

GOVERNMENT OF INDIA  
MINISTRY OF COOPERATION

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 2083**  
TO BE ANSWERED ON 19<sup>th</sup> MARCH, 2025

**Uniform Software for PACS**

2083 Shri Narhari Amin:

Shri Narayana Koragappa:

Shri Sadanand Mhalu Shet Tanavade:

Dr. Parmar Jashvantsinh Salamsinh:

Will the Minister of COOPERATION be pleased to state:

- (a) the steps being taken to ensure universal adoption of the uniform software;
- (b) the manner in which Government will ensure that small and marginal farmers benefit equally from digitalisation, especially those who may not be digitally literate;
- (c) whether there is any plan to integrate PACS Enterprise Resource Planning with other national financial platforms such as PM-KISAN, eNAM, or Kisan Credit Card loan portals for a more streamlined agricultural credit system; and
- (d) if so, details thereof?

**ANSWER**

THE MINISTER OF COOPERATION  
(SHRI AMIT SHAH)

(a) to (d) 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 NABARD through State Cooperative Banks (StCBs) and District Central Cooperative Banks (DCCBs). This common ERP software is provided to all the PACS in the project, across the country, to capture data on all functionalities of PACS, both credit and non-credit. This software is customizable for state-specific needs.

The ERP-based common national software enhances the efficiency of PACS operations through a Common Accounting System (CAS) and Management Information System (MIS). Additionally, it strengthens governance and transparency, resulting in faster loan disbursement, reduced transaction costs, minimized payment imbalances, and seamless accounting with DCCBs and StCBs. Furthermore, training and necessary handholding support provided by NABARD ensures that small and marginal farmers, including those who may not be digitally literate, benefit equally from digitalization.

A comprehensive ERP solution integrates multiple functionalities, including membership management, financial services such as deposits and lending (short-term, medium-term, and long-term), procurement, processing units, Public Distribution System (PDS), business planning, warehousing, merchandising, borrowings, asset management, and human resource management. Additionally, it has provision to incorporate RuPay and Kisan Credit Card (KCC)/ database integrations to facilitate seamless financial transactions for PACS members.

\*\*\*\*\*