

GOVERNMENT OF INDIA  
MINISTRY OF COOPERATION

RAJYA SABHA  
STARRED QUESTION NO. 163

TO BE ANSWERED ON 21/12/2022

**Performance of Primary Agricultural Credit Societies in the country**

**\*163. Dr. Sasmit Patra:**

Will the Minister of **Cooperation** be pleased to State:

- (a) the details of Performance of Primary Agricultural Credit Society (PACS) in different States over the last three years; and
- (b) how has been the performance of PACS in the State of Odisha, the details thereof?

**ANSWER**

MINISTER OF COOPERATION  
सहकारिता मंत्री (SHRI AMIT SHAH)

- (a) to (b): A statement is laid on the Table of the House.

**STATEMENT REFERRED TO IN REPLY TO PARTS (a) & (b) OF RAJYA SABHA STARRED QUESTION NO. 163 DUE FOR REPLY ON 21<sup>ST</sup> DECEMBER, 2022**

(a) & (b): Primary Agricultural Credit Societies (PACS) constitute the lowest tier of the short-term cooperative credit structure in the country and play a significant role in transforming the agricultural and rural landscape of Indian economy. PACS provide credit facility, distribute agricultural inputs like seeds, fertilizers, procurement of food grains, storage facilities, etc to the member farmers. There are nearly 1 lakh Primary Agricultural Credit Societies (PACS)/ Large Area Multipurpose Societies (LAMPS)/Farmers Service Societies (FSS) in the Country which are refinanced by NABARD through 352 District Central Cooperative Banks (DCCBs) and 34 State Cooperative Banks (StCBs), with around 13 Cr farmers as members.

As per NABARD, data has been collected for 73,250 PACS/ LAMPS/ FSS for FY 2019-20 and 2020-21. State-wise details of these societies for the FY 2019-20 and 2020-21 are enclosed at **Annexure I & II**.

In the State of Odisha, as per the information available for 2,353 PACS/ LAMPS/ FSS, a total of 1,661 PACS are in profit and 692 PACS are in loss in FY 2020-21.

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**Additional Information for Rajya Sabha Q. No. 163 (FY-2019-20)****State-wise Performance of PACS as on 31 March 2020**

