

**GOVERNMENT OF INDIA
MINISTRY OF COOPERATION**

**LOK SABHA
UNSTARRED QUESTION NO. 2642
TO BE ANSWERED ON 4th AUGUST, 2026**

Computerization of Primary Agricultural Credit Societies

†2642. Shri Imran Masood:

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

- (a) whether the Government has reviewed the progress of the computerization and modernization of Primary Agricultural Credit Societies (PACS) during the period from January to June, 2026;
- (b) if so, the details of the computerized PACS, multipurpose PACS, and the number of PACS functioning as Jan Aushadhi Kendras and Bank Mitras, State-wise;
- (c) whether the Government has formulated any special action plan for the restructuring and financial strengthening of dormant or loss-making PACS;
- (d) whether any integrated national digital platform has been developed for the online monitoring of the functioning of PACS; and
- (e) if so, the details thereof and if not, the reasons therefor?

ANSWER

MINISTER OF COOPERATION

सहकारिता मंत्री (SHRI AMIT SHAH)

(a) Yes, Sir. Ministry of Cooperation, NABARD and Registrar of Cooperative Societies of all States/UTs are regularly reviewing the digitalisation progress of Primary Agricultural Credit Societies (PACS) through regular monitoring under national and state-level committees. A structured monitoring framework has been established for effective review of progress of this project in States/UTs, which comprises of the National Level Monitoring and Implementation Committee (NLMIC), State and District Level Implementation and Monitoring Committees (SLIMC and DLIMC), State Cooperative Development Committee (SCDC) (under the Chief Secretary), and District Cooperative Development Committee (DCDC) (under the District Collector). These bodies ensure effective implementation, oversight, and coordination of all cooperative sector initiatives, including PACS computerization. During review meetings, the performance of PACS is closely monitored for timely completion of their online activities, which ensures transparency and accountability in financial transactions at the PACS level.

The Government also continuously reviews the implementation of the **Centrally Sponsored Project for Computerization of PACS** through periodic review meetings with States/UTs, NABARD, State Cooperative Banks (StCBs), District Central Cooperative Banks (DCCBs), System Integrators and other stakeholders. Progress is monitored through the ERP-based National Software, Management Information System (MIS), project dashboards and periodic field reviews.

During the period from January to June, 2026, continued progress has been achieved in hardware deployment, ERP onboarding, Go-Live of PACS, digital transactions, statutory audit and convergence with various national digital platforms. The project also undergoes continuous enhancement and customization based on feedback received from States/UTs to cater to State-specific business requirements and operational processes.

(b) As on **30.06.2026**, **63,686 PACS** have been onboarded on the ERP-based National Software under the Centrally Sponsored Project. The State/UT-wise details of approved PACS, hardware delivered and ERP onboarded PACS are given at **Annexure-‘A’**.

The Government of India has approved the plan to establish new multipurpose PACS/dairy/fisheries cooperatives, aiming to cover all panchayats and villages in the country over the next five years. The details of the cooperative societies registered thereunder, State-wise is at **Annexure-‘B’**.

Under the Pradhan Mantri Bhartiya Janaushadhi Kendra (PMBJK) scheme, 4,275 applications have been received from PACS, of which 4,255 have received initial approvals, 900 have obtained drug licences, 846 have been allotted store codes and 645 centres have become operational as Jan Aushadhi Kendras. The State/UT wise list is at **Annexure-‘C’**.

The list of Non- Credit Primary Cooperative Societies (Dairy etc.) working as Bank Mitras of District Central Cooperative Banks (DCCBs) under the Cooperation among Cooperatives campaign is attached as **Annexure-‘D’**.

(c) The Government has adopted a multi-pronged strategy to restructure and financially strengthen Primary Agricultural Credit Societies (PACS), including those that are underperforming or at risk of closure. The central approach involves transforming these societies into economically vibrant, multipurpose entities to ensure their long-term financial sustainability. Key components of this action plan include:

1. Formation of Multipurpose PACS (MPACS):- The plan to establish new multipurpose PACS/dairy/fisheries cooperatives is implemented with the support of National Bank for Agriculture and Rural Development (NABARD), National Dairy Development Board (NDDB) and National Fisheries Development Board (NFDB), through convergence of various existing schemes of Govt. of India (GoI), such as National Programme for Dairy Development (NPDD), Pradhan Mantri Matsya Sampada Yojana (PMMSY), etc.

