

PROGRAMME COMPLETION REPORT

INTERNATIONAL PROGRAMME ON COOPERATIVE GOVERNANCE FOR WOMEN BOARD OF DIRECTORS OF COOPERATIVES & RURAL FINANCING INSTITUTIONS

Jointly Organised by National Cooperative Union of India (NCUI), New Delhi Centre for International Cooperation and Training in Agricultural Banking (CICTAB), Pune National Institute for Rural Banking (NIRB), Bengaluru

Program Dates: 18 – 21 November 2026 **Venue:** National Institute for Rural Banking (NIRB) Campus, Bengaluru, Karnataka, India

1. Executive Summary

The International Programme on **Cooperative Governance for Women Board of Directors of Cooperatives & Rural Financing Institutions** was jointly organized by the National Cooperative Union of India (NCUI), New Delhi, the Centre for International Cooperation and Training in Agricultural Banking (CICTAB), Pune, and the National Institute for Rural Banking (NIRB), Bengaluru, from 18 to 21 November 2026. Hosted at the NIRB campus in Bengaluru, Karnataka, the four-day intensive executive development program was specifically designed to strengthen the governance competencies, strategic oversight, and operational decision-making capabilities of women leaders across cooperative credit structures and rural financial institutions in the SAARC region.

The programme brought together 24 senior women leaders, board directors, chief executives, and high-level executives from Nepal and India. Through a structured blend of expert-led technical sessions, interactive ice-breaking exchanges, practical mock board workshops, observational field exposure, social media engagement, and country paper presentations, delegates explored contemporary cooperative reforms, fiduciary responsibilities, credit risk management, and training methodologies.

The executive program achieved its core milestones across all operational, pedagogical, media outreach, and demographic metrics, establishing a strong precedent for international gender-focused cooperative development.

Programme Parameter	Key Details
Official Programme Title	International Programme on Cooperative Governance for Women Board of Directors of Cooperatives & Rural Financing Institutions (CICTAB-NCUI-NIRB)
Programme Duration & Dates	4 Days (18 – 21 November 2026)
Venue & Campus Location	National Institute for Rural Banking (NIRB) Campus, Bengaluru, Karnataka, India
Organizing Institutions	CICTAB Pune, NCUI New Delhi, and NIRB Bengaluru
Target Audience & Intake	Women Board of Directors, Chairpersons, Vice-Chairpersons, CEOs, Managers, and Senior Executives
Total Participants Enrolled	24 Participants (Nepal: 6, India: 18)
Countries Represented	2 International Nations (Nepal and India)
Core Pedagogy & Methodology	Interactive Lectures, Mock Board Workshop, Field Visit, Country Presentations, Social Media Coverage, and Group Work
Program Tagline	*Empowering Women Leaders

2. Programme Background, Rationale and Objectives

Background and Rationale

Cooperative credit societies, primary agricultural credit institutions, multi-state agro-cooperatives, and rural banks play a pivotal role in driving financial inclusion, mobilizing rural savings, and providing agricultural credit across South Asia. However, as the rural economic environment grows increasingly complex due to digital transformation, evolving regulatory frameworks, and market competition, cooperative institutions require enhanced managerial discipline and professional governance structures.

Within this evolving ecosystem, women's representation on cooperative boards of directors is critical for ensuring inclusive decision-making, equitable community development, and robust organizational stewardship. Gender-inclusive governance brings diverse perspectives to strategic risk assessment, membership engagement, and credit allocation. To translate board presence into impactful leadership, women directors require targeted capacity building in cooperative legislation, meeting procedures, financial oversight, and strategic planning. This joint initiative by CICTAB, NCUI, and NIRB was conceptualized to fulfill this institutional necessity across member organizations.

Core Objectives

As outlined in the official programme announcement issued by CICTAB and NCUI, the executive training programme was established around three primary objectives:

1. **Governance & Fiduciary Acquaintance:** To acquaint participants with international best practices of governance, fiduciary duties, board dynamics, and institutional accountability within cooperative and rural financing institutions.

2. **Values & Mission Alignment:** To sensitize women directors and senior managers on the core cooperative values, ethical principles, and social mission of credit cooperatives and rural banking networks.

3. **Strategic Skill Development:** To equip participants with practical tools for strategy formulation, policy oversight, agenda preparation, conduct of board meetings, credit risk evaluation, and effective board decision-making.

