

# FPO Tales



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Indian agriculture is predominantly characterized by fragmented small holdings, farmers not able to realize value for their produce nor able to reap the benefits of economies of scale, etc. Various stakeholders viz. Government of India, State Governments, NABARD, SFAC, etc. have been able to address these issues by promoting Producer Organisation who function as aggregators.

Over a period of time, FPOs have graduated themselves to emerge as aggregators and are also undertaking multiple activities towards strengthening backward and forward linkages of agriculture and allied activities, accessing financial resources from banks and financial institutions, focussing on agri marketing and linking with e-NAM and commodity trading platforms, etc. Government of India's mission of promoting 10,000 FPOs and several other schemes provide opportunities to FPOs for their sustainable development.

NABKISAN, a subsidiary of NABARD, has been focussing on FPOs with a credit plus approach and has emerged as a leading financial institution in credit linking FPOs. To motivate and instill confidence in the FPOs and strengthen the ecosystem, a few success stories have been compiled and presented in this booklet.

**Team NABKISAN**

# Journey of NABKISAN with FPOs so far.....

Leader in FPO Financing

1

- Loan assistance of Rs. 250 crore to more than 550 FPOs
- Life cycle finance to meet the credit requirements of POs

Collaboration with State Govts

2

- Collaboration with TN Govt with aggregate assistance of Rs.266 cr for 4 Yrs
- Partnership with Odisha Govt. for providing collateral free loans

Reach

3

- Footprints in FPO operations now spanning to 20 states.
- Latest being Assam, WB, Odisha, UP, Jharkhand.

NSTFDC

4

- 38 FPOs covered under National Scheduled Tribes Fin & Dev Corp. Concessional ROI of 10% passed on to FPOs.

Collateral Free Loan

5

- Collateral free loans to 110 FPOs under CG fund of NABARD.
- Another 118 FPOs under SFAC credit guarantee fund.

Training Prog

6

- Enabled capacity building and market tie-up of 97 FPOs
- Certified Derivatives Trainer by SEBI for training FPOs

CSR Activities

7

- 3 farmers' education prog conducted benefitting 150+ farmers

# NABKISAN IN FY'20

## Loan Quantum

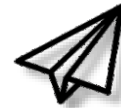
NABKISAN emerged as market leader in lending to FPOs during FY '20



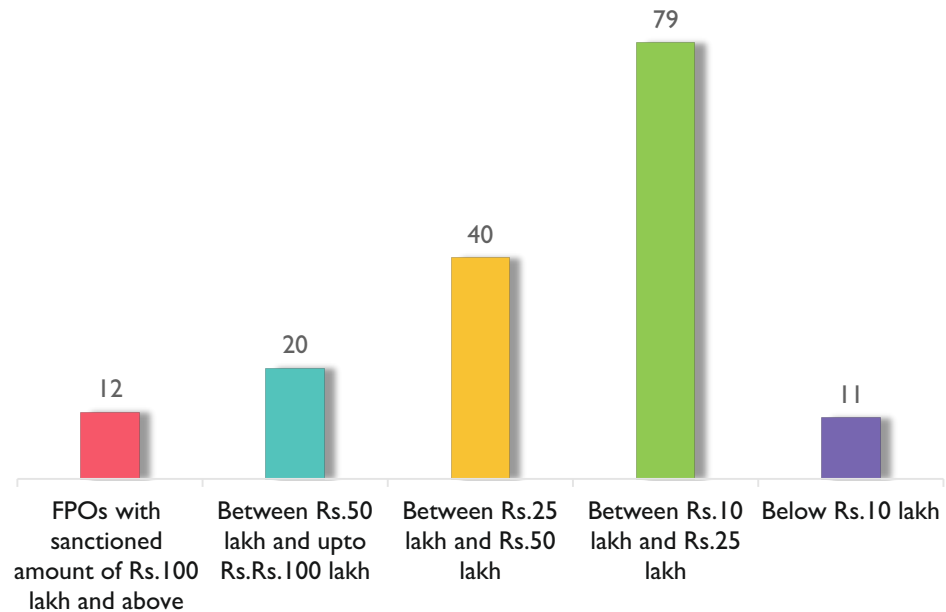
Average Loan per FPO ~Rs. 35 lakh



Sanctioned 162 FPOs during FY '20



50 % Increase in number of FPOs as compared to FY '19



**Note : Loan sanctioned to FPOs in FY '20**

# *Sabzi Utpadak Producer Company Ltd. Haryana*



**Established :** 2016  
**District :** Kurukshetra  
**Promoted by:** ISAP  
**Share Holders :** 500  
**Share capital :** Rs.5.0 lakh  
**NKFL Loan :** Rs.26.0 lakh  
**Turnover in FY 2019-20:**  
Rs.55.0 lakh

