

NATIONAL CO-OPERATIVE AGRICULTURAL AND RURAL DEVELOPMENT BANKS FEDERATION LTD.



MONTHLY ACTIVITY REPORT

1. Land Bank Journal – Monthly News Letter

CRITERIA	DETAILS
Month	September 2025
Date	10 th of every Month
Sector	Co-operate Banking & Credit
Location	Pan India
Event/ activity name	NAFCARD - Land Bank Journal – Monthly News Letter
Brief information on activity	<p>Circulation of NAFCARD – Land Bank Journal – September month Newsletter.</p> <p>Land Bank Journal is the official newsletter of NAFCARD, dedicated to publishing updates and developments related to the Ministry of Cooperation (MoC) and the activities of member banks across India. The journal serves as a key platform for sharing news, success stories, policy updates, and innovative practices within the land development and cooperative banking network.</p> <p>It regularly features:</p> <ul style="list-style-type: none"> • Special Program updates on IYC 2025 activities by member banks • Government schemes and cooperative finance reforms • Coverage of events, training programs, and loan distribution camps • Best practices and initiatives taken by State Cooperative Agriculture and Rural Development Banks (SCARDBs) and Primary Cooperative Agriculture and Rural Development Banks (PCARDBs)
Objective	The Land Bank Journal plays an essential role in knowledge sharing, promoting transparency, and strengthening communication within the cooperative banking community.
No. Of Recipients	3100
Achievements & out come	<p>Enhanced Communication Across Cooperative Network: LBJ serves as a centralized medium for disseminating important updates from the Ministry of Cooperation and member cooperative banks, ensuring timely and consistent communication across all levels.</p> <p>Visibility for IYC and Government Programs: The journal plays a key role in publicizing International Year of Cooperatives (IYC) activities and</p>

government-supported financial schemes, increasing awareness and participation.

Documentation and Archiving: LBJ serves as a reliable historical record of cooperative sector events, reforms, and performance, valuable for both research and future planning.

Empowerment Through Information: It informs and educates stakeholders, policymakers, and rural communities about the importance of cooperative banking and ongoing support measures, thus strengthening grassroots financial literacy.

*Photographs & AV



Land Bank Journal

MONTHLY NEWS LETTER



International Year of Cooperatives

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Ek Ped Maa Ke Naam
 Union Home & Cooperation Minister Shri Amit Shah participated in tree plantation programme on 23rd September 2025 in Gujarat





Hon'ble Union Home and Cooperation Minister Shri Amit Shah participated in the nationwide tree plantation drive under the 'Ek Ped Maa Ke Naam' campaign, organized by IFFCO in Vavol, Gandhinagar on 23rd September, 2025, promoting sustainability while paying tribute to motherhood.

Swachhata Hi Seva 2025
 MOS Shri Krishan Pal Gurjar participates in Swachhata Campaign (Shramdaan) on 25th September 2025 in New Delhi



Hon'ble Union Minister of State for Cooperation, Shri Krishan Pal Gurjar, along with senior officials and staff of the MOC, actively participated in the Nationwide Voluntary Swachhata Campaign (Shramdaan) under the theme "Ek Din, Ek Ghanta, Ek Saath" on 25th September 2025, near the premises of Atal Akshay Urja Bhawan, New Delhi. This nationwide cleanliness drive goes beyond

cleaning public spaces; it aims to promote a sense of collective responsibility, encourage active community participation, and reinforce the principle that ensuring a clean and sustainable environment is a shared obligation of all citizens.

MOC observes Swachhotsav 2025 Campaign on 17th September 2025 in New Delhi





As part of Swachhata Hi Seva 2025 and Observance of Swachh Bharat Diwas on Gandhi Jayanti 02nd October 2025, Dr. Ashish Kumar Bhutani, Secretary, MOC, along with senior officials, led the Swachhata Mega Cleanliness Drives, while administering the Swachhata Pledge to officers and staff of MOC and participated in the plantation campaign "Ek Ped Maa Ke Naam" on 17th September 2025 at Atal Akshay Urja Bhawan, New Delhi. The drives focused on clearing challenging garbage spots, safeguarding the health and welfare of sanitation workers, and promoting eco-friendly celebrations, while inspiring citizens to plant trees and contribute to a cleaner, greener, and healthier future for the nation and its people.

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<https://www.nafcard.org>

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Additional remarks

<https://nafcard.org/uploads/topics/17605902425481.pdf>

**The WBSCARD Bank Ltd.
ICMARD (Training Institute of WBSCARDB Ltd.)**

CRITERIA	DETAILS
Month	September 2025
Date	Programme 1- 02-09-2025 to 04-09-2025 Programme 2- 15-09-2025 to 17-09-2025 Programme 3- 17-09-2025 to 20-09-2025
Sector	LTCCS
Location	Kolkata
Event/ activity name	<ol style="list-style-type: none"> 1. September 02 to 04, 2025- Workshop on “Cash Management and Fake Note Detection” for the Clark & Cashier of PCARDBs & PACS at ICMARD, Kolkata. 2. September 15 to 17, 2025- Workshop on “Efficient Management and Practices” for the Special Officer, Chairman, Director and Senior Officers of Cooperative Banks at ICMARD, Kolkata. 3. September 17 to 20, 2025- Training Programme on “Preparation and Analysis of DAP to Improve Bank Viability- Phase-II” JL & other staff of ARDBs at ICMARD, Kolkata. 4. Skill Development Training for SHG members on “Elderly Caregiver and Old Age Management”- September 8 to 24, 2025 5. Participation in SHG Mela by Cooperation Department, Government of West Bengal- September 16 to 22, 2025 6. Introduction of Scheme for SHG Members participating in Skill Development Programme for availing loan in a low rate of interest
Brief information on activity	<ol style="list-style-type: none"> 1. September 02 to 04, 2025- Workshop on “Cash Management and Fake Note Detection” for the Clarks and Cashiers of PCARDBs & PACS at ICMARD, Kolkata. The Workshop aimed to enhance the knowledge of Fake Note Detection and Cash Management in every section of Cooperatives to ensure smooth day-to-day functioning. The programme was organized at ICMARD and witnessed active participation from 27 representatives of PCARDBs and PACS. 2. September 15 to 17, 2025- Workshop on “Efficient Management and Practices” for the Special Officer, Chairman, Director and Senior Officers of Cooperative Banks at ICMARD, Kolkata. A total of 16 participation attended the workshop including Special Officer, Chairman, Directors and Sr. Officers of Cooperative Banks. 3. September 17 to 20, 2025- Training Programme on “Preparation and Analysis of DAP to Improve Bank Viability- Phase-II” JL & other staff of ARDBs at ICMARD, Kolkata. The training focused on improving participants understanding DAP for banking purposes and enhancing Bank viability through effective analysis of banking data. It helped participant’s learn how to improve their performance, strengthen their banks viability, recovery system and address other banking-related issues. A total of 15 participant attended the training including some who had participants in Phase-I and new participants who joined for Phase-II . 7. Skill Development Training for SHG members on “Elderly Caregiver and Old Age Management”- September 8 to 24, 2025 – A Skill Development