3. Programme Profile and Participant Demographics

The executive cohort comprised 24 participants representing key cooperative sectors, financial federations, and primary societies across Nepal and India. International participation was facilitated through central apex bodies, including the National Cooperative Bank Ltd. (NCBL, Nepal), the Nepal Federation of Savings and Credit Cooperative Unions Ltd. (NEFSCUN, Nepal), the National Federation of State Cooperative Banks (NEFSCOB, India), and NCUI.

The participant distribution highlights a strong international composition, with 25% of delegates representing Nepal's agricultural and credit sectors alongside 75% representing diverse regional cooperative banking institutions across India.

The detailed breakdown of nominating apex organizations and participant institutional allocations highlights the structural diversity of the participating delegation.

Country	Sponsoring / Nominating Apex	Participant Count	Primary Sector / Focus Areas
Nepal	National Cooperative Bank Ltd. (NCBL)	5	Multipurpose, Agricultural & Women's Savings Cooperatives
Nepal	NEFSCUN Nepal	1	Savings & Credit Cooperative Unions (Abha Mahila SACCOS)
India	NCUI / ESAF Swasraya	2	Agro-Cooperative & Micro-Credit Institutions (Kerala)
India	NCUI / Shree Ravalnath Co-op	6	Housing Finance & Credit Societies (Maharashtra)
India	NEFSCOB / MSC Bank	2	State Apex Cooperative Banking (Maharashtra)
India	NCUI / CAMPCO Ltd.	2	Arecanut & Cocoa Marketing & Processing (Karnataka)
India	NCUI / Sri Maheshwaramma Credit	3	Credit Cooperatives & Urban Banking (Karnataka)
India	NCUI / UP State Co-op Bank	1	State Cooperative Banking & Rural Credit (Uttar Pradesh)

India	NCUI / Banavasi Souharda	2	Souharda Credit Cooperatives (Karnataka)

4. Inaugural Session & Setting of Objectives

The programme commenced on Wednesday, 18 November 2026, at 10:00 AM with a formal inaugural session at the NIRB Campus, Bengaluru. The opening proceedings set the academic and strategic foundation for the four-day deliberation under the banner: "Empowering Women, Transforming Cooperatives."

Inaugural Platform & Dignitaries

The inaugural session brought together distinguished financial regulators, cooperative leaders, and institutional heads:

- **Ms. Meena Hemchandra:** Former Executive Director, Reserve Bank of India (RBI), and Director, Karur Vysya Bank.
- **Shri P. Vasudeva Prabhu:** Founder Trustee, NIRB, and Former Chief Executive Officer, National Cooperative Agriculture & Rural Development Banks' Federation (NCARDBF).
- **Shri Ritesh Dey:** Executive Director (International Relations), National Cooperative Union of India (NCUI), New Delhi.
- **Shri Arun Tallur:** Director, National Institute for Rural Banking (NIRB), Bengaluru.
- **Shri I. V. Shashidharna:** Senior Faculty, National Institute for Rural Banking (NIRB), Bengaluru.

Summary of Inaugural Addresses & Key Messages

The inaugural proceedings followed a structured sequence of addresses that articulated the overarching vision of gender empowerment in cooperative governance:

1. **Welcome Address:** Delivered by **Shri Arun Tallur**, Director, NIRB, who warmly welcomed the international delegation from Nepal and India, highlighting NIRB's commitment to hosting high-impact regional capacity-building programs.
2. **Presentation of Programme Objectives: Shri Ritesh Dey**, Executive Director (IR), NCUI, outlined the objective of strengthening women's leadership, governance, and board-level decision-making capabilities. He briefed participants on the proactive initiatives of the Ministry of Cooperation, Government of India, NCUI, and CICTAB in promoting international cooperative education and training.
3. **Keynote Address: Shri P. Vasudeva Prabhu**, Founder Trustee, NIRB, emphasized that sound governance, continuous professional development, and institutional accountability are essential pillars for sustainable cooperative institutions.
4. **Inaugural Address: Ms. Meena Hemchandra**, Former Executive Director, RBI, appreciated the joint initiative and stressed the critical role of financial awareness, professional competence, and strategic vision for women directors. She encouraged participants to actively contribute to board-level deliberations and assume greater leadership responsibilities in their respective institutions.

