



CALENDAR OF COURSES

APRIL 2026 TO MARCH 2027



Agriculture Co-operative Staff Training Institute

Sangfi, Summer Hill, Shimla-171 005

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Receiving Best Performance Award from Hon'ble Minister of Cooperation Sikkim



Training Programme for PACS Personnel



Group Activity by Participants



Capacity Building-cum-Exposure Visit of BOD of HPSCB

About Us

The Agriculture Co-operative Staff Training Institute (ACSTI) Shimla, established in September 1987 by Himachal Pradesh State Cooperative Bank, is a premier institution dedicated to strengthening the cooperative movement which has stood as a beacon of learning and professional development for the cooperative sector in Himachal Pradesh. Nestled in the serene surroundings of Sangti, Summerhill, Shimla, the institute provides a peaceful and inspiring environment for learning where the institute has nurtured generations of professionals who have gone on to strengthen cooperative institutions across the state. The Agriculture Co-operative Staff Training Institute (ACSTI), Shimla, is a distinguished institution committed to strengthening the cooperative framework and enhancing the efficiency of rural financial and development systems.

ACSTI plays a pivotal role in strengthening the cooperative movement by imparting quality training in areas such as banking, cooperative law, finance, management, and rural development. Through its well-structured programs, the institute aims to equip trainees with practical knowledge, managerial skills, and a deep understanding of cooperative principles.

With a strong focus on both theoretical and applied learning, ACSTI integrates modern teaching methodologies, experienced faculty, and comprehensive infrastructure to deliver effective training. The institute is committed to fostering professionalism, leadership, and ethical practices among cooperative personnel.

The cooperative movement has always been a cornerstone of inclusive growth, and ACSTI has played a pivotal role in equipping staff and leaders with the skills, knowledge, and values necessary to serve communities effectively. Over the years, the institute has grown into a full-fledged apex training institute which continues to uphold its mission of fostering excellence in cooperative banking and management.

Vision and Mission of Institute

Vision

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**Chairman**

The HP State Cooperative Bank

Chairman

Managing Director

The HP State Cooperative Bank

Member

Chief General Manager, NABARD

Regional Office, Kasumpti, Shimla-9

Member

Principal

ACSTI, Shimla

Member Secretary

Special invitees

Managing Director

Kangra Central Cooperative Bank, Dharamshala
Kangra (HP)

Managing Director

Jogindra Central Cooperative Bank, Solan
Rajgarh Road, Solan (HP)

Managing Director

The HP State Coop Agri. & Rural Dev. Bank Ltd. Kasumpti
Shimla (HP)

Managing Director

The HP State Mkt. & Consumer Federation Ltd.
Near Victory Tunnel, Shimla (HP)

Infrastructure Facilities

Nestled in the scenic hills of Sangti, Summerhill, Shimla, the Agricultural Co-operative Staff Training Institute (ACSTI) offers a serene and inspiring environment for learning. Surrounded by lush greenery and a peaceful atmosphere, the institute combines natural beauty with modern infrastructure, making it an ideal place for training and professional development.

Facilities Available at ACSTI

- **Classrooms:**

The Agriculture Cooperative Staff Training Institute is equipped with modern smart classrooms that significantly enhance the teaching and learning experience. These classrooms are designed with advanced audio-visual technology, including digital projectors, interactive screens, and multimedia systems, enabling trainers to deliver content in a more engaging and effective manner. Comfortable seating arrangements, proper lighting, and a well-organized layout further contribute to a focused and learner-friendly atmosphere.



