

**IYC - NABARD-An event International Year of Cooperatives conducted by DDM Bathinda at DCCB Bhagta Bhai Ka Branch at Bathinda,Punjab on 27.06.2025**

Name of the DDM & District	Satish Kumar & Bathinda		
Date of Visit	27.06.2025		
Place of Visit	Bhagta Bhai Ka		
Purpose/ Objective of Visit	To attend International Year of Cooperatives		
Names & Designations of main participants	Sr.No.	Name S/Shri	Designation
	1	Gurdeep Singh	Branch Manager, Bathinda DCCB, Bhagta Bhai Ka branch
	2		Participants
Important issues discussed	Importance of cooperatives. Various schemes of GoI and Bathinda DCCB : PMSBY, PMJJY, APY, Joint Liability Group, Insurance Schemes of Bathinda DCCB, Education Loan, Housing Loan, Interest subvention on prompt repayment of ST(SAO) Safety measures while operating ATM Cards were discussed in detail		
Views/ Suggestions expressed by DDMs	The DDM also briefed the participants about the importance of cooperatives in the present scenario. The DDM also motivated the participants to take benefit of PMSBY and PMJJY, interest subvention of 3% on prompt repayment of ST(SAO) loans. The DDM urged the participants to repay the loans of banks timely otherwise it will demolish the cooperative credit structure of the State.		
Outcome of the Meeting/Action Points resolved	The participants were made aware of the schemes of Bathinda DCCB and GoI. They were also cautioned against frauds in usage of ATM Cards.		
Deliverables with Timeframe	These types of programmes help in creating awareness among participants about financial inclusion.		

**Photographs taken during the day are appended**





