

# Annual Report

2015-2016







## **SMALL FARMERS' AGRI-BUSINESS CONSORTIUM**

Department of Agriculture, Cooperation and Farmers' Welfare,  
Ministry of Agriculture and Farmers' Welfare, Government of India

# **ANNUAL REPORT**

## **2015-2016**



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## MISSION AND ORGANIZATIONAL STRUCTURE

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### Introduction

Agriculture in India continues to be the mainstay of Indian Economy, whose contribution to national Gross Domestic Product (GDP) is 17.4% in 2014-2015 at constant (2011-2012) prices and provides livelihood for nearly half of the population. It provides employment to 48.9% (National Sample Survey Office (NSSO), 2011-2012) of the workforce while its share in Gross Domestic Product of 17.4%. Though the non-farm activities are becoming increasingly important but poor people are earning their living from agriculture.

Agriculture sector has tremendous potential for expansion, employment generation and economic growth of the country. Twelfth Five Year Plan (2012-2013 to 2016-2017) has envisaged a growth of 4% for Agriculture and allied sectors which is necessary for the Indian economy to grow at over 8 percent. However, the agricultural growth rate is much below target at 2.2 percent.

Enhancing access to institutional credit enables the farmer to enhance productivity by investing in machinery and purchase of variable inputs like fertilizers, quality seeds and manure. Organizing small and marginal farmers into Farmers' Interest Groups, Farmers' Producers Organization, Farmers' Producers Companies and Farmers' Producers Federation for benefiting from leverage of technology and for economic inclusion. It provides platform for Government machinery for increase accessibility enabling supply of agricultural deliverable's and inputs to small farmer and establishes forward and backward linkage in supply chain management resulting in economic benefit to all stake holders. Low productivity in many crops, imbalance in regional development, post-harvest losses and inadequate processing facilities are some of the major weaknesses. There is greater need for efficient linkages between the producers and the consumers for expanding employment opportunities and increasing the rural income through better marketing of agricultural produce.

### Establishment of SFAC

Realizing that 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 innovative for setting up of Small Farmer's Agri-Business 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 agri-business”.

The setting up of the Small Farmers’ Agri-Business 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.

## Vision and Mission of SFAC

As stated earlier, farming is the most important economic activity in the country. The growth potential in this sector is immense in view of the changing food consumption habits, which demands better quality and variety. In order to meet this market led need, new approaches are being developed in agriculture sector including projects in the farm to table chain. Successes in such endeavor require innovations and partnerships. Under these circumstance Entrepreneurs and the farm sector need to work in consort so that their needs are met in a sustainable and cost effective manner. The vision of the SFAC is to facilitate this process by aggressively promoting agri-business projects through its Project Development Facility and Venture Capital Assistance schemes, establishing forward and backward linkages with farmers, providing assured market to their produce thereby generating rural employment and enhancing farmers’ income. This is seen as a new chapter in the history of agriculture where farmers/producers groups yield not only more foods but more products, jobs and higher income in the rural areas.



## Organizational set-up

SFAC has been envisaged as a catalytic/facilitating agency to promote agri-business activities. After looking into the various options in regard to the legal form of this organization, Planning Commission decided that appropriate organizational form of SFAC would be a Society to be registered under the Societies Registration Act 1860. Accordingly, it was considered appropriate by the Government of India to register it as a Society under the Societies Registration Act, 1860, promoted initially by Government of India and Banks. Thereafter, SFAC was registered as a Society on 18th January, 1994 and is functioning as a Developmental Institution under the aegis of Department of Agriculture Cooperation, Ministry of Agriculture. During the year 2006-07, the total membership corpus of SFAC stood at Rs.10.95 crore. The above Corpus was contributed by the Promoter Members, Primary Members and Associate Members (with no voting right) as per details furnished below:

Type of Members		Membership Fees (in Crores)
<b>1. Promoter Members</b>		
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)	Oriental Bank of Commerce	1.50
<b>2. Primary Members</b>		
vii)	Canara Bank	0.50
viii)	United Phosphorus Ltd., UNIPHOS, Mumbai	0.50
ix)	National Agricultural Cooperative Marketing Federation of India Ltd., NAFED, New Delhi	0.20
<b>3. Permanent unelected Member</b>		
x)	Export-Import Bank of India	1.50
<b>Total:</b>		<b>10.95</b>

As per the Articles of Association of the Society, the total number of promoter members shall not exceed beyond six with the Government of India being counted as one promoter.



## Management and Administrative set-up

The Articles of Association of the Society provide for a total of 14\* permanent non-elective seats for the Promoter Members on the Board of Management of the Society. Of this, the Government of India has six non-elective seats, including the President and Vice President of the Society and seven\* nominees of the President, with the other Promoter Members having only one non-elective seat each. 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.

Under the existing provisions of Articles of Association there are 23\* members in the Board of Management of SFAC.

Amendments\* approved by General Body in its meeting held on 08.01.2014.

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, Cooperation & Farmers Welfare), Government of India, as the ex-officio Vice-President.

The Board of Management has constituted three committees viz the Executive Committee chaired by the Vice-President of the Society to deliberate on important matters as well as other executive matters for submission to the Board of Management, the Investment Committee chaired by Managing Director to deliberate on agri-business proposals for sanction of Venture Capital Assistance and Standing Audit Committee chaired by MD to address issues concerning to audit report of SFAC.

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

## Resources of SFAC

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

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

Establishment and other revenue expenses are being met out of interest earned on membership corpus fund and also from income derived from services rendered for schemes related work. Donations, if any, received by SFAC are exempted from income tax under section 18(G) of Indian Income Tax Act 1961.

List of members of Board of Management (BOM)/ Governing Body for the year 2015-16 is enclosed at **Annexure - 1**

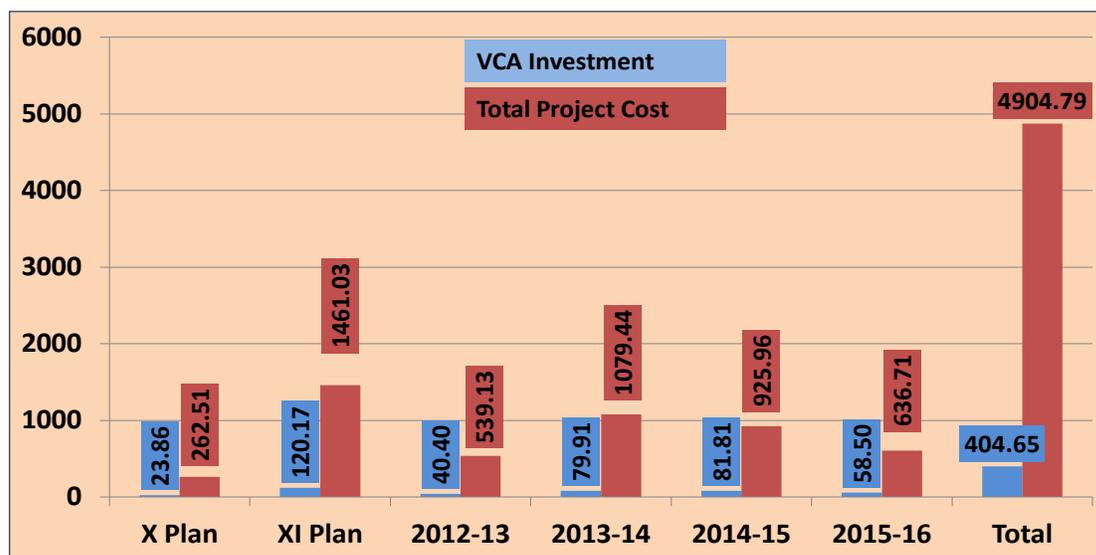


## Venture Capital Assistance

SFAC is implementing a Central Sector Scheme for Agribusiness Development through Venture Capital Assistance (VCA) to qualifying projects, which promotes linkages with farmers for procurement of their produce as raw material and provides employment in rural areas and has term-loan sanctioned by any Notified Financial Institution such as nationalized banks, SBI and its subsidiaries, IDBI, SIDBI, NABARD, NCDC, NEDFi, Exim Bank, RRBs and State Financial Corporations. Venture Capital Assistance under the Scheme is provided to meet the funding gap in the means of finance as worked out by the lending Financial Institution and is refundable back to SFAC after the repayment of term loan of lending Financial Institution as per original repayment schedule or earlier without interest or in four equal quarterly installments which will carry interest at the same rate as charged by the bank for the term loan.

### Performance of VCA scheme since X plan

Plan Period	Venture Capital Assistance (Rs. In Crore)	Total Project Cost (Rs. In Crore)	No. of Project
X Plan (2002-2007)	23.86	262.51	103
XI Plan (2007-2012)	120.17	1416.03	409
XII Plan (2012-2017)	260.62	3181.25	835
<b>Total</b>	<b>404.65</b>	<b>4904.79</b>	<b>1347</b>

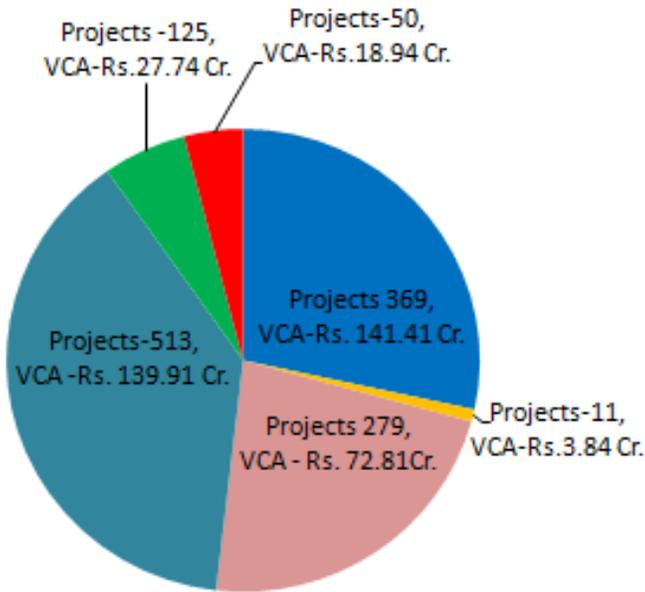


**Total VCA Sanctioned/disbursed Rs. 404.65 Cr. to 1347 agri-business projects; Total Project Value: Rs.4904.79 Cr benefitting approximately 1.40 lakh farmers; generating employment of 69440 persons.**

### State-wise Break-up 1347 Projects

Maharashtra	285	Punjab	17
Uttar Pradesh	166	Andhra Pradesh	16
Karnataka	138	Manipur	10
Gujarat	125	Nagaland	09
Rajasthan	102	West Bengal	05
Tamil Nadu	79	Telangana	06
Chhattisgarh	70	Arunachal Pradesh	04
Haryana	58	Meghalaya	03
Himachal Pradesh	57	Bihar	03
Madhya Pradesh	55	Tripura	02
Kerala	40	Goa	01
Jammu and Kashmir	38	Jharkhand	02
Uttarakhand	33	Mizoram	01
Assam	21	Orissa	01

### Region-wise break-up of 1347 agri-business projects



■ North (Haryana, H.P., J&K, Punjab, U.P., Uttarakhand)

■ East (Bihar, Jharkhand, Orissa, W.B.)

■ South (Andhra Pradesh, Karnataka, Kerala, T.N., Telangana)

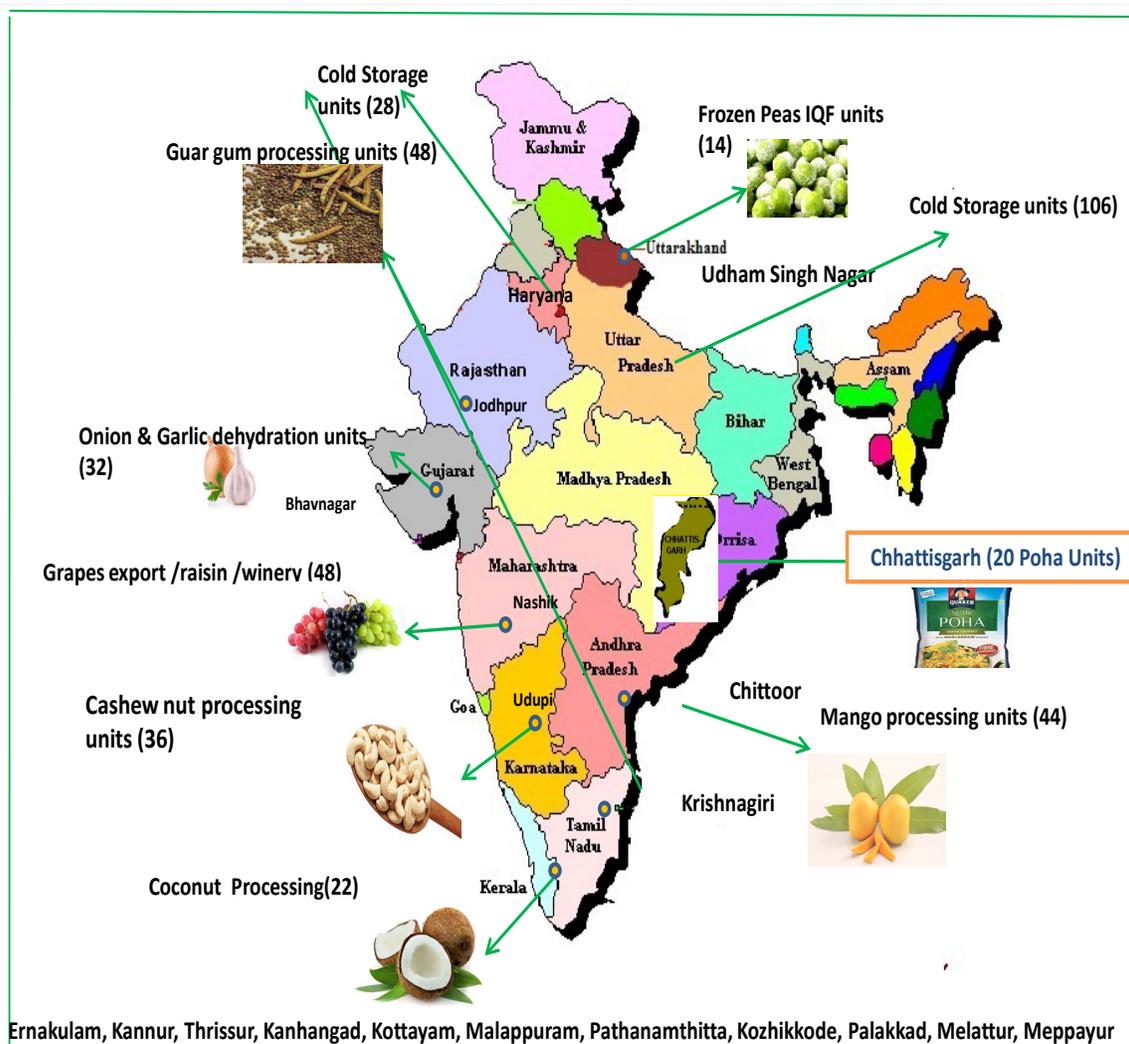
■ West (Goa, Gujarat, Maharashtra, Rajasthan)

■ Central (Chhattisgarh, M.P.)

■ North Eastern (Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura)



## Processing clusters supported by SFAC under VCA scheme



During the year 2014-15, SFAC has sanctioned Venture Capital to the tune of Rs 81.81 Crores for 272 agri-business projects across the country benefitting 11167 farmers by providing marketing support to their produce and generating employment to 9622 persons in rural areas.

The component-wise release and utilization of funds of VCA schemes is as under:  
(Rs. in Lakh)

Name of Component	Balance on 01.04.14	Refunded to DAC&FW	2014-2015			2015-16		
			Released by DAC&FW 2014-15	Utilized during 2014-15	Balance on 01.04.2015	Released by DAC&FW 2015-16	Utilized during 2015-16	Balance on 01.04.2016
VCA - General	-0.97	0.00	8357.80	8195.21	161.62	3886.31	4035.01	12.92
VCA - NER	713.15	401.18	200.00	487.56	24.41	156.00	162.37	18.04
Project Development Facility (PDF)	0.00	0.00	113.73	113.73	0.00	89.78	89.78	0.00
Awareness, Publicity, Training etc.	0.00	0.00	187.62	187.62	0.00	132.46	132.46	0.00
Administrative Support to SFAC	116.15	0.00	274.85	354.39	36.61	224.45	261.06	0.00
<b>Total</b>	<b>828.33</b>	<b>401.18</b>	<b>9134.00</b>	<b>9338.51</b>	<b>222.64</b>	<b>4489.00</b>	<b>4680.68</b>	<b>30.96</b>

During the year 2015-16, SFAC has sanctioned Venture Capital amount of Rs. 58.50 Crores to 225 agri-business projects across the country with total private & institutional investment of Rs. 636.71 Crores. This has directly benefited approximately 8268 farmers by providing marketing support to their produce and generating employment to approximately 6437 persons in rural areas. It is observed that SFAC has utilized funds released by DAC&FW during the year 2015-16 along with previous year balance to sanction VCA proposals. As against sanction of VCA proposals to the tune of Rs. 58.50 Crores, only Rs. 41.97 Crores could be released to the beneficiaries due to paucity of funds during the year 2015-16. The details of beneficiaries of Venture Capital sanctioned and released are given at **Annexure – II**.

In order to provide financial assistance to farmers, producers and prospective entrepreneurs etc., SFAC has empanelled reputed institutions and consulting firms for preparation of bankable Detailed Project Reports (DPRs). SFAC assigned the task of preparation of 155 bankable DPRs to empanelled consultants under PDF of VCA Scheme. The details of DPRs prepared with names of empanelled consultants under VCA Scheme are given at **Annexure- III**.

SFAC has been organizing awareness camps to publicize the VCA scheme all over India. Awareness Camps have been organized in 11 States across 100 districts level and 11 State level camps in the financial year 2015-16. These camps were attended by approximately 11,000 participants, which included various officials including District Magistrates and other functionaries at the District level, along with bankers, chartered accountants, consultants, officials of NABARD, farmers and entrepreneurs. These camps proved to be useful in not only spreading awareness about the VCA Scheme but also helped in clarifying doubts and motivating participants towards the various initiatives in enterprise development across agriculture and allied sectors.



A view of, women farmers processing cashewnuts at Jyeshtha Cashewnut Industry Salpa Habitage Achada under VCA Scheme -Karnataka



A view of huge participation of members of Farmers Producers Companies attended camp at Ramaraman Mangal Karyalaya, Pune

## STATE LEVEL AWARENESS CAMP



### ASSAM

Total no of participants: 50  
Bankers Including NABARD: 8  
Line Department: 28  
Entrepreneurs & Progressive Farmers: 12  
SFAC Empanelled Consultant: 2

◀ Venue: Conference hall, RKVY Cell,  
Directorate of Agriculture, Guwahati

▼ Venue: Conference hall, State Guest House, Imphal, Manipur.



### MANIPUR

Total no of participants: 50  
Bankers Including NABARD: 9  
Line Department: 12  
Entrepreneurs & Progressive Farmers: 15  
FPOs, NGO & Media: 12  
SFAC Empanelled Consultant: 2

## STATE LEVEL AWARENESS CAMP



Venue: Conference hall, State Guest House, Tripura

### TRIPURA

Total no of participants: 42  
Bankers Including NABARD: 8  
Line Department: 16  
Entrepreneurs & Progressive Farmers: 8  
FPOs, NGO &Media: 10

Venue: Horticulture Conference hall, Aizwal, Mizoram



### MIZORAM

Total no of participants: 47  
Bankers Including NABARD: 12  
Line Department: 18  
Entrepreneurs & Progressive Farmers: 9  
FPOs, NGO &Media: 8

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## EQUITY GRANT AND CREDIT GUARANTEE FUND SCHEME FOR FARMER PRODUCER COMPANIES

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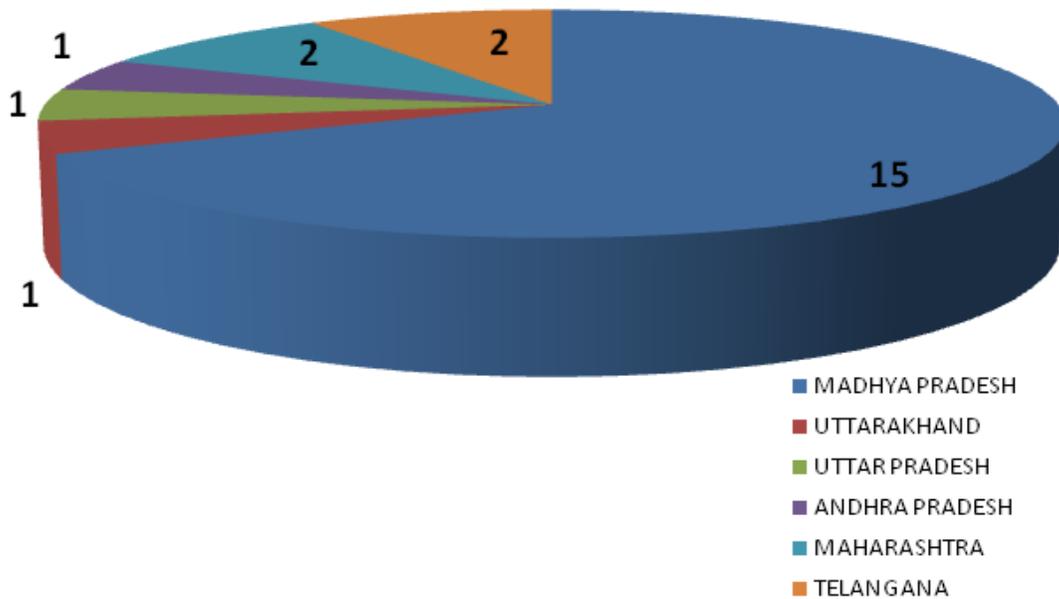
SFAC is also implementing the Equity Grant and Credit Guarantee Fund Scheme (EGCGFS) for Farmer Producer Companies. The Scheme is operational across the country. Two major initiatives have been taken to support Farmer Producer Companies (FPCs):

- i) Support to the equity base of FPCs by providing matching equity grants upto a maximum of Rs. 10.00 lakhs and,
- ii) Setting up of a Credit Guarantee Fund to provide risk cover to banks which advance loans to FPCs without collateral upto Rs. 100.00 lakhs.

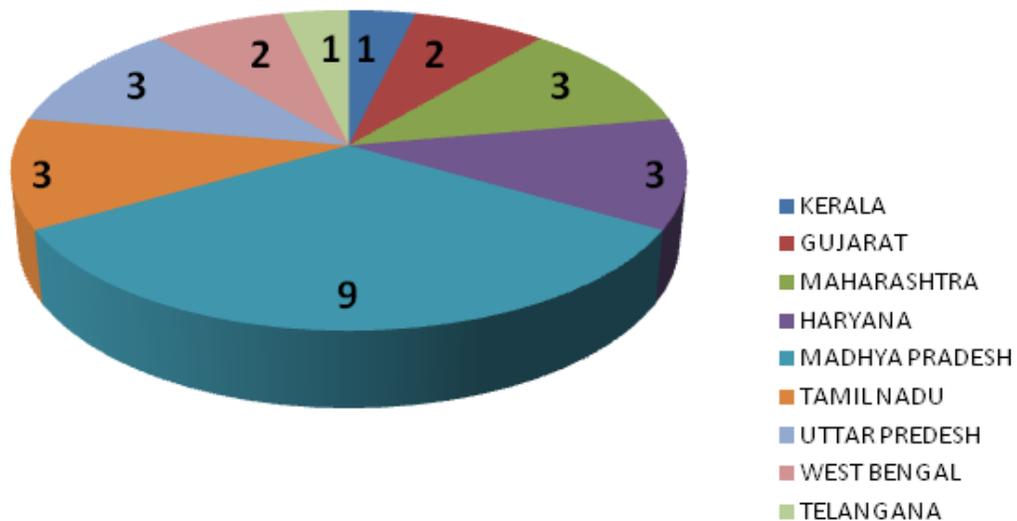
SFAC is organizing awareness campaign on regular basis in different States to promote EGCGF Scheme for FPCs widely so far in 12 States, 108 District level camps and 12 States level camps has been organized. The details of beneficiaries of Equity Grant and Credit Guarantee Cover under EGCGFS for FPCs during 2015-16 are given at **Annexure – IV & V** respectively.

Sl. No.	State	No. of Equity Grant Sanctioned	Total Equity Grant Amount
1.	Kerala	1	6.85
2.	Gujarat	2	17.79
3.	Maharashtra	3	12.68
4.	Haryana	3	15.53
5.	Madhya Pradesh	9	28.54
6.	Tamil Nadu	3	24.69
7.	Uttar Pradesh	3	24.65
8.	West Bengal	2	19.31
9.	Telangana	1	2.98
<b>Total</b>		<b>27</b>	<b>153.02</b>

### State-wise No. of cases sanctioned during 2014-15



### State-wise No. of cases sanctioned during 2015-16





## Box 1: Success Story of PAPCL, Hisar

Poshtik Aahar Producer Company Limited (PAPCL), Hisar was incorporated on 24th August, 2014 to provide maximum and sustainable profit for Small and Marginal Farmers. PAPCL planned for certified organic farming. In the initial phase, company was in financial need to buy the produce, because member farmers/shareholders were not in condition to give produce on credit and financial institutions were not ready to give loan. At that very crucial time, Equity Grant of Rs. 1000000 (Rs. Ten lakhs only) from SFAC proved as life line for the company. Equity Grant Support smoothened the making of business decisions and boosted the morale of member farmers/shareholder. PAPCL is now procuring, processing, packaging, marketing and branding of organically certified (IC-1) produce of member farmers. There are 11 stores already selling produce of PAPCL in Hisar city and other stores are in queue. PAPCL is also selling its product at door step through Home Delivery. Turnover in the financial year 2015-16 has crossed Rs. 300 lakhs. At present there are 1001 member farmers/shareholders in PAPCL. PAPCL has been awarded and honored by NABARD as “Utkrisht Sahabhagita Puruskar 2014-15” with best producer company in Haryana. Due to BoD’s perceptual skill and excellence NABARD nominated PAPCL as member of Regional Advisory Group (RAG) and also selected as Resource Support Agency (RSA). PAPCL has won first prize in “One MP One Idea Scheme” by Member of Parliament, Hisar along with “Jaivik Kisan Gaurav Award” by Patanjali. Inspired by PAPCL 8 other Farmer Producer Companies (FPCs) have been incorporated in District Hisar and Fatehabad of Haryana.



