

# Transforming PACS for Viksit Bharat@2047: A Roadmap for Rural Prosperity

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## **Abstract**

In the Development of Rural Economy, Co-operative banking Sectors plays a significant role and Primary Agriculture Credit Societies (PACS) forms the ground level organization in the structure of Co-operative Banking Sectors which primarily focuses on ensuring rural prosperity. In order to serve every unbanked panchayat, the Indian government has set a goal to establish 2 lakh PACS within the next five years. The Central Government has developed numerous programs to enhance PACS for their sustainability as part of Viksit Bharat@2047.

There is a need to have a literature study addressing upcoming ongoing projects & schemes introduced to enhance the performance of PACS. Hence, the current study aims to discuss those schemes and it evaluates PACS's performance on a number of crucial metrics using data from the previous three years.

The results have been very positive, with positive growth reported in terms of total PACS, deposits, borrowings, etc. The government is dedicated to the growth of the cooperative sector, which can help Viksit Bharat on its path to becoming a developed nation by 2047.

**Keywords:** PACS, Viksit Bharat, Cooperative Banks, Cooperation, Agriculture Societies

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## **Introduction:**

We are all aware of the outstanding accomplishments of cooperative groups like AMUL, SEWA, and IFFCO, which have made a substantial contribution to India's socioeconomic growth. (Batra & Singh, 2021; Ministry of Cooperation, 2023). Since the cooperative sector includes more than 25 activities, a formal introduction is not necessary. The activities like Primary Agricultural Credit Societies (PACS), bee farming, fisheries, consumer cooperatives, handicrafts, dairy, labour, housing, sugar mills, and handloom and weavers' cooperative societies are included under co-operative sector (National Cooperative Development Corporation [NCDC], 2022).

At the gram panchayat level, Primary Agricultural Credit Societies (PACS) are grassroots, member-driven organizations that provide their members with both financial and non-financial services (Reserve Bank of India [RBI], 2023). The core principle of co-operative societies is that members are the owners and users of services and PACS also function on this core principle. They serve as the cornerstone of India's cooperative credit system and are essential to the financial inclusion and economic growth of rural areas (Kurian, 2020; RBI, 2023).

With an emphasis on equitable growth, sustainability, and efficient government, the Viksit Bharat @2047 project aims to make India a developed nation by 2047, ultimately offering a revolutionary plan for the

country's future (Press Information Bureau [PIB], 2024). PACS plays a crucial role in bolstering rural institutions, which is necessary to realize this ambitious national agenda. PACS are essential to guaranteeing rural prosperity and advancing India's development objectives since they are member-owned formal organizations founded on cooperative principles (Ministry of Cooperation, 2023).

## **Literature Review**

Primary Agricultural Credit Societies (PACS) are vital to rural development and farmer welfare, according to research on PACS in India. One of the first studies in this field was carried out by Saravanadurai and Manimehalai (2016), who emphasized the significance of PACS as essential organizations assisting farmers throughout rural India. According to the study's findings, PACS made great strides and had a big impact on rural economic growth.

On the other hand, Sinha and Bhattacharyya (2020) investigated how PACS might improve the socioeconomic circumstances of Scheduled Tribes and Scheduled Castes. According to their data, PACS membership and activity increased in the northern region while declining in other zones. The researchers saw an overall increase in average borrowings despite this unequal success, indicating some beneficial financial impact.

Mohan and Sujith (2021) investigated the opinions of PACS members in Kerala with an emphasis on customer satisfaction. Using information gathered from 140 respondents via a standardized questionnaire, they discovered that PACS's loan conditions had the most impact on customer happiness. Their research shown how members' experiences and trust in PACS are directly impacted by loan-related elements.

Velmurugan and Gopinathan (2017), who investigated consumers' opinions of service quality in PACS, made another significant addition. According to their investigation, customers' perceptions of service quality were greatly influenced by demographic parameters like age, occupation, and income. This suggested that socioeconomic background was a significant factor in the broad variations in service perceptions among user groups.

