

**National Cooperative Agriculture and Rural Development Banks  
Federation Ltd. (NAFCARD)**


**IYC ACTIVITY REPORT – PUNJAB SCADB (April 2025)**

<b>CRITERIA</b>	<b>DETAILS</b>
<b>Month</b>	April 2025
<b>Sector</b>	Banking & Credit
<b>Location</b>	Ferozepur, Jalandhar & Patiala – (Punjab State)
<b>Event/ activity name</b>	IYC Seminars & Credit Camps.
<b>Brief information on activity</b>	<p><b>Punjab State Cooperative Agriculture Development Bank Limited. Chandigarh.</b></p> <p>As part of the IYC celebrations, IYC seminars and credit camps, were conducted across three different districts / divisions and PADB levels in Punjab State.</p> <p>Total Number of Activities – 18</p>
<b>Objective</b>	---
<b>No. Of participants</b>	250
<b>Achievements &amp; out come</b>	----
<b>Photographs</b>	-----
<b>Additional remarks</b>	Attached the detailed compiled activity report of district / PADB Level.

**The Punjab state Cooperative Agricultural Dev Bank LTD.**


**Celebration of IYC-2025 Activities held in the Month of April, 2025**

**DISTRICT:-Fazilka**

Criteria	Details
Month	April 2025
Date of Event	16.04.2025
Sector	Banking & Credit
Location	AGM office Fazilka , Distt Fazilka
Event/Activity Name	Cooperative Build a better world.
Brief Information on the Activity	Role of Cooperation in modern life.
Objective	To Spread information about Cooperation
No. of Participants	25 Approx.
Achievements & Outcomes	Farmers participated with interest.
Photography & AV Content	
Additional Remarks	---

**Celebration of IYC-2025 Activities held in the Month of April, 2025**


**District: PADB AMRITSAR**

CRITERIA	DETAILS
Month	APRIL-25
Date	29.04.2025
Sector	Banking & Credit
Location	PADB AMRITSAR
Event/ activity name	Farmer Club Meeting
Brief information on activity	Encourage farmers to pay their loan instalments so that Bank audit classification could be improved from 'D' to 'C', so that Bank can start fresh lending. Information about steps taken by state & central government to strengthen cooperatives.
Objective	Awareness of farmers, Improvement of recovery.
No. Of participants	26
Achievements & out come	Farmers expressed satisfaction and happiness with steps taken to strengthen cooperatives.
Photographs & AV	
Additional remarks	Farmers were encouraged to get more involved with cooperative institutes so that cooperatives could be further strengthened.

**The Punjab state Cooperative Agricultural Dev. Bank LTD.**

**Celebration of IYC-2025 Activities held in the Month of April, 2025**

**District: BHIKHIWIND**

Criteria	Details
Month	April
Date	30.04.2025
Sector	PACS
Location	Online Workshop (Bhikhiwind, District Tarn Taran, Punjab)
Event / Activity Name	Impact of Cooperative Movement on Agriculture Development
Brief Information on the Activity	During the workshop, we provide knowledge to members regarding the Impact of Cooperative Movement on Agriculture Development
Objective	<ul style="list-style-type: none"> <li>ensures the cooperative runs smoothly and meets its goals</li> <li>plan for future growth of Cooperatives</li> <li>address member's concerns</li> </ul>
No. of Participants	37 Participants
Achievements & Outcomes	<p><b>Improved Knowledge:</b> Members gain insights into cooperative principles, rights, and responsibilities.</p> <p><b>Community Development:</b> Awareness program promotes social unity and collective growth within rural areas.</p> <p>Overall, the event help strengthen cooperatives and promote sustainable rural development.</p>
Photographs & AV Content	
Additional Remarks	These awareness programs have effectively increased participation and understanding of cooperatives. However, providing additional training for members would further strengthen their impact.