## Box2: Success Story of Krushidhan Producer Company Ltd. Gujarat

Krushidhan Producer Company Ltd. Gujarat: A grant under Equity Grant scheme of SFAC for Rs. 7.79 lakh was given which helped the FPC in augmenting their working capital. With the increase in capital, they started dealing in ground nut seed and Lucerne seed and the turnover reached to Rs. 88.00 lakh till September 2016 and the surplus is about Rs. 3.40 lakh. About 6000+ farmers have been benefited by Rs. 3000/- per crop season per Bigha. The market is now taken a note of the existence of the Company. Approximately 35000+ farmers have been benefited.



### **Box 3: Success Story of Barwani Farmer Producer Company Ltd. Raipur**

Barwani Farmer Producer Company Ltd. Raipur: Equity Grant of Rs. 7.02 lakh was given to Barwani Farmer Producer Company Ltd. Raipur under EQUITY GRANT SCHEME of SFAC. FPC is situated in Nimad, in the remote regions of Madhya Pradesh and covers total 16 Panchayats having 22 villages with as many as 1668 share holders. The Company was charged with new enthusiasm to take up and expand its business activities of Seed production and marketing of Soyabean, Maize, Tur, Jowar, Cotton, Pesticides, etc. The buyers are extremely attracted by seeing the large difference in prices of the FPC against the high rates in the market. There is drastic change in living conditions, health and education of the families. With the direct equity grant received from SFAC, helped the FPC to achieve higher business the benefits accrued by individual farmers also raised through better prices attained out of linkage to Mandis. Sowing and Seed selection based on weather conditions which has changed the scenario in the area.

**Table: MOUs signed with the Banks for Credit Guarantee Scheme**

Name of the Bank	Date of Agreement
1. Canara Bank	26.08.14
2. NABARD Financial Services	29.08.14
3. State Bank of India	22.12.14
4. IDBI Bank	24.12.14
5. NABARD	01.02.15
6. PNB	12.02.15
7. Indian Bank	29.04.15
8. Bank of India	03.06.15
9. NABKISAN Finance Limited	08.06.15
10. RBL Bank	10.06.15
11. HDFC	14.07.15
12. Yes Bank	18.08.15

**Table: State-wise details of physical and financial achievements under the Credit Guarantee Scheme during 2015-16**

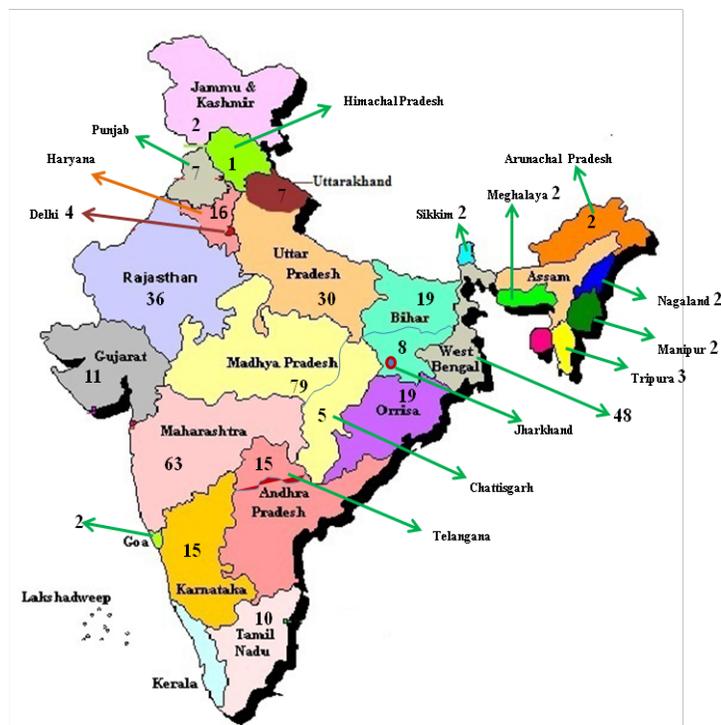
Sl. No	State	No. of Cases	Total Credit Guarantee cover sanctioned (Rs. in lakh)
1	Haryana	1	42.50
2	Rajasthan	2	39.10
3	Madhya Pradesh	3	207.40
4	Tamil Nadu	2	64.11
<b>Total</b>		<b>8</b>	<b>353.11</b>

## MOBILIZATION OF FARMER PRODUCER ORGANIZATIONS (FPOS)

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

As on date, against a target of 6.93 lakh farmers to be mobilized 4.94 lakh farmers have been identified and formed into 29,089 Farmer Interest Groups (FIGs). These FIGs further have been federated into FPOs and so far 410 FPOs have been registered and 284 are under the process of registration.

**Farmer Producer Organizations registered by SFAC  
(41 as on 31<sup>st</sup> March, 2016)**



**Table: State-wise details of status of No. of Farmers mobilization and No. of FPOs registration**

S. No	State	No. of Farmers			No. of FPOs		
		Mobilized	Under Mobilization	Total	Registered	Under the process of registration	Total
1	Andhra Pradesh	1729	5271	7000	0	7	7
2	Arunachal Pradesh	1750	0	1750	2	0	2
3	Bihar	14174	3826	18000	19	0	19
4	Chhattisgarh	13293	12707	26000	5	20	25
5	Delhi	3535	0	3535	4	0	4
6	Goa	1810	0	1810	2	0	2
7	Gujarat	18919	1081	20000	11	10	21
8	Haryana	11050	700	11750	16	9	25
9	Himachal Pradesh	3698	1152	4850	1	3	4
10	Jammu	3694	287	3981	1	2	3
11	Srinagar	3120	960	4080	1	3	4
12	Jharkhand	10009	0	10009	8	0	8
13	Karnataka	25904	58596	84500	15	67	82
14	Madhya Pradesh	85266	59734	145000	79	65	144
15	Maharashtra	70001	21499	91500	63	29	92
16	Manipur	2650	4300	6950	2	5	7
17	Meghalaya	2615	1135	3750	2	2	4
18	Mizoram	1700	1000	2700	0	3	3
19	Nagaland	1750	0	1750	2	0	2
20	Odisha	28121	10779	38900	19	23	42
21	Punjab	6288	0	6288	7	0	7
22	Rajasthan	44414	6086	50500	36	4	40
23	Sikkim	1876	0	1876	2	0	2
24	Tamil Nadu	9538	0	9538	10	1	11
25	Telangana	24539	0	24539	15	5	20
26	Tripura	2874	0	2874	3	1	4
27	Uttarakhand	6004	0	6004	7	0	7
28	Uttar Pradesh	33891	1109	35000	30	6	36
29	West Bengal	60301	9199	69500	48	19	67
<b>Total</b>		<b>494513</b>	<b>199421</b>	<b>693934</b>	<b>410</b>	<b>284</b>	<b>694</b>

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## KISAN MANDI, DELHI

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Kisan Mandi (KM) is a platform for direct sale of fruits and vegetables to wholesale and retail buyers in Delhi / NCR. SFAC has launched a Kisan Mandi at Delhi in October 2014, with the objective of linking farmers and FPOs to wholesale and retail buyers in the Fruits and Vegetables (F&V) segment. The Delhi Kisan Mandi has already begun its operations. Till date, more than 6870.34 MTs of fresh produce sourced directly from farmers and FPOs has been marketed to wholesale buyers, such as SAFAL, organized retailers, hotels and caterers etc.

SFAC has launched e-Kisan Mandi which trades in fresh produce over the internet for the first time in the country. Transactions are directly between producers and buyers, with no commission agents in the middle.



## PRICE STABILIZATION FUND (PSF)

DAC & F W has created a Price Stabilization Fund (PSF) with an initial corpus of Rs. 500 crore during year 2015 and Rs 900 crore for year 2016 for providing working capital and other expenses for procurement and distribution of perishable agricultural and horticultural commodities including potato with the objective of controlling price volatility, thereby protecting the interests of farmers and consumers. SFAC has been designated the fund Manager of PSF. As the designated central procurement agency, SFAC is also involved in the procurement of pulses and onion in the current procurement season for buffer stocking.

### i) Procurement of pulses:

SFAC has been directed by DAC&FW to undertake commercial procurement of pulses (Urad and Tur) in kharif-2015-16 for creating buffer stock to stabilize the market price of pulses for the benefit of consumers. SFAC targeted to procure 500 MT urad, 5,000 MT tur in kharif 2015-16 and 10000 MT chana in Rabi in 2016 through registered Farmer Producer Organizations (FPOs) as well as through APMC mandi auctions at quality norms and costing of incidentals prescribed by DAC&FW. Accordingly, SFAC has procured 3122.90 MT urad, 5258.05 MT tur. Further SFAC has been given a target of procuring 10,000 Mt chana and the procurement will commence shortly.

Pulses Procurement Under Price Stabilization Fund of Government of India				
Commodity	Madhya Pradesh (in MT)	Maharashtra (in MT)	Karnataka (in MT)	Total (in MT)
Kharif 2015-16				
Urad	3122.9			3122.90
Tur	3914.98	1140.42	202.65	5258.05
<b>Total</b>	<b>7037.88</b>	<b>1140.42</b>	<b>202.65</b>	<b>8380.95</b>



## ii) Procurement of Onion:

Small Farmers' Agribusiness Consortium is creating buffer stock of onion for stabilization of consumer prices in Delhi. DAC&FW has created a Price Stabilization Fund (PSF) with a corpus of Rs. 500 Crore during year 2015 and Rs. 900 Crore for year 2016 for providing working capital and other expenses for procurement and distribution of perishable agricultural and horticultural commodities including potato with the objective of controlling price volatility, thereby protecting the interests of farmers and consumers. Under PSF Scheme, SFAC proposes to create buffer stock of onion (approx. 10,000 MT) so that timely market intervention could be taken up to stabilize its price in the current financial year. SFAC will directly procure onion from farmers and will maintain a buffer stock for intervention in Delhi market during the lean months of August-October.



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## NATIONAL AGRICULTURE MARKET

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Cabinet Committee on Economic Affairs approved the Central Sector Scheme for Promotion of National Agriculture Market through Agri-Tech Infrastructure Fund (ATIF) for implementation during 2015-16 to 2017-18 on 1st July, 2015 by Department of Agriculture, Cooperation and Farmers' Welfare (DAC&FW) through Small Farmers' Agribusiness Consortium (SFAC) Accordingly, SFAC is implementing a Central Sector Scheme for development of National Agriculture Market (NAM) which is envisaged as a pan-India electronic trading portal to network the existing APMC and other market yards to create a unified national market for agricultural commodities. NAM will create a national network of physical markets which can be accessed online. It seeks to leverage the physical infrastructure of the markets through an online trading portal, enabling buyers situated even outside the State to participate in trading at the local level.

### Scheme Design

It is the objective to usher in reform of the agri marketing system and to provide farmers / producers with access to markets across the country. The scheme envisages implementation of NAM by setting up of an appropriate common e-market platform that would be deployable in selected 585 regulated wholesale markets in States / Union Territories (UTs) desirous of joining the e-platform. The scheme provides an initial allocation Rs.200 crore and comprises two components

- a) One time fixed grant subject to the ceiling of Rs. 30.00 lakh per market for related hardware including quality assaying equipments for 585 markets.
- b) Cost of software, for common e-platform and its customization to meet States' / UTs needs, annual maintenance, data centres, servers, training and administrative expenses. The software will be provided free of cost to the States / UTs.

The Scheme being linked to Agricultural marketing reforms, the States/ UTs need to undertake , mandatory reforms in their Agriculture Produce Marketing Committee (APMC) Acts in respect of following three areas; to avail the assistance under it ;

- i. single trading license to be valid across the State;
- ii. single point levy of market fee across the State; and
- iii. provision for e-auction / e-trading as a mode for price discovery to be facilitated by the State Agriculture Marketing Department / Board / APMCs /Regulated Market Committee (RMCs)

## Objectives:

The main objectives of the Scheme are;

- i.* to integrate regulated wholesale agriculture markets first at the level of the States and eventually across the country through a common online market platform, to facilitate pan India trade in agricultural commodities.;
- ii.* to streamline marketing transaction procedures and make them uniform across all markets to promote efficient functioning of the markets;
- iii.* to promote better marketing opportunities for sellers through online access to more buyers / markets, removal of information asymmetry between farmers and traders, better and real time price discovery based on actual demand and supply of agri-commodities, transparency in auction process, prices commensurate with quality of produce, online payment etc. that contribute to marketing efficiency;
- iv.* to establish quality assaying systems for quality assurance to promote informed bidding by buyers; and
- v.* to promote stable prices and availability of quality produce to consumers.

## Benefits / Outcome from NAM:

Once this system is implemented, it will provide a number of benefits to various stakeholders of the system. The following are some of the benefits:

Reduction in book keeping and reporting system- This system eliminates the need of preparing the number of reports (viz. Daily minimum, maximum and modal prices and arrival of commodities) at APMCs. The statements would be generated automatically.

➤ Monitoring and regulation of traders and commission agents – The APMC staff officers can easily monitor the activities of the traders and commission agents and regulate more effectively.

➤ Transparent – It will be completely transparent system and will not provide any scope of intentional / un-intentional manipulation of tendering / auctioning process.

➤ Improvement in market fee collection- It would help the APMC level officers in improving the market fee collection by means of accounting all the transactions that are taking place on NAM platform.

➤ Faster tender declaration- Presently tender declaration runs till late in night as there are thousands of LOTs. This system helps to declare the tenders for the LOTs within few minutes after close of the market even for thousands of LOTs in the market.

➤ Analysis and forecasting of the arrivals and prices – This helps to analyze the incoming and outgoing commodities, prices, arrivals and quality of the commodities and generate the useful reports for decision-making and forecasting.

## Timelines for implementation

SFAC will implement the national e-platform and will cover 400 and 185 markets during 2016-17 and 2017-18 respectively. SFAC will develop, operate and maintain the NAM platform with technical support from the Strategic Partner viz. M/s Nagarjuna Fertilizer and Chemicals Limited, who have been selected as Strategic Partner (SP) for implementation of NAM through an e-procurement process.

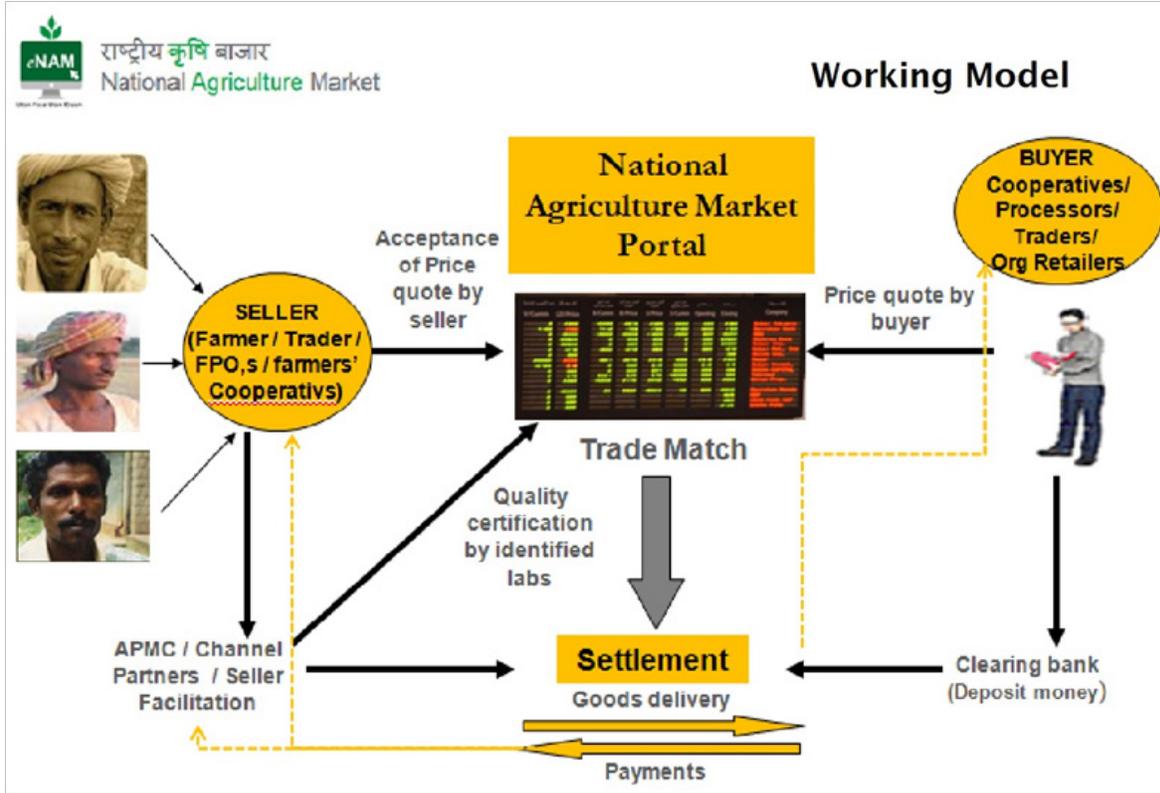
**Table: Details of Timelines for implementation of NAM**

Sr. No.	Particulars	Time-lines
1.	Development of electronic trading portal	By 01.04.2016
2.	Pilot Launch in 21 Markets	On 14.04.2016
3.	Roll out of software in 200 Markets	By 30.09.2016
4.	Roll out of software in next 200 Markets	By 31.03.2017
5.	Roll out of software in remaining 185 Markets	By 31.03.2018

Till 31st March 2016, Ministry of Agriculture, Cooperation & Farmers' Welfare, GOI has accorded in principle approval to the proposals of Gujarat, Andhra Pradesh, Telangana, Jharkhand, Chhattisgarh, Madhya Pradesh, Chandigarh, Rajasthan, Haryana, Himachal Pradesh, Maharashtra and Uttar Pradesh for integration of 365 selected markets with the National Agriculture Market.

Pilot launch of NAM portal in 21 markets across 08 States is planned on 14.04.2016.





## Annexure – I

### LIST OF EX-OFFICIO MEMBERS

#### A. (I) Promoter Members - Govt. of India

1.	Hon'ble Minister for Agriculture and Farmers' Welfare, Ministry of Agriculture and Farmers' Welfare, Krishi Bhawan, New Delhi – 110 001.	Ex-Officio Vice-President
2.	Secretary, Deptt. of Agriculture, Cooperation and Farmers' Welfare Ministry of Agriculture and Farmers' Welfare, Krishi Bhawan, New Delhi – 110 001	Ex-Officio Vice-President
3.	Secretary, Deptt. of Economic Affairs (Banking Division), Ministry of Finance, Jeevan Deep Building, Sansad Marg, New Delhi – 110 001	Ex-Officio Member (Nominated by the President of the Society)
4.	Principal Adviser (Agriculture) Planning Commission Yojana Bhawan, New Delhi – 110 001	Ex-Officio Member (Nominated by the President of the Society)
5.	Additional Secretary & Financial Adviser, Department of Agriculture, Cooperation and Farmers' Welfare, Ministry of Agriculture and Farmers' Welfare, Govt. of India, Krishi Bhawan, New Delhi.	Ex-Officio Member (Nominated by the President of the Society)
6.	Joint Secretary (NHM), Department of Agriculture, Cooperation and Farmers' Welfare, Krishi Bhawan, New Delhi.	Ex-Officio Member (Nominated by the President of the Society)
7.	Joint Secretary ( Marketing), Deptt. of Agriculture, Cooperation and Farmers' Welfare, Ministry of Agriculture and Farmers' Welfare, Krishi Bhawan, New Delhi – 110 001	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	

## A. (II) Promoter Members - Five Permanent Directors

10.	Deputy Governor Reserve Bank of India, Central Office, Shahid Bhagat Singh Road, Mumbai-400 001	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.	Chairman & Managing Director, Oriental Bank of Commerce, Head Office, E-Block, Harsh Bhawan, Connaught Place, New Delhi-110 001	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 - 560 002.	Elected Member
16.	Director, M/s Agri-Net Solutions Ltd., Ready Money Terrace, 4th Floor, Anni Beasant Road, Worli Naka, Mumbai-400 018.	Elected Member
17.	Vacant	
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-110 014	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
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### PERMANENT INVITEE

1.	Managing Director, Export-Import Bank of India, Centre One Building, Floor 21, World Trade Centre Complex, Cuffe Parade, Mumbai-400005.	Member
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## Annexure – II

### Details of beneficiaries of Venture Capital sanctioned and released to agri-business projects

(Rs. In lakh)

Sl. No.	State	Name of Bank	Name of project	Activity	VCA Sanctioned	VCA Released
1	Assam	Union Bank of India	M/s. Agarwala Rice Enterprises	Rice mill unit	47.19	47.19
2	Assam	Punjab National Bank	M/s. Krishna Cold Storage	Cold storage	113.56	113.56
3	Chhattisgarh	IDBI Bank	M/s. Rajesh Udyog	Dal mill	19.24	19.24
4	Chhattisgarh	Bank of Baroda	M/s. Surya Foods	Poha mill	8.42	8.42
5	Chhattisgarh	Bank of Baroda	M/s. B.G.D. Industries	Dall mill unit	24.70	24.70
6	Chhattisgarh	Bank of Baroda	M/s. Dheeraj Industries	Poha mill	14.30	14.30
7	Chhattisgarh	Punjab National Bank	M/s Awdhoot Dall Mill	Pulses processing unit	12.74	12.74
8	Chhattisgarh	Bank of India	M/s. Raghuv eer Industries	Poha mill	12.40	12.40
9	Chhattisgarh	Bank of Baroda	M/s. Siddharth Industries	Manufacturing of poha mill	15.41	15.41
10	Chhattisgarh	Bank of Baroda	M/s. Kukreja Enterprises	Manufacturing of milk products	23.40	23.40
11	Chhattisgarh	IDBI Bank	M/s. Goyal Feed Mill	Manufacturing and trading of poultry feed	7.02	7.02
12	Chhattisgarh	Bank of Baroda	M/s. Tulsi Industries	Poha mill	13.00	13.00

Sl. No.	State	Name of Bank	Name of project	Activity	VCA Sanctioned	VCA Released
13	Chhattisgarh	Bank of India	M/s. Narayana Food	Poha mill	18.49	18.49
14	Chhattisgarh	Bank of Baroda	M/s. Anuj Industries	Poha mill	8.49	8.49
15	Chhattisgarh	Bank of Baroda	M/s. Rajeshree Agro Foods Pvt. Ltd	Manufacturing of food products	33.80	33.80
16	Chhattisgarh	Bank of Baroda	M/s. Ramkripa Udyog	Pulses processing unit	11.96	11.96
17	Chhattisgarh	Bank of Baroda	M/s. Radha Rani Industries	Poha mill	19.50	19.50
18	Chhattisgarh	Bank of Baroda	M/s. Sumir Industries	Poha mill	24.79	24.79
19	Chhattisgarh	Bank of Baroda	M/s. Sona Food Products	Poha mill	22.83	22.83
20	Chhattisgarh	Bank of Baroda	M/s. Shree Hari Poha Mill	Poha mill	8.36	8.36
21	Chhattisgarh	IDBI Bank	M/s. Preet Industries	Poha mill	17.80	17.80
22	Chhattisgarh	Indian Overseas Bank	M/s. Om Cold Storage	Cold storage	38.17	38.17
23	Chhattisgarh	Union Bank of India	M/s. Sushil Poha Industries	Poha mill	15.60	15.60
24	Chhattisgarh	IDBI Bank	M/s. Shyam Rice Industries	Rice mill	10.40	10.40
25	Chhattisgarh	State Bank of India	M/s. Maa Ambey Rice Mill	Rice mill	6.80	6.80
26	Chhattisgarh	Dena Bank	M/s. Jai Annapurna Food Products	Trading and processing of food grains	18.20	18.20
27	Chhattisgarh	State Bank of India	M/s. J.B. Traders	Poha mill	15.08	15.08
28	Chhattisgarh	Dena Bank	M/s. Moti Shankar Udyog	Cattle feed	10.52	10.52

Sl. No.	State	Name of Bank	Name of project	Activity	VCA Sanctioned	VCA Released
29	Chhattisgarh	Bank of Baroda	M/s. Priya Food	Poha mill	15.01	15.01
30	Chhattisgarh	Bank of Baroda	M/s. Sakti Corporation	Dall mill	13.52	13.52
31	Chhattisgarh	Bank of Baroda	M/s. S.K.G. Industries	Chana manufacturing unit	23.83	23.83
32	Chhattisgarh	Bank of Baroda	M/s. Jay Gopal Industries	Poha mill	20.71	20.71
33	Chhattisgarh	Dena Bank	M/s. Shri Laxmi Agro Industries	Rice mill	14.30	14.30
34	Chhattisgarh	Bank of Baroda	M/s. Aman Dall Mill	Processing of pulses	21.06	0
35	Chhattisgarh	Central Bank of India	M/s. Deep Udyog	Dall Mill	11.07	0
36	Chhattisgarh	Bank of Maharashtra	M/s. R.R. Food Industries	Manufacturing of roasted channa	8.66	0
37	Chhattisgarh	Bank of India	M/s. Shree Guruvandan Udyog	Poha mill	20.77	0
38	Chhattisgarh	IDBI Bank Ltd	M/s. Patel Rice Mill	Rice mill	2.99	0
39	Chhattisgarh	Bank of India	M/s. Shri Krishna Dairy	Milk processing unit	32.97	0
40	Chhattisgarh	Oriental Bank of Commerce	M/s. Neetu Traders	Poha mill	9.93	0
41	Chhattisgarh	Bank of Baroda	M/s. Laxmi Industries	Poha mill	23.40	0
42	Chhattisgarh	IDBI Bank Ltd	M/s D.D. Rice Mill	Rice mill	13.33	0
43	Chhattisgarh	Bank of Baroda	M/s. Shri Laj Industries	Poha mill	13.13	0

Sl. No.	State	Name of Bank	Name of project	Activity	VCA Sanctioned	VCA Released
44	Chhattisgarh	Bank of India	M/s. Shri Shakti Industries	Dall mill	21.11	0
45	Chhattisgarh	Dena Bank	M/s. Jai Bhagwan Industries	Rice mill	9.36	0
46	Gujarat	Bank of Baroda	M/s. Shrinathiji Cold Storage	Cold Storage	39.00	39.00
47	Gujarat	State Bank of India	M/s. Kohinoor Food Industries	Dehydrated onion	46.00	46.00
48	Gujarat	State Bank of India	M/s. C.R. Cold Storage	Cold storage	39.00	39.00
49	Gujarat	Bank of Baroda	M/s. Kishan Cotton	Cotton ginning & processing unit	48.09	48.09
50	Gujarat	Bank of Baroda	M/s. Venus Dehydrates	Dehydration onion garlic	7.67	7.67
51	Gujarat	Bank of India	M/s. Kailash Cotton Industries	Cotton ginning and processing	49.40	49.40
52	Gujarat	Punjab & Sind Bank	M/s. Himalay Ice Cream Products	Manufacturing of ice cream products	8.04	8.04
53	Gujarat	State Bank of India	M/s. Universal Foods	Dehydrated onion & garlic	41.00	41.00
54	Gujarat	State Bank of India	M/s. Galaxy Foods	Dehydrated onion & garlic	39.00	39.00
55	Gujarat	Dena Bank	M/s. I Foods	Dehydrated onion & garlic	26.00	26.00
56	Gujarat	Bank of Baroda	M/s. Bonville Foods Pvt. Ltd	Manufacturing of peanut butter	35.72	35.72
57	Gujarat	Bank of Baroda	M/s. M.S. Poultry Farm	Poultry farm	19.77	19.77
58	Gujarat	Dena Bank	M/s. Mira Foods	Dehydrated onion garlic	16.64	16.64