- **Library:**

Library serves as a vital academic resource center, thoughtfully curated to support the learning and professional development needs of trainees. It houses a rich and diverse collection of books covering key areas such as banking, cooperative law, finance,

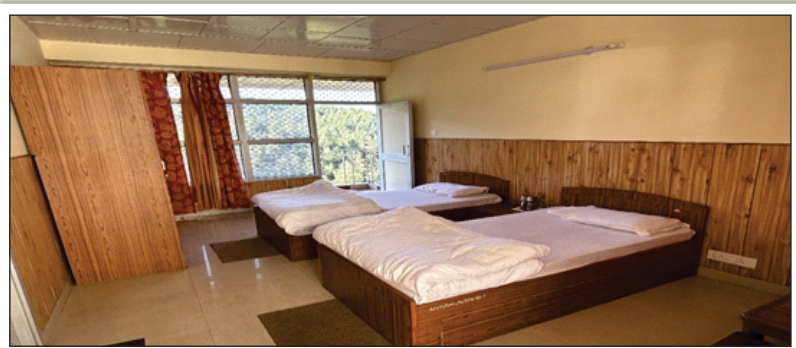
management, and rural development, providing a strong knowledge base for both theoretical understanding and practical application. The library is organized in a systematic and user-friendly manner, enabling easy access to reference materials, textbooks, journals, and periodicals.



- **Hostel**

The hostel facilities at the Agriculture Cooperative Staff Training Institute are thoughtfully designed to provide a comfortable, secure, and conducive living environment for trainees.

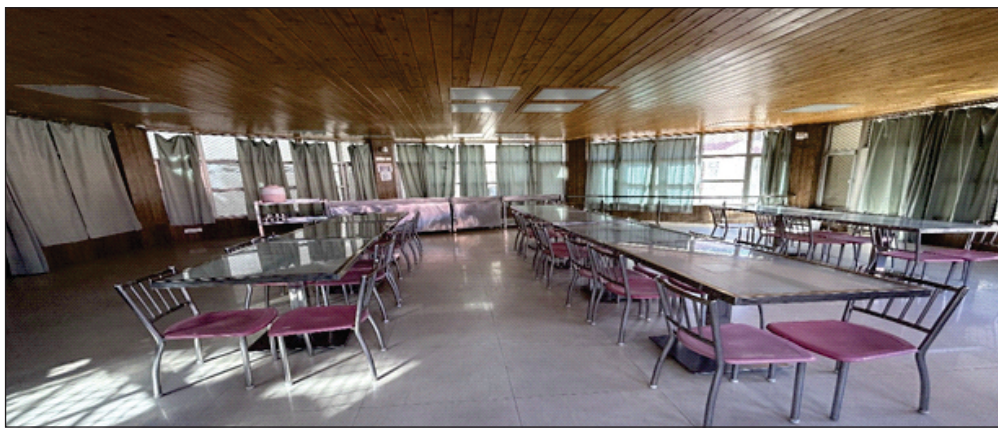
The accommodation is well-maintained, offering clean and spacious rooms equipped with essential amenities to ensure a pleasant stay. Safety and security are given high priority, with appropriate



measures in place to ensure peace of mind for all occupants. Additionally, the serene surroundings of the institute contribute to a calm and focused lifestyle, enabling trainees to fully engage in their learning experience.

- **Dining Hall & Kitchen**

The Dining Hall and Kitchen facilities at the Agriculture Cooperative Staff Training Institute are designed to ensure a hygienic, nutritious, and satisfying dining experience for all trainees. The dining hall is spacious, well-ventilated, and neatly maintained, providing a comfortable setting where residents can enjoy their meals in a clean and organized environment.



- **Conference room**

The Conference Room at the Agriculture Co-operative Staff Training Institute (ACSTI), Shimla, is a versatile and well-equipped space designed to serve both as a venue for high-level meetings and as an effective classroom for training programs. Its flexible layout and modern infrastructure make it suitable for a wide range of academic and professional activities.



- **Glass House**

The Agriculture Co-operative Staff Training Institute (ACSTI), Shimla, features a well-designed Glass House that serves as an exclusive venue for high-profile meetings, conferences, and strategic discussions. Set against the picturesque backdrop of Shimla's natural landscape, the Glass House offers a unique blend of elegance, transparency, and tranquillity, creating an inspiring atmosphere for meaningful deliberations.



