

BTOR Format

Name of the DDM & District	Mohit Antil, Gurdaspur & Pathankot																
Date of Visit	28-May-2025																
Place of Visit	DCCB Malikpur Branch, Pathankot																
Purpose/ Objective of Visit	Cooperative Literacy Camp																
Names & Designations of main participants	<table border="1"> <thead> <tr> <th>Sl. No.</th> <th>Designation & Office/ Agency</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>DDM NABARD</td> </tr> <tr> <td>2.</td> <td>DCCB Branch, Malikpur, Pathankot</td> </tr> <tr> <td>3.</td> <td>Inspectors from Department of Cooperation</td> </tr> <tr> <td>4.</td> <td>PACS secretaries</td> </tr> <tr> <td>5.</td> <td>FLCs of DCCB</td> </tr> <tr> <td>6.</td> <td>Farmers</td> </tr> <tr> <td>7.</td> <td>Bank Customers</td> </tr> </tbody> </table>	Sl. No.	Designation & Office/ Agency	1.	DDM NABARD	2.	DCCB Branch, Malikpur, Pathankot	3.	Inspectors from Department of Cooperation	4.	PACS secretaries	5.	FLCs of DCCB	6.	Farmers	7.	Bank Customers
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Important issues discussed	<p>Discussions were held with the participants regarding significance and role of cooperatives in financial inclusion and equitable growth. PACS role in rural economy was duly highlighted and need for strengthening such grassroot level organizations was emphasized. PACS secretaries were motivated regarding taking up keen interest in ongoing programs being implemented by MoC & NABARD such as PACS computerization and its importance for the cooperative ecosystem. They were also prompted to take up diversified business activities to enhance the viability of PACS. Due emphasis was laid upon Cooperative movement in the country with success story of Verka in dairy sector of Punjab and some of the good PACS in the region such as Rajparura PACS. PACS also shared some of their concerns such as inadequate remuneration to secretaries, additional charges of multiple PACS with one secretary due to inadequate staffing, issues of inadequate infrastructure at PACS level, Supply of inputs such as fertilizer, pesticide etc. by MARKFED and IFFCO at higher rates as compared to rates charged to private players.</p>																
Views/ Suggestions expressed by DDMs	<p>PACS secretaries were advised to enhance the streams of income for PACS through business diversification. Setting up of Common Service Centre, sale points for essential commodities, Jan aushadhi kendras, Custom Hiring Centres etc. provide avenues for diverse business activities. PACS having own land and availing rental facility of warehouse for storage of fertilizer were advised to avail benefit of AMI scheme alongwith AIF to setup their own storage infrastructure.</p> <p>DCCB Officials, PACS secretaries and Officials from Cooperation Department were also advised work synergistically for achieving target of completing system based audit under PACS computerization.</p>																

Signature: by email

Cooperative Literacy Camp - 28th May 2025

Name	Department / PACS / other	Designation	Signature
1) Jatinder Singh	GCCB Malipuri B.O (9803512830)	B/manager	[Signature]
2) Jeevinder Singh	Td. Rishikesh m.n (987689055)	Secretary	[Signature]
3) Krishan Gopal	The Talwar m/gold	secretary	[Signature]
4) Rahul Bhabra	The Sunder chak MPIS	Secy	[Signature]
5) Parshant Sharma	The Schooler Kalay	Secy	[Signature]
6. VIKAS	Inspector (Kauwa)	Inspector	[Signature]
7. VISHAL K. SAINI	Department of Cooperation	Inspector	[Signature]
8. Kamaldeep Gyes	Dept of Consumer (9815261449)	Inspector	[Signature]
9 Vijay Kumar	PACS (Coop)	Secretary	Vijay Kumar
10 PARBHAT SINGH	PACS (Coop)	Secy	Parbhath S.S
11 LEEKH RAY	PACS Coop	Secy	Leekh Ray
12 KULBIR SINGH	THE PRAMATI (9780 336912)	Secretary	[Signature]
13. Davinder Singh	The Gaggi Baswan MPIS STD	Secy	[Signature]
14 Satish Bhat			[Signature]
15 Onkar Singh	FLC - Dhawal		[Signature]
16. Sakti Singh	PLC - N.J.S		[Signature]
17.) Jagendra Singh	ICC Durgam		[Signature]
18) Gurwinder Singh	Farmer / PACS member (9888542677)	Rajpura	Gurwinder