Sl. No.	State	Name of Bank	Name of project	Activity	VCA Sanctioned	VCA Released
59	Gujarat	Bank of Baroda	M/s. Sunbeam Cashew Industries	Cashew Nuts	23.50	23.50
60	Gujarat	Central Bank of India	M/s. Hariom Agri International Pvt. Ltd	Cashew Nuts	45.50	45.50
61	Gujarat	Bank of Baroda	M/s Shree Laxmi Guar Gum Industries	Guar Gum	50.00	50.00
62	Gujarat	Bank of India	M/s. Brahmani Cold Storage	Cold storage	34.26	34.26
63	Gujarat	Bank of India	M/s. Sharanam Foods	Coconut water	6.59	6.59
64	Gujarat	Indian Bank	M/s. Mapple Foods Pvt. Ltd	Manufacturing of dry dosa and khakhra	18.20	18.20
65	Gujarat	Bank of Baroda	M/s. Madhav Gum Industries	Processing of guar gum	50.00	0
66	Gujarat	Dena Bank	M/s. Maruti Agro Industries	Processing of food grains wheat, pulses & spices	34.58	0
67	Gujarat	Central Bank of India	M/s. Himalaya Industries	Processing of ground nuts	25.48	0
68	Gujarat	Bank of Baroda	M/s. Kishan Gum Industries	Guar Gum	30.00	0
69	Gujarat	Bank of Baroda	M/s. Manas Oil Industries	Manufacturing of cotton seed oil & cakes	27.82	0
70	Gujarat	Bank of Baroda	M/s. Balaji Agro Industries	Grinding and processing of spices	5.00	0
71	Gujarat	Central Bank of India	M/s. Royal Vegetables Preservation Co	Cold Storage	41.00	0

Sl. No.	State	Name of Bank	Name of project	Activity	VCA Sanctioned	VCA Released
72	Gujarat	Dena Bank	M/s. Sahjanand Cotton Industries	Cotton ginning and pressing	50.00	0
73	Gujarat	Bank of Baroda	M/s. Kisan Industries	Processing of cotton, seed oil & oil cakes	21.78	0
74	Haryana	State Bank of Patiala	M/s. GRT Overseas	Rice Sheller	14.04	14.04
75	Haryana	State Bank of Patiala	M/s. Shri Ganga Bishan Cotton Mills	Cotton Ginning unit	17.50	17.50
76	Haryana	Canara Bank	M/s. Prem Chand Cotton & Oil Mills	Oil milling and cotton ginning	47.86	47.86
77	Haryana	State Bank of Patiala	M/s. Pratibha Foods	Processing of mushroom, baby corn, sweet corn, tomato puree, fruit cocktail	15.60	15.60
78	Haryana	Oriental Bank of Commerce	M/s. Uklana Oil & Gen Mills	Manufacturing and trading in oil, oil cakes, refined	6.19	0
79	Haryana	State Bank of India	M/s. Madhav Fresh Foods	Mushroom farming and cultivation	41.86	0
67	Gujarat	Central Bank of India	M/s. Himalaya Industries	Processing of ground nuts	25.48	0
80	Haryana	Punjab National Bank	M/s. Raj Lakshmi Cashew LLP	Cashew Nut	23.07	0
81	Haryana	Punjab National Bank	M/s. Virk Agro Foods	Rice mill	14.25	0
82	Haryana	State Bank of India	M/s. Decibel Biotech	Ayurvedic Medicines	19.81	0

Sl. No.	State	Name of Bank	Name of project	Activity	VCA Sanctioned	VCA Released
83	Himachal Pradesh	State Bank of India	M/s. Della Natura Foods and Beverages	Processing of Fruits & vegetables and herbs	25.70	25.70
84	Himachal Pradesh	State Bank of Patiala	M/s. Mehra Sons Dairy Farm	Milk processing unit	27.00	27.00
85	Himachal Pradesh	Punjab National Bank	M/s. Shobla Food Products	Milk processing unit	15.31	15.31
86	Himachal Pradesh	Central Bank of India	M/s. Malana Organic Fruit and Vegetables Processing Unit	Processing of organic fruit and vegetables	44.00	0
87	Himachal Pradesh	State Bank of India	M/s. Marwah Bakers and Confectioners	Pulses processing	11.94	0
88	Jammu & Kashmir	Jammu & Kashmir Bank Ltd	M/s. Say Infra and Storage Pvt. Ltd	Controlled Atmosphere cold storage	159.16	159.16
89	Jharkhand	Bank of India	M/s. Sagar Farm Fresh	Processing of fruits & vegetables	7.01	0
90	Karnataka	Corporation Bank	M/s. Mahamaya Cashew	Cashew nuts	41.68	41.68
91	Karnataka	Karnataka State Financial Corporation	M/s. Techno Foods	Raisin Processing unit	3.50	3.50
92	Karnataka	Syndicate Bank	M/s. A1 Products	Processing of raw cashew nuts	13.40	13.40
93	Karnataka	Syndicate Bank	M/s. Veera Vittala	Processing of raw cashew nuts	3.70	3.70
94	Karnataka	Canara Bank	M/s. Kadamba Cannery	Processing of slices, pulps and juices from fruits pineapple & mango etc	19.99	19.99

Sl. No.	State	Name of Bank	Name of project	Activity	VCA Sanctioned	VCA Released
95	Karnataka	Canara Bank	M/s. Mahalin- geshwara Cashews	Processing of raw cashew nuts	10.79	10.79
96	Karnataka	Syndicate Bank	M/s. Allen Industries	Processing of raw cashew nuts	21.14	21.14
97	Karnataka	Corporation Bank	M/s. Planet Cashew Industries	Processing of raw cashew nuts	50.00	50.00
98	Karnataka	Bank of Baro- da	M/s. Shiva Cotton Industries	Cotton ginning & processing unit	50.00	50.00
99	Karnataka	Canara Bank	M/s. Jyeshtha Cashew Nut Industries	Processing cashew	24.97	24.97
100	Karnataka	State Bank of India	M/s. Deepak Exports	Processing of raw cashew nuts	28.00	28.00
101	Karnataka	Corporation Bank	M/s. Komal Cashews	Processing of raw cashew nuts	31.36	31.36
102	Karnataka	Canara Bank	M/s. Anitha Cashews	Processing of raw cashew nuts	10.19	0
103	Karnataka	Punjab National Bank	M/s. Sri Patil Agrotech	Cold Storage	32.47	0
104	Kerala	Kerala Financial Corporation	M/s. Kaipuzha Coconut Producer Company Ltd	Coconut tree based neera production and allied products	18.65	0
105	Kerala	Canara Bank	M/s. Nanma Coconut Industries	Desiccated coconut and coconut vinegar	11.60	0
106	Madhya Pradesh	Bank of Baro- da	M/s. Kalindi Fibers	Cotton pressing unit	31.13	31.13
107	Madhya Pradesh	Bank of Baro- da	M/s. Mittal Cot Fibers	Ginning & pressing of cotton	50.00	50.00

Sl. No.	State	Name of Bank	Name of project	Activity	VCA Sanctioned	VCA Released
108	Madhya Pradesh	Bank of Baroda	M/s. Surendra Pulses	Processing of pulses	19.52	19.52
109	Madhya Pradesh	Central Bank of India	M/s. Siddhi Vinayak Agro Industries	Manufacturing of briquette (bio fuel) from agricultural and forest waste	21.66	21.66
110	Madhya Pradesh	Punjab National Bank	M/s. Sai Bio Fuel	Manufacturing of biofuel from biomass briquettes	17.42	17.42
111	Madhya Pradesh	Bank of India	M/s. Agro Coal Industries	Manufacturing of Coal Briquette	13.54	13.54
112	Madhya Pradesh	State Bank of India	M/s. Ratna Cot Fibers	Ginning & pressing of cotton	50.00	50.00
113	Madhya Pradesh	Punjab National Bank	M/s. NPK Agro Products	Banana ripening	13.49	13.49
114	Madhya Pradesh	Corporation Bank	M/s. G.K. Warehouse & Cold Storage	Cold storage	18.57	18.57
115	Madhya Pradesh	Bank of Baroda	M/s. Shri Siddhivinayak Enterprises	Pulses processing unit	13.63	13.63
116	Madhya Pradesh	State Bank of India	M/s. Pankaj Pisai	Custom hiring	1.72	1.72
117	Madhya Pradesh	State Bank of India	M/s. Shailendra Raghuvanshi	Custom hiring	1.50	1.50
118	Madhya Pradesh	Bank of India	M/s. Ranjana Patidar	Custom hiring	2.60	2.60
119	Madhya Pradesh	State Bank of India	M/s. Sachin Raghuvanshi	Custom hiring	1.50	1.50

Sl. No.	State	Name of Bank	Name of project	Activity	VCA Sanctioned	VCA Released
120	Madhya Pradesh	UCO Bank	M/s. Deviram Cold Storage Evam Ice Factory	Preservation of potatoes	30.00	30.00
121	Madhya Pradesh	Bank of Baroda	M/s. Radha Krishna Logistics	Manufacturing of wheat flour	26.26	26.26
122	Madhya Pradesh	Bank of Baroda	M/s. Mahalaxmmi Agroo	Manufacturing of dalia, rawa, fada and wheat flour	45.50	45.50
123	Madhya Pradesh	Bank of Baroda	M/s. Krishna Oil Industries	Manufacturing of neem oil and neem cake	21.70	21.70
124	Madhya Pradesh	Bank of Baroda	M/s. Keshav Ice & Cold Storage	Cold Storage	39.00	39.00
125	Madhya Pradesh	Bank of Baroda	M/s. Ariba Foods Pvt. Ltd	Manufacturing of frozen food products	13.00	0
126	Madhya Pradesh	Bank of India	M/s. Shiv Kamal Cold Storage	Cold Storage	25.35	0
127	Madhya Pradesh	Central Bank of India	M/s. Flamex Foods & Drinks Pvt. Ltd	Processing of isabgol	18.20	0
128	Madhya Pradesh	Bank of Baroda	M/s. Radhika Cold Storage	Cold Storage	20.63	0
129	Madhya Pradesh	Bank of Baroda	M/s. Jagdamba Flour Mill	Wheat flour mill	18.60	0
130	Madhya Pradesh	Bank of Baroda	M/s. Shree Aarti Enterprises	Cotton ginning and pressing	50.00	0
131	Madhya Pradesh	Bank of Baroda	M/s. Jai Gajanan Foods	Grain grading & flour unit	9.15	0

Sl. No.	State	Name of Bank	Name of project	Activity	VCA Sanctioned	VCA Released
132	Maharashtra	State Bank of India	M/s. Anand Agro Industries	Manufacturing of chilli powder/ turmeric powder/ dhania powder/ garam masala pappad & Indian spices	27.00	27.00
133	Maharashtra	Bank of Maharashtra	M/s. Safpro Industries Pvt. Ltd	Processing of sweet corn, baby corn	8.36	8.36
134	Maharashtra	State Bank of India	M/s. Shree Krishna Agro	Extraction of oil from cotton seed and manufacturing of cotton cake	49.74	49.74
135	Maharashtra	Bank of Baroda	M/s. Shreejee Cotex	Cotton ginning & processing unit	43.71	43.71
136	Maharashtra	Union Bank of India	M/s. Arihant Agrotech	New Cold storage	13.85	13.85
137	Maharashtra	State Bank of India	M/s. Asati Cold	Cold Storage	30.38	30.38
138	Maharashtra	Bank of Maharashtra	M/s. Shivshkati Cold Storage	Multi chamber cold storage with cleaning, grading, packaging of raisin (dry grapes)	2.80	2.80
139	Maharashtra	Bank of Maharashtra	M/s. Saraswati Cold Storage	Cold Storage for potato, ginger, turmeric etc	15.00	15.00
140	Maharashtra	Bank of Maharashtra	M/s. Ganesh Agro Industries	Processing unit of pulses	45.50	45.50
141	Maharashtra	Bank of Baroda	M/s. Mittal Fibers	Cotton ginning and Pressing unit	50.00	50.00

Sl. No.	State	Name of Bank	Name of project	Activity	VCA Sanctioned	VCA Released
142	Maharashtra	Bank of Baroda	M/s. Kirti Industries	Dall Mill Unit	44.87	44.87
143	Maharashtra	IDBI Bank	M/s. Vedant Industries	Manufacturing of cotton seed oil and other derived products as cotton	23.24	23.24
144	Maharashtra	State Bank of India	M/s. Krishna Kisan Vikas Kendra	Manufacturing of spices	27.11	27.11
145	Maharashtra	Dena Bank	M/s. JSRM Foods	Rice parboiling unit boiled	50.00	50.00
146	Maharashtra	Oriental Bank of Commerce	M/s. Mahajyoti Food Processors	Food Processing unit	17.52	17.52
147	Maharashtra	Bank of Maharashtra	M/s. Bhandari Agro Processing Industries	Processing of raisins	49.56	49.56
148	Maharashtra	Bank of Baroda	M/s. Rajrajes-hwar Cotton Industries	Cotton ginning & pressing unit	50.00	50.00
149	Maharashtra	State Bank of Hyderabad	M/s. Glow Foods	Manufacturing of fruit pulps, fruit bars, ketchup & sauces, fruit drink	28.86	28.86
150	Maharashtra	Canara Bank	M/s. Balaji Agrotech	Cold Storage (Raisin processing)	10.00	10.00
151	Maharashtra	State Bank of India	M/s. Anmol Food Products	Manufacturing of spices, chilly, ginger, turmeric, oils, oleoresin & allied food products	15.35	15.35
152	Maharashtra	Union Bank of India	M/s. Ananda Agro Foods	Processing fruits, milk sweet corn	18.64	18.64

Sl. No.	State	Name of Bank	Name of project	Activity	VCA Sanctioned	VCA Released
153	Maharashtra	Bank of Baroda	M/s. Shtyam Agro Industries	Cotton ginning & pressing unit	48.09	48.09
154	Maharashtra	Union Bank of India	M/s. Man-mandir Milk & Agro Products Pvt. Ltd	Collection & Processing Milk & Milk Products	39.60	39.60
155	Maharashtra	State Bank of Hyderabad	M/s. Laxmi Delintors Pvt. Ltd	Manufacturing of edible oil	21.54	21.54
156	Maharashtra	Canara Bank	M/s. Mahalaxmi Cashew Industries	Processing of raw cashew nuts	27.44	0
157	Maharashtra	State Bank of India	M/s. Digvijay Multi Enterprises	Manufacturing of Jaggery	32.50	0
158	Maharashtra	Canara Bank	M/s. Riday Jaggery Agro Industries	Manufacturing of Jaggery	12.35	0
159	Maharashtra	Union Bank of India	M/s. B.K. Spices & Flours	Spices Processing	23.56	0
160	Maharashtra	Union Bank of India	M/s. Omkar Agro Industries	Manufacturing of all kinds of pulses	23.62	0
161	Maharashtra	Central Bank of India	M/s. Shree Radhe Foods Products	Rice mill	35.62	0
162	Maharashtra	Bank of India	M/s. Nature Rich Foods	Manufacturing of all types of sauces, chutneys & culinary paste	48.02	0
163	Maharashtra	State Bank of India	M/s. Sancheti Family Foods (India) Pvt. Ltd	Processing of various vegetables and fruits	17.30	0

Sl. No.	State	Name of Bank	Name of project	Activity	VCA Sanctioned	VCA Released
164	Maharashtra	Bank of Maharashtra	M/s. Farmer Cold Storage	Multi chamber cold storage with PHM	50.00	0
165	Maharashtra	Union Bank of India	M/s. Mamta Industries	Sesame seed hulling unit & processing of seeds	16.75	0
166	Maharashtra	Corporation Bank	M/s. Shri Shriniwas Traders	Sorting, grading and preservation infrastructure	50.00	0
167	Maharashtra	State Bank of India	M/s. Maulli Agro Foods	Coconut powder	9.54	0
168	Punjab	State Bank of Patiala	M/s. Arora Industries	Milk Products Unit	14.58	14.58
169	Punjab	Central Bank of India	M/s. Ram Mushroom Farm	Cultivation of button mushroom under controlled atmospheric conditions	12.96	0
170	Rajasthan	State Bank of India	M/s.Ratna Cold Storage	Preservation of potatoes and apples	40.00	40.00
171	Rajasthan	Bank of Baroda	M/s. R.C. Jain & Sons	Processing, manufacturing, grinding, grading, cleaning of all kinds of spices	22.10	22.10
172	Rajasthan	Bank of Baroda	M/s. Bhurat Products	Manufacturing, processing, cleaning, sorting, grinding of all kinds of spices & pulses	44.20	44.20
173	Rajasthan	Bank of Baroda	M/s. Aman International	Processing & roasting of guar gum chorma	10.60	10.60

Sl. No.	State	Name of Bank	Name of project	Activity	VCA Sanctioned	VCA Released
174	Rajasthan	Bank of Baroda	M/s. Geeta Agro Industries	Manufacturing and processing of all kinds of spices	45.50	45.50
175	Rajasthan	State Bank of India	M/s. Almighty Agro Industries	Manufacturing of aloe vera and amla juice	13.20	13.20
176	Rajasthan	Canara Bank	M/s. G.P. Industries	Manufacturing and trading of guar gum, churi and korma	25.00	25.00
177	Rajasthan	Bank of Baroda	M/s. R.G. Foods	Grading, cleaning and grinding of spices	5.25	5.25
178	Rajasthan	Union Bank of India	M/s. Tanishka Agro Industries	Manufacturing of guar gum, churi and korma	27.24	27.24
179	Rajasthan	State Bank of Bikaner & Jaipur	M/s. J.S. International	Cultivation of button mushroom under controlled atmospheric conditions	12.96	0
180	Rajasthan	Bank of Baroda	M/s. Shree Balaji Udhyog	Manufacturing and trading of dal	11.83	11.83
181	Rajasthan	State Bank of Bikaner & Jaipur	M/s. Tirupati Agro Industries	Flour mill	28.85	28.85
182	Rajasthan	Bank of Baroda	M/s. Rahul Oil & Flour Mill	Spices	32.50	32.50
183	Rajasthan	Allahabad Bank	M/s. Sahaj Inclusive Opportunities (India) Pvt. Ltd	Collection and primary processing of milk	27.12	27.12

Sl. No.	State	Name of Bank	Name of project	Activity	VCA Sanctioned	VCA Released
184	Rajasthan	Bank of Baroda	M/s. Vijay Laxmi Industries	Cleaning, sorting and grading of groundnut	26.00	26.00
185	Rajasthan	Corporation Bank	M/s. Vishnu Oil & Dall Mill	Processing, grading and sorting of pulses	8.84	8.84
186	Rajasthan	State Bank of Bikaner & Jaipur	M/s. Bio Sols India Pvt. Ltd	Manufacturing of all kinds of herbal products	50.00	50.00
187	Rajasthan	Union Bank of India	M/s. P.C. Industries	Cleaning, sorting, grading packing unit of spices	20.41	20.41
188	Rajasthan	IDBI Bank Ltd	M/s. Celofe Pvt. Ltd	Dairy processing unit cheese processing and packing	27.00	0
189	Rajasthan	Corporation Bank	M/s. Laxmi Cold Storage & Warehouse	Cold Storage	23.08	0
190	Rajasthan	State Bank of Bikaner & Jaipur	M/s. Shyam Gum Industries	Guar Gum split churi, korma	26.00	0
191	Rajasthan	State Bank of Bikaner & Jaipur	M/s. R.B. Industries	Mustard oil & khal	49.70	0
192	Rajasthan	Dena Bank	M/s. Sachiyay Maa Cottess	Cotton, ginning and pressing	30.50	0
193	Rajasthan	Dena Bank	M/s. H.G. Cotton Industries	Cotton ginning and pressing	43.77	0
194	Tamil Nadu	Canara Bank	M/s. PAR Coco Products	Desiccated coconut powder	20.97	20.97

Sl. No.	State	Name of Bank	Name of project	Activity	VCA Sanctioned	VCA Released
195	Tamil Nadu	State Bank of Hyderabad	M/s. The Global Food Products	Desiccated coconut	30.30	30.30
196	Tamil Nadu	IDBI Bank Ltd	M/s. VRD Best Food Pvt. Ltd	Growing processing and export of gherkins	10.66	0
197	Telangana	Punjab National Bank	M/s. ABL Bio Sciences Pvt. Ltd	Seed processing unit	50.00	50.00
198	Tripura	State Bank of India	M/s Mothers Food Products	Manufacturing and processing of ajwain pachak, ginger and amla candy	20.41	20.41
199	Uttar Pradesh	Punjab National Bank	M/s. Sahu Khan Chand Cold Storage & Allied Industries	Cold Storage	31.79	31.79
200	Uttar Pradesh	State Bank of India	M/s. Sabya Sanchi Cold Storage	Multi purpose cold storage for preservation	28.60	28.60
201	Uttar Pradesh	Canara Bank	M/s. Chahar Cold Storage Pvt. Ltd	Preservation of potatoes	48.89	48.89
202	Uttar Pradesh	Canara Bank	M/s. Maa Vaishno Fruit Preservation Pvt. Ltd	Banana ripening	12.23	12.23
203	Uttar Pradesh	Punjab National Bank	M/s. Jeevanram Cold Storage & General Mills	Cold Storage	12.37	12.37
204	Uttar Pradesh	Bank of India	M/s. Shri Radha Krishna Cold Storage & Ice Factory	Cold Storage	28.11	28.11

Sl. No.	State	Name of Bank	Name of project	Activity	VCA Sanctioned	VCA Released
205	Uttar Pradesh	Syndicate Bank	M/s. M.S. Badhotiya Sheet-grah Pvt. Ltd	Cold storage	21.00	21.00
206	Uttar Pradesh	Bank of India	M/s. Narain Dass Sheetgrah Pvt. Ltd	Cold storage	26.00	26.00
207	Uttar Pradesh	Syndicate Bank	M/s. Kotki Cold Storage Pvt. Ltd	Cold storage	45.14	45.14
208	Uttar Pradesh	Union Bank of India	M/s. Behari Coldss Pvt. Ltd	Cold storage	40.00	40.00
209	Uttar Pradesh	Canara Bank	M/s. Pawan Jeevani & Sons	Poultry layer farm	16.73	16.73
210	Uttar Pradesh	Canara Bank	M/s. M.L. Kushwah Ice & Cold Storage Pvt. Ltd	Cold storage	17.50	17.50
211	Uttar Pradesh	Punjab National Bank	M/s. DSM Poultry & Feeds	Poultry farm	30.14	30.14
212	Uttar Pradesh	Canara Bank	M/s. Chhatrapal Dubey Cold Storage	Preservation of agriculture produce in cold storage	37.44	37.44
213	Uttar Pradesh	Canara Bank	M/s. Satwik Feeds	Poultry feeds	50.00	50.00
214	Uttar Pradesh	Syndicate Bank	M/s. Bharat Poultries	Poultry farm & dairy products	10.38	10.38
215	Uttar Pradesh	Bank of India	M/s. Mahalaxmi Prabhuprem Flour Mills	Flour Mill	22.00	22.00
216	Uttar Pradesh	Union Bank of India	M/s. Charaiweti Agro Farms	Poultry farm	13.73	13.73

Sl. No.	State	Name of Bank	Name of project	Activity	VCA Sanctioned	VCA Released
217	Uttar Pradesh	Canara Bank	M/s. SSK Flour Mills	Roller flour mill	48.05	0
218	Uttar Pradesh	Canara Bank	M/s. Javitri Devi Sheetgrah Pvt. Ltd	Cold Storage	39.00	0
219	Uttar Pradesh	Central Bank of India	M/s. Kirawli Cold Storage Pvt. Ltd	Cold Storage	20.00	0
220	Uttar Pradesh	Bank of Baroda	M/s. Mohd. Ayub Shahid and Company	banana ripening	6.92	0
221	Uttar Pradesh	Canara Bank	M/s.B.G. Sheetgrah Pvt. Ltd	Cold Storage	23.08	0
222	Uttar Pradesh	Canara Bank	M/s. Madhav Cold Storage	Cold Storage	42.26	0
223	Uttarakhand	Canara Bank	M/s. P.K. Industries	Rice Mill	32.90	32.90
224	Uttarakhand	Union Bank of India	M/s. Om Food Products	Paddy processing unit	49.32	49.32
225	Uttarakhand	Central Bank of India	M/s. Maakriti Industry	Manufacturing of besi quality pulses	18.10	0
<b>Total</b>					<b>5850.23</b>	<b>4197.38</b>

## Annexure – III

### Details of DPRs prepared with names of empanelled consultants under PDF of VCA Scheme

Sl. No.	Name of the Projects	States	Activity	Consultants
1	M/s. New Mahalaxmi Traders	Maharashtra	Agri Processing	Bhutada Mundada
2	M/s. Kasturi Food Products	Maharashtra	Food Processing	Bhutada Mundada
3	M/s. Shri Balaji Fruit & Vegetables Processing Industries	Maharashtra	Agri Processing	Bhutada Mundada
4	M/s. Mahalaxmi Agro Industries	Maharashtra	Agri Processing	Bhutada Mundada
5	M/s. Siddhivinayak Agrotech Cold Storage	Maharashtra	Cold storage	Bhutada Mundada
6	M/s. Shri Ram Cold Stroage & Agrotech	Maharashtra	Agri Processing	Bhutada Mundada
7	M/s. Navkar Cold Storage Pvt.Ltd	Maharashtra	Cold storage	Bhutada Mundada
8	M/s. B.K. International	Maharashtra	Food Processing	Bhutada Mundada
9	M/s. Kamlesh Agro Products	Maharashtra	Agri Processing	Bhutada Mundada
10	M/s. Venmah Agro Pvt. Ltd	Maharashtra	Agri Processing	Bhutada Mundada
11	M/s. Kisan Mitra Cold Storage Pvt. Ltd	Maharashtra	Cold storage	Bhutada Mundada
12	M/s. Shree Diamond Cold Storage Pvt. Ltd	Maharashtra	Cold storage	Bhutada Mundada
13	M/s. Jain Spices & Agro Products Pvt. Ltd	Maharashtra	Agri Processing	Bhutada Mundada