Faculty Members at Agriculture Cooperative Staff Training Institute, Shimla

The faculty members at the Agriculture Co-operative Staff Training Institute (ACSTI), Shimla, constitute a highly experienced and dedicated team of professionals with deep expertise in the fields of cooperation, banking, finance, management, and rural development.

The faculty adopts a learner-centric and participatory approach, employing modern pedagogical techniques such as case studies, group discussions, simulations, and real-life problem-solving exercises.

Committed to continuous learning and professional advancement, the faculty members regularly update their knowledge to keep pace with emerging trends, policy developments, and technological innovations in the cooperative and financial sectors. Their guidance not only enhances the technical competencies of trainees but also fosters critical thinking, leadership qualities, and ethical practices.



S.No	Name of Faculty Members	E-mail ID
1.	Sh. Jeet Ram Bhardwaj Principal, ACSTI	acstishimla@yahoo.in acstishimla@gmail.com
2.	Sh. Kapil Shandil Superintendent, ACSTI	shandilkapil@gmail.com
3.	Mr. Dola Singh Senior Lecturer	dimplethakur01@gmail.com
4.	Mrs. Shivani Sharma Senior Lecturer	shivani.acsti@gmail.com
5.	Mrs. Meghna Thakur Junior Lecturer	meghna.acsti@gmail.com
6.	Ms. Ananya Chauhan Junior Lecturer	ananya.acsti@gmail.com

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 the recipient of numerous prestigious awards in recognition of its sustained excellence in training and its unwavering commitment to delivering high-quality, impactful training programmes. These accolades reflect the institute's dedication to maintaining superior standards in capacity building and professional development.

The Centre for Professional Excellence in Cooperatives (C-PEC), Lucknow, has conducted a comprehensive evaluation of ACSTI and awarded it an 'A' category accreditation. This distinction has been conferred in acknowledgement of the institute's exemplary performance in training quality, its robust research and development (R&D) initiatives, and its well-developed infrastructure that supports effective learning outcomes. In addition, prominent national-level cooperative development organizations such as NAFSCOB and NCCT have formally recognized ACSTI's outstanding contributions to the cooperative sector.

In appreciation of its consistent performance, innovation, and leadership in training, these organizations have honoured ACSTI with multiple awards, further reinforcing its reputation as a centre of excellence in cooperative training and development.

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).
12. Best Performance Award from NAFSCOB, Mumbai (2024-25).

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



Activities undertaken by ACSTI during 2025-26

International Year of Cooperatives 2025

The United Nations declared 2025 as the International Year of Cooperatives under the theme "Cooperatives Build a Better World." Its purpose is to highlight the vital role cooperatives play in advancing sustainable development and the UN's SDGs. Cooperatives empower communities by pooling resources, fostering inclusivity, and strengthening local economies. They promote democratic participation, fair wages, and shared ownership, while encouraging governments to create supportive policies. A special focus is placed on youth engagement, inspiring young leaders to join the cooperative movement. Throughout 2025, global events, conferences, and campaigns are organized to celebrate and expand cooperative initiatives. Ultimately, the year aims to strengthen the cooperative ecosystem worldwide, leaving a lasting legacy of economic justice, resilience, and community empowerment.

