



सत्यमेव जयते

ANNUAL REPORT

2022-23



SFAC
लघु कृषक
कृषि व्यापार संघ





ANNUAL REPORT 2022-23



SMALL FARMERS' AGRI-BUSINESS CONSORTIUM
(Society under Department of Agriculture & Farmers Welfare, Government of India)

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Mission and Organizational Structure

1.1 Introduction

The Indian agriculture sector has been growing at an average annual growth rate of 4.6 per cent during the last six years. It grew by 3.3 per cent in 2022-23 compared to 3.0 per cent in 2021-22. This sector has again proved to be the backbone of Indian Economy, whose contribution to Gross Value Added of the country is 18.3% in 2022-23. It plays significant role in employment generation as it provides livelihood to over half of the population. GDP projected to grow by 8.85% in real time in 2022-23. It is estimated that 70% of rural household are dependent on Agriculture & allied sector for their livelihood with 82% of farmers being small and marginal (FAO India at Glance).

2. The small and marginal holdings taken together (below 2.00 ha.) constituted 86.2% in 2015–16 against 83.29% in 2005–06 and the operated area owned was just 47.3% of the crop area in Agriculture Census 2015–16 as against the corresponding figure of 41.14% in 2005–06 (Agriculture Census 2015–16). All India Report on Number and Area of Operational Holdings, Agriculture Census Division Department of Agriculture, Ministry of Agriculture, Government of India 2014). In addition to the fragmented land holding, small and marginal farmers face problem of intensive labour involvement, high cost of production, low productivity, high input cost, lower rate of mechanization of farm due to operational economies, lack of credit, low profit margin, vulnerability to market risk and lack of market linkage and information. Economic Survey 2021-22 Chapter 7 Agriculture & Food management has mentioned that the sector has got renewed thrust due to various interventions of the Government for the development of agriculture & allied sector including animal husbandry, dairying, fisheries, by increasing productivity, credit, investment, improved marketing linkages, etc. Economic Survey 2022-23 Chapter 8 Agriculture & Food management has mentioned that the period of buoyant performance could be ascribed to the measures taken by the Government to promote farmer-producer organizations, encourage crop diversification and improve productivity in agriculture through support provided for mechanization and the creation of the Agriculture Infrastructure Fund.

3. Aggregation /collectivization of small and marginal farmers gives them bargaining power and makes them a viable economic entity to leverage modern technology, farm mechanization, reduce cost of operation, custom service, cheaper input supply, remunerative price for produce and efficient supply chain management. It enhances agricultural productivity through pooling of land resources, diversification of business activities through backward and forward linkages, easier access to market information on access to credit.
4. Central Sector Scheme - "Formation and Development of Farmer Producer Organization (FPO)" was launched by Hon'ble Prime Minister of India at Chitrakoot, U.P. on 29th February, 2020. It was decided to form 10,000 FPOs across the country by 2023-24.
5. The schemes/programmes of Government implemented through SFAC like formation of Farmer Producer Organizations (FPO)s, Equity Grant and e-Nam-Delhi, FPO Kisan supports backward and forward linkage in supply chain management by promoting agri marketing, agri financing, agro processing and value addition to the produce. The small farmers benefit by direct purchase at farmgate and linkage with agro processing units. Therefore, encouraging FPO/ agripreneurs in agribusiness by enhancing access to institutional credit and marketing network shall provide backward and forward linkages in the agriculture sector and contribute to economic growth of the country and financial inclusion of small and marginal farmers.

1.2 Establishment of SFAC

Realizing the prevailing need for creating a conducive environment for generating rural employment and enhancing farmers income, the then Hon'ble Finance Minister announced the decision of Government of India's new initiative for setting up of Small Farmer's AgriBusiness Consortium in his budget speech for the year 1992-93 in the following words: "Special attention needs to be paid to supporting innovative ideas for generating income and employment in rural areas through support to various types of agribusiness". The setting up of the Small Farmers' Agribusiness Consortium (SFAC) in 1994 was a sequel to the above announcement for bringing about and facilitating a farm-focus growth through new ventures in agro-based industries. SFAC has emerged as a Developmental Institution with its core aims and objectives focused on increased production and productivity, value addition, provision of

efficient linkages between producers and consumers. SFAC deals with agriculture in its wider connotation, including fisheries and horticulture.

1.3 Vision & Mission of SFAC

- I. To promote agribusiness projects by catalyzing private investment for generating income and rural employment; and
- II. To promote aggregation of farmers as producers' organizations with forward and backward linkages for efficient supply chain management.

1.4 Organizational Set-up

SFAC has been envisaged as a catalytic/facilitating agency to promote agri-business activities. After looking into the various options in regard to the legal form of this organization, Planning Commission decided that appropriate organizational form of SFAC would be a Society to be registered under the Societies Registration Act 1860. Accordingly, it was considered appropriate by the Government of India to register it as a Society under the Societies Registration Act, 1860, promoted initially by Government of India and Banks. Thereafter, SFAC was registered as a Society on 18th January, 1994 and is functioning as a Developmental Institution under the aegis of Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers Welfare. At present, the total membership corpus of SFAC stands at Rs.11.45 crore. The above Corpus was contributed by the Promoter Members, Primary Members and Associate Members (with no voting right) as per details furnished below:

	Type of Members	Membership Fees (in crore)
I	Promoter Members	
i)	Government of India	0.75
ii)	National Bank of Agriculture & Rural Development	1.50
iii)	Industrial Development Bank of India	1.50
iv)	State Bank of India	1.50
v)	Punjab National Bank	1.50

II	Primary Members	
i)	Canara Bank	0.50
ii)	Agrinet Solutions Ltd., Mumbai	0.50
iii)	National Agricultural Cooperative Marketing Federation of India Ltd., NAFED, New Delhi	0.20
iv)	Bank of Baroda	0.50
III	Permanent Invitee Member	
i)	Export-Import Bank of India	1.50
	Total	11.45

1.5 Management and Administrative Set-up

The Articles of Association of the Society provide for a Board of Management consisting of 23 members. The Board of Management of SFAC is chaired, ex-officio, by Hon'ble Union Minister for Agriculture & Farmers Welfare, as the President and the Secretary (Agriculture & Farmers Welfare), Government of India, as the ex-officio Vice-President. The Chief Executive of the SFAC shall be the Members-Secretary of the Board. The other Promoter Members of the Society shall each have non-elective permanent seat on the Board of Management of the Society. Out of the remaining members, seven shall be nominated by the President from the concerned Ministries/Departments of the Central or State Government and Semi-Government Organizations, and other competent persons and eight shall be elected by the Primary Members of the Society. The Promoter Members are in perpetuity and no Promoter Member is entitled to disassociate itself from the affairs and business of the Society, in accordance with the provisions of the Societies Registration Act, 1860. The Board of Management has constituted three committees viz the Executive Committee chaired by the Vice-President of the Society to deliberate on important matters as well as other executive matters for submission to the Board of Management, the Investment Committee chaired by Managing Director to deliberate on agri-business proposals for sanction of Venture Capital Assistance and Standing Audit Committee chaired by MD to address issues concerning to audit report of SFAC.



The day-to-day affairs of the Society are looked after by the Managing Director assisted by other personnel at appropriate levels.

1.6 Resources of SFAC

The Society maintains a SFAC fund to which the amounts received from following heads are credited:

- a. all sums of money that may be provided by the Government,
- b. all subscriptions and charges received from the members,
- c. all sums of money generated from gift commodities by the Society or received by it by way of grants and donations; and
- d. all sums of money received by the Society in any other manner or from any other sources.

Establishment and other revenue expenses are being met out of interest earned on membership corpus fund and also from income derived from services rendered for schemes related work. Donations, if any, received by SFAC are exempted from income tax under section 18(G) of Indian Income Tax Act 196. List of members of Board of Management (BOM)/Governing Body for the year 2022–23 is enclosed at **Annexure–I**.

PROMOTION OF FARMER PRODUCER ORGANIZATIONS (FPOS) UNDER VARIOUS SCHEMES

SFAC is mandated by Department of Agriculture, Cooperation and Farmers Welfare, Ministry of Agriculture and Farmers' Welfare, Government of India, to support the State Governments in the formation of Farmer Producer Organizations (FPOs). The initiative which started in 2011– 12 under the two Central Sector Schemes for Vegetable Initiative for Urban Clusters (VIUC) and Integrated Development of 60,000 Pulse Villages in Rainfed Areas has expanded in its scope and covers special FPO projects being taken up by some State Governments under general RKVY funds as well as under the National Demonstration Project under the National Food Security Mission (NFSM), Mission for Integrated Development of Horticulture (MIDH), Mission Organic Value Chain Development for North East Region (MOVCD-NER) and Department of Animal Husbandry, Dairying and Fisheries.

As on 31st March, 2023, against a target of 8.92 lakh farmers to be mobilized 8.92 lakh small & marginal farmers have been identified and formed into 52,475 Farmer Interest Groups (FIGs). These FIGs further have been federated into FPOs and so far, 901 FPOs have been registered and 9 are under the process of registration.

S. No	State/UTs	No. of Farmers			No. of FPOs		
		Mobilized	Under Mobilization	Total Targeted Farmer	Registered	Under the process of registration	Total
1	Andhra Pradesh	15499	0	15300	16	0	16
2	Arunachal Pradesh	4750	0	4750	6	0	6
3	Assam	12331	0	10500	18	0	18
4	Bihar	36958	0	35600	38	0	38
5	Chhattisgarh	29436	0	29000	26	2	28
6	Delhi	3535	0	3500	4	0	4
7	Goa	1810	0	1750	2	0	2
8	Gujarat	25462	0	24000	25	0	25
9	Haryana	14081	0	12750	23	0	23
10	Himachal Pradesh	7213	0	7150	8	0	8
11	Jammu & Kashmir						
	Jammu (Division)	5854	0	5481	1	0	1
	Srinagar (Division)	4090	0	4080	1	0	1
12	Jharkhand	12009	0	12000	10	0	10
13	Karnataka	128827	0	128500	126	0	126
14	Madhya	139252	10748	150000	149	0	149



15	Maharashtra	106012	0	104500	105	0	105
16	Manipur	6450	500	6950	8	0	8
17	Meghalaya	2990	760	3750	3	1	4
18	Mizoram	1700	1000	2700	1	1	2
19	Nagaland	3450	300	3750	4	0	4
20	Odisha	38605	295	38900	41	0	41
21	Punjab	6288	0	6000	7	0	7
22	Rajasthan	60303	197	60500	50	0	50
23	Sikkim	18537	0	15750	30	0	30
24	Tamil Nadu	15168	1832	17000	13	4	17
25	Telangana	30048	0	29998	26	0	26
26	Tripura	4705	1045	5750	7	0	7
27	Uttarakhand	6004	0	6000	7	0	7
28	Uttar Pradesh	57370	0	56000	57	1	58
29	West Bengal	93784	0	90500	89	0	89
Total		892521	16677	892409	901	9	910

Central Sector Scheme for Formation and Promotion of 10,000 Farmer Producer Organizations

Central Sector Scheme (CSS) on "Formation and Promotion of 10,000 Farmer Producer Organizations" was launched by Hon'ble Prime Minister on 29.02.2020 at Chitrakoot, Uttar Pradesh.

In order to form and promote economically sustainable FPOs in uniform and effective manner so as to achieve the target of formation of 10,000 new FPOs in the country, there are fifteen (15) implementing agencies.

Salient features of the Scheme:

- At national level, National Project Management Agency (NPMA) will be responsible for providing overall project guidance, data maintenance through integrated portal and information management and monitoring. The NPMA will be equipped with the technical team with five categories of specialization in Agriculture/Horticulture, Marketing and Processing, Incubation Service, IT/MIS and Law & Accounting to provide overall guidance at the national level.
- FPOs will be formed through Cluster Based Business Organizations (CBBOs) and professional handholding support to FPOs will be given for a period of 5 years.
- **FPO Management Cost of Rs. 18 lakh per FPO** will be provided towards for salary of staffs, registration of FPO, office rent and utility charges, minor equipment cost, travel & misc. expenses etc.
- **Formation and Incubation cost of CBBO**, limited to maximum of Rupees 25 Lakh / FPOs of support of actual which is lesser, is to be provided for five years.
- **Equity Grant** will be provided in the form of matching grant upto Rs. 2,000 per farmer member of FPO subject to maximum limit of Rs. 15.00 lakh fixed per FPO.
- **Credit Guarantee** cover per FPO will be limited to the project loan of Rs. 2.00 crore. In case of project loan up to Rs. 1 crore, credit guarantee cover will be 85% of bankable project loan with ceiling of Rs. 85.00 lakh; while in case of project loan above Rs. 1.00 crore and up to Rs. 2.00 crore, credit guarantee cover will be 75% of bankable project loan with a maximum ceiling of Rs. 150.00 lakh.
- **Training Support** - The Bankers Institute of Rural Development (BIRD), Lucknow promoted by NABARD is designated as nodal training institution at national level for FPOs promoted by NABARD and SFAC and other allowed/designated Implementing Agencies whether incorporated under Part IX A of Companies Act or registered under Co-operative Societies Act. The BIRD will work in partnership with other reputed organisations like NIRD, MANAGE, NIAM, NIFTEM, VAMNICOM and such other national and regional institutions such as IRMA, Anand and ASCI, Hyderabad, State and Central Government Agriculture Universities, National Level Skill Development Universities, KVKs and other National Level Management and Skill Development Institutions etc.

Formation & Promotion of FPOs under the Scheme:

- As per scheme mandate, at national level, M/s Ernst & Young LLP has been appointed by SFAC as a National Project Management Agency (NPMA) through a tendering process for providing overall project guidance, data maintenance through integrated portal/MIS, information management and monitoring.

- SFAC is acting as a Central Nodal Agency (CNA) and one of the Implementing Agencies under the Central Sector Scheme for Formation and Promotion of 10,000 Farmer Producer Organizations.
- As per the eligibility criteria for selection of CBBOs approved by DA&FW till 31.03.2023, SFAC has empanelled 178 Cluster Based Business Organizations (CBBOs).
- Details of state wise registered FPOs as on 31.03.2023 under Central Sector Scheme of Formation and Promotion of 10,000 FPOs by SFAC is as follows-

S. No	State/UTs	Total FPOs Registered
1	Andhra Pradesh	43
2	Arunachal Pradesh	5
3	Assam	74
4	Bihar	118
5	Chhattisgarh	46
6	Gujarat	87
7	Haryana	50
8	Himachal Pradesh	44
9	Jammu & Kashmir	41
10	Jharkhand	66
11	Karnataka	35
12	Kerala	35
13	Madhya Pradesh	193
14	Maharashtra	157
15	Manipur	8
16	Meghalaya	1
17	Mizoram	10
18	Nagaland	8
19	Odisha	115
20	Punjab	26
21	Rajasthan	145
22	Tamil Nadu	62
23	Telangana	69
24	Tripura	11
25	Uttar Pradesh	372
26	Uttarakhand	37
27	West Bengal	80
Total		1938

EQUITY GRANT UNDER CENTRAL SECTOR SCHEME FOR FORMATION AND PROMOTION OF 10,000 FARMER PRODUCER ORGANISATIONS

Equity Grant shall be in the form of matching grant up to Rs.2,000 per farmer member of FPO subject to maximum limit of Rs.15.00 lakh fixed per FPO under Central Sector Scheme for Formation and Promotion of 10,000 Farmer Producer Organizations. This Equity Grant is not in the form of government participation in equity, but only as a matching grant to the FPOs as farmer members' equity. FPO with a minimum farmer-members' size of 300 shall be eligible under the scheme in plains, while in North-Eastern and Hilly areas (including such other areas of UTs), size of 100 shall be eligible. The FPO shall be allowed to draw the matching Equity Grant in a maximum of three tranches (within a period of 4 years of the first application and within the handholding period of CBBO) subject to the cap of Rs.15 lakh per FPO.

STATE-WISE SANCTIONED PROJECT OF 10000 FPO EQUITY GRANT SCHEME DURING 2022-23

State	No. of cases during 2022-23	Amount of Equity Grant sanctioned (Rs. In lakh)	State	No. of cases during 2022-23	Amount of Equity Grant sanctioned (Rs. In lakh)
Andhra Pradesh	23	73.36	Maharashtra	53	251.99
Arunachal Pradesh	1	1.00	Meghalaya	1	1.18
Assam	15	27.25	Mizoram	5	2.77
Bihar	33	84.91	Nagaland	1	1.19
Chhattisgarh	17	56.24	Odisha	36	135.63
Gujarat	24	91.06	Punjab	10	51.15
Haryana	33	199.75	Rajasthan	48	168.29
Himachal Pr.	20	60.31	Tamil Nadu	30	256.28
Jammu & Kashmir	8	19.75	Telangana	21	80.02
Jharkhand	17	48.03	Tripura	6	8.64
Karnataka	12	53.28	Uttar Pradesh	65	204.59
Kerala	8	48.40	Uttarakhand	10	10.07
Madhya Pradesh	35	129.02			
During 2022-23, 532 cases have been sanctioned amounting to Rs.2064.14 lakh and 170238 farmers benefitted.					

