



Diploma Course in Cooperative Education and Development

12 Weeks



NATIONAL
COOPERATIVE
UNION OF
INDIA

NATIONAL
CENTRE FOR
COOPERATIVE
EDUCATION

WHO ARE WE

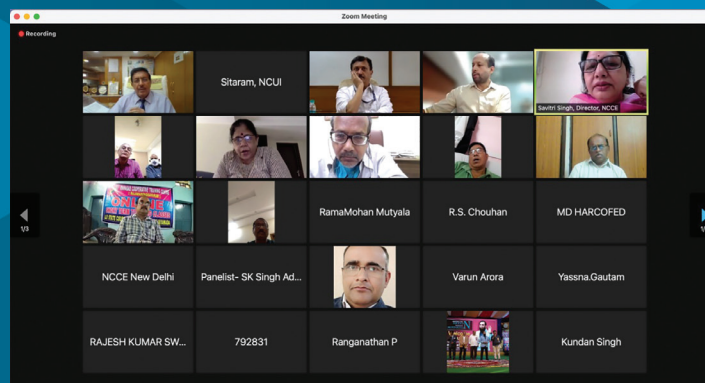
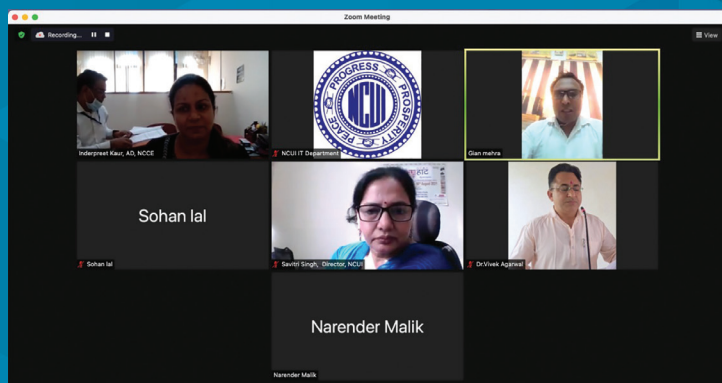
About National Cooperative Union of India

The National Cooperative Union of India (NCUI) was established in 1929 as All India Cooperative Institutes Association and transitioned to its current form in 1961. Since inception, the organisation has grown manifold in terms of its activities and programmes and now represents 280 member institutions across the nation. The goal of the NCUI is to promote and develop the cooperative movement in India, to educate, guide and assist the people in their efforts, to build up and expand the cooperative sector and to serve as an exponent of cooperative opinion in accordance with cooperative principles. The organisation response across decades, has recognised the evolving societal context to ensure that it continues to make relevant and meaningful contributions to the Indian cooperative movement and is among the torchbearers of the cooperative movement in the country. One of the key objectives of the NCUI is to organise cooperative education and training programmes and popularise the principles and practices of cooperation. This objective of the NCUI is met through the National Centre for Cooperative Education.

About National Centre for Cooperative Education

The National Centre for Cooperative Education (NCCE) was set up in 1958 to address the need for systemic cooperative education for practitioners in the cooperative movement. The NCCE came into being as the “All India Cooperative Instructors Training Centre” in 1958. It has since expanded its mandate from building capacity of trainers to conduct member education programmes to an institution that is designing and implementing training interventions to support the gamut of needs of cooperative institutions. NCCE has successfully managed training interventions for cooperatives across levels for district, state and national co-operatives in diversified geographies and for widely varying activities. The organisation offers a range of training solutions to include diploma courses, leadership development programmes, programmes to train faculty of other cooperative education institutions as well as other programmes listed below:

- Diploma Programme in Cooperative Education and Development (3 months) for Indian and overseas participants
- Certificate Course on Cooperative Law and Management (6 weeks)
- Certificate Course on Financial Accounting and Taxation (6 weeks)
- One-year and 2-year courses on Cooperative Management for students of Central and State Universities
- Orientation course on “Cooperation and Cooperative Management” for faculty members of Kendriya Vidyalaya Sangathan
- Cooperative Management Programme for employees of IFFCO, KRIBHCO and other cooperatives
- Leadership Development Programmes for the chairpersons/directors of different sectors of the cooperative movement (3 – 5 days) for India, Mauritius and SAARC countries
- Refresher Course for the personnel of NCUI education field projects
- Refresher and Research-oriented Course in “Cooperation” for lecturers / readers of college/ university (1 week)
- Refresher Course for the faculty of state cooperative unions/junior cooperative training centres



