

Secretary, Ministry of Cooperation Dr. Ashish Kumar Bhutani today addressed the inaugural session of the National Workshop on Emerging Technologies in PACS organised in PHD House in New Delhi today

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Cooperative banking structure should embrace new technologies, add transparency in their operations and address their human resource issues to make themselves competitive

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Ministry to identify and integrate the emerging

technologies in the systems to make PACS inclusive, vibrant working seamlessly, efficiently and with transparency

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The Secretary, Ministry of Cooperation, Dr. Ashish Kumar Bhutani today addressed the inaugural session of the Workshop on **“Emerging Technologies in PACS”** organised in PHD House in New Delhi today. CEO of PHDCCI, Shri Ranjeet Mehta and senior officers from Ministry of Cooperation and the participating states, representatives of NABARD, NCDC, NFDB, NCCT, NCCF, IFFCO, KRIBHCO etc graced the occasion. The highlight of the workshop was that it was attended by 122 members of PACS from 12 States and Officers and Officials of Ministry of Cooperation, RCS of the States and various other related Ministries/Organisations. The discussion frameworks involved ‘PACS in the age of Digital India’, ‘leveraging precision Agri tools’, ‘AI and IOT, Cooperative Fintech and Policy Innovations’, and discussion on success stories in Tamil Nadu, Jammu and Kashmir and Mizoram.





Speaking on the occasion the Secretary, Ministry of Cooperation Dr. Ashish Kumar Bhutani said that under the leadership of Prime Minister Shri Narendra Modi Ji and the guidance of Union Home Minister and Minister of Cooperation Shri Amit Shah Ji, the Ministry of Cooperation was formed on 6 July 2021 which was a historic step taken forward by Government of India. The Cooperative Institutions are more than 100 years old, first such credit institution dating back to 1904 near Chennai. Today there are more than 1 Lakh PACS with over 13 crore members.

Dr. Ashish Kumar Bhutani said that even today the number of people who have benefitted through Short Term Credit lending facilities of PACS has increased to 42% despite an overall decrease to 15% in the share of Cooperative Credit institutions in overall short-term lending. This clearly brings out that PACS like institutions have clearly been beneficial to the rural India servicing small and marginal farmers.



Dr. Ashish Kumar Bhutani said that out of nearly 2000 banking licenses in the country, 1900 licenses are in the Cooperative Sector, 100 licenses were with other banks. The lowest credit structure in the rural set up has not been able to embrace new technology which led to restrictions being put on the functioning of cooperative banks with limited banking products. He said that after the formation of the Ministry, banking issues of Cooperative sector have been taken up with RBI, Ministry of Finance and the Income Tax Departments, and now it is time that Cooperative banking structure embrace new technologies, add transparency in their operations and address their human resource issues to make themselves competitive.

Secretary, Ministry of Cooperation said that PACS were earlier for only credit or providing inputs for agriculture. The Ministry under the guidance of Hon'ble Union Home Minister and Minister of Cooperation Shri Amit Shah decided to strengthen the PACS and make them viable by increasing their role for the society. He said that the Ministry of Cooperation brought out Model Bye-Laws enabling the PACS under federal model to aspire further and survive with self-sufficiency by diversifying themselves in 26 different types of activities. Ministry of Cooperation in a short span of 4 years has launched 60+ initiatives connected to various dimensions of cooperatives.

Second big step taken by the Ministry of Cooperation was the formation of the National Database of Cooperatives which enables everyone, both Centre as well as States, to identify gaps, and plan the development of cooperative institutions to fill the vacuum present in their respective areas for the development of the nation on the principles of cooperation.

Computerisation of the grass root of Cooperative credit institutions, PACS was the third big step taken by the Ministry under the guidance of Union Home Minister and Minister of Cooperation Shri Amit Shah. Nearly, Rs 3000 Crore has been spent till date in the PACS computerisation scheme and now the target that has been set is computerisation of 80,000 PACS and convert them into vibrant economic and social entities by integrating all Government of India schemes with PACS.

Dr Bhutani compared the benefits of PACS digitisation with railway ticketing computerisation and said that the digitisation will induce greater transparency in PACS functioning and will make it viable for its own existence and valuable for the society at a large.

Dr. Ashish Kumar Bhutani said that PACS is one such institution of the States which is backed by an Act. There are not many institutions in State Governments which are backed by legislation. He said that PACS have the capability to fulfil the requirements of becoming a "One Stop Shop" for Government of India. He said all we need to do is ensure that these PACS embrace the latest technologies for their sustenance.

Dr. Bhutani said that our farmers and rural folk need weather advisories, disaster advisories, rainfall predictions, pest attack advisories and there are new technologies available which can be linked with the entire system to make our rural India aware and strengthened. He said that it is the job of the Ministry to identify and integrate the emerging technologies in the systems to make PACS inclusive, vibrant working seamlessly, efficiently and with transparency.

As part of Hon'ble PM's call for and as part of International Year of Cooperation, Dr. Ashish Kumar Bhutani also planted a sapling on the occasion under "Ek Ped Maa Ke Naam" and visited stalls put up by the participating cooperative members.



The Programme also voiced concerns from PACS members present in the workshop. Apart from 3 technical

sessions which were participated by Regional Commissioners, Start Ups, Members from related ministries and Acedemicia, experience sharing was also done by RCS and Secretaries of Jammu & Kashmir, Tamil Nadu and Mizoram. Workshop ended with distribution of Certificates to participating PACS.

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