



# ರೈತ ಉತ್ಪಾದಕ ಸಂಸ್ಥೆಗಳ ಉತ್ಕೃಷ್ಟ ಕೇಂದ್ರ Centre of Excellence for Farmer Producer Organizations

Trimonthly E-Newsletter

2nd Edition • July 2025 www.coefpo.org

## KARUNADA FPO SAMACHARA



### From the Director's Desk

The Centre of Excellence for Farmer Producer Organizations, Bengaluru is a unique institution established in 2017 with the collaboration of the Karnataka State Department of Horticulture and the University of Horticultural Sciences, Bagalkot. The primary objective of this institution is to provide guidance and advice in the initial stages of forming Farmer Producer Organizations (FPOs), including organization, opportunities, benefits, and also in different stages of establishing FPOs. In addition to this, the institution is also responsible for providing training, technical information, legal



compliance assistance, defining the responsibilities of CEOs and Board of Directors, strengthening professionalism and capacities, and conducting need-based technical trainings required for the growth of FPOs. Along with the above activities, the institution creates awareness on enhancing business and profitability of FPOs by building them into efficient business enterprises across different levels of the value chain such as production, post-harvest activities, procurement, grading, processing, aggregation, marketing, export, import, and others. The institution also trains farmers in the sale of agricultural inputs, collective marketing of agricultural produce, and processing and selling of products. Further, it provides information on schemes available under various departments and educates them about the benefits they can avail. Through such diverse initiatives, the institution continues to work tirelessly for the welfare and prosperity of FPOs. Looking at the activities of the past quarter, the institution has successfully completed capacity-building programs for about 99 Directors and office bearers of Mahila Kisan Producer Companies (MKPCs), 74 member farmers and Agriculture Department officials under the Tamil Nadu Irrigated Agriculture Modernization Project (TNIAMP), and 122 Directors and CEOs of FPOs promoted by the Horticulture Department. In addition, training has been imparted to around 313 members from 79 Farmer Producer Organizations, and this work is ongoing. For the past four years, the institution has also been actively supporting and nurturing four tribal Farmer Producer Companies in Hunsur and Heggadadevanakote taluks of Mysuru district, in collaboration with the Department of Tribal Welfare

### ADVISORY COMMITTEE

**Smt. Uma Mahadevan, IAS**

Additional Chief Secretary and Development Commissioner, Government of Karnataka

**Dr. Ravishankar J. IAS**

Secretary to Government, Dept. of Agriculture, Government of Karnataka

**Dr. Shamla Iqbal, IAS**

Secretary to Government, Department of Horticulture and Sericulture, GoK

**Dr. Vishnuvardhana**

Vice Chancellor, University of Horticultural Sciences, Bagalkot

**Sri. D. S. Ramesh, IAS**

Director, Department of Horticulture, GoK

**Sri Y. S. Patil, IAS**

Commissioner, Department of Agriculture, GoK

**Sri. Mahesh B. Shirur, IFS**

Commissioner, Watershed Development Department, GoK

**Sri G.T. Putra**

Director, Department of Agriculture

**Sri. Mohammed Paravej Banthanal**

Director, Watershed Development Department, GoK

At Basavanagiri Tribal Farmer Producer Company, the institution has signed an agreement with the Karnataka State Coir Development Corporation to establish a unit for producing coir-based by-products. This work is currently at the training stage and will continue for four months. However, within just one month of the training program, 20 women trainees from Basavanagiri A & B Haadi and Sollepura C Haadi have already gained proficiency in coir mat production, which is indeed a matter of pride.

Additionally, under the Tribal Sub-Plan, with the collaboration of ICAR–Indian Institute of Horticultural Research (IIHR), Hessaraghatta, Bengaluru, fruit plant saplings (mango, jackfruit, guava, custard apple, tamarind, lemon, etc.), along with organic fertilizers and organic pesticides worth 1.05 million rupees, were distributed among members of the four tribal FPOs. This initiative is aimed at motivating farmers to shift towards perennial crops and achieve self-reliance. Similarly, ICAR–Central Tuber Crops Research Institute, Bhubaneswar, Odisha supplied improved varieties of sweet potato and cassava vines and stems, which were planted in the fields of member farmers in Nagapura. Plans are also being made to establish a tuber crop processing unit in collaboration with them, to produce and market value-added products in the coming days.

With the support of the National Cooperative Development Corporation (NCDC), 13 cooperative FPOs have been registered, with our institution serving as the Resource Institution. Awareness programs on FPOs have been conducted in villages under the institution's jurisdiction, complemented by baseline surveys and community mobilization to encourage farmers to become shareholders. Additionally, training, capacity-building sessions, and exposure visits have been completed for the Boards of Directors and CEOs, while further training programs to support their business growth have been planned for the next quarter.

Similarly, strategic discussions with several partner organizations have led to new projects and proposals, some of which have already been sanctioned. All preliminary preparations for their implementation were completed in the past quarter, and execution is scheduled to begin in the next quarter. These initiatives are expected to create substantial employment opportunities for youth. Through these initiatives, the Centre of Excellence for FPOs has garnered recognition at both the state and national levels, emerging as a model for other states. Several state governments have expressed keen interest in establishing similar institutions. These developments have further reinforced our commitment and enthusiasm to continue working for the empowerment and prosperity of farmers.

**Dr. G. K. Seetharamu**

**Director,**

**Centre of Excellence for Farmers  
Producer Organizations, Bengaluru**

## CoE-FPO's ACTIVITIES GALLERY



Inauguration of several eco-friendly facilities established under CSR initiative of GE Vernova at CoE-FPO on 11 April 2025



Dr Mrinal Kumar Sharma, Project Manager at the BeST - Bengaluru Science and Technology Cluster, Indian Institute of Science (IISc) Bangalore visited CoE-FPO on 15th April 2025



Mr. Shashank Ananth, Chief Business Officer, and Mr. Prashanth N, Head – Channels and India GTM, from Moonrider.ai visited CoE-FPO on 15th April, 2025



The first board meeting of the Karnataka State Farmer Producer Organization Cooperative Society was successfully held on 24th April 2025 at COEFPO, Bengaluru



Capacity building programme for the Board of Directors of Mahila Kisan Producer Companies promoted by SANJEEVINI – KSRLPS, from 6th to 8th April 2025



On 6th May 2025, a team from SELCO Foundation visited the Centre of Excellence for Farmer Producer Organisations, Bengaluru





