

**GOVERNMENT OF INDIA
MINISTRY OF COOPERATION**

**LOK SABHA
UNSTARRED QUESTION NO. 297
TO BE ANSWERED ON 21st July, 2026**

PACS Modernization and Rural Credit

297. Dr. Prabha Mallikarjun:

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

- (a) the details of the progress made in modernization and computerization of Primary Agricultural Credit Societies across the country (PACS);
- (b) the details of PACS integrated with digital platforms, State-wise;
- (c) whether the Government has assessed the impact of PACS modernization on rural credit delivery, if so, the details thereof;
- (d) the measures being taken to improve access to affordable credit through cooperatives; and
- (e) the details of PACS modernization projects implemented in Davanagere district along with their present status?

ANSWER

THE MINISTER OF COOPERATION

सहकारिता मंत्री (SHRI AMIT SHAH)

- (a) The details of progress made in modernization and computerization of Primary Agricultural Credit Societies across the country(PACS) is at Annexure-‘A’.
- (b) The Ministry has taken steps to integrate the PACS ERP system with other State platforms to streamline agricultural credit and service delivery. These are as under: -
 - i. **Andhra Pradesh** – e-Governance Services, Paddy Procurement, LPG, MARKFED, IGRS Registration & Stamp Portal of GoAP, Public Distribution System (PDS), e-Crop, CCLA (Chief Commissioner of Land Administration)
 - ii. **Bihar:** Aadhaar enabled Public Distribution System -AePDS, e-sahkari
 - iii. **Chhattisgarh:** Ekikrit Kisan Portal, Committee Registration Module, Khadya portal, MARKFED, Bhuiyan Citizen Ui, Food, Civil Supplies and Consumer Protection Department
 - iv. **Gujarat:** Gujarat cooperative Portal, Any ROR(Any Record of Rights) Gujarat portal,
 - v. **Madhya Pradesh:** mp bhulekh, Samagra Samajik Suraksha Mission,
 - vi. **Rajasthan:** e-Dharti, Hosting of ERP PACS software in RSDC, SSO, ePDS, Jan Soochna Portal, RajSahakar Portal
 - vii. **Uttar Pradesh:** UP Bhulekh Portal
 - viii. **Tamil Nadu:** CAMS (Comprehensive Audit Management System)

Alongwith the above integrations, PACS ERP system also includes integration with Pradhan Mantri Kisan Samriddhi Kendras (PMKSK), Common Service Centres (CSCs), Pradhan Mantri Bhartiya Janaushadhi Kendras (PMBJK), Kisan Rin Portal etc.

(c) The details of loans disbursed and beneficiaries through ERP software are at **Annexure- 'A'**. The computerization of PACS is at varying stages of implementation across States, and digital operations have commenced only recently in most of the PACS. As on date, about 50,000 PACS are disbursing loans using upgraded technology through ePACS.

(d) Government has taken several measures to improve access to affordable credit through cooperatives, inter alia:

- (i) Computerization of PACS Project through common ERP-based software.
- (ii) Diversification of PACS into more than 25 economic activities through Model Bye-laws.
- (iii) Strengthening of PACS through convergence with various Government schemes like PACS working as Pradhan Mantri Kisan Samriddhi Kendra(PMKSK), Common Service Centre(CSC), Pradhan Mantri Bhartiya Janaushadhi Kendra(PMBJK) etc
- (iv) Integration of PACS with Kisan Rin Portal and other digital platforms.
- (v) Capacity building and training of PACS officials.
- (vi) Financial support for modernization of cooperative institutions through various schemes of Government of India and NABARD.
- (vii) Continuous monitoring and review of implementation with States/UTs for timely completion of the project.

(e) In Davangere district of Karnataka State, under Central Government initiatives, the modernization projects taken up by PACS and their current status is as under:-

1. PACS Computerization:- Out of 185 PACS in Davangere district, 176 sanctioned PACS have been selected under PACS Computerisation and provided with hardware such as desktops, printers, UPS, VPN, and biometric identification devices. 164 PACS are onboarded to ERP software and out of which 153 PACS have completed the go-live stage, and all transactions are carried out through the common software online

2. PACS as Common Service Centres: - 156 PACS have been onboarded to CSC Platform out of which 76 PACS are active and services such as LIC premium payment, electricity bill payment, crop insurance, life and vehicle insurance premium payment facility, RTC (Right and Tenancy Certificate), and other land record documents are being provided to the rural population.

