

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

Back to Office Report (BTOR)

Sr. No.	Particulars	Remarks
1	Name of the Project/ Programme	Conduct of IYC event at Khagenhaat SKUS Falakata, Monitoring visit of PACS computerisation of Khagenhaat SKUS and monitoring of WBStCB Falakata Branch
2	Place	Falakata
3	Date	12.09.2025
4	Name of Organization /NGO/ Person visited	WBStCB Falakata, Khagenhaat SKUS
5	Purpose of Visit	Conduct of IYC event at Khagenhaat SKUS Falakata, Monitoring visit of PACS computerisation of Khagenhaat SKUS and monitoring of WBStCB Falakata Branch
6	Topic Discussed *	Conduct of IYC event at Khagenhaat SKUS Falakata, Monitoring visit of PACS computerisation of Khagenhaat SKUS and monitoring of WBStCB Falakata Branch
7	Outcome of the visit*	<p>The Cooperative event on the promotion of specialised cooperatives for fruits and vegetables was held at Khagenhaat SKUS, Alipurduar District, to commemorate the International Year of Cooperatives. The programme aimed to create awareness about the role of cooperatives in promoting financial inclusion and diversification towards horticulture-based livelihoods. It was attended by the DDM, NABARD, Supervisor, WBStCB Falakata Branch, Board Members, officials of Khagenhaat SKUS, and SHG representatives. The discussions focused on strengthening cooperatives through credit support, training, and multipurpose activities such as SHG promotion, consumer and trading businesses, and PACS computerisation for improved efficiency and transparency.</p> <p>The undersigned has highlighted that Falakata Block has fertile soil suitable for a wide range of crops, including fruits such as arecanut, malta, ber, dragon fruit, mango, and litchi, alongside paddy and vegetables. However, due to overreliance on traditional crops like paddy and potato, farmers face market risks and losses during overproduction. Participants were urged to diversify into horticulture and integrated farming systems. Successful examples of NABARD-supported interventions, such as arecanut and citrus-based wadi projects, were cited as models for income enhancement. The Supervisor, WBStCB, encouraged members to take up allied activities with credit support, while the Board members emphasized fruit cultivation in fragmented lands, recommending citrus and spice crops as alternatives to those vulnerable to elephant attacks.</p> <p>The Manager of Khagenhaat SKUS shared ongoing activities like SHG training, consumer business, and progress under PACS computerisation, noting the need to expand fruit and vegetable cultivation among all members. SHGs such as Kushi SHG presented their experiences in sericulture and</p>

	<p>sought training in silk fibre extraction for value addition. Overall, the programme served as a platform for dialogue between officials, cooperative members, and SHGs, promoting specialised cooperatives in fruits and vegetables as a pathway for agricultural diversification, enhanced income, and sustainable rural development.</p> <p>2. Khagenhaat SKUS, located in Coochbehar district under the WBStCB (Coochbehar) and affiliated to the Falakata branch, operates from its own premises and covers five mouzas with a membership base of 750 members. The PACS recorded an impressive annual turnover of ₹5.00 crore in FY 2023–24, reflecting strong cooperative activity. It has a nine-member Board of Directors, with Mr. Dilip Kr. Roy serving as the Manager. A field visit was conducted on 12 September 2025 by Jayanta Thokdar, DDM. The PACS is well-equipped with necessary infrastructure, including hardware like a desktop, printer, and inverter, all in good working condition, along with stable internet connectivity (25–26 Mbps via City Broadband) and power backup facilities.</p> <p>In terms of digitization, Khagenhaat SKUS has completed DCT and pre-migration (DCT-2) processes and uploaded the T8 certificate, while submission of the T12 certificate and other documents like Annexure-IV and ERP Go-Live updates are pending. Although the hardware and connectivity infrastructure are ready, the PACS has not yet fully migrated to the ERP system and is currently maintaining records manually. Two officials received ERP software training in February 2025 at Bhatibari SKUS, but they expressed the need for additional hands-on training and handholding support, as they still face challenges in operating the system.</p> <p>The PACS officials are currently unaware of the Support Centre and ticketing tools established by the System Integrator (SI) and have not received related credentials. Manual audit for FY 2023–24 has been completed and submitted to the SI, but on-system audits are yet to begin. The PACS engages primarily in KCC lending, SHG credit, and consumer business, with 80 SHGs and one (inactive) JLG associated with it. Officials believe that ERP implementation will improve operational efficiency and save time, but they strongly recommend comprehensive, repeated training for all staff to ensure smooth software adoption and better service delivery.</p> <p>3. The Kisan Credit Card (KCC) portfolio of the PACS under Falakata region primarily covers potato, boro, and jute crops, with a total loan outstanding of ₹12.09 crore, out of which ₹9.34 crore is overdue, indicating the need for improved recovery mechanisms. The Self Help Group (SHG)</p>
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		portfolio also shows a significant scale of operations with ₹7.87 crore outstanding and ₹4.74 crore overdue, suggesting active participation of SHGs but also highlighting repayment challenges. Under the PACS computerisation initiative, five societies—Uttar Deogaon, Malsgaon, Khagenhat, Promodhnagar, and Deomali SKUS—have received hardware installations. However, they require more handholding support for PACS computerisation. Regarding revival and diversification, Lakhmandabri PACS has been successfully revived, with a new board formed and lending operations resumed. Among the functional PACS in the area, one PACS is engaged in fertiliser business, one in ration dealership, and two in consumer business, while the rest continue to focus solely on lending activities. This shows gradual diversification of PACS operations, though there remains significant scope to expand income-generating and service-oriented activities beyond credit.
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

