

**GOVERNMENT OF INDIA  
MINISTRY OF COOPERATION**

**LOK SABHA  
UNSTARRED QUESTION NO. 4216  
TO BE ANSWERED ON 19<sup>th</sup> AUGUST, 2025**

**NATIONAL COOPERATIVE DEVELOPMENT CORPORATION**

**4216. Shri Malvinder Singh Kang :**

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

- (a) the salient features of National Cooperative Development Corporation (NCDC);
- (b) the type of schemes that have been launched under the NCDC so far, year wise; and
- (c) the new measures/initiatives that have been taken by the Government on the computerization of Primary Agricultural Cooperative Societies (PACS) across the country along with the steps taken thereon ?

**ANSWER**

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

(a): National Cooperative Development Corporation (NCDC) was established in March, 1963, under an Act of Parliament (NCDC Act 1962) and amended in 1974 and 2002. The major objective of the Corporation is to promote, strengthen and develop farmer cooperatives for increasing production and productivity and instituting post harvest facilities with focus on programmes of agricultural marketing and inputs, processing, storage and marketing of agriculture produce and supply seeds, fertilizer and other agricultural inputs etc.

(b): National Cooperative Development Corporation (NCDC) has been providing financial assistance to the cooperative sectors for the following activities and services:

- a) Marketing
- b) Processing:
- c) Storage:
- d) Cold Chain:
- e) Industrial:
- f) Distribution of essential consumer articles through cooperatives:
- g) Credit & Service Cooperatives/ Notified Services:
- h) Cooperative Banking Unit:
- i) Agricultural Services:
- j) District Plan Schemes:
- k) Weaker Section Cooperatives:
- l) Assistance for Computerization of Cooperatives:
- m) Promotional and Developmental programmes.

In recent years, NCDC has introduced sector-specific schemes and focused products to align with the evolving needs of the cooperative sector, with special emphasis on women empowerment, digitization of cooperatives, and rural healthcare as under:

1. **YUVA SAHAKAR - Cooperative Enterprise Support and Innovation Scheme:** The scheme launched in the financial year 2019-20 aims at encouraging newly formed cooperative societies with new and/ or innovative ideas.
2. **AYUSHMAN SAHAKAR:** The scheme launched in the financial year 2020-21 has a comprehensive approach to cover hospitals, healthcare, medical education, nursing education, paramedical education, health insurance and holistic health systems such as AYUSH.
3. **NANDINI SAHAKAR:** The scheme is in operation since financial year 2020-21, which aims to improve the socio-economic status of women and supports the entrepreneurial dynamism of women through women's cooperatives. It will converge critical inputs of women's enterprise, business plan formulation, capacity development, credit and subsidy, and/ or interest subvention of other schemes.
4. **DAIRY SAHAKAR:** The scheme launched in the financial year 2021-22 is a cooperative dairy business focused framework of financial assistance for encouraging cooperatives to achieve higher outcomes in ESG (environmental, social, governance) linked activities. It includes the creation of infrastructure by cooperatives for new projects and modernization and/or expansion of existing projects.
5. **DIGITAL SAHAKAR:** The scheme is in operation since 2021-22 aligned with the principles of Digital India, NCDC has conceived a focused financial assistance framework for Digitally Empowered Cooperatives for handholding and credit linkage by NCDC, dovetailed with grant, subsidy, incentives, etc. from the Government of India / State / UT / agencies with the objective of cooperatives actively partaking in Digital India.
6. **SWAYAM SHAKTI SAHAKAR YOJNA:** The scheme launched in the financial year 2022-23 for providing NCDC's financial assistance to Agricultural Credit Cooperatives for providing loan/advances to Women Self Help Groups (SHGs).
7. **DEERGHAVADHI KRISHAK PUNJI SAHAKAR YOJNA:** The scheme launched in the financial year 2022-23 for extending NCDC's long-term financial assistance to Agricultural Credit Cooperatives towards their onward lending of long-term loans/advances for activities/commodities/services under the purview of NCDC.
8. **Erstwhile Central Sector Scheme for Grant in aid to National Cooperative Development Corporation:** for Strengthening of Cooperative Sugar Mills (CSMs).
9. **Erstwhile Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC) -** Assistance to NCDC Programme for Development of Cooperatives.

