

GOVERNMENT OF INDIA  
MINISTRY OF COOPERATION

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 2401**  
TO BE ANSWERED ON 22/03/2023

**Implementation of waiver of loans for disadvantaged farmers**

**2401 Shri P. Wilson:**

Will the Minister of **Cooperation** be pleased to state:

- (a) whether the Ministry has been able to implement waiver of loans for disadvantaged farmers across the country including Tamil Nadu;
- (b) whether the Ministry as per the announcement made on 29th June 2022, has been able to implement provision of allied services such as provision of inputs like fertilizers, seeds etc. by PACS;
- (c) whether the Ministry has devised any policy to diversify the loan grants and maintain check-balance on repayment of the loan disbursed across the country including Tamil Nadu; and
- (d) if so, the details thereof, if not, the reasons therefor?

**ANSWER**

MINISTER OF COOPERATION

सहकारिता मंत्री (SHRI AMIT SHAH)

(a) to (d): The Cabinet Committee on Economic Affairs (CCEA) on 29<sup>th</sup> June, 2022 has approved a Centrally sponsored project for Computerization of 63,000 Primary Agricultural Credit Societies (PACS)/ Large Area Multi-Purpose Societies (LAMPS)/ Farmers Service Societies (FSS) across the country with a total financial outlay of Rs. 2,516 Crore.

The project entails bringing all the functional PACS on an ERP (Enterprise Resource Planning) based common software, linking them with NABARD through State Cooperative Banks (StCBs) and District Central Cooperative Banks (DCCBs), that will also help in maintaining check and balance on repayment of the loan disbursed.

The common national software under the Computerization of PACS project would also support all the activities mentioned in the model byelaws including the provision of inputs like fertilizer, seeds, etc. by PACS.

The Ministry of Cooperation in consultation with States/UTs & other stakeholders concerned, has also prepared Model Bye-laws for PACS to diversify their activities and transform them into multipurpose cooperative societies. Model byelaws have been circulated to all the States/UTs, including the State of Tamil Nadu, on 05.01.2023 for their adoption by PACS subject to their respective State Cooperative Societies Acts. The Model Bye-laws would enable PACS to carry out more than 25 business activities such as dairy, fisheries, food grain storage, LPG/CNG/Petrol/Diesel distributorship, common service centers, Fair Price Shops (FPS), community irrigation, Business Correspondent activities including economic activities relating to fertilizer, seeds, etc.

However, waiving of loans for disadvantaged farmers across the country including the State of Tamil Nadu does not come under the purview of Ministry of Cooperation.

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