



CAPTURING THE POWER OF COLLECTIVISATION









## Foreword

NABKISAN is undoubtedly a premier financial entity in the country in the area of providing financial facilities to Farmer Producer Organisations (FPOs). I note with immense happiness that NABKISAN, supported by its rich experience in the area, is making a sincere attempt to document success stories of FPOs through this publication. In fact, NABKISAN has developed several novel financial instruments to cater to the varying needs of FPOs and is currently the leading entity in India in financing FPOs. Thus NABKISAN ably complements its parent NABARD's pioneering role, in the formation and nurturing of FPOs, by facilitating augmented growth of FPOs through timely and adequate credit assistance. NABKISAN's role in supporting nascent FPOs, through innovative and flexible debt funding, is commendable as it instils discipline in the operations of the FPO right from its formative stage and sows the seed for overall sustainability of these member driven organisations.



An attempt is made in this publication to showcase success stories of a few FPOs, which are supported by NABKISAN, with the sole objective of motivating other FPOs to emulate such successes through meaningful interventions for aggregating efforts of individual farmers for cost effectiveness in farming operations.

I am sure that policy makers associated with this area will get a glimpse of innovative solutions for ensuring access to affordable and timely credit facilities and also various economic activities carried out by FPOs in the realms of rural economy.

Shaji K.V.

Chairman

NABKISAN



## Sowing Seeds Of Prosperity - ANTAKISAN



 <b>Name of the FPO</b> Anta Kisan Agro Producer Company Limited	 <b>Established</b> 09/06/2016	 <b>District</b> Baran	 <b>State</b> Rajasthan	 <b>Promoting institution</b> Access Development Services (ADS) under RKVY	 <b>Shareholder farmers</b> 750	 <b>Share capital</b> Rs. 2.35 lakh	 <b>NKFL Loan</b> Rs. 9.50 lakh on 26/04/2020
 <b>Turnover</b> FY 2019-20: Rs. 16.34 Lakh; FY 2020-21: Rs. 66.66 Lakh	 <b>Business Activities</b> Trading of agri-input & Commodities	 <b>Convergences</b> Subsidized seeds from NSC, collaboration with JFarm Services for Deep Ploughing support and Training on Organic Farming to member farmers through Tera Agro.					












Working capital loan availed from NABKISAN enabled the FPC to widen their market linkages with ITC and wholesale traders, which is reflected in the fourfold increase in turnover vis-à-vis previous year. Convergence with JFarm for Deep Ploughing Support has resulted in significant reduction in soil borne diseases. FPC also provides subsidized seeds from NSC.

During the COVID induced lockdown, FPC ensured hassle free supply of agri-inputs to the member farmers and actively involved in distribution of COVID protective gears to the villagers.



## Growing the organic way - BALIRAJA



								
<b>Name of the FPO</b> Baliraja Krushak Producer Co. Ltd.	<b>Established</b> 15/10/2009	<b>District</b> Ahmednagar	<b>State</b> Maharashtra	<b>Promoting institution</b> Lokpanchyata	<b>Shareholder farmers</b> 516	<b>Share capital</b> Rs. 5.59 lakh	<b>NKFL Loan</b> Rs. 29.40 lakh	<b>Turnover</b> Rs. 87.00 lakh



### Business Activities

- Agri-Input trading, Agri commodity trading (seeds, fertilizers, pesticides and commodities trading)
- The FPC sells organic products through organic retail outlet.
- Agri-Hardware trading
- Purchase and supply of Bio-inputs
- Purchase and sale of agri-implement, micro & drip irrigation units, sprayers etc.



### Convergences

FPC has established convergence with SFAC, line departments and Gram Panchayat
















FPC, in addition to agri-input trading and commodity trading, has established a separate outlet for organic products. Raw organic honey and brown rice are procured from the member farmers, processed at FPC level and sold through their retail outlet. The FPC has established marketing tie ups with traders in the cities of Pune and Mumbai.

