

GOVERNMENT OF INDIA
MINISTRY OF COOPERATION

RAJYA SABHA
UNSTARRED QUESTION NO.966
ANSWERED ON 04/12/2024

Primary Agricultural Credit Societies (PACS) Computerisation Project

966 Shri Lahar Singh Siroya:

Will the Minister of COOPERATION be pleased to state:

- (a) the number of States from which proposals have been received so far under the Government's Primary Agricultural Credit Societies (PACS) Computerisation Project;
- (b) the provisions for States which have already computerised PACS under the said project along with the details thereof; and
- (c) the farmers who are likely to benefit from the said project?

ANSWER

THE MINISTER OF COOPERATION
(SHRI AMIT SHAH)

(a) So far, proposals for computerization of 67,930 Primary Agricultural Credit Societies (PACS) from 30 States/ UTs have been received and sanctioned.

(b) The software used under PACS Computerisation project is integrable with already computerised PACS. As per the guidelines of the project, PACS which have already been computerised, expenditure is reimbursed to States ₹50,000/- per PACS subject to the condition that they integrate their software with the National PACS Software. Also, their hardware meets the required specifications and the computerization of PACS should be commissioned by the State on or after 01 February 2017 i.e. the date of budget announcement by Central Government for computerization of PACS. PACS which have not been computerised by such states are being taken up under this project at full cost.

(c) Primary Agriculture Credit Societies (PACS) constitute the lowest tier of the Short-Term Cooperative Credit Structure (STCCS) in the country, primarily providing short-term and medium-term credit facility and other input services, like seed, fertilizer, pesticide distribution, etc. to member farmers. Presently, around 13 crore farmers are linked with PACS. Being the grassroots level cooperative institutions, PACS play a crucial role in sustaining the rural economy of the country by purveying institutional credit to small and marginal farmers. Computerization of PACS project improved governance and transparency in PACS, leading to speedy disbursement of loans, lowering of transaction cost, reduction in imbalances in payments, seamless accounting with DCCBs and StCBs. It enhances trustworthiness in the working of PACS among farmers, thus contributing towards realizing the vision of "Sahakar se Samridhi"