| <b>S.No</b> | <b>State/UT</b>   | <b>No. of PACS / LAMPS/FSS registered as reported by States</b> | <b>No. of PACS / LAMPS/ FSS for which data is submitted</b> | <b>Membership (Customers) of PACS mentioned at Col D</b> | <b>Total Amount (in Rs) of Deposits of PACS mentioned at Col D</b> | <b>Total Amount (in Rs) of Loan Outstanding of PACS mentioned at Col D</b> | <b>No Of PACS in Profit</b> | <b>No Of PACS in Loss</b> |
|-------------|-------------------|-----------------------------------------------------------------|-------------------------------------------------------------|----------------------------------------------------------|--------------------------------------------------------------------|----------------------------------------------------------------------------|-----------------------------|---------------------------|
| <b>A</b>    | <b>B</b>          | <b>C</b>                                                        | <b>D</b>                                                    | <b>E</b>                                                 | <b>F</b>                                                           | <b>G</b>                                                                   | <b>H</b>                    | <b>I</b>                  |
| 1           | Andhra Pradesh    | 2046                                                            | 1113                                                        | 3401577                                                  | 12579028910                                                        | 70988771955                                                                | 808                         | 305                       |
| 2           | Arunachal Pradesh | 34                                                              |                                                             |                                                          |                                                                    |                                                                            |                             |                           |
| 3           | Assam             | 810                                                             | 376                                                         | 1455209                                                  | 303973680                                                          | 387824721                                                                  | 350                         | 26                        |
| 4           | Bihar             | 8463                                                            | 6011                                                        | 9037556                                                  | 501633181                                                          | 818196568                                                                  | 4617                        | 1394                      |
| 5           | Chhattisgarh      | 2058                                                            | 1656                                                        | 2358470                                                  | 2930627552                                                         | 12910536513                                                                | 1263                        | 393                       |
| 6           | Goa               | 62                                                              | 42                                                          | 67001                                                    | 542641936                                                          | 441764638                                                                  | 38                          | 4                         |
| 7           | Gujarat           | 7700                                                            | 7065                                                        | 2614498                                                  | 6383781822                                                         | 123287190646                                                               | 5994                        | 1071                      |
| 8           | Haryana           | 730                                                             | 505                                                         | 2015111                                                  | 2732246677                                                         | 52874400318                                                                | 263                         | 242                       |
| 9           | Himachal Pradesh  | 2178                                                            | 836                                                         | 634437                                                   | 32032995354                                                        | 8073670373                                                                 | 790                         | 46                        |
| 10          | Jharkhand         | 4296                                                            | 1305                                                        | 306548                                                   | 1261295034                                                         | 593142751                                                                  | 735                         | 570                       |
| 11          | Karnataka         | 6041                                                            | 4576                                                        | 6503301                                                  | 102516419211                                                       | 194468508988                                                               | 3701                        | 875                       |
| 12          | Kerala            | 1612                                                            | 956                                                         | 14298396                                                 | 613776939102                                                       | 478478178906                                                               | 711                         | 245                       |
| 13          | Madhya Pradesh    | 4536                                                            | 3968                                                        | 5858588                                                  | 19736301514                                                        | 144301716879                                                               | 1661                        | 2307                      |
| 14          | Maharashtra       | 21068                                                           | 17903                                                       | 9773400                                                  | 1924686907                                                         | 187459216613                                                               | 9995                        | 7908                      |
| 15          | Manipur           | 200                                                             | 133                                                         | 84276                                                    | 476526                                                             | 3439240                                                                    | 119                         | 14                        |
| 16          | Meghalaya         | 179                                                             | 172                                                         | 67686                                                    | 45796340                                                           | 240978618                                                                  | 89                          | 83                        |
| 17          | Mizoram           | 159                                                             | 53                                                          | 10865                                                    | 503543701                                                          | 89170658                                                                   | 53                          |                           |
| 18          | Nagaland          | 4074                                                            | 151                                                         | 6360                                                     |                                                                    | 47293192                                                                   | 151                         |                           |

|              |                                        |               |                                   |                  |                      |                      |              |              |
|--------------|----------------------------------------|---------------|-----------------------------------|------------------|----------------------|----------------------|--------------|--------------|
| 19           | Odisha                                 | 2705          | 2353                              | 5605996          | 23956493418          | 92030414483          | 1547         | 806          |
| 20           | Punjab                                 | 3963          | 3474                              | 2236537          | 18703982420          | 89902409046          | 2053         | 1421         |
| 21           | Rajasthan                              | 7028          | 5899                              | 6452195          | 21282063244          | 71829021324          | 4580         | 1319         |
| 22           | Sikkim                                 | 178           | 176                               | 27416            |                      | 121129298            | 150          | 26           |
| 23           | Tamil Nadu                             | 4453          | 3612                              | 10909832         | 69464096670          | 174519709343         | 2805         | 807          |
| 24           | Telangana                              | 906           | 605                               | 1911474          | 1901437139           | 29755230516          | 414          | 191          |
| 25           | Tripura                                | 268           | 244                               | 337484           | 248393306            | 304225637            | 181          | 63           |
| 26           | Uttar Pradesh                          | 7879          | 5733                              | 8377877          | 11063201942          | 61792352381          | 2619         | 3114         |
| 27           | Uttarakhand                            | 670           | 435                               | 735239           | 6075291273           | 7418632495           | 337          | 98           |
| 28           | West Bengal                            | 5170          | 3304                              | 4529505          | 74976756857          | 40385148158          | 2395         | 909          |
|              | <b>UTs</b>                             |               |                                   |                  |                      |                      |              |              |
| 1            | Andaman And<br>Nicobar Islands         | 46            | 19                                | 4998             | 5501085              | 34873006             | 19           |              |
| 2            | Jammu And<br>Kashmir                   | 584           | 533                               | 337146           | 45235503             | 640276725            | 455          | 78           |
| 3            | Ladakh                                 | 10            |                                   |                  |                      |                      |              |              |
| 4            | New Delhi                              | NO PACS       |                                   |                  |                      |                      |              |              |
| 5            | Puducherry                             | 53            | 42                                | 108588           | 883180942            | 1064492253           | 14           | 28           |
| 6            | Dadra & Nagar<br>Haveli Daman<br>& Diu | NO PACS       |                                   |                  |                      |                      |              |              |
| 7            | Chandigarh                             | NO PACS       |                                   |                  |                      |                      |              |              |
| 8            | Lakshadweep                            | NO PACS       |                                   |                  |                      |                      |              |              |
| <b>Total</b> |                                        | <b>100159</b> | <b>73250</b>                      | <b>100067566</b> | <b>1026378021246</b> | <b>1845261916242</b> | <b>48907</b> | <b>24343</b> |
|              |                                        |               | <b>Total Figures<br/>in Crore</b> | <b>10.01</b>     | <b>102637.80</b>     | <b>184526.19</b>     |              |              |

