



ANNUAL REPORT 2024-25



SFAC
लघु कृषक
कृषि व्यापार संघ





SFAC
लघु कृषक
कृषि व्यापार संघ

ANNUAL REPORT 2024-25



SFAC
लघु कृषक
कृषि व्यापार संघ

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



CONTENTS

Chapter No.	Title	Page No.
1.	Mission and Organizational Structure	3-9
2.	Promotion of Farmer Producer Organizations (FPOs) under various schemes	10-42
3.	Formation and Promotion of Fish Formation and Promotion of Fish Farmers Producer Organizations (FFPOs)	43-46
4.	FPOS supported under National Bee Keeping and Honey Mission	47-53
5.	National Agriculture Market (e-NAM)	54-80
6.	ANNEXURE-I Members of Board of Management of SFAC	81-82
7.	SFAC Annual Account Financial Year 2024-25	83-115

MISSION AND ORGANIZATIONAL STRUCTURE

1.1 INTRODUCTION

India's agricultural sector has demonstrated remarkable resilience in recent years, marked by consistent growth rates. This stability can be largely attributed to various government initiatives to enhance productivity, promote crop diversification, and increase farmers' income. A crucial factor influencing agricultural performance is the impact of weather conditions. Climate variability can present significant challenges; however, farmers with diverse income streams are better positioned to navigate these uncertainties. Allied activities such as animal husbandry, fisheries or agro-forestry, can enable the farmers to mitigate the risks effectively. Various government initiatives are specifically designed to address these challenges.

The 'Agriculture and Allied Activities' sector has long been the backbone of the Indian economy, playing a vital role in national income and employment. This sector contributes approximately 16 per cent of the country's GDP for FY24 (PE) at current prices and supports about 46.1 per cent of the population. Not only does its performance directly impact food security, but it also influences other sectors, sustaining livelihoods and supporting economic growth.

In recent years, the agriculture sector in India has shown robust growth, averaging 5 percent annually from FY17 to FY23, demonstrating resilience despite challenges. Assured remunerative prices, improved access to institutional credit, crop diversification, support for sustainable practices, and enhancement in productivity have played a crucial role in the sustained growth observed. Agricultural income has increased at 5.23 per cent annually over the past decade, compared to 6.24 per cent for non-agricultural income and 5.80 per cent for the overall economy.

***Economic Survey 2024-25, pg—245 (Para. 9.1)*

India's agriculture is characterised by diversity, with performance varying significantly across different segments and states. As a major global cereal producer, India accounts for 11.6 per cent of the world's total output. However, crop yields in the country are considerably lower compared to those of other leading producers, underscoring the need for productivity improvements. The crop sector has experienced a modest Compound Annual Growth Rate (CAGR) of 2.1 per cent, from FY13 to FY22. This increase is also largely driven by notable increases in the production of fruits, vegetables, and pulses.

High-value sectors such as horticulture, livestock, and fisheries have emerged as the primary contributors to the overall growth of agriculture. Among these, the fishery sector has demonstrated the highest compound annual growth rate (CAGR) at 13.67 per cent, followed by livestock with a CAGR of 12.99 per cent during FY15 to FY23 (at current prices).

As we look to the future, it is important to consider how changing dietary preferences, driven by rising incomes, will influence the agricultural sector's growth trajectory. The increasing consumption of non-food grains, particularly horticultural products, livestock, and fisheries, will be significant. Given the perishable nature of these high-value commodities, effective post-harvest management and robust marketing infrastructure are essential. This endeavor should be supported by the active involvement of Farmer Producer Organizations (FPOs), Cooperatives, and Self-Help Groups (SHGs).

The Government is implementing a range of initiatives aimed at enhancing agricultural productivity and increasing farmers' incomes, in alignment with the recommendations put forth in the Doubling Farmers' Income (DFI) Report 2016. This report highlighted essential strategies for improving crop and livestock productivity, boosting cropping intensity, and diversifying into high-value crops. Committed to promoting greater input efficiency and adopting sustainable production practices, the government is pursuing initiatives such as Per Drop More Crop (PDMC) and various actions under the National Mission on Sustainable Agriculture (NMSA). These measures include using alternative and organic fertilizers to enhance productivity and sustainability. Furthermore, digital initiatives like the Digital Agriculture Mission and the e-National Agriculture Market (e-NAM) have been launched to encourage the adoption of innovative agricultural technologies and improve price discovery mechanisms.

Indian Agriculture continues to be dominated by small landholders. About 89.4 percent of farm households own less than two hectares of land. The ability of the farmers to invest in their farm lands directly depends on access to affordable credit. The Government's priority has been to provide timely, cost effective and adequate credit that reduces the dependence on non-institutional credit and increases investments***.

Aggregation/collectivization of small and marginal farmers gives them bargaining power and makes them a viable economic entity to leverage modern technology, farm mechanization, reduced 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, and easier access to market information on access to credit. Central Sector Scheme - "Formation and Promotion of 10000 Farmer Producer Organization (FPO)" was launched by Hon'ble Prime Minister of India on 29th February, 2020 is one such scheme for aggregation/collectivization of farmers in which 10,000 FPOs were decided to be formed across the country.

***. *Economic Survey 2023-24, pg—325 (para. 9.13)*

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 & 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 6 Members and Associate Members (with no voting right) as per details furnished below:

	Type of Members	Membership Fee (in Rs. Cr.)
I	Promoter Members	
i)	Government of India	0.75
ii)	Reserve Bank of India	1.50
iii)	National Bank of Agriculture & Rural Development	1.50
iv)	Industrial Development Bank of India	1.50
v)	State Bank of India	1.50
vi)	Punjab National Bank	1.50
II	Primary Members	
i)	Canara Bank	0.50
ii)	AgriNet Solutions Ltd., Mumbai	0.50
iii)	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 Managing Director 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.

List of members of Board of Management (BoM)/ Governing Body for the Year 2024-25 is attached as **Annexure-I**.

1.6 GOVERNMENT SCHEMES UNDERTAKEN BY SFAC

1. Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs).
2. Formation and Promotion of Fish FPOs under Pradhan Mantri Matsya Sampada Yojana (PMMSY).
3. National Beekeeping & Honey Mission (NBHM).
4. Electronic National Agriculture Market (e-NAM).
5. Pradhan Mantri – Matsya Kisan Samridhi Sah-Yojana (PM-MKSSY).
6. Central Nodal Agency (CNA) for Price Stabilization Fund (PSF) scheme under the Ministry of Food, Public Distribution and Consumer Affairs.

1.7 RESOURCES OF SFAC

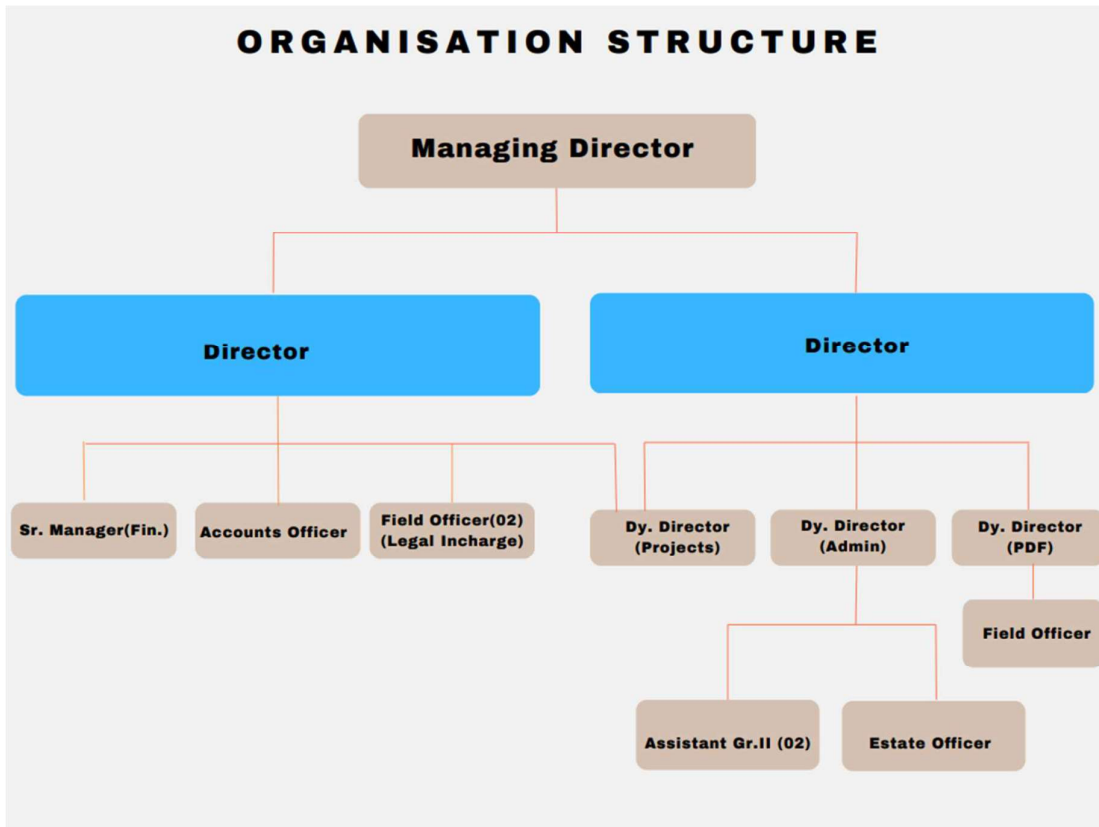
The Society is maintaining funds and amounts received from various heads and are credited in the respective heads like:-

- a) Funds received from the Central Government, State Government, or other agencies under various schemes administered by SFAC.
- b) Subscriptions and charges collected from members since the Society's inception.
- c) Income generated from gifts received by the Society.
- d) Grants and donations provided to the Society.
- e) Funds received from other sources etc.

Establishment and other capital or revenue expenses are covered through service charges collected /received for managing various Central Government / State Government or agency schemes, as well as revenue generated from the Society's own resources, including interest income and rent etc.



ORGANISATION STRUCTURE



PROMOTION OF FARMER PRODUCER ORGANIZATIONS (FPOs)

2.1 SFAC is mandated by Department of Agriculture and Farmers Welfare, Ministry of Agriculture and Farmers' Welfare, Government of India, to support the Governments in the formation of Farmer Producer Organizations (FPOs). The FPO initiative started in 2011-12 with the two Central Sector Schemes, one for Vegetable Initiative for Urban Clusters (VIUC) and other for Integrated Development of 60,000 Pulse Villages in Rainfed Areas. This expanded in its scope covering special FPO projects being taken up by Governments under general Rastriya Krishi Vikas Yojana (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.

2.2 CENTRAL SECTOR SCHEME FOR FORMATION AND PROMOTION OF 10,000 FARMER PRODUCER ORGANISATIONS (FPOs)

2.2.1 Scheme Overview

Agriculture sector plays a very important role in both economic development and nation building. India is globally in the forefront of development of agriculture. However, more than 89% of farmers in the country are small and marginal. There is a need to facilitate farmers with access to improved technology, credit, better input, and more markets to incentivize them to produce better quality commodity.

Since small and marginal farmers do not have economic strength to apply production technologies, services and marketing including value addition, therefore, it is essential to aggregate them to leverage the collective strength for better access to quality input, credit and marketing for their income improvement. The formation and promotion of FPOs is considered as a key intervention strategy which could facilitate increase in yield and income of the farmers.

Realizing the significance of FPOs & to encourage more farmers, Government of India launched the Central Sector Scheme for Formation and Promotion of 10,000 Farmer Producer

Organizations (FPOs) on 29.02.2020 in Chitrakoot (UP) with a clear strategy to facilitate and support the small and marginal farmers. The Scheme, promoted by the Ministry of Agriculture & Farmers Welfare, is being implemented through 14 Implementing Agencies, which are agencies of the Central and State Governments. These include:

- (i) National Bank for Agriculture & Rural Development (NABARD)
- (ii) Small Farmers Agribusiness Consortium (SFAC)
- (iii) National Cooperative Development Corporation (NCDC)
- (iv) National Agricultural Cooperative Marketing Federation of India Ltd. (NAFED)
- (v) Tribal Cooperative Marketing Development Federation (TRIFED)
- (vi) Foundation for Development of Rural Value Chains (FDRVC)
- (vii) National Dairy Development Board (NDDB)
- (viii) SFAC-Tamil Nadu
- (ix) North Eastern Regional Agricultural Marketing Corporation (NERAMAC)
- (x) Pashchim Banga Agri Marketing Corporation Limited (PAMCL)
- (xi) Central Agricultural University (CAU)-Manipur
- (xii) Uttar Pradesh Diversified Agriculture Support Project (UPDASP)
- (xiii) Gujarat Natural Farming Science University (GNFSU)
- (xiv) Watershed Development Department (WDD) Karnataka.

Under the scheme, 10,000 FPOs have been allocated to Implementing Agencies (IAs), of these, 10,000 FPOs have been registered as on 31.03.2025.

The Scheme provides for engagement of Cluster Based Business Organisations (CBBOs) and Value Chain Organisations (VCOs) to assist in its implementation, cluster identification, community mobilization, capacity building of FPOs, incubation/handholding of FPOs, facilitation of common pool production, marketing and processing infrastructure. 494 CBBOs and 9 VCOs have been engaged under the scheme across 33 States and Union Territories of India.

2.2.2 Salient features of the Scheme:

- (i) FPOs are being formed through Cluster Based Business Organizations (CBBOs) and Value Chain Organizations (VCOs) for professional handholding support to FPOs for a period of 5 years.

- (ii) FPO Management Cost of Rs.18 lakh per FPO is being provided for salary of staff, registration of FPO, office rent and utility charges, minor equipment cost, travel & misc. expenses etc.
- (iii) Equity Grant is being provided in form of matching grant of upto Rs. 2,000 per farmer member of FPO subject to maximum limit of Rs. 15.00 lakh per FPO.
- (iv) Credit Guarantee cover is being extended per FPO, limited to the project loan of Rs. 2.00 crore. In case of project loan up to Rs. 1 crore, credit guarantee cover is 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 is 75% of bankable project loan with a maximum ceiling of Rs. 150.00 lakh.
- (v) The Bankers Institute of Rural Development (BIRD), Lucknow promoted by NABARD is designated as nodal training institution at national level for FPOs incorporated under Part IX A of Companies Act or registered under Co-operative Societies Act. The BIRD will work in partnership with other reputed organizations like NIRD, MANAGE, NIAM, NIFTEM, VAMNICOM and 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.

2.2.3 Formation of FPOs under the Scheme:

- (i) SFAC is acting as a Central Nodal Agency (CNA) and is one of the Implementing Agencies (IA) under the Central Sector Scheme for Formation and Promotion of 10,000 Farmer Producer Organizations.
- (ii) As per the eligibility criteria for selection of CBBOs, 494 Cluster Based Business Organizations (CBBOs) and 09 Value Chain Organizations (VCOs) have been engaged by different IAs for formation and promotion of FPOs.

(iii) IAs-wise registered FPOs as on **31.03.2025** under the Central Sector Scheme of Formation and Promotion of 10,000 FPOs is shown in **Table 2A**:

Table 2A: The Implementing Agencies (IA) wise allocation and registration of FPOs.

S. No.	IA Name	Allocations to IA as on 31 st March 2025	FPOs registered during FY 2024-25	Total Registration as on 31 st Mar 2025
1.	CAU, Manipur	60	-	60
2.	FDRVC (MoRD-NRLM)	800	134	800
3.	GNFSU (formerly GAICL)	97	-	97
4.	NABARD	1,694	8	1,694
5.	NAFED	1,191	98	1,191
6.	NCDC	1,863	1,085	1,863
7.	NDDB	126	9	126
8.	NERAMAC	220	10	220
9.	PAMCL, West Bengal	25	-	25
10.	SFAC	3,711	228	3,711
11.	SFAC-TN	50	-	50
12.	TRIFED	13	-	13
13.	UPDASP	50	-	50
14.	WDD Karnataka	100	-	100
	Total	10,000	1,591	10,000

(iv) State wise registered FPOs as on 31.03.2025 under the Central Sector Scheme of Formation and Promotion of 10,000 FPOs is shown in **Table 2B**:

Table 2B: State wise registration of FPOs.

State wise FPOs registered under 10,000 FPOs scheme		
S. No.	State	No. of FPOs registered
1	Andaman & Nicobar	7
2	Andhra Pradesh	714



3	Arunachal Pradesh	171
4	Assam	429
5	Bihar	696
6	Chhattisgarh	232
7	Dadra & Nagar Haveli	2
8	Goa	8
9	Gujarat	426
10	Haryana	179
11	Himachal Pradesh	180
12	Jammu and Kashmir	330
13	Jharkhand	367
14	Karnataka	351
15	Kerala	176
16	Ladakh	23
17	Lakshadweep	2
18	Madhya Pradesh	642
19	Maharashtra	589
20	Manipur	78
21	Meghalaya	67
22	Mizoram	49
23	Nagaland	88
24	Odisha	471
25	Puducherry	6
26	Punjab	152
27	Rajasthan	589
28	Sikkim	15
29	Tamil Nadu	465
30	Telangana	617
31	Tripura	59
32	Uttar Pradesh	1275
33	Uttarakhand	162
34	West Bengal	383
Total		10000

2.3 IMPLEMENTATION OF 10,000 FPO SCHEME BY SFAC

SFAC has engaged 144 Cluster Based Business Organizations (CBBOs) and 09 Value Chain Organisations (VCOs) for formation and promotion of FPOs under the central sector scheme of 10000 FPOs.

Details of state wise registered FPOs as on 31.03.2025 under Central Sector Scheme of Formation and Promotion of 10,000 FPOs by SFAC is shown in **Table 2C** below:

Table 2C

S. No.	State/UTs	FPOs registered during FY 24-25	Total FPOs Registered till 31.03.2025
1.	Andhra Pradesh	35	232
2.	Arunachal Pradesh	2	39
3.	Assam	13	176
4.	Bihar	26	305
5.	Chhattisgarh	3	68
6.	Gujarat	8	137
7.	Haryana	13	119
8.	Himachal Pradesh	3	60
9.	Jammu & Kashmir	30	141
10.	Jharkhand	5	93
11.	Karnataka	3	52
12.	Kerala	2	44
13.	Madhya Pradesh	18	348
14.	Maharashtra	8	213
15.	Manipur	-	9
16.	Meghalaya	1	13
17.	Mizoram	1	14
18.	Nagaland	-	8
19.	Odisha	3	153
20.	Punjab	2	77
21.	Rajasthan	10	225
22.	Tamil Nadu	4	90
23.	Telangana	8	116
24.	Tripura	3	22
25.	Uttar Pradesh	22	758
26.	Uttarakhand	-	43
27.	West Bengal	5	156
	Total	228	3711

2.3.1 The summary of the key highlights of the scheme in FY 2024-25 pertaining to SFAC are as below:

TABLE 2D

S.No.	Key Performance Indicators	Achievement in FY 24-25	Cumulative Achievement (till March 25)
1	No. of FPOs registered	228	3711
2	Total matching equity grant released (INR Cr.)	49.1	124.8
3	Total FPO Management Cost Released (INR Cr.)	66.0	270.7
4	Total CBBO Management Cost Released (INR Cr.)	32.3	146.1
5	No. of FPOs covered under Credit Guarantee Fund	126	283
6	Loan sanctioned under Credit Guarantee Fund (INR Cr.)	159	327
7	LMS Users	47057	59261

2.3.2. FPO management cost

Under the scheme, financial support to Farmer Producer Organisations (FPOs) upto maximum of Rs.18 lakh is to be provided in different stages during 5 years from the year of formation. The FPO management cost is provided towards the registration cost, salary of CEO and accountant, office rent and utility charges, stationary charges including computer and printer for the FPO office and other miscellaneous expenses. During FY 2024-25, FPO management cost of Rs. 66 Crore was released by SFAC.

Table 2E

FPO Management Cost instalment	No. of FPOs availed	Amount Disbursed upto 31.03.2025 (in Rs. Cr.)
1 st	3669	144.91
2 nd	2466	61.90
3 rd	1470	36.78
4 th	763	19.03
5 th	285	6.95
6 th	47	1.08

2.3.3. CBBO management cost

The formation and incubation cost of CBBO, limited to maximum of Rs. 25 lakh per FPO for handholding support and promotion activities is to be provided in a period of five years. It includes cost towards undertaking baseline survey, mobilization of farmers, organizing awareness

programs and conducting exposure visits, professional handholding, marketing and promotional activities, other overheads, etc. During FY 2024-2025, Rs. **32.3** Crore were released as the CBBO management cost.

2.3.4 Release of Equity Grant

Equity Grant to FPOs is in the form of matching grant up to Rs. 2,000 per farmer member subject to maximum limit of Rs. 15.00 lakh per FPO. 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-member' size of 300 shall be eligible under the scheme in plain areas, 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 (3) tranches (within a period of 4 years of the first application and within the hand holding period of CBBO). During FY 2024-25, Equity Grant of Rs. 49.1 Cr. was released to 892 FPOs

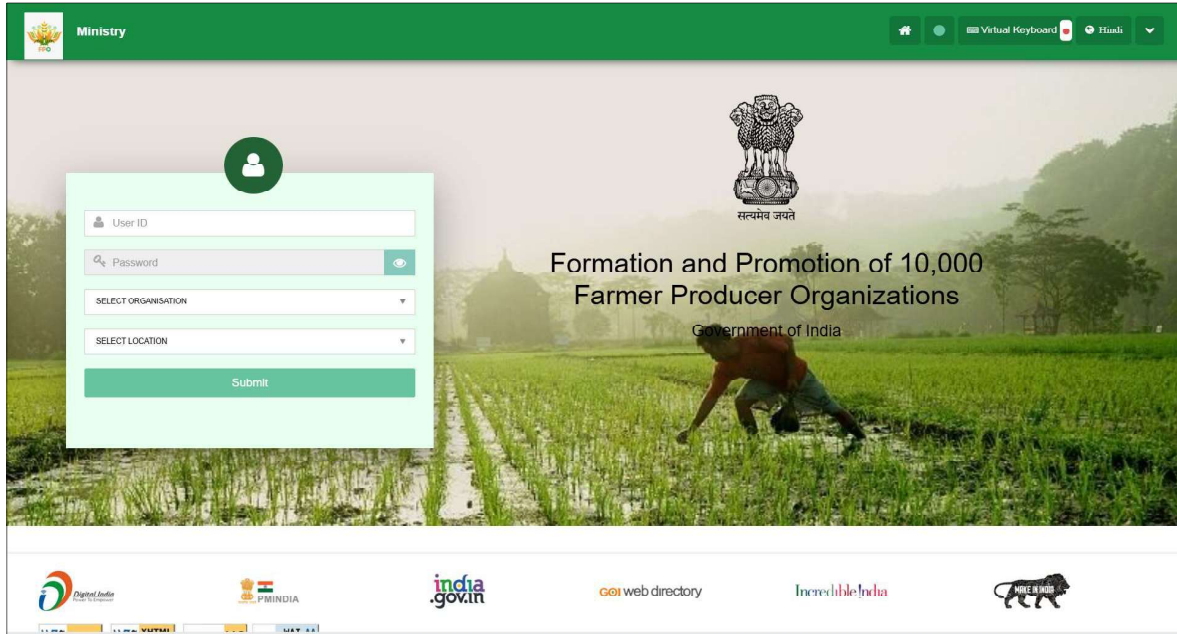
2.3.5 Credit Guarantee Fund

To facilitate access of FPOs to credit from mainstream banks and financial institutions, the Scheme provides for a dedicated Credit Guarantee Fund (CGF). The dedicated Credit Guarantee Fund (CGF) is to provide suitable credit guarantee cover to accelerate flow of institutional credit to FPOs by minimizing the risk of financial institutions for granting loan to FPOs to improve their financial ability to execute better business plans leading to increased profits. As on 31.03.2025, total 283 FPOs are covered under 10,000 FPO scheme, out of which 126 FPOs availed the benefit during the FY 2024-25.

2.4 DEVELOPMENT OF INTEGRATED MIS PORTAL

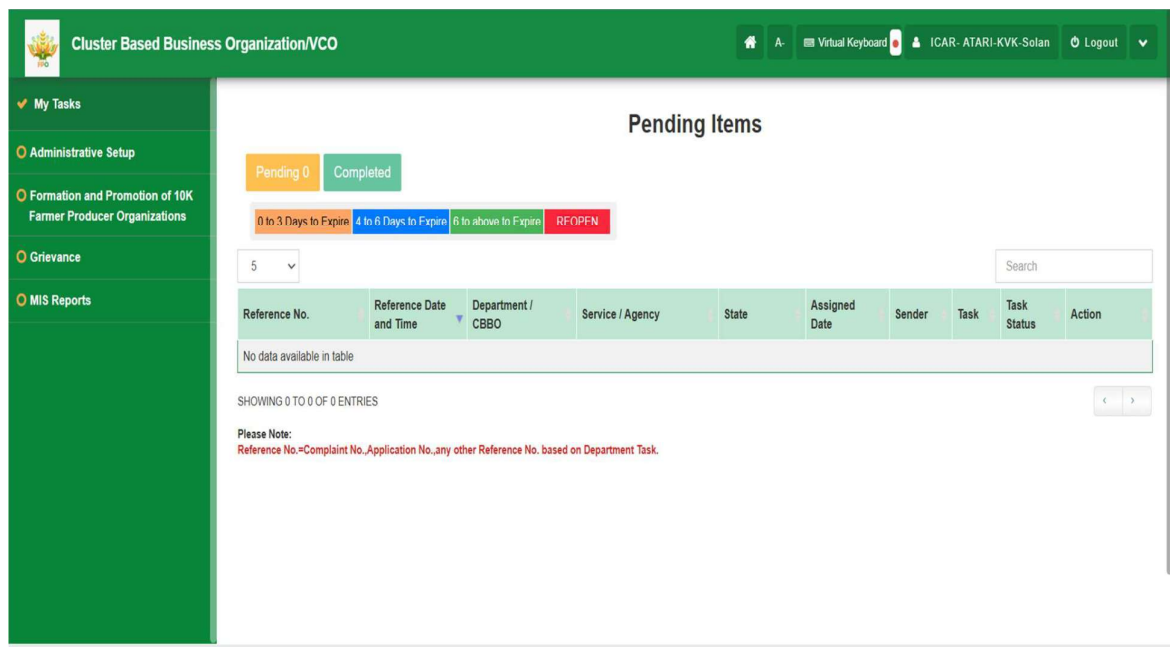
A platform 10kfpomis.dac.gov.in was developed as a centralized, digital monitoring and management system to support the 10,000 FPO Scheme launched by the Ministry of Agriculture & Farmers Welfare (MoA&FW), Government of India. It aims to enhance transparency, streamline data collection, ensure timely reporting, and support all stakeholders in implementing the scheme effectively. All the IA's CBBOs and FPOs are continuously updating data on MIS portal. The MIS Portal captures the allocation and registration of FPOs Farmers Shareholders Data, Fund released to the FPOs, transaction data such as credit linkages, market linkages, input licenses, financial information, etc.

Homepage



The primary objective was to create a user-friendly, scalable, and secure online platform that enables real-time tracking and performance monitoring of Farmer Producer Organisations (FPOs) under the scheme.

