



**Nabkisan Finance Limited**  
(A subsidiary of NABARD)

c/o NABARD, Head Office, Ground Floor, D Wing, Plot No. C-24, G Block,  
Bandra Kurla Complex, Bandra East, Mumbai 400051

“Supporting Livelihoods, Nurturing Enterprises, Fostering Growth”

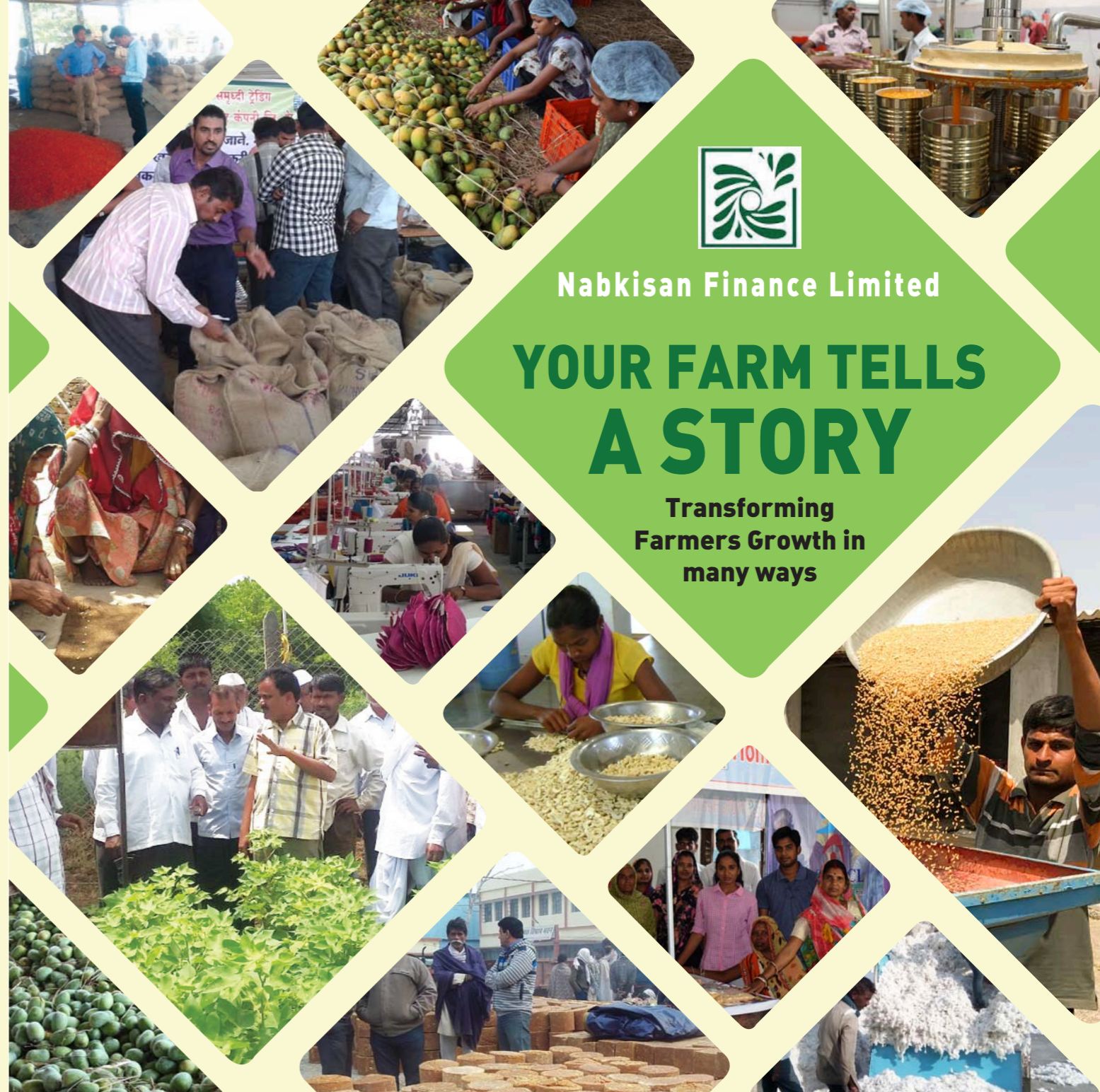
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**Nabkisan Finance Limited**

**YOUR FARM TELLS  
A STORY**

**Transforming  
Farmers Growth in  
many ways**



## About us: NABKISAN Finance Ltd.

NABKISAN Finance Ltd. (formerly "Agri Development Finance (Tamil Nadu) Ltd.") was incorporated under the Companies Act, 1956 on 14th February 1997. NABKISAN is a subsidiary of National Bank for Agriculture and Rural Development (NABARD) with equity participation from NABARD, Govt. of Tamil Nadu, Indian Bank, Indian Overseas Bank, Tamilnad Mercantile Bank, Canara Bank, ICICI Bank, Federal Bank, Lakshmi Vilas Bank and a few Corporates/ Individuals. The company is notified as a Non-Banking Finance Company (NBFC) by RBI.

The main objective of the company is to provide credit for promotion, expansion and commercialization of enterprises engaged in agriculture, allied and rural non-farm activities. NABKISAN provides financial assistance for livelihood/ income generating activities by extending credit to Panchayat Level Federations, Producer Collectives, Trusts, Societies and Section 25 companies/ MFIs for on-lending to its member SHGs/ JLGs. The focus of the company in future will also be on supporting Farmer Producer Organizations (FPOs) and Primary Agriculture Cooperative Societies (PACS) with the objective of facilitating linkage of small farmers with agriculture value chains.

## NABKISAN's Loan Products for FPOs.

NABKISAN provides special focus to meet the credit requirements of the FPOs, so as to make them sustainable business entities in the long run. Further, to enable PACS emerge as 'One Stop Shop' for meeting all the needs of the farmers, NABKISAN extends credit facility to the PACSs directly, which enables the members to have better bargaining facility in the market and also become more competitive in the long run. Keeping in view the credit requirements of the FPOs which are promoted under various programmes, NABKISAN has initially designed five types of Loan Products for extending financial assistance to FPOs, as under:

- Loans to FPOs eligible for Credit Guarantee Assistance of SFAC.
- Loans to FPOs/POs not eligible under Credit Guarantee Assistance of SFAC.
- Loans to Promoting Institutions for on lending to FPOs/POs.
- Emerging FPOs with promising prospects.
- Loans to start-up FPOs.



## Client's Speak

“ We found Nabikisan a truly pro farmer and a very sensitive organization in helping business development of Farmers Producer Organization by providing lower interest rate credit facilities without cumbersome procedure. They are also trying to develop different customized credit package/ facilities for the FPOs with reduced interest rate which is a very good initiative and will force others too to improve their services keeping in mind the interest of the small farmers of the country. We wish the institution all the best to become the topmost financial institution of the country within period of 5 years.”

