

**IYC - NABARD- Cooperative Financial Literacy Camp organized by DDM  
Jalandhar at Dingrian PACS, Jalandhar, Punjab – 09.06.2025**

Name of the DDM & District	Savita Singh- Jalandhar
Date of Visit	09.06.2025
Place of Visit	The Dingrian PACS
Purpose/ Objective of Visit	The IYC programme by DDM
Names & Designations of main participants	Branch Manager-CCB, PACS secretaries, DDM, farmers, etc.,
Important issues discussed	financial literacy camp(all social security schemes and micro financing through JLG), Government sponsored schemes like AHIDF, ACABC, AMI, FPO, AIF, eNWR, etc.
Views/ Suggestions expressed by DDMs	<p>The DDM also informed the bankers and the participants regarding important developments which have taken place in credit linked subsidy schemes like AMI, ACABC, AIF, etc.</p> <p>Undersigned also discussed the importance of the FPOs in the district and their benefits. Also requested to the farmers to become the members of the FPO.</p> <p>The DDM emphasized the need for formation, Saving Linkages and credit linkages of SHGs and also suggested to the SHG women for maintaining the PANCHSUTRAS of the SHGs. The bankers were advised to form JLGs.</p> <p>DDM also emphasis on the Social Security Schemes, ombudsman, credit discipline, judicious use of loan, and cyber frauds, etc.</p> <p>Other benefits of banking and Multipurpose Primary Agriculture Cooperative Society, PACS Computerization. During the camp crop diversifications were also discussed.</p> <p>DDM also informed the PACS secretaries that PACS may go for the World's Largest Grain Storage Plan that GoI, has modified the scheme as under-</p> <p>Margin Money requirement has been reduced from 20% to 10%.</p> <p>b. PACS are eligible to avail subsidy @33.33%.</p> <p>c. Cost norms for calculation of subsidy for godown construction have been revised upwards from Rs.4000/MT to Rs.8000/MT for NE states, and from Rs.3500/MT to Rs.7000/MT for other states.</p>

	<p>d. Additional subsidy of PACS for ancillary facilities (boundary wall, internal road, etc.) restricted to a maximum of 1/3rd of the total permissible subsidy of godown component or actual, whichever is lower.</p> <p>B.Hiring of Godowns constructed under the scheme.</p> <p>The Department of Food and Public Distribution, Gol as advised as under:</p> <p>a. Godowns constructed under the project should be given priority for designation as fair price shops, procurement centres, storage centres etc. subject to the selection of location and capacity through DCDC/SCDC.</p>
<p>Support/ intervention required from RO</p>	<p>More awareness under the social security scheme.</p>

