

Champions of Convergence

Chronicles of FPOs that have benefitted through convergence



राष्ट्रीय कृषि और ग्रामीण विकास बैंक

NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

तेलंगाणा क्षेत्रीय कार्यालय, हैदराबाद

TELANGANA REGIONAL OFFICE, HYDERABAD



विज़न

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक.

मिशन

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मेषों, प्रौद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि लाने के लिए कृषि और ग्रामीण विकास का संवर्धन.

VISION

Development Bank of the Nation for Fostering Rural Prosperity.

MISSION

Promote sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity.

प्राक्थन



हरित क्रांति के आरंभ से भारत में कृषि प्रणाली ने एक लंबा सफर तय किया है और देश भर में प्रौद्योगिकी और कृषि सहायता प्राप्त आधारभूत सुविधा में विभिन्न विकास हुए हैं। भारत ने न केवल बेहतर कृषि विधियों का अनुकरण किया है, बल्कि बीज की गुणवत्ता, सिंचाई विधियों, गुणवत्तायुक्त उपज, तकनीकी समावेशन, लॉजिस्टिक्स प्रबंधन, भंडारण आदि को विकसित करने का भी प्रयास किया है। इसके परिणामस्वरूप, भारतीय कृषि क्षेत्र पिछले छह वर्षों के दौरान 4.6 प्रतिशत की औसत वार्षिक वृद्धि दर से विकास कर रहा है। तथापि, भूमि जोत का सिकुड़ता हुआ आकार, उच्च उत्पादन लागत, ऋण तक कम पहुंच के साथ-साथ खराब बाजार लिकेज कुछ ऐसी चुनौतियां हैं जो इस क्षेत्र की विकास क्षमता में बाधा डालती हैं। यह छोटे और सीमांत किसानों को प्रतिकूल रूप से प्रभावित करता है, जो इस क्षेत्र का लगभग 86% हिस्सा हैं।

एकत्रीकरण और समेकन किसानों को बड़े पैमाने की अर्थव्यवस्थाओं के लाभों को प्राप्त करने के लिए एक व्यवहार्य साधन प्रदान करते हैं, जिससे यह नए विकास प्रतिमान बनाने के लिए एक महत्वपूर्ण साधन बन जाता है। किसान उत्पादक संगठन (एफपीओ) किसानों को जुटाने का एक ऐसा समग्र मॉडल है, जो किसान सदस्यों को आउटपुट और इनपुट बाजारों दोनों में एक समूह के रूप में सौदा करने की सुविधा देता है। एफपीओ ने किसानों को अपनी आर्थिक स्थिति को सुधारने और संस्थागत ऋण का लाभ उठाने के लिए एक सामूहिक शक्ति प्रदान करने में महत्वपूर्ण भूमिका निभाई है। इसने किसानों को उचित प्रशिक्षण, गुणवत्तायुक्त उपज, बेहतर प्रबंधन और वित्तीय और आधारभूत सुविधा के सहयोग के माध्यम से प्रगति, विकास और कई लाभ प्राप्त करने में मदद की है।

नाबार्ड तेलंगाणा क्षेत्रीय कार्यालय ने अब तक विभिन्न योजनाओं के तहत राज्य में 377 एफपीओ का पोषण किया है, जैसे हैंडहोल्डिंग, क्षमता निर्माण और बाजार सहयोग प्रयासों के लिए तकनीकी, प्रबंधकीय और वित्तीय सहायता प्रदान की है। इसके परिणामस्वरूप कुल 250 एफपीओ ने विभिन्न व्यावहारिक गतिविधियां शुरू की हैं, जैसे कि, निविष्टियों की आपूर्ति, अधिप्राप्ति, बीज उत्पादन और प्रसंस्करण, मूल्यवर्धन, कृषि सर्विसिंग, कृषि उपकरणों को किराए पर देने वाले केंद्र चलाना आदि और इनसे रु. 68.51 करोड़ का कुल कारोबार (विव 2022-23 में) दर्ज किया है। एफपीओ के व्यावसायिक कार्यकलापों को और आगे बढ़ाने एवं विविधिकृत करने के लिए नाबार्ड ने उन्हे निर्यात संबंधी अवसरों के लिए लाइन विभागों, ट्राइकोर, केविके, एपीईडीए, आधारभूत सुविधा के लिए सीएसआर भागीदारों, ऋण आवश्यकताओं के लिए बैंकों और ऑनलाइन विपणन प्लैटफॉर्म में रजिस्टर करने के लिए ई-नाम, ओएनडीसी आदि के साथ अभिसारित होने का सुविधा प्रदान की है।

इस प्रकार इस पुस्तिका में उन एफपीओ का संकलन शामिल है जो अभिसरण से लाभान्वित हुए हैं। इन कहानियों को किसानों, एफपीओ और अन्य हितधारकों को एफपीओ को अभिसरण के लिए उपलब्ध विभिन्न रास्तों के बारे में बताने के लिए, उनका लाभ उठाने के लिए मानदंड और इस तरह के अभिसरण से प्राप्त होने वाले संभावित लाभ पर प्रकाश डालने के लिए संकलित किया गया है। हमारी मनः पूर्वक इच्छा है कि यह पुस्तिका अभिसरण की क्षमता को बढ़ाने के लिए अधिक एफपीओ को प्रोत्साहित करेगी और अंततः किसानों को उनकी आय को दोगुना करने में सहायता करेगी।

सुसीला चितला

मुख्य महाप्रबंधक

नाबार्ड तेलंगाणा क्षेत्र



Foreword

The farming system in India has come a long way since the green revolution and various developments in technology and agriculture-aided infrastructure have come to force across the country. India has not only emulated better farming methods, but it has also sought to develop seed quality, irrigation methods, quality produce, technological inclusions, logistics management, warehousing etc. Consequently, Indian agriculture sector has been growing at an average annual growth rate of 4.6 per cent during the last six years. However, shrinking landholding size, high production costs, low access to credit as well as poor market linkages are some of the challenges that hinder the growth potential of the sector. This adversely affects small and marginal farmers, which comprise around 86% of the sector.

Aggregation and consolidation provide a viable means for the farmers to reap the benefits of economies of scale, making it a critical means to create new growth paradigm. Farmer Producer Organisations (FPOs) are one such farmers' aggregate model of mobilizing farmers, which allow farmer members to negotiate as a group in both output and input markets. FPOs have been instrumental in imparting a collective strength to the farmers' to scale their economies and avail institutional credit. It has helped the farmers upgrade, develop and reap multiple benefits through proper training, quality produce, better management, and financial and infrastructural support.

NABARD Telangana Regional Office has so far nurtured 377 FPOs in the state under various schemes by providing technical, managerial and financial support for handholding, capacity building and market intervention efforts. As a result, a total of 250 FPOs have ventured into various business activities viz., input supply, procurement, seed production & processing, value-addition, agro-servicing, custom hiring centres etc. and registered the total turnover of ₹ 68.51 cr (FY 2022-23). To further expand & diversify the business activities of the FPOs, NABARD has facilitated their convergence with APEDA for export opportunities, CSR partners for infrastructure, availing credit facilities, registration on online marketing platforms e.g. eNAM, ONDC etc.

This booklet thus consists of compilation of FPOs that have benefitted by tapping into convergence. The stories have been compiled to enlighten farmers, FPOs and other stakeholders of various avenues for convergence available to the FPOs, criteria for availing them and the potential benefits that can be gained by availing such convergence. It is our sincerest desire that the booklet encourages more FPOs to unlock the potential of convergence and ultimately help farmers in doubling their income.

Suseela Chintala

Chief General Manager

NABARD Telangana RO

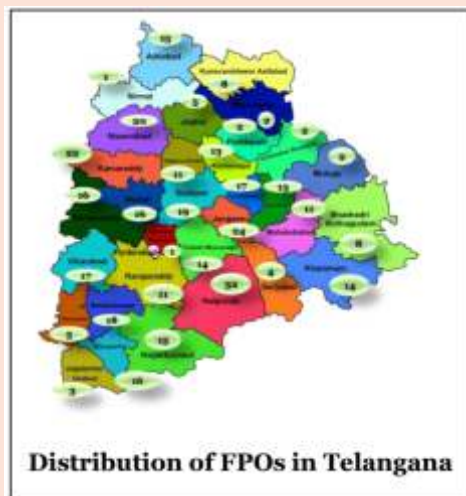
Tapping into Convergence for Self-Sufficiency of FPOs

The movement towards collectivization of farmers through Farmer Producer Organizations (FPOs) is nascent and has emerged in Indian agricultural sector in the past 2 decades. Their role is pivotal in modernizing practices, introducing innovations, and reshaping the agrarian landscape to be more sustainable and profitable. Hence, it is imperative that the FPOs are given adequate guidance and support to ensure their self-sustainability and profitability in the long run.

Embracing the concept, NABARD has been promoting FPOs since 2012 with its own funds. Government of India launched a new Central Sector Scheme (CSS) titled “Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs)” in 2020 to provide a renewed thrust to unlocking the potential of FPOs with the objective of doubling farmers’ income.

The grant support for FPOs both under CSS and NABARD’s PODF-ID fund facilitates the establishment of FPO, member mobilization and business expansion in the initial stages. For FPOs to achieve self-sufficiency, it is necessary to go beyond the grant assistance and tap into other forms of assistance available for FPOs. Convergence of various schemes available for FPOs helps in reducing the cost and multiplying the benefits. FPOs can tap into convergence through credit linkage, market linkage, linkage with line department, academic institutions and with various development initiatives of NABARD itself.

Credit is the lifeblood of any business and FPOs are no exceptions to this rule. Credit linkage enables FPOs to expand business, increase productivity & infrastructure, drive innovation and ensure long-term viability of the FPO’s business. In recognition of the importance of credit to FPOs, Reserve Bank of India (RBI) had included credit to FPOs (up to Rs. 5 crores/FPO) under Master Directions on Priority Sector Lending, 2020.



Line departments such as Horticulture department, Krishi Vigyan Kendras, Pandit Jayashankar Telangana State Agriculture University are important players in the FPO ecosystem. They have enabled FPOs to gain from Transfer of Technology through training programs, availability of quality inputs, subsidy to drip irrigation for farmers and agro-advisories dissemination. The benefits that farmers have derived from the line departments are immeasurable.