FORMATION AND PROMOTION OF FISH FARMERS PRODUCER ORGANIZATIONS (FFPOs)

SFAC is one of the implementing agencies under Pradhan Mantri Matsya Sampada Yojana, guidelines on formation and promotion of Fish Farmers Producer Organizations (FFPOs), Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying, Govt. of India (2021), with the objective to form and promote FFPOs in a uniform and effective manner and to make the FFPOs economically sustainable. Department of Fisheries has sanctioned and allotted Rs.2100 lakhs for 50 Fish FPO under company modal and Rs.11000 lakhs for 500 Fish FPO under cooperative model during financial year 2022-23 for Formation and Promotion of Fish FPOs. The project cost for per Fish FPO under company model is Rs.42.00 lakhs while for cooperative model is Rs.22.00 lakhs. The states covering for formation and promotion of fish FPOs are inland states i.e. Bihar, Rajasthan, Madhya Pradesh, Chhattisgarh, Jharkhand, Telangana and Haryana. The major activities proposed for FFPO will be Development of Aquaculture, Development of Hatcheries, Construction of Cold Storages, Fish Seed Farms, and Fish Feed Mills/Plants, Establishment of Cage culture in Reservoir, Fish Processing Unit, and Technological Intervention to enhance fish production/productivity /Value.

FPOs SUPPORTED UNDER NATIONAL BEE KEEPING AND HONEY MISSION

SFAC is founder member of National Bee Board (NBB), Ministry of Agriculture & Farmers Welfare, Govt. of India. Under operational guidelines of National Bee Keeping and Honey Mission (NBHM) (2020), SFAC is one of the implementing agencies under the Mission. NBB has sanctioned project under NBHM (Mini Mission-I and Mini Mission-2) in financial year 2022-23 for 13 FPOs supported and promoted by SFAC. The total sanction cost of the Projects is Rs.452.185 lakhs. The major activities will be implemented by 13 FPOs is bee box manufacturing, collection, branding and marketing of honey, processing and value addition of honey and other bee hive products, cold storage and honey testing lab. The 13 FPOs are from different states i.e. Uttarakhand, Jharkhand, Chhattisgarh, Punjab and Uttar Pradesh. Apart from this NBB under NBHM sanctioned Rs.11.25 lakh for conducting three national seminars for honey FPOs in the states of Uttar Pradesh, Rajasthan and Madhya Pradesh as well as Rs.18.00 lakhs for Publicity/Publications for promotion of Scientific Beekeeping and honey Consumption. NBB extended financial support for popularizing and promotion of Bee Keeping, Honey and its products through Social Media. SFAC had promoted various honey and its byproducts of FPOs through Social Media like twitter, facebook, public app. instagram during the financial year, thereby creating awareness among public and consumers about the availability of authentic and pure honey products with FPOs.



‘FPO KISAN BAZAR’ (Formerly Known as DELHI KISAN MANDI)

Delhi Kisan Mandi (DKM) is a platform created for direct sale of fruits and vegetables to wholesale and retail buyers in Delhi/NCR. SFAC has launched the Delhi Kisan Mandi at Delhi in September 2014, with an objective of linking farmers and FPOs to wholesale and retail buyers in the Fruits and Vegetables (F&V) segment.

Pursuant to Union Cabinet’s decision, Delhi Milk Scheme (DMS), Ministry of Animal Husbandry & Dairying has leased out a piece land admeasuring 1.61 acres at Alipur, Narela, Delhi for the purpose of setting up a physical mandi. Lease Agreement for 30 years has already been executed with DMS. Approval of land use conversion from institutional to commercial category is being considered by DDA. After obtaining necessary approvals, the implementation of the project will commence.

NATIONAL AGRICULTURE MARKET (E-NAM)

Ministry of Agriculture & Farmers' Welfare, Department of Agriculture & Farmers' Welfare (DA&FW) has mandated Small Farmers' Agribusiness Consortium (SFAC) as the Lead Implementing Agency of NAM.

National Agriculture Market is a pan-India electronic trading (e-trading) portal which seeks to network the existing physical APMCs through a virtual platform to create a unified national market for agricultural commodities. NAM is a “virtual” market, but it has a physical market (mandi) at the back end. The NAM Portal provides a single window service for all APMC related information and services. This includes commodity arrivals, quality & prices buy & sell offers, provision to respond to trade offers and electronic payment settlement directly into farmers' account, among other services. While material flow (agriculture produce) shall continue to happen through mandis, an online market which aims at reducing transaction costs, bridging information asymmetry and help in expanding the market access for farmers.

Scheme Design:

Under the scheme a robust common e-market platform has been set up and deployed in 1361 regulated wholesale markets in 23 States & 4 Union Territories by March 2023.

Department of Agriculture & Farmers Welfare grants one-time fixed cost subject to the ceiling of Rs.75 lakhs per Mandi for related equipment / infrastructure. Initially Rs.30 lakhs per mandi was allotted as one-time fixed grant for computer hardware, internet facility, assaying equipment etc. While additional Rs.40 lakhs per mandi was sanctioned for creation of facilities such as sorting, grading, cleaning and packaging and for bio-composting unit per mandi Rs.5 lakhs were allocated.

Besides providing free software to trade on e-NAM platform, one-year ground support for hand holding of the mandi staff is provided. In addition, two training & awareness camps are organized for the benefit of farmers, Farmer Producer Organisations, traders, commission agents & mandi officials by the Strategic Partner.

Marketing Reforms Mandatory for Joining e-NAM:

e-NAM mandates 3 reforms in State APMC act as a pre-requisite for joining e-NAM scheme. These reforms are the following:

- a. Single unified trading license,
- b. E-trading, and
- c. Single point levy of market fee

Objectives of e-NAM:

The main objectives of the Scheme are:

- i. to promote better marketing opportunities for farmers/farmer producer organizations/sellers through online access to more buyers / markets, removal of information asymmetry between farmer and trader, better and real-time price discovery based on actual demand and supply of Agri-commodities, transparency in auction process,

- prices commensurate with quality of produce, online payment etc. that contribute to marketing efficiency;
- to establish quality assaying systems for quality assurance to promote informed bidding by buyers.
 - to streamline marketing / transaction procedures and make them uniform across all markets to promote efficient functioning of the markets;
 - to integrate regulated wholesale agriculture markets first at the level of the States and eventually across the country through a common online market platform, to facilitate pan-India trade in agricultural commodities
 - to promote stable prices and availability of quality produce to consumers

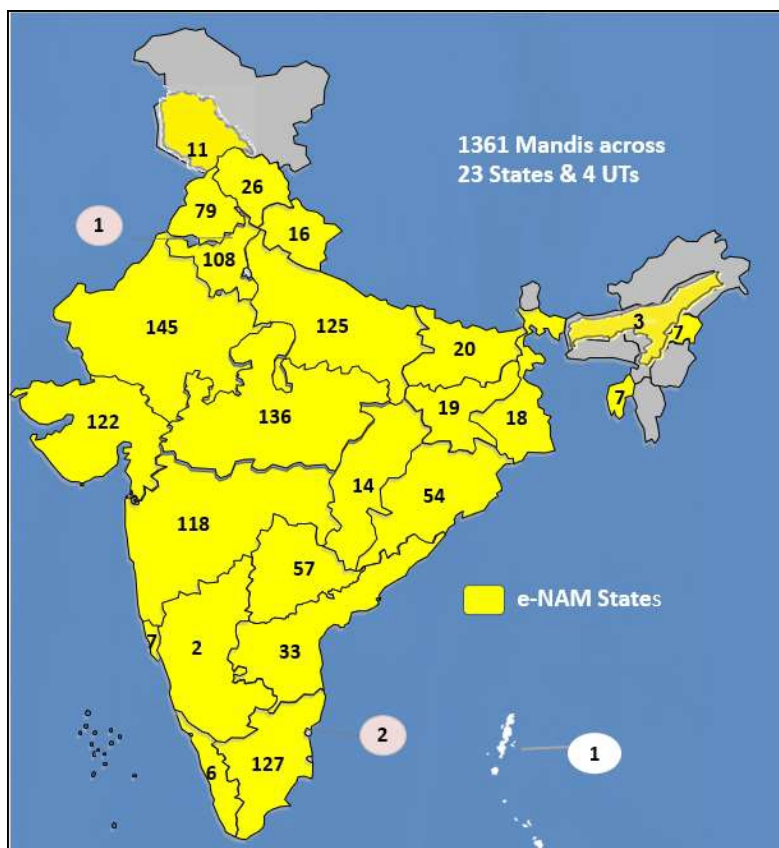
Benefits to Farmers

- Farmer can access the prevailing commodity prices information on e-NAM mobile application prior to even going to the mandi.
- Farmer may see the live online bid value of their produce through mobile.
- The details of final bid rate of commodity of farmer are received through SMS by Farmer.
- Online payment gateway is available for transfer of bid value directly to bank accounts of the farmers.
- Facility of pre-registration of lot is available through mobile app., to facilitate quick gate entry of the lot, during peak season.
- Farmers may sell their produce in more than one market.
- e-NAM facilitates direct trade between buyers/ traders and farmers across the country.
- Prices based on quality assayed parameters.

e-NAM Process Flow



Progress & Achievements



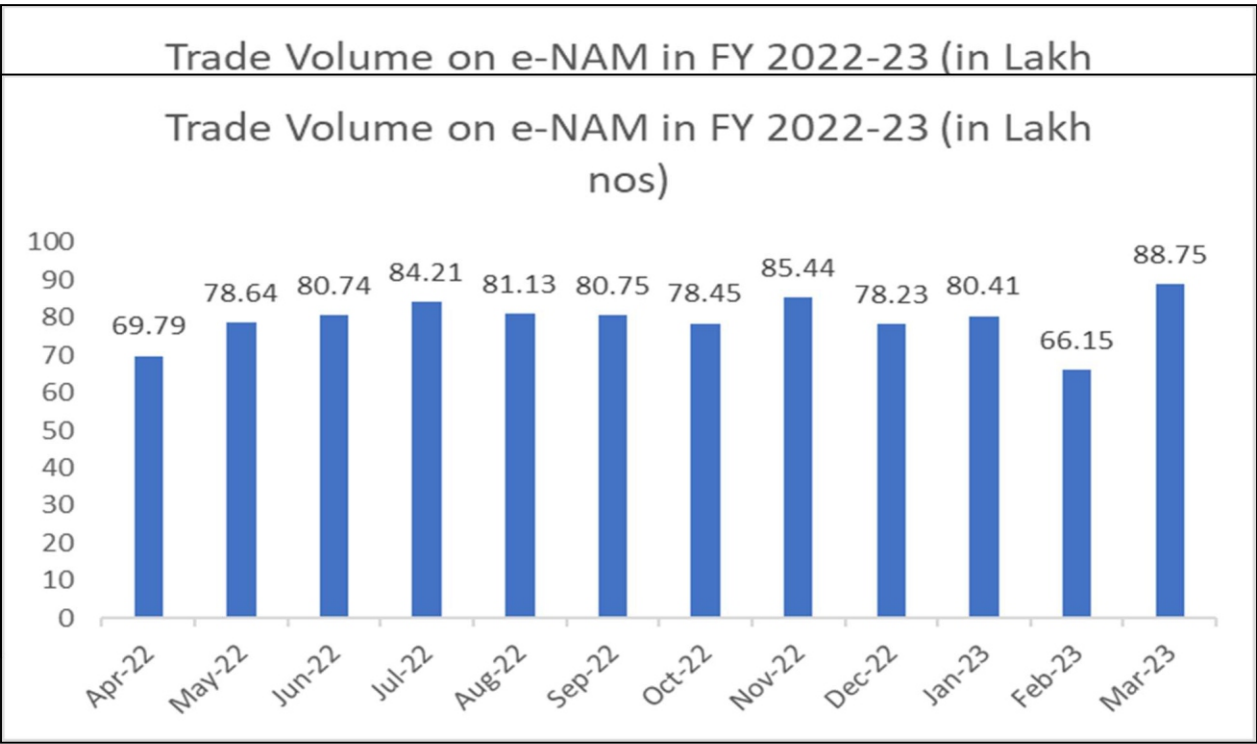
No. of Mandis Integrated (As on 31.03.2023)		
Sl. No.	State/UT	Mandis Integrated
States		
1	Andhra Pradesh	33
2	Assam	3
3	Bihar	20
4	Chhattisgarh	20
5	Gujarat	144
6	Goa	7
7	Haryana	108
8	Himachal Pradesh	38
9	Jharkhand	19
10	Karnataka	5
11	Kerala	6
12	Madhya Pradesh	136
13	Maharashtra	118
14	Nagaland	19
15	Odisha	66
16	Punjab	79
17	Rajasthan	145
18	Tamil Nadu	157
19	Telangana	57
20	Tripura	7
21	Uttar Pradesh	125
22	Uttarakhand	16
23	West Bengal	18
Union Territory (UT)		
1	Andaman and Nicobar Islands	1
2	Chandigarh	1
3	Jammu & Kashmir	11
4	Puducherry	2
Total		1361

Performance at a glance (till 31st March 2023)

S. No.	Particulars	FY (2022-23)	Since inception to 31st Mar 2023
a.	Stakeholders Registration		
	No. of farmers Registered on e-NAM	2.29 (Lakhs)	1.75 (Cr)
	No. of traders Registered	22,019	2.43 (Lakhs)
	No. of Commission Agents Registered	3,390	1.09 (Lakhs)
	No. of FPO registered	474	2575
b.	Trade Recorded		
	Total Trade recorded in volume (Cr. MT)	1.87	7.49
	Total Trade recorded in numbers (Cr nos.)	9.52	23.25
	Total Trade recorded in value (Rs. Cr.)	74,528	2,61,906
c.	Tradable parameters of notified commodities(nos.)	34	209

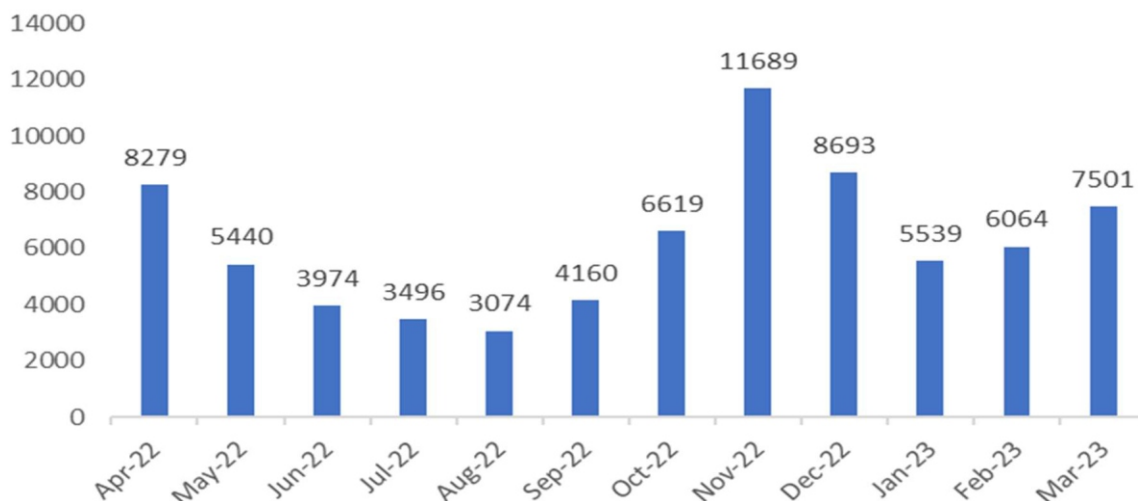


Month-wise Trade Value (Rs. Cr) and Volume (Lakh MTs & Numbers) for FY 2022-23

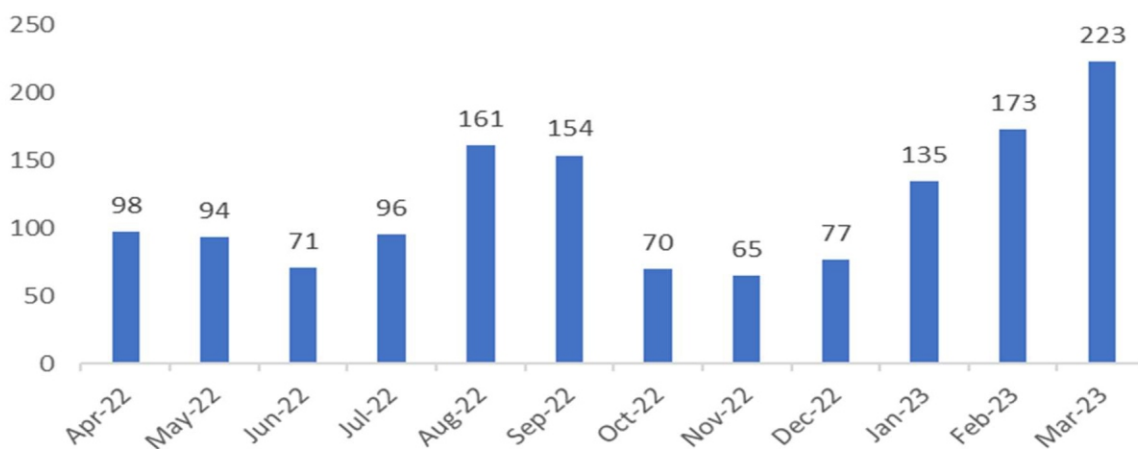


*Bamboo, Betel Leaf, Coconut, Lemon, Sweet Corn

Trade Value on e-NAM in FY 2022-23 (in Rs Cr)



e-Payment Value on e-NAM in FY 2022-23 (in Rs Cr)