Loan availed from NABKISAN has enabled the FPC to cater to the needs of their member farmers, as turnover to the tune of Rs. 87 lakh was achieved during the financial year 2020-21.



## Convergence-the way to sustainability - CUDDALORE



 <p><b>Name of the FPO</b></p> <p>Cuddalore District Mangalore Millets Farmers Producer Co. Ltd.</p>	 <p><b>Established</b></p> <p>18/08/2014</p>	 <p><b>District</b></p> <p>Cuddalore</p>	 <p><b>State</b></p> <p>Tamil Nadu</p>	 <p><b>Promoting institution</b></p> <p>Centre for Indian Knowledge Systems (CIKS)</p>	 <p><b>Shareholder farmers</b></p> <p>1004</p>	 <p><b>Share capital</b></p> <p>Rs. 19.82 lakh</p>	 <p><b>NKFL Loan</b></p> <ul style="list-style-type: none"><li>Rs. 30.00 lakh – Procurement of maize</li><li>Rs. 35.00 lakh – Establishment of animal feed production center/oil extraction unit and procurement of maize</li><li>Rs.35.00 lakh - Procurement of raw materials for cattle feed plant</li></ul>
 <p><b>Turnover</b></p> <p>Rs. 101.11 lakh for 2020-21</p>	 <p><b>Business Activities</b></p> <ul style="list-style-type: none"><li>Sale of inputs</li><li>Sale of cattle feed</li><li>Sale of maize and oilseeds</li></ul>	 <p><b>Convergences</b></p> <ul style="list-style-type: none"><li>Cattle feed unit on lease from Agribusiness Department</li><li>Oil extraction unit under MSDA scheme.</li><li>Mezzanine assistance of Rs. 10.00 lakh</li></ul>					








FPC could achieve a turnover of more than Rs. 1 crore with the support of NABKISAN loan. Good quality cattle feed is sold under the brand name of KKP at a reasonable cost. Farmer members were greatly benefitted through the efforts of FPC as they could get multiple services at an affordable price.

During the COVID-19 lockdown period, the FPC ensured uninterrupted supply of cattle feed to members' door steps by engaging mobile vans



## Linking Small farmers on a single platform - DEDAVA



 <p><b>Name of the FPO</b> Dedava Agro Producer Company Limited</p>	 <p><b>Established</b> May, 2019</p>	 <p><b>District</b> Banaskantha</p>	 <p><b>State</b> Gujarat</p>	 <p><b>Promoting institution</b> Sambhav Foundation</p>	 <p><b>Shareholder farmers</b> 350</p>	 <p><b>Share capital</b> Rs. 3.90 lakh</p>	 <p><b>NKFL Loan</b> Rs. 20 Lakh</p>
 <p><b>Turnover</b> Rs. 15.78 lakh</p>	 <p><b>Business Activities</b> Procurement and Marketing of agri-input, cattle-feed, cumin, castor, etc.</p>	 <p><b>Convergences</b> Convergence with Spice Board of India for growing of organic cumin with 200 farmer members of Dedava FPCL</p>					

The FPC has grown within a short span of two years with increase in its member-base from 55 to 350 members and paid-up share capital from Rs. 0.55 lakh to Rs. 3.90 lakh. The villages served by the FPC, being located very close to Pakistan border, lacked proper access to markets. Thus the FPC, with the help of loan from NABKISAN could procure 40 tonnes of cumin and agri-inputs and provided the much needed market access.

The establishment of FPC has benefitted the members in increased income. The loan of NABKISAN helped the FPC procure 40 tonnes of Cumin and agri-inputs.












FPC in association with the Spices Board of India, has embarked on promotion of organic cumin in the district, which is expected to fetch far reaching benefits to the farmer members in the years to come.