Further, NABARD as Apex Development Financial Institution has development initiatives that benefit FPOs in multidimensional manner. NABARD has supported FPO members through exposure visit, innovative farm technologies, livelihood programs under Micro Enterprises Development Program (MEDP), Livelihood Enterprise Development Program (LEDP) and Mobile Van for FPOs. These have encouraged FPOs to expand into new markets, enter into value addition of products and improve the skill levels of farmers particularly farmers.

Convergence through Credit Linkage

Why Credit Linkage is important for FPOs

- In the short term, working capital loan helps in meeting the requirements of day-to-day business of the FPOs like purchase of inputs.
- Loan products such as Term Loan can help FPO in the long run in multiple ways:
 - i It can help in expanding business to new areas and improving infrastructure through purchase of machinery, construction of godowns etc.
 - ii It ensures business prudence thereby ensuring long-term self-sustainability of FPOs.
- Adequate credit linkage encourages farmers to increase their share capital contribution thus increasing the resource available to FPOs.
- Credit linkage enables build-up of good credit history which can help in future leverage of credit products.

Major Financial Institutions that have financed FPOs in Telangana

Sl. No	Name of Financial Institution	No. of FPOs that have been credit linked	Amount Sanctioned (in ₹ Lakh)
1.	NABKISAN	70	1764.51
2.	Samunnati	59	453.00
3.	HDFC	13	323.00
4.	Adilabad DCCB	7	235.50
5.	SBI	4	222.36



NABKISAN FINANCE LIMITED
Subsidiary of NABARD



Loan Products for FPOs and Eligible Activities

- Working Capital Loan: For procurement and sale of agricultural inputs and procurement of produce for collective marketing, value addition and processing
- Term Loan: For creation of common infrastructure
- Pledge Loan: Against Electronic Warehouse Receipt (eNWR)
- Any other registered organization or legal entities of similar kind

Processing Fee: Maximum of 1 % + applicable Taxes
In case of repeat clients, lower processing fees shall be applicable

Eligible Institutions

- Producer Organizations in farm and off farm sector, registered under any statute of law
- Any other organization or legal entities of similar kind

Loan Quantum –
Financing up to 85 % of working capital requirement/total project cost
Minimum 15 % margin for all categories

Interest Rate – one of the lowest in the market with no hidden fees

Collateral free loans with coverage under various Credit Guarantee Schemes

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

Eligibility Criteria

- PO should have been incorporated at least for six months prior to submission of loan application
- At least one audited balance sheet as on the date of application
- A minimum subscribed share capital of ₹ 2 lakh
- Not have been default to any organization including other banks/FIs
- Comply with legal requirements such as necessary licenses, TIN/GST number etc.
- A regular CEO in place
- A well laid out business plan at least for next one year
- The PO should fall into the A+, A, B, B+, C+ category of PO based on NABKISAN Rating tool

How convergence with Line Department helps in sustainability of FPOs

- Line departments viz. Agriculture, Horticulture, Animal Husbandry, Tribal welfare etc have a vital role to play in FPO ecosystem for the development of FPOs.
- FPOs have benefitted from the support of departments in multifarious ways such as input licenses, subsidy for micro-irrigation, subsidy for cold-storage, training and extension services to farmers
- Tribal Welfare Department has specific scheme for FPOs in the form of subsidy to FPOs for development of infrastructure (Details in facing page)
- Apart from line departments, academic institutions such as Pandit Jayashankar Telangana State Agricultural University (PJTSAU), Krishi Vigyan Kendras (KVKs) also play an important role in growth of FPOs
- PJTSAU & KVKs have been at the forefront of transfer of technology to FPOs, providing market intelligence, exposure visits, demonstration farms and capacity-building program for farmers



Construction of Integrated Packing House under Mission for Integrated Development of Horticulture at Kattangur FPCL, Nalgonda



Turmeric Boiler received under 90% subsidy of Spice Board, Warangal by Nekkonda FPCL, Waranga

No. of NABARD-Promoted FPOs that have received support under TRICOR Scheme
40

Cumulative Subsidy Amount Sanctioned to the FPOs:
₹ 11.63 crores

Objective of TRICOR's FPO Scheme:

To create physical infrastructure like godowns, custom hiring centres, value-addition units in the tribal villages of the state through FPOs in a clustered approach

Eligibility Criteria for FPOs:

- FPO shall be registered under Companies Act 2013.
- FPO should have done business at least a year.
- FPO shall have the knowledge in procurement of agricultural commodities and supplying of inputs to its members.
- The FPO should have conducted at least one General Body Meeting as per the norms and maintain all books as per the byelaws.
- The FPO shall furnish copy of Audited Balance Sheet and Profit and Loss Statement for the preceding financial year.

Funding Pattern:

- **Budget for each unit** – ₹ 60 lakhs
- **Grant from TWD (60% of the cost)** – ₹ 36 lakhs
- **Institutional Finance (30% of the cost)** – ₹ 18 lakhs
- **FPO Contribution (10% of the cost)** – ₹ 6 lakhs



Custom Hiring Centre sanctioned to BBWS FPCL under TRICOR Support



500 MT Warehouse constructed under TRICOR Assistance by TRN FPCL

NABARD's schemes for FPOs

Since 2013, NABARD has been a pioneer for the promotion of FPOs through schemes like grant assistance under PRODUCE, PODF-ID & Central Sector Scheme. NABARD, being an apex rural development institution, is in a vantage position to support FPOs in multidimensional manner.

- FPOs have availed benefits under several development initiatives of NABARD.
- 99 FPOs have been formed from Watershed project areas of NABARD. In a similar vein, FPOs have emerged from Tribal Development Project areas and Farmer Clubs promoted by NABARD.
- FPOs promoted by NABARD are eligible for maximum ₹ 5 lakh Business Development Assistance as grant for expansion of business.
- Under CAT Program, FPO members have benefitted through exposure visit for knowledge dissemination.
- Under LEDP and MEDP programs, members have benefitted through training programs on food processing and livelihood activities.
- FPOs have availed assistance for purchase of mobile vans under rural mart scheme. This has helped in transportation of produce, reduction in wastage and generating rural employment.

FPOs that have availed convergence under NABARD's schemes





Mobile Van under Rural Mart Program sanctioned to Ageewa FPCL



Exposure Visit under CAT Program for members of Gumlapur FPCL



Project on Technology Dissemination in Moringa cultivation



Rural Mart sanctioned to Errabelli Women FPCL

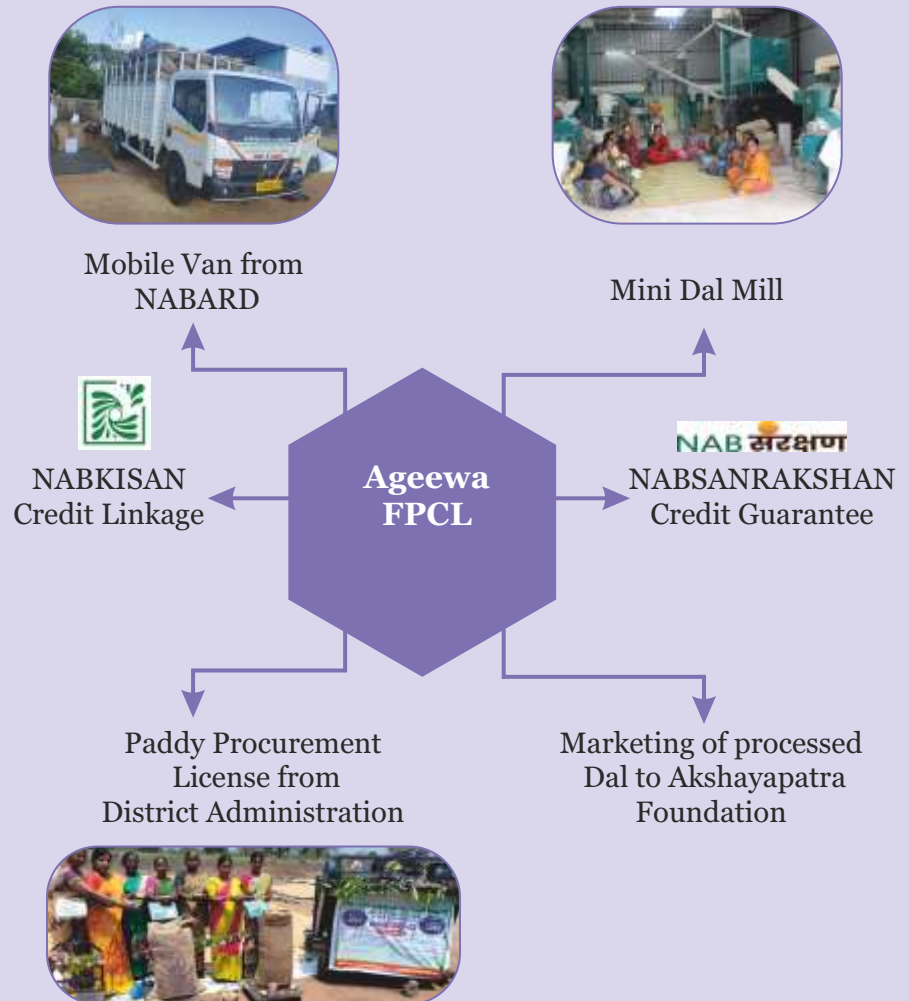


MEDP Training Program on Jute bag making to Rajavaram FPCL

Ageewa Farmers Producer Company Limited – Yadadri Bhuvanagiri

FPO FACTSHEET

- Ageewa FPCL is an all-women FPO promoted by NABARD under PODF-ID in the year 2018 with PEACE as POPI
- Received Paddy Procurement License from District Administration and purchased 4700 quintals of paddy this season, earning a commission of ₹ 1.40 lakh
- NABKISAN has sanctioned ₹ 10 lakh Working Capital which is guaranteed through NABSANRAKSHAN.
- Set up mini Dal Mill with processing capacity of 8 quintal per hour. The processed dal was sold to Akshaya Patra foundation @ ₹ 9300 per MT
- The FPO has achieved a turnover of ₹ 36 lakhs in FY 2022-23
- **Future Plan:** To have tie-ups with super-markets for regular supply of pulses and vegetables.





