

Annual Report

2014-2015



SFAC
लघु कृषक
कृषि व्यापार संघ

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





SMALL FARMERS' AGRI-BUSINESS CONSORTIUM

**Department of Agriculture and Cooperation,
Ministry of Agriculture, Government of India**

ANNUAL REPORT

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MISSION AND ORGANIZATIONAL STRUCTURE

Introduction

India is an agrarian economy and agriculture continues to be the mainstay of the Indian Economy, whose contribution to the national gross domestic product is about 25% and provides livelihood for nearly 65% of the population. It provides employment to about 65% of the labour force, which accounts for nearly 27% of GDP, it contributes 21% of the total export and raw material to several Industries.

Agricultural sector has tremendous potential for expansion of employment opportunities and

consequently mitigating the levels of rural poverty. These objectives can be achieved only if concerted efforts are made to realize the untapped potential of this sector. Low productivity in many crops, imbalance in the regional development, post harvest losses and inadequate processing facilities are some of the major weaknesses. There is a 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 products.

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)
1. Promoter Members		
i)	Government of India	0.75
ii)	Reserve Bank of India	1.50
iii)	National Bank of Agriculture & Rural Development	1.50
iv)	Industrial Development Bank of India	1.50
v)	State Bank of India	1.50
vi)	Oriental Bank of Commerce	1.50
2. Primary Members		
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
3. Permanent unelected Member		
x)	Export-Import Bank of India	1.50
	Total:	10.95

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 nine 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.

The Board of Management of SFAC is chaired, ex-officio, by Hon'ble Union Minister for Agriculture, as the President and the Secretary (Agriculture & Cooperation), Government of India, is the ex-officio Vice-President.

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

Resources of SFAC

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

1. all sums of money that may be provided by the Government,
2. all subscriptions and charges received from the members,
3. all sums of money generated from gift commodities by the Society or received by it by way of grants and donations; and
4. 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.



Annexure - I

List of members of Board of Management (BOM)/Governing Body for the year 2014-15

A. (i) Promoter Members - Govt. of India

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

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.	Promoter Member
16	Director, M/s Agri-Net Solutions Ltd., Ready Money Terrace, 4th Floor, Anni Beasant Road, Worli Naka, Mumbai-400 018.	Promoter 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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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.

During the year 2013-14, SFAC has sanctioned Venture Capital to the tune of Rs 79.91 Crores for 213 agri-business projects across the country benefitting 15359 farmers by providing marketing support to their produce and generating employment to 9011 persons in rural areas.

The components-wise release and utilization of funds of VCA Scheme is as under:

Rs. in lakh

Name of Component		2013-14			2014-15			
		Released by DAC 2013-14	Utilized during 2013-14	Balance on 01-04-2014	Refunded by DAC	Released by DAC 2014-15	Utilized during 2014-15	Balance on 01.04.2015
Venture Capital	General	7304.67	7305.97	-0.97	0	6723.80	6561.21	161.62
	SCSP	0	0	0	0	1094.00	1094.00	0
	TSP	0	0	0	0	540.00	540.00	0
North Eastern States		650.00	263.82	713.15	401.18	200.00	487.56	24.41
Awareness, Publicity, Training etc.		225.20	226.08	0.00	0	187.62	187.62	0
Administrative Support to SFAC		265.00	241.93	86.53	0	274.47	331.77	29.23
Project Development Facility	DPR	49.13	49.13	0.00	0	113.73	113.73	0
	State SFAC	26.00	26.00	0.00	0	0	0	0
Travelling Expenses		30.00	24.77	29.62	0	0.38	22.26	7.74
Total		8550.00	8137.70	828.33	401.18	9134.00	9338.15	223.00

During the year 2014-15, SFAC has sanctioned Venture Capital amount of Rs. 81.81 Crores to 272 agribusiness projects across the country with total private & instructional investment of Rs. 925.96 Crores. This has directly benefited approximately 11167 farmers for procurement of their produce by them and generating employment to approximately 9622 persons in rural areas. It is observed that SFAC has shown commendable performance in terms of physical and financial as compared to last year. Amount of Venture Capital sanctioned and released to agri-business projects is given at Annexure – I.

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 also assigned the task of preparation of 113 bankable DPRs to empanelled consultants at a total cost of Rs. 113.73 lakh. The details of DPRs prepared under the Scheme are given at Annexure- II.

SFAC has been organizing awareness camps to publicize the VCA scheme all over India. Awareness Camps have been organized in 19 States across 159 districts level and 14 State level camps in the financial year 2014-15. These camps were attended by appropriately 15,000 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.

Equity Grant and Credit Guarantee Fund Scheme for Farmer Producer Companies

SFAC is also implementing the Equity Grant and Credit Guarantee Fund Scheme (EGCGFS) for Farmer Producer Companies from 1st January 2014. The Scheme is operational across the country. Through this scheme two major initiatives have been taken to support Farmer Producer Companies (FPCs) viz., support to the equity base of FPOs by providing matching equity grants upto a maximum of Rs. 10.00 lakhs and, secondly, 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.

Outlay of the Scheme has been fixed at Rs. 150.00 Crore for financial year 2013-14. Out of this amount, Rs. 50.00 Crore are for Equity Grant Fund and Rs. 100.00 Crore are for Credit Guarantee Fund. However, the amount of Rs. 150.00 Crores was received at the end of Financial Year 2013-14, therefore, this is being utilized during current financial year 2014-15. SFAC is organizing awareness campaign on regular basis in different states to promote EGCGF Scheme widely so far in 6 States, 97 District level campaign and 6 States level camps has been organized. Amount of Equity Grant and Credit Guarantee Fund Scheme for FPCs is given at Annexure – III.

State-wise details of physical and financial achievements during the year 2014-15 are as under:

Sl. No.	State	No. of Equity Grant Sanctioned	Total Amount (in lakh)
1.	Uttarakhand	01	10.00
2.	Uttar Pradesh	01	5.25
3.	Andhra Pradesh	01	1.40
4.	Maharashtra	02	17.06
5.	Telangana	02	9.03
6.	Madhya Pradesh	15	72.10
Total		22	114.84



SFAC has also sanctioned Credit Guarantee under the Scheme during the year 2014-15 in the following cases:

Sl. No.	Name of the lending Bank	Amount of Credit Guarantee Cover by SFAC @ 85%	Beneficiaries FPC
1.	IDBI Bank Limited	Rs. 73.81 lakh	M/s Neshkala Crop Producer Company Private Limited, Madhya Pradesh.
2.	National Bank for Agriculture and Rural Development (NABARD)	Rs. 46.19 lakh	M/s Valanadu Sustainable Agriculture Producer Company Limited (VSAPCL), Tamil Nadu.
3.	State Bank of India	Rs. 42.50 lakh	M/s Dada Darbar Producer Company Limited, Madhya Pradesh.
4.	State Bank of India	Rs. 20.40 lakh	M/s Chichli Farmers Producer Company Limited, Madhya Pradesh.



Annexure – I

Rs. in lakh

S. No.	State	Name of Bank	Name of project	Activity	VCA Sanctioned	VCA Released
1	Andhra Pradesh	Indian Bank	M/s. Sharan Cold Storage Pvt. Ltd	Cold storage of agricultural products and fruit	36.55	36.55
2	Arunachal Pradesh	State Bank of India	M/s. Sunshine Aromatic Pvt. Ltd	Citronella plantation and oil distillation projects	175.00	175.00
3	Assam	United Bank of India	M/s. Axom Frozen & Freeze Drying (P) Ltd	Vegetables and fruits	62.00	62.00
4	Assam	Punjab National Bank	M/s. R.M. Food Products	Spices	41.76	41.76
5	Assam	Punjab National Bank	M/s. Mahavir Cold Storage Pvt. Ltd	Cold storage	109.76	109.76
6	Assam	Assam Gramin Vikash Bank	M/s. Namo Narayani Foods	Flour Mill	42.21	42.21
7	Bihar	Union Bank of India	M/s. Samriddhi Snacks Food	Manufacturing of potato chips	75.00	75.00
8	Bihar	Central Bank of India	M/s. Green Earth Fertilizer Pvt. Ltd	Rice Mill	29.00	29.00
9	Chhattisgarh	Bank of India	M/s. Shri Vishal Gur Udyog	Gud Manufacturing unit	4.27	4.27
10	Chhattisgarh	Indian Overseas Bank	M/s. Shree Radhey Infra Logistic India Pvt. Ltd	Cold storage	35.70	35.70
11	Chhattisgarh	Dena Bank	M/s. Geeta Devi Gur Udyog	Gur manufacturing unit	4.72	4.72
12	Chhattisgarh	Central Bank of India	M/s. Shri Shyam Warehousing & Power Pvt. Ltd	Cold storage	46.14	46.14
13	Chhattisgarh	United Bank of India	M/s Siddhi Vinayak Cold Storage	Cold storage	43.30	43.30
14	Chhattisgarh	Punjab National Bank	M/s. R.T. Rice Industries	Rice mill	28.91	28.91
15	Chhattisgarh	Central Bank of India	M/s. Shivam Traders	Poha mill	9.77	9.77
16	Chhattisgarh	Bank of Baroda	M/s. Swami Udyog	Pulses	13.52	13.52
17	Chhattisgarh	Bank of Baroda	M/s. Nagwani Udyog	Poha mill	11.70	11.70
18	Chhattisgarh	Bank of Baroda	M/s. Radhe Tulsi Poha Udyog	Poha mill	11.44	11.44
19	Chhattisgarh	Bank of Baroda	M/s. Vinay Food Processing	Poha mill	21.06	21.06
20	Chhattisgarh	Central Bank of India	M/s. Dolly Industries	Poha mill	11.84	11.84
21	Chhattisgarh	Bank of Baroda	M/s. Kamakhya Udyog Gram	Poha mill	18.20	18.20
22	Chhattisgarh	Central Bank of India	M/s. Dev Bhoomi Industries	Poha mill	9.18	9.18

23	Chhattisgarh	Central Bank of India	M/s. Shri Tulsi Cold Care	Cold storage	31.15	31.15
24	Chhattisgarh	Bank of Baroda	M/s. Sushil Dal Mill	Pulses	14.30	14.30
25	Chhattisgarh	Bank of Baroda	M/s. Hira Industries	Poha mill	9.02	9.02
26	Chhattisgarh	IDBI Bank	M/s. Deepa Udyog	Poha Mill	16.90	16.90
27	Chhattisgarh	Central Bank of India	M/s. Avinash Industries	Poha mill	13.11	13.11
28	Chhattisgarh	Bank of Baroda	M/s. Satguru Udyog	Pulses	19.76	19.76
29	Chhattisgarh	Bank of Baroda	M/s. Mahamaya Dall Mill	Dall Mill	8.05	8.05
30	Chhattisgarh	Dena Bank	M/s. Jagdamba Agro Industries	Rice Mill	45.50	45.50
31	Chhattisgarh	Bank of Baroda	M/s. K. V. Industries	Poha Mill	11.44	11.44
32	Gujarat	State Bank of India	M/s. Universal Cold Storage	Cold storage	37.00	37.00
33	Gujarat	State Bank of India	M/s. Maharaja Cold Storage	Cold storage	36.92	36.92
34	Gujarat	State Bank of India	M/s. Shakti Cold Storage	Cold storage	36.92	36.92
35	Gujarat	State Bank of India	M/s. Vinayak Cotton Industries	Cotton	45.00	45.00
36	Gujarat	State Bank of India	M/s. Classic Dehydration	Dehydration onions	40.00	40.00
37	Gujarat	State Bank of India	M/s. Lalsai Dehy Foods	Onion dehydration garlic	42.00	42.00
38	Gujarat	Bank of Baroda	M/s. Apple Food Industries	Onion dehydration garlic	33.00	33.00
39	Gujarat	Bank of India	M/s. Yogeshwar Cold Storage	Cold storage	38.23	38.23
40	Gujarat	Bank of Baroda	M/s. SQ Squeezers Pvt. Ltd	Processing of natural juice	75.00	75.00
41	Gujarat	Bank of Baroda	M/s. Rajvadi Foods	Onion and garlic powder	5.23	5.23
42	Gujarat	State Bank of India	M/s. C.R. Dehy Foods	Onion dehydration garlic	40.82	40.82
43	Gujarat	Bank of Baroda	M/s. Khurshid Poultry Farms	Poultry farms	9.65	9.65
44	Gujarat	Bank of India	M/s. P.R. Cleaning Corporation	Spices	22.44	22.44
45	Gujarat	Corporation Bank	M/s. Narayan Cotton Industries	Cotton	70.00	70.00
46	Gujarat	Dena Bank	M/s. Shiv Process House	Dehydrated onion garlic	7.37	7.37
47	Gujarat	Baroda Gujarat Gramin Bank	M/s. Sahyadri Agri Mall Pvt. Ltd	Banana ripening	22.92	22.92
48	Gujarat	Bank of Baroda	M/s. Manmade Food International	Food processing	20.23	20.23

49	Gujarat	Central Bank of India	M/s. Amrut Dehydration Company	Dehydrated onion & garlic	27.10	27.10
50	Gujarat	Dena Bank	M/s. P.U. Fruits Cold Storage	Cold storage	14.75	14.75
51	Gujarat	Bank of Baroda	M/s. Vishnu Cold Storage	Cold storage	42.40	42.40
52	Gujarat	Central Bank of India	M/s. Khushiya Industries Pvt. Ltd	mustard oil & cake	96.20	96.20
53	Gujarat	State Bank of India	M/s. Balaji Cold Storage	Cold storage	37.44	37.44
54	Gujarat	Dena Bank	M/s. Mahi Corporation Pvt. Ltd	Guar Gum	28.60	28.60
55	Gujarat	Bank of India	M/s. Nilkanth Cold Storage	Cold storage	44.20	44.20
56	Gujarat	State Bank of India	M/s. Jay Ambe Cotton Industries	Cotton	50.00	50.00
57	Gujarat	Central Bank of India	M/s. Krishna Industries	Groundnut	10.21	10.21
58	Gujarat	Bank of Baroda	M/s. HBH Foods	Dehydrated onion and garlic	14.69	14.69
59	Gujarat	Bank of India	M/s. Swagat Cold Storage	Cold storage	35.00	35.00
60	Gujarat	Dena Bank	M/s. Kamnath Cotton	Cotton	50.00	50.00
61	Gujarat	Bank of India	M/s. BSR Foods	Dehydrated onion & garlic	30.19	30.19
62	Haryana	Allahabad Bank	M/s. Extra Cold Storage Pvt. Ltd	Cold storage	43.18	43.18
63	Haryana	Allahabad Bank	M/s. White Knight Logistics	Banana Ripening	23.50	23.50
64	Haryana	Corporation Bank	M/s. Priniti Foods Pvt. Ltd	Potato chips	105.53	105.53
65	Haryana	Dena Bank	M/s. Shree Maruti Industries	Cotton	8.02	8.02
66	Haryana	Indian Overseas Bank	M/s. Shree Jee Udyog	Seed	32.37	32.37
67	Haryana	State Bank of India	M/s. Shivalik Cold Storage	Cold storage	12.25	12.25
68	Haryana	State Bank of Patiala	M/s. Kala Agro Foods	Mushroom	13.26	13.26
69	Haryana	State Bank of India	M/s. Shree Mahaluxmi Trading Company	Cotton ginning	4.00	4.00
70	Haryana	State Bank of India	M/s. Avee Industries	Fruits and vegetables	50.00	50.00
71	Himachal Pradesh	Vijaya Bank	M/s. Canvas Integrated Cold Chain Services	Integrated cold chain	75.00	75.00

72	Himachal Pradesh	UCO Bank	M/s. Panchwati Fresh	Fruits & vegetable	42.57	42.57
73	Himachal Pradesh	UCO Bank	M/s. Sun Rise Agro Industry	Tomato	9.34	9.34
74	Himachal Pradesh	Central Bank of India	M/s. Maa Bhagwati Agro Industry	Mushroom	12.47	12.47
75	Himachal Pradesh	Punjab & Sind Bank	M/s. Aarogya Life	Fruits & herbs	14.50	14.50
76	Himachal Pradesh	Punjab National Bank	M/s. Guru Kripa Roller Flour Mills	Fruit and vegetable	31.52	31.52
77	Himachal Pradesh	Central Bank of India	M/s. Him Agro Industries	Processing of fruit and vegetable	14.00	14.00
78	Himachal Pradesh	Central Bank of India	M/s. Mahadev Agro Industry	Mushroom	20.00	20.00
79	Himachal Pradesh	UCO Bank	M/s. Shree Maa Ambika Foods	Fruits and vegetables	9.37	9.37
80	Himachal Pradesh	Central Bank of India	M/s. Him Cold Fruit Company	Integrated cold chain	50.00	50.00
81	Himachal Pradesh	State Bank of India	M/s. Shiva Ecological	Fruits & Vegetables	29.14	29.14
82	Himachal Pradesh	Punjab National Bank	M/s. Maya Aromatics	Honey	50.00	50.00
83	Himachal Pradesh	Punjab National Bank	M/s. Sri Ram International	Fruits & Vegetables	10.45	10.45
84	Himachal Pradesh	State Bank of India	M/s. Raamesht Enterprises	Cold storage	50.00	50.00
85	Jammu & Kashmir	Jammu & Kashmir Bank Ltd	M/s. Rehobar Food Products	Potatoes chips and wafers	19.00	19.00
86	Jammu & Kashmir	Jammu & Kashmir Bank Ltd	M/s. Kashmir Fruit Preservers	Cold storage	187.09	187.09
87	Jammu & Kashmir	Jammu & Kashmir Bank Ltd	M/s. Alpine Fresh Pvt. Ltd	Cold storage	168.83	168.83
88	Jammu & Kashmir	State Bank of India	M/s. Vipasana Industries Pvt. Ltd	Walnut	35.12	35.12
89	Jammu & Kashmir	Jammu & Kashmir Bank Ltd	M/s. Hyacinth Agro Products Pvt. Ltd	Fruit and vegetable	63.13	63.13
90	Jammu & Kashmir	Jammu & Kashmir Bank Ltd	M/s. Niamet Milk Products	Milk & curd	42.34	42.34
91	Karnataka	Union Bank of India	M/s. Jakir Agro Industries	Cold storage	28.00	28.00
92	Karnataka	Canara Bank	M/s. Vikram Feeds	Feeds	22.90	22.90
93	Karnataka	Canara Bank	M/s. Sri Mahaganapathi Cashew Industries	Cashew nuts	30.65	30.65
94	Karnataka	Syndicate Bank	M/s. Global Cashew Industries	Cashew nuts	8.36	8.36
95	Karnataka	Corporation Bank	M/s. Arunodaya Home Industries	Mini papads, vermicelli	5.36	5.36
96	Karnataka	Corporation Bank	M/s. Star Cashew Processors	Cashew nuts	42.92	42.92

97	Karnataka	State Bank of India	M/s. Utopia Cashew Industries	Cashew nuts	19.64	19.64
98	Karnataka	Syndicate Bank	M/s. Arnav Cashews	Cashew nuts	10.35	10.35
99	Karnataka	Canara Bank	M/s. Sri Sai Maruthi Cashew Industries	Cashew nuts	10.50	10.50
100	Karnataka	Canara Bank	M/s. Shree Durga Cashews	Cashew nuts	23.93	23.93
101	Karnataka	Corporation Bank	M/s. Bramari Cashew Industries	Cashew nuts	19.79	19.79
102	Karnataka	Corporation Bank	M/s. Girija Cashews	Cashew nuts	16.47	16.47
103	Karnataka	Syndicate Bank	M/s. Godavari Cashew Corporation	Cashew nuts	23.65	23.65
104	Karnataka	Canara Bank	M/s. Swastika Coco Products Pvt. Ltd	Desiccated coconut	19.00	19.00
105	Karnataka	Canara Bank	M/s. Sri Gajanan Cashew Industries	Cashew nuts	33.46	33.46
106	Karnataka	Vijaya Bank	M/s. Sri Gowri Cashew	Cashew nuts	16.50	16.50
107	Karnataka	Canara Bank	M/s. Vignesh Cashews	Cashew nuts	14.70	14.70
108	Karnataka	Canara Bank	M/s. Shivani Cashews	Cashew nuts	16.14	16.14
109	Karnataka	Vijaya Bank	M/s. Panchamiy Exports	Cashew nuts	29.74	29.74
110	Karnataka	Syndicate Bank	M/s. Santhosh Cashews	Cashew nuts	26.72	26.72
111	Karnataka	Canara Bank	M/s. Bhagavathi Cashew Industries	Cashew nuts	18.38	18.38
112	Karnataka	Corporation Bank	M/s. Malnad Coco Products LLP	Desiccated coconut	50.00	50.00
113	Karnataka	State Bank of Mysore	M/s. Shri Lakshmi Venkataramana Cashew	Cashew nut	9.57	9.57
114	Karnataka	Canara Bank	M/s. Sharan Cashew Industries	Cashew nut	6.15	6.15
115	Karnataka	Canara Bank	M/s. Sri Gajana Exports	Cashew nut	48.34	48.34
116	Karnataka	Syndicate Bank	M/s. Adhishakthi Exports	Cashew nut	21.00	21.00
117	Karnataka	Karnataka State Financial Corporation	M/s. Pragati Agro Foods	Rice Mill	3.40	3.40
118	Karnataka	Corporation Bank	M/s. Mr. M. Ramchandra & Mr. N.R. Srinath	Poultry broiler layer breeding farm	12.10	12.10
119	Karnataka	Karnataka State Financial Corporation	M/s. Shri Balaji Fruit and Vegetable Processing Industries	Banana and potato processing	43.94	43.94

120	Karnataka	Canara Bank	M/s. Sri Durga Cashew Industries	Cashew nut	15.12	15.12
121	Kerala	State Bank of India	M/s. Agricoles Natural Foods Pvt. Ltd	Coconut	23.40	23.40
122	Kerala	Central Bank of India	M/s. Panathmaka Ayuredics Pvt. Ltd	Coconut oil	14.04	14.04
123	Kerala	Corporation Bank	M/s. Sreva Gold Industries	Coconut oil	11.17	11.17
124	Madhya Pradesh	Central Bank of India	M/s Mangalam Food Products	Mustard oil	28.86	28.86
125	Madhya Pradesh	Bank of India	M/s. Hare Krishna Bio Energy Industries	Briquetted fuel from agriculture and forest waste	15.00	15.00
126	Madhya Pradesh	UCO Bank	M/s. Shree Dauji Food Product	Namkeens	7.30	7.30
127	Madhya Pradesh	Bank of India	M/s. Sukrishna Industries	Snacks foods and soyabadi	8.58	8.58
128	Madhya Pradesh	State Bank of India	M/s. Shiv Shankar Cold Storage	Cold storage	17.31	17.31
129	Madhya Pradesh	Union Bank of India	M/s. Patel Malhar Cold Storage	Cold storage	43.88	43.88
130	Madhya Pradesh	Punjab National Bank	M/s. Narmada Sheit Grih	Cold storage	40.00	40.00
131	Madhya Pradesh	State Bank of India	M/s. Nakoda Agro Tech	Ginning, pressing & trading of cotton	49.50	49.50
132	Madhya Pradesh	Bank of Baroda	M/s. G.M. Cot Fibers	Ginning, pressing & trading of cotton	50.00	50.00
133	Madhya Pradesh	Bank of Baroda	M/s. Venkatesh Industries	Ginning, pressing & trading of cotton	33.36	33.36
134	Madhya Pradesh	Bank of Baroda	M/s. Diveel Cotton Industries	Ginning, pressing & trading of cotton	50.00	50.00
135	Madhya Pradesh	Bank of India	M/s. Shree Krishna Cold Storage	Cold storage	29.94	29.94
136	Madhya Pradesh	Bank of Baroda	M/s. Shri Saikripa Cold Storage	Cold Storage	39.00	39.00
137	Madhya Pradesh	Allahabad Bank	M/s. Nakoda Foods Marketing	Namkeen and chips	10.85	10.85
138	Madhya Pradesh	Syndicate Bank	M/s. Om Biofuel	Biofuel briquettes	5.30	5.30
139	Madhya Pradesh	Bank of Baroda	M/s. Shree Kaushalya Fibers	Ginning & pressing of cotton	42.25	42.25
140	Madhya Pradesh	Bank of Baroda	M/s. Sawaliya Food Products	Dehydration onions	32.76	32.76
141	Madhya Pradesh	Bank of Baroda	M/s. P.M. Cot Fibers	Cotton ginning	50.00	50.00
142	Maharashtra	State Bank of India	M/s. Sumati Shram Cold	Cold Storage	38.50	38.50
143	Maharashtra	Indian Overseas Bank	M/s. Shivamrut Food Industries	Processing of fruits	7.98	7.98
144	Maharashtra	Vijaya Bank	M/s. Sagar Bedana Product	Setting cup of raisin shed	5.98	5.98

145	Maharashtra	Vijaya Bank	M/s. Dnyaneshwar Bedana Products	Raisin processing	6.18	6.18
146	Maharashtra	Vijaya Bank	M/s. Manisha Arun Gavali	Raisin processing	8.56	8.56
147	Maharashtra	Vijaya Bank	M/s. Dinkar Anandrao Patil	Raisin processing	6.40	6.40
148	Maharashtra	Vijaya Bank	M/s. Sampatrao Sitaram More	Raisin processing	6.29	6.29
149	Maharashtra	Vijaya Bank	M/s. Vithal Bandan Products	Raisin processing	6.19	6.19
150	Maharashtra	Vijaya Bank	M/s. Subhash Rajaram Patil	Raisin processing	5.88	5.88
151	Maharashtra	Vijaya Bank	M/s. Dasharah Bedana Products	Raisin processing	6.39	6.39
152	Maharashtra	Vijaya Bank	M/s. Gajanan Bhanudas Pawar	Raisin processing	7.26	7.26
153	Maharashtra	Bank of India	M/s. Garden Agro Incorporation	Banana ripening	9.66	9.66
154	Maharashtra	Bank of Maharashtra	M/s. Sai Sayaji Dairy	milk products with integrated cold chain	50.00	50.00
155	Maharashtra	Bank of India	M/s. Dhruv Proteins	Pulse protein drink	2.21	2.21
156	Maharashtra	Vijaya Bank	M/s. Aditya Corporation	Cold storage	41.58	41.58
157	Maharashtra	Union Bank of India	M/s. Shri Ganesh Dall Industries	Pulses, cereals & besan	52.00	52.00
158	Maharashtra	Bank of India	M/s. Kay Bee Agro Farms Pvt. Ltd	Multi chamber cold storage with PHM infrastructure	48.26	48.26
159	Maharashtra	Bank of Maharashtra	M/s. Laxmi Fruits & Vegetables Processing Unit	Banana Ripening	9.34	9.34
160	Maharashtra	Oriental Bank of Commerce	M/s. Kisanmitra Cold Storage	Multi Chamber cold storage	50.00	50.00
161	Maharashtra	Bank of Maharashtra	M/s. Mahesh Agro Industries	Processing of fruits and manufacturing of pulp and other value added items	7.35	7.35
162	Maharashtra	Bank of Baroda	M/s. Arihant Cold Storage	Cold storage	50.00	50.00
163	Maharashtra	Bank of Maharashtra	M/s. Kamal Exports	Pre-cooling & high humidity cold storage of grapes and pomegranate	41.00	41.00
164	Maharashtra	Small Industries Development Bank of India	M/s. Jain Spices & Agro Products India Pvt. Ltd	Manufacturing of pickles, chitney, jams, jellies, instant mixes and spices	32.36	32.36
165	Maharashtra	IDBI Bank	M/s. Mr. Pankaj Mahadeo Mhetre	Raisin processing	7.90	7.90
166	Maharashtra	Central Bank of India	M/s. Kamlesh Agro Products	Processing of besan from channa dal	9.40	9.40
167	Maharashtra	Corporation Bank	M/s. Lokhande Agro	Multi Chamber cold storage	11.96	11.96

168	Maharashtra	Bank of Maharashtra	M/s. New Malaxami Traders	Wheat flour & grain polisher & cleaning	9.62	9.62
169	Maharashtra	Bank of India	M/s. Kasturi Food Proudcts	Manufacturing of chillies turmeric, coriander power & other spices	9.09	9.09
170	Maharashtra	Corporation Bank	M/s. Shree Diamond Cold Storage Pvt.Ltd	Multi chamber cold storage	32.47	32.47
171	Maharashtra	Bank of Maharashtra	M/s. Fresh Fill Exports	High Humidity cold storage for grapes & other agriculture produce	40.17	40.17
172	Maharashtra	State Bank of India	M/s. Shubham Agro Industries	Ginning, pressing of cotton	50.00	50.00
173	Maharashtra	Corporation Bank	M/s. Evershine Raisin Processors	Primary processing centre/ collection centre with PHM infrastructure of raisin	50.00	50.00
174	Maharashtra	Bank of Maharashtra	M/s. Chaudhari Enterprises	Cold storage & sales	38.94	38.94
175	Maharashtra	Bank of Maharashtra	M/s. Krushidhan Agro Exports	Processing and high humidity cold storage for grapes and pomegranates	50.00	50.00
176	Maharashtra	Bank of Maharashtra	M/s. Gaayatree Cold Storage	Raisin processing	6.89	6.89
177	Maharashtra	Bank of Baroda	M/s. Shree Kalka Agro Industries	Ginning & Pressing of cotton	39.55	39.55
178	Maharashtra	Bank of Maharashtra	M/s. Balaji Food Industries	Cashew nut	2.43	2.43
179	Maharashtra	Bank of Baroda	M/s. Navkar Cold Storage Pvt. Ltd	Multi Chamber Cold Storage & PHM Infrastructure	39.83	39.83
180	Maharashtra	Bank of India	M/s. Monsoon Foods	Cold storage unit with grape pre-cooling unit	26.00	26.00
181	Maharashtra	Bank of Baroda	M/s. Shyam Fiber	Cotton ginning & pressing unit	49.26	49.26
182	Maharashtra	Bank of Maharashtra	M/s. Amitkumar Industries	Pulses	17.42	17.42
183	Maharashtra	Union Bank of India	M/s. Shri Mahalaxmi Agro Industries	Manufacturing of fine sortex rice	39.00	39.00
184	Maharashtra	Bank of Maharashtra	M/s. Siddhivinayak Agrotech Cold Storage	Multi-chamber cold storage & PHM infrastructure	33.84	33.84
185	Maharashtra	State Bank of India	M/s. Gajanan Cotspin	Ginning & pressing unit	43.31	43.31
186	Maharashtra	Corporation Bank	M/s. Shreeram Cold Storage & Agrotech	Multi Chamber cold storage & PHM infrastructure	31.46	31.46
187	Maharashtra	State Bank of Hyderabad	M/s. Mahalaxmi Agro Industries	Rice mill	27.61	27.61
188	Maharashtra	Bank of Maharashtra	M/s. B.K. International	Cold storage	38.39	38.39

189	Maharashtra	Bank of India	M/s. Chintamani Jaggery Plant LLP	Manufacturing of food products and beverages	18.20	18.20
190	Maharashtra	Bank of Maharashtra	M/s. Atharva Agro Industries	Manufacturing cleaning & sorting of food-grains & pulses	18.20	18.20
191	Manipur	Central Bank of India	M/s. Institute of Wasteland Management and Research	Processing of organically produce spices	34.88	34.88
192	Manipur	Vijaya Bank	M/s. Korouhanba Spices Industry	Packed spices powder & the graded spices	7.40	7.40
193	Meghalaya	State Bank of India	M/s. Orion Health Foods Pvt. Ltd	Manufacturing of ready to eat energy food	14.55	14.55
194	Punjab	Bank of India	M/s. S.A. Agrotech	Paddy	26.17	26.17
195	Punjab	Canara Bank	M/s. B J Cold Store	Cold storage	32.96	32.96
196	Punjab	Bank of Baroda	M/s. Ghunder Cold Storage Pvt. Ltd	Cold storage	19.04	19.04
197	Rajasthan	Bank of Baroda	M/s. Hadoti Rice Mill	Rice milling and trading	10.40	10.40
198	Rajasthan	Corporation Bank	M/s. Global Agro	Guar gum and agro products	20.66	20.66
199	Rajasthan	Corporation Bank	M/s. Mahaveer Agri Food Products	Cattle feeds	17.47	17.47
200	Rajasthan	Bank of Baroda	M/s. Supreme International	Guar gum, guar, churi & korma	38.00	38.00
201	Rajasthan	State Bank of India	M/s. C.B. Foods Processing Pvt. Ltd	Processing unit for grading, sorting and cleaning unit	29.90	29.90
202	Rajasthan	Bank of Baroda	M/s. Mahaveer Guar Gum Industries	Guar gum	17.50	17.50
203	Rajasthan	State Bank of India	M/s. Spectrum Foods Limited	Spices	50.00	50.00
204	Rajasthan	State Bank of Bikaner & Jaipur	M/s. Sonawat Agro Foods Pvt.Ltd	Pulses	19.50	19.50
205	Rajasthan	Central Bank of India	M/s. Jai Ambey Biofuel	Fuel from agriculture waste	9.50	9.50
206	Rajasthan	Corporation Bank	M/s. Shivam Cotton Industries	Ginning & Pressing of cotton seeds	29.43	29.43
207	Rajasthan	State Bank of Patiala	M/s. Radhe Krishna Agro Enterprises	Grading, sorting & packaging of all types of spices	15.51	15.51
208	Rajasthan	Syndicate Bank	M/s. Agarwal Agro Industries	Processing & procuring guar dal, guar churi & guar korma	46.80	46.80
209	Rajasthan	Bank of Baroda	M/s. Shyam Dhani Industries Pvt. Ltd	Spice grinding	75.00	75.00