## The journey of thousand miles begins with a single step - DHARAMSAMPADA



 <b>Name of the FPO</b> Dhrasampada Farmer Producer Company Limited (DFPCL)	 <b>Established</b> 04/07/2019	 <b>District</b> Shivpuri	 <b>State</b> Madhya Pradesh	 <b>Promoting institution</b> Manav Jagran Sewa Sansthasn (MJSS)	 <b>Shareholder farmers</b> 500	 <b>Share capital</b> Rs. 5.00 lakh	 <b>NKFL Loan</b> Rs. 10.50 lakh
 <b>Turnover</b> Rs. 15.65 lakh	 <b>Business Activities</b> Input trading (Seeds, Fertilizers and pesticides)	 <b>Convergences</b> With the KVK and Gwalior Agriculture University for purchase and supply of foundation seeds.					




FPC produces its own seeds of wheat, black gram and soybean and supplies to more than 300 farmers in the service area. The member farmers, in addition to getting good quality seeds at reasonable prices, also benefitted from 5-10% increased price realization.

The FPC provided uninterrupted service to the farmer members even during the COVID lockdown period.



## Futures Do Pay - GUJPRO



 <b>Name of the FPO</b> GUJPRO Agri-Business Consortium Farmer Producer Co. Ltd.	 <b>Established</b> October, 2014	 <b>District</b> Ahmedabad	 <b>State</b> Gujarat	 <b>Promoting institution</b> Sajjata Sangh	 <b>Shareholder farmers</b> 29 FPOs	 <b>Share capital</b> Rs. 8.40 Lakh	 <b>NKFL Loan</b> Rs. 100 lakh-Working Capital loan and Rs. 85 lakh-Pledge loan
 <b>Turnover</b> Rs. 435 lakh	 <b>Business Activities</b> Aggregation and Marketing of Groundnut, Wheat, Fruits, Vegetables, Chana, etc.	 <b>Convergences</b> Served as an implementing agency for MSP procurement of Ground nut and Toor in Gujarat during 2017-18					

GUJPRO, a federation of Farmer Producer Organizations (FPOs) has increased its share capital base from Rs. 2.40 lakh to Rs. 8.40 lakh, within two years.

First FPC to avail pledge loan facility from NABKISAN, through pledge of electronic-Negotiable Warehouse Receipts (e-NWR) for ground nut kernels. This facility provided by NABKISAN has resulted in about 17% price appreciation for the produce, within a short span of six months. The FPC also provides good quality Groundnut seeds for sowing at competitive rates.

## Stepping out of the Gender Barrier - HARYALI



 <p><b>Name of the FPO</b> Hariyali Mahila Bahuudeshiya Sahakari Samiti Maryadit Koi</p>	 <p><b>Established</b> 29/09/2015</p>	 <p><b>District</b> Korba</p>	 <p><b>State</b> Chhattisgarh</p>	 <p><b>Promoting institution</b> NABARD</p>	 <p><b>Shareholder farmers</b> 545</p>	 <p><b>Share capital</b> Rs. 4.15 lakh</p>	 <p><b>NKFL Loan</b> Rs. 20 lakh</p>
 <p><b>Turnover</b> Rs. 51.00 lakh</p>	 <p><b>Business Activities</b> Agri-inputs and commodity trading</p>						



Haryali is a fully tribal women owned FPO, registered as a Society. The FPO is engaged in trading of commodities like Mahua, Cashew and other Non-Timber Forest Produce (NTFP) in addition to agri input trading for the members.

During the FY 2020-21, FPO generated revenue of Rs. 51.0 lakh through trading of Mango, Cashew and NTFP whereby 376 members were benefited. FPO has set up procurement centers at village level, where produce of members are aggregated and the procured commodities are sold to nearby towns like Korba and Kartala with the support of mobile van.