In order to comprehend beneficiaries' behavioral intents toward PACS, specifically with relation to credit for crop production, Shetty and Abhishek (2024) employed the ABCD (Advantages, Benefits, Constraints, Drawbacks) analytical framework. Financial efficiency, capital adequacy, liquidity, earning quality, and managerial effectiveness were all found to be weak. The findings indicated that, despite their significance, PACS had performance issues that, if left unchecked, could jeopardize their long-term viability.

When combined, these studies show that although PACS are essential to rural financial inclusion and farmer well-being, their effectiveness varies by location and is largely dependent on internal governance, financial stability, and customer satisfaction.

### **Data Base and Methodology**

Secondary sources provided the data used in this study. Important data about Primary Agriculture Credit Societies was collected from pertinent websites, annual reports, and other government-published sources; references are appropriately cited throughout the text as needed.

In order to present the research paper, the last three years' reported figures—the Financial Years 2020–2021, 2021–2022, and 2022–2023—were taken in relation to significant parameters like the growth in PACS, memberships, business performances, societies in profits/losses, etc. A basic statistical formula was used for the necessary analysis.

### **Objective of the Study Paper**

- To highlight the importance of Primary Agriculture Credit Societies (PACS) in the journey of Viksit Bharat through various Government's Schemes
- To analyse the performance of PACS as per the last 03 years reported data on important parameters

### **Results**

#### **Key Observations**

- Borrowings are rising faster than deposits, which could increase financial risk if not managed.
- FY 2021-22 had the highest growth spike (20.5%), followed by a slightly lower but still strong growth in FY 2022-23.
- If this trend continues, borrowings could surpass deposits significantly in the next few years.

#### **Key Insights**

- PACS Growth:** Increased steadily from 102,559 → 106,955 (FY20-21 to FY22-23).
- Membership:** Sharp rise in FY21-22 (+23.33%) but declined in FY22-23 (-5.20%).
- Deposits vs Borrowings:** Borrowings grew faster than deposits, indicating rising external dependency.
- Loans:** Dropped drastically in FY21-22 (-33.26%) but rebounded strongly in FY22-23 (+30.92%).
- Profit vs Loss Societies:** Stable trend, slight improvement in FY22-23.
- Infrastructure:** Societies with godowns grew steadily (+8.94% in FY21-22).
- Coverage:** Villages and population coverage remained largely stable.

### **Performance Analysis**

#### **Total Number of PACS**

Over the last 03 years reported above in the table, there has been a consistent increase in the number of PACS. While a growth of 2.58% was observed in the year 2022-23 over previous year, 1.66% growth was witnessed in the year 2021-22 over its previous year 2020-21.

#### **Membership**

A fluctuating trend has been observed in the last 03 years as reported above in the table. It can be seen that a robust growth of 23.33% was witnessed in the year

2021-22 over its previous year. But, in subsequent year, a fall of 5.20% was found in the year 2022-23. Some probable reasons could be death of the old members, migration of women members to some other place, migration of male members to cities, renouncing of membership etc.

#### **Deposits**

There has been increasing trend in 'Deposit' portfolio of the PACS. While a massive growth of 11.82% was witnessed in the year 2022-23 over its previous year, it was reported to achieve 3.20% in the year 2021-22 over its previous year 2020-21.

#### **Borrowings**

As reported in the above table, an increasing trend is observed in the 'Borrowings' portfolios as well. Overall, the PACS have reported a phenomenal growth of 20.50% in the year 2021-22 from the previous year of 2020-21, the same was found to be reported a growth of 16.80% in the subsequent year 2022-23 over its previous year.

#### **Loans**

In 'Loaning' portfolio of the PACS, a mixed trend has been observed. A decline of 33.26% was reported in the year 2021-22 from its previous year 2020-21 but it again witnessed a growth of 30.92% in the very subsequent year 2022-23 from the year 2021-22. Thus, the overall business (Loans + Deposits) had the same impact during the reported years. While it first had a fall of 17.69% in 2021-22 from its previous year, subsequently, it attained a growth of 20.70% in the year 2022-23 from the previous year 2021-22. One of the probable reasons, for decline in the year 2021-22, could be the effect of Covid period which had adversely affected the overall economy.