5. **Vote of Thanks:** Proposed by **Shri I. V. Shashidharna**, Senior Faculty, NIRB, expressing gratitude to the dignitaries, organizing partners, and international delegates.

"Empowering Women Leaders | Strengthening Cooperative Governance | Building Sustainable Institutions"

5. Day-Wise Technical Proceedings

The curriculum was structured logically across four thematic days, progressing from institutional foundations and legal perspectives to board dynamics, observational field visits, and training techniques.

Day 1: Wednesday, 18th November 2026

Theme: Registration, Inauguration, Values & Principles of Cooperatives

Following registration formalities and the inaugural ceremony, the program entered its technical modules:

- **Session 2 (11:30 AM – 01:00 PM) — Overview of the Indian Cooperative Movement and Recent Reforms** Resource Person: Sri Ritesh Dey, Executive Director, NCUI Delhi. Deliberations: Sri Ritesh Dey delivered a comprehensive analysis of the evolution of the Indian cooperative movement, tracing its growth from primary agricultural credit societies to multi-state federations. He detailed constitutional amendments, the establishment of the Ministry of Cooperation, national cooperative databases, PACS computerization, and policy reforms aimed at positioning cooperatives as vibrant economic units.

- **Session 3 (02:00 PM – 03:15 PM) — Role of Women Directors in Cooperative Governance** Resource Person: Sri Bhaskar Hegde Kageri, Renowned Cooperator, Karnataka. Deliberations: This session focused on empowering women directors for effective participation in board dynamics. Sri Kageri examined strategic policy-making responsibilities, board committee structures, overcoming participation barriers, and exercising fiduciary duties to safeguard member interests.

- **Session 4 (03:30 PM – 05:00 PM) — Participant Ice-Breaking & Experience Sharing** Resource Persons: NIRB Faculty. Deliberations: An interactive networking session where delegates shared operational realities, governance hurdles, and country-specific regulatory challenges facing their respective societies in Nepal and India.

Day 2: Thursday, 19th November 2026

Theme: Good Governance & Board Leadership for Women Directors

The second day focused on the legal framework, rural credit innovations, and practical board meeting management:

- **Session 1 (10:00 AM – 11:15 AM) — Governance, Leadership and Cooperative Legislation: Indian Perspectives** Resource Person: Sri Ritesh Dey, Executive Director, NCUI Delhi. Deliberations: The session dissected cooperative acts, legal compliance obligations, rights and liabilities of board members, anti-money laundering considerations, and mechanisms for ensuring board-level accountability.

- **Session 2 (11:30 AM – 01:00 PM) — Perspectives and Innovations in Rural Financing** Resource Person: Mr. U N Narayana Maiya, Retired Chief General Manager, State Bank of India (SBI) & Trustee, NIRB. Deliberations: Mr. Maiya evaluated models for scaling rural

credit delivery, micro-finance integration, risk management protocols, overdue control, and financial inclusion innovations suited for primary credit societies.

- **Session 3 (02:00 PM – 03:15 PM) — Conduct of Board Meetings (Theory & Best Practices)** Resource Person: Sri R. Venkataswamy, Former Chief General Manager, NABARD & Former Director, NIRB. Deliberations: A detailed examination of board meeting protocols, including notice issuance, agenda preparation, quorum verification, minute writing, motion passing, and follow-up compliance reporting.

- **Session 4 (03:30 PM – 05:00 PM) — Practical Workshop / Mock Board Meeting** Resource Person: Sri R. Venkataswamy, Former CGM, NABARD. Deliberations: Delegates participated in a simulated board meeting exercise. Participants assumed roles as Board Chairperson, Managing Director, Company Secretary, and Board Members to debate agenda items, handle dissenting opinions, and pass formal resolutions under expert evaluation.

Day 3: Friday, 20th November 2026

Theme: Observational Field Visit

The third day was devoted to field-based experiential learning and grassroots study:

- **Observational Study Visit — Bangalore District Central Cooperative Bank Ltd. (BDCCB)** Faculty Leads: NIRB Academic Team. Field Synthesis: Participants visited the Bangalore District Central Cooperative Bank Ltd. to observe central cooperative banking operations firsthand. Delegates examined BDCCB's administrative hierarchy, credit disbursement workflows to PACS, non-performing asset (NPA) recovery strategies, digital banking adoption (CBS and ATM networks), and women-centric loan schemes. The visit provided practical exposure to how a district central bank bridges apex financial institutions with primary grassroots cooperatives.