**Yogesh Dwivedi, Chief Executive Officer**

Madhya Bharat Consortium of Farmers Producer Companies (MBCFPC) Bhopal, (State Federation of Farmers Producer Originations of Madhya Pradesh)

“ Working with Nabkisan has been a good experience. With continuous support and advisory from Nabkisan, we at AgroStar have been able to successfully demonstrate a new model of lending to farmers in Maharashtra. We jointly built a product by bundling agri-inputs, agri-advisory and credit, aimed at helping farmers to realize better yields & quality produce and there by realize higher income. NabKisan was one of the first believers of the model and has gone the extra mile to work with us closely to build a scalable model which can now be replicated to impact 1000s of farmers. We express our gratitude to NabKisan and aim to build a stronger relationship with the team to help farmers win ”

**Shardul Sheth, CEO**

AgroStar, Pune, Maharashtra

“ We approached Nabkisan Finance Ltd. In 2016-17. Because of the timely financial assistance from Nabkisan, we were able to store 1000 quintals of seeds in godown and able to receive ₹ 25.00 lakh as a subsidy from government. After selling the seeds, we were able to make a profit of ₹ 10.00 lakh. Similarly, we availed a loan of ₹ 55 lakh in 2017-18 and stored 1100 quintals of seeds and avail subsidy of ₹ 25.00 lakh. Because of Nabkisan Finance Ltd, our financial woes have been addressed and we were able to undertake business operations.”

**Vasant Landkar, Chairman**

Krushideep Agricultural Producer Company Ltd., Washim, Maharashtra

“ NKFL interest rate has certainly benefited our FPOs. In Tamil Nadu, 11 FPOs have been linked with NKFL for procurement of various agri-commodities, setting up of input shop and its operations. The initial support for various FPOs have enabled the companies to strengthen themselves to be credit worthy. Another great feature of NKFL has been the turnaround time (TAT), the timely support helps the FPOs to plan and implement as per the business plans.”

**K. Subramanian - Program Director**

Centre for Indian Knowledge Systems (CIKS), Tamil Nadu

“ Availing a loan of ₹ 25.00 lakh from Nabkisan Finance Ltd. helped the small and marginal women shareholder farmers as well as the non-member women farmers in the tribal areas. Before the intervention by Nabkisan, we were unable to fetch remunerative prices for our produce. The timely financial support from Nabkisan has helped us in expanding our business activities and we will try to become a sustainable Farmer Producer Company and grow our business activities. We are thankful to the entire Nabkisan team for their support.”

**Revitibai Tekam, President,**

Mandla Tribal farmers Producer Company,  
Mandla, Madhya Pradesh



## VASUNDHARA VRISH VANWADI JALSINCHAN VIKAS SAHAKARI MANDALI LTD. (VASUNDHARA), GUJARAT



**Estd :**  
December 1985

**District :**  
Navsari

**State :**  
Gujarat

**Promoted by :**  
Bharatiya Agro  
Industries  
Foundation (BAIF)

**NKFL Loan :**  
₹ 50 lakh

The Society is an example of people's initiative and self-development. It is a locally managed, farmer's co-operative society that effectively caters to the needs of tribal farmers in the 30 villages of Vansda area. The members of the co-operative are 100% tribal families who are all participants of NABARD's Tribal development projects. The villages are in the periphery of 45 kms from the office of the society.

VRINDAVAN plant is located in the wadi area where fruits and vegetables are abundantly grown throughout the year. Products are processed at well-equipped and hygienically processing plant which is situated in Lachhakadi village in Vansda. Factory has a quality control laboratory to keep a track on the various norms standards laid down by Food Safety and Standards Authority of India (FSSAI). Factory is currently engaged in the production of mango pulp, various kinds of pickles, juices and jams. Cooperative makes systematic arrangement for procurement for fruits and vegetables from farmer orchards. It has evolved and implemented very elaborate quality management system starting from raw material to delivering finished products to end users. Processing plant is certified under ISO 22000-2005.

The Society through parent organisation BAIF/DHRUVA facilitates to provide convergence benefits of various developmental projects implemented in the area to members.

## FOREWORD



NABKISAN Finance Ltd., a subsidiary of NABARD, is focusing on credit linking of Farmer Producer Organisations (FPOs). In the last two years, NABKISAN took several initiatives to extend financial support to the FPOs directly. Another strategy to reach out to the FPOs is to fund Producer Organisation Promoting Institutions (POPIs) which have promoted FPOs. NABKISAN entered into Business Facilitator agreement with agencies to increase FPO lending. All these models have started yielding results as NABKISAN is able to lend to more than 200 FPOs.

FPOs are still in nascent stage and require lot of capacity building and handholding support. FPOs which are upcoming should be motivated to learn from the success stories of FPOs which have demonstrated the power of FPOs. Information

dissemination on good working FPOs will certainly be useful for FPOs to work out their strategy to conduct their business operations in an efficient manner benefitting large number of member farmers.

NABKISAN with two years of experience in the FPO lending space thought that compilation of success stories in the form a Coffee Table Book will motivate the existing FPOs and POPIs and other stakeholders to understand the key inputs of the success and replicate them with the FPOs promoted by them. NABKISAN has also launched a web-portal, KRISHIMANCH (<http://krishimanch.nabkisan.org/NABKISAN/>) which will serve the purpose of knowledge sharing among the FPOs.

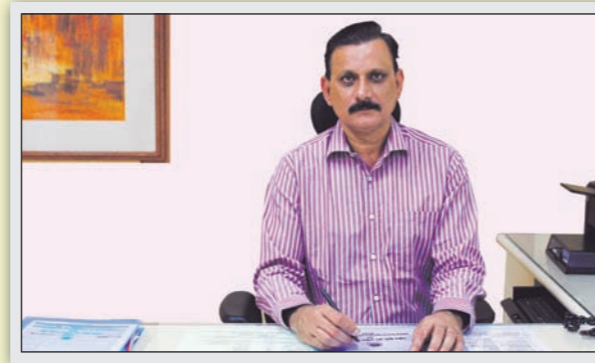
I am confident that the compilation of success stories of 30 FPOs across various states will benefit the FPOs and stakeholders and will go a long way in strengthening the FPO movement in the country which should help large number of farmers.

(R. Amalorpavanathan)  
Chairman-Nabkisan Finance Ltd.  
Place: Mumbai

## PREFACE

With continued fragmentation of landholdings and disorganization, the small landholding based agriculture is increasingly becoming unviable. Due to low scale of operation, lack of access to public resources, quality inputs, modern technologies and assured market, the small/marginal farmers are unable to enhance productivity, add value to their produce and realize optimal returns from their marketable surplus. To address this, the Producer Organisations have been formed with support from promoting institutions and several initiatives of the government. For the FPOs as an aggregator, the quality/standard inputs can be procured at competitive rates in view of the volume involved and at the same time, produce can also be sold at higher prices which adds to the income of the farmers. Major challenge faced by the FPOs is access to the institutional credit for undertaking business operations as they are at a nascent stage.

In this context, NABKISAN Finance Ltd. was incorporated as a subsidiary of NABARD for providing financial support to these POs. The corporate office of NABKISAN Finance Ltd. was inaugurated in Mumbai in 2015 for expanding the



operations and outreach to other states. NABKISAN has adopted a flexible approach and financed 200 FPOs across 9 states. Few of the POs which have been credit linked by NABKISAN have been covered in this booklet. Though we have a long way to go, this type of publication will help in demonstrating the success of the FPOs and the strategy to be adopted by the FPOs at nascent stage.