Key celebrations held at ACSTI during the International Year of Cooperatives

1. International Women's Day

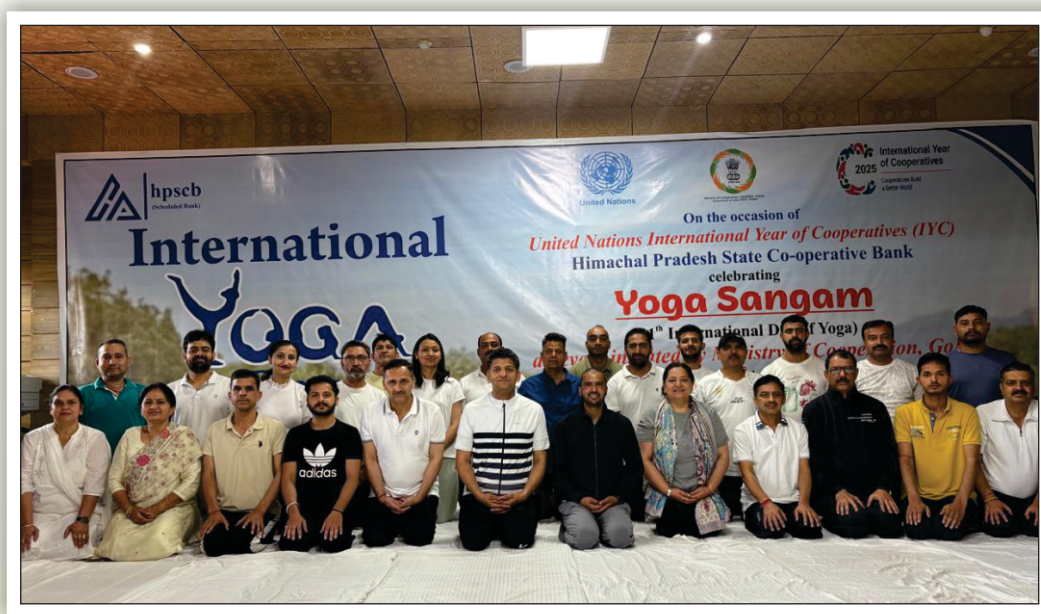
The celebration of International Women's Day during the International Year of Cooperatives was marked with great enthusiasm and purpose. The event served as a platform to recognize and celebrate the achievements of women, particularly focusing on the contributions of young women entrepreneurs who are emerging as dynamic leaders in their respective fields.



Celebrations taking place in ACSTI on the occasion of International Women's Day 2025

2. International Yoga Day

Celebrations of International Yoga Day were held at ACSTI on 21st June 2025, marking the significance of Yoga and promoting the practice of Yoga in Employees of HP State Cooperative Bank.



3. National Cooperative Conference 2025 in which ACSTI was the Nodal Agency

The National Cooperative Conference 2025 in Shimla was a landmark event that brought together policymakers, cooperative leaders, and financial experts, to chart the future of India's cooperative movement. The National Cooperative Conference 2025 was inaugurated by Deputy Chief Minister Sh. Mukesh Agnihotri and was attended by Union Minister of State for Cooperation Sh. Krishan Pal Gurjar, Chief Minister Sh. Sukhvinder Singh Sukhu, and other senior leaders. The conference emphasized the historical roots of cooperatives in Himachal Pradesh and their growing role in India's rural and economic development. A major highlight was the participation of RBI Governor Sh. Sanjay Malhotra, who underscored the importance of financial stability, digital innovation, and inclusive banking in strengthening cooperative institutions. Key themes included modernizing cold storage and supply chains, creating export opportunities for farmers, and empowering women through cooperative structures.

The event also stressed policy reforms and innovation to connect Himalayan farmers to global markets, ensuring that cooperatives remain central to India's sustainable growth, economic justice, and community resilience.



Training Programmes conducted by ACSTI

Till 28.02.2026, 74 training programmes have been conducted, training a total 2179 personnel. To facilitate the working of branches online sessions are also being conducted on regular basis to resolve the issues faced by branches efficiently.

Training is also being conducted for bank staff in 11 batches on Finacle Data Migration, training a total 550 personnel in the first phase of training.

Our training programs have seen consistent year-over-year growth, with a steadily increasing number of personnel participating each year. We remain committed to scaling these initiatives further while ensuring every session delivers high- impact, fruitful results.



