

# **CALENDAR OF COURSES**

**APRIL 2025 TO MARCH 2026** 



Cooperatives Build a Better World





# **Agriculture Co-operative Staff Training Institute**

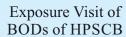
Sangti, Summer Hill, Shimla-171 005

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Receiving
Best Performing Award
from Union Minister for
Home & Cooperatives
Sh. Amit Shah







Exposure Visit of Nizamabad DCCB Telengana to HPSCB



#### **Agriculture Cooperative Staff Training Institute (ACSTI)**

The Agriculture Cooperative Staff Training Institute popularly known as ACSTI was set up in September 1987 by HPSCB is a pioneer institute in banking and cooperative sector. ACSTI has spacious complex situated at Sangti, Summerhill, Shimla blessed by nature in form of stunning view of lush green protected forests coupled with a serene environment which provide the best learning environment to the trainees to develop their competencies coupled with high quality of training. ACSTI is one of the leading Apex training Institution of Himachal Pradesh with a long term commitment to develop professional competencies. It has focused its efforts over the years to develop professional competencies in the field of banking, cooperation, management and administration and in line with these efforts has achieved expertise in imparting and facilitating quality training programmes.

Due to strong commitment of The HP State Cooperative Bank Ltd., The Kangra Central Cooperative Bank Ltd. and other Cooperative Institutions, this institute has grown from its humble beginnings into fully established training centre. It is now well equipped to cater to the training needs of employees from various cooperative institutions across the state and the nation, ensuring they develop the necessary skills and expertise.

#### **Endeavours of Institute**

The Institute strive to enhance and advance the functioning of cooperative Institutions by fostering a sense of purpose, commitment and skill development among officers and employees, enabling them to fulfil their responsibilities efficiently and effectively.

#### **Aims and Objectives**

- 1. Facilitate and support organisations by conducting training programs, conferences, seminars and workshops.
- 2. Examine the challenges faced in the planning and execution of cooperative programs and propose effective solutions.
- 3. Engage in Research Studies and academic assignments to advance knowledge in the field.
- 4. Share insights and findings through periodicals, papers, and other publications to promote the Institute's objectives.

Additionally, this Institute is recognised as the designated agency for providing training on banking and management as well as challenges related to cooperative banks, commercial banks and other financial institutions. It serve as a key training centre for government departments at both the State and National levels.

The Institute holds the distinction of being a Certified Institute of Excellence in Cooperatives as acknowledged by the Bankers Institute of Rural Development (BIRD) in Lucknow.



#### Vision and Mission of Institute



To become a centre of excellence and innovation for good governance and develop cooperatives and other organisations as catalyst of socio-economic development of the state and country.

# MISSION

- \* To create a learning environment that fosters individual growth and highest ethical and professional standards in our staff.
- \* To develop and mould through our well structured and holistic training courses, a cadre of competent staff, well versed with contemporary best practices in the fields of cooperation, cooperative banking and good governance.
- \* To enhance the values of cooperatives and strengthen the cooperative movement of the state as well as neighbouring states.
- \* To impart managerial skills and leadership qualities to the staff of cooperative banks / cooperative institutions, so that they are well equipped to carry out the critical responsibilities and duties in banking operations.
- \* To inculcate a deep sense of pride in the service and appreciation of the vital role played by NABARD and Department of Cooperation.
- \* To promote and carry out the Research in the field of cooperation, banking and good governance with the view to facilitate better policy formulation and more efficient banking procedures.



#### STANDING COMMITTEE OF ACSTI

Sh. Davender Singh Shyam

Chairman

Chairman

The H.P. State Co-op. Bank Ltd., Shimla

Sh. Sharwan Manta, HAS

Member

**Managing Director** 

The H.P. State Co-op. Bank Ltd., Shimla

Dr. Vivek Pathania

Member

Chief General Manager, NABARD

Regional Office: Kasumpti, Shimla-9

Sh. Jeet Ram Bhardwaj

Principal, ACSTI, Shimla

Member Secretary

#### SPECIAL INVITEES

**Managing Director** 

The Kangra Central Co-operative Bank Ltd., Dharamshala

Distt. Kangra (H.P.)

