



Course Report on

International Training Programme on

"Implementation of Quality Assurance and Banding in Savings and Credit Cooperatives"

SANASA Campus-Kegalle, Sri Lanka

(5th - 8th Feb, 2024)

(CICTAB- SANASA-NEFSCUN-NCBL-VAMNICOM)

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

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Background

A brand is an asset. Branding communicates the unique value of product and services to the users or members. The Branding Strategies will define the role of the credit union movement as a new leader in the financial service sector. Branding will promote the characteristics that differentiate credit union from other financial institutions in the marketplace.

Why to walk on the Branding Program?

The program basically focuses on the safety & soundness, sustainability, and risk-free operation of credit unions that support winning the trusty of members having ensured of good-governance and standardization of operation in the credit unions, however, the following intends can be considered:

- Ensures the safety and soundness.
- Standardization on performance.
- Sustainability of credit union,
- Creates unique value to the members.
- Increases the members' loyalty and trust,
- Creates unbound opportunities for expansion.
- One step ahead in innovation.
- Ensures the proper practice of prudential standards.
- Enhances the member services with product packaging.

About CICTAB

At the instance of FAO, Centre for International Cooperation & Training in Agricultural Banking (CICTAB) was set up by Ministry of Agriculture & Farmers Welfare, Govt. of India as an autonomous institution with its head quarters at Vaikunth Mehta National Institute of Cooperative Management Campus, Pune in January, 1983.

CICTAB was promoted by Dept. of Agriculture & Cooperation, Ministry of Agriculture & Farmers Welfare and Government of India since 1983. With the establishment of Ministry of Cooperation in July 2021, the Management of CICTAB is vested with Secretary, MoC as President of General Council and Additional Secretary, MoC as Chairman of Managing Committee consisting of representatives from member institutions in member countries.

CICTAB was organised on the lines of the recommendations of FAO Mission on CICTAB (Chairman, B. Venkatapiah, formerly Dy. Governor of Reserve Bank of India and with endorsement of Government consultations held at Pune of four initial member countries of CICTAB, viz. Bangladesh, Nepal, Sri Lanka and India. CICTAB became operational, initially for four countries of the region, viz. Bangladesh, Nepal, Sri Lanka and India.

CICTAB is conducting training programmes for 39 member institutions in SAARC countries without any course fees. CICTAB is conducting all its activities from membership fees of US\$ 1000/- OR Equivalent to INR collected from its 39 members every year.

About SANASA FEDERATION

SANASA FEDERATION (Federation of Thrift and Credit Co-operative Societies in Sri Lanka) 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.

Mobilizing 1 million people and 56,000 volunteers under one brand without legal authority to control and standardize, requires leadership, vision, commitment, and knowledge. In addition to Dr.Kiri's charismatic leadership, the SANASA education programme which was developed by the SANASA Federation under his direct supervision gave birth to the very first higher education Institute owned by cooperators of Sri Lanka. Thirty years of continuous community education under a single leadership and one vision is one of the key secrets behind SANASA's success.

About NEFSCUN, Nepal

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 3.7 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.

About NCBL, Nepal

National Cooperative Bank Limited (NCBL) was established in 2003, as the only bank in the cooperative movement of Nepal at national level, in exercise of the power conferred by the sub-section 4 of section 26 under the then prevailing Cooperative Act, 1992 (first amendment, 2000) and from the recommendation of Nepal Rastra bank (Central bank of Nepal) as an umbrella institution to provide banking and financial services to all its member cooperatives following the long and continuous demand and

efforts of cooperators. Assessing the importance of setting up a separate bank to exclusively support the cooperatives in the country, Nepal Government had amended the Cooperative Act, 1992 and released NPR10 million as equity participation in the fiscal year 2000 /2001. It has been successfully carrying out cooperative banking business since twentieth years.

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

Centre for International Cooperation and Training in Agricultural Banking (CICTAB) has successfully organized an International Programme in collaboration with VAMNICOM, Nepal Federation of Savings & Credit Cooperative Unions Ltd. (NEFSCUN), Nepal and National Cooperative Bank Limited, (NCBL), Nepal and CICTAB member institutions in Sri Lanka on "Implementation of Quality Assurance and Branding in Savings and Credit Cooperatives" at SANASA Campus, Kegalle, Sri Lanka during 5th – 8th February, 2024.

The program is being attended by 30 participants from Nepal (4), Bhutan (1), India (1) & Sri Lanka (24). The program basically focuses on the safety & soundness, sustainability, and risk-free operation of credit cooperatives that support winning the trust of members having ensured of good-governance and standardization of operation in the credit Cooperatives.

