

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

### **Cooperative Literacy Camp at Tikri, Bagheri Panchayat Ghar, Block Nalagarh, District Solan, HP.**

**Date of Camp: 02.07.2025**

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

A Cooperative Literacy Camp was conducted on 02.07.2025 at Tikri, Bagheri Panchayat Ghar, Block Nalagarh.

Alongwith undersigned, ARCS Solan, block inspector, Dharampur and Nalagarh Blocks, CMT of Jogindra Central Cooperative Bank, Nalagarh Block; few Board members of various societies and representatives of various societies in Nalagarh block, District Head of SI under PACS Computerisation project; total 22 participants, participated in the camp.

- ❖ 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 differentiated the scenario of changing banking atmosphere in the recent times and how PACS needs to diversify in order to sustain in the present scenario. Banking outreach has grown massively as compared to no. of PACS and people are shifting to the Banks for their banking requirements.
- ❖ 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 societies, which have availed assistance under PACS as MSC scheme of NABARD and the benefits which have accrued to these PACS on account of this; were shared with the house.
- ❖ ARCS in his address emphasised on diversification of business activities of PACS. There is good potential for dairy activity which can be undertaken by the PACS. As the society has adopted model bye laws, it may discuss various activities which could be taken up by PACS. He stressed on proper understanding of software provided under the PACS Computerisation project and also on proper upkeep of the assets thus created.
- ❖ 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.
- ❖ Recent initiatives of GoI such as PACS Computerisation scheme and scheme for formation of MPACS, MDSCS 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.
- ❖ Subsequently, Department of Cooperatives conducted a PACS Computerisation training for the secretaries of the nearby blocks. Importance of dynamic day end. Queries of participants related to schemes for PACS and individuals were also addressed.

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

A few PICS are attached.

Ashok Chauhan  
DDM NABARD,  
Solon, Himachal Pradesh  
16.07.2025