International Year  
of Cooperatives

Cooperatives Build  
a Better World

Ministry of Cooperation, Govt of India

**The Punjab state Cooperative Agricultural Dev. Bank LTD.**  
**Celebration of IYC-2025 Activities held in the Month of April, 2025**


**Name of the bank:- PADB Bholath, District : Kapurthala**

Criteria	Details
Month	April
Date of Event	02.04.2025
Sector	Kapurthala
Location	PADB Bholath
Event/Activity Name	IYC-2025 observance with financial literacy to farmers.
Brief Information on the Activity	Farmers from different villages were invited to observe the IYC- 2025 at Padb Bholath. They were made aware regarding IYC- 2025 and its objectives and goals. Members were also informed about financial literacy so that they can understand the importance of loan utilization and its regular repayment. Members were also informed about the different schemes and initiatives taken by bank.
Objective	To inform the members regarding observance of IYC 2025 and importance of cooperative institutions.
No. of Participants	30
Achievements & Outcomes	Farmers came to know the international approach of cooperatives and financial literacy.
Photography & AV Content	
Additional Remarks	Nil

**The Punjab state Cooperative Agricultural Dev Bank LTD.**

**Celebration of IYC-2025 Activities held in the Month of April, 2025**


**Name of the Bank: PADB Dasuya**

CRITERIA	DETAILS
Month	April 2025
Date	25.04.2025
Sector	PACS/DCCB/StCB/Dairy/Fisheries etc.
Location	Dasuya
Event/ activity name	Monthly IYC Farmers Meet – April 2025
Brief information on activity	All loan and deposit schemes are discussed with members of PADB Dasuya. All the members are motivated to deposit their loan instalments on time.
Objective	<ol style="list-style-type: none"> <li>1. To Discuss about Loan Schemes of PADB</li> <li>2. To Discuss about Deposit Schemes of PADB</li> <li>3. To motivate members to upscale their Agri. Business.</li> </ol>
No. Of participants	25
Achievements & out come	All the members of PADB Dasuya requested to start advancement of bank.
Photographs & AV	
Additional remarks	<ol style="list-style-type: none"> <li>1. All the members of PADB Dasuya requested Manager PADB Dasuya to start advancement of bank.</li> <li>2. All the members request to provide relief in interest during loan close like other banks.</li> </ol>

**The Punjab state Cooperative Agricultural Dev Bank LTD.**


**Celebration of IYC-2025 Activities held in the Month of April, 2025**

**DISTRICT:-Fazilka**

Criteria	Details
Month	April 2025
Date of Event	16.04.2025
Sector	Banking & Credit
Location	PADB Fazilka , Distt Fazilka
Event/Activity Name	PADB Gathering Event
Brief Information on the Activity	Advantages of Cooperation
Objective	To Spread information about Cooperation
No. of Participants	20 Approx.
Achievements & Outcomes	To build relation with farmers.
Photography & AV Content	
Additional Remarks	

**The Punjab state Cooperative Agricultural Dev Bank LTD.**  
**Celebration of IYC-2025 Activities held in the Month of April, 2025**


**Name of the Bank: PADB Kapurthala**

CRITERIA	DETAILS
Month	April
Date	02.04.2025
Sector	Banking & Credit
Location	PADB Compound
Event/ activity name	IYC-2025 Observance with Financial literacy to Farmers
Brief information on activity	Kanjali Farmer Club members was invited to observe the IYC-2025 at PADB Kapurtahala where by members were informed about the IYC-2025 and its objectives and goals. Members were also informed about financial literacy so that they can understand the importance of loan utilization and its regular repayments to bank. Members were also informed about the banks working and new initiatives taken by the bank.
Objective	To inform the cooperative members about observance of IYC-2025 and importance of cooperative institutions.
No. Of participants	35
Achievements & out come	Farmers came to about the international approach of cooperatives and financial literacy.
Photographs & AV	
Additional remarks	Nil

