



Course Report on

International Programme on

**“Business Development Plan for
Primary Agricultural Cooperative Society”**

At VAMNICOM, Pune

(3rd – 6th January, 2024)

(CICTAB- NAFSCOB-MOC-VAMNICOM)

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

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

Website : www.cictab.org

Background

Primary Agricultural Credit Society (PACS) occupies a paramount position in the cooperative credit structure in India. It promotes economic interest of members in accordance with the co-operative principle and also provides short term and medium term loans. But the PACS are also facing certain roadblocks due to lack of administration skills, human resources and technological innovations. The business plans of PACs to be revamped and new business plan to be devised to enable both farm & non-farm credit requirements. PACS can leverage its potentials in agriculture and rural financing sector by enabling the farmer to be part of a business plan in which everything can be tapped into the growing market including capacity building and technology transfer. Transition of PACS from being just a credit society to multi services society which can act as a single window for credit as well as services with the help of sustainable business ideas is the need of the hour.

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". Before the creation of this ministry, the objectives of this ministry were looked after by the Ministry of Agriculture. The ministry works in strengthening co-operatives at the grassroot level, working to streamline processes for 'Ease of doing business' for co-operatives and enabling the development of Multi-State Co-operatives (MSCS).

About VAMNICOM

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

About NAFSCOB

The National Federation of State Co-operative Banks Ltd. (NAFSCOB), was established on 19th May 1964 with a view to facilitate the operations of State and Central Co-operative Banks in general and Development of Co-operative Credit in particular.

NAFSCOB provide a common forum to the member banks to examine the problems of Co-operative credit, banking and allied matters and evolve suitable strategies to deal with them. Promote and protect the interests of the member banks in all spheres of their activities and to give expression to the views of the member banks. Co-ordinate and liaison with Government of India, Reserve Bank of India respective State Governments, NABARD and other higher financing institutions for the development of Co-operative credit on behalf of the member banks. Provide research and consultancy inputs to the member banks in order to facilitate them to strengthen their own organizations. Organise conferences/seminars/workshops/meeting to share the views of common interest with a view to contribute for better policy decisions.

About the Programme

The International Programme on "Business Development Plan for Primary Agricultural Cooperative Society" conducted at VAMNICOM, Pune from 3rd – 6th January, 2024. Programme was conducted in collaboration with Ministry of Cooperation, Government of India, NAFSCOB & Vaikunth Mehta National Institute of Cooperative Management, Pune. The programme was conducted in physical mode in VAMNICOM, Pune.

Dr. D. Ravi, Consultant, CICTAB inaugurated the programme in the presence of CICTAB team. Total 21 Participants from Nepal Rastra Bank Nepal (4), Small Farmer Development Microfinance financial institute Ltd, Nepal (1), Sana Kisan Bikas Laghubitta Bittyasanstha Ltd (2), Nepal, Looms of Ladakh Women Cooperative Ltd, Ladakh (2), National Cooperative Consumer's Federation of India Limited (NCCF), New Delhi (2) and NAFSCOB (8) were attended the programme.

Director, CICTAB in interacted with the participants in the group photo session and discussed about the programme.

Dr. D. Ravi, Consultant, CICTAB briefed about the programme and conveyed gratitude to the participants.

Glimpses of inauguration and group photo session of programme:



For detailed List of Participants refer Annexure A.

Objective of the Programme

The broad objectives of the programme was:

- ❖ To provide administration skills, human resources and technological innovations in cooperatives.
- ❖ Preparation of the business plans both farm & non-farm credit requirements.
- ❖ To identify potentials in agriculture and rural financing sector by enabling the farmer to be part of a business plan in which everything can be tapped into the growing market including capacity building and technology transfer.
- ❖ To sensitize the participants that transition of PACS can act as a single window for credit as well as services with the help of sustainable business development plans,

Coverage of the Programme

The training programme was for Chief Executive Officers / Senior Executives of Agricultural Banking, Rural Financing Institutions, Cooperatives and Rural Development Organisations / Institutions in the Countries of the SAARC Region.