Pictures of Training on Finacle Data migration

Agriculture Co-operative Staff Training Institute

Certified Institution

Sangti, Summer Hill, Shimla-171 005
of

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

CALENDAR OF COURSES FOR THE YEAR 2026-27

S. No.	Name of the Programme	Target Group	Duration	Date		Venue	Course Coordinator
APRIL 2026							
1.	Programme on Internal Checks and Control	Internal Auditors of all Cooperative Banks	3 Days	6	8	ACSTI Shimla	Sh. Dola Singh
2.	Self-Sustenance through improved Governance and Management of Resources	PACS Board Members under ARCS Mandi	2 Days	9	10	On Location	Ms. Shivani Sharma Ms. Meghna Thakur
3.	Programme on Domestic Enquiry and Disciplinary Proceedings	AGM/Sr. Managers/ Managers of all Cooperative Banks	3 Days	16	18	ACSTI Shimla	Ms. Shivani Sharma
4.	Programme on Women Empowerment and Entrepreneurship Development	Female PACS personnel of ARCS Bilaspur	3 Days	28	30	On Location	Ms. Shivani Sharma Ms. Ananya Chauhan
MAY 2026							
5.	Programme on Women Empowerment and Entrepreneurship Development	Female PACS personnel of ARCS Mandi and Hamirpur	3 Days	6	8	ACSTI Shimla	Ms. Shivani Sharma
6.	Programme on Business Development Planning and Diversification	Secretaries of PACS under ARCS Bilaspur	3 Days	11	13	ACSTI Shimla	Sh. Dola Singh
7.	Programme on Banking Laws and Practice & Legal Aspects in Loan Proposals	Managers/ Asstt. Managers of all Cooperative Banks	3 Days	14	16	ACSTI Shimla	Ms. Shivani Sharma

S. No.	Name of the Programme	Target Group	Duration	Date		Venue	Course Coordinator
MAY 2026							
8.	Programme on Developing PACS into Multipurpose Societies	Functionaries of PACS under ARCS Kinnaur	3 Days	18	20	On Location	Sh. Dola Singh Ms. Meghna Thakur
9.	Programme on Business Development Planning and Diversification	Secretaries of PACS under District Kangra	3 Days	19	21	On Location	Ms. Shivani Sharma Ms. Ananya Chauhan
JUNE 2026							
10.	Self-Sustenance through improved Governance and Management of Resources	PACS Board Members under ARCS Sirmaur	2 Days	2	3	On Location	Ms. Shivani Sharma Ms. Ananya Chauhan
11.	Workshop on Business Development, Profit Planning and Business Diversification	Senior Managers/ Managers/ Assistant Managers of ARDB	2 Days	2	3	ACSTI Shimla	Sh. Dola Singh
12.	Developing PACS into Multipurpose Societies	Functionaries of PACS under District Chamba	3 Days	9	11	On Location	Sh. Dola Singh Ms. Meghna Thakur
13.	Workshop on Provisions of Sexual Harassment of Women at Workplace (PP&R) Act, 2013 (POSH Act)	Chairperson and Committee Members of the internal committee (Sexual Harassment) of HPSCB	1 Day	15	15	ACSTI Shimla	Ms. Shivani Sharma
14.	Credit Appraisal, Loan Documentation and Recovery Management	Branch Managers of all Cooperative Banks	3 Days	15	17	ACSTI Shimla	Ms. Meghna Thakur
15.	Developing PACS into Multipurpose Societies	Functionaries of PACS under ARCS Circle Shimla	3 Days	18	20	ACSTI Shimla	Ms. Ananya Chauhan
16.	Self-Sustenance through improved Governance and Management of Resources	PACS Board Members under ARCS Kullu	2 Days	24	25	On Location	Sh. Dola Singh Ms. Meghna Thakur
JULY 2026							
17.	Self-Sustenance through improved Governance and Management of Resources	PACS Board Members under ARCS Solan	2 Days	2	3	On Location	Ms. Shivani Sharma Ms. Meghna Thakur
18.	Programme on Business Development Planning and Diversification	Secretaries of PACS under District Hamirpur	3 Days	7	9	ACSTI Shimla	Sh. Dola Singh