Managing Director

The Jogindra Central Co-operative Bank Ltd.

Rajgarh Road, Distt. Solan (H.P.)

**Managing Director** 

The HP State Co-op. Agri. & Rural Dev. Bank Ltd., Kasumpti

Shimla-171 009 (H.P.)

Managing Director

The H.P. State Mkt. & Consumer Federation Ltd.

Near Victory Tunnel, Shimla (H.P.)



## **Major Activities during FY 2024-25**

#### **Programme under SOFTCOB**

There were total 88 programmes in FY 2024-25 which includes programmes for cooperative institutions as well as for other agencies. ACSTI has conducted 69 programmes in which 3179 participants were trained there were 6206 training days.

#### **Programmes Sponsored by National Agencies**

ACSTI had conducted 1 training programme on PACS Computerization for Core Master Trainers/Master Trainers sponsored by National Bank for Agriculture and Rural Development (NABARD), in which 34 Core Master Trainers/Master trainers were trained.

#### Training Programmes by other Government Agencies at ACSTI

ACSTI conducted 16 training programmes which were conducted by various Government agencies like Himachal Pradesh State Rural Livelihood Mission (HPSRLM), Himachal Pradesh State Electricity Board Limited. (HPSEB), Japan International Cooperation Agency (JICA), National Cooperative Development Corporation (NCDC) and State Council of Educational Research and Training (SCERT) Solan, wherein 668 participants were trained.

#### Celebration of International Women's Day in International Cooperative Year

ACSTI celebrated International Women's Day, where in women entrepreneurs who have made significant contribution in their area were acknowledged for their efforts. The Beneficiary of SHG Loans, Sashakt Mahila Rin Yojna Scheme (Schemes led by Bank) as well as women led branches which are performing best in Banking were felicitated. The basic purpose was to encourage empowerment.



#### **Modern Infrastructure**

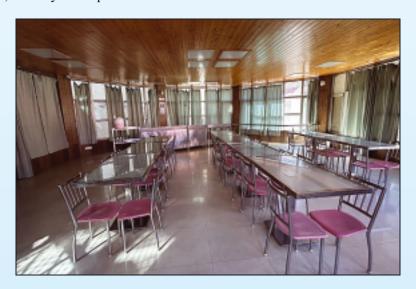
#### **Hostel Accommodation**

Our Institute offers modern and spacious hostel facilities, providing participants with well furnished rooms that provides modern amenities and peaceful environment for a comfortable stay. ASCTI ensures that participants have a rejuvenating stay during their training.



#### **Mess and Dining Hall**

Institute has its own mess. Breakfast, lunch, evening tea, and dinner are available at nominal charges in a well-furnished dining hall. With the focus on quality and variety, our mess and dining area ensures that each meal promotes both health and where participants can enjoy balanced home style meals in a warm, friendly atmosphere.





#### Library

The institute features a well-stocked and furnished library with over 2,500 books on various subjects, including Cooperation, Banking, Economics, Rural Development, Law, Finance, Accounts, Management, and Computers. It caters to the needs of participants, faculty members, and research scholars from different institutions. Additionally, the library provides access to leading journals, newspapers, and magazines.



#### Class Rooms

Our State of art classrooms are designed to provide comfortable and interactive learning environment, equipped with modern technology to enhance the training experience. With ergonomic seating, high speed internet and multimedia equipment, our classroom ensure that participants can engage actively and absorb the content effectively.





Our boardroom style classrooms are designed to faster dynamic and thoughtful discussions, problem solving activities, team building exercises and collaborative learning that encourages interactions among participants and facilitators.



