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Trimonthly E-Newsletter

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KARUNADA FPO SAMACHARA



From the Director's Desk

The quarter was defined by institutional growth and high-level celebrations, most notably the 8th Foundation Day on August 21st. This landmark event, attended by key government and institutional partners, served as a platform to reflect on nearly a decade of impact. A central feature of the celebration was the Best FPO Awards Ceremony, which honored the excellence and resilience of top-performing collectives while reaffirming the Centre's role in transforming FPOs into sustainable business entities.

In its capacity as a Cluster Based Business Organization (CBBO), the Centre achieved critical milestones for 13 NCDC-supported FPOs. During September, targeted Capacity Building Training programs were successfully executed for Board of Directors (BODs) and CEOs in Bengaluru and Bagalkot, supplemented by specialized exposure visits to provide practical, on-ground insights. Simultaneously, the Centre continued its grassroots empowerment of the Amruth FPOs network by conducting Phase-I governance training across the districts of Haveri, Gadag, Raichur, and Mysore.

The Centre also prioritized market outreach and the promotion of independent livelihoods through high-profile exhibitions. In collaboration with the Government of Karnataka and Van Dhan Vikas Kendras (VDVK), CoE-FPO participated in the Tribals Exhibition during the Valmiki Jayanti program at Vidhana Soudha. Furthermore, it provided a vital global platform for tribal FPOs (TRIFPOs) and VDVks at the prestigious Mysore Dasara Exhibition. These initiatives are strategically designed to reduce dependence on credit and daily wages by fostering sustainable, collective enterprises.

Beyond its core mandates, the Centre acted as a strategic facilitator for national initiatives led by NRLM, NIRDPR, and Sanjeevini-KSRLPS. Notable programs included the "She Innovates" workshop and the "Lakshpati DiDi" Training of Trainers, alongside specialized sessions on branding, packaging, and entrepreneurship for women-led enterprises. By integrating discussions on precision agriculture and e-tractors, the Centre continues to bridge the gap between national policy and practical implementation to modernize agricultural collectives.

Looking ahead, the roadmap for the coming months focuses on digital readiness and deeper market integration. The Centre aims to transition from foundational training to advanced workshops that empower FPOs to adopt digital tools for transparent operations and professional business management. By maintaining a balance of direct training and strategic facilitation in areas like post-harvest innovation, CoE-FPO remains dedicated to ensuring that its collectives evolve into professional, sustainable, and globally competitive business entities.



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Director, Centre of Excellence for Farmer Producer Organizations, Bengaluru

CoE-FPO's ACTIVITIES GALLERY



Induction Training Program for Young Professionals of Sanjeevini-KSRLPS: July 14-19, Bengaluru



Capacity Building Training-cum-Exposure Visit for NCDC supported FPOs: July 15-16, 2025, Bengaluru



Delegation visit to Multiplex Group facilities on July 19, 2025, for FPO-centric Collaboration



Phase- I Capacity Building training program for DOH supported Amruth FPOs of Belgaum district: July 28-29, 2025, at KLE-KVK, Mattikopp, Bailhongal



FPO Awareness and Training Program on Crop Management in Coffee, Black Pepper, and Arecanut: July 30, 2025, at Balale village, Ponnampet taluk, Kodagu district



Phase- I Capacity Building training program for WDD supported Amruth FPOs, Sirsi and NCDC Supported FPOs of Dharwad district: July 31 to August 1, 2025, at the College of Horticulture, Sirsi



Second Board Meeting of Karnataka State Farmer Producer Organization Cooperative Society (KSFPOCS): August 1, 2025



Phase- I Capacity Building training program for WDD supported Amruth FPOs of Haveri district: August 6, 2025, at DSLD-CHEFT, Devihosur



Phase- I Capacity Building training program for WDD supported Amruth FPOs of Gadag district: August 11-12, 2025, at KVK, Hulkoti



Phase- I Capacity Building training program for WDD and DOH supported Amruth FPOs of Raichur district: August 18-19, 2025, at KVK, Raichur



8th Foundation Day Celebration of Centre of Excellence for Farmer Producer Organizations (CoE-FPO): August 21, 2025



Visit by the Villgro team to the COEFPO center, Bengaluru, on August 21, 2025



Round Table Discussion on Precision Farming was conducted on September 2, 2025, in collaboration with IISc-BeST, Bengaluru, at COEFPO, Bengaluru



Phase- I Capacity Building training program for WDD supported Amruth FPOs of Ramanagara and Bengaluru Rural district: September 3-4, 2025



Interaction with Korean Delegates on Agri-Food Innovation and Postharvest Management



Orientation & Interaction with Farmer Members at Bidaluru PACCS, Devanahalli: September 4, 2025



Phase- I Capacity Building training program for WDD supported Amruth FPOs of Mysore district: September 8, 2025, at DATC, Naganahalli



Attended the 15th Foundation Day celebration and Annual General Meeting (AGM) held at Sahaja Organics on September 9, 2025



Workshop on "Transforming FPOs: From Collective Action to Digital Empowerment": September 10, 2025, at the Government Valmiki Ashram School, Nagapura Haadi



Phase- I Capacity Building training program for WDD supported Amruth FPOs of Mandya district: September 11, 2025, at KVK, V.C. Farm



Interaction with SELCO Foundation on Climate-Smart and Inclusive FPO Development: September 12, 2025



Attended AGM meeting of Agraganya FPO, Sirsi: September 12, 2025



Visit to Krishnapura PACCS, Hubli and attended the BOD meeting: September 13, 2025



Participation in 69th AGM of Noolvi PACCS, Hubli: September 13, 2025



Inauguration of New FPO Office & Guidance on Business Activities at Shri Basaveshwara FPO, Hosahalli, Gadag: September 13, 2025, at Hosahalli in Gadag district



Capacity Building Training program for NCDC supported FPOs of Bengaluru Rural and Bengaluru East Districts: September 16, 2025



In collaboration with COEFPO, NRDC, Villgro, and Moonrider, a Focused Group Discussion (FGD) on farmers' perceptions of e-tractors was organized on September 23, 2025,



Capacity Building Training Programme for BODs and CEOs of FPOs supported by NCDC: September 26, 2025, at the University of Horticultural Sciences, Bagalkot



Participation in the Tribals Exhibition during Valmiki Jayanti programme at Vidhana Soudha: October 8, 2025



A meeting was held with the Dvara Research team on October 9, 2025



A meeting was held with the Sakuro team on October 9, 2025



A meeting was held with the WOTR team on October 10, 2025.



Capacity Building Training Programme for Office bearers of Amruth FPOs of Yadgiri District: October 10 and 11, 2025, at the HEEU center in Yadgir



Training program on Business Plan & Branding, Packaging and Marketing of Rural Products of Women- led Enterprises under Non-Farm Livelihood: October 13 to 15, 2025



Capacity Building Training Programme for Office bearers of Amruth FPOs of Kalaburagi District: October 14, 2025, at the KVK center in Kalaburagi



The "India-Guinea Trade and Economic Partnership Meeting" was organized on October 14, 2025, at the Dr. Babu Rajendra Prasad International Convention Centre, UAS, Bengaluru



Capacity Building Training Programme for Office bearers of Amruth FPOs of Bidar District: October 16, 2025



Training program on Business Plan & Branding, Packaging and Marketing of Rural Products of Women- led Enterprises under Non-Farm Livelihood: October 16 to 18, 2025



Two-day Capacity Building Workshop for the Board of Directors of five Farmer Producer Companies (FPCs) from Chikkaballapur district organized by Vruthi foundation: October 23 to 25, 2025, at the COEFPO center in Bengaluru



Training program on Entrepreneurship and Enterprises with Branding and Packaging of Women- led Enterprises (Non-Farm Livelihood Program to BRP EPs: October 27 to 29, 2025



Training of Trainers on Enterprise Development& BDP Preparation for Potential Lakshpati DiDi. Empowering Enterprise to Empower her: October 27 to 29, 2025



Training program on Entrepreneurship and Enterprises with Branding and Packaging of Women- led Enterprises (Non-Farm Livelihood Program to BRP EPs): October 29 to 31, 2025



Tree Plantation Programme under the inspiring campaign "Ek Ped Maa Ke Naam" organised by NCDC at COEFPO, Bengaluru: 30 October, 2025



The 'She Innovates' program for women farmers and entrepreneurs was organized by Bangalore Bioinnovation Centre: October 31, 2025, at COEFPO, Bengaluru



Inauguration Programme of IIP Bengaluru Campus: October 31, 2025

CELEBRATING MILESTONES, CHARTING THE FUTURE:

Foundation Day Celebration of the Center of Excellence for Farmer Producer Organizations



The Center of Excellence for Farmer Producer Organizations (CoE-FPO), Bengaluru, established under the University of Horticultural Sciences (UHS), Bagalkot—celebrated its first Foundation Day on August 21, 2025. Dr. Seetharamu G.K., Director of CoE-FPO, delivered the introductory remarks, stating that this day is not merely a celebration but a reflection of farmer empowerment and a symbol of organizational success.