On 8th May 2025, Dr Seetharamu G K, Director, and Dr Sadananda G K, Deputy Director, CoEFPO visited TRIFPOs in Hunsur and H D Kote taluks, Mysuru District



Capacity Building Program for the Board of Directors and Chief Executive Officers of Mahila Kisan Producer Companies under Sanjeevini – KSRLPS from 6th to 9th May 2025



On 14th May 2024, the Director and Deputy Director of CoEFPO visited KAPPEC and met Sri C. N. Shivaprakash, MD, KAPPEC, with his team



Five-day Capacity Building Program for the Board of Directors and CEOs of FPCs from 10 districts of Tamil Nadu, in collaboration with TNIAMP from 12th to 16th May 2025



On 22nd May 2025, a meeting was held with Mr. Prashanth R H from Ecozen to explore potential areas of collaboration in deployment of cooling solutions and supply chain infrastructure to suit the FPO ecosystem



Five-day Capacity Building Program for the Board of Directors and CEOs of FPCs from 10 districts of Tamil Nadu, in collaboration with TNIAMP from 26th to 30th May 2025



3-day training and exposure visit to farmers on "PHM and Value Addition" under the ATMA, SMAE-SSEPERs programme, Department Of Agriculture Tamil Nadu, Thiruvannamalai to farmers from 30<sup>th</sup> May to 2<sup>nd</sup> June, 2025



On 2nd June 2025, CoE-FPO team had the opportunity to meet with Dr. Surendra Babu, CGM NABARD and Governing Board Member of CoE-FPO



On June 2nd, 2025, CoE-FPO team met with Dr. V. Venkatasubramanian, Director of ICAR-ATARI, Zone XI, to explore strategic collaboration opportunities CoE-FPO and the vast network of KVKs operating under ATARI's umbrella



Ms. Shruchi Singh, Mr. Shiva Sharnappa, and Mr. Vijay from S M Sehgal Foundation visited CoE-FPO on 11th June, 2025



Team CoE-FPO visited the BeST - Bengaluru Science and Technology Cluster, IISc, Bangalore



CoEFPO and Karnataka State Coir Development Corporation Ltd. have signed an MoU to skill and support tribal FPOs, starting with Basavanagiri Tribal FPC in H.D. Kote, Mysuru



Mr. Goutam Surana (Founder & Director) and Mr. Dheeraj Jain from ECO365 (very well known for Eco365 Water Savers) at CoE-FPO



A 3-day FPO training on governance, value chain, and postharvest management was held at Sahyadri Farms, Nashik (June 11-13, 2025), supported by Karnataka Horticulture Dept. and facilitated by CoE-FPO



CoE-FPO conducted PHM and value addition training for Thiruvannamalai farmers (June 12-14, 2025) under ATMA-SAME-SSEPERs





CoE-FPO conducted PHM and value addition training for Thiruvannamalai farmers under ATMA-SAME-SSEPERs: 16-18 June, 2025: Thuringapuram Block, 19-21 June, 2025: Kilpennathur Block, 23-25 June, 2025: West Arni Block



On 20th June 2025, CoE-FPO hosted a discussion with Mr. Sayantan Bhattacharjee (Head of Sales) and Mr. Shubham Saini (Senior Sales Executive) from Ecotact Bags

On 25th June 2025, CoE-FPO team met Mr. Lakshman K, Founder & CEO of KhetiValah, for an insightful interaction

On 26th June 2025, CoE-FPO team held a strategic discussion with Sri U Dharma Rao, General Manager and Regional Head; Pooja B K, Assistant Manager and B Karanth, BDO of APEDA, Regional Office, Bengaluru.



As part of the ongoing efforts under the Tribal Sub Plan, a training program on crop diversification using tuber crops was held at Nagapura village, Mysuru district on June 27, 2025.

Dr Seetharamu G K visited the Basavanagiri Tribal Farmers Producer Company Ltd., to inspect the progress of the 4-month intensive hands-on training program on coir-based product manufacturing on 27 June, 2025

On 27th June 2025, Dr Seetharamu G K, Director, CoE-FPO, visited Balele PACCS, Ponnampete



On 28th June 2025, a one-day training and horticultural input distribution program under TSP at Nagapura Hadi jointly organised by ICAR-IIHR, CoE-FPO and the Department of Tribal Welfare, GoK

CoE-FPO, Bengaluru in collaboration with the Karnataka State Horticulture Department, conducted a statewide Capacity Building Program for CEOs and BoDs of Amruth FPOs across Karnataka's agro-climatic zones: 17-18 June, 2025 - DATC, Arakalgud, Hassan, 20-21 June, 2025 - KVK, Navule, Shivamogga



24 June, 2025 - ICAR-KVK, Chamaraanagar, 27 June, 2025- College of Horticulture, Sirsi, 28 June - Lions Club, Udyavara, Udupi, 1-2 July, 2025 - KVK, Hitnalli, Vijayapura, 11-12 July, 2025 - KVK, Gangavathi, Koppal





# POST-HARVEST PROCESSING: A STRATEGY TO DOUBLE FPO INCOME

-Dr. Sadananda G. K., Deputy Director, COEFPO, Bengaluru

## Current Financial Scenario and Consumer Trends

In today's fast-growing economy, people's capacity to spend on diverse needs is steadily rising. Consumers are placing greater emphasis on quality and are willing to pay a premium for superior products. Reports from the National Statistical Office (NSO) and other studies show that the purchasing power of the middle and upper-middle classes has increased by more than 30% over the last decade. Consequently, buyers now favor high-quality, value-added products with appealing packaging, reaffirming the fact that customers remain the ultimate decision-makers in the marketplace. Hence, producers, processors, and traders must adapt their strategies to meet evolving consumer demands and preferences.

## Current Status of FPOs and the Need for Value Addition

When agricultural products are processed and sold after value-addition, producers can earn nearly 3–5 times higher profit margins. Yet, most FPOs continue to operate at the primary production level, selling their output to wholesalers at relatively low returns. Research indicates that only 8–10% of FPOs in India have moved into value addition or processing. To secure higher profits, it is crucial to integrate secondary agriculture, encompassing processing, packaging, branding, marketing, and allied activities, which has the potential to double farmers' incomes within 3–4 years.

