

National Cooperative Agriculture & Rural Development Banks Federation Ltd.
(NAFCARD)

IYC 2025- ACTIVITY REPORT FOR APRIL 2025

EVENT - I

Criteria	Details
Month	April 2025
Date	17-04-2025
Sector	Cooperative
Location	Ahmedabad
Event/Activity Name	Cooperative Development Initiatives
Brief Information on activity	<p>GSCARDB (Kheti Bank) on 17th April hosted a special program to highlight bank's new lending programs. Shri Uday Joshi, National President of Sahakar Bharati; Shri Satish Marathe, Director of the Reserve Bank of India; Shri Maheshbhai Patel, Prant Adhyaksh, Gujarat Pradesh; Shri Sanjay Panchpor, Rashtriya Sangathan Mantri; and Shri Jivanbhai Gole, Kshetriya Sangathan Pramukh of Sahakar Bharati were present for the program.</p> <p>The event showcased Kheti Bank's credit offerings with special focus on women and youth and Agroforestry as part of NAFCARDS's IYC 2025 Annual Action Plan and its initiatives in cooperative development. Shri Dolar Kotecha, Chairman of the Gujarat State Cooperative Agriculture and Rural Development Bank Ltd., delivered an insightful session on the transformative impact of cooperatives.</p>
Objective	To popularize bank's lending activities to support the "Sahkar se Samruddhi" initiative, in line with national efforts to double farmers' incomes and promote environmental sustainability.
No. Of Participants	30
Achievement & Outcome	<p>Achievements:</p> <ol style="list-style-type: none">1. Support for IYC 2025 Action Plan: The event successfully contributed to NAFCARD's International Year of Cooperatives (IYC) 2025 Annual Action Plan.2. Promotion of "Sahkar se Samruddhi" Initiative: The program underscored the bank's alignment with the national cooperative movement aimed at achieving prosperity through cooperation.

3. High-Profile Engagement: Presence of key dignitaries from Sahakar Bharati, Reserve Bank of India, and Gujarat Pradesh added credibility and momentum to the bank's initiatives.

Outcomes:

1. Raised Awareness: The event helped popularize Kheti Bank's lending activities among stakeholders, especially targeting women, youth, and environmentally-conscious farmers.
2. Stakeholder Collaboration: Strengthened ties between cooperative leaders, financial institutions, and government bodies, fostering greater synergy in rural development efforts.
3. Empowerment of Target Groups: Set the groundwork for financial empowerment of women and youth, supporting entrepreneurship and self-reliance in rural communities.
4. Increased Visibility for GSCARDB: Enhanced the bank's reputation as a key player in cooperative finance and rural credit expansion.