#### **Borrowers/ Borrowing Members**

Overall trend in 'Borrowers/Borrowing Members' followed the obvious pattern exactly similar to the 'Business' performed during the reported 03 years. While borrowing members declined to 9.89% in the year 2021-22 than its previous year 2020-21, it again achieved a growth of 1.82% in the year 2022-23 from its previous year 2021-22. Less repaying capacity during the Covid period could be one of the reasons for negative growth in the year 2021-22.

#### **Number of PACS in Profits/Losses**

Almost similar trends are visible for both number of PACS in Profits and number of PACS in losses. While PACS in Profits witnessed a growth of 1.27% in the year 2021-22 from its previous year 2020-21 and then a decline of 0.21% in 2022-23. Number of PACS in losses also increased with a growth of 3.27% and then a decline of 3.33% during the same period.

#### **No. of PACS having own Godowns**

As per reported data in the table above, there is a growth of 8.94% in the year 2021-22 from its previous year 2020-21 and subsequently 0.90% in the year 2022-23 from preceding year 2021-22.

#### **People's participation in PACS**

There has been observed a positive growth in people's participation in PACS over the last 03 reported years. In the year 2021-22, it can be seen that a growth of 13.48% was recorded over its previous period of the year 2020-21, subsequently, a growth of 12.98% was seen in the year 2022-23 from the previous year 2021-22.

There is absolutely no doubt about the importance of the cooperative sectors in driving the rural development in the country. Knowing fully the potential of the PACS, the present Central Government has given a focussed attention for the development of the cooperative sectors in the country.

#### **Findings**

The findings of the study are as under;

- Realising the importance of PACS for rural economy, the Central Government has rightly brought about various schemes to strengthen the PACS functioning and make them more profitable entities.
- There has been observed a good progress in the performance of the PACS on various important parameters based on last 03 years reported data.
- As evident from the table mentioned above, a remarkable growth has been found in increment of number of PACS, Deposits and Borrowings portfolios over the reported years which has helped PACS to sustain their business activities despite facing the Covid-19 Period.
- The impact of lockdown period during Covid-19 could be one of the reasons for a mixed/fluctuating trend being registered in other parameters such as Membership and Loaning portfolios of the PACS.
- PACS receiving government benefits such as fertilizer distributorship, Agri-inputs dealership, paddy procurements etc have reported profits over these 03 reported years.

#### **Discussion:**

**Some of the Central Government's Initiatives are as mentioned as under;**

#### **Computerization of PACS**

Although the Indian cooperative movement has a long history, Primary Agricultural Credit Societies (PACS),

the lowest and most important tier of the short-term cooperative credit system, were mainly non-computerized for many years, which limited their capacity to efficiently serve rural communities (Ministry of Cooperation, 2022). Recognizing this gap, the Government of India launched a **Centrally Sponsored Scheme for the Computerization of PACS**, aimed at enhancing operational efficiency, promoting transparency, and ensuring greater accountability across the system (Government of India, 2022). The initiative also seeks to empower PACS to diversify their services, adopt modern financial practices, and expand into multipurpose activities such as storage, processing, and agri-services. The program, which will be implemented using a mission-mode approach, intends to computerize over 63,000 PACS statewide over the course of five years, from 2022–2023 to 2026–2027. This will be one of the biggest technical changes in India's cooperative sector to date (Ministry of Cooperation, 2023). By providing PACS with cutting-edge digital tools, this ambitious reform is anticipated to transform rural finance and ultimately enhance their role in grassroots economic growth.

