

International Year of Cooperatives (IYC) 2025-26

Monthly Activities Report- May 2025

Bihar



अंतर्राष्ट्रीय सहकारिता वर्ष

सहकारी समितियों एक बेहतर
दुनिया का निर्माण करती है

Criteria	Details
Sector	PACS/DCCB/StCB/Dairy/Fisheries etc.
Location	Bihar
Event/Activity Name	<ol style="list-style-type: none">1. Labour Day Celebrations (1st to 5th May)2. Special Banking Campaign (6th to 30th May)3. Programme on Emerging Issues in KYC, E-KYC, AML, and IT (22nd & 23rd May)4. One day training cum workshop regarding establishing Common Service Centre in PACS.
Brief Information on the Activity	<ol style="list-style-type: none">1. Labour Day Celebrations: As part of the Bihar government's observance of Labour Day 2025, several large-scale events including workshops on social welfare schemes for workers connected with the co-operative sector at various levels were conducted. This was followed by a felicitation ceremony of inspirational cooperative workers.2. Special Banking Campaign: To promote the IYC 2025's core theme of Cooperation among Co-operatives, a key focus was laid on financial inclusion of cooperative banks at the grassroots level. Special Camps were conducted through all district central co-operative banks (DCCBs) for opening accounts in cooperative banks and promoting deposit mobilization, loan recovery and renewal of FDs etc. Further, JLG loan distribution, special deposit scheme welcome kit distribution etc. were also done. Financial literacy & awareness camps were organized for awareness on utility of Micro ATM, Banking Literacy etc. A Loan Distribution camp was inaugurated on 6th May by the Hon'ble Minister, Cooperative Department, Dr. Prem Kumar in Gopalganj Central Cooperative Bank. Also present were the Joint Registrar, respective District Cooperative Officers, Block Cooperative Extension Officers, Branch Managers, and PACS Chairpersons from the respective blocks. On 21st May, the Hon'ble Minister, Cooperative Department provided permission letter and micro-ATM to Bijalpur PACS, Saharsa to operate as Bank Mitra. On 22nd May, KCC loan and JLG loan distribution was done by the Hon'ble Minister in a programme conducted under Madhubani district.3. Progress Review of Cooperatives: On 21st May, the Hon'ble Minister, Cooperative Department, Bihar met the presidents of selected PACS, PVCS, Fisheries and other cooperative with good performance in their respective domains, enlightening them about various schemes of the Cooperative Department followed by a press briefing. A review meeting was also held with all the officials of the Cooperative Department of Koshi Division in the presence of the JRCS, DGM, DCO of all three districts of the division, MD/ BM (BSCB), DAO and Auditors/BCEOs.

