

Report of the National Webinar

on Innovation and Technological Change for
Gender Equality and Empowerment of
Women in Cooperatives organised by NCCT
on 7th March, 2023



Webinar Flyer

National Webinar

International Women's Day

Theme - Innovation and Technological Change for Gender Equality and Empowerment of Women in Cooperatives

07 MARCH 2023

11.30 am - 1.30 pm



Shri Chandra Prakash Joshi
Member of Parliament
Rajasthan

Speakers



Ms. Mitalben R Patel
Dairy Cooperative
Society, Gujarat



Ms. Suhasini V. Ghatge
Chairperson, Shree
Chhatrapati Shahu Sahakari
Sakhar Karkhana Ltd.



Ms. Chetna G. Sinha
Chairperson, Mann Deshi
Mahila Sahakari Bank



**Shri Mohan Kumar
Mishra**
Secretary, NCCT

Moderator



Dr. Geeta Patel
Chairperson, Udaipur Dugdh
Utpadak Sahkari Sangh Ltd



Ms. Parvathi Nair K L
Managing Director, Kerala
Women Cooperative
Federation (VANITHAFED)



Ms. E. Vijaya Shakthi
JR/MD, Thiruchengode
Agricultural Producers
Co-op Marketing Society

Join Us :

https://teams.microsoft.com/l/meetup-join/19%3ameeting_ODY5YmZiNjEtNzYyZi00OwM2LTg3NTUtNzFhNmZhZDVkMTIz%40thread.v2/0?context=%7b%22Tid%22%3a%22911cf6dd-6ed4-4216-9b4a-569a31706413%22%2c%22Oid%22%3a%22a59561fb-f11d-434e-b87f-73d9d1bad489%22%7d

Proceedings of the National Webinar on “Innovation and Technological Change for Gender Equality and Empowerment of Women in Cooperatives” organized by the NCCT on 7th March, 2023

A National level webinar on “Innovation and Technological Change for Gender Equality and Empowerment of Women in Cooperatives” was organized by the NCCT on 7th March, 2023 in connection with the celebration of International Women’s Day on March, 2023 under the main theme DigitAll: Innovation and Technology for Gender Equality all over the world. The Webinar was inaugurated by **Shri Chandra Prakash Joshi, Member of Parliament**, Rajasthan at 11.30 PM. Eminent resource persons of the webinar were **Ms. Mitalben R. Patel, Dairy Cooperative Society, Surat**, **Smt. Suhasini V. Ghatge, Chairperson, Sahu Sahakari Sakhar Karkhana Ltd.**, **Ms. Chetna Gala Sinha, Chairperson, Mann Deshi Sahkari Bank**, **Dr. Geeta Patel, Chairperson, Udaipur Dugdh Utpadak Sahakari Sangh Ltd.**, **Ms. Parvathi Nair K.L., Managing Director, Kerala Women Cooperative Federation (VANITHAFED)** and **Ms. E. Vijya Shakthi, Joint Registrar/Managing Director Thiruchengode Agricultural Producers Co-op Marketing Society**. Altogether 751 participants attended the webinar.

At the outset, Shri Mohan Kumar Mishra, Secretary, NCCT extended a warm welcome to the Honorable Chief Guest, Resource Persons and participants of the webinar. He said that the theme for International Women’s Day, 2023 recognizes the contribution of women around the world as change maker investing in innovations and technology that meets the need of women promoting women as innovators and cooperative entrepreneurs. He said that the NCCT is committed to building capacities in the cooperative ecosystem in India by establishing Gender Focal Points Centres that works to highlight the role of women in the cooperative ecosystem and encourages a bigger role. During the last four years, NCCT has trained approximately 1.5 lakhs women from the Dairy, Fisheries, Credit handloom, marketing and weaker section sector and brought out valuable case studies and repositories on Women Empowerment through Cooperative Entrepreneurship, Innovation, Technology, socio economic development and conducted several compendium of success stories and workshops and seminars successfully.

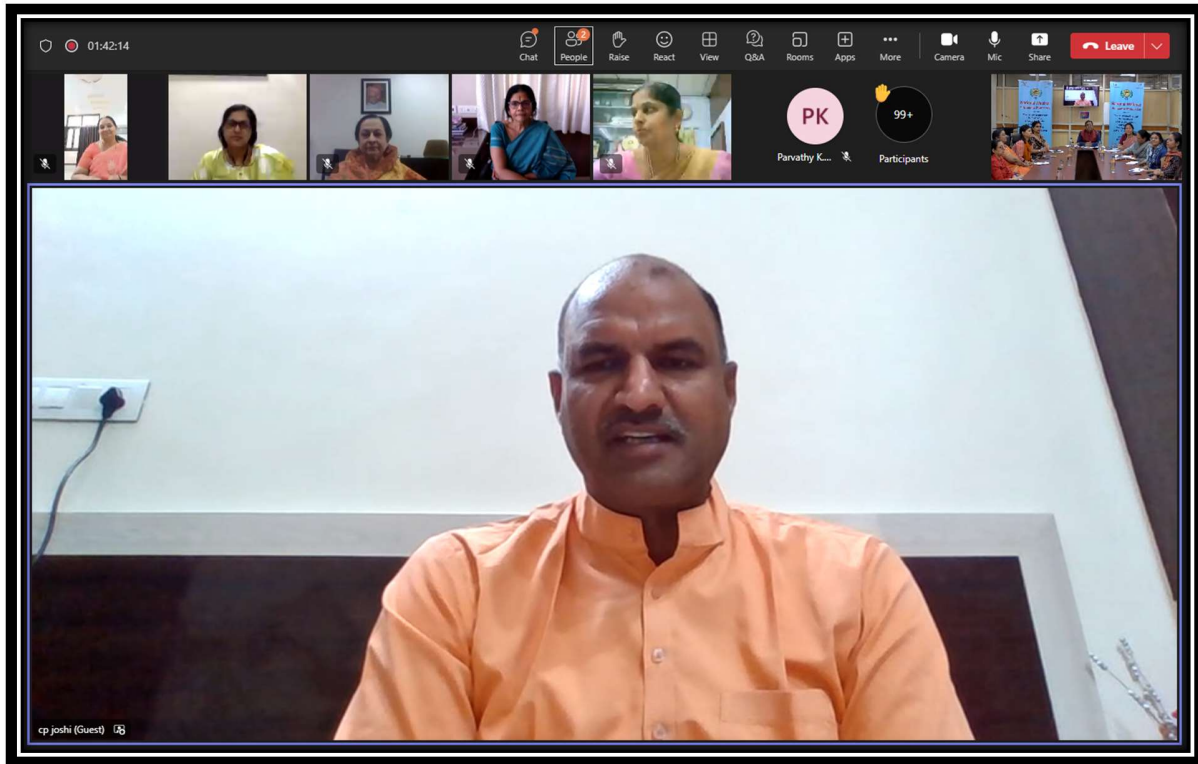
He informed that the speakers of the webinar are part of the cooperative success story, who started small, dreamed big and now encouraging other women to be part of this cooperative ecosystem and transforming them.