Inter-State Trade on e-NAM in FY 2022-23

Buyer State	Seller State	Commodity	Sum of Trade Vol (Qtl)	Sum of Total Trade Value (Rs)
ANDHRA PRADESH	JAMMU AND KASHMIR	WALNUT_KERNEL	0.2	19300
BIHAR	UTTAR PRADESH	TOMATO	118	57618
CHANDIGARH	JAMMU AND KASHMIR	APPLE	16.66	50001
CHHATTISGARH	JAMMU AND KASHMIR	SAFFRON	0.0004	9965
GUJARAT	MAHARASHTRA	AJWAIN	9.93	139263
HARYANA	UTTAR PRADESH	MOONG WHOLE (GREEN GRAM)	10	55100
JAMMU AND KASHMIR	PUNJAB	KINNOW	56.4	151368
JHARKHAND	JAMMU AND KASHMIR	APPLE	3410.03	12282556
JHARKHAND	JAMMU AND KASHMIR	SAFFRON	0.00084	19938
JHARKHAND	JAMMU AND KASHMIR	WALNUT	0.9	25200
JHARKHAND	MAHARASHTRA	ONION	208	379600
JHARKHAND	PUNJAB	KINNOW	45	54978
JHARKHAND	UTTAR PRADESH	POTATO	205	139360
KERALA	MAHARASHTRA	SILK COCOON(BH) DOUBLE HYBR	2.3019	122320
KERALA	MAHARASHTRA	SILK COCOON(BH) DOUBLE HYBR	95.6221	6028631
MADHYA PRADESH	MAHARASHTRA	COTTON	40.1	376659
MADHYA PRADESH	RAJASTHAN	CHANA	10	42657
MADHYA PRADESH	RAJASTHAN	GARLIC	4.95	7626
MADHYA PRADESH	RAJASTHAN	MUSTARD	3.42	20215
MADHYA PRADESH	UTTAR PRADESH	POTATO	250	142100
ODISHA	CHHATTISGARH	TAMARIND	1	9001
ODISHA	JHARKHAND	SWEET POTATO	12.81	38583
PUDUCHERRY	TAMIL NADU	COWPEA BLACK	2.5	10829
PUDUCHERRY	TAMIL NADU	COWPEA WHITE	1.46	5558
PUDUCHERRY	TAMIL NADU	GREEN GRAM	3.78	29458
PUDUCHERRY	TAMIL NADU	GROUNDNUT	0.5	4257

		KERNEL_80 KG(TN)		
PUDUCHERRY	TAMIL NADU	GROUNDNUT PODS 40 KG(TN)	1153.4	8635988
PUDUCHERRY	TAMIL NADU	KODO MILLET	1.87	5705
PUDUCHERRY	TAMIL NADU	MAIZE	0.35	914
PUDUCHERRY	TAMIL NADU	MILLET	7.73	25780
PUDUCHERRY	TAMIL NADU	PADDY(75 KG)	123.59	198077
PUDUCHERRY	TAMIL NADU	RAGI	9.3	22673
PUNJAB	HARYANA	GUAR SEEDS	15	92669
PUNJAB	HARYANA	MUSTARD	3	16824
RAJASTHAN	JAMMU AND KASHMIR	SAFFRON	0.0002	4971
RAJASTHAN	MADHYA PRADESH	CHANA	10	45460
TAMIL NADU	PUDUCHERRY	COTTON	6.6	43800
TAMIL NADU	PUDUCHERRY	MAIZE	15.6	34320
TAMIL NADU	PUDUCHERRY	REDGRAM-RED	600.59	5676207
TAMIL NADU	PUDUCHERRY	URAD (BLACK GRAM)	207.63	1579667
TAMIL NADU	UTTAR PRADESH	POTATO	250	164938
UTTAR PRADESH	JAMMU AND KASHMIR	SAFFRON	0.0002	4772
UTTAR PRADESH	UTTARAKHAND	POTATO	15	12180
UTTAR PRADESH	UTTARAKHAND	TOMATO	67	49633
UTTARAKHAND	UTTAR PRADESH	GREEN CHILLI	14	19619
UTTARAKHAND	UTTAR PRADESH	POTATO	853	519582
UTTARAKHAND	UTTAR PRADESH	TOMATO	128	73143
Grand Total	UTTAR PRADESH		7990.23	37449063

Inter-Mandi Trade on e-NAM in FY 2022-23

S. No	State	Mandis Participated	Trade Volume		Trade Value (Rs Lakh)
			(in MT)	(in Nos.*)	
1	Andhra Pradesh	11	2767		28.08
2	Chhattisgarh	5	9286		16.02
3	Gujarat	2	10		0.07
4	Haryana	24	47647		180.30
5	Jammu And Kashmir	2	10		0.02
6	Jharkhand	5	343		0.74
7	Karnataka	2	5		0.03
8	Maharashtra	8	10174		55.14
9	Odisha ^{\$}	51	61180	24083003	115.47
10	Rajasthan	35	321		3.32
11	Tamil Nadu [#]	108	88928	32486	247.16
12	Telangana	27	14647		75.86
13	Uttar Pradesh	9	35		0.03
14	Uttarakhand	16	432		0.40
15	West Bengal	17	361		0.52
Total		322	236146	24115489	723.16

^{\$}Odisha traded Betel leaf, Coconut, Lemon, Sweet Corn in numbers,

[#]Tamil Nadu traded Coconut in numbers

Key Features of e-NAM

1. Farmer friendly Mobile App:

- i. Multilingual (12 languages)
- ii. Geo-tagged e-NAM mandis to help farmers in locating the nearest e-NAM mandi in the 100 km radius along with last three days traded price of commodities.
- iii. Push notification
- iv. Advance Gate Entry
- v. Track Lot Progress
- vi. Sampling and Assaying Facility
- vii. Online Payment Facility for Trader
- viii. SMS Alert on Receipt of Payment

2. Unified trading licensing system for Inter-State

This feature has been created for traders to apply for interstate trade license in their e-NAM Login to enable them to participate across e-NAM mandis in the country.

3. Discounts to Traders in mandi fee at the time of e-Payment

To incentivize the move towards a cashless economy, the various state Governments have come up with incentives of discounts on digital transactions. Thus, e-NAM introduced with Discount facilities on e-Payment. To avail the facilities, application administrator of the state can configure desired discount percentages in the application and in case of e-Payment mode selected by buyer; configured discount facilities will be automatically applicable in the transaction to avail such benefits in mandi fee while e-Payment.

4. Auto Sale Agreement

Auto sale agreement feature has been added to reduce e-NAM workflow execution time. This has benefitted farmer's transaction waiting time.

5. BHIM payment facility

Currently e-NAM portal facilitates direct online payment to farmers through RTGS/NEFT, Debit Card and Internet Banking. Facilitation of Unified Payment Interface (UPI) through BHIM helped in easing out the payment to farmers by reducing the payment realization time from buyers account to pool account and in turn disbursal to farmers.

6. Website & Mobile App in 12 languages

The website & Mobile App has been upgraded enabling stakeholders from different geographic and linguistic regions to avail such benefits. Languages are – Hindi, English, Bengali, Marathi, Gujarati, Tamil, Telugu, Punjabi, Odiya, Dogri, Malayalam and Kannada.

7. Shopping Cart feature

This feature has been created to ease traders in choosing multiple lots from daily auction. Once chosen, a shopping cart would be created. Thereafter, trader may choose to make bid/ make payment accordingly.

8. Bunching of Multiple Invoices

This feature enables the trader to select multiple invoices and make single one-time payment for combined amount of all invoices, instead of selecting each invoice and completing the payment one by one. This has substantially reduced time for concluding trade online and provided smooth user experience to the stakeholder.

9. Part Payment Feature

Facility of part payment of invoice by the farmer/trader giving him the option of Full payment, Partial Online Payment with Mandi Fee, Partial Online Payment without Mandi Fee and Full Online Payment excluding Mandi Fee has been made available. This is a choice-based module and would be applicable as chosen.

10. Farmer Incentive Feature

This feature has been deployed enabling mandi to allow incentives to farmers for choosing online payment mechanism (% of Mandi fee), for promoting e-payments at their respective mandi. Successful pilot run done at Mandawari and Jodhpur Mandi in Rajasthan and is now available for all e-NAM mandis of Rajasthan.

New Initiatives on e-NAM

1. **e-NAM Platform of Platforms** – e-NAM Platform of Platforms (PoP) was launched on 14th August 2022 by Hon'ble Union Minister of Agriculture & Farmers Welfare, during State Agriculture & Horticulture ministers meet at Bangalore, Karnataka. Platform of Platforms (PoP) is a new framework developed under e-NAM ecosystem which aims to integrate various Service Provider Platform like Trading, Assaying, Transportation, Warehousing, Fintech, Market Information, Sorting and Grading, Agri

Input & Advisory Services, which will enable Farmers, FPO, Traders, and other stakeholders to access larger market ecosystem through a single window.

2. **Coffee Table Book** - It was launched on 14th August 2022 by Hon'ble Union Minister of Agriculture & Farmers Welfare, during State Agriculture & Horticulture ministers meet at Bangalore, Karnataka. The Coffee Table Book (CTB) exhibits the attempt and journey of e-NAM in bringing transparency and efficiency in trading of agricultural produce in India through innovation and technology.
3. **e-NAM Blog** – A blog page has been created on e-NAM website to showcase achievements, news clips and events related to marketing and promotion of e-NAM.
4. On the occasion of 'Bharat Ka Amrut Mahotsav' celebration & 5th Anniversary of e-NAM (14th April) Union Agriculture Minister launched the following new features of e-NAM:
 - a. **IMD Weather Forecast for Mandis**
Integration of Weather forecast information from Indian Meteorological Department (IMD) with e-NAM, providing minimum & maximum temperatures along with "current day" forecast for e-NAM mandis and nearby areas. This weather information will help farmers in planning farm operations and marketing decisions.
 - b. **Real Time Price Dissemination System**
'Market Information Page' designed as a single source of information providing farmers with the current price of the commodities being traded in e-NAM mandis of the respective states.
 - c. **Cooperative Module**
Cooperative Trading module facilitates Cooperatives to register themselves on e-NAM and to trade their produce directly from their collection centre / warehouses without bringing the produce to the APMCs.
 - d. **e-NAM Directory**
A directory with compiled information on e-NAM processes and respective mandi information.

On boarding FPOs on e-NAM Platform

Farmer Producer Organizations (FPOs) are formed to overcome the challenges, especially of small & marginal farmers, of marketing small marketable surpluses. Aggregation of the produce as envisaged provides economies of scale; however, various bottlenecks in sale of the produce exist, making sustenance of the farmers difficult. Through e-NAM, the technology for online trade is made accessible to FPOs for better market linkages towards selling their produce.

Sl. No.	State	FY (2022-23)	No. of FPOs on boarded (Since Inception till March 2023)
1	Andhra Pradesh	16	193
2	Bihar	4	4
3	Chhattisgarh	7	29
4	Gujarat	45	150
5	Haryana	4	247
6	Himachal Pradesh	19	73
7	Jharkhand	38	154
8	Karnataka	13	13
9	Kerala	1	8
10	Madhya Pradesh	13	117
11	Maharashtra	22	286
12	Odisha	81	272
13	Punjab	3	13
14	Rajasthan	65	244
15	Tamil Nadu	16	124
16	Telangana	34	95
17	Tripura	2	2
18	Uttar Pradesh	43	299
19	Uttarakhand	11	54
20	West Bengal	10	180
21	Jammu & Kashmir	14	15
22	Puducherry	1	3
Total		447	2575

Out of 2575 registered FPOs, as on 31st March 2023, 447 FPOs from 22 States/UT (Andhra Pradesh, Bihar, Chhattisgarh, Gujarat, Haryana, Himachal Pradesh, J&K, Jharkhand, Kerala, Madhya Pradesh, Maharashtra, Rajasthan, Odisha, Puducherry, Punjab, Tamil Nadu, Telangana, Tripura, Uttar Pradesh, Uttarakhand and West Bengal) had successfully participated on e-NAM and have done trade volume of 43946 MT and 1.19 crore Numbers (of Betel leaf and Coconut) of Trade value worth Rs. 84.16 Cr.

Sl. No.	State	FY 2022-23			Since Inception till March 2023		
		Traded Volume (MT)	Traded Volume (Nos.)	Trade d Value (Rs. Lakh)	Traded Volume (MT)	Traded Volume (Nos.)	Traded Value (Rs Lakh)
1	Andhra Pradesh	48.65	0	9.36	1012.41	0	179.43
2	Bihar	0	0	0	0	0	0
3	Chandigarh	0	0	0	0	0	0
4	Chhattisgarh	0	0	0	31.64	0	9.13
5	Gujarat	39.26	0	7.04	113.57	0	22.81
6	Goa	0	0	0	0	0	0
7	Haryana	4.2	0	0.87	86.79	0	25.06
8	Himachal Pradesh	0	0	0.01	18.91	0	5.81
9	Jammu & Kashmir	27.47	0	10.6	27.47	0	10.6
10	Jharkhand	708.94	0	126.96	3174.87	0	512.38
11	Karnataka	0	0	0	0	0	0
12	Kerala	0.26	0	0.2	0.26	0	0.2
13	Madhya Pradesh	1.64	0	0.32	868.5	0	137.05
14	Maharashtra	20.65	0	3.61	771.42	0	343.3
15	Nagaland	0	0	0	0	0	0
16	Odisha\$	18298.11	7302815	3548.3	29734.35	11951819	5927.77
17	Puducherry	0	0	0	0	0	0
18	Punjab	4.4	0	0.17	5.9	0	0.37
19	Rajasthan	25.28	0	11.51	151.72	0	58.98
20	Tamil Nadu	114.87	0	25.36	1091.28	0	188.01
21	Telangana	0	0	0	23.22	0	5.07
22	Tripura	0	0	0	0	0	0
23	Uttar Pradesh	304.73	0	69.34	496.09	0	100.96
24	Uttarakhand	0	0	0	4.77	0	1.42
25	West Bengal#	1947.11	0	258.95	6332.89	11000	887.92
Grand Total		21545.57	7302815	4072.6	43946.06	11962819	8416.27

\$ Odisha traded Coconut in numbers

West Bengal traded Betel Leaves in numbers

Major Events & Trainings in FY 2022-23

Digital India Award 2022: Electronic National Agriculture Market (e-NAM) initiative of Ministry of Agriculture won Platinum Award (1st) in the Digital Empowerment of Citizens Category

e-NAM won the Platinum Award in the “Digital Empowerment of Citizens” Category in Digital India Awards 2022 held in New Delhi on 7th January 2023.

The President of India, Smt. Droupadi Murmu, as Chief Guest of the event, conferred the Digital India Awards, 2022, in the presence of Shri Ashwini Vaishnaw, Minister of Electronics & Information Technology, Railways & Communications and other dignitaries.

Digital India Awards (DIA) has been instituted by MeitY, under the aegis of National Portal of India to encourage and honour innovative digital solutions/ exemplary initiatives by various government entities in the realm of Digital Governance. Digital India Awards 2022 aims to inspire and motivate not only government entities but also startups in fulfilling the Digital India vision. Digital India Awards 2022 were given under 07 different categories viz. Digital Empowerment of Citizens, Public Digital Platforms, Digital Initiatives in Collaboration with Start-ups, Digital Initiative for ease of doing business, Data sharing and use for socioeconomic development, Digital Initiatives at Grassroots level, Best Web & Mobile initiatives etc. Platinum, Gold & Silver awards have been given to the winning teams under different categories.

Launch of Platform of Platforms and Coffee Table Book on e-NAM during State Agriculture and Horticulture Ministers' Conference in Bengaluru, Karnataka on 14th July 2022.

The Union Minister of Agriculture and Farmers Welfare, Shri Narendra Singh Tomar, launched the Platform of Platforms (POP) under the National Agriculture Market (e-NAM) on the sidelines of the State Agriculture and Horticulture Ministers' Conference in Bengaluru, Karnataka, on 14th July 2022.

Besides Shri Tomar, the dignitaries present included the Chief Minister of Karnataka, Shri Basavaraj Bommai, Union Minister of Chemicals & Fertilizers and Health & Family Welfare, Dr. Mansukh Mandaviya, Union Ministers of State for Agriculture and Farmers Welfare, Ms. Shobha Karandlaje and Shri Kailash Choudhary, Agriculture Minister of Karnataka, Shri BC Patil, State Ministers, Union Agriculture Secretary Shri Manoj Ahuja and other senior officers.

The Coffee Table Book released by the Agriculture Minister showcases the endeavor and journey of e-NAM in bringing transparency and efficiency in the trade of agricultural commodities in the country through innovation and technology. Coffee Table Book on e-NAM focuses on showcasing the benefits and success stories of farmers and stakeholders by facilitating digitization of APMC mandis.

Major Success Stories during FY 2022-23

1. Kesamudram APMC – Telangana Honoured with PM Award for “Excellence Public Administration”

Agriculture, an integral part economic activity of Telangana, decides the direction of the State in terms of socio-economic development. Technology has taken over lives in the States and farming is no exception; the State has moved from traditional farming to use of automated methods. Encouraged by the Government’s proactive policies to enable agriculture as a big contributor to GDP of the State, the field of agriculture has shown more promises by the day. Rice is the major food crop and staple food of the state. Other important crops are tobacco, mango, cotton, and sugar cane. Through e-NAM Department of Agricultural Marketing, Telangana is encouraging uniformity in agriculture marketing, removing information asymmetry in the market and encouraging real-time price discovery.

Kesamudram APMC – Telangana received the award from Hon’ble PM of India for “Excellence in Public Administration- 2019”, on civil service day, dated 21st Apr 2022. It is nothing less than an absolute honour for the APMC, that is actively promoting e-NAM in the mandi.

2. Thattanchavady APMC- Puducherry received the award from Hon’ble PM of India for "Excellence in Public Administration- 2019", on civil service day, dated 21st Apr'22.

