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Centre of Excellence for Farmer Producer Organizations

Trimonthly E-Newsletter

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KARUNADA FPO SAMACHARA





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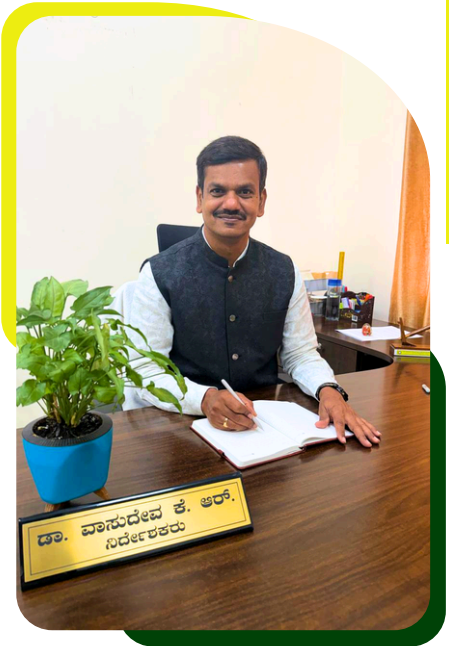
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From the Director's Desk



Dear Esteemed Stakeholders and Members of the FPO Ecosystem, Warm greetings to all.

The second quarter of 2026 has been a period of sustained action, institutional engagement, and expanding opportunities for Farmer Producer Organisations across Karnataka. During April to June 2026, COEFPO undertook 44 programmes and engagements, including 28 structured training and capacity-building programmes, reaching 1,335 recorded participants and beneficiaries across the various interventions where participation was documented. These initiatives brought together FPO Board members, CEOs, farmer leaders, government officials, technical experts, development institutions, and other ecosystem stakeholders, with a common objective of strengthening producer institutions and enabling them to evolve into professionally managed, sustainable, and market-responsive enterprises. A major thrust during the quarter was the continued strengthening of FPO leadership and institutional capacity. The Level-2 Capacity Building Programmes for BODs and CEOs of Amruth and RKVY-supported FPOs were taken forward across a wide range of districts, including Belagavi, Mysuru, Chamarajanagara, Vijayapura, Raichur, Shivamogga, Dharwad, Koppal, Ramanagara, Chikkamagaluru, Bengaluru Rural, Chikkaballapura, Yadgir, Bidar, Kalaburagi, and Tumakuru. These programmes provided FPO leaders with opportunities to deepen their understanding of governance, enterprise management, business operations, financial management, and strategic decision-making. The scale and geographical spread of these interventions reflect our continued commitment to ensuring that capacity building reaches FPOs across Karnataka.

The quarter also saw the continued implementation of the MKPC Module 2 Capacity Building Programme. Five batches were conducted during April for BODs and CEOs from different districts, covering Haveri and Uttara Kannada, Raichur and Ballari, Vijayanagara and Ballari, Vijayapura and Dharwad, and Belagavi. These programmes, together with the Advanced Leadership and Strategic Management Workshop for state-level FPO cooperative leadership, reinforced the importance of moving beyond foundational knowledge towards stronger leadership, strategic thinking, and institutional ownership.

Our capacity-building efforts during the quarter were not limited to conventional agricultural FPOs. We also extended support to Textiles and Handloom, Sericulture, and other sector-specific producer organisations, recognising that different FPOs require different forms of technical and enterprise support. Training programmes for Textiles and Handloom FPOs, as well as Sericulture FPOs, provided sector-specific perspectives and contributed towards building more specialised producer enterprises.

Financial preparedness and enterprise planning emerged as another important area of focus. The Annual Online Training on "Kharif Input Business Planning and Working Capital Strategy" addressed the importance of planning for seasonal input businesses and managing working capital effectively. This was followed by the Annual Online Training on "Financial Instruments & Credit Access for FPOs",which focused attention on the critical need for FPOs to understand financial instruments and improve their ability to access appropriate sources of credit. Together, these interventions reinforced the message that institutional sustainability depends not only on governance but also on sound financial planning and informed business decisions.

The Indo-Australian Smart Agriculture Workshop on "Synergy in Digital Farming Networks for Resilient & Sustainable Agriculture" brought together stakeholders to explore the role of digital technologies in transforming agricultural systems. Live drone demonstrations were organised for FPOs in Munirabad and Koppal, providing practical exposure to technology-enabled agricultural solutions. These initiatives represent an important step towards helping FPOs understand and evaluate emerging technologies that can improve farm productivity, service delivery, and operational efficiency.

Similarly, mechanisation in paddy cultivation received focused attention through training, demonstrations, and exposure visits. The programme at V.C. Farm, Mandya, combined a demonstration on mechanisation with an exposure visit to the Rice Diversity Centre and a paddy processing unit. This was complemented by a live demonstration of mechanised paddy transplanting at Sri Veerappaya Thata FPCS, Gundur.

Market access and direct engagement with buyers and consumers formed another important dimension of the quarter. An FPO Meet facilitated interaction between maize FPOs and growers with exporters, creating a platform for greater understanding of export-market requirements and opportunities. At the retail level, the inauguration of the new retail supermarket of Bangalore East Taluk FPO at Panathur and the Mango Exhibition-cum-Sale organised in collaboration with HOPCOMS demonstrated the potential for FPOs to build direct market channels and strengthen their engagement with consumers. These initiatives underline our continued emphasis on helping FPOs move beyond aggregation towards stronger and more diversified market-oriented enterprises.

Experiential learning and exposure to successful institutional models continued to complement our formal training interventions. An educational visit to NCDC-supported FPOs in Koppal provided participants with practical exposure to processing and enterprise activities. In June, a study-cum-exposure visit to Sahyadri Farms, Nashik, Maharashtra, was organised for officials of the Karnataka State Horticulture Department, providing an opportunity to learn from an established and professionally managed producer institution. Such exposure is valuable in translating theoretical learning into practical understanding and encouraging stakeholders to identify approaches that can be adapted to their own institutional and regional contexts.

The quarter was also characterised by stronger institutional partnerships and ecosystem engagement. COEFPO continued its interactions with organisations and institutions such as NCDC, APEDA, SELCO Foundation, BeST Cluster, RICH, Wadhwani Foundation, TRIFED, ICAR, GIFT, the Karnataka State Federation of Farmer Producer Companies and Cooperatives, and various government departments. These engagements covered diverse areas including technology, market access, mechanisation, enterprise development, research, innovation, and institutional strengthening. The growing diversity of these partnerships reflects our belief that building a resilient FPO ecosystem requires convergence between government, research institutions, development organisations, technology providers, financial institutions, and producer organisations.

The numbers from this quarter are encouraging, but the larger achievement lies in the breadth and diversity of engagement. From leadership development and institutional capacity building to financial access, market linkages, digital agriculture, mechanisation, exposure visits, and sector-specific enterprise development, the interventions reflect a comprehensive approach to strengthening FPOs. The participation of 1,335 beneficiaries and participants across the quarter demonstrates the continued demand for such programmes and the importance of sustained handholding and learning opportunities for producer institutions.

As we move into the next quarter, our priority will be to translate these capacities into stronger enterprise outcomes. Greater emphasis will be placed on supporting FPOs in business planning, market development, access to finance, value addition, technology adoption, and institutional governance. We will also continue to strengthen partnerships that can open new avenues for FPOs while encouraging the adoption of innovative and sustainable solutions suited to local needs.

The progress achieved during these three months has been made possible through the collective efforts of FPO leaders, government departments, partner organisations, experts, field teams, and all stakeholders who continue to place their trust in COEFPO. Their participation and commitment remain the foundation of our work.

I extend my sincere appreciation to all our stakeholders and partners for their continued support and collaboration. Let us carry this momentum forward and continue our collective efforts to build strong, self-reliant, professionally managed, technology-enabled, and market-responsive Farmer Producer Organisations that can create lasting value for farmers and contribute meaningfully to inclusive and sustainable rural development.

