

GOVERNMENT OF INDIA
MINISTRY OF COOPERATION

RAJYA SABHA
UNSTARRED QUESTION NO. 332
ANSWERED ON 03.12.2025

Digitalization and modernization of cooperatives

332 Shri Raghav Chadha:

Will the Minister of Cooperation be pleased to state:

- (a) the current status of digitalization of Primary Agricultural Credit Societies (PACSs) and other primary-level cooperatives across the country;
- (b) whether Government has set any timeline or roadmap for 100 per cent computerization and real-time data integration of cooperative societies; and
- (c) the budget allocation and implementation status of the PACS computerization scheme, and its expected outcomes?

ANSWER

THE MINISTER OF COOPERATION
(SHRI AMIT SHAH)

(a) The Government has launched the Central Sector Project for Computerization of Primary Agriculture Credit Societies (PACS), in 2022. Government of India initially approved 63,000 PACS under Project of Computerization of functional PACS with a total financial outlay of ₹2,516 Crore which has now been increased up to 2925.39 Crore covering 79,630 PACS which entails bringing all the functional PACS onto an ERP (Enterprise Resource Planning) based common national software, linking them with NABARDs, State Cooperative Banks (StCBs) and District Central Cooperative Banks (DCCBs). The state-wise details are at **Annexure- 'A'**.

(b) Yes, the timeline for PACS computerization Project is 31st March 2027 for completion of computerization of 63000 PACS.

(c) The implementation status is at **Annexure- 'A'**. The total cost of the project is estimated at ₹2925.39 crore which is shared between Govt. of India, State Govt. and NABARD as under:

Contributor	Amount
Government of India	1,796.28
State Government	877.11
NABARD	252
Total	2,925.39

The expected outcomes of the project are:

- i. Primary Agriculture Credit Societies (PACS) get enabled to function faster in transparent manner enhancing accountability.
- ii. It also enhances improved facilities (credit & non- credit) to members at PACS level and also prevents financial irregularities.
- iii. This project results into increase in work efficiency of the PACS staff and enhanced financial inclusion and diversified businesses for the PACS members.
- iv. Migration of legacy data into the e-PACS software resultant into timely generation of MIS.

PACS Computerization Project Status

S.No	State/UT Name	Sanctioned PACS	ERP Onboarding	ERP Go-Live	Day-End	On-System Audit
1	Andaman and Nicobar	46	46	46	41	37
2	Andhra Pradesh	2037	2019	2019	2012	1995
3	Arunachal Pradesh	139	13	13	13	13
4	Assam	850	578	577	551	542
5	Bihar	4495	4465	4456	4453	3820
6	Chhattisgarh	2028	2028	2028	2028	1913
7	Daman & Diu	9	4	4	4	4
8	Goa	86	48	37	32	23
9	Gujarat	6216	5623	5370	5165	4239
10	Haryana	710	689	680	578	211
11	Himachal Pradesh	1885	1204	1080	1173	582
12	Jammu and Kashmir	708	536	536	536	535
13	Jharkhand	2797	1439	1483	1461	1347
14	Karnataka	5894	3981	3401	3249	2898
15	Ladakh	10	10	10	10	10
16	Madhya Pradesh	5455	4502	4496	4443	4345
17	Maharashtra	12178	12020	11995	11915	11007
18	Manipur	308	189	188	187	92
19	Meghalaya	330	38	105	6	3
20	Mizoram	99	25	25	24	24
21	Nagaland	231	82	57	34	11
22	Odisha	4240	0	0	0	0
23	Pondicherry	45	43	44	41	22
24	Punjab	3482	3056	2773	2449	523
25	Rajasthan	8525	5997	5946	5651	2380
26	Sikkim	131	107	107	107	105
27	Tamil Nadu	4561	4522	4524	4524	35
28	Tripura	475	258	242	262	196
29	Uttar Pradesh	6257	3059	3039	2845	1787
30	Uttarakhand	1216	669	669	371	194
31	West Bengal	4187	3174	3080	2927	89
Grand Total		79630	60424	59030	57092	38982