

## **International Year of Cooperatives-2025**

### **Cooperative Literacy Camp at Dharampur, District Solan, HP.**

**Date of Camp: 09.06.2025**

#### **Brief report of the camp**

A Cooperative Literacy Camp was conducted on 09.06.2025 at Kanda Society, Dharampur.

Alongwith undersigned, block inspector, Dharampur Block, Branch Manager of Jogindra Central Cooperative Bank, Garhkhal, Solan; few Board members of Kanda Society and representatives of various societies in Dharampur block; total 20 participants, participated in the camp.

- ❖ The evolution of PACS in India, from its advent in 1904 in Pre Independence era to the developments post- independence and recent initiatives of the Govt. of India were discussed. Aims and objectives of PACS with which these were envisaged and relevance of these institutions for the purpose of deposit and credit activities in view of changing banking scenario was also discussed. Importance of crop loan for farming activities and its benefits to farmers was stressed upon.
- ❖ We highlighted NABARD's initiatives in the district which included interventions under farm and non farm sector activities. As the PACS have been converted as Multi service entities, scope of various business activities, which can be taken up by these PACS were discussed.
- ❖ Examples of Chamian Society, Matyanj Society and Kanda Society were shared, which have availed assistance under PACS as MSC scheme of NABARD and the benefits which have accrued to these PACS on account of this.
- ❖ President of Kanda society also expressed his views on the timely assistance availed under PACS and MSC scheme and positive impact it has made on cash flow of the society resulting in stable revenue source for PACS. PACS members were sensitized about World's Largest Grain Storage Project (WLGSP).
- ❖ Assistance available under AIF, Rural Mart scheme and different activities taken up by good performing PACS were shared with the house. Block inspector of Department of Cooperation and branch manager of JCCB Garhkhal also participated in the discussions.
- ❖ Recent initiatives of GoI such as PACS Computerisation scheme and scheme for formation of MPACS, MDCS and MFCS were also discussed and the status in Solan district was shared. PACS computerisation would bring in standardisation and transparency in record keeping of PACS.

These initiatives highlight the importance attached by the GoI to the sector. Meeting ended with vote of thanks.

A few PICS are attached.

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