

GOVERNMENT OF INDIA  
MINISTRY OF COOPERATION

**RAJYA SABHA**  
**STARRED QUESTION NO. 111**  
TO BE ANSWERED ON 10<sup>th</sup> DECEMBER, 2025

**Empowerment of Cooperatives under Pradhan Mantri Sahakar Se Samriddhi Yojana**

111 # Shri Pradip Kumar Varma:

Will the Minister of COOPERATION be pleased to state:

- (a) the number of new cooperative societies provided registration and technical assistance across the country under the Pradhan Mantri Sahakar Se Samriddhi Yojana;
- (b) whether it is a fact that digital cooperative system has brought improvement in transparency and accounting management of cooperative societies;
- (c) the incentives being provided by the Ministry to cooperatives involved in agriculture and rural livelihoods; and
- (d) if so, the details thereof?

**ANSWER**

THE MINISTER OF COOPERATION  
(SHRI AMIT SHAH)

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

**STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (d) IN RESPECT OF RAJYA SABHA STARRED QUESTION NO. 111 FOR REPLY ON 10<sup>TH</sup> DECEMBER,2025 ASKED BY SHRI PRADIP KUMAR VARMA REGARDING EMPOWERMENT OF COOPERATIVES UNDER PRADHAN MANTRI SAHAKAR SE SAMRIDDH YOJANA**

(a) to (d): In order to realise the vision of 'Sahakar Se Samriddhi', the Ministry has taken various initiatives for development of Cooperative Sector. One such initiative is approval of the plan to establish new multipurpose PACS/dairy/fisheries cooperatives, aiming to cover all panchayats and villages in the country over the next five years. As per the National Cooperative Database, a total of 30,083 new PACS, Dairy and Fishery Cooperative Societies have been registered; and 15,793 Dairy and Fisheries Cooperative Societies have been strengthened as on 15.11.2025 across the country. These newly registered Primary Agricultural Credit Society (PACS) / Dairy Cooperative Societies (DCS)/ Fishery Cooperative Societies (FCS) have been provided with various support measures as under:

- Capacity-building programmes for Members, Secretaries and Boards of newly registered PACS are conducted through National Council for Cooperative Training (NCCT) and NABARD. NCCT has conducted 153 training programmes under which 6817 cooperatives personal of MPACS have been trained.
- Also, under PACS Computerization project, capacity-building programs have been introduced as part of the implementation to support PACS in adopting and managing the new ERP software which includes, training of PACS personnel on ERP usage, data entry, and operational modules such as accounting, credit, procurement, and distribution, regular webinars, helplines and user manuals in regional languages for ease of adoption.
- Support from NDDB for dairy cooperatives (training, animal health, breeding, feed and fodder, cold-chain, and digital tools).
- Support from National Fisheries Development Board (NFDB) for fisheries cooperatives, including training, cage culture, biofloc adoption, infrastructure grants, and cluster-based wetland management. The NFDB, under Pradhan Mantri Matsya Sampada Yojana (PMMSY) Scheme, is facilitating the formation of 6,000 new Fisheries Cooperative Societies (FCS) during 2024-25 to 2028-29, with financial support of Rs 3.00 lakh for each newly formed fisheries cooperative societies towards establishment, maintenance, training of members. A total of 1,225 of newly formed fisheries cooperatives have been supported with financial grant of Rs 3.00 lakh each covering 34 States/UTs

Ministry has taken several measures for creating a digital cooperative system in the country. One of such major initiatives is that all functional Primary Agricultural Credit Societies are being brought onto a unified ERP-based common national software through the Computerisation of PACS Project with aim to improve transparency and accounting. This platform captures end-to-end data on both credit and non-credit functions, thereby ensuring real-time record-keeping and operational accuracy and transparency.

The ERP (Enterprise Resource Planning) based common national software brings about efficiency in PACS performance through Common Accounting System (CAS) and Management Information System (MIS). Further, governance and transparency in PACS also improves, leading to speedy disbursal of loans, lowering of transaction cost, reduction in imbalances in payments, seamless accounting with DCCBs and StCBs. It aims to enhance trustworthiness in the working of PACS among farmers. PACS have been provided Enterprise Resource Planning (ERP) software training and support by the NABARD and System Integrator under this project for working on the ERP Software. 22 Modules have been provided in the Software, which are Membership, Loan, Thrift Deposit, Savings, Term Deposit, Pigmy Deposit, Lockers, Merchandise, Warehousing, Procurement, PDS, Investments, Borrowings, Assets, FAS, Audits, Governances, Report Builders, Statistics, BDP, CSC, Legacy Documents.