Jayanta Thokdar
DDM, NABARD,
Coochbehar and Alipurduar
01 October 2025

Field Visit Template for PACS Computerization Project (CSPCP)

1. General Information of PACS:

Sl no	Information on PACS:	Details
1	Name of PACS:	Khagenhaat SKUS
2	PACS Code:	-
3	Affiliated DCCB/StCB Branch Name:	Falakata Brach
4	Affiliated DCCB/StCB Name:	WBStCB Coochbehar
5	District:	Coochbehar
6	State:	West Bengal
7	Premise details:	Owned premises
8	Total members at PACS:	750
9	No. of villages covered:	5 mouzas
10	Annual Turnover of PACS (FY 23-24):	Rs.5.00 cr
11	Election details:	Conducted
12	Board of Directors:	09 board members

	(if no BoD, specify the Officer details who are involved in day-to-day activities)	
13	Name & Designation of PACS Officials met during visit:	Dilip Kr. Roy, Manager
14	Date of Field Visit:	12/09/2025
15	Name of SPMU/DDM Official:	Jayanta Thokdar
16	Designation:	DDM
17	Mobile No:	9911383086

2. Infrastructure Readiness:

Sl. No	Criteria	Status (Yes/No)	Remarks
A.	Hardware installed and operational	Yes	
B.	Internet availability	Yes	
C.	Power backup availability	Yes	

3. Infrastructure Details:

A. Hardware details:

Sl no	Criteria details	Observations
1	Total no of Hardware items in PACS	Printer (01), Desktop (01), Inverter (01),
2	Has the new Hardware been delivered and installed by vendor	Yes
3	Specify the name of hardware's:	IWP- Desktop, Pantam- Printer, Microteck- Inverter
4	Is all the new Hardware's working properly	Yes
5	Condition of Hardware:	Good
6	If the condition is not good, whether PACS have informed to DCCB/StCB	-
7	If yes, have DCCB/StCB taken any action on this	-

B. Internet details:

Sl no	Criteria details	Observations
1	Is Internet connectivity available at PACS	Yes
2	Bandwidth of internet	25-26 MBPS
3	Mode/mechanism for availing internet facility	City broadband

4. Current status of Digitization of PACS:

Sl no	Digitization details	Observations
1	DCT status:	Done
2	T8 certificate uploaded:	Uploaded.
3	Manual Audit difference report uploaded:	NA
4	DCT-2/ Pre-migration status:	Completed
5	T-12 certificate uploaded:	Auditor signed report submit, but yet to upload.
6	Annexure-IV uploaded:	-
7	ERP Trial Run status with date:	-
8	ERP Go-Live status with date:	-
9	Day end status with last day end date:	-
10	Is PACS performing Daily Day-end:	-
11	PACS has migrated to ERP with the cutoff date (31 st March 2023 or 2024)	-
12	Voucher entry and posting completed till date:	-
13	No of vouchers posted in NLPS:	-
14	Daily day-end process being followed post-handover:	-
15	HOC uploaded:	-
16	Are PACS providing data to SI from 1 st April 2024 to till date and in which mode	-

5. Training and Handholding support:

Sl no	Support details	Observations
1	Have the PACS members received 2 days training on ERP software from CMTs/MTs	Yes at Bhatibari SKUS
2	Date of receiving the Training	February 2025
3	How many times PACS members received training from CMTs/MTs	-
4	How many members have received 2 days ERP training from CMTs/MTs	02
5	Have the PACS members received any training on ERP software from SI	-
6	Date of receiving the Training	-
7	How many times PACS members received training from SI	-
8	How many members have received ERP training from SI	-
9	Whether the PACS officials have received any Handholding of support from SI	-
10	Was the ERP Training effective enough to operate the ERP software	As per SKUS officials, as they require more training on software usage
11	Was the Handholding support from SI effective enough to operate the ERP software	Yet to receive the handholding support
12	Are PACS Officials capable enough to run the software	No

13	Any suggestions(s) to change the pattern/style of training provided	They are yet to properly understand the software.
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6. Support centre and ticketing tool of SI:

SI no	Criteria details	Observations
1	Is the PACS Officials aware of the Support center formed by SI w.r.t to handhold the PACS, to address the day-to-day issue	No
2	Is the PACS Officials aware of the SI ticketing tool to resolve any issue related to ERP software	No
3	Have the PACS Officials received the user credentials of Ticketing tool	No

7. Audit details:

SI no	Criteria details	Observations
1	Manual Audit of FY 23-24 status	Audit completed (Rs.5.00 cr)
2	Name and contact details of Auditor	Nimai Pal
3	Mode of handed over of Manual Audit to SI	Xerox copy handed over to SI team
4	When Manual Audit handed over to SI (in which month, and year)	Last year
5	Have PACS Officials heard about on-System Audit	No
	On-System Audit completed	No

8. Other details:

SI no	Criteria details	Observations
1	Existing software used by PACS	Manual
2	Details of Existing software	-
3	What are the main activities involved in PACS	KCC, SHG lending, consumer business
4	Out of all modules in ERP software, how many modules are required by PACS Officials for their daily operation	All
5	Will be PACS able to save time using the ERP software compared to the previous method	Yes.
6	Is electronic payment facility available at the PACS for fund transfer	No
7	What are the payment facilities available at the PACS	No
8	Does the PACS have any SHG & JLG group – No of SHGs: No of JLGs:	80 SHG group, 01 JLG group (presently inactive)

9	Areas of further improvement, suggestions by PACS Officials if any –	More training to all the PACS officials for proper understanding on usage of the software.
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