For this, FPOs must adopt effective post-harvest management practices such as cleaning, grading, and storage. A share of the produce should be reserved for value addition, while the rest can be sold immediately through B2B channels for instant income. The reserved portion can then be processed, attractively packaged, branded, and marketed. To widen their reach, FPOs should tap into local markets, online platforms, export avenues, and social media while also establishing their own processing facilities. These units should be designed on a cluster-based model, equipped to handle multiple products throughout the year. For instance, a juice unit should process different seasonal fruits across various months. Additionally, during lean periods, idle units can be rented out to generate continuous income.

## From Supply-Driven to Demand-Driven Production:

In the traditional supply-driven production system, producers deliver to the market whatever products they have on hand, which often results in oversupply and a subsequent fall in prices. In contrast, a demand-driven system begins by analyzing consumer preferences such as product type, form, price, and quality and then tailors production and value addition to meet those needs. Studies by various organizations suggest that demand-driven product development can improve market acceptance by nearly 40–50%.

## Government Schemes and Opportunities

Government schemes such as PMFME and AIF provide financial assistance, credit guarantees, and loan facilities for establishing processing units. In addition, through VDVKS, the central government supports value addition and marketing of minor forest produce and agricultural commodities. Banks and various departments also offer loans and subsidies for setting up processing units and cold storage facilities. However, many FPOs have yet to take full advantage of these provisions. Effectively leveraging such schemes can unlock substantial opportunities for the growth and advancement of FPOs.

## Aonla Value Addition: An Example

Aonla (Indian gooseberry) is typically sold as fresh fruit at ₹30–50 per kilogram, representing just the first stage of the value chain and capturing only a fraction of its potential income. When fully utilized, multiple revenue streams can be generated from a single raw material. For example, one kilogram of Aonla can produce fifteen 200 ml bottles of beverage. The estimated production cost is ₹100 per kilogram, and if each bottle is sold at ₹20, it generates ₹300 in revenue, resulting in a profit of ₹200, a 200% margin over the basic cost. While waste utilization provides additional income. This example illustrates how value addition can potentially double farmers' income. Students from the College of Horticulture, Bengaluru, have implemented this model during experiential training, confirming its feasibility. Similarly, FPOs should actively participate in secondary and tertiary processing, plan long-term strategies, and play a key role throughout the value chain. Reducing production costs, generating additional income, and treating agriculture as an enterprise can strengthen the rural economy. The Centre of Excellence for Farmer Producer Organizations is ready to provide technical knowledge and guidance to any FPOs venturing into value addition.



# E-Marketing for FPOs: Using Digital Platforms to Empower Farmers

-Rithesh G. K., COEFPO, Bengaluru

Farmer Producer Organizations (FPOs) are learning that e-marketing is not only a choice in today's digital-first economy, but also a requirement for expansion and survival. With e-marketing emerging as the most economical means of overcoming conventional market barriers and establishing direct connections with consumers, digital transformation is enabling FPOs to support small farmers.

## The Significance of E-Marketing for FPOs

FPOs have never-before-seen possibilities for improved price realization and expanded market access thanks to e-marketing. Farmers may extract 20-30% more value from their produce by cutting out middlemen. Informed pricing decisions are made possible by digital platforms' real-time market data, and a steady online presence fosters customer trust and brand familiarity, both of which are critical for organic and specialty crops' premium positioning.

### WhatsApp Business: Your Online Storefront

With over 400 million Indians already using the free platform, WhatsApp Business is the easiest way for any FPO to get started. Make product catalogues with excellent photos, use videos to tell agricultural stories, and stay in touch with customers directly. Successful FPOs report that repeat business and WhatsApp referrals account for 30–40% of their sales



## The Easiest Path to Digital Success: Start Simple, Scale Smart



## Professional Credibility Through Digital Presence: Creating an Ecosystem for social media



Instagram is the perfect platform for sharing visual farm-to-fork narratives. Customer testimonies, packing procedures, and post-harvest movies are used to create emotional bonds.



LinkedIn facilitates connections with B2B buyers, retailers, and institutional clients like corporate cafeterias and restaurants.



Facebook provides targeted advertising to urban consumers interested in organic products.



## Professional Credibility Through Digital Presence

A basic website or a well-maintained Facebook page functions as your digital storefront, offering legitimacy that traditional mandis can't provide. Incorporate farmer profiles, certifications, and transparent pricing to enhance consumer trust.

### Multi-Channel E-Marketing Strategy for Greater Impact



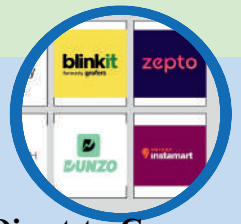
#### E-commerce Platforms:

List products on Amazon Fresh, BigBasket, Grofers, and ONDC to gain instant market access. These platforms manage logistics and payments, easing operational burdens for FPOs.



#### Agritech Marketplaces:

Platforms such as AgroStar, DeHaat, and Ninjacart provide specialized B2B/B2C support with agricultural expertise, making them suitable for bulk sales and institutional clients.



#### Direct-to-Consumer Apps:

Create simple mobile apps or utilize platforms like Dunzo and Swiggy Instamart for local deliveries, especially effective for fresh produce and dairy items.

### The Digital-to-Physical Sales Multiplier Effect

A strong digital presence not only increases online sales but also significantly enhances offline retail performance. FPOs with active social media accounts report 45% higher success rates when engaging with modern trade stores like Reliance Fresh, Spencer's, and local supermarkets. Retailers tend to prefer suppliers who have established digital credibility and a loyal customer following, as this reduces their marketing efforts and leads to faster inventory turnover.

Digital marketing also allows FPOs to participate in farmers' markets and organic fairs, where they often sell out their inventory before competitors.

### Success Stories

#### Siri Millets FPO, Karnataka:

Based in Ballari, Siri Millets FPO started sharing millet recipe videos on Facebook and short reels featuring their farmers during harvest. A Bengaluru startup noticed their content and offered a bulk purchase deal to include Siri's foxtail and little millets in their subscription kits. What began as 10 reels and farmer quotes turned into a B2B partnership, providing consistent orders and boosting farmers' confidence.

#### Krishi Utkarsh FPO in Karnataka

Krishi Utkarsh FPO in Karnataka began using WhatsApp Business and Instagram to market fresh vegetables and organic fruits. They shared harvest photos and promotions with local apartment residents daily via WhatsApp, and posted farm stories and customer reviews on Instagram. This simple digital outreach quickly expanded their customer base, attracted orders from city retailers, and led to partnerships with modern supermarkets. Consequently, FPO members received better prices and achieved consistent sales online and in local stores.