He mentioned the role of the Government and the state in creating and enabling policies that support women cooperative entrepreneurs and its empowerment through the cooperative movement. He shared his confidence that this webinar will give an opportunity to share more information about the best practices and the lessons learned and replicated.

He highlighted that the NCCT curate list of women cooperative leaders who are carving a niche for themselves in different sectors of the cooperative movement and are poised to be amongst the most influential leaders and change makers of tomorrow. He expressed his confidence that the Webinar will bring the best and the brightest mind working on the subject like Gender Equality and Sustainable Development. Gender Equality today is increasingly seen as a pillar for Sustainable Tomorrow – an alternative model to development. Therefore, an effort has been made in this Webinar to discuss threadbare, a comprehensive understanding on cooperatives, women empowerment and gender equality, he added.

He also highlighted that based on the values of self-help, equality and equity, and principle of Cooperation, Cooperative Enterprises are well positioned to answer this call. Despite a push for Gender Equity in the policy and practice, very little evidences have documented in what ways cooperative Business model impacts women's empowerment and Gender Equality. There is no doubt, a Progression of Women into Leadership roles, an increase in the number of women in cooperative owned business, their participation in Governance, decision making in management, membership, asset ownership, income parity etc. He expressed his hope that the webinar would give a platform sharing from distinguished experts on the relevance of capacity building, training, skills, coaching to women members and exposure to technological and institutional innovations to develop their competitive advantages in the market place.

Shri Chandra Prakash Joshi, Member of Parliament and Chairman, Joint Parliamentary Committee on Multi-State Cooperative Society Bill-2022



Shri Chandra Prakash Joshi, Member of Parliament and Chairman, Joint Parliamentary Committee on Multi-State Cooperative Society Bill-2022, while inaugurating the webinar acknowledged the enormous contribution made by the women in the development of the cooperative sector and the country as a whole and thanked NCCT for inviting him to the webinar.

He mentioned that he hails from a state which has given most powerful women and has been exemplary in women empowerment. He exhibited his confidence in the fact that when the country will complete 100 years of independence, the women of our country would be the leading contributor in its progress and prosperity at that time. He lauded Honorable Finance Minister, Smt. Nirmala Sitharaman who recently presented a historic budget by making promising provision in the budget for 2023-2024 for the upliftment of the cooperative sector of our country.

He also thanked the Honorable Prime Minister of India, with whose direction a separate Ministry for Cooperation was established under the able leadership of Shri Amit Shah, Honorable Minister of Home and Cooperation who gave us the vision of Sahakar Se Samridhi.

He then enlightened the participants about the various initiatives taken by the Ministry of Cooperation, to name a few, preparation of the National Cooperative Policy, under the Chairmanship of Sh. Suresh Prabhu, preparation of National Database on Cooperative, establishing two lakhs Cooperative societies (PACS, Fisheries, Dairy) covering every panchayat, establishing three Multi-State Cooperative Societies for Organic Products, Seed and Export.

He stressed that with the initiatives taken by the Govt. of India in the recent past, the all round development of the cooperative sector is inevitable.

While mentioning women empowerment, he stated that **“jahan nari ka niwas hota hai, wahan Devta ka niwas hota hai.”** He said that in his constituency more than one lakh women are associated with the Self Help Groups (SHGs) who are working tirelessly in strengthening the women of that area. He also gave a leading example of Smt. J.J. Popat of Lijjat Papad who was decorated with the Honorable Padma Shri Award, which is a milestone in women empowerment.

He thanked Shri Mohan Kumar Mishra, Secretary, NCCT for providing with this platform where he could share his experience and can listen to good practices followed in the Cooperative sector and interact with the women power in cooperatives.

The technical session of the webinar started with the presentation by **Smt. Mitalben R. Patel, Chairperson, Dairy Cooperative Society, Anand, Gujarat**



In her address, Ms. Patel narrated her journey from being a simple village woman to becoming a homemaker in dairy business. She is a B.Sc. graduate hailing from a small village in Gujarat. In 2012 as her father encouraged her becoming a self-made person, she started her business in rearing cattle in her village with just one cow initially and gradually, with her sincere effort, the number of cows increased and her business in dairy developed. Out of her small earnings she did her studies and acquired educational qualification. In the beginning she was discouraged by her own people. But she was determined to continue with her enterprising effort and through self-motivation.

She availed loan at a later period and enhanced her business to a new scale. She had both ups and downs in her journey. She narrated that when she was on a foreign visit some years back, due to incessant rain and flood, she suffered heavy loss, as a large number of cows died. But she did not lose her heart, being self-driven she bounced back to restart her business with a new vigour. She expressed her firm belief that if a woman is determined, she can do wonders. She had no saving money at that time of crisis but had gold jewelry. She sold all these and invested again to restart her dairy business, Within a short time, she demonstrated that she earned jewelry of value of four times of the jewelry she sold at the crisis time in order to restart and rebuild her business.

She shared her belief that 'Cow is considered as our mother' and that if she is worshipped by way of proper rearing/caring, women can earn a lot from dairy business. She has now more than 170 cows in her dairy farm, giving full employment to about 20 persons, most of them are women. She has got milk production in her dairy fully mechanized. She has an investment of Rs. 2.5 Crore with annual turnover of Rs. 1.5 Crore. Her annual income is now more than Rs. 30 Lakh. Because of her contribution to dairy development in Gujarat, She is the recipient of "Best Dairy Farmer Award", "Award of Top Ten Women Entrepreneur of Milk Production in Gujarat." etc.

She has been encouraging fellow women to start cow rearing for developing dairy business for making decent earning. She is really a motivating force in cooperative movement.

She placed the reasons for her success as under:

- Leadership and Self-confidence
- Business Management
- Entrepreneurship
- Ability to face challenges

- Vision for Growth
- Quality Maintenance of Milk Produce
- Application of Technology
- Innovation and Creativity in Dairy Farming
- Technological upgradation

Smt. Suhasini V. Ghatge, Chairperson, Shahu Sahakari Sakhar Karkhana Ltd.



In her address, She mentioned the important role of Cooperative movement in India's economic development and the important role played by the State of Maharashtra in the Cooperative Movement to improve socio-economic status of the weaker sections.

She said that Maharashtra has always remained at the forefront of the Cooperative Movement in the country and almost 50% of the State's population is directly or indirectly connected to almost 2 lakh cooperative societies covering different aspects of day-to-day life. The number of members of primary cooperative societies is about 10 million. The cooperative credit system in the state amounts to 65% of credit disbursements, as against the nation figure of 35%.

