

GOVERNMENT OF INDIA
MINISTRY OF COOPERATION

RAJYA SABHA
UNSTARRED QUESTION No. 482
TO BE ANSWERED ON 04.02.2026

Strengthening PACS in Odisha

482. Shri Muzibulla Khan:

Will the Minister of Cooperation be pleased to state:

- (a) the number of Primary Agricultural Credit Societies (PACS) functioning in Odisha;
- (b) steps taken to modernise and computerise PACS in the State;
- (c) funds released to Odisha under the PACS Strengthening Scheme;
- (d) whether PACS are being diversified to include dairy, fisheries and procurement activities; and
- (e) measures taken to improve access to credit for farmers through PACS in Odisha?

ANSWER

THE MINISTER OF COOPERATION
(SHRI AMIT SHAH)

(a) As per the National Cooperative Database (NCD), as of 20.01.2026, there are a total of 4,262 Primary Agricultural Credit Societies (PACS) in Odisha, out of which 4,147 are functional.

(b)& (c) To modernise and computerise PACS in the State, 4,240 PACS have been sanctioned and ₹18.07 crore has been released in FY 2025-26 under the computerization of PACS project. Additionally, as on 25.01.2026, NCDC has cumulatively disbursed ₹5,10,955.14 crore for the development of cooperative institutions across the country. Out of which ₹3,347.35 crore has been disbursed for cooperative development in Odisha. The details of disbursement during last five years is provided at **Annexure-I**.

(d) The Ministry of Cooperation, since its inception on 6th July, 2021, has undertaken several initiatives to realize the vision of "Sahakar-se-Samriddhi" and to diversify PACS to undertake different activities across the country, including the State of Odisha. These initiatives include:

- **Model Bye-Laws for PACS:** New Model Bye-Laws, adopted by 32 States and UTs, enable PACS to undertake more than 25 different business activities. These activities specifically include operating dairy collection centers, fishery support services, and the procurement of foodgrains.
- **Expansion Plan:** The Government is implementing a plan to establish 2 lakh new multipurpose PACS, dairy, and fishery cooperatives to ensure every uncovered Panchayat is served by these institutions.
- **Infrastructure for Storage:** PACS are being integrated into the "World's Largest Decentralized Grain Storage Plan," which constructs godowns and primary processing

units at the society level. This allows PACS to function as local procurement and warehousing hubs, helping farmers avoid distress sales.

(e) The Government has taken specific steps to modernize the cooperative credit structure and ensure financial inclusion for small and marginal farmers across the country including Odisha:

- **PACS Computerization Project:** To enhance transparency and accountability, 4,240 PACS in Odisha have been sanctioned for computerization. The Government released ₹18.07 crore to the state in FY 2025-26 to bring these societies onto a common ERP-based national software, which facilitates faster loan disbursal and real-time accounting.
- Government has enhanced the limit for Cash Deposits and Payments by PACS and Primary Cooperative Agriculture and Rural Development Banks (PCARDBs) from Rs. 20,000 to Rs. 2 lakh per member. This provision will facilitate their activities, increase the business, and benefit members of their societies.

Activity-wise disbursement in Odisha by NCDC in last 5 Years(Rs.in crore)

S. No	Activity	2020-21			2021-22			2022-23			2023-24			2024-25			2025-26 (as on 25.01.2026)		
		Loa n	Gran t	Tota l	Loa n	Gran t	Tota l	Loa n	Gran t	Tota l	Loa n	Gran t	Tota l	Loa n	Gran t	Tota l	Loa n	Gran t	Tota l
1	Marketing	0.64	0.16	0.80	0.50	0.13	0.63			-			-	0.40		0.40			-
2	Service Coop.			-	3.02		3.02			-			-	0.20		0.20			-
3	Dairy & Live Stock			-			-			-	0.28	0.01	0.29	0.28	0.11	0.39		0.13	0.13
4	FPO			-	0.27	0.27		1.14	1.14		2.04	2.04		1.95	1.95		1.82	1.82	
5	Fisheries			-	0.15	0.15		0.07	0.07		0.04	0.04				-			-
6	Fisheries FPO (FFPO)			-			-	0.40	0.40		0.87	0.87		2.47	2.47		1.56	1.56	
7	Storage			-			-			-			-	0.33	0.15	0.48	0.28	0.10	0.38
	Total	0.64	0.16	0.80	3.52	0.55	4.07	-	1.61	1.61	0.28	2.96	3.24	1.21	4.68	5.89	0.28	3.61	3.88

Source: NCDC