transfer from research institutions to the farmers field for increasing production, productivity and income from the agriculture and allied sectors on a sustained basis.

Dr. D. A. Shinde. Senior Scientist and Head, KVK briefed about the technologies implemented at KVK bBaramati. How KVK is facilitating the farmers as knowledge centre. Farmers can directly contact to expers of KVK for any support.



Mr. Godase, Subject Matter Specialist welcomed all the participants at KVK and shared detailed information of KVK



Dr. D. A. Shinde Senior Scientist and Head, KVK briefed about the technologies implemented at KVK Baramati

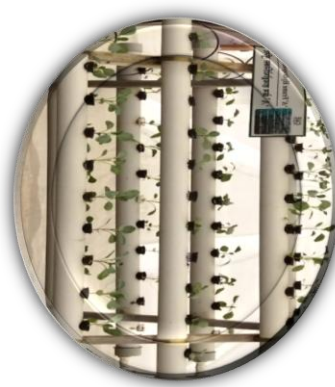


Group photo with Mr. Godase, SMS, KVK and Dr. D. A. Shinde Senior Scientist and Head, KVK

Facilities / Infrastructures available at KVK Baramati are:

1. Administrative Building
2. Agricultural Technology Information centre (ATIC).
3. Conference Hall
4. Audio Visual Training hall,
5. Demonstration plots
6. Hi-tech green house poly house
7. Plant health clinics & Bio-control laboratory
8. Soil, water, leaf & pitioI testing laboratory
9. Grading and packing unit
10. Apiary unit
11. Water storage tank with solar motor
12. Automated fertigation unit
13. Farmers hostel
14. Loose housing Dairy farm
15. Poultry Hatchery
16. Goat & Sheep unit
17. Silage demonstration unit
18. Integrated Fish & poultry unit
19. Fish Hatchery
20. Agri & Echo tourism
21. Indo-Dutch project for hi-tech farming
22. Hydro phonic unit
23. Nursery
24. Wind solar hybrid system for electricity generation
22. Farmers visit planning.

New Facilities of KVK are inaugurated by Hon. President of India and The Centre of Excellence for Vegetables; An Indo-Dutch project is inaugurated by Hon. Prime Minister of India during past year. In this project in addition to training and demonstration they are providing disease free quality planting materials to farmers. In addition to this Bee Connect: A project in collaboration with ICAR, New Delhi & Crop Life India for the Awareness in farming community for Honey bee & pollinators through the mobile app Madhu Sandesh is also implemented by KVK, to make them aware regarding safer use of Pesticides.



Hi-Tech technology used at KVK, Baramati



Poultry Farming



Goat Farming



Mr. Godase explained about the bee keeping and its importance in agriculture



Tomato cultivation in Indo-Duch Polyhouse



Mr. Jagadale explained about the technology of Indo-Duch Polyhouse

At KVK Baramati, they also showed the demonstration of Drone for agricultural use. Now a day's Drone technology has gotten most of the recognition in the industry because of its diversity and considered the future for the agrarian community.

Drones don't merely enhance overall performance but also encourage farmers to solve other assorted barriers and receive plenty of benefits through precision agriculture. With the market for agricultural drones reaching a whopping \$1.3 billion, UAVs (unmanned aerial vehicles) fill the gap of human error and inefficiency by traditional farming methods. The purpose of adopting drone technology is to exclude any guesswork or ambiguity and instead focus on accurate and reliable information.

External factors like weather, soil conditions, and temperature play a critical role in farming. Agriculture drone empowers the farmer to adapt to specific environments and make mindful choices accordingly. The gained data helps regulate crop health,

crop treatment, crop scouting, irrigation, and carry out field soil analysis and crop damage assessments. The drone survey helps boost crop yields and minimize time and expenses.

Pictures clicked at time of application of Drone Technology:



Technical persons shared the information about the particulars of Drone



Application of Drone for spraying the fertilizers in field

Visit No.	Place	Date & Day
IV	Shree Mahalakshmi Women's Credit Union, Belapur, Dist Ahmednagar	8 th June 2023

When we reached at Belapur to visit the PACs under Shri Sidhivinayak Family, the warmly welcomed all the participants with a rose flower and cold drink. Mrs. Vidya Kale explained all the participants about the society. All the board of directors was present to welcome the participants.

Shree Mahalakshmi Women's Credit Union was established in April 2018. Mr. Shri.Vasudev Digambar Kale is the founder of the society and his wife Mrs. Vidya Vasudev Kale is the President. There are 15 Board of Directors - 10 (Women) + 4 (Men) = 15. After the success of Shri Siddhivinayak Credit Cooperative society, the women working in society get inspired and decided to found new cooperative society for women's. A credit institution which was in financial trouble was taken over by the guidance of Mr. Vasudev Kale.

Graph of March 2023

- * Share capital-6,66,892/-
- *Fund-19,50,353/-
- *Deposit-6,18,48,974/-
- *Loan--3,85,39,061/-
- *Investment-2,25,40,746/-
- *Profit-8,41,568/-
- *Sabhasad No.-1829/-



Staff members of Shri Mahalakshmi Women's Credit Union and Mrs. Vidya Kale, President, of Shri Mahalakshmi Women's Credit Union welcomed all the participants.