**The Punjab state Cooperative Agricultural Dev Bank LTD.**

**Celebration of IYC-2025 Activities held in the Month of April, 2025**


**NAME OF THE BANK: PADB KARTARPUR**

CRITERIA	DETAILS
Month	APRIL-2025
Date	05.04.2025
Sector	Primary Agricultural Development Bank (PADB)
Location	PADB Kartarpur
Event/ activity name	Awareness camp regarding role of PACS in improving agriculture and CSC Schemes.
Brief information on activity	Farmer Club meet was held on dated 05.04.2025, worthy president of the bank participated and gave speech of the subject on the IYC. , Sh. Gurdev Singh Assistant General Manager PADB's Jalandhar also participated.
Objective	To make aware to the farmers through IYC meet that banks are going to give more comfortable business to farmer through digitalization and online system and providing knowledge to farmers regarding various methods of farming
No. Of participants	29
Achievements & out come	Fully motivated to take Agri. Loan from this institutions in future.
Photographs & AV	
Additional remarks	NA

**The Punjab state Cooperative Agricultural Dev Bank LTD.**

**Celebration of IYC-2025 Activities held in the Month of April, 2025**


**DISTRICT: - Mansa**

Criteria	Details
Month	April 2025
Date of Event	30.04.2025
Sector	The Budhladha Primary Cooperative Agricultural Development Bank Ltd Budhladha
Location	PADB Budhlada ( Bank Level)
Event/Activity Name	A Cooperative Build a Better World (IYC)
Brief Information on the Activity	ARCS Budhlada made the members aware about different schemes of Cooperative Institutions.
Objective	Creating awareness about timely repayment of loans, Publicizing different credit and deposit schemes of Cooperative Institutions.
No. of Participants	50 Appx.
Achievements & Outcomes	Members Interacted with their queries which showed the interest of members.
Photography & AV Content	
Additional Remarks	Encouraged farmers to pay overdue amount.

**The Punjab state Cooperative Agricultural Dev Bank LTD.**

**Celebration of IYC-2025 Activities held in the Month of April, 2025**


**DISTRICT:--SRI MUKTSAR SAHIB**

Criteria	Details
Month	April 2025
Date of Event	04-04-2025
Sector	Banking & Credit
Location	Gidderbaha , District Sri Muktsar Sahib
Event/Activity Name	Kissan club meeting.
Brief Information on the Activity	Camp for providing knowledge to farmers regarding various methods of farming which helps in environment stability and also CSC services provided by the PACS.
Objective	To aware the farmers about environment friendly methods of farming and CSC Services for members
No. of Participants	15
Achievements & Outcomes	Farmers started to approach PACS for agri implements at discounted rates and started to avail the benefits of CSC services.
Photography & AV Content	
Additional Remarks	More farmers will be joined with societies in upcoming seasons for best utilization of agriculture implements. And all the PACS of district will be registered under CSC.

**The Punjab state Cooperative Agricultural Dev Bank LTD.**

**Celebration of IYC-2025 Activities held in the Month of April, 2025**


**NAME OF THE BANK: P.A.D.B. LEHRAGAGA**

CRITERIA	DETAILS
Month	APRIL 2025
Date	21.04.2025
Sector	BANKING & CREDIT
Location	PADB LEHRAGAGA DISTT. SANGRUR
Event/ activity name	Awareness Camp for saving ground level water and use of Drip irrigation technique in farming
Brief information on activity	Camp for providing knowledge to farmers regarding various methods of farming which helps in saving of ground level water
Objective	To aware the farmers about saving of ground level water
No. of participants	25
Achievements & outcome	Farmers started to approach PADB for drip irrigation farming for saving of ground level water.
Photographs & AV	
Additional remarks	More farmers will be joined in the upcoming seasons for proper utilization of ground level water and use of Drip Irrigation technique.

