Sanctioned PACS

67,908

Farmers Covered

13 crore

Loan

2.2 lakh crore

GoLive

59,118

Day End

57,300

eAudit

55,276

ePACS only

25,794

Integration of ePACS with Government Portal

Scan to learn more or download the PACS Mobile App today!

/nabardonline

NABARD

Ministry of Cooperation | सहकारिता मंत्रालय
Government of India | भारत सरकार

International Year of Cooperatives
2025
Cooperatives Build a Better World

Centrally Sponsored Project for Computerisation of PACS

Empowering a Connected India

Journey of PACS Evolution

1904

Cooperative Credit Societies Act enacted; PACS were established as grassroots institutions to provide affordable credit to farmers and artisans

1912

Cooperative Societies Act strengthened cooperative structure and governance.

1954

All India Rural Credit Survey recommends PACS as the backbone of rural credit delivery.

1990s – 2000s

- Model Cooperative Act 1991
- Vaidyanathan Committee suggests financial restructuring and governance reforms for PACS.

Early 2010s

- NABARD initiated Core Banking Solutions (CBS) for State and District Cooperative Banks
- 97th CAA, Constitutional Status to Cooperative Societies

2021

Ministry of Cooperation established to strengthen cooperative institutions nationwide.

2022

Government approves ₹2,516 crore project to computerize 63,000+ PACS by 2027.

2023

ERP-based software rollout begins; thousands of PACS onboarded and staff trained.

- Vendor onboarding to the project – NLPSV, System Integrator, PMU, Hardware
- Digitization of legacy records
- Rollout of ePACS software and onboarding of PACS
- Nearly 10K Field level resource augmentation
- Establishment of nearly 300 robust support centers
- Basic orientation training program.
- Formation and training of 3000 Core/Master Trainers

2024

Launch of project by Honorable PM, PACS started doing day ends through software, kick start of e-Audits and qualitative aspects of CSPCP

- Streamlining the ticketing mechanism
- Formation and enforcement of important SOPs – ePACS only, eAudit
- Training and handholding to PACS officials

2025

PACS recognized as multipurpose hubs for financial inclusion and rural services.

- Order by state government for mandating the use of ePACS software and perform daily day ends
- End of manual system – Backed by Government orders
- ePACS only declarations
- Exponential progress in all the digitization milestones including ERP Go-Live, Day end and eAudits
- Hardware delivered to 99% of PACS and its capturing in ePACS software
- Saturation of State level software customization
- Geo-tagging and Geo-coverage of PACS
- Detailed Project dashboard and monitoring tool

2027

Target year for complete digitisation and transformation of all the sanctioned PACS