Puducherry, a French colonial settlement in India until 1954, is now a Union Territory (UT) town bounded by the south-eastern Tamil Nadu State. The Union Territory of Puducherry lies in the southern part of the Indian Peninsula. Principal food crops in the UT are rice, maize, ragi and pulses. Cash crops here include oilseeds, sesame, ground nuts and spices chillies.

Thattanchavady APMC- Puducherry received the award from Hon’ble PM of India for "Excellence in Public Administration- 2019", on civil service day, dated 21st Apr'22. e-NAM is playing a pivotal role in the mandi for bringing transparency in trade, real time price information, more buyers for the local farm produce, along with other benefits to farmers and traders. Getting the PM Award recognizing its effort is a matter of joy for the Dept. It is a great honour for the Dept. to receive this special award, and the Dept. is thankful to farmers and traders who believe in e-NAM and joined the scheme in its unforgettable journey.

3. Fruit Mandi Solan, conferred with the prestigious Prime Minister Award under Hilly-region category

The Solan-based Agriculture Produce Marketing Committee (APMC) was today honoured with the Prime Minister's award for excellence in Public Administration, 2019, for the successful implementation of the e-National Agriculture Market (NAM) scheme.

The award was received by Deputy Commissioner Kritika Kulhari and APMC Solan secretary Ravinder Sharma on the occasion of the 15th Civil Services Day in Delhi yesterday. A cash award of Rs 10 lakh has also been awarded to the APMC along with certificate of excellence.

4. Adoni Success Story - 1st in the country to receive 1 cr Bids on e-NAM platform

The Adoni market yard located in Kurnool district is the second largest market Yard in Andhra Pradesh. Primarily Cotton, Castor seed, Ground Nut, Sunflower seeds, and Tur are traded in the market Yard. The market yard has implemented e-NAM since March 2017 and it is actively encouraging farmers and traders to participate in the platform.

Adoni AMC stood 1st in the country with most bids received for lots i.e., 1cr bids for 11.34 Lakh lots as on 20.01.23. Adoni has been at the forefront in promoting competitive bidding with around 9 bids per lot on average resulting in better prices for farmers for his/her produce. The market yard has achieved more than 30 bids on an average frequently which is a unique achievement for the e-NAM market yards in the state and in the country achieving true purpose of e-NAM at its fullest.

AMC	Total Bids Received	Total e-Traded Lots	Avg. Bids/Lot
ADONI	1,00,03,894	11,34,781	9

The market yard is also providing various support infrastructures for the effective implementation of e-NAM. The market yard has set up assaying lab for testing ground nut, pulses etc. So that the farmer gets right prices for his/her lots and the trader can get the best quality produce. Market yard has price display boards so that the farmers are updated about the prevailing prices and other information pertaining to eNAM reducing the information asymmetry.

The market yard has state of the art CCTV cameras which has contributed to improving its administrative efficiency. eNAM integrated weighing machines are installed in the market, which transfers weighing data directly to the eNAM platform, removing the possibility of manual error or manipulation.

5. Success story of a farmer at Haldwani, Uttarakhand

Mr Ram Kumar is a progressive farmer from Haldwani, Uttarakhand. Ram Kumar had been cultivating potatoes on his farm for many years but struggled to find profitable markets for his produce. However, his fortunes changed when he discovered the Enam Portal, an online platform connecting farmers directly with potential buyers.

Excited by the prospect of reaching a broader market, Ram Kumar decided to register on the Enam Portal and showcase his high-quality potatoes. He listed 130 quintals of potatoes, providing all the necessary details about his farm and the cultivation methods he followed. To his delight, Ram Kumar soon started receiving inquiries and offers from interested buyers through the Enam Portal. The transparency and convenience of the platform allowed him to negotiate directly with the buyers, ensuring fair prices for his potatoes.

After careful consideration, Ram Kumar struck a deal with a reputable wholesaler from a neighboring state. The wholesaler recognized the quality of Ram Kumar's potatoes and offered to purchase the entire 130 quintals at a mutually agreed-upon price.

As the trade was finalized, Ram Kumar earned a total amount of 65,000 rupees from this successful transaction. The profit he made was a significant boost to his income and provided him with the financial stability he had been striving for.

With this newfound success, Ram Kumar reinvested a portion of his earnings into his farming operations. He purchased improved seeds, modern equipment, and implemented advanced farming techniques. These investments not only increased the productivity and efficiency of his farm but also improved the overall quality of his potatoes.



Word of Ram Kumar's success story quickly spread within the farming community in Haldwani. Inspired by his achievement, other farmers in the region began exploring online platforms like the Enam Portal to expand their reach and maximize their profits.

Ram Kumar's journey from struggling to find buyers for his potatoes to earning a substantial amount of money through the Enam Portal is a testament to the transformative power of technology in the agricultural sector. His success not only improved his own livelihood but also inspired and empowered fellow farmers to embrace digital platforms and thrive in the competitive market.

Today, Ram Kumar is known as a respected and prosperous farmer in Haldwani. His story serves as an inspiration to others, highlighting the immense potential that lies in leveraging online platforms for agricultural trade.

6. Inter-State Trade between J&K and Jharkhand



पहली अंतर्राज्यीय खरीदी - बिक्री

जम्मू कश्मीर के किसानों द्वारा आज सोपोर मंडी से धनबाद, झारखण्ड को

ई-नाम प्लेटफार्म के माध्यम से सेब का विक्रय किया गया।



ई-नाम से जुड़े किसान को सम्मानित करते पदाधिकारी • जगन्नाथ

झारखंड की आनलाइन कृषि मंडी देश को दिखा रही राह

जासे, हजारीबाग : झारखंड की आनलाइन कृषि मंडी देश की अन्य मंडियों को राह दिखा रही है। वर्ष 2020 से लेकर अब तक हर मोर्चे पर कृषि पोर्टल ई-नाम के माध्यम से किसानों को लाभ दिलाने में यह देश से किसानों को लाभ दिलाने में यह देश में अखिल रही है। बाजार में कीमतों अब कश्मीर के किसानों से ई-ट्रेड के माध्यम से पहली बार सेब खरीद कर धनबाद की मंडी ने एक बार फिर बाजी मारी है। झारखंड की इस पहल का केंद्रीय कृषि मंत्री नरेंद्र सिंह तोमर ने ट्वीट कर स्वागत किया।

झारखंड ई-नाम के नोडल पदाधिकारी राकेश कुमार सिंह बताते हैं कि किसानों को आत्मनिर्भर बनाने व बिचौलियों की छुट्टी करने में ई मंडियां काफी अहम साबित हो सकती हैं। इससे लोगों को सस्ता उत्पाद भी सुलभ होगा। साथ ही

- ई-नाम से किसानों को लाभ दिलाने में यह देश में रही है अखिल
- कश्मीर की सोपोर ई मंडी से सेब की पहली खरीदार बनी धनबाद की मंडी

किसानों को भी उचित मूल्य मिलेगा। राकेश कुमार सिंह बताते हैं कि बंगाल के चार एफपीओ हजारीबाग बाजार समिति से जुड़कर काम कर रहे हैं। वहीं, बिहार के 100 से अधिक किसान अलग-अलग मंडियों से जुड़कर ई-नाम के माध्यम से व्यापार कर रहे हैं। 27 नवंबर 2021 को बिहार से कृषि विभाग की टीम ई-नाम को समझने और परखने के लिए हजारीबाग पहुंचे थे। वह बताते हैं कि ई-नाम से किसानों को जोड़ने के लिए किसानों को इसका ब्रांड एंबेसडर बनाया गया।

सोपोर में ई-मंडी से बेचा 50 टन सेब

जम्मू कश्मीर से ई-मंडी से पहली बार अंतर्राज्यीय बिक्री, बिचौलियों से मिलेगी निजात

राजा खुरी, कैलाश : कश्मीर के सेब उत्पादक अब बिना किसी बिचौलिया के देश-विदेश में सेब बेचने लगे हैं। यह संभव हुआ है ई-मंडी को सुविधा उपलब्ध होने से। स्वदेश सेब उत्पादकों ने बागवानी विभाग के योजना एवं विपणन विभाग के जरिए ई-मंडी को सुविधा का लाभ उठाते हुए करीब 50 टन सेब झारखंड को बेचा है। यह जम्मू कश्मीर से सेब की पहली अंतर्राज्यीय बिक्री है।

कृषि उत्पादन विभाग के अतिरिक्त मुख्य सचिव अटल कुलु ने कहा कि ई-मंडी (ई-नाम प्लेटफॉर्म) के जरिए सोपोर की मंडी के सेब व्यापारियों ने झारखंड में करीब 50 टन सेब बेचा है। उन्हें इसके अच्छे दाम मिले हैं। मंडी जानबूझकर के मुताबिक जम्मू कश्मीर से बिक्री अन्य राज्यों को ई-नाम प्लेटफॉर्म पर पहली बार सेब बेचा गया है।



• ट्रेडिंग के तहत ई-मंडी से झारखंड भेजा औद्योगिक उपकरण जल

• रफ़्तार से बिक्री के लिए सेब के अच्छे दाम मिले

अब हम अन्य राज्यों के साथ भी सेब बेच रहे हैं। इसे लेकर हमारे सेब उत्पादक और व्यापारी काफी उत्साहित हैं, क्योंकि उन्होंने झारखंड की मंडी के तकवालीन भाव को जानबूझकर तो और उसके आधार पर ही उन्होंने मोल-भाव किया और अपना माल बेचा है। मुझे लगता है कि सोपोर से बेचा गया यह सेब अब तक झारखंड में पहुंच चुका होगा। उन्होंने कहा कि जानते ही हम इसका औद्योगिक उत्पादन भी करेंगे। इससे एक टुकड़ा भी बच सकेगा। उन्होंने बताया कि ई-नाम प्लेटफॉर्म के कारण बिचौलियों को



7. Interstate Trade of Saffron on e-NAM from UT of Jammu & Kashmir

Kashmir saffron, which is cultivated and harvested in the Karewa (highlands) of Jammu and Kashmir, has been given the Geographical Indication (GI) tag by the Geographical Indications Registry. The spice is grown in some regions of J&K, including Pulwama, Budgam, Kishtwar and Srinagar. The major produced district of saffron is Pulwama. Saffron produced at farmer fields in the UT of J&K is of best quality which proffers strong flavor, aroma and color-effect in comparison to saffron produced across the world.

All the facilities like Collection, cold Storage, Stigma Separation, quality evaluation, drying, packing and courier are provided by the India International Saffron Trading Center (IHKSTC)/ Saffron Park, located at Pampore Pulwama, J&K. Recently we have started the e-trading of GI-tagged Kashmir saffron with multiple States/UTs of India viz, Kerala, Chhattisgarh, Uttar Pradesh, Rajasthan, Jharkhand etc

Saffron growers are happy that they have got the better price for their produce through e-NAM portal and have appreciated the step taken by JKDHPM department towards the e-training of Saffron on e-NAM portal which gave them access to buyers of PAN India.

8. Interstate Trade of Walnut on e-NAM from UT of Jammu & Kashmir

Kashmir is a major walnut-producing state/UT in India and contributes to over 98% of the total walnut production in India. Kashmiri walnuts are often preferred by people, owing to their premium quality and flavor. Walnut is a great source of healthy fats, Rich in Omega-3 fatty acids, It is rich in important vitamins and minerals like copper, phosphorus, folic acid, manganese, vitamin B6, and vitamin E, Walnuts are extremely rich in antioxidants, They are also a major source of protein. There is a huge demand for these nuts in PAN India. e-NAM has provided a virtual platform to farmers and traders to trade on e-NAM platform.

Walnut growers of J&K UT have been given access to outside buyers for their produce, similarly an outside buyer of walnut gets direct marketing linkage to buy organic and premium walnuts from genuine source in the form of walnut In-shell or walnut Kernels.

With the request of JKDHPM department, J&K walnut kernels have also been added in the e-NAM commodity list and recently Interstate trade of Walnut In-shells and kernels have been done with the different State/UTs of India viz Andhra Pradesh, Jharkhand and Uttar Pradesh.

9. Trading - Dry Fishes through e-NAM, Odisha.

Odisha is a coastal state where different categories of Dry Fishes are always available in plenty. Having observed the potential of this commodity for trading through e-NAM, Odisha State Agricultural Marketing Board sought approval from SFAC for including this commodity for trading through e-NAM.

After receiving approval from SFAC, the inter-mandi trading of Dry Fishes started in the state from the month of October 2022.

Till March 2023, a total of 266.10 quintals of different categories of Dry Fishes have been traded in e-NAM purely through inter-mandi mode.

Different types of dry fishes are being sold from Rahama mandi to other mandis in the state. Before e-NAM dry fish growers used to sell in the local markets in a scattered way. However, post e-NAM when they started selling, they realized that their produce is fetching more price compared to local markets over the same period of time. Apart from that the sellers are also able to get their selling value in a more secure and quick way through the e-payment mode of e-NAM. That's why they are really very happy with the services of the e-NAM.

When the team of e-NAM contacted the dry fish growers about their feedback on trading through e-NAM, they mentioned that they witnessed better price realization on e-NAM as compared to physical markets at the same period of time. They expressed happiness and assured that they will continue to trade on e-NAM. They expressed sincere thanks to Rahama Market Yard and Nuagarh Market Yard under Rahama RMC and thanked e-NAM team for facilitating on boarding and trading of their produce on e-NAM.

Annexure – I

Members of Board of Management of SFAC**A. (i) Promoter Members: Govt. of India**

1.	Hon'ble Minister for Agriculture & Farmers Welfare, Ministry of Agriculture, Krishi Bhawan, New Delhi-110 001.	Ex-Officio President
2.	Secretary, Deptt. of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture, Krishi Bhawan, New Delhi – 110 001	Ex-Officio Vice-President
3.	Secretary, Deptt. of Economic Affairs (Banking Division), Ministry of Finance, Jeevan Deep Building, Sansad Marg, New Delhi – 110 001	Ex-Officio Member (Nominated by the President of the Society)
4.	Principal Adviser (Agriculture) NITI Aayog, Yojana Bhawan, New Delhi – 110 001	Ex-Officio Member (Nominated by the President of the Society)
5.	Additional Secretary & Financial Adviser, Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, Govt. of India, Krishi Bhawan, New Delhi.	Ex-Officio Member (Nominated by the President of the Society)
6.	Joint Secretary (NHM), Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, Govt. of India, Krishi Bhawan, New Delhi.	Ex-Officio Member (Nominated by the President of the Society)
7.	Joint Secretary (Marketing), Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, Govt. of India, Krishi Bhawan, New Delhi.	Ex-Officio Member (Nominated by the President of the Society)
8.	Chairman, APEDA NCUI Auditorium Complex, 4th Floor, 3, Siri Institutional Area, Hauz Khas, New Delhi-110016.	Ex-Officio Member (Nominated by the President of the Society)
9.	Economic Adviser, Ministry of Food Processing Industries, Govt. of India, Panchsheel Marg, August Kranti Marg, New Delhi	Ex-Officio Member (Nominated by the President of the Society)

A (ii) Promoter Members: Five Permanent Directors

10.	Deputy Governor, Reserve Bank of India, Central Office, Shahid Bhagat Singh Road, Mumbai-400001	Promoter Member
11.	Chairman, National Bank for Agriculture & Rural Development, C-24, 'G' Block, Bandra-Kurla Complex, P.B. No. 8121, Bandra (East), Mumbai-400 051	Promoter Member

12.	Chairman and Managing Director, Industrial Development Bank of India, IDBITower, World Trade Centre Complex, Cuffe Parade, Mumbai-400 005	Promoter Member
13.	Chairman, State Bank of India, Corporate Centre, State Bank Bhavan, Madame Cama Road, Mumbai-400021	Promoter Member
14.	Managing Director & CEO, Punjab National Bank, Plot No.04, Sector-10, Dwarka, New Delhi-110075.	Promoter Member
B (i) Primary Members – Financial Institutions, Banks, Private Companies Including Foreign Companies – Four Elected Directors		
15.	Chairman & Managing Director, Canara Bank, Head Office, 112, J.C. Road, Bangalore-560002	Elected Member
16.	Director, M/s Agri-Net Solutions Ltd., Ready Money Terrace, 4 th Floor, Anni Beasant Road, Worli Naka, Mumbai-400018	Elected Member
17.	Managing Director & CEO, Central Office, PO Box 10046, Bank of Baroda, 9 th Floor, Baroda Corporate Centre Bandra Kurla Complex, Bandra, Mumbai-400051	Elected Member
18.	Vacant	
B (i) Primary Members – Financial Institutions, Banks, Private Companies Including Foreign Companies – Four Elected Directors		
19.	Managing Director National Agricultural Cooperative Marketing Federation of India Ltd., NAFED House, Siddhartha Enclave, Ring Road, Ashram Chowk, New Delhi-110014	Elected Member
20.	Vacant	
21.	Vacant	
22.	Vacant	
Chief Executive and Member Secretary of the Society (to be Appointed by the Board of Management)		
23.	Managing Director Small Farmers' Agri-Business Consortium, 5 th Floor, NCUI Auditorium Building, 3, Siri Institutional Area, August Kranti Marg, Hauz Khas, New Delhi-110016	Ex-Officio Member & Secretary of the Society
Permanent Invitee		
1.	Managing Director, Export-Import Bank of India, Centre One Building, Floor 21, World Trade Centre Complex, Cuffe Parade, Mumbai-400005	Member

BINDRA & ASSOCIATES
 CHARTERED ACCOUNTANTS

 F-14, East of Kailash, New Delhi-110 065
 Telephone : 011-41622546, 41622547
 Mobile : 9810116048, 9818698496
 E-mail : cabindra@gmail.com

Independent Auditor's Report

 To,
 The Members of
SMALL FARMERS' AGRI-BUSINESS CONSORTIUM
Report on the Audit of the Standalone Financial Statements
Opinion

We have audited the accompanying financial statements of **SMALL FARMERS' AGRI-BUSINESS CONSORTIUM** ("the Society"), which comprise the Balance Sheet as at 31st March 2023, and also the Income & Expenditure Account for the year then ended, and a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give a true and fair view in conformity with the accounting principles generally accepted in India:

- in the case of the Balance Sheet, of the state of affairs of the Society as at 31st March, 2023;
- in the case of Income & Expenditure Account, of the Surplus for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Society in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matters

We draw attention to the Note 6 of notes to accounts to the financial statements stating that in the absence of third party confirmations, the balance of Sundry Debtors, Sundry Creditors, Security Deposits and Advance to various parties have taken as per records of the Society.