The Four-day long programme comprised of 15 sessions of 1 hour 15 mins minutes duration each on the following broad topics:

- ❖ Registration & Climate Setting
- ❖ Interaction and Inauguration
- ❖ Experience sharing of successful PACs by Mr. Dyaneshwar Tapkir Yogiraj Nagari Sahakari Pat Sanstha Ltd., Baner
- ❖ Experience sharing of successful PACs by Shri. Lio Kolaso, Chairman Uttan Machimar Karyakari Sahakari Sanstha Maryadit, Uttan, Dist- Thane
- ❖ Experience sharing on Agri-entrepreneur- by Shri Someshwar K. Syngenta Foundation
- ❖ PACs as a facilitator for circular economy - Waste to Energy Project by Mr. Sameer Rege, Mailhem, Pune
- ❖ Digital platform Experience of Biofuelcircle on Biomass and Biofuel - Connecting Rural and Industrial Economies by Mr Ashwin Save, Biofuel Circle, Pune
- ❖ Business Development Plan for Primary Agricultural Cooperative Society by Shri Sudhir Ragathwan, CGM, NABARD, Pune
- ❖ Experience sharing of successful PACs by Shri Pradip Pratap Mane Mhasurne Vividh Karyakari Society, Mahasurne
- ❖ Action Plan Report presentation
- ❖ Evaluation / Feedback & Valediction

One day field a field visit was arranged on 5th January 2024 for the participants to **(Kashti Vividh karykari Seva Sahakari Society ltd Kashti**

For detailed Programme Schedule refer Annexure B.

Day 1 : 3rd January 2024

Session -1

Topic : Rural Financing Institutions in SAARC countries – CICTAB Member Institutions

Faculty/Resource person : Dr. D. Ravi, Programme Director

Dr. D. Ravi addressed participants that in SAARC countrie, CICTAB is having 39 member institutions from six countries including India, Sri Lanka, Nepal, Bhutan & Bangladesh. He discussed about the Rural Financing Institutions in the respective countries of the SAARC region.



Session -2

Topic : Experience sharing of successful PACs

**Faculty/Resource person : Mr. Dyaneshwar Tapkir Yogiraj Nagari
Sahakari Pat Sanstha Ltd., Baner**

Mr. Dyaneshwar Tapkir briefed about his organisation Yogiraj Nagari Sahakari Pat Sanstha Ltd., Baner. It is a credit cooperative society. He guided the participants about the loan disbursement and recovery policy for credit cooperative society success



Session -3

Topic : Experience sharing of successful PACs

**Faculty/Resource person : Shri. Lio Kolaso, Chairman, Uttan Machimar
Karyakari Sahakari Sanstha Maryadit, Uttan, Dist- Thane**

Shri. Lio Kolaso briefed about the Uttan Machimar Karyakari Sahakari Sanstha Maryadit, Uttan. He discussed that fishery cooperative sector is much unorganised and now they are taking efforts to bring them on a platform.



Day 2 : 4th January 2024

Session -4

Topic : Experience sharing on Agri-entrepreneur

Faculty/Resource person : Shri Someshwar K. Syngenta Foundation

Shri Someshwar K. Discussed that Syngenta launched in 2014, the Agri-Entrepreneur Model is SFI's flagship initiative. The AE model follows a decentralized approach in empowering rural youth and incentivizes them to play an active role in agricultural development in their region. An AE brings together services such as credit and market linkage, access to high-quality input and crop advisory for a cluster of about 150-200 farmers. The model is currently active across Andhra Pradesh, Assam, Bihar, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, and West Bengal.



Session -5

Topic : PACs as a facilitator for circular economy - Waste to Energy Project

Faculty/Resource person : Mr. Sameer Rege, Mailhem Environment Pvt. Ltd.,

Mr. Sameer Rege briefed that name MAILHEM showcases the true vision of the company – to convert WASTE to GOLD, wherein “MAIL” in Sanskrit stands for WASTE and “HEM” stands for GOLD. At Mailhem Environment Pvt. Ltd.,. The Disposal of waste at its source of generation’ and have successfully treated over a million tons of solid waste till date, thereby doing towards a cleaner environment by helping mitigate greenhouses gases



Session -6

Topic : PACs as a facilitator for circular economy - Waste to Energy Project

Faculty/Resource person : Mr. Sameer Rege, Mailhem Environment Pvt. Ltd.,

Mr. Sameer Rege briefed that name MAILHEM showcases the true vision of the company – to convert WASTE to GOLD, wherein “MAIL” in Sanskrit stands for WASTE and “HEM” stands for GOLD. At Mailhem Environment Pvt. Ltd.,. The Disposal of waste at its source of generation’ and have successfully treated over a million tons of solid waste till date, thereby doing towards a cleaner environment by helping mitigate greenhouses gases



Session -7

Topic: Digital platform Experience of Biofuelcircle on Biomass and Biofuel - Connecting Rural and Industrial Economies

Faculty/Resource person: Mr Ashwin Save, Biofuel Circle, Pune

Mr Ashwin Save explained that Agri waste is an important element for circular economy. It is restorative and regenerative, replace “end of life” with restoration, eliminates use of toxic chemicals, reuse and reduce resource consumption.