Dr. Vasudeva K. R.
Director,
Centre of Excellence for Farmer Producer Organizations, Bengaluru

CoE-FPO's ACTIVITIES GALLERY



Online Webinar on "AGMARK Certification", 02 April 2026



Inauguration of the New Retail Super Market of Bangalore East Taluk FPO at Panathur, Bangalore Urban District, 02 April 2026



Level- 2 Capacity Building Training Programme for BODs and CEOs of WDD and KSDH supported Amruth FPOs of Belagavi District, 01-02 April 2026



Meeting with Maapana Team, 04 April



Capacity Building training for BODs and CEOs of MKPCs (Module 2)- Batch 16- Haveri and Uttara Kannada District, 06-08 April 2026



Advance Leadership and Strategic Management Workshop for State Level FPO Cooperative Leadership_KSFPOCOS, 06-08 April 2026



Level- 2 Capacity Building Training Programme for BODs and CEOs of WDD and KSDH supported Amruth FPOs of Mysore Districts, 06-07 April 2026



Level- 2 Capacity Building Training Programme for BODs and CEOs of WDD and KSDH supported Amruth FPOs of Chamarajanagara Districts, 09 April 2026



Capacity Building training for BODs and CEOs of MKPCs (Module 2)- Batch 17- Raichur and Bellary District, 09-11 April 2026



Capacity Building training for BODs and CEOs of MKPCs (Module 2)- Batch 18- Vijayanagar and Bellary District, 15-17 April 2026



Meeting with OJI Holdings Team at COEFPO, 17 April 2026



Level- 2 Capacity Building Training Programme for BODs and CEOs of WDD and KSDH supported Amruth FPOs of Vijayapura Districts, 16- 17 April 2026



Capacity Building training for BODs and CEOs of MKPCs (Module 2)- Batch 19- Vijayapura and Dharwad, 22-24 April 2026



Annual Online Training on "Kharif Input Business Planning and Working Capital Strategy", 24 April 2026



Capacity Building Training for Textiles and Handloom FPOs of Bagalkot and Belagavi districts, 24 April 2026



Capacity Building training for BODs and CEOs of MKPCs (Module 2)- Batch 20- Belagavi district, 27-29 April



Level- 2 Capacity Building Training Programme for BODs and CEOs of WDD and KSDH supported Amruth and RKVY FPOs of Raichur Districts, 04-05 May 2026



Level- 2 Capacity Building Training Programme for BODs and CEOs of WDD and KSDH supported Amruth and RKVY FPOs of Shivamogga Districts, 07-08 May 2026



Level- 2 Capacity Building Training Programme for BODs and CEOs of WDD and KSDH supported Amruth and RKVY FPOs of Dharwad Districts, 11 May 2026



Capacity Building Training for Textiles and Handloom FPOs and Sericulture FPOs, 11-12 May 2026



The Indo-Australian Smart Agriculture Workshop: “Synergy in Digital Farming Networks for Resilient & Sustainable Agriculture, 12 May 2026



Live Drone Demonstration , 14 May 2026



Level- 2 Capacity Building Training Programme for BODs and CEOs of WDD and KSDH supported Amruth and RKVY FPOs of Koppal Districts, 14 May 2026



Educational visit to NCDC supported FPOs, 15 May 2026



Meeting with Wadhwani Foundation Team at COEFPO, Bengaluru, 18 May 2026



Visit by Dr. M. Prabhakar, Director of ATARI Bengaluru to COEFPO, 18 May 2026



Level- 2 Capacity Building Training Programme for BODs and CEOs of WDD and KSDH supported Amruth and RKVY FPOs of Ramanagara District, 19 May 2026



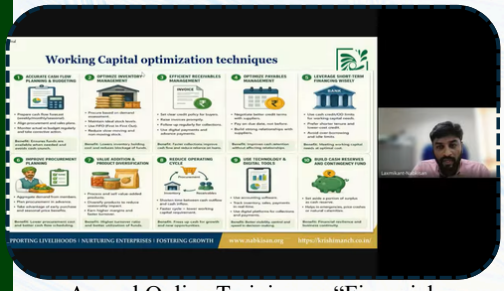
Visit by Mr. Shrinivas Shanke, Deputy Manager (MFP Division), TRIFED Regional Office South to COEFPO, 21 May 2026



Training and Demonstration on Mechanization in Paddy organized by SELCO Foundation at V C Farm, Mandya and Exposure visit to Rice Diversity Centre & Paddy processing unit near Malavalli, Mandya, 21-22 May 2026



Visit by Dr. Sudhakar Pandey, Assistant Director General (Flowers, Vegetables, Spices & Medicinal and Aromatic Plants), ICAR, New Delhi to COEFPO, 22 May 2026



Annual Online Training on “Financial Instruments & Credit Access for FPOs”, 29 May 2026



Level- 2 Capacity Building Training Programme for BODs and CEOs of WDD and KSDH supported Amruth and RKVY FPOs of Chikkamagaluru District, 01-02 June 2026



FPO Meet on Interactive meeting between Maize FPOs/Growers with Exporters, 04 June 2026



Level- 2 Capacity Building Training Programme for BODs and CEOs of WDD and KSDH supported Amruth and RKVY FPOs of Bengaluru Rural and Chikkaballapura District, 04 June 2026



Live Drone Demonstration for NCDC Supported FPOs, 12 June 2026



Level- 2 Capacity Building Training Programme for BODs and CEOs of WDD and KSDH supported Amruth and RKVY FPOs of Yadagiri District, 16-17 June 2026



Level- 2 Capacity Building Training Programme for BODs and CEOs of WDD and KSDH supported Amruth FPOs of Bidar District, 18 June 2026



Level- 2 Capacity Building Training Programme for BODs and CEOs of WDD and KSDH supported Amruth and RKVY FPOs of Kalaburagi District, 18-19 June 2026



Study cum Exposure Visit to Sahyadri Farms, Nashik, Maharashtra for the Officials of Karnataka State Horticulture Department, GoK, 22-24 June 2026



Awareness Programme and Live Demonstration of Mechanized Transplanting of Paddy , 27 June 2026



Bangalore East Taluk Farmer Producer Organization, in collaboration with HOPCOMS, organized a Mango Exhibition-cum-Sale , 27 June 2026



Level- 2 Capacity Building Training Programme for BODs and CEOs of WDD and KSDH supported Amruth and RKVY FPOs of Tumkuru District, 29-30 June 2026



Meeting with Global Institute for Tomorrow Team: Ms. Rebecca Yip and Ms. Samyuktha Parameswaran, 30 June 2026

CoE–FPO Annual Training Programme



















Taking FPO Capacity Building Beyond Conventional Training

Capacity building for Farmer Producer Organisations (FPOs) has traditionally focused on strengthening basic knowledge and organisational capabilities through periodic training programmes. While such training continues to remain important, the evolving business environment of FPOs calls for a broader and more dynamic approach to learning.

Recognising this changing requirement, the Centre of Excellence for FPOs (CoE–FPO) has introduced a comprehensive Annual Training Programme for FPOs, bringing together a versatile range of topics that go beyond conventional capacity-building themes.

Rather than limiting the programme to routine organisational and operational aspects, the annual calendar has been developed around the need of the hour and the wider business requirements of FPOs, covering finance, governance, working capital, digitalisation, value addition, market access, exports, branding, certification, emerging revenue models, diversification and financial planning.

A Monthly Learning Platform for FPOs

A key feature of the initiative is that the training programme is conducted on the last Friday of every month, creating a regular and continuous learning platform for FPO stakeholders.

Instead of waiting for occasional training opportunities, FPOs can look forward to a monthly session focusing on a specific and relevant business theme. This provides FPOs with an opportunity to continuously upgrade their knowledge, understand emerging developments and apply new learning to their own business operations.

The annual training calendar covers the period February 2026 to March 2027.

Learn Even After the Session

To make the learning accessible beyond the live training sessions, recordings of the training programmes are also being uploaded on the CoE–FPO YouTube channel.

FPOs, Board members, CEOs, accountants and other stakeholders can therefore refer back to the recorded sessions at their convenience, revisit important concepts and share the learning with other members of their organisation.

This creates an extended learning resource for FPOs and ensures that the knowledge shared through the annual programme can continue to be referred to and utilised even after the training session.

From Compliance to Emerging Business Opportunities

The diversity of topics is one of the key features of the CoE–FPO Annual Training Programme.

The sessions already conducted have addressed practical areas including Financial Year Closure & Statutory Compliance, Governance & Strategy Implementation, Kharif Input Business Planning & Working Capital Strategy, Financial Instruments & Credit Access, Digital Tools & ERP for FPO Operations, Post-Harvest Management & By-Product Utilization, and Value Addition, DPR Preparation & Government Schemes.

These topics have been selected with a clear focus on the practical challenges and business decisions that FPOs encounter, from managing working capital and accessing finance to reducing post-harvest losses, developing value-added products and making effective use of government schemes.