Sl. No.	Name of the Projects	States	Activity	Consultants
14	M/s. Mahadev Cotton & Press Industries	Rajasthan	Cotton Industries	Vishal Boob
15	M/s. Maa Kripa Ginning	Rajasthan	Ginning	Vishal Boob
16	M/s. Navrang Industries	Rajasthan	Agri Processing	Vishal Boob
17	M/s. Shree Kirshna Cold Storage	Madhya Pradesh	Cold storage	Sanjay B. Gupta
18	M/s. Shri Saikripa Cold Storage	Madhya Pradesh	Cold storage	Sanjay B. Gupta
19	M/s. B.J. Cold Store	Punjab	Cold storage	M.A. Consultant
20	M/s. Kala Agro Foods	Haryana	Agri Processing	M.A. Consultant
21	M/s. Him Cold Fruit Company	Himachal Pradesh	Cold Fruit Co.	M.A. Consultant
22	M/s. SSK Milk Food Pvt. Ltd	Uttar Pradesh	Agri Processing	Jain Agro Consultant
23	M/s. Mahalaxmi Paddy Products Pvt. Ltd	Uttar Pradesh	Agri Processing	Agarwal & Agarwal
24	M/s. Baba Ghanshyam Metals (Pvt.) Ltd.	Rajasthan	Agri Processing	Agarwal & Agarwal
25	M/s. Laxmi Rice Mill	Uttar Pradesh	Rice Mill	Agarwal & Agarwal
26	M/s. Gajanan Cotspin	Maharashtra	Cots Pin	Ashish Heda
27	M/s. P.M. Cot Fibres	Madhya Pradesh	Agri Processing	Pankaj Bansal
28	M/s. Shyam Fibres	Maharashtra	Agri Processing	Pankaj Bansal
29	M/s. Shubham Agro Industries	Maharashtra	Agri Processing	Modi & Agarwal
30	M/s. Aradhya Industries	Uttarakhand	Agri Processing	Batra & Sapra

Sl. No.	Name of the Projects	States	Activity	Consultants
31	M/s. Shree Jai Jagdambey Rice Mill	Uttarakhand	Rice Mill	Batra & Sapra
32	M/s. Narmada Sheit Grih	Madhya Pradesh	Cold Storage	Preveen Varshney
33	M/s. Ghunder Cold Storage Pvt.Ltd	Punjab	Agri Processing	SDVS
34	M/s. Raamesht Enterprises	Himachal Pradesh	Agri Processing	SDVS
35	M/s. Pathak Chilling & Cold Storage	Uttar Pradesh	Cold Storage	Singh Jain & Associates
36	M/s. Narayan Cotton Industries	Gujarat	Agri Processing	Fresh-O-Veg.
37	M/s. Diveel Cotton Industries	Madhya Pradesh	Agri Processing	Fresh-O-Veg.
38	M/s. Venkatesh Industries	Madhya Pradesh	Agri Processing	Fresh-O-Veg.
39	M/s. Priniti Foods Pvt. Ltd	Haryana	Food Processing	Fresh-O-Veg.
40	M/s. Nakoda Agrotech	Madhya Pradesh	Agri Processing	Fresh-O-Veg.
41	M/s. Mittal Cot Fibres	Madhya Pradesh	Cot Fibre	Modi & Aggrawal
42	M/s. Almighty Agro Industry	Rajasthan	Agro Processing	S. Misra & Associates
43	M/s. Monsoon Foods	Maharashtra	Agro Processing	R.S. Baste
44	M/s. Bhandari Agro Processing Industries	Maharashtra	Agro Processing	R.S. Baste
45	M/s. Fresh Fill Exports	Maharashtra	Agro Processing	R.S. Baste
46	M/s. Shri Mahalaxmi Agro Industries	Maharashtra	Agro Processing	Oriental Consultants
47	M/s. Kirti Industries	Maharashtra	Agro Processing	Ashish Heda & Associates
48	M/s. R.C. Jain & Sons	Rajasthan	Agro Processing	Jain Associates
49	M/s. Bhurat Products	Rajasthan	Agro Processing	Jain Associates

Sl. No.	Name of the Projects	States	Activity	Consultants
50	M/s. Jagdamba Agro Industries	Chhattisgarh	Agro Processing	Agrawal Bilthare & Associates
51	M/s. Shyam Rice Industries	Chhattisgarh	Food Processing	Sunil Keswani
52	M/s. Dheeraj Industries	Chhattisgarh	Food Processing	Sunil Keswani
53	M/s. Ram Kripa Udyog	Chhattisgarh	Food Processing	Sunil Keswani
54	M/s. Radha Rani Industries	Chhattisgarh	Food Processing	Sunil Keswani
55	M/s. Sakti Corporation	Chhattisgarh	Food Processing	Sunil Keswani
56	M/s. Preet Industries	Chhattisgarh	Food Processing	Sunil Keswani
57	M/s. Rajesh Udyog	Chhattisgarh	Food Processing	Sunil Keswani
58	M/s. Rajshree Agro Foods Pvt. Ltd.	Chhattisgarh	Food Processing	Sunil Keswani
59	M/s. Tulsi Industries	Chhattisgarh	Food Processing	Sunil Keswani
60	M/s. Kukreja Enterprises	Chhattisgarh	Food Processing	Sunil Keswani
61	Ms/. Sushil Poha Industries	Chhattisgarh	Food Processing	Sunil Keswani
62	M/s. BGD Industries	Chhattisgarh	Food Processing	Sunil Keswani
63	M/s. J.B. Traders	Chhattisgarh	Food Processing	Sunil Keswani
64	M/s. Krishna Oil Industries	Madhya Pradesh	Oil Mill	Pankaj Bansal & Associates
65	M/s. Mahalaxmi Agro	Madhya Pradesh	Agri Processing	Pankaj Bansal & Associates
66	M/s. Mittal Fibers	Madhya Pradesh	Agri Processing	Pankaj Bansal & Associates
67	M/s. Satyam Agro Industries	Madhya Pradesh	Agri Processing	Pankaj Bansal & Associates
68	M/s. Shiva Cotton Industries	Karnataka	Agri Processing	Pankaj Bansal & Associates
69	M/s. Radha Krishna Logistics	Madhya Pradesh	Agri Processing	Pankaj Bansal & Associates
70	M/s. C.R. Cold	Gujarat	Cold Storage	Gaudani Associates
71	M/s. Universal Foods	Gujarat	Food Processing	Gaudani Associates

Sl. No.	Name of the Projects	States	Activity	Consultants
72	M/s. Balaji Cold Storage	Gujarat	Cold Storage	Gaudani Associates
73	M/s. Galaxy Foods	Gujarat	Food Processing	Gaudani Associates
74	M/s. Kohinoor Foods Industries	Gujarat	Food Processing	Gaudani Associates
75	M/s. Jay Ambe Cotton Industries	Gujarat	Cotton Industry	Gaudani Associates
76	M/s. Prem Chand Cotton & Oil Mills	Haryana	Oil Mill	Rapid Consulting
77	M/s. Shri Ganga Bishan Cotton Mills	Haryana	Cotton Industry	Rapid Consulting
78	M/s. Kadamba Cannery	Karnataka	Cannery	B.L. Venkatesh
79	M/s. Vijay Laxmi Industry	Rajasthan	Agri Processing	Vishal Boob
80	M/s. Rajrajeshwar Cotton Industries	Maharashtra	Cotton Industry	Modi & Agrawal
81	M/s. Ratna Cot Fibers	Rajasthan	Cotton Industry	Modi & Agrawal
82	M/s. A1 Products	Karnataka	Agri Processing	M. Ravi Rao
83	M/s. Veera Vittala Exports	Karnataka	Exports	M. Ravi Rao
84	M/s. Moti Shankar Udyog	Chhattisgarh	Food Processing	Poonam Chand Jain & Ass.
85	M/s. Sona Food Products	Chhattisgarh	Food Processing	Poonam Chand Jain & Ass.
86	M/s. Sumir Industries	Chhattisgarh	Food Processing	Poonam Chand Jain & Ass.
87	M/s. Sabya Sanchi Cold Storage	Uttar Pradesh	Cold Storage	Dhawan Pandey & Ass.
88	M/s. Sahu Khan Chand Cold Storage & Allied Industries	Uttar Pradesh	Cold Storage	Dhawan Pandey & Ass.
89	M/s. Jeevan Ram Cold Storage & G.Mills	Uttar Pradesh	Cold Storage	Dhawan Pandey & Ass.
90	M/s. Om Cold Storage	Maharashtra	Cold Storage	N.C. Jain

Sl. No.	Name of the Projects	States	Activity	Consultants
91	M/s. Siddhi Vinayak Agro Industries	Madhya Pradesh	Agri Processing	Jain Agro Consultants
92	M/s. Devi Ram Cold Storage	Madhya Pradesh	Cold Storage	Jain Agro Consultants
93	M/s. Hira Industries	Rajasthan	Agri Processing	Adarsh Jain & Company
94	M/s. Mahamaya Dal Mill	Chhattisgarh	Dal Mill	Adarsh Jain & Company
95	M/s. Awdhoot Dal Mill	Chhattisgarh	Dal Mill	Adarsh Jain & Company
96	M/s. Raghuvver Industries	Chhattisgarh	Agri Processing	Adarsh Jain & Company
97	M/s. Narayan Food Processing	Chhattisgarh	Food Processing	Adarsh Jain & Company
98	M/s. Priya Food	Chhattisgarh	Food Processing	Adarsh Jain & Company
99	M/s. SKG Industries	Chhattisgarh	Agri Processing	Adarsh Jain & Company
100	M/s. Anuj Industries	Chhattisgarh	Agri Processing	Adarsh Jain & Company
101	M/s. Shree Hari Poha Mill	Chhattisgarh	Agri Processing	Adarsh Jain & Company
102	M/s. M.S. Badhotiya Sheetgrah Pvt. Ltd.	Uttar Pradesh	Cold Storage	Singh Jain & Associates
103	M/s. M.L. Kushwaha Ice & Cold storage	Uttar Pradesh	Cold Storage	Singh Jain & Associates
104	M/s. Chhatrapal Dubey Cold storage	Uttar Pradesh	Cold Storage	Singh Jain & Associates
105	M/s. Sai Bio Fuel	Uttar Pradesh	Bio Fuel	Singh Jain & Associates
106	M/s. Mahalaxmi Prabhuprem Flour Mill	Uttar Pradesh	Flour Mill	Singh Jain & Associates
107	M/s. Behari Colds Pvt. Ltd.	Uttar Pradesh	Cold Storage	Singh Jain & Associates
108	M/s. Mira Foods	Gujarat	Food Processing	Sanjay B. Gupta & Co.,
109	M/s. M.S. Poultry Farm	Gujarat	Poultry Farm	Sanjay B. Gupta & Co.,

Sl. No.	Name of the Projects	States	Activity	Consultants
110	M/s. Ananda Agro Foods	Maharashtra	Food Processing	Bhutada Mundada
111	M/s. Balaji Agrotech	Maharashtra	Agri Processing	Bhutada Mundada
112	M/s. Nakoda Foods Marketing	Madhya Pradesh	Food Processing	Fresh O Veg. Pvt. Ltd.
113	M/s. Shyam Dhani Industries Pvt. Ltd.	Madhya Pradesh	Agri Processing	Fresh O Veg. Pvt. Ltd.
114	M/s. Anmol Food Products	Maharashtra	Food Processing	Sunrise Biotech
115	M/s. Bonville Foods Pvt. Ltd.	Gujarat	Food Processing	Gaudani Associates
116	M/s. Sunbeam Cashew Industries	Gujarat	Food Processing	Bhutada Mundada
117	M/s. Glow Foods	Maharashtra	Food Processing	Bhutada Mundada
118	M/s. Vedant Industries	Maharashtra	Agri Processing	Bhutada Mundada
119	M/s. Mahajyoti Food processors	Maharashtra	Food Processing	Bhutada Mundada
120	M/s. Krishna Kisan Vikas Kendra	Maharashtra	Food Processing	Bhutada Mundada
121	M/s. Safpro Industries Pvt. Ltd.	Maharashtra	Agri Processing	Bhutada Mundada
122	M/s. Arihant Agrotech	Maharashtra	Agri Processing	Bhutada Mundada
123	M/s. Della Natura Foods & Beverages	Himachal Pradesh	Food Processing	M.A. Consultants
124	M/s. Shri Radha Krishna Ice & Cold Storage	Uttar Pradesh	Cold Storage	Agarwal & Agrawal
125	M/s. Kotki Cold Storage Pvt. Ltd.	Uttar Pradesh	Cold Storage	Agarwal & Agrawal
126	M/s. Decibel Biotech	Haryana	Ayurvedic Medicines	SDVS & Company
127	M/s. Narain Dass Sheetgrah Pvt. Ltd	Uttar Pradesh	Cold Storage	Singh Jain & Associates
128	M/s. Javitri Devi Sheetgrah Pvt.Ltd	Uttar Pradesh	Cold Storage	Singh Jain & Associates
129	M/s. Kirawali Cold Storage	Uttar Pradesh	Cold Storage	Singh Jain & Associates
130	M/s.Maakriti Industries	Uttarakhand	Pulses	Batra Sapra & Company

Sl. No.	Name of the Projects	States	Activity	Consultants
131	M/s. P.K. Industries	Uttarakhand	Rice Mill	Batra Sapra & Company
132	M/s. D.D. Rice Mill	Chhattisgarh	Rice Mil	N.C. Jain & Company
133	M/s. Shri Krishna Dairy	Chhattisgarh	Milk Processing	N.C. Jain & Company
134	M/s. Patel Rice Mill	Chhattisgarh	Rice Mill	N.C. Jain & Company
135	M/s. Jai Bhagwan Industries	Chhattisgarh	Rice Mill	N.C. Jain & Company
136	M/s. SSK Flour Mill Pvt. Ltd	Uttar Pradesh	Roller Flour Mill	Saket Jain
137	M/s. Sagar Farm Fresh	West Bengal	Fruits & vegetables	Financial Escorts Service
138	M/s. Anitha Cashews	Karnataka	Cashew Nuts	M. Ravi Rao
139	M/s. Mahalaxmi Cashew Industries	Karnataka	Cashew Nuts	M. Ravi Rao
140	M/s. Laxmi Cold Storage and Warehouse	Rajasthan	Cold Storage	Mittal Chordia & Associates
141	M/s. Sancheti Family Foods (India) Pvt. Ltd	Maharashtra	Fruits & vegetables	Bhutada Mundada
142	M/s. Farmer Cold Storage	Maharashtra	Cold Storage	Bhutada Mundada
143	M/s. B.G. Sheetgrah Pvt. Ltd	Uttar Pradesh	Cold Storage	Jain Agro Consultants
144	M/s. Madhav Cold Storage	Uttar Pradesh	Cold Storage	Jain Agro Consultants
145	M/s. Brahmani Cold Storage	Maharashtra	Cold Storage	Synergy Technofin
146	M/s. Satwik Feed	Haryana	Cattle & poultry feeds	Rapid Consultant
147	M/s. Virk Agro Foods	Haryana	Rice Mill	Rapid Consultant
148	M/s. Uklana Oil & Gen. Mills	Haryana	Manufacturing and trading in oil	Rapid Consultant
149	M/s. Aman Dall Mill	Chhattisgarh	Pulses	Poonam Chand Jain & Associates

Sl. No.	Name of the Projects	States	Activity	Consultants
150	M/s. Jay Gopal Industries	Chhattisgarh	Poha Mill	Poonam Chand Jain & Associates
151	M/s. Deep Udyog	Chhattisgarh	Dall Mill	Poonam Chand Jain & Associates
152	M/s. Marwah Bakers & Confectioners	H.P.	Pulses	M.A. Consultants
153	M/s. Malana Organic Fruit & Vegetable Processing Unit	H.P.	Fruits & vegetables	M.A. Consultants
154	M/s. Madhav Fresh Food	H.P.	Mushroom	M.A. Consultants
155	M/s. Arora Industries	H.P.	Milk Product unit	M.A. Consultants
156	M/s Nilkanth Cold Storage	Gujarat	Cold Storage	Synergy Technofin Pvt. Ltd.
157	M/s Swagat Cold Storage	Gujarat	Cold Storage	Synergy Technofin Pvt. Ltd.



## Annexure – IV

### Details of beneficiaries of Equity Grant under ECGFS for FPCs

Sl. No	State	Bank	FPC Name	FPC Business	Equity Grant Sanctioned (In Rs)
1	Kerala	The Federal Bank Ltd	Indian Organic farmers Producer Company Ltd.	Organic products	6,85,000.00
2	Gujarat	State Bank of India	Avirat Agro Producer Company Limited	Selling of Seeds and pesticides	9,99,190.00
3	Haryana	Oriental Bank of Commerce	Mewat Vegetable Farmers Producer Company Ltd.	To help farmers group by supplying inputs providing training, exposure visit, marketing etc	5,53,000.00
4	Maharashtra	State Bank of India	Sant Gajanan Krushi Vikas Farmers Producer Company	Agri Produce procurement, Seed Procurement, Fertilizers Procurement, Pesticide and Micronutrient Procurement	4,56,500.00

Sl. No	State	Bank	FPC Name	FPC Business	Equity Grant Sanctioned (In Rs)
5	Maharashtra	Bank of India	Vidharbha Agriculture Producer Company Limited	Agri-produce trading of organic Soya, Chana, moong, tur & urag. Agro Produce processing & sale of organic, channa, tur, moong and urad, Providing Agro inputs of engineering & organic fertilizer to farmer	5,36,800.00
6	Maharashtra	Bank of Maharashtra	Jeevansangini Krushi Vikas Women Farmers Producer Company Ltd.	Agri Procurement, Seed Procurement, Fertilizers Procurement, Pesticide and Micronutrient Procurement, Cattle Feed Procurement	2,74,500.00
7	Haryana	Corporation Bank	Poshtik Aahar Producer Company Ltd	Agriculture Produce Sale store and Home Delivery Concept	4,10,000.00

Sl. No	State	Bank	FPC Name	FPC Business	Equity Grant Sanctioned (In Rs)
8	Madhya Pradesh	Narmada Jhabua Gramin Bank	Pitol Tribal Farmer Producer Company Limited	Agri Inputs, Financial Services, Value addition and market linkage of produce	1,52,160.00
9	Madhya Pradesh	State Bank of India	Nirankaar Crop Producer Company Limited	Seed production, Seed Pesticide, Fertilizers Sale and provide farm mechanization support to producers	5,35,410.00
10	Uttar Pradesh	Punjab National Bank	Bamaur Farmers Producer Company Limited	Business of Production harvesting, Procurement, grading, Pooling, Handling,	9,90,000.00
11	Uttar Pradesh	Punjab National Bank	Birdha Farmer Producer Company Limited	Business of producing, harvesting, procurement, grading, pooking, handling, marketing etc.	10,00,000.00
12	Madhya Pradesh	State Bank of India	Alirajpur Tribal Producer Company Ltd. (2nd Tranche)	Agri Input supply and seed production	2,44,200.00

Sl. No	State	Bank	FPC Name	FPC Business	Equity Grant Sanctioned (In Rs)
13	Madhya Pradesh	Bank of India	Thikri Farmer Producer Company Limited	Marketing of Agriculture Commodity & Agri Input	2,02,110.00
14	Tamil Nadu	State Bank of India	Marutham Sustainable Agricultural Producer Company Limited	To undertake production, harvesting, procurement, grading, pooling, harvesting, marketing, selling, export of primary produce of members or import of good or services for their benefits.	9,03,250.00
15	Madhya Pradesh	State Bank of India	Palsud Mahila Kisan Producer Company Ltd	Marketing of agriculture Commodity & agri input	2,50,470.00
16	Madhya Pradesh	State Bank of India	Maheshmati Tribal Farmer's Producer Company Limited	Agriculture Based	1,68,290.00
17	Madhya Pradesh	Union Bank of India	Chhatarpur Mahila Kisan Producer Company Ltd. (2nd Tranche)	Agri Business, Input Supply etc.	3,75,700.00

Sl. No	State	Bank	FPC Name	FPC Business	Equity Grant Sanctioned (In Rs)
18	Madhya Pradesh	State Bank of India	Barwani Farmer Producer Company Ltd	Agri-business	7,02,050.00
19	Telangana	State Bank of Hyderabad	Angadi Raichur Farmers Services Producer Company Ltd	Trading, Processing Mill, Ware housing & Farmer Service Centre	2,98,000.00
20	Tamil Nadu	Canara Bank	Velliangiri Uzhavan Producer Company Ltd.	Input shop, service, Trade	10,00,000.00
21	Tamil Nadu	Indian Overseas Bank	Valanadu Sustainable Agricultural Producer Company	Agriculture related Inputs (seeds, vermin-com-post, neem see powder, bio-fertilisers etc.	5,65,750.00
22	Madhya Pradesh	Central Bank of India	Dindori Kisan Producer Company Limited	Agriculture Based	2,23,950.00
23	Haryana	Corporation Bank	Poshtik Aahar Producer Company Ltd. (2nd Tranche)	Agri-business sales, store	5,90,000.00
24	West Bengal	State Bank of India	Nadia Vegetable Producer Company Ltd	Input Sales, Vegetable Sales	9,38,000.00

Sl. No	State	Bank	FPC Name	FPC Business	Equity Grant Sanctioned (In Rs)
25	West Bengal	Bank of India	Barasat Progressive Vegetable Producer Co. Ltd.	Input Sales, Vegetable sales	9,93,060.00
26	Gujarat	State Bank of India	Krushidhan Producer Company Limited	Trading of Seeds,Pesticides, organic material, value additional and marketing of agriculture produce	7,80,000.00
27	Uttar Pradesh	Punjab National Bank	Indradhanush Agro Producer Company Ltd. (2nd Tranche)	Agribusiness including Agri input supply, Technology Transfer and other activities related to farm and non-farm operations	4,75,000.00

## Annexure – V

### Details of beneficiaries of Credit Guarantee Cover under EGCGFS for FPCs

Sl. No	State	Name of FPC	Name of the Bank	Credit Guarantee cover sanctioned (Rs. in lakhs)
1.	Madhya Pradesh	Karnavati Agri Producer Company Limited	IDBI Bank Limited	85.00
2.	Tamil Nadu	Marutham Sustainable Agriculture Producer Company Ltd	NABARD	36.15
3.	Tamil Nadu	Nadayanur Agricultural Producer Company Ltd	NABARD	27.96
4.	Haryana	Poshtik Aahar Producer Company Ltd	NABARD	42.50
5.	Rajasthan	Udaipur Agro Producer Company Ltd	IDBI Bank Limited	17.85
6.	Rajasthan	Ajaymeru Kishan Consortium of Farmers Producer Company Ltd	Yes Bank	21.25
7.	Madhya Pradesh	Madhya Bharat Consortium of Farmers Producer Company Ltd	IDBI Bank Limited	85.00
8.	Madhya Pradesh	Narsingh Farmers Crop Producer Company Pvt. Ltd	NABKISAN Finance Ltd	37.40

# INDEPENDENT AUDITORS' REPORT

OF

## SMALL FARMER'S AGRI-BUSINESS CONSORTIUM(SFAC)

**HEAD OFFICE: DELHI**

NCUI Auditorium Building, 5th Floor, 3, Siri Institutional Area,  
August Kranti Marg, Hauz Khas, New Delhi, 110016

**FOR THE FINANCIAL YEAR : 2015-2016**

### AUDITORS

**KSJ & Co.**

Chartered Accountants

NCUI Auditorium Building, 5th Floor, 3, Siri Institutional Area,  
August Kranti Marg, Hauz Khas, New Delhi, 110016

Ph: 011-41004252



## Independent Auditors' Report

We have audited the attached Balance Sheet of Small Farmer Agri-Business Consortium as at 31st March 2016 and also the Income & Expenditure account for the year ended on that date annexed thereto. These financial statements are the responsibility of the society management. Our responsibility is to express an opinion on these financial statements based on our audit.

We have conducted our audit in accordance with auditing standards generally accepted in India. Those standards require that we plan & perform the audit to obtain reasonable assurance about whether the financial statement is free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amount and disclosure in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion and report that

1) Account of Guwahati Regional Office:- The Account are audited by another firm of Chartered Accountants and relied upon us. These have been incorporated in these accounts.

2) Venture Capital Assistance:- These are cases where Venture Capital Assistance provided to the unit has become due but has not been returned so far. The details of the same have been incorporated in the notes to accounts.

We report that:-

a) We have obtained all the information and explanation, which to the best of our knowledge and belief were necessary for the purpose of our audits.

b) In our opinion, proper books of accounts as required by law have been kept by the society so far as it appears from our examination of the books.

c) The balance sheet and Income & Expenditure account are in Agreement with the books of accounts.

d) In our opinion and to the best of our information and according to the explanations given to us, the said Balance Sheet And Income Expenditure account and together with the notes thereon, give a true & fair view:-

(i) In so far as it relates to the Balance Sheet, of the state of affairs of the society as at 31st March 2016 and

(ii) In so far as it relates to the Income Expenditure account, of the surplus of the society for the year ended on that date.

