



INTERNATIONAL PROGRAMME ON

“Business Development Plan for Primary Agricultural Cooperative Societies (PACs)”

2 - 5 December, 2025

For the CICTAB Member Institutes in
SAARC Countries

At **VAMNICOM, Pune**

Organized by

Centre For International Co-Operation &
Training In Agricultural Banking(CICTAB)

Sponsored By:

Ministry of Cooperation, Gov. of India, New Delhi

In Collaboration with:

The National Federation of State Co-operative
Banks Ltd. (NAFSCOB) &
Vaikunth Mehta National Institute of Cooperative
Management, Pune

OBJECTIVES:

- 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.

METHODOLOGY:

The programme will be conducted with participative method by use of suitable training techniques based upon experience sharing of the participants as detailed below:

- (a) Participating officers admitted to the programme will be required to prepare a status paper about the activities and working of their respective organizations.
- (b) Presentation of working papers and interactive sessions.

CONTENTS:

- Comprehensive knowledge and skills in Business planning, Profit planning, Resource planning of PACS.
- Skills to analyse cost of funds, effective fund management overdue management, resource mobilisation and profitability.
- Diversifying into new profitable areas of business based on potentials and members' needs.
- Enhancing members' participation.
- Promoting deposit mobilization & Reduction in overdues.
- Organising dormant members into self-help groups (SHG). Strengthening business linkages with marketing and consumer cooperatives