#### **Conference Hall and Lounge**

The institute boasts a spacious, well-decorated, and tastefully furnished conference hall equipped with modern audio-visual devices with the seating capacity of 80 people. The large, versatile hall is designed making it ideal venue for big events, conferences perfect setting for both individual learning and group activities.





#### Recreation

Our Institute offers a variety of recreational facilities providing trainees with opportunities to relax, recharge and socialize during their breaks. The institute's Recreation Hall is equipped with color TVs and other audio-visual devices. Chess, Carom Board and various indoor as well as outdoor games are also available for participants so as to create a balance between learning and relaxation, helping trainees unwind and stay fresh.

#### Glass House

Spacious and elegantly designed hall is tailored for high profile meetings. It is a perfect venue for strategic discussions and collaborative decision making



#### **Guest House**

A modern, elegantly decorated, and well-furnished guest house is available within the institute. It includes VIP rooms and is managed by the H.P. State Cooperative Bank Ltd., H.O. The Mall, Shimla.



#### **How to Reach ACSTI**

Upon arrival in Shimla at the railway station, interstate bus stand, airport, or taxi stand, visitors can reach ACSTI via taxi or private local buses. Buses frequently operate to H.P. University, Summer Hill, Shimla, with a 15-minute walk from Summer Hill to the institute. A limited number of buses travel directly to the institute. If opting for a taxi, visitors can ask the driver to take them to ACSTI, Sangti, Summer Hill, which is approximately 1 km from the Summer Hill railway station. From the Summer Hill bus stop, it takes about 15 minutes to walk to ACSTI.

#### By Air

The nearest major airport to Shimla is in Chandigarh, which is about 120 km away from the institute. However, a smaller airport, Jubber Hatti, is located around 20 km from the institute. Travelers can take a smaller flight from Delhi or Chandigarh to Jubber Hatti. From there, taxis are available to reach ACSTI, Sangti, Summer Hill.

#### By Train

Shimla is connected to the town of Kalka through a narrow-gauge railway, covering a distance of 90 km. The train journey from Kalka to Shimla takes around six hours, which is longer than the three-and-a-half-hour bus journey. However, the train ride is a scenic experience, passing through 103 tunnels and offering breathtaking views of the mountains and landscapes.

#### By Road

Shimla is well-connected by road to major cities such as Delhi, Chandigarh, Kalka, Ambala, and various towns in Punjab, Haryana, Rajasthan, Uttarakhand, and Uttar Pradesh. Travelers can choose from different types of buses, including luxury coaches, semi-deluxe, AC buses and regular state transport buses run by H.P. Tourism and HRTC. Tickets for these buses can be booked Online and at ISBT (Inter-State Bus Terminal), New Delhi, or Himachal Bhawan at Mandi House.



## **Awards and Recognitions**

ACSTI has been honored with several prestigious awards for excellence in training and showcasing the commitment to high quality training programmes.

The Centre for Professional Excellence in Cooperatives (C-PEC), Lucknow has evaluated ACSTI and has given it 'A' category accreditation for excellence in training quality, research and development (R&D) activities, and infrastructure development.

Moreover, the National Level Cooperative Development Organizations like NAFSCOB, NCCT have recognized ACSTI for its outstanding performance and have honored it with multiple awards:

- 1. Best Performance Award from NAFSCOB, Mumbai (2012-13).
- 2. Best Performance Award from NCCT, New Delhi (2013-14).
- 3. Best Performance Award from NAFSCOB, Mumbai (2014-15).
- 4. Best Performance Award from NAFSCOB, Mumbai (2015-16).
- 5. Best Performance Award from NAFSCOB, Mumbai (2016-17).
- 6. Best Performance Award from NAFSCOB, Mumbai (2017-18).
- 7. Best Performance Award from NAFSCOB, Mumbai (2018-19).
- 8. Best Performance Award from NAFSCOB, Mumbai (2019-20).
- 9. Best Performance Award from NAFSCOB, Mumbai (2020-21).
- 10. Best Performance Award from NAFSCOB, Mumbai (2022-23).
- 11. Best Performance Award from NAFSCOB, Mumbai (2023-24).