Paddy Procurement by Ageewa FPCL. License for Paddy procurement is issued by District Administration

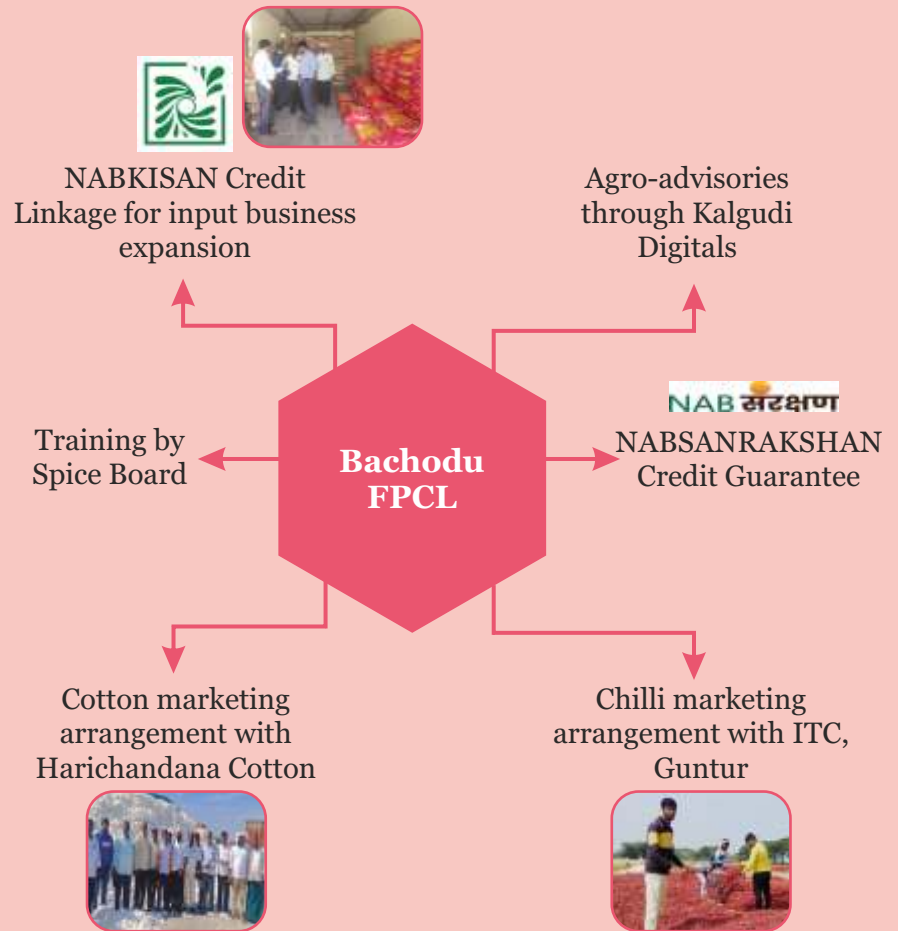


Mobile Van sanctioned under Rural Mart grant assistance by NABARD

Bachodu Farmers Producer Company Limited – Khammam

FPO FACTSHEET

- Bachodu FPCL was established in 2019 and promoted by NABARD under PODF-ID with SAI as POPI.
- The farmer-members of the FPO have benefitted from training provided by Spice Board
- Received ₹15 lakh credit assistance from NABKISAN as Working Capital
- Aggregated the cotton produced by farmers and sold directly to local cotton mills
- Provides agro-advisories to FPO members through tie-up with Kalgudi Digital, an IT Start up for FPO digitization and KVK Wyrā.
- Entered into marketing arrangements with ITC, Guntur for purchase of chillies and Harichandana Cottons Private Limited for cotton from January 2024.
- **Future Plan:** FPO aims to establish processing units for chilli processing.





Cotton aggregation by Bachodu FPCL. The FPO has cotton marketing arrangement with Harichandana cotton put ltd



Input Shop of Bachodu FPCL established with NABKISAN credit assistance

BBWS Farmers Producer Company Limited – Kumaram Bheem Asifabad FPO

FPO FACTSHEET

- BBWS FPO was registered in the year 2017 with DHAN Foundation as POPI under PODF-ID.
- Credit linked with ₹80 lakh working capital from NABKISAN, ₹36 lakh Working capital from HDFC bank and ₹5 lakh BDA from NABARD for business expansion
- Further the FPCL has been sanctioned ₹18 lakh Term Loan by State Bank of India for establishment of Custom Hiring Centre
- Beneficiary of TRICOR's scheme for infrastructure support to FPO and has received ₹36 lakh grant assistance to construct a 500 MT warehouse
- Received grant assistance from NABARD for purchasing Mobile Van under Rural Mart scheme.
- These convergences have enabled FPO to achieve a turnover of ₹1.42 crore in FY 2022-23 from input business and cotton marketing
- Going forward the FPO aims to establish cotton ginning mill





500 MT Godown constructed with TRICOR Assistance

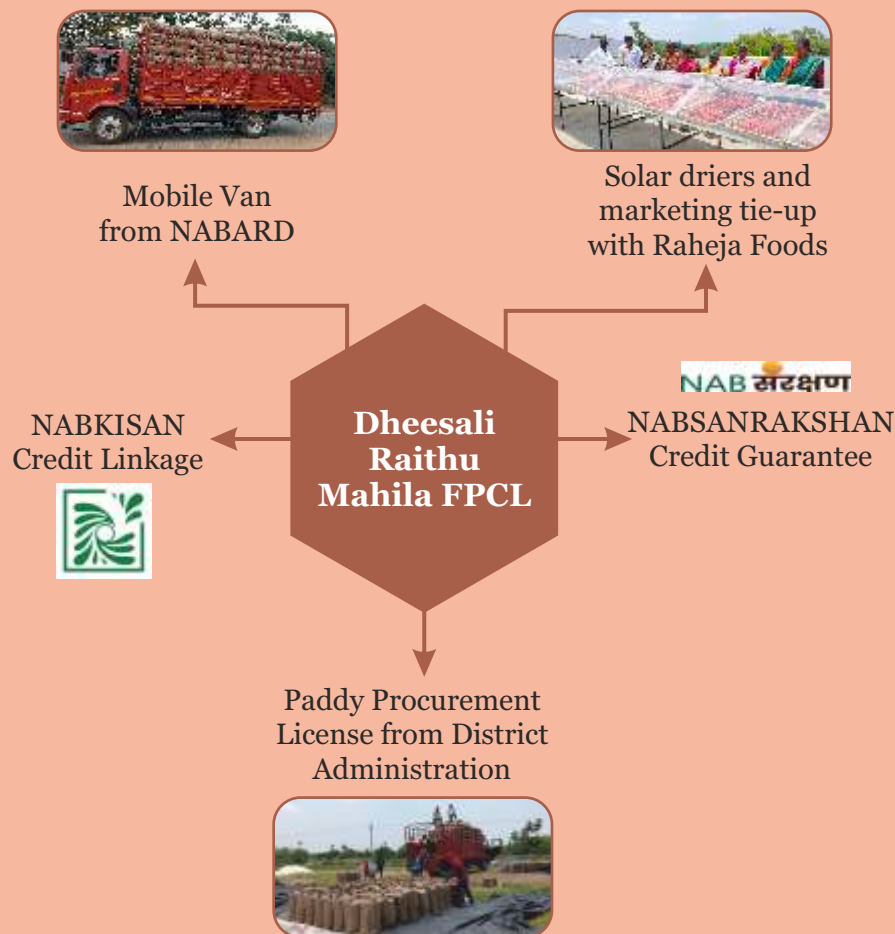


Mobile Van under Rural Mart program of NABARD

Dheesali Raithu Mahila Farmers Producer Company Limited – Yadadri Bhuvanagiri

FPO FACTSHEET

- Dheesali Raithu Mahila FPCL is an all-women FPO promoted by NABARD under PODF-ID in the year 2018 with Grameen Mahila Mandali as POPI
- Received Paddy Procurement License from District Administration for procuring rice at MSP. Under MSP scheme it has purchased 13,870 quintal paddy from 278 farmers and received around ₹4.43 lakh as commission in April 2023
- Purchased Mobile van under NABARD support and is collecting vegetables and fruits for sale in Hyderabad and nearby markets.
- Credit linked with sanction of ₹15 lakh credit assistance from NABKISAN as Working Capital
- The FPO has achieved a turnover of ₹36 lakh in FY 2022-23
- **Future Plan:** FPCL has purchased 2 solar driers and is planning to have market tie-up with Raheja Food Products.





Paddy Procurement by Dheesali Raithu Mahila FPCL with assistance from District Administration