Diploma Course in Cooperative Education and Development

About the Course

India is home to one of the oldest cooperative movements in the world that has nurtured a wide array of cooperative institutions that span a gamut of product and services. Though, each of these institutions is centered on the common principle of benefitting local communities, they represent, like other business entities, a body of institutions that are subject to specific policy and regulatory frameworks that have been developed at the national, state, district and sub-district level to guide governance and business operations of cooperatives.

The NCCU offers a three-month Diploma Course in Cooperative Education and Development to provide participants with a comprehensive exposure to these aspects and thereby an opportunity to gain a sound understanding on the functioning of cooperative institutions. The course aims to develop the knowledge levels and managerial skills of participants to implement the learning at their workplace. The course also serves to provide a platform to participants to interact with each other and share experiences to sustain the continued improvement of work practices in cooperative societies.

Launched in 1996, the course has successfully trained managers in cooperatives in India as well as in some SAARC nations.

The Learners' Experience

"This diploma has been very useful for me. I wish more people attend this programme. I want to apply most of the learnings in my cooperative society."

- *Nirma Paliwal*

"Excellent programme, very relevant and useful for me as well as my organisation."

- *Md. Golam Sarwar*

"The programme is of great importance in terms of gaining personal knowledge as well as useful for implementation in one's organisation. The programme covers crucial curriculum. The faculty is well-recognised and share their valuable experience and knowledge to update the participants about the latest developments in the cooperative sector. Exams at the end of programme encourage us for day-to-day revision. The programme is very well conducted by NCCE."

- *Chaudhari Vihnubhai Motibhai*

"The teaching method was very good and subject knowledge of the trainer was very good."

- *Manika Bohara Aidi*

Overview of the Course

Name of the Course	Diploma in Cooperative Education and Development
Duration	12 weeks
Objectives of the Course	<ul style="list-style-type: none"> • To learn about the latest developments in cooperative management • To develop professional knowledge and skills to manage a cooperative business and organisation
Participants	<ul style="list-style-type: none"> • Officials working in the cooperative sector • Members of cooperative societies • Faculty and students from educational institutions <p>The course is also open to participants from Mauritius and SAARC countries such as Nepal, Sri Lanka, Bangladesh etc.</p>
Eligibility	Graduate in any discipline and proficiency in English and Hindi.
How to Apply	<p>Send nomination to: The Executive Director National Centre for Cooperative Education 3, Siri Institutional Area, August Kranti Marg Hauz Khas, New Delhi – 110016 Phone: +91 11 41811158 Email: nccencui@gmail.com</p>
When to Apply	The announcement letter inviting participants for the course is circulated every year at the end of August.
Schedule of Sessions	<p>Online sessions (in case of COVID-19 restrictions): From 11 AM to 1 PM, or from 2:30 PM to 4:30 PM Physical sessions: From 10 AM to 4:30 PM</p>
Mode of Teaching	Classroom lectures, visits to local cooperative institutions and field visits.
Resource Persons	Experts are invited from various educational and cooperative institutions, ministries, other government bodies and from relevant fields of expertise.
Award of Diploma	Examination will be conducted on completion of the course for assessment of the performance. This will comprise written test, viva and compulsory assignment/ project. The diploma will be awarded on the basis of minimum passing marks obtained.
Sponsorship	NCUI will pay for participants' travel to Delhi and back to their home station, as well as for lodging at the NCCE hostel in Delhi on twin sharing basis, including all meals, study materials and study visits.
Fee & Mode of Payment	<p>INR 3000/- to be paid online Account number: 65270943179 Account name: National Cooperative Union of India IFSC code: SBIN0007407 Bank & Branch: State Bank of India, Asian Games Village Complex, Hauz Khas, New Delhi</p>

Course Pedagogy

Classes will be conducted physically at NCCE, New Delhi. This is a residential course, and the participants will stay at the hostel of NCCE located within its premises. In times of COVID-19 restrictions, the classes will be conducted online.