This consistent recognition highlights ACSTI's excellence in cooperative education and development.

#### **Faculty at ACSTI**

ACSTI has a team of highly skilled, certified and experienced faculty members. These professionals specialize in various disciplines such as banking, cooperation, management, administration, and research & development. The faculty ensures that participants receive the best training while staying updated with the latest advancements in their respective fields.

Additionally, ACSTI regularly invites guest lecturers and experts from reputed institutions across the country to enhance learning and knowledge sharing.

Here are the key faculty members at ACSTI:

- 1. Sh. Jeet Ram Bhardwaj Principal
- 2. Sh. Dola Singh Faculty Member (Specializing in Accounts and Bookkeeping)
- 3. Mrs. Shivani Sharma Faculty Member (Specializing in Cooperative Law)
- 4. Dr. Vishal Thakur Faculty Member
- 5. Sh. Abhimanyu Thakur Faculty Member



# Adjiculture Co-operative Staff Training Institute

# Sangti, Summer Hill, Shimla-171 005

**Certified Institution** 

# The H.P. State Co-operative Bank Ltd.

### **CALENDAR OF COURSES FOR THE YEAR 2025-26**

S. No.	Name of the Programme	Target Group	Duration	Date		Venue	Course Coordinator			
	APRIL 2025									
1.	Programme on Domestic Enquiry and Disciplinary Proceedings	AGM/Senior Managers of all Cooperative Banks	3 Days	7	9	ACSTI, Shimla	Ms. Shivani Sharma & Sh. Dola Singh			
2.	Programme on Asset Liability Management	Branch Managers of all Cooperative Banks	3 Days	17	19	ACSTI, Shimla	Sh. Abhimanyu Thakur			
3.	Programme on Developing PACS into multipurpose societies	Functionaries of PACS under ARCS, Mandi	3 Days	22	24	Mandi	Dr. Vishal Thakur & Sh. Abhimanyu Thakur			
4.	Programme on Developing PACS into multipurpose societies	Functionaries of PACS under ARCS Sirmour	3 Days	22	24	Sirmour	Ms. Shivani Sharma & Sh. Dola Singh			
		MAY 202	5							
5.	Workshop on PACS working as DMA	PACS working as DMA /Manager of HPSCB	1 Day	3	3	ACSTI, Shimla	Sh. Dola Singh			
6.	Programme on Internal Checks, Audit and Inspection	Internal Auditors of HPSCB	3 Days	5	7	ACSTI, Shimla	Dr. Vishal Thakur			
7.	Workshop on PACS Computerisation	Core Trainers/Master Trainers /Secretaries of PACS	2 Days	14	15	ACSTI, Shimla	Sh. Abhimanyu Thakur			



S. No.	Name of the Programme	Target Group	Duration	Da	ite	Venue	Course Coordinator			
	MAY 2025									
8.	Know Your Customer, PMLA and Customer Protection	JCs of all Cooperative Banks	3 Days	15	17	ACSTI, Shimla	Ms. Shivani Sharma			
9.	Programme on Developing PACS into Multipurpose Societies	Functionaries of PACS of ARCS Bilaspur	3 Days	19	21	ACSTI, Shimla	Sh. Dola Singh			
10.	Programme on Developing PACS into multipurpose societies	Functionaries of PACS under ARCS, Chamba	3 Days	26	28	ACSTI, Shimla	Ms. Shivani Sharma			
		JUNE 202	25							
11.	Awareness Workshop on central sponsored schemes of Ministry of Cooperatives for diversification of PACS	Functionaries of PACS of ARCS Keylong	1 Day	3	3	On Location	Ms. Shivani Sharma & Sh. Dola Singh			
12.	Programme on Developing PACS into Multipurpose Societies	Functionaries of PACS of ARCS Kinnaur	3 Days	3	5	Kinnaur	Dr. Vishal Thakur & Sh. Abhimanyu Thakur			
13.	Self-sustenance through improved Governance and Management of Resources	PACS Board Members, ARCS (Block Level) Kullu	2 Days	5	6	On Location	Sh. Dola Singh & Ms. Shivani Sharma			
14.	Programme on Developing PACS into Multipurpose Societies	Functionaries of PACS under ARCS, Shimla	3 Days	16	18	ACSTI, Shimla	Ms. Shivani Sharma			
15.	Programme on Developing PACS into Multipurpose Societies	Functionaries of PACS under ARCS, Nurpur and Dehra Block	3 Days	19	21	ACSTI, Shimla	Sh. Dola Singh			
16.	Business Development, Profit Planning and Diversification	Branch Managers/ Asstt. Managers of all Cooperative Banks	3 Days	24	26	ACSTI, Shimla	Dr. Vishal Thakur			
17	Programme on NPA and Recovery Management	Secretaries of PACS under ARCS, Sirmaur	3 Days	25	27	ACSTI, Shimla	Sh. Abhimanyu Thakur			