(Satyajit Dwivedi)

Chief Executive Officer- NABKISAN Finance Ltd.

Place: Mumbai

## DIXAL VIBHAG BAGAYAT SAHAKARI MANDALI LTD., GUJARAT



**Estd :**  
January 2000

**District :**  
Valsad

**State :**  
Gujarat

**Promoted by :**  
Bharatiya Agro  
Industries  
Foundation (BAIF)

**NKFL Loan :**  
₹ 14 lakh and  
₹ 20 lakh

Dixal Vibhag Bagayat Sahakari Mandali Ltd. (DVBSML) is a cooperative society registered under Gujarat Co-operative Societies Act 1961 with its members spread across 22 villages of Kaprada in Valsad district. The major activities undertaken by the Dixal cooperative pertain to the Wadi yield enhancement, winter crop cultivation and supply of seeds and fertilizers.

126 members procured fertilizers and 484 members availed paddy seeds and yam tubers worth ₹ 4.5 lakh from the cooperative during Kharif 2016. The cooperative has successfully taken up aggregation (its farmers receiving a 10% premium over local prices) & retail sales of vegetables with a total of 22.5MT of vegetables at NABARD Residential Complex Mumbai. It has also organized the sale of 17.9MT of vermi-compost produced by its SHGs.

The cooperative has availed working capital from NABKISAN for procurement and processing of raw cashew, fresh mango and other fruits and vegetables from members who bring their produce to procurement centres from which the produce is moved to the processing facility for pulping.

The society also distributes dividend/bonus according to the quantity of the produce supplied by member to the society. Last year, ₹ 3 per kg of cashew was given to farmers as patronage bonus.

PATRONAGE BONUS ATTRACTING MORE FARMERS TOWARDS COLLECTIVES



## KARCHONDH VIBHAG BAGAYAT SAHKARI MANDALI LTD., GUJARAT



**Estd :**  
November 2001

**District :**  
Valsad

**State :**  
Gujarat

**Promoted by :**  
Bharatiya Agro  
Industries  
Foundation (BAIF)

**NKFL Loan :**  
₹ 15 lakh,  
₹ 20 lakh

Karchond Vibhag Bagayat Sahakari Mandali Ltd. (KVBSM) is an outcome of ADPG/Tribal Development project in Kaprada block of Valsad Dist. The cooperative has 100% representation from tribal members and the cooperative is helping in generation of employment for the local tribal youth.

The project area comprises of 14 predominantly tribal villages of Kaprada block of Valsad District. The entire region is composed of closely packed low-lying hills with high rainfall and high run-off during rainy season and agriculture largely rain-fed and limited to the rainy season. A majority of small farmers and landless labourers have no other source of income that could improve their economic condition.

The total number of members increased to 1615 members in 2017 with 64% active participation from the tribal members. The total loan amount availed from NABKISAN is ₹ 35 lakh. The total revenue that the cooperative was able to generate in 2014-15 is ₹ 25 lakh which has increased to ₹ 46.98 lakh in March 2017. The cooperative has established marketing linkages and is pursuing retail and wholesale marketing which is done by VAPCOL under the brand name of "Vasundhara". The unique feature of the cooperative is the patronage bonus based on the participation with VAPCOL.

GENERATION OF EMPLOYMENT FOR THE TRIBAL YOUTH VIA PRODUCER COLLECTIVE

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## SUCCESS STORIES

## AMLA UTPADAK SAHAKARI SAMITI LIMITED, RAJASTHAN



**Estd :**  
July 2003

**District :**  
Udaipur

**State :**  
Rajasthan

**Promoted by :**  
Bharatiya Agro  
Industries  
Foundation (BAIF)

**NKFL Loan :**  
₹ 15 lakh

Amla Utpadak Sahakari Samiti Limited (AUSL) established in the year 2003 is promoted by Bharatiya Agro Industries Foundation (BAIF). AUSL is an Indian Gooseberry Producer's Cooperative promoted by experienced farmers belonging to Jhadol block of Udaipur district. A loan assistance of ₹ 15 lakh has been sanctioned for procurement of Gooseberry and Sugar which is the key raw material for preparation of Candy and Murabba.

In the past decade under Wadi project of NABARD and other development agencies, many farmers in the Jhadol block have undertaken horticulture crops like Gooseberry. When Gooseberry production started, farmers and BAIF who promoted the Wadi Cultivation realized that because of the unorganized and monopolistic market they are not getting the right price. To address such shortcomings, farmers with help of BAIF, collectivized themselves into the AUSL.

The members are traditional farmers and all of them have adequate experience in crop cultivation. In past 2-3 years almost 50% of the total production is sold to the VAPCOL, which minimizes the trade risk. AUSL has the strong guidance and support from BAIF and the promoting institute has very rich experience of promoting and supporting the Community Based Organizations (CBO) like AUSL.

FPO has established linkages with the big sugar traders like Vardhman Trading and on the forward side, the FPO has established informal market linkages for the sales of Candy and Murabba.

## OVERCOMING THE MARKETING CHALLENGES



## VASUNDHARA AGRI-HORTI PRODUCER COMPANY. LTD, MAHARASHTRA



**Estd :**  
July 2004

**District :**  
Pune

**State :**  
Maharashtra

**Promoted by :**  
Bharatiya Agro  
Industries  
Foundation (BAIF)

**NKFL Loan :**  
₹ 100 lakh

Vasundhara Agri-Horti Producer Co. Ltd (VAPCOL), Pune, a multi-state second-tier farmer organisation registered as a Producer Company under the Companies' Act in 2004 with membership of Farmer Organisations (registered or unregistered) was promoted by BAIF. There are 15 Cooperatives operating in Gujarat, 28 Farmer Organisations operating in Maharashtra and 12 Producer Groups from other States (namely Madhya Pradesh, Uttar Pradesh, Chhattisgarh, and Rajasthan) who are members of VAPCOL.

After an initial period of building a member-base, it began operations in 2008-09; VAPCOL was formed for the purpose of carrying out the business of procurement, grading, marketing, selling, export of primary produce of the members or procurement of goods or services for their benefit. Today the producer company has a membership base of 55 producer organizations spread across various States of India representing a primary membership base of about 41000 farmers. VAPCOL deals in multiple commodities produced by its members primarily fruit and nuts.

The paid up capital of the company as on 31.03.2016 is ₹ 216.73 lakh. For the year 2017, revenue from operations are expected to be ₹ 268.70 lakhs, total revenue at ₹ 291.59 lakhs and total expenses are projected at ₹ 283.29 lakhs with projected profit of ₹ 8.30 lakhs. The company has availed ₹ 100 lakh loan from NABKISAN to procure from members and for on-lending to the members of VAPCOL for the procurement of raw material (Mango, Cashew etc.)

