

(To be submitted to CPD, RO for approval of MIS 2B)

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Sr. No.	Particulars	Remarks
1	Name of the Project/ Programme	Conduct of IYC event at Banchukamari SKUS Alipurduar I, Monitoring visit of PACS computerisation of Banchukamari SKUS and monitoring of Banswar Krushak Bandhu FPC Coochbehar II
2	Place	Coochbehar II, Alipurduar I
3	Date	10.09.2025
4	Name of Organization /NGO/ Person visited	Banchukumari SKUS, Banswar Krushak Bandhu FPC
5	Purpose of Visit	Conduct of IYC event at Banchukamari SKUS Alipurduar I, Monitoring visit of PACS computerisation of Banchukamari SKUS monitoring of Banswar Krushak Bandhu FPC Coochbehar II
6	Topic Discussed *	Conduct of IYC event at Banchukamari SKUS Alipurduar I, Monitoring visit of PACS computerisation of Banchukamari SKUS monitoring of Banswar Krushak Bandhu FPC Coochbehar II
7	Outcome of the visit*	<p>The Cooperative Awareness Programme was organized at Banchukamari SKUS, Alipurduar District, to commemorate the International Year of Cooperatives. The event aimed to raise awareness about the cooperative movement, promote financial inclusion, and encourage organic farming for improved soil health and sustainable agriculture. It was attended by the DDM NABARD, newly elected Board Members, officials of Banchukamari SKUS, and SHG members. Discussions centered around timely credit delivery, financial literacy, SHG promotion, and the ongoing PACS computerisation initiative to enhance transparency and efficiency in cooperative operations.</p> <p>A key focus of the programme was the promotion of organic farming in the Alipurduar I Block, which, despite its fertile soil, faces challenges due to excessive use of chemical fertilisers leading to reduced export potential of crops such as tea and potato. The undersigned has stressed the need for farmer training in modern and organic techniques, while FPO-led initiatives in producing vermi-compost and organic pesticides were highlighted as successful examples. Board members raised concerns about fertilizer misuse and requested NABARD to organize more awareness and training programmes across Gram Panchayats. SHG and SKUS members shared experiences, including the establishment of a masala-making unit using organically grown turmeric, showcasing the potential for value addition and income generation through cooperative-led enterprises.</p> <p>The event concluded with a consensus on strengthening cooperative efforts in organic and integrated farming, expanding access to credit and government schemes like AIF, Bhubissyt Credit Card, and KCC-AH, and improving farmer participation in social security programmes. Overall,</p>

		<p>the camp served as an effective platform for dialogue, knowledge exchange, and planning towards sustainable agriculture and rural development through active cooperative participation.</p> <p>2. Baneswar Krushak Bandhu Farmers Producer Company Limited, located in Kaljani village under Coochbehar II block of Coochbehar district, West Bengal, was incorporated on 8th July 2021 and sanctioned by NABARD on 24th December 2021. The FPC covers nine villages and operates under the Companies Act with Registration No. U01100WB2021PTC246274. It has 700 members, including 511 shareholder members, who have collectively mobilized equity of ₹5.21 lakh, with individual contributions ranging from ₹1000 to ₹2000. The company maintains all statutory registers and records, including membership, stock, and sales registers, and has issued share certificates to all shareholders.</p> <p>The organization is managed by a board of nine directors, all of whom have undergone training and actively participate in decision-making. The CEO, Mr. Milton Das (B.A. pass), appointed in 2023, has also received formal training and efficiently oversees the company's operations. The FPC conducts regular board meetings, though fewer than prescribed, and shows good role clarity among directors. The company's main business activities include input supply and custom hiring services such as tractors, threshers, power tillers, and reapers. During FY 2023–24, it achieved a turnover of ₹12.45 lakh with a profit of ₹68,000, and in FY 2024–25, it recorded a turnover of ₹8.33 lakh with a profit of ₹92,000.</p> <p>The FPC has obtained a trade license and applied for fertilizer and seed licenses to expand its agri-input operations. It maintains linkages with the Agriculture Department, Agricultural Marketing Department, and BSB Scheme, enhancing its outreach and credibility. Financially, the FPC has accessed institutional loans—₹9.13 lakh from Punjab National Bank for establishing a custom hiring centre and ₹5.00 lakh from Sammunati for working capital—both of which are being repaid on time. The company provides services like input supply, custom hiring, and participation in government schemes to its members, contributing to reduced input costs and better access to farm mechanization.</p> <p>For future growth, the FPC plans to set up a fertilizer shop and goatery unit, along with exploring vermicomposting and value chain development opportunities. A recent engagement with Rukart Agritech has opened possibilities for partnership in input procurement, signaling new market linkages. Overall, Baneswar Krushak Bandhu FPC</p>
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		<p>demonstrates strong institutional performance, growing entrepreneurial initiative, and readiness for scaling operations through diversification and improved market access.</p> <p>3. The Banchumakari SKUS PACS, located in Alipurduar district of West Bengal and affiliated with WBStCB RO Kolkata via the Alipurduar branch, has 1,563 shareholders and serves four villages. The PACS operates from its own premises and had an annual turnover of ₹9.00 crore in FY 23-24. Its governance includes a board of six directors, and during the field visit on 10th September 2025, officials including Manager Manik Roy and DDM Jayanta Thokdar were present. The PACS is equipped with necessary infrastructure, including four desktops, a printer, fingerprint sensor, and microteck inverter, with Jiofiber internet connectivity of 25–26 Mbps, all in good working condition.</p> <p>In terms of digitization, the PACS has uploaded member data for KCC, SHG, consumer business, and paddy procurement, along with relevant certificates and audit reports. However, ERP implementation is still pending, and the PACS is yet to perform day-end processes or migrate fully to ERP. While staff received a two-day ERP training in February 2025 at Bhatibari SKUS, they still require more handholding support from the system integrator (SI) to operate the software independently. Awareness and use of the SI support center and ticketing tool are currently lacking.</p> <p>The PACS continues to use TCS software for its core activities, including KCC, SHG, and consumer business, managing 216 SHG groups. Officials believe ERP software could save time compared to existing processes, though electronic payment facilities are not yet available. Overall, while the PACS infrastructure and basic training are in place, effective ERP adoption will require enhanced SI support and focused handholding to streamline digital operations.</p>
8	Any other information, if any *	

Note: - * to be given in bullet form

**The BTOR as per the prescribed format of respective Business / Promotional / Development Departments may be submitted to the concerned department, separately.

Jayanta Thokdar

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DDM, NABARD,
Coochbehar and Alipurduar
01 October 2025