Day 4: Saturday, 21st November 2026

Theme: Training Techniques, Strategy Synthesis & Valediction

The final day synthesized strategic learning and concluded administrative proceedings:

- **Session 1 (10:00 AM – 11:15 AM) — Good Practices of Governance in Cooperatives** Resource Person: Dr. Surendra Babu, Chief General Manager, NABARD, Karnataka Regional Office. Deliberations: Dr. Surendra Babu articulated ethical leadership frameworks, fiduciary responsibilities of directors, transparency in financial disclosures, and NABARD's supervisory guidelines for rural cooperative banks.

- **Session 2 (11:30 AM – 01:00 PM) — Country Paper Presentations & Action Plan Outlines** Resource Persons: NCUI and NIRB Panel. Deliberations: Delegates presented institutional action plans and country papers summarizing governance reform proposals for their parent organizations in Nepal and India.

- **Session 3 (02:00 PM – 03:15 PM) — Open House, Programme Evaluation & Feedback** Resource Persons: NCUI / NIRB Team. Deliberations: An open floor discussion reviewing curriculum relevance, hospitality, and institutional outcomes. Participants completed standardized evaluation forms.

- **Session 4 (03:30 PM – 05:00 PM) — Valedictory Session & Certificate Distribution** Valedictory Dignitaries: Shri P. Vasudeva Prabhu (Founder Trustee, NIRB & Former CEO, NCARDBF) and Shri Arun Tallur (Director, NIRB). Proceedings: The valedictory session

marked the successful conclusion of the four-day program. Dignitaries emphasized professional competence, continuous learning, and active decision-making by women leaders. Certificates of Participation were distributed to all 24 delegates.

"From Learning to Leadership, From Participation to Decision-Making — Women Driving the Future of Cooperatives."

6. Experiential Learning and Field Exposure

The observational study visit to the **Bangalore District Central Cooperative Bank Ltd. (BDCCB)** on 20 November 2026 served as a cornerstone experiential learning module. The study visit bridged theoretical classroom discussions on governance with operational banking practices.

A structured synthesis of the field observations captures the core operational dimensions explored during the visit to BDCCB.

Field Dimension	Operational Insights & Learnings Captured at BDCCB
Bank Governance & Board Operations	Examination of BDCCB's board committee structure, audit committee oversight, and election protocols for director positions.
PACS Financing & Credit Flow	Analysis of credit line limits, short-term agricultural loan sanctioning, and refinancing mechanisms provided to primary agricultural societies.
Digital Banking & Technology	Direct observation of Core Banking Solution (CBS) implementation, micro-ATMs, mobile banking apps, and digital ledger clearing systems.
NPA & Recovery Management	Insight into early-warning delinquency tracking, compromise settlement schemes, and legal recovery frameworks employed by district banks.
Women Empowerment Schemes	Review of special credit lines, low-interest micro-loans, and self-help group (SHG) bank linkage programs administered through women-led cooperatives.

7. **Practical Management Applications & Workshop Matrix**

To ensure immediate utility, the program incorporated practical problem-solving scenarios, highlighted by the **Mock Board Meeting Workshop** led by Sri R. Venkataswamy. The exercise translated governance principles into actionable management responses.

The workshop matrix illustrates how key governance bottlenecks identified during the simulation were matched with formal board protocols and managerial solutions.

Practical Scenario	Governance Challenge Identified	Simulated Management Response & Board Protocol	Relevant Sessions
1. Incomplete Board Agendas	Important financial notes tabled without	Enforce mandatory 7-day notice period for board papers; establish agenda	Conduct of Board Meetings (Day 2)

	prior notice or documentation.	screening by Board Secretary.	
2. Dominance in Board Discussion	Passive participation by women directors due to procedural unfamiliarity.	Implement structured floor rotation; mandate committee pre-briefings for women directors.	Role of Women Directors (Day 1)
3. Rising Credit Delinquency	Overdue loans increasing due to lax credit appraisal in primary societies.	Re-evaluate loan sanctioning thresholds; mandate quarterly audit committee reviews of overdue accounts.	Innovations in Rural Financing (Day 2)
4. Lack of Fiduciary Oversight	Board approving capital expenditure without formal feasibility studies.	Institutionalize mandatory internal audit clearance and third-party appraisal before capital commitment.	Good Practices of Governance (Day 4)

8. Key Learning Outcomes and Competencies Developed

The programme successfully imparted core governance competencies, as evaluated against the curriculum objectives. Delegates developed specialized capabilities across legal compliance, board procedure, risk management, and cross-border networking.