Photographs

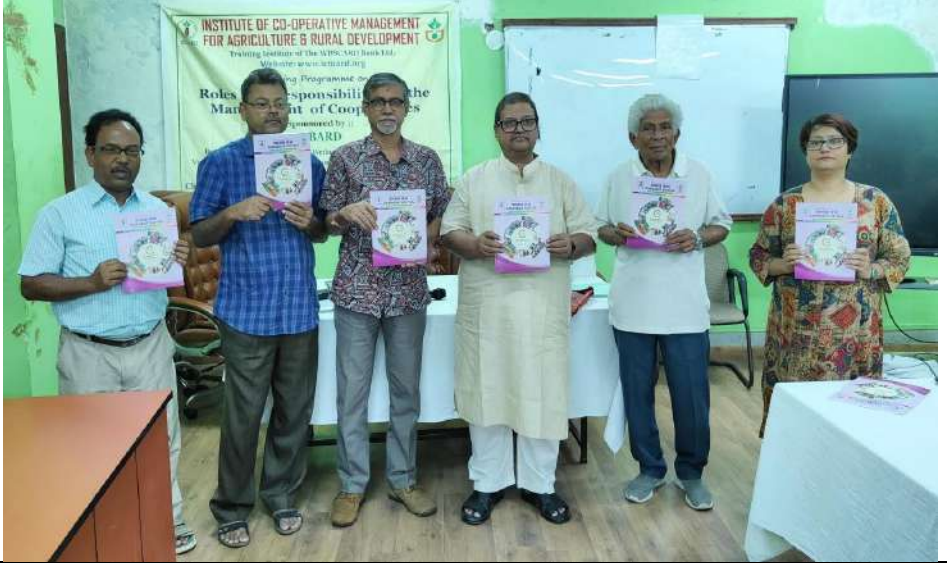


Additional Remarks

- Nil -

Event – II

Criteria	Details
Month	April 2025
Date	April 21 st to 23 rd & April 23 rd to 25 th - 2025
Sector	LTCCS
Location	Kolkata
Event/Activity Name	<p>Releasing a special Bilingual Issue of 'Samabay Kotha' – The Quarterly Newsletter/Magazine of ICMARD on IYC 2025</p> <p>April 21st to 23rd – A Training Program on “roles and responsibilities of the Board of Directors of Cooperatives”.</p> <p>April 23rd to 25th – A Training Programme on Pre & Post Loan Documentation.</p>
Brief Information on activity	<p>WEST BENGAL – SCARDB.</p> <p>The Institute of Cooperative Management and Rural Development (ICMARD), the training arm of the West Bengal State Cooperative Agriculture and Rural Development Bank (WBSCARDB), together proudly launched the special issue of its quarterly magazine 'Samabay Kotha'. The inauguration ceremony was graced by prominent dignitaries including Dr. Moinul Hassan, Special Officer, WBSCARDB & Vice Chairman, NAFCARD; Sri Chinmoy Gupta, Managing Director, WBSCARDB; Sri Bikash Chandra Bhattacharyya, Principal, ICMARD; faculty members Md. Inasuddin and Snachari Mitra; and Sri Tulsi Prosad Mukherjee, Former OSD, WB State Cooperative Union.</p> <p>Write up of Magazine- 'Samabay Kotha', the IYC 2025 Special issue published bilingually and completely separate in Bengali and English. The magazine contains about 16 special article on current cooperative related issues like visions of 'Vikshit Bharat', problems of short term sector, employment generating cooperative, cooperatives of tea-garden workers, Federation and success stories of SHGs undr PACS etc. The UN Resolution on ICY 2025 has also been published. This also contains various relevant news and training details of the ICMARD.</p> <p>The publication has been circulated widely both in hard and pdf soft copy. The magazine has already been appreciated from various corner</p>

Objective	<p>The objective of the event was to highlight IYC 2025 theme and the contributions of the Bank to develop agriculture and improve the living conditions of farmers through the platform of 'Samabay Kotha'. The magazine serves as a communication bridge between stakeholders, scholars, and practitioners, reinforcing ICMARD's role as a thought leader in cooperative training and development.</p>
No. Of Participants	<p>52</p>
Achievement & Outcome	<p>Showcasing the contributions of WBSCARDB to agriculture and rural development and enlightening members of the bank about its achievements and services available from the bank</p> <p>Promotion of academic and practical insights into the evolving Cooperative Movement in West Bengal and across India.</p> <p>Strengthened ICMARD's commitment to training, research, and thought leadership in the cooperative sector.</p>
Photographs	
Additional Remarks	<p>Training Program Brochure attached.</p>



**THE INSTITUTE OF CO-OPERATIVE MANAGEMENT
FOR AGRICULTURE & RURAL DEVELOPMENT**

Website: www.icmard.org

PROGRAMME BROCHURE

Training Programme on
**Roles and Responsibilities of the Management
of Cooperatives**

-Sponsored by-
NABARD

-Dates-
Monday, April 21, 2025 to Wednesday, April 23, 2025 (3 Days)

-Venue-
ICMARD, Kolkata

-Target Participants-
Chairman, BoD Members, Special Officers of Cooperative Banks



Training Institute of The WBSCARD Bank Ltd.



Block-14/2, C.I.T Scheme-VIII (M), Ultadanga, Kolkata-700067
Ph-033-23565522 (Principal)/23566522 (EPBX)
Email : icmard.training@gmail.com

About ICMARD

The Institute of Co-operative Management for Agriculture & Rural Development (ICMARD) is an apex training institute in cooperative sector of West Bengal promoted by the parent organisation, The WBSCARD Bank Ltd. Since its inception on September 10, 1992, ICMARD has carved a niche in the cooperative sector with its all-round performance in training and capacity building programmes. The institute has been accredited by the Centre of Professional Excellence in Cooperatives (C-PEC), the training wing of Bankers Institute of Rural Development (BIRD), Lucknow (An autonomous institute promoted by NABARD).