She mentioned about many stalwarts viz S/Shri Vitthalrao Vikhe Patil, Yashwantrao Mohite, Vasantdada Patil etc. who have rendered valuable contributions of the Cooperative Movement and also mentioned Hon'ble Shri Vikramsingh ji Ghatge who founded the Shahu group.

She said, for centuries women have been fighting against many odds such as gender inequality, poverty, poor health, lack of education, lack of social respect, etc. in the male-dominated society. But of late, inspite of the unfavourable conditions, women have been playing a pivotal role in rural economics. Society is changing slowly, women are becoming educated, they are getting exposed to modern and digital technology. This is the time to empower women to play a bigger role in rural development in particular.

She said women's empowerment has to come through improved education, raising their awareness level and improving their skills. She listed a few activities involved in this venture as under:

- Boosting self-esteem
- Shutting down negativity
- Providing sex education to young women
- Providing financial support for running small businesses
- Providing basic and higher education
- Creating job opportunities

She put various ways of applying modern technology to create and implement new ideas as under:

- Women members of cooperative societies can be connected to various e-services for selling the products manufactured in cooperative units
- They can make and receive digital payments
- They can have access to various welfare schemes of the Government
- They can apply for subsidies and bank finance
- They can get online medical advice and support

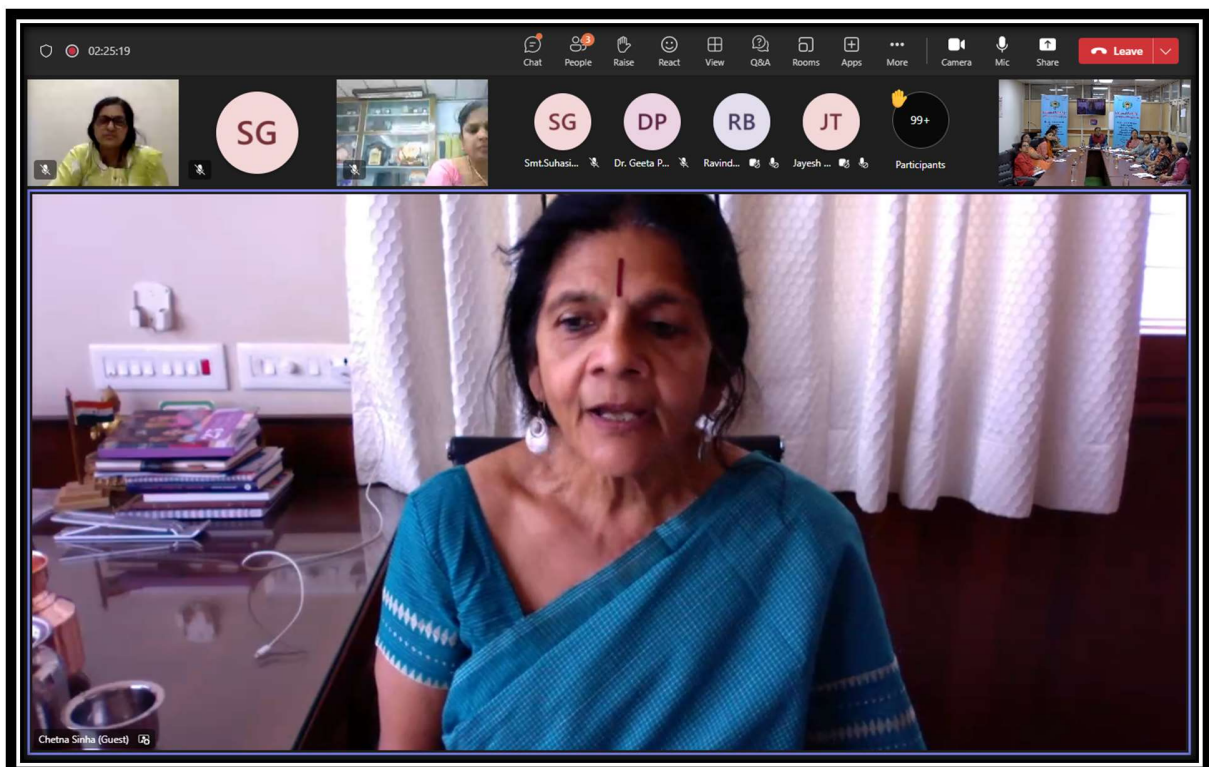
She highlighted the initiatives taken by her society for women empowerment as under:

- Atleast two ladies on the Board of Directors in all units
- "Shrimati Vijaya Devi Drip Irrigation Scheme"
- Organize periodic workshops for farmers, for considerable participation of women
- Selected groups of women farmers are deputed to VSI for training
- Accommodation, ration, medical facility and education to children of members
- Women are encouraged to join SGHs, Dairy etc.
- Scholarships to young ladies who are taking higher and professional education in colleges and universities.

Key areas mentioned as under:

- The issues of gender equality, poverty, social status being freed by women
- Role of women in improving rural economy
- Present day society is changed with more educated women
- Innovation and creative ideas are now important features
- Addressing the health issues of women
- Education and Skill Development for creating job opportunities
- Adoption of modern technology
- E-services including online medical support
- Transfer of modern and Digital technology to women to speed up their empowerment

Ms. Chetna Gala Sinha, the Founder and Chairperson of 'Mann Deshi Mahila Sahkari Bank and Mann Deshi Foundation'



Ms. Chetna Gala Sinha, the Founder and Chairperson of 'Mann Deshi Mahila Sahkari Bank and Mann Deshi Foundation' who has achieved a millstone for empowerment of women through innovation and application of technology by establishing the aforesaid Bank exclusively for the women and by the women. She participated in the webinar along with the CEO of the Mann Deshi Mahila Sahkari Bank, Smt. Rekha Sunil Kularni. She narrated the successful story of establishment