E-marketing is not about launching a full-fledged tech business overnight. It starts with a single photo, a customer message, or a story. Over time, this builds brand value, improves price realization, and increases retail demand. As more consumers seek authenticity and traceability, FPOs with even a modest digital presence will hold a strong advantage in both online and offline markets.





# Branding Basics

## for FPOs in 5 questions



- Monappa Nalyanda, The Nudge Institute

### 1

#### What is Branding?

Branding is creating a distinct identity for your business in the minds of your target audience. Think about the famous brands that you use and how you associate them with a distinct identity and compare with your FPOs brand.

### 2

#### Why is branding important for your FPOs products?



##### When you don't brand your product

- Attract wholesalers, B2B manufacturers
- Get commodity price, no premium for quality

##### When you Brand your product



- Attract direct customers, retailers
- Get better price by communicating specific and unique product features and benefits

### 3

#### How to know what a brand should stand for?

You need to start by

Understanding who your customer is and why he /she using your product? Then you should

Choose your brand's unique benefit and its features that support it. If these customers respond favourably to this, then you can proceed with your brand.

### 4

#### What should you consider when designing a brand logo?



These 3 elements should be unique and differentiated from other competitive brands

### 5

#### How to protect your brand logo from being copied by others?

Visit the trademark website (<https://www.ipindia.gov.in/sitemap.htm>) to check that your brand logo is not already trademarked by another brand. If your brand logo is unique, go ahead register it to be trademarked. The fees for Individuals, Startups, and Small Enterprises: INR 4,500 (Online) / INR 5,000 (Offline).





Watershed  
Development  
Department

# Karnataka's REWARD Program

## Empowers FPOs for Sustainable Growth

-REWARD Scheme, Watershed Development Department

The Watershed Development Department (WDD) of Karnataka, in collaboration with the World Bank, is implementing the REWARD program: Rejuvenating Watersheds for Agricultural Resilience through Innovative Development. As the nodal department for Farmer Producer Organisation (FPO) development in the state, WDD has played a critical role in the overall development of FPOs.

### REWARD Scheme Support for Value Addition

The core objective of REWARD is to enhance institutional capacities to adopt scientific watershed management practices, promoting climate resilience and agricultural value chain development. DLI #4 of the REWARD program focuses on increasing the business turnover of FPOs over the baseline year of 2022-23. Each participating FPO is eligible for financial assistance of up to INR 30 lakhs to initiate processing and value addition ventures.



### Strengthening Enterprises with EY's Technical Assistance

As part of the REWARD, WDD has onboarded Ernst & Young LLP as a Technical Support Agency (TSA). Under REWARD program, TSA was mandated with the overall development of identified FPOs with focus on market linkages, capacity building, business plan development and its implementation. TSA had facilitated market linkage for all FPOs, resulting in successful transaction for 13 FPOs. These 13 FPOs carried out a total of 225 transactions, trading approximately 4,584 metric tonnes of produce and generating a cumulative business turnover of INR 14.46 crores. 15 FPOs have successfully achieved the targeted increase in turnover, which was verified by the Independent Verification Agency (IVA). Capacity building efforts were extensive, with 52 training sessions conducted, benefiting a total of 1,340 FPO members. These included four central-level training sessions organized in collaboration with the Centre of Excellence for Farmer Producer Organizations, six cluster-level trainings focused on business development, and 42 training programs held at the FPO level. To strengthen their strategic foundation, all FPOs were engaged in focused group discussions that led to the preparation of draft business plans. Of these, 12 plans were approved and sanctioned for financial assistance under first



phase by WDD. Efforts to ensure financial sustainability saw 18 FPOs linked with various financial institutions, while the loan facilitation process was initiated for 12 FPOs through engagement with multiple lenders. Additionally, corrective action was taken to improve credit worthiness by replacing Board of Directors with low CIBIL scores in 7 FPOs. Credit support was facilitated through partnerships with nine banks and non-banking financial companies. In addition to these core activities, several supportive interventions were undertaken. Four FPOs received assistance with statutory compliance, while two were enabled to obtain licenses for the sale of agricultural inputs. Technical and technological facilitation was provided to seven FPOs, and nine were supported in data management and digitization. As part of ongoing engagement, a total of 633 meetings and field visits were conducted at FPO level by TSA. A significant highlight was the organization of an FPO Mela, which featured 65 buyer-seller meetings involving 29 buyers and 59 sellers. The event witnessed discussions amounting to an estimated deal value of INR 57.42 crores, with several Letters of Intent signed. Through these multidimensional interventions, the REWARD program is demonstrating how a targeted, well-supported approach can not only build climate resilience in watershed areas but also transform FPOs into robust, self-sustaining agribusiness entities across Karnataka



# “Raitha Siri”

## A Unified Brand for the Growth of FPOs

### The Fourfold Journey of the Karnataka State FPO Federation

-Karnataka State Farmer Producer Organization Co-Operative Society Ltd., Bengaluru



As a producer company, FPOs unleash the economic and entrepreneurial potential of the local producer community through enhanced negotiation power and business partnerships. Hence, these challenges faced by farmers, especially small and marginal farmers, individually in marketing of the produce are addressed by the formation of Farmer Producer Organizations. The State Government, in its 2023-24 Budget, Paragraph 41, has announced Rs. 10.00 crores to create a uniform branding system for farmers' products like the “Nandini” model to facilitate the sale of the produce grown by farmers in the State, National and International markets. As part of it, the Karnataka State Farmer Producer Organizations Cooperative Society Ltd.,

Bengaluru was registered on 27.02.2024 under the Karnataka Cooperative Societies Act by bringing together Farmer Producer Organizations across the state. The main aim and objective of the Co-operative society is to bring about the economic and social development of the farmers of the state, and also the production, storage, processing, value addition, and marketing of their produce. The brand Name “Raitha Siri” with the tagline “**Empowering Farmers, Enriching Lives**” has been approved by the government. FPOs registered under the Companies Act are eligible for membership of the Cooperative Society, provided they hold at least one share. The cost of one share is ₹10,000, in addition to a share fee of ₹500 and an admission fee of ₹250. As of now, a total of 139 Farmer Producer Organizations have paid the share amount and have obtained membership in the Co Cooperative Society. Elections for the appointment of the Board of Directors representing various zones, along with

the Vice President, for the period of five years from 2024–25, was elected on 24.04.2025. Further, as per the government order issued by the Co-operative Department, the Commissioner of the Watershed Development Department has assumed the charge as the President of the Cooperative Society. The first Board of Directors meeting was held on 24.04.2025, during which it was decided to initially brand and market selected products with the highest quality standards to attract consumers.

