

**GOVERNMENT OF INDIA
MINISTRY OF COOPERATION**

**RAJYA SABHA
UNSTARRED QUESTION NO. 321
TO BE ANSWERED ON 22nd JULY, 2026**

Features and technical aspects of PACS Computerisation Software

321 # Smt. Darshana Singh:

Will the Minister of Cooperation be pleased to state:

- (a) the key features of the Enterprise Resource Planning (ERP) software used in Primary Agricultural Credit Society (PACS) computerisation;
- (b) the benefits of this software to PACS;
- (c) whether efforts are being made to facilitate financial transactions and ensure transparency through this software; and
- (d) whether the source code of the ERP software will remain with the Central Government or with any private company?

ANSWER

THE MINISTER OF COOPERATION
(SHRI AMIT SHAH)

(a) The key features of the Enterprise Resource Planning (ERP) software used in Primary Agricultural Credit Society (PACS) computerization are as follows: -

- (i) Common ERP software has been provided to all the PACS in the project, across the country, to capture data on all functionalities of PACS, both credit and non-credit.
- (ii) This software is customisable for state specific needs.
- (iii) The ERP-based common national software enhances the efficiency of PACS operations through a Common Accounting System (CAS) and Management Information System (MIS).
- (iv) It strengthens governance and transparency, resulting in faster loan disbursement, reduced transaction costs, minimized payment imbalances, and seamless accounting with District DCCBs and StCBs.
- (v) A comprehensive ERP solution integrates 22 modules with multiple functionalities, including membership management, financial services such as deposits and lending (short-term, medium-term, and long-term), procurement, processing units, Public Distribution

System (PDS), business planning, warehousing, merchandising, borrowings, asset management, and human resource management etc.

(vi) It has provision to incorporate RuPay and Kisan Credit Card (KCC)/ database integrations to facilitate seamless financial transactions for PACS members.

(vii) Training and necessary handholding support provided by Ministry under this project ensures that small and marginal farmers, including those who may not be digitally literate, benefit equally from digitalization.

(b) The ERP software has enabled PACS to improve operational efficiency through digitisation of credit and non-credit business activities. It provides a Common Accounting System (CAS) and Management Information System (MIS), facilitates online processing of transactions, seamless accounting with District Central Cooperative Banks (DCCBs) and State Cooperative Banks (StCBs), timely preparation of financial statements and audit, improved transparency and accountability, reduction in manual intervention and transaction costs, and better monitoring of PACS operations. The software also contains integrated modules covering various business activities undertaken by PACS.

(c) Yes, Sir. The ERP software provides for real-time recording of financial transactions, Common Accounting System (CAS), Management Information System (MIS), role-based access controls and audit trails, thereby enhancing transparency and accountability in the functioning of PACS.

(d) Yes Sir, the source code of the Common ERP software developed under the Central Sponsored Project for Computerization of PACS, vest with the Ministry of Cooperation, Government of India.