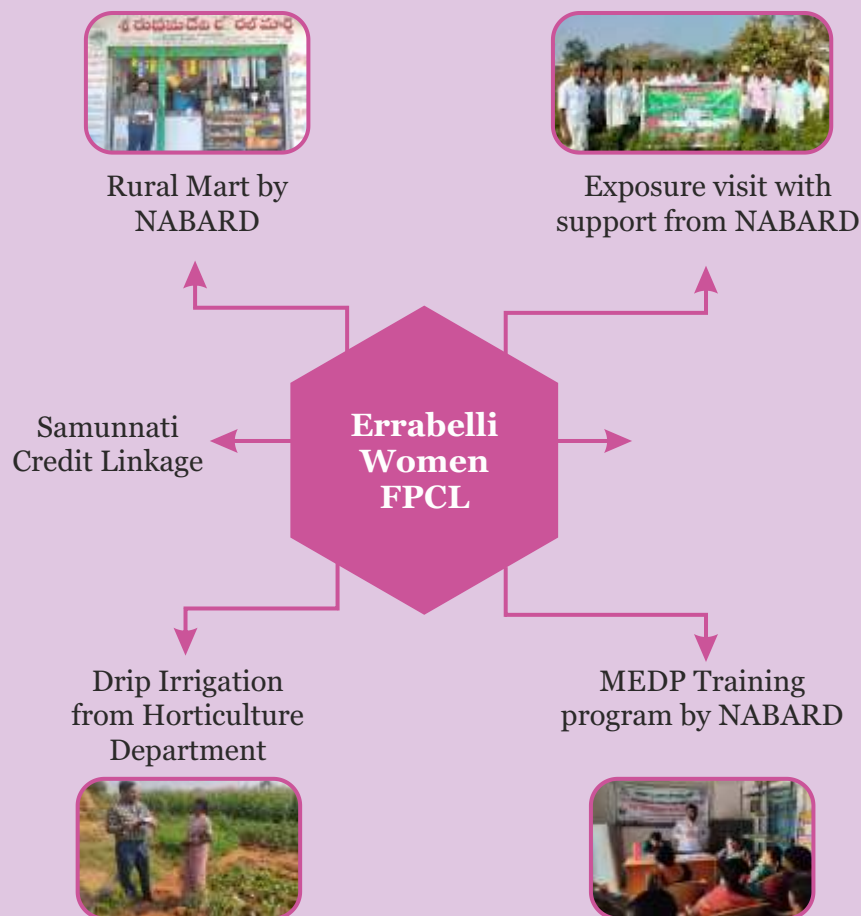


Mobile Van Sanctioned under Rural Mart program of NABARD

Errabelli Women Farmers Producer Company Limited – Hanamkonda

FPO FACTSHEET

- Errabelli Women FPCL is an all-women FPO promoted by NABARD under PODF-ID in the year 2019 with Jana Vikas Rural Development Society (JVRDS) as POPI
- Received Business Development Assistance of ₹ 3.14 lakh by NABARD and ₹5.00 lakh credit assistance by Samunnati for Business Expansion
- Benefitted from NABARD's capacity building programme such as CAT exposure visit and training under MEDP program on commercial floriculture.
- Benefitted from convergence with line department in the form of subsidy for drip irrigation installation and pandal cultivation.
- Received support from NABARD for establishment of Rural Mart for alternative source of income
- Achieved income of ₹31 lakhs from output marketing and ₹ 16 lakhs from Input marketing in FY 2021-22.
- Future Plan: Value-addition through solar drying of vegetables.





Rural Mart sanctioned by NABARD to Errabelli Women FPCL

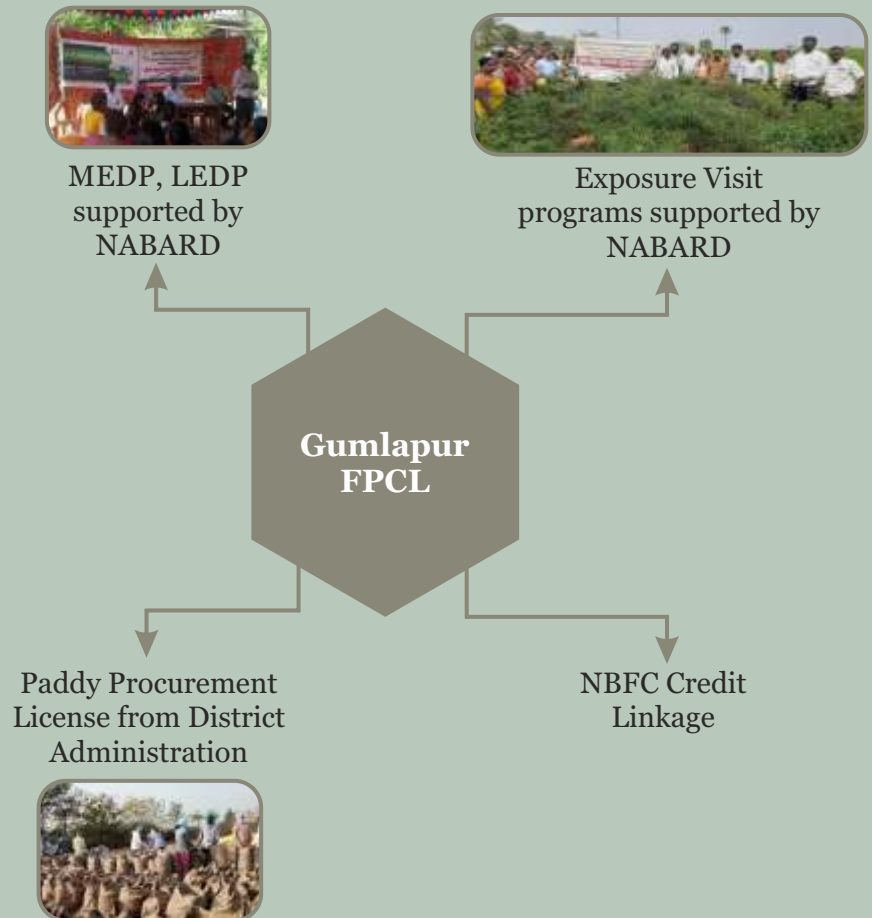


MEDP training program on commercial floriculture to farmer-members with support from NABARD

Gumlapur Farmers Producer Company Limited – Karimnagar

FPO FACTSHEET

- Gumlapur FPCL was formed in 2019 in Choppadandi Block covering two villages (viz) Gumlapur and Mallannapally. It is promoted by NABARD under PODF-ID with JVRDS as POPI
- Received Paddy Procurement License from District Administration and procured 6 MT paddy from 300 farmers and earned a commission of ₹ 1.25 lakh.
- Aggregating Marigold and vegetables and the same is being marketed through local traders. The member farmers are able to fetch 50% increase in price.
- Credit-linked with NBFC-Samunnati as Working Capital
- Capacity Building support from NABARD through MEDP, LEDP and CAT programs.
- **Future Plan:** Construct Dal and Rice mill along with Rural Haat for processing & marketing their produce.





The FPO received Paddy Procurement License from District Administration

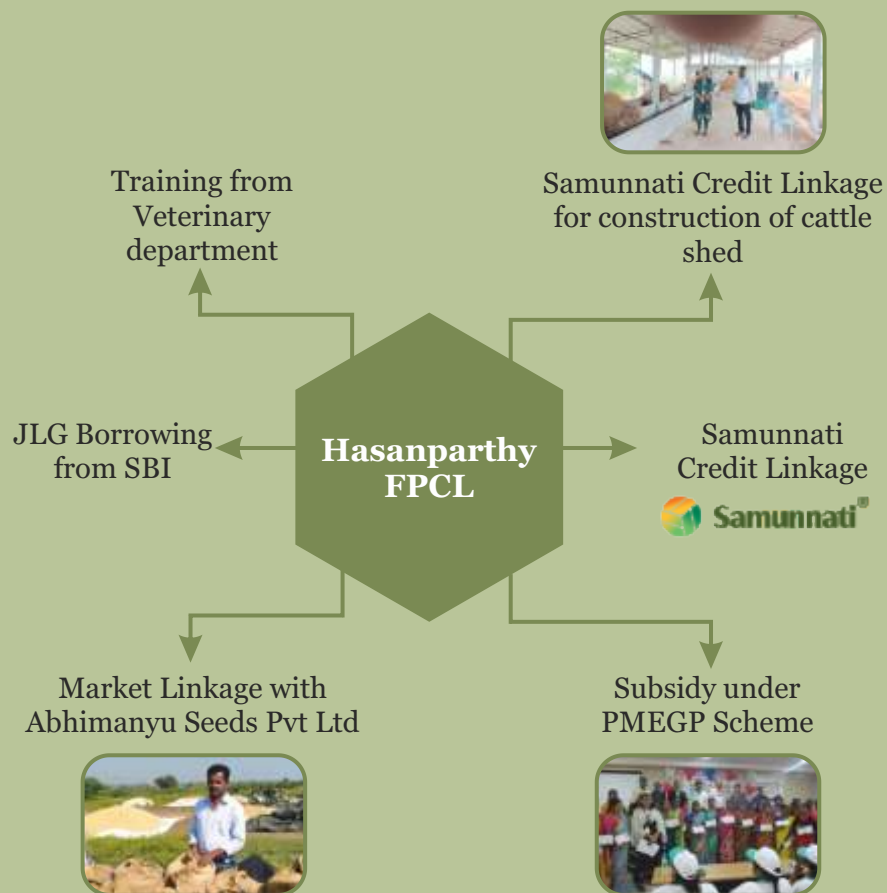


Exposure Visit on Oil Palm Cultivation and Processing supported by NABARD

Hasanparthy Farmers Producer Company Limited – Hanamkonda

FPO FACTSHEET

- Hasanparthy FPCL is promoted under PODF-ID by NABARD. It was registered in 2018. As the FPCL had remained dormant it was remapped to Pothana Educational Society for handholding.
- The farmer-members of the FPO are primarily involved in Dairy Farming and Pusa Basmati Seeds production.
- Received training program organized by the Veterinary Department.
- Received ₹30 lakh credit assistance from Samunnati for construction of cattle shed.
- 60 farmer-members have formed Joint Liability Groups and have availed credit of ₹ 2 lakh/group from State Bank of India under MUDRA Scheme.
- 50 women farmers have received ₹70,000 subsidy from Prime Ministers Employment Generation Programme (PMEGP)
- Signed agreement with Abhimanyu seeds Private Limited for production of Pusa Basmati seeds in 400 acres.
- FPO has recorded ₹2.15 crore income from marketing of 970 tonnes of Pusa Basmati Seeds





Smt. Suseela Chintala, CGM NABARD, Telangana RO issuing SBI cheques under PMEGP for Joint Liability Group members of Hasanparthy FPO