User Dashboard



2.5 LEARNING MANAGEMENT SYSTEM (LMS)



Ministry of Agriculture and SFAC have engaged NeGD to provide a Learning Management System (LMS) for 10,000 FPOs. The LMS has been designed to cover topics ranging from the provisions of the Scheme, crop-specific trainings,

organization governance, access to finance, value addition & processing, marketing, accounting, compliance requirements and MIS for the promotion of FPOs. Case studies in best practices is also included. The link for LMS is: <https://10kfpo.lms.gov.in/>.

A user friendly dashboard has been developed during financial year 2023-24 to enable IAs to review the usage statistics of their CBBOs/FPOs/Farmer Members across geographies.

During 2024-25, a total of 47057 members which includes BoDs, CEOs, accountants and shareholders of SFAC promoted FPOs have registered themselves in LMS.

2.6 SIDH LEARNING MANAGEMENT SYSTEM (LMS)

Ministry of Agriculture and SFAC have engaged with SIDH to provide a Learning Management System (LMS) for 10,000 FPOs (Farmer Producer Organizations). Mandatory 6 modules have been clubbed for a single course and is available in Hindi and English languages.

2.7 MARKET ACCESS

Efforts are being made to provide exposure to FPOs to different marketing platforms outside traditional mandi system or local markets for access to wider geographies and fetch better prices through different platforms. Currently, there are three online marketing platforms viz. eNAM, ONDC and GeM available to FPOs and farmers. The key updates of 31st March 2025 are:

#	Online Platform	No. of FPOs under 10K FPO scheme
1	FPOs onboarded on ONDC	4,761
2	FPOs onboarded on Government e Marketplace (GeM)	216

Further, as on 31st March, 2025, total 4404 FPOs including FPOs formed under 10000 FPO Scheme have been registered on e-NAM.

2.7.1 FPO Exhibitions (SFAC)

To outreach the industry and Agri-business organizations with the FPOs for better bargaining and improved market access, Melas/ Exhibitions are being conducted where industries are invited for B2B linkages with FPOs. During F.Y.24-25, more than 1000 FPOs from SFAC participated in 64 FPO Melas / exhibitions organized by SFAC and other agencies. Of these 64 Melas / Exhibitions, 22 Melas / Exhibitions were organized directly by SFAC in 21 States.

Sl.	Date	State	City
1.	17 to 19 Feb., 2025	Tripura	Agartala
2.	21 to 23 Feb., 2025	Kerala	Kozhikode
3.	28 Feb., to 02 Mar. 2025	Karnataka	Bengaluru
4.	07 Mar to 09 Mar, 2025	Bihar	Patna
5.	07 to 09 Mar, 2025	Uttar Pradesh	Lucknow
6.	07 to 09 Mar, 2025	Maharashtra	Pune
7.	17 to 19 Mar, 2025	Assam	Guwahati
8.	25 to 27 Mar, 2025	Telangana	Warangal
9.	26 to 28 Mar, 2025	Chhattisgarh	Raipur
10.	26 to 28 Mar, 2025	Rajasthan	Jaipur
11	06 to 08 Jul 2024	Delhi	DilliHaat
12	26 to 28 Jul 2024	Haryana	Amabala
13	16 to 18 Aug 2024	Jharkhand	Ranchi
14	16 to 18 Aug 2024	Punjab	Sangrur
15	24 to 26 Aug 2024.	Andhra Pradesh	Vijaywada
16	21 to 23 Sep 2024	Odisha	Bhubneswar

17	5 to 7 Oct 2024	West Bengal	Kolkata
18	25 to 27 Oct - 2024	Uttarakhand	Haridwar
19	30 Nov 2024 to 02 Dec 2024	Himachal Pradesh	Bilaspur
20	14 to 16 Dec 2024	Madhya Pradesh	Indore
21	17 to 19 Dec - 2024	Gujarat	Amreli
22	27 to 29 Dec 2024	Gujarat	Ahmedabad

DILLI HAAT-INA, 6-8th July, 2024



HARIDWAR FPO MELA, 25-27th October, 2024



AMRELI FPO MELA, 17-19th December, 2024

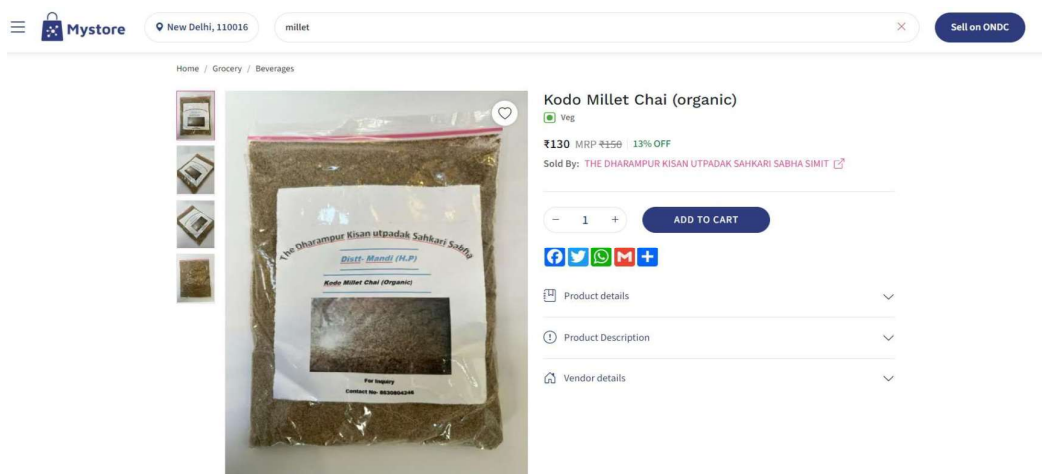


2.7.2 ONDC

ONDC is an initiative by Government of India to promote digital commerce, enabling large and small enterprises to have equal opportunities in this domain. ONDC is supporting the creation of an innovative atmosphere with large-scale buyer and seller participation in the digital marketplace by enhancing options, convenience to consumers, supply chain efficiency and significantly reducing transaction costs. This Open Network is to be a major enabler for small merchants, kirana stores and MSMEs in leveraging ecommerce, thus becoming part of the vision of Digital India. The benefits of ONDC are expected to spread across sectors, domains, socio-economic strata, and geographic locations promoting Atma Nirbharta in the Indian business environment and economic development.

In this context SFAC and ONDC are working on a programmatic approach towards enabling/ enhancing the digitalisation of the agricultural and farmer group leading to substantial increase on market access for these enterprises and to improve their efficiency of operations.

As on 31.03.2025, 4,761 FPOs have been on boarded on the ONDC Portal with more than 5,000 products. Transactions worth more than ₹1 Crores have been done by different FPOs on the portal.



2.7.3 eNAM

FPOs are being facilitated to access the inter-mandi and inter-state trading of various agricultural products through e-NAM, the technology for online trade for better market linkages. During 2024- 25, 719 FPOs registered on e-NAM. Till 31.03.2025, a total of 4,404 FPOs registered on e-NAM and 1158 FPOs have traded on e-NAM with a trade volume of 1,77,183 MT with a trade value of Rs. 277.07 Crs.

2.8 OTHER MARKETING ACTIVITIES:

FPOs are also facilitated in participating various Expos/ Exhibitions conducted by Industries Associations, other Departments of Central Government, State governments etc.

Webinars are also being organized for FPOs by MoA&FW where industry experts guide FPOs on doing business with their organizations.

Further, many FPOs have tied up with NCCF, FCI, ITC etc. for sale of wheat, maize, pulses etc., on aggregation of member farmers produce to get better prices.

2.9 FPOS ON SOCIAL MEDIA

There is an increased social media outreach by SFAC, where promotions for the FPO products were done on a large scale. SFAC through its Twitter, Facebook, LinkedIn, YouTube channel has created wide reach of its FPO products, and increased visibility of the FPOs. The link for the social media handles are:

- <https://twitter.com/sfacindia>
- <https://www.facebook.com/sfacindia/>

- <https://www.instagram.com/sfacindia/>
- <https://www.linkedin.com/company/sfacindia/>

Through strategic storytelling and digital promotion, SFAC assists Farmer Producer Organizations (FPOs) step into the spotlight, showcasing their products and journeys and impact a wider audience.



2.9.1 Daily Promotional Posts of FPO products on Twitter, Facebook and Instagram

Attractive and impactful creatives are designed to promote FPO products on SFAC social media platforms.



<https://x.com/sfacindia>

Each post celebrates the power of FPOs and the quality of their produce, bridging the gap between rural farmers and urban consumers. .

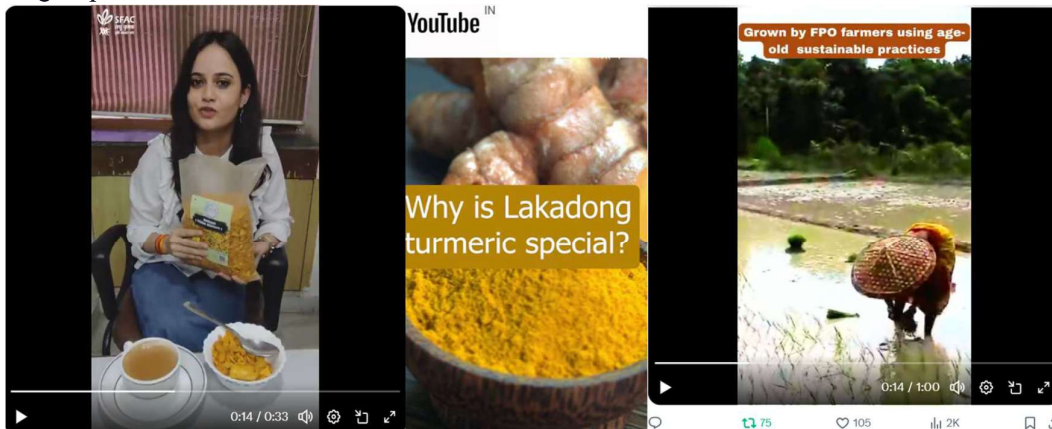




<https://www.instagram.com/sfacindia/>

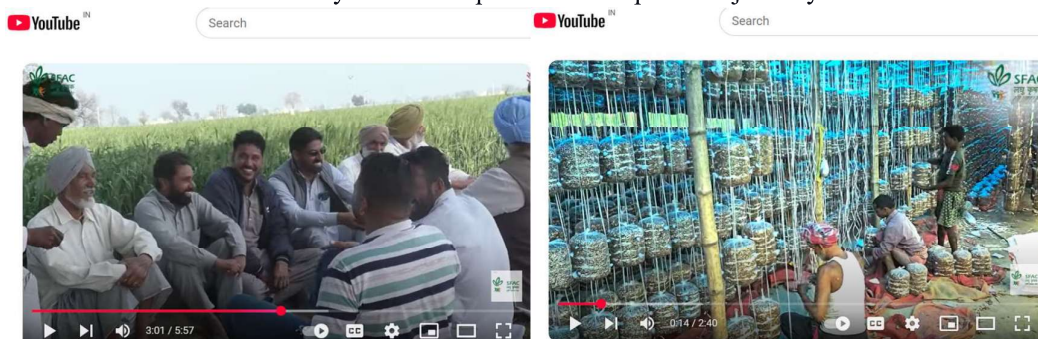
Reels on YouTube, Twitter, Facebook and Instagram

Short reels about FPO products are posted regularly, aiming for increased visibility and consumer engagement, bringing everything from nutritious food to handcrafted treasures to their fingertips.



2.9.2 FPO Success Story Videos

The social media team visits the FPO centres, interviews the farmers, shoots their activities and creates FPO success story videos to spread their impressive journey on social channels.



https://www.youtube.com/results?search_query=sfac



2.10 FPOS IN NEWS/ MEDIA

बिहार दिन यात्रा 23 नवंबर 2024 दिल्ली के प्रगति मैदान में लगे अंतरराष्ट्रीय ट्रेड फेयर में बिहार के मखाने की धूम मची

नई दिल्ली। दिल्ली के प्रगति मैदान में लगे अंतरराष्ट्रीय व्यापार मेले (ट्रेड फेयर) में बिहार के मखाने की धूम मची हुई है। मेला के भारत मंडपम के हाल नंबर एक और चार में 14 नवंबर से 27 नवंबर तक लगे इस मेले में बिहार के मखाना उद्योग को वैश्विक स्तर पर उकाई पर पहुंचाने वाले राजीव रज्जुन के पास मखाने की कई किस्मों को देखकर लोग हलप्रभ हैं। जी-20 जैसे अंतरराष्ट्रीय आयोजनों में अपने मखाने से धूम मचाने वाले रज्जुन ने कहा कि कोविड के दौरान उनके मन में इस व्यवसाय के प्रति उत्सुकता जगी और फिर उन्होंने इसे वैश्विक स्तर पर ले जाने की तान ली। बिहार के दरभंगा जिल्ला से आए राजीव रज्जुन का



स्टाल हाल नंबर- 4 पर 7 सी और हाल नंबर एक पर 1 जी, 21 बी पर ग्राहकों की भीड़ देखी जा सकती है। उन्होंने बताया कि उनके कहने पर ही प्रधानमंत्री नरेंद्र मोदी ने जी 20 सम्मलेन के दौरान फाजु को हटाकर मखाना को रखवाया गया था। इससे भारतीय किसान से लेकर व्यापारी को फायदा ही रहा है। कृषि मंत्रालय

द्वारा दिए गए स्टाल पर हम कई स्वाद में मखाना पेश कर रहे हैं। इसमें टैगी, बीजू, पैरी-पैरी, एवीना, चाट मसाला, टैगी टोमैटो सहित मखाना की फुल्टी, चाकलेट व खीर भी है। किसान की नई फसल होने की वजह से इस बार ट्रेड फेयर में हम बाजार चामे से 20 फीसद सस्ते में मखाने से बनी वस्तुएं बेच रहे हैं।

सम्पूर्ण भारत 10 मार्च 2025

पटना से प्रकाशित एवं पूरे बिहार में प्रसारित

हिंदी दैनिक

www.sampurnabharat.com

vijaymishrababa2211@gmail.com

राज्य स्तरीय किसान उत्पादक संगठन मेला/प्रदर्शनी तथा कार्यशाला-2025 का सफल आयोजन

कृषि भवन, मैदानपुरीसिक, पटना में तीन दिवसीय राज्य स्तरीय किसान उत्पादक संगठन (एफ०पी०ओ०) मेला/प्रदर्शनी तथा कार्यशाला-2025 (07 से 09 मार्च 2025) का सम्माननियदेशक, कृषि विभाग निदेशालय, बिहार, पटना श्री सैलेन्द्र कुमार द्वारा किया गया। उन्होंने कहा कि सचिव, कृषिविभाग श्री संजय कुमार अग्रवाल के मार्गदर्शन एवं कुशल निरीक्षण में इस प्रदर्शनी तथा कार्यशाला का सफल आयोजन संचन हुआ। लक्ष्मण एक हजार के अधिक किसानों ने भाग लिया। इस कार्यशाला में भाग लेने हेतु सभी किसान उत्पादक संगठनों के बीच प्रभाव-पत्र का विहारा किया गया। निदेशक ने बताया कि इस कार्यशाला का उद्देश्य किसानों को संबोधित कर उन्हें आर्थिक रूप से सशक्त बनाना तथा आधुनिक कृषि तकनीकों एवं विपणन व्यवस्था को जानकारी प्रदान करवा था। इस तीन दिवसीय कार्यशाला के दौरान पटना, वैशाली, सारन, धनबाद एवं राज्य के अन्य जिलों से लगभग एक हजार के अधिक किसानों ने भाग लिया। कार्यशाला में कुल 44 स्टॉल लगाए गए, जिसमें एफ०पी०ओ० द्वारा कृषि से संबंधित विभिन्न उत्पादों का प्रदर्शन किया गया। स्टॉलों में मखाना, गेहूँ, चावल, मसाला, दलहन, मसका, तेलहन, मोटे अनाज तथा कारवाही आधारित किसान



उत्पादक संगठनों द्वारा अपने-अपने उत्पादों का विस्तृत प्रदर्शन किया गया। किसानों एवं अंगणुकों ने इन स्टॉलों में रुची रखी दिखली और विभिन्न संगठनों के नमूनों को देखा। यह मेला किसानों के लिए ऐसा मंच बना जहाँ उन्होंने एक दूसरे के अनुभवों से सिखने का अवसर पाया तथा उन्हें राज्य के सफल एफ०पी०ओ० मॉडलों को निकट से देखने का अवसर मिला। कार्यशाला में विभिन्न एफ०पी०ओ० के 44 स्टॉल लगाये गये इस कार्यशाला के दौरान कृषि अवसरचना विधि योजना, राष्ट्रीय कृषि बाजार (ई-नाम) पर कृषि उद्यम का विपणन, दात, मसका और प्याज की खरीद प्रक्रिया एवं मानक संचालन प्रक्रिया का अनुभव, निर्यात के प्रति जागरूकता, फसलें प्रबंधन, बीज डीलरशिप और

किसान बीज, बीज उत्पादन कार्यक्रम, कीटनाशकों का सुरक्षित एवं विकल्पपूर्ण उपयोग, क्रेडिट जागरूकता, एफ०पी०ओ० के लिए डीलरशिप, बीज एवं उर्वरक सौदेस तथा बिहार कृषि निवेश प्रोत्साहन नीति से संबंधित महत्वपूर्ण विषयों पर एफ०पी०ओ० के किसानों को प्रशिक्षण दिया गया। यह प्रशिक्षण कृषि और प्रसंस्कृत खाद्य उत्पाद निर्माण विकास प्रतिकरण (एपीआ), भारतीय राष्ट्रीय उपभोक्ता सहाकारी संघ, राष्ट्रीय बीज निगम, लघु कृषक कृषि व्यापार संघ (एफ०एफ०एच०सी०), ट्रेड बैंक ऑफ इण्डिया, सिन्दूरान कौटुंबिक लिमिटेड के विशेषज्ञों एवं विभागीय प्रशिक्षकों से प्राप्त प्रशिक्षण दिया गया। इन तीन दिवसीय राज्य स्तरीय किसान उत्पादक संगठन मेला/प्रदर्शनी तथा

कार्यशाला में 44 स्टॉलों से लगभग तीन लाख से अधिक रफिश की कृषि उत्पादों की बिक्री हुई। मेला का मुख्य अक्षरणा कार्यक्रम में मुख्य आकर्षण के रूप में फसल उत्पादों की प्रदर्शनी लगायी गयी, जिसमें विभिन्न एफ०पी०ओ० द्वारा उत्पादित अगवली, राहद, मखाना, दलहन, तेलहन, प्याज, सब्जी, मोटा अनाज एवं कारवाही उत्पादों का प्रदर्शन किया गया। किसान प्रतिनिधियों के संवाद के रूप में किसानों ने अपने अनुभव साझा किये, सफलताओं की कहानियाँ सुनीं तथा चुनौतियों पर चर्चा की। यह संवाद कार्यक्रम किसानों के बीच आपसी सीख एवं प्रेरणा का माध्यम बना। प्रदर्शन एवं निर्यात हेतु बमदा संवर्द्धन विभाग पर विशेषज्ञों द्वारा किसानों को कृषि उत्पादों की प्रोसेसिंग तकनीक, ब्रांडिंग, पैकेजिंग, गुणवत्ता नियंत्रण और बाजार की आवश्यकताओं से संबंधित महत्वपूर्ण जानकारियाँ दी गयीं। इस अवसर पर उच्च सचिव श्री संजय कुमार झा, संयुक्त निदेशक श्री विनय कुमार पाण्डेय, मोटल प्रशासिका (एफ०पी०ओ०) श्री चर्मवीर मिश्र, एस०एफ०एच०सी० के प्रतिनिधि श्री देवानन्द त्रिपाठी तथा विभाग के अन्य प्रशासिकाधिकरण एवं किसान कार्य-बहन उपस्थित थे।



स्वच्छ सूचना अर्थात् 112 पुलास का ग्रामांगान सूचनादाया। करत रहगा।

राजस्थान में विकसित सरसों की नई किस्म से किसानों की आमदनी बढ़ी

130 टन बीज डीआरपीसीएयू पूसा को सौंपा, इसकी बिक्री 73 रुपए में हुई

भास्कर न्यूज़ | समस्तीपुर

समथु फार्मर्स प्रोड्यूसर कंपनी लिमिटेड ने कृषक सहभागिता कार्यक्रम के तहत सरसों की उन्नत किस्म डीआरएमआर-150-35 का 130 टन बीज राजेंद्र प्रसाद केंद्रीय कृषि विश्वविद्यालय पूसा को सौंपा। यह किस्म भरतपुर, राजस्थान में विकसित की गई है। परंपरागत सरसों की कीमत 45 से 50 रुपये प्रति किलो होती है, जबकि इस किस्म की बिक्री 73 रुपये प्रति किलो में हुई। इससे किसानों की आमदनी में कई गुना बढ़ोतरी हुई है। इस सरसों की खेती समस्तीपुर के छह अलग-अलग



सरसों की उन्नत किस्म को खाना करते किसान।

प्रखंडों के किसानों ने की थी। उजियारपुर से स्वराज सिंह और संतोष सिंह, सरायरंजन से रणजीत निर्गुणी, विभूतिपुर से राजीव कुमार सिंह और जितवारपुर से फुलेंद्र भगत

शामिल रहे। कंपनी के सीईओ अमरदीप कुमार ने बताया कि आने वाले समय में गेहूं, धान, सरसों जैसी परंपरागत फसलों के साथ सब्जी और फल उत्पादन को भी बढ़ाया जाएगा।

BUSINESS LINE MUMBAI, 06 JUNE 2025

Corporates bypass *mandis*, begin procuring products directly from FPOs

Prabhudatta Mishra
New Delhi

In an initiative aimed at streamlining agricultural trade and increasing farmer incomes, corporates have begun directly procuring agricultural produce from farmer producer organisations (FPOs).

This development follows the government's recent strategy of hosting weekly webinars to connect FPOs with major companies. Many FPOs were previously unaware of the possibility of selling their produce directly to companies. The government is optimistic that if these linkages are success-



fully established, positive results will be seen within a year or two.

According to a senior official, FPOs achieved better prices for crops, such as wheat, in the recently concluded marketing season by selling directly to companies as some transaction costs were saved by the corporates.

The official also men-

tioned that the States would be encouraged to waive *mandi* fees for FPOs to make market yards more competitive and facilitate better infrastructure.

KEY PLAYERS

Olam India emerged as a key player in this direct procurement model, reportedly purchasing over 800 tonnes of maize and more than 3,000 tonnes of wheat from FPOs in Uttar Pradesh and Bihar.

While its officials could not be reached for comment, sources indicate that other major companies, including Britannia, Mother Dairy and HIL (formerly Hindustan Insecticides), have also agreed to partner with FPOs.

The weekly webinars, organised by the Agriculture Ministry under the initiative of Secretary Devesh Chaturvedi for over two months, allow FPO representatives to directly interact with and question company officials.

Despite companies showing eagerness to partner with FPOs in States where direct procurement is permitted under a licensing system, many FPOs advocate for the elimination of *mandi* taxes on their produce.

The government is also encouraging them to brand their produce and sell them online through the Open Network for Digital Commerce (ONDC) platform.



FCI has taken steps to support farmers at wheat procurement centres: Dr. Ajit Sinha

Special Correspondent

Saxaram/Buxar: Executive Director of the Food Corporation of India (FCI), Dr. Ajit Kumar Sinha, said that there is tremendous enthusiasm among farmers due to proper weighing system and payment within 48 hours at the FCI centres for rabi marketing year 2025-26. He highlighted that FCI is also providing bags for wheat, which ensures that farmers do not have to bear additional costs.

Dr. Sinha visited the wheat procurement center located in Kochas, Rohtas district, and interacted with the farmers. Bihar's Regional Deputy General Manager (Procurement), Sushil Kumar Singh, Buxar



Division Manager Rajesh Singh Pangti, and Assistant General Manager (Quality Control) Ajay Kumar were also present during the visit.

Dr. Sinha informed the farmers that the Indian government has increased the minimum support price (MSP) for wheat by ₹150 per quintal this year, meaning that wheat is now being procured at ₹2,425 per quintal. He further mentioned that FCI has

opened a total of 151 wheat procurement centers across Bihar, including 7 in Buxar, 10 in Rohtas, and 13 in Kaimur.

During the meeting, Dr. Sinha also engaged with representatives from Farmer Producer Organizations (FPOs) and encouraged them to motivate their farmer members to sell wheat at MSP through government procurement centers. He explained that

farmers registered on the Bihar Government's DBT portal could easily sell their wheat at the nearest procurement center and receive direct payments to their bank accounts.

Dr. Sinha assured the farmers that the procurement process has been made simpler, transparent, and farmer-friendly. Several positive suggestions were shared by the farmer representatives regarding the procurement process, which the officials promised to seriously consider. Dr. Sinha emphasized that strengthening this system through farmer participation would ensure the effective implementation of government policies at the grassroots level.

Daringbadi's organic coffee catches PM's fancy at Delhi fest, he picks up 2 packets

Hrusikesh Mohanty | TNN

Berhampur: Prime Minister Narendra Modi has picked up at least two packets of organic coffee of Daringbadi in Kandhamal district from a stall put up by the Daringbadi Farmers Producers' Company Limited, at the ongoing Aadi Mahotsav, a tribal festival in New Delhi.

Apart from the coffee, he also asked about the organic turmeric, known as Kandhamal haladi, also displayed in the stall.

"Before he went to the dais to inaugurate the festival along with other Union ministers on February 16, the Prime Minister came to our stall and picked up a 100 gm coffee packet. He asked if it was organic. When we said yes, he picked it up," said Malaya Ranjan Pradhan, chief executive officer of the compa-



Apart from the coffee, the PM also asked about the organic turmeric, known as Kandhamal haladi

ny. He again came to the stall after delivering his speech and also took another packet of 100 gm coffee, he said. At the same time, he also asked about the Kandhamal haladi, which was tagged with geographical indication (GI), he said. "The Prime Minister

spent nearly 10 to 15 seconds in our stall," he said.

"We are so happy that the Prime Minister took the products of Kandhamal," said Suresh Pradhan, secretary of the company. He said they have displayed around 25 different products of tribal farmers in Kandhamal like ging-

er, mustard, ragi, green coffee, finger turmeric and so on. The Prime Minister's attention, however, was drawn to the powder coffee and turmeric, he said. "In Kandhamal, there is a coffee garden spread over 20 hectares in Daringbadi, which is a major attraction for the visitors to the hill town of the district. The plantation was set up in 1974 by the social conservation department," said PK Tripathy, project director of watershed development. "The products are purely organic, as we did not use any chemical fertiliser," he added.

"After procuring the raw coffee from the farmers, the producer groups processed it manually by drying in open sunlight and then frying the beans. After this they ground the dried coffee into powder, which has a nice flavour," he said.

ONDC, GeM come in handy; Amazon, Flipkart, too, being roped in

FPO scheme takes big strides, 340 units cross ₹10-cr sales

SANDIP DAS
New Delhi, July 20

MORE THAN 340 farmer producer organisations (FPOs), out of over 10,000 FPOs formed under a special incentive scheme launched in FY21, have grown to clock annual sales turnover of over ₹10 crore.