He explained that the institution is strengthening Farmer Producer Organizations across the state through specialized training. Furthermore, he highlighted the center's role in promoting Tribal FPOs in Mysuru district and its guidance to Jan Dhan Kendras under the PM-JANMAN scheme. He also noted that the organization is implementing several projects in selected parts of the state in collaboration with the NCDC.



Dr. D. S. Ramesh, Director, KSDH, GoK

Dr. Vishnuvardhana, Vice-Chancellor, UHSB



Dr. Ashok S. Alur, Vice-Chancellor, Kodagu University

Sri. Mohammed Parvez Banthanal, Director, Watershed Development Department, GoK



Dr. G. K. Seetharamu, Director, CoEFPO

Dr. S. B. Dandin, Former Vice-Chancellor, UHSB

Our Belief Lies in the Farmer's Toil: Vice-Chancellor's Message

Presiding over the event, Dr. Vishnuvardhana, the Honorable Vice-Chancellor, University of Horticultural Sciences, Bagalkot, declared: 'The farmer's hard work is our faith, and the unity of FPOs is our strength.' He stated that through Farmer Producer Organizations, farmers are carving a new path in production, value addition, and market access. He further added that with the support of the government and institutions, the adoption of innovative technologies, and the collective power of organized farmers, sustainability can be achieved in agriculture—transforming the lives of farmers and brightening their future

Emphasis on the Comprehensive Growth of FPOs

Shri D. S. Ramesh, Director of the Department of Horticulture, Lalbagh, Government of Karnataka, inaugurated the program and addressed the gathering. He emphasized that FPOs should not limit themselves to merely selling agricultural inputs; instead, they must work towards identifying and addressing the gaps within the value chain of their respective crops. He further advised that FPOs should maintain a holistic vision for farmer development and encourage farmers to cultivate crops based on the demands of the consumer market





The Importance of Organization and Policy

Prof. Ashok S. Alur, the Honorable Vice-Chancellor of Kodagu University, who attended as a special invitee, stated that it is crucial for farmers to organize themselves under FPOs by transcending their caste or political affiliations. He further added that FPOs serve as an excellent model for connecting farmers with various

stakeholders across different dimensions of supply and marketing. He noted that the 'Karnataka FPO Policy-2018' stands as a model policy for the entire country and emphasized that working with a 'Federation Spirit' (collective mindset) is essential for the sustainable development of FPOs. Another special invitee, Shri Parvez Banthanala, Director of the Department of Watershed Development, called upon FPOs to utilize government and departmental assistance to achieve self-reliant growth. As part of the event, a special commemorative book was released, featuring comprehensive profiles of the 24 Farmer Producer Organizations that had applied for the State-level Best FPO Award.



FPO Excellence 2025

To make the Foundation Day truly meaningful, Farmer Producer Organizations (FPOs) that achieved outstanding success were honored with the State-Level Best FPO Award. Dr. Sadananda G.K., Deputy Director of the Center of Excellence for FPOs, conducted the ceremony and provided a detailed overview of the rigorous selection process.

The First Prize was awarded to the Hungund Horticulture Farmer Producer Company Limited (Bagalkot). The Second Prize was secured by Sahaja Samrudha Organic Farmer Producer Company Limited (Bengaluru Rural). The Third Prize was jointly shared by Bidar Horticulture Farmer Producer Company Limited (Bidar), Shivaganga Farmer Producer Company Limited (Nelamangala, Bengaluru Rural), and Spoorthi Farmer Producer Company Limited (Haveri). It was envisioned that these award-winning organizations would serve as a beacon of light and inspire a new path for all other FPOs in the state.



The event was graced by several dignitaries, including Dr. S. B. Dandin (Former Vice-Chancellor, University of Horticultural Sciences, Bagalkot), Dr. R. M. Kummur (Retired Chief General Manager, NABARD), and Dr. M. V. Dhananjaya (CEO, BEST-HORT, IIHR). Stakeholders, department representatives, FPO delegates from across the state, farmers, and the entire staff of the Center of Excellence for FPOs were also in attendance. This inaugural Foundation Day of the Center of Excellence for FPOs was not just a celebration of the institution's achievements, but also a significant milestone that provided a clear direction for the strengthening of Farmer Producer Organizations throughout the

state. The event emerged as a significant and influential platform. This celebration once again reinforced the confidence of moving toward sustainable agriculture and a prosperous future through the collective strength of organized farmers.

EMPOWERING FODDER PRODUCERS: THE STRATEGIC ROLE OF THE MILK FEDERATION

- Dr. Mohan Kumar, Joint Director (Animal Husbandry), Karnataka Milk Federation (KMF), Bengaluru



These products are moved through a powerful network that spans from village-level cooperative societies to distribution centers in major cities like Bengaluru, Mysuru, and Mandya. Every day, this network delivers fresh dairy products to millions of consumers. From generating thousands of jobs to uplifting rural households, KMF has played a monumental role in strengthening Karnataka's economy. This story of community-based growth, built on the pillars of trust and quality, ensures that KMF will remain at the forefront of Karnataka's dairy sector for years to come.

KMF: The Heart of Karnataka's Milk Revolution

The Karnataka Milk Federation (KMF) is South India's largest dairy cooperative and has stood as a formidable pillar of the state's rural economy since its inception in 1969. Established with the vision of providing fair prices, technical assistance, and a stable market for milk producers, this cooperative model has empowered hundreds of thousands of small and marginal farmers. The organization's flagship brand, 'Nandini,' is synonymous with purity, quality, and the pride of Karnataka. Its iconic logo, featuring a cow and the Kannada word 'Nandini' in a green-and-blue palette, reflects the federation's commitment to stability and farmer welfare. Through stringent quality control, KMF offers a diverse range of products, including milk, curd, ghee, butter, paneer, ice cream, and milk powder.

The Importance of FPOs in Agricultural Development.

India is an agrarian nation. According to the Economic Survey of 2024-25, agriculture contributes 16% to the Gross Domestic Product (GDP). For 46.1% of the country's population, agriculture and allied activities remain the primary source of income. Between the financial years 2017 and 2023, the agricultural sector recorded a growth rate of 5%.

To strengthen the agricultural economy, the Government of India formulates various schemes in every annual budget and implements them through the Department of Farmers Welfare and the Department of Animal Husbandry. The Farmer Producer Organization (FPO) is one such initiative, implemented by the Ministry of Agriculture and Farmers Welfare through the National Dairy Development Board (NDDB).

The milk producers of the Karnataka Milk Federation (KMF) are shareholders in these FPOs, and currently, 10 Fodder-Plus FPOs are operational. Ten District Milk Unions under the Federation's jurisdiction are serving as Cluster-Based Business Organizations (CBBOs) for these FPOs, operating under the guidance of the National Dairy Development Board.

Fodder Producer Organizations and CBBO Unions under the Karnataka Milk Federation

| Name of the Fodder Producer Organization | District Milk Union (CBBO) |
|---|--------------------------------|
| Shree Marikamba Fodder Producers Cooperative Society | Kolar District Milk Union |
| Tumakuru Fodder Plus Producer Company | Tumakuru District Milk Union |
| Vanasiri Nadu Fodder Producers Cooperative Society | Mysuru District Milk Union |
| Hasanamba Fodder Farmer Producer Cooperative Society | Hassan District Milk Union |
| Ksheera Fodder Plus Producer Company | Ballari District Milk Union |
| Theertharameshwara Fodder Growers and Producers Association | Shivamogga District Milk Union |
| Dharwad Fodder Growers and Producers Cooperative Society | Dharwad District Milk Union |
| Haveri Fodder Growers and Producers Cooperative Society | Haveri District Milk Union |
| Kamadhenu Fodder Growers and Producers Cooperative Society | Vijayapura District Milk Union |
| Hainusiri Fodder Growers and Producers Cooperative Society | Belagavi District Milk Union |

Empowering Dairy Farmers through Silage Production

The National Dairy Development Board (NDDB), in collaboration with the Karnataka Milk Federation (KMF), successfully organized a three-day initial training program for the Chief Executive Officers (CEOs) and Accountants of the FPOs. In its Comprehensive Business Plan for May 2024-25, KMF sanctioned a grant of ₹5 lakh each (totaling ₹50 lakh) to these FPOs. Utilizing this grant, the FPOs have purchased silage machines and are now independently engaged in the production and sale of silage (succulent fodder).

This initiative has led to significant value addition. It not only enhances the nutritional value of the fodder provided to dairy animals but also ensures zero wastage of fodder. Some FPOs are processing the fodder into silage directly at the farmers' fields, charging only a machine maintenance fee. Overall, these FPO activities, specifically silage and green fodder production are expected to improve both the quantity and quality of milk.

The Karnataka Milk Federation regularly conducts progress review meetings to monitor the activities of these FPOs and provides necessary guidance for their further development.

Under the guidance of the Karnataka Milk Federation (KMF) and NDDB, the FPOs are involved in the following activities along with silage production:"

- **Seed Production and Sale of Fodder Crops:** Producing and distributing high-quality seeds for various fodder varieties.
- **Distribution of Dairy Equipment:** Purchasing milking machines and chaff cutters and providing them to farmers at subsidized rates.
- **Supply of Agricultural Inputs:** Procuring and selling supplements that enhance soil fertility and protect crop health.
- **Organic Product Marketing:** Some FPOs are engaged in the production and marketing of organic products grown by the farmers.