INNOVATION LEADING TO WIN-WIN MODEL FOR THE FPC

## SAI PRAVARA SHETKARI PRODUCER COMPANY LTD., MAHARASHTRA



**Estd :**  
February 2015

**District :**  
Ahmednagar

**State :**  
Maharashtra

**Promoted by :**  
Maharashtra  
Agricultural  
Competitiveness  
Project (MACP)

**NKFL Loan :**  
₹ 30 lakh

Sai Pravara Shetkari Producer Company Ltd. (SPSPCL) is a company of producers belonging to five blocks of Ahmednagar district in Maharashtra. 500 shareholders of the FPC were incubated by Wipro as a part of the World Bank aided Maharashtra Agricultural Competitiveness Project (MACP) in February 2015. The company was formed with support from the Agriculture Technology Management Agency (ATMA). Grant Thornton (GT) has supported the FPC for developing the business plan and for strengthening the backward and forward linkages. The guidance from GT and appointment of an efficient manager has helped the company to diversify its portfolio and start trading in maize, onion and agro-inputs from 2016-17.

The FPO has availed support from ATMA, Krishi Vigyan Kendra, Rahuri and Agriculture University, Rahuri and the Block Agriculture Office regarding the suggestions and feedback on cotton, maize and onion trading.

The company has signed an arrangement with Thailand based Charoen Pokphand Foods Public Company Ltd. and ATMA acting as the mediating and coordinating agency for the market arrangement. Out of the total turnover of ₹ 124.68 lakh generated by the company in the year 2016-17, around 71% of total turnover came from pulses procurement and trading, 0.8% from input sales, 28% from maize and onion trading.

SUPPORTED UNDER THE WORLD BANK AIDED- MAHARASHTRA AGRICULTURAL COMPETITIVENESS PROJECT

## RENUKAMATA AGRO PRODUCER COMPANY LTD., MAHARASHTRA



**Estd :**  
March 2016

**District :**  
Aurangabad

**State :**  
Maharashtra

**Promoted by :**  
Dilasa Janvikas  
Pratishthan

**NKFL Loan :**  
₹ 10 lakh  
(for onlending  
to Dilasa Janvikas  
Pratishthan)

Aurangabad is well known for Paithani, a variety of sari which is considered one of the richest in India is on the decline with very few mills running it. Although the returns are high, mulberry farmers in Paithan are forced to go to Ramanagaram in Karnataka as there is no local marketing channel for silk cocoons, and this puts them at the mercy of the local traders. It is in this backdrop and with an intent to bridge the gap between government, sericulture department and farmers that the Renukamata Agro Producer Company Ltd. was formed.

With the financial backing from NABKISAN and project support from Dilasa Janvikas Pratishthan, they're now able to provide agri inputs to the mulberry farmers, purchase and sell of cocoon and build the capacities of their 142 member farmers. They also have the necessary internal systems in place to run their day-to-day operations in a smooth manner. The visibility of this company is reflected in the success stories of many member farmers able to get stable income through the company.

BEACON OF HOPE AMIDST THE BACKDROP OF DROUGHT

## KARNAVATI AGRI PRODUCER COMPANY LTD., MADHYA PRADESH



**Estd :**  
December 2006

**District :**  
Panna

**State :**  
Madhya Pradesh

**Promoted by :**  
District Poverty  
Initiative Project (DPIP)

**NKFL Loan :**  
₹ 20 lakh  
on-lending through  
Ananya Finance

The FPC was established in December 2006, under the District Poverty Initiative Project (DPIP) of Madhya Pradesh Government funded by the World Bank. In 11 years, the company has increased its membership base to 3240 members. From past few years, the company has been strategically shifting its focus from increasing the membership base to increase the proportion of active members in the existing base. As a result, the company has been able to increase the percentage of active members to 42% from 20-30% almost 3 years back.

The company is pursuing the businesses of agri-inputs trading and commodity trading. Panna district is one of the most drought prone district of Madhya Pradesh. KAPCL has a woman CEO, who manages all the operations of the FPC with the support of board of directors.

KAPCL has been able to achieve phenomenal growth in the last financial year. The turnover was increased by almost 300%, from ₹ 2.24 Crore in FY 2015-16 to ₹ 8.03 Crore in FY 2016-17. Similarly, the profits also quadrupled from ₹ 0.89 lakh in FY 2015-16 to about ₹ 3.15 lakh in FY 2016-17.

PRACTICING GENDER EQUALITY, INCLUSIVENESS WITH LONG TERM SUSTAINABILITY



## AVIRAT AGRO PRODUCER COMPANY LTD., GUJARAT



**Estd :**  
July 2006

**District :**  
Amreli

**State :**  
Gujarat

**Promoted by :**  
Shikshan Ane Samaj  
Kalyan Kendra  
(SASKK)

**NKFL Loan :**  
₹ 50 lakh

Avirat Agro Producer Company Ltd. (AAPCL) has been promoted by Shikshan Ane Samaj Kalyan Kendra. As of now, AAPCL has 2015 shareholders out of which 252 are women shareholders.

AAPCL has done cotton trading in the past. In the ongoing financial year, AAPCL has requested ₹ 50 lakhs working capital for Ground nut and Mango procurement from the member farmers. On the backward part of value chain, the FPC purchases groundnut and castor seeds from the Anand Agriculture University for sales amongst the farmers. On forward side, the FPC is going to establish the marketing linkage with Big Basket and other reputed sellers in different parts of the country for marketing their produce.

The service area of the FPC is famous for producing Kesar variety of mango which commands a premium among the buyers in southern and western part of India. The FPC is leveraging this natural branding to bring in much-needed higher margins in the business.

Mango trading largely contributes to the bottom line of the FPC. Hence, attaining the right balance between the businesses of cash crops and fruits has helped the FPC to maintain healthy bottom line in its past 11 years of operation.

HEDGING RISKS THROUGH ACHIEVING RIGHT BALANCE BETWEEN CASH CROPS AND HORTICULTURAL CROPS

## GREEN VISION FARMERS PRODUCER COMPANY LTD., MAHARASHTRA



**Estd :**  
August 2015

**District :**  
Nashik

**State :**  
Maharashtra

**Promoted by :**  
Yuva Mitra

**NKFL Loan :**  
₹ 28 lakh and  
₹ 30 lakh

Established in 2014, Green Vision Farmers Producer Company Ltd. was formed by Yuva Mitra, a reputed organization working in Nashik, Maharashtra. The FPC started its operations with 482 shareholders and has now grown to a 560 members company with 70% active members doing operations with the company.

The company was started with an objective of establishing a one stop shop in the form of an agri-mall for the sale of agri-inputs. The company has undertaken procurement of fruits, vegetables and pulses from about 950 farmers. After receiving the licenses, the company has started a 2200 sq. ft. agri-input shop well stocked with pesticides and seeds. A grading and packing house of 2200 sq. ft. has also been constructed for procurement, sorting, grading and packing of onions apart from the agri-input shop at Wadangali, Nashik. The turnover of the company increased from ₹ 3 lakh to ₹ 300 lakh in a span of one year from 2014-15 to 2015-16.

The company plans to undertake export business of pomegranate in future with an increased loan assistance.

AGRO-ADVISORY, TRADING OF FRUITS AND VEGETABLE



## VEERACHOZHAN UZHAVAN PRODUCER COMPANY LTD., TAMIL NADU



**Estd :**  
October 2015

**District :**  
Nagapattinam

**State :**  
Tamil Nadu

**Promoted by :**  
Centre for Indian  
Knowledge Systems  
(CIKS)

**NKFL Loan**  
₹ 20 lakh

Veerachozhan Uzhavan Producer Company Ltd. (VUPCL) is an FPC promoted by experienced farmers belonging to Kuthalam, Mayiladuthurai in Nagapattinam district. It has strong guidance and support from Centre for Indian Knowledge Systems (CIKS), the Resource Agency for NABARD and SFAC in Tamil Nadu for promotion and guidance for FPCs.