A Calendar Designed Around the Changing Needs of FPOs

Tentative Date	Training Topic
Sep 25, 2026	NCDEX & Export Opportunities for FPOs
Oct 30, 2026	Carbon Credits – A New Revenue Model for FPOs
Nov 27, 2026	Packaging & Branding for FPO Products
Dec 25, 2026	Certification – Crop & Market Certifications
Jan 29, 2027	Performance Review & Financial Terms for FPO Business Growth
Feb 26, 2027	Innovative & Diversified Business Opportunities for FPOs
Mar 26, 2027	Year-End Tax & Financial Planning

The upcoming subjects reflect areas that can open new avenues for FPOs. The NCDEX and Export session, for instance, will address price discovery, procurement planning, warehouse receipt financing, export readiness and basic export documentation including IEC and APEDA.

Similarly, Carbon Credits introduces FPOs to a relatively new potential revenue model, while sessions on Packaging & Branding and Certification focus on strengthening the marketability and positioning of FPO products.

The programme also looks ahead to diversification, with upcoming discussions around agri-nurseries, custom hiring centres, drone-as-a-service, solar drying, renewable energy and agri-waste-based business models.

Right Topic. Right Expertise. Practical Learning.

Another important aspect of the annual programme is the effort to bring suitable and relevant resource persons for each subject area, enabling FPO stakeholders to gain insights that are closely aligned with the topic being discussed.

The intention is to create a learning platform where FPOs can gain exposure not only to established practices but also to new business possibilities, market developments, financial approaches, technologies and sector-specific opportunities.

This approach makes the programme particularly relevant for FPOs at different stages of development — whether they are strengthening their existing operations, planning a new business vertical, exploring value addition, looking for market opportunities or preparing for expansion.

FPOs can use these monthly learning opportunities to bring their practical questions, understand new possibilities and explore how the learning can be applied within their own organisations.

The objective is not simply to attend another training programme, but to build knowledge that can support better planning, stronger businesses and new opportunities for farmer members.

From Conventional Training to Continuous Business Learning

The CoE–FPO Annual Training Programme is an effort to make capacity building more relevant, diverse and closely aligned with the real and emerging business needs of FPOs.

Every month. A new topic. Relevant expertise. Practical learning. Recordings for continued reference. New possibilities for growth.

FPOs are encouraged to join the upcoming sessions, learn from the right experts, access the recordings when needed and make the most of every opportunity to strengthen and grow their organisation.

Learn Today. Apply Tomorrow. Build a Stronger FPO.



Indo-Australian Smart Agriculture Workshop

Digital Pathways for a Resilient and Sustainable Agricultural Future

The Indo-Australian Smart Agriculture Workshop on "Synergy in Digital Farming Networks for Resilient & Sustainable Agriculture" brought together a diverse group of experts, policymakers, researchers, startups, Farmer Producer Organisations (FPOs) and academic institutions to deliberate on the emerging opportunities in digital agriculture and AgriTech. The workshop was hosted in Bengaluru by the Centre of Excellence for Farmer Producer Organisations (CoE-FPO), Bengaluru, in association with BeST Cluster, RICH Cluster and Charles Sturt University, Australia.

The workshop served as a platform for strengthening Indo-Australian collaboration in smart and sustainable agriculture, with discussions centred on the growing role of digital technologies, innovation and technology-enabled solutions in transforming agricultural systems. The participation of stakeholders from government, academia, research, startups and FPOs provided an opportunity to bring together different perspectives and identify areas where collaboration can contribute to a more resilient agricultural future.





Leadership and Institutional Perspectives Drive the Dialogue

The workshop was attended by Sri R. Girish, IAS, Secretary, Department of Horticulture, Government of Karnataka, who highlighted the importance of technology-driven sustainable agriculture and the role of global collaboration in advancing agricultural development. His participation provided an important policy and institutional perspective to the discussions on the adoption of technology and innovation in agriculture.

The Karnataka perspective on agricultural and horticultural development was further presented by Smt. Deepaja S. M., Joint Director of Agriculture (Extension, Training & e-Governance), Government of Karnataka, and Dr. Vasudeva K R, Director, CoE-FPO, Bengaluru. Their sessions highlighted developments in horticulture, digital agriculture initiatives, farmer-centric innovations and sustainable agricultural development in Karnataka.

The presence of Mr. Steven Connolly, Deputy Consul-General at the Australian Consulate-General, Bengaluru, added an important international dimension to the programme. His participation contributed to strengthening the engagement between Indian and Australian stakeholders in the areas of AgriTech and agricultural innovation.

Representing Charles Sturt University, Australia, Prof. Michael Friend, Pro Vice Chancellor, and Dr. Jonathan Medway, Head of Digital Agriculture, shared international perspectives on emerging AgriTech trends, digital farming ecosystems and innovation-led agricultural transformation. Their contributions brought global experiences into the discussions and highlighted the evolving technological landscape of agriculture.

A major component of the workshop was the exchange of expert perspectives on digital agriculture, horticultural development, technology adoption and innovation for resilient agricultural systems. Experts from government institutions, academia and international organisations discussed the changing role of technology in agriculture and the opportunities for creating more connected and innovative farming ecosystems.

The discussions particularly explored the potential synergies between Indian and Australian AgriTech markets. Opportunities for technology transfer, startup collaboration, research partnerships and scalable innovations were among the key areas discussed. The participants also considered the relevance of developing solutions that can be adapted to diverse agro-climatic regions, recognising the varied requirements and challenges of agricultural production systems. The participation of FPOs was significant in this context, as farmer organisations can serve as important channels for connecting agricultural innovations with farmers and their production and market needs.











The workshop concluded with a shared vision to strengthen bilateral research collaborations, implement technology pilots, support AgriTech entrepreneurship and empower farming communities through digital innovation and sustainable agricultural practices.

The discussions demonstrated the potential of international partnerships in bringing together complementary expertise, knowledge and technological capabilities. By connecting institutions and stakeholders across countries, the workshop created a platform to explore practical opportunities for collaboration in digital agriculture and sustainable farming.

The event concluded with appreciation to the participating dignitaries, institutions, experts, startups, researchers and participants for their contributions towards the successful conduct of the Indo-Australian Smart Agriculture Workshop.

The Bengaluru workshop thus marked an important step in fostering Indo-Australian dialogue on smart agriculture, bringing together diverse stakeholders around a common objective of advancing resilient, sustainable and technology-enabled agricultural development.







Drones in Agriculture:

Enabling Precision Farming and Creating New Opportunities for FPOs

"Agricultural drones are moving beyond demonstration and spraying. The larger opportunity is to combine crop intelligence, timely field operations and FPO-led service models so that small farmers can access precision agriculture without each having to own the technology"



Agricultural drones are often introduced through a demonstration: the aircraft takes off, completes a spray run and lands within minutes. For an FPO, the more important questions begin after the demonstration. Can the service return when the crop actually needs intervention? Is a trained pilot available? Are batteries, transport and maintenance organised? Can the farmer afford the operation? And does the farmer see a clear agronomic or economic benefit? The gap between a successful flight and a dependable farm service is where Farmer Producer Organisations can play a decisive role.

From a flying machine to a farm decision

When Fuselage Innovations began its journey from Kochi in 2020, agricultural drones in India were still largely viewed as faster spraying machines. Field work with farmers, FPOs, agricultural institutions, research organisations and development agencies gradually changed that understanding. The value of a drone is not the flight itself; it is the farm decision or field operation that the flight makes possible.

That thinking shapes Fuselage's agricultural portfolio. Nireeksh AG supports crop surveillance and multispectral assessment, helping identify variations in crop vigour and stress that may not be obvious during a routine ground visit. Aerial information can show where attention is needed, while field inspection and agronomic expertise are still required to understand the cause and decide the response.

The FIA QD series provides the field-intervention layer. The FIA QD10 is a 10-litre DGCA type-certified agricultural UAS used for precision spraying and mobile farm-service operations. The QD30 addresses higher spraying requirements, while the QD50 is designed as a higher-capacity multipurpose platform for operations such as spraying, granular spreading and seed broadcasting. The point is not that one drone suits every farm. The technology has to fit the crop, terrain, application requirement and service volume - not the other way around.