Mr. Vasudev Kale briefed about the Shri Mahalakshmi Women's Credit Union



Group photo at Shri Mahalakshmi Women's Credit Union

Shri Mahalakshmi Women's Credit Union supports by lending the small scale business in the Belapur. Among those businesses we had visited two small scale businesses which were run by women's.

1. Sai Samrudhi Small scale business group
2. Navadurga Foods and Spices

1. Sai Samrudhi Small scale business group:

This small business started in the year 2015 under Mrs. Jyoti Jagtap is supported by Shri Mahalakshmi Mahila Nagari Shakari Patsansta Ltd. Belapur. Rajgira or amaranth chikki which is the protein-loaded ingredient can be eaten in flour, millet and leaf form and packs in nutrition in each of its variation. This small enterprise is

into preparing rajgira ladoos, chikkis, bars, barks and kurdai (rice/wheat papads). The basic ingredient i.e. rajgira seeds, which is tiny like quinoa is essentially known for its high protein value, about 100 grams of uncooked rajgira has 14 grams of protein is acquired locally, whereas wheat is purchased from Gujarat. All 20 workers are women and earn ₹250/- per day, their shift timings are 9-6. Approximately, 1000 ladoos and 500 chikkis are made daily. This ready to eat snack is sold at ₹110 per kg. After the production and packing of the product, it is handed over to 3-4 distributors for selling. Price range per packet (6 ladoos each) of rajgira ladoo is ₹10/- in local market, ₹15/- in Pune and ₹25/- in overall Maharashtra. It is part of women cooperative credit society where a small group of women came and started the business and since have been running it successfully.



Employees of Sai Samrudhi Small scale business group



Mrs. Jyoti Jagatap with her product

2. Navadurga Foods and Spices: Mrs. Anita Pawar is the founder of Navadurga Foods and Spices. This centre is also supported by Shri Sidhivinayak Nagari Sahakari Patsanstha Ltd, Shrirampur. They are into purchasing, processing, grinding and packing of spices and foods specially garam masala. Spices and food products are imported from Vietnam, Thailand other east Asian countries and later on processed and packed here. All 14 workers are women and earn ₹300/- per day, their shift timings are 9-5. A 100g packet of garam masala costs ₹200/-, they have distribution network wherein the final products are transported in their own vehicle. They have 35% profit margin. 50kgs of spices are daily processed where whole masala is grounded and packed into small boxes. Overall it showcases a profitable institution benefited from cooperative credit society.



Employees of Navadurga Foods and Spices at time of sorting of spices



Packaging machine of Foods and Spices

Visit No.	Place	Date & Day
V	Shree Sidhivinayak Nagari Sahakari Patsanstha, Belapur, Dist Ahamednagar	8 th June 2023

Established - 26 January 2004

Founder and Chairman - Mr. Vasudev Digambar Kale

Board of Directors- 11+4=15

Purpose - Shri.Vasudev Kale started the organization by gathering the co- workers from common families in Srirampur taluka. Help and guidance to youth for business, loans to women savings groups, joint investors to get good returns and a strong financial institution EB in the taluka to get banking services were and are. Graph of March 2023, Share Capital-60,82;613/-, Fund-2,24,00,722/-, Deposits-46,65,50,499/- , Loan-28,58,48,357/-, Investment-19,78,60,085/-, Profit-60,11,000/-, Member-6380/-

- Mr. Vasudev Kale is the Founder of this institution. It is the parent organisation and Shri. Mahalakshmi Mahila Nagari Shakari Patsanstha Ltd. Belapur (Women Cooperative) is its sister organisation. 28 Staff, 20 daily collection agents. ₹49 crs. Deposits, 700 crs. business, social service, environment solutions 2019, 6 crs + for Mahalakshmi deposits, since last 3 years they too have formed and adapted new models/methods for loan recovery such as in morning between 7-9am – junior recovery team ventures out, between 9-10.30 am – leading team visits and between 3-5pm – senior team goes for collection. Legal action is taken after 3 lapses in repayment of loans. Loan reminders are sent via telephone calling, SMS alerts, through loan recovery agents. 80% loan is recovered through loan recovery agents.
- Before loan is disbursed, personal visits to homes are conducted. Usually houses are kept as mortgage. With the support from 36 societies, staff training, on the job training along with campus recruitment process from Rahuri College/University are being carried out. As more loans are given to agricultural sector and non-agricultural sector is overlooked, this organisation provides small finance/credit to all such rural artisans, small time business

owners, shopkeepers, etc. thereby helping them to secure micro finance to clear old debts, loans. Group loans are also given to both women and men. With the introduction of new policy by MOC in July for Multi Coop Centre through primary societies, plan to open Multi Service Centres in rural areas through PACS (sensitization of Coops by MOC). For eg. Warana Milk in Kolhapur has no political connections, idea to open it was started between few friends, their coop model led to this organisations set up. Coops needs more changes as per the requirement of the society in particular and economy as a whole. This coop provides loans not more than ₹50 thousand, loans are given only with guarantees of certain assets. Loans aren't provided to unknown persons, only after thorough background check loans are issued. Gold loans are provided at 30%.