S. No.	Name of the Programme	Target Group	Duration	Date		Venue	Course Coordinator
JULY 2026							
19.	Programme on Fraud and Embezzlement	Managers/ Assistant Managers of all Cooperative Banks	3 Days	13	15	ACSTI Shimla	Ms. Shivani Sharma
20.	Programme on loan Documentation, NPA and Recovery process	EA/Clerks of all Cooperative Bank	3 Days	16	18	ACSTI Shimla	Sh. Dola Singh
21.	Programme on Digital Banking and Cyber Security	EA/Clerks of all Cooperative Bank	3 Days	20	22	ACSTI Shimla	Ms. Ananya Chauhan
22.	Business Development, Profit Planning and Diversification	Branch Managers of all Cooperative Banks	3 Days	22	24	ACSTI Shimla	Ms. Meghna Thakur
23.	Workshop on Gem & e-Procurement	Officials of all Cooperative Banks	1 Day	27	27	ACSTI Shimla	Ms. Ananya Chauhan
AUGUST 2026							
24.	Programme on NPA and Recovery Management	Asst. Managers of all Cooperative Banks	3 Days	3	5	ACSTI Shimla	Sh. Dola Singh
25.	Leadership Development Programme	District Managers and Branch Managers	3 Days	5	7	ACSTI Shimla	Ms. Ananya Chauhan
26.	Training Programme for Fisheries Cooperatives	Officials and Non Officials of Fisheries Cooperative ARCS Bilaspur	2 Days	12	13	On Location	Sh. Dola Singh Ms. Meghna Thakur
27.	Workshop on Revenue Laws in Banking	EA/Clerks of all Cooperative Bank	1 Day	17	17	ACSTI Shimla	Ms. Shivani Sharma
28.	Self-Sustenance through improved Governance and Management of Resources	PACS Board Members under District Kangra	2 Days	24	25	On Location	Ms. Ananya Chauhan Ms. Meghna Thakur
SEPTEMBER 2026							
29.	Developing PACS into Multipurpose Societies	Functionaries of PACS under District Hamirpur	3 Days	1	3	On Location	Sh. Dola Singh Ms. Shivani Sharma
30.	Workshop on Reporting and compliance	Executive Assistants/ Clerks of all Cooperative Banks	1 Day	11	11	ACSTI Shimla	Ms. Shivani Sharma
31.	Developing PACS into Multipurpose Societies	Functionaries of PACS under District Solan	3 Days	14	16	ACSTI Shimla	Ms. Ananya Chauhan

S. No.	Name of the Programme	Target Group	Duration	Date		Venue	Course Coordinator
SEPTEMBER 2026							
32.	IRAC Norms, NPA, Recovery Management, Risk Management	Officials of ARDB	3 Days	17	19	ACSTI Shimla	Sh. Dola Singh
33.	Programme on Revenue Laws in Banking	Branch Managers of all Cooperative Banks	3 Days	22	24	ACSTI Shimla/ HPRTI Jogindernagar	Sh. Dola Singh Ms. Shivani Sharma
34.	Programme on Business Development Planning and Diversification	Secretaries of PACS under District Una	3 Days	28	30	ACSTI Shimla	Ms. Ananya Chauhan
OCTOBER 2026							
35.	Programme on Know Your Customer, Prevention of Money Laundering and Customer Protection	Executive Assistants of all Cooperative Banks	3 Days	5	7	ACSTI Shimla	Ms. Shivani Sharma
36.	Workshop on Banking Operations and Procedures	Officials of Jogindra Central Cooperative Bank Ltd.	1 Day	9	9	Solan	Sh. Dola Singh Ms. Shivani Sharma
37.	Developing PACS into Multipurpose Societies	Functionaries of PACS under ARCS Circle Mandi	3 Days	13	15	On Location/ outside State	Ms. Shivani Sharma Ms. Meghna Thakur
38.	Training Module for Transport/Other type of Non Agri. Credit and Non Credit Cooperatives on Coop Act rule and Byelaws	Board Members and Employees of Related Societies under ARCS Circle, Bilaspur	3 Days	21	23	ACSTI Shimla	Ms. Ananya Chauhan
NOVEMBER 2026							
39.	Developing PACS into Multipurpose Societies	Functionaries of PACS under ARCS Circle Sirmaur	3 Days	4	6	On Location/ outside State	Ms. Shivani Sharma Ms. Ananya Chauhan
40.	Workshop on Income Tax TDS and GST	Executive Assistants of all Cooperative Banks	1 Day	9	9	ACSTI Shimla	Ms. Ananya Chauhan
41.	Programme on Banking Operations and Procedures	Executive Assistants of all Cooperative Banks	3 Days	16	18	ACSTI Shimla	Ms. Shivani Sharma
42.	Developing PACS into Multipurpose Societies	Functionaries of PACS under District Kullu	3 Days	18	20	ACSTI Shimla/ On Location	Sh. Dola Singh Ms. Meghna Thakur
43.	Workshop on Reporting Data on Credit Information Agency(CIBIL, EQUIFAX etc.)	Officials of all Cooperative Banks	1 Day	27	27	ACSTI Shimla	Ms. Meghna Thakur

