**GOVERNMENT OF INDIA**
**MINISTRY OF COOPERATION**

**LOK SABHA**
**UNSTARRED QUESTION NO. 3853**
**TO BE ANSWERED ON 12TH AUGUST, 2025**

**Primary Agriculture Credit Societies**

**3853. Shri Charanjit Singh Channi:**

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

(a) the total number of Primary Agricultural Credit Societies (PACSs) in the country and the computerised PACSs, State-wise;
(b) the measures being taken to ensure easy access in areas where digital access is limited or lagging in adoption; and
(c) the details of the schemes to be integrated with PACSs?

**ANSWER**

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

(a): The Government has launched the Central Sector 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'**.

(b): For providing easy access in areas where digital access is limited, requisite measures which includes provision of Hardware, Software and connectivity is made available to PACS. In this regard, Government of India and Ministry of Cooperation have implemented a multi-pronged strategy to accelerate ERP onboarding and digitization, including for lagging states. The ₹2529.39 crore project to provides hardware, software, training and support system for each PACS (₹3.9 lakh per PACS), simplifying rollout even in weaker states.  (Centre is contributing about the 60% of total cost). Few steps taken by the Ministry of Cooperation under the project for ensuring easy access where digital access is limited or lagging in adoption is as under:-

- PACS under the scheme are being provided with **computers, internet connectivity, and necessary IT infrastructure**, especially in remote and tribal areas.

- **Training for ERP Software** to PACS officials rolled out across states/UTs followed by handholding training given by System Integrator and further followed by refreshers trainings. Capacity-building programs have been introduced as part of the implementation to support PACS in adopting and managing the new Enterprise Resource Planning (ERP) software. The key training includes:
  - 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.
  - Training cost per PACS in the project of Computerization of PACS is Rs. 10,198/- per PACS which accumulates to Rs. 64.24 Crore. As of now, the total cost of the project has been enhanced up to Rs. 2925.39 Crore. This training includes the training of these types as mentioned below: -
  i) 2 Days ERP Software training to PACS officials;
  ii) 14 Days Hand-holding training to PACS officials by System Integrator (SI);
  iii) Refresher training as per the needs and requirement of PACS.

- **Standard Operating Procedures (Margdarshika)** issued in September 2024, laying out clear targets and timelines for each stakeholder (Centre, NABARD, states, banks) to drive implementation at the state level.
- The ERP-Software developed for PACS have been made available in **12 regional languages** to ensure wider adoption and ease of use.
- Different portal integration like Common Service Centers (CSCs), Pradhan Mantri Bhartiya Jan Aushadhi Kendra (PMBJK), Pradhan Mantri Kisan Samriddhi Kendra (PMKSK) and Kisan Credit Card and cooperative banks being integrated to facilitate digital transactions and awareness among rural populations.
- 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. NABARD is responsible for implementation of the project at the central level under the guidance and directions of NLMIC and Ministry of Cooperation, Government of India. It has established a core team of its officers for this purpose which is assisting by a Project Monitoring Unit (PMU) manned by professionals and experts. After completion of the project, NABARD will manage the system in coordination with the State Governments and will be responsible for its sustainability.

- NABARD (Ministry's Implementing Agency) has formalized a Memorandum of Understanding (MoU) with Bharat Sanchar Nigam Limited (BSNL) to support this project. These efforts have resulted in the provision of more affordable connectivity plans, with the base monthly charge reduced from Rs. 799 to Rs. 399, thereby enabling greater accessibility for PACS to subscribe to internet services vital for their digital operations.

(c): In order to diversify the economic activities of PACS to make them multipurpose economic entities, Model Bye-laws have been prepared by the Ministry, enabling PACS to undertake more than 25 business activities, including dairy, fishery, setting up godowns, procurement of foodgrains, fertilizers, seeds, LPG/CNG/Petrol/Diesel distributorship, short-term & long-term credit, custom hiring centers, Fair Price Shops (FPS), community irrigation, Common Service Centre, etc. So far, 32 States/ UTs have adopted Model Bye-laws or their existing bye-laws are in line with the Model Bye-laws. PACS are developed as hubs for delivering benefits from schemes such as Pradhan Mantri Fasal Bima Yojana(PMFBY), Pradhan Mantri Kisan Samriddhi Kendra(PMKSK), interest subvention, fertiliser and seed distribution, PDS outlets, LPG/Petrol/Diesel dealerships, custom hiring, PM Jan Aushadhi Kendras, Common Service Centres, etc.. and Integration with the state specific portal like, Bhulakeh portal (In U.P and M.P), e-KYC and e-Uparjan (M.P), e-Crop, CCRC (Andra Pradesh) and other schemes of other States.

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**PACS Computerization Project Status (30<sup>th</sup> 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