- General body decides on elections every 5 years, they don't have specific tenure for the chairperson, with no objection vote – a chairman can hold the office as per his desire. Only physical society by the govt., no auction done yet in this institution. Since the time of its inception Mr. Vasudev Kale has been holding the office as Chairperson.



Mr. Kale and Board members of Shidhivinayak Cooperative welcomed all the participants with handmade flower bouquet



One photo with staff members



Group photo at Shree Sidhivinayak Nagari Sahakari Patsansta

Visit No.	Place	Date & Day
VI	Shree Sidhivinayak Grahak Bhandar (rural consumer cooperative store), Belapur, Dist Ahmednagar	8 th June 2023

It was established on October 2018

- It is located in Srirampur, Ahmednagar District, Maharashtra, India
- Founder - Shri.Vasudev Digambar Kale
- Chairman - Mr. Abhijit Shankar Kulkarni
- Board of Directors – 11 + 5 = 16

Objective: To provide quality necessary household items at fair price to thousands of members of Shri Siddhivinayak Sahakari Patsanstha Ltd and Shri Mahalakshmi Mahila Nagari Shakari Patsanstha family. The main objective is to provide innovative daily use items at low cost. Today around 1000 customers are connected. Monthly turnover is close to ₹5 lakhs and it has a goal to achieve it to one crore.

Operations: Siddhivinayak Grahak Bhandar (rural consumer cooperative store) is the sister concern of Siddhivinayak Sahakari Patsanstha Ltd, Shrirampur. It was established by Shri Vasudev Kale its founder on October 2018. Mr. Abhijit Kulkarni is the Chairman. Its Board of Directors consists of 11+5=16. Daily use items at low cost, with 1000 customers & monthly turnover is close to 25 lakh with its estimate & target to reach ₹1 cr. Daily 50-100 customers footfall. It has 4 member staff 2 women & 2 men each. Store start timing - 9am-9pm. Staff gets paid ₹10,000/- p.m. & they also are provided with incentives of 2% for a specific product sold. Fixed Deposit interest rate is higher than that in the market i . e . 12 % . Minimum deposit of ₹10 ,000 to maximum deposit of ₹ 1 lakh is taken . No interest is paid in cash but are paid in the form of coupons - 1 coupon each for every month . The duration/ period to keep FD is for a minimum tenure of 1 year and maximum depends on its stakeholders. 12 coupons are handed over to the shareholders of ₹1,000 each for a period of 12 months at the start of the year. Coupons can be given to other people to purchase items from the shop but it cannot be exchanged or transferred for cash. If a member wishes to discontinue or withdraw his deposits then he has to return the remaining coupons for the specified term which he doesn't carry forward. If the coupon remains unused for the current month, it can be carried forward and used in the next month. But coupon for the next month can't be utilised for the current month. During festivities, they give discount rate on few products and special offers to member as well as non-members. There is no financial activities undertaken, no cash interest paid to its stakeholders, product related discount only. Last financial year- 10% profit, total yearly sales was for 60 lakhs. Introduction of many plastic items such as tiffin boxes, containers, buckets, compass boxes, etc have been made with respect to local demand. Mostly children are the customers.



Participants studied the arrangements of the products and discount policy



Group photo at Shree Sidhivinayak Grahak Bhandar

Visit No.	Place	Date & Day
VII	Pune District Central Cooperative Bank	9 th June, 2023 (Friday)

The visit to the urban central district bank was arranged to know about the roles and functions of the Pune District Central Cooperative Bank. Mr. Desai, MD of the bank explained about the activities of the Bank and interacted with the participants. Dr. D. Ravi, Consultant & Smita Kadam, RA represented CICTAB during the visit.

About PDCC:

In furtherance to the development of the co-operative movement in the district, the need for establishment of separate machinery for the distribution of finance in the rural areas was felt vigorously & hence the district central co-op, banks came into existence as a Central Finance Agency to meet the financial requirement of the various co-operative in the district. The co-operative societies act gave birth to many co-operative institutions ,hence the Pune District Central Co-operative Bank came into existence on 4th sept 1917 with the vigorous efforts taken by late Shri.N.C.Kelkar. Now the Pune Central Co-Operative bank is having its registered office at Pune. The Bank is having Banking License from Reserve Bank of India to transact Banking business. The bank has rich history in as much as its first Chairman Late Shri. N.C. Kelkar a renowned litterateur and social worker. Able leadership was subsequently provided by eminent personalities like Late Dr.D.R.Gadgil, the father of co-operative movement in India, Shri. L.B.Bhopatkar leading lawyers of Pune and Prof.V.G.Kale economist. The Board has taken drastic decisions like implementation of Core Banking System, mobile banking and such other latest technology in the Pune District Central Co-op. Bank to compete in the changing business scenario.In the bank started functioning with only two employees. The first manager of the banks was Shri.L.K.Bhagwat. The total no. of members were 137 out of which 55 were co- op.societies & 82 were individuals members. The bank started its functioning with the working capital of Rs.51,000/-.

