

Celebration of IYC through First Cooperative Literacy Camp in Amreli District

Date & Time:

17 May 2025, 02:30 PM

Location:

Board Room, Amreli District Central Cooperative Bank (DCCB)

Participants:

Presidents and Secretaries of 11 newly formed Multipurpose Primary Agricultural Credit Societies (mPACs), officials from Amreli DCCB including CEO, and DDM Amreli, NABARD

Agenda:

- Celebration of the International Year of Cooperatives through a Cooperative Literacy Camp
- Awareness on cooperative principles and expansion of PACS activities beyond credit
- Encouraging credit linkage of new mPACs
- Sensitization on integration with multi-state cooperative entities
- Promotion of *Sahkar se Samridhhi* and cooperation among cooperatives

Major Points Discussed:

- Participants were first briefed on the principles of cooperation, the role of PACS as the foundational tier in the three-tier cooperative credit structure, and their critical positioning as the first point of contact for farmers at the grassroots level.
- The significance of PACS in last-mile delivery of credit and services was highlighted, along with the formation of the Ministry of Cooperation on 6 July 2021, which was established to strengthen the cooperative movement and improve ease of doing business in the sector.
- PACS were encouraged to expand activities beyond credit, including operating CSC centres, fertilizer/seed outlets, and Jan Aushadhi stores.
- The importance of Common Service Centres (CSCs) was explained, offering over 200 citizen-centric services like Aadhaar-PAN linkage, ticket booking, insurance, and utility bill payments. Contact details of the CSC district coordinator for Amreli were shared to facilitate onboarding.
- The concept and operational benefits of Micro ATMs, supported by NABARD, were elaborated—highlighting how they can ease cash deposit and withdrawal for members while offering commission-based income for the PACS secretary/operator.
- Of the 11 participating mPACs, 4 have already been credit-linked. Others were urged to submit proposals and begin operations at the earliest.
- Integration with BBSL, NCEL, and NOCL was discussed to promote seed production, organic/natural farming, and export-oriented activities.
- Each PACS was advised to identify 5 farmers for organic/natural farming with a target of producing 100 kg of output for potential export via NCEL.

- Two awareness videos were shown on *Sahkar se Samriddhi* and cooperation among cooperatives to reinforce the message of collective prosperity and institutional synergy.

Feedback/Suggestions Received:

- PACS Secretaries requested for initial infrastructure support from NABARD, including grant support for procuring basic furniture, laptop, and printer etc. to operationalize their offices.
- They showed great interest in learning about potential business opportunities and requested a list of 34 sectors where PACS can diversify their operations.
- Sarasia Seva Sahakari Mandali and Rajula Seva Sahakari Mandali expressed specific interest in obtaining Micro ATMs, encouraged by the income-generating potential.

Suggested Follow-Up Action:

1. Amreli DCCB to assist the remaining 7 mPACs in submitting credit linkage proposals.
2. Amreli DCCB to share the list of 34 potential business sectors with all PACS and also facilitate onboarding with BBSL, NCEL, and NOCL for production, marketing, and export of farm produce.
3. PACs secretaries to coordinate with DCCB and CSC officials to initiate CSC and Micro ATM operations in interested PACS



Bhavna

DDM Amreli