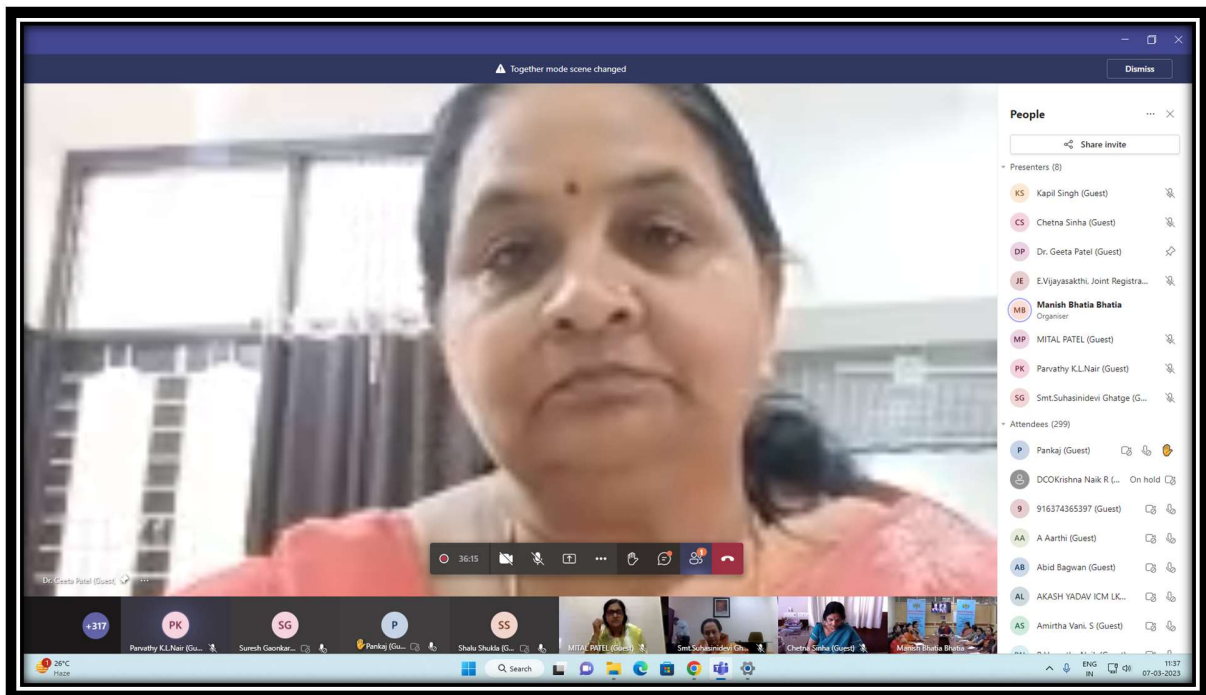
of the aforesaid bank which is very encouraging and innovative in the field of cooperative. It provides a space in the cooperative sector that anything is possible with a determination and devotion of leadership. Brief of her story is given below.

Smt. Chetna Gala Sinha narrated her journey after her completion of Master's degree in Commerce and Economics from the University of Mumbai and moved to rural Maharashtra of her native village and served for empowerment of rural women by supporting women to control their income and savings. She said one day a women, Kantabai who worked and lived with her family on the footpath of Mahsad, rural Maharashtra, approached her and narrated her borrowing account being rejected by several banks when she tried to open an account. She simply wanted a safe space to save some money so that she could purchase tarpaulin sheets to protect her home in the monsoon. Hearing this story, she decided to set up a cooperative bank for rural women like Kantabai.

In 1996, Smt. Sinha, along with six other rural women applied to RBI for issuance of license for establishing a bank for rural women but her application was rejected by the RBI for the reason that all six women were illiterate. She came to the village dejected but some villagers pushed her to start literacy classes; then she started literacy classes for village women and next year with the same women again she applied for issue of license to set up bank to the RBI. This time she was issued the license and she established the Mann Deshi Mahila Sahkari Bank at Mahsad in rural Maharashtra in 1997. Within two decades of establishment of Mann Deshi Mahila Sahkari Bank, a working capital of Rs. 7,08,000 was raised from 1335 rural women members. It has reached over 3,10,000 women (84000 among them borrowers), providing them with solid financial backing and emotional impetus to become successful entrepreneurs.

She informed that the Mann Deshi Foundation also runs financial literacy classes, where women are taught about savings, investing, insurance and loans through modules that comprise games like Monopoly. In Mann Deshi, there has been an increase of Rs.13200 in the average annual income of rural women after they have attended and completed the course of business development classes at the school. During the demonetization of Rs.500 and 1000 notes, Mann Deshi Mahila Sahkari Bank provided the rural women exchange of those notes with coins. It provides micro loan to rural women for doing the small business. The bank is fully digitized and has issued Credit cards, ATM card, digital pass book, online banking etc. It has provided QR code to vendors for doing the business. It has provided 70000 ATM cards. It provides home banking to 500 houses with the help of 54 mahilasakhi. The number of account holders of the bank is more than 2,00,000. Value of loan given by the bank is Rs. 500 crores. The loan repayment rate is 96%.

Dr. Geeta Patel, Chairperson, Udaipur Dugdh Utpadak Sahakari Sangh Ltd.



Dr. Geeta Patel, Chairperson, Udaipur Dugdh Utpadak Sahakari Sangh Ltd. in her address thanked NCCT for inviting her to this webinar and extended her wishes to all the participants on the occasion of International Women’s Day. She appreciated the move of the Central Government for setting up of a separate Ministry for Cooperation under the leadership of Sh. Amit Shah, Hon’ble Union Minister for Home and Cooperation with an objective to strengthen the cooperative sector. She further stressed that having a separate Ministry for Cooperation will not only augment public participation in the cooperative sector but will also make them self-reliant. She said that to ensure strengthening of Cooperatives, the work related to formulation of New Cooperative Policy is underway under the Chairmanship of Sh. Suresh Prabhu, a noted cooperator. The New Cooperative Policy has also given due importance to the new technological innovation required in the cooperative sector to make it a financially viable entity.

She also acknowledged the setting up of three new Multi State Cooperative societies for Organic Products, Export and Seed by the Central Government as this will eventually lead to increased farm produce, aggregation of farm produce, better labelling and packaging and finally fetching the best selling price for the same in both international and domestic markets.

She then advocated for the need for giving due importance to Digital and Information technology in the Cooperative sector. She also pressed for Gender

Equality as women has equal potential and should be given equal opportunity to showcase its talent and hard work. Therefore, in order to make women more competent, their education and capacity building should be focused upon. To substantiate this fact, she said that when she became the Chairperson of Udaipur Milk Union, she increased the number of women membership in the society. This eventually led to the overall growth of the society in terms of turnover and profitability.

Her address covered the following key areas:

- Women has the potentiality for development
- Technology and innovation are focus areas
- Health care
- Getting social status for women through cooperatives
- Equal opportunity to women to showcase their talent and hard work
- Focus on education and Capacity Building for women
- Increasing women membership in cooperatives

Ms. Parvathi Nair K.L., Managing Director, Kerala Women Cooperative Federation (VANITHAFED)