The area of operation of the bank is extended over Pune District. Despite the fact that there is stiff competition from the nationalised & urban co-op. banks,

which have fairly large network in the district, but the bank has maintained its business share in the district and even at industry level. Since last 104 years the bank is rendering remarkable services to its customers. As a Central Financing Agency in the district, the District Central Co- op. Bank are the platform on which, the co-operative societies in the district maintain their reserve fund deposits and others, besides which the SLR investments in the form of deposits are being kept with the DCC banks by the urban co-op. banks. The DCC banks are representing the co-operative institutions in the district in many ways, for urban co-operative banks the clearing sub- members facility is being given by the DCC banks besides which the DCC banks are providing loans to various on lending co-operative institutions. The DCC banks are the backbone of the Agriculture Finance in the country.

OBJECTIVES:

The main objectives of the Bank are:

- To act as balancing center of finance for the primary societies in the district by providing them with funds when they have a shortage and by serving as a clearing house for their funds which are surplus.
- To provide capital to the affiliated societies and to perform the banking business.
- To provide a safe place for investing the reserves of primary societies.
- To provide latest banking facilities to the members.
- To develop the co-operative movement in the district on sound lines and to act as friend philosopher and guide.
- To develop and extend banking facilities in rural and Urban areas.
- To supervise, guide and control the working of member societies.

MEMBERSHIP

The constitution of the Bank is of a mixed type consisting of both individuals and co-operative societies as members. However, as advised by the co-operative department individual membership of the Bank has been discouraged. As on 31.3.2022 the Bank has an affiliated membership are -

- Co-operative societies : 9264
- Individuals : 1735
- Total : 10999

MANAGEMENT

The Management of the Bank is vested in the Board of Directors The tenure of the elected board is of five years.. Some of the powers of the Board are delegated to Executive Committee, Loan Committee and risk management committee. The meetings of Board of Directors are held once in every month, while the committee meetings are held once in every week. The Board of Directors consisting of 21 members. In order to develop the co-operative structure, the representatives of different classes of co-operative societies are eligible to elect and act as a director of the Bank.. Two seats are reserved for the professional directors whose experience and guidance are useful to the Bank. The directors from different fields leads to work the bank in a profitable way, make overall progress of the district, and to run the Bank in democracy system.

Function of various Committee

Executive Committee

The Board of Directors decide the members of Executive committee among themselves. The Chairman of the Bank is the Chairman of the Executive Committee. The period of Executive Committee is of 4 months. After the completion of the said period, the members of the Board are re-appoint for the membership of Executive Committee. There are maximum 11 members for Executive Committee. The Executive Committee performs following main functions-

- Sanction of membership.
- Sanction to issue share certificate.
- Sanction for transfer of shares.
- Sanction of agricultural loans.
- Preparation of annual report of the Bank.
- Consider measures for recovery of overdue loans.
- Sanction of various bills.
- Consider staff issues such as recruitment, promotion, legal action for misconduct of the staff.
- Appointment of advocate, officer for any legal activity in favor of / against the Bank
- Functions/Powers delegated by Board of Director.

Loan Committee

The Board of Directors decide the members of Loan committee among themselves. The Chairman of the Bank is the Chairman of the Loan Committee. The period of Loan Committee is of 4 months. After the completion of the said period, the members of the Board are re-appointed member of Loan Committee. There are maximum 11 members for Loan Committee. The Loan Committee performs following main functions.

- Sanction of non-agriculture loans to non-agriculture societies such as industrial societies, consumer agricultural societies, labour societies, PACS, housing societies, weaver societies, urban thrift societies etc.
- Consider measures for recovery of overdue loans.
- Consider for reshedulement of loan.

Audit Committee

The member of the Audit Committee is appointed for the period of one year. There are maximum 5 members for Audit Committee and Honorable vice Chairman is Chairman for this Committee. Audit committee takes the review of the progress of audit reports by various authorities such as Statutory Auditor, National Bank for Agriculture & Rural Development (NABARD) inspection, Maharashtra State Co-operative Bank's inspection and look after for suitable action for its remedy.

Control of the Bankt

The annual balance-sheet, profit and loss account, auditor's report are sanctioned by the Annual General Meeting of the Bank. The Board of Directors act as the trustee of the Bank. The Chief Executive Officer, General Manager and Deputy General Manager of various departments implements the decision made by Board of Directors. To help the Managers, there are Assistant General Managers of various departments. The Chief Officers of various Departments look after the daily activities of that department at the Head Office Level. At the operational level there

is Zonal Officer for each taluka. He has a control over all the branches in that taluka. Also there are Senior Officers who look after the activities of two to three branches in that taluka. Further there are Branch Managers who look after loan and recovery the daily activities of the Branch. To look after the working of the branches there are various departments at the Head Office level.

Major working of various departments of the bank.

Administrative Department.

Administrative department looks after availability of man-power of the bank. The HR Department which comes under the Administrative Department handle all the matters of leave, transfer and recruitment of employees. It also looks after for opening of new branches, sanctions some of the expenditure of the branches.

Agriculture Department.

It provides short-term, medium-term and long-term finance to the farmers with the help of primary agriculture societies at the village level. The total agriculture advances outstanding as on 31st March, 2022 is of Rs. 2409.19 crores out of direct agriculture finance to the farmer is of Rs. 46.43 Crores. It provide finance at the concessional rate of interest.