Our activities encompasses organising sponsored/ paid in house/ on location Training Programmes, Skill Development Trainings, Awareness Camps, Workshops and Exposure Visits for Cooperative Personnel, Self Help Groups, Unemployed Youth and other beneficiaries of cooperatives. We also provide expert consultancy, project preparation services. Centres through our Trainer's Panel exist in 140 Blocks in 22 Districts of West Bengal.

The landmark building of ICMARD located Ultandanga, Kolkata includes multiple Training Halls, Auditorium with Audio Visual facilities, Canteen and hostel facilities. It has a Computer Lab and a rich library for the use of the participants.

ICMARD also has a regional training facility at Hakim Para, Siliguri (RICMARD) with hostel.

Team ICMARD is ever dedicated to offer their best efforts for achievement of the goals of this institute.

The Vision

ICMARD - The Centre of Excellence in Cooperative Management

Commitment to deliver excellence in Human Resource and Entrepreneurship Development through systematic training, research, and consultancy services, collaborative endeavours and peripheral activities, focusing on the Cooperative Sector.

The Mission

- ★ Promote Cooperative Values and Principles
- ★ Develop professional human resource for all types of cooperatives and allied agencies through systematic approach of training, motivation, exposure and counseling
- ★ Offer and execute best quality methodical study courses, programmes and vocational training rich in required knowledge, skill set, exposure tours and orientation for fostering self-sustenance through entrepreneurship and modern agripreneurship
- ★ Develop marketing network for the cooperatives
- ★ Nurture face lifting of the Cooperative Sector through promotion, upgradation, publicity and showcasing
- ★ Deliver objective consultancy to the client organisations
- ★ Become an information bank for the cooperative sector
- ★ Adopt market search, analysis and survey projects for the client organisations
- ★ Encourage collaboration and harmony between the cooperative training institutes of the state and the country
- ★ Explore, initiate, develop and strengthen strategic partnerships between the Govt. and Non-Government Organisations
- ★ Maximise the utilisation of the infrastructure available in the cooperative sector in favour of sustainable development
- ★ Promote academic excellence, study, research, publications, experience sharing and study tours

-Training Programme Objectives-

At the end of training programme, the participants would be able to gain knowledge on:

- The Changing scenario in Cooperatives in India
- National Cooperative Policy
- Functioning and Management of a Cooperative Society.
- Code of Conduct of BoD Members
- Duties and Responsibilities of the BOD members in respect of Corporate Governance, Business Development etc.
- Constitution and roles of Sub Committees
- Model Bye Laws

-Programme Contents-

- Cooperative Values and Principles
- Changing Scenario in Cooperatives of India
- National Cooperative Policy
- Management of Cooperative Society
- Provisions and procedure of Election of BOD as per State Cooperative Act & Rules
- Responsibilities of the BoD members– Do's & Don'ts
- Sub Committees in Cooperative and their role and responsibilities, Policy, Constitution, indicative agenda, Compliance, Review etc.
- Power of the BOD and the General Body.
- Model Bye Law of Credit Cooperatives
- **Vision of GoI/ RBI/ NABARD during Amrit Kaal- 2047**