Rural Scenario regarding the agri waste is average land holding is 2 acres per farmer, waste generated is 2 tons per acre/harvest & time available to clear the waste is 15-45 days. If the farmer motivates to convert waste into bio fuel they are able to get potential additional income ₹ 8,000 - 12,000 per year. PACs can play important role in formation of Biofuel PACs at village levels.



Session -8

Topic: Business Development Plan for Primary Agricultural Cooperative Society

Faculty/Resource person: Shri Sudhir Ragathwan, CGM, NABARD, Pune

Shri Sudhir Ragathwan shared that the strength of the PACs is good local knowledge and people, customer are owner and service ay doorstep. Weakness is inadequate resources, dependency on DCCBs for fund and guidance, restricted knowledge and limited operation. PACS act as Profit Centre or Business entity. Whether PACS can play a role in Land Fragmentation, extension services by Govt. Agencies, adoption of latest farm technology, non-affordability of SF/MF for Farm Machinery/HYV/IPM/INM, post harvest processing and marketing Problem, lack of storage and Transportation, non-availability of machinery for custom hiring, services, repair, etc, absence of One-stop Shop for Farmer, Need for Credit plus activities.



Half day Study Visit to Katraj Dairy on 4th January 2024 at 3.00 PM

Half day Study Visit on 4th January 2024 at 3.00 PM was organised at Katraj Dairy, Pune. Dr. D. Ravi, Programme Director coordinated the visit. First the showed the video about the Katraj Dairy so that participants got the idea behind the formation of dairy unit. Afterword they arranged visit to dairy plant to know the various activities.

It was incorporated in 1960 with an intention of providing an organized facility of milk collection for the village-level farmers situated in Pune district. Katraj Dairy started with milk collection of about 0.30 lakh (30.000) liters per day in the first year of operation and today has steadily grown to over 2.00 lakh (0.20 million) litres per day and has a financial turnover of over Rs.250 crores.

Initially it was stared with only one production, and now it increased up to 30 products. During last two years the turnover has been increased 50%. 140 product outlasts acting in Pune. Practicing a rain water harvesting methods. Proving 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.



Study visit at Katraj Dairy. Token of love was given by CICTAB to the Katraj Dairy officer for sharing the information

Day 3 : 5th January 2024

One day Visit to Kashti Vividh karykari Seva Sahakari Society Ltd Kashti

The one day visit to Kashti Vividh karykari Seva Sahakari Society Ltd Kashti was organised for the participants on 5th January 2024. Dr. D. Ravi, Programme Director accompanied the participants along with the Ms. Smita Kada, Research Officer and Mr. Suresh Salvi, MTS CICTAB. Chairman and all board of directors were present to brief about the society. They have briefed about the successful business plan of the society.

The society was established in the year 1926 and conducted 97th Annual General Meeting in the year 2023. The society has around 900 members and operate in Kashti village only. The society is running 11 departments for farmer members which are- fertilizer department, machinery department, consumer store, saree department, readymade clothing department, household appliance department, pesticide & seed department, shoe mart and 'May Urja' (माय ऊर्जा)- newly opened department in association with Kutwal Foods Pvt. Ltd. to sell sweets, cold drinks, mineral water etc. The society has received awards and recognition in various fields for its outstanding performance from time to time; among these is 'Best Cooperator' award by NCDC in 2007 and 2010.



Chairman and Board of Directors briefed about Kashti Vividh karykari Seva Sahakari Society Ltd Kashti



Saree Department



Readymade Clothing Department



Consumer Store



Household Appliance Department



Group photo at Kashti Vividh karykari Seva Sahakari Society Ltd Kashti



Session - 9

Topic: Experience sharing of successful PACs

Faculty/Resource person: Shri Pradip Pratap Mane, Mhasurne Vividh Karyakari Society, Mahasurne

Shri Pradip Pratap Mane, Chairman, Mhasurne Vividh Karyakari Seva Sahakari Society, Mhasurne shared that in 2024 this society will complete 77 years. They are doing different business under one society. Society purchase the agri produces from farmers at village level and sale it to urban areas in retail price. Society also having agri input dealership like irrigation equipments, fertilizers etc.

