

**GOVERNMENT OF INDIA
MINISTRY OF COOPERATION**

**LOK SABHA
UNSTARRED QUESTION NO. 2772
TO BE ANSWERED ON 18th MARCH, 2025**

Uniform Software for Primary Agricultural Credit Societies

- 2772. Shri P P Chaudhary:**
Shri Damodar Agrawal:
Shri Ganesh Singh:
Shri Yogender Chandolia:
Shri Bhartruhari Mahtab:
Shri Dineshbhai Makwana:
Shri Kota Srinivasa Poojary:
Shri Chhatrapal Singh Gangwar:
Dr. Manna Lal Rawat:
Dr. K Sudhakar:
Shri Khagen Murmu:
Dr. Nishikant Dubey:

Will the Minister of Cooperation (**सहकारिता मंत्री**) be pleased to state:

- (a) the steps being taken to ensure universal adoption of the uniform software;
(b) how will the Government ensure that small and marginal farmers benefit equally from digitalisation, especially those who may not be digitally literate;
(c) whether there are any plans to integrate PACS Enterprise Resource Planning with other national financial platforms such as PM-KISAN, eNAM, or Kisan Credit Card loan portals for a more streamlined agricultural credit system; and
(d) if so, the details thereof?

ANSWER

**THE MINISTER OF COOPERATION
सहकारिता मंत्री (SHRI AMIT SHAH)**

- (a) to (d) Government of India is implementing the Project for Computerization of functional PACS with a total financial outlay of ₹2,516 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). This common ERP software is provided to all the PACS in the project, across the country, to capture data on all functionalities of PACS, both credit and non-credit. This software is customizable for state-specific needs.

The ERP-based common national software enhances the efficiency of PACS operations through a Common Accounting System (CAS) and Management Information System (MIS). Additionally, it strengthens governance and transparency, resulting in faster loan disbursement, reduced transaction costs, minimized payment imbalances, and seamless accounting with DCCBs and StCBs. Furthermore, training and necessary handholding support provided by NABARD ensures that small and marginal farmers, including those who may not be digitally literate, benefit equally from digitalization.

A comprehensive ERP solution integrates 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. Additionally, it has provision to incorporate RuPay and Kisan Credit Card (KCC)/ database integrations to facilitate seamless financial transactions for PACS members.