-Programme Content & Day to Day Schedule-

Day & Session	Subject/ Thrust/Focus areas	Resource Person
Day- 1 – Monday, April 21, 2025		
I (10.00 am to 11.30 am)	Inauguration	Dr. Moinul Hassan, Special Officer, WBSCARDB Bikash Battacharyya, Addl. RCS & Principal, ICMARD
	Registration, and Entry Behaviour	
II (11.45 am to 1.15 pm)	<ul style="list-style-type: none"> • Cooperative Values & Cooperative Principles – the meaning and implications. • Changing Scenario in Cooperatives of India • National Cooperative Policy – Important focus areas (likely) 	Faculty Member
III (2.00 to 3.30 pm)	<ul style="list-style-type: none"> • Management of Cooperative Society – Members participation and role of employees- Governance • Strengthening of Human Resource in Cooperatives- Business Plan for sustainability of Cooperatives 	Faculty Member
IV (3.45 to 5.15 pm)	<ul style="list-style-type: none"> • State Cooperative Acts and Rules related to Management of cooperative Societies. • Provisions and procedure of Election of BOD. 	Guest Faculty
Day- 2 – Tuesday, April 22, 2025		
I (10.00 am to 11.30 am)	<ul style="list-style-type: none"> • Role of Board of Directors - Code of Conduct • Responsibilities of the BoD members– Do's & Don'ts in respect of - <ul style="list-style-type: none"> ▪ Corporate Governance ▪ Business Development 	Guest Faculty
II (11.45 am to 1.15 pm)	<ul style="list-style-type: none"> • Non Interference • No Sponsorship • Maintain Confidentiality 	Guest Faculty
III (2.00 to 3.30 pm)	<ul style="list-style-type: none"> • Sub Committees in Cooperative and their role and responsibilities, Policy • Constitution, indicative agenda, Compliance Review etc. • Audit Committee • Risk Management Committee 	Guest Faculty
IV (3.45 to 5.15 pm)	<ul style="list-style-type: none"> • Asset Liability Committee (ALCO) • Special Committee of Board For Monitoring Frauds • Loan & Investment Committee • IT & IT Security Committee 	Guest Faculty

Day- 3- Wednesday, April 23, 2025

I (10.00 am to 11.30 am)	<ul style="list-style-type: none">• Role of Manager and other employees. Controlling power of the BOD over employees.• Role of Chairman and Secretary toward monitoring the works of the employees.	Guest Faculty
II (11.45 am to 1.15 pm)	<ul style="list-style-type: none">• Power of the BOD and the General Body.• Meeting of the BOD and AGM.• Proceedings of the meetings and custodian of Books and Records.• Model Indicative Agenda of Board Meetings	Guest Faculty
III (2.00 pm to 3.30 pm)	<ul style="list-style-type: none">• Model Bye Law of Credit Cooperatives, initiatives undertaken by Ministry of Cooperation, vision of GOI by 2047	Guest Faculty
IV (3.30 pm to 4.00 pm)	Programme evaluation and Valediction	Faculty Members

Tea Break- 11.30 am to 11.45 am and 3.30 pm to 3.45 pm ● Lunch Break- 1.15 pm to 2.00 pm

-Methodology-

The programme will be participative and interactive and rich with live presentations. For hands on practice the participants will be given specific Assignments and Case Exercises.

-Programme Cost-

As the programme is sponsored under SOFTCOB Assistance of NABARD, no participation fee is to be payable by the nominating organisations towards training expenses. Only, travel and other incidental expenses of the participants would have to be borne by the nominating organisations.

-Transport Details-

ICMARD building is situated at a prime location of Kolkata right beside Bidhannagar Railway Station. The institute is accessible via local transport from both Howrah and Sealdah Station.

By Bus-

From Howrah Station- 215A

Bus Stop - Ultadanga 15 No. Bus Stand

By Train-

In Sealdah Route – Walking Distance from Bidhannagar Station towards Khanna Cinema

-Logistics-

The programme is fully residential and the participants would be accommodated in Twin Sharing AC Double Bed Rooms in the hostel of ICMARD. The board and lodging arrangements only for the participants shall be available from the evening preceding the date of commencement of the programme i.e. from the evening of the **April 20, 2025** to till the morning following the conclusion of the programme i.e. **April 24, 2025**. **The Hostel facilities are for the participants only and as such we will not be in a position to accommodate spouse or children or guests of the participants under any circumstances.** The participants would be provided standard food items at Breakfast, Lunch, Tiffin and Dinner.

-Nomination-

Enrollment would be made on the basis of the nominations received from willing organisations in the prescribed Nomination Form enclosed. The duly filled up Nomination Forms are to be sent only via Email to icmard.training@gmail.com. The last date of submission of Nominations is **April 16, 2025**. The participants would be contacted via WhatsApp beforehand the programme.

