

Strengthening PACS and Dairy Cooperatives

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As per National Cooperative Database (NCD) database, the number of Primary Agricultural Credit Societies (PACS) functioning in Bhiwani and Mahendergarh districts are 32 and 23 respectively.

PACS in the Bhiwani and Mahendergarh districts have been computerised under Primary Agriculture Credit Societies (PACS) Computerisation Project, and the status of PACS computerisation in Bhiwani and Mahendergarh districts of Haryana is as below:

Category	Bhiwani	Mahendergarh
Total PACS	32	23
PACS doing Day end on ePACS software	32	23
E PACS only	32	23
Handholding to PACS	32	23
Transactions as on date	1,81,590	1,01,325

799 multipurpose PACS in Haryana including 32 PACS of Bhiwani and 23 PACS of Mahendergarh districts have adopted the Model Bye-Laws allowing them to provide fertilizer, storage and marketing support.

As per information received from Haryana State, no new dairy cooperative union is proposed in South Haryana.

Steps taken to increase farmers' access to cooperative credit and storage facilities are as follows:

- i. **Strengthening and Digitalizing PACS (Primary Agricultural Credit Societies):** 710 PACS sanctioned under Centrally sponsored Project for PACS Computerisation have been digitized in Haryana to improve their efficiency and effectiveness in credit delivery and enhancing farmers' access to cooperative credit and storage facilities.
- ii. **e-KCC Initiative:** NABARD has developed the eKCC digital loan origination portal which is currently under pilot implementation in six states including Haryana, where it is being used to digitally process KCC loan applications. These pilots have shown significant reduction in processing time and operational costs.

- III. **Financial & Digital Literacy Camps (FDLCs):** NABARD has extended grant support under Financial Inclusion Fund (FIF) to Cooperative Banks for conduct of Financial and Digital Literacy Camps to increase awareness among rural masses regarding various credit and other schemes.
- IV. **Grant support for formation of Joint Liability Groups(JLGs):** During FY 2025-26, NABARD has sanctioned grant support of Rs.76.00 Lakh to cooperative banks in Haryana for formation and credit linkage of 1900 Joint Liability Groups (JLGs) in the state to increase the access to credit to Small Marginal Farmers and tenant farmers.
- V. **Support for Storage Infrastructure Projects:** NABARD has been supporting multiple initiatives (PACS as Multi Service Center (MSC) Scheme, Agricultural Marketing Infrastructure scheme, etc.) for development of storage infrastructure. The implementation of the “World’s Largest Grain Storage Plan” in Cooperative Sector, is also under implementation in the state for enhancing rural storage capacity in the state. As per information received from the State of Haryana, 45 PACS/Cooperative Societies have been identified by the State to be included in World’s largest Grain storage Plan.
- VI. **Refinance to Short Term Cooperative Credit Structure:** NABARD has extended Short Term Refinance of ₹5817.00 Crore and Long-Term Refinance of ₹40.00 Crore during the FY 2024-25 to Rural Cooperative Banks in the state of Haryana for supplementing credit flow under agriculture and allied sectors.
- VII. To increase Farmers access to marketing of their products, PACS can also link themselves with National Cooperative Organics Limited (NCOL) and National Cooperatives Exports Limited (NCEL).

This information was given by Union Minister for Home and Cooperation Shri Amit Shah in a written reply in Lok Sabha.

AK/AP

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