

**GOVERNMENT OF INDIA
MINISTRY OF COOPERATION**

**LOK SABHA
UNSTARRED QUESTION No. 353
TO BE ANSWERED ON 02nd DECEMBER 2025**

Primary Agriculture Cooperative Credit Societies (PACS)

353. Shri Anurag Sharma:

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

- (a) the present status of Primary Agricultural Credit Societies (PACS) functioning in Jhansi district of Uttar Pradesh and their role in promoting dairy and fishery cooperatives;
- (b) the steps taken by the Government to strengthen PACS through modernization, computerization and diversification into allied activities such as dairy, fishery and other income generating ventures;
- (c) whether any specific schemes or financial assistance have been extended to PACS or cooperative societies in Jhansi to enhance farmers' income and rural employment opportunities and if so, the details thereof; and
- (d) the details of the benefits that have accrued to farmers and members of these societies, including the number of beneficiaries, increase in production, and improvement in credit access or livelihood outcomes as a result of these initiatives?

ANSWER

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

(a) and (b): As per National Cooperative Database (NCD), 67 Primary Agricultural Credit Societies (PACS) are functioning in Jhansi district of Uttar Pradesh. PACS are supporting range of rural economic activities, including dairy and fishery development. A series of national-level reforms has been introduced to strengthen PACS, focusing on modernisation, computerisation and functional diversification. The centrally-sponsored PACS Computerization Project, with an enhanced financial outlay of ₹2,925.39 crore, is bringing more than 79,000 PACS onto an ERP-based common national software to ensure transparent accounting, improved service delivery, and seamless connectivity with DCCBs, StCBs and NABARD. Model Bye-laws enable PACS undertake over 25 multipurpose business activities, such as dairy collection centres, fishery support services, warehousing, fertilizer and seed distribution, CSC operations, PMKSK functions, LPG distributorships and procurement. The wider initiative to set up new multipurpose, dairy and fishery cooperatives at the Panchayat level further strengthens opportunities for PACS in Jhansi to participate in the promotion of organized milk procurement, value-addition services and support for fishery-based livelihoods. Under the PACS Computerization Project, 62 PACS are sanctioned in Jhansi, of which 48 have been onboarded onto the ERP platform, and all 48 have also achieved the Go-Live stage.

(c) and (d): PACS and cooperative societies in Jhansi are covered under the centrally sponsored schemes and financial support mechanisms implemented across Uttar Pradesh. Under the PACS Computerization Project, Uttar Pradesh has received ₹67.10 crore in financial assistance across FY 2022–23, 2023–24, 2024–25 and 2025–26, a portion of which directly benefits the PACS operating in Jhansi district. These funds support hardware procurement, ERP deployment, training and the establishment of support systems at the society level.

Several schemes and financial interventions are being implemented in Jhansi district to strengthen PACS, enhance farmers' income and create rural employment opportunities. A total of 55 societies have taken membership in Indian Seed Cooperative Ltd., and four PACS have submitted proposals for setting up seed production units, which will improve their financial strength and generate employment.

Five societies have taken membership in the National Cooperative Development Corporation (NCDC), and four societies have joined the National Cooperative Organics Ltd. (NCOL), opening avenues for organic agricultural activities and improving financial sustainability. Membership drives conducted in 2023 and 2025 enabled farmers who were not previously associated with PACS to join as members; as a result, 1,74,427 farmers have become PACS members and have received loans amounting to ₹13,830.06 lakh. Additionally, all PACS in the district are providing CSC services, thereby boosting institutional earnings and improving farmers' access to online services.

Eight PACS from Jhansi have applied to establish PM Veterinary Centres, which will provide essential livestock healthcare services and simultaneously enhance the financial condition of the societies while generating employment. Members are also regularly provided high-quality seeds and fertilizers—including urea, DAP and NPK—through PACS, contributing to increased agricultural production. Moreover, PACS facilitate timely Kisan Credit Card (KCC) loans, enabling farmers to access affordable credit for crop cultivation, livestock management and other agricultural needs.

Thirteen PACS in the district have signed MoUs with thirteen Farmer Producer Organizations (FPOs), strengthening cooperative linkages and improving financial outcomes.

Farmers and members of PACS in Jhansi district are receiving significant benefits under the ongoing initiatives. In 2024–25, a total of 18,226 farmers received crop loans amounting to ₹13,819.57 lakh, helping them improve cropping capacity and overall production. Similarly, from April to October 2025, 13,628 farmers received loans amounting to ₹12,482.94 lakh, further strengthening their financial ability to invest in agriculture. Under the PMKSK scheme and fertilizer subsidy programmes, timely supply of fertilizers has led to increased agricultural productivity: in 2024–25, 94,520 farmers received 17,016.40 MT of urea and 91,850 farmers received 16,074.10 MT of DAP; in 2025–26, 79,545 farmers received 12,530 MT of urea, 1,25,387 farmers received 20,062 MT of DAP, and 1,840 MT of NPK was also distributed. These timely supplies have contributed directly to higher yields and greater income for farmers. Financial inclusion has also been strengthened, with 2,23,212 farmers holding bank accounts in the District Cooperative Bank and benefiting from various banking services, thereby improving their credit access, savings behaviour and overall livelihood outcomes.