## Sow Organic - Save Soil - JAUNSAR



 <p><b>Name of the FPO</b> Jaunsar Kissan Producer Company Limited</p>	 <p><b>Established</b> 28th August 2019</p>	 <p><b>District</b> Dehradun</p>	 <p><b>State</b> Uttarakhand</p>	 <p><b>Promoting institution</b> Himalayan Jyoti Samiti, NABARD</p>	 <p><b>Shareholder farmers</b> 226</p>	 <p><b>Share capital</b> Rs. 2.31 lakh</p>	 <p><b>NKFL Loan</b> Rs. 7.48 lakh - Procurement and marketing of Agri Inputs / output and agriculture tools</p>	 <p><b>Turnover</b> Rs. 11 lakh</p>
 <p><b>Business Activities</b> Production, Collection, Grading, Packaging, Processing and Marketing of Pahari pulses and organic spices, Trading of vegetable seeds, Value Addition</p>		 <p><b>Convergences</b> Department of Agriculture, Department of Horticulture, Animal Husbandry, Social Welfare, NABARD, MGNREGA</p>						

FPC is running a small agribusiness centre where various activities like collection, grading, processing, packaging and marketing of vegetable seeds, pulses and spices are undertaken. The products are marketed under the brand '**Dev Van**', the logo of which symbolises purity, and holiness of the hills in Uttarakhand. With the help of the loan extended by NABKISAN, FPC could undertake transactions worth Rs. 11 lakh, which immensely benefitted the member farmers.












FPC was selected as one of the best FPOs by NABARD in the year 2020.

During pandemic lockdown period, FPC initiated value addition process in spices and fruits, which is expected to fetch better returns for members in the years to come.



## Small initiative, Bigger Returns - JEELUGUMALLI



 <b>Name of the FPO</b> Jeelugumilli Cashewnuts Producer Co. Ltd.	 <b>Established</b> 27/11/2015	 <b>District</b> West Godavari	 <b>State</b> Andhra Pradesh	 <b>Promoting institution</b> SEVA	 <b>Shareholder farmers</b> 600	 <b>Share capital</b> Rs 6.00 lakh	 <b>NKFL Loan</b> Rs. 23.28 Lakh (Sanctioned under NABARD Special refinance policy scheme in Watershed/ Wadi area)
 <b>Turnover</b> Rs. 58.47 lakh	 <b>Business Activities</b> Trading of Raw cashew, inputs and vegetables	 <b>Convergences</b> NABARD, Horticulture, ITDA and other line departments					

FPC was formed with the main objective of promoting and strengthening the value chain of cashewnut cultivated by tribal farmers in Jeelugumilli mandal. With the support of NABKISAN loan, Andhra Pradesh Integrated Irrigation and Agriculture Transformation Project (APIATP) funded by World bank, Horticulture department, Andhra Pradesh (Nodal agency), FPC has established a small-scale cashew processing unit at Jeelugumilli for transforming raw cashew nuts into packed cashew nuts, with 100% value addition.











NABKISAN's loan for establishment of this small-scale cashew unit, has resulted in 20% increase in price realisation for the tribal farmers.





## Lord Buddha Vegetable Producer Company Limited - LORD BUDDHA













 <p><b>Name of the FPO</b> Lord Buddha Vegetable Producer Co. Ltd.</p>	 <p><b>Established</b> 08/08/2015</p>	 <p><b>District</b> Kushinagar</p>	 <p><b>State</b> Uttar Pradesh</p>	 <p><b>Promoting institution</b> Sustainable Human Development Association</p>	 <p><b>Shareholder farmers</b> 738</p>	 <p><b>Share capital</b> Rs. 2.06 lakh</p>	 <p><b>NKFL Loan</b> Rs. 10.0 lakh</p>
 <p><b>Turnover</b> Rs. 65.0 lakh</p>	 <p><b>Business Activities</b> Agri inputs and Banana Trading</p>						



FPC has set up banana procurement centers near the farms and the aggregated produce is sold to institutional buyers like IFFCO Kisan and wholesalers in Delhi. NABKISAN's loan helped the FPC to procure produce from their farmer members to the tune of Rs. 65 lakh, which resulted in better price realization for the farmers.