**The Punjab state Cooperative Agricultural Dev Bank LTD.**

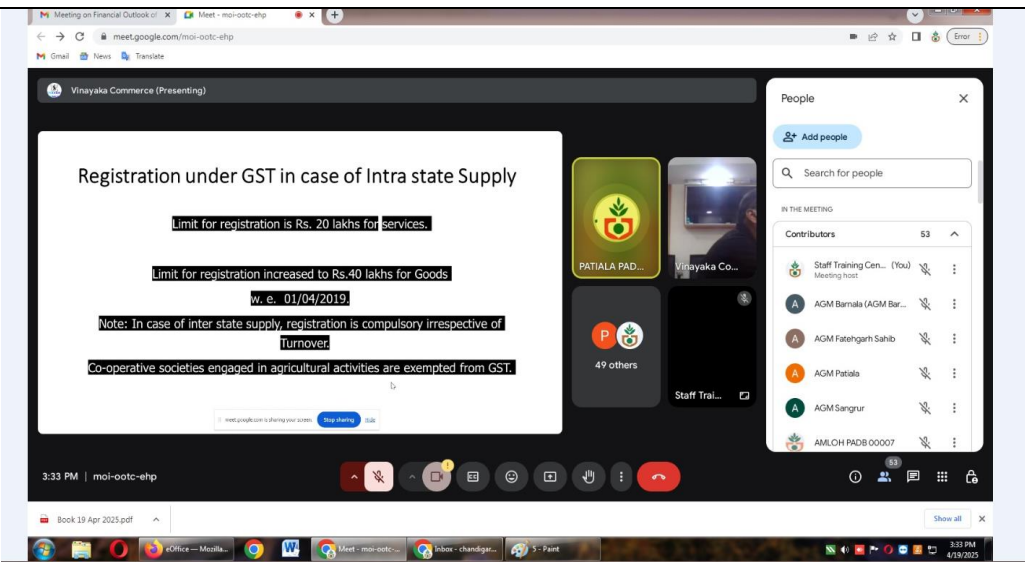
**Celebration of IYC-2025 Activities held in the Month of April, 2025**

**DISTRICT:--MOGA**

<b>Criteria</b>	<b>Details</b>
Month	April 2025
Date of Event	10-04-2025
Sector	Banking & Credit
Location	PADB Nihal Singh wala , District Moga
Event/Activity Name	Awareness camp regarding role of PACS in improving agriculture and CSC Schemes.
Brief Information on the Activity	Camp for providing knowledge to farmers regarding various methods of farming which helps in environment stability and also CSC services provided by the PACS.
Objective	To aware the farmers about environment friendly methods of farming and CSC Services for members
No. of Participants	34
Achievements & Outcomes	Farmers started to approach PACS for agri implements at discounted rates and started to avail the benefits of CSC services.
Photography & AV Content	
Additional Remarks	More farmers will be joined with societies in upcoming seasons for best utilization of agriculture implements. And all the PACS of district will be registered under CSC.

**The Punjab state Cooperative Agricultural Dev Bank LTD.**  
**Celebration of IYC-2025 Activities held in the Month of April, 2025**


**NAME OF THE BANK: SADB Chandigarh**

CRITERIA	DETAILS
Month	April 2025
Date	19.04.2025, 21.04.2025 and 22.04.2025
Sector	Banking & Credit
Location	Online mode from SADB Chandigarh.
Event/ activity name	Online Meeting on Financial Outlook of Cooperative Societies: Trends, Challenges and Opportunities.
Brief information on activity	An online session was conducted by the guest faculty Sh. Vikas Goyal, CS to the Deputy Managers, Assistant Managers, CDEOs of the AGM/PADB offices of the bank throughout the state of Punjab. It's a Two hour session in which the faculty informs about the "Financial Outlook of Cooperative Societies: Trends, Challenges, and Opportunities" focused on evaluating the current financial health of cooperative societies, identifying emerging trends, addressing challenges, and exploring opportunities for growth and sustainability. Key discussions included issues like governance, access to capital, and the need for digital transformation, while also highlighting opportunities in policy support, sustainable development, and capacity building.
Objective	The objective is to evaluate the current financial health of cooperative societies, identify prevailing trends, address challenges, and explore future opportunities.
No. Of participants	55 on 19 <sup>th</sup> April ,80 on 21 <sup>st</sup> April & ,57 on 22 <sup>nd</sup> April ----- Total Number pf participants =192
Achievements & out come	Overall, the meeting served as a platform for stakeholders to share insights, best practices, and formulate strategies to bolster the financial sustainability and impact of cooperative societies globally.
Photographs & AV	
Additional remarks	More online and offline programs will be organized soon.