#### Model Bye-Laws for making PACS Multipurpose

The Ministry of Cooperation has implemented extensive Model Byelaws created especially for Primary Agricultural Credit Societies (PACS) in order to increase their viability and turn them into vibrant economic entities at the village and panchayat levels (Ministry of Cooperation, 2023). These byelaws provide a strategic framework that enables PACS to diversify far beyond their traditional credit functions and engage in **over 25 different business activities**, including dairy, fisheries, floriculture, foodgrain procurement, fertilizer and seed distribution, LPG/CNG/petrol/diesel retailing, and both short- and long-term credit operations (Government of India, 2023). They also open avenues for PACS to take up modern rural services such as custom hiring centers, godown construction, Fair Price Shops (FPS), community irrigation, Business Correspondent functions, and Common Service Centres—thereby positioning PACS as multifunctional service hubs in rural India (Ministry of Cooperation, 2023).

The revised byelaws' emphasis on inclusive and wide-ranging membership is a key component, PACS governance will be in line with India's larger objectives of social fairness and community-led development by guaranteeing significant participation for women and members of Scheduled Castes and Scheduled Tribes (Government of India, 2023). The Model Byelaws' overall goals are to modernize PACS, increase their

economic influence, and fortify their position as catalysts for rural emancipation.

#### World's Largest Decentralised Grain Storage Plan to Ensure Food Security

To improve national food security, India is working to create the largest decentralized grain storage system in the world. FAO (2021) reports that the nation produces approximately 311 million metric tonnes (MMT) of food grains a year, but only 145 MMT are stored. This leaves a significant storage gap of 166 MMT, or more than 53% of total production.

The Indian government has created an ambitious strategy to close this gap by building a variety of agricultural infrastructure at the PACS level, including as decentralized godowns, custom hiring centers, processing facilities, and Fair Price Shops (Ministry of Cooperation, 2023). The Agriculture Infrastructure Fund (AIF), Agricultural Marketing Infrastructure Scheme (AMI), Sub-Mission on Agricultural Mechanization (SMAM), and the Pradhan Mantri Formalization of Micro Food Processing Enterprises (PMFME) Scheme are just a few of the government programs that are integrated into this initiative (Government of India, 2023). These programs give PACS access to financial aid, interest subvention advantages, and subsidies to build storage facilities and other agri-based infrastructure, bolstering rural supply chains and fostering a more robust ecosystem for food security.

#### Formation of new Farmer Producer Organization (FPOs) by PACS

The establishment of Farmer Producer Organizations (FPOs), a crucial step toward empowering farmers and enhancing rural livelihoods, has been made possible by the Indian government, further solidifying the role of Primary Agricultural Credit Societies (PACS). FPOs are member-driven organizations that strengthen farmers' collective bargaining power and provide them with improved access to markets, financial services, contemporary technologies, and agricultural inputs (Ministry of Agriculture & Farmers Welfare, 2022). The government hopes to enhance the socioeconomic circumstances of small and marginal farmers and build stronger, more integrated value chains by permitting PACS to establish and support FPOs.

Alongside this change, the Indian government has approved a bold plan to establish two lakh new multipurpose PACS in rural villages and panchayats over the course of the next five years (Ministry of Cooperation, 2023). The larger goal of centralizing the execution of several rural development initiatives at the Primary Cooperative Society level is in line with this

growth. The new rules allow PACS to apply for a variety of commercial and service-oriented jobs, such as fertilizer distribution centers, Jan Aushadhi Kendras, LPG distributorships, and petrol and diesel dealerships (Government of India, 2023). Together, these programs seek to develop PACS into dynamic, multipurpose rural organizations that boost local markets, encourage economic activity, and enhance grassroots service delivery.

### **Key Roles and Contributions of PACS during Viksit Bharat Journey**

PACS are expected to perform following roles in the journey of Viksit Bharat where their contributions are going to be immense and noteworthy especially in below mentioned areas;

#### **1. Financial Inclusion and Credit Access**

- a. PACS needs to ensure that adequate short- and medium-term loans are provided to framers for agricultural and allied activities so that there is smooth and uninterrupted flow of activities leading to rural economic development. The availability of timely and adequate financial support can help farmers to buy seeds, fertilizers and equipment in order to ensure effective agricultural productivity.
- b. Apart from the agricultural support PACS also aims to provide seed financing to promote rural entrepreneurship.