Activities Beyond Silage: New Initiatives in FPOs

Through these initiatives, FPOs are not only generating profits but are also ensuring sustainable development by providing timely market access to their producers.

In addition to fodder and silage production, the Karnataka Milk Federation (KMF) has recommended the manufacture and sale of the following value-added products, based on the local availability of raw materials:"

- **Organic Jaggery Production and Marketing:** Leveraging local sugarcane cultivation to produce chemical-free jaggery.
- **Coir Products (Coco Peat):** Utilizing coconut husks to produce coco peat, which is highly valued in horticulture and nurseries.
- **Areca Plate Manufacturing and Marketing:** Converting fallen areca leaves into eco-friendly disposable plates.





A GOLDEN OPPORTUNITY FOR THE DEVELOPMENT OF MICRO FOOD PROCESSING ENTERPRISES: PMFME SCHEME

-KAPPEC, BENGALURU

The Prime Minister's Formalisation of Micro Food Processing Enterprises (PMFME) scheme was launched in the financial year 2020–21. This is a Centrally Sponsored Scheme aimed at supporting micro food processing enterprises across Karnataka. The Karnataka State Agricultural Produce Processing and Export Corporation Limited (KAPPEC) is implementing this scheme as the State Nodal Agency.

Support is provided in the form of a bank-linked back-ended subsidy for setting up food processing units. Under this scheme, entrepreneurs can receive a maximum subsidy of up to ₹15 lakhs, with a minimum of 50% subsidy (which includes an additional 15% subsidy from the Government of Karnataka). This support is available for both setting up new enterprises and the expansion of existing units.

To date, following the target of 11,910 set by the Ministry of Food Processing Industries (MoFPI), 6,500 approvals have been achieved. This scheme has gained immense popularity among micro-enterprises in sectors such as millet-based products, cold-pressed oils, bakery items, processed spices, fruits and vegetables, jaggery, pickles, papad, roti, and other innovative product categories.

The year 2025–26 marks the final year of this scheme, and the Government of Karnataka has earmarked ₹206 crores to encourage and support 5,000 new enterprises.



Components of the Scheme

INDIVIDUAL ENTERPRISES AND GROUPS

- Opportunity to establish new food processing enterprises and upgradation of existing enterprises.
- Age and qualification: 18 years and above; No educational qualification required.
- Enterprise are eligible for loan even if bank loan availed in other subsidy linked schemes.
- Credit linked subsidy @ 35% to Individual, Proprietorship firms, Partnership firms, FPOs, NGO, SHG, Co-operatives, Pvt. Ltd. Companies under the scheme with Additional 15% Topup subsidy from the State Government. Maximum subsidy of ₹15 Lakhs or 50% whichever is less.

SEED CAPITAL

- Seed capital support of maximum ₹40,000 per SHG member involved in food processing for working capital & purchase of small tools / utensils, as a low interest loan.
- Maximum of ₹ 4.0 lakhs per SHG



CREATION OF COMMON INFRASTRUCTURE

- Credit linked subsidy @35% for common infrastructure with maximum ceiling of ₹ 3 crore subsidy.
- Eligible entities: FPOs/FPCs, Cooperatives, SHGs & its federation and Govt. Agencies.
- No minimum turnover and experience required.
- Support to common processing facility, food testing labs, incubation center, warehouse, cold storage, etc.

SUPPORT FOR MARKETING & BRANDING

- Support of 50% for marketing and branding related activities viz. packaging, advertisements, development of common brand, tie up with retail chains etc.
- Eligible entities - FPOs/FPCs, Cooperatives, SHGs & its federations and Govt. Agencies and SPV of micro food processing enterprises.

SALIENT FEATURES OF THE SCHEME

- Online application submission and fast disposal of application
- Free Assistance in DPR preparation and application submission by District Resource Persons (DRPs)
- Free training on food processing technologies - from premium institutes like CFTRI, IIHR etc.
- Credit guarantee for loans provided under the scheme -by CGTMSE

FOOD PROCESSING UNITS THAT CAN BE SET UP UNDER THE SCHEME

- Processing of Millets & Grains
- Jaggery Products
- Lemon Products
- Bakery Products
- Cold Pressed Oil
- Chilli Powder Units
- Ginger Processing Units
- Pineapple Processing Units
- Spice Processing Units
- Coconut Products
- Poultry Products
- Marine Products Various Fruit and Vegetable Products etc.

For more information and Application Submission Contact Concerned Joint Director of Agriculture Office or SPMU of KAPPEC

Contact: 9964398062 - 9741008486 - 8867617858 - 9731201215
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Shree Rama Shree Shakti Sangha-Chikkaballapur

This Self-Help Group (SHG) manufactures Ragi Malt and Turmeric Powder products under the brand name 'Amrut'. The women members of this group work diligently to produce these items and sell them in the local market. These products are made from high-quality local grains and spices, making them very beneficial for health.

Phone Number: 9844549193

Abhay Naturals – Mysore

This organization is a successful enterprise developed under the PMFME (Pradhan Mantri Formalisation of Micro food processing Enterprises) scheme. Under the brand name **BAKAHU**, the company manufactures banana powder, millet-based products, and vacuum-fried chips. Based on quality production and innovation, these products are exported not only to local markets but also to countries like the USA, UAE, and UK.

By utilizing modern technology, these healthy products prioritize naturalness and nutrition. 'Abhay Naturals' is spreading the fame of Indian food globally while simultaneously promoting entrepreneurship at the rural level.

Email: help.shuddhaarmysore@gmail.com

Phone Number: 9008005521



Davanagere and Chitradurga Organic Farmers Cooperative Federation (DCOFCF) – Davanagere

This federation manufactures a variety of millet-based products under the brand name **Seemi**. Successfully established in the market, this brand offers various products, including Barnyard Millet Health Mix and Little Millet Poha. The association has succeeded in drawing public attention toward healthy food while creating better income opportunities for local farmers.

The federation follows natural farming methods for production, which has enhanced consumer trust. This production-based cooperative model at the local level serves as an inspiration for other districts.

Email: omfdavanagere@gmail.com

Phone Number: 90085 24914



Mandya Jaggery Farmer Producer Company Limited – Mandya

The Mandya Jaggery Farmer Producer Company produces aromatic, chemical-free jaggery from high-quality sugarcane grown by them and has launched it in the market under the brand name Keeremadi. By utilizing technology, the organization has gained customer trust by maintaining purity and high packaging standards.

Since production takes place at the source, farmers receive direct benefits, and these value-added jaggery products are strengthening the rural economy. As a result of the hard work and cooperation of local farmers, Keeremadi jaggery has today become a part of many households' diets.

Website: www.keeremadi.com

Phone Number: 9844884666



Small Change, Big Impact

The Magic of Packaging for Farmer Producer Organizations (FPOs)

Dr. Harish P, Indian Institute of
Packaging, Bengaluru

Effective packaging is much more than a wrapper – it preserves quality, builds brand value, and opens new markets. For Karnataka's Farmer Producer Organizations (FPOs), professional packaging can protect produce from spoilage (keeping fruits, vegetables and dairy fresh), reduce post-harvest losses (20–40% in many fruits and vegetables), and make products attractive and safe for consumers. Well-designed packs (from sturdy crates to sealed pouches) guard against moisture, pests and bruising, while clear labeling (e.g. “pesticide-free” or nutritional information) builds buyer trust. In short, good packaging extends shelf-life, improves marketability and allows small-farm produce to compete with branded goods.

Why Packaging Matters ?

Protection & Quality:

Proper packaging shields food from oxygen, moisture, heat and contaminants, preserving its nutrition and saving waste.

For example, without a proper seal, pickles can lose their desired crunch and tangy flavor due to oxygen exposure;

Packaging ensures the brine concentration is maintained and prevents contamination until the consumer opens it.

Market Appeal:

Eye-catching, informative packaging helps FPO products stand out. It converts bulk staples into branded retail items.

Features like resealable bags or on-package measuring guides add convenience and appeal.

In fact, recent consumer research shows 3 in 10 Indians prefer pre-packaged staples (rice, flour, pulses, etc.) with features like resealability

Compliance & Standards:

Meeting quality standards (e.g. food safety, export regulations) often requires proper packaging.

Indian Institute of Packaging has developed 160+ national packaging standards (including for fruits & vegetable exports).

Using approved packaging formats helps FPOs enter new markets (domestic retail and overseas) by assuring regulators and buyers of quality and traceability.

Commodity-Specific Packaging:

Each farm product has its own packaging needs. Karnataka's FPOs – dealing in millets, pulses, fruits, dairy, and processed foods – should tailor packaging accordingly:

Millets & Pulses (Staple Grains): Karnataka leads India in finger and foxtail millet production (about 58% of national output). Traditionally, these are sold loose or in bulk sacks, but branding and packaging adds value. For example, pre-packed millet flour or pulse bags (with tamper-evident seals and clear nutrition labels) can fetch higher prices. Modern features (resealable pouches, graded transparency, cooking instructions) appeal to urban buyers and health-conscious consumers. They also reduce contamination and make logistics easier.

