

GOVERNMENT OF INDIA  
MINISTRY OF COOPERATION

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 329**  
ANSWERED ON 03.12.2025

**Financial assistance under NCDC**

329. Shri Sanjay Kumar Jha:

Will the Minister of Cooperation be pleased to state:

(a) whether it is a fact that Government has provided financial assistance to cooperative institutions under the National Cooperative Development Corporation (NCDC), if so, the details thereof;

(b) whether the development of cooperative institutions in any particular region has been evaluated;

(c) whether new cooperative models, such as, digital cooperatives are being promoted and if so, the details thereof; and

(d) whether the adoption of ERP-based national software has improved governance, accounting and transparency in operating cooperative societies?

**ANSWER**

THE MINISTER OF COOPERATION  
(SHRI AMIT SHAH)

(a) National Cooperative Development Corporation (NCDC), a statutory corporation under the Ministry of Cooperation, Govt. of India, has been mandated to promote economic development through cooperative institutions.

The primary objective of the Corporation is to promote, strengthen and develop cooperatives institutions with a view to enhancing production, productivity and creation of post-harvest infrastructure. To this end, NCDC extends financial assistance to cooperatives in diverse sectors such as agricultural marketing and inputs, processing, storage, marketing of agricultural produce, and supply of seeds, fertilizers and other agricultural inputs.

NCDC provides assistance either through State Governments or directly to eligible cooperative societies, in accordance with the prescribed terms and conditions. The financial support is extended in the form of short-term and long-term loans and subsidy wherever available under GoI schemes implemented by NCDC.

As on 25.11.2025, NCDC has cumulatively disbursed ₹4,67,455.66 crore for the development of cooperative institutions across the country. Activity-wise disbursement during the last five years is placed at **Annexure-I**.

(b) Region wise development of Cooperative institutions has not been evaluated.

(c) The Government is actively promoting **new-generation digital cooperative models** with the objective of strengthening transparency, efficiency, service delivery and member-centric governance in the cooperative sector. A major initiative in this direction is the **PACS Computerisation (e-PACS) Project**, which is transforming Primary Agricultural Credit Societies (PACS) into fully digital, technology-enabled cooperative service centres.

Key features of the digital cooperative model being promoted through the **e-PACS initiative** are as under:

1. **Digitalisation of PACS:** The Government is computerising 79,630 **PACS across the country**, enabling uniform accounting, through an ERP (Enterprise Resource Planning) based common national software, linking them with NABARDs, State Cooperative Banks (StCBs) and District Central Cooperative Banks (DCCBs)
2. **Deployment of a Common National Software:** A **standardised, cloud-enabled software** has been provided to all PACS to ensure transparency, audit-readiness, timely reporting and integration with Cooperative Banking
3. **Digital Member Services:**  
The new system supports:
  - Online member registration
  - Digital loan applications and sanction workflows
  - SMS alerts and online passbooks
  - Digital records of crop loans, gold loans, input distribution and recovery transactions
4. **Integration with Banking and Other Platforms:**  
The e-PACS platform enables linkage with banks, District Central Cooperative Banks (DCCBs), NABARD systems and other Government portals, even allowing PACS to function as **Common Service Centres**, expanding digital access for rural citizens.
5. **Strengthening Governance and Transparency:**
  - On-system audit modules
  - Real-time dashboards
  - Automated reconciliation

- Digital ledger and inventory management  
These tools improve financial discipline and reduce manual errors or delays.

**6. Enabling PACS to Diversify into New Digital Activities:**

The digital platform allows PACS to adopt multiple economic activities such as:

- input sales
- custom hiring centres
- storage/warehousing
- retail shops
- marketing and aggregation services
- dairy and fisheries support

All of these activities are managed through the same integrated digital platform.

**7. Capacity Building and Digital Training:**

Nationwide training is being provided to PACS secretaries and staff on the use of the e-PACS system, digital governance standards, and online service delivery.

(d) Under the Computerization of PACS project all the functional PACS are brought 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. 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.

\*\*\*\*\*

## NCDC Activity wise Assistance in last 5 years

							Rs. in Crore
S. No	Activity	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26 (as on 25.11.2025)
1	Marketing & Inputs	19605.79	26779.65	28031.70	52919.63	77,945.72	52,503.93
2	Processing	1643.91	1343.84	800.03	2223.71	8,101.01	290.08
3	Storage & Cold Chain	7.29	7.72	4.84	19.14	59.73	4.41
4	Weaker Section Prog.	288.58	870.38	600.96	345.14	75.17	21.80
5	Computerisation of Coop.	30.87	25.06	45.02	0.42	4.58	0.23
6	Consumer Coop.	0.89	2.69	1.40	4.13	-	
7	ICDP	152.61	283.06	177.87	23.26	1.62	
8	C,IC&SC	2996.23	4894.2	11322.3	5000.77	8,874.83	6,121.30
9	Yuva Sahakar	0.27		0.10	0.84	0.13	0.10
10	P&D	4.48	6.44	6.15	6.75	-	
11	FPO	2.32	8.04	38.25	48.33	71.97	61.37
12	FFPO			2.78	26.35	48.12	21.45
13	Agri Export & Export Promotion						50.00
	<b>GRAND TOTAL (1 to13)</b>	<b>24,733.24</b>	<b>34,221.08</b>	<b>41,031.40</b>	<b>60,618.47</b>	<b>95,182.88</b>	<b>59,074.67</b>