Place : New Delhi  
Date : 20<sup>th</sup> July 2016

For KSJ & Co.  
Chartered Accountants  
FRN : 016024N

-Sd-  
Mukesh Kumar  
Partner  
Membership No. : 522000

## Balance Sheet

SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI

BALANCE SHEET AS AT 31<sup>ST</sup> MARCH, 2016

(Amount Rs )

Particulars	Schedule	As at 31st March, 2016	As at 31st March, 2015
<b><u>CORPUS / CAPITAL FUND &amp; LIABILITIES</u></b>			
Corpus/Capital Fund	1	10,95,00,000.00	10,95,00,000.00
General Fund (Reserve and surplus)	2	31,90,80,881.53	45,18,94,852.83
Endowment funds (NET)	3	3,24,18,24,091.74	2,91,77,93,034.77
Secured loans and borrowings	4	29,90,78,188.10	52,87,67,058.35
Current liabilities and provisions	5	1,47,37,370.00	48,93,110.00
Fixed Assets (Contra)	6	7,07,85,660.79	7,43,05,991.44
<b>Total</b>		<b>4,05,50,06,192.16</b>	<b>4,08,71,54,047.39</b>
<b><u>ASSETS</u></b>			
Fixed Assets (Contra)	6	7,07,85,660.79	7,43,05,991.44
Loans & Advances	7	97,72,000.00	97,72,000.00
Investments - (FDR's & Interest Accrued)	8	2,70,28,08,377.25	2,49,81,57,601.05
Current Assets,	9	1,27,16,40,154.12	1,50,49,18,454.90
Miscellaneous expenditure (to the extent not written off or adjusted)			
<b>Total</b>		<b>4,05,50,06,192.16</b>	<b>4,08,71,54,047.39</b>
Significant accounting policies	14		
contingent liabilities and notes on accounts	15		

As per our report of even date

**For KSJ & Company**  
**Chartered Accountants**  
**Firm Regn No. 016024N**

**For Small Farmers' Agri - Business Consortium**

-Sd-

**Mukesh Kumar**  
**(Partner)**  
**M.No.522000**

-Sd-

**Rajesh Bhatnagar**  
**Manager (Finance)**

-Sd-

**D.Bhuyan**  
**Director & Head of office**

-Sd-

**Vasudha Mishra**  
**Managing Director**

**Place : New Delhi**  
**Date : 20/07/2016**

SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI

INCOME AND EXPENDITURE ACCOUNT FOR THE PERIOD/YEAR ENDED 31s MARCH 2016

(Amount Rs)

INCOME	Schedule	For the year ended 2016	For the year ended 2015
Income from sale/services	10	3,86,658.00	8,16,354.50
Interest Earned	11	6,15,17,402.14	19,47,94,117.89
Other Income	12	51,96,392.30	29,64,335.19
<b>Total (A)</b>		<b>6,71,00,452.44</b>	<b>19,85,74,807.58</b>
<b>EXPENDITURE</b>			
Establishment & Other Administrative Expenses etc.	13	3,14,20,137.86	5,53,74,032.50
Cost of Goods sold			
<b>Total (B)</b>		<b>3,14,20,137.86</b>	<b>5,53,74,032.50</b>
<b>BALANCES BEING SURPLUS/(DEFICIT) CARRIED TO GENERAL FUND (Reserves &amp; Surplus)</b>		<b>3,56,80,314.58</b>	<b>14,32,00,775.08</b>
SIGNIFICANT ACCOUNTING POLICIES	14		
CONTINGENT LIABILITIES AND NOTES ON ACCOUNTS	15		

As per our report of even date

For KSJ & Company  
Chartered Accountants  
Firm Regn No. 016024N

For Small Farmers' Agri - Business Consortium

-Sd-

Mukesh Kumar  
(Partner)  
M.No.522000

-Sd-

Rajesh Bhatnagar  
Manager (Finance)

-Sd-

D.Bhuyan  
Director & Head of office

-Sd-

Vasudha Mishra  
Managing Director

Place : New Delhi  
Date : 20/07/2016

**SMALL FARMERS AGRIBUSINESS CONSORTIUM  
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2016**

**SCHEDULE '1' : DETAILS OF CORPUS FUND CONTRIBUTION**

(Amount Rs )

List of Members	For the year ended 2016	For the year ended 2015
<b><u>Promoter Members</u></b>		
Government of India (Ministry of Agriculture)	7,500,000.00	7,500,000.00
Reserve Bank of India	15,000,000.00	15,000,000.00
National Bank of Agriculture and Rural Development	15,000,000.00	15,000,000.00
Industrial Development Bank of India	15,000,000.00	15,000,000.00
State Bank of India	15,000,000.00	15,000,000.00
Oriental Bank of Commerce	15,000,000.00	15,000,000.00
<b><u>Primary Members</u></b>		
Canara Bank	5,000,000.00	5,000,000.00
United Phosphorus Ltd, UNIPHOS, Mumbai	5,000,000.00	5,000,000.00
National Agricultural Cooperative Marketing Federation of India Ltd, NAFED, New Delhi	2,000,000.00	2,000,000.00
<b><u>Permanent Invitee</u></b>		
Export Import Bank of India	15,000,000.00	15,000,000.00
<b>Total</b>	<b>109,500,000.00</b>	<b>109,500,000.00</b>

**For Small Farmers' Agri - Business Consortium**

-Sd-

**Rajesh Bhatnagar**  
Manager (Finance)

-Sd-

**D.Bhuyan**  
Director & Head of office

-Sd-

**Vasudha Mishra**  
Managing Director

**SMALL FARMERS AGRIBUSINESS CONSORTIUM**  
**SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2016**

**SCHEDULE '2' : GENERAL FUND**

(Amount Rs)

Particulars	For the year ended 2016	For the year ended 2015
Opening Balance as per last Balance Sheet HO	480,287,725.04	296,107,470.97
Opening Balance as per last Balance Sheet RO	(28,392,872.21)	(25,928,768.22)
Opening Balance as per last Balance Sheet HO+RO	451,894,852.83	270,178,702.75
Excess of Income over Expenditure (NET)(H.O.+R.O.)	35,680,314.58	143,200,775.08
Less : PP Adjustment	(168,494,285.88)	(484,625.00)
Add: Settlement of VCA fund	-	39,000,000.00
	<b>319,080,881.53</b>	<b>451,894,852.83</b>

**For Small Farmers' Agri - Business Consortium**

-Sd-  
**Rajesh Bhatnagar**  
 Manager (Finance)

-Sd-  
**D.Bhuyan**  
 Director & Head of office

-Sd-  
**Vasudha Mishra**  
 Managing Director

**SMALL FARMERS AGRIBUSINESS CONSORTIUM**  
**SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31ST MARCH, 2016**

**SCHEDULE 3 - EARMARKED / ENDOWMENT FUNDS**

(Amount Rs)

FUND UTILIZATION	Sch	A) Opening balance of the funds :	B) Additions to the Funds:	TOTAL (A+B)	C) Utilization/ Expenditure towards objectives of funds	Venture Capital Utilised(Annexure 'C')	Refund To DAC	TOTAL (C)	AS PER BALANCE SHEET (A+B+C)
MFPI		5,406,300.00	-	5,406,300.00	-	-		-	5,406,300.00
TECH MISSION	3A	15,628,759.00	-	15,628,759.00	-	-		-	15,628,759.00
VENTURE CAPITAL	3B&C	53,511,848.02	448,900,000.00	502,411,848.02	48,382,167.50	257,924,118.00	142,362,082.00	448,668,367.50	53,743,480.52
PFDC		1,093,882.00	11,212,000.00	12,305,882.00	11,212,686.00	-		11,212,686.00	1,093,196.00
G.NVI		247,500.00	-	247,500.00	-	-		-	247,500.00
PULSES		30,172,149.00	-	30,172,149.00	5,564,000.00	-		5,564,000.00	24,608,149.00
VEG INITIATIVE		235,932,999.00	124,844,357.00	360,777,356.00	68,345,720.00	-		68,345,720.00	292,431,636.00
MBDA		11,489,943.00	-	11,489,943.00	8,915,457.00	-		8,915,457.00	2,574,486.00
VDD OF UP		435,940.00	-	435,940.00	-	-		-	435,940.00
DS NHB		196,872.00	-	196,872.00	-	-		-	196,872.00
WBSP(FPO)		27,265,964.00	20,400,000.00	47,665,964.00	36,951,651.00	-		36,951,651.00	10,714,313.00
NDP-NFSM PROG.		105,596,300.00	-	105,596,300.00	84,536,785.00	-		84,536,785.00	21,059,515.00
KISAN MANDI		42,385,763.75	-	42,385,763.75	29,868,423.52	-		29,868,423.52	12,517,340.23
CM KISAN		4,358,960.00	-	4,358,960.00	-	-		-	4,358,960.00
MSG (NVI)		761,278.50	229,264.00	990,542.50	854,438.00	-		854,438.00	136,104.50
RYTHU BAZARS		3,260,862.00	-	3,260,862.00	1,595,903.00	-		1,595,903.00	1,664,959.00
FMDCP		307,902,300.00	886,061,214.00	1,193,963,514.00	1,188,535,006.00	-		1,188,535,006.00	5,428,508.00
EGCG		1,472,035,524.00	290,910,320.80	1,762,945,844.80	43,261,260.88	-		43,261,260.88	1,719,684,583.92
MP (S.P)		33,724,159.00	-	33,724,159.00	36,877,356.00	-		36,877,356.00	3,153,197.00
RKVY		2,606,680.00	10,000,000.00	7,393,320.00	6,897,312.00	-		6,897,312.00	496,008.00
A.P. (S.P)		8,683,300.00	12,000,000.00	20,683,300.00	2,352,060.00	-		2,352,060.00	18,331,240.00
BIHAR (S.P)		198,400.00	-	198,400.00	607,973.00	-		607,973.00	806,373.00
MIDH(DAC)		7,940,711.50	10,037,803.00	17,978,514.50	13,106,717.00	-		13,106,717.00	4,871,797.50
KARNATAKA(S.P)		61,779,720.00	94,426,064.00	156,205,784.00	37,585,840.00	-		37,585,840.00	118,619,944.00
PRICE STABILIZATION FUND	3D	500,000,000.00	4,605,050,763.82	5,105,050,763.82	5,102,972,446.00	-		5,102,972,446.00	2,078,317.82
HP (SP)		-	-	-	33,371.00	-		33,371.00	33,371.00
STRATEGIC PLAN WEST BENGAL		-	4,608,150.00	4,608,150.00	4,608,150.00	-		4,608,150.00	-
TAMIL TADU (SP)		-	-	-	101,234.00	-		101,234.00	101,234.00
TDD (MAHARASTHRA)		-	20,000,000.00	20,000,000.00	12,901,000.00	-		12,901,000.00	7,099,000.00
BUFFER STOCK (PSF)		-	1,835,853,301.13	1,835,853,301.13	940,398,844.88	-		940,398,844.88	895,454,456.25
NATIONAL AGRI CULTURE		-	50,338,731.00	50,338,731.00	13,889,590.00	-		13,889,590.00	36,449,141.00
NCPAH		-	2,202,147.00	2,202,147.00	2,401,467.00	-		2,401,467.00	199,320.00
Current Year		2,917,793,034.77	8,427,074,115.75	11,344,867,150.52	7,702,756,858.78	257,924,118.00	142,362,082.00	8,103,043,058.78	3,241,824,091.74
Previous Year		2,074,241,513.52	3,759,790,687.25	5,834,032,200.77	2,015,673,772.00	754,788,406.00	145,776,988.00	2,916,239,166.00	2,917,793,034.77

For Small Farmers' Agri - Business Consortium

-Sd-  
Rajesh Bhatnagar  
Manager (Finance)

-Sd-  
D.Bhuyan  
(Director & Head of office)

-Sd-  
Vasudha Mishra  
Managing Director

**SMALL FARMERS AGRIBUSINESS CONSORTIUM**  
**SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2016**

**SCHEDULE '3-A' : TECHNOLOGY MISSION**

(Amount Rs)

Particulars		For the year ended 2016	For the year ended 2015
Opening Balance	15,628,759.00		
<b>Add:</b> Grants Received for Mini Mission IV-Through MFPI Technical Support	- -		21,170,054.00
<b>Less:</b> Grants in Aid Paid Mini Mission IV-Through MFPI Technical Support Expenses	- -	15,628,759.00	5,541,295.00
<b>Total</b>		<b>15,628,759.00</b>	<b>15,628,759.00</b>

For Small Farmers' Agri - Business Consortium

-Sd-  
**Rajesh Bhatnagar**  
 Managing Director

-Sd-  
**D.Bhuyan**  
 Director & Head of office

-Sd-  
**Vasudha Mishra**  
 Managing Director

**SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI**  
**SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2016**

**SCHEDULE '3-B' : VENTURE CAPITAL**

(Amount Rs )

Particulars		For the year ended 2016	For the year ended 2015
<b>Venture Capital Assistance Fund</b>			
Opening Balance	3,218,718,365.52		
<b>Balance of Venture Capital Assistance</b>			
<b>Add:</b> Grants received from DAC	448,900,000.00		
Receive from Administrative expense grant	17,284.00		
Receive From Publicity Grants	152,596.00		
Receive from Project Development Fund	-	3,667,788,245.52	
<b>Less:</b> Net Amount transferred to PDF	8,978,000.00		
Net Amount Transferred to Publicity Grants	13,467,000.00		
Administrative Expense Grant	22,445,000.00		
Refund to DAC (VCA refunded by Beneficiaries)	142,362,082.00	187,252,082.00	3,480,536,163.52
Venture Capital Assistance Recoverable		(3,426,792,683.00)	(3,168,868,565.00)
<b>Project Development Fund</b>			
Opening Balance	-		
Unutilized Project Development		8,978,000.00	
<b>Add:</b> Net Grants received from VCA			
<b>Less:</b> Expenditure	8,978,000.00		
Transfer to VCA Assistance	-	8,978,000.00	-
<b>Publicity Grants</b>			
Opening Balance	-		
<b>Add:</b> Net Grants received from VCA		13,467,000.00	
<b>Less:</b> Expenditure	13,314,404.00		
Transfer to VCA Assistance	152,596.00	13,467,000.00	-
<b>Administrative Expense Grant</b>			
Opening Balance		3,662,047.50	
<b>Add :</b> Grant received		22,445,000.00	
<b>Less:</b> Administrative Expenditure	26,089,763.50		
Transferred to VC Assistance	17,284.00	26,107,047.50	3,662,047.50
<b>Total</b>		<b>53,743,480.52</b>	<b>53,511,848.02</b>

For Small Farmers' Agri - Business Consortium

-Sd-  
**Rajesh Bhatnagar**  
Manager (Finance)

-Sd-  
**D.Bhuyan**  
Director & Head of office

-Sd-  
**Vasudha Mishra**  
Managing Director

**SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI**  
**SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2016**

**SCHEDULE '3-C' : VENTURE CAPITAL**

(Amount Rs )

Particulars	Opening Balance	Transactions		Closing Balance
		Dr.	Cr.	
Before FY 2008-09	265,229,815.00		16,645,132.00	248,584,683.00
FY 2008-09	104,115,750.00		24,272,500.00	79,843,250.00
FY 2009-10	180,176,000.00		48,310,750.00	131,865,250.00
FY 2010-11	200,383,000.00		22,527,500.00	177,855,500.00
FY 2011-12	413,291,000.00		25,406,000.00	387,885,000.00
FY 2012-13	391,267,000.00		5,684,000.00	385,583,000.00
FY 2013-14	746,129,000.00		7,568,000.00	738,561,000.00
FY 2014-15	868,277,000.00		11,400,000.00	856,877,000.00
FY 2015-16		419,738,000.00		419,738,000.00
<b>Total</b>	<b>3,168,868,565.00</b>	<b>419,738,000.00</b>	<b>161,813,882.00</b>	<b>3,426,792,683.00</b>

For Small Farmers' Agri - Business Consortium

-Sd-  
**Rajesh Bhatnagar**  
 Manager (Finance)

-Sd-  
**D.Bhuyan**  
 Director & Head of office

-Sd-  
**Vasudha Mishra**  
 Managing Director

**SMALL FARMERS AGRIBUSINESS CONSORTIUM  
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2016**

**SCHEDULE '3-D': PRICE STABILIZATION FUND**

(Amount Rs)

Particulars			For the year ended 2016	For the year ended 2015
Opening Balance	500,000,000.00			
<b>Add:</b> Grants Received	4,500,000,000.00	5,000,000,000.00		
Interest Received Form FDR's	93,185,485.00			
EMD Forefeited (MMTC Ltd)	7,098,527.00			
Profit Earned By Nafed (Onion Sale)	4,766,751.82	105,050,763.82	5,105,050,763.82	500,000,000.00
<b>Less:</b> Working Capital Advance Paid to State Govt				
Govt of Andhra Pradesh	250,000,000.00			
Govt of Telangana	91,500,000.00			
Govt of West Bengal	25,000,000.00	366,500,000.00		
<b>Less:</b> Working Capital Advance Paid to Central Agencies				
M/s Food Corporation Of India	1,500,000,000.00			
M/s MMTC Ltd	360,174,446.00			
M/s NAFED	1,940,798,000.00			
M/s SFAC	935,500,000.00	4,736,472,446.00	5,102,972,446.00	
<b>Total</b>			<b>2,078,317.82</b>	<b>500,000,000.00</b>

For Small Farmers' Agri - Business Consortium

-Sd- <b>Rajesh Bhatnagar</b> Manager (Finance)	-Sd- <b>D.Bhuyan</b> Director & Head of office	-Sd- <b>Vasudha Mishra</b> Managing Director
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**SMALL FARMERS AGRI-BUSINESS CONSORTIUM  
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2016**

**SCHEDULE- 4 SECURED LOANS AND BORROWINGS**

(Amount Rs)

Particulars	For the year ended 2016	For the year ended 2015
	HO	HO
Corporation Bank CC A/c	299,078,188.10	528,767,058.35
<b>Total</b>	<b>299,078,188.10</b>	<b>528,767,058.35</b>

**For Small Farmers' Agri - Business Consortium**

-Sd-  
**Rajesh Bhatnagar**  
Manager (Finance)

-Sd-  
**D.Bhuyan**  
Director & Head of office

-Sd-  
**Vasudha Mishra**  
Managing Director

**SMALL FARMERS AGRI-BUSINESS CONSORTIUM**  
**SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2016**

**SCHEDULE- 5 CURRENT LIABILITIES AND PROVISIONS**

(Amount Rs)

Particulars	For the year ended 2016			For the year ended 2015		
	H.O.	R.O.	Total	H.O.	R.O.	Total
Audit Fees	52,500.00	28,625.00	81,125.00	114,000.00	25,000.00	139,000.00
TDS Payable	3,000.00	8,296.00	11,296.00	-	4,780.00	4,780.00
Telephone Expenses Payable	-	4,265.00	4,265.00	-	2,384.00	2,384.00
Contract Salary Payable (Tech Support)	85,010.00	-	85,010.00	-	-	-
Contract Salary Payable (V.C.A)	294,839.00	-	294,839.00	319,709.00	-	319,709.00
Newspaper Expenses Payable	-	-	-	-	410.00	410.00
Salary Payable	771,974.00	-	771,974.00	731,929.00	-	731,929.00
Professional Fee	5,592,353.00	13,740.00	5,606,093.00	19,000.00	-	19,000.00
Security Deposits (Bant Taxi Service)	-	-	-	10,000.00	-	10,000.00
Security Deposits (Flats)	487,658.00	-	487,658.00	487,658.00	-	487,658.00
Security Deposit (Neha Rent A Car) GF	20,000.00	-	20,000.00	-	-	-
Govt. Dues	5,600.00	-	5,600.00	80,702.00	-	80,702.00
Gratuity Due	927,142.00	-	927,142.00	927,142.00	-	927,142.00
Leave Encashment Due	735,799.00	-	735,799.00	735,799.00	-	735,799.00
Security Deposit Flat 15-T (APEDA)	15,750.00	-	15,750.00	-	-	-
Chattisgarh Govt	375,000.00	-	375,000.00	375,000.00	-	375,000.00
Security Payable (RML) Gen Fund	100,000.00	-	100,000.00	100,000.00	-	100,000.00
Security Payable (K.V Gourilivelihood)	10,000.00	-	10,000.00	10,000.00	-	10,000.00
Interest Payable (VCA Interest)	2,166,785.00	-	2,166,785.00	323,369.00	-	323,369.00
Security Deposite (Tender Fee) NAM	100,000.00	-	100,000.00	-	-	-
Security Deposite (Tender Fee) KM	290,000.00	-	290,000.00	-	-	-
Earnest Money Payable	150,000.00	-	150,000.00	140,000.00	-	140,000.00
Service Charge Payable	-	-	-	10,159.00	-	10,159.00
Tuition Fee Payable	18,000.00	-	18,000.00	9,000.00	-	9,000.00
Tech support (NCPAH) Payble	192,580.00	-	192,580.00	-	-	-
Commission Payable	2,288,454.00	-	2,288,454.00	-	-	-
Consultation Fee(FMDCP)	-	-	-	229,550.00	-	229,550.00
Establishment cost (MSG)	-	-	-	87,300.00	-	87,300.00
Electricity/Water charges-VCA	-	-	-	114,940.00	-	114,940.00
Expenses Payable (Other)	-	-	-	35,279.00	-	35,279.00
<b>Total</b>	<b>14,682,444.00</b>	<b>54,926.00</b>	<b>14,737,370.00</b>	<b>4,860,536.00</b>	<b>32,574.00</b>	<b>4,893,110.00</b>

For Small Farmers' Agri - Business Consortium

-Sd-  
**Rajesh Bhatnagar**  
Manager (Finance)

-Sd-  
**D.Bhuyan**  
Director & Head of office

-Sd-  
**Vasudha Mishra**  
Managing Director

**SMALL FARMERS AGRI-BUSINESS CONSORTIUM  
 SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2016**

**SCHEDULE - 6 SUMMARY OF FIXED ASSETS**

Particulars	Sch	Amount (Rs.)	
		For the year ended 2016	For the year ended 2015
General Fund	6-A	2,001,583.99	2,375,615.53
GOI Fund	6-B	65,697,219.48	69,263,979.59
VCA Fund	6-C	2,077,074.32	2,487,159.32
MSG Fund	6-D	7,650.00	19,126.00
Kisan Mandi Fund	6-E	123,753.00	160,111.00
PSF Fund	6-F	793,877.00	-
NAM Fund	6-G	84,503.00	-
<b>Total</b>		<b>70,785,660.79</b>	<b>74,305,991.44</b>

**For Small Farmer's Agri - Business Consortium**

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-Sd-  
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 Director & Head of office

-Sd-  
**Vasudha Mishra**  
 Managing Director

**SMALL FARMERS AGRI-BUSINESS CONSORTIUM**  
**SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2016**  
**SCHEDULE '6-A' - Fixed Assets (General Fund)**

(Amount Rs)

Particulars	Block	WDV as at 01/04/2015	Additions upto 30/09/2015	Additions after 30/09/2015	Sales/ Transferred	Total as at 31/03/2016	Depreciation For The Current Year	WDV as at 31/03/2016
<b>Furniture &amp; Fixtures</b>	10%							
H.O.		691,240.44		-	-	691,240.44	69,124.00	622,116.44
R.O.		56,368.06	-	-	-	56,368.06	5,637.00	50,731.06
<b>Water Dispensar</b>	10%	7,695.00	-	-	-	7,695.00	770.00	6,925.00
<b>Photocopier Canon</b>	15%	271,509.80	-	-	-	271,509.80	40,726.00	230,783.80
<b>Refrigerater</b>	15%	3,550.00	-	-	-	3,550.00	533.00	3,017.00
<b>T.V. Set</b>	15%	30,675.00	-	-	-	30,675.00	4,601.00	26,074.00
<b>Air Conditioners (R.O)</b>	15%	69,434.74	-	-	-	69,434.74	10,415.00	59,019.74
<b>Digital Camera (R.O.)</b>	15%	4,166.06	-	-	-	4,166.06	625.00	3,541.06
<b>Mobile Handset (R.O)</b>	15%	13,875.00	-	-	-	13,875.00	2,081.00	11,794.00
<b>Ambassador Car (H.O.)</b>	15%	144,750.95	-	-	-	144,750.95	21,713.00	123,038.40
<b>Omini Car (H.O.)</b>	15%	115,506.00	-	-	-	115,506.00	17,326.00	98,180.00
<b>Bicycle</b>	15%							
H.O.		-	-	-	-	-	-	-
R.O.		145.86	-	-	-	145.86	22.00	123.86
<b>Apple I-Pad</b>	15%	40,806.00	-	-	-	40,806.00	6,121.00	34,685.00
<b>CCTV CAMERA</b>	15%	28,564.00	-	-	-	28,564.00	4,285.00	24,279.00
<b>Wall / Exhaust</b>	15%	6,347.25	-	-	-	6,347.25	952.00	5,395.25
<b>Office Equipment</b>	15%							
H.O.		313,091.08	-	-	-	313,091.08	46,964.00	266,127.08
R.O.		52,371.44	-	-	-	52,371.44	7,856.00	44,515.45
<b>Telephone (H.O)</b>	15%	381,036.28	-	-	21,410.00	359,626.28	57,155.00	302,471.28
<b>Electrical Equipments</b>	15%							
H.O.		59,919.91	-	3,000.00	-	62,919.91	9,213.00	53,706.91
R.O.		2,743.76	-	-	-	2,743.76	412.00	2,331.76
<b>Computers &amp; Accessories</b>	60%							
H.O.		57,146.70	-	-	-	57,146.70	34,288.00	22,858.70
R.O.		2,481.00	-	-	-	2,481.00	1,489.00	992.00
<b>Laptop</b>	60%	20,847.20	-	-	-	20,847.20	12,508.00	8,339.20
<b>Printer</b>	60%	1,344.00	-	-	-	1,344.00	806.00	538.00
<b>TOTAL</b>		<b>2,375,615.53</b>	<b>-</b>	<b>3,000.00</b>	<b>21,410.00</b>	<b>2,357,205.53</b>	<b>355,622.00</b>	<b>2,001,583.99</b>

For Small Farmer's Agri - Business Consortium

-Sd-  
Rajesh Bhatnagar  
Manager (Finance)

-Sd-  
D.Bhuyan  
Director & Head of office

-Sd-  
Vasudha Mishra  
Managing Director

**SMALL FARMERS AGRI-BUSINESS CONSORTIUM**  
**SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2016**  
**SCHEDULE '6-B' Fixed Assets (GOI Fund)**

(Amount Rs)

Particulars	Block	WDV as at 01/04/2015	Additions upto 30/09/2015	Additions after 30/09/2015	Sales/ Written Off	Total as at 31/03/2016	Depreciation For The Current Year	WDV as at 31/03/2016
Lease Hold Building	5%	41,212,841.00	-	-	-	41,212,841.00	2,060,642.00	39,152,199.00
Flats	5%	26,523,316.15	-	-	-	26,523,316.15	1,326,166.00	25,197,150.15
Furniture & Fixture	10%	984,860.54	-	-	-	984,860.54	98,486.00	886,374.54
Airconditioner	15%	150,347.97	-	-	-	150,347.97	22,552.00	127,795.97
Fax Machine	15%	3,997.73	-	-	-	3,997.73	600.00	3,397.73
Office Equipment	15%	197,432.82	-	-	-	197,432.82	29,615.00	167,817.82
Photocopier	15%	25,713.48	-	-	-	25,713.48	3,857.00	21,856.48
Telephone Instrument	15%	46,835.33	-	-	-	46,835.33	7,025.00	39,810.33
DG Set	15%	91,310.07	-	-	-	91,310.07	13,697.00	77,613.07
Fire Fighting Equipment	15%	27,299.39	-	-	-	27,299.39	4,095.00	23,204.39
Computer	60%	24.18	-	-	24.18	-	-	-
Printer	60%	0.93	-	-	0.93	-	-	-
<b>TOTAL</b>		<b>69,263,979.59</b>	<b>-</b>	<b>-</b>	<b>25.11</b>	<b>69,263,954.48</b>	<b>3,566,735.00</b>	<b>65,697,219.48</b>

