

<b>Back to Office Report (BTOR)</b>		
<b>Sr. No.</b>	<b>Particulars</b>	<b>Remarks</b>
1	Name of the Project/Programme	International Year of Cooperatives
2	Place	1. Narajole Branch, Tamluk Ghatal CCB, Daspur Branch 2. Joynagar Kobindra SKUS Ltd., Joynagar, Ghatal Block
3	Date	02.09.2025
4	Name of Organization/NGO/ Person visited	1. Shri Akash Kumar Sharma, DDM 2. Shri Koushik Kulavi, Director, TGCCB 3. Shri Somnath Bandhopadhyay, DGM, Tamluk Ghatal CCB 4. Officials of Narajole and Daspur Branch of Tamluk Ghatal CCB 5. Shri Sandeep Khatua, Fishery Extension Officer, Daspur Block 6. Shri Alip Halder, Jt. BDO, Ghatal Block 7. Shri Arka Das, Cooperative Inspector, Ghatal Block 8. Shri Subrata Ku Das, EoMEE, Ghatal Block 9. Officials of Ghatal Branch of Tamluk Ghatal CCB 10. Members of SHG affiliated with Cooperative Sector, 11. Representatives of PACS, SB and CC account holders of the Bank 12. Others
5	Purpose of Visit	Awareness Programme
6	Topic Discussed*	<p>a. Cooperative Literacy Camps were conducted on 02.09.2025 in association with Tamluk Ghatal Central Cooperative Bank (TGCCB) at Daspur and Ghatal Blocks. The camps were attended by the Director, TGCCB, DGM, TGCCB, representatives from PACS, SHGs affiliated to the cooperative sector, account holders, officials from the Cooperation Department, GoWB, and local villagers.</p> <p>b. The discussions during the camps were structured to build awareness on a wide range of issues. The participants were first apprised of the background and growth of the cooperative movement in the country, tracing its historical roots and the way it evolved into a people's institution for credit delivery and livelihood support, with particular emphasis on the contribution of West Bengal cooperatives in rural credit and social development. The role of the cooperative sector in financial inclusion and equitable growth was explained in detail, highlighting how cooperative institutions provide access to affordable credit, banking services, and livelihood support to small and marginal farmers, artisans, and weaker sections, thereby reducing dependence on informal moneylenders and ensuring community-based and inclusive development.</p> <p>c. The initiatives of the Ministry of Cooperation, Government of India, and NABARD were also discussed, with focus on recent reforms such as the computerization of PACS, introduction of digital services in cooperative banks, strengthening of governance and transparency, as well as NABARD's various refinance schemes, capacity-building programmes, and</p>

		<p>development initiatives aimed at modernizing the cooperative credit structure. Participants were made aware of the importance of “cooperation among cooperatives,” emphasizing the need for primary societies, district cooperative banks, and apex institutions to collaborate, share resources and expertise, and support each other for building resilience and achieving scale, with examples of successful models within the state.</p> <p>d. The sessions also highlighted the range of financial services provided by cooperative institutions, including deposit mobilization, crop loans, Kisan Credit Cards, savings schemes, and support for SHGs and FPOs through credit linkage. The growing emphasis on digitalization and the expansion of services beyond traditional credit functions were particularly noted as steps towards making cooperatives more relevant to present-day needs. Finally, the achievements of cooperative banks in the state and district were presented, showcasing their role in priority sector lending, deposit growth, credit delivery to farmers and rural households, and successful cases of PACS and SHGs who benefited from their linkage with cooperatives.</p> <p>e. The programmes were well received by the participants, especially the grassroots stakeholders such as SHGs and PACS members, who appreciated the dissemination of information and the interactive format of the sessions.</p>
7	Outcome of the visit*	--
8	Any other information, if any *	<p>During the interactive discussions, the participating SHGs and PACS officials raised concerns regarding the non-settlement of Interest Subvention claims by the Government of West Bengal, which is particularly hampering lending activities under the SHG fold. They pointed out that due to the delay in settlement of these claims, the effective rate of interest under the cooperative system has become comparatively higher. This has resulted in dissatisfaction among members, many of whom are being compelled to shift towards the NRLM fold where the credit linkage is more lucrative and the benefit of subvention is assured. The officials expressed that unless the subvention claims are released in a timely manner, the cooperatives will face increasing difficulty in retaining SHG members within their fold, thereby weakening the grassroots cooperative credit delivery system.</p>

(Note: \* to be given in bullet form, \*\*The BTOR as per the prescribed format of respective Business / Promotional / Development Departments may be submitted to the concerned department, separately.)

<b>Signature of the DDM/Cluster Officer</b>	Akash Sharma
<b>Name of the District /Cluster Office</b>	Paschim Medinipur & Jhargram
<b>Date</b>	30.09.25





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