

**GOVERNMENT OF INDIA
MINISTRY OF COOPERATION
LOK SABHA
UNSTARRED QUESTION NO. 1397
TO BE ANSWERED ON 29th July, 2025**

Uniform Software for Primary Agricultural Credit Societies

1397. Shri Dushyant Singh:

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) whether the Government will ensure that small and marginal farmers benefit equally from digitalisation, especially those who may not be digitally literate, if so, the details thereof;
- (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) 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 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. Ministry of Cooperation (MoC) has adopted a multi-layered approach to ensure effective implementation at the grassroots level. Regular monthly review meetings are conducted with States/UTs to assess progress, particularly in the PACS computerization Project. Key stakeholders like States/UTs, including NABARD have been engaged to review the implementation of this project. Additionally, a structured monitoring framework has

been established, comprising the National Level Monitoring and Implementation Committee (NLMIC), State and District Level Implementation and Monitoring Committees (SLIMC and DLIMC), State Cooperative Development Committee (SCDC) (under the Chief Secretary), and District Cooperative Development Committee (DCDC) (under the District Collector). These bodies ensure effective implementation, oversight, and coordination of all cooperative sector initiatives, including PACS computerization.

(b) 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. The details of training imparted in the project are at **Annexure 'A'**.

(c) to (d): Yes, PACS are developed as hubs for delivering benefits from schemes such as Pradhan Mantri Kisan Samriddhi Kendras (PMKSK), Common Service Centres (CSCs), Pradhan Mantri Bhartiya Janaushadhi Kendras (PMBJK), interest subvention, fertiliser and seed distribution, Public Distribution System(PDS) outlets, LPG/Petrol/Diesel dealerships, Custom Hiring, etc.. The Government has initiated steps to integrate the PACS ERP system with other national platforms to streamline agricultural credit and service delivery. These include integration with Pradhan Mantri Kisan Samriddhi Kendras (PMKSK), Common Service Centres (CSCs), Pradhan Mantri Bhartiya Janaushadhi Kendras (PMBJK), Kisan Rin Portal etc.

PACS Training and Handholding Details				
S. No	State	Sum of Total Sanction PACS	Training to PACS	Handholding to PACS
1	Andaman and Nicobar	46	46	46
2	Andhra Pradesh	2037	592	1469
3	Arunachal Pradesh	14	11	11
4	Assam	583	539	572
5	Bihar	4495	1698	1336
6	Chhattisgarh	2028	2028	2025
7	Daman and Diu	4	0	4
8	Goa	58	41	14
9	Gujarat	5754	5618	1440
10	Haryana	710	600	585
11	Himachal Pradesh	1789	831	617
12	Jammu and Kashmir	537	533	465
13	Jharkhand	2797	1368	168
14	Karnataka	5682	3702	24
15	Ladakh	10	7	0
16	Madhya Pradesh	5188	3900	4488
17	Maharashtra	12000	6858	8520
18	Manipur	232	169	0
19	Meghalaya	112	99	46
20	Mizoram	49	25	23
21	Nagaland	231	30	9
22	Odisha	2711	0	0
23	Pondicherry	45	43	33
24	Punjab	3482	948	861
25	Rajasthan	7468	5583	1847
26	Sikkim	107	104	29
27	Tamil Nadu	4532	4531	3001
28	Tripura	268	207	159
29	Uttar Pradesh	5686	1098	0
30	Uttarakhand	670	0	0
31	West Bengal	4167	3113	44
Grand Total		73492	44322	27836

* Odisha has recently joined the Project