They purchase it from big cooperatives in wholesale price and sale it in retail prices. They also provide credit to the farmers. He explained detailed business plan of the Mhasurne Vividh Karyakari Society, Mahasurne which will help the participants to develop their cooperative.



Session - 10

Topic: Action plan presentation
Faculty/Resource person: By participants

On basis classroom sessions and study visits participants presented their action plans. Five groups were made by Dr. D. Ravi for action plan presentation. The glimpses of action plan presentations were given below:



Group I discussion and presentation



Group II discussion and presentation



Group III discussion and presentation





Group IV discussion and presentation



Group V discussion and presentation



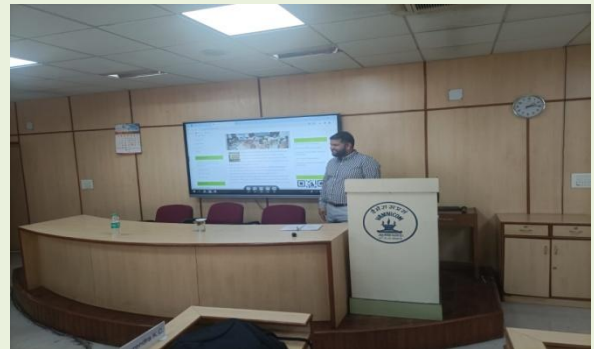
Session - 11

Topic: Country Paper Presentation
Faculty/Resource person: By participants

Country paper presentation was presented by the participants. The glimpses of presentations were given below:



Mr. Jitin Grover, Assistant Manager, National Cooperative Consumer's Federation of India Ltd presented about NCCF



Mr. Sourav Singh, Marketing Officer, Jilha Sahakari Kendriya Bank Ltd., Head quarter, Dhar presented about his bank



Ms Padma Tashi, Product Manager & Ms. Amina Bano, Associate Manager- Looms of Ladakh Women Cooperative Ltd, Ladakh presented about their cooperative



Ms. Bijaya Gautam, Assistant Director, Nepal Rastra Bank, Pokhara Office presented about NRB, Nepal

Validation and Certificate Distribution:

Programme was concluded by Dr D Ravi, Consultant, CICTAB and he distributed the certificates to the participants.



Dr D Ravi, Consultant, CICTAB and he distributed the certificates to the participants

Learning outcome:

- ❖ Agri-entrepreneurship programmes through cooperatives will help to educate the members about the new income generating business.
- ❖ PACs can collect the Biomass from the villages and start Bio-fuel energy projects at village level
- ❖ Management of the day to day waste also can done by PACs
- ❖ PACs can act as multi service and multi business centre at every village

Group Photo of the Programme:



CICTAB Secretariat

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



**International Programme on
“Business Development Plan for Primary Agricultural Cooperative Society”
(3rd – 6th January, 2024)
(CICTAB-MOC-NAFSCOB-VAMNICOM)**

List of Participants

Sr. No	Name (Passport)	Designation	Organization
	NEPAL		
1.	Mr. Surendra K.C.	Assistant Director	NRB- Non Bank Financial Institutions Supervision Department
2.	Ms. Bijaya Gautam	Assistant Director	NRB- Nepal Rastra Bank, Pokhara Office
3.	Ms. Mamata Rawat	Assistant Director	NRB- Nepal Rastra Bank, Nepalgunj Office
4.	Mr. Kamal Prakash Kalathoki	Director	NRB-Non-Bank Financial Institutions Supervision Department
5.	Mr. Gautam Kumar K. C.	Senior Assistant	SKBBL - Small Farmer Development Microfinance financial institute Ltd.
6.	Mr. Bhojraj Kadayat	Assistant	SKBBL - Sana Kisan Bikas Laghubitta Bittyasanstha Ltd.
7.	Mr. Ram Janak Choudhary	Senior officer	SKBBL - Sana Kisan Bikas Laghubitta Bittyasanstha Ltd.
	INDIA		
8.	Ms Padma Tashi	Product Manager	NCUI - Looms of Ladakh Women Cooperative Ltd, Ladakh
9.	Ms. Amina Bano	Associate Manager	NCUI - Looms of Ladakh Women Cooperative Ltd, Ladakh
10.	Mr. Jitin Grover	Assistant Manager	NCCF - National Cooperative Consumer's Federation of India Limited (NCCF), New Delhi
11.	Mr. Rishi Raj Bansal	Professor	NCCF - National Cooperative Consumer's Federation of India Limited (NCCF), New Delhi
12.	Mr. Sourav Singh	Marketing Officer	NAFSCOB – Jilha Sahakari Kendriya Bank Ltd., Head quarter, Dhar
13.	Mr. Vikas Pandya	Banking Asstt	NAFSCOB - Jilha Sahakari Kendriya Bank Ltd., Head quarter, Dhar
14.	Mr. Narayan Singh Chouyal	sub Committee Manager	NAFSCOB - Jilha Sahakari Kendriya Bank Ltd., Bilda
15.	Mr. Bherulal Bhayal	Sub. Committee Manager	NAFSCOB - Jilha Sahakari Kendriya Bank Ltd., Lohari