210	Rajasthan	Central Bank of India	M/s. Fidelo Farms Pvt. Ltd	Dairy processing unit	38.74	38.74
211	Rajasthan	Bank of Baroda	M/s. Shree Ram Agro Export	Spices	14.17	14.17
212	Rajasthan	Bank of Baroda	M/s. Maheshwari Agro Food Pvt. Ltd	Manufacturing and trading of isabgol	24.70	24.70
213	Rajasthan	Bank of Baroda	M/s. Padmavati Cottex	Cotton and agro processing unit	35.69	35.69
214	Rajasthan	State Bank of Bikaner & Jaipur	M/s. Multan Colloids Pvt. Ltd	Guar gum	48.10	48.10
215	Rajasthan	Bank of Baroda	M/s. Rishabh Agro Industries	Manufacturing and processing of all kinds of spices	16.12	16.12
216	Rajasthan	Bank of Baroda	M/s. Mahadev Cotton & Press Industries	Cotton ginning & pressing industries	13.52	13.52
217	Rajasthan	Bank of Baroda	M/s. Maa Kripa Ginning	Ginning of cotton seeds	13.49	13.49
218	Rajasthan	Punjab National Bank	M/s. Majisa Industries	Flour mill	15.34	15.34
219	Rajasthan	Bank of Baroda	M/s. Maheshway Industries	Guar gum	18.72	18.72
220	Rajasthan	State Bank of Bikaner & Jaipur	M/s. Shree Ganesh Agro Industries	Pulses	37.00	37.00
221	Rajasthan	Bank of Baroda	M/s. Hira Industries	Spices	49.40	49.40
222	Rajasthan	Bank of Baroda	M/s. Navrang Industries	Cotton ginning & pressing and groundnut processing	34.78	34.78
223	Rajasthan	Bank of Baroda	M/s. Birla Agro Products	Cattle feeds	50.00	50.00
224	Rajasthan	State Bank of India	M/s. Majisa Exports	Spices	33.28	33.28
225	Rajasthan	State Bank of India	M/s. Maa Vankal Exports	Guar gum	42.90	42.90
226	Rajasthan	State Bank of Bikaner & Jaipur	M/s. S.K. Enterprises	Dall Mill (Pulses processing)	11.54	11.54
227	Rajasthan	State Bank of Bikaner & Jaipur	M/s. Sanwariya Cotton Industries	Ginning and pressing of cotton	43.02	43.02
228	Rajasthan	Punjab National Bank	M/s. Baba Ghanshyam Metals Pvt. Ltd	Dall Mill (Pulses processing)	25.75	25.75
229	Rajasthan	Bank of India	M/s. D.M. Industries	Guar gum	18.40	18.40
230	Rajasthan	Bank of Baroda	M/s. Vipul Industries	Solvent extraction of mustard oil	50.00	50.00
231	Rajasthan	Bank of Baroda	M/s. Dev Enterprises	Cleaning and grading of spices	21.48	21.48
232	Rajasthan	Punjab National Bank	M/s. S.K. Polymers	Guar gum	49.72	49.72

233	Rajasthan	State Bank of Bikaner & Jaipur	M/s. Shree Hanuman Food Products	Papad	7.02	7.02
234	Tamil Nadu	State Bank of India	M/s. Fruzyme Biotech India Pvt. Ltd	Manufacturing of ultra refined papain powder and liquid papain from raw papaya	24.00	24.00
235	Tamil Nadu	State Bank of India	M/s. Selvam Agro Products	Coconut oil extraction unit for manufacturing of edible oil	11.76	11.76
236	Tamil Nadu	Canara Bank	M/s. Rengamani Industries	Manufacturing of Maize based food products like corn flakes, maize extruded products	33.00	33.00
237	Tamil Nadu	State Bank of Travancore	M/s. Kadeswara Oil Mill	Coconut oil extraction from coconut copra & oil cakes	13.13	13.13
238	Tamil Nadu	Indian Overseas Bank	M/s. Sri Durga Agro Exports	Gherkins	17.05	17.05
239	Tamil Nadu	State Bank of India	M/s. K.M.H. Milk Chilling Center	Milk procurement and chilling	26.26	26.26
240	Tamil Nadu	State Bank of India	M/s. Asian Industries	Coconut shell powder	13.42	13.42
241	Tamil Nadu	Canara Bank	M/s. Smt. S Lakshmi	Manufacturing of tamarind ginger and garlic paste and other food products	8.58	8.58
242	Tamil Nadu	Canara Bank	M/s. Sellas Agro Industries	Manufacturing of coconut shell powder from coconut shells	13.74	13.74
243	Tamil Nadu	Indian Bank	M/s. Christy Foods	Manufacturing of various food products	38.96	38.96
244	Telangana	Vijaya Bank	M/s. Venmah Agro Pvt. Ltd	Manufacturing of frozen and canned food	50.00	50.00
245	Uttar Pradesh	Bank of India	M/s. Saraswati Dal Mill	Pulses	18.09	18.09
246	Uttar Pradesh	Canara Bank	M/s. Shri Vinayak Kumar	Reefer Van for transportation of agriculture produce	6.00	6.00
247	Uttar Pradesh	Bank of India	M/s. Prayag Sheetgrih Pvt. Ltd	Cold storage	32.50	32.50
248	Uttar Pradesh	State Bank of India	M/s. Awadh Agro Industries	Rice mill	30.73	30.73
249	Uttar Pradesh	Canara Bank	M/s. Hari Om Ice & Cold Storage	Cold storage	29.00	29.00
250	Uttar Pradesh	Punjab National Bank	M/s. Agarwal Ice & Cold Storage	Cold storage	13.00	13.00
251	Uttar Pradesh	Bank of Baroda	M/s. Maa Vaishno Devi Refrigeration Pvt. Ltd	Cold storage	13.32	13.32

252	Uttar Pradesh	Indian Bank	M/s. Apna Agrocold Pvt. Ltd	Cold storage	48.10	48.10
253	Uttar Pradesh	Central Bank of India	M/s. Mahalaxmi Paddy Product Pvt. Ltd	Modern rice manufacturing unit	42.30	42.30
254	Uttar Pradesh	State Bank of India	M/s. Shri Bajrang Industries	Rice mill	34.60	34.60
255	Uttar Pradesh	Central Bank of India	M/s. Shree Subhlaxmi Foods Ltd	Rice mill unit	34.35	34.35
256	Uttar Pradesh	Bank of India	M/s. Anjna Ice & Cold Storage Pvt. Ltd	Cold storage	50.00	50.00
257	Uttar Pradesh	Bank of India	M/s. Gannayak Cold Storage & Allied Services Pvt. Ltd	Cold storage	26.00	26.00
258	Uttar Pradesh	Canara Bank	M/s. Pathak Chilling & Cold Storage	Cold storage	24.75	24.75
259	Uttar Pradesh	Bank of India	M/s. Shri Daubaba Cold Storage Pvt. Ltd	Cold storage	40.82	40.82
260	Uttar Pradesh	Bank of India	M/s. Laxmi Rice Mill	Rice milling unit	19.40	19.40
261	Uttar Pradesh	Indian Overseas Bank	M/s. Parasnath Agrifoods Pvt. Ltd	Cold storage	38.81	38.81
262	Uttar Pradesh	Gramin Bank of Aryavart	M/s. Sai Dham Ice & Cold Storage Pvt. Ltd	Cold storage	50.00	50.00
263	Uttar Pradesh	Bank of India	M/s. Kasturi Devi Sheetalaya Pvt. Ltd	Cold storage	40.82	40.82
264	Uttar Pradesh	Bank of India	M/s. SSK Milk Foods Pvt. Ltd	Collection and processing of milk	48.10	48.10
265	Uttar Pradesh	UCO Bank	M/s. Mahakaleshwar Agro Industries	Wheat flour	13.74	13.74
266	Uttar Pradesh	Union Bank of India	M/s. Vishnu Dayal Verma Cold Storage Pvt. Ltd	Cold storage	13.81	13.81
267	Uttarakhand	Bank of Baroda	M/s. Shri Ram Solvent Extraction Pvt. Ltd	Food Processing	62.70	62.70
268	Uttarakhand	Punjab National Bank	M/s. Krishna Fruit & Co	Ripening of non climatic fruits like banana, mango papaya etc.	50.00	50.00
269	Uttarakhand	Bank of Baroda	M/s. Ardhya Industries	Rice milling and seed processing (rice, bran & husk)	44.80	44.80
270	Uttarakhand	Canara Bank	M/s. Shree Jai Jagdambey Rice Mill	Rice milling unit	24.42	24.42

271	Uttarakhand	Canara Bank	M/s. Sadaraj Kripa Rice Mill	Rice Mill	25.00	25.00
272	West Bengal	Punjab National Bank	M/s. Manjushree Tea & India Pvt. Ltd	Rice Mill	39.00	39.00
Fund released to VCA projects sanctioned during 2013-14					0	501.82
Total					8180.95	8682.77

Annexure – II

S. No.	Name of Projects	States	Activity	Consultants
1	M/s. Ashmee Food Products	Maharashtra	Food Processing	Bhutada Mundada
2	M/s. SPT Foods	Uttarakhand	Food Processing	Kul Bhushan Garg
3	M/s. Solitare Drugs & Pharma Pvt. Ltd.	Uttarakhand	Drugs & Pharma	Kul Bhushan Garg
4	M/s. Shantisagar Cold Storage	Maharashtra	Cold Storage	Gheware Financial Services
5	M/s. Hosamani Cold Storage	Karnataka	Cold Storage	Gheware Financial Services
6	M/s. Archisman Cold Storage	Maharashtra	Cold Storage	Gheware Financial Services
7	M/s. Lug Valley Trout Fish Farm	Himachal Pradesh	Fish Farm	M.A. Consultant
8	M/s. Sanjevani Cold Storage	Uttar Pradesh	Cold Storage	Singh Jain & Assoc.
9	M/s. Govind Agro Industry	Himachal Pradesh	Agro Processing	M.A. Consultant
10	M/s. V.J. Infracom Pvt. Ltd.	Gujarat	Food Processing	Fresh-O-Veg.
11	M/s. Garsa Valley Trout Fish Farm	Himachal Pradesh	Fish Farm	M.A. Consultant
12	M/s. J.R. Cold Storage	Chhattisgarh	Cold Storage	N.C. Jain
13	M/s. Shri R.K. Cold Storage	Chhattisgarh	Cold Storage	N.C. Jain
14	M/s. Ehsaas Frozen Food Pvt. Ltd.	Uttarakhand	Cold Storage	Batra Sapra & Co.
15	M/s. Anand Frozen Foods	Uttarakhand	Cold Storage	Batra Sapra & Co.
16	M/s. Life Tree Agro	Kerala	Agri Processing	GSPU
17	M/s. Mahavir Cold Storage	Maharashtra	Cold Storage	Gheware Financial Services

S. No.	The Projects	States	Activity	Consultants
18	M/s. Aakash Global Foods Pvt. Ltd.	Madhya Pradesh	Food Processing	Fresh-O-Veg.
19	M/s. S.K. Exports	Maharashtra	Food Processing	R.S. Baste
20	M/s. Vatika Agritech	Uttar Pradesh	Agri Processing	Saket Jain
21	M/s. Shri Kalyani Agritech Pvt. Ltd.	Jharkhand	Agri Processing	Jain Agro Consult.
22	M/s. Kamil Agro Foods	Uttar Pradesh	Agri Processing	Singh Jain & Assoc.
23	M/s. Udagir Food Industries	Maharashtra	Food Processing	Bhutada Mundada
24	M/s. R.K. Cold Storage	Maharashtra	Cold Storage	Bhutada Mundada
25	M/s. Shree Sai Food Products	Maharashtra	Food Processing	Bhutada Mundada
26	M/s. S.S. Agro Industries Pvt. Ltd.	Maharashtra	Agri Processing	Bhutada Mundada
27	M/s. KMG Agrotech Cold Storage	Maharashtra	Cold Storage	Bhutada Mundada
28	M/s. Mahadev Food Products	Maharashtra	Food Processing	Bhutada Mundada
29	M/s. Golden Cold Storage	Uttar Pradesh	Cold Storage	Singh Jain & Assoc.
30	M/s. Sanjay Ice & Preservation India Pvt. Ltd.	Uttar Pradesh	Cold Storage	Singh Jain & Assoc.
31	M/s. Maa Adya Shakti Chuda Mill	Orissa	Chuda Mill	OPMDC
32	M/s. Viraj Cold Storage Pvt. Ltd.	Haryana	Cold Storage	Gheware Financial Services
33	M/s. Multan Colloids Pvt. Ltd.	Rajasthan	Agri Processing	Jain Associates
34	M/s. Shree Ram Agro Exports	Rajasthan	Agri Processing	Jain Associates
35	M/s. Majisa Industries	Rajasthan	Agri Processing	Jain Associates
36	M/s. Sahara Food Products	J & K	Food Processing	M.A. Consultant
37	M/s. Shafaat Fruit Processing Industries	J & K	Fruit Processing	M.A. Consultant
38	M/s. Arabian Agri (P) Ltd.	Uttarakhand	Agri Processing	KNM Financial
39	M/s. Maa Vaishno Devi Refrigeration	Uttar Pradesh	Cold Storage	Preveen Varshney
40	M/s. TRDP Happy World Pvt. Ltd.	Haryana	Food Processing	Fresh-O-Veg.

41	M/s. Saraswati Dal Mill	Uttar Pradesh	Dal Mill	Saket Jain
42	M/s. Umashree Agro Food	Orissa	Agro Processing	OPMDC
43	M/s. Shree Ganesh Agro Industries	Rajasthan	Agro Processing	Jain Associates
44	M/s. Maheshwari Industries	Rajasthan	Food Processing	Jain Associates
45	M/s. Shree Hanuman Food Products	Rajasthan	Food Processing	Jain Associates
46	M/s. Rajesh Udyog	Chhattisgarh	Food Processing	Sunil Keswani & Co.
47	M/s. Radhe Tulsi Poha Udyog	Chhattisgarh	Food Processing	Sunil Keswani & Co.
48	M/s. Swami Udyog	Chhattisgarh	Food Processing	Sunil Keswani & Co.
49	M/s. Satguru Udyog	Chhattisgarh	Food Processing	Sunil Keswani & Co.
50	M/s. JPS Poultry	Orissa	Poultry Farm	OPMDC
51	M/s. Vishal Gur Udyog	Chhattisgarh	Food Processing	N.C. Jain
52	M/s. Panchwati Fresh	Himachal Pradesh	Food Processing	M.A. Consultant
53	M/s. Dashrath Bedana Product	Maharashtra	Agri Processing	Bhutada Mundada
54	M/s. Dinkar Ananda Patil	Maharashtra	Agri Processing	Bhutada Mundada
55	M/s. Dnyaneshwar Bedana Product	Maharashtra	Agri Processing	Bhutada Mundada
56	M/s. Subhash R. Patil	Maharashtra	Agri Processing	Bhutada Mundada
57	M/s. Vithal Bedana Product	Maharashtra	Agri Processing	Bhutada Mundada
58	M/s. Manisha Arun Gawali	Maharashtra	Agri Processing	Bhutada Mundada
59	M/s. Sampatrao Sitaram More	Maharashtra	Agri Processing	Bhutada Mundada
60	M/s. Sagar Bedana Product	Maharashtra	Agri Processing	Bhutada Mundada
61	M/s. Gajanan Bhanudas Pawar	Maharashtra	Agri Processing	Bhutada Mundada
62	M/s. Shivamrut Food Industries	Maharashtra	Agri Processing	Bhutada Mundada
63	M/s. Jakir Agro Industries	Karnataka	Agri Processing	Gheware Financial Services
64	M/s. Vinayak Kumar	Uttar Pradesh	Agri Processing	Singh Jain & Assoc.
65	M/s. Sumati Shram Cold Storage	Maharashtra	Cold Storage	Modi & Agrawal

66	M/s. Arihant Cold Storage	Maharashtra	Cold Storage	Modi & Agrawal
67	M/s. Guru Krupa	Himachal Pradesh	Cold Storage	Shiv Parvati
68	M/s. Valley Fresh Cold Storage	J & K	Cold Storage	SKUAST-K
69	M/s. Vishaka Trading Company	Maharashtra	Agri Processing	R.S. Baste
70	M/s. Siddhi Vinayak Cold Storage	Chhattisgarh	Cold Storage	N.C. Jain
71	M/s. Shri Shyam Warehousing & Power Pvt. Ltd.	Chhattisgarh	Warehousing	N.C. Jain
72	M/s. Shree Radhey Infralogistics India (P) Ltd.	Chhattisgarh	Infralogistics	N.C. Jain
73	M/s. Shree Maruti Industries	Haryana	Agri Processing	Rapid Consulting
74	M/s. Him Agro Industry	Himachal Pradesh	Agri Processing	M.A. Consultant
75	M/s. Aarogya Life	Himachal Pradesh	Agri Processing	M.A. Consultant
76	M/s. Maa Bhagwati Agro Industry	Himachal Pradesh	Agri Processing	M.A. Consultant
77	M/s. Mahesh Agro Industries	Maharashtra	Agri Processing	Bhutada Mundada
78	M/s. Sai Sayaji Dairy	Maharashtra	Dairy	Bhutada Mundada
79	M/s. Lokhande Agro	Maharashtra	Agri Processing	Bhutada Mundada
80	M/s. Kamal Exports	Maharashtra	Agri Processing	Bhutada Mundada
81	M/s. Pankaj Mahadev Mhetre	Maharashtra	Agri Processing	Bhutada Mundada
82	M/s. Amalgam Foods	Uttarakhand	Food Processing	Kul Bhushan Garg
83	M/s. Shriram Solvent Extractions Pvt. Ltd.	Uttarakhand	Fruit Processing	Kul Bhushan Garg
84	M/s. Kamtanath Oils Pvt. Ltd.	Madhya Pradesh	Oil Mill	Jain Agro Consult.
85	M/s. Shree Dauji Food Product	Madhya Pradesh	Food Processing	Jain Agro Consult.
86	M/s. Mangalam Food Products	Madhya Pradesh	Food Processing	Jain Agro Consult.
87	M/s. Hare Krishna Bio-Energy Industries	Madhya Pradesh	Bio-Energy Industries	Jain Agro Consult.
88	M/s. Jai Ambey Biofuel	Rajasthan	Bio-Energy Industries	Jain Agro Consult.