In continuation, it has been decided to identify the best-performing Farmer Producer Organizations (FPOs) in various districts and provide them with advanced skill development training through the co-operative society. Further, it is also planned to market these FPOs products under the society's brand name or enter into agreements with successful companies or collect their produce at the central level for branding and labeling and sale under a franchise Method.

As this is in the initial phase, it has been decided to utilize the existing infrastructures available with various Universities and Institutions.







# BHEEMA'S MIGHT TO GULBARGA TUR DAL

-Managing Director, KSPAML, Kalaburagi

## A Milestone in Promoting Kalaburagi Pulses:

To ensure high-quality tur dal produced by farmers cultivating pulses in Kalaburagi district, the Karnataka State Pulses Development Board has commercialized the Geographical Indication (GI) tagged “Gulbarga Tur Dal” under the brand name “Bheema Pulses.” which was officially launched in August 2023 by the Honorable Agriculture Minister of Karnataka.



## From Packaging to Promotion: The Journey of 'Bheema Pulses'

The GI-certified Gulbarga tur dal lentils under the 'Bheema Pulses' brand are sold through both online and offline channels. Product quality is ensured during purchase, including compliance with FSSAI standards, and quality analysis is handled by experts from the University of Agricultural Sciences, Raichur. Rich in nutrients, the unpolished tur dal lentils are offered to consumers under the 'Bheema Pulses' brand. To process all pulses produced in the region, the Karnataka State Pulses Development Board has established a state-of-the-art, high-capacity processing unit in Gulbarga. A traceability system has been implemented to assure consumers of the product's origin and quality. Plans are underway to introduce ready-to-eat products and processed food items made from tur dal lentils.

To promote sales, the organization has developed its own website and actively uses social media platforms like Instagram and Facebook. Marketing campaigns are executed through ATL (Above the Line), BTL (Below the Line), and TTL (Through the Line) strategies. The GI-certified Gulbarga tur dal lentils are packed in high-quality laminated pouches containing all mandatory information as per regulations. Currently, two product variants are available for consumers: the commercial variant 'Special' and the premium variant 'Premium', offered in 500 g, 1 kg, 5 kg, and 30 kg packages.



## Setting Standard in Pulses: KSPAML story

The Karnataka State Pulses Development Corporation Limited, Kalaburagi (KSPAML) was established by the Government of Karnataka in 2002 to promote the development of pulses cultivated in the state. Kalaburagi, often called the “Tur Dal Hub of Karnataka,” is renowned for its unique soil and climate, which contribute to the superior quality of tur dal. The Gulbarga Tur Dal received Geographical Indication (GI) registration (GI Certificate No. 593) on 26-09-2017, in collaboration with RAU Raichur, KSPAML Kalaburagi, and with technical support from ICRISAT, Hyderabad. It is extensively cultivated in Kalaburagi and Yadgir districts and is known for its aroma, taste, and long-lasting quality. The region's calcium- and potassium-rich soil further enhances the dal's quality and nutritional value.

Demand for Gulbarga Tur Dal is high nationally and internationally. Under the GI registration, 1,301 farmers, 15 Farmer Producer Organizations (FPOs), and 8 dal mills have been registered, with documents submitted for 4 additional dal mills.





# Credit to Capability: Tribal Farmers' Transformation through FPOs

-Dr. Prasanna H.S. and Shashank Gowda

Under the initiative of the Centre of Excellence for Farmer Producer Organizations, in collaboration with the Tribal Welfare Department, Government of Karnataka, four Tribal Farmer Producer Organizations have been established in Hunasuru and Heggadadevanakote taluks of Mysuru district. Originally forest-dwelling tribal communities were relocated from the Nagarahole Tiger Reserve to Nagapura, Basavanagiri, Shettahalli, Hebbal, and Mastigudi, where they were allotted 2.5 to 5 acres of land each and encouraged to take up agriculture instead of relying solely on forest resources.

Though adapting to farming was challenging for people accustomed to forest life, they gradually began to rely on agriculture to sustain their livelihoods. For tribal farmer-producer families, arranging the basic capital needed to start agriculture every year had always been a challenge. In such circumstances, the local moneylenders appeared as the only source of support. They would extend help in the form of loans, providing seeds, fertilizers, and sometimes cash assistance during times of distress. After the harvest, these loans were repaid with the principal and a small interest amount. In the beginning, this arrangement worked smoothly. However, as years passed, the loan amounts taken by the farmers gradually increased. The money lenders began exploiting the innocence of tribal farmers by trapping them in cycles of debt. They charged exorbitant interest rates and, in many cases, harvested the crops themselves from the farmers' fields. They would then calculate the value of the produce at very



low prices, recover the loan amount from this, and hand over only a meagre balance to the farmers. Thus, the farmers ended up losing both fair value for their crops and their independence. Sadly, many innocent tribal farmers even today continue to be the victims of such exploitation. Taking serious note of this situation, the State Government introduced several measures both to protect tribal farmers from exploitation and to rekindle their interest in farming. As part of these efforts, Tribal FPOs were established. Initially, farmers were advised not to depend on loans, but it was soon observed that in times of need, they were still

returning to money lenders. To address this, the system was restructured so that the Tribal FPOs themselves could provide credit support in the form of agricultural inputs like seeds and fertilizers. This mechanism prevented them from falling prey to heavy interest, unfair pricing, and cheating by moneylenders. This initiative has been running effectively for the last two years. In Mastigudi, the FPO extended support to 15 tribal farmers last year by supplying them with seeds and fertilizers on credit for cultivating in 50 acres. Many of these farmers cultivated crops for the very first time and reaped significant profits. Others benefited by avoiding high-interest purchases from external dealers and instead sold their crops at better prices. Inspired by this, more farmers came forward to associate with the company. Building on last year's success, this year Mastigudi Tribal FPO supported 44 tribal farmers by providing them with Gangakaveri hybrid jowar seeds, urea, 20:20:0:13, DAP, MOP fertilizers, along with pesticides and herbicides, worth a total of ₹9,46,340. These were distributed as credit inputs, enabling the farmers to cultivate jowar on nearly 276 acres. Through this system, they have been shielded from external exploitation while also earning fair profits. Such initiatives have not only protected the tribal farmers from the clutches of moneylenders but also contributed to raising their living standards. Our organization remains committed to serving the tribal communities with dedication and satisfaction.





# DIGITAL GREEN TRUST

## SMART DIGITIZATION FOR DATA AND RECORDS MANAGEMENT



### Digitization of FPOs: A Framework for Growth

The success of any business, especially those run by a leadership team on behalf of others, hinges on the intelligent use of data. Farmer Producer Organizations (FPOs) are no exception. Given that most FPO leaders are small and marginal farmers, they often lack inherent business orientation. Therefore, it is crucial for FPO promoters to establish a framework that empowers leadership to make informed decisions using data.

This framework can be effectively built through the deployment of appropriate digital tools. These tools help FPO leadership organize their thoughts and leverage data for critical business decisions. When an FPO plans to initiate a new venture, be it input supply, output marketing, or services, numerous questions arise: what to start? what products to offer? in what quantities? who are the target customers? what do farmers want and have? And what do buyers/suppliers seek?

Traditionally, answering these questions would necessitate a team of experts collecting data in the field, a process that is both expensive and time-consuming. However, a more efficient, cost-effective, and authentic alternative exists: appropriate digital tools for capturing and analyzing relevant data sets to inform decisions.

### Digital Green Trust's Contribution:

Digital Green Trust (DGT) is at the forefront of this digital transformation for FPOs in India, working with over 200 FPOs. Their core focus is on enabling FPOs to make data-based decisions to improve businesses and increase member engagement. DGT's digital tools provide a framework for FPO leadership to approach decisions objectively.

### Digitization as a Game-Changer:

Digitization transforms FPO operations by streamlining processes, enhancing transparency, and enabling data-driven decision-making. Digital record-keeping and AI-powered tools facilitate efficient management of inventories, financial transactions, and member engagement, leading to smoother governance and scalability. Furthermore, robust stakeholder engagement with farmers, agribusinesses, policymakers, and financial institutions is crucial, and digital platforms play a vital role here.

### Their key product, farmer.chat partner, offers a comprehensive suite of interfaces:

The farmer.chat partner tool provides the following interconnected features to help Resource Institutions and FPOs capture data and analyze it for effective business advancement:

#### ► The Web App (for Leaders):

This acts as the command center for Resource Institutions (RIs) and FPO CEOs. RI users can manage FPOs, mobile app users, and perform bulk uploads. FPO CEOs have a focused view of their specific FPO details.



### ► The Mobile App (Empowering the Ground Force):

This is designed for FPO BODs, CEOs, Data Officers, Data Collectors, and Frontline Extension Workers (FLEWs). It offers tailored access, allowing FLEWs to manage village-specific data, while others have broader access for tasks like adding farmers, enrolling shareholders, and managing orders and procurements. The app supports English, Hindi, Kannada, Gujarati, Telugu, and Odia.

### ► The Dashboard (A Bird's Eye View):

This analytical powerhouse provides comprehensive FPO-wise data for RI users (including Excel reports for data-driven decisions) and a focused view for FPO CEOs. It is available in English.

These digital tools have already shown significant positive impacts:

- A 30% increase in women's representation on FPO boards.
- Up to a 50% increase in business turnover.
- An average 30% increase in member engagement.
- A 20% increase in income or savings for active members through their purchases or sales.

The deployment of farmer.chat is further strengthening member engagement, and its integration with the farmer.chat partner app promises to revolutionize farmer-FPO interactions. Looking ahead, the integration of Artificial Intelligence (AI) holds immense potential. By leveraging data from both eFarm (implied, likely a typo for farmer.chat partner) and farmer.chat apps, AI could provide valuable nudges to guide FPOs in making even more informed business decisions that directly benefit their members.

## ▼▼▼▼▼ CASE STUDIES HIGHLIGHTING SUCCESS

### Megha Mandali Women Cooperative, Surat, Gujarat

By using a digital tool to collect paddy seed demand from 3000 farmers, they gained advanced visibility into variety, quantity, top-selling companies, and high-indent villages. This data-driven approach led to a 3x increase in turnover, 2x increase in membership engagement, and a 7-8% margin, a process they now apply to all products.

■ ■ ■

### Jodettu FPCL, Mandya, Karnataka

Initially focusing on fertilizers, their leadership, after capacity building and digitization, identified a significant demand for cattle feed from collected farmer data. This led to successful deals with suppliers, with cattle feed sales now accounting for 50% of their revenue in 2024-25. The FPO leadership has effectively used the dashboard and farmer.chat partner app to present their progress to government departments, securing good support. They continuously analyze data to understand product demand, village-wise purchases, member engagement, and customer loyalty, ensuring positive growth.

■ ■ ■





# POWERING PROGRESS THROUGH FARMER PRODUCER ORGANIZATIONS IN KARNATAKA: S M SEHGAL FOUNDATION

In the ever-evolving landscape of Indian agriculture, small and marginal farmers often find themselves at the mercy of rising input costs, inconsistent market access, and limited technological exposure. However, through the collective power of Farmer Producer Organizations (FPOs), this narrative is on the way to get rewritten and shared for further success.

FPOs have emerged as a game-changer, enabling farmers to pool resources, share knowledge, and collectively bargain in a market that often sidelines individual smallholders. As of July 2021, India had over 16,000 registered FPOs, according to the Tata-Cornell Institute. Yet, the journey is far from smooth: over 20% of these organizations struggle to survive, and nearly half of those older than ten years are non-operational (Ras.org).



## S. M. Sehgal and Walmart's Collaborative Effort to Empower Rural FPOs

Recognizing both the promise and pitfalls of FPOs, S M Sehgal Foundation, a rural development NGO working across 13 states in India, with support from the Walmart Foundation, stepped in to bolster Farmer Producer Organizations. Since 2021, the partnership has been working with 22 FPOs across Prayagraj (Uttar Pradesh) and Kolar (Karnataka). From boosting agricultural productivity using advanced technologies to forging backward and forward linkages for better inputs and markets, the Foundation created a robust support system. Livelihood opportunities grew, financial resilience improved, and farmers began to see themselves as active stakeholders in the agricultural activities.