Non-agriculture Department.

It mainly provide finance to salary-earner societies, urban banks, urban thrift, industrial and labour societies, self-help groups, rural artisans, sugar factories, marketing societies. Planning and Development Department is a sub-department of Non-agriculture Department which provide non-agriculture individual finance. Non-agriculture individual finance mainly includes finance for non-farm sector, education purpose, consumer durable goods, vehicle loan, housing loan and cash credit.

Accounts Department

It mainly looks after the availability of funds of the bank and its utilization in proper way. While making utilization of the available funds it has to consider two important factors i.e. liquidity and profitability. It has to consider the amount of investment is available as and when necessary and it should be invested in the profitable manner. To invest in the profitable manner it also consider the maximum lending limit (i.e. upto which the bank can sanction the loan), maximum borrowing power, capital adequacy, solvency and such other important aspects of the Bank.

Information Technology Department

IT Department looks after software and hardware of the bank. Bank has implemented core banking solution software across all branches. Bank providing IMPS, NEFT/RTGS services through mobile banking.

Financial Position of the bank

The bank has a strong financial position which can be judge by the following information.

(Rs. In Crore)

S.No	Particulars	31.3.2020	31.3.2021	31.3.2022
1	Own Funds	1664.53	1899.59	2155.69
2	Deposits	10192.33	11329.99	11389.60
3	Advances	6848.97	8109.25	7566.32
4	Investments	5096.59	5233.81	7197.89
5	Working Capital	13473.00	15542.61	16738.44
6	Total Income	1057.15	1079.75	1105.43
7	Net Profit	50.23	55.10	68.68
8	C.D. Ratio	67.20%	71.57%	66.43%
9	Net NPA	0.00%	0.00%	0.00 %
10	CRAR	12.55%	11.48%	11.92%
11	Audit Classification	"A"	"A"	"A"

The Gross NPA as on 31st March 2022 was 4.76%.

WORKING CAPITAL

The working capital of the bank as on March, 2022 has reached upto Rs. 16738.44 crore.

DEPOSITS

The total deposits of the bank as on 31st March, 2022 was of Rs. 11389.60.crore. The bank has taken vigorous efforts to mobilize the deposits on a large scale. The deregulation of rate of interest offered on the deposits has created considerable competition in the market inspite of it, the achievement is remarkable on the part of the bank

INVESTMENTS

The total investments consisting of S.L.R. and Non-S.L.R. investments have reached up to Rs. 7197.89crore.

LOANS AND ADVANCES

The bank has rendered financial assistance to the primary agril.credit soc.,marketing soc.,weavers,consumer soc.,industrial co-op.,spinning mills., urban credit soc.,salary earners soc.,urban co-op.bank,co-op.sugar factories, individuals, loan against gold ornaments & fixed deposits receipts, consumers durable, transport soc., project finance etc. To make the development of the whole district, the bank is providing agricultural & non -agricultural loans to the needy society or individual. The bank quantum of agricultural loans is of Rs. 2409.19 crores & non agricultural loan is of Rs.5157.13 crores. The total loans and advances outstanding as on 31st March, 2022 were Rs. 7566.32 crore. The classification of loan is as under -

(Rs. In Crore)

Particulars	Agri. Loans	Non-Agri.Loans	Total Loans
ST	1758.93	3844.51	5603.44
MT	620.17	1215.99	1836.16
LT	30.09	96.63	126.72
Total	2409.19	5157.13	7566.32

Micro Finance - By Self Help Group

- SHG with bank 22424 as on March, 2022
- Out of above Women SHG Group 19395
- Loan Amount sanction as on march,2022- Rs.140.71 crores
- Outstanding - Rs.15.49 crores
- Recovery - 91%

For effective SHG Movement

- Women's Development Cell has been functioning since 2000 to guide Women SHG.
- Direct & unsecured loan/finance to SHG based on SHG's saving,
- First loan to SHG minimum Rs. 50000/- & maximum Rs.10.00 lakhs.
- First loan under NRLM scheme is Rs 1.00 lakhs.
- Loan supply at 8% interest Rate.
- 4% interest refund scheme on regular repayment of loan.
- Writing stationery of SHG available at very low rates.
- Organizing exhibition and sales for SHG.
- Women's social gathering and honoring ceremony on the occasion of International Woman's Day.
- Training and mentoring workshops for SHG member.

Loan Sanctioning Authority

- At Branch Level :- Rs.50000/-
- At Divisional Office Rs.1,00,000/-
- Over Rs.1,00,000/- at Head Office level.

RECOVERY

Since the year 1996-97 the prudential norms have been made applicable to the D.C.C.BANKs. On this background the bank has effected recovery upto 73.97% in June, 2022. The bank earned profit of Rs.68.68 crores as on 31 March 2022.

Branch expansion

The bank has created network of 290 branches and 4 Extension Counter within the district with 115 ATMs.

Staff Training

The bank had started to provide training in various fields such as banking, recovery, NPA Management, computerization, industrial finance, management of available funds & its utilization, liquidity management , risk management & so on. It helps bank for its future progress.

