



Course Report on

International Training Programme on “Sustainable Agriculture and Socially Responsible Rural Financing”

At BBTA, Bangladesh”

**(24-29 March 2024)
(CICTAB-BB-BBTA-MILKVITA- CCULB-VAMNICOM)**

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

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

Website : www.cictab.org

Background

Integrating sustainable agriculture with socially responsible rural financing can create synergies that benefit both farmers and the environment. Financial institutions, policymakers, development agencies, and agricultural stakeholders play crucial roles in promoting these interconnected goals and fostering sustainable rural development.

In view of such significance and contemporary relevance of the subject area of the programme, at the request of CICTAB, Bangladesh Bank has agreed to sponsor and collaborate in the conduct of the programme as above at Bangladesh Bank Training Academy, Dhaka.

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 Bangladesh Bank, Dhaka

Bangladesh Bank, the central bank and apex regulatory body for the country's monetary and financial system, was established in Dhaka as a body corporate vide the Bangladesh Bank Order, 1972 (P.O. No. 127 of 1972) with effect from 16th December, 1971. At present it has ten offices located at Motijheel, Sadarghat, Chittagong, Khulna, Bogra, Rajshahi, Sylhet, Barisal, Rangpur and Mymensingh in Bangladesh; total manpower stood at 5807 (officials 3981, subordinate staff 1826) as on March 31, 2015.

Functions: BB performs all the core functions of a typical monetary and financial sector regulator, and a number of other non core functions.

About Bangladesh Bank Training Academy, Dhaka

Bangladesh Bank Training Academy (BBTA), the training department of Bangladesh Bank (The central bank of Bangladesh), is entrusted with the responsibility of capacity building and human resources development for both the employees of the central bank and commercial banks with a view to contributing towards ensuring corporate governance and bringing stability in the financial system. To achieve this assigned goal, BBTA organizes different training courses, workshops, seminars, conferences focusing on the regulatory issues, economics, banking and finance, human resources, macroeconomic management and any other issues directly or indirectly related to banking activities.

BBTA, established in 1977, has been operating its activities at the Mirpur campus since 2006. Its main objective is to impart training to the personnel of the central bank, scheduled banks and other financial institutions and make them equipped with the latest knowledge of all regulatory, economic, financial, banking issues.

About Milk Vita, Bangladesh

Milk Vita is a milk production company that produces milk under its own name. It is owned by Bangladesh Milk Producers Co-operative Union Limited, a cooperative managed by itself. Milk Vita has 40 percent market share of liquid milk in Bangladesh as of 2021.

The Milk Vita was established as a cooperative that would collect milk from farmers in rural areas and sell them in urban areas of Bangladesh. Products manufactured by the Milk Vita include liquid milk, yogurt, cream, powder milk, butter, and ghee. The Milk Vita was founded in 1974.

About The Co-operative Credit Union League of Bangladesh Ltd., Bangladesh (CCULB)

The Apex organization of Co-operative Credit Unions of Bangladesh is called as The Co-operative Credit Union League of Bangladesh Ltd. in short CCULB, founded in 1979 with participation of eleven (11) primary Credit Unions from the then greater Dhaka district. CCULB registered with Co-operative Department, Ministry of Local Government, Rural Development & Co-operatives, and Government of the Peoples' Republic of Bangladesh in April, 1986.

The main role of CCULB is to act as motivator or catalyst for Credit Unions. CCULB helps to organize people together for savings and teach them how to utilize their savings through mutual understanding and co-operation. CCULB also provides Accounts & Audit Services, supplies update information, exchange modern ideas and techniques, development services for membership expansion, represent & restore member credit unions interest, provide different training & motivational service etc. for human resource development.

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 Programme on "Sustainable Agriculture And Socially Responsible Rural Financing" was organised at Bangladesh Bank Training Academy, Mirpur-2, Dhaka during 24th – 29th March, 2024 in collaboration with Bangladesh Bank Training Academy, The Co-Operative Credit Union League Of Bangladesh Ltd and VAMNICOM Pune.