#### **2. Capacity Building and Training**

- a. As an initiative of best practices PACS will organize training programs and workshops for their members focusing on agriculture, financial management, and cooperative principles.
- b. Such training will help the framers and co-operative members to equip themselves with required skills and knowledge that will empower to carry out their activities more effectively and productively.

#### **3. Promotion of microentrepreneurs**

- a. It will promote village industry and help facilitate in creating micro-entrepreneurs at every panchayat in the country.
- b. Local village industry will have direct connection to global markets

and artisans will get fair and remunerative price.

#### **4. Technological Developments and Digital Inclusion**

a. To improve service delivery and streamline operations, PACS will implement digital tools and technology in accordance with the Viksit Bharat vision.

b. The computerization of PACS will enable the creation of digital platforms that can offer simpler credit access, effective account administration, transaction transparency, and real-time activity monitoring.

#### **5. PACS as a growth centre**

- a. PACS with multipurpose activities shall be present in every panchayat. They will serve as the village's one-stop shop where residents can buy anything they need. It might have a grocery store, a gas or diesel pump, an LPG dealership, a small mall with electronics, clothing, a handloom or handicrafts store, etc.
- b. Because Multipurpose PACS will employ a significant number of people directly and indirectly, it will not only be a profitable center but also a source of employment.

#### **6. Member based development especially women members and weaker sections**

- a. Viksit Bharat will aim at providing welfare and overall well-being of women, weaker sections like SC and ST, as this is crucial for country's growth.
- b. PACS will focus on providing employment opportunities and involving more participation for women in governance and executive level. More women will start their own microbusinesses to support their artistic endeavors. The empowerment of women will strengthen PACS and serve as a paradigm for real development.

### **Recommendations**

- Based on the results of the study, the following recommendations are put out to help PACS become more long-lasting, significant, and lucrative institutions: PACS can broaden their business portfolio

by utilizing a number of government initiatives.

As the "PACS Computerization Scheme" is being implemented nationwide, PACS officials will get desk-related training to enable them to function effectively in a computerized environment.

- PACS can be prepared to improve their capacity to deal with any cyber-related problems in their business operations.
- PACS can monitor the ratio of borrowings to deposits to prevent liquidity stress for solid financial health; more attention can be given to serving the weaker segments of its members, such as women, SC/STs, people with disabilities, single mothers, etc.
- Following a significant recovery in FY22–23, PACS can concentrate on loan management to guarantee sustainable lending practices.
- PACS can continue investing in godowns to support operations and storage in order to have strong infrastructure growth. • PACS can create backup plans for external funding dependence in order to mitigate risk.

**Conclusion**

Primary Agriculture Credit Societies (PACS) are the only official, grassroots, member-driven organization in rural areas that serves both male and female members' needs and significantly boosts the local economy. PACS will continue to be essential for socioeconomic advancement, agricultural development, and the provision of rural financing. Digital transformation, financial sustainability, and integration with rural infrastructure and technology are all crucial for Viksit Bharat@2047.

Since PACS is part of the 03-Tiered Cooperative Credit Structure, with State Cooperative Banks at the top and District Central Cooperative Banks in the middle, the research findings may also open the door for other academics to conduct additional studies for the nation's cooperative sectors. The speedier development of the cooperative sector, which primarily works for the welfare of rural residents—where over 60% of the population still resides—will accelerate the journey towards Viksit Bharat.

