

IYC - NABARD- Cooperative Financial Literacy Camp organized at Saila Khurd Branch of Hoshiarpur Central Cooperative Bank, Punjab on dated 20.06.2025

Promotional program on Sustainable Farming was conducted on 20.06.2025 at Saila Khurd Branch of Hoshiarpur Central Cooperative Bank. The event was attended by the PACS Secretaries, cooperative members, and a good number of SHG/JLG women participants.

During the interaction, I shared insights on:

1. The role of cooperative credit institutions, especially PACS, in strengthening rural credit delivery
2. The ongoing Computerization of PACS initiative, which aims to improve service delivery, ensure real-time transactions, and make PACS more member-friendly and transparent.
3. Government schemes like Agri Infrastructure Fund, which can be leveraged by cooperatives for expansion and diversification.

We also discussed the importance of sustainable farming, focusing on reducing chemical input use, adopting organic/natural alternatives, crop diversification, and building long-term soil health.

I also highlighted that in the coming years, PACS which are actively working as multi-service centers, offering services beyond credit — including input supply, digital banking, storage, project custom hiring etc. will be relevant and self-sustaining.

The session was well received and provided a meaningful platform to connect grassroots stakeholders with ideas for sustainable agriculture and cooperative-led growth.

Some of the photographs of the camp are enclosed.

Encl: As above