The program was inaugurated by Dr Kiriwandeniya, Chairman, SANASA Federation in presence of Prof Vigithapure Wimalarathna, Vice Chancellor, SANASA University, Dr D Ravi, Consultant, CICTAB & Faculty, VAMNICOM and Ms Sumadeni Kiriwandeniya, Director General, SANASA International.

This is a milestone moment for CICTAB as after several initiatives, first time collaboration with SANASA in a new area such as Branding & Quality Assurance happened.

Dr Kiriwandeniya, Chairman, SANASA Federation shared in his speech that his relationship with CICTAB goes back to 1980s. He shared that Branding and Quality Assurance are the requisite of the consumer cooperatives existing in Sri Lanka currently. He suggested that the participants should interact and make the most of the program.

Dr D Ravi, Consultant, CICTAB & Faculty, VAMNICOM welcomed all the guests, participants and briefed about the programme.

Inauguration of the Programme



The program was inaugurated by Dr Kiriwadeniya, Chairman, SANASA Federation in presence of Prof Vigithapure Wimalarathna, Vice Chancellor, SANASA University, Dr D Ravi, Consultant, CICTAB & Faculty, VAMNICOM and Ms Sumadeni Kiriwadeniya, Director General, SANASA International

For detailed List of Participants refer Annexure A.

Objective of the Programme

- ✚ Branding essentials in credit union movement.
- ✚ Define the quality parameters that ensures the credit union sustainability.
- ✚ Develop the prudential standards with global practice and translate it to the local values.
- ✚ Define the roles of federations in quality assurance & accreditation steps.
- ✚ Develop the auditor guidelines for quality audit.

Coverage of the Programme

The training programme was for

- (a) Executives / Officers of Rural Financing Institutions from member institutions of CICTAB in SAARC region.
- (b) Trainers / potential trainers of Agricultural and Rural Financing Institutions

The four-day long programme comprised of 12 in-house sessions of 1 hour 15 minutes duration each and five societies visits. The in-house sessions covered on the following broad topics:

- + ACCESS Branding, Programme Concept and overview of ACCESS Branding by Dr. Shivajee Sapkota , the CEO of NEFSCUN
- + Concept of quality and brand Experience sharing of Branding, Concept and Importance of Quality Assurance and & Brand Management of Financial Cooperatives, Opportunities & Challenges of quality assurance program in financial cooperatives by Mr. Badri Kumar Guragain, NCBL
- + Experience Sharing and lesson learnt of Quality, Assurance Program in Nepal PROBATION and CURBS-NEFSCUN Experience by Dr. Shivajee Sapkota , the CEO of NEFSCUN
- + Assessment of Legal Framework, Legal Framework for Brand Management of Financial Cooperatives by Mr. Badri Kumar Guragain, NCBL
- + Setting Standards on Operational Risk Management Risk Assessment- Techniques & Methodologies by Dr. Shivajee Sapkota , the CEO of NEFSCUN
- + Comprehending Prudential Financial Standards, Crucial cators of standardization and quality assurance of financial coops by Dr. Shivajee Sapkota, the CEO of NEFSCUN
- + Visit to Kandy - Dalada Maligawa
- + Understanding Prudential Financial Standards, Prudential Financial Standards (PEARLS, Risk Weighted Assets & Capital Adequacy) by Mr. Badri Kumar Guragain, NCBL
- + Prudential Financial Standards (PEARLS, Risk Weighted by CICTAB/SANASA/NCBL/N EFSCUN
- + Assessment of the network and readiness of the cooperative for branding program by CICTAB/SANASA/NCBL/N EFSCUN
- + Detail Action Plan by CICTAB/SANASA/NCBL/N EFSCUN
- + **Field Visits to**
 1. Ahugoda Sanasa society
 2. Pothuhara Sanasa society
 3. Udawela Sanasa society
 4. Polgahawela Sanasa Union

PROGRAMME CONTENT

- i. Concept Quality and & Brand Management (Image of Credit Cooperatives / Unions)
- ii. Branding Opportunities & Challenges (ACCESS, PROBATION, CURBS, ISO)
- iii. Legal Framework for Brand Management
- iv. Readiness Assessment of Network & Others
- v. Prudential Financial Standards (PEARLS, Risk Weighted Assets & Capital Adequacy)
- vi. Operational Risk Assessment- Techniques & Methodologies.

For detailed Programme Schedule refer Annexure B.