Fruits & Vegetables: India is the world's second-largest producer of fruits and vegetables, yet losses en route to market can be 20–40% due to bruising, spoilage, and pests. Proper packaging such as stackable crates, ventilated cartons, or padded boxes, dramatically cuts these losses and keeps produce fresh longer. Good fruit packaging also protects against moisture and microbial damage. Modern packaging helps FPOs ship mangoes, bananas, or tomatoes further (even for export), safely delivering them in “good condition”.



Processed & Value-Added Foods: There is a growing demand for convenient, processed foods (snacks, pickles, ready-to-eat millet bars, etc.). India's packaged food industry is still developing. Only ~1.5–2% of processed foods were packaged, vs ~70% in Western markets. This gap represents a major opportunity. FPOs making jams, pickles or millet cereals can differentiate themselves with airtight, attractive packaging. Proper packaging of such foods (sterile jars, laminated pouches, vacuum packs) assures hygiene and meets modern retail standards. Consumer awareness of food safety and quality is rising, and export markets impose strict packaging norms.

IIP notes that packaging in processed foods has “gained ground” due to consumer demand for value-added, hygienic products. Adopting certified food-grade packaging can allow FPOs to access both domestic supermarkets and overseas buyers.



Packaging and Market Expansion:

By professionalizing packaging, FPOs can enter larger markets. Branded, well-labeled products enable selling directly to retailers, premium buyers and export channels that demand standardized packaging. For example, packets of ready-to-cook ragi (finger millet) or pack-set jaggery products can be sold far beyond the village, because packaging extends shelf-life and signals quality. Government export agencies (APEDA, Spices Board, etc.) work with IIP to set packaging guidelines; using these standards ensures compliance and opens global sales.

Consumers are also increasingly eco-conscious. Packaging innovations – recyclable films, biodegradable wraps, sustainable boxes – can further boost appeal. The Indian government promotes organic and climate-friendly farming, and research suggests “sustainable farming practices and eco-friendly packaging” will be important in coming years. FPOs can leverage this by choosing greener materials (paper-based bags, compostable liners) to attract urban and export markets.

IIP Support for Packaging Excellence



The Indian Institute of Packaging (IIP) is the national apex body (under Ministry of Commerce & Industry) dedicated to packaging education, standards and services. Established in 1966, IIP offers testing, certification, training and consultancy in packaging. Its laboratories (NABL-accredited) can evaluate material strength, permeability, shelf-life, and compliance of packaging solutions. IIP's Bengaluru Centre, for example, houses state-of-the-art material, chemical and transport testing labs, supporting “over 10 distinct test capabilities” for packaging performance. The centre is equipped with packaging machinery for various processed products (both dry and wet), a first-of-its-kind facility in India to facilitate FPOs and other MSMEs.

The Indian Institute of Packaging (IIP) offers a range of training programs including Post Graduate Diploma in Packaging (PGDP), M.Sc./M.S. in Packaging Technology, B.S./Graduate Diploma in Packaging, the six-month Certificate in Applied Packaging (CAP) online course, three-month Intensive Training Course (ITC), one-year Certified Packaging Engineer (CPE) course, various trainings and short workshops to equip entrepreneurs with packaging know-how. To capitalize on this, Karnataka FPOs can reach out to IIP – especially the Bengaluru Centre (**email:** iipbengaluru@iip-in.com; **website:** www.iip-in.com) – for expert advice on packaging design, material selection, and testing.

By leveraging IIP's services, FPOs can develop packaging that meets national and international standards. For instance, IIP has helped design packaging that increased the shelf-life of liquid jaggery from 5 hours to 92 days, showing what innovation can do. FPOs can tap such expertise to create packaged products that command higher prices and new markets.



Packaging Materials Display Area



Training Programme organised at IIP Bengaluru Centre for FPOs



Demonstration Session on Packaging Machinery for various Processed products

WHAT FPOS CAN DO?

Package for Quality and Brand:

Use clean, sturdy packs (bags, boxes, jars) and professional labeling for your millets, pulses, fruits, dairy and value-added foods. Highlight Karnataka's identity and product features on the label to stand out.



Invest in Appropriate Packaging:

For perishables, use moisture- and heat-resistant materials. Simple steps (like vacuum-sealing or adding oxygen absorbers) can cut losses significantly.



Engage with IIP:

Enroll in IIP training to learn packaging skills. Send product samples to IIP's Bangalore lab for shelf-life or compliance testing.

Promote Sustainability:

Consider eco-friendly options (e.g. paper sacks, cloth pouches, biodegradable films) to tap into "green" marketing. This aligns with growing consumer demand for sustainable foods.



Quality Marks & Certification:

Where possible, get FPO or government quality marks (e.g. AGMARK, FPO brand) on your packages. Also, follow food safety regulations specified by FSSAI in terms of proper certification and labelling to build consumer's trust.



Packaging is a powerful tool:

It turns simple farm outputs into market-ready products. By adopting modern packaging practices and using resources like IIP's expertise, Karnataka's FPOs can reduce waste, add value and expand into new markets – boosting farmer incomes and consumer trust alike.



EMPOWERING FARMERS: THE VISION OF KARNATAKA RAITHA SAMRUDDHI YOJANE



The Government of Karnataka has launched the 'Karnataka Raitha Samrudhi Yojane' to transform agriculture from a mere cultivation activity into a profitable business enterprise. Led by the Department of Agriculture, the unique feature of this scheme is bringing together the programs of the Animal Husbandry, Horticulture, Sericulture, and Fisheries departments under a single roof.



ರೇಷ್ಮೆ ಇಲಾಖೆ
ಕರ್ನಾಟಕ ಸರ್ಕಾರ



I. Project Background and Objective

In order to protect farmers from the vagaries of climate change and market fluctuations, the adoption of integrated farming systems has become essential.

- **Goal:** To focus on the beneficiaries of the 'Krishi Bhagya' scheme and transform them into "Model Prosperous Farmers" (Maadari Samruddha Raitharu).
- **Budget:** A total grant of Rs. 10 crore has been allocated for the financial year 2024-25.
- **Scope:** This scheme will be implemented across all taluks in every district of the state.

II. Four Key Dimensions of the Project

The project operates through four specific components:

A) Integrated Farming System (IFS)

- **Budget Allocation:** Rs. 6.00 Crore.
- **Details:** Encouraging farmers who own farm ponds (Krishi Honda) to move beyond traditional crop cultivation by integrating allied activities such as dairying, sheep rearing, beekeeping (apiculture), and others.
- **Implementation:** The project utilizes available grants from the Agriculture and related departments. This specific project fund will be used to bridge any financial gaps in the existing departmental schemes.

B) Capacity Building

- **Budget Allocation:** Rs. 1.00 Crore.
- **Objective:** To provide training to Farmer Producer Organizations (FPOs) and Self-Help Groups (SHGs) on quality production, processing techniques, and export standards.
- **Program:** Training will be imparted to the CEOs and Directors of farmer collectives through the 'Mentoring and Growth Programme (MGP)'.

C) Branding and Marketing

- **Budget Allocation:** Rs. 2.00 Crore.
- **Details:** Providing financial assistance for creating brands, designing logos, and establishing market linkages for the value-added products prepared by farmer collectives.
- **Main Objective:** The primary goal is to promote the products for export and strengthen their presence in the market.

D) Guidance to Farmers

- **Budget Allocation:** Rs. 1.00 Crore.
- **Details:** 398 Gram Panchayats with the lowest agricultural productivity in the state have been identified. In these areas, soil testing will be conducted, and scientific advice will be provided to farmers regarding which crops would be most profitable to cultivate.

Financial Assistance and Subsidy for Farmers

Under the Integrated Farming System (IFS), a beneficiary can select one major livestock unit and one or more additional activities.

I. Major Livestock Units

(Any one may be selected)

| Unit | Unit Cost | General Category (50% Subsidy) | SC / ST (90% Subsidy) |
|-----------------------------------|--------------|--------------------------------|-----------------------|
| Crossbreed Cow / Improved Buffalo | Rs. 60,000/- | Rs. 30,000/- | Rs. 54,000/- |
| Sheep / Goat Unit (10+1) | Rs. 66,000/- | Rs. 33,000/- | Rs. 59,400/- |



II. Other / Allied Activities

(At least one or all units can be availed based on the farmer's interest)

| Activity | Details | Subsidy (General) | Subsidy (SC / ST) |
|-------------------------|---------------------------------------|---------------------|---------------------|
| Beekeeping (Apiculture) | Rs. 4,500/- per box (Maximum 5 boxes) | Rs. 2,250/- | Rs. 4,050/- |
| Vermicompost | Rs. 17,500/- (2 Tanks) | Rs. 8,750/- | Rs. 15,750/- |
| Agro-Forestry | Planting & Maintenance | Rs. 125/- per plant | Rs. 125/- per plant |



ಉಚಿತ ತರಕಾರಿ ಬೀಜದ ಕಿಟ್ ವಿತರಣೆ!



III. Crop Demonstration and Vegetable Kits

- Crop Demonstration:** A maximum of Rs. 7,500/- per hectare will be provided to cover the costs of cultivating new crop varieties or hybrid crops.
- Vegetable Kit:** Through the Department of Horticulture, each farmer will be provided with a hybrid vegetable seed kit valued at Rs. 2,000/-.