- \* FPO is operating in more than 7 villages in Yamuna Nagar block of Kurukshetra district.
- \* Main activities include Custom hiring service center, Agri-Input trading- Seeds, Fertilizers and Pesticides, commodities trading
- \* To address the issue of stubble burning causing air pollution, FPO established custom hiring center with the support of NKFL, GoI and GoH and received subsidy from Govt of India and Haryana state.
- \* FPO has become major source of farm implements to the member farmers in the service area
- \* CHC has been the major source of income to the FPO earning a profit of Rs. 4 lakh during 2019-20

# Ramakoti SHG Women Farmers Producers Company Ltd. Andhra Pradesh



**Established :** 2016  
**District :** Krishna  
**Promoted By :** Abhaya  
Educational Society  
**Share Holders:** 612  
**Share capital :** Rs. 6.47 lakh  
**NKFL Loan :** Rs. 20 lakh  
**Turnover :** Rs. 36 lakh

- \* FPC is operating in 6 villages of Nuzvid block of Krishna District.
- \* Provided a solution to challenges faced by Mango and Tomato farmers in Krishna District.
- \* Generating self-sustainable income through innovative market approach by drying and processing the disposed tomatoes and fallen mangoes.
- \* With the support of SERP and NABARD and other government linkages, FPO utilized marketing options through out the year sourcing business by participating in exhibitions and earning sizable profits.
- \* Set up retail store in Vijayawada to promote direct sales of all the products (pickles, powders, snacks, millet products and other sweets) manufactured by the FPO members.

# *Palamaner Farmers Producer Company Ltd., Andhra Pradesh*



**Established :** 2016  
**District :** Chittoor  
**Promoted By :**  
Palamaner Mandala Vavalaga  
Raithula Samaikha under  
produce fund of NABARD  
**Share Holders:** 630  
**Share capital :** Rs. 7 lakh  
**NKFL Loan :**Rs. 20 lakh  
**Turnover :**Rs. 150 lakh

- FPC is operating in 43 villages of Palamaner block of Chittoor district, Andhra Pradesh
- Activities include trading of inputs like seeds and fertilizers, cattle feed, fruits and vegetables.
- Entered into an agreement with Amara Raja Industries (Amaron Batteries) in Tirupathi for supplying vegetables worth Rs. 80000 per day to industry canteen.
- With the support of Horticulture department of Andhra Pradesh, FPO purchased vehicle for transportation of vegetables under subsidy scheme.
- During COVID 19 lockdown, company procured fruits and vegetables from members and supplied to migrants. Total 600 families got benefited by procuring 180 tons of vegetables and fruits and groceries distribution to 250 needy families each worth of Rs. 1000 per kit.
- Distributed masks and sanitizers to 1243 members and also conducted awareness programs in operational areas.

# *Indervelly Farmers Producer Company Ltd., Telangana*



**Established :** 2016  
**District :** Adilabad  
**Promoted By :** DHAN  
Foundation under Produce  
Fund of NABARD  
**Share Holders:** 468  
**Share capital :**Rs. 25.068 lakh  
**NKFL Loan :**Rs. 18 lakh  
**Turnover:** Rs. 931 lakh

- FPC is operating in 34 villages where cultivation of Soyabean, pulses and cotton is undertaken in an area comprising 2.2 Lakh tribal population.
- Involved in input business (Seeds, fertilizers and pesticides).
- Identified potential for the trading of soybean, red gram, cotton and pulses.
- With the support of ITDA infrastructure support grant of 60%, FPO is constructing Godown of 864 MT capacity and custom hiring centre.
- The FPO purchased tractors and other agriculture implements for custom hiring by shareholders which is a good source of income for the FPO.
- Company's future plan is to start cotton ginning mill.