Other Matter

The Accounts of Guwahati Regional office have been examined remotely from the Delhi – Head Office and hence, all balances and transactions to various parties have been taken as per records of the Society and relied upon by us. These have been incorporated in the accounts.



Information other than the financial statements and auditors' report thereon

The Societies Management is responsible for the preparation of the other information. The other information comprises the information included in the Board's Report including Annexures to Board's Report but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial Statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Standalone Financial Statements

The Societies Management is responsible with respect to the preparation of the financial statements that give a true and fair view of the financial position, financial performance of the Society is in accordance with the accounting principles generally accepted in India. This responsibility also includes maintenance of adequate accounting records for safeguarding of the assets of the Society and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Society's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Society or to cease operations, or has no realistic alternative but to do so.

Those Charged with Governance are also responsible for overseeing the Society's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.



As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a Material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for expressing our opinion on whether the company has adequate internal financial controls system in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Society's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Society to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to Communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.



Report on Other Matters

We further report that:

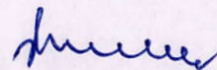
- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.
- In our opinion, proper books of account as required by law have been kept by the Society so far as it appears from our examination of those books.
- The Balance Sheet, Income & Expenditure Account dealt with by this Report are in agreement with the books of account.

Place: New Delhi

Date: 27/09/2022



For **BINDRA & ASSOCIATES**
Chartered Accountants
FRN 004434N



CA. SINGH MOHINDER PAL
Partner

Membership No. 082220
UDIN: 23082220BGWKS6989


SFAC
लघु कृषक
कृषि व्यापार संघ

SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI

BALANCE SHEET AS AT 31ST MARCH, 2023

(Amount in Rs)

Particulars	Schedule	As at 31st March, 2023	As at 31st March, 2022
CORPUS / CAPITAL FUND & LIABILITIES			
Corpus/Capital Fund	1	114,500,000	114,500,000
General Fund (Reserve and surplus)	2	649,212,093	726,159,542
Endowment funds (NET)	3	64,523,457,724	59,296,691,232
Secured loans and borrowings	4	-	78,722,559
Current liabilities and provisions	5	45,641,024	54,102,700
Fixed Assets (Contra)	6	49,601,128	52,277,067
Total		65,382,411,969	60,322,453,100
ASSETS			
Fixed Assets (Contra)	6	49,601,128	52,277,013
Loans & Advances	7	9,772,000	9,772,000
Investments - (FDR's & Interest Accrued)	8	59,084,370,070	54,093,986,648
Current Assets, Miscellaneous expenditure (to the extent not written off or adjusted)	9	6,238,668,770	6,166,417,439
Total		65,382,411,969	60,322,453,100
Significant accounting policies	14		
contingent liabilities and notes on accounts	15		

As per our report of even dated

For Bindra & Associates
Chartered Accountants
FRN No. 004434N

CA. Mohinder Pal Singh
Partner

Membership No. 082220

Date: 27.09.2023

Place: New Delhi



For Small Farmers' Agri - Business Consortium

Dr. Maninder Kaur Dwivedi
Managing Director

Sanjeev Kumar Gautam
Director

Dr. Ranjeet Singh Rajpoot
Deputy Director

Rajesh Bhatnagar
Manager (Finance)



SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI

INCOME AND EXPENDITURE ACCOUNT FOR THE PERIOD/YEAR ENDED 31ST MARCH, 2023

(Amount in Rs)

INCOME	Schedule	For the year ended 2023	For the year ended 2022
Income from sale/services	10	38,256,715.82	38,646,843.00
Interest Earned	11	53,355,626.65	66,248,654.00
Other Income	12	5,109,368.57	7,260,213.00
Total (A)		96,721,711.04	112,155,710.00
EXPENDITURE			
Establishment & Other Administrative Expenses etc.	13	32,605,987.65	16,413,593.00
Cost of Goods sold (Opening+Purchase-Closing)		(26,299,439.44)	5,519,715.00
Total (B)		6,306,548.21	21,933,308.00
BALANCES BEING SURPLUS/(DEFICIT) CARRIED TO GENERAL FUND (Reserves & Surplus)		90,415,162.83	90,222,401.00
SIGNIFICANT ACCOUNTING POLICIES	14		
CONTINGENT LIABILITIES AND NOTES ON ACCOUNTS	15		

As per our report of even dated

For Bindra & Associates
Chartered Accountants
FRN No. 004434N

CA. Mohinder Pal Singh
Partner

Membership No. 082220

Date: 27.09.2023

Place: New Delhi



For Small Farmers' Agri - Business Consortium

Dr. Maninder Kaur Dwivedi
Managing Director

Sanjeev Kumar Gautam
Director

Dr. Ranjeet Singh Rajpoot
Deputy Director

Rajesh Bhatnagar
Manager (Finance)

SMALL FARMERS AGRIBUSINESS CONSORTIUM
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2023

SCHEDULE '1' : DETAILS OF CORPUS FUND CONTRIBUTION

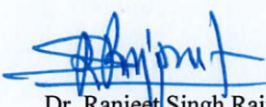
(Amount in Rs)

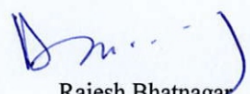
List of Members	For the year ended 2023	For the year ended 2022
<u>Promoter Members</u>		
Government of India (Ministry of Agriculture)	7,500,000.00	7,500,000.00
Reserve Bank of India	15,000,000.00	15,000,000.00
National Bank of Agriculture and Rural Development	15,000,000.00	15,000,000.00
Industrial Development Bank of India	15,000,000.00	15,000,000.00
State Bank of India	15,000,000.00	15,000,000.00
Oriental Bank of Commerce	15,000,000.00	15,000,000.00
<u>Primary Members</u>		
Canara Bank	5,000,000.00	5,000,000.00
United Phosphorus Ltd,	5,000,000.00	5,000,000.00
National Agricultural Cooperative Marketing Federation of India Ltd,	2,000,000.00	2,000,000.00
Bank of Baroda	5,000,000.00	5,000,000.00
<u>Permanent Invitee</u>		
Export Import Bank of India	15,000,000.00	15,000,000.00
Total	114,500,000.00	114,500,000.00

For Small Farmers' Agri - Business Consortium


 Dr. Maninder Kaur Dwivedi
 Managing Director


 Sanjeev Kumar Gautam
 Director


 Dr. Ranjeet Singh Rajpoot
 Deputy Director


 Rajesh Bhatnagar
 Manager (Finance)



**SMALL FARMERS AGRIBUSINESS CONSORTIUM
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2023**

SCHEDULE '2' : GENERAL FUND

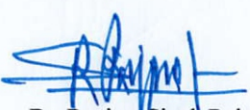
(Amount in Rs.)

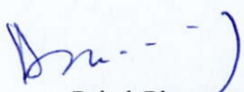
Particulars	For the year ended 2023	For the year ended 2022
Opening Balance as per last Balance Sheet HO	768,996,460.96	557,782,126.64
Opening Balance as per last Balance Sheet RO	(40,549,222.40)	(40,549,222.40)
Opening Balance as per last Balance Sheet HO+RO	728,447,238.56	517,232,904.24
Less:- Adjustment	(378,945,559.00)	
Excess of Income over Expenditure (NET)	90,415,162.83	90,222,401.63
Add: Profit and loss opening balance	(2,289,446.34)	125,754,263.96
Less:- Adjustment	2,289,446.00	
Add:- Accumulated Income F.Y 2016-17 Onwards	209,295,251.41	
Less: Adjustment made for Income tax previous year	-	(7,051,777.00)
Medical Contribution	-	1,750.00
	649,212,093.46	726,159,542.83

For Small Farmers' Agri - Business Consortium


Dr. Maninder Kaur Dwivedi
Managing Director


Sanjeev Kumar Gautam
Director


Dr. Ranjeet Singh Rajpoot
Deputy Director


Rajesh Bhatnagar
Manager (Finance)





SMALL FARMERS AGRIBUSINESS CONSORTIUM
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31ST MARCH, 2023


SCHEDULE 3 - EARMARKED / ENDOWMENT FUNDS

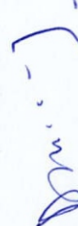
FUND UTILIZATION	Schedule	A) Opening balance of the funds :	B) Additions to the Funds:	TOTAL (A+B)	C) Utilization/ Expenditure towards objectives of funds	Venture Capital Utilised/(Annexure 'B')	Refund To DAC/MFPI	TOTAL (C)	(Amount in Rs.) AS PER BALANCE SHEET (A+B-C)
TECH MISSION	3A&B	408,199.00	-	408,199.00	-	-	-	-	408,199.00
VENTURE CAPITAL		318,744,648.33	1,154,916,207.50	1,473,660,855.83	1,104,591,106.80	-	-	1,104,591,106.80	369,069,750.03
BUFFER STOCK (PSF)		731,713,226.54	3,053,358.00	734,766,584.54	393,197.90	-	-	393,197.90	734,373,386.64
BUFFER STOCK (PSS)		2,093,788.00	-	2,093,788.00	-	-	-	-	2,093,788.00
Central Nodal Agency (SFAC)-10000 FPOs		-	3,819,091,308.19	3,819,091,308.19	2,134,429,355.50	-	-	2,134,429,355.50	1,684,661,952.69
EGCG		1,732,975,773.60	49,784,371.86	1,782,760,145.46	659,595,193.88	-	-	659,595,193.88	1,123,164,951.58
FPO-DAC		76,200.00	-	76,200.00	-	-	-	-	76,200.00
FPOs- Pradhan Mantri Matsya Sampada Yojna		-	335,687,500.00	335,687,500.00	-	-	-	-	335,687,500.00
FMDCP		-	-	-	-	-	-	-	-
General (NVI)		(3,145,182.00)	-	(3,145,182.00)	2,231,140.00	-	-	2,231,140.00	(5,376,322.00)
KARNATAKA Stat spices Devp. Board		895,150.00	-	895,150.00	-	-	-	-	895,150.00
KISAN MANDI		34,099,852.30	-	34,099,852.30	25,817.30	-	-	25,817.30	34,074,035.00
MBDA		1,537,024.00	-	1,537,024.00	-	-	-	-	1,537,024.00
MIDH(DAC)		383,417.02	-	383,417.02	-	-	-	-	383,417.02
MSG (NVI)		-	-	-	649.00	-	-	649.00	(649.00)
NATIONAL AGRI CULTURE MARKETING		72,927,545.10	199,259,393.00	272,186,938.10	263,291,012.50	-	-	263,291,012.50	8,895,925.60
NDP-NFSM		78,738,853.00	117,748,500.00	196,487,353.00	121,994,728.00	-	-	121,994,728.00	74,492,625.00
PFDC		1,485,394.50	-	1,485,394.50	1,485,394.50	-	-	1,485,394.50	-
PM-KISAN		2,155,618.07	242,214.00	2,397,832.07	2,155,618.07	-	-	2,155,618.07	242,214.00
PRICE STABILIZATION FUND		54,941,930,477.42	50,222,363,505.39	105,164,293,982.81	45,833,045,804.68	-	-	45,833,045,804.68	59,331,248,178.13
PULSES	3C	25,307,803.00	-	25,307,803.00	-	-	-	-	25,307,803.00
RKVY		(511,592.00)	-	(511,592.00)	-	-	-	-	(511,592.00)
RKVY-DAC		6,312,900.00	-	6,312,900.00	-	-	-	-	6,312,900.00
RO Guwahati Project		12,976,695.00	3,178,158.00	16,154,853.00	12,784,687.00	-	-	12,784,687.00	3,370,166.00
RYTHU BAZARS		1,335,039.00	-	1,335,039.00	-	-	-	-	1,335,039.00
SCHEME FOR FORMATION AND PROMOTION OF 10000 FPO's	RO	1,161,795,401.00	969,744,388.00	2,131,539,789.00	1,483,884,492.00	-	-	1,483,884,492.00	647,655,297.00
Special Projects Under (NVI)		49,544,320.00	-	49,544,320.00	22,192,850.00	-	-	22,192,850.00	27,351,470.00
VEG INITIATIVE		122,910,681.00	-	122,910,681.00	6,201,366.00	-	-	6,201,366.00	116,709,315.00
Current Year (2022-23)		59,296,691,231.88	56,875,068,903.94	116,171,760,135.82	51,648,302,413.13	-	-	51,648,302,413.13	64,523,457,723.69
Previous Year (2021-22)		32,867,181,208.07	162,007,587,527.14	194,874,768,735.21	94,256,362,680.59	(138,205,289.00)	21,086,149.00	94,139,243,540.59	100,735,525,194.62

For Small Farmers' Agri - Business Consortium


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 Managing Director


Sanjeev Kumar Gautam
 Director


Dr. Ranjeet Singh Rajpoot
 Deputy Director


Rajesh Bhatnagar
 Manager (Finance)



SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2023

SCHEDULE '3-A' : VENTURE CAPITAL

		(Amount in Rs.)	
Particulars		For the year ended 2023	For the year ended 2022
<u>Venture Capital Assistance Fund</u>			
Opening Balance	318,744,648.00		
Balance of Venture Capital Assistance			
Add: Grants received from DAC	27,265,114.80		
Receive from Administrative expense grant			
Receive from VCA (Admin Exp)			
Receive From Publicity Grants			
Receive from Project Development Fund			
Less: Net Amount transferred to PDF			
Net Amount Transferred to Publicity Grants			
Net Amount Transferred to VCA (Admin Exp)			
Administrative Expense Grant			
Refund to DAC (VCA refunded by Beneficiaries)	(1,095,835,773.47)		6,130,978,583.00
Venture Capital Assistance Recoverable			(5,869,649,730.34)
<u>Project Development Fund</u>			
Opening Balance	1,127,651,092.70		
Unutilized Project Development			
Add: Net Grants received from VCA			
Less: Expenditure			
Transfer to VCA Assistance			14,884,000.00
<u>Publicity Grants</u>			
Opening Balance			
Add: Net Grants received from VCA			
Less: Expenditure			
Transfer to VCA Assistance	(8,755,333.00)		16,529,544.00
<u>Administrative Expense Grant</u>			
Opening Balance			
Add : Grant received			
Less: Administrative Expenditure			
Transferred to VC Assistance			26,002,251.67
Total	369,069,749.03		318,744,648.00

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SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2023


SCHEDULE '3-B' : VENTURE CAPITAL

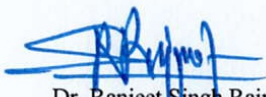
(Amount in Rs.)

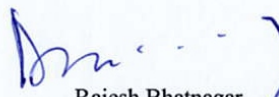
Particulars	Opening Balance	Transactions		Closing Balance
		Dr.	Cr.	
Before FY 2008-09	204,061,183.00	-	-	204,061,183.00
FY 2008-09	57,649,000.00	-	510,000.00	57,139,000.00
FY 2009-10	73,008,000.00	80,000.00	5,455,000.00	67,633,000.00
FY 2010-11	60,584,000.00	10,291.00	310,291.00	60,284,000.00
FY 2011-12	119,243,198.00	5,303,012.00	28,582,010.00	95,964,200.00
FY 2012-13	123,057,250.00	245,789.00	16,926,539.00	106,376,500.00
FY 2013-14	229,726,440.42	1,084,726.00	59,541,181.00	171,269,985.42
FY 2014-15	384,971,597.72	885,375.00	154,120,300.70	231,736,672.02
FY 2015-16	190,344,250.00	75,846.00	99,469,596.00	90,950,500.00
FY 2016-17	628,756,000.00	418,525.00	263,849,025.00	365,325,500.00
FY 2017-18	823,532,812.00	193,273.00	269,347,904.00	554,378,181.00
FY 2018-19	1,175,748,000.00	458,496.00	172,457,246.00	1,003,749,250.00
FY 2019-20	961,665,999.20	-	37,585,000.00	924,080,999.20
FY 2020-21	399,691,000.00	-	9,902,000.00	389,789,000.00
FY 2021-22	437,611,000.00	-	8,930,000.00	428,681,000.00
				-
Total	5,869,649,730.34	8,755,333.00	1,126,986,092.70	4,751,418,970.64

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Deputy Director


Rajesh Bhatnagar
Manager (Finance)



SMALL FARMERS AGRIBUSINESS CONSORTIUM
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2023

SCHEDULE '3-C': PRICE STABILIZATION FUND

(Amount in Rs.)			
Particulars		For the year ended 2023	For the year ended 2022
Opening Balance		54,941,771,275.42	
Add: Grants Received	9,413,856.39		
Interest Received Form FDR's (PSF)	2,349,882,416.00	50,222,363,505.39	
Sales Proceeds From M/s MMTC Ltd	-		
Sales Proceeds From M/s SFAC	-		
Sales Proceeds From M/s STC	-		
Sales Proceeds From M/s Food Corporation Of India	-		
Sales Proceeds From M/s NAFED	47,863,067,233.00		
Less: Refund to DOCA		-	158,626,207,851.38
Less: Working Capital Advance Paid to Central Agencies			
CIPHET	-		
Corpus Fund For Procurement And Disribut-Assam	-		
Govt. of Andhra Pradesh-PSF	-		
Govt. of Assam	-		
Govt of Jammu & Kashmir	-		
Govt of Karnataka	-		
Govt. of Manipur	-		
Govt. of Meghalaya	-		
Govt. of Mizoram	-		
Govt. of Odisha-PSF	-		
Govt. of Sikkim	-		
Govt of Tamil Nadu	-		
Govt of Telangana	-		
Govt. of Telangana-PSF	-		
Govt. of Tripura	-		
Govt. of West Bengal-PSF	-		
M/s Food Corporation of India	-		
M/s MMTC Ltd.	-		
M/s STC Ltd.	-		
M/s SFAC	11,809,856.00		
NAFED	41,395,416,652.60		
National Co-Operative Consumers Federation(NCCF)	4,425,660,094.00		
NPC	-		
		(45,832,886,602.68)	103,684,436,575.83
Total		59,331,248,178.13	54,941,771,275.42

For Small Farmers' Agri - Business Consortium



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SMALL FARMERS AGRI-BUSINESS CONSORTIUM
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2023


SCHEDULE- 4 SECURED LOANS AND BORROWINGS

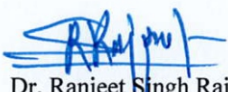
(Amount in Rs.)

