GOVERNMENT OF INDIA
MINISTRY OF COOPERATION

RAJYA SABHA
UNSTARRED QUESTION NO. 331
ANSWERED ON 03.12.2025

Digital Transformation and Financial Integration of PACS

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Will the Minister of Cooperation be pleased to state:

(a) the progress made under the project for computerization of Primary Agricultural Credit Societies (PACSs) and their integration with cooperative banking systems;

(b) the manner in which the adoption of ERP-based common national software has improved governance, accounting, and transparency of PACS operations;

(c) the details of steps taken to onboard cooperative banks under Aadhaar-enabled payment services and the coverage achieved so far; and

(d) the measures adopted to enhance cybersecurity and data protection within cooperative banks and rural credit institutions?

ANSWER

MINISTER OF COOPERATION
(SHRI AMIT SHAH)

(a)   Under the Computerisation of PACS Project, 61,869 PACS have completed digitization of their legacy records and 60,424 PACS have already been onboarded on ePACS Software. Day-end stage has been achieved by 57,092 PACS. In 38,982 PACS, On-system Audits have been successfully completed for PACS, ensuring compliance and operational integrity. For better monitoring, access to the project management dashboard and customization tools have been provided to all stakeholders.

PACS are developed as hubs for delivering benefits from schemes such as Pradhan Mantri Fasal Bima Yojana(PMFBY), Pradhan Mantri Kisan Samriddhi 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.

(b)   The ePACS software has brought transparency in accounting and operation by capturing all aspects of the PACS business and generating financial statements in keeping with CAS-MIS accounting norms. It provides for On-system Audits bringing in accountability.

(c)   The UIDAI has reduced license fee for onboarding Cooperative Banks to 'Aadhaar Enabled Payment System' (AePS) by linking it to the number of transactions. Cooperative financial institutions are now eligible to get the facility free of cost for the first three months of the pre-production phase. Also the UIDAI on 01.08.2025 has introduced new framework for onboarding of Cooperative Banks on AePS. Now only State Cooperative Banks (StCBs) are required to onboard as Authentication User Agency/ KYC User Agency(AUA/KUA), District Central Cooperative Banks (DCCBs) will be allowed to use it through State Cooperative Bank as sub-AUA/KUA. As per the information available, total 11 StCBs, 52 DCCBs and 6 Urban Cooperative Banks (UCBs) are onboarded on AePs.

(d)   Ministry of Cooperation has requested the Registrar of Cooperative Societies of all States/ Union Territories along with Central Registrar of Cooperative Societies to take immediate necessary action for onboarding of all Cooperative banks under their jurisdiction on National Cybercrime Reporting Portal (NCRP) and lndian Cyber Crime Coordination Centre (I4C). This aims to ensure quick redressal of cyber financial fraud complaints, as per information available total 23 StCBs, 85 DCCBs and 57 UCBs are onboarded on I4C. Besides this, the Registrar of Cooperative Societies of all States have also been requested to make all the necessary arrangements for utilization of Cyber Commandos, coordinated by I4C, for conducting cybersecurity audits, identifying vulnerabilities, and implementing relevant cybersecurity advisories issued by NABARD and Fin-CERT.

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