## Great things come from small beginnings - NAVSANDHAN



 <b>Name of the FPO</b> Navsandhan Kisan Producer Company Ltd.	 <b>Established</b> 30th September 2018	 <b>District</b> Barabanki	 <b>State</b> Uttar Pradesh	 <b>Promoting institution</b> Self-Promoted	 <b>Shareholder farmers</b> 431	 <b>Share capital</b> Rs. 2.14 lakh	 <b>NKFL Loan</b> Rs. 8.50 lakh
 <b>Turnover</b> Rs. 40.00 lakh	 <b>Business Activities</b> Agri inputs and Mentha oil Trading						
















FPC has set up procurement centres in mentha growing regions which aids in hassle free procurement process for the farmer members. With the help of NABKISAN's loan the FPC could procure Rs. 40 lakh worth agri inputs and mentha oil. FPC has forged strong market linkages, which resulted in increased price realization for the farmers.



## Exploring multi trading platforms - SARNAGATI



 <p><b>Name of the FPO</b> Sarnagiti Kisan Agro Producer Company Limited</p>	 <p><b>Established</b> 27/05/2016</p>	 <p><b>District</b> Kota</p>	 <p><b>State</b> Rajasthan</p>	 <p><b>Promoting institution</b> Samdarshi Gramin Vikas Sansthan (SGVS), Jhalawar under NABARD</p>	 <p><b>Shareholder farmers</b> 1,000</p>	 <p><b>Share capital</b> Rs 10 lakh</p>	 <p><b>NKFL Loan</b> Rs 40 lakh</p>
 <p><b>Turnover</b> Rs 102 lakh</p>	 <p><b>Business Activities</b> Trading of agri-input &amp; Commodities</p>	 <p><b>Convergences</b> Training Programmes and Seed distribution by KVK. Grading Machine supplied by NCDEX</p>	 				

FPC trades through NCDEX platform apart from dealing with wholesale traders. FPC also undertakes primary processing of commodities, which fetches better price for the members. FPC arranges quality seeds for the members through National Seeds Corporation.



## Bringing Growth And Experience To Market - SURYA



 <p><b>Name of the FPO</b> Surya Farmers Producer Company Limited</p>	 <p><b>Established</b> 24/01/2015</p>	 <p><b>District</b> Hingoli district</p>	 <p><b>State</b> Maharashtra</p>	 <p><b>Promoting institution</b> ATMA, Under the Project of MACP</p>	 <p><b>Shareholder farmers</b> 548</p>	 <p><b>Share capital</b> Rs. 20.05 lakh</p>	 <p><b>NKFL Loan</b> Rs. 100 lakh</p>
 <p><b>Turnover</b> Rs. 1236 lakh</p>	 <p><b>Business Activities</b></p> <ul style="list-style-type: none"><li>• Turmeric processing and marketing</li><li>• Turmeric trading, Commodity Trading (gram, soyabean, red gram,</li><li>• Agri Input business (supply of seeds, pesticides, fertilisers)</li><li>• Participates in MSP procurement for soyabean</li></ul>	 <p><b>Convergences</b></p> <p>ATMA, has sanctioned Rs. 52.50 lakh to the FPC for warehouse development</p>	 				



FPC deals with organic turmeric and has traded 100 MT of this commodity in Futures market through NCDEX. The FPC aggregates organic turmeric from its farmer members, processes it and markets the organic turmeric powder under the brand names 'Surya Shelam', 'Surya Super Shelam' and 'Surya'. FPC has exported 30 MT of turmeric to Bangladesh during the FY 2019-20. NABKISAN's working capital loan has enabled the FPC to undertake all these activities in a seamless manner.



## Treat Yourself Organic - WEFSA



<b>Name of the FPO</b>	<b>Established</b>	<b>District</b>	<b>State</b>	<b>Promoting institution</b>	<b>Shareholder farmers</b>	<b>Share capital</b>	<b>NKFL Loan</b>	<b>Turnover</b>
WEFSA Farmer Producer Company Limited	10/11/2014	Perambalur	Tamil Nadu	Self-Promoted	1000	Rs. 10 lakh	Rs. 100 lakh	Rs. 272 lakh



### Business Activities

Organic Input business and whole sale business including sale of cattle feed under WEFSA brand.

