

IYC –NABARD- Cooperative Literacy Camp on Role of Cooperatives, Financial Awareness, and Scientific Agriculture at Village Churiwala Dhanna, Fazilka, Punjab

Name of District and DDM:

Fazilka District – Sh. Prashant Baloda, Assistant General Manager & DDM

Date of Event:

20 June 2025

Place of Event:

Village Churiwala Dhanna, Abohar Block, Fazilka

Purpose / Objective of Event:

To create awareness among farmers and cooperative members about the relevance of cooperatives in rural development, encourage usage of institutional credit, and promote safe digital banking. The camp also aimed to connect farmers with scientific resources from KVK and ICAR for improving farming practices.

Names & Designation of Participants:

- Dr. Amit Nath, Head, ICAR-CIPHET, Abohar
- Dr. Arvind Ahlawat, Head, KVK Abohar
- Sh. Prashant Baloda, AGM & DDM, NABARD Fazilka
- Local PACS representatives, farmers from nearby villages

Important Points Discussed:

- Dr. Amit Nath shared insights on post-harvest value addition and low-cost technologies that can be adopted by farmers through cooperatives.
- Dr. Arvind Ahlawat emphasized the need for crop diversification and encouraged farmers to consult KVKs for field-level support.
- The DDM (undersigned) explained how cooperatives like PACS can help farmers access timely loans at low interest rates, and spoke about the importance of PACS computerisation and prompt repayment.
- Farmers were also sensitized about the risks of cyber frauds, how to use UPI and mobile banking safely, and the importance of not sharing OTPs or ATM details.
- Key government schemes such as Kisan Credit Card (KCC), PMJJBY, PMSBY, and AIF were explained briefly in local terms to ensure clarity.