Among them, nearly 1,100 have businesses in excess of ₹1 crore, according to data gathered by the Union agriculture ministry.

High-growth FPOs have boosted their profiles making good use of government platforms like Open Network for Digital Commerce (ONDC), electronic national agriculture market (e-NAM)

GROWING IN SIZE

Top FPOs in terms of sales turnover (₹/crore) in FY25



102

Babra Khedut Utpadak & Rupantar Sahakari Mandli, Amreli, **Gujarat**

89

Primary Agricultural Cooperative Society (PACS), Dulapally, Medak, **Telangana**

79

Shree Dhari Khedut Krushi Utpadak & Processing Sahakari Mandali, Amreli, **Gujarat**

75

PACS Paidimadugu, Jagtial, **Telangana**

70

Large Size Cooperative Society, Metpally, Jagtial, **Telangana**

and the government e-marketplace (GeM).

Several farmers' collectives formed in the last five years through the central sector scheme have also carried out

procurement of oilseeds, pulses and grain under minimum support price to boost their businesses.

"We are discussing ways to reward high-performing FPOs

so that other such organisations, too, get encouraged to grow their business prospect," an official said.

Continued on Page 11

2.11 FPOS' PRODUCTS CATALOGUES

Showcasing FPOs & Their Harvests through Digital Catalogues

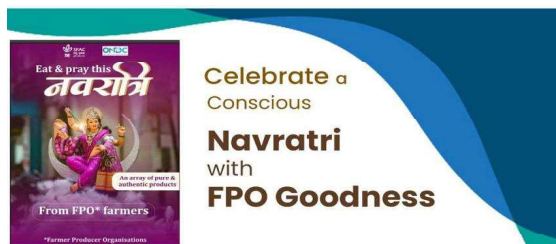
A vibrant collection of FPO product catalogues has been created with each one a reflection of the land, the people, festivals and the power of collective farming.



Whether it's tribal products, soul food, chai, coffee, snacks or festive needs, these digital catalogues allow consumers to buy the finest regional produce, handcrafted goods, and natural specialties directly from the farmers.

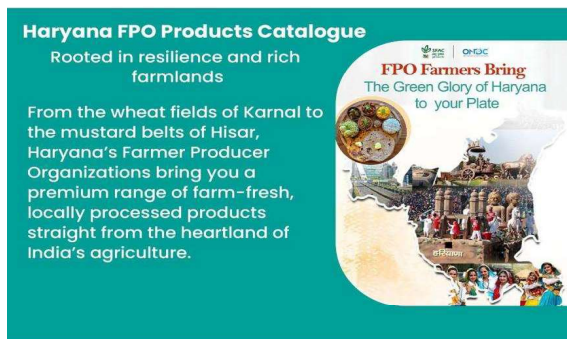


From the sun-baked fields to the fertile plains, Gujarat's Farmer Producer Organizations bring you an array of farm-fresh, locally crafted products that embody the state's agricultural strength and cultural heritage.



Explore this special FPO product catalogue curated for the season, featuring everything you need for the nine sacred days of Navratri. It includes naturally grown vrat essentials, wholesome grains and flours, pure honey, sacred pooja items and more.

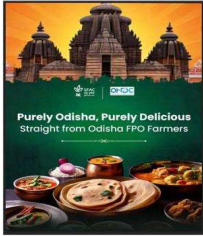
Each product is ethically made by Farmer Producer Organizations across India, ensuring quality for your rituals and livelihood support for farmers.



From the wheat fields of Karnal to the mustard belts of Hisar, Haryana's Farmer Producer Organizations bring you a premium range of farm-fresh, locally processed products straight from the heartland of India's agriculture.



A specially curated Catalogue of Rakhi gifts made by FPO farmers, filled with handcrafted delights, healthy treats and artisanal products straight from India's heartland. Each gift supports a Farmer Producer Organization, empowering rural communities and bringing dignity to every thread of this festive bond.

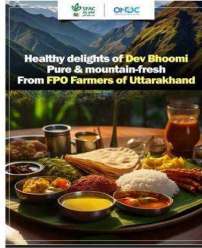



From the Tribal Heartlands to your Kitchen

Odisha FPO Products Catalogue

Purely Odisha, Purely Delicious
Straight from Odisha FPO Farmers

Discover a diverse range of authentic, farm-fresh products grown and crafted by Farmer Producer Organizations across Odisha. From aromatic Kandhamal turmeric, millets and tribal rice to wild honey, tamarind and forest produce, every item reflects Odisha's rich agro-cultural heritage and natural abundance.



Healthy delights of Dev Bhoomi
Pure & mountain-fresh
From FPO Farmers of Uttarakhand

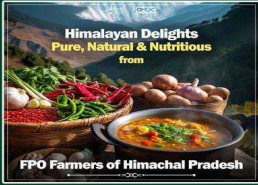
From the Hills of Devbhumi to your Home

Uttarakhand FPO Products Catalogue

Sourced from the pristine Himalayan region, this catalogue features the purest local treasures, red rice, pulses, honey, herbs, and traditional hill grains, grown and prepared by Farmer Producer Organizations across Uttarakhand. Each product reflects the natural richness, clean farming practices, and cultural heritage of the mountains, while empowering local communities and sustainable hill agriculture.

From the Orchards of the Himalayas

Himachal Pradesh FPO Products Catalogue

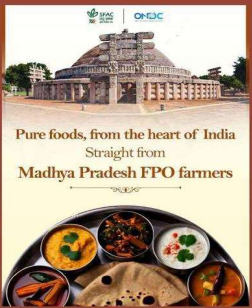


Himalayan Delights
Pure, Natural & Nutritious
from
FPO Farmers of Himachal Pradesh

Showcasing the natural richness and traditional wisdom of hill farming, this catalogue features fresh apples, rajma, herbal teas, mountain honey, pulses, millets, and more, grown and crafted by dedicated Farmer Producer Organizations across Himachal Pradesh.

Madhya Pradesh FPO Products Catalogue

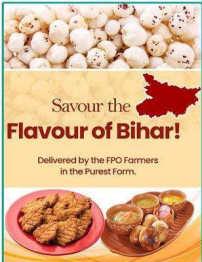
Known as the agricultural powerhouse, Madhya Pradesh brings you a vibrant selection of farm-fresh and naturally processed products through its Farmer Producer Organizations. Explore a rich range of wheat, pulses, millets, cold-pressed oils, spices and tribal forest produce. Each product reflects purity, sustainability, and the spirit of self-reliant rural communities.



Pure foods, from the heart of India
Straight from
Madhya Pradesh FPO farmers

Savour the Flavour of Bihar!

Delivered by the FPO Farmers in the Purest Form.

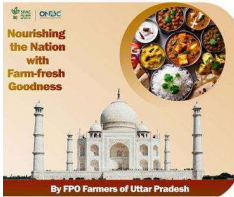


Bihar FPO Products Catalogue

Explore the Richness of Rural Produce

From aromatic Katarni rice and makhana to organic pulses, honey, and pickles, each item, crafted by Farmer Producer Organizations reflects Bihar's rich agro-diversity and rural craftsmanship. Curated by SFAC, this catalogue connects buyers to authentic, sustainable, and farmer-led products straight from the heart of Bihar.

Nourishing the Nation with Farm-fresh Goodness



By FPO Farmers of Uttar Pradesh

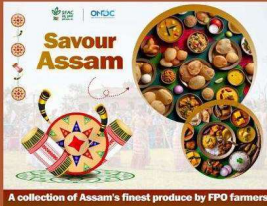
From the fertile Gangetic plains to India's kitchen

Uttar Pradesh FPO Products Catalogue

Uttar Pradesh, the heartland of India's agriculture, is home to a vibrant network of Farmer Producer Organizations producing a diverse range of farm-fresh, traditional, and value-added products. This catalogue connects buyers directly with FPOs, creating a fair, sustainable value chain.

From the Lush Valleys to your Shelves

Assam FPO Products Catalogue



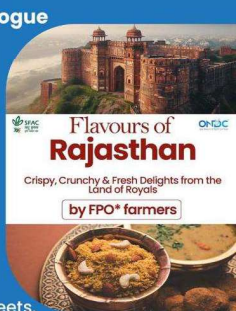
Savour Assam
A collection of Assam's finest produce by FPO farmers

Showcasing the region's finest, from aromatic Joha rice, black rice, and traditional tea to pure honey, herbs, pickles and handcrafted goods, each product is grown and prepared by dedicated Farmer Producer Organizations across Assam. Rooted in nature, culture, and care, this catalogue brings you the authentic taste of Assam while empowering local farmers and preserving indigenous traditions.

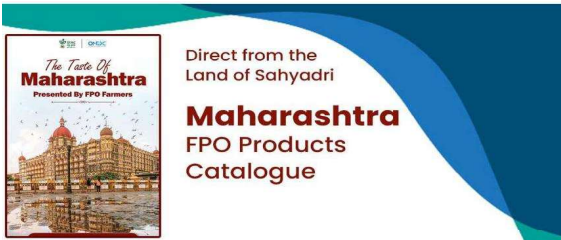
Rajasthan FPO Products Catalogue

From the Deserts of Thar to your Doorstep

Experience the earthy flavours, rich heritage and resilience of Rajasthan through a curated collection of farm-fresh and handcrafted products by Farmer Producer Organizations across the state. This catalogue includes everything from spicy pickles, chutneys and traditional masalas to desi ghee, millets and festive sweets.



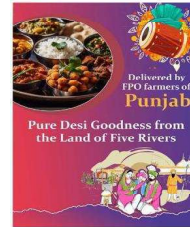
Flavours of Rajasthan
Crispy, Crunchy & Fresh Delights from the Land of Royals
by FPO* farmers



Direct from the Land of Sahyadri

Maharashtra FPO Products Catalogue

From the rich black soils of Vidarbha to the lush green valleys of Konkan, this catalogue brings you the finest agri-produce and value-added products crafted by Farmer Producer Organisations across Maharashtra. Each product reflects the dedication of local farmers, sustainable practices, and the spirit of rural entrepreneurship. Explore a curated range of grains, pulses, spices, oils and processed foods straight from farm to your home.



Punjab FPO Products Catalogue

From golden fields to your table, explore the rich legacy of Punjab through authentic, farmer-grown products. Curated with care by Punjab's Farmer Producer Organizations, this catalogue is a celebration of purity, tradition and empowerment.

Rooted in Tradition,
Grown with Purpose

Discover Chhattisgarh's Finest"

From the lush forests to the fertile plains, Chhattisgarh's FPOs bring you a curated selection of authentic, farmer-grown products that reflect the region's rich tribal heritage and natural abundance. Every grain, spice, oil, and handcrafted item in this catalogue is a testament to sustainable farming, community strength, and traditional knowledge passed down through generations.

Chhattisgarh's Best, At Your Doorstep

BUY PURE, TASTY PRODUCTS DIRECTLY FROM CHHATTISGARH FPO FARMERS

Ethically Grown and proudly presented

West Bengal FPO Products Catalogue

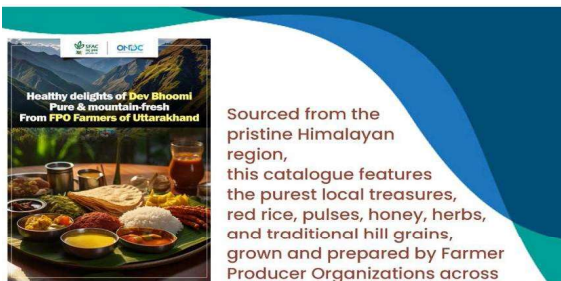
Discover the rich bounty of West Bengal through this specially curated FPO Products Catalogue — a vibrant showcase of the region's finest produce, handcrafted goods and farmer-driven innovation.

From aromatic rice and traditional spices to forest treasures and organic delights, each product tells a story of soil, sweat, and sustainability.

Bounty of Bengal

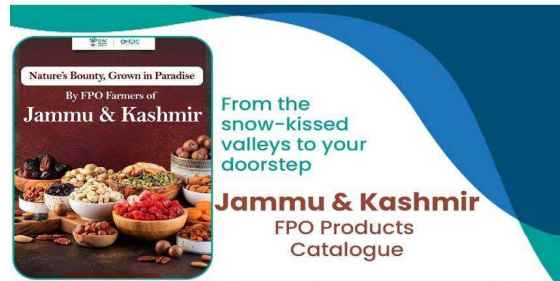
Collection of Traditional Products From West Bengal

Directly From FPO Farmers



Uttarakhand FPO Products Catalogue

Sourced from the pristine Himalayan region, this catalogue features the purest local treasures, red rice, pulses, honey, herbs, and traditional hill grains, grown and prepared by Farmer Producer Organizations across Uttarakhand. Each product reflects the natural richness, clean farming practices, and cultural heritage of the mountains, while empowering local communities and sustainable hill agriculture.



Jammu & Kashmir FPO Products Catalogue

Discover the finest produce from the region's Farmer Producer Organizations, authentic saffron, juicy apples, rajma, walnuts, honey, spices, and handcrafted wellness products, all grown and made with care in the lap of the Himalayas. Each product reflects the heritage, flavour, and natural abundance of J&K, while supporting local farmers and sustainable rural livelihoods.

Madhya Pradesh FPO Products Catalogue

Known as the agricultural powerhouse, Madhya Pradesh brings you a vibrant selection of farm-fresh and naturally processed products through its Farmer Producer Organizations. Explore a rich range of wheat, pulses, millets, cold-pressed oils, spices and tribal forest produce. Each product reflects purity, sustainability, and the spirit of self-reliant rural communities.

Pure foods, from the heart of India

Straight from Madhya Pradesh FPO farmers

Kerala FPO Products Catalogue

Bringing together the best of Kerala's natural bounty; aromatic spices, virgin coconut oil, jackfruit products, black pepper, banana chips, rice varieties, and herbal wellness items, this catalogue features authentic products grown and crafted by Farmer Producer Organizations across the state. Every item reflects Kerala's rich agro-diversity and cultural heritage, while supporting local farmers and sustainable livelihoods.

Authentic & Pure Food from God's Own Country

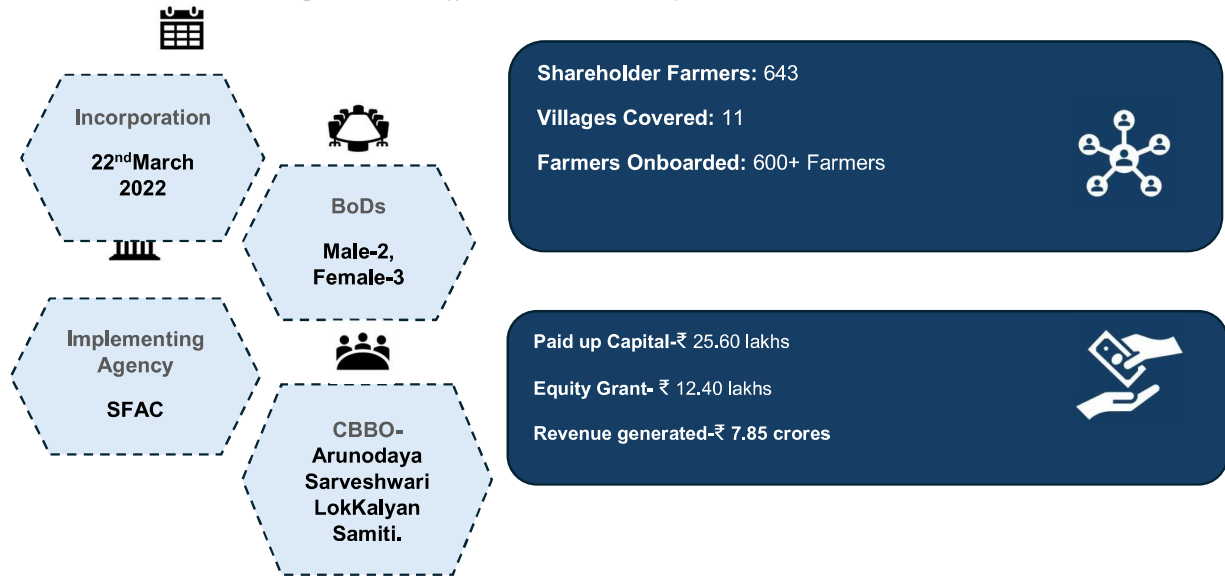
Presented by FPO farmers of Kerala

2.12 SUCCESS STORIES/CASE STUDIES OF 10K FPO SCHEME

2.12.1 Moyakheda Farm Producer Company Limited



Mahidpur Block, Ujjain District, Madhya Pradesh



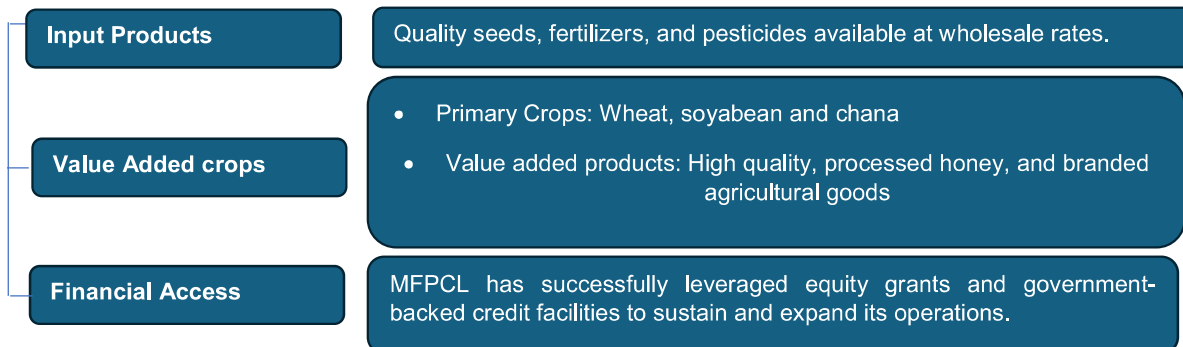
Business Activities-

- Special focus on business activity of beekeeping and honey production
- Input business including fertilizers, pesticides, insecticides, seed, biofertilizers, etc.
- Output business including trading and procurement of wheat, soyabean, makka, and chana.

Business Model-

Value Proposition	Marketing Channels	Market Outreach	Training and Demonstration
Processing and value addition for key crops, enhancing their market value. Honey production facilities that cater to a growing demand for natural products. Storage solutions that minimize post-harvest losses	Traditional offline marketing in local and regional markets. Expanding digital presence through e-commerce platforms to reach a broader audience.	Strong foothold in both local and regional markets, with plans to expand nationally. Its honey products have gained recognition for their quality and sustainability.	Regular workshops and training sessions equip farmers with modern agricultural tools and techniques. Exposure visits to enhance the knowledge and skills of member farmers

Product Portfolio-



Partnerships- (Buyers, Companies & Institutes) - Collaboration with the National Bee Board for financial and technical support in honey production. Partnerships with government bodies to secure funding and resources. Engagement with private buyers to ensure consistent demand and better prices.

Recognition- Success Mantra-

Inclusive Growth: Increasing participation from women and marginalized groups to promote equity and community development.

Expertise: Trading business to drive sustainable growth.

Farmer Benefits: Streamlining the collection and sale of wheat, soybean, and chana to ensure better price realization for farmers.

Marketing Linkages: Ensured timely availability of inputs and addressed backward and forward linkages.

Revenue Growth: Revenue skyrocketed to ₹ 2.91 crore, reflecting an enfold growth with 600+ farmers on board.

Strategic Initiatives:

- Improved access to inputs
- Enhanced market access
- Facilitation of financial access to government-supported schemes and credit facilities
- Promotion of sustainable farming practices, such as crop rotation and organic methods

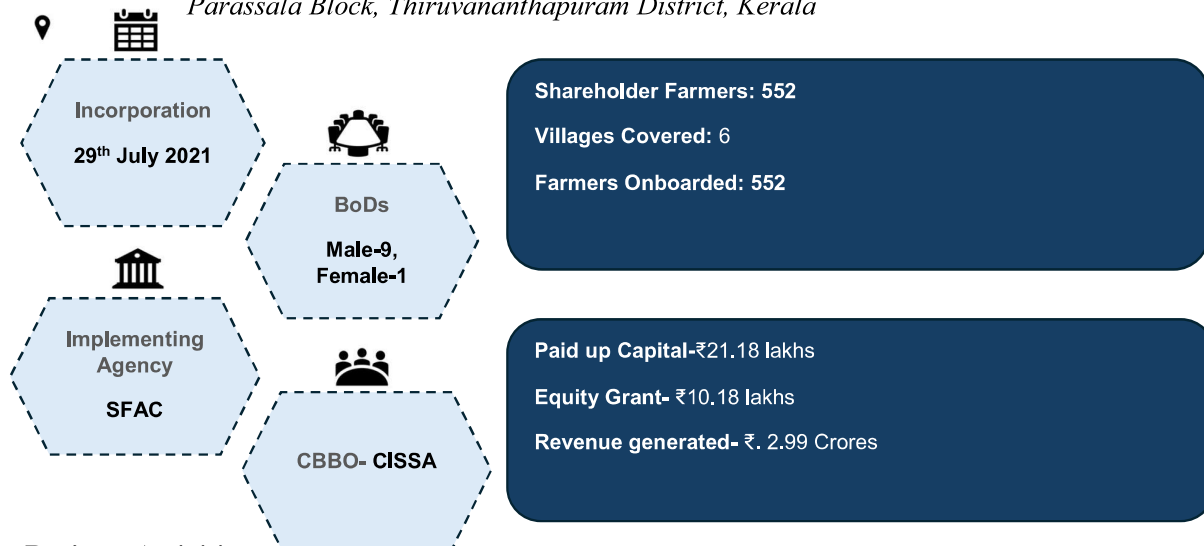
Impact Benefits and Future Plans:

- Diversifying into allied activities such as beekeeping
- Robust governance and financial transparency
- Introducing processing facilities for other crops Strengthening marketing channel



2.1.2.2 Gram Samrudhi Farmer Producer Company Limited

Parassala Block, Thiruvananthapuram District, Kerala

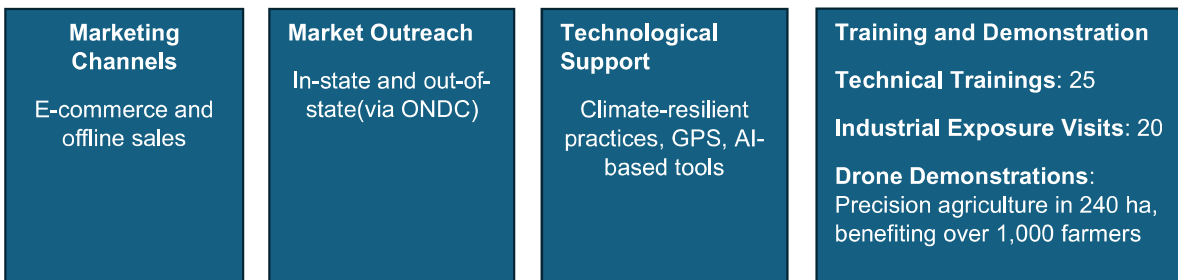


Business Activities-

- Input Shop (seeds, fertilizers, bio-manures, pesticides)
- Animal Feeds Shop (poultry, goat, fish feed)
- Custom Hiring Centre (modern agro-machinery)
- Aggregation and Sales Point (banana, tapioca, vegetables)
- Nattupeedikas (local produce markets)
- Nursery (vegetable saplings, fruit plants)
- Agriculture Drone for Micronutrient Spraying



Business Model-



Product Portfolio-

Input Products	Seeds, fertilizers, bio-manures, pesticides
Value Added products	Tapioca pappad, dried tapioca, oyster mushrooms, banana-based products
Processed Food	Jams, pickles, and spice mixes

Partnerships- (Buyers, Companies & Institutes) –

- **Research & Development:** CTCRI
- **Financial Institutions:** SBI, UCO Bank, Canara Bank
- **Government Support:** FACT, APEDA, SMAM

Recognition-

- **Awards:** GAF Award (2023), EKL Agro Award (2023), Best FPO (Udyamada Puraskar, 2024)
- **Media Features:** National and local recognition

Success Mantra-

Leveraging innovation, partnerships, and farmer-centric solutions for sustainable growth.

Strategic Initiatives:

- **Focus:** Expanding value-added product portfolio, enhancing packaging
- **Modernization:** Implementing AI, GPS, and IoT for precise farming
- **Training:** Climate adaptation and advanced agricultural practices



Social Impact and Achievements

- **Employment Generation:** Over 30 direct jobs across enterprises
- **Women Empowerment:** 20 women-led enterprises
- **Farmer Income Improvement:** Additional ₹13,000 to ₹23,000/month per unit
- **Sustainable Practices:** Organic manure production, climate-resilient farming

Flagship Initiatives:

- **Sahasradalam:** 360 shareholder entrepreneurs supported
- **Mutta Grama Project:** Poultry units benefiting 100+ shareholders



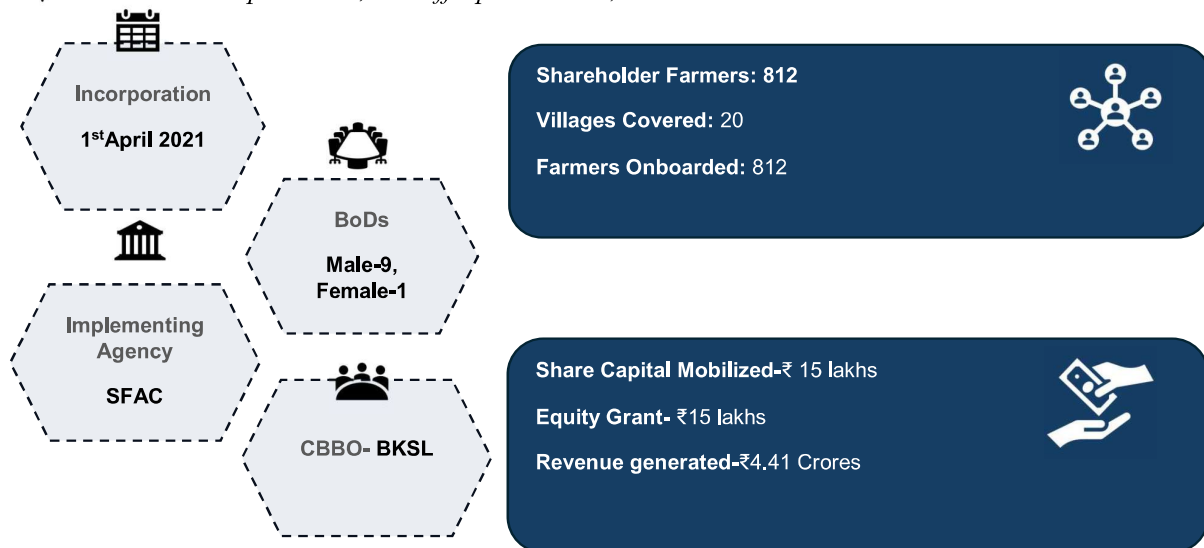
- **Vermicompost Production:** Organic waste utilization, benefiting 300 farmers
- **Aggregation and Sales:** 500 retailers supplied, daily procurement of 0.5 tonnes





2.12.3 MinapurKisan Producer Company Limited

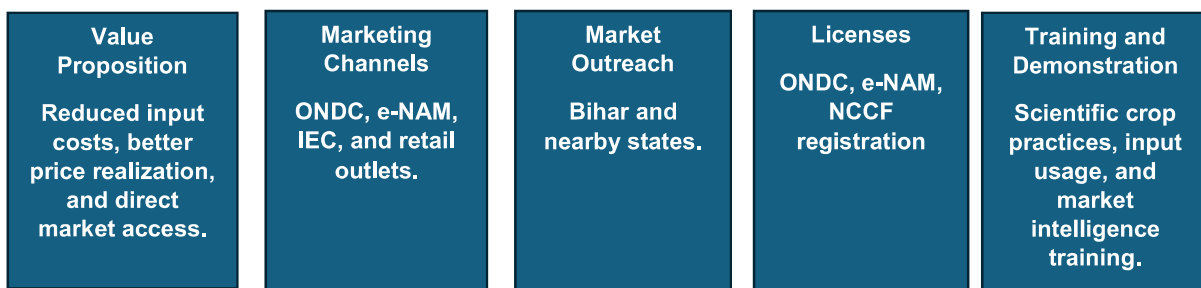
Minapur Block, Muzaffarpur District, Bihar



Business Activities-

- Input supply: Seeds, fertilizers, cattle feed, pesticides.
- Output marketing: Aggregation and direct sales of maize, wheat, and paddy.
- Value-added products: Wheat dalia, cleaned and packed wheat.
- Market linkages via ONDC, e-NAM, NCCF, and institutional buyers.
- Custom hiring services: Farm equipment rental.