Md. Zulkar Nayn, Executive Director, BBTA inaugurated an International Training Programme on "Sustainable Agriculture And Socially Responsible Rural Financing" in the presence of Mst. Fashmida Sultana, Voice Chairman, CCULB; Md. Moinul Haque Chowdhury, GM, MILKVITA; Dr. D. Ravi, Consultant, CICTAB; A.K.M. Rezaul Karim, Director, BBTA.

Total 29 participants from Nepal- NRB (1), NEFSCUN (1), NCF (2), India-NABARD Mumbai (2), NCDC New Delhi (1), Sir Lanka - NCC (1), SANASA Federation (1) and Bangladesh 20 were participated in the programme.

Inauguration of the Programme



Md. Zulkar Nayn, Executive Director, BBTa inaugurated an International Training Programme on “Sustainable Agriculture And Socially Responsible Rural Financing” in the presence of Mst. Fashmida Sultana, Voice Chairman, CCULB; Md. Moinul Haque Chowdhury, GM, MILKVITA; Dr. D. Ravi, Consultant, CICTAB; A.K.M. Rezaul Karim, Director, BBTa

For detailed List of Participants refer Annexure A.

Objective of the Programme

Integrating sustainable agriculture with socially responsible rural financing can create synergies that benefit both farmers and the environment. Financial institutions, policymakers, development agencies, and agricultural stakeholders play crucial roles in promoting these interconnected goals and fostering sustainable rural development.

- ✚ To sensitize the participants to the concept of sustainable agriculture with socially responsible rural financing
- ✚ To create awareness on sustainable agriculture with socially responsible rural financing which can create synergies that benefit both farmers and the environment

Coverage of the Programme

The training programme was for

- (a) Executives/officers/Trainers of Rural Financing Institutions from member countries of CICTAB and other countries of SAARC Region.
- (b) State Cooperative Banks, State Land Development Banks and other public sector banks and rural financing institutions

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

- ✚ Agricultural Financing and Role of Cooperatives for Sustainable Rural

- Economic Development in India by Dr. D. Ravi, Consultant, CICTAB
- ✚ Smart Agriculture and SME for Sustainable Rural Economy by Mr. Muhammad Mustafizur Rahman, Additional Director, SMESPD, Bangladesh Bank
- ✚ Agricultural and Rural Finance Mechanism of the Central Bank in Bangladesh by Mr. Md. Abu Bakkar Siddique, Additional Director, Agricultural Credit Department, Bangladesh Bank
- ✚ Role of Alternative Delivery Channels to Provide Credit to Rural Farmers for Enhancing Financial Inclusion by Ms. Prajna Parmita Saha, Additional Director, Financial Inclusion Department, Bangladesh Bank
- ✚ Access to Finance for Smallholder Farmers: Challenges and Opportunities by Ms. Sahana Ferdousi, Additional Director, NFIS administrative Unit, Bangladesh Bank
- ✚ Sustainable finance policy initiatives and Bangladesh scenario by Mr. Chowdhary Liakat, Director, Sustainable Finance Department, Bangladesh Bank
- ✚ Roles of CCULB in credit union movement as well as cooperative financing on Bangladesh by Mr. Pratrik Palma, Managing Director, CCULB, Bangladesh
- ✚ Agricultural Financing & Rural Development: The Concept of SHGs / JLGs – Indian Experience by Dr. D. Ravi, Consultant, CICTAB
- ✚ Planning of training programme and application of suitable techniques for its implementation Dr. D. Ravi
Consultant, CICTAB
- ✚ Milk Vita: A pioneer of an agricultural cooperative in sustainable dairying by Mr. Muhammad Mokbul Hossain, Deputy Manager (QC), Milk vita
- ✚ Paper Presentation on Agricultural Financing and Rural Development by Participants from SAARC Countries by AKM Rezaul Karim, Director, BBTA & Dr. D. Ravi, Consultant, CICTAB
- ✚ Feature action plan (group activities) by AKM Rezaul Karim, Director, BBTA & Dr. D. Ravi, Consultant, CICTAB