The strategy envisages both formation of new MPACS and transformation of existing PACS into multipurpose entities capable of delivering credit and multiple non-credit services.

2. Transformation into Multipurpose Societies: - The Government prepared and circulated Model Bye-laws that enable PACS to diversify their income streams by undertaking more than 25 business activities. By adopting these bye-laws, PACS can now function as Common Service Centres (CSCs), Jan Aushadhi Kendras, PM Kisan Samriddhi Kendras, and operate in sectors like LPG/petrol distribution and rural water supply. This diversification is designed to transform them from primarily credit-oriented societies into modern service hubs. The details of PACS involved in different activities is at **Annexure-‘E’**.

3. Financial Strengthening and Capacity Building

Under Section 63A of the Multi-State Cooperative Societies (Amendment) Act, 2023, a dedicated fund has been established for the revival of sick multi-State cooperative societies and to provide assistance for meeting their infrastructural requirements.

To address "performance gaps" and strengthen functional capabilities, National Council for Cooperative Training (NCCT) has developed a comprehensive training module for the capacity building of one lakh PACS Secretaries. The objective of this initiative is to equip PACS Secretaries with the necessary managerial and administrative competencies to effectively discharge their responsibilities, promote diversification of business activities, and strengthen internal control systems.

For this purpose, detailed training and study materials have been prepared. A national-level Training of Trainers (ToT) programme was conducted on 24th–25th March 2026 at VAMNICOM, Pune, wherein 43 faculty members from various NCCT institutes were trained as Master Trainers.

4. Operational Modernization and Transparency

Computerization Project: A project with a financial outlay of ₹2,925.39 crore is bringing functional PACS onto a common ERP-based national software. This is intended to improve governance, reduce transaction costs, and ensure seamless accounting with cooperative banks. The Government utilizes the National Cooperative Database (NCD) to identify gaps in geographical coverage and financial performance, allowing policymakers to target interventions toward underperforming societies

5. Infrastructure Development

- i. **Decentralized Grain Storage Plan:** PACS are being strengthened through the creation of warehouses and primary processing units.
- ii. By converging various Central schemes, the Government is helping PACS improve their financial viability by providing them with infrastructure that generates steady rental income through hiring assurances from agencies like the Food Corporation of India (FCI) and National Agricultural Cooperative Marketing Federation of India Ltd. (NAFED).

- iii. **Sahakar Innovation Scheme:** Launched in FY 2025-26, this scheme provides grant assistance of up to ₹25 lakh to cooperative societies for adopting new technologies and business models, specifically supporting those that lack adequate collateral

Apart from these above mentioned initiatives, Ministry through NABARD is implementing various initiatives for financial strengthening of dormant or loss making PACS which are as under:-

- I. **Revival and Strengthening of Loss-making & Dormant PACS:-** NABARD has prepared a structured programme for revival of approximately 59,000-60,000 loss-making and non-functional PACS through a Business Process Re-engineering (BPR) approach. PACS are supported to undertake diagnostic assessments and prepare Turnaround Plans (TAPs) covering capital augmentation, business development, governance reforms and operational efficiency.
- II. **PACS Accelerator Programme (PAP):-** NABARD is scaling up the PACS Accelerator Programme (PAP) to diversify PACS businesses beyond credit operations. Activities include identification of viable business opportunities, DPR preparation, financing support, standardisation of lending processes and handholding support.
- III. **Capacity Building and Handholding:-** Training programmes are conducted for PACS Boards, CEOs, Secretaries and staff, Resource Support Agencies (RSAs) and Resource Persons (RPs) are being deployed for continuous guidance on business planning, governance and operational improvement.
- IV. **Technology Enablement and Computerisation:-** NABARD is supporting digital transformation through PACS computerisation and development of MIS, dashboards and monitoring portals. A proposed National Digital Dashboard (NDD) will monitor outcomes of PACS strengthening and revival initiatives.
- V. **Governance and Institutional Strengthening:-** Focus is placed on improving governance standards, audits, compliance systems and professional management of PACS. NABARD is promoting stronger linkages with DCCBs/StCBs and supporting affiliation and financial sustainability plans.
- VI. **Monitoring and Review Mechanism:-** State-wise and district-wise targets have been prescribed. NABARD Regional Offices and DDMs are entrusted with monitoring implementation, business diversification, project sanction, disbursement and handholding support to PACS.