IV. Beneficiary Selection Criteria

Specific eligibility criteria have been prescribed to avail benefits under this scheme:

1. Individual Farmers (For IFS Unit):

- It is mandatory to have a farm pond (Krishi Honda) with a polythene lining installed under the "Krishi Bhagya" scheme.
- First priority will be given to the beneficiaries of the Krishi Bhagya scheme from the year 2023-24.
- The farm pond and its associated units must be in good functional condition.

2. Organizations (FPO/SHG):

- Priority to groups formed under Agriculture, Watershed, or Sanjeevini (NRLM) schemes.
- Must already be involved in processing or value-addition industries.
- 2 to 3 best organizations will be selected per district.

3. For Soil Testing:

From the identified 398 Gram Panchayats, 50 farmers will be selected from each Panchayat.

Contact Information

Interested eligible farmers (especially Krishi Bhagya beneficiaries) can visit the official Raitamitra portal (raitamitra.karnataka.gov.in) to apply, or contact their Taluk Assistant Director of Agriculture office or Raitha Samparka Kendra for more information regarding current application periods and forms.



ರೈತ ಸಮೃದ್ಧಿ ಯೋಜನೆ

ಸರ್ಕಾರದಿಂದ 2024-25ನೇ ಸಾಲಿನಲ್ಲಿ ಕರ್ನಾಟಕ ರೈತ ಸಮೃದ್ಧಿ ಯೋಜನೆ ಜಾರಿಗೊಳಿಸಲು ಕ್ರಮ

ಕೃಷಿ ಭಾಗ್ಯ ಯೋಜನೆಯ ಫಲಾನುಭವಿಗಳಿಗೆ ಸಮಗ್ರ ಕೃಷಿ ಅಳವಡಿಸಲು ಪೂರಕವಾದ ಸೌಲಭ್ಯ

ಬೆಳೆಗಳ ಪ್ರಕಾರಕ್ಕೆ ಅನುಗುಣವಾಗಿ ಪ್ರತಿ ಹೆಕ್ಟೇರ್‌ಗೆ ಗರಿಷ್ಠ 7500 ರೂ. ಸಹಾಯಧನ ನೀಡಿಕೆ

ಜೀನು ಸಾಕಾಣಿಕೆ, ಪಶುಸಂಗೋಪನೆ ಹಾಗೂ ತೋಟಗಾರಿಕೆ ಕೃಷಿಗೆ ಯೋಜನೆಯಡಿ ಸಹಾಯಧನ

V. Implementation and Monitoring

To ensure transparency in the project, two levels of committees have been formed:



District Level Committee:

Chairman: Chief Executive Officer (CEO), Zilla Panchayat.

Member Secretary: Joint Director of Agriculture.

Responsibility: Approving the list of beneficiaries and ensuring coordination between various departments (Horticulture, Sericulture, Animal Husbandry).



State Level Committee:

Chairman: Commissioner of Agriculture.

Responsibility: This committee oversees changes in guidelines and overall monitoring.



The Silver Lining in the Shallows: The Rise of the Green Mussel Revolution



In the fishing sector, where challenges are as constant as the ocean waves, achieving stability and prosperity is a major feat. To address these challenges and bring a revolutionary change to the lives of fishermen on the Karnataka coast, the Udupi Kinara Fishermen Producer Company Limited (UKFPCL) was established. Founded on January 21, 2022, in Sastana, Udupi, this organization has evolved beyond being just a company to become a ray of hope for hundreds of coastal families. With the support of the Karnataka Government's Department of Watershed Development, the Department of Fisheries, and SODWES (R.), Sirsi, it has set new milestones in the fisheries sector.

MODEL OF COOPERATION AND ECONOMIC SECURITY

In its fundamental essence, UKFPCL has embraced democratic values. The company grants its 305 shareholding members equal rights and authority, following the cooperative society model. Under the guidance of a strong management team consisting of President Lohit Kharvi, CEO Gayathri, other directors, and staff, the organization has proven its financial potential within a short span. By achieving a turnover of up to ₹25,24,800 within just a few days of its inception, the company has demonstrated its readiness to bring true value to the hard work of fishermen.



NEW HORIZONS IN FISH FARMING AND JOB CREATION

To address the uncertainties of traditional fishing, UKFPCL has encouraged and trained fishermen in controlled aquaculture practices. According to the 2022-2025 action plan, more than 200 members are already engaged in these innovative farming methods.

The Mussel Revolution: This is the primary focus of the company, which has made the cultivation of mussels locally known as 'Blue Stones' highly profitable. Since this crop can be harvested in just four to five months, the company has facilitated subsidies for members to purchase the necessary equipment.

Along with mussels, members have also been trained in high-value activities such as **Oyster farming, Cage culture, and Pearl farming**. This diversification has expanded the income sources of fishermen, empowering them to become economically self-reliant.



EMPOWERING WOMEN AND HARMONIZING SCHEMES

UKFPCL is not limited to the development of male fishermen alone; it has played a significant role in economically empowering fisherwomen as well. By promoting Mussel (Pachile) farming at the village level, it has opened avenues for self-employment and a steady source of income for women.

The company acts as a vital link in delivering the full benefits of government schemes to the community. It functions as a facilitation center for creating awareness and processing applications for the Pradhan Mantri Matsya Sampada Yojana (PMMSY) and PMFME. Furthermore, it has facilitated financial support through banks to easily obtain loans via the Pradhan Mantri Kisan Credit Card (PMKCC) and to start small businesses. Due to this systematic support, the fishing community is now able to access government facilities directly, without the interference of any middlemen.

Value Addition and the Emergence of 'UK Tasty'

To eliminate the traditional practice of selling raw fish at low prices, UKFPCL has shifted its entire focus toward value addition. A dedicated brand, 'UK Tasty', has been successfully established for processed, high-quality products made from local fish. For consumer convenience, these products are categorized into 'Ready-to-Cook' and 'Ready-to-Eat' segments. These offerings have received an excellent response from customers at various trade fairs and exhibitions. To expand its market reach beyond the coastal regions, the company has organized direct sales training workshops through e-commerce platforms like Flipkart. This visionary step has granted fishermen the freedom to access global markets and set better prices for their products.



Key Products: The following are the major products mentioned in the brochure:

- **Mackerel Dry Fish:** Traditionally dried and preserved Mackerel (Bangude).
- **Prawn Pickle:** Spicy and flavorful prawns preserved in oil and spices.
- **Fish Masala:** A ready-to-use spice blend for fish curries and preparations.
- **Dry Prawn Chutney:** A savory chutney powder made from dried prawns.
- **Other Products:** The company also produces a wide variety of items including Tuna Pickle, Fish Fry Masala, Fish Cutlets, Fish Papad (Happala), and Fish Chakli.

Market Outreach through Trade Fairs and Events

The producer organization has actively participated in various state and national-level programs.

- **Matsya Mela – 2023**
- **World Fisheries Day (Bengaluru):** The company set up a stall at the event held in the Banquet Hall of Vidhana Soudha. On this occasion, Chief Minister Siddaramaiah and Deputy Chief Minister D.K. Shivakumar visited the stall and expressed their appreciation.
- **Aqua Goa Mega Fish Festival 2024:** The company participated in this prestigious fair held in Goa, showcasing and selling its various products.
- **Matsya Mela – 2024:** Participated in this and several other prominent events to promote its brand.



Capacity Building and Skill Enhancement

Continuous training programs have been organized to enhance the capabilities of the members.

- **Scientific Training:** Expert training sessions on Mussel farming and fish processing were conducted by specialists from ICAR-CCARI, Goa, and the College of Fisheries, Mangaluru.
- **NSS Camps:** Special camps focused on fish value addition and economic progress were organized.
- **Pearl Farming Information Workshop:** A workshop on Freshwater Pearl Culture and Ornamental Fish Farming was held in the presence of Udupi Zilla Panchayat CEO, Prateek Bayal.
- **Agricultural and Self-Employment Workshops:** These include workshops on Jasmine cultivation, practical agriculture information sessions, self-employment guidance, and Mussel Field Days.



Social Concern and Future Plans

As part of its social responsibility initiatives, the company's members conducted a "Beach Cleanup Drive" in Kota.

Looking ahead, the company is all set to launch a new jewelry showroom named 'UK PEARL MART' at the Vanadurga Complex in Sastana. Through this venture, the company aims to expand beyond marine food products and tap into the high-value jewelry industry. This strategic move is designed to bring greater economic value to the skills and hard work of its members, establishing UKFPCL as a pioneer in both the fisheries and jewelry sectors.

Overall, the Udupi Kinara Fishermen Producer Company (UKFPCL) stands as a successful model in coastal Karnataka for transforming fishing into a profitable enterprise and empowering women to lead self-reliant lives.





DEVANAHALLI SERICULTURE FPO: A SYNERGY OF TECHNOLOGY AND TRAINING.



Empowering Farmers and Scaling Operations

The organization commenced its commercial operations on 16/10/2023 and is utilizing the old silk unit (Chaki Center) building of the Department of Sericulture in Vijayapura town on a rental basis for its business. The primary objective of this FPO is to sell essential items required by farmers at lower profit margins and at lower prices compared to the surrounding shops.