Business Model-



Product Portfolio-



Partnerships- (Buyers, Companies & Institutes) –

- **Institutional Buyers:** NCCF, HIL, NSC.
- **Financial Support:** Government credit schemes and convergence models.

Recognition-

Achievements: Participation in National Agricultural Exhibitions and Azadi Ka Amrit Mahotsav at Red Fort.

Community Initiatives: Capacity building, market intelligence, and farm productivity enhancement.

Success Mantra-

Empowering Farmers with Market Access and Technology

Impact Benefits:

- Increased income through better market linkages.
- Reduction in input costs due to bulk procurement.
- Awareness and adoption of scientific farming methods.
- Strengthened storage and processing infrastructure.

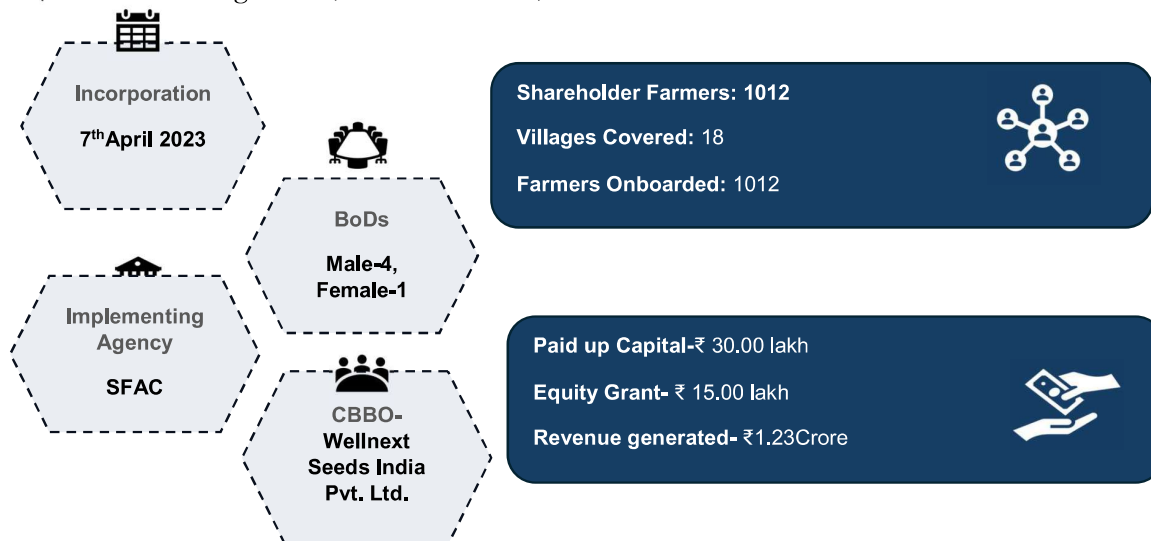


Future Plans:

- Establish a wheat processing unit and warehouse.
- Expand farmer participation and increase shareholder base.
- Strengthen branding and sales of value-added products.

2.12.4 Svapan Farmer Producer Company Limited

Deegh Block, Bhadohi District, Uttar Pradesh



Business Activities-

- Input business providing seeds, fertilizers, and pesticides.
- Output business aggregating and marketing wheat, rice, mixed vegetables, and super seeds (Flax, Quinoa, Sorghum).
- Value addition with products like Ragi cookies, Jowar cookies, Bajra cookies, and Daliya.
- Establishing an Integrated Pack House Unit for better processing and packaging.

Business Model-

Value Proposition	Marketing Channels	Market Outreach	Licenses	Training and Demonstration
Enhancing farmer incomes through collective marketing, value addition, and direct market linkages.	ONDC, local retail, direct marketing, community events.	Uttar Pradesh and neighbouring states.	FSSAI and Agri input licenses for sales and food processing.	Capacity building on good agricultural practices, value addition, and digital marketing.

Product Portfolio-

Input Products	Seeds, fertilizers, and pesticides.
Primary Produce	Wheat, rice, mixed vegetables, super seeds (Flax, Quinoa, Sorghum).
Value Added Product	Ragi cookies, Jowar cookies, Bajra cookies, Daliya, Millet biscuits.

Partnerships- (Buyers, Companies & Institutes) –

- Collaborations with input distributors, government institutions, and local markets.
- Digital presence on ONDC for e-commerce growth.

Recognition-

Participated in district, state, and national melas & exhibitions.

Recognized for empowering small and marginal farmers in the region.

Success Mantra-

Collective marketing and value addition for better price realization.

Eliminating middlemen and increasing profits through direct market access.

Strategic Initiatives:

- Establishing an Integrated Pack House for value addition and processing.
- Strengthening direct market linkages and eliminating intermediaries.
- Expanding digital marketing and e-commerce presence.

Impact Benefits:

- Increased income and productivity for 1000 farmers.
- Reduced input costs through collective procurement.
- Socio-economic upliftment and sustainable agricultural practices.

Future Plans:

- Expand market reach through export and digital platforms.
- Diversify product portfolio and value-added offerings.
- Increase farmer participation and strengthen branding.

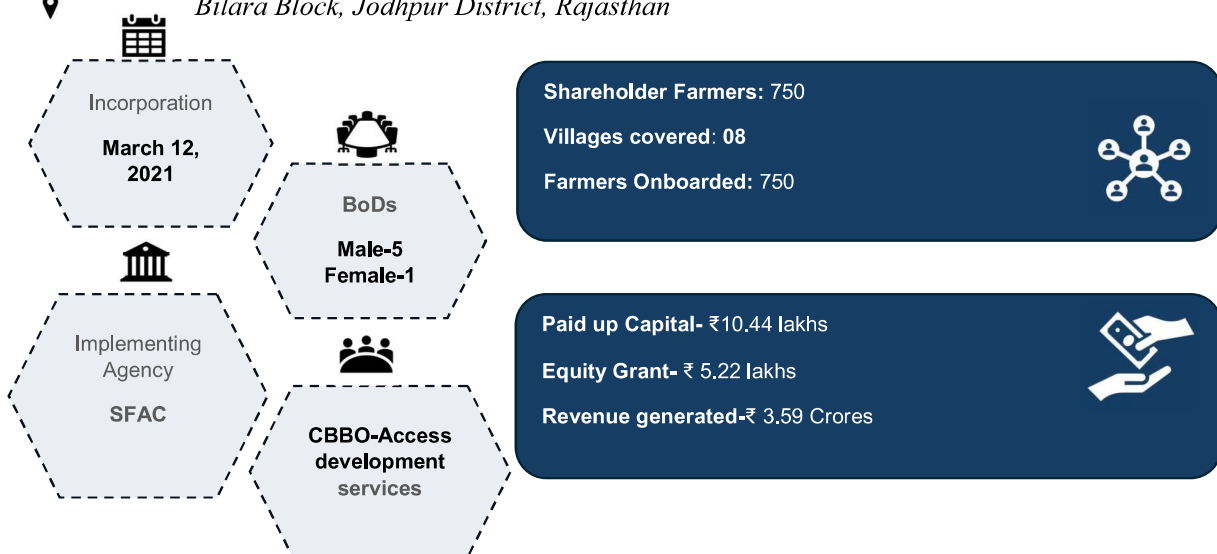
Additional Activities:

- Promoting organic farming and sustainable agricultural practices.
- Organizing exposure visits and capacity-building programs.



2.12.5 Bilara Agro Producer Company Limited

Bilara Block, Jodhpur District, Rajasthan



Business Activities-

Facilitating output marketing of fennel and cumin, establishing partnerships with leading pesticide and fertilizer companies, training and advisory services, value addition and branding.

Business Model-



Recognition-

Participation of the FPO in mela/exhibitions

- Spices Board of India has commended the FPO for its exceptional progress in promoting sustainable practices

Success Mantra and Impact

- Strategic planning, farmer focused interventions, commitment to sustainable growth
- Intercropping practices and optimization of land usage and enhance yields
- Directly benefitting 750 member farmers across 08 villages
- 20-30% better price realisation and increasing farmers income



Strategic Initiatives:

- Access to quality inputs supply business that offers high-quality fertilizers, pesticides and seeds
- Access to finance and FPO secured a Rs. 5 lakh credit from NABKISAN to strengthen both the input and output businesses
- Promoting cultivation of IPM Fennel and Cumin, improving yield consistency
- Specialised teams for marketing and operations to ensure efficiency



CHAPTER -3

(A) FORMATION AND PROMOTION OF FISH FARMERS PRODUCER ORGANIZATIONS (FFPOS) UNDER THE PRADHAN MANTRI MATSYA SAMPADAYOJANA (PMMSY)

3.1 Under the Pradhan Mantri Matsya SampadaYojana (PMMSY), the Small Farmers' Agribusiness Consortium (SFAC) has been designated as one of the implementing agencies for the Formation and Promotion of Fish Farmers Producer Organizations (FFPOs) by the Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying, Government of India. The scheme is being implemented for the period from 2022–23 to 2025–26.

3.2 To support this initiative, the Department of Fisheries has sanctioned ₹2,100 lakh for the formation of 50 FFPOs under the company model and ₹11,000 lakh for the formation of 500 FFPOs under the cooperative model. The project cost per FFPO is ₹42.00 lakh under the company model and ₹22.00 lakh under the cooperative model.

3.3 SFAC is implementing the scheme in the inland states of Bihar, Rajasthan, Madhya Pradesh, Chhattisgarh, Jharkhand, Telangana, and Haryana. The key activities supported under the initiative include development of aquaculture, establishment of hatcheries, construction of cold storages, development of fish seed farms and fish feed mills/plants, establishment of cage culture in reservoirs, setting up of fish processing units, and adoption of technological interventions to enhance fish production, productivity and value addition.

3.4 Under the financial assistance framework of PMMSY, each FFPO formed under the company model is eligible to receive up to ₹10 lakh as equity grant, ₹12 lakh towards FPO management cost and ₹20 lakh for promotion and incubation support. Similarly, each FFPO formed under the cooperative model is eligible for ₹10 lakh as equity grant, ₹5 lakh for FPO management and ₹7 lakh for promotion and incubation. During the financial year 2024–25, SFAC facilitated disbursement of financial assistance to both company and cooperative model FFPOs.

3.5 Under the company model, 27 FFPOs availed equity grant amounting to ₹124.799 lakh and 41 FFPOs availed management cost of ₹103.03 lakh. Besides, ₹61.52 Lakhs were released for promotion and incubation support to company model FFPOs. In all, total disbursement of ₹289.35 lakh was done during the year 2024–25.

3.6 Under the cooperative model, 163 FFPO Societies availed equity grant of ₹544.80 lakh and 243 Societies availed management cost support of ₹477.67 lakh. Besides, ₹554.41 Lakh was released for promotion and incubation support to Cooperative model FFPOs. In all, total grant disbursed to cooperative model FFPOs amounted to ₹1,576.88 lakh during the year 2024–25.

3.7 In terms of credit facilitation, 5 FFPOs under the company model secured institutional credit amounting to ₹40.00 lakh while 29 FFPOs under the society model availed credit totaling ₹30.85 lakh. Additionally, 3 FFPOs in Rajasthan under the company model received support for 54 cage culture units with a project value of ₹162.00 lakh. Further strengthening digital and regulatory compliance, all 50 FFPOs under the company model obtained FSSAI and GST registration, while 474 FFPOs under the society model received FSSAI registration and 428 received GST registration.



3.8 As part of the market linkage initiative, 42 FFPOs under the company model have been on



boarded on the ONDC platform, showcasing 139 products. Similarly, 336 FFPOs under the society model have been registered on ONDC with 251 products listed. In terms of organizational participation, the company model FFPOs have 9,545 shareholders, while the cooperative model FFPOs comprise

60,972 shareholders. Leadership development has also been prioritized: 259 CEOs, 252 accountants, and 384 Directors under the company model and 1,727 managers and 2,250 Directors under the cooperative model have been trained through the Learning Management System (LMS) module.



3.9 A total of 468 on- and off-campus training programs were conducted for the 50 FFPOs under the company model, with 3,005 participants. Under the cooperative model, 1,519 training sessions were held across 499 FFPOs, for 15,931

participants. These trainings were conducted by renowned institutions such as the National Institute of Fisheries Post Harvest Technology and Training (NIFPHATT), the Central Institute of Freshwater Aquaculture (CIFA), various Colleges of Fisheries, Fishery Research Institutes and Krishi Vigyan Kendras (KVKs).

Furthermore, 50 FFPOs under the company model and 483 FFPOs under the society model have been successfully registered on the National Fisheries Digital Platform (NFDP) with 881 and 9,721 shareholders registered on the portal, respectively. SFAC's interventions under PMMSY continue to strengthen the FFPO ecosystem by promoting financial inclusion, technology adoption, enterprise development and digital integration, thereby empowering fish farmers and transforming the fisheries value chain across participating states.



(B) MOBILIZATION AND STRENGTHENING OF FISHERIES COOPERATIVES AS FFPOs UNDER PM-MKSSY

3.10 Under the Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana (PM-MKSSY) the Department of Fisheries, vide letter no. J-01013/3/2025-FY dated 20th January 2025, has allotted 1651 fisheries cooperative societies to the Small Farmers Agribusiness Consortium (SFAC) as intermediary agency for identification and mobilization. These cooperatives are located in the states of Bihar (105), Madhya Pradesh (525), and Telangana (1021).

3.11 All Primary Fisheries Cooperative Societies (PFCSs) are required to register themselves on the National Fisheries Digital Platform (NFDP) in order to avail the benefits of the scheme through empanelled Cluster-Based Business Organizations (CBBOs).

3.12 The PM-MKSSY Scheme components being implemented by SFAC envisage the following:

- (i) Submission of Grant Application: Each PFCS is eligible for a grant of ₹90,000 towards office requirements such as furniture, equipment and related needs.
- (ii) A Gap Analysis and Business Plan of the PFCS are to be submitted on the NFDP portal.
- (iii) Training and Capacity Building: Training programs and capacity-building initiatives will be conducted to strengthen the operational and managerial capabilities of PFCSs.

CHAPTER - 4

FARMER PRODUCER ORGANIZATIONS SUPPORTED UNDER NATIONAL BEEKEEPING AND HONEY MISSION (NBHM)

4.1 Small Farmers' Agribusiness Consortium (SFAC) is a founder member of the National Bee Board (NBB) under the Ministry of Agriculture & Farmers Welfare, Government of India. As per the operational guidelines of the **National Beekeeping and Honey Mission (NBHM), 2020**, SFAC has been designated as one of the implementing agencies under the Mission.

4.2 The primary objective of extending grants to Farmer Producer Organizations (FPOs) is to create awareness and enable them to engage in honey bee and other beehive product collection, processing, value addition, branding, and marketing. This initiative aims to generate additional income for bee farmers and FPOs across various states, while promoting the diversification of honey and other beehive products based on location-specific flora.

4.3 Under the National Beekeeping and Honey Mission (NBHM), in the year 2024–25, 32 FPOs across 10 states have been supported through SFAC for diverse activities in the beekeeping



value chain. These activities include collection, processing, value addition, branding, packaging, development of quality bee-related infrastructure, including Honey Processing Plants of varying capacities, Quality Nucleus Stock Centres, Testing Labs,

Cold Storage, and Bee-Friendly Gardens. The initiatives are designed to enhance the livelihoods of bee farmers and promote state-specific honey and beehive product diversification, ensuring improved market access, value realization and rural enterprise development. A total grant of ₹1,368.01 lakh has been approved by the National Bee Board (NBB) under NBHM for the

implementation of these 32 projects, out of which ₹972.88 lakh has been released during 2024-25, as detailed in Table 1 below.

Table: 1 State-wise Distribution of Supported FPOs and Activities under NBHM (2024–25):

State	No. of FPOs	Activity Description
West Bengal	11	Honey Collection, Packing, Processing, Marketing & Other Beehive Products (4 FPOs) - Packaging, Storage, Cold Storage (1 FPO) - Collection, Training, Branding, Marketing (1 FPO) - Quality Nucleus Stock Centre (1 FPO) - QNSC + Bee Venom Collection (1 FPO) - QNSC + Bee Venom & Wax Production (2 FPOs)
Arunachal Pradesh	1	Honey Processing Unit (5 MT) and Storage Centre
Chhattisgarh	1	Processing, Testing Lab, Cold Storage, Collection, Trading, Branding, Marketing
Himachal Pradesh	1	Honey Processing Unit (10 MT)
Jammu & Kashmir	3	Honey Processing Units (2 × 5 MT, 1 × 10 MT)
Uttar Pradesh	3	Honey Processing Unit & Testing Lab (1 FPO) - Honey Processing Units (2 × 5 MT)
Punjab	2	Honey & Beehive Product Processing Units (2 × 10 MT)
Rajasthan	8	QNSC + Bee-Friendly Garden + Branding & Marketing Centre (1 FPO) - QNSC + Bee-Friendly Garden (4 FPOs) - Honey Processing Unit (5 MT) + Storage Centre (1 FPO) - QNSC Development (1 FPO) - Packaging, Storage, Cold Storage (1 FPO)
Maharashtra	1	Honey & Beehive Product Processing Unit + Storage Centre
Odisha	2	QNSC + Bee Venom & Bee Wax Production
Total	32	

4.4 Since inception till the year 2024–25, a total of 30 FPOs successfully completed their project activities under the National Beekeeping and Honey Mission (NBHM) through SFAC. These FPOs are



actively engaged in the collection, processing, and value addition of honey and other beehive products, contributing to the strengthening of the apiculture value chain.

4.5 FPOs developed and marketed a diverse range of innovative honey-based products, including Bee Wax Lip Balm, Litchi Honey, Honey Seed Mix, Honey Rose Sharbat, Honey Body Wash, Honey Almond Soap, Raw Honey, Bee Wax Blocks, Bee Pollen (Multiflora and Mustard),



Bee Propolis, Forest Honey, Tulsi Honey, Jamun Honey, Ankol Honey, Drumstick Honey, Mustard Honey, Litchi Honey, Sunderban Honey, and **Stingless Honey**, among others.

4.6 As a result of these efforts, the total turnover from honey-based activities has reached ₹232.06 lakh since inception, with the active participation of 9,647 beekeepers across the 30 FPOs. This achievement marks a significant step toward rural livelihood enhancement, value addition, and enterprise development in the apiculture sector.



4.7 During the financial year 2024–25, six FPOs supported under the National Beekeeping and Honey Mission

(NBHM) availed a balance grant of ₹115.00 lakh, which had been sanctioned during 2023–24. These FPOs successfully completed their project activities against a total project cost of ₹294.71 lakh, as detailed in Table 2 below:

Table: 2 State-wise Distributions of Supported FPOs and Activities under NBHM (2023–24):

State	No. of FPOs	Activity Description
Haryana	2	Honey & Other Beehive Products Collection, Trading, Branding, and Marketing
Jharkhand	1	Honey & Other Beehive Products Collection, Trading, Branding, and Marketing
Karnataka	1	Honey & Beehive Products Processing, Testing Lab, Cold Storage, Collection, Trading, Branding, and Marketing
Uttar	1	Honey & Other Beehive Product Processing

State	No. of FPOs	Activity Description
Pradesh		
West Bengal	1	Establishment of Honey Packing, Storage Facility, and Bee Venom Collection Unit
Total	6	

4.8 25 FPOs have listed honey and other beehive products on e-Commerce platforms, enabling online market linkages and direct access to consumers, thereby expanding their marketing channels and boosting visibility in the digital marketplace.



Sweet Success: Prakriti Jareli FPO's Beekeeping Revolution in Chhattisgarh

Prakriti Jareli Farmers Producer Company, based in Bilaspur, Chhattisgarh, is leading a beekeeping revolution by turning traditional livelihoods into profitable and sustainable enterprises. Initially, the



state had no honey production or processing units, and farmers were forced to sell raw honey to middlemen at just ₹120–160 per kg. The absence of packaging, storage, and testing facilities limited quality, shelf life, and market reach.

With support from the National Bee and Honey Mission (NBHM), the FPO established a ₹126.16 lakh Honey and Beehive Products Processing Unit with 10 MT/day capacity, cold storage, a testing lab, and a marketing centre in Bilaspur. This intervention ensured better quality control, improved branding, and created direct farmer-to-consumer linkages.

The results have been impressive, with procurement rising from 300 kg in 2022–23 to 5,000 kg in 2024–25, involving 700 beekeepers. Honey prices increased to ₹300–400 per kg, directly improving farmer income and motivation. The FPO diversified into more than 10 honey-based products including Raw, Litchi, Jamun, Himalayan and Forest Honey, as well as lip balms, soaps, herbal drinks, and natural body care products.



Prakriti Jareli has showcased its innovations at IIT Delhi, NABARD exhibitions, and even represented India at the Dubai World Expo. Its efforts have been recognized for promoting biodiversity, organic farming, and farmer-to-consumer markets. Financially, revenues grew from ₹3.25 lakh in 2023–24 to ₹6.50 lakh in 2024–25, with a sales target of ₹85 lakh for the next year. Gross margins improved by 20 percent, reflecting efficiency and better price realization.

The journey highlights that centralized processing, unified branding, and quality assurance can transform competitiveness and build consumer trust. Transparency and farmer participation have ensured sustainability and fair value distribution. Looking ahead, the FPO plans to scale procurement, expand to 20+ products, and introduce pollen and wax derivatives.



FPO is preparing to access larger markets.

It also aims to distribute more bee boxes, promote “Prakriti FPC Honey” as a premium brand, and involve more women and youth. With traceability and organic certifications, the

Thus, the story of Prakriti Jareli FPO proves that with institutional support, traditional beekeeping can evolve into a scalable, high-value, and eco-friendly agribusiness.



Harnessing Honey Power: Aryahi FPC Transforms Saharanpur Beekeeping



Aryahi Farmers Producer Company Ltd., established in 2021 in Saharanpur—the highest honey-producing district of Uttar Pradesh—has rapidly emerged as one of North India’s largest farmer-led



honey processors. With a base of 670 farmers and beekeepers, including 40% women, the FPC was created to unlock the region’s apiculture potential by integrating honey production, processing, marketing, and value-chain development under one platform. Before its formation, farmers faced poor price realization of barely ₹130–150 per kg, inadequate storage, and lack of testing or branding facilities, forcing them to rely on middlemen.

Through the National Bee and Honey Mission (NBHM), Aryahi FPC implemented a ₹286.31 lakh Honey & Beehive Products Processing Unit with 20 MT/day capacity, cold storage, an FSSAI-compliant lab, and a modern marketing and branding room. Additional financing from SBI and member equity further strengthened its infrastructure, including a fully automated bottling line and 80 KVA transformer. This intervention transformed beekeeping from a fragmented activity into a structured, farmer-owned enterprise with quality assurance and national reach.

Today, Aryahi Fed processes nearly 10 lakh kg of honey annually and markets a wide range of varieties such as Multiflora, Mustard, Litchi, Eucalyptus, Tulsi, Jamun, and Berry flower honey. Diversification into bee wax candles, soaps, pollen, and value-added products like honey peanut butter, rose gulkand, and honey millet cookies has expanded its consumer base. Its achievements have been widely recognized—Aryahi honey has been served to the Hon’ble Prime Minister Shri Narendra Modiji and Finance Minister Smt. Nirmala Sitharamanji, while the FPC Director, Mrs. Usha Rani, was felicitated by the Governor and Chief Minister of Uttar Pradesh.



Aryahi Fed also became the fastest FPO to achieve one lakh sales on the ONDC Mystore platform, reflecting its strong adoption of digital channels. The company recorded a turnover of ₹1.36 crore in 2023–24, which grew to ₹2.00 crore in 2024–25, and has projected ₹10.00 crore for 2025–26 and ₹15.00 crore for 2026–27. More than 3,000 farmers are directly or indirectly benefiting, with average farmer incomes rising from ₹40,000 to ₹62,000 annually. Retail honey prices now range between ₹180–200 per kg, while waste and spillage have been reduced by over 40%, ensuring efficiency and profitability.

Key lessons from Aryahi’s journey underline that centralized processing and branding provide market power, quality testing and storage build buyer trust, and purity enhances consumer confidence. The FPC’s combination of infrastructure, innovation, and farmer ownership has turned it into an iconic success model.

Aryahi Farmers Producer Company thus stands as a beacon of rural enterprise and innovation, proving that with vision, collective strength, and institutional support, Indian farmers can lead global markets in honey and beehive products.



NATIONAL AGRICULTURE MARKET

5.1 SCHEME OVERVIEW

Electronic National Agriculture Market (e NAM) 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 e-NAM Portal provides a single window service for all APMC related information and services. This includes inter alia commodity arrivals, quality & prices, buy & sell offers, provision to respond to trade offers and electronic payment settlement directly into farmers’ account. While material flow (agriculture produce) shall continue to happen through mandis, the online market aims at reducing transaction costs, bridging information asymmetry and help in expanding the market access for farmers. 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 e-NAM.

5.2 SCHEME DESIGN:

5.2.1 One time registration of farmers/ sellers, lot details at the entry gate, weighment, quality assaying, auctions/ trade transactions, payments by buyer to sellers and other agencies involved in the chain of transaction takes place online on e-NAM, whereas actual material flow happens physically through the market. Both primary and secondary trade is undertaken on the e-NAM platform.

5.2.2 A centralized software has been developed for e-NAM and is offered free of cost to each market that joins the national network. Necessary customization has been undertaken to conform to the provisions of the relevant marketing regulations of each state.