International Year of Cooperatives (IYC) 2025-26

Monthly Activities Report- May 2025

Bihar



अंतर्राष्ट्रीय सहकारिता वर्ष

सहकारी समितियों एक बेहतर
दुनिया का निर्माण करती हैं

	<p>4. Training program on KYC/AML :</p> <p>On 22nd & 23rd May, Bankers institute of Rural Development (BIRD) Kolkata organized a two-day training program at Patna on KYC/AML for 34 officials of Bihar State Cooperative Bank, West Bengal Gramin Bank, and Bihar Gramin Bank. The program was inaugurated by the Secretary, Cooperative Department, in which MD BSCB, DGM BIRD and other officials also participated. The program was aimed to let the participants understand that robust KYC and AML practices are essential for ensuring transparency and trust in cooperative credit systems.</p> <p>5. One day training cum workshop regarding establishing Common Service Centre in PACS:</p> <p>Over 4400 PACS in Bihar are running CSCs, with business worth ₹4.5 crores, offering villagers access to 300+ government and commercial services locally, reducing dependence on urban centers. In line with the Central Government's push to promote multi-purpose PACS for business diversification and income enhancement, this workshop was organized on 30th May to provide awareness on 300+ online services provided by PACS-operated CSCs empowering farmers, students, and rural communities.</p>
Objective	<p>1. Labour Day Celebrations:</p> <ul style="list-style-type: none">• Paying tribute to the dignity, rights, and contributions of workers• Raising awareness about unjust labour practices and pushing for reforms.• Recognizing that every job, no matter how humble, plays a vital role in society <p>2. Special Banking Campaign</p> <ul style="list-style-type: none">• Expanding financial inclusion and improving access to banking services, especially in underserved or rural areas of Bihar• Encourage opening of bank accounts in DCCBs for farmers, small businesses, and marginalized communities• Ensuring direct benefit transfers (DBT) reach the intended beneficiaries.• The overall objective of activities conducted during May 2025 was to bring together the Stakeholders of different Cooperative Sectors to promote Cooperation among Cooperatives.• Financial inclusion of cooperative sector through empowerment of DCCBs & grassroots cooperative financial institutions, loan disbursements and facilitation of banking infrastructure, as well as awareness on banking literacy and societies financial transactions. <p>3. Loan Distribution camp</p> <ul style="list-style-type: none">• Distribute sanction letters on the spot, ensuring transparency and reducing delays in loan processing• Facilitate financial inclusion by connecting unbanked or underbanked individuals with formal credit systems.• Promote entrepreneurship and self-employment, particularly among women, youth, and marginalized communities.



	<p>4. Progress Review of Cooperatives</p> <ul style="list-style-type: none"> • Performance review of different cooperatives segments in the state as well as recognition of top-performing cooperative societies and illustrious individuals in the sector like agriculture, credit, dairy, and marketing. • Identify gaps and challenges in governance, financial health, and service delivery. • Promote transparency and accountability by documenting assets, operations, and outcomes. • Encourage innovation and digitization • Foster healthy competition by ranking cooperatives based on performance and impact <p>5. Training program on KYC/AML :</p> <ul style="list-style-type: none"> • Builds trust in financial transactions. • Ensures eligibility for government schemes and credit linkages. • Prevents misuse of cooperative platforms for illegal activities. • To build a culture of compliance, vigilance, and ethical financial practices within institutions—especially those serving in cooperative sectors and PACS • Educate participants on the legal and regulatory framework governing KYC and AML, including RBI and IFSCA guidelines • Strengthen capacity to conduct Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) effectively • Clarify roles and responsibilities of staff in maintaining compliance, reporting risks, and safeguarding institutional integrity <p>6. Training cum workshop regarding establishing Common Service Centre in PACS</p> <ul style="list-style-type: none"> • Awareness regarding 300 online services provided by CSC empowering farmers, student and rural communities. • To equip cooperative leaders and staff with the knowledge and skills needed to transform PACS into digitally empowered, multi-service hubs • Familiarize PACS functionaries with the CSC framework, services offered, and operational protocols. • Build capacity to deliver digital services like Aadhaar updates, PAN applications, utility bill payments, telemedicine, and banking through CSCs. • Enhance revenue generation by diversifying PACS activities beyond credit, aligning with the vision of PACS as Multi-Service Centres (MSCs). • Promote digital inclusion in rural areas by enabling last-mile access to e-governance and financial services. • Encourage adoption of best practices in CSC operations, including customer service, recordkeeping, and grievance redressal.
<p>No. of Participants</p>	<p>1. Labour Day Celebrations: The events saw the participation of an estimated 8,46,300 participants in total and participation by all District Central Cooperative Banks.</p>

