GOVERNMENT OF INDIA
MINISTRY OF COOPERATION

LOK SABHA
UNSTARRED QUESTION NO. 3743
TO BE ANSWERED ON 12th AUGUST, 2025

Digitization of Cooperative Societies in Maharashtra

3743. Shri Tatkare Sunil Dattatrey:

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

(a) the details of the number of Primary Agricultural Credit Societies (PACS) digitized so far in the country, State-wise and district-wise in the State of Maharashtra including Raigad Lok Sabha Constituency;
(b) the infrastructure and software solutions provided to PACS in Maharashtra as part of the digitization drive;
(c) whether the Government is conducting training of cooperative members in rural areas for efficient digital operations, if so, the details thereof;
(d) whether the Government has faced any challenges during digitization in tribal areas like Raigad and if so, the details thereof along with the steps taken to address them; and
(e) the role of digitized cooperatives in enhancing access to credit and services for small farmers and SHGs.

ANSWER

THE MINISTER OF COOPERATION
सहकारिता मंत्री (SHRI AMIT SHAH)

(a): The Government has launched the Central Sponsored Project for Computerization of PACS, in 2022. Government of India initially approved 63,000 PACS under Project of Computerization of functional PACS with a total financial outlay of ₹2,516 Crore which has now been increased up to 2925.39 Crore covering 73,492 PACS 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). The state-wise details are at **Annexure- 'A'.**

Further, In Maharashtra, the total sanctioned PACS under this project are 12000. The district-wise details are at **Annexure- 'B'.** including Raigad District which has 122 PACS. All 122 PACS have been provided hardware and have been onboarded on ERP Software.

(b): Under Computerization of PACS Project, hardware comprising Desktop PC with web camera, UPS, VPN, Biometric device, printer have been made available for all the sanctioned 12,000 PACS. The software solution under this project is ERP (Enterprise Resource Planning) based common national software.

In Maharashtra, the ERP software is available in English and Marathi languages which provides separate modules for various activities of the PACS.

(c): Yes, Sir. The Government is conducting training of cooperative members in rural areas for efficient digital operations. The details of training and hand-holding provided to the PACS members under this Project are at **Annexure-'C'**. In Maharashtra, a host of training programs have been organized for various stakeholders under the project, the details of which are as under:-

▪ A Basic Orientation Training Programme for Master Trainers was conducted from 18-20 August 2023, with 224 master trainers identified from StCB, DCCBs, and SI.

▪ A training programme for 148 Core Master Trainers (CMTs) was conducted in May and June 2024.

▪ Additionally, a Training of Master Trainers programme was conducted in all districts for 48 Master Trainers from both DCCBs and SI during July and August 2024.

(d): No, Sir. All necessary facilities for the computerization of PACS in Raigad district have been provided through the District Central Cooperative Bank(DCCB) without any challenge. All 122 sanctioned PACS have now been onboarded to ePACS with the help of DCCB.

(e): The digitization of PACS plays a critical role in enhancing access to credit and allied services for small and marginal farmers, as well as Self Help Groups (SHGs), in the following ways:

- **Improved transparency and accountability** in credit disbursal and repayment, reducing leakages and delays.
- **Faster processing** of loan applications and service requests through integrated software platforms.
- **Real-time data availability**, enabling better credit planning and inclusion of underserved sections.
- **Direct benefit transfer (DBT)** integration, ensuring timely credit of subsidies and schemes to beneficiaries.
- **Support for financial inclusion**, enabling PACS to offer basic banking services and act as business correspondents of banks.
- It is envisaged that PACS when transitioned to ePACS may be more efficient due to convenience in accounting, MIS and operations, which will enable them to service their members, be these Self Help Group (SHGs) and Farmers Producer Organization (FPOs) or individuals, in a better way. This support may enable PACS to take up additional activities; viz CSC, Fertiliser Units, Soil Health Testing, etc., which helps them in dispensing better services. Digitized cooperatives play a vital role in enhancing access to credit and services for small farmers and Self-Help Groups (SHGs).

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PACS Computerization Project Status (30th June 2025)

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 the Project

PACS Computerization Project Status-Maharashtra (As on 30th June 2025)

S.No.	District Name	Approved PACS	ERP Onboarded
1	Ahmednagar	946	946
2	Dhule	175	175
3	Jalgaon	352	352
4	Jalna	200	191
5	Kolhapur	1751	1725
6	Nandurbar	111	111
7	Palghar	93	93
8	Pune	1192	1192
9	Raigad	122	122
10	Ratnagiri	287	282
11	Sangli	650	639
12	Satara	933	942
13	Sindhudurg	214	214
14	Thane	144	144
16	Akola	412	411
17	Amravati	214	219
18	Aurangabad	305	305
19	Buldhana	201	200
20	Hingoli	156	155
21	Nagpur	162	162
22	Nashik	614	615
23	Parbhani	149	149
24	Washim	424	424
25	Yavatmal	210	210
27	Beed	200	200
28	Bhandara	135	135
29	Chandrapur	179	179
30	Gadchiroli	101	101
31	Gondia	121	121
32	Latur	482	475
33	Nanded	64	64
34	Osmanabad	156	156
35	Solapur	545	545
Grand Total		**12,000**	**11,954**

S. No	State	Sum of Total Sanction PACS	Training to PACS	Handholding to PACS
	PACS Training and Handholding Details			
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