89	M/s. Geeta Devi Gur Udyog	Chhattisgarh	Gur Processing	N.C. Jain
90	M/s. Mahadev Agro Industry	Himachal Pradesh	Agri Processing	M.A. Consultant
91	M/s. Sun Rise Agro Industry	Himachal Pradesh	Agri Processing	M.A. Consultant
92	M/s. Rajwadi Foods	Maharashtra	Food Processing	Bhutada Mundada
93	M/s. Khurshid Poultry Farm	Maharashtra	Poultry Farm	Bhutada Mundada
94	M/s. Laxmi Fruits & Vegetables	Maharashtra	Fruit Processing	Bhutada Mundada
95	M/s. Kaybee Agro Farms Pvt. Ltd.	Maharashtra	Agri Processing	Bhutada Mundada
96	M/s. Evershine Raisin Processors	Maharashtra	Raisin Processing	Bhutada Mundada
97	M/s. Chaudhary Enterprises	Maharashtra	Food Processing	Bhutada Mundada
98	M/s. Krushidhan Agro Exports	Maharashtra	Agri Processing	Bhutada Mundada
99	M/s. Canvas Integrated Cold Chain Services	Himachal Pradesh	Cold Storage	Ankit Mittal & Co.
100	M/s. Aditya Corporation	Maharashtra	Agri Processing	Gheware Financial Services
101	M/s. Balaji Food Industries	Maharashtra	Food Processing	Bhutada Mundada
102	M/s. Gaayatree Cold Storage	Maharashtra	Cold Storage	Bhutada Mundada
103	M/s. Vinay Food Processing	Chhattisgarh	Food Processing	Sunil Keswani & Co.
104	M/s. Kamakhya Udyog	Chhattisgarh	Agri Processing	Sunil Keswani & Co.
105	M/s. Nagwani Udyog	Chhattisgarh	Agri Processing	Sunil Keswani & Co.
106	M/s. Radhe Tulsi Poha Udyog	Chhattisgarh	Food Processing	Sunil Keswani & Co.
107	M/s. Swami Udyog	Chhattisgarh	Agri Processing	Sunil Keswani & Co.
108	M/s. Shree Ganesh Agro Industries	Rajasthan	Agri Processing	Jain Associates
109	M/s. Maheshwari Industries	Rajasthan	Agri Processing	Jain Associates
110	M/s. Rishabh Agro Industries	Rajasthan	Agri Processing	Jain Associates
111	M/s. Majisa Industries	Rajasthan	Agri Processing	Jain Associates
112	M/s. Green Earth Fertilizers Ltd.	Bihar	Fertilizers	T.F. Consultants

Annexure – III

S. No	State	Bank	FPC Name	FPC Business	Eligible Equity Grant (In INR)
1	Madhya Pradesh	State Bank of India	Unnat Kisan Producer Company Ltd.	Agri Business	3,33,000.00
2	Madhya Pradesh	State Bank of India	Khargone Producer Company Pvt. Ltd.	Agri inputs, cotton, fertilizers	6,68,420.00
3	Madhya Pradesh	Bank of Baroda	Dada Darbar Pro Com Ltd	Seed Production, processing and marketing, Agri-input, Farm Machineries & Farm equipments supply Seed Procurement and Trading	1,66,000.00
4	Madhya Pradesh	Union Bank of India	Chhatarpur Mahila Kisan Producer Company	Agri Business, Input Supply etc.	1,91,600.00
5	Madhya Pradesh	IDBI Bank Limited	Balram Kisan Samruddhi Producer Company Ltd	Trading of Agri Input, Seed Production, Trading Cattle Feed, Trading Of Soybean, Gram, Potato, Onion, Garlic and Wheat	6,26,000.00
6	Maharashtra	IDBI Bank Limited	Shahapur Farmers Services producer Company Ltd.	Trading, Processing Mill, Warehousing & Farmer Service Centre	9,99,040.00
7	Andhra Pradesh	State Bank of India	Sri Neelamani Durga Tribal Farmer Services Produce	Trading, Processing Mill, Ware housing & Farmer Service Center	1,39,710.00
8	Telangana	State Bank of Hyderabad	Hasnabad Farmers Services Producers Company Ltd	Procurement and Trading, Processing mill, Ware Housing & farmer service centre	4,32,000.00
9	Telangana	State Bank of Hyderabad	Kodangal Farmers Services Producer Company Ltd	Trading, Processing Mill, ware housing/ farmer service center	4,70,500.00

10	Madhya Pradesh	State Bank of India	Mandla Tribal Farmer's Producer Company Ltd	Agriculture Based	4,51,730.00
11	Uttar Pradesh	Punjab National Bank	Indradhanush Agro Producer Company Ltd.	Agribusiness including Agri input supply, Technology Transfer and other activities related to farm and non-farm operations	5,25,000.00
12	Madhya Pradesh	State Bank of India	Zimmedar Kisan Samruddhi	Seed production, Input Supply, Gram Procurement	10,00,000.00
13	Madhya Pradesh	IDBI Bank Limited	Kisan Ekta Sammrudhi Producer Company	Input output marketing and seed production	4,61,000.00
14	Madhya Pradesh	Punjab National Bank	Sonkatch Agro producer Co. Ltd.	Seed production, Ware housing, Custom Hiring	52,000.00
15	Maharashtra	Bank of India	Nisarg Vikas Producer Company Ltd.	Procurement, Marketing, Trading & Processing	7,07,000.00
16	Madhya Pradesh	State Bank of India	Ranapur Tribal Mahila Farmer Producer Company Ltd	Seed Production, Agri Input Supply	5,85,480.00
17	Madhya Pradesh	State Bank of India	Alirajpur Tribal Producer Company Ltd	Agri Input Supply and seed Production	1,00,000.00
18	Madhya Pradesh	State Bank of India	Bijawar Producer Company Limited	Agri Business, Input Supply Etc.	6,10,400.00
19	Madhya Pradesh	Bank of India	Nimad Farmers Producer Company Ltd	Trading of Agriculture Produce & Agriculture Inputs (Seeds, Fertilizers, Pesticides etc)	8,48,490.00
20	Madhya Pradesh	Bank of Baroda	Petlawad Tribal Farmer Producer Company Ltd.	Agri Input Business, Agri produce trading & seed Production	1,60,800.00
21	Uttarakhand	State Bank of India	Devbhumi Natural Products Producers Co. Ltd.	Production, Processing & Marketing of Agri Products	9,99,980.00
22	Madhya Pradesh	Bank of India	Ram Rahim Pragati Producer Company Ltd.	Aggregation and value Addition of commodity (Wheat, maize, moong, soyabean, pulses etc)from Producers	9,55,000.00

Farmer Producer Organizations (FPOs)

SFAC was mandated by Department of Agriculture and Cooperation, Ministry of Agriculture, 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 31st March, 2015, against a target of 6.86 lakh farmers to be mobilized 4.73 lakh farmers have been identified and formed into 27,850 Farmer Interest Groups (FIGs). These FIGs further have been federated into FPOs and so far 272 FPOs have been registered and 395 are under the process of registration.

2. Oil Seed & Pulses procurement operation under MSP in Kharif 2013-14 and Rabi 2014 using FPOs as procurement agencies has been undertaken in 6 States, namely Andhra Pradesh, Gujarat, Karnataka, Maharashtra, Madhya Pradesh and Rajasthan with a total procurement of 71,880 MT valued at Rs. 244.03 Crore. The total number of farmers benefitted from this initiative is 29,095 and 56 FPCs were engaged in the MSP operation. SFAC has sold 65,617.67 MT of pulses and oilseeds procured under MSP for a value of Rs.245.80 crore.

3. SFAC has empanelled 62 Resource Institutions for FPO promotion during XII year plan. Details are available on our website. States can use these RI for FPO promotion directly.

4. We are engaged in field monitoring of VIUC in 29 States and are producing a State-wise monthly progress report. Based on information collected during these monitoring visits, we are also bringing out a monthly News Letter on VIUC.

5. As on 31st March 2015 under the KRISHIDOOT CONNECT, a total of 11,155 market players like NCDEX, Vadilal Industries, Reliance Fresh (Guj.), ITC, ADM India, DCM Shriram and Jubliant Fresh have been empanelled on the Krishidoot platform. Krishidoot platform has successfully generated transaction volume of 7,21,443 qtl. worth Rs. 206.92 Crore.

6. State Level Producer Company (SLPC): In view of the development of sustainable FPOs in the State, SFAC has decided to federate all registered FPOs of the State into on State Level Producer Company. In first phase, SFAC is supporting SLPC in 10 States namely Gujarat, Karnataka, Rajasthan, Madhya Pradesh, Maharashtra, Odisha, West Bengal, Telanagana, Uttar Pradesh and Uttarakhand.

So far, SLPCs in Gujarat, Maharashtra, Madhya Pradesh, Rajasthan, Telanagna, Uttar Pradesh and West Bengal have been registered.

7. Observing 2014 as “Year of Farmer Producer Organizations”.

Given the importance of member based institutions of farmers, generally known as Farmer Producer Organizations (FPOs) in linking farmers to investments, technology and markets, it was decided by the Department of Agriculture and Cooperation (DAC) to observe the calendar year 2014 as the year of “Framer Producer Organizations (FPOs). This marked the beginning of a year long drive to increase awareness about the importance of FPOs among a diverse range of stakeholders: the farming community, State Governments, banks and other financial institutions, private sector companies, civil society organizations, media and elected representatives from panchayats to the national level.

This special focus on FPOs during the course of 2014 was meant to enable central and State Governments as well as all other stakeholders involved in promotion and development of FPOs to concentrate their efforts on these emerging institutions and create example of success that can be easily replicated.

As the National level Nodal Agency SFAC was tasked with supporting the implementation of activities in the Year of FPOs, SFAC marked this special year with a twelve month long intensive campaign of events.

8. Establishment of Kisan Mandi at Alipur, Delhi- Following the amendment to the Delhi APMC Act, due to which fruits & vegetables have been delisted from the monopoly of the Azadpur mandi, SFAC has launched a Kisan Mandi to provide a direct trading platform for farmers and Farmer Producer Organizations. To be established at Alipur in north Delhi, with budgetary support provided by the Department of Agriculture and Cooperation, the Kisan Mandi will be both a physical and online platform to enable trading in agricultural commodities, directly between producers and bulk / retail consumers.

The foundation stone of the Kisan Mandi was unveiled by Hon'ble Agriculture Minister, Radha Mohan Singh on 25th September, 2014. The National Buildings Construction Corporation (NBCC), a Central Public Sector Undertaking, has been assigned the turnkey task of designing, construction and maintenance of the Kisan Mandi

The following activities in respect of the Kisan Mandi have been undertaken so far:-

i) A plot of land under the possession of the Delhi Milk Scheme (DMS), situated in Alipur block in North Delhi measuring 1.61 acres, has been transferred by the Department of Animal Husbandry, Dairy and Fisheries to SFAC for a period of five years on payment of token rent to develop the Kisan Mandi.

ii) SFAC has selected a Strategic Management Partner (SMP), who will be responsible for the day-to-day operations of the Kisan Mandi, under the overall supervision and guidance of SFAC and develop the business potential of the platform.

iii) Hon'ble Agriculture Minister, Shri Radha Mohan Singh laid the foundation stone for the development works of the Kisan Mandi at Alipur on 25th September 2014.

iv) NBCC has finalized the concept and engineering drawings for the Kisan Mandi and is in the process of obtaining approvals from statutory authorities. Thereafter, the tendering process will begin and it is expected that the Kisan Mandi will be ready for use by June, 2015.

v) SFAC has selected a vendor for development of transaction software of Kisan Mandi for online trading and management operations.

vi) Even as the physical premises are under planning, Kisan Mandi has begun test marketing by sourcing fresh produce from FPOs around the country for sale in the Delhi / NCR area.

vii) As on date, a total of 9691.88 qtl. Vegetables such as potato, onion, fresh greens and citrus of a value of Rs. 111.79 lakh have been sold through Kisan Mandi to organized retailers, wholesale buyers and small quantities through Delhi Milk Scheme kiosks to retail consumers.

4. Pulses & Oil Seeds procurement at Minimum Support Price

Small Farmers' Agribusiness Consortium, (SFAC) has been nominated as a Central Procurement Agency for pulses and oilseeds since November, 2012, following the approval of a proposal placed before the Union Cabinet by the Department of Agriculture and Cooperation (DAC). SFAC's unique procurement model utilizes registered Farmer Producer Organizations (FPOs) as the field level agency to physically conduct the procurement operations, with technical and logistic support as well as funding provided by SFAC. The logic of this model is that farmers themselves are the most appropriate agents for conducting procurement operations and their collective institutions (such as FPOs) are the most efficient and cost effective procurement agencies available.

A pilot procurement drive was undertaken during Rabi 2013 in 5 selected States using the agency of FPOs. Approximately, 574 MT of pulses were purchased directly from members of FPO and other small and marginal farmers by using FPOs as procurement agencies, which operate the centers at the village level itself.

In kharif-2013-14 ,SFAC procured 21600MT pulses and oilseeds from Gujarat, Maharashtra, Andhra Pradesh and Karnataka and in Rabi-2014, SFAC procured 50290 MT of Chana from 6 States namely Andhra Pradesh, Gujarat, Karnataka, Maharashtra, Madhya Pradesh & Rajasthan . Approximately 30,000 farmers have got benefit of MSP across 6 States.

Statewise procurement of pulses and oilseeds at MSP in Kharif-2013-14 & Rabi-2014

(In MTs)

Crop	Andhra Pradesh	Gujarat	Karnataka	Maharashtra	Madhya Pradesh	Rajasthan	Total Quantity (MT)	Total Amount (Rs. in Crore)	Year
Urad				5			5	0.02	Kharif 2013-14
Tur	855			5539			6394	27.49	Kharif 2013-14
Groundnut	164	14516					14680	58.72	Kharif 2013-14
Sunflower			516				516	1.91	Kharif 2013-14
Chana	202	366	1502	32136	7904	8175	50285	155.88	Rabi-2014
Total	1221	14882	2019	37680	7904	8175	71880	244	

5. Foot and Mouth Disease Control Programme (FMD-CP) of Department of Animal Husbandry, Dairying & Fisheries (DADF)

Small Farmers' Agribusiness Consortium (SFAC) was mandated by the Department of Animal Husbandry, Dairying and Fisheries (DADF) to function as a Project Management Agency (PMA) in 2013-14, to support the Foot and Mouth Disease Control Programme (FMD -CP) across various States in India.

Under this project, SFAC set up a Project Management Team to carry out the various activities as follows:

- Bid process management for fixing the rate contract through e-procurement process
- Placement of supply order and procurement of FMD vaccine
- Pre-dispatch inspection at the manufacturing sites
- Random delivery inspection in transit and during storage for cold chain maintenance
- Random on-site monitoring of the vaccination process on the field
- Collection of report from the states for physical progress of phase-wise vaccination programme (MIS)
- Bill processing and payment based on the guidelines of payment as per the tender
- MIS management for the FMD vaccine procurement & supply and physical progress of vaccination.

The progress updates on the various components of the PMA's activities are as follows:-

- Bid process management has been completed for the 2014-15 and 2015-16 and the rate contract is approved by the Department.
- FMD vaccine supply order was placed on IIL, Brilliant Bio and Intervet India Pvt. Ltd for the supply of 1249.46 lakh doses during the 1st phase of FMD-CP 2014-15.
- FMD vaccine supply order was placed on IIL, Brilliant Bio and Biovet for the supply of 1499.959 lakh doses during the 2nd phase of FMD-CP 2014-15.
- Supply of 1499.919 lakh doses of FMD vaccine in progress across 19 states including Bihar which is newly added State under FMDC programme.
- Random monitoring of FMD vaccination programme is being carried out across 19 States.
- Total fund of Rs.182.90 Cr. was received during 2014-2015 for the FMDCP programme and, Rs.153.002 Cr. was utilized up to 31st March 2015 for procurement and monitoring work under the programme.



Independent Auditors' Report

We have audited the attached Balance Sheet of Small Farmers Agri-Business Consortium as at 31st March 2015 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 statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts 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) Accounts of Guwahati Regional Office: - The accounts are audited by another firm of Chartered Accountants and relied upon us. These have been incorporated in these accounts.

(2) Venture Capital Assistance: - There 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 explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit.

(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, 2015
- (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.