For Small Farmer's Agri - Business Consortium

-Sd-  
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 Manager (Finance)

-Sd-  
**D.Bhuyan**  
 Director & Head of office

-Sd-  
**Vasudha Mishra**  
 Managing Director



**SMALL FARMERS AGRI-BUSINESS CONSORTIUM**  
**SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2016**

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

(Amount Rs)

Particulars	Block	WDV as at 01/04/2015	Additions upto 30/09/2015	Additions after 30/09/2015	Sales	Total as at 31/03/2016	Depreciation For The Current Year	WDV as at 31/03/2016
Computer	60%	19,126.00	-	-	-	19,126.00	11,476.00	7,650.00
		<b>19,126.00</b>	-	-	-	<b>19,126.00</b>	<b>11,476.00</b>	<b>7,650.00</b>

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

(Amount Rs)

Particulars	Block	WDV as at 01/04/2015	Additions upto 30/09/2015	Additions after 30/09/2015	Sales	Total as at 31/03/2016	Depreciation For The Current Year	WDV as at 31/03/2016
Furniture & Fixture	10%	105,757.00	-	-	-	105,757.00	10,576.00	95,181.00
<b>Office Equipment:-</b>								
Electronic Scale	15%	5,191.00	-	-	-	5,191.00	779.00	4,412.00
Fan	15%	9,990.00	-	-	-	9,990.00	1,499.00	8,491.00
<b>Computer</b>	60%	39,173.00	-	-	-	39,173.00	23,504.00	15,669.00
<b>TOTAL</b>		<b>160,111.00</b>	-	-	-	<b>160,111.00</b>	<b>36,358.00</b>	<b>123,753.00</b>

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

(Amount Rs)

Particulars	Block	WDV as at 01/04/2015	Additions upto 30/09/2015	Additions after 30/09/2015	Sales	Total as at 31/03/2016	Depreciation For The Current Year	WDV as at 31/03/2016
Computer	60%	-	-	737,994.00	-	737,994.00	221,398.00	516,596.00
Digital Photocopier	15%	-	-	265,586.00	-	265,586.00	19,919.00	245,667.00
Steel Almirah	10%	-	-	33,278.00	-	33,278.00	1,664.00	31,614.00
		-	-	<b>1,036,858.00</b>	-	<b>1,036,858.00</b>	<b>242,981.00</b>	<b>793,877.00</b>

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

(Amount Rs)

Particulars	Block	WDV as at 01/04/2015	Additions upto 30/09/2015	Additions after 30/09/2015	Sales	Total as at 31/03/2016	Depreciation For The Current Year	WDV as at 31/03/2016
Computer	60%	-	16,795.00	107,942.00	-	124,737.00	42,460.00	82,277.00
Telephone Instruments	15%	-	2,619.00	-	-	2,619.00	393.00	2,226.00
		-	<b>16,795.00</b>	<b>107,942.00</b>	-	<b>127,356.00</b>	<b>42,853.00</b>	<b>84,503.00</b>

**For Small Farmer's Agri - Business Consortium**

-Sd-  
Rajesh Bhatnagar  
Manager (Finance)

-Sd-  
D.Bhuyan  
Director & Head of office

-Sd-  
Vasudha Mishra  
Managing Director

**SMALL FARMERS AGRIBUSINESS CONSORTIUM  
 SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2016**

**SCHEDULE '7' : LOANS & ADVANCES**

(Amount Rs)

Particulars	For the year ended 2016	For the year ended 2015
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
<b>Total</b>	<b>9,772,000.00</b>	<b>9,772,000.00</b>

**For Small Farmer's Agri - Business Consortium**

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-Sd-  
**D.Bhuyan**  
 Director & Head of office

-Sd-  
**Vasudha Mishra**  
 Managing Director

**SMALL FARMERS AGRIBUSINESS CONSORTIUM**  
**SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2016**

**SCHEDULE '8' : FIXED DEPOSITS (Investment Others)**

(Amount Rs)

Particulars	For the year ended 2016	For the year ended 2015
<b><u>FDR (Corpus)</u></b>		
FDR's with Canara Bank	30,600,000.00	40,500,000.00
FDR's with EXIM Bank	15,000,000.00	15,000,000.00
FDR's with IDBI Bank	42,000,000.00	42,000,000.00
FDR's with OBC	10,000,000.00	10,000,000.00
FDR's with SBI	2,000,000.00	2,000,000.00
	99,600,000.00	109,500,000.00
<b><u>FDR (General)</u></b>		
FDR's with Canara Bank	2,000,000.00	24,012,084.00
FDR's with OBC	27,517,738.00	24,500,000.00
FDR's with SBI	681,106,829.00	343,822,919.00
FDR's with CLCA/01/140001	-	45,100,000.00
	710,624,567.00	437,435,003.00
<b><u>FDR (NAM)</u></b>		
FDR's with SBI	35,000,000.00	-
	35,000,000.00	-
<b><u>FDR (FMDCP)</u></b>		
FDR's with SBP	5,000,000.00	-
	5,000,000.00	-
<b><u>FDR (PFDC)</u></b>		
FDR's with SBI	1,000,000.00	-
	1,000,000.00	-
<b><u>FDR's Credit Guarentee / Equity Grant</u></b>		
FDR's with Corporation Bank	400,000,000.00	750,000,000.00
FDR's with OBC	-	200,000,000.00
FDR's with SBI	100,000,000.00	100,000,000.00
FDR's with SBP	980,000,000.00	450,000,000.00
	1,480,000,000.00	1,500,000,000.00
<b><u>FDR's Credit Guarentee / Equity Grant (Interest)</u></b>		
FDR's with SBP	109,734,387.00	-
FDR's with Corporation Bank	121,794,400.00	-
	231,528,787.00	-
<b><u>FDR (Price Stabilisation fund)</u></b>		
FDR's with Canara Bank	-	200,000,000.00
FDR's with Corporation Bank	103,600,000.00	200,000,000.00
	103,600,000.00	400,000,000.00
<b>Interest Accrued on FDR's</b>	36,455,023.25	51,222,598.07
<b>Total</b>	<b>2,702,808,377.25</b>	<b>2,498,157,601.07</b>

For Small Farmer's Agri - Business Consortium

-Sd-  
**Rajesh Bhatnagar**  
 Manager (Finance)

-Sd-  
**D.Bhuyan**  
 Director & Head of office

-Sd-  
**Vasudha Mishra**  
 Managing Director

SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI  
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31st MARCH, 2016

**SCHEDULE 9- CURRENT ASSETS**

Particulars	(Amount Rs)	
	For the year ended 2016	For the year ended 2015
Cash balances in hand (including	496.00	67.25
Draft in Hand (H.O)	-	-
Cash in Hand ( R.O)	-	-
<b>Bank Balances:Current Accounts</b>		
OBC C/A 05621010006880	481,102.52	432,503.52
SBI C/A 30054208902	(209,293.50)	23,581,470.50
SBI C/A 30054209462	105,052.00	106,300.00
SBI C/A 30054210172	3,407,870.52	23,276,469.52
SBI C/A 3027554017	986,710.54	1,632,584.04
SBI C/A 32438354263	104,295.41	932,114.10
SBI C/A 31942495311(PFDC)	91,338.00	1,092,024.00
SBI C/A 31806790060(Veg.initiative)	30,326,785.00	163,715,163.00
SBI C/A 30717006007	29,819,035.00	31,523,819.00
Corporation Bank C/A-084101601130015	10,949,182.85	87,910,565.00
SBP C/A-00000065175133437	(3,396,058.00)	40,616,952.00
SBP C/A NO 65175133299	431,508.00	307,952,700.00
SBI C/A 34210564422	1,547,360.45	38,158.25
Corporation Bank CLCA 01/140001	-	5,048,946.00
Corporation Bank CLCA 01/150001	(147,814.22)	-
<b>Saving Accounts</b>		
SBI S/A 10429084505	321,252.27	11,462,392.38
Canara Bank S/A 35717	10,884,377.63	1,143,016.63
SBI A/C 31225587821	19,716.00	20,346.00
SBI Saving Bank A/c (R.O.)	125,895.86	243,782.86
SBP S/A 65224687574	1,134,481.82	50,000,000.00
<b>Sundry Debtors</b>		
M/s Ganga Trading Company-Maharashtra	-	(31,486.00)
M/s Jagdish Narayan & Co- MP	-	(588.00)
M/s Jain & Company- MP	-	(4,916,643.00)
M/s DMS	155,833.00	-
<b>Security Deposits</b>		
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 (NCDEX Spot Exchange Ltd)	783,708.00	783,708.00
Security Deposit (Rent)	60,000.00	60,000.00
Security Deposit (Telephone)	35,485.00	32,530.00
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 (Gm, Delhi Milk Scheme)	6,000.00	6,000.00
Security Deposit (Gokal Chand / Jitesh Yadav, KM)	70,000.00	70,000.00
<b>Income Tax (Refund)</b>		
Assessment Year 2010-11	4,024,072.00	4,024,072.00
Assessment Year 2012-13	743,950.00	743,950.00
Assessment Year 2014-15	2,482,444.00	2,482,444.00
Assessment Year 2015-16	9,171,035.00	9,171,035.00
Assessment Year 2016-17	7,474,825.00	-
<b>Other Advances</b>		
Prepayments (H.O + R.O.)	-	2,925.00
Advance to DAVP	-	298,975.00
Other Advance (Shri senjit Tiwari)	5,000.00	3,600.00
Other Advance (Suresh)	2,000.00	-
Other Advance (Manila Mahindra)	3,000.00	-
LTC Advance (S K Das) (R.O.)	-	15,000.00
Travel Advance (S K Das) (R.O)	-	17,000.00
Amount Recoverable from S K Das (R.O.)	8,296.00	5,001.00
Pulses Programme	28,000,000.00	28,000,000.00
MIDH Receivable (Mp&Maha-Survey)	7,500,000.00	-
National Vegetable Initiative	13,119,452.00	13,119,452.00
Technical error by bank	(474.60)	31,689.00
Telephone Security (R.O.)	2,500.00	3,699.00
Pulses Procurement at MSP for e-auction Sale	-	196,786,759.51
PSF Receivable (Admin )	8,333,485.00	-
PSF	791,241,347.77	-
<b>Minimum Support Price-(Pulses)</b>		
Ist Season	-	6,119,506.60
IInd Season	311,258,711.80	497,184,261.74
<b>Total</b>	<b>1,271,640,154.12</b>	<b>1,504,918,454.90</b>

For Small Farmers' Agri - Business Consortium

-Sd-

**Rajesh Bhatnagar**  
Manager (Finance)

-Sd-

**D.Bhuyan**  
Director & Head of office

-Sd-

**Vasudha Mishra**  
Managing Director

**SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI**  
**SCHEDULES FORMING PART OF INCOME & EXPENDITURE FOR**  
**THE PERIOD/YEAR ENDED 31ST MARCH 2016**

**SCHEDULE 10- INCOME FROM SERVICES**

(Amount Rs)

Particulars	For the year ended 2016	For the year ended 2015
<b>Income from Services</b>		
Grant MM IV through MFPI	-	27,520.00
Grant (FMDCP)	-	508,982.00
Service Charges (Others)	386,658.00	279,852.50
<b>Total</b>	<b>386,658.00</b>	<b>816,354.50</b>

**SCHEDULE 11- INTEREST EARNED**

(Amount Rs)

Particulars	For the year ended 2016	For the year ended 2015
<b>Term Deposits:</b>		
Interest on FDRs	60,732,062.14	193,674,220.89
<b>Savings Accounts:</b>		
With Scheduled Banks	675,176.00	444,258.00
Bank A/c no:- 10055622468 (R.O.)	10,659.00	14,312.00
<b>Income Tax:</b>		
Interest on Income Tax Refund A.Y. 2013-14	-	77,730.00
Interest on Income Tax Refund A.Y. 2009-10	-	583,597.00
Interest Income Tax Refund AY 2011-12	99,505.00	-
<b>TOTAL</b>	<b>61,517,402.14</b>	<b>194,794,117.89</b>

**SCHEDULE 12- OTHER INCOME**

(Amount Rs)

Particulars	For the year ended 2016	For the year ended 2015
Miscellaneous Income	2,056,466.80	82,292.19
Rent Income	3,139,925.50	2,819,143.00
Credit Gamtee	-	62,900.00
<b>TOTAL</b>	<b>5,196,392.30</b>	<b>2,964,335.19</b>

For Small Farmer's Agri - Business Consortium

-Sd-  
**Rajesh Bhatnagar**  
 Manager (Finance)

-Sd-  
**D.Bhuyan**  
 Director & Head of office

-Sd-  
**Vasudha Mishra**  
 Managing Director

**SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI  
 SCHEDULES FORMING PART OF INCOME & EXPENDITURE ACCOUNT  
 FOR THE YEAR ENDED ON 31ST MARCH 2016**

**SCHEDULE 13- ESTABLISHMENT & OTHER ADMINISTRATIVES EXPENSES**

(Amount Rs)

Particulars	For the year ended 2016	For the year ended 2015
General Fund Expenses	16,077,108.86	14,378,866.50
Marketing Support Expenses	14,804,788.00	40,483,125.00
Gratuity & Leave Encashment A/c Expenses	-	618.00
Rental Expenses (DDA Flat-SFAC)	538,241.00	511,423.00
<b>Total</b>	<b>31,420,137.86</b>	<b>55,374,032.50</b>

For Small Farmer's Agri - Business Consortium

-Sd-

**Rajesh Bhatnagar**  
**Manager (Finance)**

-Sd-

**D.Bhuyan**  
**Director & Head of office**

-Sd-

**Vasudha Mishra**  
**Managing Director**

**SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI**  
**SCHEDULES FORMING PART OF INCOME & EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDED ON 31ST MARCH 2016**

**SCHEDULE 13- ESTABLISHMENT & OTHER ADMINISTRATIVE EXPENSES ETC.**

**SCHEDULE-13A**

**General Fund Expenses**

(Amount Rs)

Particulars	For the year ended 2016		Total	For the year ended 2015		Total
	H.O.	R.O.		H.O.	R.O.	
Advertisement	67,029.50	-	67,029.50	1,34,597.00	-	1,34,597.00
Annual Maintenance	-	-	-	3,200.00	-	3,200.00
Audit fees	57,500.00	28,625.00	86,125.00	-	25,000.00	25,000.00
Bank Charges (Gen Fund)	3,180.00	657.00	3,837.00	4,561.00	850.00	5,411.00
Bonus	-	-	-	20,724.00	-	20,724.00
Contingent/ Conveyance Expenses	-	4,928.00	4,928.00	12,404.00	12,728.00	25,132.00
Contract Salary	1,500.00	-	1,500.00	7,47,292.00	-	7,47,292.00
Electricity & water	-	43,164.00	43,164.00	9,31,201.00	37,214.00	9,68,415.00
Entertainment & Hospitality	-	12,696.00	12,696.00	-	3,359.00	3,359.00
EPF Employer's Contribution	-	87,257.50	87,257.50	-	72,694.15	72,694.15
E-TDS Return Filling Charges	-	13,740.00	13,740.00	-	1,889.00	1,889.00
Exhibition/Meeting/Seminar expenses	-	900.00	900.00	-	-	-
Fixed Assets Purchased	3,89,858.00	-	3,89,858.00	1,16,434.00	50,510.00	1,66,944.00
Honorarium	-	-	-	16,133.00	-	16,133.00
Interest on TDS	564.00	-	564.00	390.00	-	390.00
Leave Salary Contribution	-	-	-	-	1,37,800.00	1,37,800.00
Lift Maintenance Charge	-	12,540.00	12,540.00	-	12,540.00	12,540.00
Liveries	-	-	-	2,825.00	-	2,825.00
LTC Expenses	-	16,639.00	16,639.00	-	13,808.00	13,808.00
Medical Reimbursement	-	64,783.00	64,783.00	69,766.00	20,021.00	89,787.00
Meeting&seminar Exp.	7,543.00	2,19,673.00	2,27,216.00	93,806.00	1,57,451.00	2,51,257.00
Membership Fee & Subscription	2,68,329.00	-	2,68,329.00	1,25,968.00	-	1,25,968.00
Misc. Expenditure/Project photo	-	11,282.00	11,282.00	750.00	4,602.00	5,352.00
Newspapers,Books & Publication	-	4,780.00	4,780.00	-	4,666.00	4,666.00
Office bldg Expenses	5,49,620.00	-	5,49,620.00	4,76,398.00	-	4,76,398.00
Outsourcing - Genius/ Wages	6,61,714.00	4,44,428.00	11,06,142.00	-	3,89,920.00	3,89,920.00
Overtime Allowance	-	-	-	9,572.00	-	9,572.00
Pension Contribution	-	-	-	19,678.00	1,42,751.00	1,62,429.00
PF/EPF Emp share	-	-	-	1,96,166.00	-	1,96,166.00
Photostat	9,890.00	-	9,890.00	10,533.00	-	10,533.00
Postage & Telegram	-	5,097.00	5,097.00	32,375.00	4,984.00	37,359.00
Printing/Publishing/Stationery	8,81,292.50	9,280.00	8,90,572.50	9,35,233.00	22,044.00	9,57,277.00
Printing/Stationery	-	-	-	-	-	-
Prior Period Expenses	19,15,363.60	-	19,15,363.60	-	-	-
Professional Fee	38,30,059.00	-	38,30,059.00	54,88,662.00	-	54,88,662.00
Rent	-	3,39,144.00	3,39,144.00	-	3,39,144.00	3,39,144.00
Repairs & Maintenance	-	27,486.00	27,486.00	-	32,136.00	32,136.00
Salaries and allowances	40,88,908.00	8,54,596.00	49,43,504.00	19,53,399.00	8,14,392.00	27,67,791.00
Short & Excess	839.01	-0.25	838.76	-1.00	-	-1.00
Staff Welfare	2,28,528.00	13,360.00	2,41,888.00	1,88,177.00	3,150.00	1,91,327.00
Telephone-Employees&office	96,365.00	35,177.00	1,31,542.00	3,755.00	26,071.85	29,826.85
Transporation Charges (Reim)-GF	3,48,414.00	-	3,48,414.00	-	-	-
Travelling Expenses	-	75,134.00	75,134.00	2,61,452.50	62,592.00	3,24,044.50
Tution Fee	-	-	-	45,000.00	-	45,000.00
Unrecoverable Expenses Written Off	9,407.00	4,124.00	13,531.00	-	-	-
Vehicle Hire Charges	2,48,447.00	77,460.00	3,25,907.00	-	80,291.00	80,291.00
Water Charges	-	5,808.00	5,808.00	-	5,808.00	5,808.00
<b>Total</b>	<b>1,36,64,350.61</b>	<b>24,12,758.25</b>	<b>1,60,77,108.86</b>	<b>1,19,00,450.50</b>	<b>24,78,416.00</b>	<b>1,43,78,866.50</b>

**SCHEDULE-13B**

**Marketing Support Expenses**

Particulars	For the year ended 2016		Total	For the year ended 2015		Total
	H.O.	R.O.		H.O.	R.O.	
Krishidoot Programme (FPO)	86,52,000.00	-	86,52,000.00	2,68,08,000.00	-	2,68,08,000.00
Marketing Support to FPO	60,12,720.00	-	60,12,720.00	1,25,86,876.00	-	1,25,86,876.00
Meeting&seminar (FPO)	-	-	-	7,280.00	-	7,280.00
Printing/ Pub./Stationary (FPO)	-	-	-	7,35,572.00	-	7,35,572.00
Travelling Expense (FPO)	1,40,068.00	-	1,40,068.00	3,45,397.00	-	3,45,397.00
<b>Total</b>	<b>1,48,04,788.00</b>	<b>-</b>	<b>1,48,04,788.00</b>	<b>4,04,83,125.00</b>	<b>-</b>	<b>4,04,83,125.00</b>

**SCHEDULE-13C**
**Gratuity & Leave Encashment Account Expenses**

Particulars	For the year ended 2016		Total	For the year ended 2015		Total
	H.O.	R.O.		H.O.	R.O.	
Bank Charges	-	-		618.00	-	618.00
<b>Total</b>	-	-		<b>618.00</b>	-	<b>618.00</b>

**SCHEDULE-13D**
**Rental Expenses (DDA Flat-SFAC)**

Particulars	For the year ended 2016		Total	For the year ended 2015		Total
	H.O.	R.O.		H.O.	R.O.	
Bank Charges	630.00	-	630.00	618.00	-	618.00
Electricity & Water Charges	2,367.00	-	2,367.00	14,518.00	-	14,518.00
Insurance (Flats)	-	-	-	10,738.00	-	10,738.00
Maintenance of flats	4,53,411.00	-	4,53,411.00	4,02,703.00	-	4,02,703.00
Property Tax (DDA Flats)	81,833.00	-	81,833.00	82,846.00	-	82,846.00
			-			
<b>Total</b>	<b>5,38,241.00</b>	-	<b>5,38,241.00</b>	<b>5,11,423.00</b>	-	<b>5,11,423.00</b>

<b>Grand Total</b>	<b>2,90,07,379.61</b>	<b>24,12,758.25</b>	<b>3,14,20,137.86</b>	<b>5,28,95,616.50</b>	<b>24,78,416.00</b>	<b>5,53,74,032.50</b>
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For Small Farmer's Agri - Business Consortium

-Sd-

**Rajesh Bhatnagar**  
 Manager (Finance)

-Sd-

**D.Bhuyan**  
 Director & Head of office

-Sd-

**Vasudha Mishra**  
 Managing Director

**SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI**  
Accounting policies and Notes to Accounts Forming Part of Accounts  
**SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31 MARCH, 2016**

**Schedule 14 & 15**

ACCOUNTING POLICIES

1. The accounts are prepared on historical cost basis as a going concern following the mercantile system of accounting and recognizing income and expenditure on accrual basis, unless otherwise stated. Accounting policies not specifically referred to otherwise are consistent, with generally accepted accounting principles.

2. Fixed Assets acquired out of Grant-in-Aid and General Fund account of SFAC are charged to Income and Expenditure account in the year of purchase and simultaneously transferred to Balance Sheet under Fixed Assets Fund account to exercise physical and financial control over them.

3. Fixed Assets are stated at cost less accumulated depreciation. Depreciation on Fixed assets are provided as per written down value method at the rates prescribed in the Income Tax Rules, 1962, except lease hold building where value is amortized over effective life of lease. Depreciation rates followed are given below:

Office Building	10%
Residential Building	5%
Office Equipment	15%
Furniture & Fixtures	15%
Vehicles Computers	60%

4. Investments are valued at cost and are unquoted.

5. Leave salary, Provident Fund, Gratuity and Pension Contribution of employees on deputation are accounted for on the basis of claims as and when made by the parent organizations.

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 parameters of the individual scheme(s) and Interest Income from deposits of such funds have been treated as income of SFAC and credited to Income & Expenditure account.

For KSJ & Company  
Chartered Accountants  
Firm Regn No. 016024N

-Sd-

CA. Mukesh Kumar  
(Partner)  
M.No. 522000  
Place : New Delhi  
Date : 20/07/2016

**For Small Farmers' Agri - Business Consortium**

-Sd-  
Rajesh Bhatnagar  
Manager (Finance)

-Sd-  
D.Bhuyan  
Director & Head of office

-Sd-  
Vasudha Mishra  
Managing Director

## NOTES TO ACCOUNTS

1. In following cases Venture Capital Assistance provided to the unit/borrowers has become due but has not been returned so far. The legal proceedings have been initiated in all these cases.

Sl. No.	Name of the Beneficiaries	VCA Sanctioned	Due Date	Balance with Beneficiary	Status
1	M/s Laddakh Foods Limited, Laddakh	25,00,000.00	2003-04	25,00,000.00	SFAC letter dated 13.07.2012 addressed to CEO, Laddakh Autonomous Hill Development Council for recovery of SFAC Rs. 25.00 lakh from M/s Laddakh Foods Limited and refund to SFAC. Reminder letter dated 31.01.2013. Efforts to recover through Laddakh Autonomous Hill Development Council have been unsuccessful. SFAC filed Complaint U/s 200 CrPC against borrower on 31.10.2014 before Chief Metropolitan Magistrate, Saket Court and matter listed for consideration on 07.04.2016.
2	M/s Gomukh Agri Business Limited, Maharashtra (M/s Gomukh Environment Trust). (Cold Storage & processing unit of green peas, mango pulp and tomato puree)	25,00,000.00	31.03.2011	22,50,000.00	SFAC filed claim petition before ICA for recovery of VCA. ICA passed Award on 20.08.2014 for total recovery amount of Rs. 3864960/- in favour of SFAC. SFAC filed Execution Petition for recovery of Award before Pune District Court on 25.11.2014. Next date of hearing is on 02.04.2016. Objection filed by M/s Gomukh Agri Business Limited before Delhi High Court which is fixed for hearing on 26.04.2016.
3	M/s Exotic Juices Ltd., (Formally known as Good Samaritan Social Service Association), Manipur. (Passion Fruit processing unit)	46,02,000.00	01.01.2010 NPA	46,02,000.00	As per fresh agreement made on 08.08.2007 with M/s Exotic Juices Ltd., erstwhile known as Good Samaritan Social Service Organisation, payment was due to be received in the year 2010-11 but could not be received. SFAC filed claim petition before ICA for recovery of the VCA. Reserve for Award on 20.11.2015.
4	M/s Vanilla India Producer Co.	23,39,000.00	31.01.2011	23,39,000.00	SFAC appointed Sole Arbitrator for recovery of VCA. Last hearing date was on 15.03.2016 and next date of hearing is awaited.

