

GOVERNMENT OF INDIA
MINISTRY OF COOPERATION

RAJYA SABHA
UNSTARRED QUESTION NO. 326
TO BE ANSWERED ON 23rd JULY, 2025

Digitization of Multi-purpose PACSs

326 # Shri Tejveer Singh:

Will the Minister of COOPERATION be pleased to state:

- (a) the plans made by Government regarding digitization of multi-purpose Primary Agricultural Cooperative Societies (PACSs);
- (b) the number of PACSs digitized so far, State-wise details thereof;
- (c) whether the digitization has ensured transparency in loan disbursement, seed/fertilizer distribution to farmers; and
- (d) whether there has been any technical or financial hurdles in this process, if so, the solutions found therefor?

ANSWER

MINISTER OF COOPERATION
(SHRI AMIT SHAH)

(a): Government of India is implementing this Project of Computerization of functional PACS with a total financial outlay of ₹2,516 Crore which has now been increased upto 2925.39 Crore which entails bringing 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. NABARD serves as the implementing agency, deploying ERP-based national software, national data repository, cyber-secure cloud services, vernacular interfaces, plus hardware, System integration and training to enable PACS to function as Multi-Service Centers integrated with State and District Cooperative Banks.

(b): The details of PACS onboarded on ERP software, State/UT wise are at **Annexure 'A'**.

(c): 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 disbursal, 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.

(d) Yes, Sir. The financial challenges in implementation of the PACS computerization project include underutilization of funds due to delays in state proposals and readiness, as well as the requirement for states to contribute their share of the project cost. Technically, the process involves hardware procurement, data digitization, ERP onboarding, and go-live operations. NABARD has developed a customizable national-level ERP software to address state-specific requirements, and provides technical support, training modules, and user manuals. To ensure effective implementation, a multi-tiered monitoring structure has been established, including NLMIC, SLIMCs, DLIMCs, SCDCs, and DCDCs, with regular reviews involving stakeholders like NABARD, NDDDB, and NFDB. Additionally, NITI Aayog has conducted an impact assessment of these initiatives.

Annexure (A)

PACS Computerization Project Status (as on 30th June 2025)

S. No	States	Approved PACS	Hardware delivered	ERP Onboarded	ERP -Go live	Day-End
1.	Maharashtra	12,000	12,000	11,954	11,828	10,690
2.	Rajasthan	7,468	6,781	5,900	5,335	5,233
3.	Gujarat	5,754	5,754	5,627	4,513	4,082
4.	Uttar Pradesh	5,686	3,062	3,048	2,990	2,584
5.	Karnataka	5,682	5,491	3,765	1,930	1,728
6.	Madhya Pradesh	5,188	4,534	4,428	4,491	4,272
7.	Tamil Nadu	4,532	4,532	4,531	4,529	4,528
8.	Bihar	4,495	4,477	4,460	4,444	4,431
9.	West Bengal	4,167	3,314	3,145	3,123	2,959
10.	Punjab	3,482	3,456	3,408	2,217	2,080
11.	Odisha*	2,711	-	-	-	-
12.	Andhra Pradesh	2,037	2,021	2,021	2,021	1,986
13.	Chhattisgarh	2,028	2,028	2,028	2,025	2,027
14.	Himachal Pradesh	1,789	1,789	965	850	742
15.	Jharkhand	2,797	1,500	1,414	1,479	1,424
16.	Haryana	710	710	609	582	433
17.	Uttarakhand	670	670	670	669	588
18.	Assam	583	583	579	573	442
19.	J&K	537	537	536	534	536
20.	Tripura	268	268	207	193	195
21.	Manipur	232	169	175	170	169
22.	Nagaland	231	231	64	48	18
23.	Meghalaya	112	109	99	105	93
24.	Sikkim	107	107	103	105	69
25.	Goa	58	56	45	42	27
26.	ANI	46	46	46	46	45
27.	Puducherry	45	45	43	44	42
28.	Mizoram	49	25	25	25	22
29.	Arunachal Pradesh	14	14	11	11	11
30.	Ladakh	10	10	10	10	10
31.	DNH&DD	4	4	4	4	4
	Total	73,492	64,323	59,920	54,936	51,470

*Odisha has recently joined this project.