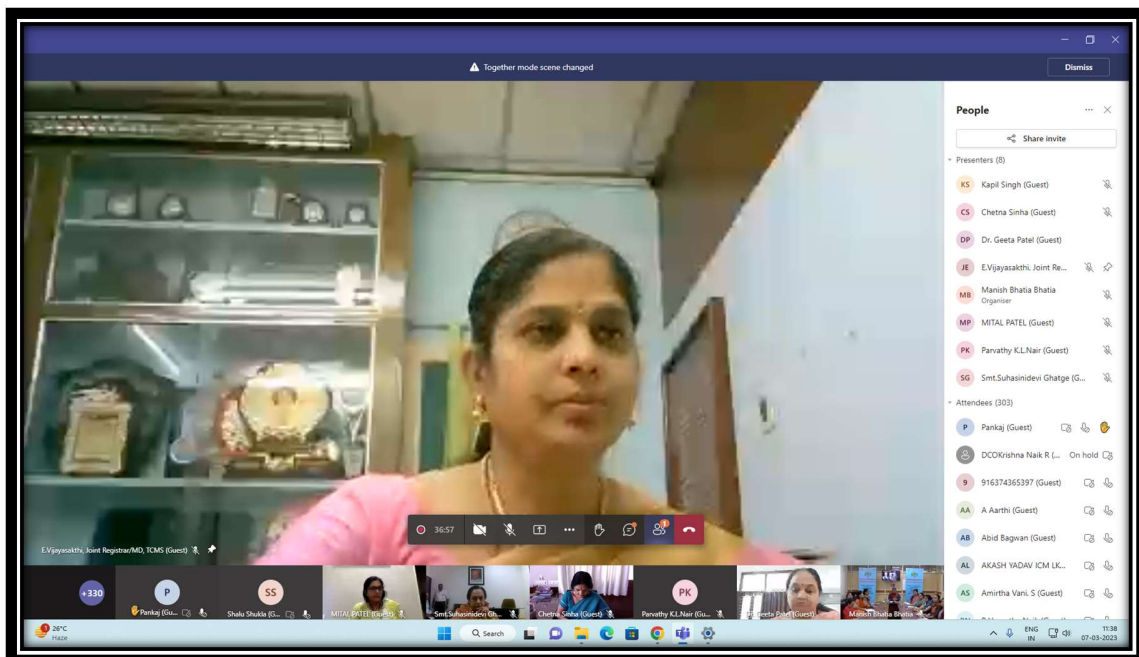


Ms. Parvathi Nair K.L., Managing Director, Kerala Women Cooperative Federation (VANITHAFED) deliberated about the main objectives of the federation to provide integrated credit and services to the beneficiaries through its member societies in an effective and co-ordinate manner for improving the social and economic condition of the women in the state. She mentioned the role of information, communication and technology (ICT) in improving the production of good and services and also mentioned about the micro finance activities creating employment & skill development.

In her address, she highlighted the following points:

- Kerala Government is taking necessary initiatives for the development of Women Cooperatives in Kerala
- VANITHAFED is striving for the employment and empowerment of women by extending Micro Finance through the federation
- Federation has initiated the necessary steps to promote virgin coconut oil and other products.
- Kerala Government awarded VANITHAFED as the best Women Cooperatives.
- There is a wide gap in IT awareness among women and hence Workshops may be arranged to fill the gap.
- Women shall be familiar with ICT to shorten the digital divide and that would also create more employment opportunities for women.
- Systematic training is necessary for creating employment opportunities for women that lead to the empowerment of women.
- Skill development training programme in manufacturing products like coconut oil is the need of the hour because training makes a woman empowered.
- Through viable means family members of women may be motivated to encourage women to seek employment.

Ms. E. Vijaya Shakthi, JR/MD Thiruchengode Agricultural Producers Co-op Marketing Society



Ms. E. Vijya Shakthi, JR/MD Thiruchengode Agricultural Producers Co-op Marketing Society in her address mentioned about the main business of TCMS Namakkal District, T.N. as trading business for cotton, turmeric, groundnut, sesame, coconut kernel and banking activities including jewelry loans. The society has other activities such as stockiest of petrol, bunk with autogas, departmental stores, agri inputs, Tata Tiscon dealership, Inder gas etc.

She presented the Achievement in Tudilalur Coop Agricultural Service Society (TUCAS) – Coimbatore Dist

Development in Marketing Side

- Increased business turnover from Rs.247 crore to Rs.360 crore (Rs.113 crore)
- Fertilizer sales unit created new record in production and sales of Tucas history which was 10356 mT
- Neem cake sales crossed 400 mT.

Developments in Banking Side

- Increased Jewel loan
- Outstanding Rs.70 crore (From Rs.80 crore to Rs.150 crore)
- Increased Deposit outstanding Rs.25 crore
- New branch with outstanding of Jewel loan around Rs.6.35 crore when I came out

Staff oriented scheme implemented in TUCAS

- Published seniority book for the first time in the history of TUCAS
- Created habit of Savings among all staff of TUCAS
- Gave promotions from time to time
- Financial issues solved immediately
- Appreciation method followed with small Gifts, Training, Tours etc (Achievement based Gift)
- Created indoor and outdoor playgrounds for staff
- Created new library
- Built new exclusive food court for staff

She also highlighted the initiative of the Tudilalur Coop Agricultural Service Society (TUCAS) – Coimbatore Dist for Empowerment of Women in Cooperatives by opening new units such as Neem cake unit, Cooking oil processing unit, Micro nutrient mixer unit, Udayampalayam banking branch and service units such as Aavin parlour and Staff canteen.

She mentioned about the strength of women as Administrators of the Institutions (Need Gender Equality) as under:-

- Knowledge about the Department and the Institution,
- Good Intention,
- Concentrate on productive works,
- Implementing Developmental Oriented Activities,
- Good Knowledge about Men Management,
- Being courageous,
- Best Decision maker,
- Innovative thinking,
- Positive approach,
- Concentrate on staff benefits and control over the staff,
- Best coordinator, etc.

Expressing her views about the general perception of the Public on the capacity of Female Administrator, she suggested certain tips on “How to become a successful woman” such as:

- Courage and self-confidence are the 2 eyes of every successful women
- Should have high Ambition,
- Should know about managing Time,
- Should have Humanity,
- Empathetic views,
- Ready to face the problems,
- Learn to break the barriers,
- Don't dwell on old Memories and overcome the weaknesses,
- Focus on your strength,
- Develop new skills etc.

After the deliberations, question and answer session took place, the webinar ended with the summing up by Shri Mohan Kumar Mishra, Secretary, NCCT and Vote of Thanks by Dr. N. Ranjana Devi, Consultant, Programme, NCCT.

The major Issues addressed and Recommendations of the webinar are:

Issues

Leadership and Self-confidence, Ability to break barriers, Business Management, Entrepreneurship, Ability to face challenges, Vision for Growth, Quality Maintenance, Application of Technology, Innovation and Creativity, Education and Training, Skill Development, Addressing Health issues of women,

Development of new skills, Women friendly legal aspects in the cooperative laws, bye-laws of the society, creating and enabling policies that support women cooperative entrepreneurs and its empowerment through the cooperative movement etc.