The course will be administered through classroom sessions and include lectures, presentations, group exercises, discussions, activities, role plays, etc. Moreover, the course is designed to allow participation and encourage active learning through interactions among the participants as well as open discussions with the faculty, a feedback mechanism that allows for transparent sharing of the learnings, challenges, etc.

To inculcate practical learning, the course includes individual and group projects through the duration of the diploma so that learners can understand the practical implications of the theory that they learn.

In addition to the classroom sessions and projects, the course also includes study tours or field visits. The study tours include visits to various cooperative institutions and the national cooperative federation located in Delhi. In the field visits, participants are taken to cooperatives in other states to enable learnings from exposure to real work situations.

An end of course assessment will be carried out through examination and assignments to highlight the strengths and gaps that can be addressed appropriately by the learner.



Outline of the Curriculum

The course is divided into five modules. They are as follows:

Module 1 - Concept of Cooperatives

A) Introduction and basic information

- Meaning and definition of cooperative
- Cooperative values and principles
- Origin and evolution of cooperative movement in India
- Brief on NCUI and its role in training & education

B) Understanding cooperatives in international arena

- Global history of cooperatives
- Rochdale Pioneers
- Cooperatives in Europe & Asia
- International Cooperative Alliance (ICA) and International Raiffeisen Union (IRU)

Module 2 - Cooperative Education

A) Cooperative as a state subject

- Jurisdiction of Cooperative Ministry at the Centre
- Jurisdiction of State Cooperative Ministries

B) Management at the core sector

- Education, training and promotion of cooperatives
- Producer cooperatives: agricultural productions, dairies, fisheries
- Marketing cooperatives: national and state cooperative marketing federations, super bazars etc.
- Service sector cooperatives: labour, health, housing, fine arts, film industry, tourism
- Cooperative financial institutions: long-term credit, short-term credit, primary credit societies, state cooperative banks, women cooperative banks, thrift and credit societies
- Industrial sector: spinning mills, sugar, handloom, handicraft and fertilizer industries
- Multi State Cooperative Societies (MSCS)

C) Issues in cooperative management

- Need for professionalisation
- Good governance
- Strategy for development of cooperatives
- Role of government and institutions such as National Cooperative Development Corporation (NCDC), National Bank for Agriculture and Rural Development (NABARD), Reserve Bank of India (RBI), International Labour Organisation (ILO)
- Role of registrar of cooperative societies

Module 3 - Cooperative Business Management

- Organisational management
- Business development
- Marketing strategies
- Human resource management
- Use of information technology & management information system
- Backward and forward linkages and inventory management

Module 4 - Financial Management

A) Aspects of financial management of cooperatives

- Membership fee
- Share capital
- Grants, loans and raising of funds for business promotion
- Budgeting
- Working capital management

B) Aspects related to accounting, auditing and taxation

- Day-to-day accounts and book-keeping
- Balance sheet
- Audit
- Filing income tax return
- Taxation - Goods and Services Tax

Module 5 - Cooperative Law

- Evolution of cooperative legislation – 1904 to current
- Organisation of cooperative society - formulation of by-laws, proposals for registration and various steps involved
- Membership – types, eligibility and admission, rights and liabilities, restrictions, withdrawal and termination
- Management powers of general body, constitution, convening of annual and special meetings – provision and procedures
- Conducting elections – rules and procedures
- Privileges of cooperative society and funds
- Supervision, inspection and settlement of disputes
- Maintenance of legal records – membership registration, share capital, limitation act, license for business
- Salient features of Multi State Cooperative Societies (MSCS) Act 2002
- National Cooperative Policy 2002
- Andhra Pradesh Mutually Aided Cooperative Societies Act 1995
- Karnataka Souharda Act 1997
- 97th Constitutional Amendment 2012
- Indian Contract Act 1872 Section 11 and 22
- Companies Act 2013 (producer companies) Section 465 (1) FPOs
- Exim, environmental clearance, Transfer of Properties Act, Sales of Goods Act