	<p>Training Programme for the SHG members has been introduced by ICMARD on “Elderly Caregiver and Old Age Management”. The Programme has been organised in collaboration with Pranavananda Institute of Management & Technology (PIMT) from September 8 to 24, 2025 for 15 working days. Skills on taking care of aged persons both physically and psychologically were taught in the programme with hands on experience. A total of 24 participants enthusiastically participated in the programme. The programme concluded with an Examination and Certified by Netaji Subhash Open University.</p> <p>8. Participation in SHG Mela by Cooperation Department, Government of West Bengal- September 16 to 22, 2025 – A Mela for the SHG members under Cooperative Fold was organised by the Cooperation Department, Govt. of West Bengal from September 16 to 22, 2025. The WBSCARD Bank Ltd. participated in the Mela under the banner of “SANKALITA”, the product counter of SHG members.</p> <p>9. Introduction of Scheme for SHG Members participating in Skill Development Programme for availing loan in a low rate of interest</p>
Objective	<ol style="list-style-type: none"> 1. Promotion of Cooperative Values and Principles throughout International Year of Cooperative 2025 2. Development of Human Resource and diversification of Banking Business. 3. Development of professionalism in maintenance of Accounts.
No. Of participants	<ol style="list-style-type: none"> 1. September 02 to 04, 2025- 27 2. September 15 to 17, 2025- 16 3. September 17 to 20, 2025- 15 4. September 8 to 24- 24
Achievements & out come	Recognition of NAFCARD for successful completion of the Half Year Milestone of IYC 2025
*Photographs & AV	




Additional remarks

The Punjab State Cooperative Agricultural Development Bank Limited, Chandigarh.
IYC-2025:- Activities held in the month of SEPTEMBER-25

NAME OF THE BANK: The Ajnala Primary Cooperative Agriculture Development Bank Ltd.


ACTIVITY REPORT

CRITERIA	DETAILS
Month	September
Date	17/09/2025 TO 30/09/2025
Sector	Cooperative
Location	Chamyari Road , Ajnala
Event/ activity name	Swachhta Abhiyaan
Brief information on activity	Cleaning drive in the bank and surrounding areas , all employees of the bank participated in this drive and they enjoyed it and now motivated to keep the bank neat and clean
Objective	To keep the work place clean and maintain hygiene
No. Of participants	5
Achievements & out come	Neat and clean ambiance in the work place
*Photographs & AV	
Additional remarks	Such drives are always welcome in future also

The Punjab State Cooperative Agricultural Development Bank Limited, Chandigarh.
IYC-2025:- Activities held in the month of SEPTEMBER-25


NAME OF THE BANK: The Amritsar Primary Cooperative Agricultural Development Bank Ltd

ACTIVITY REPORT

CRITERIA	DETAILS
Sector	Cooperative
Location	PADB Amritsar
Date	17.09.2025 to 30.09.2025
Event/ activity name	Swachhata Hi Seva 2025 campaign
Brief information on activity	"Swachhata is Everyone's Business". This annual campaign emphasizes that cleanliness is a shared responsibility, encouraging participation from all staff of PADB Amritsar to promote hygiene and a clean environment. Activities during this Swachhata Pakhwada focus on instilling a culture of cleanliness, ensuring hygienic work environments, and promoting sustainable initiatives.
Objective	The main objectives of Swachhata Hi Seva was to reignite the spirit of collective action and staff participation for cleanliness across office premises.
No. Of participants	4
Achievements & out come	It serves as a cornerstone for physical well-being, significantly reducing the spread of germs and diseases, thereby safeguarding individual and community health around the office. Beyond the tangible benefits of a sanitized environment, maintaining cleanliness also fosters a sense of order and calm, contributing positively to mental clarity and reducing stress among employees of bank.
*Photographs & AV	
Additional remarks	Cleanliness is a cornerstone of a healthy and productive life, profoundly impacting both our physical environment and internal state. Beyond simply tidying up, it serves as a critical barrier against the spread of germs and allergies, safeguarding our physical health and reducing the risk of illness & making fit the whole staff.

