

**GOVERNMENT OF INDIA
MINISTRY OF COOPERATION**

**LOK SABHA
UNSTARRED QUESTION NO. 676
TO BE ANSWERED ON 03rd FEBRUARY, 2025**

Primary Agricultural Credit Societies

†676. **Shri Damodar Agrawal:**

Smt. Smita Uday Wagh: Shri Captain Brijesh Chowta:

Smt. Poonamben Hematbhai Maadam: Shri Praveen Patel:

Shri Krishna Prasad Tenneti:

Shri Khagen Murmu: Smt. Lovely Anand:

Smt. Shobhanaben Mahendrasinh Baraiya: Shri Rahul Singh Lodhi:

Shri Bibhu Prasad Tarai:

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

- (a) whether the Government has conducted any independent or third-party evaluation of the newly formed multipurpose PACS, dairy and fisheries cooperatives and if so, the details thereof;
- (b) whether the Government has undertaken a State-wise and regional analysis of the distribution of more than 32,000 newly established cooperatives, particularly in aspirational districts and backward regions, including Maharashtra and Jalgaon Lok Sabha constituency, and if so, the details thereof;
- (c) whether these cooperatives have been digitised and integrated with platforms such as Core Banking Solution (CBS), e-NAM or cooperative banking systems, and if so, the number of PACS made digitally operational;
- (d) whether any special provisions or guidelines exist to ensure participation of small and marginal farmers, women and Self-Help Groups (SHGs);
- (e) if so, the details of such provisions, including capacity-building and financial support measures implemented in Maharashtra, including Jalgaon district; and
- (f) the number of multipurpose PACS, dairy, and fisheries cooperatives established in Dakshina Kannada district of Karnataka, along with their current operational status and level of digitisation?

ANSWER

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

- (a) The Government of India has approved the plan to establish new multipurpose PACS/dairy/fisheries cooperatives, aiming to cover all panchayats and villages in the country over the next five years. As per the National Cooperative Database, a total of 32,802 new PACS, Dairy and Fishery Cooperative Societies have been registered; and 15,793 Dairy and

Fisheries Cooperative Societies have been strengthened as on 20.01.2026 across the country. Independent or third-party evaluation of the newly formed multipurpose Primary Agricultural Credit Societies (PACS), dairy and fisheries cooperatives have not been contemplated, yet.

(b) The Government undertakes State-wise and regional analysis using the National Cooperative Database (NCD) to identify gaps in cooperative coverage, including aspirational districts and underserved regions. The details of State-wise distribution 32,802 new PACS, Dairy and Fishery Cooperative Societies including aspirational districts and backward regions and Maharashtra and Jalgaon district is at Annexure.

(c) As on date, out of 79,630 PACS sanctioned out of which 61,478 PACS have been digitized and have been facilitated to undertake initiatives such as Shared Core Banking Solutions (CBS), AePS, UPI, and digital platforms for cooperative banking have also been rolled out to modernise cooperative financial services.

(d) and (e) The Model Bye-laws for Primary Agricultural Credit Societies (PACS) have been developed and circulated to all States and Union Territories to transform PACS into multipurpose, inclusive and transparent institutions. These Bye-laws provide for broad-based membership and ensure adequate representation of women and Scheduled Castes/Scheduled Tribes (SC/ST) in cooperative governance. Further, the Multi-State Cooperative Societies (Amendment) Act, 2023 mandates reservation of two seats for women and one seat for SC/ST members on the boards of multi-State cooperative societies. The National Cooperation Policy (NCP) 2025 also emphasizes promotion of membership and leadership roles for women and weaker sections.

The Model Bye-laws enable PACS to function as multipurpose service centres, allowing small and marginal farmers to access affordable credit, quality inputs and allied services at a single point, and to benefit from activities such as warehousing, custom hiring centres and primary processing, thereby improving income realization. Support for women and SHGs is further strengthened through schemes such as Swayam Shakti Sahakar Yojana for onward lending to Women SHGs and Nandini Sahakar for promoting women-led cooperatives. As of late 2025, 32 States and Union Territories have adopted or aligned their laws with the Model Bye-laws.