- ✚ Visit to Currency Museum by Members of Coordination Team
- ✚ Field visit to CCULB by Coordination Team and Officials of CCULB
- ✚ Field visit to Milk vita by Coordination Team and Officials of Milk vita

PROGRAMME CONTENT

The programme has been designed around the following themes:

Sustainable agriculture and socially responsible rural financing are two interconnected concepts that are critical for the well-being of rural communities and the environment. Let's delve into each one:

Sustainable Agriculture: Sustainable agriculture aims to meet the needs of the present without compromising the ability of future generations to meet their own needs. It involves practices that are environmentally

friendly, economically viable, and socially responsible. Key principles of sustainable agriculture include:

- ✚ **Soil Health:** Practices such as crop rotation, cover cropping, and minimal tillage help maintain soil fertility and structure.
- ✚ **Water Conservation:** Efficient irrigation methods, rainwater harvesting, and water-saving technologies minimize water usage.
- ✚ **Biodiversity:** Preserving biodiversity through agroforestry, crop diversification, and habitat preservation enhances ecosystem resilience.
- ✚ **Reduced Chemical Inputs:** Organic farming and integrated pest management reduce reliance on synthetic pesticides and fertilizers.
- ✚ **Climate Resilience:** Adopting climate-smart agriculture practices helps mitigate the impacts of climate change.
- ✚ **Social Equity:** Ensuring fair labor practices, promoting gender equality, and supporting smallholder farmers are integral to sustainable agriculture.

Socially Responsible Rural Financing: Socially responsible rural financing involves providing financial services to rural communities in a manner that promotes social, economic, and environmental well-being. Key aspects of socially responsible rural financing include:

- ✚ **Access to Credit:** Providing affordable and accessible credit to smallholder farmers and rural entrepreneurs enables them to invest in sustainable agricultural practices and improve their livelihoods.
- ✚ **Financial Inclusion:** Extending financial services to marginalized groups such as women, indigenous communities, and small-scale farmers fosters inclusive economic development.
- ✚ **Capacity Building:** Offering financial literacy training and technical assistance enhances the financial management skills of rural communities.
- ✚ **Environmental Considerations:** Supporting eco-friendly farming practices and offering green financing options incentivizes sustainable land use and natural resource management.
- ✚ **Community Development:** Investing in rural infrastructure, healthcare, education, and other social services contributes to the overall well-being of rural populations.

For detailed Programme Schedule refer Annexure B.

CLASSROOM SESSIONS:

To fulfill the mandate of the course objective and as per designed in the programme content dignitaries from Bangladesh Bank Training Academy Dhaka; Milk Vita Bangladesh and The Co-operative Credit Union League of Bangladesh Ltd., Bangladesh (CCULB) were invited to deliver the sessions. Dr. D. Ravi, Consultant, CICTAB also delivered the sessions. The detailed list of the sessions is given below:

Program Details	Resource Person
Lecture Session-1: Agricultural Financing and Role of Cooperatives for Sustainable Rural Economic Development in India.	Dr. D. Ravi Consultant, CICTAB
Lecture Session-2: Smart Agriculture and SME for Sustainable Rural Economy	Mr. Muhammad Mustafizur Rahman Additional Director SMESPD, Bangladesh Bank
Lecture Session-3: Agricultural and Rural Finance Mechanism of the Central Bank in Bangladesh	Mr. Md. Abu Bakkar Siddique Additional Director Agricultural Credit Department, Bangladesh Bank
Lecture Session-4 : Role of Alternative Delivery Channels to Provide Credit to Rural Farmers for Enhancing Financial Inclusion	Ms. Prajna Parmita Saha Additional Director Financial Inclusion Department, Bangladesh Bank
Lecture Session-5: Access to Finance for Smallholder Farmers: Challenges and Opportunities	Ms. Sahana Ferdousi Additional Director NFIS administrative Unit, Bangladesh Bank
Lecture Session-6: Sustainable finance policy initiatives and Bangladesh scenerio	Mr. Chowdhary Liakat Director Sustainable Finance Department, Bangladesh Bank
Lecture Session-7: Roles of CCULB in credit union movement as well as cooperative financing on Bangladesh	Mr. Pratrik Palma Managing Director CCULB, Bangladesh
Lecture Session-8: Agricultural Financing & Rural Development: The Concept of SHGs / JLGs – Indian Experience	Dr. D. Ravi Consultant, CICTAB
Lecture Session-9: Planning of training programme and application of suitable techniques for its implementation	Dr. D. Ravi Consultant, CICTAB
Lecture Session-10: Milk Vita: A pioneer of an agricultural cooperative	Mr. Muhammad Mokbul Hossain Deputy Manager (QC)