The Punjab State Cooperative Agricultural Development Bank Limited, Chandigarh.
IYC-2025:- Activities Conducted during 1st September 2025 to 30th September 2025

NAME OF THE BANK: The Baba Bakala Primary Cooperative Agricultural
Development Bank Ltd

CRITERIA	DETAILS
Sector	Cooperative
Location	Mata Ganga Enclave, Daulo Nangal Road Baba Bakala
Date	17.9.2025 to 30.09.2025
Event/ activity name	Swachhata Hi Seva 2025 campaign
Brief information on activity	Cleanliness is a fundamental aspect of a healthy and productive life, extending far beyond mere aesthetics.
Objective	A tidy space, whether personal or public, promotes efficiency and respect, reflecting an individual's or society's commitment to self-care and communal welfare
No. Of participants	5
Achievements & out come	It serves as a cornerstone for physical well-being, significantly reducing the spread of germs and diseases, thereby safeguarding individual and community health. Beyond the tangible benefits of a sanitized environment, maintaining cleanliness also fosters a sense of order and calm, contributing positively to mental clarity and reducing stress.
*Photographs & AV	
Additional remarks	Cleanliness is a cornerstone of a healthy and productive life, profoundly impacting both our physical environment and internal state.


**The Punjab State Cooperative Agricultural Development Bank Limited,
Chandigarh.**

**NAME OF BANK – The Balachaur Primary Cooperative Agriculture Development
Bank Ltd**

Criteria	Details
Sector	Cooperative
Location	PADB Balachaur
Date	17/09/2025 TO 30/09/2025
Event/Activity Name	Cleanliness drive
Brief Information on the Activity	A cleanliness drive is a collective, organized effort to clean up and improve the cleanliness of a specific area, like a neighborhood, school campus, or public space, to raise awareness about hygiene and environmental responsibility
Objective	cleanliness drive's objectives are to improve sanitation, raise public awareness about hygiene, promote responsible waste management, and foster a sense of community ownership and civic responsibility for maintaining clean public spaces and environments
No. of Participants	4
Achievements & Outcomes	A clean environment promotes better health, improving both mental and physical well-being, which is very important
Photography & AV Content	
Additional Remarks	A cleanliness drive is a collective, organized effort to clean up and improve the cleanliness of a specific area, like a neighborhood, school campus, or public space, to raise awareness about hygiene and environmental responsibility

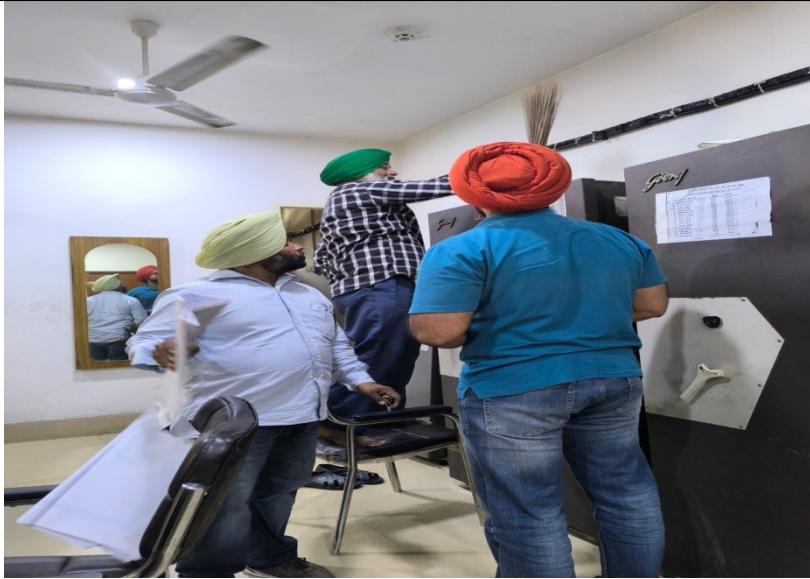
The Punjab State Cooperative Agricultural Development Bank Limited,
Chandigarh.

NAME OF BANK – The Banga Primary Cooperative Agriculture Development Bank
Ltd

Criteria	Details
Sector	Cooperative
Location	PADB Banga
Date	17/09/2025 TO 30/09/2025
Event/Activity Name	Cleanliness drive
Brief Information on the Activity	A cleanliness drive is a collective, organized effort to clean up and improve the cleanliness of a specific area, like a neighborhood, school campus, or public space, to raise awareness about hygiene and environmental responsibility
Objective	cleanliness drive's objectives are to improve sanitation, raise public awareness about hygiene, promote responsible waste management, and foster a sense of community ownership and civic responsibility for maintaining clean public spaces and environments
No. of Participants	4
Achievements & Outcomes	A clean environment promotes better health, improving both mental and physical well-being, which is very important
Photography & AV Content	
Additional Remarks	A cleanliness drive is a collective, organized effort to clean up and improve the cleanliness of a specific area, like a neighborhood, school campus, or public space, to raise awareness about hygiene and environmental responsibility

The Punjab State Cooperative Agricultural Bank Ltd, Chandigarh

NAME OF BANK - The Batala Primary Agriculture Development Bank

Criteria	Details
Sector	Cooperative
Location	Tehsil Batala District Gurdaspur
Event/Activity Name	Swachhata Hi Seva–2025
Brief Information on the Activity	The focus was on transforming "Cleanliness the neglected, garbage-filled spots"
Date of Event	17/09/2025 TO 30/09/2025
Objective	Awareness of Farmers, Improvement of Recovery
No. of Participants	13
Achievements & Outcomes	The campaign's achievements were driven by a widespread, citizen-led movement that included massive cleanup drives, waste-to-wealth innovations, and awareness programs
Photography & AV Content	
Additional Remarks	Farmers are encouraged to get more involved with the Cooperatives Institutions.