Implementation in Maharashtra, including Jalgaon District:

In Maharashtra, 12,178 PACS have been sanctioned for computerization and ₹130.73 crore has been released for hardware procurement, ERP deployment, training and support systems. All 352 sanctioned PACS in Jalgaon district have been fully onboarded on the ERP-based common national software, achieving 100% digitization. Extensive capacity-building efforts are being undertaken through national and regional training institutions, including VAMNICOM (Pune) and ICM (Nagpur and Pune), which trained 37,070 participants between 2024 and December 2025. Additionally, the Regional Training Centre of LINAC in Maharashtra conducted 65 training programmes during April 2022–December 2025, covering 5,693 participants.

Financial support is being extended through the National Cooperative Development Corporation (NCDC). As on 25.01.2026, NCDC has cumulatively disbursed ₹13,575.28 crore to cooperatives in Maharashtra over the last five years, including ₹13,186.58 crore in the sugar sector, ₹180.28 crore in textiles, and ₹43.57 crore in fisheries. Further, the Jalgaon Milk Union

has proposed formation of 117 new Dairy Cooperative Societies during 2025–26 to enhance farmer participation. District-level initiatives, including livestock health programmes under the International Year of Cooperatives (IYC) 2025, have been undertaken to support members. Under the World’s Largest Grain Storage Plan, 15 PACS in Maharashtra have completed godown construction, helping farmers avoid distress sales and improve price realization.

(f) In Dakshina Kannada district of Karnataka, 121 PACS, 420 Dairy Cooperative Societies (DCS), and 22 Fishery Cooperative Societies (FCS) are established, out of which only one FCS is non-operational and digitisation of all the PACS has been initiated.

Annexure

Newly Registered Cooperatives						
S. No	State	Covered districts	PACS	DCS	FCS	Grand Total
1	ANDAMAN AND NICOBAR ISLANDS	3	1	1	11	13
2	ANDHRA PRADESH	21	11	1,034	2	1,047
3	ARUNACHAL PRADESH	25	121	15	20	156
4	ASSAM	34	469	591	81	1,141
5	BIHAR	38	57	4,589	2	4,648
6	CHHATTISGARH	33	469	351	322	1,142
7	GOA	2	37	5	3	45
8	GUJARAT	33	525	706	23	1,254
9	HARYANA	20	31	161	6	198
10	HIMACHAL PRADESH	11	116	708	6	830
11	JAMMU AND KASHMIR	20	216	1,313	36	1,565
12	JHARKHAND	24	127	257	177	561
13	KARNATAKA	31	243	1,097	45	1,385
14	KERALA	0	0	0	0	0
15	LADAKH	2	3	3	1	7
16	LAKSHADWEEP	1	0	0	7	7
17	MADHYA PRADESH	52	663	874	226	1,763
18	MAHARASHTRA	32	149	1,140	161	1,450
19	MANIPUR	14	104	24	67	195
20	MEGHALAYA	12	228	16	7	251
21	MIZORAM	10	97	2	2	101
22	NAGALAND	13	18	5	18	41
23	ODISHA	30	1,543	679	59	2,281
24	PUDUCHERRY	3	4	3	3	10
25	PUNJAB	23	1	463	43	507
26	RAJASTHAN	33	1,387	2,174	22	3,583
27	SIKKIM	6	24	61	3	88
28	TAMIL NADU	37	28	794	25	847
29	TELANGANA	18	0	173	102	275
30	THE DD & DNH	3	6	1	2	9
31	TRIPURA	8	288	2	19	309
32	UTTAR PRADESH	75	1,099	4,340	486	5,925
33	UTTARAKHAND	13	621	263	120	1,004
34	WEST BENGAL	16	24	137	3	164
Grand Total		696	8,710	21,982	2,110	32,802

	Maharashtra	Jalgaon
M-PACS	149	0
DCS	1140	35
FCS	161	5
Total	1450	40

