GOVERNMENT OF INDIA
MINISTRY OF COOPERATION

RAJYA SABHA
UNSTARRED QUESTION NO. 1931
TO BE ANSWERED ON 5TH AUGUST, 2026

COMPUTERIZATION AND PROSPERITY

1931 # DR. DINESH SHARMA:

Will the Minister of COOPERATION be pleased to state:

(a) the steps being taken by Government to enhance the economic prosperity of rural farmers and improve their access to credit through the computerization of Primary Agricultural Credit Society (PACS);

(b) whether Government has assessed the increase in the number of beneficiaries availing loans and services provided by Primary Agricultural Credit Society (PACS) after its digitization; and

(c) whether any specific funding or scheme has been implemented for the computerization of PACS at the State level, if so, the details of States availing its benefits?

ANSWER

THE MINISTER OF COOPERATION
(SHRI AMIT SHAH)

(a) to (c). To enhance the economic prosperity of rural farmers and improve their access to credit through the Computerization of Primary Agricultural Credit Society (PACS), Government of India is implementing this 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 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 details of the States participating in the project and funds released to them is at **Annexure-'A'.**

To improve economic prosperity of rural farmers; improve governance, transparency and operational efficiency of PACS, **Model Bye-laws for PACS** have been prepared in consultation with all stakeholders and circulated to all States/UTs. The Model Bye-laws enable PACS to undertake **more than 25 business activities**, bring greater transparency and accountability in its working and make membership more inclusive with adequate representation of women and Scheduled Castes/Scheduled Tribes. As per information available with the Ministry, **32 States/UTs have adopted the Model Bye-laws or have aligned their existing bye-laws with the Model Bye-laws**.

Further, the Ministry is implementing several initiatives to improve the financial sustainability and business performance of PACS, including:

i. Diversification of PACS into various economic activities like Common Service Centres (CSCs), Pradhan Mantri Bhartiya Janaushadhi Kendra (PMBJK), Pradhan Mantri Kisan Samriddhi Kendras (PMKSK), etc.
ii. Establishment of new Multipurpose PACS, Dairy and Fisheries Cooperative Societies in uncovered Panchayats;
iii. Convergence of various Central Government schemes for creation of agricultural infrastructure at PACS level under the world's largest decentralised grain storage initiative in the cooperative sector; and
iv. Integration of PACS with digital and e-Governance platforms for efficient service delivery.
v. Convergence with PM-KUSUM and PM Surya Ghar – Promotes renewable energy adoption in the cooperative sector.
vi. White Revolution 2.0 – Strengthens dairy cooperatives and improves incomes of milk producers.
vii. NCDC support and Sahakar Innovation Scheme – Facilitates financial assistance and innovation for rural cooperatives.
viii. Training of PACS Secretaries and Cooperative Personnel – Builds capacity for digital operations and diversified business activities.
ix. Reforms under Agricultural Marketing Infrastructure (AMI)- Increased subsidy and reduced margin requirements for PACS constructing rural warehouses.
x. Conversion of Bulk Consumer Pumps into Retail Outlets & LPG Distributorship through PACS.
xi. RuPay Kisan Credit Cards for Dairy Cooperative Members.
xii. Through National Cooperative Exports Limited (NCEL), National Cooperative Organics Limited (NCOL) and Bhartiya Beej Sahakari Samiti Limited(BBSSL) access to International and domestic market is given to farmers for their produce including organic and quality, certified and affordable seeds are provided to farmers.

The Ministry through its various meetings, zonal conferences, monthly and quarterly meetings and through various other monitoring mechanisms reviews various parameters on regular basis including important indicators like increase in the number of beneficiaries availing loans and services provided by Primary Agricultural Credit Society (PACS) and regular review mechanism helps to formulate strategies to work on various indicators. Assessment of increase in membership, number of transactions and loans, is placed at **Annexure-‘B’**

Annexure- 'A'

Year wise Fund Status of PACS Computerization:

S.no	States/UTs	Amount released in FY 2022-23 (in Cr.)	Amount released in FY 2023-24 (in Cr)	Amount released in FY 2024-25 (in Cr.)	Amount released in FY 2025-26 (Cr.)	Amount released in FY 2026-27(Cr.)	Total Release (Cr.)
1.	Maharashtra	87.95	33.65	-	9.14	20.00	150.73
2.	Gujarat	-	58.30	22.19	10.37	4.00	94.86
3.	Rajasthan	23.78	43.30	11.00	6.76	8.00	92.83
4.	Madhya Pradesh	33.23	25.42	-	4.43	6.00	69.08
5.	Uttar Pradesh	11.28	42.30	-	4.47	10.00	68.06
6.	Karnataka	40.25	15.39	-	12.19	-	67.83
7.	Tamil Nadu	33.20	12.48	-	6.05	4.00	55.73
8.	Bihar	32.95	-	14.66	4.15	2.14	53.90
9.	West Bengal	30.54	-	-	15.25	5.00	50.79
10.	Andhra Pradesh	14.93	3.74	14.54	5.35	0.13	38.69
11.	Himachal Pradesh	9.56	7.32	3.09	12.88	4.19	37.05
12.	Punjab	25.52	-	-	7.42	1.00	33.94
13.	Chhattisgarh	14.86	-	10.21	5.66	2.20	32.93
14.	Jharkhand	10.99	-	15.10	2.02	-	28.11
15.	Odisha	-	-	-	18.07	7.00	25.07
16.	Assam	6.41	2.45	6.39	1.76	1.00	18.02
17.	Jammu & Kashmir	5.25	1.52	1.85	0.28	2.20	11.10
18.	Tripura	2.95	1.13	3.03	1.10	1.84	10.05
19.	Haryana	4.85	2.44	-	1.50	-	8.79
20.	Uttarakhand	-	3.69	-	2.00	-	5.69
21.	Nagaland	0.36	2.46	1.60	0.33	0.66	5.40
22.	Manipur	2.55	-	-	0.59	0.98	4.12
23.	Sikkim	1.18	0.90	0.79	0.00	0.56	3.42
24.	Meghalaya	1.23	-	-	1.11	1.00	3.34
25.	Mizoram	0.27	-	0.44	1.53	0.29	2.53
26.	Goa	0.32	0.13	0.44	-	0.50	1.38
27.	Andaman & Nicobar	-	0.69	-	-	0.50	1.19
28.	Puducherry	0.44	0.17	-	0.06	0.24	0.91
29.	Arunachal Pradesh	0.15	0.12	0.09	-	1.00	1.36
30.	Ladakh	-	0.12	-	0.04	-	0.16
31.	DNH & DD	-	-	0.12	-	-	0.12
	Total	**395.00**	**257.71**	**105.54**	**134.52**	**84.43**	**977.19**

ANNEXURE-'B'

Membership, Loanee and Loans

S. No	States/UTs	Total Membership (2025-26)	Loans (Cr) 1Apr 25 to 31 March26	Loans (Cr) 1Apr 26 to 15 July 26
1.	Andaman and Nicobar	17,359	10.65	4.49
2.	Andhra Pradesh	26,44,007	33,724.78	7,639.51
3.	Arunachal Pradesh	15,934	-	-
4.	Assam	17,08,137	11.59	2.37
5.	Bihar	75,02,351	7.65	5.77
6.	Chhattisgarh	37,33,604	6,797.33	1,706.26
7.	Daman and Diu	6,020	0.37	0.08
8.	Goa	84,783	17.42	0.64
9.	Gujarat	24,89,917	25,685.55	7,476.39
10.	Haryana	27,14,141	16,712.31	5,568.70
11.	Himachal Pradesh	11,39,201	611.86	89.76
12.	Jammu and Kashmir	1,82,414	1.50	0.53
13.	Jharkhand	9,13,828	10.26	0.27
14.	Karnataka	77,82,575	35,641.43	4,934.32
15.	Ladakh	1,179	-	-
16.	Madhya Pradesh	61,75,257	37,892.58	17,002.49
17.	Maharashtra	81,56,533	22,644.22	7,312.33
18.	Manipur	33,774	2.40	0.25
19.	Meghalaya	30,192	1.59	1.39
20.	Mizoram	29,132	23.25	5.04
21.	Nagaland	6,914	0.24	0.15
22.	Puducherry	3,08,975	750.20	197.54
23.	Punjab	26,19,295	34,368.22	361.27
24.	Rajasthan	1,08,60,645	18,487.30	83,507.25
25.	Sikkim	25,467	1.41	0.74
26.	Tamil Nadu	2,78,64,077	82,788.11	16,410.58
27.	Tripura	4,20,726	11.22	0.82
28.	Uttar Pradesh	70,56,734	7,459.13	3,392.31
29.	Uttarakhand	18,96,494	1,854.88	464.41
30.	West Bengal	1,05,14,095	601.12	118.40
	Total	**10,69,33,760**	**3,26,118.56**	**1,56,204.04**

- Membership has shown an increase of 4,38,521 over a period of 1 year.
- Number of transactions has increased from 15.54 Crore (April 2025) to 42.98 Crore (April 2026) i.e. an increase of 27.44 crore (177%).
- Various other indicators are also monitored and assessed on regular basis.