Annexure-‘A’

S. No	State/UTs Name	Approved PACS	Hardware Delivered	ERP Onboarded
1	Andaman and Nicobar	46	46	46
2	Andhra Pradesh	2037	2021	2021
3	Arunachal Pradesh	139	14	14
4	Assam	850	709	581
5	Bihar	4495	4477	4482
6	Chhattisgarh	2028	2028	2028
7	Daman and Diu	9	4	4
8	Goa	86	58	55
9	Gujarat	6216	5754	5760
10	Haryana	710	710	710
11	Himachal Pradesh	1885	1789	1598
12	Jammu and Kashmir	708	537	537
13	Jharkhand	2797	1500	1491
14	Karnataka	5894	5491	4590
15	Ladakh	10	10	10
16	Madhya Pradesh	5455	4536	4536
17	Maharashtra	12178	12000	12033
18	Manipur	308	196	214
19	Meghalaya	330	108	103
20	Mizoram	99	49	45
21	Nagaland	231	231	142
22	Odisha	4240	0	0
23	Pondicherry	45	45	44
24	Punjab	3482	3456	3454
25	Rajasthan	8525	6781	6933
26	Sikkim	131	107	107
27	Tamil Nadu	4561	4532	4481
28	Tripura	475	268	268
29	Uttar Pradesh	6257	3581	3219
30	Uttarakhand	1216	670	668
31	West Bengal	4187	4167	3512
	Total	79630	65875	63686

Membership, Loanee and Loans

S. No	State	Total Membership	Total Loanee Members	Loans (Cr) 1Apr 25 to 31 March26	Loans (Cr) 1Apr 26 to 15 July 26
1.	Andaman and Nicobar	17,359	4,466	10.65	4.49
2.	Andhra Pradesh	26,44,007	24,87,702	33,724.78	7,639.51
3.	Arunachal Pradesh	15,934	211	-	-
4.	Assam	17,08,137	26,599	11.59	2.37
5.	Bihar	75,02,351	4,281	7.65	5.77
6.	Chhattisgarh	37,33,604	20,94,474	6,797.33	1,706.26
7.	Daman and Diu	6,020	93	0.37	0.08
8.	Goa	84,783	7,251	17.42	0.64
9.	Gujarat	24,89,917	16,76,272	25,685.55	7,476.39
10.	Haryana	27,14,141	12,11,058	16,712.31	5,568.70
11.	Himachal Pradesh	11,39,201	2,23,928	611.86	89.76
12.	Jammu and Kashmir	1,82,414	26,320	1.50	0.53
13.	Jharkhand	9,13,828	14,422	10.26	0.27
14.	Karnataka	77,82,575	36,27,074	35,641.43	4,934.32
15.	Ladakh	1,179	-	-	-
16.	Madhya Pradesh	61,75,257	53,65,520	37,892.58	17,002.49
17.	Maharashtra	81,56,533	44,67,593	22,644.22	7,312.33
18.	Manipur	33,774	2,577	2.40	0.25
19.	Meghalaya	30,192	7,137	1.59	1.39
20.	Mizoram	29,132	5,202	23.25	5.04
21.	Nagaland	6,914	848	0.24	0.15
22.	Puducherry	3,08,975	1,54,237	750.20	197.54
23.	Punjab	26,19,295	15,23,385	34,368.22	361.27
24.	Rajasthan	1,08,60,645	38,55,807	18,487.30	83,507.25
25.	Sikkim	25,467	772	1.41	0.74
26.	Tamil Nadu	2,78,64,077	1,43,03,227	82,788.11	16,410.58
27.	Tripura	4,20,726	14,891	11.22	0.82
28.	Uttar Pradesh	70,56,734	14,39,899	7,459.13	3,392.31
29.	Uttarakhand	18,96,494	4,69,212	1,854.88	464.41
30.	West Bengal	1,05,14,095	16,89,015	601.12	118.40
	Total	10,69,33,760	4,47,03,473	3,26,118.56	1,56,204.04