

GOVERNMENT OF INDIA
MINISTRY OF COOPERATION

RAJYA SABHA
UNSTARRED QUESTION NO. 4161
ANSWERED ON 01.04.2026

Implementation of National Cooperation Policy 2025 and PACS digitization

4161 Shri K.R.N. Rajeshkumar:

Will the Minister of COOPERATION be pleased to state:

- (a) the milestone-wise achievements under the National Cooperation Policy, 2025 since its notification, particularly regarding the professionalization of Primary Agricultural Credit Societies (PACS);
- (b) the current status of the "Sahakar Sarathi" IT infrastructure for digital banking in Rural Cooperative Banks and the number of PACS successfully onboarded as of March, 2026; and
- (c) the details of the tax deductions proposed in the 2026-27 Budget for inter-cooperative society dividend income and its expected impact on the liquidity of State-level federations?

ANSWER

THE MINISTER OF COOPERATION
(SHRI AMIT SHAH)

(a) The National Cooperation Policy (NCP) 2025, unveiled on 24th July, 2025 stipulates its implementation based on the principle of cooperative federalism. The national-level committee constituted to draft the policy consisted of experts from the cooperative sector, representatives from national, state, district, and primary-level cooperative societies, Secretaries (Cooperation) and Registrars of Cooperative Societies of States, etc.

In line with the recommendations of the NCP, 2025, the Ministry has requested all States/UTs to formulate State-level Cooperation Policies in alignment with the NCP, so that the Central and State Governments can work together synergistically towards strengthening cooperative societies and the cooperative movement in the country. In this regard, most States have constituted policy

drafting committees, and three States (Odisha, Himachal Pradesh, and Mizoram) have already launched their State-level Cooperation Policies.

NCP aims to strengthen and professionalise the cooperative sector, particularly, Primary Cooperative Societies such as, Primary Agricultural Credit Societies (PACS) etc. Key achievements to strengthen PACS are as follows:

(i) **Digitalization:** The Government has launched the Central Sector Project for Computerization of 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 NABARD through State Cooperative Banks (StCBs) and District Central Cooperative Banks (DCCBs). The state-wise details are at **Annexure- A** including financial assistance to the States/UTs.

So far, compared to the Approved PACS 79,630, total 61,478 PACS are digitalized and computerized on a common ERP PACS Software.

(ii) **Capacity Building:** Training and handholding are given to PACS members to ensure professional management of cooperatives, data is provided in **Annexure-B**.

(iii) **Financial Strengthening:** Under the PACS computerization schemes 31 States/UTs are provided financial assistance to make PACS self-reliant, data is in **Annexure -A**.

(b) Sahakar Sarathi Private Limited (SSPL) has been established to empower Rural Cooperative Banks (State Cooperative Banks, District Central Cooperative Banks) with standardized, integrated, and cost-effective technology so that they can offer banking services at par with Scheduled Commercial Banks.

By centralizing operations and support functions, SSPL will improve capital efficiency, lower operating costs, and enable Rural Cooperative Banks (RCBs) to focus on growth. The company commenced business on 09 Sep 2025, with equity contributions from NABARD, National Cooperative Development Corporation (NCDC) and RCBs. On 5th December, 2025 SSPL has launched 14 key digital and governance-enabling services.

PACS are primary societies registered under the concerned State Cooperative Acts and are not directly related to SSPL.

(c): The proposed relief measures announced in the Union Budget 2026–27 are aimed at providing tax certainty, improving financial viability of cooperative societies and ensuring enhanced income and welfare for their members. The benefit of the measure is as under:

Deduction of inter-cooperative society dividend under the new tax regime to the extent it is further distributed to members:

The dividend received by a cooperative society from another cooperative society is allowed as deduction to the extent it is distributed to members. This will prevent double taxation within the cooperative structure. This will strengthen federated cooperative institutions and ensure that surplus flows down to members in the form of higher dividends.