On-field demonstration to farmers to produce organic inputs like Panchakavya (Crop nutrient), Crop pest repellent and fish solution etc.

Seed processing unit, Onion value addition unit and dhal Mill



### Convergences

Dhal mill established under MSDA scheme  
Rs.10.00 lakh loan assistance received under Tamil nadu Government Mezannine Capital Assistance Scheme



WEFSA FPCL is involved in supply of organic inputs to its members, procurement and sales of farm produce. FPC has started purchasing cattle feed from Cuddalore Mangalore Millet FPCL on job work basis and selling under their own brand "WEFSA". The FPC is actively involved in promotion of organic agriculture practices among the farmers in the region.

## LOAN PRODUCTS FOR FPOs- FEATURES

### ELIGIBLE INSTITUTIONS

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

### ELIGIBLE ACTIVITIES

- Working capital requirement for procurement and sale of agricultural inputs and procurement of produce for collective marketing, value addition and processing.
- 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
- Pledge loans against Electronic Warehouse receipt. (eNWR).
- 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.
- Any other business activity which is helping the PO and its members to generate income

### ELIGIBLE CRITERIA

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

### LOAN QUANTUM

- 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
- Matured POs (viz. POs with age of more than 2 years from the date of incorporation): up to 10 times the net worth.
- 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): up to 20 times the net worth.
- Quantum of loan will be 85% of the total project cost.
- Minimum margin of 15% for all categories of POs.



## INTEREST RATE

- Attractive and Competitive rate of interest.
- Rate of interest is as per the interest rate policy of NABKISAN applicable from time to time.
- The PO/ POPI will be advised the applicable rate of interest at the time of sanction.

## FEE AND CHARGES

- 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
- Credit Guarantee Fee: If the proposed facility is covered under any guarantee cover (at present NABARD Credit Guarantee, SFAC Credit Guarantee, Rabo Foundation Guarantee etc.) the guarantee fee plus applicable taxes are to be borne by the borrowing entity.
- Insurance: All immovable assets, capital items, stocks financed by NABKISAN shall be insured and the cost shall be borne by the borrowing entity.

## SECURITY

- Primary Security: Hypothecation of assets created out of NKFL loan.
- Guarantee Coverage: Collateral free loans with coverage under Credit guarantee schemes viz. NABARD, SFAC, Rabo Foundation etc.
- Collateral securities (Cash collateral, immovable property, etc)
- The partial/full corporate guarantee of reputed companies having business relations with POs is acceptable
- Letter of comfort from promoting institutions of the POs and undertaking letter from BODs of Pos.

## REPAYMENT PERIOD

- Maximum Repayment period is 7 years for term loans including moratorium period, if any.
- Up to 18 months for working capital loans including moratorium period, if any.

## CONTACT NUMBERS OF BUSINESS DEVELOPMENT MANAGERS OF NABKISAN

Andhra Pradesh	Modhu Naidu	8639083252
Gujarat, Punjab & Haryana	Mitesh Chhabaria	8734855442
Himachal Pradesh & Uttarakhand	Shifali Sharma	8988221943
Karnataka	Padmapriya	8310021086
	Saisri Gajavalli	9154349118
Madhya Pradesh	Sourabh Sharma	8125567601
Madhya Pradesh & Chhattisgarh	Deepak Malviya	8889957225
Maharashtra	Mahesh Bhoyar	9860444195
	Ankush Rathod	9927005983
Odisha & Jharkhand	Subhrajit Satpathy	9438471285
Rajasthan	Praveen Meena	9521322504
Tamil Nadu & Kerala	Johnson Paul	9994580575
	Surendran Sethupathi	9791477568
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West Bengal, Bihar and N-E States	Tathagata Ghosh	6206962866



**NABKISAN FINANCE LIMITED**

A Subsidiary of NABARD

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