The total number of shareholders has increased from 452 in March 2016 to 705 in March 2017. The business activities pursued by the FPC began over the past few months in 2016 with procurement and input supply activities pursued by the company. VUPCL has got required licenses from the necessary departments to carry out their business without any hassles.

The company members are engaged in seed production with valid certification from the concerned department. VUPCL is currently working with the farmers for seed production on their seed plots and have produced 92 tonnes from these farmers and plans to scale up seed production gradually. VUPCL has centralized market tie ups and storage facility for selling the produced crops benefitting the shareholders. The current year business revenue transactions amounted to ₹ 49 lakh. With the collective action of the farmers and strong market linkages established, the trade risk is very less.

STRENGTHENING MARKET LINKAGES

## NARSINGH FARMERS CROP PRODUCER COMPANY LTD., MADHYA PRADESH



**Estd :**  
June 2006

**District :**  
Narsinghpur

**State :**  
Madhya Pradesh

**Promoted by :**  
District Poverty  
Initiatives  
Project (DPIP)

**NKFL Loan :**  
₹ 44 lakh

Established in 2006, Narsingh FPCL is actively involved in agri-input sale, seed production, procurement and sale of agricultural produce. Narasinghpur district is well known for sugar cane production and production of jaggery from sugar cane. The company procures, aggregates and sells sugar in the market at better margins as compared to what is offered by the middlemen. The company is also well equipped with the seed processing infrastructure and machinery and has seed processing grader with a capacity of 10 Qtl/hour. At present, the company is operating from its rented godown of 200 MT capacity.

The company has 1800 shareholders spread over 35 villages in and around Narasinghpur and active shareholders of 700.

Pulses are also the major produce of the farmers at Narsinghpur. On the backdrop of this production, FPC in the FY 2015-16 started the pulses procurement for the SFAC. It turned out to be a very successful programme for the FPC and the turnover increased from ₹ 78 lakhs to ₹ 9.79 Crore. The profits also increased by 140% and the FPC was able to benefit more than 1,000 member farmers in the process.

JAGGERY TRADING FOR SWEET RETURNS



## NAGAI DISTRICT FISHERMEN SANGAM'S FEDERATION TAMIL NADU AND PUDUCHERRY



**Estd :**  
April 2010

**District :**  
Nagapattinam AND  
Karaikal

**State/UT :**  
Tamil Nadu, Puducherry

**Promoted by :**  
South Indian Federation  
of Fishermen  
Societies (SIFFS)

**NKFL Loan :**  
₹ 110 lakh

Promoted by SIFFS, the Federation has formed 31 fishermen societies and 216 fish vending women JLGs. The federation has its operations in Nagapattinam district in Tamil Nadu and Karaikal district in Union Territory of Puducherry. It is working for the fishermen and women by providing them credit, getting fair price through collective action, inculcating habit of saving among the fishermen and women, improving credit worthiness to avail formal credit for their development, enrolling the members in social security schemes, organizing women into JLGs and providing livelihood support. The society has availed loan from NABKISAN and was able to provide credit to 374 members through the JLGs and SHGs of the members, thus bringing them under the formal banking channel.

Activities undertaken by the federation so far:

- Eliminating money lenders and middlemen
- Facilitating in marketing of the catch and ensuring immediate payment
- Enabling the livelihood of the fisherwomen through marketing/sales of fish locally
- Getting fair price for the fish catch through collective action
- Inculcate habit of saving among the fishermen and women
- Making the members credit worthy to avail formal credit for their development
- Enrolling the members in social security schemes of the Government
- Organising women into JLGs and providing livelihood support

FISHING OUT OF TROUBLED WATERS

## KALI SINDH FARMER PRODUCER COMPANY LTD., MADHYA PRADESH



**Estd :**  
October 2015

**District :**  
Ujjain

**State :**  
Madhya Pradesh

**Promoted by :**  
District Poverty  
Initiative Project (DPIP)  
by Centre for  
Advanced Research &  
Development (CARD)

**NKFL Loan :**  
₹ 12.80 lakh

Farmers from 18 villages of Mehidpur block and 12 villages of Tarana block of Ujjain district came together to establish Kali Sindh FPCL in October 2015. By virtue of being a promoting institution, Centre for Advanced Research & Development (CARD) NGO has been involved in all day-to-day operations of the company, the staff has been deputed by the CARD NGO and they are providing all the capacity building support and technical support to the producer company. The Company is being managed by the Board of Directors with the support of the CEO. At present, the company has 5 Directors, 6 promoters and a CEO. The board members who came for the discussion have shown keen interest in the operations of the company. They are fully aware about the challenges which the company is facing and the fund-raising activities which are being undertaken by the company. Training of member farmers under Solidaridad project has been conducted on Good Agricultural Practices/Package of practices for Soybean crop production.

In the ongoing financial year, the FPC has planned to utilize the funds from NABKISAN for trading of following Agri-inputs (Seeds, Fertilizers and Pesticides) in three seasons viz FPC has undertaken Soybean seeds trading in a very small scale, mainly on the trial basis to understand the intricacies of the business.

IMPORTANCE OF CREATING AND MANAGING RIGHT PORTFOLIO OF PRODUCTS



## SALKANPUR FARMER PRODUCER COMPANY LTD., MADHYA PRADESH



**Estd :**  
May 2014

**District :**  
Sehore

**State :**  
Madhya Pradesh

**Promoted by :**  
Vrutti Livelihoods  
Resource Centre  
(VLRC)

**NKFL Loan :**  
₹ 6 lakh and  
₹ 20 lakh

Salkanpur FPC was established in Rehti block, which is one of the most backward block of Sehore district in terms of availability of services (both agriculture and financial) to the farmers. The farmers who faced such challenges for many years came forward with the support of Vrutti and NABARD to form the producer company. The objective was to create an institution which can act as 'One Window Service Provider'.

Salkanpur FPC availed the working capital assistance of ₹ 6 lakh from NABKISAN and utilised it completely for the purchase of seeds of Pigeon pea, Black gram and Soybean. Some key figures to explain their growth from FY 2015-16 to 2016-17 are number of members increased by 25%, turnover increased by 137%, number of farmers benefitted increased by 580%. It can be clearly deciphered from the above figures that a large number of farmers who benefitted were not members that time and will become the members in the upcoming pigeon pea procurement season. As of now, the FPC has taken a second debt assistance of ₹ 20 lakh from NABKISAN.

ADOPTING LOW RISK AND ASSURED INCOME STRATEGY

## YAVATMAL KRUSHI SAMRUDHI TRADING & PROCESSING PRODUCER COMPANY LTD., MAHARASHTRA



**Estd :**  
December 2011

**District :**  
Yavatmal

**State :**  
Maharashtra

**Promoted by :**  
Tata Trusts

**NKFL Loan :**  
₹ 50 lakh

The FPC was formed with 900 shareholders from 34 villages of Ner & Kalam block in Yavatmal district which are challenging areas with limited access to agri-extension services.

