

**GOVERNMENT OF INDIA
MINISTRY OF COOPERATION**

**LOK SABHA
UNSTARRED QUESTION No. 271
TO BE ANSWERED ON 02nd DECEMBER, 2025**

Agricultural Marketing Cooperatives

416 Shri Aditya Yadav:

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

- (a) the operational status and challenges faced by agricultural marketing cooperatives and credit societies including the number of members, amount of loan disbursement, and recovery rates in Badaun district of Uttar Pradesh;
- (b) the schemes proposed by the Government for digitalization, improving governance standards, capacity-building programmes, and increasing women's participation in cooperatives societies in the district; and
- (c) the strategies made by the Government to address loan processing delays, improve transparency, provide necessary training and strengthen cooperative federations to benefit rural producers and farmers?

ANSWER

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

- (a) As per the National Cooperative Database (NCD), there are a total of 524 cooperative societies having 1,95,765 members, in Budaun district of Uttar Pradesh. The sector-wise number of cooperative societies and members in Budaun district of Uttar Pradesh, is attached as **Annexure-1**.

As on 25.11.2025, NCDC has cumulatively disbursed Rs. 4,67,455.66 crore for the development of cooperative institutions across the country. Out of which Rs. 7,646.11 crore has been disbursed for cooperative development in Uttar Pradesh, this includes Rs. 5.30 crore (for Integrated Cooperative Development Project (ICDP)) in Budaun District. Out of this total disbursement of Rs. 5.30 crore, Rs. 22.60 lakh was utilized for capacity building of cooperatives in the district. The details of disbursement made by NCDC in Budaun district is at **Annexure-2**.

The data related to loan disbursement from other sources and recovery rates of societies are not maintained by the ministry.

- (b) The Ministry of Cooperation has launched various initiatives to promote digitization, improving governance standards, capacity-building programs and increasing women's participation in cooperative societies that are applicable across all States and districts, including Budaun district of Uttar Pradesh. Key initiatives include:
- i. PACS Computerisation Project, covering more than 63,000 PACS nationwide, including those in Uttar Pradesh, to introduce standardized software, digital accounting, online service delivery and improved transparency.
 - ii. Model Byelaws of PACS, enabling diversification of activities, ensuring better governance standards and promoting member-centric operations.
 - iii. ARDB Computerisation Project, in which ARDBs in State are under Computerisation linking with the national software.
 - iv. Capacity-building programs undertaken through NABARD that provide training on ERP Software i.e. e-PACS software.
 - v. Removal of the target of Rs. 2 lakh for women borrowers under the 12% sub-limit for weaker sections simplifies PSL compliance and provides UCBs greater operational freedom in meeting PSL obligations

Further, NCDC provides 2% interest subvention on its rate of interest on term-loan portion for new and innovative activities and 1% interest subvention on its rate of interest on the term-loan portion of all activities other than new and innovative activities (in case of timely repayments) to all women cooperatives all over the country including the state of Uttar Pradesh.

(c) The Ministry of Cooperation has undertaken initiatives to address loan processing delays and improve transparency, under the Computerization of PACS project wherein all the functional PACS are brought 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. 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.

Annexure-1

Sector wise details of cooperative societies and their members in Budaun district

S.No	Sector	No. of Societies	No. of Members
1	Agriculture & Allied Cooperative	12	26714
2	Agro Processing / Industrial Cooperative	87	107
3	Credit & Thrift Society	1	149
4	Dairy Cooperative	269	6271
5	Fishery Cooperative	9	264
6	Housing Cooperative Society	1	28
7	Jute and Coir Cooperative	0	0
8	Marketing Cooperative Society	4	1174
9	Primary Agricultural Credit Society (PACS/FSS/LAMPS)	139	152936
10	Sugar Mills Cooperative	1	5740
11	Urban Cooperative Bank (UCB)	1	2382
	Total	524	195765

Source: NCD portal as of 15.11.2025.

Annexure-2

The details of disbursement made by NCDC in Budaun district

SN	Activity	Details																	
a)	ICDP	<ul style="list-style-type: none">• ICDP Sanctioned on 24.01.2006• Sanctioned Amount: Rs.787.86 Lakhs <p>Details of releases since inception till 31.12.2012 by the Corporation are as follows: -</p> <table><tr><th>Sr. No</th><th>Activity</th><th>Released (Rs. Lakhs)</th></tr><tr><td>1</td><td>Loans for civil works, plant and machinery and equipment and furniture purposes and for margin money and share capital purposes</td><td>448.26</td></tr><tr><td>2</td><td>Subsidy under UD Scheme</td><td>63.74</td></tr><tr><td>3</td><td>Subsidy for Administration & Training Programmes and Subsidy under PIT Scheme.</td><td>17.85</td></tr><tr><td></td><td>Total</td><td>529.85</td></tr></table>			Sr. No	Activity	Released (Rs. Lakhs)	1	Loans for civil works, plant and machinery and equipment and furniture purposes and for margin money and share capital purposes	448.26	2	Subsidy under UD Scheme	63.74	3	Subsidy for Administration & Training Programmes and Subsidy under PIT Scheme.	17.85		Total	529.85
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