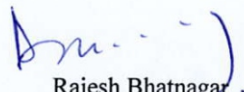
Particulars	For the year ended 2023	For the year ended 2022
	HO	HO
Union Bank of India CC A/c	-	78,722,559.37
Total	-	78,722,559.37

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SMALL FARMERS AGRI-BUSINESS CONSORTIUM
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2023

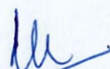
SCHEDULE- 5 CURRENT LIABILITIES AND PROVISIONS


(Amount in Rs.)

Particulars	For the year ended 2023			For the year ended 2022		
	H.O.	R.O.	Total	H.O.	R.O.	Total
Audit Fees	54,000.00		54,000.00	109,250.00	-	109,250.00
Chattisgarh Govt	375,000.00		375,000.00	375,000.00		375,000.00
Commission Payable	-		-	-		-
Contract Salary Payable (V.C.A)	-		-	-		-
Earnest Money Payable	40,000.00		40,000.00	160,000.00	-	160,000.00
EMD Borah fertilizer NBM RO	10,000.00		10,000.00	-	-	-
EMD Uttaran NBM RO	5,000.00	-	5,000.00	-	5,000.00	5,000.00
Expenses Payable (Other)	11,774,736.00		11,774,736.00	32,258,179.00	-	32,258,179.00
Govt. Dues	451,589.00		451,589.00	354,465.00		354,465.00
Gratuity Due	15,162,397.00		15,162,397.00	728,482.00		728,482.00
GST Payable	-		-	145,841.50		145,841.50
Interest Payable (VCA Interest)	7,059,027.79		7,059,027.79	4,535,228.92		4,535,228.92
Leave Encashment Due	-		-	610,583.00		610,583.00
LTC Expenses payable	-		-	-		-
Newspaper Expenses Payable	-		-	-		-
P.Tax RO	-		-	-	416.00	416.00
PF/EPF employer share RO	-	-	-	-	13,372.00	13,372.00
PF/EPF own share RO	-	-	-	-	12,765.00	12,765.00
Professional Fee Payable	421,157.00		421,157.00	428,684.00		428,684.00
Provision for Purchases of Computer &	107,593.00		107,593.00			
Salary Payable	2,168,153.00		2,168,153.00	1,417,988.00	99,021.00	1,517,009.00
Security Deposit (Creative Offset)	10,000.00		10,000.00	10,000.00		10,000.00
Security Deposit (CA Agrawal & Dhandhan)	10,000.00		10,000.00			
Security Deposit - RP Pandit (PSF-CA)	30,000.00		30,000.00			
Security Deposit (K. V. Gaurilivelihood)	10,000.00		10,000.00	10,000.00		10,000.00
Security Deposit Censer Advertising	5,000.00		5,000.00			
Security Deposit (Moraine Group)	5,800.00		5,800.00	5,800.00		5,800.00
Security Deposit Jesco Contractor (Electrical)	12,184.00		12,184.00			
Security Deposit (Neha Rent A Car) GF	-		-	20,000.00		20,000.00
Security Deposit (S.K Patodia CA)	11,000.00		11,000.00	11,000.00		11,000.00
Security Deposit Flat 15-T (APEDA)	15,750.00		15,750.00	15,750.00		15,750.00
Security Deposit M/s Noble engineers (A.C)	8,000.00		8,000.00	8,000.00		8,000.00
Security Deposit	-		-	10,840.00		10,840.00
Security Deposit (Tender Fee) KM				280,000.00	-	280,000.00
Security Deposit (Tender Fee) NAM				-		-
Security Deposits (Flats)	786,263.00		786,263.00	682,658.00		682,658.00
Security Payable (K.V Gourilivelihood)	-		-	10,000.00		10,000.00
Security Payable (RML) Gen Fund				100,000.00		100,000.00
Sundry Creditors (PSF/Pulses)	6,294.00		6,294.00	6,294.00		6,294.00
Sundry Creditors - KM	270,000.00		270,000.00			
TDS Payable	6,832,080.00		6,832,080.00	11,678,083.00		11,678,083.00
Telephone Expenses Payable				-		-
Tuition Fee Payable				-		-
Total	45,641,023.79	-	45,641,023.79	53,972,126.42	99,021.00	54,102,700.42

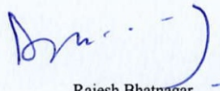
For Small Farmers' Agri - Business Consortium




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Director


Dr. Ranjeet Singh Rajpoot
Deputy Director


Rajesh Bhatnagar
Manager (Finance)

SMALL FARMERS AGRI-BUSINESS CONSORTIUM
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2023


SCHEDULE - 6 SUMMARY OF FIXED ASSETS

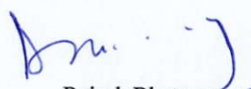
(Amount in Rs.)			
Particulars	Schedule	For the year ended 2023	For the year ended 2022
General Fund H.O.	6-A	1,214,282.00	1,420,516.00
General Fund R.O.	6-A	66,053.00	76,288.00
GOI Fund	6-B	45,509,446.45	47,947,793.00
VCA Fund	6-C	1,867,209.43	2,135,400.00
MSG Fund	6-D	143.00	238.00
Kisan Mandi Fund	6-E	-	-
PSF Fund	6-F	111,633.00	139,050.00
NAM Fund	6-G	461,431.00	536,104.00
EGCGC Fund	6-H	304,877.00	21,624.00
Fixed Assets R.O		66,053.00	-
Total		49,601,127.88	52,277,013.00

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SMALL FARMERS AGRI-BUSINESS CONSORTIUM
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2023
SCHEDULE '6-A' - Fixed Assets (General Fund)

(Amount in Rs.)

Particulars	Block	WDV as at 01/04/2022	Additions upto 30/09/2022	Additions after 30/09/2022	Sales/ Written Off	Total as at 31/03/2023	Depreciation For The Current Year	WDV as at 31/03/2023
Furniture & Fixtures	10%							
H.O.		330,619.00		-	-	330,619.00	33,062.00	297,557.00
R.O.		29,512.00		-	-	29,512.00	2,951.00	26,561.00
Water Dispensar	10%	3,680.00	-	-	-	3,680.00	368.00	3,312.00
Photocopier Canon	15%	87,039.00	-	-	-	87,039.00	13,056.00	73,983.00
Refrigerater	15%	1,137.00	-	-	-	1,137.00	171.00	966.00
T.V. Set	15%	9,834.00	-	-	-	9,834.00	1,475.00	8,359.00
Air Conditioners (R.O)	15%	22,259.00	-	-	-	22,259.00	3,339.00	18,920.00
Digital Camera (R.O.)	15%	1,335.00	-	-	-	1,335.00	200.00	1,135.00
Mobile Handset (R.O)	15%	4,448.00	-	-	-	4,448.00	667.00	3,781.00
Omini Car (H.O.)	15%	37,029.00	-	-	-	37,029.00	5,554.00	31,475.00
Apple I-Pad	15%	13,081.00	-	-	-	13,081.00	1,962.00	11,119.00
CCTV CAMERA	15%	9,156.00	-	-	-	9,156.00	1,373.00	7,783.00
Wall / Exhaust	15%	2,035.00	-	-	-	2,035.00	305.00	1,730.00
Office Equipment	15%							
H.O.		100,370.00	-	-	-	100,370.00	15,056.00	85,314.00
Telephone (H.O)	15%	132,456.00	-	-	-	132,456.00	19,868.00	112,588.00
Electrical Equipments	15%							
H.O.		20,256.00	-	-	-	20,256.00	3,038.00	17,218.00
R.O.		879.00	-	-	-	879.00	132.00	747.00
Computers & Accessories	40%							
H.O.		711.00	-	-	-	711.00	284.00	427.00
R.O.		1,067.00	-	-	-	1,067.00	427.00	640.00
Laptop	40%	38,473.00	-	-	-	38,473.00	15,389.00	23,084.00
Xerox Machine RO	15%	12,603.00	-	-	-	12,603.00	1,890.00	10,713.00
Car (CIAZ)-HO	15%	634,550.00	-	-	-	634,550.00	95,183.00	539,367.00
Fax Machine RO	15%	1,397.00	-	-	-	1,397.00	210.00	1,187.00
Inverter RO	15%	1,850.00	-	-	-	1,850.00	278.00	1,572.00
Water Filter Cum-Purifier RO	15%	938.00	-	-	-	938.00	141.00	797.00
TOTAL		1,420,426.00	-	-	-	1,420,426.00	206,144.00	1,214,282.00
TOTAL RO		76,288.00				76,288.00	10,235.00	66,053.00

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SMALL FARMERS AGRI-BUSINESS CONSORTIUM
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2023
SCHEDULE '6-B' Fixed Assets (GOI Fund)

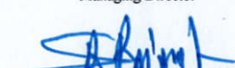
(Amount in Rs.)

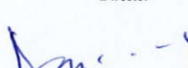
Particulars	Block	WDV as at 01/04/2022	Additions upto 30/09/2022	Additions after 30/09/2022	Sales/ Written Off	Total as at 31/03/2023	Depreciation For The Current Year	WDV as at 31/03/2023
Lease Hold Building	0.05	28,780,464.00	-	-	-	28,780,464.00	1,439,023.00	27,341,441.00
Flats	0.05	18,522,218.00	-	-	-	18,522,218.00	926,111.55	17,596,106.45
Furniture & Fixture	0.10	471,058.00	-	-	-	471,058.00	47,105.40	423,952.60
Airconditioner	0.15	48,198.00	-	-	-	48,198.00	7,229.75	40,968.25
Fax Machine	0.15	1,281.00	-	-	-	1,281.00	192.05	1,088.95
Office Equipment	0.15	63,293.00	-	-	-	63,293.00	9,493.75	53,799.25
Photocopier	0.15	8,243.00	-	-	-	8,243.00	1,236.65	7,006.35
Telephone Instrument	0.15	15,016.00	-	-	-	15,016.00	2,251.95	12,764.05
DG Set	0.15	29,272.00	-	-	-	29,272.00	4,390.55	24,881.45
Fire Fighting Equipment	0.15	8,751.00	-	-	-	8,751.00	1,312.90	7,438.10
TOTAL		47,947,794.00	-	-	-	47,947,794.00	2,438,347.55	45,509,446.45

For Small Farmers' Agri - Business Consortium


 Dr. Maninder Kaur Dwivedi
 Managing Director


 Sanjeev Kumar Gautam
 Director


 Dr. Ranjeet Singh Rajpoot
 Deputy Director


 Rajesh Bhatnagar
 Manager (Finance)

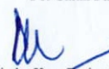

SMALL FARMERS AGRI-BUSINESS CONSORTIUM
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2023
SCHEDULE '6-C' - Fixed Assets (VCA)


(Amount in Rs.)


Particulars	Block	WDV as at 01/04/2022	Additions upto 30/09/2022	Additions after 30/09/2022	Sales/ Written Off	Total as at 31/03/2023	Depreciation For The Current Year	WDV as at 31/03/2023
Air Conditioner	15%	338,728.00				338,728.00	50,809.00	287,919.00
Furniture & Fixture	10%	819,575.00		4,720.00		824,295.00	82,193.40	742,101.60
DG Set	15%	34,868.00				34,868.00	5,229.95	29,638.05
Office Equipment	15%	168,250.00				168,250.00	25,237.60	143,012.40
Camara (VCA)	15%	14,910.00				14,910.00	2,237.00	12,673.00
Cooler/Fan-VCA	15%	14,270.00				14,270.00	2,141.00	12,129.00
Water Purifier (VCA)	15%	10,843.00				10,843.00	1,626.00	9,217.00
Telephone Instruments	15%	40,883.00		23,545.00		64,428.00	7,898.73	56,529.28
Bicycle	15%	295.00				295.00	44.35	250.65
Computer	40%	229,576.00	20,819.00			250,395.00	100,157.80	150,237.20
Photocopier	8%	400,366.00	4,700.00			405,066.00	30,379.75	374,686.25
Printer VCA	40%	589.00				589.00	236.00	353.00
Computer Software (VCA)	40%	17,784.00				17,784.00	7,114.00	10,670.00
Room Heater (VCA)	15%	10,318.00				10,318.00	1,548.00	8,770.00
TV 55 Inch	15%	34,145.00				34,145.00	5,122.00	29,023.00
Total		2,135,400.00	25,519.00	28,265.00	-	2,189,184.00	321,974.58	1,867,209.43

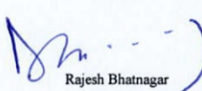
For Small Farmers' Agri - Business Consortium




Dr. Maninder Kaur Dwivedi
Managing Director


Sanjeev Kumar Gautam
Director


Dr. Ranjeet Singh Rajpoot
Deputy Director


Rajesh Bhatnagar
Manager (Finance)

SMALL FARMERS AGRI-BUSINESS CONSORTIUM
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2023

SCHEDULE '6-D' - Fixed Assets (MSG)

(Amount Rs.)								
Particulars	Block	WDV as at 01/04/2022	Additions upto 30/09/2022	Additions after 30/09/2022	Sales/ Written Off	Total as at 31/03/2023	Depreciation For The Current Year	WDV as at 31/03/2023
Computer	40%	238.00	-	-	-	238.00	95.00	143.00
		238.00	-	-	-	238.00	95.00	143.00

SCHEDULE '6-E' - Fixed Assets (Kisan Mandi)

(Amount in Rs.)								
Particulars	Block	WDV as at 01/04/2022	Additions upto 30/09/2022	Additions after 30/09/2022	Sales/ Written Off	Total as at 31/03/2023	Depreciation For The Current Year	WDV as at 31/03/2023
Furniture & Fixture	10%	-	-	-	-	-	-	-
Water Dispenser	10%	-	-	-	-	-	-	-
Office Equipment:-								
Electronic Scale	15%	-	-	-	-	-	-	-
Fan	15%	-	-	-	-	-	-	-
Bag Stitching Machine	15%	-	-	-	-	-	-	-
CCTV Camera	15%	-	-	-	-	-	-	-
Hand Pallot Truck	15%	-	-	-	-	-	-	-
Sorting & Grading Machine	15%	-	-	-	-	-	-	-
Weighing Machine	15%	-	-	-	-	-	-	-
Fire Extinguisher	15%	-	-	-	-	-	-	-
Computer	40%	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-

SCHEDULE '6-F' - Fixed Assets (PSF)

(Amount in Rs.)								
Particulars	Block	WDV as at 01/04/2022	Additions upto 30/09/2022	Additions after 30/09/2022	Sales/ Written Off	Total as at 31/03/2023	Depreciation For The Current Year	WDV as at 31/03/2023
Computer	40%	18,228.00	-	-	-	18,228.00	7,291.00	10,936.00
Laptop	40%	5,418.00	-	-	-	5,418.00	2,167.00	3,251.00
Scanner	40%	5,950.00	-	-	-	5,950.00	2,380.00	3,570.00
Digital Photocopier	15%	92,653.00	-	-	-	92,653.00	13,898.00	78,755.00
Steel Almirah	10%	16,801.00	-	-	-	16,801.00	1,680.00	15,121.00
TOTAL		139,050.00	-	-	-	139,050.00	27,416.00	111,633.00

SCHEDULE '6-G' - Fixed Assets (NAM)

(Amount in Rs.)								
Particulars	Block	WDV as at 01/04/2022	Additions upto 30/09/2022	Additions after 30/09/2022	Sales/ Written Off	Total as at 31/03/2023	Depreciation For The Current Year	WDV as at 31/03/2023
Computer	40%	17,310.00	-	-	-	17,310.00	6,924.00	10,386.00
Computer & Accessories	20%	4,116.00	-	-	-	4,116.00	823.00	3,293.00
Printer	40%	10,193.00	-	-	-	10,193.00	4,077.00	6,116.00
Telephone Instruments	15%	32,635.00	-	-	-	32,635.00	4,895.00	27,740.00
Furniture & Fixture	10%	246,573.00	-	-	-	246,573.00	24,657.00	221,916.00
Video Conference Equipment	15%	218,982.00	-	-	-	218,982.00	32,847.00	186,135.00
Water Dispenser	10%	6,495.00	-	-	-	6,495.00	650.00	5,845.00
TOTAL		536,304.00	-	-	-	536,304.00	74,873.00	461,431.00

SCHEDULE '6-H' - Fixed Assets (EGCGF)

(Amount in Rs.)								
Particulars	Block	WDV as at 01/04/2022	Additions upto 30/09/2022	Additions after 30/09/2022	Sales/ Written Off	Total as at 31/03/2023	Depreciation For The Current Year	WDV as at 31/03/2023
Printer	40%	8,096.00	3,768.00	86,827.00	-	98,691.00	22,111.00	76,580.00
Printer	40%	13,528.00	-	-	-	13,528.00	5,411.00	8,117.00
Electrical Equip. (Fan, etc)	15%	-	3,000.00	-	-	3,000.00	450.00	2,550.00
Comptector Godrej Interio	15%	-	256,035.00	-	-	256,035.00	38,405.00	217,630.00
TOTAL		21,624.00	262,803.00	86,827.00	-	371,254.00	66,377.00	304,877.00



For Small Farmers' Agri - Business Consortium

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**SMALL FARMERS AGRIBUSINESS CONSORTIUM
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2023**


SCHEDULE '7' : LOANS & ADVANCES


(Amount in Rs.)