### Promoting Entrepreneurship among Rural Women Farmers through Institutional Support

- Sehgal Foundation has been working with 15 FPOs in Karnataka with a sharp focus on improved FPO governance, business development, and value chain-based interventions. The rise of women-led FPOs and Farmer Interest Groups (FIGs) has truly stood out.
- Over 7,380 women farmers have been engaged through 306 FIGs and 252 women access livelihood opportunities, such as goat rearing, apiculture, and kitchen gardening. These groups are unlocking multiple income streams.
- Women are now driving activities such as seed processing, oil extraction, solar drying, vegetable cultivation, and the production of cookies, pickles (achar), and herbal products.
- 12 women-led FIGs are successfully marketing their value added commodities through two Amruth stalls, local fairs, and FPO outlets, showcasing both their creativity and entrepreneurial spirit.
- Crucial to this success has been convergence with key stakeholders—Krishi Vigyan Kendras (KVKs), the Departments of Agriculture and Horticulture, and various government schemes. From technical training and exposure visits to access to subsidies, these partnerships have ensured that FPOs receive the tools and knowledge needed to thrive.





Enhanced business operations and economic outcomes are leading the way for these FPOs. Mango business worth Rs 2.8 crores was executed through seven FPOs with leading commercial market players, IQF units, APMC, and local traders. This improved market access and income for farmers. Across 15 FPOs, input transactions totalled Rs 11.47 Crores whereas the output transactions reached Rs 5.30 Crores.



FPOs are more than farmer groups—they are engines of rural transformation. As women rise at the helm of these collectives (at least 50 percent women membership in FPOs; and FPO boards comprising 30 percent women), the ripple effect reaches beyond farms to families, communities, and generations. The progress is paving way for a promising future where no farmer is left behind.





# PINGARA FPO: A COOPERATIVE SEED BLOOMING INTO SUCCESS

Pradeep, Chief Executive Officer, Pingara FPO



Pingara Horticulture Farmer Producer Company was registered on 23rd May 2016, enrolling 1,000 farmers from 16 villages around Vittla, with the cooperation of the Bantwal Horticulture Department. The company, comprising 15 directors, is being led under the chairmanship of Ramakishore Manchi. As per company regulations, all documents were duly filed, and the company obtained ₹10 lakh equity from SFAC. Pingara Company began its business in 2017 by opening an office in a rented building and launching a rental machinery service. In the same building, utilizing additional space, it established a well-equipped jackfruit and banana value-addition unit in 2018. The company has been purchasing jackfruit from farmers at ₹5 per kilogram and producing as well as marketing a wide range of value-added products of good quality.

## ▶▶ Pingara Unit: Turning Jackfruit into Golden Opportunities



In the past year, the company purchased jackfruit worth ₹12 lakh and sold value-added jackfruit products worth ₹25 lakh. In 2019, with the support of SFAC's Credit Guarantee Scheme and financial assistance of ₹75 lakh from the State Bank of India, the company began the procurement and marketing of arecanut, the major crop of Dakshina Kannada. The arecanut is purchased directly from the farmers at their doorstep, and payments are made by transferring the amount directly to their bank accounts. By offering farmers a better price, the company has earned much appreciation from the farming community.

From the 2025 season onwards, the company is set to begin direct supply of arecanut to North Indian markets, stands as a significant milestone.







Climbing arecanut trees that are 60–70 feet tall to apply pesticides to the nuts and to harvest them is extremely laborious and dangerous work. Recognizing the shortage of skilled laborers, in 2022, Pingara formed a team called “Arecanut Skill Brigade”. This team, using carbon-fiber ropes, is equipped with all the necessary arrangements to apply pesticides and harvest nuts from the ground itself. They are sent to farmers’ orchards, and the work is completed on the scheduled day. This initiative has earned Pingara Company the titles “Raitha Snehi” meaning

“Farmer Friendly” and “Aapathbandhava Pingara” meaning "friend in times of distress". As a continuation of this effort, in 2022, the company also formed a team for coconut harvesting. The team visits farmers’ coconut orchards, completes the harvesting efficiently, and returns, bringing relief and peace of mind to coconut growers. In 2023, Pingara Horticulture Farmer Producer Company reached a significant milestone by purchasing 3.32 acres of land at Vittla Kasaba, Nelligudde, for ₹2.50 crore. Out of this, 2.32 acres is agricultural land with an arecanut plantation, and 1 acre is a converted commercial site, which will greatly support Pingara’s future growth. Under the PMFME scheme, with a loan of ₹75 lakh from HDFC Bank, the company constructed a well-equipped building that includes an office, warehouse, and various machinery installations. On 1st May 2025, the company shifted from its earlier rented building to this new premises. Currently, the company provides livelihood to around 125 workers and, in the past financial year, achieved a business turnover of ₹6 crore, continuing its dedicated efforts toward the holistic development of farmers. To further support scientific farming practices, the company has also established a soil testing center. According to the soil test recommendations, many farmers have started applying fertilizers appropriately, believing it will help them earn higher incomes.



The company assists farmers by dehusking the arecanut brought by them using machines, cleaning, grading, and either purchasing it directly from the farmers or storing it in a way that it remains intact for a long period. When the farmer chooses to sell it to the company, the payment is directly transferred to the farmer’s bank account. As part of its future plans, Pingara Company aims to procure coconuts, dry them into copra, extract oil, and market it during this financial year. Similarly, there is a plan to pack arecanut in 1 kg packets and directly supply it to North India. Another initiative under planning is to produce vermicompost from arecanut husks. The company gratefully recalls the support and cooperation

of the Department of Horticulture in all these initiatives. It is also a matter of pride to mention that in 2021, Pingara received the prestigious “Raita Ratna” Award, sponsored by Suvarna News and Kannada Prabha.



## Collective Action, Collective Growth: Gopalaka FPO's Success



Gopalaka Farmer Producer Company was established on 12th October 2021 in Golasangi village, Nidagundi Hobli, Bijapur district. Bijapur district is historically one of the richest districts of the state. Archeological evidence reveals that this region has been inhabited since the Stone Age. The district experiences a semi-arid climate. There are two main types of soils found in the district: Deep black soil (Yare Bhoomi), highly suitable for crops like jowar, wheat, pulses, sunflower, and others, as it has the capacity to retain high moisture. Red soil (Masari/Maddi Bhoomi), generally of poorer fertility, but suitable for irrigated crops and horticultural cultivation.