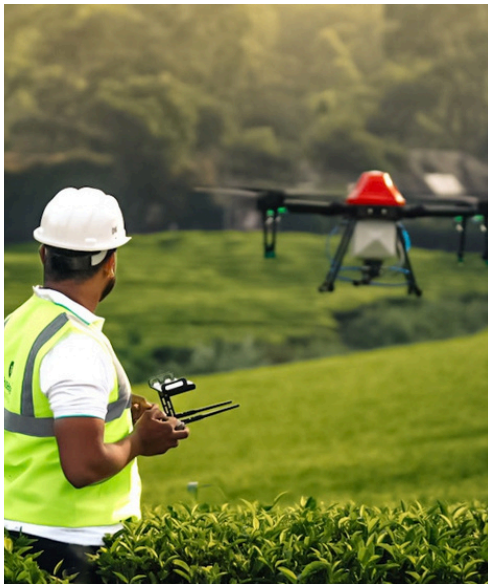
Why FPOs can change the economics

For a farmer cultivating a few acres, individual drone ownership may not always make economic sense. The aircraft is only one part of the investment. A working service also requires a trained operator, batteries, charging, transport, maintenance, spare parts and enough annual utilisation to keep the asset productive.

An FPO can change this equation because it already has collective demand. Five acres required by one member may be a small service request. Similar requirements from 20 or 50 members can be grouped geographically, aligned to crop stages and converted into an efficient operating route. The FPO can communicate schedules, coordinate payments, maintain records, organise demonstrations and connect the operator with agricultural experts when required.

FPOs already create scale by aggregating what farmers produce. Precision agriculture allows the same principle to work in the opposite direction - aggregate what farmers need. Spraying, crop surveillance, mapping, micronutrient application and other precision services that may be uneconomical for one small holding can become viable when demand is pooled across a cluster.

This shifts the conversation from drone ownership to service access. A farmer does not necessarily need to own a drone to benefit from one; the farmer needs the right service, at the right crop stage, at a price that makes sense. For many FPOs, a well-run Drone-as-a-Service model may therefore be more relevant than simply distributing machines.



What field experience is showing

Field partnerships show that there is no single route to adoption. Under UNDP India's India High Range Mountain Landscape programme in Idukki, Fuselage's precision-farming intervention in tea plantations reported nutrient-consumption savings of more than 50% and a yield increase of more than 28%. The larger lesson is not that every farm will produce the same result, but that better observation and more targeted use of inputs can improve cultivation economics when crop intelligence is connected to field action.

In Raichur, Karnataka, SELCO Foundation partnered with Fuselage for aerial precision-farming deployment, including customised FIA QD10 drones and pilot training. SELCO also provided gap funding of around 60% towards farmer-side drone procurement, combining financial support with local operating capacity and addressing affordability and field readiness together.

Skills are equally important.

FACT engaged Fuselage to provide hands-on agricultural-drone training for Namo Drone Didis in Palakkad and Ernakulam, with the training cost fully supported for selected participants. The programme focused on practical field operations, technical challenges and service delivery, helping participants progress towards agriculture-drone entrepreneurship.

NABARD has supported Fuselage's multipurpose agricultural-drone development, engagement with FPOs, farmer demonstrations and awareness programmes. As part of the farmer-facing commitment linked to this support, Fuselage is undertaking aerial spraying and crop-protection activities without charging participating farmers. This illustrates how development funding can support not only research and product development, but also field exposure and evidence for wider adoption.

Collaborations with Krishi Vigyan Kendras and ICAR institutions have included paddy spraying, foliar-nutrition application, demonstrations and crop-specific validation, with a focus on cluster-based farming and yield optimisation.

These engagements reinforce a basic principle: drone data and spraying do not replace agronomy; technology becomes useful when it is connected to crop knowledge and a clear field protocol.

Institutional procurement provides another route to scale.









Kerala Agro Machinery Corporation

KAMCO procured 25 agricultural drones from Fuselage and facilitated their deployment to farmers. Fuselage is also working with Synthite Industries on initiatives involving vetiver and turmeric, including produce-quality considerations, as well as farming requirements connected with Rwanda. Alongside engagements with FPOs, cooperatives and farmer groups, these examples show that adoption works best when technology, finance, skills and market linkages are addressed together.

The last mile decides whether adoption lasts

The most difficult part of agricultural-drone adoption is often not the aircraft. It is the last mile. The machine must reach the village when the crop needs attention. A pilot must be available. Batteries must be ready. Maintenance and spare parts must be accessible. The service must be affordable, and farmers must understand the value created.

FPOs are well placed to coordinate these moving parts because they already know their members, crops, locations and cultivation calendars. They can map demand before the season, cluster nearby farms, schedule operations around crop stages and maintain service records. This institutional layer can turn an occasional drone demonstration into a dependable farm service.

The same structure can create local enterprise. FPOs can identify rural youth, progressive farmers or women entrepreneurs who can be trained as drone operators. The FPO aggregates demand and coordinates member farms; the operator delivers the service; and the technology provider supports the system through equipment, training, maintenance and technical assistance. Farmers gain access without carrying the full cost of an asset, while local operators earn from productive utilisation.



The way forward: plan the service before the asset

For an FPO considering drone technology, the first question should not be, "Which drone should we buy?" It should be, "What service do our members need, and how can we deliver it reliably?" That means understanding crops and acreage, operations required per season, likely service charges, operator availability, transport and charging arrangements, maintenance support and the possibility of using the platform across different crops or operations.

Success should also be measured differently. The number of drones distributed is a weak measure if the machines are underutilised. More useful indicators are farmers served, acreage covered, operations completed within the required crop window, input efficiency, service cost, equipment uptime, income created for local operators and whether the service continues after external support ends.

FPOs sit close to the farmer and already understand the practical realities of local agriculture. That gives them the potential to become the institutional bridge between technology providers, agronomists, trained operators, financing agencies, processors and farming communities. If FPOs can aggregate technology and farm services as effectively as they aggregate produce, agricultural drones can move from isolated assets to shared precision-agriculture infrastructure - accessible to more farmers, used more productively and capable of creating sustainable rural service opportunities.





Youtube Video Link: https://youtu.be/rZNIzP9nHYI?si=5vPR_njlawAPft9h

From Karnataka's Maize Fields to Global Markets: APEDA - CoE-FPO Meet Opens New Export Avenues for FPOs

In a significant step towards strengthening market linkages and promoting export-oriented agriculture, the Agricultural and Processed Food Products Export Development Authority (APEDA), in collaboration with the Centre of Excellence for Farmer Producer Organizations (CoE-FPO), Bengaluru, organised an Interactive Meeting between Maize FPOs and Exporters at CoE-FPO, Bengaluru. The programme brought together maize-growing Farmer Producer Organizations (FPOs), exporters, processors, industry representatives and financial institutions to explore business opportunities and strengthen Karnataka's maize value chain.

The meeting was organised in response to an immediate procurement requirement from registered exporters for nearly 1,000 metric tonnes of maize. By bringing FPOs and potential buyers onto a common platform, the initiative sought to facilitate direct business engagement, improve market access and create opportunities for FPOs to participate more effectively in domestic and international markets.



Quality at the Centre of Export Readiness

Addressing the gathering, Dr. Vasudeva K R, Director, CoE-FPO, welcomed the participants and highlighted the progress made by farmers in increasing maize production. He emphasised that production alone is not sufficient to establish a strong presence in export markets. Quality, consistency and adherence to prescribed standards are critical factors that determine whether agricultural produce can successfully meet international market requirements.

He encouraged FPOs to focus on producing maize that meets export-quality expectations, thereby enabling farmer collectives to access wider markets and create greater economic opportunities for their members.

The discussions throughout the programme reinforced the importance of shifting from a production-oriented approach towards a market-led and quality-driven value chain, where FPOs understand buyer requirements and align procurement, production and post-harvest practices accordingly.

APEDA Highlights Opportunities for Farmer Collectives

Shri U Dharma Rao, Senior AGM, APEDA Regional Office, Bengaluru, highlighted APEDA's initiatives aimed at strengthening agricultural exports and creating improved market opportunities for farmers. He underlined the importance of expanding export avenues so that farmer collectives and rural communities can participate more meaningfully in the benefits of agricultural trade.

The programme also provided FPOs with an opportunity to understand the broader export ecosystem. Mrs. Soma Chowdhury, Joint Director & Karnataka Head, FIEO, joined the programme virtually and addressed participants on emerging export opportunities for FPOs. Mrs. Bhagya from FIEO subsequently delivered a detailed presentation covering the export ecosystem, international trade procedures and support services available to organisations seeking to enter export markets.

Adding to the technical discussions, Ms. Pooja, Assistant Manager, APEDA, provided an overview of maize production, its export potential, market opportunities and the expectations of international buyers. The session highlighted the need for FPOs to align their production and handling practices with export requirements to effectively access global markets.



Building Capacity for Export Compliance and Finance

Export readiness extends beyond identifying buyers. Recognising this, the programme also addressed two important areas, phytosanitary compliance and export finance.