CLASSROOM SESSIONS:

To fulfill the mandate of the course objective and as per the programme design, the NEFSCUN Nepal and NCBL CEOs were invited to share their branding experiences with the participants. Dr. D. Ravi, Consultant, CICTAB also delivered the sessions. The detailed list of the sessions is given below:

Program Details	Resource Person
ACCESS Branding Programme Concept and overview of ACCESS Branding	Dr. Shivajee Sapkota , the CEO of NEFSCUN
Concept of quality and brand Experience sharing of Branding, Concept and Importance of Quality Assurance and & Brand Management of Financial Cooperatives, Opportunities & Challenges of quality assurance program in financial cooperatives	Mr. Badri Kumar Guragain, NCBL
Experience Sharing and lesson learnt of Quality Assurance Program in Nepal PROBATION and CURBS-NEFSCUN Experience	Dr. Shivajee Sapkota , the CEO of NEFSCUN
Assessment of Legal Framework Legal Framework for Brand Management of Financial Cooperatives	Mr. Badri Kumar Guragain, NCBL
Setting Standards on Operational Risk Management Risk Assessment-Techniques & Methodologies	Dr. Shivajee Sapkota , the CEO of NEFSCUN
Comprehending Prudential Financial Standards Crucial cators of standardization and quality assurance of financial coops	Dr. Shivajee Sapkota , the CEO of NEFSCUN
Visit to Kandy - Dalada Maligawa	
Understanding Prudential Financial Standards Prudential Financial Standards (PEARLS, Risk Weighted Assets & Capital Adequacy)	Mr. Badri Kumar Guragain, NCBL
Prudential Financial Standards (PEARLS, Risk Weighted	CICTAB/SANASA/NCBL/NEFSCUN
Assessment of the network and readiness of the cooperative for branding program	CICTAB/SANASA/NCBL/NEFSCUN
Detail Action Plan	CICTAB/SANASA/NCBL/NEFSCUN

SANASA also working well in branding. To explore a practical experiences study visits were organized at

1. Ahugoda Sanasa society
2. Pothuhara Sanasa society
3. Udawela Sanasa society
4. Polgahawela Sanasa Union

GLIMPSES of CLASSROOM SESSIONS:

FIELD VISIT:

VALIDICTION AND CERTIFICATE DISTRIBUTION:

Valediction and certificate distribution was held by Md. Zulkar Nayn, Executive Director, BBTA in the presence of Dr. D. Ravi, Consultant, CICTAB & Jt. Programme Director, VAMNICOM and BBTA Bangladesh team Dr. Hema Yadav, Director, CICTAB & VAMNICOM

Certificate distribution to the participants by by Md. Zulkar Nayn, Executive Director, BBTA in the presence of Dr. D. Ravi, Consultant, CICTAB & Jt. Programme Director, VAMNICOM	

LEARNING OUTCOME OF THE PROGRAMME:

- ❖ Understood the social, economic, and institutional factors influencing adoption of sustainable agricultural production systems.
- ❖ Learnt about diverse agricultural production systems/practices of different countries.
- ❖ Understood the special challenges of rural areas that are traditionally associated with rural and agricultural credit directed to the poor.
- ❖ Learnt about the Access to Credit, Financial Inclusion, Capacity Building, Environmental Considerations, Community Development and their applications in the rural areas.

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. J.B. Gaikwad, Asst. Accountant
7. Mr. Shivsagar Patil, Jr. Clerk
10. Mr. Suresh Salvi, MTS
11. Mr. Nitin Koli, MTS



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

**International Programme
on Implementation of Quality Assurance and Branding
in Savings and Credit Cooperative
at SANASA Campus-Kegalle, Sri Lanka (5th-8th February, 2024)**

List of Participants

Sr. No	Name (Passport)	Organization Address
	NEPAL	
1.	Mr Manoj Kumar Bhattarai Jhapa,	NEFSCUN : Shree Swarojagar Bhawani Saving & Credit Cooperative Ltd
2.	Mr Kesab Basnet,	NEFSCUN : Shree Swarojagar Bhawani Saving & Credit Cooperative Ltd
3.	Mrs. Shanta Poudel (Humagai),	NRB : Nepal Rashtra Bank
4.	Mrs. Renu Suwal,	NRB : Nepal Rashtra Bank [Nepalgunj Office]
	BHUTAN	
5.	Mr. Tek Nath Powdyel,	BDB: Bhutan Development Bank
	SRI LANKA	SANASA, Sri Lanka
6.	Ms B S Lakshmi De Silva	SANASA, Sri Lanka
7.	Mr D V Lasitha Sandeepa Dehipitiya	SANASA, Sri Lanka
8.	Ms J A S Asinsala Jayakodi	SANASA, Sri Lanka
9.	Mr Mahinda N Jayasundara	SANASA, Sri Lanka
10.	Mr Ananda Beligaha Mullage	SANASA, Sri Lanka
11.	Ms W M Krishani Nayanthara Weerakoon	SANASA, Sri Lanka
12.	Mr Erandika Pushpalumari	SANASA, Sri Lanka
13.	Mr Ruwenika Kawinda Narawita	SANASA, Sri Lanka
14.	Mr P P D N L Weerasingha	SANASA, Sri Lanka
15.	Mr W C T Karunathilaka	SANASA, Sri Lanka
16.	Mr S T S De Silva	SANASA, Sri Lanka
17.	Ms H Anusha Rajapaksha	SANASA, Sri Lanka
18.	Mr B Jagath Perera	SANASA, Sri Lanka
19.	Mr B R Abhaywickrama Bandara	SANASA, Sri Lanka
20.	Mr Sarath N Hettige	SANASA, Sri Lanka
21.	Ms R K R N Madushani	SANASA, Sri Lanka
22.	Mr W D G I L K Wickramasinghe	SANASA, Sri Lanka
23.	Ms B M D G R Malani Dolapihilla	SANASA, Sri Lanka
24.	Ms Ridmi Sajeewani Dias Alahakoon	SANASA, Sri Lanka
25.	Mr K H Nandana Bandara	SANASA, Sri Lanka
26.	Ms W D Indrani Dammika	SANASA, Sri Lanka
27.	Mr W M S Asanka Wimalarathna	SANASA, Sri Lanka
28.	Ms N Nilwala	SANASA, Sri Lanka
29.	Ms Kashini Gimhani	SANASA, Sri Lanka
	INDIA	
30.	Ms Kalyani Sahoo	CICTAB, Pune