Recommendations

- Women members of cooperative societies can be connected to various e-services for selling the products manufactured in cooperative units
- Women members should make and receive digital payments
- Women cooperatives should have access to various welfare schemes of the Government
- Women should apply for subsidies and bank finance
- Women members should get online medical advice and support
- Technology and innovation are focus areas for women cooperatives in changing environment.
- Women members Health issues should be addressed by their Cooperatives
- Getting social status for women through cooperatives
- Equal opportunity to women in cooperatives to showcase their talent and hard work
- Focus on education and Capacity Building for women
- Increasing women membership in cooperatives
- There is a wide gap in IT awareness among women and hence Workshops and trainings may be arranged to fill the void
- Women shall be familiar with ICT to shorten the digital divide.
- Systematic training is necessary for creating employment opportunities for women that lead to the empowerment of women.
- Skill development training programme in manufacturing products like coconut oil is the need of the hour because training makes a woman empowered.
- Through viable means family members of women may be motivated to encourage women to seek employment.
- Gender friendly legal aspects in the cooperative laws, bye-laws of the society.
- Creating and enabling policies that support women cooperative entrepreneurs and its empowerment through their involvement in the decision making in cooperative society etc.

Glimpses of the Webinar





List of Participants

S.No.	Name
1	Dr. C.P. Joshi, Member of Parliament, Rajasthan
2	MITAL PATEL
3	Chetna Sinha
4	Dr. Geeta Patel
5	E.Vijayasakthi, Joint Registrar/MD, TCMS
6	Parvathy K.L.Nair
7	Smt.Suhasinidevi Ghatge
8	Secretary, NCCT
9	PENIKERU RBK.1
10	Priti Kamdi
11	Joint registrar Tiruvarur
12	Shalu Shukla
13	Suresh Gaonkar
14	komal saini
15	Pankaj
16	vijayakumar
17	S. Baleshwar
18	Sandeep Wagh
19	pratheep kumar
20	राजापूर महीला नागरी सहकारी पतसंस्था
21	pradnya
22	jessi suvarna
23	JAMNAGAR DDCB
24	JRCS Thiruvarur
25	RCS TRIPURA
26	m.l.patle
27	Guest
28	DCOKrishna Naik R
29	N jayalakshmi
30	Ravindra Bhonsle
31	Ranjit patil
32	Kunal Amare
33	umadevi
34	anjali
35	Jayesh Trivedi
36	Shadakshari T.G.
37	Ajit Kumar Sahu
38	HARCOFED Panchkula

39	Neha Thakur
40	Kapil Singh
41	Mahendra Magar Dy Reg Maharashtra
42	Super bazar
43	Shaik Nazeer
44	AKASH YADAV ICM LKO
45	drgnt
46	GURPREET KANDAV (Guest)
47	Manzoor Ahmad (JKSCB)
48	rsc office
49	Ratna Dewri
50	Dr.S.R.NITHYANAND
51	NICM,CHENNAI
52	PATEL GAUTAM (Guest)
53	Patanjali Tripathy
54	Nimesh Patel
55	District Cooperative Officer Ananthapuramu
56	Abid Bagwan
57	apmc vijapur
58	VII_D_SHRUTI TIWARI
59	Dr. R. Ganesan
60	Sandhiya R
61	A Aarthi
62	N.Harshita
63	ICM KANNUR
64	vaitheeswari g
65	piyali barik
66	Sujeesh Billa
67	ATUL GARAD
68	mukesh Leo
69	R.Aarthi
70	RAJKUMAR sp_
71	suba harini
72	subha P
73	B Vasantha Naik
74	keerthana
75	Amirtha Vani. S
76	Subha Chinnathambi
77	Priya
78	Sharmila Sharmi
79	pooja

80	Bhagiri Shadap
81	VASANTH S
82	sathya
83	Viji viyazzz
84	devadharshini
85	Sreenivas Asst Reg
86	vadivu dharmaraj
87	Mahalakshmi. s
88	Dharshini R
89	Rihana. J
90	sheeba yasmin
91	Swetha Swetha Suresh
92	birundha
93	Shahina .S
94	N. Pandithavam
95	kaviyalakshmi .j
96	Rohini
97	gowshikaa
98	U.sridhavanisha
99	Madhumathi
100	kuthanur scb
101	S.Lakshana
102	Karishma Karthick
103	M.sharmila
104	Sowndarya Suresh
105	Rabiyath bashira.N
106	Thrisha roshini
107	Saranya kannan
108	Karthika Murugesan
109	9.16E+11
110	Kokila Moorthy
111	Sanjaya Kumar Patro
112	Bhuvaneshwari Rangasamy
113	TANCUBFED
114	kowsalya.P
115	Thulasi Mani
116	M.Aruna
117	Narmatha R
118	Navin Kumar S
119	Subalekha Subalekha
120	suba sivaraj

121	Muthu Lakshmi
122	M. Karpagavalli
123	jp
124	Akhila S
125	T Kishore Kumar
126	abitha balu
127	A.Gayathri
128	kesika D
129	saranya
130	nallamuthu
131	AV RAMANAMURTHY
132	padma samana
133	malathi
134	DEVADHARSHINI.P PALANISAMY.P
135	Meena
136	mega
137	v.kiruthika
138	Gigi Tomy
139	Pooja.M
140	AMUTHA A
141	Gopalakrishnan Balachandar
142	Anantha Lakshmi, SI, O/o DLCO, GNT
143	M. Jaya
144	Manish Bhatia, NCCT
145	NITIN MACHHI PANCHMAHAL DCCB
146	Dr.Ajay Sharma
147	I.Venkatesh Faculty Member NICM Chennai
148	Anjali Raj
149	Raji Subramani
150	Manpreet Kaur
151	Devi Shree
152	KACX (Guest)
153	Vadlamannadu Pacs
154	CCBANK
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156	Dr. K. Ravichandran RICM bangalore
157	RADHADEVI V K
158	Registrar Cooperative Societies, Bihar
159	Prasad
160	mamata sahu
161	Nikhil Ranjan Chakraborty (Guest)

162	sudhir singh , patna
163	sharmila k
164	T.Ramesh Assistant Registrar kadapa
165	V.Ravi kumar Asst.Registrar
166	ketan lad
167	Dr.P.c.Samantaray
168	DCAO ATP
169	POOJARI JANAKIRAM
170	jrccs Mayiladuthurai
171	Jagadish Sarma
172	R K Menon
173	koraputccb
174	KUMAR PRIYA RANJAN
175	Naga lingeswari devi
176	tancubfed chennai
177	TRICHY DCCB
178	Vijaya Lakshmi AR,DLCO,GNT
179	vishal kumar ricm patna
180	Ibaphira Sohtun
181	AGM, BCCB
182	Ganesh
183	P.V.Subbalakshmi
184	Khamkar Somnath Uttam
185	Umakant Vyas
186	Dinesh Kumar
187	Rajendra Mane, Sheetal
188	SCDCC BANK (Guest)
189	s. sundari supervisor
190	RADHA RANI, SI, DLCO, GNT
191	sabarivarshini
192	kdamodar rao dlco Srikakulam
193	SC
194	DCCB RAIPUR (Guest)
195	mahendrasinh
196	jrcoop tlr
197	Ravi Kumar Kotni
198	shahu ssk kagal
199	DICO Tenali
200	Hemanta Das
201	pcmc branch
202	Shaukat Ali