Dr. Deepak S., Regional Central Integrated Pest Management Centre (CIPMC), Bengaluru, sensitised participants on phytosanitary requirements and compliance measures relevant to maize exports. The session stressed the importance of meeting international quality and safety standards, which are essential for ensuring acceptance of agricultural commodities in export markets.

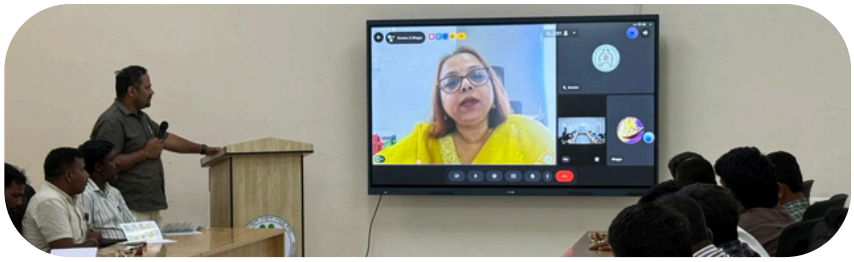
The financial dimension of exports was addressed by Mr. Sravan Kumar from EXIM Bank, who spoke about export finance, credit facilities, risk mitigation and institutional support mechanisms available to exporters and FPOs. The interaction helped participants understand how appropriate financial support can contribute to export preparedness and enable FPOs to pursue sustainable market expansion.

Industry and FPOs Come Together

A key feature of the programme was the convergence of multiple stakeholders across the maize ecosystem. Export promotion agencies, financial institutions, exporters, processors, feed industries and FPOs participated in discussions aimed at identifying practical opportunities for strengthening the maize value chain and expanding access to both domestic and international markets.

The programme witnessed participation from institutional partners including APEDA, CIPMC, FIEO, EXIM Bank and TechnoServe India. Industry representatives from Adhan Exports, Super Corn, FPO Market Linkage Foundation, Nutri Feeds and Farms, Venkateshwara Hatcheries Limited, SJJ Global and RR Agrotech also participated alongside maize-growing FPOs from across Karnataka. Their participation created opportunities for networking, knowledge exchange and exploration of market-led collaborations.







Understanding Buyer Expectations

Another important component of the meeting was the session on Quality Parameters for the Export and Poultry Industry, moderated by Mr. Ravishankar Natarajan and Mr. Lakshmi Priyan of Market Linkage Foundation.

The discussion focused on quality standards, traceability, procurement specifications and industry expectations. Stakeholders exchanged practical insights on meeting buyer requirements and developing reliable supply chains capable of serving both domestic and international markets.

For maize FPOs, such direct interaction with industry stakeholders offers an opportunity to better understand what buyers look for beyond volume—particularly consistency, quality compliance, traceability and dependable supply.

The interactive meeting represented more than a conventional awareness programme. It created a common platform where farmers' collectives, exporters, financial institutions, technical agencies and industry players could interact directly and discuss practical pathways to market access.



The nearly 1,000 MT procurement opportunity that prompted the meeting also demonstrated the importance of building institutional mechanisms that can quickly connect organised farmer groups with credible buyers. Such linkages can help FPOs move beyond fragmented marketing and explore larger, more structured markets.

The event also highlighted the need for continued capacity building in areas such as export procedures, quality management, phytosanitary compliance, finance, traceability and buyer-specific procurement standards. Strengthening these capabilities can enable FPOs to approach markets with greater preparedness and develop more reliable business relationships.

The collaborative initiative by APEDA and CoE-FPO thus provided Karnataka's maize-growing FPOs with an important platform to understand export opportunities, interact with industry stakeholders and identify pathways towards export readiness and business development. The programme concluded with a clear focus on connecting farm-level production with market requirements, strengthening buyer linkages and creating opportunities for FPOs to participate in wider markets.

From Seeing to Doing: A New Pathway for Paddy Mechanization

For farmers gathered at the VC Farm in Mandya, mechanisation was not presented as a solution confined to a single stage of paddy cultivation. Over two days, they were introduced to a range of technologies spanning nursery preparation, transplanting, weeding, irrigation, spraying, harvesting and post-harvest processing.

The Hands-on Workshop on Mechanization of Paddy Value Chain with DRE Solutions, held on May 21 and 22, brought together farmers, Farmer Producer Organisations (FPOs), rural entrepreneurs and development practitioners from Karnataka, Andhra Pradesh, Telangana and Tamil Nadu. Organised by SELCO Foundation in collaboration with the University of Agricultural Sciences, Mandya, and Daksha Yantra Nati, the workshop sought to demonstrate how mechanisation and decentralised renewable energy could respond to labour shortages, rising cultivation costs and resource constraints.





A significant part of the exercise focused on mat-based nursery preparation, which is critical for mechanised transplanting. Farmers were taken through nursery management and then shown the operation of a paddy transplanter under field conditions. Battery-operated weeders, IoT-enabled Alternate Wetting and Drying (AWD) sensors, drone-based spraying, battery-operated harvesting equipment and biomass dryers were also demonstrated.

The demonstrations highlighted a larger issue in agricultural mechanisation: the machine itself is only one part of the solution. Its usefulness depends on whether farmers have access to the right preparatory practices, technical support, energy systems and service providers.

The second day of the workshop extended this discussion beyond cultivation. Participants visited farmer-led enterprises and decentralised processing units, where they were exposed to indigenous paddy seed conservation, rice biodiversity, processing, value addition, solar drying, bio-fermentation and agri-waste utilisation.





The learning from Mandya subsequently found a more local expression at Shri Veerappayya Tata Farmers Producer Cooperative Society in Gundur, where a mechanised paddy transplanting demonstration was organised in collaboration with COE-FPO, the Department of Agriculture, PMFME-DRE and SELCO Foundation.

More than 150 paddy farmers, including farmers associated with FPOs from different geographies, participated in the demonstration. The emphasis was again on mat-based nursery preparation and its role in enabling successful mechanised transplanting.

A demonstration plot established next to the FPO is expected to provide a continuing learning space for farmers through the crop cycle. This is significant because technology adoption often requires repeated observation and practice rather than exposure during a single event.

The FPO has also expressed interest in adopting mechanisation technologies and exploring technology-based services for its members. This could potentially provide a more accessible model for small and marginal farmers, for whom individual ownership of specialised equipment may not always be practical.





Building the ecosystem

The two engagements point towards an emerging approach in which the FPO can act as a link between farmers, technology providers, government programmes and service entrepreneurs.

The Mandya workshop demonstrated technologies across the paddy value chain, while the Gundur initiative created an opportunity to take one of these technologies into a local farming context. The workshop also generated interest in AWD-based water management and wider institutional engagement around climate-smart agricultural technologies.

The larger lesson is that mechanisation cannot be treated merely as the introduction of farm machinery. It requires an ecosystem of knowledge, local demonstration, technical support, financing or service models, energy access and institutions capable of taking the technology to more farmers.

For the farmers who participated, the journey has therefore moved from seeing a machine operate to understanding what it takes to make it work on their own farms.

Mandya provided the exposure. Gundur is providing the space for continued learning and adoption.

The next challenge will be to ensure that these demonstrations translate into accessible, reliable and locally managed agricultural services, enabling mechanisation to become part of the everyday paddy economy rather than remaining limited to demonstration plots.

Revolution in Organic Farming Through Collective Strength
Savandurga Organic Farmers Producer Company's Success Story

In the rural areas of Ramanagara district of Karnataka, hundreds of small and marginal organic farmers were facing difficulties due to uncertain markets, price fluctuations, and dependence on middlemen. Despite producing high-quality organic vegetables and fruits, they were unable to obtain suitable markets, value addition opportunities, and fair prices, and were forced to sell their produce at low prices. With the objective of finding a permanent solution to these problems, under the Government of India's 10,000 Farmer Producer Organisations (FPO) Scheme, with the support of the Small Farmers' Agribusiness Consortium (SFAC), New Delhi, the Sri Sri Rural Development Programme Trust (SSRDP) established Savandurga Organic Farmers Producer Company Limited (Savandurga Organic FPCL) on 23 July 2021.

Today, Savandurga Organic FPCL has earned recognition as one of the most successful farmer-owned organic marketing organisations in Karnataka. At present, the organisation has 746 shareholder farmers, of whom 99% are small and marginal farmers, and 26% are women shareholders. The farmers have collectively raised ₹13.87 lakh as share capital, against which an equal amount of equity grant was received from the Government, further strengthening the financial stability of the organisation and farmers' ownership.