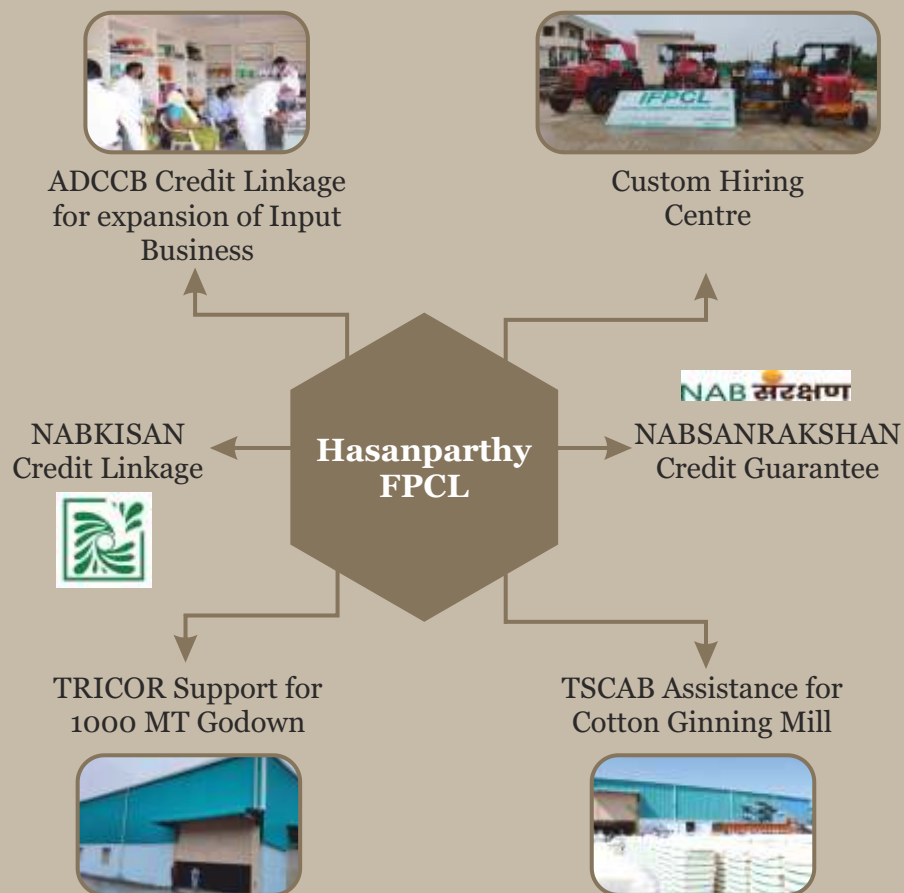


Cattle Shed constructed with credit linkage from Samunnati Finance

Indervelly Farmers Producer Company Limited – Adilabad

FPO FACTSHEET

- Indervelly FPCL is promoted by NABARD under PRODUCE Fund in the year 2016 with DHAN Foundation as POPI
- ADCCB Adilabad has sanctioned credit facility of ₹1.54 cr to the FPO for expansion of input business.
- In convergence with TRICOR and NABKISAN FPO initiated establishment of Custom Hiring Centre and construction of 1000 MT godown.
- Telangana State Cooperative Apex Bank (TSCAB) extended finance support for establishment of Cotton Ginning Mill with capacity of 50000 quintal
- Indervelly FPCL is converging with other FPOs in Adilabad district viz. DNT FPCL, UNR FPCL etc for marketing and value addition of cotton.





Cotton Ginning Mill with capacity of 50000 quintals established with credit assistance from TSCAB

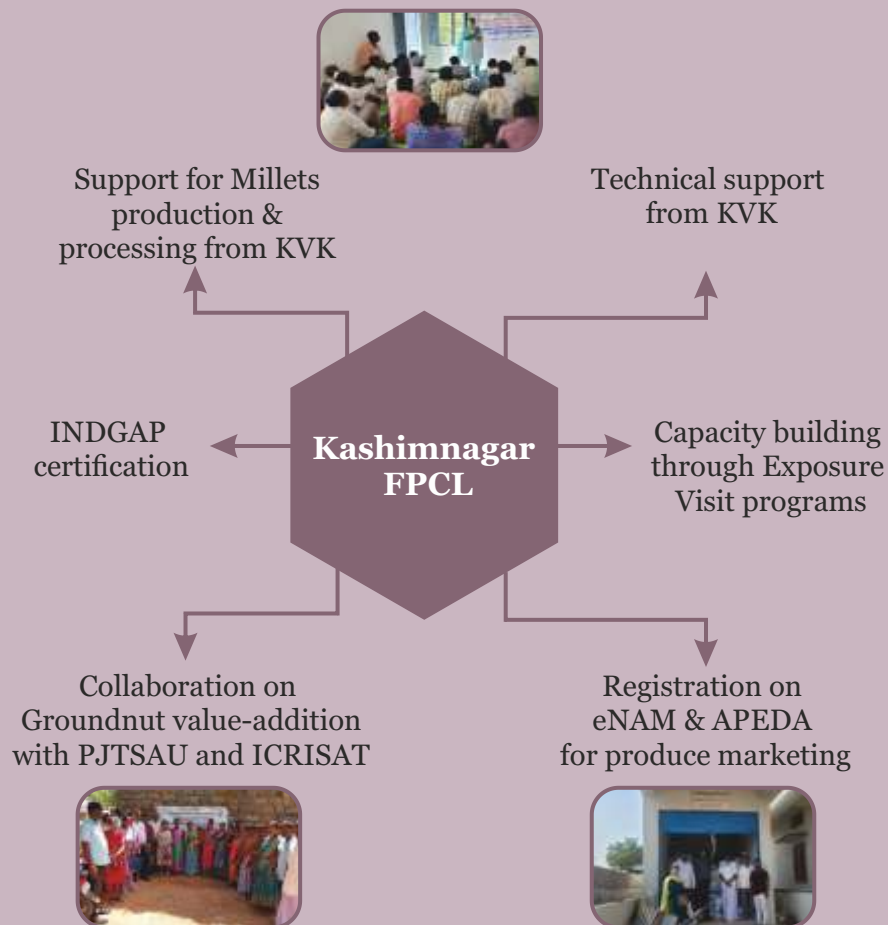


1000 MT Warehouse constructed with TRICOR Assistance

Kashimnagar Farmers Producer Company Limited – Wanaparthy

FPO FACTSHEET

- Kashimnagar FPCL was sanctioned by NABARD under PODF-ID in the year 2019 with Youth For Action(YFA) as POPI
- Support from line departments in form of technical support from Krishi Vigyan Kendra, Madanapuram
- Training & capacity building support from NABARD in the form of CAT programs
- Millet production and processing through YFA-KVK, Madanapuram
- Quality certification under INDGAP scheme through YFA-KVK & TATA Cert Services
- Project on Groundnut Value Chain in collaboration with ICRISAT and PJTSAU (infrastructure support - CHC and Cold press oil unit)
- Registration on eNAM platform for online marketing
- Export license availed from APEDA
- **Future Plan:** FPO has also applied for grant support from TRICOR TWD for infrastructure creation.





Groundnut value chain development in FPO in collaboration with ICRISAT and PJTSAU

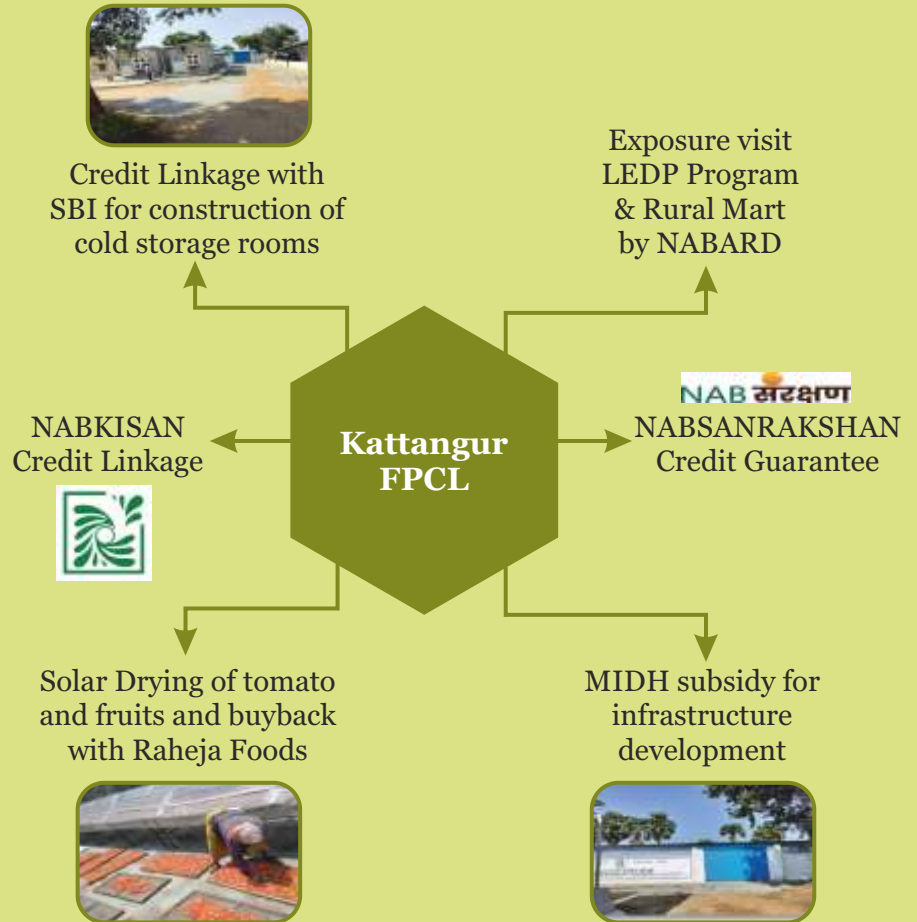


TQ CERTIFICATE (TATA Cert Services) Team visit to FPO on certifying the FPO farmers under INDGAP scheme for Sorghum

Kattangur Farmers Producer Company Limited – Nalgonda

FPO FACTSHEET

- Kattangur FPCL is promoted by NABARD under PODF-ID in the year 2019 with IRDS as POPI
- Received 35 per cent back-ended subsidy under Mission for Integrated Development of Horticulture for construction of Integrated Packing House
- Credit linked with ₹20 lakh credit assistance from NABKISAN as Working Capital
- SBI has sanctioned ₹1.57 crores for construction of Solar powered cold storage rooms. This loan is covered in Interest Subvention of 3 per cent per annum under Agriculture Infrastructure Fund.
- Received exposure visit to Sahyadri FPCL, Nasik under CAT Program, Rural Mart Program and Mushroom training under LEDP program of NABARD.
- Received Solar drier partly donated by Lions club and rest by Raheja Solar Food Processing Limited. It is being used for solar drying of tomato and acid lime. Raheja Foods buys back the dried products.