**The Punjab state Cooperative Agricultural Dev Bank LTD.**


**Celebration of IYC-2025 Activities held in the Month of April, 2025**

**Name of the Bank: The Sherpur primary coop. Agri. Dev. Bank Ltd., Sherpur**

CRITERIA	DETAILS
Month	April 2025
Date	23.04.2025
Sector	PSCADB
Location	District Sangrur
Event/ activity name	Awareness camp regarding role of PADB in improving agriculture & CSC Schemes.
Brief information on activity	Camp for providing knowledge to farmers regarding necessity of cooperatives and role of cooperatives in farm sector. Also share views on environmental friendly farming techniques.
Objective	To aware the farmers about various environmental friendly farming techniques.
No. Of participants	31
Achievements & out come	Farmers got knowledge about modern farming techniques and approach Bank for agricultural implements at discounted rates.
Photographs & AV	
Additional remarks	It will motivate more farmers to join the banks in upcoming seasons for best utilization of agricultural implements and modern techniques of farming.


**The Punjab state Cooperative Agricultural Dev Bank LTD.**  
**Celebration of IYC-2025 Activities held in the Month of April, 2025**

Name of the Bank: The Sultanpur Lodhi Primary Co-op. Agri. Dev. Bank Ltd, Sultanpur Lodhi.

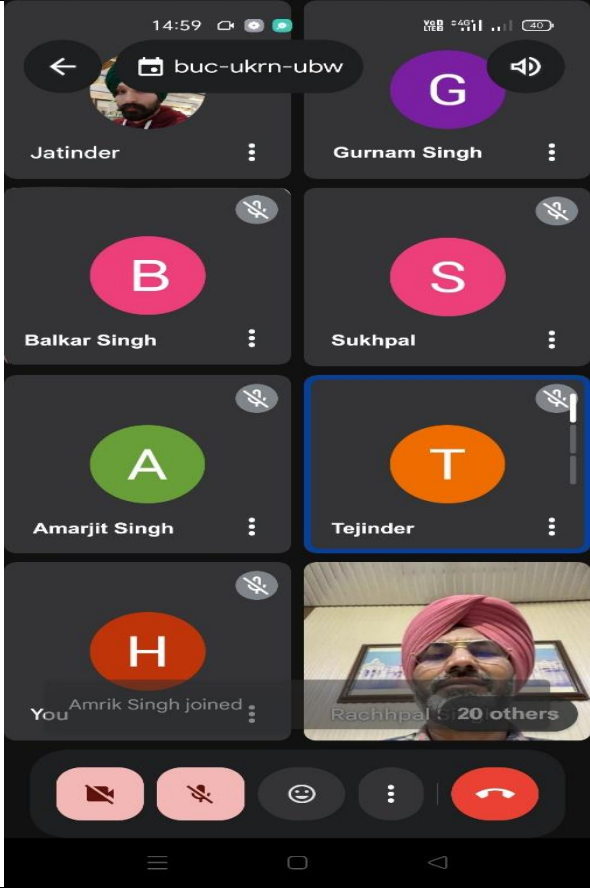
CRITERIA	DETAILS
Month	April 2025
Date	02.04.2025
Sector	Banking & Credit
Location	PADB Sultanpur Lodhi
Event/ activity name	Awareness camp regarding role of PACS in improving agriculture and CSC Schemes.
Brief information on activity	Camp for providing knowledge to farmers regarding various methods of farming which helps in environment stability and also CSC services provided by the PACS.
Objective	To aware the farmers about environment friendly methods of farming and CSC Services for members.
No. Of participants	30
Achievements & out come	Farmers started to approach PACS for agri implements at discounted rates and started to avail the benefits of CSC services.
Photographs & AV	
Additional remarks	More farmers will be joined with societies in upcoming seasons for best utilization of agriculture implements and all the PACS of district will be registered under CSC.