Description of the Curriculum

Module 1 – Concept of Cooperatives

The cooperative movement in India is about 120 years old and has experienced a continuing evolution over the past years. The multi-dimensional evolution includes integration and strengthening of cooperative movement, formalisation of a wide range of cooperative endeavours, contributions to the global cooperative movement, diversification in terms of activities, products and services, etc. In doing so, the cooperatives have defined a unique context with the socio-economic fabric of the country. This module aims to help participants understand the fundamentals of cooperatives in India. At the end of this module, the learner will understand the following topics:

A) Introduction and basic information

The course will begin with the learners being oriented on the **meaning and definition** of the concept of cooperative, cooperative movement and cooperative organisations in Indian context.

Subsequently, this module will provide an understanding of **cooperative values and principles** of self-help, self-responsibility, democracy, equality, equity and solidarity. It is imperative for a professional to gain a proper understanding of these principles and work aspects to facilitate their implementation at the workplace and ensure that they remain a benchmark for all managerial decisions. The module will also inform on the **origin of cooperative movement** in India and its evolution over the years.

Importantly, the learners will be given an understanding of the **NCUI**, its structure, when and why it was established, its objectives and goals and its role in the cooperative movement in India. Moreover, the module will place special focus on the role that NCUI plays, through NCCE, in building the capacity of cooperative personnel at all levels. It will enable the learner to optimally uptake the services and support provided by the NCUI to cooperative organisations across the country.

B) Understanding cooperatives in international arena

To build an understanding of the cooperatives in India, it is essential to know where and how the movement started, its evolution and milestones and how it took the form within which the movements and organisations function today. This module will orient the learner on the global history of the cooperative movement and its impact on the community at large in various countries of the world.

An important milestone in the history of the cooperative movement was the Rochdale Pioneers model. It laid the foundation of the Cooperative Movement in 1844 and is considered the prototype of the modern co-operative society. Over the decades, this model has evolved and been implemented across sectors. This module will provide in-depth information about the Rochdale Pioneers model to the learners.

In the current scenario, global learning and cross learning is essential. Hence, it is essential to augment the learner's understanding of the different cooperatives in the world. This module will focus on such movements and organisations largely based in Europe and Asia. This module will widen the scope of the learner and encourage them to learn about the ongoing in the global cooperative landscape and implement it in their organisations.

As cooperative movements around the world became prominent and a mainstream part of the global socio-economic fabric, it led to the emergence of the International Cooperative Alliance (ICA) and the International Raiffeisen Union (IRU). Both these bodies play a pertinent role in the functioning of cooperatives at a global level. ICA is the apex body representing cooperatives, which are estimated to be around 30 lakhs worldwide, providing a global voice and forum for knowledge, expertise and co-ordinated action for and about cooperatives. IRU has the purpose of cultivating Raiffeisen's ideas, propagating them openly and before all bringing about the exchange of experiences between member organisations. This module will provide detailed understanding about ICA and IRU to the learners.

Module 2 – Cooperative Education

The objective of this module is to understand the jurisdiction of cooperatives in India and how it is carried out. It is to orient the learner on taking decisions that are well within the legal framework and the provisions available to them. The module will also enable learning of participants on the seven key principles in accordance with which the cooperatives around the globe operate.

A) Cooperatives as a state subject

As per the Constitution of India, Cooperative Societies are a state subject in the 7th Schedule via entry 32 of the State List. This means that the jurisdiction of cooperative societies largely falls under the purview of the state government. However, in July 2021, the Ministry of Cooperation was formed at the central level. The ministry provides a separate administrative, legal and policy framework for strengthening the cooperative movement in the country. This module will shed light on the different aspects of jurisdiction of cooperatives under the central-level Ministry of Cooperatives and State Cooperative Ministries.