(d) and (e) Under the Centrally Sponsored Project, a **Common ERP-based National Software** has been developed and implemented for computerization of PACS across the country. The software provides integrated modules for membership management, loan operations, deposits, fertilizer and seed distribution, inventory management, accounting, statutory audit, MIS and other business activities. Legacy data of PACS have been digitized and migrated to the ERP platform to facilitate digital record management, improve transparency and reduce dependence on manual record keeping.

The ERP platform also facilitates integration with District Central Cooperative Banks (DCCBs), State Cooperative Banks (StCBs) and other digital platforms for seamless banking

operations and digital service delivery. Further, the centralized MIS and project dashboard enable online monitoring of ERP onboarding, Go-Live status, digital transactions, statutory audit and other implementation milestones by the Ministry and other authorized stakeholders. The ERP system also supports maintenance of digital records, generation of audit trails and standardized financial reporting, thereby enhancing transparency, accountability and efficiency in the functioning of PACS.

ANNEXURE- 'A'

S. No	State/UTs Name	Approved PACS	Hardware Delivered	ERP Onboarded
1	Andaman and Nicobar	46	46	46
2	Andhra Pradesh	2,037	2,021	2,021
3	Arunachal Pradesh	139	14	14
4	Assam	850	709	581
5	Bihar	4,495	4,477	4,482
6	Chhattisgarh	2,028	2,028	2,028
7	Daman and Diu	9	4	4
8	Goa	86	58	55
9	Gujarat	6,216	5,754	5,760
10	Haryana	710	710	710
11	Himachal Pradesh	1,885	1,789	1,598
12	Jammu and Kashmir	708	537	537
13	Jharkhand	2,797	1,500	1,491
14	Karnataka	5,894	5,491	4,590
15	Ladakh	10	10	10
16	Madhya Pradesh	5,455	4,536	4,536
17	Maharashtra	12,178	12,000	12,033
18	Manipur	308	196	214
19	Meghalaya	330	108	103
20	Mizoram	99	49	45
21	Nagaland	231	231	142
22	Odisha	4,240	0	0
23	Puducherry	45	45	44
24	Punjab	3,482	3,456	3,454
25	Rajasthan	8,525	6,781	6933
26	Sikkim	131	107	107
27	Tamil Nadu	4,561	4,532	4,481
28	Tripura	475	268	268
29	Uttar Pradesh	6,257	3,581	3,219
30	Uttarakhand	1,216	670	668
31	West Bengal	4,187	4,167	3,512
	Total	79,630	65,875	63,686

ANNEXURE- 'B'**Status of formation of New multipurpose PACS, Dairy and Fishery cooperative societies till 15-07-2026**

Sl. No.	State/UT	Formation of New Cooperative Societies			
		PACS	Dairy	Fishery	Total
1	Andaman And Nicobar Islands	1	2	11	14
2	Andhra Pradesh	11	1,067	2	1,080
3	Arunachal Pradesh	136	25	29	190
4	Assam	580	725	89	1,394
5	Bihar	61	4,498	2	4,561
6	Chhattisgarh	517	361	336	1,214
7	Goa	38	5	4	47
8	Gujarat	662	810	26	1,498
9	Haryana	40	197	6	243
10	Himachal Pradesh	136	854	12	1,002
11	Jammu And Kashmir	232	1,339	40	1,611
12	Jharkhand	45	300	227	572
13	Karnataka	265	1,264	52	1,581
14	Kerala	0	0	0	0
15	Ladakh	3	3	1	7
16	Lakshadweep	0	0	29	29
17	Madhya Pradesh	680	1,349	255	2,284
18	Maharashtra	212	1,223	167	1,602
19	Manipur	127	27	71	225
20	Meghalaya	290	17	19	326
21	Mizoram	97	2	2	101
22	Nagaland	50	5	19	74
23	Odisha	1,539	1,009	61	2,609
24	Puducherry	4	3	3	10
25	Punjab	153	1,027	52	1,232
26	Rajasthan	2,003	3,295	31	5,329
27	Sikkim	27	77	4	108
28	Tamil Nadu	27	940	36	1,003
29	Telangana	0	166	102	268
30	The DD & DNH	5	0	1	6
31	Tripura	294	2	26	322
32	Uttar Pradesh	1,364	4,450	514	6,328
33	Uttarakhand	606	269	124	999
34	West Bengal	25	241	3	269
	Total	10,230	25,552	2,356	38,138