# *Palamuru Raithula Producer Company Ltd., Telangana*



**Established :** 2016  
**District :** Wanaparthy  
**Promoted By :** Youth for  
Action under Produce Fund  
of NABARD  
**Share Holders:**680  
**Share capital :**Rs. 6.8 lakh  
**NKFL Loan :**Rs. 20.83 lakh  
**Turnover:** Rs. 35 lakh

- FPC is operating in 21 villages where paddy is the major crop.
- Activities include input trading of seeds, fertilisers and pesticides
- Identified 21 master trainers in each of the operating villages and trained them in Natural farming.
- Demonstrated SRI technique in 10 plots, started its own breeder paddy seed production and got it certified by agriculture department.
- During Financial year 2019-20 FPO made profit of Rs. 1.5 lakh.

# Sarnagiti Kisan Agro Producer Company Ltd., Rajasthan



**Established:** 2016  
**District:** Kota  
**Promoted by:** Samdarshini  
**Share Holders :** 1000  
**Share capital :** Rs.10.0 lakh  
**NKFL Loan :** Rs.20.00 lakh  
**Turnover in FY 2019-20:**  
Rs.55.0 lakh

- FPO is operating in more than 28 villages in Ramganj Mandi of Kota District
- Activities include Agri-Input trading- seeds, fertilizers and pesticides, Commodities Trading- Coriander, Gram, wheat, garlic, onion and other pulses crops.
- FPO has been providing input like seeds, pesticide and fertilizers at subsidized rate with the support of National Seeds corporation (NSC) and IFFCO. FPO has done trading of 380 quintals of garlic worth Rs.20.90 lakh covering 600 women farmers. The trading was done as per guidelines which was provided by local administration, by adopting door to door procurement.
- During the lockdown, FPO had been providing grocery kits, food packets, gloves, mask, and other essential items to the farmers as well as CORONA fighters free of cost.

# Okhamandal Farmer Producer Company Ltd., Gujarat



**Established:** 2019  
**District:** Jamnagar  
**Promoted by:** TCSR  
**Share Holders :** 800  
**Share capital :** Rs.8.02 lakh  
**NKFL Loan :** Rs.30.0 lakh  
**Turnover in FY 2019-20:**  
Rs.20 lakh

- FPO is operating in 45 villages of 02 blocks of Jamnagar district.
- Activities include fruit and vegetable production and trading.
- Awarded as the 'Fastest Growing FPC' by the CM of Gujarat, Sh. Vijay Rupani in State Credit Seminar organized by NABARD at Gandhinagar Sachivalaya.
- Helped its members to register on i-kedhut portal to avail benefits of different government schemes.
- During the covid pandemic, the FPO initiated a very timely activity of home delivery of fresh vegetable and fruits at nominal rates.
- An app named 'Farm to Home' was utilised during lockdown for providing online retail services to the urban consumers in Mithapur & Dwarka towns similar to Big Basket, Grofers, etc

# *Hardoi Kisan Producer Company Limited, Uttar Pradesh*



**Established:** 2007  
**District:** Hardoi  
**Promoted by:** HCL foundation  
**Share Holders :** 1753  
**Share capital :** Rs. 8.784 lakh  
**NKFL Loan :** Rs.50.0 lakh  
**Turnover in FY 2019-20:**  
Rs.685 lakh

- FPO is operating in more than 192 villages in Hardoi District
- Activities include Agri-Input trading- seeds, fertilizers and pesticides, commodities trading- Paddy, Gram, wheat and other pulse crops.
- During the lockdown, Procurement Centers were set up in village itself to enable procurement of wheat for Food Corporation of India (FCI) at MSP.
- All the activities starting from production assessment to selling it to FCI was done by farmers.
- HCL Foundation helped the farmers on safety protocol and provided training on post-harvest management and quality check.
- FPO is targeting to supply around 6000 tonnes of wheat in Rabi marketing season of FY 2020-21.