in sustainable dairying

Milk vita

Lecture Session-11: Paper Presentation on Agricultural Financing and Rural Development by Participants from SAARC Countries

AKM Rezaul Karim
Director, BBTA & Dr. D. Ravi
Consultant, CICTAB

GLIMPSES of CLASSROOM SESSIONS:



FIELD VISIT:

Field visits were arranged at following places.

(i) Visit to Currency Museum, Bangladesh Bank, Dhaka: It is also called as Taka Museum.

Aspects:The main aspects of Taka Museum are to collect, preserve, display and research the monetary tradition of Bangladesh. Taka Museum also discovers the untold history of the currencies through various kinds of research and publications. Here coins and notes with relevant objects have been displayed attractively with detail information. Another important aspect of the museum is to foster the history of money to the common people by the displayed objects and provide the visitors immense pleasure.

History: Taka Museum was established first as a Currency Museum in 2009 at the 3rd floor of the main building of Bangladesh Bank at Motijheel. But that was not open to all. Considering the importance and necessity Dr. Atiur Rahman, honorable governor of Bangladesh Bank took the initiative to establish a full fledged currency museum in 2012 equipped with modern digital facilities, technology, architecture & art so that the glorious history and traditions of our currency can be preserved in a befitting manner. Later on this currency museum was named as Taka Museum.

Taka Museum started its journey on 27 April, 2013 with the foundation stone laid by Sheikh Hasina, honorable Prime Minister of the Government of the People's Republic of Bangladesh. The museum was inaugurated formally on 5 October, 2013 by Dr. Shirin Sharmin Chowdhury, honorable Speaker of the national assembly. From then the museum is declared open to all.

Activities: Taka Museum collects, preserves and conserves, displays and ensures the Security and documentation of the objects. It also arranges seminar, symposium and do research works related to the history of coins. Taka Museum has few publications also.



Currency Museum, Bangladesh, Dhaka

(ii) Visit to CCULB:

Second visit was arranged at the Co-operative Credit Union League of Bangladesh Ltd., Bangladesh. It is the Apex organization of Co-operative Credit Unions of Bangladesh is called The Co-operative Credit Union League of Bangladesh Ltd. in short CCULB, founded in 1979 with the participation of eleven (11) primary Credit Unions from the then greater Dhaka district.



CCULB officers welcomed all the participants and given brief information about CCULB

(iii) Visit to MILKVITA:

Milk Vita a trade name for dairy products manufactured by the Bangladesh Milk Producers Co-operative Union Limited (BMPCUL). Established under the co- operative fold, the organization, popularly known as Milk Vita, makes necessary efforts to fulfill the demand for milk and milk products of city dwellers by collecting milk from remote places of the country. The great architect of independence, the genuine friend of the peasant-worker, the voice of the working people, the Father of the Nation Bangabandhu Sheikh Mujibur Rahman, soon after independence, the development of the fate of the working people, the fair value of the farmers produced by the farmers and the milk of their own production field for the supply of health-friendly milk in the city's consumer category.