**The Punjab State Cooperative Agricultural Development Bank Limited,
Chandigarh.**

**NAME OF BANK – The Bhikhiwind Primary Cooperative Agriculture Development
Bank Ltd**

Criteria	Details
Sector	Cooperative
Location	PADB Bhikhiwind
Date	17/09/2025 TO 30/09/2025
Event/Activity Name	Cleanliness drive
Brief Information on the Activity	A cleanliness drive is a collective, organized effort to clean up and improve the cleanliness of a specific area, like a neighborhood, school campus, or public space, to raise awareness about hygiene and environmental responsibility
Objective	cleanliness drive's objectives are to improve sanitation, raise public awareness about hygiene, promote responsible waste management, and foster a sense of community ownership and civic responsibility for maintaining clean public spaces and environments
No. of Participants	3
Achievements & Outcomes	A clean environment promotes better health, improving both mental and physical well-being, which is very important
Photography & AV Content	
Additional Remarks	A cleanliness drive is a collective, organized effort to clean up and improve the cleanliness of a specific area, like a neighborhood, school campus, or public space, to raise awareness about hygiene and environmental responsibility

The Punjab State Cooperative Agricultural Development Bank Limited,
Chandigarh.

NAME OF BANK – The Bholath Primary Cooperative Agriculture Development
Bank Ltd


Criteria	Details
Sector	Cooperative
Location	PADB Bholath
Date	17/09/2025 TO 30/09/2025
Event/Activity Name	Cleanliness drive
Brief Information on the Activity	A cleanliness drive was organised by staff of padb to clean up and improve the cleanliness of padb and area near by. Different govt buildings and public places were covered, to raise awareness about hygiene and environmental responsibility
Objective	cleanliness drive's objectives are to improve sanitation, raise public awareness about hygiene, promote responsible waste management, and foster a sense of community ownership and civic responsibility for maintaining clean public spaces and environments
No. of Participants	4
Achievements & Outcomes	A clean environment promotes better health, improving both mental and physical well-being, which is very important
Photography & AV Content	
Additional Remarks	

**The Punjab State Cooperative Agricultural Development Bank Limited,
Chandigarh.**

**NAME OF BANK – The Chola Sahib Primary Cooperative Agriculture Development
Bank Ltd**

Criteria	Details
Sector	Cooperative
Location	PADB Chohla Sahib
Date	17/09/2025 TO 30/09/2025
Event/Activity Name	Cleanliness drive
Brief Information on the Activity	A cleanliness drive is a collective, organized effort to clean up and improve the cleanliness of a specific area, like a neighborhood, school campus, or public space, to raise awareness about hygiene and environmental responsibility
Objective	cleanliness drive's objectives are to improve sanitation, raise public awareness about hygiene, promote responsible waste management, and foster a sense of community ownership and civic responsibility for maintaining clean public spaces and environments
No. of Participants	7
Achievements & Outcomes	A clean environment promotes better health, improving both mental and physical well-being, which is very important
Photography & AV Content	
Additional Remarks	A cleanliness drive is a collective, organized effort to clean up and improve the cleanliness of a specific area, like a neighborhood, school campus, or public space, to raise awareness about hygiene and environmental responsibility



The Punjab State Cooperative Agricultural Bank Ltd, Chandigarh
NAME OF BANK - The Dasuya Primary Agriculture Development Bank

Criteria	Details
Sector	Cooperative
Location	SDM chowk, Dasuya
Event/Activity Name	Swachhata Hi Seva–2025 Campaign
Brief Information on the Activity	Cleanliness Drive , dedicated to Gandhi Jayanti.
Date of Event	17/09/2025 TO 30/09/2025
Objective	To promote cleanliness
No. of Participants	5
Achievements & Outcomes	Cleaned premises of PADBs by involving all staff of PADB and the farmers.
Photography & AV Content	
Additional Remarks	Staff and Farmers are encouraged to make their surroundings clean

The Punjab State Cooperative Agricultural Bank Ltd, Chandigarh


NAME OF BANK - The Dera Baba Nanak Primary Agriculture Development Bank Ltd.,

DISTRICT Gurdaspur

Criteria	Details
Sector	Cooperative
Location	Tehsil DRA BABA NANAK District GURDASPUR
Event/Activity Name	Swachhata Hi Seva-2025
Brief Information on the Activity	The focus was on transforming "Cleanliness the neglected, garbage-filled spots
Date of Event	17/09/2025 TO 30/09/2025
Objective	Awareness of Farmers, Cleanliness
No. of Participants	14
Achievements & Outcomes	The campaign's achievements were driven by a widespread, citizen-led movement that included massive cleanup drives, waste-to-wealth innovations, and awareness programs
Photography & AV Content	 
Additional Remarks	Farmers are encouraged to get more involved with the Cooperatives Institutions.


The Punjab State Cooperative Agricultural Bank Ltd, Chandigarh

NAME OF BANK - The Phillaur Primary Co-op. Agricultural Development Bank, Ltd.,

Criteria	Details
Sector	Cooperative
Location	Tehsil Phillaur District Jalandhar
Event/Activity Name	Awareness regarding Environment Protection.
Brief Information on the Activity	Environment awareness will made good impact to participants and will encourage them to protect environment for the human beings by their own ways.
Date of Event	09.09.2025
Objective	Awareness regarding Environmental Protection to students.
No. of Participants	26
Achievements & Outcomes	through this event the students will get vital information for how to protect the environment. This is significant to all of us.
Photography & AV Content	
Additional Remarks	Students showed more interest to indulge this type of activities to save the environment.


The Punjab State Cooperative Agricultural Bank Ltd, Chandigarh

NAME OF BANK - The Gurdaspur Primary Cooperative Agriculture Development Bank Ltd

Criteria	Details
Sector	Cooperative
Location	Tehsil:- Gurdaspur District:- Gurdaspur
Event/Activity Name	Swachhata Hi Seva-2025
Brief Information on the Activity	The focus was on transforming "Cleanliness the neglected, garbage-filled spots
Date of Event	17/09/2025 TO 30/09/2025
Objective	Awareness regarding cleanliness around
No. of Participants	13
Achievements & Outcomes	The campaign's achievements were driven by a widespread awareness of employees regarding effects of cleanliness.
Photography & AV Content	
Additional Remarks	The initiative resulted in cleanliness and better utilization of area available.