**The Punjab state Cooperative Agricultural Dev Bank LTD.**  
**Celebration of IYC-2025 Activities held in the Month of April, 2025**


**District: - Tam Taran**

Criteria	Details
Month	April
Date	30.04.2025
Sector	PACS
Location	Online Workshop (Tarn Taran, District Tarn Taran, Punjab)
Event / Activity Name	Impact of Cooperative Movement on Agriculture Development
Brief Information on the Activity	During the workshop, we provide knowledge to members regarding the Impact of Cooperative Movement on Agriculture Development
Objective	<ul style="list-style-type: none"> <li>ensures the cooperative runs smoothly and meets its goals</li> <li>plan for future growth of Cooperatives</li> <li>address member's concerns</li> </ul>
No. of Participants	30 Participants
Achievements & Outcomes	<p><b>Improved Knowledge:</b> Members gain insights into cooperative principles, rights, and responsibilities.</p> <p><b>Community Development:</b> Awareness program promotes social unity and collective growth within rural areas.</p> <p>Overall, the event help strengthen cooperatives and promote sustainable rural development.</p>
Photographs & AV Content	
Additional Remarks	These awareness programs have effectively increased participation and understanding of cooperatives. However, providing additional training for members would further strengthen their impact.

# PADB PATTI

Criteria	Details
Month	April
Date	30.04.2025
Sector	PACS
Location	Online Workshop (Patti, District Tarn Taran, Punjab)
Event / Activity Name	Impact of Cooperative Movement on Agriculture Development
Brief Information on the Activity	During the workshop, we provide knowledge to members regarding the Impact of Cooperative Movement on Agriculture Development
Objective	<ul style="list-style-type: none"> <li>ensures the cooperative runs smoothly and meets its goals</li> <li>plan for future growth of Cooperatives</li> <li>address member's concerns</li> </ul>
No. of Participants	28 Participants
Achievements & Outcomes	<p><b>Improved Knowledge:</b> Members gain insights into cooperative principles, rights, and responsibilities.</p> <p><b>Community Development:</b> Awareness program promotes social unity and collective growth within rural areas.</p> <p>Overall, the event help strengthen cooperatives and promote sustainable rural development.</p>
Photographs & AV Content	
Additional Remarks	These awareness programs have effectively increased participation and understanding of cooperatives. However, providing additional training for members would further strengthen their impact.

PADB CHOHLA SAHIB

Criteria	Details
Month	April
Date	30.04.2025
Sector	PACS
Location	Online Workshop (Chohla Sahib, District Tarn Taran, Punjab)
Event / Activity Name	Impact of Cooperative Movement on Agriculture Development
Brief Information on the Activity	During the workshop, we provide knowledge to members regarding the Impact of Cooperative Movement on Agriculture Development
Objective	<ul style="list-style-type: none"> <li>ensures the cooperative runs smoothly and meets its goals</li> <li>plan for future growth of Cooperatives</li> <li>address member's concerns</li> </ul>
No. of Participants	27 Participants
Achievements & Outcomes	<p><b>Improved Knowledge:</b> Members gain insights into cooperative principles, rights, and responsibilities.</p> <p><b>Community Development:</b> Awareness program promotes social unity and collective growth within rural areas.</p> <p>Overall, the event help strengthen cooperatives and promote sustainable rural development.</p>
Photographs & AV Content	
Additional Remarks	These awareness programs have effectively increased participation and understanding of cooperatives. However, providing additional training for members would further strengthen their impact.