5	M/s Association for Extensive Growers Innovative Service (AEGIS)	28,00,000.00	NIA is now dealing the case. Due date was 24.09.2010	28,00,000.00	A case was registered against the various accused including Shri N. Bomi Singh, Secretary of AEGIS U/s 120 (B), 121, 121 (A), 122 IPC before Special Court, NIA, Guwahati on 14.02.2010. In the above said case, the immovable property of AEGIS is attached by the investigation agency and established that AEGIS factory is the financial assets of prescribed terrorist organisation (UNLF) and the said property represents proceeds of terrorism and the market value of the property is more than Rs. 2.00 Crore. SFAC has written a letter dated 18.12.2012 to Secretary, Home, Govt. of Assam to issue directions to the Investigating Officer, P.S. Noonmati, District Kamrup, Guwahati to inform SFAC about the status of the present case from time to time. Reminder letter issued on 23.07.2014. Case was withdrawn from ICA.
6	M/s Assam Aroma & Herbs	7,15,000.00	18.06.2010 refer to legal NPA	7,15,000.00	SFAC appointed Sole Arbitrator for recovery of VCA. Reserve for Order on 14.12.2015.
7	M/s Shri Shitaladevi Sekhari Khat Karkhana Maryadit	10,00,000.00	31.03.2012, NPA	5,00,000.00	SFAC filed claim petition before ICA for recovery of VCA. Award passed on 20.05.2015 by ICA for total recovery amount of Rs. 950984/- in favour of SFAC. Execution Petition filed on 26.08.2015 and next date of hearing is on 16.04.2016.
8	M/s Wani Fruit Enterprises	6,50,000.00	31.08.2011	6,50,000.00	SFAC filed claim petition before ICA for recovery of VCA. Award passed on 28.05.2015 by ICA for total recovery amount of Rs. 1176921/- in favour of SFAC. Execution Petition filed on 04.09.2015 for execution of Award and next date of hearing is on 18.04.2016.
9	M/s Punjab Agri Ventures Ltd.	75,00,000.00	02.04.2012	75,00,000.00	SFAC filed claim petition before ICA for recovery of VCA on 29.12.2014 and next date of hearing is on 04.04.2016.
10	M/s Royal Kashmiri Walnuts Industries	10,00,000.00	31.12.2011	10,00,000.00	SFAC filed claim petition before ICA for recovery of VCA. Award passed by ICA on 23.09.2014 for total recovery amount of Rs. 1296989/- in favour of SFAC. Execution Petition filed on 14.09.2015 and next date of hearing is on 23.04.2016.
11	M/s Harneshwar Agro Product Power and Yeast(I) Ltd.	1,16,00,000.00	30.06.2014	1,16,00,000.00	Complaint filed by SFAC U/s 138 NIA on 08.09.2015. Next date of hearing is 24.05.2016.

12	M/s Patel Laxmanbhai Joitaram	5,87,000.00	04.11.2009, NPA	5,87,000.00	SFAC filed claim petition before ICA for recovery of VCA. Award passed by ICA on 24.01.2014 for total recovery amount of Rs. 705868/- in favour of SFAC. Execution Petition filed on 21.08.15 and next date of hearing is on 24.04.2016.
13	M/s. Calypso Bengal Foods Pvt. Ltd,	75,00,000.00	30.09.2010	75,00,000.00	SFAC filed claim petition before ICA for recovery of VCA. Award passed by ICA on 30.05.2014 for total recovery amount of Rs. 11400000/- in favour of SFAC . Execution Petition to be filed for execution of Award.
14	M/s. Ashirwad Agro Export	27,98,000.00	31.08.2014	27,98,000.00	SFAC filed claim petition before ICA for recovery of VCA on 27.03.2015.
15	M/s. Kelamangalam Area Flower Growers Federation	76,86,000.00	22.05.2013 refer to Legal NPA	19,37,444.00	SFAC filed claim petition before ICA for recovery of VCA on 30.03.2015. Next date of hearing is on 28.07.2016.
16	M/s. Bergai Area Flower Growers Federation	98,38,000.00	23.05.2013 refer to Legal NPA	31,28,000.00	SFAC filed claim petition before ICA for recovery of VCA on 27.03.2015. Next date of hearing is on 21.04.2016.
17	M/s. Blossom Federation of Flowers Cultivators	42,27,000.00	23.05.2013 refer to Legal NPA	18,23,789.00	SFAC filed claim petition before ICA for recovery of VCA on 27.03.2015. Next date of hearing is on 12.04.2016.
18	M/s. Veerappa Manda Exporters	20,50,000.00	31.12.2014	20,50,000.00	Complaint filed by SFAC U/s 138 NIA on 23.11.2015 and next date of hearing is on 05.04.2016.
19	M/s. Amruta Oils, Chakkala Community Association of India	12,00,000.00	30.04.2013	12,00,000.00	SFAC filed claim petition before ICA for recovery of VCA on 27.03.2015.
20	M/s. Purbanchal Food Products	13,43,000.00	01.04.2015	13,43,000.00	Complaint filed by SFAC U/s 138 NIA on 24.08.2015. Next date of hearing is on 25.04.2016.
21	M/s. Pyramid Wines Pvt. Ltd.	14,60,000.00	15.10.2010	14,60,000.00	SFAC filed claim petition before ICA for recovery of VCA. ICA passed Award on 30.07.2014 for total recovery amount of Rs. 2566038/- in favour of SFAC . SFAC filed Execution Petition for recovery of Award before respective district Court. Promoter is ready to refund as per Award.
22	M/s. Sahyadri Valley Wines Pvt. Ltd	5,49,000.00	31.03.2012	5,49,000.00	SFAC filed claim petition before ICA for recovery of VCA. Award passed on 17.12.2014 by ICA for total recovery amount of Rs. 839593/- in favour of SFAC. Execution petition filed at Nasik District Court on 19.03.2016 and next date of hearing is on 30.04.2016.
23	M/s. Omauli Agro Exports	23,71,000.00	01.10.2012	23,71,000.00	SFAC filed claim petition before ICA for recovery of VCA on 16.03.2015. Reserve for Award.
24	M/s. A.D. Wines	7,80,000.00	30.06.2014	7,80,000.00	SFAC filed claim petition before ICA for recovery of VCA on 02.02.2016.
25	M/s. Shobha Garden	16,00,000.00	01.04.2012	6,00,000.00	Rescheduled for 20.10.2014. Legal notice issued on 29.09.2014. Case is in process for filing before ICA for refund of remaining VCA.

26	M/s. Blue Mountain Blooms Pvt. Ltd	3,67,000.00	28.02.2013	2,67,000.00	SFAC filed claim petition before ICA for recovery of VCA on 30.08.2014. Award passed on 30.01.2016.
27	M/s. Rushi Bio-Organic Pvt. Ltd	75,00,000.00	15.02.2012	75,00,000.00	SFAC filed claim petition before ICA for recovery of VCA on 29.12.2014. Reserve for Award.
28	M/s. Krishi Vikas Exports	15,41,000.00	01.10.2012	15,41,000.00	SFAC filed claim petition before ICA for recovery of VCA on 16.03.2015 and next date of hearing is on 28.04.2016.
29	M/s. Karpagams Agro Hitechs India P. Ltd	7,80,000.00	31.10.2012	5,01,200.00	Legal notice for balance VCA was sent on 01.06.2015. Case is going to be filed before ICA for recovery of remaining VCA.
30	M/s. Agro Tech	35,00,000.00	28.06.2013	35,00,000.00	Revival of complaint U/s 138 NIA is in process.
31	M/s. Mannsfield Foods Pvt. Ltd. (M/s Friends Cold Store (P) Ltd)	75,00,000.00	14.12.2014	70,00,000.00	Complaint filed by SFAC U/s 138 NIA on 12.10.2015 and next date of hearing is on 20.05.2016.
32	M/s. Maisang Products Pvt. Ltd	75,00,000.00	30.06.2014	75,00,000.00	SFAC filed claim petition before ICA for recovery of VCA on 29.06.2015.
33	M/s. Greenfirm India	3,23,000.00	30.10.2013	3,23,000.00	SFAC filed claim petition before ICA for recovery of VCA on 25.11.2014. Award passed by ICA on 28.12.2015. Due for filing Execution Petition on 01.04.2016.
34	M/s. Vintage Wines Pvt. Ltd	40,00,000.00	02.04.2014	32,00,000.00	SFAC filed claim petition before ICA for recovery of VCA on 16.06.2015.
35	M/s. Naga Fragrance Pvt. Ltd	72,14,000.00	23.03.2012	58,14,000.00	SFAC filed claim petition before ICA for recovery of VCA on 16.03.2015. Next date of hearing is 18.04.2016.
36	M/s. Rahul Exports	11,05,000.00	30.06.2011	11,05,000.00	SFAC filed claim petition before ICA for recovery of VCA. Award passed by ICA on 17.04.2014 for total recovery amount of Rs. 1786900/- in favour of SFAC. Execution Petition filed on 09.07.15 and next date of hearing is 20.04.2016.
37	M/s. Entsulashi Bio-Products Pvt. Ltd	22,85,000.00	31.10.2011	22,85,000.00	SFAC filed claim petition before ICA for recovery of VCA on 14.11.2014. Reserve for Award.
38	M/s. Devank Food Process	6,75,000.00	20.01.2014	6,75,000.00	SFAC filed claim petition before ICA for recovery of VCA on 07.07.2015. Next date of hearing is on 26.04.2016.
39	M/s. Hariom Agro Process	7,63,000.00	01.04.2014	7,63,000.00	SFAC filed claim petition before ICA for recovery of VCA on 29.05.2015.
40	M/s. Delux Onion Dehydrates	16,62,000.00	31.03.2014	10,63,680.00	SFAC filed claim petition before ICA for recovery of VCA on 30.03.2015. Next date of hearing is on 21.04.2016.
41	M/s. C.B. Agro	25,30,000.00	01.10.2013	25,30,000.00	Rescheduled for 30.09.2015. Legal notice u/s 138 was issued on 22.12.2015. Complaint filed U/s 138 NIA and next date of hearing is on 01.04.2016.
42	M/s. Fruitage Growers and Exports	24,12,000.00	01.04.2014	24,12,000.00	SFAC filed claim petition before ICA for recovery of VCA on 16.06.2015.
43	M/s. Viswam Food Products Pvt. Ltd	25,00,000.00	30.03.2014	4,96,173.00	Legal notice issued on 04.06.2015. Case is going to be filed before ICA.

44	M/s. Aditya Winery	12,55,000.00	30.06.2014	12,55,000.00	SFAC filed claim petition before ICA for recovery of VCA on 07.07.2015. Next date of hearing is on 23.04.2016.
45	M/s. Renaissance Industries	6,61,000.00	28.02.2012	6,61,000.00	SFAC filed claim petition before ICA for recovery of VCA on 26.02.2015. Next date of hearing is on 25.04.2016.
46	M/s. Aakruti Vermi Agro Bio-Chem Pvt. Ltd	25,53,000.00	30.03.2012	25,53,000.00	SFAC filed claim petition before ICA for recovery of VCA. Award passed by ICA on 21.03.2014 for total recovery amount of Rs. 3645802/- in favour of SFAC . Execution Petition filed on 20.08.2015 and next date of hearing is on 12.04.2016.
47	M/s. Renaissance Winery Pvt. Ltd.	26,00,000.00	31.03.2012	26,00,000.00	SFAC filed claim petition before ICA for recovery of VCA. Award passed by ICA on 19.12.2013 for total recovery amount of Rs. 3506139/- in favour of SFAC . Execution petition filed on 27.11.2014 and last hearing was on 16.03.2016.
48	M/s. Shagun Agro Products Pvt. Ltd	9,64,000.00	10.11.2011	9,64,000.00	SFAC filed claim petition before ICA for recovery of VCA. Reserve for Award.
49	M/s. Karha Valley Agro Food Products Company	7,92,000.00	30.11.2012	7,92,000.00	SFAC filed claim petition before ICA for recovery of VCA. Award passed by ICA on 01.12.2014 for total recovery amount of Rs. 1199120/- in favour of SFAC. Execution Petition Filed on 21.09.2015. Last hearing was on 22.02.2016.
50	M/s. Balasudhi Agro Tech Pvt. Ltd.	14,56,000.00	30.03.2014	14,56,000.00	SFAC filed claim petition before ICA for recovery of VCA on 29.05.2015.
51	M/s. Venkateshwara Foods & Spices Pvt. Ltd	21,10,000.00	31.12.2014	21,10,000.00	Two complaints filed by SFAC U/s 138 NIA. Next date of hearing are on 02.04.2016 & 04.07.2016.
52	M/s. S.S. Cold Storage	36,00,000.00	03.01.2015	36,00,000.00	Complaint filed by SFAC U/s 138 NIA on 03.07.2015. Next date of hearing is on 17.05.2016.
53	M/s. Thito Elders Welfare Society,	9,37,000.00	26.08.2014	9,37,000.00	SFAC filed claim petition before ICA for recovery of VCA on 08.06.2015.
54	M/s. Agro Foods,	49,68,000.00	30.07.2011	49,68,000.00	SFAC filed claim petition before ICA for recovery of VCA. Award passed by ICA on 21.03.2014 for total recovery amount of Rs. 7352640/- in favour of SFAC . Execution Petition filed on 27.08.2015.
55	M/s. Anjana Govind Tanpure	10,49,000.00	30.05.2013	10,49,000.00	SFAC filed claim petition before ICA for recovery of VCA. Next date of hearing is 04.03.2016.
56	M/s. Ajanta Valley Wines	12,85,000.00	30.06.2012	12,85,000.00	SFAC filed claim petition before ICA for recovery of VCA. Award passed by ICA on 04.09.2014 for total recovery amount of Rs. 1886720/- in favour of SFAC . Execution Petition filed on 20.06.2015 at Buldana. Next date of hearing was 30.04.2016.
57	M/s. Excel Technologies	9,23,000.00	01.03.2014	9,23,000.00	SFAC filed claim petition before ICA for recovery of VCA on 03.07.2015. Ist hearing is on 11.04.2016.

58	M/s. Vang Valley Agro Processing Ltd	10,87,000.00	01.01.2013	10,87,000.00	SFAC filed claim petition before ICA for recovery of VCA on 16.03.2015. Next date of hearing is on 08.04.2016.
59	M/s Ambrosia Winery	9,23,000.00	31.10.2015	9,23,000.00	Complaint filed by SFAC U/s 138 NIA on 05.03.2016. Next date of hearing is on 17.05.2016.
60	M/s Renukaa Food Processors	22,42,000.00	06.08.2013	22,42,000.00	SFAC filed claim petition before ICA for recovery of VCA on 27.03.2015. Next date of hearing is on 11.04.2016.
61	M/s Devaraj Agro Industries	69,00,000.00	14.03.2015	69,00,000.00	Complaint filed by SFAC U/s 138 NIA on 24.08.2015. Next date of hearing is on 25.04.2016.
62	M/s. R.P. Agro Exports	27,62,000.00	01.10.2015	27,62,000.00	Complaint filed by SFAC U/s 138 NIA on 23.01.2016 and next date of hearing is on 01.04.2016.
63	M/s. Fancy Sago Process	12,97,000.00	01.01.2015	12,97,000.00	Complaint filed by SFAC U/s 138 NIA on 12.10.2015. Next date of hearing is on 20.05.2016.
64	M/s. Dr. Abdul Rauf Pineapple Processors	30,00,000.00	31.08.2014	30,00,000.00	Complaint filed by SFAC U/s 138 NIA on 22.08.2015 and next date of hearing is on 17.05.2016.
65	M/s. Kuldeep Agro Tech	31,00,000.00	30.09.2014	31,00,000.00	Complaint filed by SFAC U/s 138 NIA on 22.08.2015 and next date of hearing is on 17.05.2016.
66	M/s. K.D. Agro Industries	35,00,000.00	01.04.2014	35,00,000.00	Case filed before DRT at Guwahati. Revival of complaint U/s 138 NIA is in progress.
67	M/s. Shree Mahakali Cashew	7,55,000.00	01.01.2016	7,55,000.00	Complaint filed by SFAC U/s 138 NIA on 22.03.2016. Next date of hearing is on 04.07.2016.
68	M/s. Mittal Fresh Food Pvt. Ltd	19,35,000.00	01.12.2014	19,35,000.00	SFAC filed claim petition before ICA for recovery of VCA on 29.05.2015. Next date of hearing is on 27.05.2016.
69	M/s. Sri Vaishnavi CoCo Foods	15,90,000.00	22.12.2013	15,90,000.00	SFAC filed claim petition before ICA for recovery of VCA on 16.06.2015.
70	M/s. Vibrant Dehydro Foods Pvt. Ltd	27,79,000.00	30.09.2013	4,78,821.00	Rescheduled for 30.09.2014. Legal notice issued on 21.04.2015.
71	M/s. Rainbow Agro Foods Ltd	50,00,000.00	30.06.2014	50,00,000.00	SFAC filed claim petition before ICA for recovery of VCA on 02.02.2016.
72	M/s. Chittoor Canning Private Ltd	50,00,000.00	31.12.2013	28,00,000.00	SFAC filed claim petition before ICA for recovery of VCA on 25.11.2014. Next date of hearing is on 15.07.2016.
73	M/s. Shanti Estate	3,43,000.00	31.03.2014	3,43,000.00	SFAC filed claim petition before ICA for recovery of VCA on 07.07.2015. Reserve for Award.
74	M/s. B.R. Agro Exports	26,50,000.00	30.09.2014	26,50,000.00	Complaint filed by SFAC U/s 138 NIA on 27.11.2015 and next date of hearing is 12.04.2016.
75	M/s. Mosons Extractions	15,78,000.00	08.05.2013	0.00	SFAC filed claim petition before ICA for recovery of VCA on 22.09.2014. Award passed by ICA on 20.01.2016. Principal amount received but interest is pending.

76	M/s. Sultan Agro Tech Pvt. Ltd	88,90,000.00	30.04.2017 (NPA)	88,90,000.00	SFAC filed claim petition before ICA for recovery of VCA on 03.11.2014. Next date of hearing is 19.04.2016.
77	M/s. Madhav Agro Exports	25,53,000.00	10.10.2015	25,53,000.00	Complaint filed by SFAC U/s 138 NIA on 05.03.2016. Next date of hearing is on 17.05.2016.
78	M/s. Pragati Agro Products, Processing & Packaging Pvt. Ltd	17,50,000.00	31.03.2015	17,50,000.00	SFAC filed claim petition before ICA for recovery of VCA on 02.02.2016.
79	M/s. Kangra Herbs Pvt.Ltd	75,00,000.00	01.01.2014	75,00,000.00	Revival of complaint u/s 138 is in process.
80	M/s. V.M. Agrosoft Wines	28,53,000.00	20.07.2014	5,53,000.00	Complaint filed by SFAC U/s 138 NIA on 22.08.2015. Next date of hearing is on 17.05.2016.
81	M/s. Eternity	7,92,000.00	30.10.2012	4,92,000.00	SFAC filed claim petition before ICA for recovery of VCA. Award passed by ICA on 25.08.2015.
82	M/s. Ras Frozen Food Pvt. Ltd	50,00,000.00	01.12.2016	50,00,000.00	Complaint filed by SFAC U/s 138 NIA on 27.02.2016. Next date of hearing is on 11.05.2016.
83	M/s. Kryptokroma	77,14,000.00	17.07.2014	75,14,000.00	SFAC filed claim petition before ICA for recovery of VCA on 03.12.2014. Award passed on 30.01.2016.
84	M/s. Aerath Business Corporation	17,00,000.00	28.02.2014	17,00,000.00	SFAC filed claim petition before ICA for recovery of VCA on 03.07.2015.
85	M/s. Farm & Bio-Natural Products	12,35,000.00	31.03.2015	12,35,000.00	SFAC filed claim petition before ICA for recovery of VCA on 02.02.2016.
86	M/s. Akhilesh Mushrooms	26,00,000.00	31.05.2015	26,00,000.00	Complaint filed by SFAC U/s 138 NIA on 16.11.2015. Next date of hearing is on 31.05.2016.
87	M/s. Shalini Phyto Pharma	8,49,000.00	31.01.2014	8,49,000.00	SFAC filed claim petition before ICA for recovery of VCA on 29.05.2015.
88	M/s. Kohinoor Masale	18,59,000.00	01.12.2010	4,55,000.00	SFAC filed claim petition before ICA for recovery of VCA. Award passed by ICA on 11.02.2015 for total recovery amount of Rs. 1637000/- in favour of SFAC. Execution petition filed on 25.08.2015. Promoter is refunding VCA amount as per the award.
89	M/s. Aarsha Pharma	13,50,000.00	13.06.2014	13,50,000.00	SFAC filed claim petition before ICA for recovery of VCA on 29.05.2015.
90	M/s. Georgeson Oil Mill	4,33,000.00	10.12.2014	4,33,000.00	Complaint filed by SFAC U/s 138 NIA on 22.08.2015. Next date of hearing is on 17.05.2016.
91	M/s. Punjab Processed Foods Pvt. Ltd	27,11,000.00	30.04.2015	27,11,000.00	SFAC filed claim petition before ICA for recovery of VCA. Reserved for award on 28.01.2016. Complaint U/s 138 also filed on 07.08.2015 and next date of hearing is 13.05.2016.
92	M/s. Raje Foods	11,77,000.00	30.09.2015	11,77,000.00	Complaint filed by SFAC U/s 138 NIA on 01.03.2016 and next date of hearing is on 17.05.2016.
93	M/s. Brahmaputra Forest Products Pvt. Ltd.	30,00,000.00	30.09.2014	30,00,000.00	SFAC filed claim petition before ICA for recovery of VCA on 02.02.2016.
94	M/s. Trout Fish Canning & Preservation	36,76,000.00	03.12.2019 (NPA)	36,76,000.00	SFAC filed claim petition before ICA for recovery of VCA on 23.06.2015. Next date of hearing is on 06.04.2016.

95	M/s. Dhanalakshmi Agro Products	5,44,000.00	31.03.2014	1,36,000.00	Revival of complaint U/s 138 NIA is in process.
96	M/s. Lotus Agritech	4,27,000.00	06.10.2015	4,27,000.00	Complaint filed by SFAC U/s 138 NIA on 05.12.2015. Next date of hearing is on 11.05.2016.
97	M/s. Magnifico Foods Pvt. Ltd	52,00,000.00	31.03.2015	52,00,000.00	Complaint filed by SFAC U/s 138 NIA on 17.07.2015. Next date of hearing is on 01.04.2016.
98	M/s. Baba Fruit Processing Industries	26,10,000.00	14.09.2014	26,10,000.00	Complaint filed by SFAC U/s138 NIA on 22.08.2015. Next date of hearing is on 17.05.2016.
99	M/s. Tamil Nadu Mineral & Chemicals	27,50,000.00	31.05.2014	27,50,000.00	SFAC filed claim petition before ICA for recovery of VCA on 29.05.2015 and next date of hearing is on 11.04.2016.
100	M/s. Himachal Phytochem Pvt. Ltd	30,00,000.00	31.03.2016 (NPA)	30,00,000.00	SFAC filed claim petition before ICA for recovery of VCA. Award passed by ICA on 30.12.2013 for total recovery amount of Rs. 4544560/- in favour of SFAC . Execution Petition filed on 30.03.2016. Next date of hearing is on 01.04.2016.
101	M/s. Pine Valley Fruit Canning Pvt. Ltd.	37,80,000.00	31.10.2015	37,80,000.00	Complaint filed by SFAC U/s 138 NIA on 07.12.2015. Next date of hearing is on 11.05.2016.
102	M/s. Golden Sun Agro Foods Pvt. Ltd.	74,41,000.00	14.07.2016	33,62,741.00	Complaint filed by SFAC U/s 138 NIA on 05.12.2015. Next date of hearing is on 23.07.2016.
103	M/s. Rare Industries	5,11,000.00	31.01.2016	5,11,000.00	Complaint filed by SFAC U/s 138 NIA on 22.03.2016. Next date of hearing is on 04.07.2016.
104	M/s. Maha Juicy Food Processing Pvt. Ltd.	31,20,000.00	31.05.2015	31,20,000.00	SFAC filed claim petition before ICA for recovery of VCA on 13.01.2016.
105	M/s. Surya Sobha	20,50,000.00	30.11.2015	20,50,000.00	Complaint filed by SFAC U/s 138 NIA on 05.03.2016. Next date of hearing is on 17.05.2016.
106	M/s. Cardamom & Spices	5,62,000.00	31.12.2015	5,62,000.00	Complaint filed by SFAC U/s 138 NIA on 23.03.2016. Next date of hearing is on 04.07.2016.
107	M/s. Jayam Fruit Products Pvt. Ltd.	10,00,000.00	31.07.2015	7,16,875.00	Complaint filed by SFAC U/s 138 NIA on 22.03.2016. Next date of hearing is on 04.07.2016.
108	M/s. Good Greens India Pvt. Ltd	23,04,000.00	31.10.2015	23,04,000.00	Complaint filed by SFAC U/s 138 NIA and next date of hearing is on 01.04.2016.
109	M/s Dhanushree Industries, Tamil Nadu	10,48,000.00	30.04.2018	10,48,000.00	Party is not coming forward to execute the fresh agreement. Legal Notice issued.

## 2. List of VCA Refund Cases in which Principal amount received but overdue Interest Pending

S. No.	Name of the Projects	VCA sanctioned	VCA refunded	Status
1	M/s Bisra Industries	4,57,000.00	4,57,000.00	Legal notice for interest amount of Rs. 2,05,040/- issued on 09.10.2014.
2	M/s. Sahyadri Agro Exports	6,76,000.00	6,76,000.00	Legal notice for interest amount of Rs. 155702/- issued on 08.09.2014.
3	M/s. J.S.R. Agro Processing Pvt. Ltd	4,94,000.00	4,94,000.00	Legal notice for interest amount of Rs. 99,808/- issued on 04.06.2015.
4	M/s. Vinay Gopal Sambare	22,06,000.00	22,06,000.00	Legal notice for interest amount of Rs. 1,65,225/- issued on 09.04.2015.
5	M/s. Sri Samundeswari Food Products Pvt. Ltd	30,42,000.00	30,42,000.00	Legal Notice for interest amount of Rs. 4,74,052/- issued on 01.06.2015.
6	M/s. Vyankatesha Agrotech Pvt. Ltd.	7,74,000.00	7,74,000.00	Legal Notice for interest amount of Rs. 57,255/- issued on 08.06.2015.
7	M/s. St. Mary's Spices & Condiments Kunnath	50,00,000.00	50,00,000.00	Legal Notice for interest amount of Rs. 2,61,301/- issued on 01.06.2015.
8	M/s. S.K. Bio Tech	26,09,000.00	26,09,000.00	Legal notice issued for interest amount of Rs. 2,53,010/- on 30.05.2015.
9	M/s Tridev Spices Pvt. Ltd.	17,72,000.00	17,72,000.00	Legal notice for interest amount of Rs. 28,256/- issued on 18.05.2015.
10	M/s. Mehra Agro Foods	4,78,000.00	4,78,000.00	Interest of Rs. 31070/- is pending.
11	M/s. Parshva Food International	27,30,000.00	27,30,000.00	Legal Notice issued on 22.12.2015 u/s 138. Interest amount of Rs. 119297/- is pending.