S. No.	Name of the Programme	Target Group	Duration	Date		Venue	Course Coordinator
DECEMBER 2026							
44.	Workshop on RTI	PIOs, APIOs and Other Officials Dealing with RTI of all Cooperative Banks	1 Day	2	2	ACSTI Shimla	Ms. Shivani Sharma
45.	Awareness workshop on Central Sponsored Schemes of Ministry of Cooperatives for diversification of PACS	Functionaries of PACS under District Chamba	1 Day	3	3	On Location	Sh. Dola Singh Ms. Meghna Thakur
46.	Two Days Workshop on Transport Cooperative Societies regarding Coop. Act/Rule and office procedures	BODs and Employees of Transport Coop. Societies ARCS Bilaspur	2 Days	10	11	On Location	Ms. Meghna Thakur Ms. Ananya Chauhan
47.	Developing PACS into Multipurpose Societies	Functionaries of PACS under District Una	3 Days	15	17	ACSTI / On Location	Sh. Dola Singh
48.	Programme on Business Development Planning and Diversification	Secretaries of PACS under District Mandi	3 Days	21	23	ACSTI Shimla	Ms. Shivani Sharma
JANUARY 2027							
49.	Programme on Customer Behaviour and Communication Skills	Junior clerks of all Cooperative Banks	3 Days	4	6	ACSTI Shimla	Ms. Shivani Sharma
50.	Programme on Leadership and Team Building	Board Members of PACS under ARCS, Circle Bilaspur	3 Days	5	7	On Location	Ms. Meghna Thakur Ms. Ananya Chauhan
51.	Workshop on Cash Management, Fake Notes and Deposit Mobilization	Clerks and Cashiers of all Cooperative Banks	1 Day	18	18	ACSTI Shimla	Sh. Dola Singh
FEBRUARY 2027							
52.	Programme on General Banking	Officials of ARDB	3 Days	4	6	ACSTI Shimla	Ms. Shivani Sharma
53.	Personality Development Programme	Subordinate Staff of all Cooperative Banks	3 Days	9	11	ACSTI Shimla	Sh. Dola Singh
54.	Capacity Building cum Exposure Visit	Delegates of HPSCB	7 Days			On Location	
55.	Workshop on Financial Inclusion and ebanking	SHG and JLG District Bilaspur	1 Day	16	16	ACSTI/On Location	Ms. Shivani Sharma Ms. Ananya Chauhan
MARCH 2027							
56.	Personality Development Programme	Subordinate Staff of all Cooperative Banks	3 Days	2	4	ACSTI Shimla	Ms. Shivani Sharma



Group activity by Participants



Training of PACS Computerization



Training for FPO



Visit to successful Cooperative Society



Group photo with RBI Governor, Sh. Sanjay Malhotra during IYC Celebration



Training of BOD at BIRD Mangluru



The Himachal Pradesh State Co-operative Bank Ltd.
(Scheduled Bank)

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