5.2.3 Department of Agriculture & Farmers Welfare grants one-time fixed cost subject to the ceiling of ₹ 75.00 lakhs per Mandi for related equipment / infrastructure. Initially ₹ 30.00 lakhs per mandi is allotted as one-time fixed grant for computer hardware, internet facility, assaying equipment, while additional ₹ 40.00 lakhs per mandi is sanctioned for creation of facilities such as sorting, grading, cleaning and packaging and ₹ 5.00 lakhs per Mandi is allocated for bio-composting unit.

5.2.4 In addition, one-year ground support for hand holding of Mandi staff, two training & awareness camps are organized annually for the benefit of farmers, Farmer Producer Organizations, traders, commission agents & Mandi officials by the Strategic Partner.

5.2.5 Under the scheme a robust common e-Market platform has been set up and deployed in 1473 regulated agricultural markets in 23 States & 04 Union Territories.

5.3 MARKETING REFORMS MANDATORY FOR JOINING E-NAM:

e-NAM mandates 3 reforms in State APMC act as a pre-requisite for availing funds and support under the scheme. These reforms are as following:

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

5.4 OBJECTIVES OF E-NAM:

The main objectives of e-NAM are:

- To expand and consolidate the e-NAM through integrating more markets and promoting inter-mandi within State and inter-state trade;
- To proactively formalize new modules to provide benefits to the farmers and FPOs.
- To open the e-NAM platform beyond APMC/RMC mandis to create further competition and ensure competitive price realization to the farmers.
- To strengthen quality assaying systems and to develop trade reliable grade-standards to promote inter-mandi and inter-State e- trade; and
- To focus on Warehouse Based Sale (WBS) and e-NWR trade through e-NAM;
- To create further demand in market and to benefit farmers.

5.5 BENEFITS TO FARMERS

- a) Farmer can access the prevailing commodity price information on e-NAM mobile application prior to even going to the mandi.
- b) Farmer may see live online bid value of their produce through mobile.
- c) The details of final bid rate of commodity are received by farmer through SMS.
- d) Online payment gateway is available for transfer of bid value directly to bank accounts of the farmers.

- e) Facility of pre-registration of lot is available through mobile app, to facilitate quick gate entry of the lot, during peak season.
- f) Farmers may sell their produce in multiple markets.
- g) e-NAM facilitates direct trade between buyers/ traders and farmers across the country.
- h) Prices based on quality assayed parameters.

e-NAM Process Flow





Table 5A

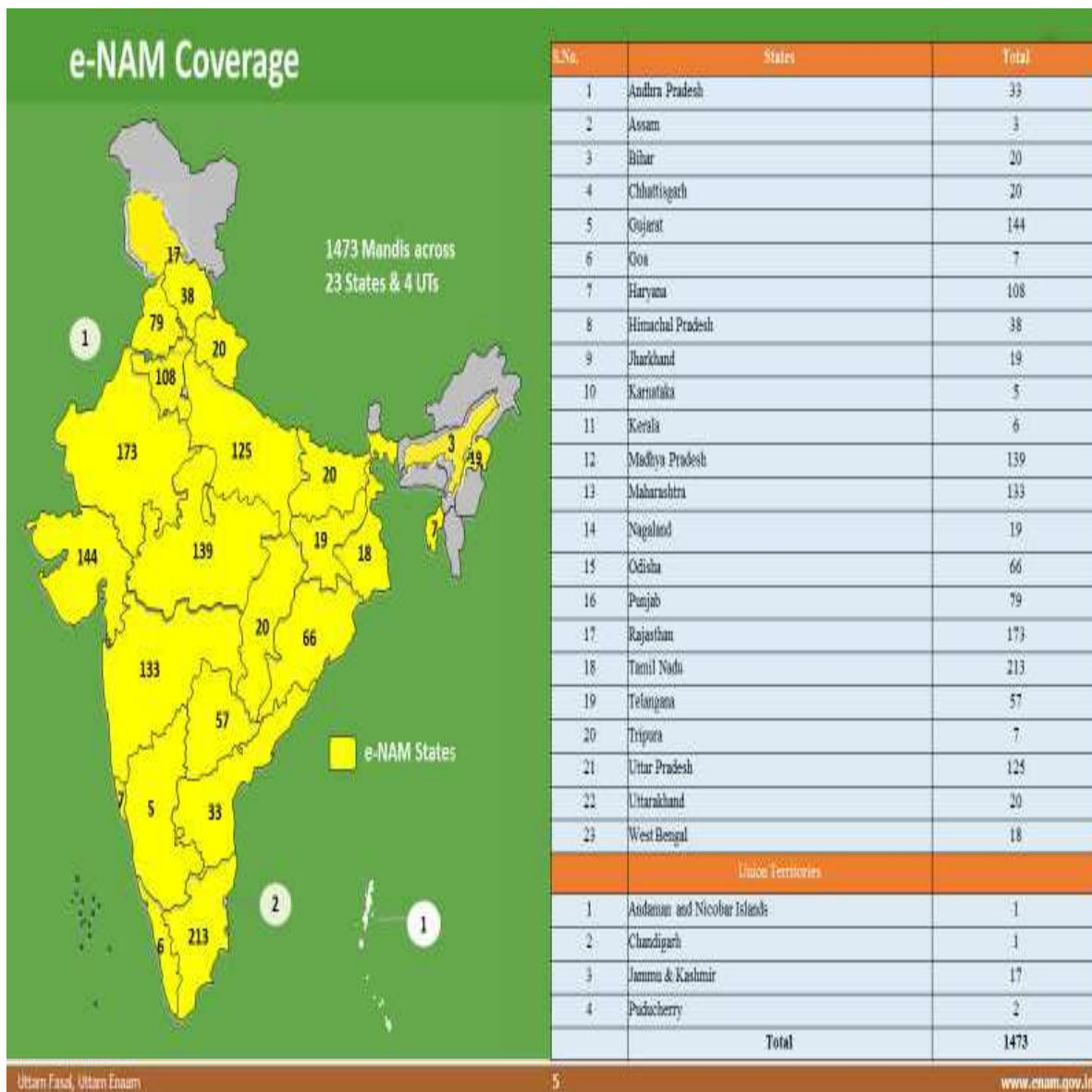


Table 5B : Performance at a glance (till 31stMar 2025)

S. No.	Particulars	FY (2024-25)	Since inception till 31.03. 2025
a.	Stakeholders Registration		
	No. of farmers Registered on e-NAM (nos)	1.69 (Lakhs)	1.78 (Cr)
	No. of traders Registered (nos)	8194 (Nos)	2.65 (Lakhs)
	No. of Commission Agents Registered (nos)	3,090	1.15 (Lakhs)
	No. of FPO registered (nos)	719	4404
b.	Trade Recorded		
	Total Trade recorded in volume (Cr MT)	2.04	11.48
	Total Trade recorded in numbers (Cr)	12.46	46.01
	Total Trade recorded in value (Rs. Cr.)	79,950	4,20,153
c.	Tradable parameters of notified commodities (nos.)	10	231

Monthly Trade Value (Rs. Cr) & Volume (Lakh MTs & Lakh Nos) for FY 2024-25



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

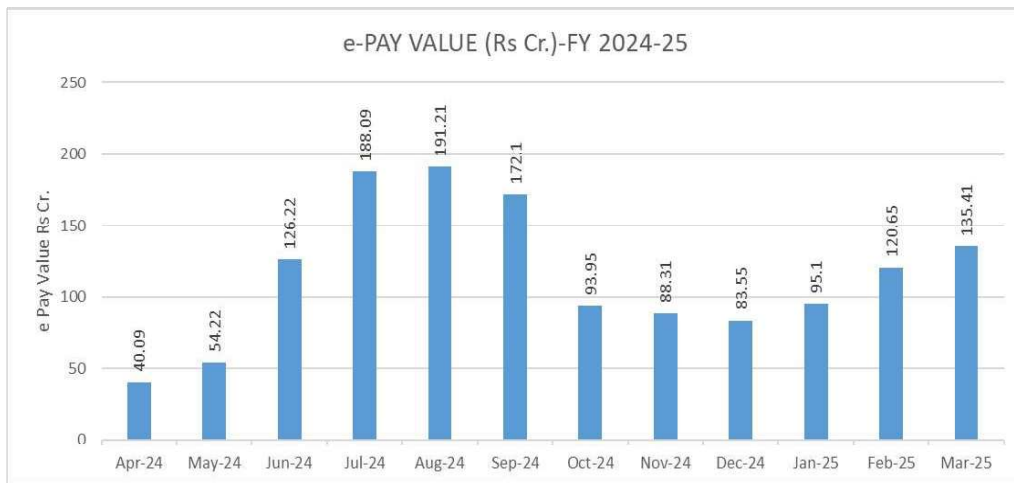
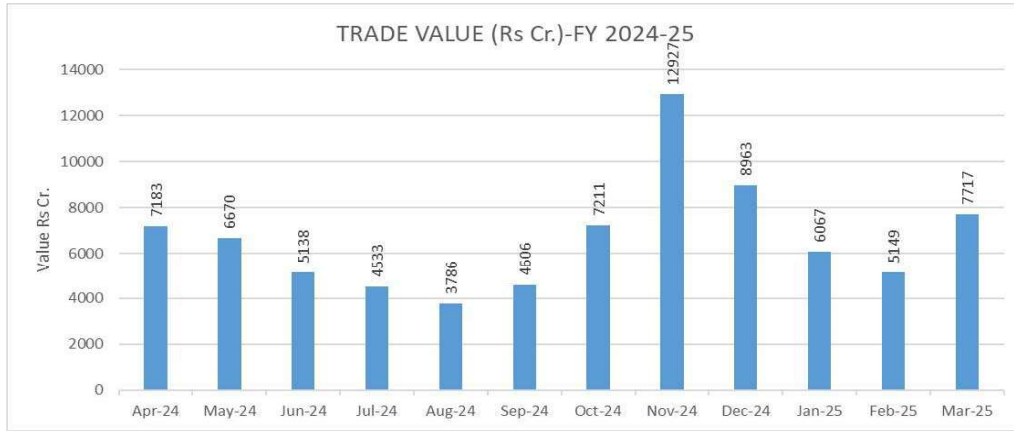


Table 5C: Inter-State Trade on e-NAM in FY 2024-25

Buyer State	Seller State	Count of Sale Bill Number	Sum of Trade Vol (qtl)	Sum of Total Trade Value (Rs)
ANDHRA PRADESH	TAMIL NADU	632	3328.0019	22582857.34
JHARKHAND	JAMMU AND KASHMIR	8	553.89	3578003
KARNATAK A	TAMIL NADU	556	2935.096	19799503.93
KERALA	MAHARASHTRA	33	45.3367	2563530.96
ODISHA	JHARKHAND		20	60000
PUDUCHERRY	TAMIL NADU	3690	13325.2077	86783572.88
TAMIL	PUDUCHERRY	292	1471.55	9883084.21

NADU				
TAMIL NADU	TAMIL NADU	4	115.7	245325.77
TELANGANA	ANDHRA PRADESH	469	2954.4	31668556.85
TELANGANA	HARYANA	6	165	469475
UTTAR PRADESH	HARYANA	82	1917	9535665
UTTAR PRADESH	UTTARAKHAND	98	446	728380
UTTARAKHAND	UTTAR PRADESH	635	12074.04	22614862
Total		6505	39351.2223	210512816.9

Table 5D : Inter-Mandi Trade on e-NAM in FY 2024-25

State	Mandi Participated	Total Trade Qty (in MT)	Total Trade Qty (in Nos)	Total Trade Value (Rs In Lakhs)
ANDHRA PRADESH	12	3930.635		1814.772381
BIHAR	8	15965.345		167.3284275
CHHATTISGARH	7	14312.692	300	3133.4664
HARYANA	27	90537.574		32310.27211
JAMMU AND KASHMIR	8	436.437		327.734976
JHARKHAND	3	601.3191		118.96366
KERALA	2	0.01		0.026
MADHYA PRADESH	2	61.69		8.80603
MAHARASHTRA	2	4425.19		2365.169153
NAGALAND	2	0.7		0.56
ODISHA	66	18286.272	52119355	4223.669163
PUDUCHERRY	2	19.716		3.5918374
RAJASTHAN	23	339.885		429.8534402
TAMIL NADU	161	393614.4984	574225	123824.7604
TELANGANA	26	18032.17778		7367.642091
UTTAR PRADESH	10	722.475		111.238051
UTTARAKHAND	19	4335.425		542.71511
WEST BENGAL	18	1792.695		241.840458
Total	398	567414.7362	52693880	176992.4097

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

Tamil Nadu traded Coconut in numbers

5.6 KEY FEATURES OF E-NAM

5.6.1 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

5.6.2 Unified trading licensing system for Inter-State Trade

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 across the country.

5.6.3 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, a discount facility based promotional offer over e-payments is also introduced on e-NAM. To configure such promotional facilities, application administrator of the state can set 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 making e-Payments.

5.6.4 Auto Sale Agreement

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

5.6.5 E-payment facilities

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.

5.6.6 Website & Mobile App in 12 languages

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

5.6.7 Shopping Cart feature

This feature has been created to facilitate traders in choosing multiple lots from daily auction. Once chosen, a shopping cart would be created. Thereafter, trader have the option to choose from the shopping cart to participate in the bidding process and make payments accordingly.

5.6.8 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.

5.6.9 Part Payment Feature

This is an optional module. It provides the 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 as well.

5.6.10 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.

5.6.11 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.

5.6.12 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.

e-NAM Platform of Platforms – e-NAM Platform of Platforms (PoP) framework is 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.

5.7 OTHER RECENTLY INTRODUCED FEATURES OF E NAM:

- Business Intelligence (BI) Dashboard has been developed which provides data analytics tools for e-NAM trade information. Dashboard is accessible at Central, Mandi Board and Mandi level.
- Gate Entry using QR Code Integration: This feature facilitates Gate Entry with QR Code Integration. It empowers farmers to self generate QR-coded entry receipts, simplifying their gate entry process.
- Unlocking LOT insights, Assaying Certificate, Bidding Instantly by QR Code: This feature helps buyer to access LOT information, Quality Assaying Certificate and place bids by scanning the QR code. This feature promotes transparency and enhances overall market efficiency.
- Sale Agreement & Weighment Slip Generation feature for Commission Agent (CA): This feature enables Commission Agents to participate and generate Weighment Slip & Sale Agreement, leading to time saving for mandi officials and buyers.
- e-Payment Access for Commission Agent (CA): This feature enables Commission Agent to initiate payment on behalf of buyers via any of available e-mode (UPI, NEFT, RTGS, DEBIT CARD, and NETBANKING) to farmers/FPOs, thus facilitating swift payments.
- Live bidding Dashboard for Commission Agent (CA): The Live Bidding Dashboard for Commission Agents (CAs) offers real-time bid updates, access to historical bidding data, and market trends.

5.8 ONBOARDING 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.

5.9 During the FY 2024-25, 719 FPOs were registered, state wise count is mentioned in the below table

Table 5E: Number of FPOs registered

S. No.	Name of State	Registered FPO
1	Andaman And Nicobar Islands	3
2	Andhra Pradesh	38
3	Assam	32
4	Bihar	134
5	Chandigarh	0
6	Chhattisgarh	0
7	Goa	0
8	Gujarat	32
9	Haryana	3
10	Himachal Pradesh	11
11	Jammu And Kashmir	79
12	Jharkhand	43
13	Karnataka	4
14	Kerala	10
15	Madhya Pradesh	57
16	Maharashtra	12
17	Nagaland	1
18	Odisha	53
19	Puducherry	1
20	Punjab	1
21	Rajasthan	57
22	Tamil Nadu	41
23	Telangana	11
24	Tripura	0
25	Uttar Pradesh	36
26	Uttarakhand	14
27	West Bengal	46
Total		719

During FY 24-25, 627 FPOs had successfully participated on e-NAM and have done trade volume of 90,354.43 MT and 1.48 crore Numbers (of Betel leaf and Coconut) of Trade value worth Rs. 122.86 Cr. State Wise details is mentioned below: -

Table 5F: FPO Trade on e-NAM in FY 2024-25

S. No	State	Mandis Participated	FPO Participated	Trade Volume MT)	Trade Volume (Nos)	Trade Value Rs In Lakhs
1	Andaman And Nicobar Islands	0	0	0	0	0
2	Andhra Pradesh	5	11	103.921	0	19.699
3	Assam	0	0	0	0	0
4	Bihar	5	14	444.952	0	120.088
5	Chandigarh	0	0	0	0	0
6	Chhattisgarh	1	1	0.199	0	0.045
7	Goa	0	0	0	0	0
8	Gujarat	3	4	118.658	0	24.359
9	Haryana	0	0	0.004	0	0.0033
10	Himachal Pradesh	4	8	6.57	0	1.818
11	Jammu And Kashmir	6	19	316.285	0	199.062
12	Jharkhand	4	19	594.643	0	123.429
13	Karnataka	0	0	0	0	0
14	Kerala	2	18	0.447	0	0.294
15	Madhya Pradesh	0	0	0.004	0	0.003245
16	Maharashtra	7	10	73.771	0	40.288
17	Nagaland	1	3	1.38	0	0.4842
18	Odisha	54	241	77673.23	14147485	9754.217
19	Puducherry	0	0	0	0	0
20	Punjab	1	6	381.515	0	143.865
21	Rajasthan	9	10	9.887	0	2.796
22	Tamil Nadu	54	115	5783.66	675902	908.206
23	Telangana			0	0	0.000366
24	Tripura	1	2	2.83	0	6.081
25	Uttar Pradesh	7	8	42.536	0	8.473
26	Uttarakhand	2	2	9.628	0	1.491
27	West Bengal	16	136	4908.468	0	955.895
Total		182	627	90,354.43	1,48,23,387.00	12,286.47

Table 5G : CONSOLIDATED TRADE FIGURES

Sl. No.	State	FY 2024-25			Inception-31st Mar'25		
		Trade Volume (MT)	Trade Volume (Nos.)	Trade Value (Rs.in Cr.)	Trade Volume (MT)	Trade Volume (Nos.)	Trade Value (Rs. in Cr.)
1	A & N Islands	0.00		0.00	0.01		0.00
2	Andhra Pradesh	1201115.74		10227.76	8603465.00		57318.22
3	Assam	0.00		0.00	16.90		0.03
4	Bihar	3307.73	158700	14.53	3330.45	158700.00	13.45
5	Chandigarh	119813.57		330.51	763996.20		1559.54
7	Chhattisgarh	242343.44		575.71	1248798.00		2615.36
6	Goa	195.53	40700.00	0.87	326.15	380458.00	1.84
8	Gujarat	414252.42		1700.81	2794712.00		11083.97
9	Haryana	4494274.80		15200.32	33748030.00		109364.30
10	Himachal Pradesh	46713.19		218.76	446308.20		1688.08
11	Jammu & Kashmir	95113.06	22381.00	596.55	167367.00	26850.00	1046.12
12	Jharkhand	3492.33	600.00	9.19	34136.85	5269.00	67.63
13	Karnataka	40870.50		369.73	228756.90		1683.66
14	Kerala	85.63		0.32	759.42		2.48
15	Madhya Pradesh	1804211.78		6272.20	10004216.00		33426.05
16	Maharashtra	1165541.47		4788.54	5417112.00		20117.06
17	Nagaland	278.80		1.14	1096.36		4.80
18	Odisha	708250.60	109608257.00	1828.28	2076590.00	421909986.00	5250.94
19	Puducherry	4348.11		22.09	52117.19		194.35
20	Punjab	457712.08		1396.90	4163874.17		13593.56
21	Rajasthan	6609443.03	4072395.00	28577.64	26643651.61		110238.70
22	Tamil Nadu	796990.03	10755887.00	2522.18	2834257.58	26756760.00	7474.44
23	Telangana	874138.06		3837.17	7342149.21		27474.80

24	Tripura	19.62		0.46	24.03		0.49
25	Uttar Pradesh	1089948.37		2808.83	7381750.73		14253.47
26	Uttarakhand	271286.83		491.22	839739.37		1339.04
27	West Bengal	32123.55	0.00	71.45	93833.08	97100.00	185.97
Total		20475870.35	124636539.0	79949.99	114890415.79	460076034.0	420153.41

5.10. E-NAM: PROUD RECIPIENT OF DIGITAL INDIA AWARD

e-NAM won the Platinum Award in the Digital Empowerment of Citizens Category in Digital India Awards 2022 held in New Delhi.

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



New Ag-Tech Initiatives by Virtue of e-NAM

(Weighment with Integrated POS machines in e-NAM Mandis)



5.11. E-NAM IN MEDIA

16 June 2024

MUMBAI
businessline.portfolio
SUNDAY - JUNE 16 - 2024

Building team of 90,000 Krishi Sakhis to help farmers: Shivraj Chouhan

Our Bureau
New Delhi

Shivraj Singh Chouhan has indicated his plan to build synergies between Agriculture and Rural Development Ministries he has taken charge of.

Chouhan announced that work is on to build a team of 90,000 Krishi Sakhis (women farm associates) who will guide farmers with new technologies and modern practices.

"We have trained many sisters so that they can help farmers and agriculture in different works. About 34,000 such Krishi Sakhis have been trained and our target is to build a team of 90,000. Since most are drawn from self-help groups, which is handled by the Rural Development Ministry, the Agriculture Ministry has been closely working with it after signing an MoU," Chouhan said.



Shivraj Singh Chouhan, Minister for Agriculture and Rural Development

EARNING EXTRA
Stressing that this training will be imparted continuously, Chouhan said the members of SHGs do every work sincerely. After completing training, these Krishi Sakhis will be able to earn about ₹60,000-80,000 extra in a year by helping farmers in various works. "This programme has just started; we will continue to take it forward," he added.

The Krishi Sakhi programme has been started in 12

States — Gujarat, Tamil Nadu, Uttar Pradesh, Madhya Pradesh, Chhattisgarh, Karnataka, Maharashtra, Rajasthan, Odisha, Jharkhand, Andhra Pradesh and Meghalaya.

Officials said these Krishi Sakhis are trained in all aspects so that they can work like consultants for farmers for a fee. If farmers benefit financially from their services, they will not hesitate to pay these Krishi Sakhis, the officials said. Besides, the aim is to make agriculture extension more practical, where local women are engaged to motivate farmers to adopt best farm practices and use modern technology.

Chouhan said that the government has already achieved its goal of making one crore women 'Lakhpati Didis', while another two crore Didis will be added to fulfil the Prime Minister's target of helping three crore women earn more than ₹1 lakh per annum.



19 Jun 2024

Dainik Bhaskar, Rajasthan

कृषि विपणन विभाग नियामक के बजाय फैसिलिटेटर के तौर पर काम करेगा

जयपुर | राज्य की कृषि उपज मंडी समितियों को निजी क्षेत्र की तुलना में प्रतिस्पर्धात्मक सेवाएं प्रदान करने के लिए कृषि विपणन विभाग अब नई दिशा में काम कर रहा है। कृषि मंडियों में मार्केट इंटेलिजेन्स, डिजिटलाइजेशन ई-नाम, प्राइवेट ई-मार्केट गुणवत्ता की जांच व्यवस्था, क्लीनिंग ग्रेडिंग प्राइमरी प्रोसेसिंग, फसलोत्तर क्रेडिट सुविधा हेतु वेयर हाउस रिसिट को बढ़ावा, नवाचार एवं नयी प्रौद्योगिकी को बढ़ावा दिया जा रहा है।

5.12. MAJOR SUCCESS STORIES DURING F.Y. 24-25

(A) Farm Produce getting the best price – (Excerpts from the article published in 03-02-2025 issue of India Today)

A national online marketplace, e-NAM is a boon for farmers burdened by low prices for their produce



The lack of access to reliable information on market prices, demand trends and buyers directly impacted the incomes of farmers and their ability to realise fair prices, leaving them at the mercy of middlemen. What also complicated matters is that the conventional APMC (Agricultural Produce & Livestock Market Committee) mandis required farmers to bring their produce for the physical auction. This meant incurring logistics costs and, in the event that a fair price was not got, it impacted that farmer's ability to store the crops.

All these factors together made the middlemen/traders/intermediaries dominant in the supply chain. They determined the price of the crop, not the farmer. The inevitable result: price manipulation, aided by unfair practices such as whimsical quality assessments. The farmer couldn't even complain when his payouts were delayed. Such was the ground reality that it nearly forced the concept of digitalised and inter-connected mandis.

The e-NAM (National Agriculture Market) initiative resolved several long-standing challenges. First, it created a pan-India online trading platform, allowing farmers to access buyers across the country, enabling better price discovery. At present, the e-NAM integrated 1,389 mandis across 27 states (of the total 7,000 – odd in the country). In the next five years, 1,500 more mandis are likely to be integrated into the system.

The e-NAM comes with lots of benefits, especially since farmers can now sell beyond their local mandis without the need to physically transport goods. Price discovery at the online auctions is transparent and based on quality and demand, which gives farmers a fair chance of getting the market price. They can also access real-time price information for commodities via the e-NAM portal and mobile app.

(B) Bridging Borders: A Story of Trust and Trade on e-NAM

On a warm morning of 27th May 2025, as the sun rose over the golden fields of Neemuch Mandi, Madhya Pradesh, an experienced trader named Manjula Mehta browsed through the latest commodity listings on the portal. She was searching for high-quality groundnuts to fulfil an urgent client order. As she filtered listings, the lot from Nimbahera caught her eye — clean quality, good volume, and promising rates.

Meanwhile, hundreds of kilometres away, in Nimbahera Mandi in Rajasthan, three determined farmers—Amik Khan, Abdul Faheem, and Adeeb Khan—stood proudly beside their freshly harvested Groundnut (New) produce. Generations of knowledge, months of hard work, and hours under the scorching sun had culminated in this moment. But what was different this time? They weren't waiting for local traders to haggle over prices. Instead, they logged in to the e-NAM portal.

Within minutes, a deal was struck on e-NAM — fully digital, transparent, and fair. Manjula Mehta placed the winning bid for ₹2,34,197. The portal handled the payment process, documentation, and logistics coordination with precision.

The platform had once again done what it was designed for — **breaking barriers between states, empowering farmers, and giving traders access to wider markets**. For Amik, Abdul, and Adeeb, this wasn't just a sale; it was a step toward a more connected and prosperous future. And for Manjula, it was another example of how smart trading could meet timely demand while supporting India's grassroots.

The **Groundnut** New deal between **Madhya Pradesh's Neemuch** and **Rajasthan's Nimbahera** wasn't just a transaction. It was a celebration of digital India, a story of collaboration, and a proof that **with e-NAM, every harvest has a fair chance to shine.**

(C) Padmeswar Farmers Producer Company Ltd., Anandpur, Odisha

Padmeswar Farmers Producer Company Ltd. (PFPCCL) has registered as a FPO in the year of 2021. The Padmeswar Farmers Producer Company Ltd. Have 750 members and is based at Padmapur of Keonjhar District, Odisha, PFPCCL got itself registered on e-NAM in Nov-2021 through Salapada Market Yard under the Anandpur RMC.

Pic :e-NAM Farmers Awareness Meeting of Padmeswar FPC

Within few days after the registration on e-NAM, they had started to sell on e-NAM.