Annexure-A

PACS Computerization Details :20th January 2026

| S. No | State/UTs | Total Sanctioned PACS | ERP Onboarded | ERP Go Live | Day End Completed | Audit Completed | Total amount released in Cr. |
|--------------------|-------------------|-----------------------|---------------|--------------|-------------------|-----------------|------------------------------|
| 1 | Maharashtra | 12178 | 12028 | 12011 | 12000 | 11949 | 130.73 |
| 2 | Bihar | 4495 | 4478 | 4475 | 4471 | 4364 | 51.76 |
| 3 | Gujarat | 6216 | 5705 | 5575 | 5458 | 4724 | 93.97 |
| 4 | Andhra Pradesh | 2037 | 2021 | 2021 | 2017 | 2016 | 37.41 |
| 5 | Chhattisgarh | 2028 | 2028 | 2028 | 2028 | 1975 | 28.35 |
| 6 | Rajasthan | 8525 | 6157 | 6153 | 5860 | 3828 | 84.83 |
| 7 | Jharkhand | 2797 | 1479 | 1491 | 1461 | 1378 | 34.30 |
| 8 | Punjab | 3482 | 3172 | 2760 | 2385 | 786 | 32.94 |
| 9 | Madhya Pradesh | 5455 | 4532 | 4524 | 4530 | 4492 | 66.43 |
| 10 | J&K | 708 | 537 | 537 | 537 | 537 | 10.37 |
| 11 | Himachal Pradesh | 1885 | 1376 | 1234 | 1210 | 608 | 28.25 |
| 12 | Haryana | 710 | 624 | 580 | 568 | 454 | 8.79 |
| 13 | Uttar Pradesh | 6257 | 3061 | 3052 | 2922 | 2110 | 67.10 |
| 14 | Karnataka | 5894 | 4337 | 3690 | 3606 | 3252 | 67.83 |
| 15 | Assam | 850 | 577 | 576 | 569 | 566 | 17.02 |
| 16 | Tripura | 475 | 267 | 247 | 262 | 197 | 8.21 |
| 17 | Sikkim | 131 | 107 | 107 | 107 | 105 | 3.28 |
| 18 | Goa | 86 | 51 | 46 | 41 | 37 | 1.19 |
| 19 | Puducherry | 45 | 45 | 45 | 45 | 30 | 0.67 |
| 20 | ANI | 46 | 46 | 46 | 46 | 46 | 0.69 |
| 21 | Mizoram | 99 | 25 | 25 | 25 | 24 | 1.27 |
| 22 | Ladakh | 10 | 10 | 10 | 10 | 10 | 0.12 |
| 23 | Nagaland | 231 | 102 | 67 | 53 | 17 | 4.43 |
| 24 | DNH & DD | 9 | 4 | 4 | 4 | 4 | 0.12 |
| 25 | Arunachal Pradesh | 139 | 13 | 13 | 13 | 13 | 1.22 |
| 26 | Uttarakhand | 1216 | 669 | 668 | 589 | 469 | 5.69 |
| 27 | Manipur | 308 | 199 | 195 | 196 | 128 | 3.14 |
| 28 | Meghalaya | 330 | 11 | 9 | 10 | 4 | 2.34 |
| 29 | Tamil Nadu | 4561 | 4509 | 4508 | 4509 | 529 | 51.73 |
| 30 | West Bengal | 4187 | 3308 | 3145 | 2874 | 208 | 45.79 |
| 31 | Odisha | 4240 | 0 | 0 | 0 | 0 | 18.07 |
| Grand Total | | 79630 | 61478 | 59842 | 58406 | 44860 | 908.06 |

PACS Training and Handholding Details- 20th January 2026-

| S. No | States/UTs | Sum of Total Sanction PACS | Training to PACS | Handholding to PACS |
|--------------|---------------------|-------------------------------|---------------------|---------------------|
| 1 | Andaman and Nicobar | 46 | 46 | 46 |
| 2 | Andhra Pradesh | 2037 | 592 | 1066 |
| 3 | Arunachal Pradesh | 139 | 14 | 14 |
| 4 | Assam | 850 | 539 | 572 |
| 5 | Bihar | 4495 | 4418 | 4413 |
| 6 | Chhattisgarh | 2028 | 2028 | 2028 |
| 7 | Daman and Diu | 9 | 4 | 4 |
| 8 | Goa | 86 | 41 | 33 |
| 9 | Gujarat | 6216 | 5754 | 4451 |
| 10 | Haryana | 710 | 710 | 699 |
| 11 | Himachal Pradesh | 1885 | 934 | 637 |
| 12 | Jammu and Kashmir | 708 | 533 | 537 |
| 13 | Jharkhand | 2797 | 1386 | 1006 |
| 14 | Karnataka | 5894 | 5066 | 946 |
| 15 | Ladakh | 10 | 7 | 0 |
| 16 | Madhya Pradesh | 5455 | 4535 | 4535 |
| 17 | Maharashtra | 12178 | 12000 | 11724 |
| 18 | Manipur | 308 | 208 | 50 |
| 19 | Meghalaya | 330 | 108 | 27 |
| 20 | Mizoram | 99 | 25 | 23 |
| 21 | Nagaland | 231 | 60 | 11 |
| 22 | Puducherry | 45 | 45 | 43 |
| 23 | Punjab | 3482 | 1470 | 1866 |
| 24 | Rajasthan | 8525 | 6701 | 3280 |
| 25 | Sikkim | 131 | 107 | 29 |
| 26 | Tamil Nadu | 4561 | 4532 | 4532 |
| 27 | Tripura | 475 | 239 | 174 |
| 28 | Uttar Pradesh | 6257 | 3062 | 0 |
| 29 | Uttarakhand | 1216 | 670 | 0 |
| 30 | West Bengal | 4187 | 3326 | 44 |
| 31 | Odisha | 4240 | 0 | 0 |
| Total | | 79630 | 59160 | 42790 |