The Punjab State Cooperative Agricultural Bank Ltd, Chandigarh


NAME OF BANK - The Hoshiarpur Primary Agriculture Development Bank

Criteria	Details
Sector	Cooperative
Location	Cooperative building, Railway road, Hoshiarpur
Event/Activity Name	Swachhata Hi Seva–2025 Campaign
Brief Information on the Activity	Cleanliness Drive , dedicated to Gandhi Jayanti.
Date of Event	17/09/2025 TO 30/09/2025
Objective	To promote cleanliness
No. of Participants	5
Achievements & Outcomes	Cleaned premises of PADBs by involving all staff of PADB and the farmers.
Photography & AV Content	
Additional Remarks	Staff and Farmers are encouraged to make their surroundings clean


The Punjab State Cooperative Agricultural Development Bank Limited,
Chandigarh.

IYC-2025:- Activities Conducted during September 2025

NAME OF BANK – The Shahkot Primary Cooperative Agriculture Development
Bank Ltd





Criteria	Details
Sector	Cooperative
Location	Janian Chahal society
Date	15/09/2025
Event/Activity Name	Women Empowerment in Agriculture program
Brief Information on the Activity	Focus on consciousness about women's rights & aiming to have equal access to opportunities & resources
Objective	The primary objectives of women empowerment focus on achieving gender equality, enhancing women's social, economic, and political status, and promoting their rights and opportunities in all spheres of life
No. of Participants	25
Achievements & Outcomes	Women empowerment in India is the most effective tool for development as these days; women across the world are actively working as a leader and surpassing others in all the spheres of life
Photography & AV Content	
Additional Remarks	

The Punjab State Cooperative Agricultural Bank Ltd, Chandigarh
NAME OF BANK - The Jalandhar Primary Agriculture Development Bank,
Jalandhar

Criteria	Details
Sector	Cooperative
Location	Tehsil Jalandhar 2 District Jalandhar
Event/Activity Name	Swachhta Abhiyan
Brief Information on the Activity	Cleanliness Drive in PADB Jalandhar and Surrounding Areas
Date of Event	17/09/2025 TO 30/09/2025
Objective	Awareness about Hygienic environment and impact on human health and environment.
No. of Participants	6
Achievements & Outcomes	Cleaned the premises of bank and spread awareness about swachta.
Photography & AV Content	 <p style="text-align: right; font-size: small;">24/09/2025 12:29</p>
Additional Remarks	


The Punjab State Cooperative Agricultural Bank Ltd, Chandigarh

NAME OF BANK - The Kapurthala Primary Agriculture Development Bank,

Criteria	Details
Sector	Cooperative
Location	Tehsil Kapurthala
Event/Activity Name	Safayi Abhiyan : Savach Baharat UNDER IYC 2025
Brief Information on the Activity	SWACHHATA CAMPAIGN UNDER IYC 2025 the bank employees take part in cleanliness of surroundings and other important public places to pay tribute to the Father of Nation Mahatma Ghandi ji.
Date of Event	17/09/2025 TO 30/09/2025
Objective	Cleanliness of surroundings and other important public places
No. of Participants	6
Achievements & Outcomes	Clean environment with no dengue cases in surroundings.
Photography & AV Content	   

The Punjab State Cooperative Agricultural Bank Ltd, Chandigarh


NAME OF BANK - The Kartarpur Primary Agriculture Development Bank,

Criteria	Details
Sector	Cooperative
Location	Tehsil Kartarpur District Jalandhar
Event/Activity Name	Community clean-up and environmental awareness campaigns from 17/09/25 TO 02/10/2025
Brief Information on the Activity	This campaigns play a vital role in fostering a sense of responsibility among residents towards their local environment. These initiatives not only aim to beautify neighborhoods but also educate community members about the importance of maintaining a clean and sustainable environment. These campaigns create a platform for people to come together, share knowledge, and take collective action to address environmental issues
Date of Event	17/09/2025 TO 30/09/2025
Objective	Community clean-up and environmental awareness.
No. of Participants	16
Achievements & Outcomes	Through clean-up efforts, participants gain a deeper understanding of the impact of littering and pollution on local ecosystems.
Photography & AV Content	
Additional Remarks	Additionally, we seek to educate participants about the importance of maintaining a clean environment and the long-term benefits of sustainable practices

The Punjab State Cooperative Agricultural Development Bank Limited, Chandigarh.
IYC-2025:- Activities held in the month of SEPTEMBER-25


NAME OF THE BANK: The Lopoke Primary Cooperative Agricultural Development Bank Ltd

ACTIVITY REPORT

CRITERIA	DETAILS
Sector	Cooperative
Location	PADB Lopoke
Date	17/09/2025 TO 30/09/2025
Event/ activity name	Swachhata Hi Seva 2025 campaign
Brief information on activity	"Swachhata is Everyone's Business". This annual campaign emphasizes that cleanliness is a shared responsibility, encouraging participation from all staff of PADB Lopoke to promote hygiene and a clean environment. Activities during this Swachhata Pakhwada focus on instilling a culture of cleanliness, ensuring hygienic work environments, and promoting sustainable initiatives.
Objective	The main objectives of Swachhata Hi Seva was to reignite the spirit of collective action and staff participation for cleanliness across office premises.
No. Of participants	4
Achievements & out come	It serves as a cornerstone for physical well-being, significantly reducing the spread of germs and diseases, thereby safeguarding individual and community health around the office. Beyond the tangible benefits of a sanitized environment, maintaining cleanliness also fosters a sense of order and calm, contributing positively to mental clarity and reducing stress among employees of bank.
*Photographs & AV	
Additional remarks	Cleanliness is a cornerstone of a healthy and productive life, profoundly impacting both our physical environment and internal state. Beyond simply tidying up, it serves as a critical barrier against the spread of germs and allergies, safeguarding our physical health and reducing the risk of illness & making fit the whole staff.


