

**GOVERNMENT OF INDIA  
MINISTRY OF COOPERATION**

**LOK SABHA  
UNSTARRED QUESTION NO. 4066  
TO BE ANSWERED ON 17<sup>th</sup> MARCH, 2026**

**Implementation of PACS Computerisation Project**

**4066. Dr. Shashi Tharoor:**

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

(a) whether the Government has reviewed the implementation of Project for Computerization of functional Primary Agricultural Credit Societies (PACS), with a total outlay of 2,516 crore and a sunset date of 31 March 2027, including the sanctioning of 67,930 PACS and release of 865.81 crore to States and NABARD; if so, the details thereof;

(b) whether the Government has taken a note that incomplete adoption of two-way “Pull Application Programming Interface” (API) with the National Cooperative Database and continued manual transactions outside the Enterprise Resource Planning (ERP) system are causing data lags and monitoring gaps, if so, the manner the Government justify this; and

(c) whether the Government has examined concerns raised by the States such as Kerala that Primary Agricultural Credit Societies are operating with a low credit-to-deposit ratio of around 65: 35, leading to accumulation of idle funds and under-utilisation of available credit capacity, if so, the details thereof?

**ANSWER**

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

(a) Yes Sir, A structured monitoring framework has been established for effective review of progress of this project in States/UTs, which comprises of 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. State-wise details are at **Annexure 'A'**.

Further, State Review meetings are conducted for thorough review of the projects/schemes continuing in Ministry of Cooperation under the Chairmanship of Secretary (Cooperation).

Furthermore, Senior Officers of the Ministry of Cooperation also make regular visits to participating States/UTs to review several initiatives of Ministry of Cooperation which included review of PACS Computerisation Project.

(b) The National Cooperative Database (NCD) has been developed by the Ministry of Cooperation, Government of India, with the support of States/UTs. The data of cooperative societies is collected, entered, and updated in the National Cooperative Database (NCD) by nodal officers appointed by the States/UTs for this purpose. Further, to ensure automatic data updates, synchronization, and efficient information management, the NCD portal is being integrated with the portals of the Registrars of Cooperative Societies (RCSs) of all States/UTs through APIs. As of 01.03.2026, the States of Rajasthan, Chhattisgarh, Bihar, Mizoram, and the UT of Dadra and Nagar Haveli and Daman and Diu have completed integration with the NCD portal.

States/UTs regularly review and encourage PACS to move to ePACS software and complete their work on ePACS software. As on 10.03.2026, 44,794 PACS are working as ePACS. The number of ePACS are regularly getting increased in the last 6 months. In such PACS, transactions are recorded electronically by the ERP system, as per the orders of the respective States/UTs. The enforcement of such orders primarily lies with the State Governments concerned.

(c) NABARD has not received any concerns from the State Government of Kerala regarding the Credit-to-Deposit (CD) ratio of Primary Agricultural Credit Societies (PACS) in Kerala.

PACS are regulated under the respective State laws and rules. As per data furnished by the Registrar of Cooperative Societies (RCS), Government of Kerala, the PACS in Kerala had a total deposit base of ₹1.31 lakh crore and loan outstanding of ₹1.03 lakh crore as on 31.03.2024, reflecting a CD ratio of 78.6%. This ratio is higher than the average CD ratio of all banks in Kerala, which stood at 73% as on the same date.

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PACS Computerisation project Status as on 10<sup>th</sup> March 2026

S. No	States	Approved PACS	ERP Onboarded	e-PACS achievement	Total Fund Released by GoI (INR Crore)
1.	ANI	46	46	0	0.69
2.	Andhra Pradesh	2,037	2,021	2,017	37.41
3.	Arunachal Pradesh	139	14	14	1.22
4.	Assam	850	580	535	17.02
5.	Bihar	4,495	4,481	4,465	51.76
6.	Chhattisgarh	2,028	2,028	1,773	28.35
7.	DNH&DD	9	4	4	0.12
8.	Goa	86	53	35	1.19
9.	Gujarat	6,216	5,750	5,356	93.97
10.	Haryana	710	695	632	8.79
11.	Himachal Pradesh	1,885	1,472	997	28.25
12.	J&K	708	537	537	10.37
13.	Jharkhand	2,797	1,493	1,358	34.30
14.	Karnataka	5,894	4,555	3,224	67.83
15.	Ladakh	10	10	10	0.16
16.	Madhya Pradesh	5,455	4,536	4,507	66.43
17.	Maharashtra	12,178	12,036	11,355	130.73
18.	Manipur	308	205	79	3.14
19.	Meghalaya	330	23	18	2.34
20.	Mizoram	99	25	24	1.27
21.	Nagaland	231	114	12	4.43
22.	Odisha	4,240	0	0	18.07
23.	Puducherry	45	44	31	0.67
24.	Punjab	3,482	2,682	1,305	32.94
25.	Rajasthan	8,525	6,445	3,702	84.83
26.	Sikkim	131	107	107	3.28
27.	Tamil Nadu	4,561	4,513	0	51.73
28.	Tripura	475	268	264	8.21
29.	Uttar Pradesh	6,257	3,076	1,273	67.10
30.	Uttarakhand	1,216	669	590	5.69
31.	West Bengal	4,187	3,384	570	45.79
	<b>Total</b>	<b>79,630</b>	<b>61,866</b>	<b>44,794</b>	<b>908.10</b>
	<b>NABARD</b>	-	-	-	<b>165.92</b>
	<b>Total</b>	-	-	-	<b>1074.02</b>