

**GOVERNMENT OF INDIA  
MINISTRY OF COOPERATION**

**LOK SABHA  
UNSTARRED QUESTION NO. 261  
TO BE ANSWERED ON 22<sup>nd</sup> JULY, 2025**

**Computerization of Primary Cooperative Societies**

**261. Shri Brijmohan Agrawal:  
Smt. Poonamben Hematbhai Maadam:**

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

- (a) whether any scheme has been implemented by the Government for computerization of primary cooperative societies to modernise its operation;
- (b) if so, the amount allocated to/utilized by all the State/UTs including Chhattisgarh during the last three years;
- (c) the number of primary cooperative societies that have been computerized in Chhattisgarh State so far;
- (d) whether the computerization had any impact on the functioning of the societies, if so, the evaluation report thereof;
- (e) the steps taken by the Government for capacity building, infrastructure development and digital literacy;
- (f) whether any target/time limit has been set for complete computerization of primary cooperative societies, if so, the details thereof and if not, the reasons therefor;
- (g) whether any capacity-building programmes have been introduced to support PAC in adopting and managing the new Enterprise Resource Planning system; and
- (h) if so, the details thereof?

**ANSWER**

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

(a): Yes, Sir. 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.

(b): The States/UTs wise details of funds released/utilized under Computerization of PACS Project including Chhattisgarh during the last three years are at **Annexure 'A'**.

(c): Total no. of PACS in the Chhattisgarh State are 2028 and all 2028 PACS have been onboarded on ERP software.

(d) to (e): 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.

The Ministry of Cooperation (MoC) has adopted a multi-layered approach to evaluate the impact of this initiative, ensuring 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.

Further, NITI Aayog has conducted an impact evaluation of Centrally Sponsored Schemes (CSS) in the Agriculture & Allied Sector, which includes "Computerization of PACS" and "Strengthening of Cooperatives through IT Interventions" under the Ministry of Cooperation. Yes, computerization has a significant impact on the functioning of societies. It aims to improve operational efficiency, transparency, and accountability. Key benefits include:

- \* Speedy disbursal of loans.
- \* Lowering of transaction costs.
- \* Reduction in imbalances in payments and seamless accounting with DCCBs and StCBs.
- \* Enhanced trustworthiness in the working of PACS among farmers.

(f): Yes, the Government has set a target to complete the computerization of functional PACS across the country. Sunset date of the project is 31st March 2027. The implementation is being done in a phased manner, and each PACS is brought onto a common ERP platform.

(g) to (h): Yes, Capacity-building programs have been introduced to support PACS in adopting and managing the new Enterprise Resource Planning (ERP) software. The key initiatives include:

- This project is implemented by Ministry of Cooperation in collaboration with States/UTs;
- Training of PACS personnel on ERP usage, data entry, and operational modules such as accounting, credit, procurement, and distribution.
- Regular webinars, helplines, and user manuals in regional languages for ease of adoption.

The details of PACS Training and Handholding details are at **Annexure ‘B’**.

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#	States/UTs	Amount released in FY 2022-23	Total Expenditure incurred in 2022-23	Amount released in FY 2023-24	Total Expenditure incurred in 2023-24	Amount released in FY 2024-25	Total Expenditure incurred in 2024-25
1	Maharashtra	87.95	-	33.65	71.88	-	39.38
2	Rajasthan	23.78	-	43.30	44.05	11.00	25.60
3	Gujarat	-	-	58.30	7.39	22.19	58.48
4	Uttar Pradesh	11.28	-	42.30	24.10	-	15.13
5	Karnataka	40.25	-	15.39	36.67	-	2.69
6	Madhya Pradesh	33.23	-	25.42	43.47	-	8.88
7	Tamil Nadu	33.20	-	12.48	25.78	-	17.34
8	Bihar	32.95	-	-	4.48	14.66	32.43
9	West Bengal	30.54	-	-	6.45	-	6.35
10	Punjab	25.52	-	-	10.20	-	10.80
11	Andhra Pradesh	14.93	-	3.74	-	14.54	28.15
12	Chhattisgarh	14.86	-	-	4.51	10.21	18.28
13	Himachal Pradesh	9.56	-	7.32	13.13	3.09	3.74
14	Jharkhand	10.99	-	-	5.45	15.10	12.82
15	Haryana	4.85	-	2.44	-	-	7.09
16	Uttarakhand	-	-	3.69	-	-	0.29
17	Assam	6.41	-	2.45	6.41	6.39	5.71
18	J&K	5.25	-	1.52	5.25	1.85	2.21
19	Tripura	2.95	-	1.13	3.55	3.03	2.55
20	Manipur	2.55	-	-	-	-	2.09
21	Nagaland	0.36	-	2.46	0.64	1.60	3.77
22	Meghalaya	1.23	-	-	1.03	-	0.23
23	Sikkim	1.18	-	0.90	1.59	0.79	0.45
24	Goa	0.32	-	0.13	0.30	0.44	0.21
25	ANI	-	-	0.69	-	-	0.62
26	Puducherry	0.44	-	0.17	0.41	-	0.07
27	Mizoram	0.27	-	-	0.21	0.44	0.34
28	Arunachal Pradesh	0.15	-	0.12	0.21	0.09	0.08
29	Ladakh	-	-	0.12	-	-	0.02
30	DNH&DD	-	-	-	-	0.12	0.06
<b>Total</b>		<b>395.00</b>	<b>-</b>	<b>257.71</b>	<b>317.14</b>	<b>105.54</b>	<b>305.89</b>

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
<b>Grand Total</b>		<b>73492</b>	<b>44322</b>	<b>27836</b>

\* Odisha has recently joined the Project