



Primary Agriculture Credit Cooperative Societies (PACS) are foundational institutions within the Cooperative Credit Structure (CCS) of Andhra Pradesh, serving as the primary providers of credit and non-credit services to farmers at the grassroots level. There are a total of 1997 PACS operating in the state, forming a robust network that directly engages with farmer members.

The overarching objective of strengthening PACS is to enhance the overall CCS in Andhra Pradesh. This involves empowering PACS to become more financially viable and effective in serving the agricultural community's needs with various initiatives. These initiatives include a range of schemes and activities such as Godowns, establishment of Petrol Pump Outlets, Common Service Centers (CSCs), Jan Aushadi Kendras (JAK), Kisan Samriddhi Kendras (KSK), facilitation of Gold Loan business , and transforming PACS into Multi Service Centers (MSC). Each of these initiatives is designed to improve the financial sustainability of PACS and consequently provide enhanced support to the farming community in Andhra Pradesh.

By focusing on strengthening PACS and enabling them to offer a broader range of services, the cooperative credit ecosystem in Andhra Pradesh becomes more resilient and better equipped to address the diverse financial needs of farmers. This collaborative effort between APCOB, GoAP, and NABARD underscores the importance of a coordinated approach in driving agricultural finance and support at the grassroot level, ultimately contributing to the overall development of the agricultural sector in the state.

Financial Year 2022-23	
Particulars	
Total No of PACS	1997
Total Membership	64.74 Lakhs
Borrowing Membership	17.80 Lakhs
No of PACS in Profit	1232
No of PACS in loss	740
No of PACS doing Gold Loan Business	332

The Key Financials of PACS for the Financial Year 2022-23

Rs. in Crore

S. No	DCCB	No. of affiliated PACS	Deposits	Borrowings	Loans Outstanding	Business Turnover	Non-credit Business
1	Srikakulam	49	19.41	866.55	791.21	850.13	39.50
2	Vizianagaram	95	20.13	829.68	864.90	888.59	3.56
3	Visakhapatnam	98	160.33	588.21	855.00	1018.09	2.76
4	Kakinada	298	197.40	2283.57	2054.06	2331.00	79.54
5	Eluru	258	964.36	2812.21	3320.33	4557.66	272.98
6	Krishna	425	717.32	4976.74	6039.74	6896.76	139.70
7	Guntur	167	187.62	3096.36	2883.20	3165.19	94.36
8	Prakasam	172	108.10	1530.82	1369.70	1520.75	42.95
9	Nellore	80	11.31	846.13	789.22	816.01	15.48
10	Kadapa	72	34.34	1365.83	1260.82	1296.14	0.98
11	Kurnool	99	34.01	1766.4	1614.81	1678.94	30.12
12	Anantapur	109	7.27	747.61	608.76	658.23	42.20
13	Chittoor	75	11.39	375.77	359.03	377.49	7.08
Total		1997	2472.92	22085.88	22810.79	26054.98	771.21