PERSONNEL

The total strength of staff as on 31st Mar., 2022 was 1223 it is

S.No	Designation	Staff as on 31.3.2022
1	Chief Executive Officer	1
2	General Manager	1
3	Deputy General Manager	5

4	Asst.General Manager	7
5	Chief Officer	45
6	Senior Officer	176
7	Junior Officer	330
7	Clerk	392
8	Peon,Driver etc.	266
	Total	1223

Computerization

For achieving accuracy in work and maintaining update record and keeping constant speed in work, the bank has undertaken core banking system and for that system a separate department is established at the Head Office level. A separate core banking machinery in case of disaster management has also been set up.

Glimpses of PDCC Bank Pune



PDCC bank officers explained all the participants with rose flower and explained about the bank to participants



Group photo with the participants at PDCC bank

PRESENTATIONS:

On the second half of the 9th June 2023 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.



Dr. D. Ravi, Programme Director discussed with the participants regarding the programme outcome

GROUP-I

Groups	Visits Planned	Group Members
III	Katraj Dairy, Pune	Mr. Pothuwilage Kumarasiri
		Ms. Wannu Arachchige Dinusha Nimali Jayasinghe
		Mr. Madasamy Vijayakanth
		Indra Kumar Tripathi

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

Presentation of Group-I



Group-I presented about the Katraj Dairy Visit

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. Sudasinghe Nilanthi Dhammika
		Ms. Pitipana Indika Kumari
		Ms. Renisha Adhikari
		Ramji Prasad Silwal

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.

Presentation of Group-II



Group-II Presented about the Grahak Peth Visit

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

Groups	Visits Planned	Group Members
III	Krishi Vigyan Kendra, Baramati	Mr. Ranasinghe Arachchige Don Sampath Sri Nalinda
		Ms. Hettiarachchi Chathurika Mihirani
		Ms. Sunita Poudel
		Krishna Kant Mishra

All the members presented about the third visit of Krishi Vigyan Kendra, Baramati. It was very good experience for the participants. They got knowledge about the Drone application for day to day agriculture work.

Participants experienced that KVKs can help to primary cooperative societies are thinking differently and enriching themselves in the application of the technology.

Presentation of Group-III



Group-III delivered presentation on KVK, Baramati study visit

Learning Outcome:

- (i) Improving agricultural production with social justice.
- (ii) Work experience (learning by doing) is the main method of imparting training and education.
- (iii) Stress on weaker section of the rural population.
- (iv) Training to extension workers, practicing farmers and to those who want to be self employed.

The major functions of the KVKs include

- (i) To organise long-term vocational trainings for rural youth for generating self-employment.
- (ii) To organise training for extension functionaries and farmers on improved practices.
- (iii) To organise front-line demonstration to generate production data and feedback.
- (iv) To collaborate with subject matter specialists of Agricultural Universities in on-farm testing, refining and domesticating technologies.

Action Plan:

1. Training programmes may be arranged by KVKs for PACs members to train them and aware about the technologies were used in KVS, so that they will give the training to their members and farmers to make them aware.
2. Government of the respective country may prepare policy for application of such innovative technologies. There should be provision of subsidies to encourage the PACs to application of Drone technology.

GROUP-IV, V & VI

Groups	Visits Planned	Group Members
IV	Shri Mahalakshmi Mahila Nagari Sahakari Patsanstha Ltd, Belapur (Women Cooperative)	Ms. Edirisooriya Edirisooriya Patabadige Dammika
		Ms. Padukka Vidanalage Don Ganga Preethi Sagarika
		Sushil Manasini
		Khil Prasad Paudel
V	Shri Sidhivinayak Nagari Sahakari Patsanstha Ltd, Belapur (Primary Credit Cooperative Society-Rural)	Ms. Kumarage Waththage Lakmali Fernando
		Ms. Hetti Arachchi Gamage Chandralatha
		Ambika Neupane
		Sagar Nath Bastola

VI	Shri Sidhivinayak Grahak Bhandar (Rural Consumer Cooperative Store)	Ms. Wanasingha Mudiyansele	Lathika
		Ms. Geeganage Chandanie	
		Bijay Reshmi Magar	
		Ms. Leesha Devraj	

All the group members presented about the Shri Sidhivinayak Group i.e.

- (i) Shri Mahalakshmi Mahila Nagari Sahakari Patsanstha Ltd, Belapur (Women Cooperative)
- (ii) Shri Sidhivinayak Nagari Sahakari Patsanstha Ltd, Belapur (Primary Credit Cooperative Society-Rural)
- (iii) Shri Sidhivinayak Grahak Bhandar (Rural Consumer Cooperative Store)

Sri Sidhivinayak is the big group of cooperative sector. They are much empowered and running three types of cooperatives to fulfill the needs of peoples leaving in Belapur. Participants were very satisfied about knowing the successful cooperative business model.