A Unique Business Model Focused on Marketing of Organic Produce

While most Farmer Producer Organisations give greater emphasis to the sale of agricultural inputs, Savandurga FPCL has focused entirely on output marketing, which is its distinctive feature.

Around 150 farmers are regularly supplying 45 to 50 varieties of certified organic vegetables and fruits throughout the year.

With the technical and business guidance of SSRDP, the organisation has established several strong market linkages.

- Bhoomi Farms is purchasing 3–4 tonnes of organic vegetables every day.
- Through the weekly organic market held in Rajarajeshwari Nagar (RR Nagar), Bengaluru, a monthly turnover of ₹3–4 lakh is generated.
- Direct sales to various apartment communities generate ₹1.5–2 lakh, while supplies to schools generate around ₹1 lakh in monthly business.
- Recently, Kalabhairaveshwara Enterprises and Maruthi Cold Storage, service providers to Zepto, have started purchasing packed vegetables from FPCL, opening up a new and high-value market for the organisation.



As a result of these market linkages, FPCL achieved an annual turnover of ₹2.75 crore during 2025–26.

Through direct marketing systems, farmers are receiving 10–15% higher prices, transparent transactions, and timely payments, thereby completely reducing dependence on middlemen.

Not Just a Market – A Centre for Farmer Empowerment

Today, Savandurga FPCL is not merely a marketing organisation; it has become a platform for rural development through the integration of farmer capacity building, organic farming, value addition, digital services, and government schemes.

In collaboration with KVK Chendurayanahalli, continuous training is being provided to farmers on the following subjects:

- Organic nutrient management
- Integrated pest and disease management
- Good Agricultural Practices (GAP)
- Organic and natural farming technologies

Along with this, the organisation has also started the sale of value-added products such as Samagra Siri Nutritious Millet Mix, honey, indigenous cow butter, and ghee.

Promotion of Climate-Friendly Agriculture through CSR Partnership

One of the major achievements of the organisation is the installation of drip irrigation across 300 acres through the CSR partnership of Netafim India. The cost is approximately ₹80,000 per acre, of which farmers have contributed only ₹10,000. The remaining ₹70,000 per acre has been provided by Netafim under its CSR programme. Through this, FPCL has brought approximately ₹2.10 crore in CSR investment to its farmers, providing them with efficient water utilisation, reduction in irrigation costs, increased productivity, and enhanced capacity to address the challenges of climate change.



Leading the Way in Rural Employment Generation

With the growth of FPCL, local employment opportunities have also increased. At present, the organisation has 8 women engaged in sorting, grading, and packing activities, 4 men working as drivers and sales assistants. In addition, employment opportunities have been created for skilled human resources through positions such as CEO, Marketing Executive, Agronomist, and Accountant.

Major Achievements

- 746 shareholder farmers
- 99% small and marginal farmers
- 26% women shareholders
- Supply of 45–50 varieties of organic products by 150 farmers
- ₹13.87 lakh share capital and an equal amount of Government equity grant
- ₹2.75 crore annual turnover in 2025–26
- 10–15% higher prices for farmers
- Strong market linkages with Bhoomi Farms, Zepto service providers, schools, apartment communities, and direct consumers
- ₹2.10 crore CSR investment for drip irrigation across 300 acres
- Creation of 12 local employment opportunities
- Continuous technical guidance through KVK Chendurayanahalli





Future Goals

Savandurga FPCL is now stepping into its next phase of growth.

- Establishment of a Bio Resource Centre to produce high-quality biochar and organic manure from weeds, leaves, and unsold vegetables and fruits.
- With the support of the Bengaluru EIID Food Processing Incubation Centre, production of dried products and fruit pulp from ginger, drumstick leaves, fenugreek leaves, curry leaves, and various fruits.
- Establishment of a modern sorting and grading centre with the support of the equity grant, to supply high-quality products to larger markets.
- Further expansion of the trade in value-added products such as Samagra Siri Nutritional Mix, honey, indigenous ghee, and butter, which are already being marketed.



A Model of Rural Transformation

Savandurga Organic Farmers Producer Company is an excellent model demonstrating how rural development can be achieved through the collective strength of small farmers, effective leadership, capacity building, strong market linkages, and technology-driven business management.

Within just a few years, the organisation has grown from a newly established Farmer Producer Company into a farmer-owned organic enterprise with an annual turnover of ₹2.75 crore, increasing farmers' income, creating local employment, attracting ₹2.10 crore in CSR investment towards farmer development, and creating a pathway towards sustainable livelihoods for hundreds of farmers.

"Today, Savandurga Organic FPCL is not merely a Farmer Producer Organisation; it is a successful model that has brought lasting transformation to the rural economy, environmental conservation, and the lives of farmers through collective strength."







Hassanamba Fodder Farmers Producer Cooperative Society on the Path of Progress

Hassanamba Fodder Farmers Producer Cooperative Society Limited, Hassan, was established on 27.03.2023 under the Government of India's ambitious "10,000 Farmer Producer Organisations (FPOs)" scheme, with 312 members. Each member contributed ₹500 as share capital. The organisation was established with 15 Directors, under the guidance of the National Dairy Development Board (NDDB) and the Hassan District Co-operative Milk Producers' Societies Union Ltd., under the chairmanship of Sri. Manjesh.





The organisation commenced its operations in 2024, one year after its establishment, due to certain circumstances. Smt. Moksha P. L. initially took charge as the Nodal Officer. Subsequently, the Directors unanimously appointed Sri. Tilak Kumar D. N. as the Secretary (CEO) of the organisation.

In March 2024, the organisation began its operations by selling silage at ₹25,500 per tonne. Although the first year did not yield significant profits, several initiatives were undertaken during 2024–25 to improve profitability. The organisation started procuring maize directly from farmers, eliminating intermediaries and ensuring direct payment to farmers' bank accounts. The maize was processed into silage and, with the support of the Hassan Milk Union, delivered to farmers' doorsteps without transportation costs.

Similarly, pongamia and neem seeds were procured directly from farmers, with payments transferred directly to their accounts. Fodder seeds required by farmers were also sourced through the organisation and supplied at affordable prices.

Through these initiatives, the organisation achieved a business turnover of ₹36 lakh during 2024–25 and generated profits. It is a matter of great pride that the organisation secured a leading position in Karnataka among the 10,000 Farmer Producer Organisations established under the Government of India's initiative.

During 2025–26, the organisation expanded its services by supplying farmers with essential agricultural inputs such as organic fertilisers, weed cutters, pesticide sprayers and Ginger Rich, along with dairy equipment including milking machines, milk storage cans and cattle lifting machines, all at prices lower than the prevailing market rates.

As the organisation's services began benefiting farmers, 100 new members joined, increasing the total number of shareholders to 412. Considering the organisation's business performance, the Karnataka Cooperative Milk Producers' Federation provided a ₹5.00 lakh grant for purchasing a silage-making machine.

Further, after reviewing the organisation's activities, NDDB, in collaboration with the Hassan District Cooperative Milk Producers' Societies Union, facilitated the establishment of a warehouse within the premises of the Hassan Milk Union for storing the organisation's equipment and materials.

It is a matter of pride that among the 10 Farmer Producer Organisations functioning under the Karnataka Cooperative Milk Producers' Federation, our organisation was the first to receive the grant and successfully establish a warehouse. On behalf of all members of Hassanamba Fodder Farmers Producer Cooperative Society, we express our sincere gratitude to the Karnataka Cooperative Milk Producers' Federation, NDDB, and Hassan District Cooperative Milk Producers' Societies Union for their continued support and cooperation. To date, the organisation has supplied 1,000 tonnes of green fodder maize, 500 tonnes of silage, milking machines, weed cutters, organic fertilisers, cattle-lifting machines and other essential inputs to farmers at affordable prices. In 2025–26, it achieved a ₹53 lakh turnover, recording its highest profit so far.

Despite several challenges, the organisation continued to progress with the principle "Work is Worship," encouraging more farmers to join as shareholders. Its growth has been supported by officials of the National Dairy Development Board, Karnataka Cooperative Milk Producers' Federation and Hassan Milk Union, along with its Directors, shareholders and Nodal Officers.

The organisation now aims to achieve a ₹1 crore turnover, with the goal of generating greater benefits and profits for its farmer members.





Sri Marikamba Fodder Farmers Producer Cooperative Society was established on 16.10.2023 under the Government of India's Formation and Promotion of 10,000 FPOs scheme, in collaboration with the NDDB, KMF, and Kolar Milk Union.