Beyond PACS, digital cooperative ecosystem are being extended across the broader cooperative system. The computerisation of the **Agricultural and Rural Development Banks (ARDBs)**, Central Registrar's office for Multi-State Cooperative Societies, and the **Centrally Sponsored Project for the computerisation of RCS offices** in States/UTs, enable paperless, transparent, and time-bound regulatory interactions. The establishment of **Sahakar Sarathi**, a Shared Service Entity approved by RBI for rural cooperative banks, strengthens financial and audit management through modern technological services. The onboarding of cooperative banks under the **RBI Integrated Ombudsman Scheme** further enhances accountability and grievance redressal. In addition, the **Cooperative Ranking Framework** launched on 24 January 2025 uses digital parameters—such as audit compliance, operational performance, and financial strength—to objectively assess cooperatives and promote transparency and competitiveness.

Digital data transparency has been significantly strengthened through the **National Cooperative Database (NCD)**, which serves as an updated repository of 8.4 lakh cooperatives. Standard APIs developed by the Ministry enable real-time two-way integration between State RCS portals and the NCD, ensuring synchronization, accurate reporting and policy visibility. Complementing these reforms, the deployment of **Micro-ATMs** through Bank Mitra Cooperative Societies (Dairy and Fisheries), supported by NABARD, enhances digital financial inclusion and ensures transparent, traceable, door-step financial services. Additionally, the integration of **Aadhaar Enabled Payment System (AEPS)** through PACS functioning as Bank Mitras and transaction points is enabling secure, traceable financial transactions, doorstep banking and digital financial inclusion for rural members.

The Ministry of Cooperation is providing a wide range of incentives and support measures to cooperatives involved in agriculture and rural livelihoods which broadly include following:

**Policy-related initiatives** – such as the Model Bye-laws for PACS, the National Cooperative Policy 2025, and amendments to the Multi-State Cooperative Societies (MSCS) Act, which make cooperatives multipurpose, improve governance and transparency, and mandate more inclusive, broad-based membership with adequate representation for women and SC/ST members.

**Banking and credit-related initiatives** – including regulatory relaxations and enabling measures for cooperative banks (UCBs, StCBs, DCCBs) to expand branch networks, extend doorstep banking, avail higher housing and gold loan limits, and participate in schemes such as CGTMSE, thereby improving credit flow to agriculture and rural livelihood cooperatives.

**Financial incentives** – These include major tax relief measures such as reducing the surcharge for cooperatives with income between ₹1 crore and ₹10 crore from 12% to 7%, lowering the Minimum Alternate Tax (MAT) from 18.5% to 15%, and introducing a concessional 15% tax rate for new manufacturing cooperatives established before March 31, 2024. For Primary Agriculture Credit Societies (PACS) and Primary Cooperative Agriculture and Rural Development Banks (PCARDBs), the permissible limits for cash deposits, payments, loans and loan repayments have been enhanced from ₹20,000 to ₹2 lakh per member, easing their operational flexibility.

Significant financial support has been extended for infrastructure development, including a total outlay of ₹2,925.39 crore for the computerisation of functional PACS. Under the Agricultural Marketing Infrastructure (AMI) Scheme, margin money requirements for PACS godowns have been reduced from 20% to 10%, subsidy rates have been increased from 25% to 33.33%, and an additional subsidy equal to one-third of the total admissible subsidy is provided for ancillary facilities such as internal roads and weighbridges. The Ministry has also facilitated the disbursal of ₹190 crore to Farmer Producer Organisations (FPOs) and ₹98 crore to Fish Farmer Producer Organisations (FFPOs) through National Cooperative Development Corporation (NCDC). A Cabinet-approved grant of ₹2,000 crore to NCDC over four years enables it to raise an additional ₹20,000 crore for long-term and working-capital loans across cooperative sectors.

For sugar cooperatives, a dedicated ₹10,000 crore loan scheme has been launched through NCDC for setting up ethanol plants, cogeneration units and for working capital, along with an interest subvention of 6% per annum (or 50% of actual interest) for five years to support ethanol diversification. Cooperative banks have been extended financial facilitation through their inclusion as Member Lending Institutions under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme, enabling up to 85% risk coverage on collateral-free loans. The licence fee for onboarding cooperative banks to the Aadhaar Enabled Payment System (AePS) has also been rationalised and made free for the initial pre-production phase, while the Priority Sector Lending (PSL) limit for dairy cooperatives has been enhanced from ₹5 crore to ₹10 crore.

Additional income-tax relief for sugar cooperatives includes allowing mills to treat payments made to farmers prior to the 2016–17 assessment year as expenditure, providing relief exceeding ₹46,000 crore, exempting them from additional tax for paying cane prices up to FRP/SAP from April 2016 onwards, and reducing GST on molasses from 28% to 5%. Collectively, these financial incentives make cooperative societies more viable, competitive and capable of delivering enhanced livelihoods across rural India.

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