GOVERNMENT OF INDIA
MINISTRY OF COOPERATION

RAJYA SABHA
STARRED QUESTION NO. 44
TO BE ANSWERED ON 22nd JULY, 2026

Strengthening of PACS

44 **SHRI K.R.N. RAJESHKUMAR:**

Will the Minister of Cooperation be pleased to state:

(a) whether Primary Agricultural Credit Societies (PACS) have been strengthened;
(b) the number of PACS computerised so far;
(c) whether new activities have been permitted under PACS; and
(d) if so, the details thereof

ANSWER

MINISTER OF COOPERATION
(SHRI AMIT SHAH)

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

STATEMENT REFERRED TO IN REPLY TO PARTS (a) to (d) IN RESPECT OF RAJYA SABHA STARRED QUESTION NO. 44 "STRENGTHENING OF PACS" ASKED BY SHRI K.R.N. RAJESHKUMAR, HON'BLE MEMBER OF PARLIAMENT DUE FOR REPLY ON JULY 22, 2026.

(a) The strengthening of Primary Agricultural Credit Societies (PACS) is being undertaken through a comprehensive approach aimed at making them **economically vibrant, multipurpose, transparent, technology-enabled, and financially sustainable grassroots institutions**. Key measures include adoption of Model Bye-laws permitting more than 25 business activities, computerization of functional PACS through a common ERP-based national software, expansion of PACS and other primary cooperatives to uncovered Panchayats and villages, and development of agricultural infrastructure through the World's Largest Grain Storage Plan. PACS have been enabled to diversify into multiple income-generating and citizen-service activities, including Common Service Centres, Farmer Producer Organisations, PM Kisan Samriddhi Kendras, Jan Aushadhi Kendras, petrol and LPG dealerships, rural water-supply O&M, solar-energy initiatives, and market-linkage programmes. Their financial and service-delivery capacity is further enhanced through convergence with Government schemes, access to credit and infrastructure support, Micro-ATMs, RuPay Kisan Credit Cards, and stronger linkages with NABARD, cooperative banks, NCDC and other national institutions. Collectively, these initiatives are transforming PACS from primarily credit-oriented societies into **modern, diversified, self-sustaining rural economic and service hubs.**

(b) To strengthen PACS, the Government has launched the Centrally Sponsored 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-I.**

(c) and (d) Through the adoption of Model Bye-laws by 32 States and Union Territories, Primary Agricultural Credit Societies (PACS) PACS can undertake more than 25 business activities. The details are at **Annexure-II.**

Annexure-I

PACS Computerization Data 15th July 2026:

S. No	State/UTs Name	Approved PACS	Hardware Delivered	ERP Onboarded
1	Andaman and Nicobar	46	46	46
2	Andhra Pradesh	2037	2021	2021
3	Arunachal Pradesh	139	14	14
4	Assam	850	709	581
5	Bihar	4495	4477	4482
6	Chhattisgarh	2028	2028	2028
7	Daman and Diu	9	4	4
8	Goa	86	58	55
9	Gujarat	6216	5754	5760
10	Haryana	710	710	710
11	Himachal Pradesh	1885	1789	1598
12	Jammu and Kashmir	708	537	537
13	Jharkhand	2797	1500	1491
14	Karnataka	5894	5491	4590
15	Ladakh	10	10	10
16	Madhya Pradesh	5455	4536	4536
17	Maharashtra	12178	12000	12033
18	Manipur	308	196	214
19	Meghalaya	330	108	103
20	Mizoram	99	49	45
21	Nagaland	231	231	142
22	Odisha	4240	0	0
23	Puducherry	45	45	44
24	Punjab	3482	3456	3454
25	Rajasthan	8525	6781	6933
26	Sikkim	131	107	107
27	Tamil Nadu	4561	4532	4481
28	Tripura	475	268	268
29	Uttar Pradesh	6257	3581	3219
30	Uttarakhand	1216	670	668
31	West Bengal	4187	4167	3512
	Total	**79630**	**65875**	**63686**

Annexure-II

i. **PACS as Common Service Centres (CSCs)**: PACS are providing CSC services to rural citizens providing more than 300 e-services such as banking, insurance, Aadhar enrolment/ updation, health services, PAN card, and IRCTC/ Bus/ Air ticket, etc.

ii. **PACS as Pradhan Mantri Jan Aushadhi Kendras (PMBJK):** PACS are utilized to host Jan Aushadhi Kendras, enabling affordable generic medicines to reach rural communities under the PMBJK scheme.

iii. **PACS as Pradhan Mantri Kisan Samriddhi Kendras (PMKSK):** PACS have been enabled to operate PMKSK for ensuring easy accessibility of fertilizer & related services to farmers in the country.

iv. **PACS as Fertilizer Retailers**: PACS are also engaged in Fertilizer retail business facilitating easy access of fertilizers at grassroot level.

v. **PACS to carry out O&M of rural piped water supply schemes (PWS):** PACS have been made eligible to carry out the Operations & Maintenance (O&M) of PWS in rural areas.

vi. **PACS given priority for Retail Petrol/ Diesel outlets:** PACS are allowed carryout for retail petrol/ diesel outlets activity.

vii. **PACS permitted to convert bulk consumer petrol pumps into retail outlets:** The existing bulk consumer licensee PACS have been given a one-time option by Oil Marketing Companies to convert into retail outlets.

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