Market Yard, Cold Storage Room and Integrated Packing House at Kattangur FPCL availed under MIDH and NABKISAN Credit assistance

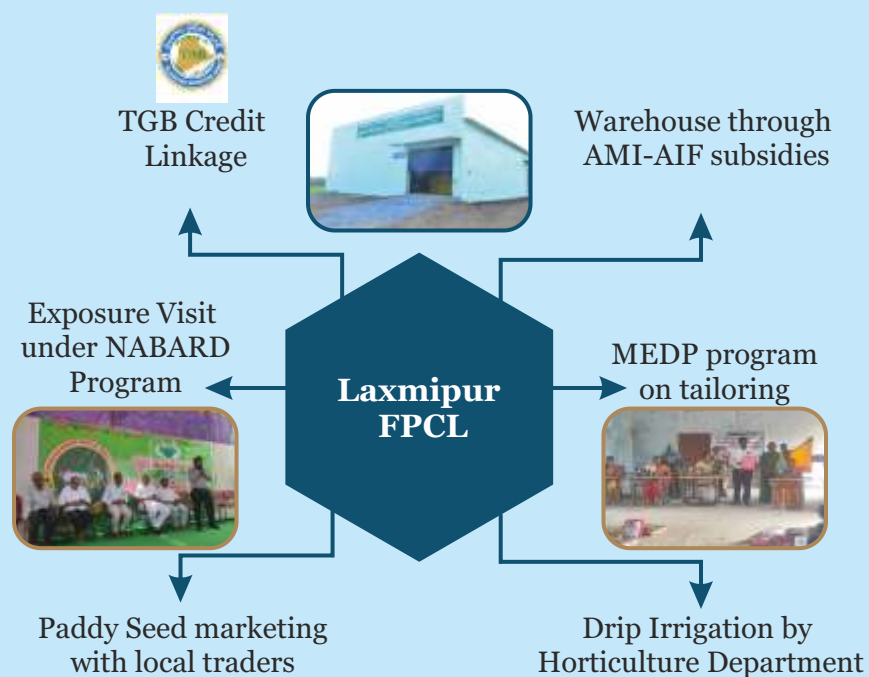


Solar Drying of Tomatoes for marketing to Raheja Foods

Laxmipur Farmers Producer Company Limited – Jagtial

FPO FACTSHEET

- Laxmipur FPCL, incorporated in 2018, is promoted by NABARD under PODF-ID with JVRDS as POPI
- Constructed a 750 metric ton warehouse with help of credit assistance amounting to Rs 30 lakh through Telangana Grameena Bank and AMI AIF subsidies. This has helped in storing of agri-produce and reducing distress sale
- Financial Support (subsidy) from Horticulture department for Drip Irrigation
- Processing of paddy seeds and marketing through local traders which earns the FPO ₹300 per quintal
- Capacity building & exposure visits through MEDP, CAT programs of NABARD
- **Future Plan:** Establish a mini Oil Mill and Rice Mill along with a Turmeric Processing Unit





750 MT Warehouse constructed with credit assistance from TGB



MEDP on Tailoring supported by NABARD

Madanapuram Farmers Producer Company Limited – Wanaparthy

FPO FACTSHEET

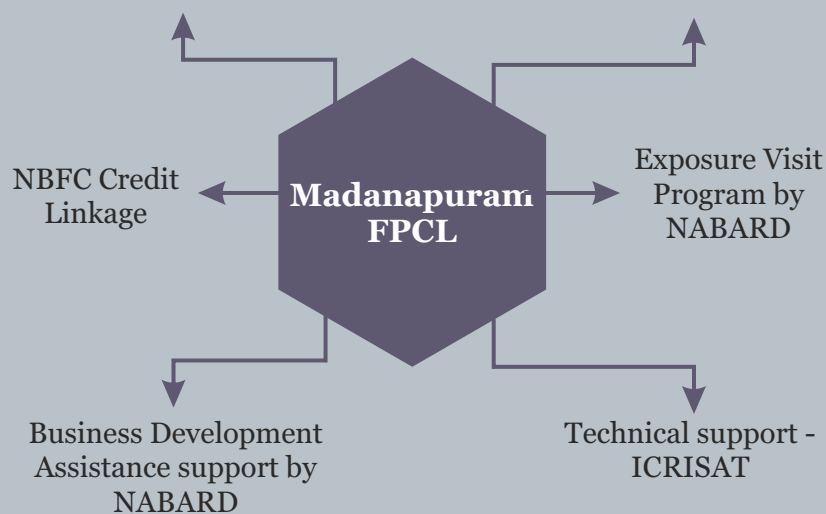
- Madanapuram FPCL is a NABARD promoted FPO registered under Companies Act. Youth For Action (YFA) is the POPI
- Technical support from Krishi Vigyan Kendra, Madanapuram and Agriculture department
- Provision of breeder seeds from KVK Madanapuram
- Exposure visit for the farmers under CAT program (FSPF)
- Technical support for vegetable production through ICRISAT-IFDC
- Credit support of ₹10 lakh from NBFC for working capital requirements
- Grants-in-aid in the form of Business Development Assistance (BDA) amounting to ₹5 lakh
- Registration on eNAM platform for online marketing of produce



Breeder seeds production- KVK



Online Marketing - eNAM





Production of Breeder Seeds with support from KVK, Madanapuram

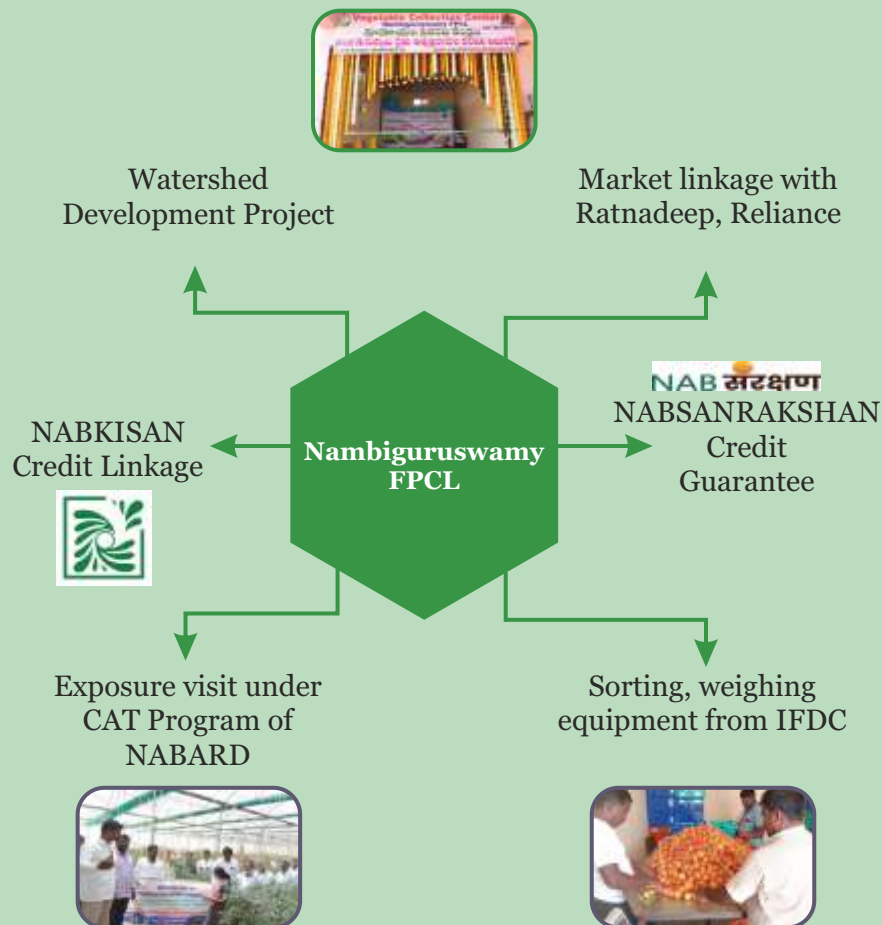


Facilitating e-market linkage through ICRICAT-IFDC

Nambiguruswamy Farmers Producer Company Limited – Vikarabad

FPO FACTSHEET

- Nambiguruswamy FPCL is promoted by NABARD under PODF-ID in the year 2018 with SEED as POPI
- Located in Thummareddypally of Chittigidda Watershed Village, Nawabpet.
- Received ₹5 lakh as BDA by NABARD and ₹12 lakh as working capital by NABKISAN.
- Received sorting crates, weighing machine and kitchen garden kits for farmers from IFDC.
- Benefitted from exposure visit to Centre of Excellence, Hyderabad under CAT Program of NABARD.
- Forged collaboration with Ratnadeep, Reliance and Zepto for marketing of vegetables.
- Involved in marketing of solar dried tomato products through Raheja Solar Food Processing Pvt Ltd
- **Future Plan:** Applied for Mobile Van from NABARD for marketing of vegetables and reducing dependence on intermediaries.





Solar drying of tomatoes for marketing to Raheja Foods



Exposure Visit to Centre of Excellence with support of NABARD

Nekkonda Farmers Producer Company Limited – Warangal

FPO FACTSHEET

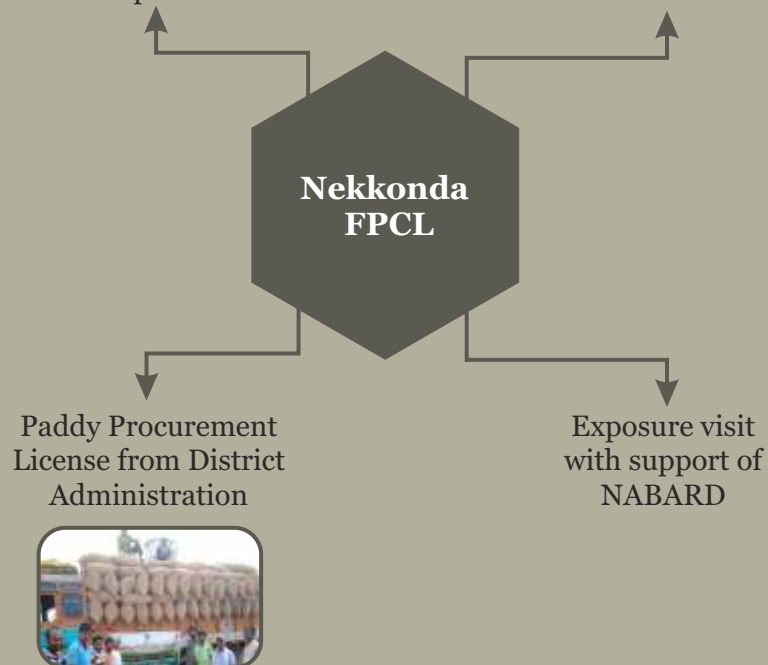
- Nekkonda FPCL is promoted by NABARD under PODF-ID in the year 2018 with Sahaya SSSS as POPI
- Received Paddy Procurement License from District Administration and purchased 3320 quintals of paddy in Kharif seasons 2021 & 2022, earning income of ₹66 lakhs.
- Procured 2 Turmeric Boilers and 2 Polishers with 90% subsidy assistance (₹9.4 lakh) from Spices Board.
- Benefitted from CAT exposure visit of NABARD by visiting Nizamabad for learning turmeric processing.
- Received Business Development Assistance of ₹5 lakh from NABARD for establishing infrastructure.
- **Future Plan:** Applied for SBI loan of ₹15 lakh for establishment of Turmeric Powder processing and processing shed.