Yavatmal is a predominantly pulses growing district. Usually, the marketing of pulses is done at Akola and Latur while other markets such as Nagpur and Indore have been tapped for the sale of Tur, Cotton, Soybean and Jowar. This gave confidence to Tata Trusts to mobilize the farmers to build institutions like Farmer Producer Companies and replicate them.

The company availed a ₹ 50 lakh loan from NABKISAN with the twin objectives of:

- Providing productivity enhancing crop inputs (neem oil cake, fertilizers and pesticides) to the farmers through an Agro Service Centre in their local vicinity at a reasonable price.
- Undertake trading of Tur, Soyabean, Gram etc. with the members as well as the non-members.

With the experience of Tata Trusts in enhancing productivity and nurturing farmers of the company, the FPC members have initiated improved agricultural practices with collective marketing for their holistic development.

AGRO INPUT TRADING IN VIDARBHA AREA OF MAHARASHTRA



## NISARG VIKAS PRODUCER COMPANY LTD., MAHARASHTRA



**Estd :**  
September 2011

**District :**  
Beed

**State :**  
Maharashtra

**Promoted by :**  
Nisarg Vikas  
Bahuudesiya Seva-  
Bhavi Santha  
(NVBSB)

**NKFL Loan :**  
₹ 45 lakh

Nisarg Vikas Producer Company Ltd. (NVPCL) is promoted under the PRODUCE fund of NABARD by the members of a well-established NGO-Nisarg Vikas Bahuudesiya Seva-Bhavi Santha (NVBSBS) based in Ambejogai block of Beed, Maharashtra.

This company has been set up in the drought prone Marathwada region of Maharashtra. The FPC has envisaged to better the incomes of their farmer members by helping them adopt modern practices of farming, collective marketing of the agri-produce procured from their farmer members and promote a culture of entrepreneurship. To address this, the FPC has constructed a 2000 MT godown for storage, processing and value addition of the agriculture commodities.

The promoters of the company have several years' experience of working on various schemes of Government of Maharashtra and with NABARD. The total number of shareholders grew from 831 in March 2016 to 1134 in February 2017. The company is actively involved in the procurement, marketing, trading and processing, of agricultural commodities like Soyabean, Tur, Moong, Gram with the support and active involvement of 85% of the shareholders of the company. The turnover of the company has increased from ₹ 8 Lakh in May 2016 to ₹ 4 Cr in August 2017. The company plans to modernize their procurement and processing functions in the near future and gain a better understanding of the agricultural value chain.

REAPING BENEFITS UNDER THE SFAC CREDIT GUARANTEE

## MONESHWAR FARMER PRODUCER COMPANY LTD., MADHYA PRADESH



**Estd :**  
July 2014

**District :**  
Hoshangabad

**State :**  
Madhya Pradesh

**Promoted by :**  
Vrutti Livelihoods  
Resource Centre)  
(VLRC)

**NKFL Loan :**  
₹ 10 lakh

Moneshwar Farmers Producer Company Ltd (MFPCL) have been promoted by Vrutti Livelihood Resource Centre. MFPCL has been promoted under NABARD's PRODUCE Fund in Hoshangabad district. The membership of MFPCL has increased from 760 members in March 2016 to 840 members in March 2017.

Moneshwar FPC is involved in procurement of agriculture produce from farmers in their area of operation. The company has been able to get good margin on the produce procured from farmers and pass on the benefits to them. Benefit at the farmer level from the timely credit assistance provided by NABKISAN was ₹ 700 - ₹ 800 per quintal. The FPC also provides low cost inputs to the members along with technical assistance. The focus of the FPC is to promote organic products and mechanization amongst the farmers for better output.

The FPC plans to establish a daal mill for value addition as Hoshangabad district is rich in pulses production. The FPC is working with small and marginal farmers and has strong linkages with SFAC for procurement of pulses. More than 90% of board of directors of FPC belong to SC and ST community.

PULSES PROCUREMENT FOR BETTER PRICE



## SAUSAR FARMER PRODUCER COMPANY LTD., MADHYA PRADESH



**Estd :**  
July 2014

**District :**  
Chhindwara

**State :**  
Madhya Pradesh

**Promoted by :**  
Vrutti Livelihoods  
Resource Centre  
(VLRC)

**NKFL Loan :**  
₹ 8.5 lakh

Sausar Farmer Producer Company Limited (SPCL) was established in July 2014 in the Sausar block of Chhindwara district. Chhindwara district is the tribal district of Madhya Pradesh where the basic services have always been hard to come to the farmers. On the backdrop of various challenges faced by the member farmers in the service area, FPC focused heavily on creating the product portfolio for the initiation of business.

Based on various meetings of different farmer groups in the FPC's service area, the product portfolio was chalked out and the FPC decided to start with seeds and pesticides business. From past 2 years, the FPC ensured that the portfolio remain consistent with ample availability of each product to cement the trust of the shareholder members with the FPC.

In the FY 2016-17, the FPC is on line of doubling its turnover and quadrupling the profits through consistent market oriented business strategy.

In the ongoing financial year, FPC has done cotton trading along with other business, mainly on the trial basis to understand the intricacies of the business. In next cropping season the FPC is planning to expand by availing the funds for the same from NABKISAN.

VENTURING INTO NEW BUSINESS TERRITORIES





## RANAPUR FARMER PRODUCER COMPANY LTD., MADHYA PRADESH



**Estd :**  
June 2012

**District :**  
Jhabua

**State :**  
Madhya Pradesh

**Promoted by :**  
Action for Social  
Advancement (ASA)

**NKFL Loan :**  
₹ 30 lakh

Ranapur Tribal Mahila Farmers Producer Company Ltd. (RTMFPCL) has been promoted by Action for Social Advancement (ASA) in Jhabua district of Madhya Pradesh. RTMFPCL has 1131 shareholders and all of them are women shareholders. RTMFPCL has proposed to set up a 'one stop shop' wherein the farmers can get all the inputs required for farming operations under one roof. Further, it is also envisaged that by facilitating adoption of modern practices of farming, the company endeavors that the farmers will get a better quality and price for their produce and take up procurement and marketing of the produce.

The company is involved in input supply and procurement activities from last 5 seasons. Wheat, Soybean, etc are the agricultural produce in the area that are procured and marketed in arrangement with MBCFPCL and local Mandis.

RTMFPCL has exclusive premises which are taken on rent under the lease agreement for carrying out their business operations. The premises are selected taking into account the location advantage, business prospects and convenience of most of the members. With increasing operations of the company there is a substantial interest from non-members and as such the membership is going to raise in the months to come. The share capital mobilised by RTMFPCL is ₹ 12 lakh as on Oct 2016.

WOMEN SHAREHOLDERS WORKING TOWARDS BUSINESS SUSTAINABILITY





## KRUSHIDEEP AGRICULTURAL PRODUCER COMPANY LTD., MAHARASHTRA



**Estd :**  
August 2014

**District :**  
Washim

**State :**  
Maharashtra

**Promoted by :**  
Self promoted

**NKFL Loan :**  
₹ 45 lakh and  
₹ 55 lakh

A team of 10 farmers started working as a Self Help Group in the year 2009 and they formed a Farmer Producer company in the year 2014 in Washim district. Located at Borgaon village in Malegaon block, the company constructed two godowns of 500 MT capacity each after availing loan from NABARD for the storage of raw seeds of soyabean and gram. Construction is underway for another godown of same capacity. The company was also recognised by the Maharashtra State Warehousing Corporation for storing 2000 Quintals of Soybean seeds in the government accredited godowns.

