**PACS Development Cells (PDCs)**

A Scheme for supporting District Central Cooperative Banks (DCCBs)/ State Cooperative Banks (StCBs) has been introduced in 2010 for setting up PACS Development Cell (PDC) within their premises with suitable manpower to undertake capacity building and strengthening of PACS through training, handholding, guiding, exposure visits and other suitable interventions so that they can prepare Business Development Plan taking into account their strength and opportunities in their area of operation. The plan has to be prepared for 3 years covering various activities both credit and non-credit based on the requirements of their members. The goal is to enable PACS to transform into multi service societies and thus become financially viable and vibrant.

As on 31.03.2019, an amount of Rs.16.02 crore has been released under this initiative in support of 94 PDCs covering 2556 PACS operating in 20 States. So far, 1979 PACS have prepared Business Development Plan which will be implemented in a time-bound manner.