3. Interest earned against Equity Grant & Credit Guarantee fund, PSF & Service Charges against NVI/Pulses scheme by the institution during preceding years was booked as the general income and taken to Income & Expenditure account instead of crediting the same to the respective scheme account. This has been disclosed separately in the general fund by way of adjustment details whereof are given hereunder:-

Particulars	Amount (Rs.)
Interest Income (EGCGF) ( FY 2013-14)	4,579,866.00
Interest Income (EGCGF( FY 2014-15)	1,46,480,962.07
Guarantee Fee (EGCGF) ( FY 2014-15)	62,900.00
Interest Income (PSF) (FY 2014-15)	3,087,773.76
Service Charges (NVI/Pulses) (F Y 2012-13)	14,282,784.05
<b>Total</b>	<b>1,68,494,285.88</b>

4. SFAC owns 26 two/three bed room DDA flats at Vasant Kunj, Sukhdev Vihar & Jasola Vihar, New Delhi, The Executive Committee of SFAC society, in its 35th meeting held on 28.02.2014, discussed its earlier decision to auction the flats owned by SFAC. During the discussion, MD, SFAC briefed the executive committee on the difficulties faced in arriving at fair valuation of the flats due to lack of expertise within SFAC. The EC resolved that efforts should be made to offer the flats to the Central Housing Pool and /or Public Sect. Undertaking. In this regard, SFAC had written a letter to DAC on dated 31.07.2014 to take up the matter with concerned Ministries for taking over the flats for Central Housing Pool or PSUs for acquiring them for their use. In this regard, no response received from DAC till date.

5. The society is approved under Sec. 10(23C) (iv) vide order F. No. DGIT (E) /10(23C)(iv) /2011 of the Income Tax Act, 1961. Amount exceeding 15% of its income is accumulated for application, wholly and exclusively to the objects for which it is established from A/Y 2010-11. Therefore the period of accumulation of the amount has not exceeded five years and hence not included in the taxable income.

For KSJ & Company  
Chartered Accountants  
Firm Regn No. 016024N

-Sd-  
CA. Mukesh Kumar  
(Partner)  
M.No. 522000  
Place : New Delhi  
Date : 20/07/2016

**For Small Farmers' Agri - Business Consortium**

-Sd-  
Rajesh Bhatnagar  
Manager (Finance)

-Sd-  
D.Bhuyan  
Director & Head of office

-Sd-  
Vasudha Mishra  
Managing Director

**INDEPENDENT AUDITORS' REPORT**

**OF**

**SMALL FARMER'S AGRI-BUSINESS CONSORTIUM(SFAC)**

**REGIONAL OFFICE: GUWAHATI (ASSAM)**

Jain Complex, G.S. Road, 3<sup>rd</sup> Floor, Near Dispur post office, Guwahati-781005

**FOR THE FINANCIAL YEAR : 2015-2016**

**AUDITORS**

**RAJESH PODDAR & ASSOCIATES**

Chartered Accountants

Parijat Mansion, Amravati Path

Christian Basti, Guwahati-5

Ph: 9864032299



## Independent Auditors' Report

1. We have examined the Balance Sheet as on 31st March, 2016, and the annexed Income and Expenditure A/c and Receipts and Payment Account for the year ended on that date, attached herewith of the Regional Office of the SMALL FARMER'S AGRIBUSINESS CONSORTIUM, Jain Complex, 3rd Floor, G. S. Road, Guwahati-781005, Assam from the books of accounts,

2. These financial statements are the responsibility of the society management. Our responsibility is to express an opinion on these financial statements based on our audit.

We have conducted our audit in accordance with auditing standards generally accepted in India. These standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit includes examining on test basis, evidence supporting the amount and disclosures in the financial statements.

An audit also includes assessing the accounting principles used and significant estimates made by managements, as well as evaluating the overall financial statements presentation.

We believe that our audit provides a reasonable basis of our opinion.

3. Subject to our observations annexed, we certify that the Balance Sheet, the Income and Expenditure A/c and the Receipts and payment Account are in agreement with the books of accounts.

4. We further report that:

A. Our observations/ comments/ discrepancies/ inconsistencies; if any are reported in Annexure 1 annexed herewith

B. Subject to above -

a) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of the audit.

b) In our opinion, proper books of account have been kept by the Regional Office of the auditee so far as appears from our examination of the books.

c) Subject to our observations annexed, in our opinion and to the best of our information and according to the explanations given to us, the said accounts, read with notes thereon, if any, give a true and fair view :-

i) In the case of the Balance Sheet, of the state of the affairs of the auditee as at 31st March, 2016, and

ii) In the case of the Income and Expenditure Account of the deficit i.e. excess of Expenditure over Income for the year ended on that date.

iii) In the case of the Receipts and Payments Account of the summary of transactions for the year ended on that date.

Place : Guwahati  
Date : 13.05.2016

For and on behalf of  
RAJESH PODDAR & ASSOCIATES  
Chartered Accountants  
FRN : 325645E

-Sd-

CA Rajesh Agarwala  
Proprietor  
M. No. 062980

# SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI

Regional Office: Guwahati

Jain Complex, G.S. Road, 3rd Floor, Guwahati-781005

## Annexure - 1

Notes & observations annexed to and forming part of our Audit Report for the Financial Year: 2015-2016

1. Reconciliation of Head Office accounts: The Balances as at 31-03-2016 in the Books of the Regional Office against the following Head Office Accounts are subject to reconciliation and confirmation:

Sl. No.	Head of Account	Balance as at 31st March, 2016
1	Head Office	3,08,47,773.32

## 2. Outstanding Expenses

The following expenses which were outstanding for the financial year 2015-16 have not been provided in the initially produced books of account of the SFAC, RO, Guwahati. Upon our observation these expenses are being provided by the Regional Office management and accordingly incorporated in the audited Financial Statements.

- Audit Fee of Rs. 28,625.00 for the FY 2015-16.
- E - TDS Return Filing Charges amounting to Rs 13740.00 for FY 2014-15 & 2015-16
- Depreciation for the FY 2015-16 Rs 28537.00

## 3. Outstanding Liabilities

The following liability which was outstanding for the financial year 2015-16 due to short deduction of TDS has not been provided in the initially produced books of account of the SFAC, RO, Guwahati. Upon our observation this liability is being provided by the Regional Office management and accordingly incorporated in the audited Financial Statements.

- Tax Deducted at Source amounting to Rs 8296.00 on Salary is short deducted.

As per our attached report of even date  
For RAJESH PODDAR & ASSOCIATES  
Chartered Accountants  
FRN: 325645E

-Sd-

CA. Rajesh Agarwala  
Proprietor  
M. No. 062980

Place: Guwahati  
Date: 13.05.2016

**SMALL FARMER'S AGRI-BUSINESS CONSORTIUM**  
**Regional Office: Guwahati**  
 Jain Complex, G.S. Road, 3rd Floor, Guwahati-781005

**Income & Expenditure Account for the year ended on 31st March, 2016**

Previous Year (FY-2014-2015) Amount(Rs.)	Expenditure	Schedules	Current Year (FY-2015-2016) Amount(Rs.)	Previous Year (FY-2014-2015) Amount(Rs.)	Income	Schedules	Current Year (FY-2015-2016) Amount(Rs.)
12,25,589.85	To Administrative Expenses	F	13,88,825.75	14,312.00	By Interest on Bank [A/c No. 10055622468]		10,659.00
12,01,466.15	To Salaries & Allowances	G	10,23,275.50	-	By Miscellaneous Income		360.00
850.00	To Financial Expenses	H	657.00	-	By Service Charges (NIAM)		29,100.00
50,510.00	To Transfer to Asset Fund		-	24,64,104.00	By Excess of Expenditure over income for the year		23,72,639.25
24,78,416.00			24,12,758.25	24,78,416.00			24,12,758.25

As per our attached report of even date

**For RAJESH PODDAR & ASSOCIATES**  
 Chartered Accountants  
 FRN:325645E

Place: Guwahati  
 Date: 13.05.2016

-Sd-  
 S.K Das  
 In-Charge Officer  
 Regional Office, Guwahati  
 Small Farmer's Agri-Business Consortium

-Sd-  
 Sd/- CA. Rajesh Agarwala  
 Proprietor  
 M. No. 062980

**SMALL FARMER'S AGRI-BUSINESS CONSORTIUM**  
 Regional Office: Guwahati  
 Jain Complex, G.S. Road, 3rd Floor, Guwahati-781005

**Receipts & Payments Account for the year ended on 31st March, 2016**

Previous Year (FY-2014-2015) Amount(Rs.)	Receipts	Schedu les	Current Year		Previous Year (FY-2014-2015) Amount(Rs.)	Payments	Schedu les	Current Year	
			(FY-2015-2016)	Amount(Rs.)				(FY-2015-2016)	Amount(Rs.)
	<b>To Opening Balance</b>				50,510.00	By Purchase of Assets			-
3,110.25	Cash in Hand		67.25		-	By Administrative Expenses	F	13,88,825.75	
3,30,743.86	Cash at Bank		2,43,782.86	2,43,850.11	(32,574.00)	Less: Expenses Payable		54,926.00	
						Less: Written Off		4,124.00	
						Less: Expenses Paid in Last Year		37,001.00	
					37,001.00	Add: Expenses paid in advance		-	12,92,774.75
24,00,000.00	To Receipts from Head office (New Delhi)			22,00,000.00					
	To Receipts from National Institute of Agricultural Marketing, Jaipur (Rajasthan):			29,10,000.00		15,94,536.15	By Salaries & Allowances	G	10,23,275.50
14,312.00	To Interest on Bank [A/c No. 10055622468]			10,659.00		-	By Expenses Incurred for National Institute of Agricultural Marketing	I	29,10,000.00
50,000.00	To Recovery/ Adjustment of Advances			1,01,001.00		850.00	By Financial Expenses	H	657.00
	To Miscellaneous Income			360.00		50,000.00	By Recovery/ Adjustment of Advances		1,09,297.00
	To Service Charges (NIAM)			29,100.00		21,473.00	By Previous year Expenses paid		32,574.00
							<b>By Closing Balance</b>		
					67.25		Cash in Hand		496.00
					2,43,782.86		Cash at Bank		1,25,895.86
<b>27,98,166.11</b>				<b>54,94,970.11</b>					<b>54,94,970.11</b>

As per our attached report of even date

**For RAJESH PODDAR & ASSOCIATES**  
 Chartered Accountants  
 FRN:325645E

Place: Guwahati  
 Date: 13.05.2016

-Sd-  
 S.K Das  
 In-Charge Officer  
 Regional Office, Guwahati  
 Small Farmer's Agri-Business Consortium

-Sd-  
 Sd/- CA. Rajesh Agarwala  
 Proprietor  
 M. No. 062980

**SMALL FARMER'S AGRI-BUSINESS CONSORTIUM**  
Regional Office: Guwahati  
Jain Complex, G.S. Road, 3rd Floor, Guwahati-781005

Balance Sheet as on 31st March, 2016

Previous Year (FY-2014-2015) Amount(Rs.)	Liabilities	Schedu les	Current Year (FY-2015-2016) Amount(Rs.)		Previous Year (FY-2014-2015) Amount(Rs.)	Assets	Schedu les	Current Year (FY-2015-2016) Amount(Rs.)	
1,84,924.91	<b>Fixed Assets Fund</b> Opening Balance		2,01,585.91		2,01,585.91	<b>Fixed Assets</b>	C		1,73,048.91
50,510.00	Add: Addition during the year		-			<b>Current Assets, Loans &amp; Advances</b>			
2,35,434.91	Less: Depreciation for the year		2,01,585.91	1,73,048.91	67.25	<b>a) Cash &amp; Bank Balances:</b>		496.00	
-33,849.00			28,537.00		2,43,782.86	Cash in Hand		1,25,895.86	
2,01,585.91						Cash at Bank			
2,86,47,773.32	<b>Head office ( New Delhi):</b>	A	3,08,47,773.32	3,08,47,773.32	2,925.00	<b>b) Others:</b>		-	1,28,891.86
32,574.00	<b>Current Liabilities &amp; Provisions</b>	B	54,926.00	54,926.00	3,699.00	Prepaid Expenses		2,500.00	
						Telephone Security			
					37,001.00	<b>c) Loans &amp; Advances</b>	D		8,296.00
						<b>Income &amp; Expenditure A/c</b>			
					2,59,28,768.21	Opening Balance		2,83,92,872.21	
					24,64,104.00	Add: Excess of expenditure over income		23,72,639.25	3,07,65,511.46
<b>2,88,81,933.23</b>			<b>3,10,75,748.23</b>	<b>3,10,75,748.23</b>	<b>2,88,81,933.23</b>			<b>3,10,75,748.23</b>	

As per our attached report of even date

**For RAJESH PODDAR & ASSOCIATES**  
Chartered Accountants  
FRN:325645E

-Sd-

Place: Guwahati  
Date: 13.05.2016

-Sd-  
S.K Das  
In-Charge Officer  
Regional Office, Guwahati  
Small Farmer's Agri-Business Consortium

Sd/- CA. Rajesh Agarwala  
Proprietor  
M. No. 062980

**SMALL FARMER'S AGRI-BUSINESS CONSORTIUM**  
**Regional Office: Guwahati**  
 Jain Complex, G.S. Road, 3rd Floor, Guwahati-781005

**SCHEDULES FORMING PART OF BALANCE SHEET**

(Amount in Rupees)

	Current Year		Previous Year	
	As on 31st March 2016		As on 31st March 2015	
<b>SCHEDULE A : HEAD OFFICE NEW DELHI</b>				
<u>Opening Balance</u>	2,86,47,773.32		2,62,47,773.32	
Add: Receipts during the year	22,00,000.00	3,08,47,773.32	24,00,000.00	2,86,47,773.32
		3,08,47,773.32		2,86,47,773.32

Place: Guwahati  
 Date: 13.05.2016

-Sd-  
 S.K Das  
 In-Charge Officer  
 Regional Office, Guwahati  
 Small Farmer's Agri-Business Consortium

As per our attached report of even date  
**For RAJESH PODDAR & ASSOCIATES**  
 Chartered Accountants  
 FRN:325645E

-Sd-  
 Sd/- CA. Rajesh Agarwala  
 Proprietor  
 M. No. 062980

**SMALL FARMER'S AGRI-BUSINESS CONSORTIUM**  
**Regional Office: Guwahati**  
 Jain Complex, G.S. Road, 3rd Floor, Guwahati-781005

**SCHEDULES FORMING PART OF BALANCE SHEET**

(Amount in Rupees)

	Current Year		Previous Year	
	As on 31st March 2016		As on 31st March 2015	
<b>SCHEDULE B : CURRENT LIABILITIES</b>				
1. <u>Duties &amp; Taxes Payable</u>				
TDS Payable	8,296.00	8,296.00	4,780.00	4,780.00
2. <u>Outstanding Expenses</u>				
Audit Fees Payable	28,625.00		25,000.00	
Telephone Expenses Payable	4,265.00		2,384.00	
E-TDS Return Filling Charges for FY 2014-15 & 2015-16	13,740.00		-	
Newspaper Expenses Payable	-	46,630.00	410.00	27,794.00
		54,926.00		32,574.00

As per our attached report of even date  
**For RAJESH PODDAR & ASSOCIATES**  
 Chartered Accountants  
 FRN:325645E

Place: Guwahati  
 Date: 13.05.2016

-Sd-  
 S.K Das  
 In-Charge Officer  
 Regional Office, Guwahati  
 Small Farmer's Agri-Business Consortium

-Sd-  
 Sd/- CA. Rajesh Agarwala  
 Proprietor  
 M. No. 062980

**SMALL FARMER'S AGRI-BUSINESS CONSORTIUM**  
**Regional Office: Guwahati**  
 Jain Complex, G.S. Road, 3rd Floor, Guwahati-781005

**SCHEDULES FORMING PART OF BALANCE SHEET AS AT 31 ST MARCH 2016**

**SCHEDULE C : FIXED ASSETS AND DEPRECIATION THEREON**

(Amount in Rupees)

Sl No	Description of Assets	Rate of Depreciation	W.D.V as on 01.04.2015	Additions		Date of sale / transfer	Deletion		Sub - Total 10 = 4+5+6-8-9	Depreciation Allowance	W.D.V.as on 31.03.2016 12 = 10 - 11
				used => 180 days	used < 180 days		out of (4) and/or (6)	out of (6)			
1	2	3	4	5	6	7	8	9	10 = 4+5+6-8-9	11	12 = 10 - 11
1.	Furniture & Fixtures	10%	56,368.06	-	-	-	-	-	56,368.06	5,637.00	50,731.06
2.	Bicycle	15%	145.86	-	-	-	-	-	145.86	22.00	123.86
3.	Inverter	15%	5,770.70	-	-	-	-	-	5,770.70	866.00	4,904.70
4.	Air Conditioner	15%	69,434.74	-	-	-	-	-	69,434.74	10,415.00	59,019.74
5.	Digital camera( Canon)	15%	4,166.06	-	-	-	-	-	4,166.06	625.00	3,541.06
6.	Office Equipment	15%	2,743.76	-	-	-	-	-	2,743.76	412.00	2,331.76
7.	Office Equipment -Fax Machine	15%	4,360.38	-	-	-	-	-	4,360.38	654.00	3,706.38
8.	Office Equipment -Xerox Machine	15%	39,313.67	-	-	-	-	-	39,313.67	5,897.00	33,416.67
9.	Office Equipment - water filter -cum purifier	15%	2,926.68	-	-	-	-	-	2,926.68	439.00	2,487.68
10.	Mobile Handset	15%	13,875.00	-	-	-	-	-	13,875.00	2,081.00	11,794.00
11.	Computer	60%	2,481.00	-	-	-	-	-	2,481.00	1,489.00	992.00
	Total Rs.		2,01,585.91	-	-	-	-	-	2,01,585.91	28,537.00	1,73,048.91

As per our attached report of even date  
**For RAJESH PODDAR & ASSOCIATES**  
 Chartered Accountants  
 FRN:325645E

Place: Guwahati  
 Date: 13.05.2016

-Sd-  
 S.K Das  
 In-Charge Officer  
 Regional Office, Guwahati  
 Small Farmer's Agri-Business Consortium

-Sd-  
 Sd/- CA. Rajesh Agarwala  
 Proprietor  
 M. No. 062980

**SMALL FARMER'S AGRI-BUSINESS CONSORTIUM**  
**Regional Office: Guwahati**  
 Jain Complex, G.S. Road, 3rd Floor, Guwahati-781005

**SCHEDULES FORMING PART OF BALANCE SHEET**

(Amount in Rupees)

	Current year			Previous Year		
	As on 31st March 2016			As on 31st March 2015		
	Advances	Adjustmemnts	Outstanding	Advances	Adjustmemnts	Outstanding
<b>SCHEDULE D : LOAN &amp; ADVANCES</b>						
1. <u>LTC Advance</u> S K Das	15,000.00	15,000.00	-	33,000.00	18,000.00	15,000.00
2. <u>Travel Advance</u> S K Das	48,000.00	48,000.00	-	49,000.00	32,000.00	17,000.00
3. <u>Amount Recoverable from S K Das</u>						
TDS Short Deducted	13,076.00	4,780.00	8,296.00	4,780.00	-	4,780.00
Others	33,221.00	33,221.00	-	221.00	-	221.00
	1,09,297.00	1,01,001.00	8,296.00	87,001.00	50,000.00	37,001.00

As per our attached report of even date  
**For RAJESH PODDAR & ASSOCIATES**  
 Chartered Accountants  
 FRN:325645E

Place: Guwahati  
 Date: 13.05.2016

S.K Das  
 In-Charge Officer  
 Regional Office, Guwahati  
 Small Farmer's Agri-Business Consortium

Sd/- CA. Rajesh Agarwala  
 Proprietor  
 M. No. 062980

# SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI

Regional Office: Guwahati

Jain Complex, G.S. Road, 3rd Floor, Guwahati-781005

SCHEDULES FORMING PART OF BALANCE SHEET AS ON 31 ST MARCH, 2016

SCHEDULE E :ACCOUNTING POLICIES & NOTES ON ACCOUNTS

## **A. ACCOUNTING POLICIES**

1. The accounts are prepared on historical cost basis as a going concern following the mercantile system of accounting and recognizing income and expenditure on accrual basis, unless otherwise stated. Accounting policies not specifically referred to otherwise are consistent, with generally accepted accounting principles.

### 2. FIXED ASSETS & DEPRECIATION

i) Fixed Assets acquired out of Grant-in Aid and General Fund account of SFAC are charged to Income and Expenditure account in the year of purchase and simultaneously transferred to Balance Sheet under Fixed Assets Fund account to exercise physical and financial control over them.

ii) Fixed Assets are stated at cost less accumulated depreciation. Depreciation on Fixed Assets are provided as per written down value method at the rates prescribed in the Income Tax Rules, 1962.

### 3. INVESTMENT

No investment is made by the Regional office of SFAC during the year under consideration.

## **B. NOTES ON ACCOUNTS**

### 1. BANK ACCOUNT

The Bank balance with the SBI, GMC Branch (A/c No-10055622468) has been reconciled as at 31-03-2016 and the reconciliation statement is enclosed.

### 2. PREVIOUS YEAR'S FIGURE

Figures for the previous year have been regrouped and / or rearranged wherever necessary.

As per our attached report of even date  
For RAJESH PODDAR & ASSOCIATES

Chartered Accountants

FRN: 325645E

-Sd-

CA. Rajesh Agarwala

Proprietor

M. No. 062980

-Sd-

S.K Das

In-Charge Officer

Regional Office, Guwahati

Small Farmer's Agri-Business Consortium

Place: Guwahati

Date: 13.05.2016

**SMALL FARMER'S AGRI-BUSINESS CONSORTIUM**  
 Regional Office: Guwahati  
 Jain Complex, G.S. Road, 3rd Floor, Guwahati-781005

**SCHEDULE F : ADMINISTRATIVE & ESTABLISHMENT EXPENSES**

(Amount in Rupees)

Particulars	For the year ended on	For the year ended on
	31.03.2016	31.03.2015
Audit Fees	28,625.00	25,000.00
Conveyance Expenses	4,928.00	12,728.00
Electricity Charges	43,164.00	37,214.00
Entertainment & Hospitality Expenses	12,696.00	3,359.00
E-TDS Return Filling charges	13,740.00	1,889.00
Lift Maintenance Expenses	12,540.00	12,540.00
Exhibition/ Meeting Expenses	900.00	-
Meeting & Seminar Expenses	2,19,673.00	1,57,451.00
Miscellaneous Expenses	11,282.00	-
Newspaper, Books & Publications	4,780.00	4,666.00
Office Maintenance	22,636.00	21,176.00
Project Photo & Misc Expenses	-	4,602.00
Office Rent	3,39,144.00	3,39,144.00
Postage & Courier	5,097.00	4,984.00
Printing & Stationary	9,280.00	22,044.00
Repair & Maintenance Charges	4,650.00	8,380.00
Repair & Maintenance Charges(Electric)	200.00	2,580.00
Telephone Expenses	35,177.00	26,071.85
Travelling Expenses	75,134.00	62,592.00
Vehicle Hired Charges	77,460.00	80,291.00
Water Charges	5,808.00	5,808.00
Wages	4,44,428.00	3,89,920.00
Staff Welfare Expenses	13,360.00	3,150.00
Unrecoverable Expenses Written Off	4,124.00	-
Round Off	-0.25	-
<b>Total</b>	<b>13,88,825.75</b>	<b>12,25,589.85</b>

**SCHEDULE G : SALARIES & ALLOWANCES**

Particulars	For the year ended on	For the year ended on
	31.03.2016	31.03.2015
Salaries to Staff	8,54,596.00	8,14,392.00
EPF Employer's Contribution	87,257.50	72,694.15
Leave Salary Contribution	-	1,37,800.00
LTC Expenses	16,639.00	13,808.00
Medical Reimbursement to Employees	64,783.00	20,021.00
Pension Contribution	-	1,42,751.00
<b>Total</b>	<b>10,23,275.50</b>	<b>12,01,466.15</b>

**SCHEDULE H : FINANCIAL EXPENSES**

Particulars	For the year ended on	For the year ended on
	31.03.2016	31.03.2015
Bank Charges	657.00	850.00
<b>Total</b>	<b>657.00</b>	<b>850.00</b>

**SCHEDULE I : NATIONAL INSTITUTE OF AGRICULTURAL MARKETING**

Particulars	For the year ended on	For the year ended on
	31.03.2016	31.03.2015
Buyers and Sellers Meet	2,60,000.00	-
Farmers Awareness Programme	15,00,000.00	-
Market - LED Extensions	5,50,000.00	-
Problems and Prospects of Horti Cropp	6,00,000.00	-
<b>Total</b>	<b>29,10,000.00</b>	<b>-</b>

As per our attached report of even date  
**For RAJESH PODDAR & ASSOCIATES**  
 Chartered Accountants  
 FRN:325645E

Place: Guwahati  
 Date: 13.05.2016

S.K Das  
 In-Charge Officer  
 Regional Office, Guwahati  
 Small Farmer's Agri-Business Consortium

Sd/- CA. Rajesh Agarwala  
 Proprietor  
 M. No. 062980

**SMALL FARMER'S AGRI-BUSINESS CONSORTIUM**  
**Regional Office: Guwahati**  
**Jain Complex, G.S. Road, 3rd Floor, Guwahati-781005**

**BANK RECONCILLATION STATEMENT AS ON 31.03.2016**

State Bank of India Savings A/C AS ON 31.3.2016 (A/C No:10055622468)

Particulars			Amount (Rs.)	
<b>Balance as Per Books of Accounts</b>			<b>1,25,895.86</b>	Dr.
Add: Cheque issued but not debited to bank account				
Name of Party	Cheque No	Cheque Date		
Bhagchand Jain	555034	30-03-2016	2,751.00	
Bhagchand Jain	555035	30-03-2016	484.00	
Bhagchand Jain	555036	30-03-2016	1,045.00	
Bhagchand Jain (HUF)	555037	30-03-2016	25,436.00	
Yourself	555040	31-03-2016	208.00	
M/s Agrotech	555043	31-03-2016	4,51,200.00	
S.K. Das	555045	31-03-2016	12,282.00	
			<b>4,93,406.00</b>	
<b>Balance as per Bank Statement</b>			<b>6,19,301.86</b>	Cr.

Place: Guwahati  
 Date: 13.05.2016

As per our attached report of even date  
**For RAJESH PODDAR & ASSOCIATES**  
 Chartered Accountants  
 FRN:325645E

S.K Das  
 In-Charge Officer  
 Regional Office, Guwahati  
 Small Farmer's Agri-Business Consortium

Sd/- CA. Rajesh Agarwala  
 Proprietor  
 M. No. 062980







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