Presentation of Group-IV



Group IV given presentation on Shri Mahalakshmi Mahila Nagari Sahakari Patsanstha Ltd, Belapur visit

Presentation of Group-V



Group V given presentation on Shri Sidhivinayak Nagari Sahakari Patsanstha Ltd, Belapur visit

Presentation of Group-VI



Group V given presentation on Shri Sidhivinayak Grahak Bhandar visit

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 multi service center 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-VII

Groups	Visits Planned	Group Members
VII	Pune District Central Co-op Bank	Ms. Mahajuwana Kankanamge Anoma Priyanthi Mr. Siddha Rupage Tharindu Sanjaya Minipura Sanjitha Khanal Dr. Udita Agrawal

All the members presented about the last visit of Pune District Central Co-op Bank. It was very good experience for the participants. They got knowledge about the well managed and complete computerized cooperative bank.

Presentation of Group-III



Group-VII delivered presentation on 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 need 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.

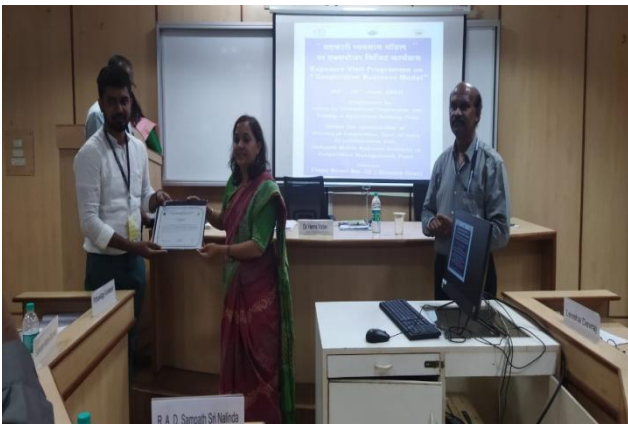
CONCLUDING SESSION AND CERTIFICATE DISTRIBUTION:

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 OF THE PROGRAMME:



All participants in one frame

CICTAB Secretariat

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

**Exposure Visit Programme on Cooperative Business Model**

(in collaboration with Ministry of Cooperation, Govt. of India, at
Vaikunth Mehta National Institute of Co-operative
Management (VAMNICOM), Pune, Maharashtra, India)

**CICTAB-MoC-VAMNICOM)
(6th -9th June, 2023)****List of Participants**

Sr. No	Name	Organization	Designation
SRILANKA			
1.	Mr. Pothuwilage Kumarasiri	National Cooperative Council of Sri Lanka	Coordinator / interpreter,
2.	Mr. Sudasinghe Nilanthi Dhammika	Colombo District, Sanasa Union	Deputy General Manager,
3.	Mr. Ranasinghe Arachchige Don Sampath Sri Nalinda	Colombo District, Sanasa Union	Deputy General Manager,
4.	Ms. Edirisooriya Edirisooriya Patabadige Dammika	Colombo District, Sanasa Union	Senior Manager,
5.	Ms. Kumarage Waththage Lakmali Fernando	Colombo District, Sanasa Union	Manager,
6.	Ms. Wanasingha Mudiyansele Lathika Swarnamalee	Colombo District, Sanasa Union	Manager,
7.	Ms. Mahajuwana Kankanamge Anoma Priyanthi	Colombo District, Sanasa Union	Manager,
8.	Ms. Wann Arachchige Dinusha Nimali Jayasinghe	Colombo District, Sanasa Union	Manager,
9.	Ms. Pitipana Indika Kumari	Colombo District, Sanasa Union	Manager,
10.	Ms. Hettiarachchi Chathurika Mihirani	Colombo District, Sanasa Union	Manager,
11.	Ms. Padukka Vidanalage Don Ganga Preethi Sagarika	Colombo District, Sanasa Union	Manager,
12.	Ms. Hetti Arachchi Gamage Chandralatha	MPCS, Bearalapanathara	Manager,
13.	Ms. Geeganage Chandanie	MPCS Bearalapanathara	Accountant,
14.	Mr. Siddha Rupage Tharindu Sanjaya Minipura	PANAWALA, Siridhammanan Sanasa	General Manager,
15.	Mr. Madasamy Vijayakanth		Project Coordinator & Researcher, LST

Sr. No	Name	Organization	Designation
	NEPAL		
16.	Ms. Renisha Adhikari	NRB - Nepal Rastra Bank Baluwatar, Kathmandu	Assistant Director Banking Department
17.	Ms. Sunita Poudel	NRB - Nepal Rastra Bank Baluwatar, Kathmandu	Assistant Director Human Resource Management Department
18.	Sushil Manasini	SKBBL - Sana Kisan Bikas Laghubitta Bittyasanstha Ltd.	HR Officer
19.	Ambika Neupane	SKBBL - Sana Kisan Bikas Laghubitta Bittyasanstha Ltd.	Officer
20.	Bijay Reshmi Magar	SKBBL - Sana Kisan Bikas Laghubitta Bittyasanstha Ltd.	Sr. Assistant
21.	Sanjitha Khanal	SKBBL - Sana Kisan Bikas Laghubitta Bittyasanstha Ltd.	Sr. Officer
22.	Indra Kumar Tripathi	NEFSCUN – Janakalyan Saving and Credit Cooperative Society Ltd, Dhading	
23.	Ramji Prasad Silwal	NEFSCUN - Janakalyan Saving and Credit Cooperative Society Ltd, Dhading	Secretary
24.	Krishna Kant Mishra	NEFSCUN - Janakalyan Saving and Credit Cooperative Society Ltd, Saptari	CEO
25.	Khil Prasad Paudel	NEFSCUN - Ashok Batika Saving and Credit Cooperative Society Ltd , Makwanpur	Manager
26.	Sagar Nath Bastola	NEFSCUN - Ashok Batika Saving and Credit Cooperative Society Ltd, Makwanpur	Vice -President
	India		
27.	Ms. Leesha Devraj	NAFCARD Ltd., 701, 7 th floor, A- wing, BSEL Tech. Park, Opp. Railway Station, Vashi, Mumbai – 407 003 (Mumbai to Pune by bus at 17.50 5.6.2023and Pune station at 15.15 on 10.6.2023)	Assistant Director
28.	Dr. Udit Agrawal	BIRD (NABARD), Lucknow	Subject Matter Specialist (Banking & Finance)