The organisation began its journey with several challenges, including difficulties in mobilising share capital. With the support of awareness programmes conducted by officials of the Kolar Milk Union, the organisation gradually progressed and now has 453 shareholders. Each farmer contributed ₹2,000 per share, mobilising a total share capital of ₹9,06,000. Against 303 shares, the organisation received ₹6,06,000 from NDDB and has applied for the remaining ₹3,00,000 corresponding to 150 shares.

The organisation is also eligible to receive ₹18 lakh from NDDB towards administrative expenses over three years, of which it has already received ₹12 lakh.

For nearly six months after its establishment, the organisation could not undertake any business activities, and the appointment of the Secretary and Accountant was also delayed. However, despite these initial challenges, the organisation subsequently began moving forward.

The organisation initially started small-scale activities to support milk producers by supplying milking machines, fodder-cutting machines, rubber mats, silage bags and other essential items at highly affordable prices. With a ₹5 lakh grant from KAHAMUD and support from the Kolar Milk Union, the organisation purchased a silage machine and tractor during 2025–26 and began producing quality silage to support dairy farming and improve cattle nutrition.

To date, the organisation has produced around 531.8 tonnes of silage and supplied 150 fodder-cutting machines, 280 milking machines, 2,449 rubber mats, 1,195 bill rolls and 749 silage bags to milk producers at affordable prices, contributing to improved milk production.

Beyond dairy farmers, the organisation has also supported other farmers by supplying 3,547.5 kg of mulching paper, 30,253 kg of sweet corn, 1,11,750 bags and 47 pesticide-spraying machines at highly affordable prices.

These initiatives have provided significant benefits to farmers. During the Progressive Women Dairy Farmers' Technical Seminar, the organisation set up a stall to create awareness among milk producers across Karnataka about the facilities and services available through the organisation.

In addition, under the NLM Scheme for 2026–27, 61 quintals of CSH-43 fodder seed were distributed free of cost to the organisation's shareholders.

Overall, through sustained efforts by the Board of Directors and staff of Sri Marikamba Fodder Farmers Producer Cooperative Society, along with the support of officials from the Kolar Milk Union, the organisation, which was initially among the lowest-performing FPOs, achieved a turnover of ₹1.32 crore during 2025–27. It has now secured the No. 1 position among the 10 FPOs established in Karnataka, while successfully undertaking various development activities benefiting milk producers and farmers.

Going forward, the organisation plans to undertake and successfully implement several development initiatives in collaboration with NDDB, KMF and the Kolar Milk Union, with the continued objective of benefiting its farmer and milk producer members.

Technology-Driven Services: Prioritising Rural Activities



The contribution of the cooperative sector, from the grassroots to the national level, has been immense. As a diverse and multifaceted sector, the cooperative system plays a vital role in the livelihoods and agricultural needs of the general public. PACS, which have earned the trust of rural communities by providing essential services, have been serving people for over 121 years. Among them, the Primary Agricultural Credit Cooperative Society of Noolvi village, Hubballi Taluk, Dharwad District, has been serving as a lifeline for farmers and members, functioning as a "Kamadhenu–Kalpavriksha".

Guided by the cooperative principle "Each for All and All for Each," the society was registered on 03-09-1956 under the leadership of its founding President, D. C. Siddhanagowda Nemanagowda Patil, and senior cooperative leaders. Initially established as a Large-Sized Credit Multi-Purpose Cooperative Society with a 7-member Managing Committee, the organisation has evolved over the years alongside amendments to cooperative legislation and today stands as the Primary Agricultural Credit Cooperative Society Ltd., Noolvi.

Transformation into a Multi-Service Centre and the Role of NABARD

Under the Ministry of Cooperation's initiative to transform PACS into Multi-Service Centres, Noolvi Society has achieved significant progress. With approximately ₹80 lakh in loans and grants under NABARD's PODF scheme, it established a Raitha Sahakara Bhavan, a large warehouse and modern commercial outlets. Through a fully computerised system, the society provides agricultural, banking and essential daily-use services under one roof. It has also been selected as a Farmer Producer Cooperative under the NCDC Sectoral Scheme.

The society provides a wide range of services, including short-term crop loans, medium-term loans, tractor and farm equipment loans, gold loans, share/bond loans, salary-based loans and loans to Self-Help Groups. Through "Noolvi Society Bazaar," groceries and household essentials are supplied at fair prices. Under the Government's Minimum Support Price (MSP) scheme, it serves as a procurement centre for chickpea, green gram and soybean, while its RSK sub-centre supplies fertilisers, certified seeds and pesticides.

It also successfully provides Common Service Centre, e-Stamp, government ration distribution, death relief fund assistance and merit awards for students, making it a comprehensive service hub for the rural community.

Economic Progress of the Society

With the commitment of the Board of Directors and the efficiency of its staff, the society has consistently maintained an 'A' audit grade and continued on a path of steady growth. Its membership increased from 1,776 in 2022–23 to 2,502 by March 2026, while its share capital grew from ₹65.57 lakh to ₹77.35 lakh.

The society has also achieved significant growth in profitability, recording its highest net profit of ₹118.65 lakh in 2024–25. In the current year, it has earned a net profit of ₹34.75 lakh, while continuing to maintain its 'A Class' status.

Awards, Honours and Recognitions

The society has received several awards and honours for its transparent administration and excellent services. In 2023–24, it was recognised by the Apex Bank as the Best Cooperative Society in the undivided Dharwad district.

At the state-level All India Cooperative Week celebrations, the society has the distinction of being recognised as the Best Cooperative Society in Dharwad district in 2016–17 (63rd), 2019–20 (66th) and 2022–23 (69th), receiving this recognition five times consecutively.

The Dharwad KCC Bank also honoured the society for 100% loan recovery in 1993–94 and 2013–14, and for excellent banking performance in 1996–97 and 2023–24. Senior officials, including Captain K. Rajendra, Registrar of Cooperative Societies, Karnataka; Smt. Asha, Additional Registrar; and senior officials of IFFCO, have personally visited the society and appreciated its functioning, administration and services.

Future Vision and Expansion Plans

The society has planned several initiatives to strengthen rural infrastructure and expand its services. These include establishing a dedicated "Noolvi Agricultural Market" for direct sale of farmers' produce, a building materials hub, a new Noolvi Bazaar branch at Gangadhar Circle, and a petrol station to improve local transport facilities. As part of technological development and value addition, the society plans to process local agricultural produce and market it under its own brand. In collaboration with the Gram Panchayat, it is also planning eco-friendly initiatives such as waste management, plastic recycling and a clean drinking water unit.

The society further aims to establish a skill development centre for farmers and women and expand access to convenient digital banking services, strengthening its role as a comprehensive rural service institution.

Today, Noolvi PACS has evolved beyond a credit institution into a centre for the holistic development of the rural community. Its success is driven by the young leadership of President Sri. Basanagouda Sham. Siddhanagouda, Vice-President Sri. Eeranagouda Nim. Moogannavar, the Board of Directors, and the dedicated service of Chief Executive Sri. Kallannagouda Kam. Moogannavar.

With the continued trust and support of its members, Noolvi PACS is progressing as a model cooperative institution for Karnataka.

Harnessing Water: Fisherfolk Prosper Through the Power of Unity

I am proud to serve as the Chief Executive Officer of our FPO and contribute to the growth and prosperity of our fish-farming community.

– Meenakshi G. M., CEO, Tilapia Fish Farmers Producer Company

A Collective Vision for Fisheries Development

In recent years, fisheries has emerged as an important source of livelihood and nutritional security for rural communities across Karnataka. Recognising the need to organise fish farmers, improve access to resources and create sustainable livelihood opportunities, Tilapia Fish Farmers Producer Company Limited has been working to strengthen the fisheries sector in Devanahalli and Bengaluru Rural District.

Since 2022, the Producer Company has made significant progress in bringing fish farmers together, enhancing technical knowledge, facilitating access to government schemes, promoting women's participation and creating new livelihood opportunities. Through community participation, institutional strengthening, capacity building and convergence among various stakeholders, the company has evolved into a vibrant platform supporting the growth and development of fish-farming communities across the region.

Building a Strong Foundation Through Farmer Mobilisation

A strong Producer Company begins with the active participation of its members. Recognising this, Tilapia Fish Farmers Producer Company conducted extensive village-level outreach programmes to mobilise fish farmers, encourage them to become shareholders and promote their active participation in the organisation.

Continuous engagement with farming communities helped build trust and strengthen the bond between the Producer Company and its members. These efforts successfully brought together 200 shareholder members, creating a strong collective institution capable of addressing common challenges and pursuing shared opportunities.