The Punjab State Cooperative Agricultural Bank Ltd, Chandigarh

NAME OF BANK - The Mahilpur Primary Agriculture Development Bank

Criteria	Details
Sector	Cooperative
Location	Bains cooperative society complex, Mahilpur
Event/Activity Name	Swachhata Hi Seva-2025 Campaign
Brief Information on the Activity	Cleanliness Drive , dedicated to Gandhi Jayanti.
Date of Event	17/09/2025 TO 30/09/2025
Objective	To promote cleanliness
No. of Participants	5
Achievements & Outcomes	Cleaned premises of PADBs by involving all staff of PADB and the farmers.
Photography & AV Content	
Additional Remarks	Staff and Farmers are encouraged to make their surroundings clean


The Punjab State Cooperative Agricultural Bank Ltd, Chandigarh

NAME OF BANK - The Mukerian Primary Agriculture Development Bank

Criteria	Details
Sector	Cooperative
Location	Above dawat restaurant, Mukerian
Event/Activity Name	Swachhata Hi Seva-2025 Campaign
Brief Information on the Activity	Cleanliness Drive , dedicated to Gandhi Jayanti.
Date of Event	17/09/2025 TO 30/09/2025
Objective	To promote cleanliness
No. of Participants	5
Achievements & Outcomes	Cleaned premises of PADBs by involving all staff of PADB and the farmers.
Photography & AV Content	
Additional Remarks	Staff and Farmers are encouraged to make their surroundings clean

The Punjab State Cooperative Agricultural Bank Ltd, Chandigarh

NAME OF BANK - The Nakodar Primary Agriculture Development Bank

Criteria	Details
Sector	Cooperative
Location	Tehsil Nakodar District Jalandhar
Event/Activity Name	Swachhta Hi Sewa
Brief Information on the Activity	Cleanliness campaign was started by the bank
Date of Event	17/09/2025 TO 30/09/2025
Objective	Awareness to maintain cleanliness around us
No. of Participants	4
Achievements & Outcomes	Places around the PADB were cleaned
Photography & AV Content	
Additional Remarks	

The Punjab State Cooperative Agricultural Development Bank Limited,
Chandigarh.

IYC-2025:- Activities Conducted during September 2025

NAME OF BANK – The Balachaur Primary Cooperative Agriculture Development
Bank Ltd

Criteria	Details
Sector	Cooperative
Location	PADB Balachaur
Date	17/09/2025 TO 30/09/2025
Event/Activity Name	Cleanliness drive
Brief Information on the Activity	A cleanliness drive is a collective, organized effort to clean up and improve the cleanliness of a specific area, like a neighborhood, school campus, or public space, to raise awareness about hygiene and environmental responsibility
Objective	cleanliness drive's objectives are to improve sanitation, raise public awareness about hygiene, promote responsible waste management, and foster a sense of community ownership and civic responsibility for maintaining clean public spaces and environments
No. of Participants	4
Achievements & Outcomes	A clean environment promotes better health, improving both mental and physical well-being, which is very important
Photography & AV Content	
Additional Remarks	A cleanliness drive is a collective, organized effort to clean up and improve the cleanliness of a specific area, like a neighborhood, school campus, or public space, to raise awareness about hygiene and environmental responsibility

The Punjab State Cooperative Agricultural Development Bank Limited,
Chandigarh.


NAME OF BANK – The Nurmahal Primary Cooperative Agriculture Development
Bank Ltd

Criteria	Details
Sector	Cooperative
Location	PADB Nurmahal
Date	17/09/2025 TO 30/09/2025
Event/Activity Name	Swachhata Hi Sewa 2025
Brief Information on the Activity	Perform duties like cleaning roads, buildings, and public areas by sweeping, scrubbing floors, and removing dust and garbage.
Objective	Efforts are in place to ensure the safety, dignity, and socio-economic upliftment of Safai karamcharis
No. of Participants	10
Achievements & Outcomes	By handling waste, cleaning sewage systems, and preventing contamination of water sources, sanitation workers avert major public health crises.
Photography & AV Content	<p align="center">PADB NURMAHAL</p>
Additional Remarks	Achievements include maintaining public health, ensuring

The Punjab State Cooperative Agricultural Bank Ltd, Chandigarh

NAME OF BANK - The Pathankot Primary Agriculture Development Bank

DISTRICT PATHANKOT

Criteria	Details
Sector	Cooperative
Location	Tehsil Pathankot District Pathankot
Event/Activity Name	Swachhata Hi Seva–2025
Brief Information on the Activity	The focus was on transforming "Cleanliness the neglected, garbage-filled spots
Date of Event	17/09/2025 TO 30/09/2025
Objective	Awareness of Farmers, Improvement of Recovery
No. of Participants	12
Achievements & Outcomes	The campaign's achievements were driven by a widespread, citizen-led movement that included massive cleanup drives, waste-to-wealth innovations, and awareness programs
Photography & AV Content	
Additional Remarks	Farmers are encouraged to get more involved with the Cooperatives Institutions.

The Punjab State Cooperative Agricultural Development Bank Limited,
Chandigarh.