For SINGLA & ASSOCIATES
Chartered Accountants
FIRM REGN NO. 005104 N

-Sd-
CA. ANIL GUPTA
Partner
M. NO. 088218
Date: 15/07/2015
Place: New Delhi

SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI

BALANCE SHEET AS AT 31ST MARCH, 2015

Particulars	Schedule	As at 31 st March, 2015	As at 31 st March, 2014
<u>CORPUS / CAPITAL FUND AND LIABILITIES</u>			
Corpus/Capital Fund	1	10,95,00,000.00	10,95,00,000.00
General Fund (Reserve and surplus)	2	45,18,94,852.83	27,01,78,702.77
Endowment funds (NET)	3	2,91,77,93,034.77	2,07,42,41,513.52
Secured loans and borrowings	4	52,87,67,058.35	99,39,37,962.00
Current liabilities and provisions	5	48,93,110.00	46,79,064.00
Fixed Assets (Contra)	6	7,43,05,991.44	7,64,42,819.00
Total		4,08,71,54,047.39	3,52,89,80,061.29
<u>ASSETS</u>			
Fixed Assets (Contra)	6	7,43,05,991.44	7,64,42,819.00
Loans & Advances	7	97,72,000.00	97,72,000.00
Investments - (FDR's & Interest Accrued)	8	2,49,81,57,601.05	1,99,96,61,304.99
Current Assets,	9	1,50,49,18,454.90	1,44,31,03,937.30
Miscellaneous expenditure (to the extent not written off or adjusted)			
Total		4,08,71,54,047.39	3,52,89,80,061.29
Significant accounting policies	16		
contingent liabilities and notes on accounts	17		

As per our report of even date

For Small Farmers' Agri - Business Consortium

For Singla & Associates
Chartered Accountants
Firm Regn No. 005104N

-Sd-
CA. Anil Gupta
(Partner)
M. No.088218

-Sd-
Pravesh Sharma
Managing Director

-Sd-
D.Bhuyan
Director & Head of office

-Sd-
Rajesh Bhatnagar
Manager (Finance)

Place: New Delhi
Date: 15/07/2015

SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI
INCOME AND EXPENDITURE ACCOUNT FOR THE PERIOD/YEAR ENDED 31st MARCH 2015

(Amount - Rs.)			
INCOME	Schedule	For the year ended 2015	For the year ended 2014
Income from sale/services	10	8,16,354.50	2,63,14,403.00
Grants/Subsidies	11	0.00	2,66,70,518.00
Fees/Subscriptions	12	0.00	16,000.00
Interest Earned	13	19,47,94,117.89	5,37,05,287.88
Other Income	14	29,64,335.19	67,74,062.68
Total(A)		19,85,74,807.58	11,34,80,271.56
EXPENDITURE			
Establishment & Other Administrative Expenses etc.	15	5,53,74,032.50	8,47,35,660.00
Cost of Goods sold		0.00	0.00
Total(B)		5,53,74,032.50	8,47,35,660.00
BALANCES BEING SURPLUS/(DEFICIT) CARRIED TO GENERAL FUND (Reserves & Surplus)		14,32,00,775.08	2,87,44,611.56
SIGNIFICANT ACCOUNTING POLICIES	16		
CONTINGENT LIABILITIES AND NOTES ON ACCOUNTS	17		

As per our report of even date

For Singla & Associates
Chartered Accountants
Firm Regn No. 005104N

For Small Farmers' Agri - Business Consortium

-Sd-
CA. Anil Gupta
(Partner)
M. No.088218

-Sd-
Pravesh Sharma
Managing Director

-Sd-
D.Bhuyan
Director & Head of office

-Sd-
Rajesh Bhatnagar
Manager (Finance)

Place: New Delhi
Date: 15/07/2015

SMALL FARMERS' AGRI-BUSINESS CONSORTIUM

SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31 MARCH, 2015

SCHEDULE '1' : DETAILS OF CORPUS FUND CONTRIBUTION

List of Members	(Amount - Rs.)	
	For the year ended 2015	For the year ended 2014
<u>Promoter Members</u>		
Government of India (Ministry of Agriculture)	75,00,000.00	75,00,000.00
Reserve Bank of India	1,50,00,000.00	1,50,00,000.00
National Bank of Agriculture and Rural Development	1,50,00,000.00	1,50,00,000.00
Industrial Development Bank of India	1,50,00,000.00	1,50,00,000.00
State Bank of India	1,50,00,000.00	1,50,00,000.00
Oriental Bank of Commerce	1,50,00,000.00	1,50,00,000.00
<u>Primary Members</u>		
Canara Bank	50,00,000.00	50,00,000.00
United Phosphorus Ltd, UNIPHOS, Mumbai	50,00,000.00	50,00,000.00
National Agricultural Cooperative Marketing Federation of India Ltd, NAFED, New Delhi	20,00,000.00	20,00,000.00
<u>Permanent Invitee</u>		
Export Import Bank of India	1,50,00,000.00	1,50,00,000.00
Total	10,95,00,000.00	10,95,00,000.00

For Small Farmers' Agri - Business Consortium

-Sd-
Pravesh Sharma
Managing Director

-Sd-
D.Bhuyan
Director & Head of office

-Sd-
Rajesh Bhatnagar
Manager (Finance)

SMALL FARMERS' AGRI-BUSINESS CONSORTIUM

SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31 MARCH, 2015

SCHEDULE '2' : GENERAL FUND

Particulars	(Amount - Rs.)	
	For the year ended 2015	For the year ended 2014
Opening Balance as per last Balance Sheet HO+RO	27,01,78,702.75	24,19,36,174.21
Excess of Income over Expenditure (NET) (H.O.+R.O.)	14,32,00,775.08	2,87,44,611.56
Less : Refund of Interest to VCA	-	(5,02,083.00)
Less : PP Adjustment	(4,84,625.00)	
Add: Settlement of VCA fund	3,90,00,000.00	
Total	45,18,94,852.83	27,01,78,702.77

For Small Farmers' Agri - Business Consortium

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SMALL FARMERS' AGRI-BUSINESS CONSORTIUM

SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31 MARCH, 2015

SCHEDULE '3' : EARMARKED / ENDOWMENT FUNDS

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')	DAC Refund/ Unspent to Previous Year (VCA-NER)	TOTAL (C)	(Amount - Rs.)	AS PER BALANCE SHEET (A+B+C)
MFPI		54,06,300.00	-	54,06,300.00	-	-	-	-	54,06,300.00	
Tech Mission	3A	1,56,65,778.00	55,04,276.00	2,11,70,054.00	55,41,295.00	-	-	55,41,295.00	1,56,28,759.00	
Venture Capital	3B&C	10,14,77,645.52	91,34,00,000.00	1,01,48,77,645.52	6,55,73,700.00	-	14,57,76,988.00	96,13,65,797.50	5,35,11,848.02	
Venture Capital		3,90,00,000.00	-	3,90,00,000.00	3,90,00,000.00	75,00,15,109.00	-	3,90,00,000.00	-	
PFDC		10,94,500.00	1,55,65,000.00	1,66,59,500.00	1,55,65,618.00	-	-	1,55,65,618.00	10,93,882.00	
G.NVI		(2,47,500.00)	-	(2,47,500.00)	-	-	-	-	(2,47,500.00)	
Pulses		4,01,65,629.00	-	4,01,65,629.00	99,93,480.00	-	-	99,93,480.00	3,01,72,149.00	
Veg Initiative		15,10,23,585.00	15,97,40,723.00	31,07,64,308.00	7,48,31,309.00	-	-	7,48,31,309.00	23,59,32,999.00	
MBDA		(38,63,543.00)	3,15,62,393.00	2,76,98,850.00	1,62,08,907.00	-	-	1,62,08,907.00	1,14,89,943.00	
MOS (NHM)		47,73,297.00	-	47,73,297.00	-	47,73,297.00	-	47,73,297.00	-	
VDD of UP		14,47,180.00	-	14,47,180.00	10,11,240.00	-	-	10,11,240.00	4,35,940.00	
DS NHB		5,54,820.00	3,22,153.00	8,76,973.00	6,80,101.00	-	-	6,80,101.00	1,96,872.00	
WBSP(FPO)		2,37,70,500.00	3,27,39,464.00	5,65,09,964.00	2,92,44,000.00	-	-	2,92,44,000.00	2,72,65,964.00	
NDP-NFSM Prog.		14,83,34,000.00	10,04,010.00	14,93,38,010.00	4,37,41,710.00	-	-	4,37,41,710.00	10,55,96,300.00	
KISAN MANDI	-	-	10,96,35,665.25	10,96,35,665.25	6,72,49,901.50	-	-	6,72,49,901.00	4,23,85,763.75	
CM KISAN	-	-	62,66,040.00	62,66,040.00	1,06,25,000.00	-	-	1,06,25,000.00	(43,58,960.00)	
MSG (NVI)		2,13,559.00	1,31,89,005.00	1,34,02,564.00	1,26,41,285.00	-	-	1,26,41,285.50	7,61,278.50	
RYTHU BAZARS		73,33,048.00	9,56,683.00	82,89,731.00	50,28,869.00	-	-	50,28,869.00	32,60,862.00	
FMDCP		88,76,945.00	1,82,90,52,951.00	1,83,79,29,896.00	1,53,00,27,596.00	-	-	1,53,00,27,596.00	30,79,02,300.00	
EGCG		1,50,00,00,000.00	-	1,50,00,00,000.00	2,79,64,476.00	-	-	2,79,64,476.00	1,47,20,35,524.00	
MP (S.P)		2,92,15,770.00	5,05,72,604.00	7,97,88,374.00	4,60,64,215.00	-	-	4,60,64,215.00	3,37,24,159.00	
RKVV	-	-	-	-	26,06,680.00	-	-	26,06,680.00	(26,06,680.00)	
A.P.SPECIAL	-	-	1,00,00,000.00	1,00,00,000.00	13,16,700.00	-	-	13,16,700.00	86,83,300.00	
PROJECT	-	-	-	-	1,98,400.00	-	-	1,98,400.00	(1,98,400.00)	
BIHAR (S.P)	-	-	1,85,00,000.00	1,85,00,000.00	1,05,59,288.50	-	-	1,05,59,288.50	79,40,711.50	
MIDH(DAC)	-	-	6,17,79,720.00	6,17,79,720.00	-	-	-	-	6,17,79,720.00	
KARNATAKA(S.P)	-	-	50,00,00,000.00	50,00,00,000.00	-	-	-	-	50,00,00,000.00	
PSF										
Current Year		2,07,42,41,513.52	3,75,97,90,687.25	5,83,40,32,200.77	2,01,56,73,772.00	75,47,88,406.00	14,57,76,988.00	2,91,62,39,166.00	2,91,77,93,034.77	
Previous Year		45,39,07,025.52	9,32,29,95,571.00	11,49,83,45,667.52	6,89,15,33,579.00	2,41,88,53,456.00	-	9,42,41,04,154.00	2,07,42,41,513.52	

For Small Farmers' Agri - Business Consortium

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SMALL FARMERS' AGRI-BUSINESS CONSORTIUM

SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31 MARCH, 2015

SCHEDULE '3-A' : TECHNOLOGY MISSION

(Amount - Rs.)

Particulars		For the year ended 2015	For the year ended 2014
Opening Balance	1,56,65,778.00		2,88,80,298.00
Add: Grants Received for Mini Mission IV-Through MFPI Technical Support	55,04,000.00 276.00	2,11,70,054.00	5,14,86,10,500.00
Less: Grants in Aid Paid			
Mini Mission IV-Through MFPI Technical Support Expenses	55,04,000.00 37,295.00	55,41,295.00	5,16,18,25,020.00
Total		1,56,28,759.00	1,56,65,778.00

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SMALL FARMERS' AGRI-BUSINESS CONSORTIUM

SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31 MARCH, 2015

SCHEDULE '3-B' : VENTURE CAPITAL

(Amount - Rs.)

Particulars			For the year ended 2015	For the year ended 2014
<u>Venture Capital Assistance Fund</u>				
Opening Balance	2,50,87,48,340.50			1,82,70,85,958.50
Balance of Venture Capital Assistance				
Add: Grants received from DAC	91,34,00,000.00			
Receive from Administrative expense grant	28,25,524.02			
Receive From Publicity Grants	86,39,682.00			
Receive from Project Development Fund	68,94,570.00	3,44,05,08,116.52		
Less: Net Amount transferred to PDF	1,82,68,000.00			
Net Amount Transferred to Publicity Grants	2,74,02,000.00			
Administrative Expense Grant	3,03,00,000.00			
Travelling Expense Grant	42,763.00			
Refund to DAC (Unspent of P.Y.VCA-NER)	4,01,18,000.00			
Refund to DAC (VCA refunded by Beneficiaries)	10,56,58,988.00	22,17,89,751.00	3,21,87,18,365.52	68,16,62,382.00
Venture Capital Assistance Recoverable			(3,16,88,68,565.00)	(2,41,88,53,456.00)
<u>Project Development Fund</u>				
Opening Balance				
Unutilized Project Development				
Add: Net Grants received from VCA		1,82,68,000.00		
Less: Expenditure	1,13,73,430.00			
Transfer to VCA Assistance	68,94,570.00	1,82,68,000.00	-	-
<u>Publicity Grants</u>				
Opening Balance				
Add: Net Grants received from VCA		2,74,02,000.00		
Less: Expenditure	1,87,62,318.00			
Transfer to VCA Assistance	86,39,682.00	2,74,02,000.00	-	-
<u>Administrative Expense Grant</u>				
Opening Balance		86,25,524.02		63,18,565.02
Add: Grant received		3,03,00,000.00		
Receive from Travelling grant		7,73,526.00		
Less: Administrative Expenditure	3,32,11,478.50			
Transferred to VC Assistance	28,25,524.02	3,60,37,002.52	36,62,047.50	23,06,959.00
<u>Travelling Expenses Grant</u>				
Opening Balance		29,57,237.00		
Add: Grant received		42,763.00		
Less: Travelling Expenditure	22,26,474.00			
Transferred to Administrative Grant	7,73,526.00	30,00,000.00	-	29,57,237.00
Total			5,35,11,848.02	10,14,77,645.52

For Small Farmers' Agri - Business Consortium

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SMALL FARMERS' AGRI-BUSINESS CONSORTIUM

SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31 MARCH, 2015

SCHEDULE '3-C' : VENTURE CAPITAL

(Amount - Rs.)

Particulars	Opening Balance	Trasactions		Closing Balance
		Dr.	Cr.	
Before FY 2008-09	30,30,21,706.00		3,77,91,891.00	26,52,29,815.00
FY 2008-09	12,85,08,500.00		2,43,92,750.00	10,41,15,750.00
FY 2009-10	20,94,91,250.00		2,93,15,250.00	18,01,76,000.00
FY 2010-11	20,81,88,000.00		78,05,000.00	20,03,83,000.00
FY 2011-12	41,86,92,000.00		54,01,000.00	41,32,91,000.00
FY 2012-13	39,39,73,000.00		27,06,000.00	39,12,67,000.00
FY 2013-14	75,69,79,000.00		1,08,50,000.00	74,61,29,000.00
FY 2014-15		87,26,76,000.00	43,99,000.00	86,82,77,000.00
Total	2,41,88,53,456.00	87,26,76,000.00	12,26,60,891.00	3,16,88,68,565.00

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SMALL FARMERS' AGRI-BUSINESS CONSORTIUM

SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31 MARCH, 2015

SCHEDULE '4' : SECURED LOANS AND BORROWINGS

(Amount - Rs.)

Particulars	For the year ended 2015	For the year ended 2014
	HO	HO
Corporation Bank CC A/c	52,87,67,058.35	49,00,00,000.00
Ware House Receipt With Corporation Bank		500000000.00
Interest Payable Corporation Bank		3937962
Total	52,87,67,058.35	99,39,37,962.00

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SMALL FARMERS' AGRI-BUSINESS CONSORTIUM

SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31 MARCH, 2015

SCHEDULE '5' : CURRENT LIABILITIES AND PROVISIONS

(Amount - Rs.)

Particulars	For the year ended 2015			For the year ended 2014		
	H.O.	R.O.	Total	H.O.	R.O.	Total
Audit Fees	1,14,000.00	25,000.00	1,39,000.00	75,843.00	16,854.00	92,697.00
TDS Payable	-	4,780.00	4,780.00	-	-	-
Telephone Expenses Payable	-	2,384.00	2,384.00	-	-	-
Contract Salary Payable(G.F.)	-	-	-	1,14,935.00	-	1,14,935.00
Contract Salary Payable (Tech Support)	-	-	-	86,000.00	-	86,000.00
Contract Salary Payable (V.C.A)	3,19,709.00	-	3,19,709.00	1,73,161.00	-	1,73,161.00
Newspaper Expenses Payable	-	410.00	410.00	-	-	-
Salary Payable	7,31,929.00	-	7,31,929.00	7,08,791.00	-	7,08,791.00
Expenses Payable	6,26,228.00	-	6,26,228.00	4,82,196.00	4,619.00	4,86,815.00
Professional Fee	19,000.00	-	19,000.00	1,75,050.00	-	1,75,050.00
Security Deposits (Bant Taxi Service)	10,000.00	-	10,000.00	10,000.00	-	10,000.00
Security Deposits (Flats)	487,658.00	-	4,87,658.00	5,01,750.00	-	5,01,750.00
TDS (Professional fee)	-	-	-	16,950.00	-	16,950.00
TDS (Salary)	-	-	-	73,500.00	-	73,500.00
Govt. Dues	80,702.00	-	80,702.00	94,808.00	-	94,808.00
Gratuity Due	9,27,142.00	-	9,27,142.00	5,35,142.00	-	5,35,142.00
Leave Encashment Due	7,35,799.00	-	7,35,799.00	4,66,541.00	-	4,66,541.00
Pension Payable	-	-	-	3,424.00	-	3,424.00
DAC(Ministry Of Agriculture)	-	-	-	1,60,160.00	-	1,60,160.00
PF/EPF Emp. Share Payable(G.F.)	-	-	-	34,808.00	-	34,808.00
Security Deposit of Flat 36-T	-	-	-	15,000.00	-	15,000.00
Chattisgarh Govt	3,75,000.00	-	3,75,000.00	3,75,000.00	-	3,75,000.00
Security Payable (RML) Gen Fund	1,00,000.00	-	1,00,000.00	1,00,000.00	-	1,00,000.00
Security Payable (K.V Gourilivelihood)	10,000.00	-	10,000.00	-	-	-
Interest Payable (VCA Interest)	3,23,369.00	-	3,23,369.00	4,54,532.00	-	4,54,532.00
Total	48,60,536.00	32,574.00	48,93,110.00	46,57,591.00	21,473.00	46,79,064.00

For Small Farmers' Agri - Business Consortium

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SMALL FARMERS' AGRI-BUSINESS CONSORTIUM

SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31 MARCH, 2015

SCHEDULE '5-A' : CURRENT LIABILITIES AND PROVISIONS CURRENT LIABILITIES AND PROVISIONS

(Amount - Rs.)