International Year of Cooperatives (IYC) 2025-26



Monthly Activities Report- May 2025

Bihar



अंतर्राष्ट्रीय सहकारिता वर्ष

सहकारी समितियों एक बेहतर
दुनिया का निर्माण करती है

	<p>2. Special Banking Campaign Per Panchayat/PACS, an average of 100 participants; at Block level more than 5 Lacs participants; at District level more than 50 thousands.</p> <p>3. Loan Distribution camp Per Panchayat/PACS, an average of 100 participants; at Block level more than 5 Lacs participants; at District level more than 50 thousands.</p> <p>4. Progress Review of Cooperatives 100 presidents of selected PACS, PVCS, Fisheries and other cooperative members participated in the review meeting, Approx. 50 officials of the Cooperative Department of Koshi Division in the presence of the JRCS, DGM, DCO of all three districts of the division, MD/ BM (BSCB), DAO and Auditors/BCEOs were present during the meeting.</p> <p>5. Training program on KYC/AML 34 officials of Bihar State Cooperative Bank, West Bengal Gramin Bank, and Bihar Gramin Bank</p> <p>6. Training cum workshop regarding establishing Common Service Centre in PACS Approx. 100 participants from CSS run and managed by PACS participated in the training programme.</p>
Achievements & Outcomes	<p>1. Labour Day Celebrations:</p> <p> Achievements</p> <ul style="list-style-type: none">• Recognition of Grassroots Contribution: Celebrations across districts acknowledged the efforts of rural laborers, PACS members, and SHG women involved in agricultural processing, sanitation, and construction. Local governance bodies felicitated standout contributors from women-led cooperatives and farmer groups.• Policy Awareness Drives: IEC activities and short skits in Hindi and regional dialects raised awareness about minimum wage laws, e-SHRAM registration, and social security schemes like PMSBY and PMJJBY. Over 2,000 rural workers enrolled through CSC-enabled PACS.• Strengthening Cooperatives: Labour Day was used as a platform to showcase the role of PACS as employment enablers. Exhibits demonstrated how PACS are integrating digital services and improving market linkages to increase rural incomes.• Youth and SHG Mobilization: Interactive sessions encouraged youth to explore cooperatives as platforms for entrepreneurship. SHGs ran stalls selling local products like honey, mushroom kits, and handcrafted goods, drawing both buyers and district officials. <p> Key Outcomes</p> <ul style="list-style-type: none">• Enhanced worker participation in local planning and cooperative activities, particularly among women and marginalized caste groups.

International Year of Cooperatives (IYC) 2025-26

Monthly Activities Report- May 2025

Bihar



अंतर्राष्ट्रीय सहकारिता वर्ष

सहकारी समितियों एक बेहतर
दुनिया का निर्माण करती है

- **Stronger convergence** between PACS and social protection schemes, creating awareness and uptake of government benefits.
- **Capacity-building momentum**, with post-event interest in forming thematic SHGs (e.g., for organic farming, beekeeping, construction laborers).
- **Formation of district-level labor solidarity forums**, initiated by CSC-enabled PACS Secretaries and cooperative leaders for regular grievance redressal.

2. Special Banking Campaign

Key Achievements

- **Expansion in Cooperative Bank Access:** A total of **7,413 new accounts** were opened in Cooperative Banks, contributing **₹10.84 crore in deposits**. Additionally, loans worth **₹8.56 crore** were successfully recovered, reflecting improved financial discipline and outreach.
- **Strengthening Digital Service Delivery through PACS:** Over **4,400 Primary Agricultural Credit Societies (PACS)** across Bihar are now operating as **Common Service Centres (CSCs)**, collectively generating business worth **₹4.5 crore**. These centres offer villagers access to more than **300 government and commercial services**, significantly reducing dependence on urban infrastructure.
- **Disposal of public grievances and appeals** across participating institutions.
- **Over 500 sites cleaned** under the Swachhata initiative, freeing up **1.79 lakh sq. ft. of space**.
- **Scrap disposal** by DCCBs, PACS and financial institutions.
- **Financial literacy camps** held at 100+ locations to promote awareness on banking, cyber safety, and digital services.

Outcomes

- **Improved customer service** through doorstep banking, online life certificate submission, and grievance redressal.
- **Increased digital awareness**, with DCCBs and PACS sharing cyber safety tips via social media.
- **Activation of dormant accounts**, renewal of locker agreements, and faster claim settlements.
- **Stronger institutional accountability** through record management and space optimization.

