

**GOVERNMENT OF INDIA
MINISTRY OF COOPERATION**

**LOK SABHA
UNSTARRED QUESTION NO. 520
TO BE ANSWERED ON 3RD FEBRUARY 2026**

Primary Agricultural Credit Societies in Jharkhand

†520. Shri Vishnu Dayal Ram:

Will the Minister of COOPERATION (**सहकारिता मंत्री**) be pleased to state:

- (a) the details of the number of Primary Agricultural Credit Societies (PACS) in Jharkhand approved for diversification into additional activities such as dairy, fisheries, godowns, or Common Service Centres under the Ministry's multipurpose PACS initiative;
- (b) the status of operationalisation of such diversified PACS in the State, district-wise;
- (c) whether any PACS have been found ineligible or have failed to operationalise approved activities due to capacity, infrastructure, or coordination constraints, if so, the details thereof; and
- (d) the steps taken by the Government to provide technical, financial, or institutional support to ensure effective implementation of the multipurpose PACS model in backward and tribal districts?

ANSWER

THE MINISTER OF COOPERATION

सहकारिता मंत्री (SHRI AMIT SHAH)

- (a) The total number of Primary Agricultural Credit Societies (PACS) in the state of Jharkhand are 4459. All PACS are eligible to undertake diversified business activities, including the establishment of dairy and fisheries units, warehouses, distribution of foodgrains, fertilizers and seeds, LPG/CNG/petrol/diesel distributorships, provision of short-term and long-term credit, Custom Hiring Centres, Fair Price Shops (FPS), community irrigation facilities, Common Service Centres, etc. Since the approval of the national plan for formation of 2 lac MPACS/DCS/FCS on 15.02.2023, Jharkhand has established 127 new Multipurpose PACS (M-PACS), 257 new Dairy Cooperative Societies, and 177 new Fishery Cooperative Societies. For development of decentralized grain storage infrastructure, 50 PACS in Jharkhand have been identified under the World's Largest Grain Storage Plan in the Cooperative Sector for construction of godowns and allied agricultural infrastructure. Total 2358 MPACS are onboarded as Common Service Centres (CSCs).
- (b) The status of operationalisation of diversified PACS in the State of Jharkhand, district-wise is at Annexure-I.

(c) All PACS are eligible to undertake diversified business activities under the initiatives of the Ministry of Cooperation.

(d) The Government has implemented several measures to ensure the multipurpose PACS model is successfully executed in underserved, backward, and tribal regions:

1. Enhanced Financial Assistance:

- i. Higher Subsidies for Hilly and NE Areas: Under the Agricultural Marketing Infrastructure (AMI) scheme for grain storage, the construction cost and subsidy rates are significantly higher for Northeastern states and hilly areas (₹8,000/MT cost and ₹2,666/MT subsidy) compared to plain areas (₹7,000/MT cost and ₹2,333/MT subsidy).
- ii. Reduced Margin Money: To enhance financial viability, the margin money requirement for PACS has been reduced from 20% to 10%.
- iii. Ancillary Infrastructure Subsidy: PACS are eligible for an additional subsidy (one-third of the total admissible subsidy) for essential ancillary infrastructure like internal roads, weighbridges, and boundary walls.

2. Technical and Digital Infrastructure:

- i. Remote Area Connectivity: To address limited digital access in remote and tribal areas, NABARD signed an MoU with BSNL to provide more affordable internet connectivity, reducing the base monthly charge from ₹799 to ₹399.
- ii. Hardware and Software Provisions: PACS in these regions are provided with a complete IT suite, including a Desktop PC, biometric device, VPN, and UPS.

3. Capacity Building and Institutional Oversight:

- i. Handholding Support: Under computerization of PACS project 14 days of dedicated handholding training by a System Integrator and 2 days of ERP software training is provided to PACS personnel to ensure adoption in areas with lower digital literacy.
- ii. Inclusivity in Governance: The Model Bye-laws mandate inclusive membership, providing adequate representation for women and Scheduled Castes/Scheduled Tribes on PACS boards.
- iii. Localized Monitoring: Implementation is monitored at the grassroots by District Cooperative Development Committees (DCDC), chaired by District Collectors, and Joint Working Committees (JWC), which are specifically tasked with identifying uncovered and underserved Gram Panchayat.

Annexure-I

The status of operationalisation of diversified PACS in the State of Jharkhand, district-wise-

Additional Services Provided by PACS in Jharkhand						
Sl. No.	District	Credit Service Only	One additional Service	Two additional Services	Three and more additional Services	Grand Total
1	BOKARO	74	97	42	40	253
2	CHATRA	28	29	23	74	154
3	DEOGHAR	4	103	31	61	199
4	DHANBAD	167	32	34	24	257
5	DUMKA	76	47	33	50	206
6	EAST SINGHBUM	143	31	12	46	232
7	GARHWA	89	43	19	45	196
8	GIRIDIH	152	84	51	71	358
9	GODDA	62	78	21	42	203
10	GUMLA	33	56	35	36	160
11	HAZARIBAGH	25	60	56	116	257
12	JAMTARA	33	48	19	19	119
13	KHUNTI	28	30	5	24	87
14	KODERMA	39	21	8	43	111
15	LATEHAR	25	34	27	30	116
16	LOHARDAGA	6	19	16	25	66
17	PAKUR	34	46	38	11	129
18	PALAMU	141	39	38	69	287
19	RAMGARH	10	40	43	50	143
20	RANCHI	114	58	55	80	307
21	SAHEBGANJ	59	36	35	38	168
22	SARAIKELA KHARSAWAN	70	24	17	27	138
23	SIMDEGA	12	25	30	28	95
24	WEST SINGHBHUM	111	43	30	34	218
	Grand Total	1535	1123	718	1083	4459