GOVERNMENT OF INDIA
MINISTRY OF COOPERATION

RAJYA SABHA
STARRED QUESTION NO. 176
TO BE ANSWERED ON 11/12/2024

Expansion of e-governance services through PACSs and CSCs

176 # SHRI TEJVEER SINGH:

Will the Minister of COOPERATION be pleased to state:

(a) whether Government is planning to provide e-governance services through the Primary Agricultural Credit Societies (PACSs) and Common Service Centres (CSCs);

(b) the details of the improvements to be brought about in digital literacy and services sector in rural areas through the delivery of e-governance services through the PACSs and CSCs; and;

(c) whether Government has made any specific scheme to provide technical and financial support to PACSs and CSCs, if so, the details of its major benefits and schemes thereof?

ANSWER

MINISTER OF COOPERATION
(SHRI AMIT SHAH)

(a) to (c): A statement is laid on the Table of the House.

Statement referred to in reply to parts (a) to (c) in respect of Rajya Sabha Starred Question no. 176 for reply on 11th December, 2024 asked by Shri Tejveer Singh regarding Expansion of e-governance services through PACSs and CSCs.

Yes, Sir. The Government has enabled Primary Agricultural Credit Societies (PACS) to deliver e-governance services to rural citizens by enabling them to function as Common Service Centres (CSCs). A Memorandum of Understanding (MoU) has been signed between Ministry of Cooperation, Ministry of Electronics & Information Technology, National Bank for Agriculture and Rural Development (NABARD) and CSC e-Governance Services India Limited, enabling PACS to deliver over 300 e-services, including banking, insurance, agricultural services, health services, etc. As on 21st November, 2024, 40,214 PACS have started providing CSC services to rural citizens.

By transforming PACS into CSCs, rural citizens can gain access to essential services, related to financial inclusion, education, healthcare, and various government-to-citizen (G2C) services. Trainings and capacity building workshops for PACS are being organized with the support of National Council for Cooperative (NCCT) and CSC e-Governance Services India Limited to train PACS personnel, in necessary skills to deliver CSC services effectively. This would also lead to enhancing the digital literacy amongst PACS. Additionally, the initiative would enable PACS to serve as nodal centers for various citizen-centric services, at the Panchayat/ village level.

In addition to the above, Government of India is implementing the Project for Computerization of functional PACS with a total financial outlay of ₹2,516 Crore, which entails bringing all the functional PACS onto an ERP (Enterprise Resource Planning) based common national software, linking them with National Bank for Agriculture and Rural Development (NABARD) through State Cooperative Banks (StCBs) and District Central Cooperative Banks (DCCBs), thereby ensuring operational efficiency, transparency, and uniformity in business practices of PACS. So far, proposals for computerization of 67,930 PACS from 30 States/ UTs have been sanctioned, for which Rs. 699.89 Cr. has been released as GoI share to the States/UTs concerned and Rs. 165.92 Crore to NABARD as implementing agency.

Computerization of PACS project aims to provide a comprehensive ERP (Enterprise Resource Planning) solution for undertaking more than 25 economic activities prescribed in Model Bye-Laws for PACS, covering various modules such as financial services for short, medium & long term loans, procurement operations, Public Distribution Shops (PDS) operations, business planning, borrowings, asset management, etc. The ERP based common national software would enhance the efficiency of PACS operations by implementing a Common Accounting System (CAS) and Management Information System (MIS). Additionally, it would improve governance and transparency in PACS, enabling faster loan disbursal, reducing transaction costs, minimizing payment imbalances, and ensuring seamless accounting integration with DCCBs and StCBs.

System Integrators (SIs) have been onboarded by States/ UTs for the project who are coordinating with States/UTs for installation of the common national software. Additionally,

technical support is being provided to PACS to digitise their existing manual/ semi computerised/ computerised data, including legacy data. National Level PACS Software Vendor (NLPSV) selected by NABARD is facilitating technical training to PACS.

These initiatives aim to provide PACS with a comprehensive digital ecosystem to carry out diversified business activities, thus increasing their revenue streams and helping them become economically sustainable entities.

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