

Schemes operational under the Ministry

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The details of schemes currently operational under Ministry of Cooperation and National Cooperative Development Corporation (NCDC), a statutory body under Ministry of Cooperation are given at **Annexure - I**. While the Ministry does not maintain specific data on job creation, its initiatives/ financial support plays a vital role in the growth and development of cooperatives across various sectors.

The details of PACS benefitted from PACS computerization scheme is placed at **Annexure-**

II. Status of district-wise implementation of this project in the state of Maharashtra is placed at **Annexure-III**. The details of number of cooperative institutions and beneficiaries, including Maharashtra, that have availed benefits under schemes of NCDC during the last 4 years is enclosed at **Annexure-IV**. Further, the detail of financial assistance provided by NCDC to cooperatives under various sectors in the State of Maharashtra is attached at **Annexure-V**.

The detail of financial assistance provided to cooperatives under various sectors in the State of Maharashtra is attached at **Annexure-V**.

Capacity-building programs have been introduced as part of the implementation to support PACS in adopting and managing the new Enterprise Resource Planning (ERP) software under PACS computerization project. The key initiatives include:

- . Training of PACS personnel on ERP usage, data entry, and operational modules such as accounting, credit, procurement, and distribution. Regular webinars, helplines, and user manuals in regional languages for ease of adoption. Training cost per PACS in the project of Computerization of PACS is Rs. 10,198/- per PACS which accumulates to Rs. 64.24 Crore. As of now, the total cost of the project has been enhanced up to Rs. 2925.39 Crore. This training includes the training of these types as mentioned below:

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- i. 2 Days ERP Software training to PACS officials;
- ii. 14 Days Hand-holding training to PACS officials by System Integrator (SI);
- iii. Refresher training as per the needs and requirement of PACS.

Further, Total of Rs. 121.60 Crore has been released to the State of Maharashtra till date in the Computerization of PACS Project. Year wise details are as under:-

FY 2022-23- 87.95 Cr

FY 2023-24- 33.65 Cr

FY 2024-25- NIL

FY 2025-26- NIL

Apart from the above, National Council for Cooperative Training (NCCT) under Ministry of Cooperation has trained a total of 1,78,163 members of PACS through 2,527 programs during FY 2023-24, and 2,58,365 members of PACS through 3,024 training programs in FY 2024-25 and as of 30.6.2025, 115 training programs have been conducted, benefiting 7,434 PACS across the country, including the State of Maharashtra.

In addition, training to Dairy and Fishery Cooperative Societies are provided as per the provisions of National Programme for Dairy Development (NPDD and Pradhan Mantri Matsya Sampada Yojana (PMMSY) schemes of M/o Fisheries, Animal Husbandry & Dairying, Government of India.

During 2020-21 to 2025-26 (upto 30.06.2025), NCDC has conducted 481 training programmes for PACS, dairy, and fisheries etc. and 7203 participants/members of cooperative societies participated in the training programme in the State of Maharashtra.

Sr. No.	Financial Year	No. of Training Programs	No. of participants benefitted
1	2020-21	67	395
2	2021-22	97	981
3	2022-23	80	827
4	2023-24	96	371
5	2024-25	96	4489
6	2025-26 (As on 30.06.2025)	45	140
Total		481	7203

Training institutions under Ministry of Cooperation take feedback from the concerned participants about the training program conducted to evaluate the effectiveness of the training program.

Annexure-I

Schemes Implemented by the Ministry of Cooperation

- i. **Computerization of PACS Project:-** Government of India is implementing this Project of Computerization of functional PACS with a total financial outlay of ₹2,516 Crore which has now been increased upto 2925.39 Crore which entails bringing all the functional PACS onto an ERP (Enterprise Resource Planning) based common national software, linking them with NABARD through State Cooperative Banks (StCBs) and District Central Cooperative Banks (DCCBs). This common ERP software is provided to all PACS in the project, across the country, to capture data on all functionalities of PACS, both credit and non-credit. This software is customizable for state-specific needs.

The ERP-based common national software enhances the efficiency of PACS operations through a Common Accounting System (CAS) and Management Information System (MIS). Additionally, it strengthens governance and transparency, resulting in faster loan disbursement, reduced transaction costs, minimized payment imbalances, and seamless accounting with DCCBs and StCBs. Furthermore, training and necessary handholding support provided by NABARD ensures that small and marginal farmers, including those who may not be digitally literate, benefit equally from digitalization.