Sr. No	Name (Passport)	Designation	Organization
16.	Mr. Raghuv eer Singh	Assistant Committee Manager	NAFSCOB - Bhopal Coop. Central Bank Ltd., Bairasiya
17.	Mr. Govind Chaubey	Assistant Committee Manager	NAFSCOB - Bhopal Coop. Central Bank Ltd., Dillod
18.	Mr. Shailendra Jat	Assistant Committee Manager	NAFSCOB - Bhopal Coop. Central Bank Ltd., Kuthar
19.	Mr. Vishram Vishwakarma	Assistant Committee Manager	NAFSCOB - Bhopal Coop. Central Bank Ltd., Najirabad
20.	Mr. Subhash Ray	Assistant Committee Manager	NAFSCOB - Bhopal Coop. Central Bank Ltd., Jahirpir



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

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TIME TABLE

Date	Time	Topics	Resource Person
3rd Jan, 2024 Wednesday	9.30 AM – 10.00 AM	Registration & Climate Setting	Dr. D. Ravi Programme Director
	10.00 AM – 10.30 AM	Interaction and Inauguration	Dr. Hema Yadav Director, VAMNICOM & CICTAB
	10.30.00 AM – 11.00 AM	Group Photo & Tea	
	11.00 AM – 12.00 PM	Rural Financing Institutions in SAARC countries – CICTAB Member Institutions	Dr. D. Ravi Programme Director
	12.00 PM – 1.30 PM	Business plan development for cooperatives	Dr. D. Ravi Programme Director
	1.30 PM – 2.30 PM	Lunch Break	
	2.30 PM – 3.30 PM	Experience sharing of successful PACs	Mr. Dyaneshwar Tapkir Yogiraj Nagari Sahakari Pat Sanstha Ltd., Baner
	3.30 PM – 3.45 PM	Tea Break	
	3.45 PM – 5.00 PM	Experience sharing of successful PACs	Shri. Lio Kolaso Chairman Uttan Machimar Karyakari Sahakari Sanstha Maryadit, Uttan, Dist- Thane
	5.00 PM – 5.30 PM	Campus Visit	
4th Jan, 2024 Thursday	9.15 AM – 9.30 AM	Recap	
	9.30 AM – 10.30 AM	Experience sharing on Agri-entrepreneur	Shri Someshwar K. Syngenta Foundation
	10.30 AM–11.30 AM	PACs as a facilitator for circular economy - Waste to Energy Project	Mr. Sameer Rege Mailhem, Pune
	11.30 PM- 11.45 PM	Tea Break	
	11.45 AM– 1.00 PM	Digital platform Experience of Biofuelcircle on Biomass and Biofuel - Connecting Rural and Industrial Economies	Mr Ashwin Save, Biofuel Circle, Pune
	1.30 PM – 2.30 PM	Lunch Break	
	2.30 PM – 3.30 PM	Business Development Plan for Primary Agricultural Cooperative Society	Shri Sudhir Ragathwan, CGM, NABARD, Pune
	3.30 PM – 6.00 PM	Visit to Katraj Dairy, Pune	

5 th Jan, 2024 Friday	Visit to Kashti Vividh karykari Seva Sahakari Society ltd Kashti		
6 th Jan, 2024 Saturday	9.30 AM – 9.45 AM	Recap	
	9.45 AM – 11.00 AM	Country paper presentation	By the participants
	11.00 AM– 11.15 AM	Tea Break	
	11.15 AM– 1.30 PM	Experience sharing of successful PACs	Shri Pradip Pratap Mane Mhasurne Vividh Karyakari Society, Mahasurne
	1.30 PM – 2.30 PM	Lunch Break	
	2.30 PM – 3.45 PM	Action Plan Report presentation	By the participants
	3.45 PM – 4.00 PM	Action Plan Report presentation	By the participants
	4.00 PM – 5.15 PM	Tea Break	
		Evaluation / Feedback & Valediction	Dr. Hema Yadav Director, VAMNICOM & CICTAB
