

**अन्तर कार्यालय ज्ञापन**  
**Inter Office Memorandum**

सन्दर्भ सं. राबै.जि.वि.प्र.(कपूरथला)/ email/ आईडीडी/ 2025-26

दिनांक 24-10-2025

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प्रेषिती: मुख्य महाप्रबंधक, पंजाब क्षेत्रीय कार्यालय, चंडीगढ़

प्रेषक : सहायक महाप्रबंधक(जिला विकास), नाबार्ड, कपूरथला

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**BTOR – Organized Event for Promotion of Specialized Cooperatives on Pulses/Oilseed/Fruits & Vegetables/Seed Production/Agri-exports through Cooperatives for IYC 2025 – October 2025 at Kapurthala district**

The undersigned conducted promotional event for IYC 2025 on captioned subject in collaboration with Kapurthala Cooperative Bank at Bholath, Kapurthala. At the event DM KCCB, BM PADB, AR, BM and other officials of KCCB along with various PACS secretaries, farmers, Sarpanch, womens etc. were also attended. The programme was made interactive through participation of all members. Around 35 participants participated in the event.

Addressing the gathering, the undersigned underscored the significance of the International year of cooperatives and objective of ‘Sehkar se Samridhi’ initiatives of MoC and NABARD. We highlighted the opportunities for value addition, improved seed technology, quality control and post-harvest management in pulses, oilseeds, fruits and vegetables. The undersigned also guided the participants on operational aspects of running specialized cooperatives and its benefits with forward linkages with NAFED, APEDA, Seed Corporations etc. The role and responsibilities of PACS members and emphasized the long term benefits of efficient cooperative management, PACS computerization project. We also guided the participants that there is also need for timely repayment of loans to the PACS/branches, so that the credit extended by banks is utilized only for productive purposes.

Speaking on the occasion, Shri Naresh Lakhanpal, District Manager of Kapurthala Central Cooperative Bank, shared insights on accessing banking services, bank’s scheme, facilities through PACS, unclaimed deposits, Re-KYC and concept of cooperatives etc.

Participants also benefitted from promotional programme, which focused on essential financial practices, including savings, responsible borrowing, cyber security and digital transactions.

The programme continued with open house discussions wherein farmers queries w.r.t. KCC loans, deposits, concept of cooperative with various social security schemes of Govt., various other components, cyber security etc. were answered.

Some photographs of the event are as under:-

**(J.S.Bindra)**  
**AGM(DD)**  
**Kapurthala**

Encl: As above



