

GOVERNMENT OF INDIA
MINISTRY OF COOPERATION

RAJYA SABHA
STARRED QUESTION NO. 59
ANSWERED ON 04th FEBRUARY 2026

Evaluation of Primary Agricultural Credit Societies (PACS)

59 Shri Subhash Barala:

Will the Minister of COOPERATION be pleased to state:

- (a) whether Government has conducted any independent or third-party evaluation of the newly formed multipurpose Primary Agricultural Credit Societies (PACS), dairy and fisheries cooperatives, if so, details thereof;
- (b) whether Government has assessed the regional and State-wise distribution of these 32,000+ cooperatives, particularly in aspirational districts and backward regions, if so, details thereof;
- (c) whether these newly established cooperatives have been digitized and integrated with platforms such as CBS, e-NAM or cooperative banking systems, if so, number of PACS made operational digitally;
- (d) whether special provisions have been made to ensure participation of small and marginal farmers, women and SHGs in these cooperatives; and
- (e) if so, details thereof?

ANSWER

THE MINISTER OF COOPERATION
(SHRI AMIT SHAH)

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

STATEMENT REFERRED TO IN REPLY TO PARTS (a) to (e) IN RESPECT OF RAJYA SABHA STARRED QUESTION NO. 59 “EVALUATION OF PRIMARY AGRICULTURAL CREDIT SOCIETIES (PACS)” ASKED BY SHRI SUBHASH BARALA , HON’BLE MEMBER OF PARLIAMENT DUE FOR REPLY ON 04th FEBRUARY, 2026.

(a) The Government of India has approved 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 32,802 new PACS, Dairy and Fishery Cooperative Societies have been registered; and 15,793 Dairy and Fisheries Cooperative Societies have been strengthened as on 20.01.2026 across the country. Independent or third-party evaluation of the newly formed multipurpose Primary Agricultural Credit Societies (PACS), dairy and fisheries cooperatives have not been contemplated, yet.

(b) The Government undertakes State-wise and regional analysis using the National Cooperative Database (NCD) to identify gaps in cooperative coverage, including aspirational districts and underserved regions. The details of State-wise distribution 32,802 new PACS, Dairy and Fishery Cooperative Societies including in aspirational districts and backward regions is at **Annexure**.

(c) As on date, out of 79,630 PACS sanctioned out of which 61,478 PACS have been digitized and have been facilitated to undertake initiatives such as Shared Core Banking Solutions (CBS), AePS, UPI, and digital platforms for cooperative banking have also been rolled out to modernise cooperative financial services.

(d) and (e) The Model Bye-laws for Primary Agricultural Credit Societies (PACS) have been developed and circulated to all States and Union Territories to transform PACS into multipurpose, inclusive and transparent institutions. These Bye-laws provide for broad-based membership and ensure adequate representation of women and Scheduled Castes/Scheduled Tribes (SC/ST) in cooperative governance. Further, the Multi-State Cooperative Societies (Amendment) Act, 2023 mandates reservation of two seats for women and one seat for SC/ST members on the boards of multi-State cooperative societies. The National Cooperation Policy (NCP) 2025 also emphasizes promotion of membership and leadership roles for women and weaker sections.

The Model Bye-laws enable PACS to function as multipurpose service centres, allowing small and marginal farmers to access affordable credit, quality inputs and allied services at a single point, and to benefit from activities such as warehousing, custom hiring centres and primary processing, thereby improving income realization. Support for women and SHGs is further strengthened through schemes such as Swayam Shakti Sahakar Yojana for onward lending to Women SHGs and Nandini Sahakar for promoting women-led cooperatives.

Newly Registered Cooperatives						
S.No	State	Covered districts	PACS	DCS	FCS	Grand Total
1	ANDAMAN AND NICOBAR ISLANDS	3	1	1	11	13
2	ANDHRA PRADESH	21	11	1,034	2	1,047
3	ARUNACHAL PRADESH	25	121	15	20	156
4	ASSAM	34	469	591	81	1,141
5	BIHAR	38	57	4,589	2	4,648
6	CHHATTISGARH	33	469	351	322	1,142
7	GOA	2	37	5	3	45
8	GUJARAT	33	525	706	23	1,254
9	HARYANA	20	31	161	6	198
10	HIMACHAL PRADESH	11	116	708	6	830
11	JAMMU AND KASHMIR	20	216	1,313	36	1,565
12	JHARKHAND	24	127	257	177	561
13	KARNATAKA	31	243	1,097	45	1,385
14	KERALA	0	0	0	0	0
15	LADAKH	2	3	3	1	7
16	LAKSHADWEEP	1	0	0	7	7
17	MADHYA PRADESH	52	663	874	226	1,763
18	MAHARASHTRA	32	149	1,140	161	1,450
19	MANIPUR	14	104	24	67	195
20	MEGHALAYA	12	228	16	7	251
21	MIZORAM	10	97	2	2	101
22	NAGALAND	13	18	5	18	41
23	ODISHA	30	1,543	679	59	2,281
24	PUDUCHERRY	3	4	3	3	10
25	PUNJAB	23	1	463	43	507
26	RAJASTHAN	33	1,387	2,174	22	3,583
27	SIKKIM	6	24	61	3	88
28	TAMIL NADU	37	28	794	25	847
29	TELANGANA	18	0	173	102	275
30	THE DD & DNH	3	6	1	2	9
31	TRIPURA	8	288	2	19	309
32	UTTAR PRADESH	75	1,099	4,340	486	5,925
33	UTTARAKHAND	13	621	263	120	1,004
34	WEST BENGAL	16	24	137	3	164
Grand Total		696	8,710	21,982	2,110	32,802