203	Dharshan S
204	Mangesh Maratkar
205	Sarita Vittal
206	D.N. Sahoo, NCCT
207	Marri Lakshmi
208	sagar
209	V V PHANI KUMAR
210	Hansraj M Balsure Solapur
211	babu
212	manoj desai
213	amaranageswararao
214	ARCHANA WAMAN ICM Pune
215	Surendra Sehgal
216	madhav Ambilpure
217	B Narayana Murthy
218	k jagannadham RIC12
219	Director, Udaybhansinhji RICM Gandhinagar
220	Ashok Bothikar
221	Rajeswari
222	JSKBRAIPUR
223	S. Yesubabu
224	drCSRural ahmedabad
225	Bilrak BM Baghmara
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232	Anupam Singh
233	pandikala penchalaiah
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236	Hiyangshu Baishya(00006491110)
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238	C.Raghunadha Reddy
239	Dr.V.ALAGU PANDIAN (Guest)
240	B.Raghu Prasanth
241	T.VENKATASUBBIAH
242	M.Durga Malleswari, SI
243	subir

244	Sireesha DR
245	Dr C.Vellaichamy
246	pbmmkumar,dcao,kkd
247	Dr. Divekar ICM Pune
248	Shaheen Jan
249	SIKHA KUMARI
250	Gowtham.V
251	Madhavi Sen
252	JR COOP TIRUVALLUR
253	Mr. Khamkar Somnath Uttam
254	G.V.Ramana Murthy
255	vijayashri Bhagawati ICM Pune
256	Devendra Kumar
257	Mahesh kr verma
258	Anulekha Sarma Puzari
259	c b chauhan
260	aabiroo
261	AP State Cooperative Union, Vijayawada
262	VASANTH S
263	k.v.Rajyalakshmi
264	Rohika dccb
265	dracs vadodara
266	Aswathy P P
267	TAPCMS MALLASAMUDRAM
268	Karthik c
269	Siva
270	21PCM015 RANJITHKUMAR.P
271	KADAPA DCCB CEO
272	meeta jain
273	Ranjana Sontake
274	vipul ranpariya
275	M.S.G.AVINASH
276	Dr Rupkumar Pagarwar, Faculty, ICM Nagpur
277	DCO KADAPA
278	p
279	D R Rural Ahmedabad
280	BMSBVRKUMAR
281	Sr Inspector no 2 , kkd Coopn Dept.
282	C Marak
283	Padma priya
284	Ranjith

285	Rasvanth
286	Rama Sundari
287	Prajit Kalita
288	Dhivaagar
289	Dr M K Jha
290	Megha Satarkar
291	Alpesh Joshi
292	Anuradha M
293	manisha
294	mani
295	Ajit Kulkarni
296	Mehul Patel
297	DCAO EGDt,Rjy
298	Bhojarangaraju
299	Sakthi
300	ddr raigad
301	d.ganga bhavani
302	I V RAMANA MURTHY
303	Shambhu Nath Jha
304	satheesh
305	NS Mehara,CE, NCHF (Guest)
306	Midhun Eswaran
307	Prathap M
308	DCO Guntur AP
309	marvel
310	Sarbajeet Tripathy
311	mehbooba
312	J.C. BHATT
313	Vasantha Padma
314	Stuti Raval
315	ragu
316	sakthivel
317	ADAPA SHYAMA
318	Srinivasarao Devisetty
319	R Srinivasarao
320	Vijaya C
321	DLCOELURU
322	Rup
323	P. SETHURANI
324	DCCB SAMASTIPUR
325	G Aruna Kumari Assistant Registrar

326	Sukdeo Bhikaji Patil
327	ARCS Dapoli
328	Bhargav Trivedi ADCU
329	Seiminthang Khongsai
330	XAVIER HENRY G
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332	S Ghosh, Director MICM
333	n radhakrishnan
334	DRCS, PRODDATUR
335	Sanapala Bhushanarao
336	R K Das
337	drcs vadodara (Guest)
338	Koraput CCB (Guest)
339	kvsAnjaneyulu
340	Brojo Basumatary
341	Jyoti Mahangave
342	DDR Thane
343	Khushboo
344	21PCM023 VIGNESH D
345	Sujata Patil
346	DCAO Annamayya
347	M Mahesh Senior Inspector
348	DCCB,ELURU
349	Tamilnadu Cooperative Union
350	V.Krishnakanth DR
351	luckymishra
352	T VEERANJANEYULU, AR, DLCO, GNT
353	L paparao
354	N. YATHISWARI
355	Unnati pandya
356	B.Geetha Vani, Asst.R
357	Pitchai C
358	DCAO KONASEEMA
359	sheikh Arif khan
360	JR DPI
361	Ravi Kiran
362	TVV Satyanarayanamma, Asst Registrar
363	Dr Pranab Baishya
364	Sanjog
365	Saleena M
366	Vinay Kumar Chauhan

367	kvvrvavikumar
368	PRIYADARSHI SANDEEP KUMAR
369	K Muruganandam ICM
370	ShivaK Sikkim
371	Dr R K Sharma
372	Dushyant Vaghela
373	AR Maan
374	Simpi (Guest)
375	Gundran seva s,m,li
376	Nachiyappaicm salem
377	Bhimrao Jadhao
378	ICM MADURAI
379	jaram singh
380	D.NAGABHUSHANAM
381	Monica Lytan
382	dco office kurnool ap
383	Sanjib Puzari
384	MDC Bank P&D Section (Guest)
385	Suguna Srinivasan
386	Rekha Kulkarni (Guest)
387	chennamma chennamma
388	Md.Meeravali
389	S.R.Dhanavade
390	Naresh Radadiya
391	Sivannarayana P
392	N.V.Hari Krishna,Senior Inspector
393	DDR Sangli
394	Devarajan S
395	Ddr Usmanabad
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399	Diwakar Rai
400	Reddi Rani Palla
401	KANCHAN THAKUR RICM
402	yogiraj surve djr aurangabad
403	S. Ghosh, Director, MICM Bhubaneswar (Guest)
404	k siva Naga kumari
405	rupesh (Guest)

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424	Monika
425	Kailas Khatare
426	sudhakar chandanshive
427	jhansi rani
428	ddrsolapur
429	Gautam Hazarika
430	dscb
431	sopan Shinde
432	Neelmegh
433	Harshita Sharma
434	kawser parveen
435	Srithar
436	bala
437	RCS J&K
438	vijay pawar
439	Ravindra patel apmc dhansura
440	DCO Office ASR
441	SAFANA ASMATH
442	Sanjay Rao
443	Kaniha TR
444	Nihar Sarma
445	jitendrasinh
446	pradeep Kumar

