

Annexure 15

Back to Office Report (BTOR)


Ref. No. NB. Guj./DDM-BVN/ 08/IDD/2025-26

dated 01.06.2025

ROD/ HOD: IDD/ CPD <i>(Indicate name of ROD/HOD initiating the note)</i>		File No: 31 <i>(Indicate the relevant File No.)</i>
Disposal Level: <i>(indicate the level of disposal)</i>		Priority & timeframe: Normal <i>(Immediate / Urgent / Normal - indicate the timeframe for sanction/ rejection)</i>
1	Nature and details of meeting	Participation in the Annual General Body Meeting (AGM) of Nana Surakha PACS, Shihor Block, Bhavnagar District.
2	Agenda for the meeting	i. Review of financial achievements of PACS. ii. Declaration of dividend and benefits for members. iii. Discussions on initiatives by NABARD and other stakeholders.
3	Date & time of meeting	31 May 2025 – 10.30 am
4	Place & venue of meeting	Nana Surakha, Shihor Block, Bhavnagar District
5	Convened by	Nana Surakha PACS
6	Chaired by	Sh. Jitendrabhai S. Vaghani, MLA, Bhavnagar West.
7	Important participants	i. Sh. Viththalbhai Radariya, Chairman, Nana Surakha PACS ii. Sh. Rashikbhai Bhingradiya, Chairman, Bhavnagar DCCB. iii. Sh. Nanubhai Vaghani, Ex-Chairman, Bhavnagar DCCB. iv. Sh. K.C. Dhandhaliya, Vice Chairman. v. Sh. R.D. Sarvaiya, GM/CEO, Bhavnagar DCCB. vi. Sh. Dipakkumar Khalas, AGM (DD), Bhavnagar District vii. Sr. Officials from Kribhco, GSFC, and PACS Members. Around 150 members of PACS including women members
8	Important issues discussed (which are of relevance to NABARD)	
	Issue	Focus of discussion and decision/s taken
a	Financial Performance of PACS	PACS managed business of input supply and earned a profit of ₹7 lakh during the year 2024-25 and declared a dividend of 15% and a gift to the borrowing members of the PACS.
b	NABARD Initiatives	The undersigned, keeping in view the International Year of Cooperatives covered topics on formation of MPACS, PACS Computerisation, PACS as MSC (as the PACS has already availed the benefit of the scheme), Cooperation amongst Cooperatives, various schemes for SHGs members etc.
c	Future planning of DCCB	Chairman, Bhavnagar DCCB informed about various facilities provided by DCCB to the member PACS, DCCB's future planning for expansion and opening of newly constructed building/renovation of old branches, ensure clean and hygienic condition of the branches, etc.
d	DCCB Facilities	GM/ CEO informed about the DCCB's various schemes available to PACS in the International Year of Cooperation implemented by Cooperation Ministry.
e	Motivation to the borrowing members of the PACS	Symbolic distribution of 5 Gift kits was undertaken with the hands of dignitaries on dias, leading to motivation to the non-borrowing members of the PACS to borrow from the PACS.



NABARD, DDM OFFICE - BHAVNAGAR DIST

9	Specific action point for NABARD and time frame, if any, for compliance	
	Action Point	Specific comments/ timeframe for compliance
a	Dissemination of PACS IT Tools	GM informed about various digital services available to the members viz. PACS Computerisation, mATM, Online viewing of banking operations, Repay debit Card etc.
b	Capacity building of members	Training for MPACS formation will be undertaken by Bhavnagar DCCB through its Nana Surakha Branch.
10	Any issue raised in the meeting on behalf of NABARD and response of the house thereon	
	Topic/issue	Response of the house
a	Clarification on fund utilization	PACS Secretary clarified the receipt and utilisation of fund from the DCCB. Income – Expenditure and profit generated out of business activities.
b	PACS storage facility upgrades	Right now PACS has 2 godown with capacity of 500 MT constructed under NABARD's Grameen Bhandaran Scheme.
11	Suggested follow up action to be initiated and Office/ Department/s concerned	
a	Advise to participate in World's Largest Grain Storage Structure (WLFSS)	
b	Expand PACS services to non – agriculture sectors.	
c	Encourage Cooperation among PACS	
12	Any other point/s to be brought to the notice of office	
a	Coordinate with Bhavnagar DCCB to ensure PACS are briefed on NABARD schemes.	
b	We met Sh. Jitendrabhai S. Vaghani, MLA Bhavnagar West, Former Cabinet Minister of Education, Gujarat and Former President - BJP Gujarat and held discussions on various initiative of GoG. DDM also informed about various NABARD's initiatives in Bhavnagar	
		
13	Signature with date	01.06.2025 Name & Designation - Dipakkumar Khalas, AGM (DD) Bhavnagar
14	Comments of the concerned Dept.	Signature with date
15	Comments of HoD/OIC	Signature with date
16	Post approval follow up action initiated : <i>(Indicate the gist of the follow up action taken)</i>	
a		
b		
Name: <i>(Initiator)</i>		Name: <i>(Section in charge)</i>
Designation		Designation
Signature with date		Signature with date

Photographs captured on the occasion are as under:

