

GOVERNMENT OF INDIA
MINISTRY OF COOPERATION

RAJYA SABHA
STARRED QUESTION NO. 106
TO BE ANSWERED ON 10th DECEMBER, 2025

Modernisation of Cooperative Societies & PACS digitalisation in Bihar

106 Shri Akhilesh Prasad Singh:

Will the Minister of COOPERATION be pleased to state:

- (a) whether the Ministry has reviewed district-wise progress of Primary Agricultural Credit Societies (PACSs) computerisation in Bihar upto October, 2025, including functioning of new workflow and payment modules;
- (b) the steps taken to convert PACS into multi-service centres offering storage, retail, agricultural inputs and doorstep financial services to farmers; and
- (c) the funds sanctioned under national cooperative infrastructure strengthening and digitisation initiatives?

ANSWER

THE 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. 106 for reply on 10th December,2025 asked By Shri Akhilesh Prasad Singh regarding Modernisation of Cooperative Societies & PACS digitalisation in Bihar

(a) Yes, Ministry has reviewed progress of Computerisation of PACS Project in Bihar upto October, 2025 including functioning of new workflow and payment modules. Regular monthly review meetings are conducted with States/UTs to assess progress, particularly in the PACS computerization Project. Key stakeholders like States/UTs, including NABARD have been engaged to review the implementation of this project. A structured monitoring framework has also been established, comprising the National Level Monitoring and Implementation Committee (NLMIC), State and District Level Implementation and Monitoring Committees (SLIMC and DLIMC), State Cooperative Development Committee (SCDC) (under the Chief Secretary), and District Cooperative Development Committee (DCDC) (under the District Collector). These bodies ensure effective implementation, oversight, and coordination of all cooperative sector initiatives, including PACS computerization.

It is also reviewed through visit of Senior Officers from Ministry of Cooperation to the States/UTs .

(b) PACS are developed as hubs for delivering benefits from schemes such as Pradhan Mantri Fasal Bima Yojana(PMFBY), Pradhan Mantri Kisan Samridhhi Kendra (PMKSK), interest subvention, fertiliser and seed distribution, PDS outlets, LPG/Petrol/Diesel dealerships, custom hiring, PM Jan Aushadhi Kendras, Common Service Centres, etc.. and Integration with the state specific portal like, Bhulekh portal (In U.P and M.P), e-KYC and e-Uparjan (M.P), e-Crop, CCRC (Andra Pradesh) and other schemes of other States and also with the Cooperative Banking systems.

Various steps taken to convert PACS into multi-service centres for farmers in Bihar, are as under:

Storage – Under State Plan in Bihar, 7,221 Godowns have been constructed in PACS throughout the state creating storage capacity of 17.14 Lakh MT, thereby fortifying the physical infrastructure. 278 Godowns carrying storage capacity of 2.49 lakh MT have been sanctioned during present FY 2025-26.

As on date, 36 PACS with capacity of 1,33,500 MT have been identified by Cooperative Department, Govt. of Bihar under the World's Largest Grain Storage Plan (WLGSP). A tripartite MoU has been signed between PACS, Cooperative Banks, and Bihar State Warehousing Corporation (BSWC) for construction of godowns under WLGSP.

As per National Cooperative Database(NCD), 7,398 PACS are working as Custom Hiring Centres. The list of those centres are at **Annexure 'A'**.

Retail –

(a) In Bihar, so far, 12 PACS have applied for petrol/diesel retail outlets in CC2/open category, and 05 PACS have been selected by Oil Marketing Companies.

(b) Further, out of 412 applications received from PACS as PM Jan Aushadhi Kendras, drug license has been issued to 30 PACS and currently 21 Jan Aushadhi Kendra are operational in PACS.

Agricultural Inputs – At present, 2271 PACS have fertilizer license, out of which 1681 PACS have been upgraded as PM Kisan Samridhi Kendras. These Kendras provides additional services such as soil testing, training etc.

Doorstep Financial Services:

i. Under Financial Inclusion Fund, NABARD and Bihar State Cooperative Bank have sanctioned an amount of Rs. 1.76 cr for 785 micro-ATMs during FY 2024-25 and Rs.53.77 lakh for 239 micro-ATMs in FY 2025-26. Further, Rs.22.11 lakh has been sanctioned for conducting 390 Financial Literacy Awareness Programmes(FLAPs) to DCCBs for organizing FLAPs for dissemination of financial literacy to rural population including farmers. During FY 2025-26, 130 FLAPs with grant assistance of Rs. 7.53 lakh have been sanctioned to DCCBs for conducting financial literacy under FIF (Financial Inclusion Fund) .

ii. At present, 5256 PACS are functioning as Common Service Centres providing services on banking education, Digi Pay, IRCTC, Electricity bill, KVK crop health care etc.

(c): The funds sanctioned all over India under the Computerisation of PACS Project and Strengthening of Cooperative Societies through IT Interventions (Computerisation of Agriculture and Rural Development Bank(ARDBs)and Computerisation of Registrar of Cooperative Societies(RCS)) are as under:

Under Centrally Sponsored Project for Computerization of PACS (CSPCP), total funds sanctioned to State of Bihar are Rs. 51.76 Crore and a year wise and state-wise details are at **Annexure-‘B’**.

Under Strengthening of Cooperative Societies through IT interventions Project, funds are released in two components i.e a) Computerisation of ARDB b) Computerisation of Registrar of Cooperative Societies Office(RCS). The funds sanctioned are under these two abovementioned components are at **Annexure-‘C’ and Annexure ‘D’** respectively.

As on 25.11.2025, National Cooperative Development Corporation (NCDC) has cumulatively disbursed ₹4,67,455.66 crore for the development of cooperative institutions across the country. Out of which **₹11,534.17** crore has been disbursed for cooperative development in **Bihar**. The details of disbursement of last five in Bihar is provided at **Annexure-‘E’**

NCDC has been providing financial assistance to the cooperative sector under its Corporation-sponsored schemes, covering a wide range of notified commodities and services, as amended from time to time. In recent years, NCDC has introduced sector-specific schemes and focused products to align with the evolving needs of the cooperative sector, with special emphasis on women empowerment, digitization of cooperatives, and rural healthcare. Details of the activities supported and schemes implemented are provided at **Annexure-‘F’**.

An amount of Rs.21,20,552/- (Rupees Twenty-One Lakh Twenty Thousand Five Hundred Fifty-Two Only) has been sanctioned to 09 Primary Agriculture Credit Societies(PACS) under Comprehensive Infrastructure Support to PACS under the Cooperative Development Fund (CDF- 005) over a period of 5 years from FY 2020 to FY 2025.

NABARD has conducted training of Core Master Trainers/ Master Trainers and PACS officials to create a competent pool of resources for operationalization of the e-PACS software given to PACS under the PACS Computerization Project. So far, an amount of Rs.2,15,11,259 (Rupees Two Crore Fifteen Lakh Eleven Thousand Two Hundred Fifty-Nine Only) has been sanctioned during FY 2024-25 to FY 2025-26 for training of officials of System Integrator (SI), DCCB and PACS.

List of Custom Hiring Centres

S.No	State	Hiring Agricultural Implements
1	ANDHRA PRADESH	5
2	BIHAR	2,661
3	GOA	2
4	GUJARAT	34
5	HARYANA	24
6	HIMACHAL PRADESH	5
7	JAMMU AND KASHMIR	4
8	JHARKHAND	12
9	KARNATAKA	108
10	KERALA	43
11	MADHYA PRADESH	87
12	MAHARASHTRA	25
13	MANIPUR	30
14	MEGHALAYA	17
15	MIZORAM	2
16	NAGALAND	1
17	ODISHA	31
18	PUDUCHERRY	29
19	PUNJAB	2,024
20	RAJASTHAN	1,046
21	TAMIL NADU	857
22	TELANGANA	3
23	TRIPURA	6
24	UTTAR PRADESH	169
25	UTTARAKHAND	1
26	WEST BENGAL	172
Total		7,398

Computerisation of PACS Project

Rs. in crores

S.No	States/UTs	Amount released in FY 2022-23	Amount released in FY 2023-24	Amount released in FY 2024-25	Amount released in FY 2025-26	Total amount released
1	Maharashtra	87.95	33.65	-	9.14	130.73
2	Rajasthan	23.78	43.30	11.00	6.76	84.83
3	Gujarat	-	58.30	22.19	13.48	93.97
4	Uttar Pradesh	11.28	42.30	-	13.51	67.10
5	Karnataka	40.25	15.39	-	12.19	67.83
6	Madhya Pradesh	33.23	25.42	-	7.78	66.43
7	Tamil Nadu	33.20	12.48	-	6.05	51.73
8	Bihar	32.95	-	14.66	4.15	51.76
9	West Bengal	30.54	-	-	15.25	45.79
10	Punjab	25.52	-	-	7.42	32.94
11	Andhra Pradesh	14.93	3.74	14.54	2.10	35.31
12	Chhattisgarh	14.86	-	10.21	3.28	28.35
13	Himachal Pradesh	9.56	7.32	3.09	6.77	26.74
14	Jharkhand	10.99	-	15.10	8.21	34.30
15	Haryana	4.85	2.44	-	1.50	8.79
16	Uttarakhand	-	3.69	-	-	3.69
17	Assam	6.41	2.45	6.39	1.76	17.02
18	J&K	5.25	1.52	1.85	1.75	10.37
19	Tripura	2.95	1.13	3.03	-	7.11
20	Manipur	2.55	-	-	0.59	3.14
21	Nagaland	0.36	2.46	1.60	0.01	4.43
22	Meghalaya	1.23	-	-	1.11	2.34
23	Sikkim	1.18	0.90	0.79	0.41	3.28
24	Goa	0.32	0.13	0.44	0.31	1.19
25	ANI	-	0.69	-	-	0.69
26	Puducherry	0.44	0.17	-	0.06	0.67
27	Mizoram	0.27	-	0.44	0.56	1.27
28	Arunachal Pradesh	0.15	0.12	0.09	-	0.36
29	Ladakh	-	0.12	-	-	0.12
30	Odisha	-	-	-	18.07	18.07
31	DNH&DD	-	-	0.12	-	0.12
32	Sub-Total	395.00	257.71	105.54	142.24	900.49
33	NABARD	100.00	40.92	25.00	-	165.92
34	Total	495.00	298.63	130.54	-	1,066.41

Annexure-‘C’**Computerisation of ARDB Project****Rs. in crores**

S. No.	States/UTs	Amount released in FY 2023-24	Amount released in FY 2024-25	Amount released in FY 2025-26	Total Amount released
1	Puducherry	0.04	-	0.07	0.11
2	Punjab	0.47	-	0.48	0.94
3	J&K	0.26	-	-	0.26
4	Tripura	0.04	-	-	0.04
5	Uttar Pradesh	1.27	-	0.48	1.75
6	Karnataka	0.80	-	0.48	1.28
7	Tamil Nadu	-	1.49	0.48	1.96
8	Haryana	-	0.76	-	0.76
9	Himachal Pradesh	-	0.56	0.48	1.04
10	Gujarat	-	0.82	-	0.82
11	Rajasthan	-	0.67	0.48	1.14
	Total	2.88	4.29	2.93	10.10

Note:- Jammu & Kashmir has now opted out from the project.

Computerisation of RCS Office

S. N	States/UT	1st instalment released in 2023-24 (In Lakhs)	1st instalment released in 2024-25 (In Lakhs)			1st instalment released in 2025-26 (In lakhs)		1st instalment released in 2025-26 (In lakhs)	
			for Hardw are & cloud	without CSNA for Software Develop ment	Funds transferr ed to NCDC (CSNA) for Software Develop ment	for Hardw are & cloud	Funds transferr ed to NCDC (CSNA) for Software Develop ment	for Hardw are (SPAR SH) & cloud	Funds transferr ed to NCDC (TSA)for Software Develop ment
1	Andaman and Nicobar	2.175	6.525						
2	Andhra Pradesh	-			75				
3	Arunachal Pradesh	-	50.9		37.5				
4	Assam	14.9175						30	
5	Bihar	10.9125	32.74		52.41				
6	Chandigarh	-	14.9	75					
7	Chhattisgarh	-	46.45		37.5		61.82		
8	Dadra and Nagar Haveli and Daman and Diu	-	14.9	75					
9	Goa	0.765	8.95		75				
10	Gujarat	13.8375			43.65				
11	Haryana	-			74.6		56.55		
12	Himachal Pradesh	-	35.76						
13	Jammu and Kashmir	7.71						13.98	
14	Jharkhand	6.975							
15	Karnataka	13.0725	35.15		50			2.035	
16	Kerala	-			-				
17	Ladakh	1.725	14.9	75					
18	Lakshadweep	0.6375							
19	Madhya Pradesh	18.405							

S. N	States/UT	1st instalment released in 2023-24 (In Lakhs)	1st instalment released in 2024-25 (In Lakhs)			1st instalment released in 2025-26 (In lakhs)		1st instalment released in 2025-26 (In lakhs)	
			for Hardware & cloud	without CSNA for Software Development	Funds transferred to NCDC (CSNA) for Software Development	for Hardware & cloud	Funds transferred to NCDC (CSNA) for Software Development	for Hardware (SPARSH) & cloud	Funds transferred to NCDC (TSA)for Software Development
20	Maharashtra				75				
21	Manipur	7.2225							
22	Meghalaya	3.40875							
23	Mizoram	-			75			15.79	
24	Nagaland	7.2225	21.67						
25	NCT of Delhi	-	13.45		73.45			14.42	
26	Odisha	-			75			12.89	
27	Puducherry	2.1	11.95		75			9.1	
28	Punjab	6.435						18.55	
29	Rajasthan		81.36						
30	Sikkim	3.1725	6.3					1.61	
31	Tamil Nadu	-			75			42.85	
32	Telangana	13.8375						20.755	
33	Tripura	3.9825	11.94		65				
34	Uttar Pradesh	25.065							
35	Uttarakhand	4.82625	9.7						
36	West Bengal		23.76		61.39				
Total		168.405	441.305	225	1020.5		118.37	181.98	
			1805.175					181.98	
Grand Total		2155.56							

Last 5 Years Activity wise Disbursement by NCDC in Bihar**Rs. in Crores**

S. No	Activity	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26 as on 25.11.20 25	Total
1	SERVICE COOP.	1,600.00	2,800.00	4,000.00				8,400.00
2	I C D P	14.48	1.22	3.53	12.36			31.59
3	INPUTS	13.00	52.00	39.76		0.10	0.09	104.95
4	DAIRY & LIVE STOCK	6.12	3.65	6.58				16.35
5	FPO		0.94	3.64	2.98	5.64	5.78	18.98
6	FISHERIES		0.09	0.08	0.39	0.39		0.95
7	FISHERIES FPO (FFPO)			0.16	0.10	1.19	0.25	1.70
8	STORAGE				800.00		0.25	800.25
	Total	1,633.60	2,857.90	4,053.75	815.83	7.32	6.37	9,374.77

SCHEMES / ACTIVITIES ASSISTED BY NCDC

1) CORPORATION SPONSORED SCHEMES:

A) ACTIVITIES ASSISTED:

NCDC provides financial assistance in the form of loans (both Term Loans and Investment Loans) and subsidy to the cooperative societies for their development. The loan component is provided from out of NCDC's own funds while the eligible subsidy is provided after dovetailing from other Central Sector Schemes. The list of activities assisted by NCDC is as under:-

- a) Marketing:**
- b) Processing:**
- c) Storage:**
- d) Cold Chain:**
- e) Industrial:**
- f) Distribution of essential consumer articles through cooperatives:**
- g) Credit & Service Cooperatives/ Notified Services:**
- h) Cooperative Banking Unit:**
- i) Agricultural Services:**
- j) District Plan Schemes:**
- k) Weaker Section Cooperatives:**
- l) Assistance for Computerization of Cooperatives:**
- m) Promotional and Developmental programmes.**

B. FOCUSED PRODUCTS OF NCDC:

- a) YUVA SAHAKAR - Cooperative Enterprise Support and Innovation Scheme:**
The scheme launched in the financial year 2019-20 aims at encouraging newly formed cooperative societies with new and/ or innovative ideas.

b) AYUSHMAN SAHAKAR: The scheme launched in the financial year 2020-21 has a comprehensive approach to cover hospitals, healthcare, medical education, nursing education, paramedical education, health insurance and holistic health systems such as AYUSH.

c) NANDINI SAHAKAR: The scheme is in operation since financial year 2020-21, which aims to improve the socio-economic status of women and supports the entrepreneurial dynamism of women through women's cooperatives. It will converge critical inputs of women's enterprise, business plan formulation, capacity development, credit and subsidy, and/ or interest subvention of other schemes.

d) DAIRY SAHAKAR: The scheme launched in the financial year 2021-22 is a cooperative dairy business focused framework of financial assistance for encouraging cooperatives to achieve higher outcomes in ESG (environmental, social, governance) linked activities. It includes the creation of infrastructure by cooperatives for new projects and modernization and/or expansion of existing projects.

e) DIGITAL SAHAKAR: The scheme is in operation since 2021-22 aligned with the principles of Digital India, NCDC has conceived a focused financial assistance framework for Digitally Empowered Cooperatives for handholding and credit linkage by NCDC, dovetailed with grant, subsidy, incentives, etc. from the Government of India / State / UT / agencies with the objective of cooperatives actively partaking in Digital India.

f) SWAYAM SHAKTI SAHAKAR YOJNA: The scheme launched in the financial year 2022-23 for providing NCDC's financial assistance to Agricultural Credit Cooperatives for providing loan/advances to Women Self Help Groups (SHGs).

g) DEERGHAVADHI KRISHAK PUNJI SAHAKAR YOJNA: The scheme launched in the financial year 2022-23 for extending NCDC's long-term financial assistance to Agricultural Credit Cooperatives towards their onward lending of long-term loans/advances for activities/commodities/services under the purview of NCDC.

II Other Central Schemes:

a) Agricultural Marketing Infrastructure (AMI) sub scheme of Central Sector Integrated Scheme on Agriculture Marketing (CSISAM) for Storage and other than Storage Infrastructure-DAC&FW, MOA&FW Rashtriya Krishi Vikas Yojana (Training) - DAC&FW, MOA&FW

b) Mission for Integrated Development of Horticulture (MIDH) - DAC&FW, MOA&FW

c) Interest Subvention & Credit Guarantee through Financing Facility under Agriculture Infrastructure Fund scheme - Ministry of Agriculture & Farmers' Welfare.

- d) Assistance for Boosting Seed Production component under Sub-Mission for Seed and Planting Material (SMSP) of **National Mission on Agricultural Extension and Technology (NMAET)**
- e) **PM Matsya Sampada Yojana (PMMSY)** – Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying
- f) **PM Matsya Kisan Samridhi Sah-Yojana (PM-MKSSY)** – sub scheme under PMMSY by Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying.
- g) **PM Formalisation of Micro Food Processing Enterprises (PMFME)**- Ministry of Food Processing Industries
- h) **Scheme for Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs)** – Ministry of Agriculture & Farmer's Welfare.
- i) (i) **Pradhan Mantri Kisan Sampada Yojna (PMKSY) – Scheme for Food Processing and Value Addition** - Ministry of Food Processing Industries.

(ii) **Pradhan Mantri Kisan Sampada Yojna (PMKSY) - Integrated Cold Chain and Value Addition Infrastructure Scheme** - Ministry of Food Processing Industries.
- j) **National Scheduled Tribes Finance and Development Corporation (NSTFDC)** - Ministry of Tribal Affairs.
- k) **National Livestock Mission (NLM) and Rashtriya Gokul Mission (RGM)** - Department of Animal Husbandry and Dairying, Ministry of Fisheries, Animal Husbandry & Dairying.
- l) **Re-aligned Animal Husbandry Infrastructure Development Fund (AHIDF)**, Department of Animal Husbandry and Dairying, Ministry of Fisheries, Animal Husbandry and Dairying.