

**GOVERNMENT OF INDIA  
MINISTRY OF COOPERATION**

**RAJYA SABHA  
UNSTARRED QUESTION NO. 3689  
ANSWERED ON 25.03.2026**

**Features and technical aspects of PACS computerization software**

3689 # Smt. Sangeeta Yadav:

Will the Minister of Cooperation be pleased to state:

- (a) the main features of the Enterprise Resource Planning (ERP) software used in Primary Agricultural Credit Society (PACS) computerization;
- (b) whether this software is also available in local languages so that rural employees can use it easily; and
- (c) whether it has an audit trail of financial transactions to ensure transparency?

**ANSWER**

THE MINISTER OF COOPERATION  
(SHRI AMIT SHAH)

- (a) The main features of the Enterprise Resource Planning (ERP) software used in Primary Agricultural Credit Society (PACS) computerization are as follows: -
  - (i) Common ERP software has been provided to all the PACS in the project, across the country, to capture data on all functionalities of PACS, both credit and non-credit.
  - (ii) This software is customisable for state specific needs.
  - (iii) The ERP-based common national software enhances the efficiency of PACS operations through a Common Accounting System (CAS) and Management Information System (MIS).
  - (iv) It strengthens governance and transparency, resulting in faster loan disbursal, reduced transaction costs, minimized payment imbalances, and seamless accounting with District DCCBs and StCBs.
  - (v) A comprehensive ERP solution integrates 22 modules with multiple functionalities, including membership management, financial services such as deposits and lending (short-term, medium-term, and long-term), procurement, processing units, Public Distribution System (PDS), business planning, warehousing, merchandising, borrowings, asset management, and human resource management etc.
  - (vi) It has provision to incorporate RuPay and Kisan Credit Card (KCC)/ database integrations to facilitate seamless financial transactions for PACS members.

- (vii) Training and necessary handholding support provided by Ministry under this project ensures that small and marginal farmers, including those who may not be digitally literate, benefit equally from digitalization.
- (b) Yes Sir, this software is also available in 14 local languages so that rural employees can use it easily. The languages in which it is available are Hindi, English, Punjabi, Urdu, Marathi, Gujarati, Kannada, Tamil, Telugu, Bangali, Assamese, Nepali, Oriya & Malayalam.
- (c) Yes Sir, it has an audit trail of financial transactions to ensure transparency through on-system audit on ERP software.

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