



## **Training Programme for Board Members & Senior Officials of UPStCB & DCCBs at Ahmedabad & Rajkot : 09 to 12 March 2026 Gujarat**

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**Organised by:** BIRD, Lucknow in collaboration with NABARD, Uttar Pradesh Regional Office

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### **Programme Overview**

BIRD conducted a four-day Training-cum-Exposure Visit Programme for senior functionaries of the Uttar Pradesh State Cooperative Bank Ltd. (UPCB) and District Central Cooperative Banks (DCCBs). The programme aimed at strengthening governance, digitalisation, and business diversification of cooperative institutions, particularly Primary Agricultural Credit Societies (PACS), through exposure to best practices followed in Gujarat.

A total of **14 senior representatives** (Chairman, Vice Chairman, DCCB Chairmen, Board Members, DGM and AGM of UPCB) participated, including **Shri Jitendra Bahadur Singh**, Chairman, UPCB and **Shri Manish Sahni**, Vice Chairman, UPCB.

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### **Key Learning Objectives**

- Understanding the **Gujarat Cooperative Banking Model** and STCCS framework
  - Exploring **digital banking & technology-driven initiatives**
  - Exposure to **diversified and sustainable PACS business models**
  - Strengthening **governance standards** and board oversight
  - Identifying **replicable models** for Uttar Pradesh cooperatives
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### **Highlights of the Programme**

#### **Day 1 – Gujarat State Cooperative Bank Ltd. (GSCB), Ahmedabad**

Participants were exposed to governance and operational excellence at GSCB, a scheduled apex cooperative bank. Key learnings included:

- Turnaround from losses to sustained profitability
- The **“One Umbrella Technology Initiative”** integrating 170+ cooperative banks for digital payments (RTGS, NEFT, UPI, IMPS, ATM, NACH)
- Farmer-centric initiatives such as **0% KCC loans (up to ₹3 lakh)**, digital outreach, mobile ATMs and rural godown schemes

#### **Day 2 – PACS Field Visit (Khamta Juth Seva Sahkari Mandli, Rajkot)**

Participants observed diversified PACS operations including godowns, fertiliser distribution and term lending with strong financial discipline and low NPAs.

#### **Day 3 – PACS & Dairy Cooperative Exposure**

- **Gondal PACS:** Demonstrated diversified income streams such as retail shops, godowns, rented buildings and marriage halls

#### **Day 4 – Rajkot District Central Cooperative Bank Ltd.**

Participants interacted with senior management of Rajkot DCCB, a five-time NABARD award winner, and learned about:

- CBS-enabled operations with 200 branches
  - Large KCC and SHG outreach
  - Innovative social initiatives for PACS members
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### Classroom Sessions

- **Governance in Cooperatives:** Board responsibilities, fit & proper criteria and compliance (Shri Manavpreet Singh, DGM/Faculty, BIRD)
- **Business Diversification in PACS:** Replicable business models from Gujarat field visits (Ms. Shweta Jaiswal, CDO, BIRD)
- **Special Address:** Dairy cooperatives and women empowerment in Gujarat cooperatives (Shri Rajendra C. Trivedi, CEO, Gujarat State Cooperative Union)

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### Outcomes & Takeaways

- Clear roadmap for **replicating Gujarat's digital and diversified PACS models** in Uttar Pradesh
- Enhanced understanding of **cooperative governance and sustainability**
- Exposure to **farmer-centric, technology-enabled and profitable cooperative institutions**

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### Programme Directors:

Shri Manavpreet Singh, DGM/Faculty Member, BIRD Lucknow

Ms. Shweta Jaiswal, CDO, BIRD Lucknow

The programme concluded with participant feedback and certificate distribution on **12 March 2026**.

Some of the moments of the training programme are appended below:



During inaugural session at Gujarat State Cooperative Bank, Ahmedabad



Shri Pradeep Vora, CEO, GSC Bank making presentation



Visit to HO Branch, GSC Bank



Visit to Khamta PACS



Visit to Gondal PACS



Presentation in Gondal PACS



Visit To Rajkot, DCCB



Visit to 24x7 Locker facility in Rajkot DCB



Conclusion of the programme at Rajkot DCB