Padmeswar Farmers Producer Company Ltd. traded different commodities through e-NAM like Pumpkin, Brinjal, Watermelon, Cabbage, Cauliflower, Tomato, Jackfruit, Mango, Lady Finger, Pointed Gourd, Ridge Gourd, Bitter Gourd, Radish etc.

Padmeswar Farmers Producer Company Ltd. has sold 15761.43 quintals of vegetables worth Rs.1.82 Crores on e-NAM platform. Before e-NAM, members of Padmeswar Farmers Producer Company Ltd. used to sell independently in the local market. However, when they started selling through e-NAM, they realised that their produce is fetching more price compared to local markets over the same period of time. They are very happy with the services of the e-NAM.

Pic: office of Padmeswar FPC



When the team of e-NAM contacted Padmeswar Farmers Producer Company Ltd. for feedback on trading on e-NAM, their CEO Shri Laxmidhar Sahoo acknowledged that the PFPCCL witnessed better price realization on e-NAM as compared to physical markets. He expressed his happiness and assured that he will continue to trade on e-NAM. He also expressed his sincere thanks to Salapada Market Yard under Anandapur RMC and e-NAM team for facilitating on boarding and trading of their produce on e-NAM.

Pic: Traded commodities on e-NAM by Padmeswar FPC at Salapada Market Yard.



(D) Mahakaushal Progressive Farmers Self Reliant Producer Company Ltd (MPFSRPCL), Seoni, Madhya Pradesh

MPFSRPCL is registered as FPO at Chikla village of Seoni District in Madhya Pradesh. It serves 3000 farmers from 29 villages in Seoni. During January 2019 FPO sold 5000 quintals of maize worth more than Rs 70 lakhs through Seoni e-NAM mandi. Price realized through trade ranged between Rs 1325 to Rs 1510 per quintal against the prevailing market price of Rs. 1220 to Rs. 1450 per quintal. FPO traded about 81 lots on e-NAM. MPFSRPCL is also a recipient of “Appreciation Letter” by Seoni District Magistrate on 26th January 2019.

(E) Changing Livelihoods: A journey from Despair to Hope



Mr. Om Prakash Chauhan stands out as one of the most active participants among the registered farmers in the APMC Solan (Himachal Pradesh), selling 70-80% of his total produce through the eNAM platform. The following story in his own words is a testimony to the benefits of e-NAM

My name is Om Prakash Chauhan, hailing from Vill. Tali- Chandrona, Tehsil Naura Dhar, District Sirmaur, Himachal Pradesh. At 51 years of age, I've faced numerous challenges throughout my life. Due to unfavourable circumstances, I couldn't pursue higher education, and my source of livelihood, besides farming, was nonexistent. Farming became my lifelong profession, generating income through cash crops, particularly tomatoes, peas, and garlic. I own approximately 10 acres of land, but only 7 of them are suitable for agriculture.

The process of selling my produce in the market presented several hurdles. Issues like transportation, market unfamiliarity, and the reliance on middlemen for sales payment caused a great deal of frustration. These middlemen often delayed payments, forcing me to make repeated trips to the market.

While I had heard about e-NAM (Electronic National Agriculture Market) before, I initially harboured doubts. Being from a rural background, the idea of conducting business through computers and the internet seemed intimidating. However, my scepticism vanished after attending a farmer training camp organized by the APMC Solan in Sanaura, Distt. Sirmaur. The camp dispelled my concerns, and I eagerly embraced the idea of selling my produce online, subsequently registering on the e-NAM portal.

Initially, I sold only a portion of my produce through the e-NAM portal and received the payment directly in my bank account the next day. The results thrilled and amazed me. This experience boosted my enthusiasm. Till date I have sold almost 350 quintals of garlic using e-NAM platform, fetching income of around Rs.35.00 Lakhs.

Before listing my produce on the e-NAM portal, I communicate with the Mandi Samiti employees via my mobile phone. This business endeavour has proven immensely beneficial, dramatically improving my economic and social situation. In the past, I had to endure long waits to receive the earnings of my hard work, and even then, payments were often incomplete. This situation left no room for profit in my farming business. However, the e-NAM system ensures full and prompt payments, leading to a substantial increase in my income. All the profits are now directly deposited into my bank account, enabling me to invest in modern agricultural tools and equipment.

(F) Transforming Onion Trade with e-NAM in the State Himachal Pradesh

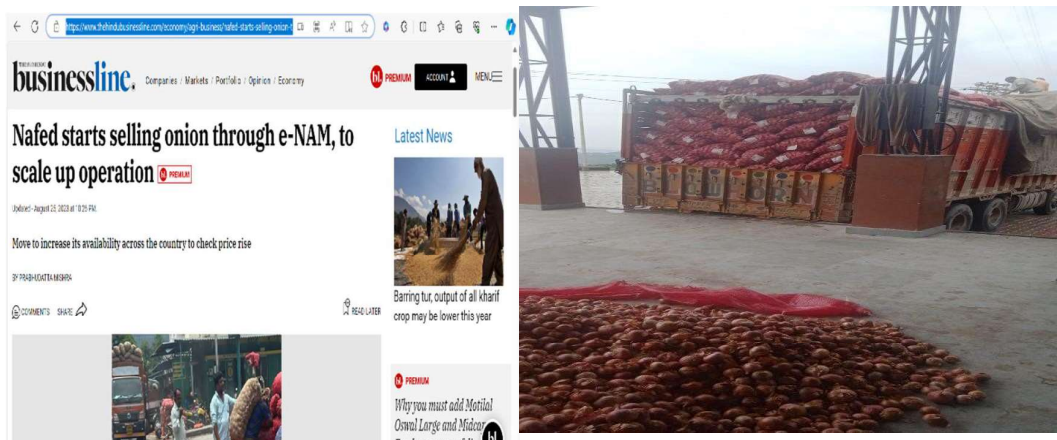
Himachal Pradesh, a region of breathtaking beauty nestled in the Himalayas, has a rich history of encountering natural disasters. In Aug, 2023 Himachal Pradesh faced unprecedented heavy rainfall, resulting in flash floods, landslides, and cloudbursts in many parts of the state. These natural disasters had a significant impact on the seasonal produce of the state's farmers.

During this tough period, Co-operative major NAFED sold over 325 quintals of onions through e-NAM on a single day as a pilot project as part of the Centre's efforts to increase the kitchen staple's availability to check any price rise.

After the success in Himachal Pradesh, NAFED asked its branch officers to contact local mandis and publicise such sales through the electronic platform so that maximum buyers participate in the online auction.

From August 2023 to September 2023, NAFED and NCCF traded the onion commodity through e- NAM, with a total trade value of Rs 3.97 Crore in two e-NAM Mandis in Himachal Pradesh. As on 30.09.2023 two e-NAM Mandis i.e. Poonta Sahib & Solan, Parwanoo in states are actively involved in trading onions through the e-NAM platform, and the majority of onion traders are participating, resulting in a trade volume of 2188.7 MT and trade value of Rs 4.08 Crore (F.Y. 23-24) in the state.

[NAFED starts selling onion through e-NAM, to scale up operation - The Hindu Business Line](https://www.thehindubusinessline.com/economy/agri-business/nafed-starts-selling-onion-20230823.html)



(G) Zazna Farmers Producer Company Limited (FPO) – Empowering Farmers through Digital Trade

Located in the lush valleys of Ganderbal, Jammu and Kashmir, Zazna Farmers Producer Company Limited (FPO) has emerged as a beacon of success in digital agricultural marketing. Over the past years, Zazna Farmers FPO has demonstrated remarkable growth and efficiency in agri-trade by leveraging the e-NAM (National Agriculture Market) platform and its upgraded retail version, e-NAM 1.2.

In the last trading year, Zazna Farmers FPO achieved significant milestones by actively participating in the e-NAM ecosystem. Their major traded commodities included:

- Apple
- Cherry
- Walnut Kernels
- Almond Kernels &
- Honey

By utilizing the e-NAM portal, Zazna Farmers FPO ensured transparent price discovery, fair competition, and better returns for its member farmers. Their participation helped eliminate middlemen and facilitated direct linkage with buyers across the country. Zazna Farmers FPO also became one of the pioneering FPOs to trade on the e-NAM 1.2 Retail Module, an innovative step toward connecting farmers directly with consumers and small retailers. Through this platform, they were able to:

- Supply quality dry fruits and fresh produce to local markets and consumers.
- Build trust and brand recognition under the Zazna name.
- Diversify income sources for their members.

Zazna Farmers FPO stands today as a model of success and inspiration for other FPOs in the region. Their effective use of the e-NAM platform is not just a story of improved trading – it's a story of farmer empowerment, digital adoption and sustainable growth.

Looking ahead, Zazna Farmers FPO aims to:

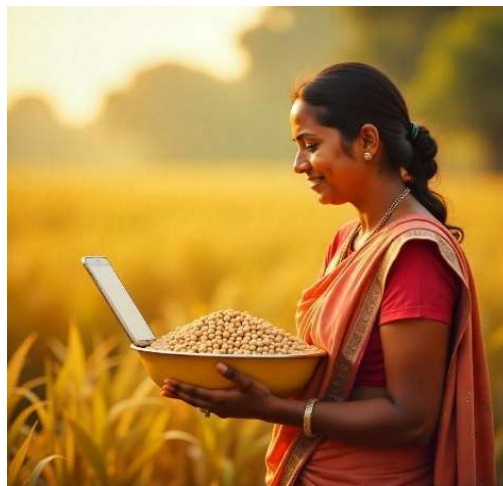
- Onboard more member farmers.
- Explore value addition and processing units.
- Strengthen branding and packaging for retail sales.
- Expand its reach to pan-India retail markets.



(H) Groundnut Trade through FPO in Alangudi APMC, Pudukkottai District

Tamil Nadu State Agricultural Marketing Board launched a campaign for promotion of FPO trade through NAM during June 2024.

FPOs such as **Mukkanicholai FPO** are happy that traders and APMC officials are coming to their farms for trade and buying their produce at reasonable price and saving them from the transportation cost incurred for selling produce in APMC. Trader from Alangudi APMC has purchased 800 Qtls of Groundnut to a tune of 2.00 crore.



(I) An unmatched feeling for farmer





It was a chance conversation in July last year with fellow farmer Pramod Tyagi that led to Ram Niwas Yadav switching to e-NAM. The eldest of three brothers, Yadav does collective farming growing vegetables on a 10 – acre spread in Shahpur village of Ghaziabad District in Uttar Pradesh. For his cauliflower and carrots, he uses the e-NAM facility at the Sahibabad mandi. “Even before loading my crop, I am sure of the prevailing prices in other mandis. This not only improves my ability to secure better dividends, but also trims my logistics costs,” he says. “In my local wholesale mandi, cauliflower is going for Rs.2-3 a kg, whereas in markets in Rajasthan or sometimes in Madhya Pradesh or Maharashtra, you see much better prices.. I took a crash course from Tyagi and his sons about e-NAM. They were already using it and making more money through this.” Yadav says it has eased his life as he doesn’t have to take the produce to the local market or depend entirely on the bids made by traders there. “The feeling is gradually sinking in that I am the owner of my crop,” says Yadav, smiling. “There is no better feeling for a farmer.”

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, Dept. of Agriculture, & Farmers Welfare, Ministry of Agriculture, Krishi Bhawan, New Delhi – 110 001	Ex-Officio Vice-President
3.	Secretary, Dept. 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, & 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, & 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, & 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, Pancheel 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, IDBI Tower, 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, 4th 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 (ii) Primary Members - Statutory and Autonomous Organizations, Development Boards, Export Promotion Councils and Commodity Boards dealing in agriculture and agro-industries, Large or Multi-State Cooperative societies, other Organizations involved in agri-business, Exporters and Non-Resident Indians and OCBS (interested in tying up for exports of Indian Agricultural Produce): 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, 5th 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



SFAC
लघु कृषक
कृषि व्यापार संघ

Annual Account

Financial Year 2024–25



Independent Auditor's Report

**To the Members of
Small Farmer Agri-Business Consortium**

Report on the audit of Standalone Financial Statements

Opinion

We have audited the accompanying financial statements of **Small Farmers' Agri-Business Consortium** which comprise the balance sheet as at March 31, 2025 and also the income and expenditure account for the year ended and notes to the financial statements including a summary of significant accounting policy and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, except for the possible effects of the matters described in the Basis for Qualified Opinion paragraph below, 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 2025; and
- in the case of the Income and Expenditure Account, of the surplus for the year ended on that date.

Basis for Qualified Opinion

1. The Society was unable to provide sufficient and appropriate audit evidence to substantiate that the funds received under the Price Stabilization Fund (PSF) Scheme amounting to ₹12,537 crores had been utilized strictly in accordance with the terms and conditions of the Office Memorandum (OM) issued by the Department of Consumer Affairs. In the absence of adequate records, the audit trail for utilization could not be established and the authenticity of the reported utilization could not be verified..
2. As per Rule 238(1) of the General Financial Rules, 2017, Form 12-A (Utilization Certificate) requires the SFAC to comply with the following clauses:

Clause(vii) - It has been ensured that the physical and financial performance under.....
(name of the scheme has been according to the requirements, as prescribed in the guidelines issued by Govt. of India and the performance/targets achieved statement for the year to which the utilization of the fund resulted in outcomes given at Annexure – I duly enclosed.

Clause(viii) - The utilization of the fund resulted in outcomes given at Annexure – II duly enclosed
(to be formulated by the Ministry/Department concerned as per their requirements/specifications.)

Clause(ix) - Details of various schemes executed by the agency through grants-in-aid received from the same Ministry or from other Ministries is enclosed at Annexure –II (to be formulated by the Ministry/Department concerned as per their requirements/specifications).

However, during the course of audit, SFAC was unable to provide Annexure – I and Annexure – II for verification of compliance with the prescribed scheme guidelines. In the absence of these mandatory enclosures, the completeness and accuracy of the reported utilization of grants-in-aid could not be independently verified.

SSRA & CO

Chartered Accountants

M-13, LGF, SOUTH EXTENSION PART-2, NEW DELHI-110049

T: +91 11 4999 3999 E: info@ssraonline.com W: www.ssraonline.com



3. As per Rule 238(1) of the General Financial Rules, 2017, Form 12-A (Utilization Certificate) is required to be certified by an independent Chartered Accountant. However:
 - o The Form 12-A of certain schemes was certified by a Chartered Accountant employed by SFAC, thereby creating a self-review threat and compromising the independence of certification.
 - o The Form 12-A for the National Agriculture Market (e-NAM) Scheme, amounting to ₹51crores, was not certified by an independent Chartered Accountant at all
4. As per Clause 6(i) of the Bye-laws of SFAC, meetings of the Board of Management are required to be conducted once every quarter. During FY 2024–25, only one meeting was held, indicating non-compliance with the prescribed bye-laws and deficiencies in internal governance.
5. We draw attention to the fact that SFAC has entered into transactions with related parties that are under the common control of the Ministry of Agriculture (Government of India). However, these transactions have not been disclosed in the Notes to accounts separately as per Accounting Standard (AS) 18 "Related Party Disclosures". Accordingly, the financial statements are not in compliance with the disclosure requirements relating to related party transactions as prescribed under the applicable accounting framework.

Accordingly, the above matters have a pervasive impact on the reliability of the reported financial information, necessitating a qualification in our audit opinion.

Other matter

The accounts of the Guwahati Regional Office have been examined remotely from the Delhi Head Office. Accordingly, all the balances and transactions with various parties have been taken as per the records of the society and have been relied upon by us. These have been incorporated into the accounts.

During the audit, it was observed that the society does not maintain ledgers for any of its surplus vendors or service providers. This leads to a risk in calculating limits under TDS, Income Tax, and GST, which cannot be ascertained directly from the accounting software. As per management, the society follows a cash-based accounting system, and due to numerous transactions, it is not possible to maintain party-wise ledgers.

We draw attention to the fact that the Income Tax Department has raised a demand of ₹5.43 crores for Assessment Year 2020–21. As explained by the management, a reply has been filed on 18-09-2024. The management considers the demand to be contingent in nature, and accordingly, no provision has been made in the financial statements.

Information other than the financial statement and audit report there on

The society's management is responsible for the preparation of the other information. The other information comprises the information included in the Committee Report, including any annexures to the Committee 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 or 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 in the 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 standard on financial statement

The society's management is responsible for the preparation of the financial statements that give a true and fair view of the financial position and financial performance of the society in accordance with the accounting principles generally accepted in India.

This responsibility also includes the maintenance of adequate accounting records, safeguarding the assets of the society, and preventing and detecting fraud and other irregularities; the selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation, and maintenance of adequate internal financial controls that were operating effectively to ensure 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 Society 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 Company'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



SFAC

लघु कृषक

कृषि व्यापार संघ

the date of our auditor's report. However, future events or conditions may cause the Company 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 Legal and Regulatory Requirements

1. We have sought and obtained such information and explanations as were necessary for the purposes of our audit, except for the matters stated in the Para Basis for Qualified Opinion.
2. In our opinion, proper books of account, as required by law, have generally been kept by the Society so far as appears from our examination of those books, subject to the following exceptions:
 - o Non-availability of adequate records substantiating the utilization of funds under the Price Stabilization Fund (PSF) Scheme.
 - o Non-compliance with Rule 238(1) of the General Financial Rules, 2017, relating to independent certification of Form 12-A (Utilization Certificates).
 - o Non-compliance with Clause 6(i) of the Bye-laws of SFAC regarding the required frequency of Board of Management meetings.
3. The Balance Sheet and Income & Expenditure Account dealt with by this report are in agreement with the books of account, subject to the limitations noted above.

For SSRA & CO
Chartered Accountants
(Firm Registration No. 844266N)



CA Suresh Goyal
(Partner)
Membership No.: 093711
Date: 29/09/2025
Place: New Delhi
UDIN: 250937118MKRVI 9174



Management Comments against Independent Auditors Report submitted by M/s SSRA & Co. Statutory Auditor

S.No.	Audit Observations	Management Comments
1.	<p>The Society was unable to provide sufficient and appropriate audit evidence to substantiate that the funds received under the Price Stabilization Fund (PSF) Scheme amounting to ₹1,25,37,78,58,021 had been utilized strictly in accordance with the terms and conditions of the Office Memorandum (OM) issued by the Department of Consumer Affairs. In the absence of adequate records, the audit trail for utilization could not be established and the authenticity of the reported utilization could not be verified.</p>	<p>For ensuring utilization of funds towards the purpose for which the funds allocated to IAs, DoCA vide OM No F.No. Y-17/5/2024-Costing Cell (E-35575) dated 04.3.2025 engaged Concurrent Auditor M/s Jain Paras Bilala and Company for conducting audit of NAFED and NCCF under PSF Scheme and monthly audit report (which also includes status of utilization against funds released) is being submitted directly to DoCA.</p> <p>Terms of reference (Copy enclosed) under RFP for engagement of concurrent auditor was also shared with Auditors during the audit wherein it is clearly mentioned that Concurrent Auditor shall audit the PSF operations and check the accounts of the operations in order to ensure proper utilization of funds. The concurrent auditor is required to report to the Costing Cell, Deptt. of Consumer Affairs as per ToR.</p>
2.	<p>As per Rule 238(1) of the General Financial Rules, 2017, Form 12-A (Utilization Certificate) requires the SFAC to comply with the following clauses:</p> <p>Clause(vii) - It has been ensured that the physical and financial performance under..... (name of the scheme has been according to the requirements, as prescribed in the guidelines issued by Govt. of India and the performance/targets achieved statement for the year to which the utilization of the fund resulted in outcomes given at Annexure – I duly enclosed.</p> <p>Clause(viii) - The utilization of the fund resulted in outcomes</p>	<p>In respect of Annexure - I :- Fund Manager Report formulated by DoCA under PSF Operations is being submitted to DoCA on regular interval. During the audit the same was appraised and shared to audit team as well as sent through email. Copy of OM dated 21.08.2025 issued by DoCA is enclosed herewith for ready reference.</p> <p>Similarly, progress report in other schemes like 10k FPO Scheme, PMMSY, e-NAM etc. also being sent on regular interval in accordance with format provided by Ministry. (Copy enclosed). During the audit the same was appraised and shown/given to audit team.</p>



	<p>given at Annexure – II duly enclosed (to be formulated by the Ministry/Department concerned as per their requirements/specifications.)</p> <p>Clause(ix) - Details of various schemes executed by the agency through grants-in-aid received from the same Ministry or from other Ministries is enclosed at Annexure –II (to be formulated by the Ministry/Department concerned as per their requirements/specifications).</p> <p>However, during the course of audit, SFAC was unable to provide Annexure – I and Annexure – II for verification of compliance with the prescribed scheme guidelines. In the absence of these mandatory enclosures, the completeness and accuracy of the reported utilization of grants-in-aid could not be independently verified.</p>	
3.	<p>As per Rule 238(1) of the General Financial Rules, 2017, Form 12-A (Utilization Certificate) is required to be certified by an independent Chartered Accountant. However:</p> <ul style="list-style-type: none">o The Form 12-A of certain schemes was certified by a Chartered Accountant employed by SFAC, thereby creating a self-review threat and compromising the independence of certification.o The Form 12-A for the National Agriculture Market (e-NAM) Scheme, amounting to ₹51,81,36,626, was not certified by an independent Chartered Accountant at all.	<p>Form 12-A (Utilization Certificate) of various schemes has been certified by a Chartered Accountant, Shri Ashok Kumar.</p> <p>He has neither been directly engaged by SFAC nor worked in F.Y 2024-25.</p> <p>This Office submitted provisional Utilization Certificate, after audit of UC against e-NAM scheme by other CA, the same shall also be forwarded to Ministry.</p>
4.	<p>As per Clause 6(i) of the Bye-laws of SFAC, meetings of the Board of Management are required to be conducted once every quarter. During FY 2024–25, only one meeting was held, indicating non-compliance with the prescribed bye-laws and deficiencies in internal governance.</p>	<p>We acknowledge that during the F.Y 2024-25, only 1 Executive meeting took place. In future this office will make efforts to conduct meetings as per bye-laws of SFAC.</p>



5.	<p>We draw attention to the fact that SFAC has entered into transactions with related parties that are under the common control of the Ministry of Agriculture (Government of India). However, these transactions have not been disclosed in the Notes to accounts separately as per Accounting Standard (AS) 18 "Related Party Disclosures". Accordingly, the financial statements are not in compliance with the disclosure requirements relating to related party transactions as prescribed under the applicable accounting framework.</p>	<p>SFAC being and Fund Manager under PSF Scheme managing bank account on behalf of DoCA for release of funds & receipts on the directions given by Deptt of Consumer Affairs. This Office is releasing funds to various IAs as per the directions of Ministry. It is submitted that there is no involvement of SFAC in decision making regarding allotment /releasing funds.</p> <p>As per Accounting Standard (AS) 18 point no. 9</p> <p>"9. No disclosure is required in the financial statements of state-controlled enterprises as regards related party relationships with other state-controlled enterprises and transactions with such enterprises."</p> <p>Further "State Controlled Enterprises" also defined as</p> <p>"10.13 State-controlled enterprise - an enterprise which is under the control of the Central Government and/or any State Government(s)."</p> <p>Hence, point raised by auditor in Independent Auditors Report that transactions with related parties which are under common control of Ministry of A&FW have not been disclosed is not applicable.</p>
----	--	---

**SFAC**


लघु कृषक

कृषि व्यापार संघ

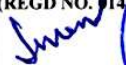

 SFAC लघु कृषक कृषि व्यापार संघ		SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI BALANCE SHEET AS AT 31ST MARCH, 2025	
		(Amount in Rs)	
Particulars	Schedule	As at 31st March, 2025	As at 31st March, 2024
<u>CORPUS / CAPITAL FUND & LIABILITIES</u>			
Corpus/Capital Fund	1	114,500,000	114,500,000
General Fund (Reserve and surplus)	2	819,389,971	804,632,411
Endowment funds (NET)	3	32,726,456,346	11,724,034,857
Secured loans and borrowings	4	-	-
Current liabilities and provisions	5	32,585,351	47,982,030
Fixed Assets (Contra)	6	46,087,123	46,950,524
Total		33,739,018,790	12,738,099,822
<u>ASSETS</u>			
Fixed Assets (Contra)	6	46,087,123	46,950,524
Loans & Advances	7	9,772,000	9,772,000
Investments - (FDR's & Interest Accrued)	8	2,572,567,288	3,893,037,325
Current Assets	9	31,110,592,379	8,788,339,973
Total		33,739,018,790	12,738,099,822
Significant accounting policies	14		
contingent liabilities and notes on accounts	15		
AS PER OUR REPORT OF EVEN DATE			
FOR : SSRA & Co. CHARTERED ACCOUNTANTS (REGD NO. 014286N)  CA Suresh Goyal PARTNER (M.NO. 093711)		For Small Farmers' Agri - Business Consortium	
		 Sanjeev Gautam Managing Director (I/C)	 Dr. Ranjeet Singh Rajpoot Deputy Director
PLACE : NEW DELHI DATED :16.09.2025		 Ratnesh Kr. Choudhary Senior Manager (Finance)	 Satveer Kumar Accounts Officer
			




SFAC
लघु कृषक
कृषि व्यापार संघ

 SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI INCOME AND EXPENDITURE ACCOUNT FOR THE PERIOD/YEAR ENDED 31ST MARCH, 2025			
(Amount in Rs)			
INCOME	Schedule	For the year ended 2025	For the year ended 2024
Income from sale/services	10	84,894,239.00	72,115,605.00
Interest Earned	11	129,354,437.51	72,831,203.64
Other Income	12	22,960,769.97	14,168,525.19
Total (A)		237,209,446.48	159,115,333.83
EXPENDITURE			
Establishment & Other Administrative Expenses etc.	13	69,939,103.12	34,830,608.90
Cost of Goods sold (Opening+Purchase-Closing)		47,457,895.07	4,628,077.82
Total (B)		117,396,998.19	39,458,686.72
BALANCES BEING SURPLUS/(DEFICIT) CARRIED TO GENERAL FUND (Reserves & Surplus)		119,812,448.29	119,656,647.11
SIGNIFICANT ACCOUNTING POLICIES	14		
CONTINGENT LIABILITIES AND NOTES ON ACCOUNTS	15		

As per our report of even dated

<p>FOR : SSRA & Co. CHARTERED ACCOUNTANTS (REGD NO. 014266/V)</p>  <p>CA Suresh Goyal PARTNER (M.NO. 093711)</p> <p>PLACE : NEW DELHI DATED : 16.09.2025</p>	<p>For Small Farmers' Agri - Business Consortium</p>  Sanjeev Gautam Managing Director (I/C)	 Dr. Ranjeet Singh Rajpoot Deputy Director
	 Ratnesh Kr. Choudhary Senior Manager (Finance)	 Sameer Kumar Accounts Officer



SMALL FARMERS AGRIBUSINESS CONSORTIUM
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2025

SCHEDULE 'I' : DETAILS OF CORPUS FUND CONTRIBUTION

(Amount in Rs)


List of Members	For the year ended 2025	For the year ended 2024
Promoter Members		
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
Punjab National Bank	15,000,000.00	15,000,000.00
Primary Members		
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
Permanent Invitee		
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


Sanjeev Gautam
Managing Director (I/C)


Dr. Ranjeet Singh Rajpoot
Deputy Director


Ratnesh Kr. Choudhary
Senior Manager (Finance)


Satveer Kumar
Accounts Officer





SMALL FARMERS AGRIBUSINESS CONSORTIUM
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2025

SCHEDULE '2' : GENERAL FUND


(Amount in Rs.)

