

International Year of Cooperatives-2025

Cooperative Literacy Camp at Wagnaghat Panchayat Ghar, Block Wagnaghat, District Solan, HP.

Date of Camp: 04.07.2025

Brief report of the camp

A Cooperative Literacy Camp was conducted on 04.07.2025 at Wagnaghat Panchayat Ghar, Block Kandaghat, District Solan.

Alongwith undersigned, block inspectors, Kandaghat Block, official from Jogindra Central Cooperative Bank, Kandaghat, few Board members, shareholders and secretaries of various societies and representatives of various societies in Nalagarh block, officials from SI empanelled under PACS Computerisation project; total 25 participants attended the camp.

- ❖ Evolution of PACS, importance of these in addressing various issues faced by farmers since inception, 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. Crop loan/ KCC 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 also disseminated information on various subsidy schemes and interest subvention schemes of which PACS can avail benefit.
- ❖ 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, alongwith World's largest grain storage project; were shared with the house.
- ❖ 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.

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,
Solan, Himachal Pradesh
16.07.2025