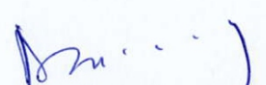
Particulars	For the year ended 2023	For the year ended 2022
Gomukh Environmental Trust	2,250,000.00	2,250,000.00
Goods Samaritan Social Service Association	4,602,000.00	4,602,000.00
Ladakh Foods Ltd	2,500,000.00	2,500,000.00
Assam Aroma Herbs Ltd	420,000.00	420,000.00
Total	9,772,000.00	9,772,000.00

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SMALL FARMERS AGRIBUSINESS CONSORTIUM
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2023

SCHEDULE '8' : FIXED DEPOSITS (Investment Others)

(Amount in Rs.)

Particulars	For the year ended 2023	For the year ended 2022
<u>FDR (Corpus)</u>		
FDR's with Canara Bank		82,000,000.00
FDR's with IDBI Bank		-
FDR's with Union Bank of India		3,750,000.00
FDR's with SBI	114,500,000.00	7,500,000.00
FDR's with HDFC		10,000,000.00
FDR's with UBI		11,250,000.00
	114,500,000.00	114,500,000.00
<u>FDR (General)</u>		
FDR's with Canara Bank		240,756,838.00
FDR's with Union Bank of India		10,850,802.00
FDR's with SBI	136,600,000.00	8,723,196.00
FDR's with PNB	2,625,419.00	-
FDR's with Allahabad		6,062,585.00
FDR's with Union Bank of India		-
FDR's with SBI (RO)		-
	139,225,419.00	266,393,421.00
<u>FDR (PFDC)</u>		
FDR's with SBI		720,382.00
FDR's with UBI		720,383.00
FDR's with Canara Bank		-
		1,440,765.00
<u>FDR's Credit Guarantee / Equity Grant (Interest)</u>		
FDR's with Union Bank of India	20,955,154.00	751,979,001.00
FDR's with BOM	725,000,000.00	-
FDR's with Corporation Bank	20,955,154.00	
FDR's with HDFC	42,439,950.30	
FDR's with PNB	300,000,000.00	
FDR's with SBI	152,387,885.00	751,979,001.00
FDR's with Canara Bank		199,000,000.00
	1,261,738,143.30	1,702,958,002.00
<u>FDR (Price Stabilisation fund)</u>		
FDR's with Canara Bank	25,022,825,648.00	-
FDR's with SBI	8,330,134,557.00	5,461,288,060.00
FDR's with UBI	23,508,750,799.00	45,868,758,884.00
	56,861,711,004.00	51,330,046,944.00
<u>FDR (DDA)</u>		
FDR's with Canara Bank	-	27,485,746.00
FDR's with SBI	58,605,971.86	14,222,910.00
FDR's with HDFC Bank	-	1,725,581.72
FDR's with Union Bank of India	-	6,656,133.00
FDR's with Allahabad Bank	-	2,939,561.00
<u>FDR (Gratuity)</u>		
FDR's with Union Bank of India	-	-
FDR's with SBI	2,709,000.00	-
FDR's with HDFC Bank	-	264,838.40
FDR's with Canara Bank	-	2,757,442.00
FDR's with Union Bank of India	-	-




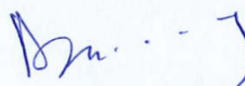
Particulars	For the year ended 2023	For the year ended 2022
<u>FDR (TM)</u>		
FDR's with SBI	1,316,279.00	1,316,279.00
FDR's with UBI		1,316,279.00
FDR's with Canara		-
	62,631,250.86	58,684,770.12
<u>FDR (NVI)</u>		
FDR's with Union Bank of India		92,696,413.00
FDR's with Canara Bank		24,158,668.00
FDR's with SBI	109,000,000.00	85,957,187.00
FDR's with HDFC Bank	2,242,237.00	-
	111,242,237.00	202,812,268.00
<u>FDR (VCA)</u>		
FDR's with SBI	41,200,000.00	-
	41,200,000.00	-
<u>FDR (Pulses)</u>		
FDR's with Union Bank of India		38,904,762.00
FDR's with Canara Bank		7,337,304.00
FDR's with SBI	91,300,000.00	55,436,645.00
	91,300,000.00	101,678,711.00
<u>FDR (Auto Sweep)</u>		
Auto Sweep-10059-BOB-FDR	9,104,768.00	-
Auto Sweep- Canara 5717 (General)	6,000,000.00	-
Auto Sweep- Corp/UB 3490 (Kisan Mandi)	8,940,000.00	-
Autosweep SBI-10172-FDR	100,000.00	-
Autosweep SB-34210564422-Nam	2,140,000.00	-
Auto Sweep - SBI 0060 (Veg. Initiative)	249,885,434.00	-
Auto Sweep-SBI 3437 (EGCG)	76,355,008.58	-
Auto Sweep- SBI 4017 (DDA Rent)	157,299.00	-
Auto Sweep-SBI 4263(Pulse Procurement)	411,217.00	-
Auto Sweep- SBI 6007- VCA (Refund)	22,163,393.00	-
CLCA FDR 01/150001 (PSF)	13,962,970.00	-
	389,220,089.58	-
<u>FDR FPO</u>		
FDR's with UBI-Naraina	-	108,178,245.00
FDR Canara Bank(FPO)	-	117,718,466.00
FDR SBI(FPO)	10,477,576.00	-
	10,477,576.00	225,896,711.00
Interest Accrued on FDR's including RO	1,124,350.34	89,575,056.34
Total	59,084,370,070.08	54,093,986,648.46

For Small Farmers' Agri - Business Consortium


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SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2023

SCHEDULE 9- CURRENT ASSETS

Particulars	(Amount Rs.)	
	For the year ended 2023	For the year ended 2022
Cash balances in hand (including cheques/drafts and imprest) (R.O)		-
Cash in Hand (R.O)		-
Bank Balances: Current Accounts		
SBI A/C 31225587821	144,844.30	16,419.50
SBI C/A 30054208902	2,189,339.52	2,189,339.52
SBI C/A 30054209462		-
SBI C/A 30054210172	182,023.00	75,065,763.90
SBI C/A 3027554017	11,945.80	378,103.14
SBI C/A 30717006007	104,885.01	7,742,800.01
SBI C/A 31806790060(Veg.initiative)	516,223.24	2,301,405.74
SBI C/A 31942495311(PFDC)	-	87,460.50
SBI C/A 32438354263	(21,395.23)	1,086,303.15
SBI C/A 34210564422	43,046.55	74,361,814.55
SBP C/A NO 65175133299	-	-
SBP C/A-00000065175133437	(168,427.00)	6,346,082.60
Union Bank of India C/A-1626	4,871,395.17	8,609,506.74
Union Bank of India C/A-3490	499,613.07	37,043,049.87
Saving Accounts		
Axis bank A/c 920010072086429 RO Guwahati	1,213,265.00	1,186,250.00
BoB 22750100010059 FPO's	551,340.50	1,218,327,583.00
BoB 22750100027293 FFPO's	335,687,500.00	-
BOM 60383069774 VCA Refund	340,024,650.84	258,802,660.27
Canara Bank S/A 35717	(5,194,465.25)	32,348,138.75
CNA A/c No. 41066951386-SBI-FPO	2,334,125,810.69	
HDFC 50100258490301 GP	1,414,817.66	1,244,411.36
HDFC 50100258887201 GK	642,183.00	623,273.00
SBI A/C 38271781594 (PM-Kisan)	10,086,434.50	2,141,288.07
SBI S/A 10429084505	1,015,589.85	10,648,646.28
SBI Saving Bank A/c (R.O.)	469,275.58	4,043,620.58
SBP S/A 65224687574	2,447,332,490.03	3,533,815,885.92
Sundry Debtors		
M/s Krishna Foods		(401.00)
M/s Ghanshyamdas Mahesh Kumar		-
M/s Bholu Lal Satya Narayan-Raj		-
M/s Jyoti Prasad & Company		-
M/S Kuldeep Enterprises		(1,076.00)
M/s NCDEX (E-Auction)	(190,473.00)	(190,473.00)
M/s Agrasen Brothers		-
M/s NAFED	373,083,743.89	646,260,770.50
M/s Gaorav Traders		-
M/s Modi Gunny Traders		1.00
M/s Raj Traders		(4,050.00)
M/s Shyam Traders		(163,800.00)
M/s Gopal Udyog		-
M/s J.R Industries		(99.45)
M/s Sanjay Dal Industries		-
M/s Shri Ram Udyog		(101.00)
M/s Yamuna Pulses		-
M/s Tamil Nadu Civil Supplies Corporation	(98,280.00)	(98,280.00)
M/s Venkatesh Industries		1,465.00
Total (A)	5,848,537,376.72	5,924,213,762.50



SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2023

SCHEDULE 9- CURRENT ASSETS

(Amount in Rs.)

Particulars	For the year ended 2023	For the year ended 2022
Security Deposits		
Security Deposit(Airtel Landline for MD)	1,000.00	1,000.00
Security Deposit(CNG)	15,000.00	15,000.00
Security Deposit DDA Flat(Electric Meter)	107,100.00	107,100.00
Security Deposit DDA Flat (Water Meter)	7,840.00	7,840.00
Security Deposit(Electric Meter)	2,500.00	2,500.00
Security Deposit Flat 36-T IGL Gas Connection	7,000.00	-
Security Deposit (NCDEX Spot Exchange Ltd)	783,708.00	783,708.00
Security Deposit Office Rent R.O Guwahati	60,000.00	-
Security Deposit (Rent)	60,000.00	60,000.00
Security Deposit (Telephone)	24,420.00	24,420.00
Security Deposit (Water Meter)	3,750.00	3,750.00
Security Deposit (NSC)	20,000.00	20,000.00
Security Deposit (CST)	10,000.00	10,000.00
Security Deposit (VAT)	10,000.00	10,000.00
Security Deposit - Telephone R.O	2,500.00	-
Security Deposit (Gm, Delhi Milk Scheme)	-	6,000.00
Security Deposit (Gokal Chand / Jitesh Yadav, KM)	-	-
Security Deposit (Vigyan Bhawan-NAM)	-	56,400.00
Security Deposit (Bharti Airtel LTD)	5,725.00	5,725.00
Income Tax (Refund)		
Assessment Year 2010-11	-	-
Assessment Year 2012-13	743,950.00	743,950.00
Assessment Year 2016-17	8,190,248.00	8,190,248.00
Assessment Year 2018-19	-	-
Assessment Year 2019-20	8,166,358.00	8,166,358.00
Assessment Year 2020-21	1,709,514.00	1,709,514.00
Assessment Year 2021-22	-	-
Other Advances		
Advance M/s Synergy Technofin Pvt Ltd	-	-
Amt. receivables for Scheme	-	154,252,607.70
Credit Guarantee	-	-
Expenses Receivable (Misc)	25,723.00	244.00
Loan to Kisan mandi	3,000,000.00	3,000,000.00
National Vegetable Initiative (Receivable)	-	35,161,213.00
Other Advance	15,932.00	11,000.00
PSF (Admin Expenses)	-	2,496,000.00
PSF (Closing Stock)	52,085,973.52	25,256,446.39
PSS	-	-
Rent Receivable (APEDA)	-	66,150.00
Rent Receivable (ECGC)	-	-
Rent Receivable (NHB)	576,440.00	576,440.00
T A Advance	-	-
TDS receivable	1,903,655.20	1,457,562.85
Telephone Security (R.O.)	-	2,500.00
Minimum Support Price-(Pulses)		
Ind Season	1,306.08	-
FFPGS (West Bengal) Receivable	124,587.00	-
Impact Assessment Study of VIUC (Receivable)	1,867,873.00	-
Jharkhand Receivable NVI	4,469,099.00	-
Karnataka Pulses Receivable	699,654.00	-
Uttar Pradesh Receivable Pulses	28,000,000.00	-
Receivable (PSF)	277,430,535.95	-
PSS	-	-
Total (B)	390,131,391.75	242,203,676.94
Total (A+B)	6,238,668,768.47	6,166,417,439.00

For Small Farmers' Agri - Business Consortium

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SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI
SCHEDULES FORMING PART OF INCOME & EXPENDITURE FOR
THE PERIOD/YEAR ENDED 31ST MARCH 2023

SCHEDULE 10- INCOME FROM SERVICES

(Amount in Rs.)

Particulars	For the year ended 2023	For the year ended 2022
<u>Income from Services</u>		
Service Charges (PSS/PSF/FPO/OTHER)	33,000,000.00	38,646,840.00
Service Charges (RO)	5,252,167.00	
Other Income	4,548.82	-
SBF (Buffer stock)		
Selling proceeds of the procurement		3.00
Total	38,256,715.82	38,646,843.00

SCHEDULE 11- INTEREST EARNED

(Amount in Rs.)

Particulars	For the year ended 2023	For the year ended 2022
Term Deposits:		
Interest on FDRs	40,842,988.65	46,675,710.06
Interest on FDRs (RO)	-	-
Savings Accounts:		
With Scheduled Banks	12,410,582.00	16,907,641.00
With Other Banks Banks		
HDFC -GP Bank A/c no:-90301	56,131.00	-
HDFC 7201 GK	18,910.00	-
Bank A/c no:- 10055622468 (R.O.)	27,015.00	18,057.00
VCA:		
Interest Income	-	100,000.00
Interest Refund	-	2,547,246.00
Other		
Interest on Income Tax Refund	-	-
Total	53,355,626.65	66,248,654.06

SCHEDULE 12- OTHER INCOME


(Amount in Rs.)


Particulars	For the year ended 2023	For the year ended 2022
Miscellaneous Income	797,526.57	134,134.60
Rent Income	4,288,822.00	7,096,948.00
License Fee (DDA Flats)	21,270.00	25,630.00
Creditor Write-off	-	-
Sale of Fixed Assets- General	-	-
Medical Contribution (D. Bhuyan-Ex-Director)	1,750.00	3,500.00
Total	5,109,368.57	7,260,212.60

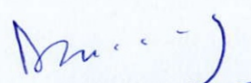
For Small Farmers' Agri - Business Consortium




 Dr. Maninder Kaur Dwivedi
 Managing Director


 Sanjeev Kumar Gautam
 Director


 Dr. Ranjeet Singh Rajpoot
 Deputy Director


 Rajesh Bhatnagar
 Manager (Finance)


**SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI
SCHEDULES FORMING PART OF INCOME & EXPENDITURE ACCOUNT
FOR THE YEAR ENDED ON 31ST MARCH 2023**

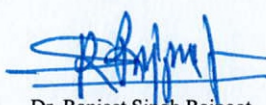
SCHEDULE 13- ESTABLISHMENT & OTHER ADMINISTRATIVES EXPENSES

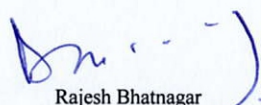
(Amount in Rs.)		
Particulars	For the year ended 2023	For the year ended 2022
General Fund Expenses	32,150,038.65	15,969,718.03
Rental Expenses (DDA Flat-SFAC)	455,949.00	443,875.00
Total	32,605,987.65	16,413,593.03

For Small Farmers' Agri - Business Consortium


Dr. Maninder Kaur Dwivedi
Managing Director


Sanjeev Kumar Gautam
Director


Dr. Ranjeet Singh Rajpoot
Deputy Director


Rajesh Bhatnagar
Manager (Finance)



SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI
SCHEDULES FORMING PART OF INCOME & EXPENDITURE ACCOUNT
FOR THE YEAR ENDED ON 31ST MARCH 2023

SCHEDULE 13- ESTABLISHMENT & OTHER ADMINISTRATIVE EXPENSES ETC.

SCHEDULE-13A

General Fund Expenses

(Amount Rs.)