447	ANJALI KHAMARI BHAWANIPATNA (Guest)
448	A.p Ganesan
449	kanimozhi
450	jaswinder kaur
451	jitu bhai maheta
452	RCS, Puducherry (Guest)
453	R,Swarnalatha
454	Vinod Kharadi
455	Smriti Sharma
456	Sharmila Sharmila
457	santha kumari, ji
458	Jadhav Shyam
459	Vijayanarasimman NICM MBA 1ST YEAR
460	Nishtha Nayyar
461	gajera kalpesh
462	Shailesh Madavi
463	Kuppusamy
464	vishnu ranmale
465	pradeep Mathur
466	MADHAV, SI/VISAKHAPATNAM
467	Dco chittoor
468	Baby Depika
469	Seema Mishra
470	Braj Mohan Singh
471	R.Jyothi kusuma
472	Madhesu M
473	Harish Joghee
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491	deepa20203017
492	v. Durga
493	ASHOK NAKRANI
494	Prashant-Kulkarni
495	Sunil Bhuvi
496	Rahul Bhuva
497	Pramod Basumatary
498	CHANDRESHPARI gosai
499	vijayalakshmi
500	Uma
501	vv nageswararao,Ar
502	Shiva Shanker Singh
503	praveen 26
504	APMC MODASA
505	Sunita Pande
506	Mohamed appas
507	Gobinda Chandra Das
508	Bhargav
509	subiksha.S
510	Santosh Kusrkar
511	swarnalatha
512	Joint Registrar
513	R M GAJERA
514	p.usha kiran
515	Divyadharshini 20203003
516	kowsik 32
517	p.gruha lakshmi
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519	archana shinde
520	G Hari Prasada Rao
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548	M.Manoranjani
549	Boomikha J
550	sathish Kumar NICM
551	Nishant Kumar S
552	jigneshbhai
553	bhavik patel
554	Sneha 22334001
555	Rajarathinam
556	GURUMOORTHY
557	Bhupendra bhatt
558	Bipin Mohite
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563	moiwang
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568	Gokul G
569	Anubha

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582	pranab
583	ddr satara
584	Pooja Devi
585	RAVIN RAJ
586	S. Harshini
587	Prakash S
588	Nagarajan S
589	Dhaval Chovatiya
590	surbhi
591	BABU S
592	subiksha
593	RCS HARYANA office
594	Jagdish Gawale
595	bESWARARAO
596	Mohana Rupan 20203007
597	shakil 20203012
598	m.punitha
599	Prasanna
600	Hrushikesh Killol
601	Saranya.N
602	NICM m.vaseekaran
603	J.G.Thummar
604	nRenukadevi
605	Sandip Trivedi
606	NICM c.shanmugapriya
607	M.balajiNICM
608	at kadegaon
609	Hanmant mohite
610	K.Nithishkumar 20203008

611	Lambra Kangri MPCSS Ltd
612	Bhuvana
613	Peggy Marak
614	Jagdish Patkal
615	vijaya athota
616	B.Gurappa CTC Kadapa AP
617	Uma, Asst.R
618	Sunny Singh
619	Vijaya Lakshmi
620	tripura SCU
621	DHARMASTHALA PACS
622	Ghansyambhai Radadiya
623	Govindarao. G Gollapelli
624	sri Aarthi
625	Anilbhai Chandarana
626	mspanidi
627	कुमार शिरदोणे
628	Bharati
629	CDCCB NFS
630	Rekha
631	16 S. Mohana Devi
632	Pachamuthu
633	DIST COOP OFFICER ELURU, AP
634	beulah s
635	shabroza hasan
636	p p gogdani
637	Dcao krishna
638	rekha manndeshi
639	Mangesh Surwase
640	marcel
641	Anil
642	yogesh d patel
643	ARCS, Dapoli
644	venkatachalam m
645	Vijay Kumar
646	kesava kumari
647	khijadiya
648	Dhaval Patel
649	surya S. M
650	Malappuram district co op bank
651	shashikant Dhanavade

652	V.Srinivas Kumar
653	devika
654	GEETHANJALI
655	Jaswant Chauhan
656	Sagar Angaj
657	DCO Nellore
658	RAKESH KUMAR MALIK
659	alok thakur
660	womens day
661	ramdas
662	daji khatal
663	arunkumar
664	AR ICDP
665	8128347418
666	CCM Tripura
667	K HARIPRASATH
668	Maddipatla Venkatramana
669	Dr BHUKYA VENKANNA PRINCIPAL TELANGANA STATE COOPERATIVE UNION LTD GUN FOUNDRY HYDERABAD
670	raj
671	kura kiran sai
672	Ashokbhai Parbatbhai Viradiya Amreli
673	nilesh hiwale
674	Prasad Patil
675	Trupti
676	Dr.Prakash Ch.Samantaray
677	Kura Padma
678	archana
679	kiran mukherji
680	Dilip Farakate
681	jitu
682	shailendra kumar Sinha
683	HARI SATHYA NARAYANAN
684	The Ahmednagar DCC Bank
685	santosh kumari
686	paresh devluk
687	atluru pacs
688	yuvaraj
689	Prachi Hilage
690	purnima

691	Swarupa Rani
692	namrata
693	D Satyashree
694	Pradip Mohite
695	Maruti
696	Mansing
697	Avinash Kumar
698	SnehaKumari
699	pravin patil
700	madhu gupta
701	Madhavi Sen, ICM Pune
702	Sachin
703	sivanathan
704	RAMDAS SHIRKE
705	Sk. Rahamath Ali
706	chirag
707	Smita S
708	renuka
709	Sardar
710	Veerabaghu P
711	suresh fasake
712	Kumar barkul
713	Md bisco
714	sudhir dave
715	Ashok
716	Vijay shinde
717	sararapu sandhyarani
718	TNPSC 5TH SEPTEMBER PRELIMS BATCH
719	Namrata Kulkarni
720	pramod chaturvedi
721	shivaji
722	Sachin kudmethe
723	Deenan Sankari
724	Ms.D.DHANALAKSHMI
725	K Bhaskar rao
726	vijayashri Bhagawati ICM Pune
727	Bipinkumar Shrimali
728	shashirekha
729	manonmani
730	A
731	SRD

732	cfkamar
733	Coimbatore DCCB (Guest)
734	Shahaji Baburao kadam
735	amita mathur
736	Joint Registrar
737	Sowmya S, RICMB
738	Jadav kishorbhai
739	Thanigaivel
740	myl
741	S.NAGARAJAN
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743	punitha.M
744	HEMNATH
745	Dr. Abid Bagwan
746	saravanan yadava
747	TAPCMS Gas Service
748	jareen yasar
749	Khogen
750	subhadra
751	garade