S. No.	Name of the Programme	Target Group	Duration	Date		Venue	Course Coordinator			
	JULY 2025									
19.	Maintenance of office record, Diary & Dispatch/ Receipt, Examination of PUCs, Preparation of Noting and Drafting and Office Dealing, Service Rules, P& A Rules, etc.	EA/JCs of all Cooperative Banks	3 Days	1	3	ACSTI, Shimla	Dr. Vishal Thakur			
20.	Programme on Business Development Planning and Diversification	Secretaries of PACS under ARCS, Hamirpur	3 Days	3	5	ACSTI, Shimla	Ms. Shivani Sharma			
21.	Programme on Developing PACS into Multipurpose Societies	Functionaries of PACS under ARCS, Una	3 Days	7	9	ACSTI, Shimla	Sh. Abhimanyu Thakur			
22.	Workshop on Cash Management, Fake Notes and Deposit mobilization	JCs of all Cooperative Banks	1 Day	10	10	ACSTI, Shimla	Ms. Shivani Sharma			
23.	Programme Analysis of Balance Sheet and Profit & Loss Account (New)	Assistant Managers of all Cooperative banks	3 Days	17	19	ACSTI, Shimla	Sh. Dola Singh			
24.	Programme on Cybercrime and prevention of frauds in Banks	EAs/JCs of all Cooperative Bank	3 Days	27	29	ACSTI, Shimla	Sh. Abhimanyu Thakur			
25.	Workshop on Business Development, Profit Planning and Business Diversification	Senior Managers/Managers/ Assistant Managers of ARDB	2 Days	28	29	ACSTI, Shimla	Dr. Vishal Thakur			
		AUGUST 2	025							
26.	Self-sustenance through improved Governance and Management of Resources	PACS Board Members, ARCS (Block Level) Solan	2 Days	5	6	Solan	Ms. Shivani Sharma & Sh. Dola Singh			
27.	Workshop on PACS Computerisation (New)	Core trainers/Master Trainers/ Secretaries of PACS	2 Days	7	8	ACSTI, Shimla	Sh. Abhimanyu Thakur			
28.	Know Your Customer, PMLA and Customer Protection	JCs of all Cooperative Banks	3 Days	11	13	ACSTI, Shimla	Ms. Shivani Sharma			



