

Nat'l database integration puts Sirsa's rural banking on the map

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EXPLAINER

SIRSA

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IN a major push towards agricultural digitisation, all Primary Agricultural Cooperative Societies (PACS) in Sirsa district have been integrated into the National Cooperative Database. This initiative marks a significant milestone in modernising rural banking and support systems for farmers. With 37 PACS operating in the district, efforts are underway to bring them all on the grid through the e-PACS model.

The move aims to streamline services such as crop loans, input distribution and marketing. Madhosinghana, Ottu and Bansudhar PACS have already transitioned to e-PACS, setting a precedent for others.

The digitisation effort is expected to enhance transparency, accessibility and efficiency for over 1.28 lakh farmer members.

■ What are PACS?

Primary Agricultural Credit Societies (PACS) are grassroots-level cooperative institutions that serve as the first link between rural farmers and the cooperative banking structure. PACS provide crucial services like crop loans, seeds, fertilisers and pesticides to farmers. Their importance is rooted in their ability to deliver timely and affordable credit and agricultural support directly to the farming community.

3 Primary Agricultural Cooperative Societies transition to e-PACS, paving way for others



■ What are the recent developments?

All PACS in Sirsa district have been successfully uploaded to the National Cooperative Database. Assistant Registrar, Cooperative Societies, Sanjeev Kumar, said this was part of a broader initiative to convert traditional PACS into e-PACS by linking them digitally with Central Cooperative Banks and other institutions.

■ How will this benefit farmers?

The transition to e-PACS will ensure faster loan processing, real time access to financial services, and more transparent record keeping. Farmers will benefit from direct connectivity with cooperative banks and easier access to agricultural inputs and services. The move will also reduce paperwork and human error, making the system more

reliable and efficient for the 1,28,057 farmers registered in the district.

■ What other initiatives are planned under the digitisation effort?

Apart from the e-PACS rollout, the district plans to build grain storage godowns in four identified PACS – Dharampura, Kurangawali, Panjuna and Ellenabad — under the Grain Storage Plan. These facilities will be constructed once agreements with procurement agencies are in place. Additionally, 37 multi-purpose PACS and six cooperative marketing societies in Sirsa are functioning as PM Kisan Seva Kendras, offering a range of services that support both agricultural and non-agricultural members.