Visit to MILKVITA

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. Swati Gorhe, Account Officer
6. Mrs. Usha Kulkarni, Stenographer
7. Mr. J.B. Gaikwad, Asst. Accountant
8. 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 “Agri Value Chain Financing”
(23rd – 26th April 2024)
(MOC-VAMNICOM-CICTAB)**

List of Participants

S. N.	Participant Name	Designation	Organisation
	INDIA		
1.	Mr. Pradeep Ram	Manager	National Bank for Agriculture and Rural Development (NABARD), Mumbai, India
2.	Ms. Kamalini Sharlin Poornima	Manager	National Bank for Agriculture and Rural Development (NABARD), Mumbai, India
3.	Mr. Kinchit Joshi	Deputy Director	PDLS Division, NCDC, New Delhi
	NEPAL		
4.	Mr. Ashok Kumar Sunuwar	Assistant Director	NRB - Microfinance Institutions Supervision Department (27.2.2024)
5.	Ms. Radha Kumari Pokhrel	Business Officer	NEFSCUN : Nepal Federation of Savings and Credit Cooperative Unions Ltd, Kathmandu
6.	Mr. Ram Sudan Timalisina	Communication Officer	NCF : National Cooperative Federation of Nepal (NCF), Lalitpur, Nepal
7.	Mr. Dev Bahadur Bom	Chairperson	NCF : Navajeevan Cooperative Ltd., Kailali, Nepal
	SRI LANKA		
8.	Mr. Kalinga Kalpana Gawesha Sanirathna	Chairman	NCC : Katana MPCS
9.	Ms. A.W.Ishara.M.Abe ysekara		SANASA Federation
	BANGLADESH		
10.	Md. Aminur Rahman	Senior accountant	Rajnagar United Co-operative Credit Union Ltd. Kaligonj, Gazipur Dhaka, Bangladesh
11.	pankoj kumar Biswas	Assistant General Manager	Bangladesh samabaya bank Ltd. Bangladesh
12.	Dr. Md. Ruhul Amin	Vice President & Head of Agricultural Investment Division	Islami Bank Bangladesh PLC. Bangladesh
13.	Md. Nure Alam	Senior Principal Officer	Janata Bank PLC. Bangladesh.
14.	Dipak kanti Barua	Assistant Manager	The Buddhist co-operative credit union ltd.
15.	Md Shohrab Hossain	Senior Assistant Vice President & Deputy Head of Agri & Rural Investment Export Import	Export Import Bank of Bangladesh Limited Head Office: EXIM Tower, Level 8, Plot 15, Road 15, Gulshan 1, Dhaka, Bangladesh
16.	Mohammed Mizanur Rahman	Coordinator	Grameen Bank International program department.
17.	Md Mahabub-ul Alam	Assistant Director	Bangladesh Bank

S. N.	Participant Name	Designation	Organisation
18.	Ms. Himaddry Barua	Assistant manager (veterinarian)	Milk vita Baghabari Dairy plant, Sirajganj, Bangladesh
19.	Mr. Md. Shariful Islam	Assistant General Manager	Bangladesh Krishi Bank
20.	Mr. Md.Al-Amin	Assistant Manager(Marketing)	Milk Vita Dhaka, Bangladesh
21.	Mr. Hasib Mehede Hasan	Assistant manager	QC, Milk Vita
22.	Mr. Shadrach Talukder	Asst. General Manager	CCULB Ltd.
23.	Mr. Hasan Tareq Khan	Additional Director	Bangladesh Bank
24.	Ms. Kalpita Sarkar	Deputy Director	Bangladesh Bank
25.	Mr. Md. Abu Nayeem	Assistant Director	Bangladesh Bank
26.	Ms. Amena Khatun	Assistant Director	Bangladesh Bank
27.	Mr. Md. Mostafizer Rahman	Senior Principal Officer	Rajshahi Krishi Unnayan Bank
28.	Mr. Mohammad Atikur Rahman	Deputy Director (Irrigation)	Bangladesh Rural Development Board (BRDB)
29.	Mr. Md. Rafiqul Islam	Senior Principal Officer	Sonali Bank PLC



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

Bangladesh Bank Training Academy
Bangladesh Bank (The Central Bank of Bangladesh)
Mirpur-2, Dhaka-1216, Bangladesh

International Training Course on
"SUSTAINABLE AGRICULTURE AND SOCIALLY RESPONSIBLE RURAL FINANCING" (Jointly Organized
by BBTA, Milk Vita, CCULB, Bangladesh and CICTAB, India)

24 -29 March, 2024

Venue: Room No-705 (6th Floor)