# Somnath Farmer Producer Company Ltd., Gujarat



**Established:** 2013  
**District:** GirSomnath  
**Promoted by:** ACF  
**Share Holders :** 1811  
**Share capital :** Rs.8.87 lakh  
**NKFL Loan :** Rs.50.0 Lakh  
**Turnover in FY 2019-20:**  
Rs.500 lakh

- FPO is operating in 42 villages of Kodinar block of Somnath district
- Activities include trading in cotton and peanuts procurement and supply.
- To help BCI farmers in realizing higher prices of cotton, FPO registered itself with India's Multi Commodity Exchange (MCX) online commodity trading platform to sell cotton bales and was able to sell 100 bales of cotton lint via the platform in 2019.
- Got a bonus of Rs. 15,000 (190 euros) due to better quality of produce and it was shared amongst the member suppliers.
- Aims to sell 1,000 bales through the MCX during current year
- Taken up Fairtrade certification for their peanut production. 600 tonnes of peanuts were sold through Fairtrade in their first season thereby obtaining Fairtrade premiums for their produce.

# *Sironj Crop Producer Company Ltd., Madhya Pradesh*



**Established:** 2005  
**District:** Vidisha  
**Promoted by:** DPIP  
**Share Holders :** 1900  
**Share capital :** Rs.20.0 lakh  
**NKFL Loan :** Rs.100 lakh  
**Turnover :** Rs.143 lakh

- FPO is operating in more than 70 villages in Sironj block of Vidisha district
- Activities include Agri-Input trading- Seeds, Fertilizers and Pesticides, Commodities Trading- Soybean, Gram, Black Gram, Red Gram, Seed Processing, Certification and Sales.
- During the Covid-19 lockdown, FPO had linked farmers for supply of wheat seeds to IFFDC which resulted in farmers earning Rs.200 per quintal more than the prevailing market prices.
- For the above procurement, FPO followed all precautions suggested by local administration for COVID-19. 3-4 farmers were invited in a day at the procurement center which was created in own warehouse premises

# *Ramanar Millets Farmers Producer Company Ltd., Tamil Nadu*



**Established :** 2016

**District:** Virudhunagar

**Promoted By :** Seeds NGO

**Share Holders:** 2943

**Share capital:** Rs. 25.14 lakh

**NKFL Loan :**Rs. 60 lakh

**Turnover :**Rs. 116 lakh

- FPO is operating in 105 villages of three blocks in Virudhunagar district
- Activities include procurement, value addition and sale of pulses, millets, coriander, chilly and maize; supply of seeds, pesticides and fertilizers; cattle feed purchase and sale, on-lending for purchase of milch animals and goat rearing.
- The FPO is one of the initial beneficiaries of TN Governments Mezzanine Capital Assistance scheme which is implemented through Nabkisan. A cheque for Rs.10 lakh was handed over to the FPO in a ceremony presided by the Chief Minister of Tamil Nadu on 18.05.2020.
- During the lockdown due to COVID-19, the FPO was actively involved in providing relief material to the poor and elderly in and around Virudhunagar district. They also sold Kit worth Rs.1000 containing essential groceries to the villagers.

# *Puthari Farmers Producer Company Ltd., Karnataka*



**Established :** 2017  
**District :** Kodagu  
**Promoted By :** NABARD and  
ICAR-KVK Gonikoppal  
**Share Holders:** 523  
**Share capital :** Rs. 25 lakh  
**NKFL Loan :** Rs. 100 lakh  
**Turnover :** Rs. 175 lakh

- FPO is operating in 94 villages of 3 taluks in Virajpete block of Kodagu district.
- Activities include input business, raising nursery sapling for plantation crops, procurement and marketing of Coorg mandarins, butter fruit, grapes and sales of poultry birds.
- Provides a discount of 15% on the products through their rural marts set up at different locations. The operations are being digitized through *iFPO* software.
- Processing produce and marketing in their brand name “Puthari” through Amazon or Metro Cash and carry or export it with help of Coffee Board.
- In COVID Pandemic time, FPO has helped other FPOs in procurement of the produce. The procured vegetables were sold to the people in distress with contactless packs of groceries and vegetables through social distancing.
- Expected turnover Rs. 3 Crore by 2020-21.