A comprehensive ERP solution integrates multiple functionalities, including membership management, financial services such as deposits and lending (short-term, medium-term, and long-term), procurement, processing units, Public Distribution System (PDS), business planning, warehousing, merchandising, borrowings, asset management, and human resource management. Additionally, it has provision to incorporate RuPay and Kisan Credit Card (KCC)/ database integrations to facilitate seamless financial transactions for PACS members. A total amount of ₹759.36 crore has been released to the States/UTs and ₹165.92 crore to NABARD under this Project as a Central Government Share.

- ii. Further, Government of India is implementing a **Centrally Sponsored project of Strengthening of Cooperatives through IT Interventions**. This project has the following two sub-projects, which is as under:-

Computerization of Agriculture and Rural Development Bank(ARDB): Sub-project of Computerization of Agriculture and Rural Development Bank has been approved by the Central Government on 06.10.2023, in which 1851 units of State Cooperative Agriculture and Rural Development Bank (SCARDB) & Primary

Cooperative Agriculture and Rural Development Bank (PCARDB) in 13 States were included in the project with the total outlay of Rs. 119.40 Crore. As of now, proposals from two States West Bengal and Kerala have not been received. Recently, Jammu and Kashmir has opted out of the project due to their administrative reasons. As of now, only 10 states are the part of this project, the details and updated status of the project is at **Annexure ‘VI’**.

Computerization of office of Registrar of Cooperative Societies (RCS) in States/ Union Territories: Centrally sponsored project for computerization of RCS offices in States/Union Territories has been approved by the Central Government on 06.10.2023 with a budgetary outlay of Rs.94.59 crore for three years w.e.f. 2023-24. This is a part of the umbrella project of “Strengthening Cooperatives Through IT Interventions” of the Ministry. The project aims to enhance the ease of doing business for Cooperative Societies and create a digital ecosystem for transparent paperless interaction of cooperative societies with the RCS offices in all States/Union Territories. Under the project, grants are being provided to the States/ UTs for procurement of hardware, development of software, maintenance & upgradation of software, etc. The software developed under this scheme will be as per the Cooperative Acts of the respective States/UTs. During the financial years 2023-24, 2024-25 and 2025-26 (up to 30th June 2025), 35 States/UTs have submitted their proposals, and Rs 19.73 crore (approx.) has been released as the Government of India share to States/UTs. The details are enclosed at **Annexure ‘VII’**.

SCHEMES IMPLEMENTED /ACTIVITIES ASSISTED BY NCDC

1. CORPORATION SPONSORED SCHEMES:

2. ACTIVITIES ASSISTED:

NCDC provides financial assistance in the form of loans (both Term Loans and Investment Loans) and subsidy to the cooperative societies for their development. The loan component is provided from out of NCDC’s own funds while the eligible subsidy is provided after dovetailing from other Central Sector Schemes. The list of activities assisted by NCDC is as under:-

1. Marketing:

- Margin Money /Working capital assistance

- Strengthening share capital base of primary / district cooperative marketing societiesPurchase of furniture and fixtures, transport vehicles including refrigerated vansDevelopment / Strengthening of Agricultural Marketing Infrastructure, Grading and Standardization

1. Processing:

- Setting up of new sugar factories (Investment Loan)

- Modernisation and Expansion / Diversification of existing Sugar Factories (Investment loan and term loan)Establishment of new/ Modernization/ Expansion/ Rehabilitation of existing spinning millsModernization/ Expansion of existing and establishment of modern cotton ginning & pressing unitsSmall /medium scale agro& allied sector processing units, pre/post loom processing/ garment & knitting unitsSetting up of other Processing units, such as Food grains/Oilseeds /Plantation Crops /Fruits & Vegetables /Maize Starch/Particle Board etc.

- Margin money /Working capital assistance

- Share capital participation by State Government in new spinning mills

1. Storage:

- Construction of godowns and repair / renovation of existing godowns

- Margin money / Working capital assistance

1. Cold Chain:

- Construction/ expansion/ modernization of cold storages

- Establishment of Cold Chain components which broadly include

(i) Integrated pack house, (ii) Reefer transport, (iii) Cold storage (Bulk-near farm gate), (iv) Cold storage (Hub-near market) and (v) Ripening units etc.