Beyond expanding membership, the Producer Company focused on fostering mutual cooperation, support and collective decision-making among fish farmers. This strengthened community participation and created a sense of ownership among members, laying a strong foundation for future growth.



Enhancing Knowledge and Technical Capacity

Recognising that scientific knowledge is crucial for sustainable fisheries development, the organisation placed strong emphasis on skill development and capacity building.

Fisheries-based training programmes, technical assessments, practical learning sessions and awareness campaigns were conducted across several villages. These programmes introduced farmers to scientific fish farming practices, improved aquaculture management techniques, emerging technologies and various government support mechanisms available to the fisheries sector.

A notable initiative was facilitating free certification programmes through the National Fisheries Development Board, which strengthened the technical capabilities of fish farmers and encouraged the adoption of improved aquaculture practices.

Through continuous knowledge sharing and practical learning opportunities, the Producer Company has significantly strengthened the technical skills and confidence of fish farmers.

Connecting Farmers with Government Services and Opportunities

To ensure members benefit from available government schemes and services, the organisation actively coordinated with various government departments and programmes.

Support was provided to fish farmers in obtaining FRUITS IDs, enabling easier access to government benefits and development schemes. Eligible members were also assisted in accessing housing loans and support services through the Department of Fisheries.

Participation in the Amrith FPO Programme review meeting, conducted with the support of the Watershed Development Department, further strengthened institutional linkages and created opportunities for collaboration and knowledge sharing. These efforts helped farmers access resources, information and development opportunities more effectively.

Creating Sustainable Livelihood Opportunities

The Producer Company has continuously worked to create sustainable livelihood opportunities for its members through strategic interventions and improved access to resources.

One of its key achievements has been the successful preparation and submission of pond tender applications on behalf of fish farmers, enabling members to access opportunities for fish farming and livelihood generation.

Successfully securing pond tenders created additional opportunities for fish production and income generation, enabling members to access fisheries resources that support long-term livelihood security.

Alongside these efforts, institutional development initiatives, office establishment activities and organisational strengthening programmes enhanced the Producer Company's operational capacity and visibility, helping it evolve into a stronger and more effective farmer-owned organisation.



Learning Through Experience

The organisation recognised that learning extends beyond classrooms and training halls. To provide farmers with practical exposure to successful fisheries models, it regularly organised educational tours and field visits.

A key initiative was the farmers' educational visit to the Bhadra River Project in Karnataka, where participants gained first-hand insights into water resource management, fisheries development, reservoir fisheries and sustainable aquaculture practices. The experience broadened their perspectives and encouraged them to adopt innovative approaches in their own enterprises.

Such field visits have played an important role in enhancing knowledge, promoting innovation and encouraging the adoption of best practices among fish farmers.

Creating awareness within the community is essential to promoting fisheries as a sustainable livelihood sector. With this objective, the Producer Company organised several outreach and awareness activities.

Among these, the **"Fish Angling"** competition at Avathi Lake was particularly successful, generating considerable public interest while highlighting the economic, recreational and nutritional importance of fisheries.

"Flavours of Water": Celebrating Nutrition, Fisheries and Rural Prosperity

A major milestone in the organisation's journey was the successful organisation of the "Flavours of Water" fish consumption promotion and nutrition awareness programme on 12 June 2026 at Devanahalli, Bengaluru Rural District.

The programme aimed to promote fish consumption, raise awareness about the nutritional benefits of fish and encourage healthier dietary practices among the public. It also provided a valuable platform for interaction among government departments, scientists, fisheries experts and fish farmers.

The programme was graced by Shri Upendra Pratap Singh, IFS, Commissioner, Watershed Development Department, Government of Karnataka, as the Chief Guest, along with the Hon'ble Guest of Honour, Government of Karnataka, Shri Mohammed Parvez Bantanal, Director of the Watershed Development Department, also graced the occasion with his presence.

Officials from the Fisheries Department and local administration, representing Bengaluru Rural, Chikkaballapur, Hoskote, Nelamangala and Doddaballapur, also participated in the programme. The event successfully strengthened institutional partnerships and fostered greater collaboration among stakeholders.

Future Outlook

The journey of Tilapia Fish Farmers Producer Company Limited demonstrates how collective strength, knowledge sharing and institutional support can transform rural livelihoods. By bringing fish farmers together, strengthening technical capacities, facilitating access to government services, promoting women's participation and creating sustainable livelihood opportunities, the Producer Company has established a strong foundation for future growth.

As it continues to expand its activities and strengthen partnerships, the organisation remains committed to improving the socio-economic well-being of fish farmers and contributing to the sustainable development of the fisheries sector in Karnataka. Its progress so far stands as a testament to the power of collective effort and community-driven development.

FPO COMPLIANCE AND STATUTORY CALENDER#

DATE	JULY- 26	DATE	AUGUST-26	DATE	SEPTEMBER-26
07	• Deposit of withholding tax (TDS/TCS) for June 2026 • Deposit of equalization levy for June 2026	07	• Deposit of withholding tax (TDS/TCS) for July 2026 • Deposit of equalization levy for July 2026	07	• Deposit of withholding tax (TDS/TCS) for August 2026 • Deposit of equalization levy for August 2026
11	Filing of Monthly GSTR 1 (Outward Supply Return) for June 2026	11	Filing of Monthly GSTR 1 (Outward Supply Return)for July 2026	11	Filing of Monthly GSTR 1 (Outward Supply Return) for August 2026
13	• Filing of Monthly GSTR 6 (ISD Return) for June 2026 • Filing of Quarterly GSTR 1 (Outward Supply Return)for April- June 2026	13	• Filing of Monthly GSTR 6 (ISD Return) for July 2026 • Filing of Monthly IFF (For QRMP taxpayers) for July 2026	13	• Filing of Monthly GSTR 6 (ISD Return) for August 2026 • Filing of Monthly IFF (For QRMP taxpayers) for August 2026
15	• Deposit of PF& ESI contribution for June 2026 • Filing of Quarterly statementof TCS deposited for April- June 2026 • Advance Tax 15% of total estimated tax liability • Employees Professional Tax related to previous month	15	• Deposit of PF& ESI contribution for July 2026 • Issue of TDS certificate (other than salary) for April- June 2026 Return related to the previous month	15	• Deposit of PF& ESI contribution for August 2026 • Deposit of 45% of Advance Tax for FY 2025-26 • Employees' Professional Tax Return related to the previous month
20	Filing of GSTR3B (Summary return) by taxpayers having aggregate turnover > Rs. 5 crores in the previous FY for June 2026	20	Filing of GSTR 3B (Summary return) by taxpayers having aggregate turnover > Rs. 5 crores in the previous FY for July 2026	20	Filing of GSTR 3B (Summary return) by taxpayers having aggregate turnover > Rs. 5 crores in the previous FY for August 2026
22	Filing of GSTR 3B (Summary return) by taxpayers having aggregate turnover ≤ Rs. 5 crores in the previous FY and registered in prescribed 14 States/UT for April- June 2026	25	GST challan payment (PMT-06) by taxpayers having aggregate turnover≤ Rs. 5 crores in the previous FY if no sufficient ITC available for July 2026	25	GST challan payment by taxpayers (PMT-06) having aggregate turnover ≤ Rs. 5 crores in the previous FY if no sufficient ITC available for August 2026
24	Filing of GSTR 3B (Summary return) by taxpayers having aggregate turnover ≤ Rs. 5 crores in the previous FY and registered in the prescribed 22 States / UT for April- June 2026			30	• Filing of KYC details of Directors in FormWeb KYC • ·Statutory audit for FY 2025-26 • Filing of KYC details of all Directors who have procured DIN during FY 2025-26 in Form DIR-3 KYC
30	Issue of TCS certificate for April- June 2026				
31	• •Filing of Quarterly statement of TDS deposited for April- June 2026 • Income-tax Return(ITR) for Individuals (including expatriates), non-corporates who are not liable for Tax Audit for FY 2025-26				

Annual General Meeting (AGM) compliances as per the Companies Act, 2013:

1. Last date for Annual General Meeting – 30 September 2026

2. Filing of Form AOC-4 with Registrar of Companies (annual report including balance sheet and profit and loss statement): Within 30 days of Annual General Meeting. Filing of Form MGT-7 with Registrar of Companies (annual return): Within 60 days of the Annual General Meeting

Disclaimer: The above information are some key compliances under the Income Tax Act, 1961, the GST Act, the Companies Act, the Provident Fund Act, the ESI Act, etc. The information contained in this document have been compiled from published sources believed to be reliable. The information is only for general guidance and is not meant to be a substitute for professional, technical or legal advice in any manner.

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