



CICTAB

NEWSLETTER

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About CICTAB

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

CICTAB through its member institutions promotes :

Scope & Functions

1. International cooperation in the establishment and expansion of facilities for training in agricultural banking.
2. Facilitates exchange of experience and information on harnessing of National systems of finance and banking for agricultural and rural development.
3. Prominent activity focus of CICTAB is on programmes and practices relating to rural development with special reference to rural poor in developing countries of the SAARC region.

Management of CICTAB

Management of CICTAB is vested with General Council and Managing Committee consisting of representatives from member institutions in member countries.

**Shri Ashish Kumar Bhutani, IAS, Secretary,
Ministry of Cooperation, Government
of India & President, General Council, CICTAB**



**Shri Pankaj Kumar Bansal ,IAS, Additional Secretary,
Ministry of Cooperation, Government of
India & Chairman, Managing Committee, CICTAB**



Centre for International Cooperation & Training in Agricultural Banking
(Promoted by Government of India and Food and Agriculture Organization of United Nations)

**Vaikunth Mehta National Institute Of Co-operative Management Campus
Near Pune University , Pune - 411007, Maharashtra, India**

Activities of CICTAB : Training Programmes

- **International Programme on “Management Strategies to develop Consumer Cooperatives” (CICTAB-VAMNICOM-DCD-NCC)**

8-11 July, 2024 at At NCC, Colombo, Sri Lanka

International training program on Management Strategies for Developing Consumer Cooperatives” at NCC, Sri Lanka during 8 to 11 July 2024 having three days sessions and one day study visit.

The programme was inaugurated by Mrs Asha Hapuarachchi, Commissioner of Cooperative Development & Registrar, Sri Lanka in the presence of Dr. D. Ravi, CICTAB & VAMNICOM Pune. Dr. Hema Yadav, Director CICTAB & VAMNICOM Pune also participated in the programme. Director addressed the participants, she has emphasized the importance of technology adoption in the consumer Cooperatives to provide member services efficiently.

A total 26 Participants from Sri Lanka 14, India 3 (representing NABARD Mumbai and NCUI New Delhi) and Nepal 9 (representing NCBL, NRB, NEFSCUN, SKBBL., Nepal) were participated in the programme.

To fulfil the objectives of the programme the the sessions were organised on following topics: Status of Cooperative Movement in Sri Lnaka, Challenges and way forward for Consumer Cooperatives, Category management Visit to a Cooperative Consumer Store, Colombo-NCC Faculty, How to plan a new store with retail matrices, Offers and schemes - Calculation with respect to Gross Profit, Country paper presentation-By the participants, Principles of Layout and planogram, MIS Reports to improve efficiency and profitability, Action Plan preparation – Group Exercise

Two field visits were arranged for participants. (i) Visit to Colombo South Cooperative Society was organised to know the consumer cooperative structures in Sri Lanka (ii) Minuwangoda Multi Purpose Cooperative Society

Valedictory Session of the training programme concluded in presence of Dr Hema Yadav, Director, CICTAB & VAMNICOM, Mr. Asanka, CEO, NCC Sri Lanka, D Ravi, Consultant, CICTAB & Joint Programme Director, VAMNICOM and Mr Chetan Singoi, Managing Director, Sarvodaya Market, Mumbai



Group photo of the International programme on “Management Strategies to develop Consumer Cooperatives”



Inauguration of the programme by Chief Guest - Mrs Asha Hapuarachchi, Commissioner of Cooperative Development & Registrar, Sri Lanka in the presence of Dr. D. Ravi, CICTAB & VAMNICOM Pune.

Feedback:

As 35% Srilankans are engaged in cooperatives and they are having the each and every type of cooperative from birth to death of human beings whatever they required it will get in cooperative. Nepal and Indian participants got good knowledge about the cooperatives.

Ms. Arti Kar, Deputy General Manager, NABARD, Mumbai

• International Programme on “Dairy Development through Cooperative Business Model” (CICTAB-NDDDB-VAMNICOM)

29-31 July 2024 at NDDDB, Anand

International Programme on “Dairy Development through Cooperative Business Model” was organized at NDDDB, Anand. It was four days programme from 29-31 July 2024 at NDDDB, Anand.

The programme was inaugurated by Ms. Anindita Baidya Deputy Group Head - Cooperative Training, NDDDB, Anand in presence of Shri T. Prakash, Manager - Cooperative Training NDDDB, Anand

A total 12 participants have attended the programme from two countries viz., India (10) and Sri Lanka (2)

The objectives of the programme were: to sensitize the participants to the concept of Co-operative Business Model and to visit and understand the role and functions of Dairy Co-operative sector in India.