- Margin money / Working capital assistance

1. Industrial: All types of Industrial Cooperatives, Cottage & Village Industries, Handicrafts / rural crafts, etc.

2. Distribution of essential consumer articles through cooperatives: Establishment of infrastructure such as shopping centre, diesel/ Kerosene bunk/warehouse, construction/expansion/modernization of wholesale consumer cooperative store/ departmental consumer cooperative store/ consumer federation, etc. Purchase of furniture and fixtures, transport vehicles including refrigerated vans for distribution of consumer articles. Margin money/ Working capital assistance

3. Credit & Service Cooperatives/ Notified Services:

- Agriculture Credit/ Agriculture Insurance

- Water Conservation works/ services

- Irrigation, micro irrigation in rural areas

- Animal care/ health/disease prevention

- Rural Sanitation, Drainage, Sewage system through Cooperatives

- Tourism, Hospitality, Transport

- Generation & Distribution of power by New, Non-Conventional & Renewable sources of energy
Rural Housing

- Hospital/ Health Care and Education

- Creation of infrastructure for credit cooperatives

1. Cooperative Banking Unit: Assistance to PACS for the creation of infrastructure relating to the Modern Banking Unit.

2. Agricultural Services:

- Cooperative Farmers Service Centers

- Agro Service Centers for Custom Hiring

- Establishment of Agricultural inputs manufacturing and allied units

- Irrigation/ water harvesting programmes

1. District Plan Schemes:

- Integrated Cooperative Development Projects in selected districts

1. Weaker Section Cooperatives: Fisheries, Dairy & Livestock, Poultry, Schedule Caste, Tribal Cooperatives, Handloom, Coir, Jute, Sericulture, Women, Hill area, Tobacco & Labour.

2. L) Assistance for Computerization of Cooperatives: Assistance is provided for purchase/ installation of computers/ hardware, system & application software, networking, maintenance cost, technical manpower, and capacity development and training.

3. M) **Promotional and Developmental programmes.**

4. **FOCUSSED PRODUCTS OF NCDC:**

1. **YUVA SAHAKAR - Cooperative Enterprise Support and Innovation Scheme:** The scheme aims at encouraging newly formed cooperative societies with new and/ or innovative ideas.
1. **AYUSHMAN SAHAKAR:** The scheme has a comprehensive approach to cover hospitals, healthcare, medical education, nursing education, paramedical education, health insurance and holistic health systems such as AYUSH.
1. **NANDINI SAHAKAR:** The scheme aims to improve the socio-economic status of women and supports the entrepreneurial dynamism of women through women's cooperatives. It will converge critical inputs of women's enterprise, business plan formulation, capacity development, credit and subsidy, and/ or interest subvention of other schemes.
1. **DAIRY SAHAKAR:** It is a cooperative dairy business focused framework of financial assistance for encouraging cooperatives to achieve higher outcomes in ESG (environmental, social, governance) linked activities. It includes the creation of infrastructure by cooperatives for new projects and modernization and/or expansion of existing projects.
1. **DIGITAL SAHAKAR:** Aligned with the principles of Digital India, NCDC has conceived a focused financial assistance framework for Digitally Empowered Cooperatives for handholding and credit linkage by NCDC, dovetailed with grant, subsidy, incentives, etc. from the Government of India / State / UT / agencies with the objective of cooperatives actively partaking in Digital India.
- SWAYAM SHAKTI SAHAKAR YOJNA:** Scheme for providing NCDC's financial assistance to Agricultural Credit Cooperatives for providing loan/advances to Women Self Help Groups (SHGs).
1. **DEERGHAVADHI KRISHAK PUNJI SAHAKAR YOJNA:** Scheme for extending NCDC's long-term financial assistance to Agricultural Credit Cooperatives towards their onward lending of long-term loans/advances for activities/commodities/services under the purview of NCDC.