B) Management at the core sector

The various sectors of cooperatives in India can be categorised as Producer Cooperatives (dairy, fisheries, agricultural products), Marketing Cooperatives (super bazaars, national and state cooperative marketing federations), Service Sector Cooperatives (tourism, hospitality, housing, labour, health), Cooperative Financial Institutions (short- and long-term credit, primary credit societies, rural and urban cooperative banks), Industrial Cooperatives (sugar, handloom, spinning mills, fertilizers) and Multi State Cooperative Societies (MSCS). The module will provide an understanding of the different type of cooperatives as well as focus on the education, training, and promotion of cooperatives in India.

C) Issues in cooperative management

For any professional in the cooperative sector, it is important to have a holistic understanding of the organisation, the ecosystem within which it functions as well as the challenges and issues that they face. In that context, this module will focus on some issues

in cooperative management such as the need for professionalisation, importance of good governance, developing a strategy for cooperatives to scale, as well as the role of government and national and international institutions such as National Cooperative Development Corporation (NCDC), National Bank for Agriculture and Rural Development (NABARD), Reserve Bank of India (RBI), International Labour Organization (ILO), Food and Agriculture Organization (FAO) and the United Nations (UN).

Module 3 – Cooperative Business Management

Cooperative societies retain a unique niche among business entities due to the overarching goal of community participation and collective benefit. This dimension as well as the specific policy and regulatory framework for cooperatives render many aspects of working of cooperatives to be distinct from other business entities. This module, through a variety of topics, will cover different aspects of cooperative business management, while shedding light on the difference of management in cooperatives as compared to other organisations. The module will use some theory-based understanding as well as practical examples of management of cooperatives in India and globally. It will focus on the learnings and best practices that can be applied to different cooperatives.

An important aspect of cooperative management is to integrate people and resources within an organisation in a way that they work seamlessly together towards achieving the organisation's goals through **organisation management**. This module will provide an understanding of how a cooperative organisation is structured, its various functions, the division of roles and responsibilities and the skills to manage the organisation in that context.

Additionally, **business development and diversification** of activities remains a key driver for growth and sustainability. For a cooperative, this may mean entering a new stage of a value chain such as producer cooperative setting up a processing plant or

even expanding their reach to new members such as outreach to scheduled tribes as a vulnerable group. In this module, a learner will focus on the components of business development and diversification in the context of cooperatives.

Importantly, a well-developed marketing strategy can contribute towards meeting business goals. A **marketing strategy** is usually based on the 4Ps of marketing – product, place, price and promotion, all of which have an important role in the functioning of a cooperative. This is especially relevant since cooperatives are present across the value chain of farm-to-fork. This module will provide insights into the development and implementation of marketing strategies for cooperative organisations.

Human resource management in a cooperative presents unique challenges since the stakeholders include not only employees but also members of communities served by the organisation. Cooperatives also represent an interesting mix of strong business values led by the need to financial viability as well as empathy led by the core purpose of social development of the organisation. This module will help a learner understand dimensions of human resource management in a cooperative.

Digitisation is the present and the future. **Information technology (IT)** can revolutionise the way cooperatives work and bring huge benefits, particularly in its management paradigm. Many cooperative institutions have already adopted IT platforms and tools and successfully managed the transition to the use of IT in a variety of ways. This includes use for routine office communication, software-led applications for various departments such as MIS systems, ERP environment with applications such as Tally, HRMIS, use of software for inventory management, etc. The increased use of IT has the potential to not only transform the day-to-day operations of cooperatives but to change the paradigm regarding stakeholder engagement. For instance, in fisheries, IT enables real-time weather forecasts for fishermen; in agriculture, farmers can gain information on farming methods and the prices prevailing in wholesale markets. IT also enables seamless connections with the international cooperative movement to accelerate the sharing of best practices and other aspects of mutual benefit. This module aims to build the capacity of cooperative members in the use and application of IT, to help them bring in an expanded adoption of IT and enable them to increase their effectiveness in their roles in the complex cooperative ecosystem.