# Sujeevana Farmers Producer Company Ltd., Karnataka



**Established:** 2015

**District :** Kodagu

**Promoted By :** Initiatives for  
Development Foundation

**Share Holders :** 1200

**Share capital :** Rs. 8.38 lakh

**NKFL Loan :** Rs. 25 lakh

**Turnover :** Rs. 80 lakh

- FPO is operating in 25 villages of Kunigal taluk of Tumkur district.
- Started its journey in raising nursery for social forestry programme of Government of Karnataka
- Providing a franchise to the members to start their own outlets called Sujeevana Seva Kendra, where centers act as a point of procurement and sale of the produce such as mango, coconut and vegetables.
- Digitized through Bachat app, where demand of the products and stock movements are tracked.
- During the COVID 19 pandemic, FPO procured the vegetables from members and sold the produce in apartments at Bengaluru City.

# Ramnad Mundu Chilli Producer Company Ltd., Tamil Nadu



**Established:** 2015  
**District:** Ramanathapuram  
**Promoted By :** SKECH Trust  
**Share Holders :** 1274  
**Share capital :** Rs. 24 lakh  
**NKFL Loan :** Rs 35 lakh  
**Turnover :** Rs. 30 lakh

- FPO is operating in 12 villages of Mudukulathur block of Ramanathapuram District
- Activities include supply of inputs and procurement of pulses, millets, red chilli and cotton.
- FPO entered into an agreement with the GoTN for running the PPC (Primary Processing Center) in Mudukulathur for a period of 3 years.
- Obtained machinery including SF Pulverizer, Packing machine worth Rs.25 lakh from TN Government through MSDA scheme and also took on rent Farmers Service Center from GoTN for facilitating training to its farmers
- During COVID19 lockdown, FPO donated sanitizers, gloves, masks and one sprayer. It was also involved in door delivery of vegetables, fruits and groceries worth Rs. 10 lakh while continuing to operate the input shop without closure.

# *Shree Bhairavnath Agro Producer Company Ltd., Maharashtra*



**Established:** 2015  
**District:** Solapur  
**Promoted by:** Primove  
**Share Holders :** 525  
**Share capital :** Rs.10.50 lakh  
**NKFL Loan :** Rs.21.00 lakh  
**Turnover in FY 2019-20:**  
Rs. 55.0 lakh

- FPO is operating in 7 villages in Pandharpur block of Solapur District
- Promoted under MACP Project funded by World Bank in 2015 to increase the income of small and marginal farmers in the service area.
- In FY-2019-20, the FPO joined hands with Yeoti Agro PCL in JLG program for milk collection & marketing and doing the business on profit sharing basis and providing better price to the member farmers
- During the Corona virus crisis, FPO supported farmers by providing inputs, extension and advisory services to members & Non-members, procurement of products from members, post-harvest operations, marketing, income support to members.

# *Bhimpahad Krushak Producer Company Ltd., Odisha*



**Established:** 2016  
**District:** Bolangir  
**Promoted By :** Reliance Foundation  
**Share Holders :** 1658  
**Share capital :** Rs. 9.25 lakh  
**NKFL Loan :** Rs 15 lakh  
**Turnover in FY 2019-20:**  
Rs.30 Lakh

- FPO is operating in 33 villages of 03 Blocks (Bolangir, Gudvela and Deogaon) in Bolangir district of Odisha.
- Procured and sold 461.1 Quintal of seeds & 1050 bags of fertilizer to its shareholders.
- Benefited more than 1470 farmers in 33 villages who have received the paddy seed and fertilizers at government approved prices, which was not possible earlier
- Earned a profit of Rs. 1.37 Lakh in financial year 2019-20.
- BKPCCL has organized awareness campaign in Bolangir district, Odisha about the ways to prevent themselves from Covid-19 attack and precautions to be taken for the same.

# *Divinius Farmers Producer Company Ltd., West Bengal*



**Established:** 2018  
**District:** Purba Medinipur  
**Promoted By :** DCUC  
**Share Holders :** 1065  
**Share capital :** Rs.10.22 lakh  
**NKFL Loan :** Rs 15 lakh  
**Turnover in FY 2019-20:**  
Rs.67 lakh

- FPO is operating in 07 villages of 01 block of Purba Medinipur district.
- Main activity being fish farming.
- FPO is also working on solar irrigation, training of farmers on small poultry farming with the help of State Govt. departments e.g. ATMA, etc.
- DPCL came forward to provide relief material to 500 poor families, daily labourer of cashew factories in Purba Mednipur, WB.
- FPO has donated Rs. 10,101/- to WB State Emergency Relief Fund for the Covid 19 relief work.