**Additional Information for Rajya Sabha Q. No. 163 (FY-2020-21)****State-wise Performance of PACS as on 31 March 2021**

| S.No | State/UT          | No. of PACS /<br>LAMPS/FSS<br>registered as<br>reported by<br>States | No. of PACS /<br>LAMPS/ FSS<br>for which data<br>is submitted | Membership<br>(Customers) of<br>PACS<br>mentioned at<br>Col D | Total Amount (in<br>Rs) of Deposits of<br>PACS mentioned<br>at Col D | Total Amount (in<br>Rs) of Loan<br>Outstanding of<br>PACS mentioned<br>at Col D | No Of<br>PACS<br>in<br>Profit | No Of<br>PACS<br>in Loss |
|------|-------------------|----------------------------------------------------------------------|---------------------------------------------------------------|---------------------------------------------------------------|----------------------------------------------------------------------|---------------------------------------------------------------------------------|-------------------------------|--------------------------|
| A    | B                 | C                                                                    | D                                                             | E                                                             | F                                                                    | G                                                                               | H                             | I                        |
| 1    | Andhra Pradesh    | 2046                                                                 | 1113                                                          | 3398134                                                       | 15136952535                                                          | 85656041086                                                                     | 872                           | 241                      |
| 2    | Arunachal Pradesh | 34                                                                   |                                                               |                                                               |                                                                      |                                                                                 |                               |                          |
| 3    | Assam             | 810                                                                  | 376                                                           | 1410623                                                       | 233180924                                                            | 368558797                                                                       | 369                           | 7                        |
| 4    | Bihar             | 8463                                                                 | 6011                                                          | 8709587                                                       | 343662171                                                            | 761168575                                                                       | 5338                          | 673                      |
| 5    | Chhattisgarh      | 2058                                                                 | 1656                                                          | 2526645                                                       | 3209838211                                                           | 15616142971                                                                     | 841                           | 815                      |
| 6    | Goa               | 62                                                                   | 42                                                            | 66331                                                         | 493596950                                                            | 393555649                                                                       | 40                            | 2                        |
| 7    | Gujarat           | 7700                                                                 | 7065                                                          | 2644622                                                       | 5323796942                                                           | 130542169548                                                                    | 6125                          | 940                      |
| 8    | Haryana           | 730                                                                  | 505                                                           | 1977878                                                       | 2394116357                                                           | 40741729859                                                                     | 220                           | 285                      |
| 9    | Himachal Pradesh  | 2178                                                                 | 836                                                           | 652755                                                        | 33540617784                                                          | 7536498092                                                                      | 805                           | 31                       |
| 10   | Jharkhand         | 4296                                                                 | 1305                                                          | 305290                                                        | 1265634222                                                           | 852531978                                                                       | 942                           | 363                      |
| 11   | Karnataka         | 6041                                                                 | 4576                                                          | 6801409                                                       | 115553545863                                                         | 227679861301                                                                    | 3866                          | 710                      |
| 12   | Kerala            | 1612                                                                 | 956                                                           | 14709608                                                      | 688866940530                                                         | 515062932427                                                                    | 753                           | 203                      |
| 13   | Madhya Pradesh    | 4536                                                                 | 3968                                                          | 6051297                                                       | 21795114247                                                          | 142865255906                                                                    | 1644                          | 2324                     |
| 14   | Maharashtra       | 21068                                                                | 17903                                                         | 9988176                                                       | 2139545355                                                           | 191060314371                                                                    | 10855                         | 7048                     |
| 15   | Manipur           | 200                                                                  | 133                                                           | 82812                                                         | 488256                                                               | 3416306                                                                         | 125                           | 8                        |
| 16   | Meghalaya         | 179                                                                  | 172                                                           | 67185                                                         | 32453539                                                             | 233023351                                                                       | 84                            | 88                       |
| 17   | Mizoram           | 159                                                                  | 53                                                            | 11504                                                         | 153014555                                                            | 88693758                                                                        | 53                            |                          |
| 18   | Nagaland          | 4074                                                                 | 151                                                           | 6360                                                          |                                                                      | 47042455                                                                        | 151                           |                          |
| 19   | Odisha            | 2705                                                                 | 2353                                                          | 5779617                                                       | 23988347330                                                          | 103200547244                                                                    | 1661                          | 692                      |