II Other Central Schemes:

- a. **Agricultural Marketing Infrastructure (AMI) sub scheme of Central Sector Integrated Scheme on Agriculture Marketing (CSISAM) for Storage and other than Storage Infrastructure-DAC&FW, MOA&FW** Rashtriya Krishi Vikas Yojana (Training) - DAC&FW, MOA&FW
- b. **Mission for Integrated Development of Horticulture (MIDH) - DAC&FW, MOA&FW**
- c. **Interest Subvention & Credit Guarantee through Financing Facility under Agriculture Infrastructure Fund** scheme - Ministry of Agriculture & Farmers' Welfare.
- d. **Assistance for Boosting Seed Production** component under Sub-Mission for Seed and Planting Material (SMSP) of **National Mission on Agricultural Extension and Technology (NMAET)**
- e. **PM Matsya Sampada Yojana (PMMSY)** – Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying
- f. **PM Matsya Kisan Samridhi Sah-Yojana (PM-MKSSY)** – sub scheme under PMMSY by Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying.
- g. **PM Formalisation of Micro Food Processing Enterprises (PMFME)**- Ministry of Food Processing Industries
- h. **Scheme for Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs)** – Ministry of Agriculture & Farmer's Welfare.
- i. (i) **Pradhan Mantri Kisan Sampada Yojna (PMKSY)** – **Scheme for Food Processing and Value Addition** - Ministry of Food Processing Industries.
(ii) **Pradhan Mantri Kisan Sampada Yojna (PMKSY) - Integrated Cold Chain and Value Addition Infrastructure Scheme** - Ministry of Food Processing Industries.

- j. **National Scheduled Tribes Finance and Development Corporation (NSTFDC)** - Ministry of Tribal Affairs.
- k. **National Livestock Mission (NLM) and Rashtriya Gokul Mission (RGM)** - Department of Animal Husbandry and Dairying, Ministry of Fisheries, Animal Husbandry & Dairying.
- l.)Re-aligned Animal Husbandry Infrastructure Development Fund (AHIDF),
Department of Animal Husbandry and Dairying, Ministry of Fisheries, Animal Husbandry and Dairying.

Annexure II

PACS Computerization Project Status

S. No	States	Approved PACS	ERP Onboarded
1.	Maharashtra	12,000	11,954
2.	Rajasthan	7,468	5,900
3.	Gujarat	5,754	5,627
4.	Uttar Pradesh	5,686	3,048
5.	Karnataka	5,682	3,765
6.	Madhya Pradesh	5,188	4,428
7.	Tamil Nadu	4,532	4,531
8.	Bihar	4,495	4,460
9.	West Bengal	4,167	3,145
10.	Punjab	3,482	3,408
11.	Odisha*	2,711	-
12.	Andhra Pradesh	2,037	2,021
13.	Chhattisgarh	2,028	2,028
14.	Himachal Pradesh	1,789	965
15.	Jharkhand	2,797	1,414
16.	Haryana	710	609
17.	Uttarakhand	670	670
18.	Assam	583	579
19.	J&K	537	536
20.	Tripura	268	207
21.	Manipur	232	175
22.	Nagaland	231	64
23.	Meghalaya	112	99
24.	Sikkim	107	103
25.	Goa	58	45
26.	ANI	46	46
27.	Puducherry	45	43
28.	Mizoram	49	25

29.	Arunachal Pradesh	14	11
30.	Ladakh	10	10
31.	DNH&DD	4	4
	Total	73,492	59,920

*Odisha has recently joined this project

Annexure-III

PACS Computerization Project Status-Maharashtra (As on 30th June 2025)

S.No.	District Name	Approved PACS	ERP Onboarded
1	Ahmednagar	946	946
2	Dhule	175	175
3	Jalgaon	352	352
4	Jalna	200	191
5	Kolhapur	1751	1725
6	Nandurbar	111	111
7	Palghar	93	93
8	Pune	1192	1192
9	Raigad	122	122
10	Ratnagiri	287	282
11	Sangli	650	639
12	Satara	933	942
13	Sindhudurg	214	214
14	Thane	144	144
16	Akola	412	411
17	Amravati	214	219
18	Aurangabad	305	305
19	Buldhana	201	200
20	Hingoli	156	155
21	Nagpur	162	162
22	Nashik	614	615
23	Parbhani	149	149
24	Washim	424	424
25	Yavatmal	210	210
27	Beed	200	200
28	Bhandara	135	135
29	Chandrapur	179	179
30	Gadchiroli	101	101