# *Raebareli Farmer Producer Company Limited, Uttar Pradesh*



**Established:** 2015  
**District:** Raebareli  
**Promoted by:** MJS  
**Share Holders :** 1058  
**Share capital :** Rs.3.90 lakh  
**NKFL Loan :** Rs.12.50 lakh  
**Turnover in FY 2019-20:**  
Rs.130 lakh

- FPO is operating in more than 192 villages in Raebareli District
- Dealing in Agri-Input trading- Seeds, Fertilizers, Pesticides, Commodities Trading- Paddy, Gram, wheat, Mentha oil, other pulses.
- Procured 1050 quintal wheat worth Rs.18.55 Lakh under the MSP from 216 small and marginal farmers.
- FPO has also processed 3.12 quintal mentha oil and sold to traders
- Even during the lockdown, the procurement centre was managed by a BOD and CEO for checking quality and weighing. Minimum manpower was deployed for loading and unloading and the FPO ensured that the activities were not hampered.

# Adiwasi Dharohar Farmer Producer Company Ltd., Chhattisgarh



**Established:** 2016  
**District:** Rajnandgaon  
**Promoted by:** NCT  
**Share Holders :** 501  
**Share capital :** Rs.5.0 lakh  
**NKFL Loan :** Rs.10.00 lakh  
**Turnover in FY 2019-20:**  
Rs.15.0 lakh

- FPO is operating in more than 19 villages in Churiya block of Rajnandgaon District
- Dealing in Agri-Input trading- Seeds, Fertilizers and Pesticides, Commodities Trading
- The availability of farm machinery specially harvester was a key problem faced by the farmers in the service area
- Immediately after the registration in 2016, the directors decided to purchase combined harvester for the benefit of the member farmers
- After the purchase of harvester not only the reach and identity of the FPO developed among the member farmers, it also led to increased income at the FPO level and FPO is confident of repayment of loan in 3-4 years time.

# Odisha Producer Company Ltd., Odisha



**Established:** 2011  
**District:** Nuapada  
**Promoted By :** Sahabahgi  
Vikas Abhiyan  
**Share Holders :** 614  
**Share capital :** Rs.5 lakh  
**NKFL Loan :** Rs.5 lakh  
**Turnover in FY 2019-20 :**  
Rs. 77.9 lakh

- FPO's objective is to undertake marketing activities of agricultural produce of member farmers in Nuapada district of western Odisha.
- Before the inception of FPO, the self-help groups promoted by SVA had been undertaking small-scale value-addition activities, storage and marketing of produce grown by its members to fetch better prices.
- The FPO has been formed to formalize the value addition activities and to upscale the operations.
- Currently, associated with commodity trading & spices business with 614 farmers of Nuapada district of Odisha.
- Organized awareness camp in Nuapada district, Odisha on providing information about the Covid-19 virus and protection to be taken for the same, right way to wash their hands.



# LOAN PRODUCTS FOR FPOs- FEATURES

## ELIGIBLE INSTITUTIONS

- a) Producer Organisations, farm and off-farm sector, registered under any statute of law
- b) Federations/societies of beneficiaries producing or marketing agriculture and allied products
- c) Commodity Specific Federations/societies
- d) For on lending to POs by Producer Organisation Promoting Institutions (POPIs) who are engaged in the promotion and nurturing of POs
- e) Any other registered organisation or legal entity of similar kind not listed above

## ELIGIBLE ACTIVITIES

- a) Working capital requirement for procurement and sale of agricultural inputs and procurement of produce for collective marketing, value addition and processing.
- b) Term loan for creation of common infrastructure like soil testing labs, nurseries, irrigation infrastructure, farm machinery, custom hiring centres, post-harvest handling facilities, processing units, storage infrastructure, transport, other infrastructure requirement of PO etc
- c) Pledge loans against Electronic Warehouse receipt. (eNWR).
- d) Bulk loans to POPIs/ POs for lending for asset creation at member level like purchase of dairy animals, sheep/goat rearing, poultry, irrigation infrastructure etc.
- e) Any other business activity which is helping the PO and its members to generate income