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

International Exposure visit programme on
"Cooperative Business Model"

**At VAMNICOM, Pune
(6th – 9th June, 2023)
(CICTAB-MOC-VAMNICOM)**

TIME TABLE

Date	Time	Topics	Resource Person
6 th June, 2023 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)	
7 th June, 2023 Wednesday	Visit to: (i) Krishi Vigyan Kendra, Baramati		
8 th June, 2023 Thursday	Study Visit to: (i) Shri Mahalakshmi Mahila Nagari Sahakari Patsanstha Ltd, Belapur (Women Cooperative) (ii) Shri Sidhivinayak Nagari Sahakari Patsanstha Ltd, Belapur (Primary Credit Cooperative Society-Rural) (iii) Shri Sidhivinayak Grahak Bhandar (Rural Consumer Cooperative Store)		
9 th June, 2023 Friday	9.00 AM – 9.30 AM	Recap	
	9.30 AM – 1.00 PM	Study Visit to: Pune District Central Co-op Bank	
	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

**Exposure Visit Programme on Cooperative Business Model
(21st-24th February, 2023)**

Groups for Visits

Groups	Visits Planned	Group Members
1	Katraj Dairy (Dairy Cooperative)	Mr. Pothuwilage Kumarasiri
		Ms. Wann Arachchige Dinusha Nimali Jayasinghe
		Mr. Madasamy Vijayakanth
		Indra Kumar Tripathi
2	Grahak Peth (Urban Consumer Cooperative Store)	Mr. Sudasinghe Nilanthi Dhammika
		Ms. Pitipana Indika Kumari
		Ms. Renisha Adhikari
		Ramji Prasad Silwal
3	Krishi Vigyan Kendra, Baramati	Mr. Ranasinghe Arachchige Don Sampath Sri Nalinda
		Ms. Hettiarachchi Chathurika Mihirani
		Ms. Sunita Poudel
		Krishna Kant Mishra
4	Shri Mahalakshmi Mahila Nagari Sahakari Patsanstha Ltd, Belapur (Women Cooperative)	Ms. Edirisooriya Edirisooriya Patabadige Dammika
		Ms. Padukka Vidanalage Don Ganga Preethi Sagarika
		Sushil Manasini
		Khil Prasad Paudel
5	Shri Sidhivinayak Nagari Sahakari Patsanstha Ltd, Belapur (Primary Credit Cooperative Society-Rural)	Ms. Kumarage Waththage Lakmali Fernando
		Ms. Hetti Arachchi Gamage Chandralatha
		Ambika Neupane
		Sagar Nath Bastola
6	Shri Sidhivinayak Grahak Bhandar (Rural Consumer Cooperative Store)	Ms. Wanasingha Mudiyansele Lathika Swarnamalee
		Ms. Geeganage Chandanie
		Bijay Reshmi Magar
		Ms. Leesha Devraj
7	Pune District Central Co-op Bank	Ms. Mahajuwana Kankanamge Anoma Priyanthi
		Mr. Siddha Rupage Tharindu Sanjaya Minipura
		Sanjitha Khanal
		Dr. Udita Agrawal

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

CICTAB WELCOMES PARTICIPANTS FROM SRI LANKA, NEPAL & INDIA FOR
 International Exposure visit programme on
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CENTRE FOR INTERNATIONAL COOPERATION AND TRAINING IN AGRICULTURAL BANKING (CICTAB), PUNE

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 International Exposure visit programme on
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CICTAB THANKS KVK, BARAMATI FOR AN INFORMATIVE VISIT TO OUR PARTICIPANTS FROM SRI LANKA, NEPAL & INDIA

BONEY BEES & POLLINATION LIBRARY
 Implemented by
 Krishi Vigyan Kendra, Baramati (Pune)

CICTAB THANKS SHRI MAHALAKSHMI MAHILA NAGARI SAHAKARI LTD (WOMEN COOPERATIVE), SHRI SIDHIVINAYAK SAHAKARI LTD (PRIMARY CREDIT COOPERATIVE SOCIETY) & SHRI SIDHIVINAYAK GRHAK BHANDAR (RURAL CONSUMER COOPERATIVE STORE), BELAPUR, AHMEDNAGAR FOR INFORMATIVE VISIT AND BEING A GENEROUS HOST TO OUR PARTICIPANTS FROM SRI LANKA, NEPAL & INDIA