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**Annexure**

**Some important statistics on Cooperatives**

Table 1 : All India Total Cooperatives

Sr .No	State/UT	No of Cooperatives
1	ANDAMAN AND NICOBAR ISLANDS	2228
2	ANDHRA PRADESH	17824

**Transforming PACS for Viksit Bharat@2047: A Roadmap for Rural Prosperity**

3	ARUNACHAL PRADESH	1286
4	ASSAM	11145
5	BIHAR	25819
6	CHANDIGARH	476
7	CHHATTISGARH	10745
8	DELHI	5944
9	GOA	5497
10	GUJARAT	83501
11	HARYANA	33152
12	HIMACHAL PRADESH	5396
13	JAMMU AND KASHMIR	10046
14	JHARKHAND	11629
15	KARNATAKA	45074
16	KERALA	9265
17	LADAKH	271
18	LAKSHADWEEP	42
19	MADHYA PRADESH	53687
20	MAHARASHTRA	222908
21	MANIPUR	11452
22	MEGHALAYA	3061
23	MIZORAM	1273
24	NAGALAND	8026
25	ODISHA	7581
26	PUDUCHERRY	461
27	PUNJAB	19260
28	RAJASTHAN	40550
29	SIKKIM	3803
30	TAMIL NADU	22244
31	TELANGANA	60521
32	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	558
33	TRIPURA	3157
34	UTTAR PRADESH	44847
35	UTTARAKHAND	5520
36	WEST BENGAL	31761
	Total	820010

(Source: <https://cooperatives.gov.in/en>)

**Table 2: All India functional cooperatives**

Sr. No.	TYPES OF SOCIETY	TOTAL REGISTERED SOCIETIES
1	Primary Cooperatives	626714
2	Block/Taluka/Mandal Federation	309

3	Regional Federation	51
4	District Federation	504
5	State Federation	204
6	National Federation*	19
7	Multistate Cooperative	1714
8	State Cooperative Banks	32
9	District Cooperative Banks	338
10	Primary Cooperative Agriculture and Rural Development Banks (PCARDB)	526
11	State Cooperative Agriculture and Rural Development Banks (SCARDB)	14
	Total	630406

\*These are registered under Multistate Cooperative Societies Act (Source: <https://cooperatives.gov.in/en>)

**Table 3: Sector-wise Cooperatives**

S. No	Sector	No of Cooperatives
1	Agriculture & Allied Cooperative	27370
2	Agro Processing / Industrial Cooperative	23442
3	Bee Farming Cooperative	336
4	Consumer Cooperative	22256
5	Credit & Thrift Society	81555
6	Dairy Cooperative	145995
7	Educational & Training Cooperatives	520
8	Farmers Service Societies (FSS)	529
9	Fishery Cooperative	26173
10	Handicraft Cooperative	5184
11	Handloom Textile & Weavers Cooperative	19649
12	Housing Cooperative Society	193638
13	Jute and Coir Cooperative	63
14	Labour Cooperative	45638
15	Large Area Multipurpose Society (LAMPS)	5609
16	Livestock & Poultry Cooperative	16717

17	Marketing Cooperative Society	9514
18	Miscellaneous Credit Cooperative Society	6523
19	Miscellaneous Non Credit	31973
20	Multipurpose Cooperative	20600
21	Primary Agricultural Credit Society (PACS)	100527
22	Sericulture Cooperative	502
23	Social Welfare & Cultural Cooperative	2124
24	Sugar Mills Cooperative	290
25	Tourism Cooperative	491
26	Transport Cooperative	4208
27	Tribal-SC/ST Cooperative	1620
28	Urban Cooperative Bank (UCB)	1423
29	Women Welfare Cooperative Society	25602
	<b>Total</b>	<b>820071</b>

(Source: <https://cooperatives.gov.in/en>)

Table 4: State-wise Primary Agriculture Credit Societies (PACS)

Sr. No.	State/UT	No. of societies
1	ANDAMAN AND NICOBAR ISLANDS	47
2	ANDHRA PRADESH	2020
3	ARUNACHAL PRADESH	11
4	ASSAM	1714
5	BIHAR	8494
6	CHANDIGARH	17
7	CHHATTISGARH	1577
8	DELHI	0
9	GOA	109
10	GUJARAT	10488
11	HARYANA	783
12	HIMACHAL PRADESH	2229
13	JAMMU AND KASHMIR	676
14	JHARKHAND	2411