The main items being sold by the company are as follows: Agricultural equipment (power weeders, brush cutters, sprayer pumps, chaff cutters), cattle feed, drip irrigation equipment, cow and sheep mats, organic fertilizers, and primarily silk-related products.

The company's business has achieved excellent growth. While the total business value in the 2023–2024 financial year was ₹47,39,161, the total business value in the 2024–2025 financial year has reached ₹1,24,08,578.

Use of Technology and Innovation

The organization is enhancing the technical knowledge and industry awareness of farmers by organizing training sessions on essential subjects. Furthermore, the company is utilizing a digital tool called "Farmer Chat" from Digital Green Trust. Through this app, farmers can directly order their required items from the FPO. The company can easily view stock reports and farmer order lists through this chat system. Additionally, if any problems arise in the crops, farmers can upload a photo, and "Farmer Chat" immediately provides advice and solutions.

The T.B. Innovation Center is also empowering farmers through new innovations and startup activities, helping them move toward technology-based farming methods.

Established for the economic empowerment and technical advancement of silk farmers in Devanahalli Taluk, the Devanahalli Sericulture Farmers Producer Company Limited (FPO) has emerged today as a model of successful cooperation.

The company was founded through the collaborative efforts of the Department of Sericulture, the Watershed Development Department, and the Aniketana Grameena, nagara & Shaikshanabhiruddi samsthe. It was officially registered on 02/02/2022 under the Companies Act, 2013.

Collective Strength: Membership and Share Capital

Farmers from approximately 80 to 100 villages across the Vijayapura, Kasaba, and Channarayapatna hoblis of Devanahalli Taluk are members of this organization. The company has successfully mobilized share investments from a total of 1,000 members. By collecting a share amount of ₹1,200 from each member, the company has built a total share capital of ₹12,00,000 (Twelve Lakh Rupees).

The Board of Directors consists of 11 members, with Mr. R.N. Janardhana serving as the President and Mr. G.P. Muniraju as the Vice President.

Government Support

Under the rules of the Companies Act, this Farmer Producer Organization is receiving grants from the government for administrative functions with the cooperation of the Watershed Development Department and the Department of Sericulture. From its inception to the present, the organization has received approximately ₹18 Lakhs in grants, which has been utilized to cover the salaries of the CEO and DEO, farmer training, and institutional management expenses. This grant is valid for a period of three years.

The Devanahalli Sericulture Farmers Producer Company Limited is moving forward successfully due to the unity of the farming community, the effective use of technology, and timely government assistance, serving as a model for other Farmer Producer Organizations.



Established in November 2022 in Muttagi village of Basavana Bagewadi Taluk, Vijayapura district, Karnataka, the Phalandu Farmers Producer Company Limited has given a new shape to the aspirations of farmers. Today, operating under the brand name 'Vjoy', the organization has mobilized a capital of ₹10.18 Lakhs from 1,018 shareholders. Representing more than 12,000 acres of agricultural land belonging to approximately 500 farmer members, the institution has united farmers growing crops such as jowar, maize, lemon, red gram, onion, and various vegetables.

‘PHALANDU’: LEADING THE WAY IN FARMING INNOVATION



Milestones in Turnover and the Importance of Value Addition

The Phalandu Farmers Producer Organization is not only purchasing agricultural produce from farmers but is also enhancing their economic status by providing value addition and conducting excellent business. The organization has achieved a turnover of ₹2.60 Crores, which includes the sale of onions, lemons, and maize, along with value-added products such as lemon extract, squash, juice powder, dehydrated vegetables, and soaps. Additionally, it has recorded a turnover of ₹15.60 Lakhs from the sale of agricultural inputs like organic fertilizers, solar lights, tarpaulins, and advanced Jeevamrutha kits.

The net worth of the organization stands at ₹1.50 Crores. With a primary focus on the development of the onion value chain, it aims to produce dehydrated onion flakes, powder, and fried onions, for which it has also entered into an agreement with ICAR-DoGR.

Vast Networking and Collaboration

The extensive network of partners has played a significant role in the success of the Company. The organization has secured cooperation from more than 26 institutions, including the Watershed Development Department, Department of Agriculture, and Department of Horticulture, as well as HDFC Bank, SELCO Foundation, UAS Raichur, NABARD, and Nabkisan. Through these collaborations, the company conducts activities such as providing agricultural inputs to farmers, collecting and marketing produce, organizing training sessions, and creating awareness about the use of organic fertilizers. Additionally, it helps provide credit facilities to small farmers and establishes links with financial institutions to secure loans for the organization. The company holds several official registrations, including CIN, IEC, DGFT, UDYAM Bronze, Startup Registration, FSSAI, and GST, and has participated in major events such as World Food Day and Horticulture Fairs.

Strong Infrastructure and Resources

The Phalandu Farmers Producer Organization has built excellent infrastructure essential for farmers and processing activities. This includes a 10 MT capacity solar cold storage room constructed in collaboration with the SELCO Foundation, as well as onion storage and curing units established with grants from the University of Agricultural Sciences, Raichur. Additionally, the facility is equipped with a solar-powered cold press oil machine, a green-house-cum-dryer, a tractor and trailer, and an onion grader.

Furthermore, several processing machines, including a vegetable slicer, garlic peeling machine, and pulverizer, have been made available through individual donations. The organization has secured 20 guntas of non-agricultural land on a 20-year lease, providing a solid foundation for its future operations.

The Road Ahead: Challenges and Future Vision

Despite risks such as the lack of timely access to loans and market price fluctuations affecting farmers' income, the Organization has a well-organized strategy for long-term success. It plans to expand its market by connecting with supermarkets, enhancing product design, and investing in advertising and branding.

Key future goals include establishing its own onion market to provide trading services to the farming community and constructing a 280-ton capacity onion storage facility equipped with innovative technology. Through all these initiatives, the Phalandu Farmers Producer Company is set to establish a new milestone in economic sustainability and progress within the agricultural sector of Vijayapura.

UDUTADI FPC: SUCCESS POWERED BY COOPERATION

Udutadi Farmers Producer Company: A Journey Toward Excellence

The Udutadi Farmers Producer Company Limited, established in 2020 at the APMC premises in Shiralakoppa, Shimoga district, has emerged as a model institution by overcoming numerous challenges. Launched under the Rashtriya Krishi Vikas Yojana scheme in collaboration with the Department of Agriculture and Watershed Development, and the Chaitanya Rural Development Society (Shimoga), the company has formed 30 Farmer Interest Groups across Tadagani and Hire Jamburu Gram Panchayats. Currently, it has a total of 781 shareholders.

In its early days, during the 2020-21 financial year, business progress was slow due to the COVID-19 pandemic. However, the company successfully navigated these initial hurdles and witnessed significant growth in the following years, standing as a testament to the organization's strong determination.



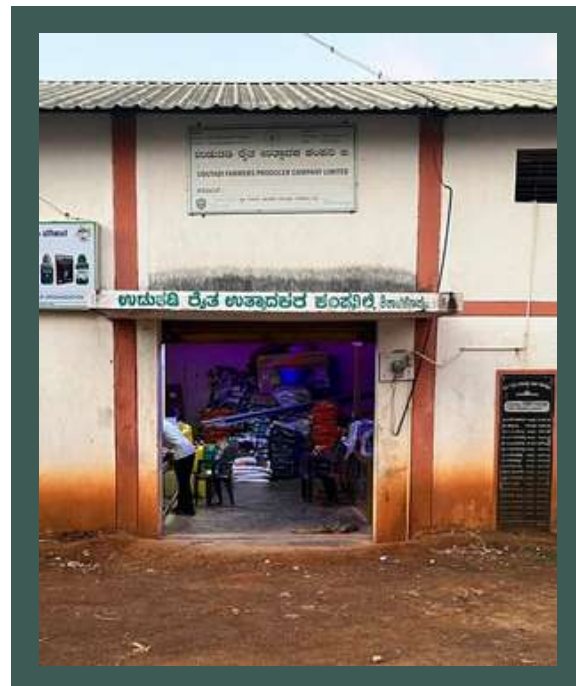
Unprecedented Economic Progress

The success graph of the organization is truly commendable. In the 2022-23 financial year, it conducted business worth ₹2.08 Crores through the trade of fertilizers, pesticides, and agricultural inputs. Surpassing this achievement, in the 2023-24 financial year, it successfully reached a business target of ₹12.46 Crores through the trade of maize, paddy, fertilizers, and pesticides. In the current 2024-25 financial year, by achieving a massive trade turnover of ₹21.22 Crores from the sale of areca nut, paddy, maize, and agricultural inputs, the company has brought about an economic revolution in the lives of farmers. Currently, the company possesses a working capital of ₹45 Lakhs.

The Next Chapter: Value Chains and Farmer Malls

Although Udutadi FPO has been successful in the input (agricultural supplies) business, it is now actively working towards adding value to its output (crops). Since the company operates in a paddy-growing region, it intends to purchase paddy from shareholders, process it, and launch its own Rice Brand. An application for an FSSAI license has already been submitted for this purpose. As areca nut, maize, paddy, and ginger are the major crops of this region, programs are being organized to provide expert information to farmers regarding these crops. Furthermore, the company has a grand vision of establishing a 'Farmer Mall' where all the equipment needed by farmers will be available under one roof.