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

**International Programme on
"Implementation of Quality Assurance & Branding Program in Savings and
Credit Cooperatives."**

**At SANASA Campus-Kegalle, Sri Lanka
(5th-8th February, 2024)**

(CICTAB- SANASA-NEFSCUN-NCBL-VAMNICOM)

Day	Time	Content	Facilitators
5/2/2024	8.30-9.00 am	Registration	
	9.00-9.15 am	Welcome Speech	Indunil Chaturanga
	9.15-9.45 am	Chairman's message	Dr.Kiriwadeniya
	9.45-10.15 am	Vice Chancellor-speech	Prof. (Ven)Vigithapure Wimalarathna
	10.15-10.45 am	Introduction of the Programme	Dr.D.Ravi (CICTAB)
	10:45 to 11.00 am	Tea break	
	11.00-12.30 pm	ACCESS Branding Programme Concept and overview of ACCESS Branding	Dr. Shivajee Sapkota , the CEO of NEFSCUN
	12.30-1.30 pm	Lunch	
	1.30-3.00 pm	Concept of quality and brand Experience sharing of Branding Concept and Importance of Quality Assurance and & Brand Management of Financial Cooperatives Opportunities & Challenges of quality assurance program in financial cooperatives	Mr. Badri Kumar Guragain, NCBL
	3.00-3.15pm	Tea break	
3.15-4.00 pm	Experience Sharing and lesson learnt of Quality Assurance Program in Nepal PROBATION and CURBS- NEFSCUN Experience	Dr. Shivajee Sapkota , the CEO of NEFSCUN	
6/2/2024	8.30-10.30 am	Assessment of Legal Framework Legal Framework for Brand Management of Financial Cooperatives	Mr. Badri Kumar Guragain, NCBL
	10.30-11.00 am	Tea	
	11.00-12.30 pm	Setting Standards on Operational Risk Management Risk Assessment-Techniques & Methodologies	Dr. Shivajee Sapkota , the CEO of NEFSCUN
	12.30- 1.30 pm	Lunch	
	1.30-3.30 pm	Comprehending Prudential	Dr. Shivajee

		Financial Standards Crucial cators of standardization and quality assurance of financial coops	Sapkota , the CEO of NEFSCUN
	3.30-4.00 pm	Tea	
	4.00-6.00 pm	Visit to Kandy - Dalada Maligawa	
7/2/202 4	8.30-10.30 am	Understanding Prudential Financial Standards Prudential Financial Standards (PEARLS, Risk Weighted Assets & Capital Adequacy)	Mr. Badri Kumar Guragain, NCBL
	10.30-11.00 am	Tea	
	11.00-12.30 pm	Prudential Financial Standards (PEARLS, Risk Weighted	CICTAB/SANASA/NC BL/N EFSCUN
	12.30- 1.30 pm	Lunch	
	1.30-3.30 pm	Assessment of the network and readiness of the cooperative for branding program	CICTAB/SANASA/NC BL/N EFSCUN
	3.30-4.00 pm	Tea	
	4.00-6.00 pm	Detail Action Plan	CICTAB/SANASA/NC BL/N EFSCUN
8/2/202 4	9.00-6.00 pm	Field Visits 1. Ahugoda Sanasa society 2. Pothuhara Sanasa society 3. Udawela Sanasa society 4. Polgahawela Sanasa Union	