31	Gondia	121	121
32	Latur	482	475
33	Nanded	64	64
34	Osmanabad	156	156
35	Solapur	545	545
Grand Total		12,000	11,954

NCDC

ANNEXURE – IV

SN	FY	No. of units sanctioned	Amount sanctioned (Rs. in crore)	Amount Released (Rs. in crore)	No. of beneficiary societies	No. of beneficiary members (in Lakh)
1	2020-21	487	36,537.42	24,733.24	10567	239.76
2	2021-22	287	36,271.23	34,221.08	18869	134.85
3	2022-23	370945	83,198.07	41,031.40	19685	272.15
4	2023-24	2529	92,013.44	60,618.47	11015	94.74
5	2024-25	4583	1,30,385.45	95,182.83	10163	127.44
6	2025-26 (as on 30.06.2025)	801	40,856.11	26,425.75	5220	70.44
Total		379632	4,19,261.72	2,82,212.77	75519	939.38

Annexure-V Details of Financial assistance disbursed by NCDC to Maharashtra

Activity	FY 2022-23		FY 2023-24		FY 2024-25		FY 2025-26 (As on 15.07.2025)	
	No. of Releases	Amount Released	No. of Releases	Amount Released	No. of Releases	Amount Released	No. of Releases	Amount Released
DAIRY & LIVESTOCK	2	0.33		-		-		-
FPO	11	0.53	37	2.24	43	2.57	15	0.85
FISHERIES	14	10.11	9	5.27	3	0.25		-
FISHERIES FPO (FFPO)	8	0.41	14	8.82	224	11.06	22	0.51
M.I.S.		-		-	1	0.75		-

SERVIC E COOP.	1	6.40	4	36.40	8	81.06		-
SUGAR	26	686.65	82	2,004.34	168	7,617.50	8	113.69
TEXTILE	13	46.72	5	44.35	5	51.31	1	0.89
Grand Total	75	751.16	151	2,101.42	452	7,764.51	46	115.94

Annexure-VI Computerization of Agriculture and Rural Development Banks Project Status

S.No	State/UTs	Sanctioned ARDB Units	Hardware Delivered	T o t a l F u n d released (Cr)
1.	Uttar Pradesh	342	0	1.27
2.	Tamil Nadu	214	471	1.49
3.	Karnataka	207	467	0.8
4.	Gujarat	195	0	0.82
5.	Rajasthan	39	0	0.67
6.	Punjab	90	0	0.47
7.	Haryana	20	0	0.76
8.	Himachal Pradesh	57	202	0.56
9.	Tripura	6	0	0.04
10.	Puducherry	2	4	0.04
	Total	1172	1144	7.18

Annexure-VII

S.N.	States	Total amount Released (In Lakhs)
1.	Andaman and Nicobar	8.7
2.	Andhra Pradesh	75
3.	Arunachal Pradesh	88.4
4.	Assam	14.9175
5.	Bihar	96.0625
6.	Chandigarh	89.9
7.	Chhattisgarh	145.77
8.	Dadra and Nagar Haveli and Daman and Diu	89.9
9.	Goa	84.715

10.	Gujarat	57.4875
11.	Haryana	131.15
12.	Himachal Pradesh	35.76
13.	Jammu and Kashmir	7.71
14.	Jharkhand	6.975
15.	Karnataka	98.2225
16.	Kerala	
17.	Ladakh	91.625
18.	Lakshadweep	0.6375
19.	Madhya Pradesh	18.405
20.	Maharashtra	75
21.	Manipur	7.2225
22.	Meghalaya	3.40875
23.	Mizoram	75
24.	Nagaland	28.8925
25.	NCT of Delhi	86.9
26.	Odisha	75
27.	Puducherry	89.05
28.	Punjab	6.435
29.	Rajasthan	81.36
30.	Sikkim	9.4725
31.	Tamil Nadu	75
32.	Telangana	13.8375
33.	Tripura	80.9225
34.	Uttar Pradesh	25.065
35.	Uttarakhand	14.52625
36.	West Bengal	85.15
Total		1973.58

This was stated by the Minister of Cooperation, Shri Amit Shah in a written reply to a question in the Rajya Sabha.

RR/VV/RR/HS/PR/PS

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