Particulars	For the year ended 2025	For the year ended 2024
Opening Balance as per last Balance Sheet HO	423,571,619	439,916,842
Opening Balance as per last Balance Sheet RO	-	-
Opening Balance as per last Balance Sheet HO+RO	423,571,619	439,916,842
Less:- Adjustment	(82,141,687)	(16,549,174)
Less-Income Tax Paid (including interest & demand)	(22,913,202.00)	(23,663,350)
Excess of Income over Expenditure (NET)	119,812,448	119,656,647
Add: Profit and loss opening balance	-	-
Less:- Adjustment	-	-
Add:- Accumulated Income F.Y 2016-17 Onwards	381,060,793.41	285,271,446.41
	819,389,971	804,632,411

For Small Farmers' Agri - Business Consortium


Sanjeev Gautam
Managing Director (I/C)


Dr. Ranjeet Singh Rajpoot
Deputy Director


Ratnesh Kr. Choudhary
Senior Manager (Finance)


Satveer Kumar
Accounts Officer





SMALL FARMERS AGRIBUSINESS CONSORTIUM
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31ST MARCH, 2025
SCHEDULE 3 - FARMER/ENDORSEMENT FUNDS

FUND UTILIZATION	Schedule	(A) Opening balance of the funds:	(B) Additions to the Funds:	TOTAL (A+B)	(C) Utilisation/ Expenditure towards subject of funds	Venture Capital Utilised/(Annexure 'B')	Refund To DAC/MPFI	TOTAL (C)	AS PER BALANCE SHEET (A+B-C)	(Amount in Rs.)
TECH MISSION		408,199.00	965,788,793.92	1,373,987,992.92	1,302,169,916.58	-	-	1,302,169,916.58	408,199.00	
VENTURE CAPITAL	J&B	1,027,280,354.70	1,993,069,148.62	3,020,349,503.32	10,000,000.00	-	-	10,000,000.00	690,879,232.03	
Advisory Campaign Nurti Cereals in India		(511,592.00)	10,511,592.00	10,000,000.00	10,000,000.00	-	-	10,000,000.00	745,357,442.81	
BUFFER STOCK (PSF)		740,022,074.81	5,590,017.00	745,612,091.81	164,649.00	-	-	164,649.00	2,091,788.00	
BUFFER STOCK (PSS)		2,093,788.00	-	2,093,788.00	-	-	-	-	0.00	
Central Noida Agency (SFAC) 10000 FPOs		4,443,398.15	10,878,380.32	15,321,778.47	15,321,778.47	-	-	15,321,778.47	1,300,741,253.48	
ECCC		1,226,332,199.48	74,854,875.00	1,301,187,074.48	445,319.00	-	-	445,319.00	4,782,600.00	
FFPOs- Pradhan Mantri Matruya Sampada Yojna		76,200.00	4,706,400.00	4,782,600.00	4,782,600.00	-	-	4,782,600.00	221,558.00	
FMDCP		230,212,624.00	283,064,556.00	513,277,180.00	513,053,622.00	-	-	513,053,622.00	-	
General (NVI)		-	-	-	-	-	-	-	-	
KISAN MANDI		34,068,016.62	34,068,016.62	68,136,033.24	3,649.63	-	-	3,649.63	34,064,366.99	
MIDA		1,537,024.00	1,537,024.00	3,074,048.00	-	-	-	-	1,537,024.00	
MIDHIDAC		18,945,760.52	34,073,555.48	53,019,316.00	53,019,316.00	-	-	53,019,316.00	-	
NATIONAL AGRICULTURE MARKETING		241,372,198.72	276,957,100.00	518,329,298.72	518,136,626.72	-	-	518,136,626.72	192,672.00	
PFDC		-	-	-	-	-	-	-	-	
PM-KISAN		242,214.00	-	242,214.00	242,214.00	-	-	242,214.00	-	
PRICE STABILIZATION FUND	JC	7,944,570,652.46	155,332,117,131.26	163,286,687,783.72	134,177,537,889.83	-	-	134,177,537,889.83	29,104,150,593.92	
RKVY		1,793,246,570.55	1,793,246,570.55	3,586,493,141.10	1,248,695,914.11	-	-	1,248,695,914.11	546,550,656.37	
RO Gramsad Project	RO	1,780,466.00	1,780,466.00	3,560,932.00	444,000.00	-	-	444,000.00	1,336,466.00	
SCHEME FOR FORMATION AND PROMOTION OF 10000 FPOs		-	-	-	-	-	-	-	-	
GOI Gram		1,548,083,863.00	1,548,083,863.00	3,096,167,726.00	1,548,083,863.00	-	-	1,548,083,863.00	-	
Aavin India Millet Festival 2023		2,191,550.33	2,191,550.33	4,383,100.66	2,191,550.33	-	-	2,191,550.33	-	
Khuber RRI TSA CSS 10K FPO		3,347,337.33	19,120,043.57	22,467,380.90	22,467,380.90	-	-	22,467,380.90	-	
National Backstopping and Honey Mission		-	4,834,822,147.00	4,834,822,147.00	4,834,822,147.00	-	-	4,834,822,147.00	-	
Republic Day 2024		1,236,801.00	166,083,905.00	167,320,706.00	166,083,905.00	-	-	166,083,905.00	-	
Independence Day 2023		109,487.00	1,560,027.00	1,669,514.00	2,729,517.00	-	-	2,729,517.00	68,211.00	
Independence Day 2024		-	113,764.00	113,764.00	113,764.00	-	-	113,764.00	-	
Republic Day 2025		-	4,968,664.00	4,968,664.00	4,968,664.00	-	-	4,968,664.00	-	
FPO Formation Scheme (before CSS through state & Central Govt.)		246,676,633.00	53,338,406.00	299,815,039.00	332,600.00	-	-	332,600.00	1,332,360.00	
Current Year (2024-25)		11,724,034,856.90	165,369,746,714.43	177,093,781,571.33	144,367,325,225.73	-	-	144,367,325,225.73	32,726,456,345.60	
Previous Year (2023-24)		64,523,457,723.15	72,477,038,234.16	137,000,496,066.35	125,276,461,749.45	-	-	125,276,461,749.45	11,724,034,856.90	

For Small Farmers' Agri - Business Consortium
 Managing Director (IC)
 Secretary
 Dr. Ranjeet Singh Bajwa
 Deputy Director



SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2025

SCHEDULE '3-A' : VENTURE CAPITAL

Particulars	(Amount in Rs.)	
	For the year ended 2025	For the year ended 2024
<u>Venture Capital Assistance Fund</u>		
Opening Balance	1,027,280,354.70	369,069,749.03
Balance of Venture Capital Assistance		
Add: Grants received from DAC	22,211,901.00	1,407,829,629.82
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)	(929,451,696.00)	(770,529,545.30)
Venture Capital Assistance Recoverable		
<u>Project Development Fund</u>		
Opening Balance	943,576,892.92	26,290,003.15
Unutilized Project Development		
Add: Net Grants received from VCA		
Less: Expenditure		
Transfer to VCA Assistance		
<u>Publicity Grants</u>		
Opening Balance		
Add: Net Grants received from VCA		
Less: Expenditure		
Transfer to VCA Assistance	(372,718,220.59)	(5,379,482.00)
<u>Administrative Expense Grant</u>		
Opening Balance		
Add : Grant received		
Less: Administrative Expenditure		
Transferred to VC Assistance		
Total	690,899,232.03	1,027,280,354.70





SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2025

SCHEDULE '3-B' : VENTURE CAPITAL

(Amount in Rs.)

Particulars	Opening Balance	Transactions		Closing Balance
		Dr.	Cr.	
Before FY 2008-09	200,954,959.00		265,001.00	200,689,958.00
FY 2008-09	56,462,000.00			56,462,000.00
FY 2009-10	66,853,000.00			66,853,000.00
FY 2010-11	58,460,000.00	796,459.00	1,323,459.00	57,933,000.00
FY 2011-12	89,055,950.00	1,359,773.02	9,937,523.02	80,478,200.00
FY 2012-13	97,525,316.00	200,000.00	14,067,015.00	83,658,301.00
FY 2013-14	129,696,657.00	5,094,083.00	20,414,198.00	114,376,542.00
FY 2014-15	195,705,294.02	6,532,759.00	31,265,553.00	170,972,500.02
FY 2015-16	68,503,750.00		5,583,750.00	62,920,000.00
FY 2016-17	213,901,304.36	1,711,724.00	80,423,028.68	135,189,999.68
FY 2017-18	280,698,681.00	733,618.00	98,939,795.00	182,492,504.00
FY 2018-19	726,044,750.00	471,026.00	309,079,276.00	417,436,500.00
FY 2019-20	857,098,250.00	337,431.00	253,746,278.00	603,689,403.00
FY 2020-21	375,972,000.00		40,278,000.00	335,694,000.00
FY 2021-22	421,287,000.00		19,482,000.00	401,805,000.00
FY 2024-25		334,205,000.00	3,479,000.00	330,726,000.00
Total	3,838,218,911.38	351,441,873.02	888,283,876.70	3,301,376,907.70





SMALL FARMERS AGRIBUSINESS CONSORTIUM
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2025

SCHEDULE '3-C': PRICE STABILIZATION FUND

(Amount in Rs.)

Particulars		For the year ended March 2025		For the year ended March 2024
Opening Balance		7,944,570,652.57		59,331,248,178.21
Add: Grants Received	6,473,029.00	6,473,029.00	5,053,425.00	5,053,425.00
Interest Received Form FDR's (PSF)	575,523,473.00		2,253,566,164.00	
Unspent Proceeds from CIPHET	-		396,610.00	
Received from DOCA	69,709,400,000.00			
Sales Proceeds From M/s BISMPC	14,227.00			
Sales Proceeds From M/s MMTTC Ltd	235,440,429.00		92,101,293.00	
Sales Proceeds From M/s Maharashtra State CO-OP Mark. I	4,651,343,815.00			
Sales Proceeds From M/s Kendriya Bhandar	2,527,934,180.00		686,716,676.00	
Sales Proceeds From M/s Gujarat State CMF.	2,384,589,024.00		713,206,080.00	
Sales Proceeds From M/s NCCF	22,787,419,047.61		11,296,745,626.00	
Sales Proceeds From M/s NAFED	47,027,476,144.65	149,899,140,340.18	46,879,359,409.91	61,922,091,858.91
Less: Refund to DOCA				-
Less: Working Capital Advance Paid to Central Agencies				
M/s NAFED	88,777,712,388.29		76,935,089,493.55	
M/s NCCF	24,415,298,719.54		35,745,081,351.00	
M/s Food Corporation of India	15,284,959,110.00		181,533,028.00	
M/s CIPHET	11,676,000.00		22,718,000.00	
M/s Invest India	14,351,931.00		36,849,007.00	
M/s SFAC	22,752,429.00		9,673,030.00	
Agriwatch	1,486,800.00			
Govt of Assam	18,692,268.00			
Govt. of Bihar	684,000.00			
Daman & diu	474,426.00			
HP	3,258,364.00			
Kerala	5,187,130.00			
Mizoram	1,992,500.00			
Madhya Pradesh	8,798,128.00			
Sikkim	164,000.00			
Tamil nadu	11,690,671.00			
Uttar Pradesh	18,807,280.00			
jain Paras Bilala & Company	2,360,000.00			
Jharkahnd	10,611,373.00			
Niesi	11,851,941.00			
Govt. of Punjab	25,314,713.00			
Supply Valid	69,612,116.00			
Govt of Nagaland	4,224,000.00		375,000,000.00	
Quality Council of India	13,017,760.00			
Tomato Grand Challenges	11,055,380.00		7,878,900.00	
Other Individual Agencies (Ref S-3C(1))	-			
		128,746,033,427.83		113,313,822,809.55
Total		29,104,150,593.92		7,944,570,652.57

For Small Farmers' Agri - Business Consortium


 Sanjeev Gautam
 Managing Director (I/C)


 Dr. Ranjeet Singh Rajpoot
 Deputy Director


 Ratnesh Kr. Choudhary
 Senior Manager (Finance)


 Satveer Kumar
 Accounts Officer





SMALL FARMERS AGRI-BUSINESS CONSORTIUM
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2025

SCHEDULE- 4 SECURED LOANS AND BORROWINGS


(Amount in Rs.)

Particulars	For the year ended 2025	For the year ended 2024
	HO	HO
Union Bank of India CC A/c	-	-
Total	-	-

For Small Farmers' Agri - Business Consortium


Sanjeev Gautam
Managing Director (I/C)


Dr. Ranjeet Singh Rajpoot
Deputy Director


Ratnesh Kr. Choudhary
Senior Manager (Finance)


Satveer Kumar
Accounts Officer





SMALL FARMERS AGRI-BUSINESS CONSORTIUM
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2025
SCHEDULE- 5 CURRENT LIABILITIES AND PROVISIONS

(Amount in Rs.)

Particulars	For the year ended 2025			For the year ended 2024		
	H.O.	R.O.	Total	H.O.	R.O.	Total
Audit Fees	-	-	-	-	-	-
Chattisgarh Govt	-	-	-	375,000.00	-	375,000.00
Earnest Money Payable	-	-	-	40,000.00	-	40,000.00
EMD Borah fertilizer NBM RO	-	-	-	10,000.00	-	10,000.00
EMD Uttaran NBM RO	-	-	-	-	5,000.00	5,000.00
Expenses Payable (Other)	-	-	-	11,682,592.00	-	11,682,592.00
Govt. Dues	103,054.00	-	103,054.00	96,421.00	-	96,421.00
Gratuity Due	15,602,771.00	-	15,602,771.00	15,299,428.00	-	15,299,428.00
Interest Payable (VCA Interest)	-	-	-	9,955,742.05	-	9,955,742.05
Leave Encashment Due	30,801.00	-	30,801.00	30,801.00	-	30,801.00
Professional Fee Payable	4,931.00	-	4,931.00	-	-	-
Provision for Purchases of Computer & Salary Payable	270,000.00	-	270,000.00	107,593.00	-	107,593.00
Security Deposit (Creative Offset)	10,000.00	-	10,000.00	69,775.00	-	69,775.00
Security Deposit (CA Agrawal & Dhandhanja)	10,000.00	-	10,000.00	10,000.00	-	10,000.00
Security Deposit - RP Pandit (PSF-CA)	30,000.00	-	30,000.00	30,000.00	-	30,000.00
Security Deposit (K. V. Gaurilivlihood)	10,000.00	-	10,000.00	10,000.00	-	10,000.00
Security Deposit Censer Advertising	5,000.00	-	5,000.00	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)	-	-	-	-	-	-
Security Deposit (Neha Rent A Car) GF	-	-	-	-	-	-
Security Deposit (S.K Patodia)	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)	-	-	-	-	-	-
Security Deposite Jai Kumar	27,978.00	-	27,978.00	17,980.00	-	17,980.00
Security Deposits (Flats)	690,542.00	-	690,542.00	690,542.00	-	690,542.00
Security Apitco 10K FPO	720,000.00	-	720,000.00	-	-	-
Security F2DF 10K FPO	1,680,000.00	-	1,680,000.00	-	-	-
Security Milestone Event Management-10K	1,200,000.00	-	1,200,000.00	-	-	-
Sundry Creditors (PSF/Pulses)	-	-	-	6,294.00	-	6,294.00
Sundry Creditors - KM	-	-	-	270,000.00	-	270,000.00
Arvind Rattan & Co	25,000.00	-	25,000.00	-	-	-
TDS Payable	3,696,502.00	-	3,696,502.00	9,215,412.00	-	9,215,412.00
Provision DOCA TDS	8,425,222.00	-	8,425,222.00	-	-	-
Misc Deduction	-	-	-	900.00	-	900.00
Round off	0.01	(0.01)	-	-	-	-
Tender Fees Refundable	11,000.00	-	11,000.00	11,000.00	-	11,000.00
Total	32,585,351.01	(0.01)	32,585,351.00	47,977,030.05	5,000.00	47,982,030.05

For Small Farmers' Agri - Business Consortium


 Sanjeev Gautam
 Managing Director (I/C)


 Dr. Ranjeet Singh Rajpoot
 Deputy Director


 Ratnesh Kr. Choudhary
 Senior Manager (Finance)


 Sangeer Kumar
 Accounts Officer





SMALL FARMERS AGRI-BUSINESS CONSORTIUM
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2025

SCHEDULE - 6 SUMMARY OF FIXED ASSETS

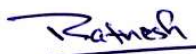
(Amount in Rs.)

Particulars	Schedule	For the year ended 2025	For the year ended 2024
General Fund H.O.	6-A	2,086,722.00	1,084,225.00
General Fund R.O.	6-A	49,815.00	57,313.00
GOI Fund	6-B	41,006,430.37	43,197,982.16
VCA Fund	6-C	1,433,889.30	1,612,019.51
MSG Fund	6-D	52.00	86.00
Kisan Mandi Fund	6-E	-	-
PSF Fund	6-F	177,352.00	260,888.00
NAM Fund	6-G	376,384.00	399,314.00
EGCGC Fund	6-H	274,764.00	338,696.00
Fixed Assets 10K FPO	6-I	681,714.00	575,256.00
Fixed Assets R.O		-	-
Total		46,087,122.67	46,950,523.67

For Small Farmers' Agri - Business Consortium


Sanjeev Gautam
Managing Director (I/C)


Dr. Ranjeet Singh Rajpoot
Deputy Director


Ratnesh Kr. Choudhary
Senior Manager (Finance)



Satveer Kumar
Accounts Officer




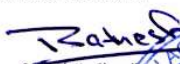


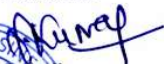
SMALL FARMERS AGRI-BUSINESS CONSORTIUM SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2025 SCHEDULE 'G-A' - Fixed Assets (General Fund)								
(Amount in Rs.)								
Particulars	Block	WDV as at 01/04/2024	Additions upto 30/09/2024	Additions after 30/09/2024	Sales/ Written Off	Total as at 31/03/2025	Depreciation For The Current Year	WDV as at 31/03/2025
Furniture & Fixtures	10%							
H.O.		267,801.00	315,558.00	35,990.00	-	619,349.00	60,135.00	559,214.00
R.O.		23,905.00		-	-	23,905.00	2,391.00	21,514.00
Water Dispensar	10%	2,981.00	-	-	-	2,981.00	298.00	2,683.00
Photocopier Canon	15%	62,886.00	-	-	-	62,886.00	9,433.00	53,453.00
Refrigerater	15%	34,491.00	-	-	-	34,491.00	5,174.00	29,317.00
T.V. Set	15%	7,105.00	-	-	-	7,105.00	1,066.00	6,039.00
Air Conditioners (R.O)	15%	16,082.00	-	-	-	16,082.00	2,412.00	13,670.00
Digital Camera (R.O.)	15%	965.00	-	-	-	965.00	145.00	820.00
Mobile Handset (R.O)	15%	3,214.00	-	-	-	3,214.00	482.00	2,732.00
Omini Car (H.O.)	15%	26,754.00	-	-	-	26,754.00	4,013.00	22,741.00
Apple I-Pad	15%	9,451.00	-	-	-	9,451.00	1,418.00	8,033.00
CCTV CAMERA	15%	6,616.00	-	-	-	6,616.00	992.00	5,624.00
Wall / Exhaust	15%	10,720.00	-	-	-	10,720.00	1,608.00	9,112.00
Office Equipment	15%							
H.O.		72,517.00	-	-	-	72,517.00	10,878.00	61,639.00
Telephone (H.O)	15%	95,700.00	-	-	-	95,700.00	14,355.00	81,345.00
Electrical Equipments	15%							
H.O.		14,635.00	-	-	-	14,635.00	2,195.00	12,440.00
R.O.		635.00	-	-	-	635.00	95.00	540.00
Computers & Accessories	40%							
H.O.		256.00	1,394,876.00	-	-	1,395,132.00	558,053.00	837,079.00
R.O.		384.00	-	-	-	384.00	154.00	230.00
Laptop	40%	13,850.00	-	-	-	13,850.00	5,540.00	8,310.00
Xerox Machine RO	15%	9,106.00	-	-	-	9,106.00	1,366.00	7,740.00
Car (CIA2)-HO	15%	458,462.00	-	-	-	458,462.00	68,769.00	389,693.00
Fax Machine RO	15%	1,009.00	-	-	-	1,009.00	151.00	858.00
Inverter RO	15%	1,336.00	-	-	-	1,336.00	200.00	1,136.00
Water Filter Cum-Purifier RO	15%	677.00	-	-	-	677.00	102.00	575.00
TOTAL		1,084,225.00	1,710,434.00	35,990.00	-	2,830,649.00	743,927.00	2,086,722.00
TOTAL RO		57,313.00	-	-	-	57,313.00	7,498.00	49,815.00


For Small Farmers' Agri - Business Consortium


 Sanjeev Gauram
 Managing Director (I/C)


 Dr. Ranjeet Singh Rajpoot
 Deputy Director


 Ramesh Kr. Choudhary
 Senior Manager (Finance)



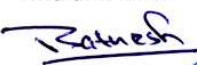


 Satveer Kumar
 Accounts Officer






SMALL FARMERS AGRI-BUSINESS CONSORTIUM SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2025 SCHEDULE '6-B' Fixed Assets (GOI Fund)								
(Amount in Rs.)								
Particulars	Block	WDV as at 01/04/2024	Additions upto 30/09/2024	Additions after 30/09/2024	Sales/ Written Off	Total as at 31/03/2025	Depreciation For The Current Year	WDV as at 31/03/2025
Lease Hold Building	5%	25,974,369.00	-	-	-	25,974,369.00	1,298,718.00	24,675,651.00
Flats	5%	16,716,300.48	-	-	-	16,716,300.48	835,815.67	15,880,484.80
Furniture & Fixture	10%	381,557.74	-	-	-	381,557.74	38,155.37	343,402.37
Airconditioner	15%	34,822.96	-	-	-	34,822.96	5,223.49	29,599.47
Fax Machine	15%	925.71	-	-	-	925.71	138.76	786.95
Office Equipment	15%	45,729.56	-	-	-	45,729.56	6,859.23	38,870.33
Photocopier	15%	5,955.20	-	-	-	5,955.20	893.48	5,061.72
Telephone Instrument	15%	10,849.89	-	-	-	10,849.89	1,627.03	9,222.86
DG Set	15%	21,149.48	-	-	-	21,149.48	3,172.17	17,977.31
Fire Fighting Equipment	15%	6,322.14	-	-	-	6,322.14	948.57	5,373.56
TOTAL		43,197,982.16	-	-	-	43,197,982.16	2,191,551.79	41,006,430.37

For Small Farmers' Agri - Business Consortium


 Sanjeev Gautam Managing Director (I/C)	 Dr. Ranjeet Singh Rajpoot Deputy Director
 Ratnesh Kr. Choudhary Senior Manager (Finance)	 Satveer Kumar Accounts Officer




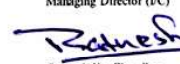


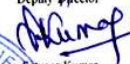
SMALL FARMERS AGRI-BUSINESS CONSORTIUM SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2025 SCHEDULE 'C-C' - Fixed Assets (VCA)								
(Amount in Rs.)								
Particulars	Block	WDV as at 01/04/2024	Additions upto 30/09/2024	Additions after 30/09/2024	Sales/ Written Off	Total as at 31/03/2025	Depreciation For The Current Year	WDV as at 31/03/2025
Air Conditioner	15%	244,731.00	33,500.00			278,231.00	41,735.00	236,496.00
Furniture & Fixture	10%	667,891.54		-		667,891.54	66,789.05	601,102.49
DG Set	15%	25,192.59				25,192.59	3,778.64	21,413.95
Office Equipment	15%	121,560.44				121,560.44	18,234.17	103,326.27
Camera (VCA)	15%	10,772.00				10,772.00	1,616.00	9,156.00
Cooler/Fan-VCA	15%	10,310.00				10,310.00	1,547.00	8,763.00
Water Purifier (VCA)	15%	7,834.00				7,834.00	1,175.00	6,659.00
Telephone Instruments	15%	48,049.48		-		48,049.48	7,207.82	40,841.66
Bicycle	15%	212.95				212.95	32.04	180.91
Computer	40%	90,142.52	-			90,142.52	36,056.81	54,085.71
Photocopier	8%	346,584.98	-			346,584.98	25,993.67	320,591.31
Printer VCA	40%	212.00				212.00	85.00	127.00
Computer Software (VCA)	40%	6,402.00				6,402.00	2,561.00	3,841.00
Room Heater (VCA)	15%	7,454.00				7,454.00	1,118.00	6,336.00
TV 55 Inch	15%	24,670.00				24,670.00	3,701.00	20,969.00
Total		1,612,019.51	33,500.00	-	-	1,645,519.51	211,630.21	1,433,889.30


For Small Farmers' Agri - Business Consortium


Sanjeev Kumar
Managing Director (IC)


Dr. Ranjeet Singh Rajpoot
Deputy Director


Ramesh Kr. Choudhary
Senior Manager (Finance)