The learning outcomes matrix details the specific competencies transferred and their evaluative grounding in the programme curriculum.

Competency Domain	Specific Knowledge & Skills Transferred	Evaluative Basis
Cooperative Governance	Understanding fiduciary duties, ethical leadership, and constitutional reform provisions in cooperative law.	Schedule Sessions 2 & 3 (Day 1 & Day 2)
Board Room Management	Mastering parliamentary procedure, agenda drafting, minute recording, and resolution passing.	Mock Board Workshop (Day 2)
Rural Credit Operations	Managing credit risk, monitoring loan recovery, and integrating microfinance models with banking networks.	Session 2 (Day 2) & BDCCB Visit (Day 3)
Institutional Supervision	Interpreting audit reports, tracking key performance indicators, and maintaining compliance with regulatory bodies.	Session 1 (Day 4)
International Cooperation	Exchanging cross-cultural governance strategies between Nepal and India cooperative structures.	Country Presentations (Day 4)

9. Conclusion and Acknowledgements

The International Programme on **Cooperative Governance for Women Board of Directors of Cooperatives & Rural Financing Institutions** successfully advanced South-South cooperative collaboration, equipped 24 women leaders with vital board management skills, and reinforced the strategic alliance between NCUI, CICTAB, and NIRB.

Acknowledgements

The organizing institutions express sincere gratitude to:

- The **Ministry of Cooperation, Government of India** for their overarching institutional support.
- **CICTAB Pune** and **NCUI New Delhi** leadership for academic direction and sponsorship of participant hospitality.
- **NIRB Bengaluru** management and administrative staff for host arrangements, campus facilities, and seamless execution.
- All sponsoring organisations of the participants for nomination in the international progarmme.
- The distinguished **Resource Persons** for sharing domain expertise.
- The **Management of Bangalore District Central Cooperative Bank Ltd. (BDCCB)** for hosting the observational study visit.
- **Ms. Meena Hemchandra**, **Shri P. Vasudeva Prabhu**, **Shri Ritesh Dey**, **Shri Arun Tallur**, and **Shri I. V. Shashidharna** for their leadership during inaugural and valedictory proceedings.
- The **Delegates from Nepal and India** for their active participation and commitment to cooperative excellence.

Annexure I: Resource Persons and Faculty Directory

The resource persons and guest faculty who led technical sessions, inaugural addresses, and workshops are listed below with their institutional affiliations and session topics.

Sl. No.	Name of Resource Person	Designation / Institutional Affiliation	Session Topic Handled
1	**Ms. Meena Hemchandra**	Former Executive Director, RBI & Director, Karur Vysya Bank	Keynote Inaugural Address & Regulatory Insights
2	**Shri P. Vasudeva Prabhu**	Founder Trustee, NIRB & Former CEO, NCARDBF	Keynote Address & Valedictory Leadership Address
3	**Shri Ritesh Dey**	Executive Director (IR/Board/Legal), NCUI New Delhi	Programme Objectives, Overview of Cooperative Movement & present status, Governance, Leadership, legislation and Compliances

4	**Shri Arun Tallur**	Director, NIRB Bengaluru	Welcome Address, Programme Coordination & Valedictory Remarks
5	**Shri I. V. Shashidharna**	Senior Faculty, NIRB Bengaluru	Vote of Thanks & Session Coordination
6	**Sri Bhaskar Hegde Kageri**	Renowned Cooperator, Karnataka	Role of Women Directors in Board Dynamics
7	**Mr. U N Narayana Maiya**	Retd. CGM, State Bank of India & Trustee, NIRB	Perspectives & Innovations in Rural Financing
8	**Sri R. Venkataswamy**	Former CGM, NABARD & Former Director, NIRB	Conduct of Board Meetings & Mock Board Workshop
9	**Dr. Surendra Babu**	Chief General Manager, NABARD, Karnataka Regional Office	Good Governance Practices & Fiduciary Responsibilities

Annexure II: Complete Directory of Participants

The official roster of delegates who completed the four-day executive program is detailed below by country and nominating apex organization.