S. No.	Name of the Programme	Target Group	Duration	Da	ate	Venue	Course Coordinator			
	AUGUST 2025									
29.	Training Programme for Fisheries Cooperatives	Official and non-Officials of Fisheries Cooperative Societies ARCS Bilaspur	2 Days	20	21	On Location	Sh. Dola Singh & Sh. Abhimanyu Thakur			
30.	Programme on NPA and Recovery Management	Secretaries and BOD of PACS under ARCS, Palampur and Dharamshala	3 Days	26	28	ACSTI, Shimla	Ms. Shivani Sharma			
31.	Workshop on Banking Operations and Procedures	Officials of Jogindra Central Cooperative Bank Ltd.	1 Day			On Location	Dr. Vishal Thakur & Sh. Abhimanyu Thakur			
		SEPTEMBER	2025							
32.	Programme on NPA and Recovery Management	Recovery Supervisors of ARDB	3 Days	4	6	ACSTI, Shimla	Ms. Shivani Sharma			
33.	Workshop on Income Tax, TDS and GST	Branch Mangers of HPSCB	1 Day	6	6	ACSTI, Shimla	Sh. Abhimanyu Thakur			
34.	Programme on Business Development Planning and Diversification	Secretaries PACS under ARCS, Bilaspur	3 Days	9	11	On Location	Sh. Abhimanyu Thakur & Dr. Vishal Thakur			
35	Programme on Women Empowerment and Entrepreneurship Development	Female PACS Personnel of ARCS Kangra	3 Days	10	12	ACSTI, Shimla	Ms. Shivani Sharma			
36.	Programme on Revenue Laws in Banking	Branch Managers of all Cooperative Banks	3 Days	17	19	HPRTI, Joginder- nagar ACSTI, Shimla	Ms. Shivani Sharma & Sh. Dola Singh			
37	Awareness Workshop on central sponsored schemes of Ministry of Cooperatives for diversification of PACS	Functionaries of PACS under ARCS, Chamba	1 Day	25	25	On Location	Dr. Vishal Thakur & Sh. Dola Singh			



S. No.	Name of the Programme	Target Group	Duration	Da	ite	Venue	Course Coordinator			
	OCTOBER 2025									
38.	Workshop on Insurance Products and services	Officialsof HPSCB	1 Day	4	4	ACSTI, Shimla	Ms. Shivani Sharma			
39.	Programme on Computer aided operations in banking environment and Digital Banking and frauds	Promoted Clerks of HPSCB	3 Days	13	15	ACSTI, Shimla	Dr. Vishal Thakur			
40.	Banking Law and Practice and Legal aspect to loan Proposal	Assistant Managers of all Cooperative Banks	3 Days	16	18	ACSTI, Shimla	Ms. Shivani Sharma			
41.	Programme on Business Development Planning and Diversification	Secretaries of PACS under ARCS, Sirmour	3 Days	29	31	On Location/ ACSTI,	Sh. Dola Singh & Sh. Abhimanyu Thakur			
		NOVEMBER	2025							
42.	Programme on Banking Operations and Procedure	EA/JC of all Cooperative Banks	3 Days	10	12	ACSTI, Shimla	Sh. Dola Singh			
43.	Credit Appraisal, Loan Documentation and recovery management	Branch Managers of all Cooperative Banks	3 Days	13	15	ACSTI, Shimla	Sh. Abhimanyu Thakur			
44.	Developing PACS into Multipurpose Societies	Functionaries of PACS under ARCS Circle Kullu	3 Days	18	20	Kullu/ ACSTI, Shimla	Dr. Vishal Thakur & Sh. Dola Singh			
45.	Workshop on PACS Computerization	Core Trainers/Master Trainers/ Secretaries of PACS	2 Days	17	18	ACSTI, Shimla	Ms. Shivani Sharma			
46.	Programme on Leadership, Customer Relationship and Team Building	Br. Mgrs./Asstt. Mgrs. of all Cooperative Banks	3 Days	27	29	ACSTI, Shimla	Dr. Vishal Thakur			
		DECEMBER 2	2025							
47.	Programme on NPA and Recovery Management	Secretaries of PACS under ARCS, Solan	3 Days	3	5	ACSTI, Shimla	Dr. Vishal Thakur			
48.	Workshop on Income Tax, TDS and GST Norms	Branch Managers of all Cooperative Banks	1 Day	6	6	ACSTI, Shimla	Ms. Shivani Sharma			
49.	Programme on Banking Operations and Procedure	Newly appointed Jcs of all Cooperative Banks	3 Days	8	10	ACSTI, Shimla	Ms. Shivani Sharma			
50.	Programme on Business Development Planning and Diversification	Secretaries of PACS under ARCS, Mandi	3 Days	10	12	ACSTI, Shimla	Sh. Dola Singh			
51.	Two days Workshop on Transport Cooperative Societies regarding Coop Act/Rule and office procedures	BODs and Employees of the Transport Coop. Societies	2 Days	16	17	On Location/ ACSTI, Shimla	Sh. Dola Singh & Sh. Abhimanyu Thakur			
52.	Programme on Business Development Planning and Diversification	Secretaries of PACS under ARCS Circle Una	3 Days	16	18	Una	Dr. Vishal Thakur & Ms. Shivani Sharma			