3. Loan Distribution camp

Key Achievements

- **Boost in Kisan Credit Card (KCC) Coverage:** Issuance of **206 new KCCs** amounting to **₹1.80 crore**, and **renewal of 1,829 KCCs** totaling **₹6.55 crore**, helped strengthen access to timely and affordable credit for farmers.
- **Inclusive Credit Outreach to Collectives:** A total of **215 Joint Liability Groups (JLGs) and Self-Help Groups (SHGs)** received loans amounting to **₹2.57 crore**, supporting micro-enterprises, livelihoods, and income generation across rural communities.

International Year of Cooperatives (IYC) 2025-26

Monthly Activities Report- May 2025

Bihar



अंतर्राष्ट्रीय सहकारिता वर्ष

सहकारी समितियों एक बेहतर
दुनिया का निर्माण करती है

- **Empowerment of women entrepreneurs:** The loans enabled PACS members to start or expand micro-enterprises
- **Institutional collaboration:** The event showcased effective coordination between the District Administration, DCCB, and other stakeholders setting a new benchmark for single-day disbursement volume.
- **Public recognition and motivation:** Hon'ble Minister Cooperative and District officials personally handed over cheques, boosting morale and public trust in formal credit systems.
- **Awareness and interest generation** among the general public regarding IYC and initiatives regarding importance of Banking Literacy, Cooperation among Co-operatives, PACS financial transactions.

Outcomes

- **Enhanced financial inclusion:** Thousands of rural farmers and women gained access to formal credit, reducing dependence on informal lenders.
- **Boost in rural livelihoods:** The infusion of capital directly supported income-generating activities, contributing to local economic resilience.
- **Strengthened bank linkage:** The event reinforced trust between farmers and banks, paving the way for future credit cycles and financial literacy.
- **Model for replication:** The success of this camp offers a replicable framework for other districts aiming to scale up credit outreach through PACS.

4. Progress Review of Cooperatives

Key Achievements

- **Recognition of Best-Performing Cooperatives:** Presidents of selected PACS, PVCS, and fisheries cooperatives were acknowledged for their leadership in improving governance, financial performance, and community engagement. Their models are being considered for replication across districts.
- **Showcasing Innovation and Impact:** Cooperatives that adopted digital tools (e.g., UPI-linked RuPay KCC cards, Agristack integration) and diversified into services like CSCs, organic farming, and fish processing were spotlighted as success stories.
- **Policy Alignment and Feedback Loop:** The review created a platform for cooperative leaders to share grassroots insights, which are now feeding into the finalization of the *National Cooperation Policy 2025*. This ensures that policy reflects on-ground realities.
- **Youth and Women Leadership:** Several cooperatives led by women or involving youth in governance were highlighted, aligning with the *Sahkar Se Samruddhi* vision of inclusive cooperative growth

Outcomes

- **Performance-Based Ranking Framework:** A proposal was adopted to rank cooperatives based on transparency, service delivery, and innovation—encouraging healthy competition and peer learning.



- **Capacity Building Initiatives:** Based on the review, targeted training programs are being rolled out for cooperative presidents and secretaries to strengthen leadership, digital literacy, and compliance.
- **Convergence with Government Schemes:** High-performing cooperatives are now being linked with over 15 central schemes across 10 ministries, enhancing their role as rural service hubs.
- **Inspiration for Replication:** The success stories of these cooperatives are being documented and shared through workshops and digital platforms to inspire underperforming units.

5. Training program on KYC/AML

Key Achievements

- **High-level inauguration:** The program was formally inaugurated by the Secretary, Cooperative Department, underscoring the government's commitment to strengthening compliance and governance in rural banking institutions.
- **Cross-institutional participation:** A total of 34 officials from three major regional banks participated, fostering inter-state knowledge exchange and standardization of best practices.
- **Focused curriculum delivery:** The training covered critical areas such as:
 - Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD)
 - Suspicious transaction monitoring and reporting
 - Risk-based approach to KYC
 - AML compliance aligned with RBI and IFSCA guidelines
- **Hands-on case discussions:** Real-world scenarios and red-flag indicators were analyzed to build practical skills in identifying and mitigating financial crime risks.