Presently, the company is working under the chairmanship of Mr. Vasant Landkar with 9 other directors and promoters working for the sustainability of the company. The promoters realised that the marketing linkages form a crucial aspect in determining the success of the company and worked towards strengthening the marketing linkages. They have tie ups with the Government Agricultural Universities for the procurement of foundation seeds which are then multiplied, certified and sold to the agriculture department of Maharashtra.

Due to timely credit assistance from NABKISAN, the FPC was able to generate a revenue of ₹ 1.40 Cr from its seed business.

**TIMELY CREDIT ASSISTANCE LEADING TO PROFITS AND HAPPY FARMERS**

## BARWANI FARMER PRODUCER COMPANY LTD. (BFPCL), MADHYA PRADESH



**Estd :**  
May 2012

**District :**  
Barwani

**State :**  
Madhya Pradesh

**Promoted by :**  
Madhya Bharat  
Consortium of  
Farmers Producers  
Company Ltd.  
(MBCFPCL)

**NKFL Loan :**  
₹ 25 lakh

Barwani Farmer Producer Company Ltd. (BFPCL) has been promoted by ASA and formed on 15th May 2012 under the Companies Act, 1956. BFPCL has 1,668 shareholders out of which 1,458 are women shareholders whereas 210 are men shareholders. These shareholders belong to the tribal and other backward castes and the total villages of which the shareholders belong to is 22 in Rajpur block. The company has all women directors on their board.

Apart from agri-input sales, the FPC has been involved in trading of Cotton, Maize and Wheat. FPC has its own warehouse of 500 MT storage capacity.

With an aim of productivity enhancement and joint marketing of agriculture produce, the company has been formed. BFPCL is engaged in input supply and procurement operations and it proposes to expand their operations in the ensuing seasons taking into account the increasing demand from members and scope for expansion. Taking into account the requirements of members, local needs the company in future proposed to take up activities like seed production, procurement and sale of agricultural produce etc. and supply of inputs required for agricultural operations. The marketing facilities available in the area, demand for inputs, other suppliers, etc. have been taken into account while assessing the business scope.

**ESTABLISHING LINKAGES FOR SUSTAINABLE TRADING BY THE ALL WOMEN DIRECTORS OF THE COMPANY**



## MAHESHMATI TRIBAL FARMER PRODUCER COMPANY LTD., MADHYA PRADESH



**Estd :**  
February 2012

**District :**  
Mandla

**State :**  
Madhya Pradesh

**Promoted by :**  
Madhya Bharat Consortium of Farmers Producers Company Ltd. (MBCFPCL)

**NKFL Loan :**  
₹ 10 lakh

Maheshmati Tribal Farmer Producer Company Ltd. (MTFPCL) has been promoted by ASA in Mandla district of Madhya Pradesh. MTFPCL has 482 shareholders out of which 479 are women shareholders whereas only three are men shareholders. These shareholders belong to the tribal and other backward castes and the total villages of which the shareholders belong to is 26 villages and a total of 2496 households have been covered.

Currently, the FPC is in the process of stabilizing their operations after which they are planning to take up the processing of millets into various value added products. Mandla is predominantly tribal belt where the millets and paddy are the major crops. Whereas the availability of inputs for paddy is normal in the service area, the availability of good quality inputs for millets is not there in the service area, hence the FPC has taken a strategic decision to enter into the seed production of millets, which not only ensures the availability of quality seeds to member farmers on time but will also bring the higher margins for the sustainability of operations of the FPC.

A TRIBAL FARMER PRODUCER COMPANY ADDRESSING THE LIVELIHOODS ISSUE

## SAHKAR AGRI PRODUCER COMPANY LTD., GUJARAT



**Estd :**  
August 2014

**District :**  
Amreli

**State :**  
Gujarat

**NKFL Loan :**  
₹ 50 lakh  
onlending through  
(FWWB)

Established in August 2014, Sahkar Agri Producer Company Ltd. (SAPCL) was promoted in Amreli district of Saurashtra region of Gujarat with the vision of catering to the diversified need of inputs for the farmers in the Saurashtra region of Gujarat.

SAPCL has 1002 shareholder member farmers and has input shops in 38 villages of Saurashtra. In FY 2014-15 and FY 2015-16, because of consecutive droughts, FPC was not able to undertake business as per the potential and expectations of promoters. FPC generated a miniscule profit of ₹ 12,259/- over a turnover of ₹ 3.18 Crores. But in 2016-17, FPC is expecting to generate a turnover of ₹ 6.27 Crore with a net profit of around ₹ 20 lakh. It has improved because of better inventory turnover as compared to last year.

The key strategy behind the success which the FPC has achieved is the mapping the demand of Agri-inputs in each village and catering the same through customized portfolio of agri-input products. This strategy ensured a high inventory turnover ratio and better connection with the needs of local farmers. To enhance the experience of purchase at the farmer level and to reflect the entirety of product range, all the agri-input shops are named as "Apna Kisan Mall" by the management of the FPC.

DIVERSIFICATION IS THE KEY TO SUCCESS

## MADHYA BHARAT CONSORTIUM OF FARMER PRODUCER COMPANY LTD., MADHYA PRADESH



**Estd :**  
September 2014

**District :**  
Bhopal

**State :**  
Madhya Pradesh

**Promoted by :**  
Action for Social  
Advancement (ASA)

**NKFL Loan :**  
₹ 100 lakh

Madhya Bharat Consortium of Farmer Producers Company Ltd. (MBCFPCL) is a state level conglomerate of Farmer Producer Company (FPC). Established in September, 2014, MBCFPCL is a for-profit organization and registered under Companies Act 1956. The vision of the company is to transform the way the agriculture is undertaken by more than One million small & marginal farmers of Madhya Pradesh by 2025 from means of subsistence to profitable livelihood enterprises through promotion of collectivization, branding and better positioning in the supply/value chain.

The main objective of the organisation is to create an umbrella support to member FPCs Particularly on market, brand development, financial linkages, value adding, insurances and leverage the benefits of the economy of scale. It also aims to render technical services, consultancy services, training, research and development and all other activities for the welfare and promotion of the interests of its members along with the promotion of the techniques of mutuality and mutual assistance.

As of now, the company has 72 member FPCs spread across 3 states of the country viz. Madhya Pradesh, Chhattisgarh and Bihar. Its highest number of members are in Madhya Pradesh. Funds availed from the NABKISAN has been utilized for the Soybean seed production programme undertaken by the company.