Particulars	For the year ended 2023		Total	For the year ended 2022		Total
	H.O.	R.O.		H.O.	R.O.	
Advertisement Expenses	115,428.00	-	115,428.00			
Annual Day Celebration (Gen Fund)	-	-	-	20,770.00		20,770.00
Assets Fund	-	-	-	-		-
Audit fees	-	-	-	-		-
Bank Charges (1594)	-	-	-	(11.80)		(11.80)
Bank Charges (Gen Fund)	385.57	-	385.57	2,109.84		2,109.84
Contingent/Conveyance Expenses	126,700.08	-	126,700.08	21,437.00		21,437.00
Debtors Write-off	-	-	-	9,264.40		9,264.40
Due Diligence Under 10000 FPO	3,886,800.00	-	3,886,800.00			
Electricity & water	-	-	-	-		-
Entertainment & Hospitality	-	-	-	-		-
EPF Employer's Contribution	81,131.00	-	81,131.00			
E-TDS Return Filing Charges	-	-	-			-
Fixed Assets Purchased	248,319.00	-	248,319.00			
Gratuity	13,853,484.00	-	13,853,484.00			
Income Tax	-	-	-	9,607,246.00		9,607,246.00
Interest on Income Tax	-	-	-	1,842,607.00		1,842,607.00
Interest on TDS	-	-	-			-
Legal Expenses	-	-	-			-
Loss on Procurements	-	-	-	-		-
Maintenance of Computers	-	-	-			-
Medical	43,152.00	-	43,152.00	20,530.00		20,530.00
Meeting&seminar Exp.	227,294.00	-	227,294.00	13,100.00		13,100.00
Meeting/Seminars Etc.	-	-	-			-
Membership Fee & Subscription	10,030.00	-	10,030.00	10,030.00		10,030.00
Miscellaneous Expenses	19,784.00	-	19,784.00	-		-
Monitoring and Evaluation of FPO	-	-	-	643,100.00		643,100.00
Newspapers, Books & Publication	-	-	-			-
Office bldg Expenses	-	-	-			-
Outsourcing - Genius/ Wages	-	-	-	532,356.00		532,356.00
Penalty	-	-	-	-		-
Photostat	-	-	-	-		-
Postage & Telegram	-	-	-	-		-
Price stablshment fund (buffer stock)	-	-	-	5.00		5.00
Printing/Publishing/Stationery	69,552.00	-	69,552.00	94,857.00		94,857.00
Prior Period Expenses	-	-	-	-		-
Professional Fee	3,780,255.00	-	3,780,255.00	21,000.00		21,000.00
Rent	-	-	-	-		-
Repairs & Maintenance	146,746.00	-	146,746.00	29,834.00		29,834.00
Round off	-	-	-	2.59		2.59
Salaries and allowances - fpo	8,488,232.00	473,880.00	8,962,112.00	2,701,573.00		2,701,573.00
Short & Excess	-	-	-	22.00		22.00
Silver Jubilee Expenses/ Covid expense	-	-	-	-		-
Staff Welfare	211,531.00	-	211,531.00	238,960.00		238,960.00
Telephone-Employees&office	4,840.00	-	4,840.00	1,000.00		1,000.00
Transfer TA/CTG	-	-	-	-		-
Travelling Expenses	340,023.00	-	340,023.00	159,926.00		159,926.00
Vehicle Hire Charges	22,472.00	-	22,472.00			-
Total	31,676,158.65	473,880.00	32,150,038.65	15,969,718.03	-	15,969,718.03

SCHEDULE-13B

Rental Expenses (DDA Flat-SFAC)

Particulars	For the year ended 2023		Total	For the year ended 2022		Total
	H.O.	R.O.		H.O.	R.O.	
Electricity & Water Charges	4,012.00	-	4,012.00			-
Maintenance of flats	324,294.00	-	324,294.00	3,345.00		3,345.00
Property Tax (DDA Flats)	127,643.00	-	127,643.00	440,530.00		440,530.00
Total	455,949.00	-	455,949.00	443,875.00	-	443,875.00

Grand Total	32,132,107.65	473,880.00	32,605,987.65	16,413,593.00	-	16,413,593.00
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For Small Farmers' Agri - Business Consortium



Dr. Maninder Kaur Dwivedi
Managing Director

Sanjeev Kumar Gautam
Director

Dr. Ranjeet Singh Rajpoot
Deputy Director

Rajesh Bhatnagar
Manager (Finance)

SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI

Accounting policies and Notes to Accounts Forming Part of Accounts

SCHEDULES FORMING PART OF BALANCE SHEET AS ON 31ST MARCH, 2023

Schedule 14 & 15

ACCOUNTING POLICIES

1. The accounts are prepared on historical cost basis as a going concern following the mercantile system of accounting, recognizing income on accrual basis and expenditure on hybrid basis, unless otherwise stated. Accounting policies not specifically referred to otherwise are consistent, with generally accepted accounting principles.
2. Fixed Assets acquired out of Grant-in-Aid and General Fund account of SFAC and simultaneously transferred to Balance Sheet under Fixed Assets Fund account to exercise physical and financial control over them.
3. Fixed Assets are stated at cost less accumulated depreciation. Depreciation on Fixed assets are provided as per written down value method at the rates prescribed in the Income Tax Rules, 1962. Depreciation rates followed are given below:

Office Building	10%
Residential Building	5%
Office Equipment	15%
Furniture & Fixtures	10%
Vehicles	40%
Computers	40%

4. Investments are valued at cost and are unquoted.
5. With the approval of the competent authority, the outstanding against CC Limit with Union Bank of India has been settled and CC A/c with UBI has been closed.
6. The cases where VCA Refund received/Pending/under litigation are Annexed to the financial statements (Annexure-1).

Total No. of Cases due for Refund – 1935
 Total Amount Due – 5,58,57,22,000.00
 Total No. of Cases in which Refund Received -1557
 Total Amount Refund – 4,23,67,19,571.00
 Total Pending Cases -378
 Total Amount Pending -1,34,90,02,429.00
7. The interest earned on Equity Grant and Credit Guarantee fund scheme for the period upto 31.03.2022 of Rs. 64.09 crore has been transferred to Consolidated Fund of India, DA&FW, Govt. of India.
8. Grant funds received under different schemes have been shown separately and used as per the requirements. The administrative charges and other service charges have been paid out as per the parameters of the individual scheme(s).



9. The Administrative Expenses of the schemes are shown in the concerned scheme Annexure. Only expenditure of General Fund is shown in the Income and Expenditure Account.

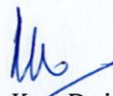
For Bindra & Associates,
Chartered Accountants
FRN No. 004434N



CA. Mohinder Pal Singh
Partner
Membership No. 082220

Place : New Delhi
Date : 29.09.2023

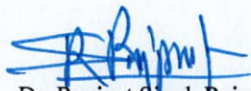
For Small Farmers' Agri - Business Consortium



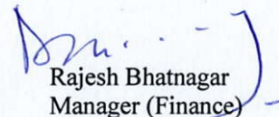
Dr. Maninder Kaur Dwivedi
Managing Director



Sanjeev Kr. Gautam
Director



Dr. Ranjeet Singh Rajpoot
Deputy Director



Rajesh Bhatnagar
Manager (Finance)



1. Against the Credit Guarantee Scheme, SFAC has Covered 99 cases of Credit Guarantee of Rs. 2100.41 lakhs for which liability has been created. As on date no Guarantee has since been invoked as such no payment has been reflected. The details of guarantee issued in F/o FPCs are as under:

List of Credit Guarantee Covered by SFAC

S. No.	Lending Banks Name	FPC Name	State	Credit Guarantee Cover (Rs. in lakh)
1	Baroda Rajasthan Kshetriya Gr. Bank	Sodawas Kisan Producer Company Limited	Rajasthan	13.60
2	NKFL	Pragathi Yuva Kendram Farmers Producer Company Limited	Andhra Pradesh	16.83
3	NKFL	Gujpro Agribusiness Consortium Producer Company Limited	Gujarat	85.00
4	NKFL	Okhamandal Farmer Producer Company Limited	Gujarat	21.25
5	NKFL	Chureshawar Farmer Producer Company Limited	Himachal Pradesh	10.20
6	NKFL	Amruthur Farmers Producer Company Limited	Karnataka	17.00
7	NKFL	Mula Pravara Agroretails Producer Company Limited	Maharashtra	21.12
8	NKFL	Mulamai Agro Farmers Producer Company Limited	Maharashtra	25.50
9	NKFL	Natural Farms and Agro Producer Company Limited	Maharashtra	21.25
10	NKFL	Rajashree Farmers Producer Company Limited	Maharashtra	9.18
11	NKFL	Raosaheb Patil Agro Producer Company Limited	Maharashtra	8.50
12	NKFL	Sai Pravara Shetkari Producer Company Limited	Maharashtra	51.00
13	NKFL	Shri Balnath Farmers Producer Company Limited	Maharashtra	33.50
14	NKFL	Patoli Agro Producer Company Limited	Rajasthan	8.50
15	NKFL	Pipalda Khetihar Agro Producer Company Limited	Rajasthan	12.26
16	NKFL	Sarnagiti Kisan Agro Producer Company Limited	Rajasthan	25.50
17	NKFL	Aindhinai farmers Producer Company Limited	Tamil Nadu	22.10
18	NKFL	Vilathikulam Pudur Pulses Producer Company Limited	Tamil Nadu	25.50
19	NKFL	Mugavai Farmers Producer Company Limited	Tamil Nadu	17.00
20	HDFC	COFE Producer Company Limited	Madhya Pradesh	17.00
21	IDBI Bank	Madhyabharat Consortium Of Farmer Producer Co Ltd	Madhya Pradesh	85.00
22	NKFL	Antharvedi Coconut Farmers Producer Company Limited	Andhra Pradesh	17.00
23	NKFL	Palnadu Horticulture Farmers Producer Company Limited	Andhra Pradesh	17.00
24	NKFL	Manyadeepika Farmers Producer Company Limited	Andhra Pradesh	25.50
25	NKFL	Balod Farmers Producer Company Limited	Chhattisgarh	11.90
26	NKFL	Hindustan Farmers Producer Company Limited	Chhattisgarh	17.00
27	NKFL	Unat Farmers Producer Company Limited	Chhattisgarh	10.20
28	NKFL	Bandhutva Farmers Producer Company Limited	Gujarat	17.00
29	NKFL	Raithaspoorthy Krushi Vikas Producer Company Limited	Karnataka	25.50
30	NKFL	Vainganga Agro Producer Company Limited	Madhya Pradesh	17.85
31	NKFL	Jaldhara Farmers Producer Company Limited	Maharashtra	17.00
32	NKFL	Chauranginath Agro Producer Company Limited	Maharashtra	17.00
33	NKFL	Family Farming Producer Company Limited	Maharashtra	12.75
34	NKFL	Fresh Express Farmers Producer Company Limited	Maharashtra	12.75



35	NKFL	Namratna Farmers Producer Company Limited	Maharashtra	21.25
36	NKFL	Nisarg Vikas Producer Company Limited	Maharashtra	41.29
37	NKFL	Shivatma Farmers Producer Company Limited	Maharashtra	2.55
38	NKFL	Suwarnasandhi Farmer Producer Company Limited	Maharashtra	12.75
39	NKFL	Virtual Agro Farm Producer Company Limited	Maharashtra	21.25
40	NKFL	Tasty Veg Producer Company Limited	Odisha	6.80
41	NKFL	Sairaj Farmers Producer Company Limited	Odisha	17.00
42	NKFL	Sabuja Sathi Farmers Producer Company Limited	Odisha	15.30
43	NKFL	Alod Kisan Samruddhi Producer Company Limited	Rajasthan	17.00
44	NKFL	Pushkar Rural Agricultural Youth & Employment Producer Company Limited	Rajasthan	21.25
45	NKFL	Triveni Sangam Kisan Agro Producer Company Limited	Rajasthan	8.50
46	NKFL	Utthan Mustard Producer Company Limited	Rajasthan	34.00
47	NKFL	Navjagriti Krishak Producer Company Limited	Rajasthan	8.50
48	NKFL	Arumpoo Farmers Producer Company Limited	Tamil Nadu	21.25
49	NKFL	Gomuki Farmer Producer Company Limited	Tamil Nadu	12.75
50	NKFL	Navadhanya Farmers Producer Company Limited	Tamil Nadu	8.50
51	NKFL	Nesara Farmers Producer Company Limited	Tamil Nadu	12.75
52	NKFL	Ramnad Mundu Chilly Producer Company Limited	Tamil Nadu	51.00
53	NKFL	Sirumalai Vegetables Farmers Producer Company Limited	Tamil Nadu	8.50
54	NKFL	Agathiar Farmers Producer Company Limited	Tamil Nadu	8.50
55	NKFL	Illuppur Agriculture Producer Company Limited	Tamil Nadu	22.53
56	NKFL	Nalamtha Farmers Producer Company Limited	Tamil Nadu	8.50
57	NKFL	WEFSA Farmers Producer Company Limited	Tamilnadu	34.00
58	NKFL	Traditional Small Millets Harbal Producer Company Limited,	Tamilnadu	4.25
59	NKFL	Lehra Agro Producer Company Limited	Uttar Pradesh	4.25
60	NKFL	Ahamadpur Ayikatan Farmers Producer Company Limited	West Bengal	8.50
61	NKFL	Joyguru Farmers Producer Company Limited	West Bengal	8.50
62	SBI	BBWS Farmers Producer Company Limited	Telengana	15.30
63	SBI	Bejjur Farmers Producer Company Limited	Telengana	15.30
64	Yes Bank	Ajaymeru Kishan Samruddhi Producer Co. Ltd.	Rajasthan	51.00
65	Canara	Mycure Producer Company Limited	Haryana	24.57
66	Canara	Vilathikulam Pudur Pulses Producer Company Limited	Tamil Nadu	51.00
67	NKFL	Bidar Horticulture Farmers Producer Company Limited	Karnataka	25.50
68	NKFL	Hasiru Farmers Producer Company Limited	Karnataka	21.25
69	NKFL	Indian Organic Farmers Producer Company Limited	Kerala	42.50
70	NKFL	Sironj Crops Producer Company Limited	Madhya Pradesh	59.50
71	NKFL	Jamnadi Khore Farmers Producer Company Limited	Maharashtra	25.50
72	NKFL	Krushisagar Farm Cultivators Producer Company Limited	Maharashtra	15.30
73	NKFL	Laxxmi Krishi Vikas Producer Company Limited	Maharashtra	21.25
74	NKFL	Ghrushneshwar Shetkari Agro Producer Company Limited	Maharashtra	63.75
75	NKFL	Allarnath Farmer Producer Company Limited	Odisha	37.57
76	NKFL	Bamunikhol Producer Company Limited	Odisha	2.98
77	NKFL	Jaivik Sri Farmers Producer Company Limited	Odisha	4.25
78	NKFL	Sairaj Farmers Producer Company Limited	Odisha	3.96
79	NKFL	Tamanada Women Agro Producer Company Limited	Odisha	17.00
80	NKFL	Marwad Kisan Producer Company Limited	Rajasthan	6.80
81	NKFL	Ambuliaaru Agriculture Producer Company Limited	Tamil Nadu	17.00
82	NKFL	Zaheerabad Farmers Producer Company Limited	Telangana	8.50
83	NKFL	NBPO Agro Farmers Producer Company Limited	West Bengal	8.50
84	NKFL	Patashpur-II Farmers Producer Company Limited	West Bengal	15.30



85	SBI	Purvanchal Poultry Producer Company Limited	Uttar Pradesh	85.00
86	BOI	Shetmall Agri Producer Company Limited	Maharashtra	21.25
87	NKFL	Maa Annapurna Farmers Producer Company Limited	Bihar	8.50
88	NKFL	Kollapuradamma Farmers Producer Company Limited	Karnataka	17.00
89	NKFL	Dhrasampada Farmers Producer Company Limited	Madhya Pradesh	8.93
90	NKFL	Gadapati Chilly Producer Company Limited	Odisha	8.21
91	NKFL	Subarnarekha Agriculture Producer Company Limited	Odisha	18.96
92	NKFL	Krishakmitra Agricultural Marketing and Export Producer Company Limited	Rajasthan	21.25
93	NKFL	Spectra Adarsh Utpadak Mahila Producer Company Limited	Rajasthan	6.38
94	NKFL	Kattangur Farmers Producer Company Limited	Telangana	17.00
95	NKFL	Bareilly Kisan Agro Producer Company Limited	Uttar Pradesh	14.88
96	NKFL	Nabajagaran Global Farmer Producer Company Limited	West Bengal	51.00
97	SBI	Kalmeshwara Farmer Producer Company Limited	Karnataka	12.75
98	SBI	Ramanathapuram Farmers Producer Company Limited	Tamil Nadu	42.50
99	SBI	Gulander Agro Producer Company Limited	West Bengal	6.80
		Total		2100.41

- The society is approved under Sec. 10(23C) (iv) vide order F. No. DGIT (E) /10(23C) (iv) /2011 of the Income Tax Act, 1961. Amount exceeding 15% of its income is accumulated for application, wholly and exclusively to the objects for which it is established.
- In absence of Third-Party confirmations, the balances of sundry debtors, sundry creditors, security deposits and advances to parties have taken as per records of the Society.
- Previous Year figures have been Re-arranged & Re-grouped wherever necessary in order to bring consensus to the format adopted in this Financial Year.

For Bindra & Associates,
Chartered Accountants
FRN No. 004434N

CA. Mohinder Pal Singh
Partner
Membership No. 082220

Place : New Delhi
Date : 29.09.2023



For Small Farmers' Agri - Business Consortium

Dr. Maninder Kaur Dwivedi
Managing Director

Sanjeev Kr. Gautam
Director

Dr. Ranjeet Singh Rajpoot
Deputy Director

Rajesh Bhatnagar
Manager (Finance)



Small Farmers' Agribusiness Consortium

(Society sponsored by Dept. of Agriculture & Farmers Welfare, Govt. of India)

5th Floor, NCUI Auditorium Building, August Kranti Marg

Hauz Khas, New Delhi-110016

Tel : +91-11-41060075, 41056163

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