Delegates from Nepal (6 Participants)

Sr. No.	Name of Participant	Designation	Nominating / Sponsoring Organization	Primary Society / Base Institution
1	**Mrs. Alisha Belbase**	Manager	National Cooperative Bank Ltd. (NCBL), Nepal	Lumbini Vision Multipurpose Co-operative Ltd.
2	**Mrs. Mina Ale**	Manager	National Cooperative Bank Ltd. (NCBL), Nepal	Bihani Social Entrepreneur Women Ag. Co-op Ltd.
3	**Mrs. Pushpa Thapa**	Manager	National Cooperative Bank Ltd. (NCBL), Nepal	Shri Jansewa Agricultural Cooperative Ltd.
4	**Saraswati Thapa**	Manager	National Cooperative Bank Ltd. (NCBL), Nepal	Swabalamban Mahila Bachat Tatha Rin Sahakari
5	**Kamala Marasani**	Chairperson	National Cooperative Bank Ltd. (NCBL), Nepal	Swabalamban Mahila Bachat Tatha Rin Sahakari
6	**Mrs. Saroj Kumari Jha**	Chairperson	NEFSCUN Nepal	Abha Mahila Savings and Credit Co-op Society Ltd.

Delegates from India (18 Participants)

Sr. No.	Name of Participant	Designation	Sponsoring Apex / Organization	Primary Society / State Location
7	**Mrs. Heena Das**	Ayp – HR	NCUI New Delhi	ESAF Swasraya Multi State Agro Co-op (Kerala)
8	**Ms. Sumy George**	Senior Manager – HR	NCUI New Delhi	ESAF Swasraya Multi State Agro Co-op (Kerala)
9	**Mrs. Prachi D. Maydeo**	Chairman	NCUI New Delhi	Shree Ravalnath Co-op Housing Finance (Maharashtra)
10	**Mrs. Mamata M. Majati**	Director	NCUI New Delhi	Shree Ravalnath Co-op Housing Finance (Maharashtra)
11	**Mrs. Shradha R. Nilpankar**	Vice Chairman	NCUI New Delhi	Shree Ravalnath Co-op Housing Finance (Maharashtra)
12	**Mrs. Shubhangi S. Karoshe**	Director	NCUI New Delhi	Shree Ravalnath Co-op Housing Finance (Maharashtra)
13	**Ms. Gouri S. Belgudri**	Honorary Secretary	NCUI New Delhi	Shree Ravalnath Co-op Housing Finance (Maharashtra)
14	**Mrs. Pradnya R. Patil**	Board Secretary	NCUI New Delhi	Shree Ravalnath Co-op Housing Finance (Maharashtra)
15	**Mrs. Manisha Y. Dhorde**	Joint Manager	NEFSCOB	The Maharashtra State Co-operative Bank Ltd.
16	**Mrs. Shalaka A. Chaudhari**	Joint Manager	NEFSCOB	The Maharashtra State Co-operative Bank Ltd.
17	**Mrs. Sowmya Prakash**	Director	NCUI New Delhi	CAMPCO Ltd. (Karnataka)
18	**Mrs. Malini Prasad**	Director	NCUI New Delhi	CAMPCO Ltd. (Karnataka)
19	**Mrs. Mamtha**	Director	NCUI New Delhi	Sri Maheshwaramma Credit Co-op Society (Karnataka)
20	**Mrs. Arpitha H.N.**	Director	NCUI New Delhi	Sri Maheshwaramma Credit Co-op Society (Karnataka)

21	**Mrs. K.C. Sunanda**	Director	NCUI New Delhi	Sri Maheshwaramma Credit Co-op Society (Karnataka)
22	**Smt. Prasoon Shukla Joshi**	Director	NCUI New Delhi	Uttar Pradesh State Cooperative Bank Ltd. (U.P.)
23	**Mrs. Saroja B. Koshthi**	Director	NCUI New Delhi	Banavasi Souharda Cooperative Society (Karnataka)
24	**Mrs. Shobharani M.**	Director	NCUI New Delhi	Banavasi Souharda Cooperative Society (Karnataka)

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