BRINGING THE FARMER PRODUCER COMPANIES TOGETHER

## MANDLA TRIBAL FARMERS PRODUCER COMPANY LTD., MADHYA PRADESH



**Estd :**  
January 2012

**District :**  
Mandla

**State :**  
Madhya Pradesh

**Promoted by :**  
Action for Social  
Advancement (ASA)

**NKFL Loan :**  
₹ 25 lakh

Mandla Tribal Farmer Producer Company Ltd. (MTFPCL) has been promoted by ASA which was formed on 30th January 2012 under the Companies Act, 1956. It has been set up in the area which is backward and wherein the access to services for the farming community is difficult. MTFPCL has 1085 shareholders out of which 1082 are women shareholders whereas only three are men shareholders. These shareholders belong to the tribal and other backward castes. The total villages of which the shareholders belong to is 29 and a total of 4698 households have been covered. This background enabled ASA to build the FPC and win the confidence of farming community by impressing upon the need for an institutional form like Farmer Producer Company considered to be more suitable.

A sum of ₹ 4.54 Lakh has been received from SFAC as matching equity grant to support the equity base of the FPC to increase the credit worthiness of the FPC and enhancing the shareholding of members to increase their ownership and participation in their FPC. The FPC is presently engaged in agri-inputs sale, procurement and trading of agri produce from farmers, seed production etc.

COLLECTIVIZATION OF TRIBAL FARMERS FOR UNDERTAKING BUSINESS OPERATIONS



## EKTHA APPAREL PRODUCER COMPANY LTD., KARNATAKA



**Estd :**  
November 2013

**District :**  
Koramanagala

**State :**  
Karnataka

**Promoted by :**  
Industree Producer  
Transform Private  
Ltd (IPTPL)

**NKFL Loan :**  
₹ 50 lakh and  
₹ 50 lakh

Ektha Apparel Producer Company Ltd. (EAPCL) is promoted by the Self Help Groups (SHG) viz., Sunrise SHG, United SHG, Prarthana SHG and Mercy SHG with each holding 25% of shares in producer group. EAPCL has been promoted by Industree Producer Transform Private Ltd (IPTPL) and has its administrative and project site at Bengaluru, Karnataka. It is involved in manufacturing of textiles finished product with work order received from IPTPL on job work basis. EAPCL is also actively involved in providing skill job to SHG members and other promoted by IPTPL. Currently there are 134 active staff involved in day to day activities of the PC.

The company was able to achieve rapid growth in FY 2015-2016 with a turnover of ₹ 361 lakh and a profit of ₹ 2.35 lakh. The company initially started with a paid up share capital of ₹ 1.00 lakh and increased the same to ₹ 25.00 lakh mobilized from existing SHG members. The company has arrangements and tie-up with brands such as Mother Earth, IKEA, Habitat, Kinda, etc.

The FPC has turnover of ₹ 370.62 lakhs for FY 2014-15 and job works income of ₹ 56.97 lakh and ₹ 57.71 lakh job works income for FY 2015-16. EAPCL produces 22000 pieces every month and 200 SHG members are employed.

SEWING A BRIGHTER FUTURE

## SOMNATH FARMERS PRODUCER COMPANY LTD., GUJARAT



**Estd :**  
March 2013

**District :**  
Somnath

**State :**  
Gujarat

**Promoted by :**  
Ambuja Cement  
Foundation (ACF)

**NKFL Loan :**  
₹ 30 lakh

Somnath Farmers Producer Company Ltd. (SFPC) has been promoted by Ambuja Cement Foundation and been set up to benefit the farmers who are operating in the vicinity of Ambuja cement factory and to the farmers who had been displaced in the past during the establishment of aforesaid factory. As of now, SFPC has 938 shareholders.

Ambuja Cement Foundation had supported the establishment of Krishi Vigyan Kendra (KVK) by adopting a holistic approach towards enhancement of farmer's income operating in its service area. Strategically, the FPC operates from the same premises which houses the KVK.

The progressive approach of the FPC can be seen from the fact that they have been able to provide the daily update on climate and agriculture which is transmitted to the FPC members through 90.4 MHz radio station that is being operated by the KVK, Ambuja Nagar.

FPC has strategically leveraged its connections with the Ambuja Cement by selling Alternative Fuel Resources (AFR) such as husks, straws etc. procured from the member farmers to the factory which is being run by the Ambuja cement in the vicinity. The margins from the AFR trading business is covering up the significant operational costs of the FPC which is ultimately supporting their bottom line.

LEVERAGING TECHNOLOGY FOR PROGRESS OF THE FPC



## NARMADANCHAL FARMER PRODUCER COMPANY LTD., MADHYA PRADESH



**Estd :**  
September 2013

**District :**  
Sehore

**State :**  
Madhya Pradesh

**Promoted by :**  
Vrutti Livelihoods  
Resource Centre (VLRC)

**NKFL Loan :**  
₹ 11 lakh

Narmadanchal Farmers Producer Company Ltd (NFPCL) has been promoted by Vrutti under NABARD's PRODUCE Fund in Sehore district of Madhya Pradesh. Established in September 2013, the activities of this FPC, located in the interior and backward areas of Sehore district, have been able to benefit 796 farmers and generate surplus and sustain the business operations. The company has designed a business plan to meet its emerging requirements with long term perspective.

In FY 2016-17, FPC leveraged the pulses production by the member farmers by linking them with the SFAC for the pulses procurement programme of Government of India. Because of this linkage the turnover of the FPC jumped 10 fold to ₹ 2 Crore from ₹ 21 lakh in last financial year. Because of the increase in turnover and cost efficiency achieved in procurement, the FPC made a profit of around ₹ 2 lakh in 2016-17.

FPC has also undertaken agri-input trading businesses of seeds and fertilizers. Funds availed from NABKISAN were used to support agri-input trading and commodity trading businesses undertaken by the FPC.

FORESEEING A BRIGHT FUTURE WITH ADOPTION OF GOOD AGRICULTURAL PRACTICES

## VALANADU SUSTAINABLE AGRICULTURE PRODUCER COMPANY LTD., TAMIL NADU



**Estd :**  
November 2013

**District :**  
Nagapattinam

**State :**  
Tamil Nadu

**Promoted by**  
Centre for Indian  
Knowledge Systems  
(CIKS)

**NKFL Loan :**  
₹ 20 lakh

Valanadu Sustainable Agriculture Producer Company Ltd. (VSAPCL) is a FPC promoted by experienced farmers in Sirkazhi, Mayiladuthurai and Vedharanyam in Nagapattinam. The company increased its shareholder base from 2620 in 2016 to 3010 in March 2017.

The company presently is actively engaged in:

- Providing credit to shareholders for purchase of seeds and organic
- Procurement and Sale of certified, organic and NPM Paddy, pulses and oil seeds
- Procurement and sale of bio products – Vermicompost, Bio pesticides etc.
- Purchase of value added products & Handicrafts products from SHG members
- Inculcating a habit of savings amongst the farmers and women
- Making the members credit worthy to avail formal credit for their development
- Enabling the livelihood of the farmers through marketing/sale of milk locally

The company has actively pursued the business activities and has been able to generate a revenue of ₹ 1.17 Cr and benefitting more than 1400 farmers. Valanadu is the foremost FPC supplying organic certified rice, and pulses in Tamil Nadu and caters to 18 organic shops in Chennai, Coimbatore, Trichy, Thirunelveli and Mayiladuthurai. VSAPCL has 1320 women shareholders (42%) and has conducted a series of trainings for standardization, skill development and marketing of produce made by its women shareholders.

MARKETING OF ORGANIC PRODUCE