Session Schedule

Date & Day	Time	Program Details	Resource Person
24 March 2024 Sunday	09:30-10:00	Registration of the Participants	Course Coordinator
	10:00-11:00	Inaugural Ceremony	Chief Guest : Deputy Governor/Executive Director, BBTA
	11:00-11:30	Group Photo Session & Tea Break	
	11:30-13:00	Lecture Session-1: Agricultural Financing and Role of Cooperatives for Sustainable Rural Economic Development in India.	Dr. D. Ravi Consultant, CICTAB
	13:00-14:00	Prayer & Refreshment	
	14:00-15:00	Lecture Session-2: Smart Agriculture and SME for Sustainable Rural Economy	Mr. Muhammad Mustafizur Rahman Additional Director SMESPD, Bangladesh Bank
	15:00-15:15	Break	
	15:15-16:30	Lecture Session-3: Agricultural and Rural Finance Mechanism of the Central Bank in Bangladesh	Mr. Md. Abu Bakkar Siddique Additional Director Agricultural Credit Department, Bangladesh Bank
	17:30-19:30	Welcome Dinner followed by Iftar	BBTA Dinning
25 March 2024 Monday	09:30-11:00	Lecture Session-4 : Role of Alternative Delivery Channels to Provide Credit to Rural Farmers for Enhancing Financial Inclusion	Ms. Prajna Parmita Saha Additional Director Financial Inclusion Department, Bangladesh Bank
	11:00-11:30	Break	
	11:30-13:00	Lecture Session-5: Access to Finance for Smallholder Farmers: Challenges and Opportunities	Ms. Sahana Ferdousi Additional Director NFIS administrative Unit, Bangladesh Bank
	13:00-14:00	Prayer Break	
	14:00-15:00	Lecture Session-6: Sustainable finance policy initiatives and Bangladesh scenerio	Mr. Chowdhary Liakat Director Sustainable Finance Department, Bangladesh Bank
	15:00-15:15	Break	
	15:15-16:30	Visit to Currency Museum	Members of Coordination Team
	09:30-11:00	Lecture Session-7: Roles of CCULB in credit union	Mr. Pratrik Palma Managing Director

27 March 2024 Wednesday		movement as well as cooperative financing on Bangladesh	CCULB, Bangladesh
	11:00-11:30	Break	
	11:30-13:00	Lecture Session-8: Agricultural Financing & Rural Development: The Concept of SHGs / JLGs – Indian Experience	Dr. D. Ravi Consultant, CICTAB
	13:00-14:00	Prayer Break	
	14:00–17:00	Field visit by CCULB	Coordination Team and Officials of CCULB
28 March 2024 Thursday	09:30-11:00	Lecture Session-9: Planning of training programme and application of suitable techniques for its implementation	Dr. D. Ravi Consultant, CICTAB
	11:00-11:30	Break	
	11:30-13:00	Lecture Session-10: Milk Vita: A pioneer of an agricultural cooperative in sustainable dairying	Mr. Muhammad Mokbul Hossain Deputy Manager (QC) Milk vita
	13:00-14:00	Refreshment	
	14:00-17:00	Field visit by Milk vita	Coordination Team and Officials of Milk vita
29 March 2024 Friday	09:30-11:00	Lecture Session-11: Paper Presentation on Agricultural Financing and Rural Development by Participants from SAARC Countries (Tentative: 6 papers × 15 minutes = total 90 minutes)	AKM Rezaul Karim Director, BBTA & Dr. D. Ravi Consultant, CICTAB
	11:00-11:30	Tea Break	
	11:30-13:00	Feature action plan (group activities)	AKM Rezaul Karim Director, BBTA & Dr. D. Ravi Consultant, CICTAB
	13:00-14:00	Prayer Break	
	14:00-15:00	Feature action plan (group activities)	AKM Rezaul Karim Director, BBTA & Dr. D. Ravi Consultant, CICTAB
	15:00-15:15	Break	
	15:15-16:30	Valedictory & Closing Ceremony at BBTA	Chief Guest : Deputy Governor/Executive Director, BBTA