The organization expresses its gratitude to the Department of Agriculture, Department of Watershed Development, Chaitanya Rural Development Society, and SBI Bank, which provided financial cooperation for this successful journey. Having recovered smoothly from initial financial setbacks, distributing dividends to its shareholders, and playing a significant role in the rural economy, Udutadi FPO stands as an inspiration to other Farmer Producer Organizations.



Dividends and Benefits for Shareholders

The company has directly delivered the fruits of this remarkable business success to its members. In this financial year, by declaring a 20% dividend to its shareholders during the Annual General Meeting, the company has upheld the true ideals of a FPO.

In addition, to support small-scale farmers, essential agricultural equipment such as weed cutters, power sprayers, and areca nut harvesting poles are provided at discounted rates. The company has established a daily system where goods reach shareholder members directly at discounted prices without any middleman interference, thereby saving both the time and money of the farmers.



SELCO Foundation

Building Climate Resilient Farmer-Producer Organisations in Karnataka



SELCO Foundation works to enable sustainable energy-driven solutions for underserved communities, with a focus on improving livelihoods, health, and education while building climate resilience. By partnering with Farmer Producer Organisations (FPOs), SELCO enables small and marginal farmers to access sustainable energy-based solutions, appropriate technologies, and climatesmart agricultural practices that would otherwise remain out of reach. This collective approach not only reduces production risks and drudgery but also strengthens farmers' bargaining power, creates market linkages, and diversifies income opportunities.

The Challenge

Despite their potential, FPOs often struggle to thrive. Fragmented landholdings, low mechanization levels, rainfed cultivation, limited irrigation, and distress prices continue to erode farmer resilience.

FPOs can play a catalytic role in bridging this gap—but they need stronger support systems, climate-smart innovations, and accessible market linkages.

SELCO Foundation's Approach

SELCO Foundation works at the intersection of sustainable energy, agriculture, and livelihoods, with a vision to create climate-resilient and inclusive agricultural clusters. Our approach includes:



In Raichur, Karnataka, **70%** of workers depend on agriculture, but erratic rainfall, monocropping, and post-harvest losses trap farmers in cycles of debt.

Only **4%** of farmers in India adopt sustainable practices, limited by gaps in awareness, finance and technology.

Working with Champion FPOs:

Partnering with collectives that are early adopters and innovation leaders to design scalable models.

Integrating Climate-Smart Solutions:

From clean energy-powered irrigation and mechanization tools to improved vermicomposting systems and post-harvest technologies.

Strengthening Ecosystem Linkages:

Connecting FPOs with financiers, markets, and knowledge-sharing platforms to build holistic support structures.

Capturing Learnings: Documenting experiences from the ground to inform policy, build replicable models, and influence wider adoption.

By **2026**, the program aims to scale **1,000+** need-based solutions across **50+** FPOs while creating hallmark knowledge products for the sector.

SELCO Foundation's Work in Karnataka

Key efforts include:



1) Transform Agriculture to Agribusinesses through FPOs

- Facilitate market linkages to value chains and promote local consumption

2) Promote Sustainable Cultivation & Agroecology

- Support the adoption of crop rotation, organic inputs, and water-efficient methods
- Demonstrate innovations like vermicomposting bins, solar equipment, and decentralized units

3) Foster Collaboration Platforms

- Connect farmers, institutions, and partners to share knowledge and co-create solutions

By anchoring these efforts in farmer collectives, SELCO Foundation is building models of climate-resilient FPOs that not only safeguard livelihoods in Karnataka but also inform larger systemic change across India.

Through its work with FPOs, SELCO Foundation envisions an agriculture sector where farmers are not passive victims of climate change, but active leaders of resilient, sustainable, and inclusive rural economies.



NABKISAN FOR FPOS

A BEACON OF HOPE AMIDST CHALLENGES



Featuring NABKISAN Finance Ltd Receiving FPO Impact Award by Livelihoods India

In India, most farmers own small pieces of land. This makes it hard for them to get good prices, buy quality seeds or equipment, or reach big markets. To solve this, Farmer Producer Organizations (FPOs) / Farmer Producer Companies (FPCs) were created as a transformative solution, fostering collective action among farmers. These are groups where farmers come together to work as a team—buying, selling, and growing together. FPOs empower smallholder farmer with improved bargaining power, thereby securing better prices for their produce and reducing the influence of intermediaries in the supply chain.

As of March 2024, more than 42,000 Farmer Producer Companies (FPCs) have been registered in India. But only about 60% are still active, and many face serious challenges.

Recognizing the immense potential of Farmer Producer Organizations (FPOs) in strengthening rural economies, the National Bank for Agriculture and Rural Development (NABARD) introduced the Producer Organization Development Fund - Interest Differential (PODF-ID) initiative. This initiative is strategically designed to enhance the operational and financial viability of FPOs by offering targeted support across three core areas: capacity building, financial assistance, and market facilitation. Through structured training programs, facilitation of affordable credit, and development of robust market linkages, the initiative aims to nurture resilient and self-sustaining farmer institutions capable of driving inclusive agricultural growth (NABARD Annual Report, 2021–22).

In addition to NABARD, key institutions such as the Small Farmers' Agri-Business Consortium (SFAC) and the National Agricultural Cooperative Marketing Federation of India (NAFED) play pivotal roles in the promotion and strengthening of FPOs.

The Challenges Faced by FPOs

Despite the promise and potential of FPOs, their effectiveness in achieving long-term socio-economic impact remains an area that requires systematic evaluation. Factors such as governance structures, financial stability, operational efficiency and farmers' engagement levels significantly influence their overall success. Additionally, challenges related to policy implementation, infrastructural constraints, and market volatility need to be addressed to ensure the seamless functioning of FPOs (NITI Aayog, 2021).



Even though FPOs have great potential, they struggle with many problems. One big issue is lack of availability of formal finance. Most FPOs do not have enough funds or property to use as security for loans. Because of this, banks and lenders are afraid to give them loans.

Without proper funding, FPOs can't buy machines, build storage units, or offer better services to their farmer members. To grow and succeed, they need better financial support and easier ways to get loans.

NABKISAN: A Support System for FPOs

NABKISAN Finance Limited is a company that helps FPOs financially. It is a subsidiary of NABARD (National Bank for Agriculture and Rural Development) and has been supporting farmers since 1997. NABKISAN continues its numerous unique position in FPO lending space impacting 4100+ Farmer Collectives spread across 22 States and 2 Union Territories. Our robust model in financing FPOs over the years has enabled to build successful FPO ecosystem, which gives the much-needed impetus for sustainable growth and development.

By March 2025, NABKISAN had sanctioned loans to more than 4,100 FPOs all over India.

In 2024, NABKISAN won the FPO Impact Award received from Livelihoods India for its important work in helping farmer groups grow.



Loan Options from NABKISAN Finance Ltd.

NABKISAN offers different types of loans to suit the needs of FPOs:

- **Working Capital Loans:** For buying seeds, selling produce, and processing food (Loan period: Up to 18 months)
- **Term Loans:** For buying big equipment, building storage, using machines like drones, or starting nurseries (Loan period: Up to 7 years)
- **Pledge Loans:** Loans against stored farm produce or warehouse receipts (Loan period: Up to 18 months)

What FPOs Still Need?

Even with the support of Nabkisan, Farmer Producer Organizations (FPOs) still require assistance in several areas:

- **Business Management Education:** Educating farmers on how to effectively manage and run a business.
- **Access to Markets:** Providing easy access to markets to sell their produce.
- **Learning to Use New Technology:** Providing training on adopting and implementing modern technology.
- **Accessing Government Schemes:** Assistance in accessing and benefiting from various government schemes and facilities.
- **Building Better Infrastructure:** Constructing robust and high-quality basic infrastructure.

These loans come with benefits like:

- Collateral Free
- Low interest rates
- Quick approval/Low turnaround time
- Support from government and other partners
- Developmental Support

THE IMPORTANCE OF COOPERATION IN THE FARMER PRODUCER ORGANIZATIONS (FPO) ECOSYSTEM

As one of the key players in the FPO ecosystem, NABKISAN has firmly believed that facilitating integration of FPOs with agriculture value chain will lead to promotion, expansion and commercialization of enterprises engaged in agriculture and allied sectors, thereby creating a sustainable, equitable and prosperous rural ecosystem. To this end, NABKISAN continues to explore partnerships with other stakeholders in the ecosystem, in order to maximize the benefits to the beneficiaries. NABKISAN has collaborative arrangements with various Government agencies to benefit the FPOs.

Everyone from the government to banks to NGOs needs to work together to create a strong environment for FPOs. FPOs are a great way to make small farmers stronger and more successful. They help farmers earn better incomes, use modern methods, and work together for a brighter future. With more support from organizations like NABKISAN, Indian farmers can grow not just crops, but also confidence, income, and independence.