Satveer Kumar
Accounts Officer





SMALL FARMERS AGRI-BUSINESS CONSORTIUM SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2025								
SCHEDULE '6-D' - Fixed Assets (MSG)								
(Amount in Rs.)								
Particulars	Block	WDV as at 01/04/2024	Additions upto 30/09/2024	Additions after 30/09/2024	Sales/ Written Off	Total as at 31/03/2025	Depreciation For The Current Year	WDV as at 31/03/2025
Computer	40%	86.00	-	-	-	86.00	34.00	52.00
TOTAL		86.00	-	-	-	86.00	34.00	52.00
SCHEDULE '6-E' - Fixed Assets (Kisan Mandi)								
(Amount in Rs.)								
Particulars	Block	WDV as at 01/04/2024	Additions upto 30/09/2024	Additions after 30/09/2024	Sales/ Written Off	Total as at 31/03/2025	Depreciation For The Current Year	WDV as at 31/03/2025
Furniture & Fixture	10%	-	-	-	-	-	-	-
Water Dispenser	10%	-	-	-	-	-	-	-
Office Equipment:-								
Electronic Scale	15%	-	-	-	-	-	-	-
Fan	15%	-	-	-	-	-	-	-
Bag Sticking Machine	15%	-	-	-	-	-	-	-
CCTV Camera	15%	-	-	-	-	-	-	-
Hand Pallet Truck	15%	-	-	-	-	-	-	-
Sorting & Grading Machine	15%	-	-	-	-	-	-	-
Weighing Machine	15%	-	-	-	-	-	-	-
Fire Extinguisher	15%	-	-	-	-	-	-	-
Computer	40%	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-
SCHEDULE '6-F' - Fixed Assets (PSE)								
(Amount in Rs.)								
Particulars	Block	WDV as at 01/04/2024	Additions upto 30/09/2024	Additions after 30/09/2024	Sales/ Written Off	Total as at 31/03/2025	Depreciation For The Current Year	WDV as at 31/03/2025
Computer	40%	176,244.00	-	-	-	176,244.00	70,496.00	105,747.00
Laptop	40%	1,951.00	-	-	-	1,951.00	780.00	1,171.00
Scanner	40%	2,142.00	-	-	-	2,142.00	857.00	1,285.00
Digital Photocopier	15%	66,942.00	-	-	-	66,942.00	10,041.00	56,901.00
Steel Almirah	10%	13,609.00	-	-	-	13,609.00	1,361.00	12,248.00
TOTAL		260,888.00	-	-	-	260,888.00	83,535.00	177,352.00
SCHEDULE '6-G' - Fixed Assets (NAM)								
(Amount in Rs.)								
Particulars	Block	WDV as at 01/04/2024	Additions upto 30/09/2024	Additions after 30/09/2024	Sales/ Written Off	Total as at 31/03/2025	Depreciation For The Current Year	WDV as at 31/03/2025
Computer	40%	6,232.00	-	-	-	6,232.00	2,493.00	3,739.00
Computer & Accessories	20%	2,634.00	-	-	-	2,634.00	527.00	2,107.00
Printer	40%	3,670.00	-	-	-	3,670.00	1,468.00	2,202.00
Telephone Instruments	15%	23,579.00	-	-	-	23,579.00	3,537.00	20,042.00
Furniture & Fixture	10%	199,724.00	-	-	-	199,724.00	19,972.00	179,752.00
Video Conference Equipment	15%	158,215.00	-	-	-	158,215.00	23,732.00	134,483.00
Water Dispenser	10%	5,260.00	-	-	-	5,260.00	526.00	4,734.00
Air Conditioner	15%	-	34,500.00	-	-	34,500.00	5,175.00	29,325.00
TOTAL		399,314.00	34,500.00	-	-	433,814.00	57,430.00	376,384.00
SCHEDULE '6-H' - Fixed Assets (EGCGF)								
(Amount in Rs.)								
Particulars	Block	WDV as at 01/04/2024	Additions upto 30/09/2024	Additions after 30/09/2024	Sales/ Written Off	Total as at 31/03/2025	Depreciation For The Current Year	WDV as at 31/03/2025
Printer	40%	60,872.00	-	-	-	60,872.00	24,349.00	36,523.00
Printer	40%	4,870.00	-	-	-	4,870.00	1,948.00	2,922.00
Electrical Equip (Fan, etc)	15%	13,727.00	-	-	-	13,727.00	2,059.00	11,668.00
Conceptor Godrej Interio	15%	184,985.00	-	-	-	184,985.00	27,748.00	157,237.00
Furniture and Fixture	10%	66,167.00	-	-	-	66,167.00	6,617.00	59,550.00
Office Equipment	15%	8,075.00	-	-	-	8,075.00	1,211.00	6,864.00
TOTAL		338,696.00	-	-	-	338,696.00	63,932.00	274,764.00
SCHEDULE '6-I' - Fixed Assets (10K FPO)								
(Amount in Rs.)								
Particulars	Block	WDV as at 01/04/2024	Additions upto 30/09/2024	Additions after 30/09/2024	Sales/ Written Off	Total as at 31/03/2025	Depreciation For The Current Year	WDV as at 31/03/2025
Air Conditioners	15%	286,195.00	-	-	-	286,195.00	42,929.00	243,266.00
Computer & Accessories	40%	31,920.00	127,500.00	71,128.00	-	230,548.00	77,994.00	152,554.00
Furniture and Fixture	10%	189,720.00	-	9,600.00	-	199,320.00	19,452.00	179,868.00
Mobile Handset (B.O)	15%	-	20,000.00	-	-	20,000.00	3,000.00	17,000.00
Office Equipment	15%	-	-	34,290.00	-	34,290.00	2,572.00	31,718.00
Photocopier Canon	15%	36,439.00	-	-	-	36,439.00	5,466.00	30,973.00
Telephone Instruments	15%	30,982.00	-	-	-	30,982.00	4,647.00	26,335.00
TOTAL		575,256.00	147,500.00	115,018.00	-	837,774.00	156,060.00	681,714.00

For Small Farmers' Agri - Business Consortium

[Signature]
Sanjeev Kumar
Managing Director (LC)

[Signature]
Deputy Director

[Signature]
Ratnesh Kr. Choudhary
Senior Manager (Finance)

[Signature]
Suresh Kumar
Accounts Officer





SMALL FARMERS AGRIBUSINESS CONSORTIUM
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2025

SCHEDULE '7' : LOANS & ADVANCES

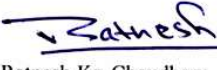
(Amount in Rs.)

Particulars	For the year ended 2025	For the year ended 2024
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

For Small Farmers' Agri - Business Consortium


Sanjeev Pantam
Managing Director (I/C)


Dr. Ranjeet Singh Rajpoot
Deputy Director


Ratnesh Kr. Choudhary
Senior Manager (Finance)


Satveer Kumar
Accounts Officer





SMALL FARMERS AGRIBUSINESS CONSORTIUM SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2025		
SCHEDULE '8' : FIXED DEPOSITS (Investment Others)		
(Amount in Rs.)		
Particulars	For the year ended 2025	For the year ended 2024
FDR (Corpus)		
FDR's with SBI	-	114,500,000.00
FDR UBI-HK	114,500,000.00	-
	114,500,000.00	114,500,000.00
FDR (General)		
FDR's with Canara Bank	804,247,213.00	80,000,000.00
FDR's with SBI	-	100,000,000.00
FDR's with UBI	40,000,000.00	-
FDR's with PNB	2,988,781.00	302,625,419.00
	847,235,994.00	482,625,419.00
FDR's Credit Guarantee / Equity Grant (Interest)		
FDR's with Union Bank of India	-	10,477,577.00
FDR's with Canara Bank	1,109,094,095.00	-
FDR's with BOM	-	725,000,000.00
FDR's with Corporation Bank	-	10,477,577.00
FDR's with HDFC	46,549,776.40	42,439,950.30
FDR's with PNB	-	-
FDR's with SBI	-	204,361,932.00
	1,155,643,871.40	992,757,036.30
FDR (Price Stabilisation fund)		
FDR's with UBI	-	1,506,566,391.00
	-	1,506,566,391.00
FDR (DDA)		
FDR's with SBI	-	57,700,000.00
FDR (Gratuity)		
FDR's with SBI	-	2,709,000.00
FDR (TM)		
FDR's with SBI	1,464,804.00	1,316,279.00
	1,464,804.00	61,725,279.00
FDR (NYI)		
FDR's with BOB-HK	22,780,182.00	20,000,000.00
FDR's with SBI	-	330,000,000.00
FDR's with Canara Bank	290,580,465.00	-
FDR's with HDFC Bank	2,490,456.00	2,242,237.00
	315,851,103.00	352,242,237.00
FDR (Pulses)		
FDR's with SBI	-	74,725,953.00
	-	74,725,953.00
FDR (Auto Sweep)		
Auto Sweep-10059-BOB-FDR	5,527,056.00	72,253,272.00
Auto Sweep- Corp/UB 3490 (Kisan Mandi)	15,276,204.00	19,976,204.00
Auto Sweep-SBI 3437 (EGCG)	75,913,838.58	76,354,359.58
Auto Sweep- SBI 4017 (DDA Rent)	5,151,327.00	5,884,943.00
Auto Sweep-SBI 4263(Pulse Procurement)	22,433,057.00	19,036,328.00
Auto Sweep- SBI 6007- VCA (Refund)	1,656,143.00	26,133,392.00
Auto Sweep- SBI 7821- Gratuity/Leave Encashment	74,627.00	70,000.00
	126,032,252.58	219,708,498.58
Interest Accrued on FDR's including RO		
	11,839,263.20	88,186,511.34
Total	2,572,567,288.18	3,893,037,325.22

For Small Farmers' Agri - Business Consortium

Sanjeev Gaham
Managing Director (UC)

Dr. Sanjeet Singh Rajpoot
Deputy Director

Ratnesh Kr. Choudhary
Senior Manager (Finance)

Satyajit Kumar
Accounts Officer





SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2025

SCHEDULE 9- CURRENT ASSETS

(Amount Rs.)

Particulars	For the year ended 2025	For the year ended 2024
Cash balances in hand (including cheques/drafts and imprest) (R.O)		
Cash in Hand (R.O)		
Bank Balances:Current Accounts		
SBI A/C 31225587821	545,356.30	546,005.30
SBI C/A 30054208902	1,894,025.02	1,894,674.02
SBI C/A 30054210172	99,821.00	100,470.00
SBI C/A 3027554017	13,562.75	10,725.47
SBI C/A 30717006007	41,632.01	104,559.01
SBI C/A 31806790060(Veg.initative)	2,136,913.24	25,192.24
SBI C/A 32438354263	10,105.73	14,935.81
SBI C/A 34210564422	-	10,339.83
SBP C/A-00000065175133437	86,135.78	2,133.78
Union Bank of India C/A-1626	308,491.43	2,769,663.79
Union Bank of India C/A-3490	17,144,336.00	9,242,703.46
Saving Accounts		
Axis bank A/c 920010072086429 RO Guwahati	1,297,635.00	1,213,265.00
BoB 22750100010059 FPO's	510,519.30	550,999.30
BoB 22750100027293 FPO's	717,014.00	231,864,938.00
BOB-SB-22750100027890-RKVY-CSNA	546,550,656.37	-
BOM 60383069774 VCA Refund	534,256,617.80	512,280,175.25
Canara Bank S/A 35717	173,252,267.21	540,257,547.21
CNA A/c No. 41066951386-SBI-FPO	1,928,473.00	12,581,167.69
CAN Holding A/c No.41066197176	11,787.00	11,475.00
HDFC 50100258490301 GP	1,501,967.66	1,457,830.66
HDFC 50100258887201 GK	681,740.00	661,706.00
SBI A/C 38271781594 (PM-Kisan)	192,672.00	245,094,813.50
SBI-43150771095-HOLDING-CSNA-ENAM	433,801.00	-
SBI S/A 10429084505	4,056,458.47	6,891,626.63
SBI Saving Bank A/c (R.O.)	498,519.58	482,187.58
SBP S/A 65224687574	29,086,549,130.83	6,414,024,170.29
SBP S/A 41773606878	19,687.00	18,552,207.00
SBP S/A 049422010000882	46,017.63	3,347,337.57
RBI-10673101013-CSS-10K-FPO	(272,871,376.00)	-
Sundry Debtors		
M/s NCDEX (E-Auction)	(190,473.00)	(190,473.00)
M/s NAFED	373,083,743.89	373,083,743.89
M/s Tamil Nadu Civil Supplies Corporation	-	(98,280.00)
Total (A)	30,474,807,238.00	8,376,787,840.28

For Small Farmers' Agri - Business Consortium


 Sanjeev Gauram
 Managing Director (I/C)


 Dr. Ranjeet Singh Rajpoot
 Deputy Director


 Ratnesh Kr. Choudhary
 Senior Manager (Finance)


 Satveer Kumar
 Accounts Officer





SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2025		
SCHEDULE 9- CURRENT ASSETS		
(Amount in Rs.)		
Particulars	For the year ended 2025	For the year ended 2024
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	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	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	2,500.00
Security Deposit Tender	5,000.00	5,000.00
Security Deposit (Bharti Airtel LTD)	5,725.00	5,725.00
Income Tax (Refund)		
Assessment Year 2012-13	743,950.00	743,950.00
Assessment Year 2016-17	8,190,248.00	8,190,248.00
Assessment Year 2019-20	8,166,358.00	8,166,358.00
Assessment Year 2020-21	1,709,514.00	1,709,514.00
Other Advances		
Expenses Receivable (Misc)	34,281.00	-
Loan to Kisan mandi	3,000,000.00	3,000,000.00
Other Advance	377,071.00	72,000.00
PSF (Closing Stock)	-	47,457,895.70
Rent Receivable (NHB)	576,440.60	4,206,478.40
Rent Receivable	-	27,753.00
TDS receivable	8,961,659.70	901,755.45
Advance Tax	26,283,741.00	22,913,202.00
Suspense	-	-
Imprest	-	10,000.00
Minimum Support Price-(Pulses)		
10K FPO Receivable	272,884,239.00	
Receivable Advocacy Campaign Nutri Cereals in India (RKVY)	511,592.00	
IInd Season	1,306.08	1,865.84
FFPGS (West Bengal) Receivable	124,587.00	124,587.00
Impact Assessment Study of VIUC (Receivable)	1,867,873.00	1,867,873.00
Jharkhand Receivable NVI	4,469,099.00	4,469,099.00
Karnataka Pulses Receivable	699,654.00	699,654.00
Uttar Pradesh Receivable Pulses	28,000,000.00	28,000,000.00
Receivable (PSF)	268,057,984.95	277,864,355.95
Total (B)	635,785,141.33	411,552,132.34
Total (A+B)	31,110,592,379.33	8,788,339,972.62
For Small Farmers' Agri - Business Consortium		
 Sanjeev Gupta Managing Director (I/C)	 Dr. Kanjeet Singh Rajpoot Deputy Director	
 Ratnesh Kr. Choudhary Senior Manager (Finance)	 Sarveer Kumar Accounts Officer	



SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI
SCHEDULES FORMING PART OF INCOME & EXPENDITURE FOR
THE PERIOD/YEAR ENDED 31ST MARCH 2025

SCHEDULE 10- INCOME FROM SERVICES

(Amount in Rs.)

Particulars	For the year ended 2025	For the year ended 2024
Income from Services		
Service Charges (PSS/PSF/FPO/OTHER)	84,894,239.00	52,527,031.00
Service Charges (RO)	-	19,537,121.00
Other Income		51,453.00
Total	84,894,239.00	72,115,605.00

SCHEDULE 11- INTEREST EARNED

(Amount in Rs.)

Particulars	For the year ended 2025	For the year ended 2024
Term Deposits:		
Interest on FDRs	114,978,389.00	44,686,648.64
Savings Accounts:		
With Scheduled Banks	14,311,877.51	28,144,555.00
Bank A/c no:- 10055622468 (R.O.)	-	-
HDFC-GP Bank A/c No. 90301	44,137.00	-
HDFC 7201 GK	20,034.00	-
Other		
Interest on Income Tax Refund	-	-
Total	129,354,437.51	72,831,203.64

SCHEDULE 12- OTHER INCOME

(Amount in Rs.)


Particulars	For the year ended 2025	For the year ended 2024
Miscellaneous Income	4,683,104.18	163,412.00
Write Back	12,553,150.79	-
Tender fee (Non Refundable)	50,000.00	-
Rent Income	5,601,313.00	9,345,446.52
License Fee (DDA Flats)	71,452.00	29,842.00
Stock Adjustment - At Zero Cost	-	4,628,074.67
Medical Contribution (D. Bhuyan-Ex-Director)	1,750.00	1,750.00
Total	22,960,769.97	14,168,525.19

For Small Farmers' Agri - Business Consortium


Sanjeev Gautam
Managing Director (I/C)


Dr. Ranjeet Singh Rajpoot
Deputy Director


Ratnesh Kr. Choudhary
Senior Manager (Finance)


Satveer Kumar
Accounts Officer






SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI
SCHEDULES FORMING PART OF INCOME & EXPENDITURE ACCOUNT
FOR THE YEAR ENDED ON 31ST MARCH 2025

SCHEDULE 13- ESTABLISHMENT & OTHER ADMINISTRATIVES EXPENSES

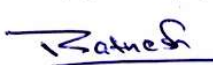
(Amount in Rs.)

Particulars	For the year ended 2025	For the year ended 2024
General Fund Expenses	69,615,974.12	34,301,258.90
Rental Expenses (DDA Flat-SFAC)	323,129.00	529,350.00
Total	69,939,103.12	34,830,608.90

For Small Farmers' Agri - Business Consortium


Sanjeev Gadam
Managing Director (I/C)


Dr. Ranjeet Singh Rajpoot
Deputy Director


Ratnesh Kr. Choudhary
Senior Manager (Finance)


Anurag Kumar
Accounts Officer





SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI SCHEDULES FORMING PART OF INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2025						
SCHEDULE 13- ESTABLISHMENT & OTHER ADMINISTRATIVE EXPENSES ETC.						
SCHEDULE-13A "General Fund Expenses" (Amount Rs.)						
Particulars	For the year ended 2025		Total	For the year ended 2024		Total
	H.O.	R.O.		H.O.	R.O.	
Advertisement Expenses	7,661,259.00	-	7,661,259.00	-	-	-
Annual Maintenance	370,727.00	-	370,727.00	-	-	-
Bank Charges (1594)	-	-	-	2,231.38	-	2,231.38
Bank Charges (Gen Fund)	-	-	-	-	-	-
Bank Charges	2,238.07	-	2,238.07	-	-	-
Contingent/Conveyance Expenses	269,853.16	-	269,853.16	191,388.20	-	191,388.20
Due Diligence FPO	-	-	-	849,060.00	-	849,060.00
Demand & liabilities, Penalties	365,444.00	-	365,444.00	-	-	-
Fixed Assets FPO	-	-	-	620,400.00	-	620,400.00
Other Indirect Expenses	2,245,782.34	-	2,245,782.34	-	-	-
National Information Centre	-	-	-	213,844.00	-	213,844.00
NBB Admin	57,558.00	-	57,558.00	44,701.00	-	44,701.00
Electricity & water	2,221,210.00	303,092.00	2,524,302.00	901,009.00	-	901,009.00
Exp Ser Charge SBI Gen 84505	1,884,520.02	-	1,884,520.02	-	-	-
EPF Employer's Contribution	322,031.00	-	322,031.00	-	-	-
Fixed Assets Purchased	2,081,092.00	-	2,081,092.00	-	-	-
Gratuity	303,343.00	-	303,343.00	1,748,938.00	-	1,748,938.00
GSLI Expense	2,789.00	-	2,789.00	-	-	-
Lease Rent	136,400.00	-	136,400.00	-	-	-
Leave travel Allowances	267,474.00	-	267,474.00	-	-	-
Leave Encashment	90,200.00	-	90,200.00	-	-	-
Medical	226,734.00	-	226,734.00	30,411.00	-	30,411.00
Meeting&seminar Exp.	49,505.00	-	49,505.00	784,914.50	-	784,914.50
Membership Fee & Subscription	10,030.00	-	10,030.00	10,030.00	-	10,030.00
Miscellaneous Expenses	19,824.00	-	19,824.00	4.72	-	4.72
Newspapers,Books & Publication	-	-	-	169,199.00	-	169,199.00
Office bldg Expenses	957,236.00	-	957,236.00	860,012.00	-	860,012.00
Price establishment fund (buffer stock)	5,428.00	-	5,428.00	407.10	-	407.10
Printing/Publishing/Stationery	532,547.00	-	532,547.00	273,368.00	-	273,368.00
Postage & Telegram	210,426.00	-	210,426.00	-	-	-
Professional Fee	1,622,025.00	-	1,622,025.00	3,777,181.00	-	3,777,181.00
Repairs & Maintenance	399,432.00	-	399,432.00	118,468.00	-	118,468.00
Salaries and allowances - fpo	33,873,881.72	-	33,873,881.72	21,774,814.00	-	21,774,814.00
Salaries and allowances - Legal Cell	11,275,373.00	-	11,275,373.00	1,008,662.00	-	1,008,662.00
Short & Excess	(38,016.00)	-	(38,016.00)	(159.00)	-	(159.00)
Staff Welfare	275,876.00	-	275,876.00	88,192.00	-	88,192.00
Telephone-Employees&office	257,845.81	-	257,845.81	46,827.00	-	46,827.00
Travelling Expenses	602,728.00	-	602,728.00	593,386.00	-	593,386.00
Vehicle Hire Charges	750,086.00	-	750,086.00	193,970.00	-	193,970.00
Total	69,312,882.12	303,092.00	69,615,974.12	34,301,258.90	-	34,301,258.90
SCHEDULE-13B "Rental Expenses (DDA Flat-SFAC)"						
Particulars	For the year ended 2025		Total	For the year ended 2024		Total
	H.O.	R.O.		H.O.	R.O.	
Electricity & Water Charges	5,910.00	-	5,910.00	-	-	-
Maintenance of flats	206,401.00	-	206,401.00	445,500.00	-	445,500.00
Property Tax (DDA Flats)	110,818.00	-	110,818.00	83,850.00	-	83,850.00
Total	323,129.00	-	323,129.00	529,350.00	-	529,350.00
Grand Total	69,636,011.12	303,092.00	69,939,103.12	34,830,608.90	-	34,830,608.90

For Small Farmers' Agri - Business Consortium

Sanjeev Gadeem
Managing Director (I/C)

Ratnesh Kr Choudhary
Senior Manager (Finance)

Dr. Ranjeet Singh Rajpoot
Deputy Director

Satveer Kumar
Accounts Officer





VCA Refund Status as on 31.03.2025

Year of VCA Sanction	No. of Cases due for Refund	Amount Due		No. of Cases in which Refund Received		Amount Refunded		Pending Cases for Refund	Pending Amount
		Full	Partial	Full	Partial	Full	Partial		
2002-03	1	2,500,000.00		0	0	-		1	2,500,000.00
2003-04	2	5,852,000.00		0	0	-		2	6,852,000.00
2005-06	43	107,684,000.00		26	4	46,108,868.00	15,563,991.00	13	46,011,141.00
2006-07	57	121,593,000.00		35	6	54,904,395.00	4,378,800.00	16	62,309,805.00
2007-08	68	195,072,000.00		44	4	110,093,790.00	2,617,179.00	20	82,361,031.00
2008-09	58	184,284,000.00		41	6	115,492,196.50	3,217,000.00	11	65,574,803.50
2009-10	77	203,410,000.00		64	4	156,595,116.00	665,000.00	9	46,149,884.00
2010-11	85	236,755,000.00		68	2	182,056,513.00	300,000.00	15	54,398,487.00
2011-12	121	378,840,000.00		100	3	321,354,850.28	4,395,800.00	18	53,089,349.72
2012-13	125	403,976,000.00		101	9	309,370,166.11	21,246,327.39	15	73,359,506.50
2013-14	212	797,158,000.00		178	8	656,864,142.08	26,335,510.58	26	113,958,347.34
2014-15	271	815,101,000.00		215	10	664,542,879.48	15,927,304.21	46	134,630,816.31
2015-16	225	585,023,000.00		186	2	489,326,975.22	400,000.00	37	95,296,024.78
2016-17	275	753,953,000.00		237	2	651,861,217.59	3,408,802.00	36	98,682,980.41
2017-18	433	1,209,773,000.00		352	17	989,856,833.97	26,778,138.55	64	193,138,027.48
2018-19	357	1,002,851,000.00		286	13	819,354,835.26	23,144,266.89	58	160,351,897.85
2019-20	124	299,777,000.00		99	3	237,589,312.80	5,631,686.00	22	56,556,001.20
2020-21	44	102,505,000.00		39	0	88,720,000.00		5	13,785,000.00
2021-22	1	3,479,000.00		1	0	3,479,000.00		0	-
Total	2579	7,410,586,000.00		2072	93	5,897,571,091.29	154,009,805.62	414	1,359,005,103.09
Total Refund						6,051,580,896.91			



1. Against the Credit Guarantee Scheme, SFAC has covered 8 proposals (Credit Guarantee Cover of Rs.197.66 Lakh) of Annual Service Charges of Rs.37,088.00 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 favour of FPCs are as under :-

LIST OF CREDIT GUARANTEE COVERED BY SFAC

S.No.	Name of the Bank	Name of FPC	State	C.G. cover Sanctioned (Rs. In lakh)
1	NABKISAN FINANCE LIMITED	Vigneswara Farmers Producer Company Limited	Telangana	9.81
2	NABKISAN FINANCE LIMITED	Banas Farmers Producer Company Limited	Gujarat	21.25
3	NABKISAN FINANCE LIMITED	Chureshawar Farmer Producer Company Limited	Himachal Pradesh	10.2
4	NABKISAN FINANCE LIMITED	Katangur Farmers Producer Company Limited	Telangana	17
5	NABKISAN FINANCE LIMITED	Sabuja Sathi Farmers Producer Company Limited	Odisha	15.3
6	NABKISAN FINANCE LIMITED	Aindhinai farmers Producer Company Limited	Tamil Nadu	22.1
7	YES Bank	Ajaymeru Kishan Samruddhi Producer Co. Ltd.	Rajasthan	51
8	IDBI Bank	Madhya Bharat Consortium of Farmer Producer Co Ltd	Madhya Pradesh	51
TOTAL				197.66

2. The society is approved under Sec. 10(23C) (iv) vide order F.No DGIT (E) /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.

3. In absence of third-party confirmation, the balances of sundry debtors, sundry creditors, security deposits and advances to parties have taken as per records of the society.

4. Previous year figures have been re-arranged & regrouped wherever necessary in order to bring consonance to the format adopted in this Financial Year.

For Small Farmers' Agri - Business Consortium


Sanjeev Gauran
Managing Director (I/C)


Dr. Ranjeev Singh Rajpoot
Deputy Director


Ratnesh Kr. Choudhary
Senior Manager (Finance)


Satveer Kumar
Accounts Officer





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 MARCH 31, 2025

Schedule 14 & 15

Accounting Policies

1. The accounts are prepared on historical cost basis as a going concern following the accrual system of accounting, recognizing income & expenditures on accrual basis, unless otherwise accounting policy is not specifically referred to otherwise are consistent, with generally accepted accounting principles
2. Interest income accrued on fixed deposits created out of the Endowment Fund is capitalized to the respective Endowment Fund and remitted to the concerned Government authorities. Interest income accrued on fixed deposits created out of the General Fund is recognized as income in the books of accounts of SFAC
3. Fixed assets acquired out of Grant-in-Aid and the General Fund of SFAC are treated as revenue expenditure and charged to the Income and Expenditure Account
4. Fixed assets are stated at cost less accumulated depreciation. Depreciation on fixed assets are provided as per written down value method at rates prescribed in the Income Tax rules 1962

Depreciation rates followed are given below :

Office Building	-10%
Residential Building	-5%
Office Equipment	-15%
Furnitures & fixtures	-10%
Vehicles	-15%
Computers	-40%

Correspondingly, Fixed assets are reflected at their Written Down Value (WDV) on both sides of the Balance Sheet under the head "Fixed Assets (Contra)" to ensure effective physical and financial control over such assets.

5. Investments are valued at cost and are unquoted
6. 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 parameter of the individual scheme

For SSRA & Co.

CHARTERED ACCOUNTANTS
(REGD NO. 0142604)



CA Suresh Goyal
PARTNER
(M.NO. 093711)

PLACE: NEW DELHI

DATED: 16.09.2025

For Small Farmers' Agri - Business Consortium


Sanjeev Gautam

Managing Director (I/C)


Ratnesh Kr. Choudhary

Senior Manager (Finance)


Dr. Ranjeet Singh Rajpoot

(Deputy Director)


Satveer Kumar

(Accounts Officer)





SFAC
लघु कृषक
कृषि व्यापार संघ

Small Farmers' Agribusiness Consortium

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

5th Floor, NCUI Auditorium Building, August Kranti Marg

Hauz Khas, New Delhi - 110016

Tel: +1-11-41055863, 41055963

Email: sfac@nic.in, Web: www.sfacindia.com