National Cooperative Development Corporation also provides loan (Long term and short term) from its own funds and subsidy after dovetailing other Central Sector Schemes as detailed below:

- I. Agricultural Marketing Infrastructure (AMI) sub-scheme of Central Sector Integrated Scheme on Agriculture Marketing (CSISAM) for Storage and other than Storage Infrastructure - Ministry of Agriculture & Farmer's Welfare.
- II. Mission for Integrated Development of Horticulture (MIDH) – Integrated Post Harvest Management - Ministry of Agriculture & Farmer's Welfare.
- III. Interest Subvention & Credit Guarantee through Financing Facility under Agriculture Infrastructure Fund scheme - Ministry of Agriculture & Farmers' Welfare.
- IV. Assistance for Boosting the Seed Production component under the Sub-Mission for Seed and Planting Material (SMSP) of the National Mission on Agricultural Extension and Technology (NMAET).
- V. PM Matsya Sampada Yojana (PMMSY) – Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying.
- VI. PM Formalisation of Micro Food Processing Enterprises (PMFME) - Ministry of Food Processing Industries.
- VII. Scheme for Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs) – Ministry of Agriculture & Farmer's Welfare.
- VIII. (1) Pradhan Mantri Kisan Sampada Yojna (PMKSY) – Scheme for Food Processing and Value Addition - Ministry of Food Processing Industries.  
(2) Pradhan Mantri Kisan Sampada Yojna (PMKSY) - Integrated Cold Chain and Value Addition Infrastructure Scheme - Ministry of Food Processing Industries.
- IX. National Scheduled Tribes Finance and Development Corporation (NSTFDC) - Ministry of Tribal Affairs.
- X. National Livestock Mission (NLM) and Rashtriya Gokul Mission (RGM) - Department of Animal Husbandry and Dairying, Ministry of Fisheries, Animal Husbandry & Dairying.
- XI. Re-aligned Animal Husbandry Infrastructure Development Fund (AHIDF), Ministry of Fisheries, Animal Husbandry & Dairying.

(c): Government of India is implementing this Project of Computerization of functional PACS with a total financial outlay of ₹2,516 Crore which has now been increased upto 2925.39 Crore which entails bringing all the functional PACS 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. This software is customizable for state-specific needs.

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 disbursement, reduced transaction costs, minimized payment imbalances, and seamless accounting with DCCBs and StCBs. Furthermore, training and necessary handholding support provided by NABARD ensures that small and marginal farmers, including those who may not be digitally literate, benefit equally from digitalization.

A comprehensive ERP solution integrates multiple functionalities, including membership management, financial services such as deposits and lending (short-term, medium-term, and long-term), procurement, processing units, Public Distribution System (PDS), business planning, warehousing, merchandising, borrowings, asset management, and human resource management. Additionally, it has provision to incorporate RuPay and Kisan Credit Card (KCC)/ database integrations to facilitate seamless financial transactions for PACS members.

Computerization of PACS aims to improve operational efficiency, transparency, and accountability. Key benefits include:

- Speedy disbursal of loans.
- Lowering of transaction costs.
- Reduction in imbalances in payments and seamless accounting with DCCBs and St.CBs.
- Enhanced trustworthiness in the working of PACS among farmers.

PACS are also developed as hubs for delivering benefits from schemes such as Pradhan Mantri Kisan Samriddhi Kendras (PMKSK), Common Service Centres (CSCs), Pradhan Mantri Bhartiya Janaushadhi Kendras (PMBJK), interest subvention, fertilizer and seed distribution, Public Distribution System (PDS) outlets, LPG/Petrol/Diesel dealerships, Custom Hiring, etc.. The Government has initiated steps to integrate the PACS ERP system with other national platforms to streamline agricultural credit and service delivery. These include integration with Pradhan Mantri Kisan Samriddhi Kendras (PMKSK), Common Service Centres (CSCs), Pradhan Mantri Bhartiya Janaushadhi Kendras (PMBJK), Kisan Rin Portal etc.

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