

BTOR

Name of the DDM & District	Satish Kumar & Bathinda		
Date of Visit	23.07.2025		
Place of Visit	Talwandi Sabo		
Purpose/ Objective of Visit	To attend International Year of Cooperatives and Ek Ped Maa Ke Naam on the eve of NABARD's 44 th Foundation Day		
Names & Designations of main participants	Sr.No.	Name S/Shri	Designation
	1	Smt. Rimpay	Branch Manager, Talwandi Sabo branch of Bathinda DCCB
	2	Shri Ramesh	Counsellor, Financial Literacy
	3		Staff member of Talwandi Sabo branch of Bathinda DCCB
	4		Participants
Important issues discussed	Importance of cooperatives. Various schemes of GoI and Bathinda DCCB : PMSBY, PMJJY, APY, Joint Liability Group, Insurance Schemes of Bathinda DCCB, Education Loan, Housing Loan, Interest subvention on prompt repayment of ST(SAO) Safety measures while operating ATM Cards were discussed in detail.		
Views/ Suggestions expressed by DDMs	The DDM informed the participants about the purpose of formation of NABARD and its main functions of credit planning, refinance, institutional development and supervision of banks. The DDM also briefed the participants about the importance of cooperatives in the present scenario. The DDM also motivated the participants to take benefit of PMSBY and PMJJY, interest subvention of 3% on prompt repayment of ST(SAO) loans. The DDM urged the participants to repay the loans of banks timely otherwise it will demolish the cooperative credit structure of the State. The DDM also planted Ek Ped Maa ke Naam on the eve of 44 th NABARD's Foundation Day. The DDM thanked Smt. Rimpay, Branch Manager for inviting him in the function.		
Outcome of the Meeting/Action Points resolved	The participants were made aware of the schemes of Bathinda DCCB and GoI. They were also cautioned against frauds in usage of ATM Cards.		
Deliverables with Timeframe	These types of programmes help in creating awareness among participants about financial inclusion.		
Support/ intervention required from RO	No		
Any other Issues/ Remarks	No		