Sessions were organised on topics role of Cooperative Business Model for enhancing rural livelihood; an overview of international dairy scenario; milch Animal health Care Management; technology in dairy sector-based business model: Role of NDDDB: Use of Information Technology in dairy value chain; strategic Feed & fodder plan for augmenting animals productivity and improving profitability; effective Training Techniques. The visit were organised to NDDDBs visitors gallery for an overview of NDDDBs activities; SANDESAR Milk producers Cooperative Society, Sandesar Village; AMUL Dairy Plant-III and museum; Innovation and Convergence of manure management interventions : Mujhkuva & Slurry Processing Unit, Vasna; ; NDDDB Mrida Limited; AMUL Chocolate Factory, Mogar

Valediction of the programme was graced by Dr. D. Ravi, Consultant, CICTAB in the presence of Ms. Anindita Baidya Deputy Group Head - Cooperative Training, NDDDB, Anand in presence of Shri T. Prakash, Manager - Cooperative Training NDDDB, Anand



Group photo of the International Programme on “Dairy Development through Cooperative Business Model”



Visit to the AMUL cheese and milk powder unit at Anand

Feedback:

Dairy Development would give the sustainability to the rural poor's. This programme was very informative for villages for their additional income. Cooperatives can promote their members for dairy development model

Mr. Neththi Kumarage Solaman Neththikumarage, Vice Chairman, Katugampola Multi Purpose Cooperative Society, NCC, Sri Lanka

• International Programme on “Renewable Energy Management for Cooperatives and Rural Financing Institutions” (CICTAB-MoC-VAMNICOM)

6th -9th August 2024 at VAMNICOM, Pune

International Programme on “Renewable Energy Management for Cooperatives and Rural Financing Institutions” was organized at VAMNICOM, Pune. It was four days programme from 6th -9th August 2024 having three days sessions and one day study visits.

Dr. D. Ravi, Programme Director, CICTAB inaugurated the programme in presence CICTAB team. Dr. D. Ravi shared the idea behind the conduct of Renewable Energy Management for Cooperatives and Rural Financing Institutions programme. He explained in brief about the planning of four days training programme.

A total 15 participants from Nepal- NCBL (2), NEFSCUN (2); Shri Lanka (1) and India (10) were participated in the programme.

The objectives of the programme were: to create awareness of Renewable energy sources and energy saving methods, to create awareness about the programmes of Ministry of New and Renewable Energy, Govt. of India on improved cook stoves (IC), and bio-gas, to promote alternative energy devices like biogas, solar devices (solar lanterns and solar street lighting)

To fulfil the objectives of the programme sessions were organised on topics Initiatives for enhancing Sustainability and Profitability; Solar Energy; Community Bio Gas Plant; Country Paper Presentation by the participants; Digital platform Experience of Biofuelcircle on Biomass and Biofuel - Connecting Rural and Industrial Economies; Presentation on Samuchit Enviro Tech, Pune; Monetize your carbon project: A roadmap from idea to execution; Bio-mass and waste management. Visits were organised at SWaCH Pune Seva Sahakari Sanstha Ltd. and Katraj Dairy, Pune.

Dr. Hema Yadav, Director, CICTAB & VAMNICOM delivered the valedictory speech. She discussed with the participants regarding the learning outcome of the programme. Certificate distribution ceremony was held by Dr. Hema Yadav, Director, CICTAB & VAMNICOM



Group photo of the International Programme on “Dairy Development through Cooperative Business Model”



Visit to SWaCH Seva Cooperative Ltd., Pune

Feedback:

It was great experience to learn about the renewable energy management. Programme provides opportunity to understand the various waste generation sources and their management and to know the various waste to energy conversion technologies.

Mrs. Rajni Sharma, Assistant Director, NCUI, New Delhi

• International Programme on “Digitalization and Financial Inclusion” (For CEOs and Senior Executives) (CICTAB-MoC-VAMNICOM)

19 – 23 August, 2024 at CAB, Pune

International Programme on Digitalization and Financial Inclusion” (For CEOs and Senior Executives) was organized at at CAB, Pune. It was five days programme from 19 – 23 August, 2024 having classroom sessions and study visits.

Shri Jaikish, Chief General Manager & Principal, CAB inaugurated the programme in the presence of Dr. D. Ravi, Consultant, CICTAB and Mrs. Anita Kumari, Deputy General Manager, CAB. Shri Jaikish, Chief General Manager & Principal, CAB briefed the participants about the role of Reserve Bank of India in the digitalization. Mrs. Anita Kumari, Deputy General Manager, CAB explained in brief about the planning of five days training programme.

A total 24 participants from Nepal (9) and India (15) were participated in the programme.

The objectives of the programme were: to familiarize the participants with the use of technology in promoting financial inclusion in India and to sensitize the participants about the risks in digital transactions and mitigation thereof.

To fulfil the objectives of the programme sessions were organised on topics Overview of Financial Inclusion: Concepts & Guidelines and Issues and Challenges; Overview of Cooperative Structure in India and Role of Cooperative Banks in Financial Inclusion; International Cooperation towards Digital Financial Inclusion and Financial Access: G20 High Level Principles of Digital Financial Inclusion, Digital financial inclusion & sustainable development - Emerging evidences, Cross Country Experience - Insights from Global Findex Database 2021; Financing MSMEs: RBI guidelines on lending to MSMEs and Initiatives of Government of India; Financial Inclusion through Group Lending: SHG and JLG Model; Innovations in provision of financial services: Bank led digital financial inclusion and Role of FinTech in inclusive finance; Use of Technology and Banking Correspondent Model in furthering Financial Inclusion; Recent Innovations in payment and settlement system - Various payment products for financial inclusion; Risks in Digital Banking; Digital lending to MSMEs: Use of tech-driven approaches; Financial Literacy - Initiatives and Guidelines; OECD Core competencies on financial literacy; Provision of banking services to the unbanked through digital channels - Issues and challenges; Provision of banking services to the unbanked through digital channels - Issues and challenges.

Valediction of the programme was graced by Dr. D. Ravi, Consultant, CICTAB in the presence of Mrs. Anita Kumari, Deputy General Manager, CAB.



Shri Jaikish, Chief General Manager & Principal, CAB inaugurated the programme in the presence of Dr. D. Ravi, Consultant, CICTAB and Mrs. Anita Kumari, Deputy General Manager, CAB. Shri Jaikish, Chief General Manager & Principal, CAB briefed the participants about the role o

Feedback:

Such type of programmes are important for boosting digitalization and financial inclusion and access to finance can make crucial contributions to economic development, enabling social mobility and ensuring that the largest number of people can participate fully and effectively in economic life.

Mr. Roshan Kumar Shigdel, Director, Assets and Service Management Department, NRB:, Nepal

• International Programme on “Cooperative Business Model in Sri Lanka” (CICTAB-MoC-VAMNICOM)

31st August 2024 to 3rd September 2024 at Hector Kobbekaduwa Agrarian Research and Training Institute, Colombo, Sri Lanka

International Exposure Visit Programme on “Cooperative Business Model in Sri Lanka” during 31st August 2024 to 3rd September 2024 at Hector Kobbekaduwa Agrarian Research and Training Institute, Colombo, Sri Lanka in collaboration with Federation of Thrift and Credit Co-operative Societies in Sri Lanka (SANASA federation).

Prime Minister Dinesh Gunawardena inaugurated the above mentioned programme in the presence of Deputy Speaker of Parliament Ajith Rajapaksha, Dr Kiriwandeniya-Chairman SANASA Federation and Dr. D. Ravi, Consultant CICTAB, Commissioner of Co-operative Development and Registrar of Co-operative Societies Ms. H.A. Asha Hapuarachchi.

Total 27 participants attended the programme from National Bank for Agriculture and Rural Development (NABARD), Mumbai (3); National Cooperative Union of India, New Delhi (2); Venkateshwara Co-operative Power and Agro Processing Ltd., Nashik (1); SEWA Cooperative Federation, Gujarat (2); Indian Farmers Fertiliser Cooperative (1); IFFDC Ltd., Gurgaon, Haryana (2); NAFED-Chambal Agriculture Marketing Cooperative Limited (CAMCO), Madhya Pradesh (1); Vaikunth Mehta National Institute of Cooperative Management, Pune (1); NDDDB Anand, Gujarat (2); Nepal Rashtra Bank, Nepal (2); Nepal Cooperative Federation- Baba Savings and Credit Cooperative Ltd., Nepal (1); The Co-operative Credit Union League of Bangladesh Ltd. (CCULB)- Nagari Christian Cooperative Credit Union Ltd (1); Kegalle District SANASA, Sri Lanka (1); SANASA Campus, Sri Lanka (1); SDB Bank SANASA, Sri Lanka (1); National Cooperative Council Sri Lanka (2).

To fulfil the objectives of the programme sessions were organised on topics Impact of the Cooperative Sector in Sri Lanka's Economic Development and Contribution of the SANASA Movement; How diffusion and diffusion have taken place in the cooperative sector in Sri Lanka; Cooperative Societies Experience in New Entrepreneurship and Product Value Chain Development for Socio Economic Development; Creating a broad dialogue to present the issues raised from the above presentations and the views of the participants and visits to Galle Cooperative hospital; Galle SANASA Union; Kalutara Mucagalla SANASA Society; National Cooperative Council; MPCS Homagama SANASA; Godigamuwa SANASA; SANASA Development Bank.

Valedictory session was graced by Dr.P.A. Kirivandeniya, Chairman SANASA Federation, Dr.D.Ravi from CICTAB, Dr.R.M.K. Rathnayake, Commissioner of Co-operative Development and Registrar of Co-operative Societies Ms. H.A. Asha Hapuarachchi and Ms.Samadanie Kirivandeniya.



Prime Minister Dinesh Gunawardena inaugurated the above mentioned programme in the presence of Deputy Speaker of Parliament Ajith Rajapaksha, Dr Kiriwandeniya-Chairman SANASA Federation and Dr. D. Ravi, Consultant CICTAB, Commissioner of Co-operative Development and Registrar of Co-operative Societies Ms. H.A. Asha Hapuarachchi.

Feedback:

The Cooperative business model in Sri Lanka is very old, well established and successful model. Multipurpose cooperative societies are performing well than the single commodity cooperatives. We are thankful to CICTAB for exploring with this model.

Mr. Sanchoy Thomas Purification, CEO, Nagari Christian Cooperative Credit Union Ltd, CCULB, Bangladesh

• International Programme on “Digitalisation in Rural Banks and Cooperatives” (CICTAB-NIBM)

24th to 27th September 2024 at National Institute of Bank Management (NIBM), Pune

International Programme on “Digitalisation in Rural Banks and Cooperatives” during 24th to 27th September 2024 at National Institute of Bank Management (NIBM), Pune in collaboration with National Institute of Bank Management (NIBM), Pune.

The programme was inaugurated by Shri Vallabh Kolhatkar, General Manager, IT, Bank of Maharashtra in the presence of Dr. Naveen Kumar, Programme Director, NIBM, Pune.

Total 29 participants are registered for the programme- 19 participants nominated from NCC Sri Lanka; 3 from India (NIRDPR and NCUI) and 7 from Nepal (NRB, NACCFL, NCF).

Objectives of programme were to familiarize the participants with the use of technology in promoting Digitalization in India and to sensitize the participants about the risks in digital transactions and mitigation thereof.

To fulfil the objectives of the programme sessions were organised on topics Digitalization and New Age Banking and Financial Sector, Digital Technologies in Banking, Training Techniques- Functioning and Role of CICTAB, Business Model of Digital Platforms, AI and Blockchain Technology in Banking, Digital Transformation for Rural Banks and Cooperatives (Case Studies), Digital Financial Inclusion, Case Studies of Digital Financial Inclusion Initiatives, Customer Service in Digital Era, Cybersecurity & Cyber Frauds, Operational Resilience in Digital Banking System, Implementation Strategies for Digital Transformation. To explore the practical experiences visit to Cosmos Bank Ltd. was organised.

Valedictory session and certificate distribution was graced by Dr. D. Ravi, Consultant, CICTAB, Prof. R. K. Menon, VAMNICOM and Dr. Naveen Kumar, Programme Director, NIBM.



Cosmos Bank visit photo and classroom photos of the programme

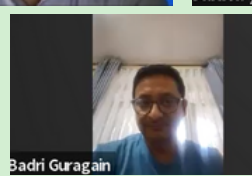
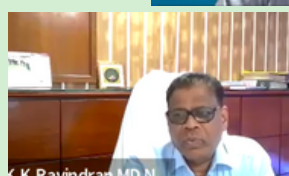
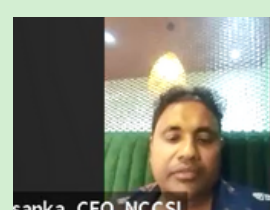
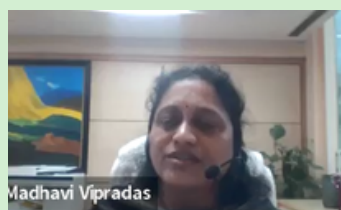
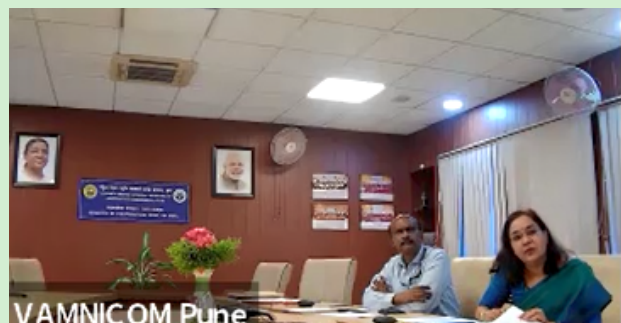
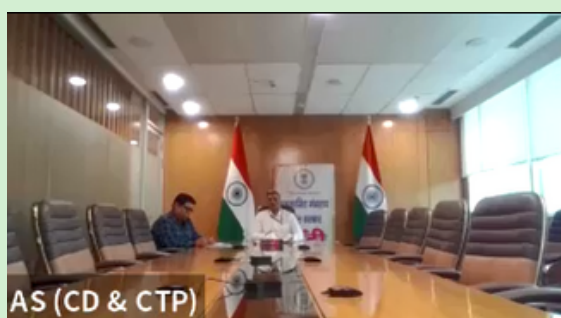
Feedback:

This programme is very useful. The scope for the implementation of digitalization and financial inclusion in the cooperatives and rural sectors, their risks and advantages were taught very well. The visit to Cosmos bank was the successful example of the implementation and it encourage us for the implementation of digitalization.

Mr. Pothuwilage Kumarasiri, Project Manager, NCCSL, Sri Lanka

55th Managing Committee meeting of CICTAB

The 55th meeting of CICTAB Managing Committee was held on Hybrid mode on 17th September, 2024 at 3.00 pm under the chairpersonship of Shri Pankaj Kumar Bansal, IAS, Additional Secretary (Cooperation), Ministry of Cooperation, Govt. of India, New Delhi.



55th meeting of CICTAB Managing Committee was attended by the Shri. Pankaj Bansal, Additional Secretary, MoC-Chairman; Shri Goverdhan Singh Rawat, Deputy Managing Director, NABARD Mumbai, Shri. Ritesh Dey, Executive Director, NCUI, New Delhi; Shri. Partha Ray, Director, NIBM, Pune; Shri. Jaikish, Principal, CAB, Prnrne; Dr. Hema Yadav, Director, CICTAB, Pune and Member Convenor; Ms. A. Asha Hapuarachchi, Commissioner of Co-operative, Development Govt. of Sri Lanka; Shri. K K Ravindran, Managing Director, NAFCARD; Ms. Madhavi Vipradas, Deputy General Manager (CR), IFFCO, New Delhi (Representative of MD. IFFCO); Special Invitee; Shri. Unupom Kausik, Managing Director, NCFI New Delhi; Shri. Shivajee Sapkota, Chief Executive Officer, NEFSCUN, Nepal; Shri. Badri Kumar Gujragain, Chief Executive Officer, National Cooperative Bank Ltd., (NCBL) Nepal; Mr. Asanka, Chief Executive Officer, NCC Sri Lanka; Patrick Palma, General Manager, CCULB, Bangladesh; Md. Abdul Mannan, Assistant General Manager, Training & Consulting, International Relations, CCULB, Bangladesh; Dr. D. Ravi, Consultant, CICTAB.

INTERNATIONAL TRAINING PROGRAMMES SCHEDULED IN OCTOBER- DECEMBER 2024

- “Innovation and Application of Financial Technology in Rural Financial Institutions.”
21 - 24 October, 2024 at VAMNICOM, Pune.
- “Role of Cooperative Institutions in Achieving Financial Inclusion.”
21 - 25 October, 2024 at NIRD & PR, Hyderabad
- “Dairy Development through Cooperative Business Model.”
11 - 13 Nov, 2024 at NDDDB, Anand
- “Development of Managerial Skills for Agricultural Cooperatives and Rural Financing Institutions.”
18 - 22 November, 2024 at LINAC Institute, Gurgram, Haryana, India
- “Exposure visit Programme in SHG, JLG and Farmers Collectives (For CEOs & Senior Executives)”
19 - 22 November, 2024 at CAB, Pune, Maharashtra, India
- “Business Plan Development for Agri Business Enterprise for the Cooperatives and Rural Financing Institutions.”
3- 7th December, 2024 (Online) and 10 - 14 December, 2024 (at campus)
VAMNICOM, Pune
- “Fishery Development through Cooperative Business Model.”
16 - 20 December, 2024 LINAC Institute, Gurgram, Haryana, India

Academic Team

Dr Hema Yadav, Director, CICTAB & VAMNICOM
Dr D Ravi, Consultant, CICTAB & Faculty, VAMNICOM
Ms Smita Kadam, Research Officer, CICTAB



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