IYC-2025:- Activities Conducted during September 2025

NAME OF BANK – The Patti Primary Cooperative Agriculture Development Bank
Ltd

Criteria	Details
Sector	Cooperative
Location	PADB patti
Date	17/09/2025 TO 30/09/2025
Event/Activity Name	Cleanliness drive
Brief Information on the Activity	A cleanliness drive is a collective, organized effort to clean up and improve the cleanliness of a specific area, like a neighborhood, school campus, or public space, to raise awareness about hygiene and environmental responsibility
Objective	cleanliness drive's objectives are to improve sanitation, raise public awareness about hygiene, promote responsible waste management, and foster a sense of community ownership and civic responsibility for maintaining clean public spaces and environments
No. of Participants	5
Achievements & Outcomes	A clean environment promotes better health, improving both mental and physical well-being, which is very important
Photography & AV Content	
Additional Remarks	A cleanliness drive is a collective, organized effort to clean up and improve the cleanliness of a specific area, like a neighborhood, school campus, or public space, to raise awareness about hygiene and environmental responsibility


**The Punjab State Cooperative Agricultural Development Bank Limited,
Chandigarh.**

**NAME OF BANK – The Phagwara Primary Cooperative Agriculture Development
Bank Ltd**

Criteria	Details
Sector	Cooperative
Location	PADB PHAGWARA
Date	17/09/2025 TO 30/09/2025
Event/Activity Name	Cleanliness drive
Brief Information on the Activity	A cleanliness drive is a collective, organized effort to clean up and improve the cleanliness of a specific area, like a neighborhood, school campus, or public space, to raise awareness about hygiene and environmental responsibility
Objective	cleanliness drive's objectives are to improve sanitation, raise public awareness about hygiene, promote responsible waste management, and foster a sense of community ownership and civic responsibility for maintaining clean public spaces and environments
No. of Participants	5
Achievements & Outcomes	A Clean environment promotes better health and well being and proper sanitation provides a sense of satisfaction and better growth of individuals too.
Photography & AV Content	
Additional Remarks	A cleanliness drive is a collective, organized effort to clean up and improve the cleanliness of a specific area, like a neighborhood, school campus, or public space, to raise awareness about hygiene and environmental responsibility

The Punjab State Cooperative Agricultural Bank Ltd, Chandigarh
Celebration of IYC-2025 Activities held in the Month of Sept, 2025

NAME OF BANK - The Shahkot Primary Agriculture Development Bank

Criteria	Details
Sector	Cooperative
Location	Tehsil Shahkot District Jalandhar
Event/Activity Name	Community clean-up and environmental awareness campaigns
Brief Information on the Activity	These campaigns play a vital role in fostering a sense of responsibility among residents towards their local environment. These initiatives not only aim to beautify neighborhoods but also educate community members about the importance of maintaining a clean and sustainable environment.
Date of Event	17/09/2025 TO 30/09/2025
Objective	Community clean-up and environmental awareness.
No. of Participants	5
Achievements & Outcomes	Through clean-up efforts, participants gain a deeper understanding of the impact of littering and pollution on local ecosystems.
Photography & AV Content	
Additional Remarks	Additionally, we seek to educate participants about the importance of maintaining a clean environment and the long-term benefits of sustainable practices

**The Punjab State Cooperative Agricultural Development Bank Limited,
Chandigarh.**


**NAME OF BANK – The Sultanpur Lodhi Primary Cooperative Agriculture
Development Bank Ltd**

Criteria	Details
Sector	Cooperative
Location	PADB SULTANPUR LODHI
Date	17/09/2025 TO 30/09/2025
Event/Activity Name	Cleanliness drive.
Brief Information on the Activity	A cleanliness drive is a collective, organized effort to clean up and improve the cleanliness of a specific area, like a neighborhood, school campus, or public space, to raise awareness about hygiene and environmental responsibility
Objective	cleanliness drive's objectives are to improve sanitation, raise public awareness about hygiene, promote responsible waste management, and foster a sense of community ownership and civic responsibility for maintaining clean public spaces and environments
No. of Participants	4
Achievements & Outcomes	A clean environment promotes better health, improving both mental and physical well-being, which is very important
Photography & AV Content	
Additional Remarks	A cleanliness drive is a collective, organized effort to clean up and improve the cleanliness of a specific area, like a neighborhood, school campus, or public space, to raise awareness about hygiene and environmental responsibility

The Punjab State Cooperative Agricultural Development Bank Limited,
Chandigarh.


IYC-2025:- Activities Conducted during September 2025

NAME OF BANK – The Tarn Taran Primary Cooperative Agriculture Development
Bank Ltd

Criteria	Details
Sector	Cooperative
Location	PADB TARN TARAN
Date	17/09/2025 TO 30/09/2025
Event/Activity Name	Cleanliness drive
Brief Information on the Activity	A cleanliness drive is a collective, organized effort to clean up and improve the cleanliness of a specific area, like a neighborhood, school campus, or public space, to raise awareness about hygiene and environmental responsibility
Objective	cleanliness drive's objectives are to improve sanitation, raise public awareness about hygiene, promote responsible waste management, and foster a sense of community ownership and civic responsibility for maintaining clean public spaces and environments
No. of Participants	4
Achievements & Outcomes	A clean environment promotes better health, improving both mental and physical well-being, which is very important
Photography & AV Content	
Additional Remarks	A cleanliness drive is a collective, organized effort to clean up and improve the cleanliness of a specific area, like a neighborhood, school campus, or public space, to raise awareness about hygiene and environmental responsibility


The Punjab State Cooperative Agricultural Development Bank Limited,
Chandigarh.

NAME OF BANK - The Abohar Primary Cooperative Agricultural Development Bank Ltd

Criteria	Details
Sector	Cooperative
Location	Abohar
Date of Event	16/09/2025
Event/Activity Name	PADB Gathering Event
Brief Information on the Activity	To spread information about mutual benefits of members of bank .
Objective	Strengthen member engagement
No. of Participants	25
Achievements & Outcomes	People gained information about mutual benefits of bank membership .
Photography & AV Content	
Additional Remarks	


The Punjab State Cooperative Agricultural Development Bank Limited,
Chandigarh.

NAME OF BANK - The Baghapurana Primary Cooperative Agricultural Development Bank Ltd

Criteria	Details
Sector	Cooperative
Location	Baghapurana
Date of Event	17/09/2025
Event/Activity Name	Plantation new tree & Distribution of plants
Brief Information on the Activity	New plants and distributed at Baghapurana
Objective	Planting new trees & Distribution of new plants.
No. of Participants	17
Achievements & Outcomes	Distribution of plants. Participation of People
Photography & AV Content	
Additional Remarks	Initiatives for Increasing the Green Cover


The Punjab State Cooperative Agricultural Development Bank Limited,
Chandigarh.