Turmeric Boilers and Polishers with subsidy form Spice Board



BDA support by NABARD





Turmeric boiler machine procured with subsidy amount from Spice Board

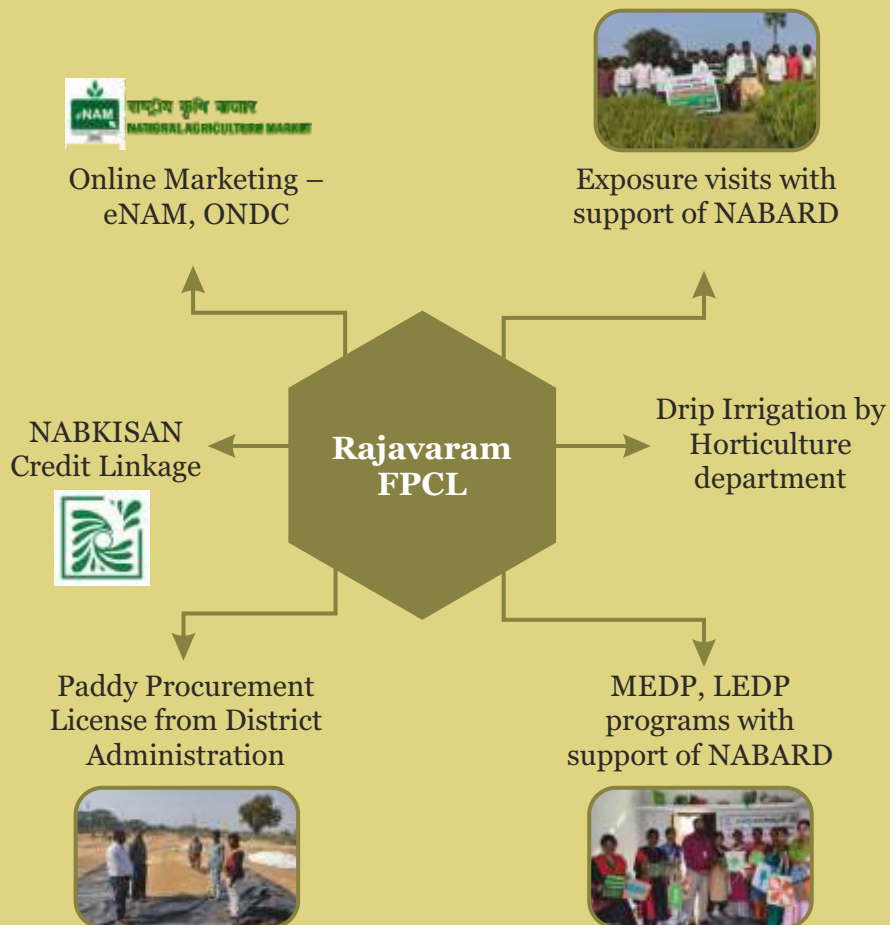


Paddy procurement supported by District Administration

Rajavaram Farmers Producer Company Limited – Jangaon

FPO FACTSHEET

- Rajavaram FPCL was registered as Producer Organization in 2019 under Companies Act. The FPO was sanctioned grant assistance by NABARD with JVRDS as POPI.
- Financial support (subsidy) from Horticulture department for Drip Irrigation setup
- Support from DCMS & Dept. of Agriculture for setting up of Paddy Procurement Centre
- Training & capacity building support from NABARD in the form of CAT exposure visit, MEDP program on jute bag making & LEDP programs.
- Credit support of ₹5 lakh from NBFC for working capital requirements.
- Online marketing through eNAM & ONDC platforms
- Value-addition & processing of paddy seeds has resulted in turnover from output business of more than ₹1.42 cr.





Paddy Procurement by Rajavaram FPCL with support of District Administration



MEDP Training program on jute bag making with NABARD's assistance

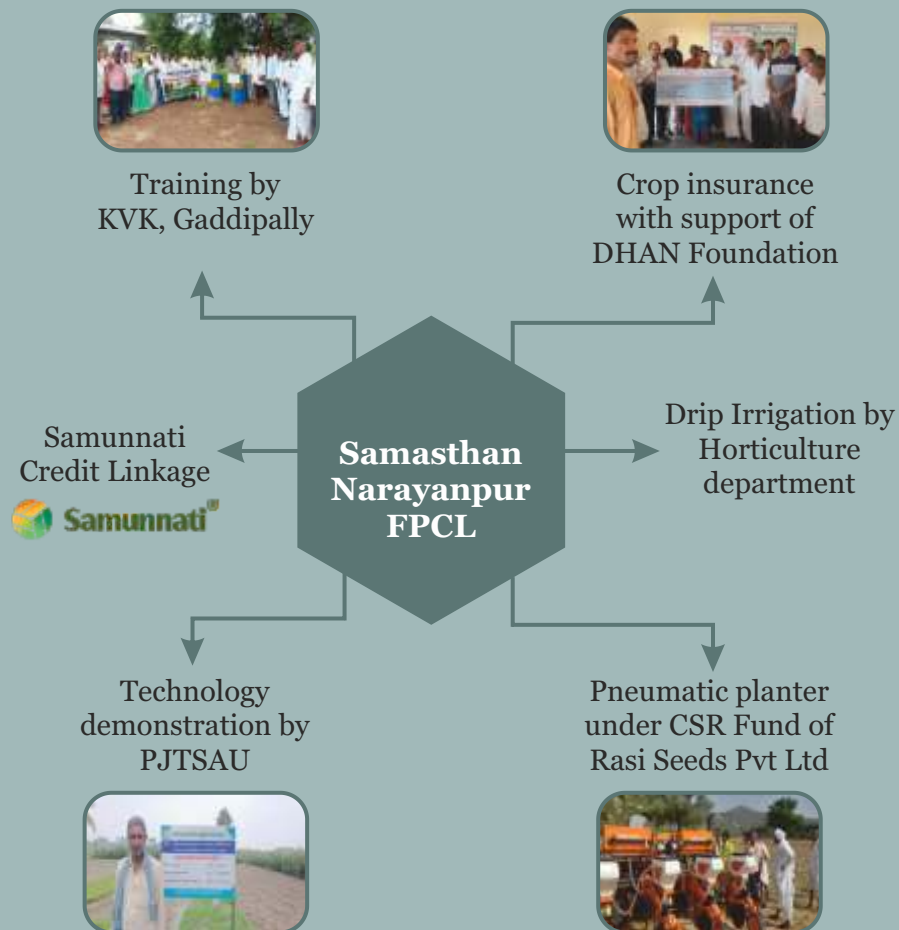
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Samasthan Narayanpur Farmers Producer Company Limited – Yadadri Bhuvanagiri

FPO FACTSHEET

- Samasthan Narayanpur FPCL is promoted by NABARD under PODF-ID in the year 2019 with DHAN Foundation as POPI
- Benefitted from Technology Transfer and Demonstration Farms of Professor Jayashankar Telangana State Agricultural University.
- 39 Farmers from FPO have undergone training on Sustainable Agriculture conducted by KVK, Gaddipally
- Received a pneumatic planter under CSR fund of Rasi Seeds Pvt Ltd worth ₹6.5 lakh. The planter has reduced cost of sowing from ₹3000/acre to ₹1000/acre.
- Enrolled in crop insurance scheme for Kharif cotton. It has ensured protection of farmers income from drought conditions in Narayanpur mandal in Yadadri Bhuvanagiri district.





Training of Farmers by KVK, Gadipally

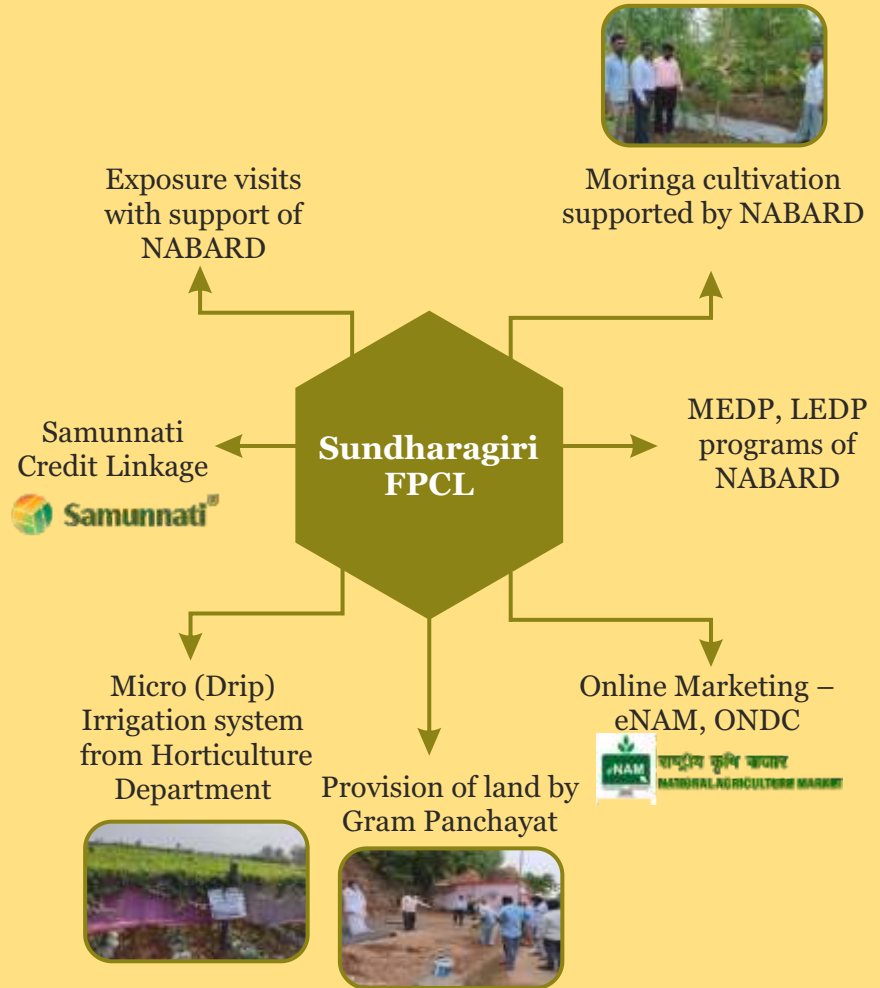


Pneumatic Planter received as part of CSR Initiative of Rasi Seeds Pvt Ltd

Sundharagiri Farmers Producer Company Limited – Karimnagar

FPO FACTSHEET

- Sundharagiri FPCL was registered as Producer Organization in 2018 under Companies Act. The FPO was sanctioned grant assistance by NABARD under PODF-ID.
- Department of Horticulture has provided financial support to the FPO for installing Drip Irrigation system
- Members of the FPO are also part of “Project on Technology Dissemination in Moringa cultivation” sanctioned by NABARD
- Thrust to Pandal cultivation (vegetables)
- Training & capacity building support from NABARD in the form of exposure visit, MEDP, LEDP programs.
- Credit support of ₹5 lakh from NBFC for working capital requirements.
- Online marketing through eNAM & ONDC platforms