SYNERGY IN SUCCESS: HOW FPOS STRENGTHEN THE COOPERATIVE MOVEMENT



Through the Center of Excellence for Farmer Producer Organizations, 13 Farmer Producer Cooperative Societies have been established in the State of Karnataka in collaboration with the National Cooperative Development Corporation, Government of India, and the Department of Cooperation, Government of Karnataka.

In collaboration with the Center of Excellence for Farmer Producer Organizations, efforts are being made to bring farmers together under Farmer Producer Organizations to effectively address the various challenges faced by the farming community. This initiative is being implemented through the support of both Central and State Government schemes.

In this direction, to realize the goals of farmers in collaboration with the National Cooperative Development Corporation (NCDC), Government of India, 13 Primary Agricultural Credit Societies (PACS) across 13 blocks in the state showed interest in forming Farmer Producer Cooperative Societies. This was done under the Central Sector Scheme for "Formation and Promotion of 10,000 Farmer Producer Organizations" to provide FPO facilities to PACS members during the 2023-24 period. Consequently, as per the orders of the Office of the Registrar of Cooperative Societies, Government of Karnataka, No. 1 Ali Askar Road, Bengaluru, 13 Farmer Producer Cooperative Societies have been established in the state of Karnataka.

Historically, Farmer Producer Organizations were first included in India under the Companies Act of 1913, following an amendment to the 1959 Act. These FPOs operate according to company regulations under the guidance of various departments. Furthermore, the National Cooperative Development Corporation (NCDC) is establishing Farmer Producer Cooperative Societies under the Cooperative Societies Act and has appointed the Center of Excellence for FPOs as technical consultants to extend services to the farming community.



Farmer Producer Cooperative Societies formed under the Cooperative Department Act are supported in a phased manner, beginning with the selection of villages, conduct of Gram Sabha meetings, formation of Farmer Interest Groups, share collection, selection of designated office bearers of the society, identification of the Chief Promoter and promoters, registration of the society, baseline survey of farmers in the villages, awareness creation and sensitization programmes for farmers, awareness meetings to increase the number of shareholders, conduct of the Board of Directors' election process, selection of the President, Vice-President and Directors, recruitment of staff, obtaining PAN card, GST and other statutory licenses in the name of the society, and organizing training programmes and exposure visits for Board members and the Chief Executive Officer. All these activities are implemented step by step through structured guidance provided by experts from the Centre of Excellence for Farmer Producer Organizations.

Across the country, several PACS have already been formed under the Cooperative Societies Act and are functioning actively, rendering services to the farming community. Through these PACS, programmes such as financial assistance to farmers, credit and loan facilities, supply of agricultural inputs, distribution of rice, and related services are being implemented.

In addition to these PACS, Farmer Producer Cooperative Societies are being formed with the objective of enabling farmers to collectively market the produce grown by them by avoiding the influence of intermediaries, procuring directly from farmers, and facilitating direct market linkages. The NCDC aims to achieve this through FPOs. Further, with the intention of supplying farmers with essential agricultural inputs, farm machinery and equipment, and materials required for agriculture-related allied activities locally, at good quality and reasonable prices, these Farmer Producer Cooperative Societies are being established to extend comprehensive support to farmers.

List of some FPOs supported by COEFPO in Karnataka:

- Bengaluru East Taluk Farmer Producer Cooperative Society, Patturu, Bengaluru
- Shri Basaveshwara Farmer Producer Cooperative Society Limited, Hoshalli, Gadag
- Shri Basaveshwara Farmer Producer Cooperative Society Limited, Kesarahatti, Koppal
- Shri Veerappayya Tata Farmer Producer Cooperative Society Limited, Gunduru, Koppal
- Shri Gavishree Farmer Producer Cooperative Society Limited, Yelburga, Koppal
- Agraganya Farmer Producer Souharda Cooperative Society, Nadakatta, Uttara Kannada
- Alamel Taluk Farmer Producer Cooperative Society Limited, Gundagi
- Balale Multi-Purpose Primary Agricultural Rural Cooperative Society, Ponnampete
- Noolvi Multi-Purpose Rural Primary Agricultural Cooperative Society, Hubballi, Dharwad
- Bidaluru Multi-Purpose Primary Agricultural Rural Cooperative Society, Devanahalli
- Krishnapura Multi-Purpose Primary Agricultural Rural Cooperative Society, Hubballi
- Kuppe Multi-Purpose Primary Agricultural Rural Cooperative Society, Saligrama, Mysuru

Financial assistance available from NCDC to Farmer Producer Organizations:

- **Management Cost Support:** ₹18 lakh per FPO over a period of 3 years
- **Equity Grant Support:** Up to ₹15 lakh (₹2,000 per farmer member)



FPO COMPLIANCE AND STATUTORY CALENDER

| DATE | OCTOBER-25 | DATE | NOVEMBER-25 | DATE | DECEMBER-25 |
|------|---|------|---|------|--|
| | Deposit of withholding tax (TDS/TCS) for Sep 2025 Deposit of equalization levy for Sep 2025 | 7th | Deposit of withholding tax (TDS/TCS) for Oct 2025 Deposit of equalization levy for Oct 2025 | 7th | Deposit of withholding tax (TDS/TCS) for Nov 2025 Deposit of equalization levy for Nov 2025 |
| 11th | Filing of Monthly GSTR 1 (Outward Supply Return) for Sep 2025 | 11th | Filing of Monthly GSTR 1 (Outward Supply Return) for Oct 2025 | 11th | Filing of Monthly GSTR 1 (Outward Supply Return) for Nov 2025 |
| 13th | Filing of Monthly GSTR 6 (ISD Return) for Sep 2025 Filing of Quarterly GSTR1 (Outward Supply Return) for Jul- Sep 2025 | 13th | Filing of Monthly GSTR 6 (ISD Return) for Oct 2025 Filing of Monthly IFF (For QRMP taxpayers) for Oct 2025 | 13th | Filing of Monthly GSTR 6 (ISD Return) for Nov 2025 Filing of Monthly IFF (For QRMP taxpayers) for Nov 2025 |
| 15th | Deposit of PF & ESI contribution for Sep 2025 Filing of Quarterly statement of TCS deposited for Jul-Sep 2025 Employees Professional Tax Return related to previous month | 15th | Deposit of PF & ESI contribution for Oct 2025 Issue of TDS certificate (other than salary) for Jul-Sep 2025 Employees Professional Tax Return related to previous month | 15th | Deposit of PF & ESI contribution for Nov 2025 Deposit of 75% of Advance Tax for FY 2025-26 Employees Professional Tax Return related to previous month |
| 20th | Filing of GSTR 3B (Summary return) by taxpayers having aggregate turnover > Rs. 5 crores in the previous FY for Sep 2025 | 20th | Filing of GSTR 3B (Summary return) by taxpayers having aggregate turnover > Rs. 5 crores in the previous FY for Oct 2025 | 20th | Filing of GSTR 3B (Summary return) by taxpayers having aggregate turnover > Rs. 5 crores in the previous FY for Nov 2025 |
| 22nd | 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 Jul-Sep 2025 | 25th | GST challan payment by taxpayers (PMT-06) having aggregate turnover ≤ Rs. 5 crores in the previous FY if no sufficient ITC available for Oct 2025 | 25th | GST challan payment (PMT-06) by taxpayers having aggregate turnover ≤ Rs. 5 crores in the previous FY if no sufficient ITC available for Nov 2025 |
| 24th | Filing of GSTR 3B (Summary return) by taxpayers having aggregate turnover ≤ Rs. 5 crores in the previous FY and registered in prescribed 22 States/UT for Jul-Sep 2025 | 30th | Corporate tax return for FY 2024-25 (where transfer pricing laws are applicable) Report in Form 3CEAA u/s 92D(4) for FY 2024-25 Filing of Form 3CEFA for exercising option of safe harbour rules for international transaction Filing of Form 3CEFB for exercising option of safe harbour rules for specified domestic transaction Availment of Unclaimed Input Tax Credit under GST for FY 2024-25 Issuance of Credit Notes under GST where invoices pertain to FY 2024-25 Annual return in the Form MGT-7A/7 with ROC | 31st | Filing of belated / revised ITR for FY 2024-25 Filing of GST Annual Return for FY 2024-25 in Form GSTR-9, 9A, 9B and 9C |
| 25th | Filing of ITC-04 (Half-Yearly) for Apr-Sep2025 | | | | |
| 29th | Filing of Audited financials in the Form AOC-4 with ROC | | | | |
| 30th | Issue of TCS certificate for Jul-Sep 2025 Filing of MSME dues in MSME Form I for the period Apr' 25 - Sep' 25 | | | | |
| 31st | Filing of Quarterly statement of TDS deposited for Jul-Sep2025 Income-tax Return (ITR) for FY 2024-25 (if transfer pricing is not applicable) for (a) corporates, (b) non-corporate assesses (who are liable for Audit), (c) Partner of a Firm liable for Audit Transfer Pricing Report in Form 3CEB for FY2024-25 Filing of Tax Audit Report u/s 44AB for FY 2024-25 (in case transfer pricing is applicable) Intimation by a designated constituent entity, resident in India, of an international group in Form no. 3CEAB for the FY 2024-25 | | | | |

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

1. Last date for Annual General Meeting – 30 September 2025
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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