NAME OF BANK - The Budhlada Primary Cooperative Agricultural Development Bank Ltd

Criteria	Details
Sector	Cooperative
Location	Village Gurney Kalan, Tehsil- Budhlada
Date	10.09.2025
Event/Activity Name	Plantation Drive
Brief Information on the Activity	Plantation Drive was conducted in Village - Gurney in which trees planted and distributed by team members
Objective	To Raise Awareness about Environment and Importance of Trees
No. of Participants	50
Achievements & Outcomes	Total 200 Tress Planted in which Villagers were also participated and planted trees
Photography & AV Content	
Additional Remarks	


The Punjab State Cooperative Agricultural Development Bank Limited,
Chandigarh.

NAME OF BANK - The Faridkot Primary Cooperative Agricultural Development Bank Ltd

Criteria	Details
Sector	Cooperative
Location	Village sadiq , District Faridkot
Date of Event	05/09/2025
Event/Activity Name	Plantation new tree & Dirtribution of plants
Brief Information on the Activity	New plants and distributed In Village sadiq
Objective	Planting new trees & Distribution of new plants.
No. of Participants	30
Achievements & Outcomes	Distribution of plants. Participation of Villagers.
Photography & AV Content	
Additional Remarks	Initiatives for Increasing the Green Cover


The Punjab State Cooperative Agricultural Development Bank Ltd, Chandigarh

NAME OF BANK – The Fazilka Primary Cooperative Agriculture Development Bank Ltd

Criteria	Details
Sector	Cooperative
Location	P.A.D.B .FAZILKA
Date	19.09.2025
Event/Activity Name	Plantation Event.
Brief Information on the Activity	To encourage farmers to plant various types of plant saplings which would inturn help in mitigating climate change, this would also foster a sense of unity and responsibility among them about the environment.
Objective	To encourage farmers to plant various types of plant saplings which would in turn help in mitigating climate change, this would also foster a sense of unity and responsibility among them about the environment.
No. of Participants	21
Achievements & Outcomes	This would help reduce global warming as farmers would take responsibility and unite at every aspects to curb climate change.
Photography & AV Content	
Additional Remarks	


**The Punjab State Cooperative Agricultural Development Bank Limited,
Chandigarh.**

NAME OF BANK - The Ferozepur Primary Cooperative Agricultural Development Bank Ltd

Criteria	Details
Sector	Cooperative
Location	Malwa Khalsa School Ferozepur, PADB Ferozepur
Date of Event	24/09/2025
Event/Activity Name	Distribution & Plantation of plants
Brief Information on the Activity	New plants were planted and distributed in School Campus
Objective	Planting new trees & Distribution of new plants.
No. of Participants	25
Achievements & Outcomes	Distribution of plants by Staff of PADB Ferozepur, Increased green cover around bank building.
Photography & AV Content	
Additional Remarks	Increased Green Cover nearby bank building.


The Punjab State Cooperative Agricultural Development Bank Limited,
Chandigarh.

NAME OF BANK - The Guruharsahai Primary Cooperative Agricultural Development Bank Ltd

Criteria	Details
Sector	Cooperative
Location	The Guruharsahai Primary Cooperative Agricultural Development Bank Ltd
Date of Event	09/09/2025
Event/Activity Name	Plantation event
Brief Information on the Activity	New plants were distributed
Objective	Planting new trees & Distribution of new plants.
No. of Participants	20
Achievements & Outcomes	Distribution of plants
Photography & AV Content	
Additional Remarks	


The Punjab State Cooperative Agricultural Development Bank Limited,
Chandigarh.

NAME OF BANK - The Gangsar Jaitu Primary Cooperative Agricultural Development Bank Ltd

Criteria	Details
Sector	Cooperative
Location	Village Jaitu , District Faridkot
Date of Event	11/09/2025
Event/Activity Name	Plantation new tree & Distribution of plants
Brief Information on the Activity	New plants and distributed In Village Jaitu
Objective	Planting new trees & Distribution of new plants.
No. of Participants	28
Achievements & Outcomes	Distribution of plants. Participation of Villagers.
Photography & AV Content	
Additional Remarks	Initiatives for Increasing the Green Cover


The Punjab State Cooperative Agricultural Development Bank Limited,
Chandigarh.

NAME OF BANK - The Jalalabad Primary Cooperative Agricultural Development Bank Ltd

Criteria	Details
Sector	Cooperative
Location	PADB, Jalalabad
Date of Event	03/09/2025
Event/Activity Name	Plantation new tree & Distribution of plants
Brief Information on the Activity	New plants and distributed In Jalalabad
Objective	Planting new trees & Distribution of new plants.
No. of Participants	18
Achievements & Outcomes	Distribution of plants to citizens
Photography & AV Content	
Additional Remarks	Initiatives for Increasing the Green Cover

The Punjab State Cooperative Agricultural Development Bank Limited,
Chandigarh.

NAME OF BANK - The Raman Primary Cooperative Agricultural Development Bank Ltd

Criteria	Details
Sector	Cooperative
Location	P.O Raman Mandi, Near Gaushala ,Tehsil Talwandi sabo Distt, Bathinda.
Date of Event	08/09/2025
Event/Activity Name	Role of Cooperatives in India.
Brief Information on the Activity	Highlighting the role of cooperatives in promoting inclusive, democratic, and sustainable development in Society.
Objective	To Promote the importance of cooperatives in our Society.
No. of Participants	10
Achievements & Outcomes	The members in the participation are pledge to promote the importance of PADBs in the Villages under the Bank.
Photography & AV Content	
Additional Remarks	None