

**GOVERNMENT OF INDIA
MINISTRY OF COOPERATION**

**LOK SABHA
UNSTARRED QUESTION NO. 3832
ANSWERED ON 11th AUGUST, 2026**

Functioning of Service Cooperative Societies

3832. Shri Vijay Baghel:

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

- (a) whether it has come to the notice of the Government that in the Service Cooperative Societies functioning under the District Cooperative Bank, Durg, the records relating disbursement of agricultural loans, distribution of fertilisers and other agricultural inputs are being maintained both online and offline, thereby causing difficulties to society employees as well as farmers;
- (b) if so, the reasons for such dual record-keeping (online and offline) and the steps taken by the Government to eliminate this practice;
- (c) whether the Government proposes to make all operations in the Service Cooperative Societies fully online, in line with the existing banking system, and to dispense with the mandatory maintenance of offline records; and
- (d) if so, the proposed timeline in this regard and if not, the reasons therefor?

ANSWER

**THE MINISTER OF COOPERATION
सहकारिता मंत्री (SHRI AMIT SHAH)**

(a) to (d) As per the information provided by Registrar of Cooperative Societies, Government of Chhattisgarh, across 311 Primary Agricultural Credit Societies (PACS) in the Durg, Balod, and Bemetara districts under the jurisdiction of the District Cooperative Central Bank Ltd., Durg, operations related to agricultural loans, fertilizers, seed distribution, and auditing are conducted via an online system. However, due to certain administrative and statutory requirements, as well as server network issues, the manual maintenance of some records and registers remains necessary.

To address the challenges associated with the physical maintenance of loan disbursement and agricultural input-related registers, the Ministry of Cooperation launched the **PACS Computerization Project** in 2022. One of the key objectives of the project is to enable PACS to carry out their business operations through an ERP-based Common National Software, thereby eliminating the need for manual maintenance of records.

The implementation of the PACS Computerization Project encompasses online maintenance of records, transparent accounting, seamless reconciliation with District Central Cooperative Banks (DCCBs) and State Cooperative Banks (StCBs), expeditious loan processing, reduced transaction costs, and enhanced service delivery to members.

The sun-set date of the project is **31 March 2027**.