- I. The PO should have been incorporated at least for six months prior to submission of loan application. They should have at least one balance sheet as on the date of application.
- ii. They should have a minimum subscribed share capital of Rs.2 lakh (audited or as per ROC) with positive Net Worth.
- iii. They should not have been in default to any organization
- iv. They should comply with legal requirements such as necessary licences, TIN/GST number etc.
- v. They should have a regular CEO in place
- vi. They should have a well laid out business plan at least for the next one year
- vii. The PO should fall into the A or B Category of POs based on NABKISAN rating tool

- A. Direct loan eligibility for start-up POs (POs with age of up to 2 years from the date of incorporation) : upto 5 times of the net worth
- B. Matured POs (viz. POs with age of more than 2 years from the date of incorporation): up to 10 times the net worth.
- C. High potential POs (POs with age of more than 2 years from the date of incorporation and Turnover in excess of Rs.100lakh in the preceding year or average of preceding 3 years): upto 20 times the networth.
- D. Quantum of loan will be 85% of the total project cost.
- E. Minimum margin of 15% for all categories of POs.

## ELIGIBLE CRITERIA

## LOAN QUANTUM

## INTEREST RATE

- a) Attractive and Competitive rate of interest.
- b) Rate of interest is as per the interest rate policy of NABKISAN applicable from time to time. At present, it is in the range 10.7% to 11.55% for POs.
- c) The PO/ POPI will be advised the applicable rate of interest at the time of sanction.

## FEE AND CHARGES

- I. Processing Fee: A processing fee of minimum 0.25% plus applicable taxes and a maximum of 1% plus applicable taxes will be charged as per the following details
  - a. First time: 1% of loan amount plus applicable taxes
  - b. Second time: 0.50% of loan amount plus applicable taxes
  - c. Third time & onwards / repeat sanction: 0.25% of loan amount plus applicable taxes
- ii. Credit Guarantee Fee: If the proposed facility is covered under any guarantee cover (at present NABARD Credit Guarantee, SFAC Credit Guarantee, Rabo Bank Guarantee) the guarantee fee plus applicable taxes are to be borne by the borrowing entity.
- iii. Insurance: All immovable assets, capital items, stocks financed by NABKISAN shall be insured and the cost shall be borne by the borrowing entity.

- 1) Primary Security: Hypothecation of assets created out of NKFL loan.
- 2) Guarantee Coverage: Collateral free loans with coverage under Credit guarantee schemes viz., NABARD, SFAC, Rabo Foundation, State specific schemes of Tamil Nadu / Odisha or any other guarantee mechanisms.
- 3) Collateral securities (Cash collateral, immovable property, etc)
- 4) The partial/full corporate guarantee of reputed companies having business relations with POs is acceptable
- 5) Letter of comfort from promoting institutions of the POs and undertaking letter from BODs of POs may be explored as additional comfort.

## SECURITY

- a) Maximum Repayment period is 7 years for term loans including moratorium period, if any.
- b) Upto 18 months for working capital loans including moratorium period, if any.

## REPAYMENT PERIOD

## CONTACT NUMBERS OF BUSINESS DEVELOPMENT MANAGERS

<b>Corporate Office</b>	<b>Ankush Rathod</b>	<b>9927005983</b>
	<b>Shifali Sharma</b>	<b>8988221943</b>
<b>Maharashtra</b>	<b>Mahesh Bhoyar</b>	<b>9860444195</b>
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<b>Tamilnadu &amp; Kerala</b>	<b>Johnson Paul</b>	<b>9994580575</b>
	<b>Surendran Sethupathi</b>	<b>9791477568</b>
<b>Karnataka</b>	<b>Padmapriya</b>	<b>8310021086</b>
<b>Andhra Pradesh &amp; Telangana</b>	<b>Nagasiva Prasad</b>	<b>8885222031</b>
<b>West Bengal</b>	<b>Suman Chatterjee</b>	<b>7766916973</b>



## **NABKISAN FINANCE LIMITED**

**(A Subsidiary of NABARD)**

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E-mail : finance@nabkisan.org

Website : [www.nabkisan.org](http://www.nabkisan.org)  
Portal : [krishimanch.nabkisan.org](http://krishimanch.nabkisan.org)

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