Expenses Payable	For the year ended 2015	For the year ended 2014
Earnest Money	140,000.00	140,000.00
Service Charge Payable	10,159.00	10,159.00
Tuition Fee Payable	9,000.00	17,700.00
Tech support (NCPAH) Payable	-	1,54,200.00
Consultation Fee(FMDCP)	22,9,550.00	-
Establishment cost (MSG)	8,73,000.00	-
Electricity/Water charges-VCA	1,14,940.00	
Expenses Payable (Other)	35,273.00	160137.00
Total	626,228.00	482,196.00

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SMALL FARMERS' AGRI-BUSINESS CONSORTIUM

SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31 MARCH, 2015

SCHEDULE '6' : SUMMARY OF FIXED ASSETS

(Amount - Rs.)

Particulars	Sch	For the year ended 2015	For the year ended 2014
General Fund	6-A	23,75,615.53	26,59,574.09
GOI Fund	6-B	6,92,63,979.59	7,30,34,320.59
V.C.Fund	6-C	24,87,159.32	7,01,109.32
MSG Fund	6-D	19,126.00	47,815.00
Kisan Mandi	6-E	1,60,111.00	-
Total		7,43,05,991.44	7,64,42,819.00

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SMALL FARMERS' AGRI-BUSINESS CONSORTIUM

SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31 MARCH, 2015

SCHEDULE '6-A' : FIXED ASSETS (General Fund)

(Amount - Rs.)

Particulars	Block	WDV as at 01/04/2014	Additions upto 30/09/2014	Additions after 30/09/2014	Sales	Total as at 31/03/2015	Depreciation For The Current Year	WDV as at 31/03/2015
Furniture & Fixtures	10%							
H.O.		7,68,045.44		-	-	7,68,045.44	76,805.00	6,91,240.44
R.O.		62,631.06	-	-	-	62,631.06	6,263.00	56,368.06
Water Dispensar	10%	8,550.00		-	-	8,550.00	855.00	7,695.00
Photocopier Canon	15%	3,19,423.80	-	-	-	3,19,423.80	47,914.00	2,71,509.80
Refrigerater	15%	4,176.00	-	-	-	4,176.00	626.00	3,550.00
T.V. Set	15%	36,088.00	-	-	-	36,088.00	5,413.00	30,675.00
Air Conditioners (R.O)	15%	46,177.74	35,510.00	-	-	81,687.74	12,253.00	69,434.74
Digital Camera (R.O.)	15%	4,901.06	-	-	-	4,901.06	735.00	4,166.06
Mobile Handset (R.O)	15%	-	-	15,000.00	-	15,000.00	1,125.00	13,875.00
Ambassadar Car (H.O.)	15%	1,70,294.50	-	-	-	1,70,294.50	25,544.00	1,44,750.95
Omini Car (H.O.)	15%	1,35,890.00	-	-	-	1,35,890.00	20,384.00	1,15,506.00
Bicycle	15%							
H.O.		-	-	-	-	-	-	-
R.O.		171.86	-	-	-	171.86	26.00	145.86
Apple I-Pad	15%	48,007.00	-	-	-	48,007.00	7,201.00	40,806.00
CCTV CAMERA	15%	33,605.00			-	33,605.00	5,041.00	28,564.00
Office Equipment	15%							
H.O.		3,60,167.33	2,039.00	12,500.00	-	3,74,706.33	55,268.00	3,19,438.33
R.O.		61,613.43			-	61,613.43	9,242.00	52,371.44
Telephone (H.O)	15%	3,64,680.28	5,400.00	71,857.00	-	4,41,937.28	60,901.00	3,81,036.28
Electrical Equipments	15%							
H.O.		70,493.91		-	-	70,493.91	10,574.00	59,919.91
R.O.		3,227.76	-	-	-	3,227.76	484.00	2,743.76
Computers & Accessories	60%							
H.O.		99,750.70	-	24,638.00	-	1,24,388.70	67,242.00	57,146.70
R.O.		6,202.00	-	-	-	6,202.00	3,721.00	2,481.00
Laptop	60%	52,117.20		-	-	52,117.20	31,270.00	20,847.20
Printer	60%	3,360.00		-	-	3,360.00	2,016.00	1,344.00
TOTAL		26,59,574.07	42,949.00	1,23,995.00	-	28,26,518.07	4,50,903.00	237,56,155.53

For Small Farmers' Agri - Business Consortium

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SMALL FARMERS' AGRI-BUSINESS CONSORTIUM

SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31 MARCH, 2015

SCHEDULE '6-B' : FIXED ASSETS (GOI FUND)

(Amount - Rs.)

Particulars	Block	WDV as at 01/04/2014	Additions upto 30/09/2014	Additions after 30/09/2014	Sales	Total as at 31/03/2015	Depreciation For The Current Year	WDV as at 31/03/2015
Lease Hold Building	5%	4,33,81,938.00	-	-	-	4,33,81,938.00	21,69,097.00	4,12,12,841.00
Flats	5%	2,79,19,280.15	-	-	-	2,79,19,280.15	13,95,964.00	2,65,23,316.15
Furniture & Fixture	10%	10,94,289.54	-	-	-	10,94,289.54	1,09,429.00	9,84,860.54
Airconditioner	15%	1,76,879.97	-	-	-	1,76,879.97	26,532.00	1,50,347.97
Fax Machine	15%	4,703.73	-	-	-	4,703.73	706.00	3,997.73
Office Equipment	15%	2,32,273.82	-	-	-	2,32,273.82	34,841.00	1,97,432.82
Photocopier	15%	30,251.48	-	-	-	30,251.48	4,538.00	25,713.48
Telephone Instrument	15%	55,100.33	-	-	-	55,100.33	8,265.00	46,835.33
DG Set	15%	1,07,424.07	-	-	-	1,07,424.07	16,114.00	91,310.07
Fire Fighting Equipment	15%	32,117.39	-	-	-	32,117.39	4,818.00	27,299.39
Computer	60%	60.18	-	-	-	60.18	36.00	24.18
Printer	60%	1.93	-	-	-	1.93	1.00	0.93
TOTAL		7,30,34,320.59	-	-	-	7,30,34,320.59	37,70,341.00	6,92,63,979.59

For Small Farmers' Agri - Business Consortium

-Sd-
Pravesh Sharma
Managing Director

-Sd-
D.Bhuyan
Director & Head of office

-Sd-
Rajesh Bhatnagar
Manager (Finance)

SMALL FARMERS' AGRI-BUSINESS CONSORTIUM

SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31 MARCH, 2015

SCHEDULE '6-C' : FIXED ASSETS (VCA)

(Amount - Rs.)

Particulars	Block	WDV as at 01/04/2014	Additions upto 30/09/2014	Additions after 30/09/2014	Sales	Total as at 31/03/2015	Depreciation For The Current Year	WDV as at 31/03/2015
Air Conditioner	10%	66,240.00	1,23,154.00	14,000.00	-	2,03,394.00	19,639.00	183,755.00
Furniture & Fixture	10%	56,033.15	16,31,510.00	-	-	16,87,543.11	1,68,754.00	1,518,789.11
DG Set	15%	31,298.05	-	53,000.00	-	84,298.05	8,670.00	75,628.05
Office Equipment	15%	83,221.96	3,05,449.00	-	-	3,88,670.96	58,301.00	3,30,369.96
Telephone Instrument	15%	31,693.61	-	5,250.00	-	36,943.61	5,148.00	31,795.61
Bicycle	15%	1,085.48	-	-	-	1,085.48	163.00	922.48
Computer	60%	4,05,136.11	2,74,765.00	71,967.00	-	7,51,868.11	4,29,531.00	3,22,337.11
Printer	60%	26,401.00	18,900.00	7,774.00	-	53,075.00	29,513.00	23,562.00
TOTAL		7,01,109.32	23,53,778.00	1,51,991.00	-	32,06,878.32	7,19,719.00	24,87,159.32

For Small Farmers' Agri - Business Consortium

-Sd-
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Managing Director

-Sd-
D.Bhuyan
Director & Head of office

-Sd-
Rajesh Bhatnagar
Manager (Finance)

SMALL FARMERS' AGRI-BUSINESS CONSORTIUM

SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31 MARCH, 2015

SCHEDULE '6-D' : FIXED ASSETS (MSG)

(Amount - Rs.)

Particulars	Block	WDV as at 01/04/2014	Additions upto 30/09/2014	Additions after 30/09/2014	Sales	Total as at 31/03/2015	Depreciation For The Current Year	WDV as at 31/03/2015
Computer	60%	47,815.00	0.00	0.00	0.00	47,815.00	28,689.00	19,126.00
AS PER SCHEDULE-6		47,815.00	0.00	0.00	0.00	47,815.00	28,689.00	19,126.00

For Small Farmers' Agri - Business Consortium

-Sd-
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Managing Director

-Sd-
D.Bhuyan
Director & Head of office

-Sd-
Rajesh Bhatnagar
Manager (Finance)

SMALL FARMERS' AGRI-BUSINESS CONSORTIUM

SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31 MARCH, 2015

SCHEDULE '6-D' : FIXED ASSETS (MSG)

(Amount - Rs.)

Particulars	Block	WDV as at 01/04/2014	Additions upto 30/09/2014	Additions after 30/09/2014	Sales	Total as at 31/03/2015	Depreciation For The Current Year	WDV as at 31/03/2015
Furniture & Fixture	10%	-	-	1,11,323.00	-	1,11,323.00	5,566.00	1,05,757.00
Office Equipment:-								
Electronic Scale	15%	-	-	5,612.00	-	5,612.00	421.00	5,191.00
Fan	15%	-	-	10,800.00	-	10,800.00	810.00	9,990.00
Computer	60%	-	-	55,961.00	-	55,961.00	16,788.00	39,173.00
AS PER SCHEDULE-6		-	-	1,83,696.00	-	1,83,696.00	23,585.00	160,111.00

For Small Farmers' Agri - Business Consortium

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-Sd-
Rajesh Bhatnagar
Manager (Finance)

SMALL FARMERS' AGRI-BUSINESS CONSORTIUM

SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31 MARCH, 2015

SCHEDULE '7' : LOANS & ADVANCES

(Amount - Rs.)

Particulars	For the year ended 2015	For the year ended 2014
Gomukh Environmental Trust	22,50,000.00	22,50,000.00
Goods Samaritan Social Service Association	46,02,000.00	46,02,000.00
Ladakh Foods Ltd	25,00,000.00	25,00,000.00
Assam Aroma Herbs Ltd	4,20,000.00	4,20,000.00
Total	97,72,000.00	97,72,000.00

For Small Farmers' Agri - Business Consortium

-Sd-
Pravesh Sharma
Managing Director

-Sd-
D.Bhuyan
Director & Head of office

-Sd-
Rajesh Bhatnagar
Manager (Finance)

SMALL FARMERS' AGRI-BUSINESS CONSORTIUM

SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31 MARCH, 2015

SCHEDULE '8' : FIXED DEPOSITS (Investment Others)

(Amount - Rs.)

Particulars	For the year ended 2015	For the year ended 2014
FDR (Corpus)		
FDR's with Canara Bank	4,05,00,000.00	4,05,00,000.00
FDR's with EXIM Bank	1,50,00,000.00	1,50,00,000.00
FDR's with IDBI Bank	4,20,00,000.00	4,20,00,000.00
FDR's with OBC	1,00,00,000.00	1,00,00,000.00
FDR's with SBI	51,39,440.00	40,16,806.00
FDR (General)		
FDR's with Canara Bank	2,40,12,084.00	2,97,92,833.00
FDR's with OBC	2,45,00,000.00	6,32,20,747.00
FDR's with SBI	34,06,83,479.00	31,42,34,443.00
FDR's with Corporation Bank	0.00	50,00,00,000.00
FDR's with IDBI Bank	0.00	50,00,00,000.00
FDR's with OBC Bank	0.00	20,00,00,000.00
FDR's with SBP Bank	0.00	25,00,00,000.00
FDR's with CLCA/01/140001	4,51,00,000.00	0.00
FDR (EGCGF for FPOs)		
FDR's with Corporation Bank	75,00,00,000.00	0.00
FDR's with OBC	20,00,00,000.00	0.00
FDR's with SBI	10,00,00,000.00	0.00
FDR's with SBP	45,00,00,000.00	0.00
FDR (Price Stabilisation fund)		
FDR's with Canara Bank	20,00,00,000.00	0.00
FDR's with Corporation Bank	20,00,00,000.00	0.00
Interest Accrued on FDR's	5,12,22,598.07	3,08,96,475.99
Total	2,49,81,57,601.05	19,99,661,304.99

For Small Farmers' Agri - Business Consortium

-Sd-
Pravesh Sharma
Managing Director

-Sd-
D.Bhuyan
Director & Head of office

-Sd-
Rajesh Bhatnagar
Manager (Finance)

SMALL FARMERS' AGRI-BUSINESS CONSORTIUM

SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31 MARCH, 2015

SCHEDULE '9' : CURRENT ASSETS

(Amount - Rs.)

Particulars	For the year ended 2015	For the year ended 2014
Cash balances in hand (including cheques/drafts and Draft in Hand (H.O))	67.25	3,110.25
Bank Balances: Current Accounts	-	-
OBC C/A 05621010006880	4,32,503.52	74,78,020.52
SBI C/A 30054208902	2,35,81,470.50	157,51,778.00
SBI C/A 30054209462	1,06,300.00	1,06,300.00
SBI C/A 30054210172	2,32,76,469.52	8,33,15,268.52
SBI C/A 3027554017	16,32,584.04	10,90,630.64
SBI C/A 32438354263	9,32,114.10	36,14,188.40
SBI C/A 31942495311(PFDC)	10,92,024.00	10,92,642.00
SBI C/A 31806790060(Veg.initiative)	16,37,15,163.00	7,33,29,108.00
SBI C/A 30717006007	3,15,23,819.00	1,90,37,968.00
Corporation Bank C/A-084101601130015	8,79,10,565.00	41,17,103.00
SBP C/A-00000065175133437	4,06,16,952.00	5,00,00,000.00
SBP C/A NO 65175133299	30,79,52,700.00	88,76,883.00
SBI C/A 34210564422	38,158.25	-
Corporation Bank CLCA 01/14001	50,48,946.00	-
Saving Accounts		
SBI S/A 10429084505	1,14,62,392.38	29,40,264.88
Canara Bank S/A 35717	11,43,016.63	10,05,729.63
SBI A/C 31225587821	20,346.00	1,59,706.00
SBI Saving Bank A/c (R.O.)	2,43,782.86	3,30,743.86
SBP S/A 65224687574	5,00,00,000.00	-
Sundry Debtors		
M/s Ganga Trading Company-Maharastra	(31,486.00)	-
M/s Jagdish Narayan & Co- MP	(588.00)	-
M/s Jain & Company- MP	(49,16,643.00)	-
Security Deposits		
Security Deposit(CNG)	15,000.00	15,000.00
Security Deposit DDA Flat(Electric Meter)	1,07,100.00	1,07,100.00
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)	7,83,708.00	7,83,708.00
Security Deposit (Rent)	60,000.00	60,000.00
Security Deposit (Telephone)	32,530.00	32,530.00
Security Deposit (Water Meter)	3,750.00	3,750.00
Security Deposit (NSC)	20,000.00	-
Security Deposit (CST)	10,000.00	-
Security Deposit (VAT)	10,000.00	-
Security Deposit (Gm, Delhi Milk Scheme)	6,000.00	-
Security Deposit (Gokal Chand, KM)	70,000.00	-
Income Tax (Refund)		
Assessment Year 2010-11	40,24,072.00	40,24,072.00
Assessment Year 2009-10	-	23,34,403.00
Assessment Year 2012-13	743,950.00	
Assessment Year 2014-15	24,82,444.00	
Assessment Year 2015-16	91,71,035.00	
TDS	-	44,23,549.00
Prepayments (H.O + R.O.)	2,925.00	2,925.00
Advance to DAVP	2,98,975.00	2,98,975.00
Advance to NCDEX Spot exchange ltd	-	4,79,55,489.00
Other Advance (Shri senjit Tiwari)	3,600.00	-
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.)	5,001.00	-
Indian minimum seed certification standards Rec.	-	8,488.00
Pulses Programme	2,80,00,000.00	2,80,00,000.00
National Vegetable Initiative	1,31,19,452.00	1,34,97,417.00
Technical error by bank	31,689.00	(2,758.00)
Telephone Security (R.O.)	3,699.00	3,699.00
Pulses Procurement at MSP for e-auction Sale	19,67,86,759.51	-
Minimum Support Price-(Pulses)		
Ist Season	61,19,506.60	1,01,19,506.60
IInd Season	49,71,84,261.74	1,05,91,76,299.00
Total	1,50,49,18,454.90	1,44,31,03,937.30

For Small Farmers' Agri - Business Consortium

-Sd-
Pravesh Sharma
Managing Director

-Sd-
D.Bhuyan
Director & Head of office

-Sd-
Rajesh Bhatnagar
Manager (Finance)

SMALL FARMERS' AGRI-BUSINESS CONSORTIUM

SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31 MARCH, 2015

SCHEDULE '10' - INCOME FROM SERVICES

(Amount - Rs.)

Particulars	For the year ended 2015	For the year ended 2014
<u>Income from Services</u>		
Grant (MM II)	-	2,41,41,000.00
Grant (MM III)	-	39,375.00
Grant (MM IV)	-	15,00,004.00
Grant MM IV through MFPI	27,520.00	1,29,943.00
Grant (NVI & Pulses)	-	2,47,873.00
Grant (FMDCP)	5,08,982.00	-
Service Charges (Others)	2,79,852.50	2,56,208.00
Total	8,16,354.50	2,63,14,403.00

SCHEDULE '11' - GRANTS/SUBSIDIES

(Amount - Rs.)

