

GOVERNMENT OF INDIA
MINISTRY OF COOPERATION

RAJYA SABHA
UNSTARRED QUESTION NO. 4162
ANSWERED ON 01.04.2026

Computerisation of Agriculture and Rural Development Banks (ARDBs)

4162 # Shri Shambhu Sharan Patel:
Dr. Anil Sukhdeorao Bonde:
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Will the Minister of COOPERATION be pleased to state:

- (a) the current status of implementation of the Centrally Sponsored Scheme for computerisation of Agriculture and Rural Development Banks (ARDBs), including number of units covered and States/UTs onboarded;
- (b) the details of components undertaken under the scheme, including deployment of hardware, Enterprise Resource Planning (ERP)-solutions, digitisation of records and establishment of technical support systems;
- (c) the financial assistance released by Government during the last three financial-years, along with the cost-sharing pattern between the Centre, States and ARDBs;
- (d) whether the computerisation initiative has enabled standardised digital processes in areas such as loan processing, record management and financial reporting; and
- (e) if so, the details thereof, including operational outcomes observed so far?

ANSWER

THE MINISTER OF COOPERATION
(SHRI AMIT SHAH)

- (a) The Government has approved a Centrally Sponsored Project namely “Strengthening of Cooperatives through IT Interventions” for computerization of Agriculture and Rural Development Banks (ARDBs). The total estimated cost of the Project of Computerisation of ARDBs is Rs. 119.40 Crore. The project provides for hardware procurement, digitization, National level Enterprise Resource Planning (ERP) based software, cyber security, data centre support and establishment of a Central Project Management Unit (PMU).

Till date, only 10 states have opted in the project. The state-wise current status details are at **Annexure-‘A’**.

- (b) The details of components undertaken under the scheme, including deployment of hardware, Enterprise Resource Planning (ERP)-solutions, digitisation of records and establishment of technical support systems are as under:
- (i) **Hardware Deployment:** The following 06 essential hardware components are envisaged for each ARDB unit: Desktop, Laser Printer, Web Cam, VPN, UPS + Inverter, Biometric Scanner.
 - (ii) **Software:** Customized version of National Software for PACS is utilized for the computerization of ARDBs. NABARD is utilizing the services of National Level PACS Software Vendor (NLSPV) for the customization of the software for ARDB operations, including:
 - a. Loan origination, processing and management
 - b. Member/customer management
 - c. Accounting and financial management (GL, balance sheet, etc.)
 - d. Recovery and NPA tracking
 - e. MIS and regulatory reporting
 - f. Audit and compliance support
 - g. Integration with Government portals, as per requirement.
 - h. The software will ensure end-to-end digitization and integration of ARDB operations on a unified platform, which will provide faster, efficient, transparent solution to member customers.
 - (iii) **Digitisation of Records through DCT (Data Capturing Tool):** Digitisation of Records will be taken up in the DCT stage, which involves migration of legacy data into the system. Currently, customizations to the DCT are being implemented, which shall standardise the legacy data onboarding and facilitate further Computerization.
 - (iv) **Technical Support:** Technical support is provided by the National Unified Software Vendor (NUSV) through their Ticketing Tool.
 - (v) States/UTs are mandated under the project guidelines to onboard System Integrators (SIs) for implementation and support.
- (c) The financial assistance released by Government during the last three financial-years is at **Annexure-‘B’**. The cost-sharing pattern between the Centre, States and ARDBs is as under:-
- (i) **Hardware, Digitization and Support System:** The cost of hardware and digitization is shared between the Government of India, State Government and the ARDBs. Total estimated cost is Rs. 103.89 cr. Including 18% GST. 25% of this cost (Rs.25.97 Crore) is borne by ARDBs and remaining 75% (Rs.77.91 Crore) is borne by Government of India (Gol) and General States in 50:40 ratio,

for NER and Hilly States 90:10, for UTs with Legislature (J&K and Puducherry) 80:20 and for UTs without legislature,) 100% cost is borne by Gol.

- (ii) **Comprehensive software:** The national software developed by NABARD for computerization of PACS project may be utilized for computerization of ARDBs as well, along with cyber security and data storage. There is minor additional cost for customization of software according to the requirements of the **State Cooperative Agriculture and Rural Development Bank/ Primary Cooperative Agriculture & Rural Development Bank** (SCARDBs/PCARDBs). Total estimated cost for customization of Software is Rs. 15.51 cr. including 18% GST. Cost of this component is borne by Government of India (GoI).

(d) and (e) The project guidelines envisage standardization of digital processes through ERP implementation, which enables:

- (i) Improved facilities (credit and non-credit) to member customers leading to qualitative loan processing
- (ii) Faster, transparent and accountable functions leading to better record management
- (iii) Prevention of financial irregularities aimed at better financial reporting
- (iv) Timely generation of MIS
- (v) The ERP system brings process uniformity, transparency and efficiency across ARDBs.

Standardization of data formats and hierarchy among different ARDB units, which is unique to each State/UT, have been achieved during FHR (First Hand Report) and FVR (Field Verification Report) stages for onboarding ARDB Units. Hence, Baseline data validation and structuring of ARDB Units have been completed for participating States/UTs.

Annexure-‘A’

S.No.	State	Total ARDBs	Hardware Delivered
1	Gujarat	195	440
2	Haryana	90	0
3	Himachal Pradesh	88	202
4	Rajasthan	163	351
5	Punjab	113	0
6	Karnataka	207	467
7	Tamil Nadu	216	471
8	Puducherry	2	4
9	Tripura	6	5
10	Uttar Pradesh	342	0
	Total	1422	1940

ARDB Computerization: Year wise Fund release Status

S. No.	States/UTs	Amount released in FY 2023-24	Amount released in FY 2024-25	Amount released in FY 2025-26	Total Amount released
1	Puducherry	0.04	0	0.07	0.11
2	Punjab	0.47	0	0.95	1.42
3	Tripura	0.04	0	0.10	0.14
4	Uttar Pradesh	1.27	0	1.56	2.84
5	Karnataka	0.80	0	0.48	1.28
6	Tamil Nadu	0	1.49	0.48	1.96
7	Haryana	0	0.76	0.30	1.06
8	Himachal Pradesh	0	0.56	0.48	1.04
9	Gujarat	0	0.82	0.47	1.29
10	Rajasthan	0	0.67	1.73	2.39
Total		2.62	4.29	6.61	13.53