For further queries please feel free to contact Programme Director-

Md. Inasuddin, Faculty Member, ICMARD

M: 8637093638



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PROGRAMME BROCHURE

Training Programme on
**Pre & Post Loan Documentation including profiling
of customers (Farm, Non-Farm, Housing)**

-Sponsored by-
NABARD

-Dates-
Wednesday, April 23, 2025 to Friday, April 25, 2025 (3 Days)

-Venue-
ICMARD, Kolkata

-Target Participants-
Manager and Supervisor/ Assistants of Cooperative Banks
(Central & Western Zone)



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- ★ Promote academic excellence, study, research, publications, experience sharing and study tours

-Training Programme Objectives-

At the end of training programme, the participants would be able to understand the Documentation and Securitization Process of the Farm, Non-Farm and Housing projects

-Programme Contents-

- Documentation of Documents related to Farm, Non-Farm and Housing Loans
- Scrutiny of KYC, land Documents and Project
- Pre Loan Documentation
- Post Loan Documentation

-Programme Content & Day to Day Schedule-

Day & Session	Subject	Session Objectives, Thrust/Focus areas	Resource Person
Day- 1 – Wednesday, April 23, 2025			
I (10.00 am to 11.30 am)	Registration, Inauguration and Entry Behaviour- Assignment Allocation		
II (11.45 am to 1.15 pm)	Concept of Document-Its features & Importance		Sanchari Mitra, AGM & FM, ICMARD
III (2.00 to 3.30 pm)	<ul style="list-style-type: none"> • Concept and need of Documentation • Process of Documentation • Selection of Documents for processing Loans- KYC, Loan Documents • Land Documents • Project Documents for different types of loans • * Identification of Defective Documents • Documentation, Do's and Don'ts related with documentation in case of overdue loan • Documentation in case of restructured loans. 		
IV (3.45 to 5.15 pm)	Appraisal of Borrowers On system and Procedure – Internal Checks and Control to verify the documentation processes		
Day- 2 – Thursday, April 24, 2025			
I (10.00 am to 11.30 am)	<ul style="list-style-type: none"> • Concept of Security in Banking- Types of Security- Basic & Collateral • Mortgage, Pledge, Hypothecation, Assignment, Lien, Set-off relevant to laws • Limitation 		
II (11.45 am to 1.15 pm)	Special Documentation for Non-Farm Loans- PR/ DPR, Appraisal Report, Detail Spot Enquiry Report, Site Plan Fitness or No Objection Certificate from Competent Authority, Valuation Report by Certified Engineer		
III (2.00 to 3.30 pm)	Special documentation for FARM loans- Schemes, Unit Cost, Appraisal, Detail Spot Enquiry Report, Site Plan, Pre Development and Post Development income assessment- Suitable Class of Land where Project will be implemented- Deed of Conveyance, ROR, Possession Certificate etc.		
IV (3.45 to 5.15 pm)	<ul style="list-style-type: none"> • Common Pre-sanction Documents- Post Sanction Documents- Pre disbursement Documents- Post Disbursement Documents of Loans • Credit Rating Report- Search Reports- Case Exercise on Scrutiny of Land Documents 		
Day- 3- Friday, April 25, 2025			
I (10.00 am to 11.30 am)	Special Documentation for Housing Loans- Assessment of Repaying capacity, salary Certificate, Form-16, Last 3 Years' IT Return along with Accounts, Assessment of Accounts, Sec 59 of WBCS Act 2006 declaration- Approved Plan & Estimate-Valuation Report, Agreement Copy in case of ready build flat- Chain deeds, power of attorney		
II (11.45 am to 1.15 pm)	Case Exercise- Live Loan file Demonstration- Scrutiny techniques		
III (2.00 pm to 3.30 pm)	Points to remember for filing of related documents- execution of documents-preserving of documents- Revival of documents attracting time barred factors Best Practices		FM
IV (3.30 pm to 4.00 pm)	Exit Behaviour and Valediction		

Tea Break- 11.30 am to 11.45 am and 3.30 pm to 3.45 pm ● Lunch Break- 1.15 pm to 2.00 pm

-Methodology-

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For further queries please feel free to contact Programme Director-

Sanchari Mitra, AGM & FM, ICMARD

M: 9674995849