S.	Name of the Programme	Target Group	Duration	Date		Venue	Course Coordinator	
No.		IANIIADV C	0026				Coordinator	
		JANUARY 2			_			
53.	Workshop on Revenue Laws in Banking	Junior Clerks of all Cooperative Bank	1 Day	3	3	ACSTI, Shimla	Dr. Vishal Thakur	
54.	Programme on Leadership and team building	Board Members of PACS under ARCS Bilaspur	3 Days	6	8	ACSTI, Shimla/On Location	Sh. Dola Singh & Sh. Abhimanyu Thakur	
55.	Programme on loan documentation, NPA and recovery Process	EAs of all Cooperative Banks	3 Days	15	17	ACSTI, Shimla	Dr. Vishal Thakur	
56.	Programme on Customer Behaviour and Communication Skills	Junior Clerks of all Cooperative Banks	3 Days	19	21	ACSTI, Shimla	Sh. Abhimanyu Thakur	
		FEBRUARY 2	2026					
57.	Capacity Building cum Exposure visit	Delegates of HPSCB	7 Days					
58.	Personality Development Programme	Subordinate Staff of all Cooperative Banks	3 Days	5	7	ACSTI, Shimla	Ms. Shivani Sharma	
59.	Workshop on Reporting and Compliance	EA/JC of all Cooperative Banks	1 Day	16	16	ACSTI, Shimla	Sh. Abhimanyu Thakur	
		MARCH 20	26					
60.	Personality Development Programme	Subordinate Staff of all Cooperative Banks	3 Days	2	4	ACSTI, Shimla	Sh. Dola Singh	
61.	Training Programme on Business Development & other activities for TC. And Non Agri. Cooperative Societies	BODs and Employees of the related Coop. Societies	3 Days	5	7	ACSTI, Shimla	Dr. Vishal Thakur	
	In	ternational year of Co	operat	ives	(ICY)			
		APRIL 202	5					
1.	Training on digital tools for coope	erative societies				ACSTI Shimla		
2.	Distribution of pamphlets of vario	MAY 2025 ous Govt. sponsored &				ACSTI Shimla		
3.	JUNE 2025 International Yoga Day Celebration with Cooperatives at District Headquarters						Head Office, ACSTI & all District Office	
4.	JULY 2025 Training on digital tools for cooperative societies					ACSTI Shimla & FL through FLC Coordinators and all Branches for women engaged with MILKFED		
5.	AUGUST 2025 Training on digital tools for cooperative societies					ACSTI Shimla & through FLC Coordinators and all Branches for women engaged with MILKFED		
6.	OCTOBER 2025 Cooperative entrepreneurship training especially for borrower societies of Bank involved in PDS, Fertilizer & Marketing						ACSTI Shimla	
7.	NOVEMBER 2025 Photo Exhibition on History of Cooperatives						ACSTI Shimla	

# A FEW GLIMPSES





















# The Himachal Pradesh State Co-operative Bank Ltd.

(Scheduled Bank)

Head Office: The Mall, Shimla-171 001 Telephone: 0177-2804489, 90, 92 Fax: 0177-2804491 Website: www.hpscb.com email: infochpscb.com