Inventory management is another important aspect for any organisation. It refers to ordering, storing, using and selling an organisation's inventory. Importantly, inventory is not restricted only to the products made for sale but they also include each and every property of the organisation, for example stationery, laptops, raw material, etc. The objective of inventory management is to streamline inventories to avoid over stocking as well as shortages. In large and small organisations alike, inventory management can be a complex process dependent on various factors such as supply chain. Hence, various strategies such as "Just in Time", "Materials Requirement Planning" are available for efficient management of inventory. In this module, capacity of a learner will be built on the aspect of inventory management specific to cooperatives and the use of various available strategies for efficient management of inventory.



Module 4 – Financial Management

Financial management refers to planning, directing and controlling financial activities that include activities such as procurement, taxation, accounting, investments, expenses, etc. In a cooperative, financial aspects are governed by set practices that include standard operating procedures at the organisation level as well as some sector-specific modalities. In this module, the learner will understand various aspects of financial management for a cooperative. The module will cover the following topics in detail.

A) Aspects of financial management of cooperatives

Cooperatives are membership-based organisations, that is, stakeholders, based on a certain criterion, rules and procedures can apply to become a member of a cooperative at a **membership fee**. As members, they can buy shares in the cooperative organization. This module will provide understanding about the membership fee, share capital and other aspects of financial management of cooperatives.

For cooperatives to grow, funds are crucial. In addition to sources such as share capital, membership fee, sales of product/services, other methods are also available. These largely refer to outside support in the form of **grants and loans**. While cooperative credit societies play a key role in providing short- and long-term loans to cooperatives, various non-cooperative businesses and organisations also extend grants to help cooperatives work towards their goals of business development and expansion. This module will shed light on various such options available with cooperatives to raise funds for business promotions. It will provide important information on the credit schemes, interest rates and repayment protocols applicable to cooperatives.

B) Aspects related to accounting, auditing and taxation

The purpose of **accounting** is to accumulate and report on financial information about the performance, financial position and cash flows of a business. This information is then used to reach decisions about how to manage the business or invest in it or lend money

to it. This information is accumulated in accounting records with accounting transactions, which are recorded. Accounting involves specific principles and policies. These apply to cooperatives as well albeit with exceptions, customisations and adaptations. At the end of the module, a learner will be oriented on the process of accounting followed across all cooperatives and those designed specifically for different types of cooperative institutions.

The role of **auditing** in a cooperative involves examining books, registers and accounts with particular attention to overdue debts and valuation of assets and liabilities. Hence, when the Cooperatives Act was passed in 1912, it included a component on audit of cooperatives. In this module, a learner will understand the auditing processes and protocols followed by cooperatives in India.

The two primary aspects of **taxation** for a cooperative are income tax and GST. The Income Tax Act, 1961, has defined a co-operative society as “A society registered under the Co-operative Societies Act, 1912, or under any other law for the time being in force in any state for the registration of Co-operative societies.” The Act further defines process of filing return and tax auditing for cooperatives. On the other hand, GST has also derived a specific definition for cooperatives in the context of “supply” and what it means. It further elaborates the criteria for cooperatives that need or do not need registration, the documents required, compliance protocols, etc. A learner will also understand the impact of GST on cooperatives in terms of their day-to-day functioning within the purview of taxation. This module will build the capacity of the learner on taxation in detail and learn how to implement them, that is, equip them to file income tax return and GST for a cooperative following all the procedures.

Budgeting and budgetary control is an important component of financial management. It refers to preparing a financial plan that is forward looking and target based. It includes preparing budgets for various activities such as marketing, infrastructure, human resource, capital to start and continue a business. In addition to defining the financial resources available against each of the activities, it also highlights the departments responsible, the personnel accountable, and the coordination required among different departments to meet the objectives. In most organisations, budget is always compared to what was set and the achievement so as to derive learnings

and inform decision-making. Hence, this module will build the capacity of the learner on implementing budgeting activities for different types of cooperatives and how to exercise budgeting control effectively.

Lastly, **capital management** is pertinent to a cooperative's smooth functioning. It refers to the day-to-day running of financial units effectively. These may include loans, grants, share capital, investments, etc., that are a part of a cooperative's financial portfolio. Another important aspect of capital management also includes capital budgeting. It basically refers to planning for long-term investments by the organisations. Planning for investment in equipment, real estate, machinery, etc. are all examples of capital budgeting. In this module, the learner will gain understanding of the types of capital in a cooperative as well as their day-to-day and long-term management.