Outcomes

- **Improved compliance readiness:** Participants gained clarity on regulatory expectations and internal controls, enhancing their institutions' preparedness for audits and inspections.
- **Strengthened inter-bank coordination:** The shared learning environment encouraged dialogue between cooperative and gramian banks, paving the way for collaborative compliance frameworks.
- **Commitment to cascading knowledge:** Officials expressed intent to train branch-level staff, ensuring that AML/KYC awareness permeates all operational levels.
- **Foundation for digital vigilance:** The training emphasized the role of digital tools in transaction monitoring, setting the stage for future integration of AI-based AML systems.



अंतर्राष्ट्रीय सहकारिता वर्ष

सहकारी समितियों एक बेहतर
दुनिया का निर्माण करती हैं

6. Training cum workshop regarding establishing Common Service Centre in PACS

Key Achievements

- **Capacity Building of PACS Functionaries:** Participants gained hands-on knowledge about CSC operations, service delivery protocols, and digital tools—empowering them to manage over **300 government and commercial services** through PACS.
- **Strategic Convergence with CSC-SPV:** The workshop operationalized the MoU between the Ministry of Cooperation, MeitY, NABARD, and CSC e-Governance Services, enabling PACS to function as **multi-service digital hubs**
- **Showcasing Best Practices:** Successful best practices of PACS from Gujarat and Karnataka were shared viz. their transformation journeys, highlighting revenue generation, improved footfall, and enhanced trust among rural citizens.
- **Awareness of Rural Digital Services:** Participants were introduced to services like Aadhaar updates, PAN applications, telemedicine, IRCTC bookings, and banking—positioning PACS as **last-mile service providers**.
- **Leadership Engagement:** The presence of senior officials from NCCT, CSC-SPV, and the Ministry of Cooperation reinforced institutional commitment and encouraged adoption at scale.

Outcomes

- **Enhanced Digital Inclusion:** Rural citizens now have easier access to essential services locally, reducing travel time and costs, and promoting digital literacy.
- **Revenue Diversification for PACS:** CSC operations have opened new income streams for PACS, improving their financial sustainability and enabling reinvestment in community services.
- **Increased Community Footfall:** With CSCs operational, PACS are witnessing higher daily engagement, strengthening their role as trusted rural institutions.
- **Foundation for Future Expansion:** The workshop laid the groundwork for scaling CSC-enabled PACS across Bihar and other states, aligning with the vision of *Sahkar Se Samruddhi*.

International Year of Cooperatives (IYC) 2025-26

Monthly Activities Report- May 2025

Bihar



अंतर्राष्ट्रीय सहकारिता वर्ष

सहकारी समितियाँ एक बेहतर दुनिया का निर्माण करती हैं

Photographs & A V Content

1. Special Banking Campaigns



2. Snapshots of Loan Distribution Camp under Special Banking Campaign



सहकारिता बैंक ग्रामीण विकास का मजबूत आधार

सहकारिता बैंक ग्रामीण विकास का मजबूत आधार

सहकारिता बैंक ग्रामीण विकास का मजबूत आधार

सहकारिता बैंक ग्रामीण विकास का मजबूत आधार

सहकारिता बैंक ग्रामीण विकास का मजबूत आधार

सहकारिता बैंक ग्रामीण विकास का मजबूत आधार

सहकारिता बैंक ग्रामीण विकास का मजबूत आधार

International Year of Cooperatives (IYC) 2025-26

Monthly Activities Report- May 2025

Bihar



अंतर्राष्ट्रीय सहकारिता वर्ष

सहकारी समितियों एक बेहतर
दुनिया का निर्माण करती हैं

3. Divisional Level Department Review Meeting in the Chairmanship of Hon'ble Minister, Cooperative Department, Bihar in Jawahar Vikas Bhavan, Saharsa; 21 May 2025



4. Two-Day Programme on KYC/AML Issues at Patna by BIRD, Kolkata



Registrar,

Cooperative Societies
Patna, Bihar