Particulars	For the year ended 2015	For the year ended 2014
For Administrative Expenses	0.00	2,41,93,041.00
For Travelling Expenses	0.00	24,77,477.00
Total	0.00	2,66,70,518.00

SCHEDULE '12' - FEES / SUBSCRIPTIONS

(Amount - Rs.)

Particulars	For the year ended 2015	For the year ended 2014
Annual Fees/Subscriptions	0.00	16,000.00
Total	0.00	16,000.00

For Small Farmers' Agri - Business Consortium

-Sd-
Pravesh Sharma
Managing Director

-Sd-
D.Bhuyan
Director & Head of office

-Sd-
Rajesh Bhatnagar
Manager (Finance)

SMALL FARMERS' AGRI-BUSINESS CONSORTIUM

SCHEDULE FORMING PART OF INCOME & EXPENDING FOR PERIOD/YEAR ENDING ON 31ST MARCH, 2015

SCHEDULE '13'- INTEREST EARNED

(Amount - Rs.)

Particulars	For the year ended 2015	For the year ended 2014
<u>Term Deposits:</u>		
Interest on FDRs	19,36,74,220.89	5,31,28,722.88
<u>Savings Accounts:</u>		
With Scheduled Banks	4,44,258.00	5,76,565.00
Bank A/c no:- 10055622468 (R.O.)	14,312.00	0.00
<u>Income Tax:</u>		
Interest on Income Tax Refund A.Y. 2013-14	77,730.00	0.00
Interest on Income Tax Refund A.Y. 2009-10	5,83,597.00	
Total	19,47,94,117.89	5,37,05,287.88

SCHEDULE '14'- OTHER INCOME

(Amount - Rs.)

Particulars	For the year ended 2015	For the year ended 2014
Miscellaneous Income	82,292.19	147,419.68
Prior Period Income	0.00	38,65,401.00
Rent Income	28,19,143.00	27,61,242.00
Credit Garntee	62,900.00	
Total	29,64,335.19	67,74,062.68

For Small Farmers' Agri - Business Consortium

-Sd-
Pravesh Sharma
Managing Director

-Sd-
D.Bhuyan
Director & Head of office

-Sd-
Rajesh Bhatnagar
Manager (Finance)

SMALL FARMERS' AGRI-BUSINESS CONSORTIUM

SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31 MARCH, 2015

SCHEDULE '15' : ESTABLISHMENT & OTHER ADMINISTRATIVES EXPENSES

(Amount - Rs.)

Particulars	For the year ended 2015	For the year ended 2014
Venture Capital Assistance Expenses		2,41,85,371.00
Marketing Support Expenses	4,04,83,125.00	3,31,29,966.00
VCA Refund A/c Expense	0.00	7,670.00
PFDC Expenses	0.00	606.00
General Fund Expenses	1,43,78,866.50	1,55,59,071.00
Domestic Travelling (VCA) Expenses	0.00	24,77,477.00
Gratuity & Leave Encashment Account Expenses	618.00	550.00
Vegetable initative Expenses	0.00	78,54,035.00
Rental Expenses (DDA Flat-SFAC)	5,11,423.00	12,86,095.00
Equity Grant Credit Guarantee Fund Expenses	0.00	2,34,819.00
Total	5,53,74,032.50	8,47,35,660.00

For Small Farmers' Agri - Business Consortium

-Sd-
Pravesh Sharma
Managing Director

-Sd-
D.Bhuyan
Director & Head of office

-Sd-
Rajesh Bhatnagar
Manager (Finance)

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, 2015

Schedule 16 & 17

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.
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 need. The administrative charges and service charges 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 Small Farmers' Agri - Business Consortium

For SINGLA & ASSOCIATES

Chartered Accountants

FIRM REGN NO. 005104 N

-Sd-
Pravesh Sharma
Managing Director

-Sd-
D.Bhuyan
Director & Head of office

-Sd-
Rajesh Bhatnagar
Manager (Finance)

-Sd-
CA. ANIL GUPTA
Partner
M. NO. 088218
Date: 15/07/2015
Place: New Delhi

NOTES TO ACCOUNTS

1. M/s Laddakh Food Limited – Rs.25, 00,000/-.

The unit of the company at Laddakh was sealed by the Laddakh Autonomous Hill Development Council and a FIR no. 64/04 PS LEH under section 420, 468, 471 IPC registered against some of the directors of Laddakh Food Ltd. A writ petition filed before Hon'ble High Court of Jammu and Kashmir by borrower against the Laddakh Administration for de-sealing of premises and damages. SFAC likely to become a party in a Writ petition if pending and also one of the complainant in the above said FIR. The SFAC already issued a letter dated 12.07.2012 to the Chief Executive Officer of Laddakh Autonomous Hill Development Council, LEH, Laddakh, Jammu & Kashmir for refund of Rs 25 lakhs in case of auction or possession of premises or machineries by Laddakh Autonomous Hill Development Council. Notice dated 08.03.2013 issued to party through advocate. Action against promoter was initiated by Ladakh Hill Council and assets seized. 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 mater listed for consideration on 08.07.2015.

2. M/s Gomukh Environment Trust – Rs.22,50,000/-

As per agreement made on 01.12.2006, and borrower agreed to repay the VCA of Rs 22.50 lakhs as per letter dated 11.08.2009. The borrower in his letter also agreed to repay the loan amount eight equal quarterly installment of Rs 2, 81,250/- each to the SFAC but the borrower failed to refund the same. A legal demand notice issued to the borrower on 20.07.2012 which is duly received on 23.07.2012 but borrower neither refund the VCA nor replied the letter. SFAC has filed the claim petition before the Indian Council of Arbitration. ICA passed award on 20.08.2014. SFAC filed Execution Petition for recovery of Award before Pune District Court on 25.11.2014. Next date of hearing is 25.07.2015.

3. M/s Good Samaritan Social Service Association – Rs.46, 02,000/-

As per agreement made on 08.08.2007 with M/s Exotic Juices Ltd., and as per the clause 7 of the agreement the borrower had to pay loan together with the interest in 8 equal installments during year 2010-11 but he failed to repay the VCA amount SFAC issued a legal demand notice on 20.07.2012. Borrower neither replies nor made payment after receipt of notice. SFAC has filed the claim petition before the Indian Council of Arbitration. The case reserve for award on 26.03.2015 by ICA.

4. M/s Assam Aroma Herbs Private Limited, Assam – Rs. 7, 15,000/-

An agreement executed between the SFAC and borrower on 15.05.2005. SFAC sent several communications to the borrower and to the lending bank for recovery of the VCA but the borrower failed to refund the VCA. Case is under Sole Arbitrator to adjudicate the claim of SFAC. Next date of hearing is 05.07.2015.

5. 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 Borrowers	VCA Released (Rs.)	Due Date	Balance (Rs.)	Status
1	M/s Vanilla India Producer Co.	23,39,000.00	31.01.2011	23,39,000.00	Legal proceeding through Indian Council of Arbitration and case is under sole arbitrator to adjudicate the claim. Next date of hearing is 05.07.2015.
2	M/s Association for Extensive Growers Innovative Service	28,00,000.00	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 was issued on 23.07.2014. Case was withdraw from ICA.
3	M/s Shri Shitaladevi Sekhari Khat Karkhana Maryadit	10,00,000.00	31.03.2012, NPA	10,00,000.00	Reserve for award by ICA
4	M/s Wani Fruit Enterprises	6,50,000.00	31.08.2011	6,50,000.00	Reserve for award by ICA
5	M/s Punjab Agri Ventures Ltd.	75,00,000.00	02.04.2012	75,00,000.00	Claim petition filed before ICA on 29.12.2014. Next date of hearing is on 16.07.2015
6	M/s Royal Kashmiri Walnuts Industries	10,00,000.00	31.12.2011	10,00,000.00	ICA. Award passed by ICA on 23.09.2014. Pending for filing Execution Petition.

7	M/s Patel Laxmanbhai Joitaram	5,87,000.00	04.11.2009, NPA	5,87,000.00	Under legal proceedings, Claim petition filed before ICA. AWARD passed on 24.01.2014. Pending for filing Execution Petition.
8	M/s. Calypso Bengal Foods Pvt. Ltd,	75,00,000.00	30.09.2010	75,00,000.00	Under legal proceedings, Claim petition filed before ICA. Award passed on 30.05.2014. Pending for filing Execution Petition.
9	M/s. Ashirwad Agro Export	27,98,000.00	30.11.2013, 28.02.2014, 31.05.2014, 31.08.2014	27,98,000.00	Case filed before ICA on 27.03.2015.
10	M/s. Kelamangalam Area Flower Growers Federation	76,86,000.00	22.05.2013 refer to Legal NPA	22,54,349.00	Under legal proceeding, Legal notice issued 02.07.2014.
11	M/s. Bergai Area Flower Growers Federation	98,38,000.00	23.05.2013 refer to Legal NPA	55,46,733.00	Under legal proceeding, Legal notice issued 02.07.2014
12	M/s. Blossom Federation of Flowers Cultivators	42,27,000.00	23.05.2013 refer to Legal NPA	33,43,789.00	Under legal proceeding, Legal notice issued 02.07.2014
13	M/s. Mountain View Winery Pvt. Ltd	29,90,000.00	01.02.2011	11,90,000.00	Claim petition filed before ICA. Award passed on 02.09.2013. SFAC filed Execution Petition for recovery of award before Nashik District Court. Next date of hearing is on 27.02.2015.
14	M/s. Amrutha Oils, Chakkala Community Association of India	12,00,000.00	30.04.2013	12,00,000.00	Case filed of ICA on 27.03.2015
15	M/s. Pyramid Wines Pvt. Ltd.	14,60,000.00	15.10.2010	14,60,000.00	ICA passed award on 30.07.2014. Pending for filing Execution Petition for recovery of award
16	M/s. Sahyadri Valley Wines Pvt. Ltd	5,49,000.00	31.03.2012	5,49,000.00	Claim petition filed before ICA. Award passed by ICA on 17.12.2014.
17	M/s. Omauli Agro Exports	23,71,000.00	01.10.2012	23,71,000.00	Claim filed before ICA on 16.03.2015.

18	M/s. Shobha Garden	16,00,000.00	01.04.2012	8,00,000.00	Legal notice issued u/s 138 on 29.09.2014. Pending for filing claim petition.
19	M/s. Rushi Bio-Organic Pvt. Ltd	75,00,000.00	15.02.2012	75,00,000.00	Claim filed on 29.12.2014 before ICA.
20	M/s. Krishi Vikas Exports	15,41,000.00	01.10.2012	15,41,000.00	Claim filed on 16.03.2015 before ICA.
21	M/s. Karpagams Agro Hitechs India P. Ltd	7,80,000.00	31.10.2012	5,01,200.00	Under legal proceeding u/s 138 NIA. Next date of hearing is 23.08.2014. Transferred to respective District Court.
22	M/s. Agro Tech	35,00,000.00	28.06.2013	35,00,000.00	Under legal proceeding u/s 138 NIA. Next date of hearing is 01.10.2014 Transferred to respective District Court.
23	M/s. Pooja Dehy. Foods Pvt. Ltd	11,31,000.00	31.03.2013	1,22,365.00	Under legal proceeding, Interest amount is pending. Due date was 31.03.2013
24	M/s. Naga Fragrance Pvt. Ltd	72,14,000.00	23.03.2012	58,14,000.00	Claim filed before ICA on 16.03.2015.
25	M/s. Rahul Exports	11,05,000.00	30.06.2011	11,05,000.00	Claim petition filed before ICA. Award on 17.04.2014. Pending for filing execution petition.
26	M/s. Entsulashi Bio-Products Pvt. Ltd	22,85,000.00	31.10.2011	22,85,000.00	Claim filed before ICA on 14.11.2014
27	M/s. Delux Onion Dehydrates	16,62,000.00	30.06.2013, 30.09.2013, 31.12.2013, 31.03.2014	10,63,680.00	Claim petition filed before ICA on 27.03.2015.
28	M/s. Renaissance Industries	6,61,000.00	28.02.2012	6,61,000.00	Claim petition filed before ICA on 26.02.2015.

29	M/s. Aakruti Vermi Agro Bio-Chem Pvt. Ltd	25,53,000.00	30.03.2012	25,53,000.00	Claim petition filed before ICA. Award passed on 21.03.2014. Pending for filing execution petition.
30	M/s. Renaissance Winery Pvt. Ltd.	26,00,000.00	31.03.2012	26,00,000.00	Claim petition filed before ICA. Award passed on 19.12.2013 Execution petition filed on 02.12.2014. Next date of hearing 31.08.2015.
31	M/s. Sahyadri Agro Exports	6,76,000.00	31.05.2012	1,55,702.00	Out letter dated 07.05.2014 for refund of overdue interest from due date i.e. 31.05.2012 to 30.04.2014 @ 12% i.e. Rs. 1,55,702/- is not responded by promoter. Legal notice issued on 08.09.2014.
32	M/s. Fruitage Growers and Exports	24,12,000.00	01.04.2014	24,12,000.00	Under legal proceeding, Next date of hearing on 07.10.2014. Transferred to respective court.
33	M/s. Vintage Wines Pvt. Ltd	40,00,000.00	02.04.2014	35,00,000.00	Under legal proceeding, Next date of hearing on 07.10.2014. Transferred to respective court.
34	M/s. Hariom Agro Process	7,63,000.00	01.04.2014	7,63,000.00	Under legal proceeding, First date of hearing on 17.12.2014. Transferred to respective court.
35	M/s. Blue Mountain Blooms Pvt. Ltd	3,67,000.00	28.02.2013	3,67,000.00	Case was filed before ICA on 30.08.2014. Next date of hearing 13.07.2015.
36	M/s. Shagun Agro Products Pvt. Ltd	9,64,000.00	10.11.2011	9,64,000.00	Case filed before ICA. Next date of hearing is 29.07.2015.
37	M/s. Karha Valley Agro Food Products Company	7,92,000.00	30.11.2012	7,92,000.00	Case filed before ICA. Award passed on 01.12.2014.
38	M/s. Balasudhi Agro Tech Private Limited	14,56,000.00	30.03.2014	14,56,000.00	Under legal proceeding, Next date of hearing is 26.08.2014. Transferred to respective court.

39	M/s. Agro Foods	49,68,000.00	30.07.2011	49,68,000.00	Claim petition filed before ICA. AWARD on 21.03.2014.
40	M/s. Ajanta Valley Wines	12,85,000.00	30.06.2012	12,85,000.00	Award passed by ICA on 04.09.2014.
41	M/s. Vang Valley Agro Processing Ltd	10,87,000.00	01.01.2013	10,87,000.00	Case filed on 16.03.2015 at ICA.
42	M/s Renukaa Food Processors	22,42,000.00	06.08.2013	22,42,000.00	Case filed on 23.03.2015 at ICA.
43	M/s. K.D. Agro Industries	35,00,000.00	01.04.2014	35,00,000.00	Under legal proceeding, Next date of hearing is 11.08.2014. Transferred to respective court.
44	M/s. Vinay Gopal Sambare	22,06,000.00	03.03.2014	1,65,225.00	Interest amount legal notice for pending.
45	M/s. Mittal Fresh Food Pvt. Ltd	19,35,000.00	01.12.2014	19,35,000.00	Under legal proceeding, Next date of hearing is 07.10.2014. Case II legal notice on 28.06.2014. Transferred to respective court.
46	M/s. Sri Vaishnavi CoCo Foods	15,90,000.00	22.12.2013	15,90,000.00	Under legal proceeding, Next date of hearing is 03.09.2014. Transferred to respective court.
47	M/s. Bafna Exports	26,80,000.00	01.07.2014	20,10,000.00	Legal notice on 16.08.2014.
48	M/s. Chittoor Canning Private Ltd	50,00,000.00	31.12.2013	45,00,000.00	Filed before ICA on 25.11.2014. Next date of hearing is 14.07.2015
49	M/s. Anjana Govind Tempure	10,49,000.00	30.05.2013	10,49,000.00	Case filed on 30.08.2014 at ICA.
50	M/s. Mosons Extractions	15,78,000.00	08.05.2013	-	Petition filed before ICA on 22.09.2014. Interest pending.

51	M/s. Sultan Agro Tech Pvt. Ltd	88,90,000.00	30.04.2017	88,90,000.00	Case filed on 03.11.2014 at ICA. Next date of hearing is 13.07.2015.
52	M/s. Kangra Herbs Pvt. Ltd	75,00,000.00	01.01.2014	75,00,000.00	Next date of hearing on 07.10.2014. Transferred to respective court.
53	M/s. V.M. Agrosoft Wines	28,53,000.00	20.07.2014	25,53,000.00	Legal notice issued on 27.09.2014.
54	M/s. Eternity	7,92,000.00	30.10.2012	7,92,000.00	Reserve for award by ICA.
55	M/s. Kryptokroma	77,14,000.00	17.07.2014	75,14,000.00	Case filed before ICA on 03.12.2014. Next date of hearing is 09.07.2015.
56	M/s. S.K. Bio Tech	26,09,000.00	15.07.2014	2,53,010.00	Interest amount pending.
57	M/s. Shalini Phyto Pharma	8,49,000.00	31.01.2014	8,49,000.00	Case filed before ICA on 29.05.2015.
58	M/s. Kohinoor Masale	18,59,000.00	01.12.2010	18,59,000.00	Award passed by ICA on 11.12.2015.
59	M/s. Vindhya Cashew Industries	13,00,000.00	11.11.2013	86,761.00	Legal notice issued on 29.08.2014 for interest.
60	M/s. Aarsha Pharma	13,50,000.00	13.06.2014	13,50,000.00	Under legal proceeding, Legal notice issued on 14.07.2014
61	M/s. Punjab Processed Foods Pvt. Ltd	27,11,000.00	30.04.2015	27,11,000.00	Case filed before ICA on 30.08.2014. Next date of hearing is 04.07.2015.
62	M/s. Himachal Phytochem Pvt. Ltd	30,00,000.00	31.03.2016	30,00,000.00	Claim petition filed before ICA. AWARD PASSED on 30.12.2013.