15	KARNATAKA	6164
16	KERALA	1648
17	LADAKH	160
18	LAKSHADWEEP	0
19	MADHYA PRADESH	4112
20	MAHARASHTRA	21075
21	MANIPUR	194
22	MEGHALAYA	769
23	MIZORAM	90
24	NAGALAND	1356
25	ODISHA	3293
26	PUDUCHERRY	55
27	PUNJAB	3962
28	RAJASTHAN	7605
29	SIKKIM	201
30	TAMIL NADU	4477
31	TELANGANA	892
32	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	12
33	TRIPURA	248
34	UTTAR PRADESH	7403
35	UTTARAKHAND	671
36	WEST BENGAL	5562
	<b>TOTAL</b>	<b>100525</b>

(Source: <https://cooperatives.gov.in/en>)

Figure 1: Graphically, State-wise Primary Agriculture Credit Societies (PACS)

State/UT	No. of societies
MAHARASHTRA	21075
GUJARAT	10488
BIHAR	8494
RAJASTHAN	7605
UTTAR PRADESH	7403
OTHER	45460

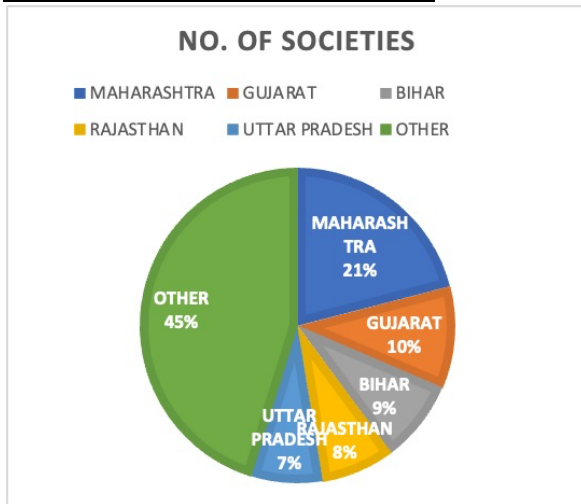


Table 5 : Performance of PACS on important parameters during FY 2020-21, FY 2021-22 and FY 2022-23 are presented in the table below;

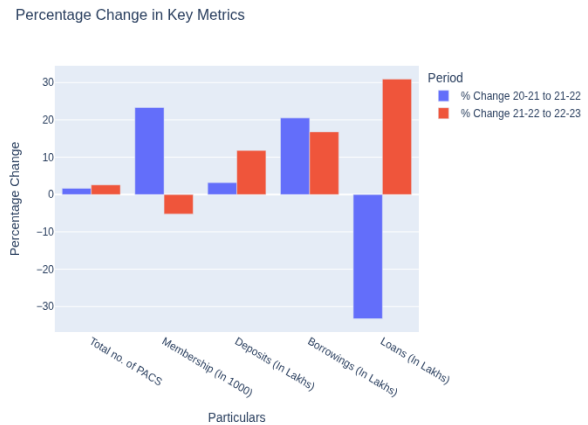
Sr. No.	Particulars	FY 2020-21	FY 2021-22	FY 2022-23
1	Total no. of PACS	10255	10426	10695
2	Membership (In 1000)	13716	16916	16037
3	Deposits (In Lakhs)	17092	17638	19723
4	Borrowings (In Lakhs)	216.5	958.5	883.8
5	Loans (In Lakhs)	6	1	9
6	Borrowers (In 1000)	14304	17237	20132
7	No. of Societies in Profit	401.4	362.7	855.8
8	No. of Societies in Loss	22944	15313	20049
9		341	692	091
10		53652	48347	49228
11		.77	.8	.27
12		47297	47896	47794
13		37419	38644	37357

9	No. of Societies having own godowns	55427	60383	60925
10	No. of villages covered	63117	62979	65014
11	Total Population (In 1000)	2	3	0
		12001	12545	12351
		51.8	90.9	71.1

(Source: Adopted from <https://nafscob.org/Primary-Agricultural-Credit-societies.php>)

**Percentage Change in Key Metrics**

Figure 2: Graphical presentation



**Author’s Profile**

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**Declaration of any Conflict of Interest**

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