Moringa Cultivation under Project on Technology Dissemination in Moringa cultivation” sanctioned by NABARD under FSPF



0.2 guntas of land provided by Sundargiri Panchayat for construction of Input Shop

Suraksha Farmers Producer Company Limited – Siddipet

FPO FACTSHEET

- Suraksha FPCL is promoted by NABARD under PRODUCE with CSA as POPI.
- The FPO was formed with a completed watershed project as a backdrop in a predominantly vegetable growing but with no organised framework for sale of vegetables.
- The FPO started off with supply of vegetables to Sahaja Aharam - a commercial outlet for sale of organically grown vegetables.
- Market Linkage with Zepto, Swiggy, Ratnadeep, Vijaya Organics for marketing of vegetables. They have also tied up with Raheja Samagra for sale of solar dried vegetables and fruits.
- Credit linked ₹10 lakh credit assistance from NABKISAN as Working Capital
- Purchased Mobile Van under Rural Mart scheme of NABARD enabled the FPO to achieve sales of 2 Mt of vegetables per day
- The Farm Sector Promotion Fund (FSPF) project from NABARD under pandal cultivation has also strengthened the backward linkages to the project.





Solar drying of vegetables for marketing with support of Raheja Foods

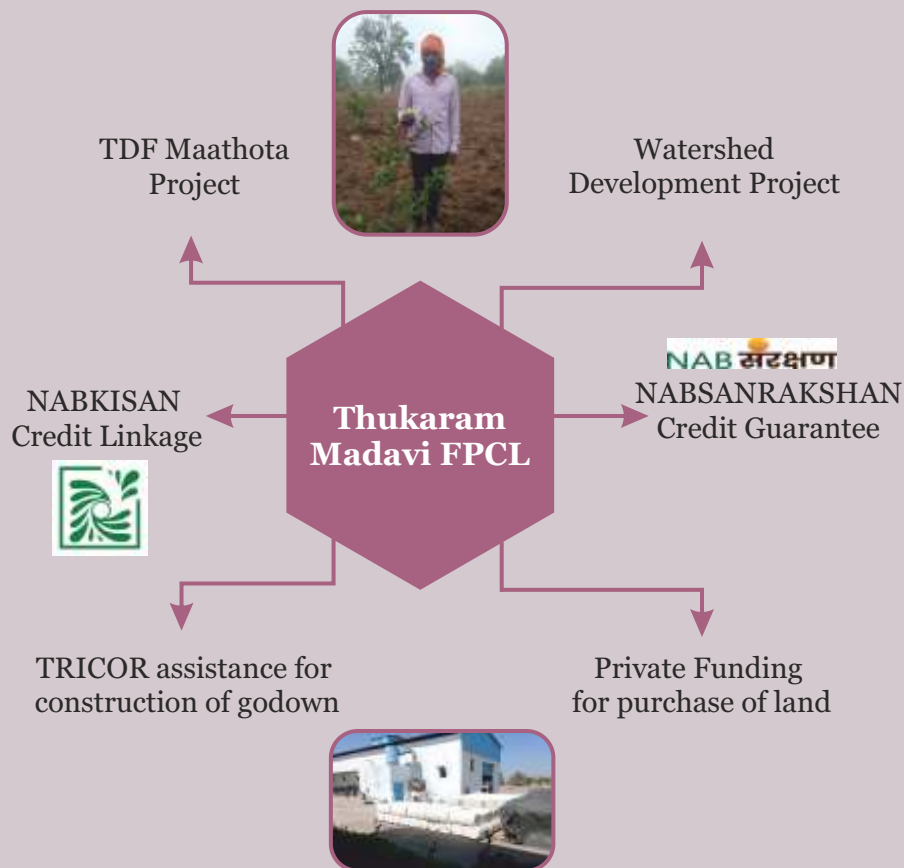


Mobile van sanctioned under Rural Mart program of NABARD

Thukaram Madavi Farmers Producer Company Limited – Adilabad

FPO FACTSHEET

- Thukaram Madavi FPCL is promoted by NABARD and registered in the year 2018 with (Shyamprasad Institute for Social Service) SISS as POPI.
- The FPO was formed in the backdrop of Tribal Development Fund Maathota Project and Watershed Development Projects of NABARD.
- Received MEDP capacity-building program for Jute Bag making.
- Credit-linked with Adilabad DCCB with ₹10 lakhs loan sanctioned for business diversification.
- Received TRICOR Assistance of ₹25 lakhs for establishment of Mini Dal Mill and Warehouse construction
- Benefitted from Bharat Vikas Charitable Trust to the tune of ₹5 lakh that has enabled it to purchase 1 acre land.
- As a result, the FPO has diversified its business from inputs to cotton purchase and value-addition. In 2022-23 the FPO recorded a turnover of ₹31.7lakh.





FPO Members under TDF Project of NABARD

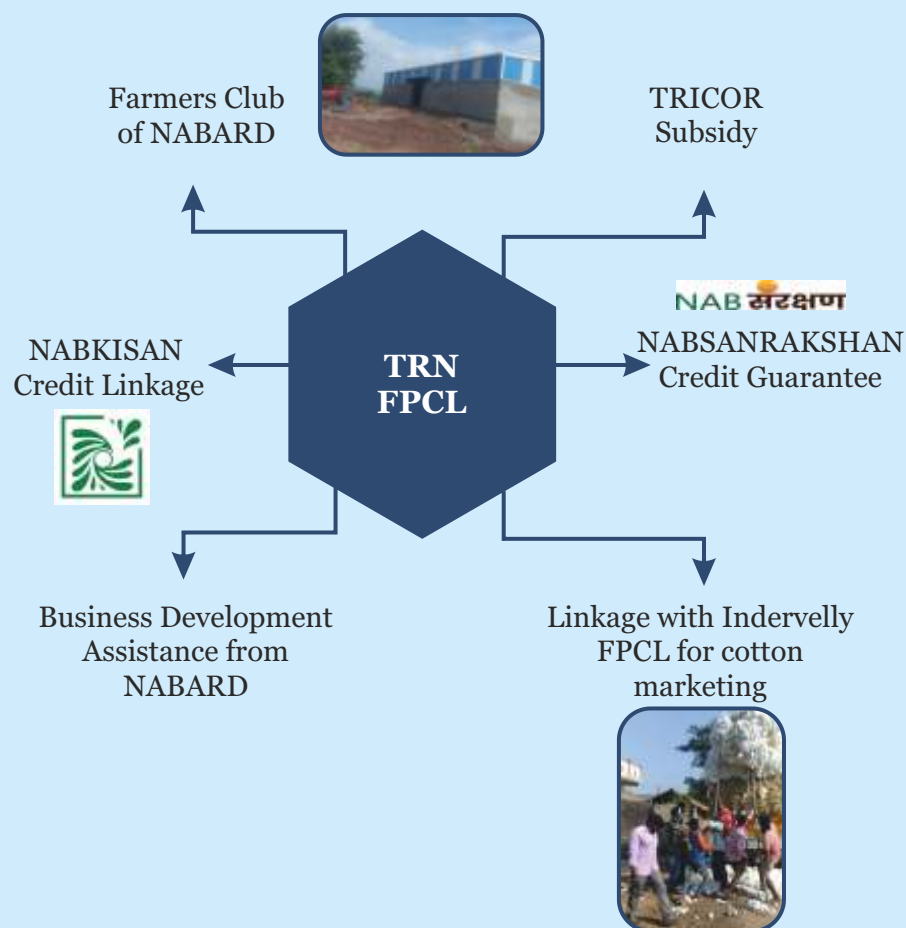


Marketing of Cotton Bales to local traders

TRN Farmers Producer Company Limited – Kumaram Bheem Asifabad

FPO FACTSHEET

- TRN FPCL is promoted by NABARD under PODF-ID and was registered in the year 2018 with DHAN Foundation as POPL.
- Emerged out of erstwhile Farmers Club Program of NABARD.
- Received ₹50 lakh working capital credit each by NABKISAN and Samunnati and ₹5 lakh Business Development Assistance by NABARD.
- Also received TRICOR Grant Assistance of ₹36 lakh for construction of 500 MT Warehouse and Custom Hiring Centre.
- The convergence have enabled the FPCL to carry out marketing of redgram and paddy and achieve combined turnover of ₹88.7 lakhs in FY 2022-23
- Future Plan: To leverage economies of scale by linking with Indervelly FPCL in Adilabad district for marketing and processing of cotton





500 MT Warehouse constructed with TRICOR Assistance



Purchase of Tractors for establishment of Custom Hiring Centre

Title : Champions of Convergence
Written and Published by : NABARD Telangana Regional Office, Hyderabad
Month of Publishing : January 2024
Place of Printing : Hyderabad
Publication Code : E.RO.TS/24/12
Contact : NABARD Telangana Regional Office, 1-1-61, RTC 'X' Roads, Musheerabad,
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