



NABARD


NABARD, DDM OFFICE – BHAVNAGAR DIST

**Annexure 15****Back to Office Report (BTOR)**

Ref. No. NB. Guj./DDM-BVN/ 20/ IDD /2025-26

dated 28 June 2025

ROD/ HOD: IDD <i>(Indicate name of ROD/HOD initiating the note)</i>		File No: 05 <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	International Year of Cooperatives – Cooperative Literacy Awareness Camp No. 2 organized in association with Buniyadi Oil Seeds FPO and CBBO - VRTI. The meeting aimed to promote cooperative literacy among members and formation of MPACS.
2	Agenda for the meeting	1. Promote cooperative literacy. 2. Discuss KCC for crop loans, AH & Fisheries. 3. Explore MPACS formation. 4. Emphasize PACS computerization and multifunctional services. 5. Highlight DCCB member facilities and NABARD initiatives.
3	Date & time of meeting	28 June 2025, at 04:00 PM
4	Place & venue of meeting	Uttar Buniyadi Meeting Hall, Shetrunji Dam, Palitana
5	Convened by	DDM, NABARD Bhavnagar
6	Chaired by	DDM, NABARD Bhavnagar
7	Important participants	i. Sh. Laljibhai Solanki, Chairman, Buniyadi Oil Seeds FPO ii. Sh. Dipakkumar Khalas, DDM, NABARD Bhavnagar iii. Sh. Jorsangbhai Parmar – Chief Accountant iv. Sh. Vinodbhai Barot – MIS operator, CBBO - VRTI v. Sh. Members of Sanjanasar, Nani Paniyali, Thadach, Bhadraval, Mahidhar, Lapaniya villages (45 Members)
<b>8 Important issues discussed (which are of relevance to NABARD)</b>		
	<b>Issue</b>	<b>Focus of discussion and decision/s taken</b>
a	Kisan Credit Card (KCC)	Discussed KCC for crop loans, AH & Fisheries; clarified application processes and benefits of interest subvention and margin to PACS.
b	Formation of MPACS	Emphasized the role of MPACS in enhancing rural finance and operational strategies.
c	Cooperation among Cooperatives scheme.	Deployment of mATMs - explored deployment in member PACS under "Cooperation among Cooperatives" scheme.
d	PACS Computerization	Highlighted supply of Hardware and software, its benefits for efficiency and accountability.
e	DCCB Member Facilities	Discussed initiatives like Kisan Mitra and Smart Card for PACS members introduced by Bhavnagar DCCB.

<b>9</b>	<b>Specific action point for NABARD and time frame, if any, for compliance</b>	
	<b>Action Point</b>	<b>Specific comments/ timeframe for compliance</b>
a	Capacity building for PACS members	Organising training sessions by Bhavnagar DCCB
b	KCC Awareness Campaign	GoI conducting awareness/ saturation drive under Kisan Credit Card.
c	Finalize MPACS proposals	Sh. Laljibhai to facilitate the documentation and MPACS proposal by 15 July 2025 in respect of 2 GPs viz. Sanjanasar, Nani Paniyali, Thadach PACS is defaulted PACS and members Bhadraval, Mahidhar, Lapaniya will discuss the matter with members and inform the decision to BDCB/ Lalhibhai for formation of MPACS.
<b>10</b>	<b>Any issue raised in the meeting on behalf of NABARD and response of the house thereon</b>	
	<b>Topic/issue</b>	<b>Response of the house</b>
a	KCC for AH & Fisheries	Participants expressed interest in the scheme. BDCB has been informed to provide detailed training/ guidelines.
b	Smart Card and Kisan Mitra Card	Participants also shown interest in various schemes introduced by Bhavnagar DCCB viz. Smart Card and Kisan Mitra Card
<b>11</b>	<b>Suggested follow up action to be initiated and Office /Department/s concerned</b>	
a	Organize such Cooperative Literacy Training camp in other villages of the district.	
b	BDCB/ DDM has to monitor the formation of MPACS	
<b>12</b>	<b>Any other point/s to be brought to the notice of office</b>	
a		
b		
13	Signature with date	28.06.2025
	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:



