

GOVERNMENT OF INDIA
MINISTRY OF COOPERATION
LOK SABHA
UNSTARRED QUESTION NO. 1396
TO BE ANSWERED ON 29th July, 2025

Digitization Programs for All Cooperatives

1396. Ms Mahua Moitra:

Will the Minister of Cooperation (सहकारिता मंत्री) be pleased to state:
the details of the digitization programs for all the cooperatives under the Ministry?

ANSWER

MINISTER OF COOPERATION
सहकारिता मंत्री (SHRI AMIT SHAH)

(i) **Computerization of PACS Project:-** 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 upto 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). This common ERP software is provided to all 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 disbursal, 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. A total amount of ₹759.36 crore has been released to the States/UTs and ₹165.92 crore to NABARD under this Project as a Central Government Share. The status of this project is as at **Annexure ‘A’**.

(ii) Further, Government of India is implementing a **Centrally Sponsored project of Strengthening of Cooperatives through IT Interventions**. This project has two sub-projects:-

- a) **Computerization of Agriculture and Rural Development Bank(ARDB):** Sub-project of Computerization of Agriculture and Rural Development Bank has been approved by the Central Government on 06.10.2023, in which 1851 units of State Cooperative Agriculture and Rural Development Bank(SCARDB) & Primary Cooperative Agriculture and Rural Development Bank(PCARDB) in 13 States were included in the project with the total outlay of Rs. 119.40 Crore. As of now, proposals from two States West Bengal and Kerala have not been received. Recently, Jammu and Kashmir has opted out of the project due to their administrative reasons. As of now, only 10 states are the part of this project, the details and updated status of the project is at **Annexure ‘B’**.
- b) **Computerization of Office of Registrar of Cooperative Societies(RCS) of States/UTs:-** Sub-project of Computerization of RCS offices in States/Union Territories has been approved by the Central Government on 06.10.2023 with a budgetary outlay of Rs.94.59 crore for three years w.e.f. 2023-24. This is a part of the umbrella project of “Strengthening Cooperatives Through IT Interventions” of the Ministry. The project aims to enhance the ease of doing business for Cooperative Societies and create a digital ecosystem for transparent paperless interaction of cooperative societies with the RCS offices in all States/Union Territories. The objectives of the project are to enhance the ease of doing business for Cooperative Societies and create a digital ecosystem for transparent & paperless transactions of cooperative societies with the RCS offices of States/Union Territories. The software developed under this project will be as per the Cooperative Acts of the respective States/UTs. During the financial years 2023-24, 2024-25 and 2025-26 (up to 30th June 2025), 35 States/UTs have submitted their proposals, and Rs 19.73 crore has been released as the Government of India share to States/UTs.

(iii) **New National Cooperative Database for authentic and updated data repository:**

A comprehensive database of cooperatives in the country has been developed with the support of State Governments to facilitate stakeholders in policy making and

implementation of programmes/ schemes related to cooperatives across the country. So far, the database includes data on around 8.4 lakh cooperatives from 30 different sectors, involving approximately 32 crore members.

- (i) **Cooperative Ranking Framework:** The Government launched the Cooperative Ranking Framework on 24th January 2025 to assess and rank cooperatives State-wise and sector-wise. This ranking framework enables State RCS to assess Cooperative Societies' performance based on key parameters, including audit compliance, operational activities, financial performance, infrastructure, and basic identity information. The RCS of the States/ UTs can generate rankings of Cooperative Societies, initially of 7 major sectors namely PACS, Dairy, Fishery, Urban Cooperative Banks, Housing, Credit and Thrift, and Khadi and Gram Udyog through NCD portal. This ranking system aims to enhance transparency, reliability and competitiveness among cooperative societies, ultimately fostering their growth. Furthermore, top-performing cooperative societies in each sector will be recognized and honoured by the Ministry of Cooperation and respective State/ UT authorities, aligning with the objectives of the International Year of Cooperatives.
- (ii) **Facility for States / UTs to fetch data through API (Application Programming Interface) from NCD portal:** The Ministry of Cooperation (MoC) has successfully completed the development of a standard API(Application Programming Interface) for pushing entire data of cooperative societies of the State from NCD portal to the States / UTs. A detailed Standard API Specification Document, database schema and State-specific access key for secure API access have been shared with all State/UT Registrar of Cooperative Societies (RCS) offices on 27.05.2025. These documents aim to facilitate the integration of the State/UT RCS applications with the NCD portal, ensuring that data updates on the NCD portal occur automatically and in real-time via API-based integration. As per the integration plan, it is also essential for States/UTs to develop a reverse/pull API at their end to fetch the relevant data from the NCD portal into their local systems / RCS portals. This two-way integration will ensure synchronization of cooperative data across platforms.

PACS Computerization Project Status

S. No	States	Approved PACS	ERP Onboarded
1.	Maharashtra	12,000	11,954
2.	Rajasthan	7,468	5,900
3.	Gujarat	5,754	5,627
4.	Uttar Pradesh	5,686	3,048
5.	Karnataka	5,682	3,765
6.	Madhya Pradesh	5,188	4,428
7.	Tamil Nadu	4,532	4,531
8.	Bihar	4,495	4,460
9.	West Bengal	4,167	3,145
10.	Punjab	3,482	3,408
11.	Odisha*	2,711	-
12.	Andhra Pradesh	2,037	2,021
13.	Chhattisgarh	2,028	2,028
14.	Himachal Pradesh	1,789	965
15.	Jharkhand	2,797	1,414
16.	Haryana	710	609
17.	Uttarakhand	670	670
18.	Assam	583	579
19.	J&K	537	536
20.	Tripura	268	207
21.	Manipur	232	175
22.	Nagaland	231	64
23.	Meghalaya	112	99
24.	Sikkim	107	103
25.	Goa	58	45
26.	ANI	46	46
27.	Puducherry	45	43
28.	Mizoram	49	25
29.	Arunachal Pradesh	14	11
30.	Ladakh	10	10
31.	DNH&DD	4	4
	Total	73,492	59,920

*Odisha has recently joined this project

Computerization of Agriculture and Rural Development Banks Project Status

S.No	State/UTs	Sanctioned ARDB Units	Hardware Delivered	Total Fund released (Cr)
1.	Uttar Pradesh	342	0	1.27
2.	Tamil Nadu	214	471	1.49
3.	Karnataka	207	467	0.8
4.	Gujarat	195	0	0.82
5.	Rajasthan	39	0	0.67
6.	Punjab	90	0	0.47
7.	Haryana	20	0	0.76
8.	Himachal Pradesh	57	202	0.56
9.	Tripura	6	0	0.04
10.	Puducherry	2	4	0.04
	Total	1172	1144	7.18