63	M/s. Dhanalakshmi Agro Products	5,44,000.00	31.03.2014	4,08,000.00	Next date of hearing is 11.08.2014. Transferred to respective court.
64	M/s. Tridev Spices Pvt. Ltd	17,72,000.00	31.03.2014	28,256.00	Interest amount pending.
65	M/s. Tamil Nadu Mineral & Chemicals	27,50,000.00	31.05.2014	27,50,000.00	Under legal proceeding, Legal notice issued on 10.07.2014.
66	M/s. Rohini Agrotech	20,28,000.00	01-Jun-2014	16,89,209.00	Legal notice issued and Fresh 4 PDCs obtained.

6. 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.

7. 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 SINGLA & ASSOCIATES
Chartered Accountants
FIRM REGN NO. 005104 N

For Small Farmers' Agri - Business Consortium

-Sd-

CA. ANIL GUPTA
Partner
M. NO. 088218
Date: 15/07/2015
Place: New Delhi

-Sd-

Pravesh Sharma
Managing Director

-Sd-

D.Bhuyan
Director & Head of office

-Sd-

Rajesh Bhatnagar
Manager (Finance)

INDEPENDENT AUDITORS' REPORT
OF
SMALL FARMER'S AGRI-BUSINESS CONSORTIUM(SFAC)
REGIONAL OFFICE: GUWAHATI (ASSAM)

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

FOR THE FINANCIAL YEAR : 2014-2015

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, 2015, 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 AGRI-BUSINESS CONSORTIUM, Jain Complex, 3rd Floor, G. S. Road, Guwahati-781005, Assam from the books of accounts, records,

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, 2015, 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 : 11.05.2015

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

-Sd-

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

Note & Observation annexure to and forming part of our Audit Report for the financial year 2014-15

1. Following two ledger items have been coming in the books of accounts since a couple of years back but they are not forming part in the Annual accounts of the year.

Sl. No.	Head of Account	Amount of Balance
1	Opening Stock	Rs. 220(Dr.)
2	Difference in Opening balance	Rs. 220(Cr.)

2. Misc Expenses (Assets) amounting to Rs. 88979.00 has been coming in the books of accounts since a couple of years, i.e. 1st April 2008, as a result of passing an adjustment entry in that year. After scrutiny of the account same may be dealt with properly.

3. Prepaid Expenses amounting to Rs. 2925.00 has been coming in the books of accounts since a couple of years, i.e. from 1st April 2008. In our view the period to which these prepaid expenses relates may have been expired, so the same should be charged as expenditure instead of showing the same as an assets.

4. Reconciliation of Head Office accounts:

The Balances as at 31-03-2015 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, 2014
1	Head Office- TM	Rs. 1,74,41,212.32
2	Head Office- VC	Rs. 2,06,561.00

5. Security Deposit includes an amount of Rs. 1,199.00 paid to Tata Teleservices Ltd., Ghy towards the cost of new Tata Indicom telephone connection of telephone no. 9207411732. The connection is discontinued, proper steps should be taken to recover the same or if the same is non recoverable, then it should be written off.

6. Outstanding Expenses

The following expenses which were outstanding for the financial year 2014-15 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. 25,000.00 for the FY 2014-15.
- Newspaper, Books & Publications expenses amounting to Rs 410.00 for the month of March, 2015.
- Telephone Expenses amounting to Rs 2,384.00 for the month of March, 2015

7. Outstanding Liabilities

The following liability which was outstanding for the financial year 2014-15 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 4,780.00 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: 11.05.2015

SMALL FARMERS' AGRI-BUSINESS CONSORTIUM, NEW DELHI

Regional Office: Guwahati

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

Balance Sheet as on 31st March, 2015

Previous Year (FY-2013-2014) Amount(Rs.)	Liabilities	Schedules	Current Year (FY- 2014-2015) Amount (Rs.)	Previous Year (FY-2013- 2014) Amount (Rs.)	Assets	Schedules	Current Year (FY- 2014-2015) Amount (Rs.)
	Fixed Assets Fund Opening Balance		1,84,924.91	1,84,924.91	Fixed Assets	C	
	Add: Addition during the year		50,510.00		Current Assets, Loans & Advances a) Cash & Bank Balances:		
	Less: Depreciation for the year		235,434.91	3,110.25	Cash in Hand		67.25
			33,849.00	3,30,743.86	Cash at Bank		2,43,782.86
	Head office (New Delhi):			2,925.00	b) Others:		2,925.00
17,441,212.32	Opening Balance (TM)			3,699.00	Prepaid Expenses		3,699.00
206,561.00	Opening Balance (VC)	A			Telephone Security	D	
8,600,000.00	General				c) Loan & Advances		
					Income & Expenditure A/C		
21,473.00	Current Liabilities & Provisions	B	1,74,41,212.32		Opening Balance		2,59,28,768.21
			2,06,561.00		Add: Excess of expenditure over income		24,64,104.00
			1,10,00,000.00	2,59,28,768.21			
				32,574.00			
2,64,54,171.23				2,64,54,171.23			2,88,81,933.23

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

-Sd-
S.K. Das

In-Charge office

Regional Office, Guwahati
Small Farmer'Agri-Business Consortium

Place: Guwahati
Date: 11.05.2015

-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

Income & Expenditure Account for the year ended on 31st March, 2015

Previous Year (FY-2013-2014) Amount (Rs.)	Expenditure	Schedules	Current Year (FY- 2014- 2015) Amount (Rs.)	Previous Year (FY-2013- 2014) Amount (Rs.)	Income	Schedules	Current Year (FY- 2014-2015) Amount (Rs.)
5,86,560.00	To Administrative Expenses	F	8,32,519.85	9,058.00	By Interest on Bank [A/c No. 10055622468]		14,312.00
10,58,480.00	To Salaries & Allowances	G	1,594,536.15	16,85,578.00			
1,091.00	To Financial Expenses	H	850.00		By Excess of Expenditure over income for the year		24,64,104.00
48,505.00	To Transfer to Asset Fund		50,510.00				
16,94,636.00			24,78,416.00	16,94,636.00			24,78,416.00

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

-Sd-

S.K Das

In-Charge office

Regional Office, Guwahati

Small Farmer'Agri-Business Consortium

Place: Guwahati

Date: 11.05.2015

-Sd-

C.A. 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

Receipts & Payments Account for the year ended on 31st March, 2015

Previous Year (FY-2013-2014) Amount (Rs.)	Receipts	Schedules	Current Year (FY- 2014-2015) Amount (Rs.)	Previous Year (FY-2013-2014) Amount (Rs.)	Payments	Schedules	Current Year (FY- 2014-2015) Amount (Rs.)
1,125.25	To opening Balance		3,110.25	48,505.00	By Purchase of Assets		50,510.00
1,14,737.86	cash in Hand		3,30,743.86	5,86,560.00	By Administrative Expenses	F	8,32,519.85
	cash at Bank			21,473.00	Less: Expenses Payable		32,574.00
19,00,000.00	To receipts from head office (New Delhi)				Add: Expenses paid in advance		37,001.00
9,058.00	To Interest on Bank [A/c No. 10055622468]			5,65,087.00	By Salaries & Allowances	G	15,94,536.15
				10,58,480.00	By Financial Expenses		
4,500.00	To Deduction from salary			1,091.00	By Deduction from salary	H	850.00
60,000.00	Salary (GIS)-FO		750.00	4,500.00	Salary (GIS)-FO		750.00
	Salary (GPF)-FO		10,000.00	60,000.00	Salary (GPF)-FO		10,000.00
	Employess deduction toward		66,008.85		Employees deduction towards EPF		66,008.85
	EPFemployers contribution towards EPF		72,694.15	149,453.00	Employers contribution towards EPF		72,694.15
5,41,659.00	To salary & Allowances Net:			621,501.00	By Salary & Allowances Net :		621,501.00
7,159	To tax deucted at source:				By Tax Deducted at Source:		
36,311.00	194C		9,101.00	7,159.00	194C		9,101.00
29,566.00	192		39,175.00	36,311.00	192		39,175.00
	194I		33,912.00	29,566.00	194I		33,912.00
55,000.00	To Recovery/ Adjustment of Advances			82,188.00	By Recovery/ Adjustment of Advances		82,188.00
				50,000.00			50,000.00
2,496.00	To professinal Tax			2,496.00	By Professional Tax		2,496.00
					By Previous year Expenses paid		21,473.00
					<u>By Closing Balance</u>		
					Cash in Hand		67.25
					Cash at Bank		2,43,782.85
27,61,612.11				36,53,804.11			36,53,804.11

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

Place: Guwahati
Date: 11.05.2015

-Sd-
S.K. Das
In-Charge office
Regional Office, Guwahati
Small Farmer/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

Amount (Rs.)				
	Current Year As at 31 st March, 2015		Previous Year As at 31 st March, 2014	
SCHEDULE A: HEAD OFFICE GENERAL ACCOUNT				
General(OB)	86,00,000.00	1,10,00,000.00	8,600,000.00	86,00,000.00
Add: Receipts during the year	24,00,000.00			
		1,10,00,000.00		86,00,000.00

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

Place: Guwahati
Date: 11.05.2015

-Sd-
S.K Das
In-Charge office
Regional Office, Guwahati
Small Farmer 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

(Amount in Rupees)

	Current Year (As at 31st March 2015)		Previous Year (As at 31st March 2014)	
SCHEDULE B : CURRENT LIABILITIES				
1. <u>Duties & Taxes Payable</u>				
TDS Payable	4,780.00	4,780.00	-	-
2. <u>Outstanding Expenses</u>				
Audit Fees Payable	25,000.00		16,854.00	
Telephone Expenses Payable	2,384.00		1,744.00	
Travelling Expenses Payable	-		2,875.00	
Newspaper Expenses Payable	410.00	27,794.00	-	21,473.00
		32,574.00		21,473.00

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

Place: Guwahati
Date: 11.05.2015

-Sd-

S.K. Das
In-Charge office
Regional Office, Guwahati
Small Farmer 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 AT 31 ST MARCH 2015

SCHEDULE : FIXED ASSETS AND DEPRECIATION THERE ON

(Amount in Rupees)

Sl No.	Description of Assets	Rate of Depreciation	W.D.V as on 01.04.2014	Additions		Date of sale / transfer	Deletion		Sub - Total	Depreciation Allowance	W.D.V as on 31.03.2015
				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%	62,631.06	-	-	-	-	-	62,631.06	6,263.00	56,368.06
2	Bicycle	15%	171.86	-	-	-	-	-	171.86	26.00	145.86
3	Inverter	15%	6,788.70	-	-	-	-	-	6,788.70	1,018.00	5,770.70
4	Air Conditioner	15%	46,177.74	35,510.00	-	-	-	-	81,687.74	12,253.00	69,434.74
5	Digital camera(Canon)	15%	4,901.06	-	-	-	-	-	4,901.06	735.00	4,166.06
6	Office Equipment	15%	3,227.76	-	-	-	-	-	3,227.76	484.00	2,743.76
7	Office Equipment - Fax Machine	15%	5,130.38	-	-	-	-	-	5,130.38	770.00	4,360.38
8	Office Equipment - Xerox Machine	15%	46,251.67	-	-	-	-	-	46,251.67	6,938.00	39,313.67
9	Office Equipment - water filter -cum purifier	15%	3,442.68	-	-	-	-	-	3,442.68	516.00	2,926.68
10	Mobile Handset	15%	-	-	15,000.00	-	-	-	15,000.00	1,125.00	13,875.00
11	Computer	60%	6,202.00	-	-	-	-	-	6,202.00	3,721.00	2,481.00
	Total		184,924.91	35,510.00	15,000.00	-	-	-	235,434.91	33,849.00	201,585.91

Place: Guwahati
Date: 11.05.2015

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

-Sd-
S.K Das
In-Charge office
Regional Office, Guwahati
Small Farmer 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

(Amount in Rupees)

	Current year			Previous Year		
	As at 31st March 2015			As at 31st March 2014		
	Advances	Adjustments	Outstanding	Advances	Adjustments	Outstanding
SCHEDULE D: LOAN & ADVANCES						
1. <u>LTC Advance</u> S K Das	33,000.00	18,000.00	15,000.00	-	-	-
2. <u>Travel Advance</u> S K Das	49,000.00	32,000.00	17,000.00	55,000.00	55,000.00	-
3. <u>Amount Recoverable from S K Das</u>						
TDS Short Deducted	4,780.00	-	4,780.00	-	-	-
Others	221.00	-	221.00	-	-	-
	87,001.00	50,000.00	37,001.00	55,000.00	55,000.00	-

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

-Sd-

S.K Das

In-Charge office

Regional Office, Guwahati

Small Farmer'Agri-Business Consortiun

Place: Guwahati

Date: 11.05.2015

-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, 2015

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.

4. RETIREMENT BENEFIT

Leave salary, Provident Fund, Gratuity and Pension Fund contribution of employees on deputation from other departments are accounted for on the basis of claims made by such other parent organization.

B. NOTES ON ACCOUNTS

1. BANK ACCOUNT

The Bank balance with the SBI, GMC Branch (A/c No-10055622468) has been reconciled as at 31-03-2015 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

Place: Guwahati
Date: 11.05.2015

-Sd-
S.K Das
In-Charge office
Regional Office, Guwahati
Small Farmer 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

(Amount in Rupees)

	For the year Ended on	For the year Ended on
	31.03.2015	31.03.2014
SCHEDULE F : ADMINISTRATIVE & ESTABLISHMENT EXPENSES		
Audit Fees	25,000.00	16,854.00
Conveyance Expenses	12,728.00	8,760.00
Electricity Charges	37,214.00	31,311.00
Entertainment & Hospitality Expenses	3,359.00	4,634.00
E-TDS Return Filling charges	1,889.00	-
Lift Maintenance Expenses	12,540.00	12,540.00
Exhibition/ Meeting Expenses	-	19,745.00
Meeting & Seminar Expenses	157,451.00	15,489.00
Miscellaneous Expenses	-	10,094.00
Newspaper, Books & Publications	4,666.00	3,983.00
Office Maintenance	21,176.00	25,902.00
Project Photo & Misc Expenses	4,602.00	-
Office Rent	3,39,144.00	2,73,924.00
Postage & Courier	4,984.00	4,911.00
Printing & Stationary	22,044.00	4,800.00
Repair & Maintenance Charges	8,380.00	12,050.00
Repair & Maintenance Charges(Electric)	2,580.00	80.00
Telephone Expenses	26,071.85	22,225.00
Travelling Expenses	62,592.00	81,053.00
Vehicle Hired Charges	80,291.00	32,397.00
Water Charges	5,808.00	5,808.00
	8,32,519.85	5,86,560.00

	For the year Ended on	For the year Ended on
	31.03.2015	31.03.2014
SCHEDULE G : SALARIES & ALLOWANCES		
Salaries to Staff	8,14,392.00	7,28,700.00
EPF Employer's Contribution	72,694.15	-
Leave Salary Contribution	1,37,800.00	-
LTC Expenses	13,808.00	-
Medical Reimbursement to Employees	20,021.00	-
Manpower Supply - Genius Cosultants Ltd.	3,89,920.00	3,25,580.00
Pension Contribution	1,42,751.00	-
Staff Welfare Expenses	3,150.00	4,200.00
TOTAL	15,94,536.15	10,58,480.00

	For the year Ended on	For the year Ended on
	31.03.2015	31.03.2014
SCHEDULE H : FINANCIAL EXPENSES		
Bank Charges	850.00	1,091.00
TOTAL	850.00	1,091.00

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

-Sd-

S.K Das

In-Charge office

Regional Office, Guwahati

Small Farmer'Agri-Business Consortium

Place: Guwahati

Date: 11.05.2015

-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

BANK RECONCILLATION STATEMENT AS ON 31.03.2015

State Bank of India Savings A/C AS ON 31.3.2015 (A/C No:10055622468)

		Amount (Rs.)	
Balance as Per Books of Accounts		2,43,782.86	Dr.
Add: Cheque issued but not debited to bank account			
Name of Party	Cheque No		
Genius Consultants Ltd	797082	34,854.00	
Bhagchand Jain	797084	484.00	
Bhagchand Jain	797085	1,045.00	
Bhagchand Jain(HUF)	797086	25,436.00	
Bhagchand Jain	797088	2,229.00	
Monju Gogoi Das	797093	6,118.00	
Monju Gogoi Das	797094	2,150.00	
S.K Das	797095	1,438.00	
		73,754.00	
Balance as Per Banks Statement		317,536.86	Cr.

Place: Guwahati
Date: 11.05.2015

-Sd-
S.K Das
In-Charge office
Regional Office, Guwahati
Small Farmer'Agri-Business Consortiun

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

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



SFAC
लघु कृषक
कृषि व्यापार संघ

Small Farmers' Agribusiness Consortium

NCUI Auditorium Building, 5th Floor, 3, Siri Institutional Area,

August Kranti Marg, Hauz Khas, New Delhi 110016

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