|              |                                        |               |                                   |                  |                      |                      |              |              |
|--------------|----------------------------------------|---------------|-----------------------------------|------------------|----------------------|----------------------|--------------|--------------|
| 20           | Punjab                                 | 3963          | 3474                              | 2256410          | 25843680324          | 83162915594          | 2181         | 1293         |
| 21           | Rajasthan                              | 7028          | 5899                              | 6754612          | 22034509863          | 90331135300          | 4622         | 1277         |
| 22           | Sikkim                                 | 178           | 176                               | 27442            |                      | 112232126            | 160          | 16           |
| 23           | Tamil Nadu                             | 4453          | 3612                              | 11322111         | 82205268782          | 152675475563         | 2926         | 686          |
| 24           | Telangana                              | 906           | 605                               | 1940539          | 1997634863           | 39378195560          | 447          | 158          |
| 25           | Tripura                                | 268           | 244                               | 350550           | 248393306            | 300800342            | 181          | 63           |
| 26           | Uttar Pradesh                          | 7879          | 5733                              | 8427808          | 8899850498           | 61181071153          | 2725         | 3008         |
| 27           | Uttarakhand                            | 670           | 435                               | 750755           | 6326844324           | 8392616318           | 355          | 80           |
| 28           | West Bengal                            | 5170          | 3304                              | 4687317          | 83012672612          | 43913066487          | 2496         | 808          |
|              | <b>UTs</b>                             |               |                                   |                  |                      |                      |              |              |
| 1            | Andaman And<br>Nicobar Islands         | 46            | 19                                | 5471             | 7845855              | 40627069             | 19           |              |
| 2            | Jammu And<br>Kashmir                   | 584           | 533                               | 335084           | 48853849             | 701158817            | 472          | 61           |
| 3            | Ladakh                                 | 10            |                                   |                  |                      |                      |              |              |
| 4            | New Delhi                              | NO PACS       |                                   |                  |                      |                      |              |              |
| 5            | Puducherry                             | 53            | 42                                | 109910           | 920249654            | 1173678457           | 16           | 26           |
| 6            | Dadra & Nagar<br>Haveli Daman &<br>Diu | NO PACS       |                                   |                  |                      |                      |              |              |
| 7            | Chandigarh                             | NO PACS       |                                   |                  |                      |                      |              |              |
| 8            | Lakshadweep                            | NO PACS       |                                   |                  |                      |                      |              |              |
| <b>Total</b> |                                        | <b>100159</b> | <b>73250</b>                      | <b>102157842</b> | <b>1146016649701</b> | <b>1944072456460</b> | <b>51344</b> | <b>21906</b> |
|              |                                        |               | <b>Total Figures<br/>in Crore</b> | <b>10.22</b>     | <b>114601.66</b>     | <b>194407.25</b>     |              |              |