Module 5 – Cooperative Laws

The cooperative movement has witnessed a significant growth in volumes and type of activities since inception nearly a century ago. This growth was accompanied by a recognition of the cooperatives in the formal economy and enactment of policy and legislation frameworks. These laws and policies have been reviewed and changed in many instances, to ensure that they continue to be updated and relevant over a period of time. This module will help a learner know the evolution of cooperative legislation in India and share the historical context within which the legislation was developed, and modifications made. It will also share the current status of the legislation and its important components.

In India, the primary acts and policies that are relevant to the functioning of the cooperatives are the Multi State Cooperative Societies Act 2002, National Cooperative Policy 2002, Andhra Pradesh Mutually Aided Cooperative Societies Act 1995, Karnataka Souharda Act 1997, 97th Constitutional Amendment 2012, Indian Contract Act 1872, Section 11 and 22, Companies Act 2013 (producer companies) Section 465 (1) FPOs, Transfer of Properties Act and Sales of Goods Act. The module will go into detail of each

of these acts and their role in implementing different functions of a cooperative such as sales, marketing, capital management, etc. For the laws that are applied to all the businesses, learners will also understand the specific clauses that are designed for cooperatives and their implementation as well as the blanket clauses and their role in a cooperative. This module will build a learner's understanding of **laws enacted for cooperatives** as well as other business laws that have an impact on this sector.

Organising a cooperative society involves various steps, some of which include building a proposal to register a cooperative, formulating the byelaws, inviting members, naming the society, identifying the chief promoter through a provisional committee, paying the entrance fee, etc. This module will focus on the steps involved in organising a cooperative society and how to implement them while following all the policies, laws and procedures.

One of the unique features of a cooperative organisation is that it allows **membership**. Once a cooperative society is registered, it becomes open to members. However, there are different types of memberships, rules of eligibility and admission, rights and liabilities, restrictions, withdrawal and termination, etc. Cooperative societies can become members of alliances and networks such as the International Cooperative Alliance. This module will orient the learner on these components in detail as well as share other pertinent information such as disqualification criteria, etc. and cover the process to become a member of such platforms.

Once the cooperative society comes into being, the next step is to initiate its **management**. This involves multiple aspects. For example, a cooperative has an elected board. Under this board, different committees are formed such as finance committee, marketing committee, etc. that overlook their specific functions. This module will provide an understanding of the cooperative management. It will cover the powers of the general body, constitution of the cooperative, frequency of meetings as well their provisions and procedures. Additionally, the learner will also understand the method to be followed to conduct elections to elect the board/general body, protocols to settle disputes, standards to supervise and inspect the ongoings in a cooperative society, etc. The learner will know about the process of electing the board in terms of its criteria as well as the powers vested in them as a whole and their roles and responsibilities.

In addition to the laws and policies that govern the organising and management of a cooperative, a learner will also be oriented on the management of legal records. This will include understanding the rules and procedures in place to manage components of membership registration, share capital, licensing, etc.

Lastly, understanding **environmental clearance** in the context of cooperatives is pertinent. It refers to housing cooperatives that are looking to build

real estate. All housing cooperatives must fill an environmental clearance form as provided by the Government of India. This module orients the learner on all the components of the form as well as the end-to-end process of gaining environmental clearance for the society. The learner will also know about the criteria that a housing society should follow to make sure they adhere to the environmental clearance rules.



Rank Holders

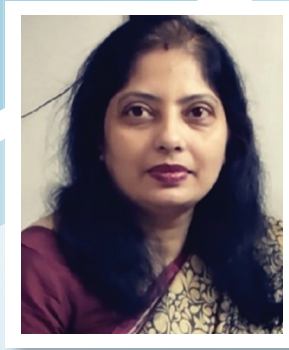
25th Diploma in Cooperative Education and Development



1st Rank

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Agriculture & Rural
Development Bank Ltd., India



2nd Rank

Ms. Nandini Roy

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24th Diploma in Cooperative Education and Development



1st Rank

Mr. John Minton

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