ANNEXURE- 'C'

PACS as PM Jan Aushadhi Kendras						
Sr. No.	State/UTs	No. of Applications Received	No. of Initial Approvals Given	Drug License Received	Store code Issued	Operational
1	Uttar Pradesh	825	825	267	226	129
2	Andhra Pradesh	209	209	127	121	96
3	Madhya Pradesh	308	308	87	87	79
4	Maharashtra	407	407	61	61	48
5	Jammu and Kashmir	121	116	51	51	44
6	Punjab	149	148	41	36	31
7	Rajasthan	211	209	34	34	27
8	Chhattisgarh	159	159	33	33	27
9	Bihar	381	377	33	33	30
10	Karnataka	222	222	28	28	25
11	Uttarakhand	76	76	27	27	24
12	Gujarat	174	174	14	14	6
13	Telangana	53	53	11	11	9
14	Odisha	155	150	10	10	9
15	Assam	136	136	10	10	9
16	Haryana	97	97	9	9	9
17	Himachal Pradesh	65	65	9	9	8
18	Jharkhand	82	82	8	8	6
19	Kerala	50	48	7	7	7
20	West Bengal	20	19	7	7	7
21	Tamil Nadu	167	167	7	5	3
22	Arunachal Pradesh	53	53	5	5	2
23	Manipur	22	22	5	5	2
24	Sikkim	11	11	2	2	2
25	Mizoram	30	30	2	2	1
26	Tripura	27	27	1	1	1
27	Puducherry	17	17	1	1	1
28	Meghalaya	9	9	1	1	1
29	DNH and DD	8	8	1	1	1
30	Goa	3	3	1	1	1
31	ANI	14	14	0	0	0
32	Ladakh	10	10	0	0	0
33	Nagaland	3	3	0	0	0
34	Lakshadweep	1	1	0	0	0
	Total	4,275	4,255	900	846	645

Annexure- 'D'

The list of Non- Credit Primary Cooperative Societies (Dairy etc.) working as Bank Mitras of DCCBs under the Cooperation among Cooperatives campaign is as follows:

State/UT	Bank Mitras
Gujarat	10,159
Odisha	5
Madhya Pradesh	16
Uttar Pradesh	9
Rajasthan	3,130
Bihar	830
Chhattisgarh	194
Haryana	7
Jharkhand	24
Maharashtra	236
Mizoram	8
Manipur	1
Sikkim	78
Telangana	26
Tripura	5
Uttarakhand	70
TOTAL	14,798

ANNEXURE- 'E'

Sl. No.	Activities	No. of PACS
1	Common Service Centres (CSC)	56019
2	Fertilizer Distribution Centre	41715
3	Dry Storage Facilities	31633
4	Pradhan Mantri Kisan Samridhi Kendra	27544
5	Fair Price Shop Licence	23713
6	Procurement of Foodgrains	20651
7	Seed Distribution	16463
8	Pesticide Distribution	7886
9	Hiring of Agricultural Implements	7451
10	Farmer Producer Organization (FPO)	752
11	Largest Grain Storage Program	718
12	Jan Aushadhi Kendra	693
13	Cash Kendra Facilities	626
14	Food Processing Facilities	588
15	Registered as MSME	541
16	Consumer Business	418
17	Cold Storage Facilities	405
18	PM-KUSUM Scheme	198
19	Paani Samiti	173
20	LPG Dealership	154
21	Dealership of Petrol Pump/ Diesel	139
22	Bulk Consumer Petrol Pump	113
23	Milk Collection Unit Facility	106
24	Whether Cooperative Society is involved in fish catch	76
25	Tourism	2

Source : National Cooperative Database (NCD)