The company decided to procure crops such as pigeon pea (toor) and chickpea (gram) grown by local farmers, in order to provide them with better prices and assured markets. For this purpose, the company has established its own Processing Unit (Dal Mill). In addition, it has also started a Food Processing Unit for producing turmeric powder, chili powder, gram flour, ready-to-eat rotis, and oil extraction (ganuga/ghani oil). The company markets these products under its own brand and packaging. By actively participating in exporters' meetings and trade fairs organized by the department, the company has been able to further strengthen its market linkages.

With the objective of improving the standard of living of farmers, Gopalaka Farmer Producer Company was established under the scheme of forming and promoting 10,000 Farmer Producer Companies (FPCs). The Watershed Development Department, Bengaluru, is functioning as the implementing agency of this project, while Sahara Organization, Davanagere, is serving as the Resource Institution. The company has 750 farmers as shareholders. So far, the company has conducted a total business transaction of ₹1,02,07,871.00. To its members and other farmers, the company has been providing necessary agricultural implements and inputs such as tarpaulins, pesticide sprayers, quality seeds, fertilizers, and insecticides at reasonable prices. This initiative has helped farmers save both time and costs.





## ✧ Sustainability, Cooperation, and Services: The Goal of Sulya FPO ✧



Sulya Farmer Producer Company Limited (FPCL) has been consistently working towards uniting the farming community of its region and leading them on the path of sustainability and prosperity. By providing technical, financial, and market support to local farmers cultivating arecanut, cocoa, honey, spices, and coconut crops, the company is firmly committed to enhancing farmers' productivity and income. To achieve this objective, the company supplies farmers with essential fertilizers, pesticides, and modern agricultural tools. In particular, the company provides farmers with access to an innovative agricultural tool called the Carbon Fiber Doti/Stick on a rental basis. This tool enables faster completion of sowing, harvesting, and weeding operations with reduced dependence on labor.

Sulya is renowned for its diverse agricultural produce cardamom, cloves, pepper, along with cocoa, coconut, pure honey, and more. To ensure that farmers receive fair prices, the Farmer Producer Organization (FPO) directly procures these products from them, thereby reducing middlemen intervention and enhancing farmers' incomes. The company markets all these products under its exclusive brand

“Poomale”, through which it has introduced honey, spice kits, and coconut oil to consumers. These are the key available products. The essential raw materials required for producing these items are directly procured from local farmers. The company processes, packs, and releases them to the market according to quality standards. This system provides farmers with assured markets and higher income opportunities, while also strengthening the rural-based agricultural economy.



## Sustainable Practices: The Core of FPC Achievements

The key factor behind the success of the FPC is its commitment to sustainable farming practices. Through specialized training and provision of resources, the organization has introduced farmers to modern agricultural techniques, enhanced their crop cultivation capacity, and placed greater emphasis on environmental conservation.

By giving priority to sustainability, the organization has not only significantly improved the quality of its products, but has also gained recognition and trust at both local and national levels. Through this, the organization has strengthened its position as a leading entity in responsible agriculture. To provide high-quality arecanut and pepper plants to its members, the company also manages nurseries for their cultivation.

To facilitate agricultural activities, the company provides various essential farming equipment on a rental basis, including tractors, shredders, and harvesting machines.

In 2023, as part of expanding its services, a new branch was established in Bellare village, located 15 kilometers from the main office. This branch functions as a hub for high-quality agricultural supplies, making it easier for members to access products such as plastic materials, fertilizers, organic compost, chemicals, and pesticides.

Their popular product “Poomale Honey” is now being sold through online marketplaces such as Amazon and the Open Network for Digital Commerce (ONDC) in India. This has expanded the product’s market reach and provided an opportunity to reach new customers.



## HIGHLIGHTS

### Financial Growth (2023–2024)

- **Total Revenue:** ₹1,06,73,877
- **Net Profit:** ₹7,49,827

The company’s commitment to value addition for agricultural products and expanding market access for its members is reflected in this effective financial growth.

### Farmer Support:

The company has strengthened the income and productivity of 842 members through quality inputs, value-added processing, and market linkages..

### Impact on Income and Productivity:

1. **Income Increase:** Access to online/offline sales channels, Sale of value-added products (coconut oil, Poomale honey), Wholesale daily essentials at Bellare branch reduced household expenses.
2. **Productivity Growth:** Quality seeds, organic fertilizers, and rental equipment (tractors, shredders), Improved crop quality and efficiency → higher market prices.
3. **Cost Management:** Bulk procurement and distribution of agricultural tools, Lower input costs and savings reinvested into farming activities.

### Recognition and Brand Importance:

1. **Information Dissemination:** FPC activities have been featured and analyzed in various local and state-level newspapers.
2. **Education and Awareness:** Successfully conducted 2 Carbon Fiber Doti trainings and awareness programs for farmers.
3. **Practical Experience:** In collaboration with the Spices Board, organized training and field visits on spice cultivation and value addition.
4. **Regional Exposure:** Partnered with Nitte Education Trust to share the FPC success story at a regional conference in Bengaluru attended by FPOs and CBOs, showcasing progress and attracting officials’ attention.



## Kali Farmer Producer Organization: A Beacon for Forest Farmers



Kali Farmer Producer Company was established on 19th July 2021 in Kumbarwada village, Joida Taluk. Joida Taluk is one of the backward taluks of the state, with 90% of its area covered by forests. The region is known for its tiger reserves and eco-tourism attractions.

With the aim of improving farmers' livelihoods, Kali FPC was set up under the Scheme for Establishment & Promotion of 10,000 Farmer Producer Companies.

The Watershed Development Department, Bengaluru is the implementing agency for this scheme, while Skodwes, Sirsi serves as the resource institution. The company has 1,000 farmer members and has conducted a total business transaction of ₹91,34,016 so far.

Its operations span 14 villages, most of which are surrounded by dense forests and lack modern facilities, making it difficult for farmers to adopt improved agricultural practices. Aware of this, Kali Farmer Producer Company provides farmers with access to various modern agricultural machines and services that aid in enhancing their productivity.



In addition, the company provides farmers with organic fertilizers, vegetable seeds, shade nets, tarpaulins, and other agricultural tools at subsidized rates, ensuring access even in remote areas. To benefit farmers, Kali FPC procures forest produce, adds value, and markets them under the "Kali" brand. In the future, the company plans to construct warehouses and establish processing units for various products to further support farmers and enhance convenience.



# FPO COMPLIANCE AND STATUTORY CALENDER<sup>#</sup>

DATE	JULY- 25	DATE	AUGUST-25	DATE	SEPTEMBER-25
07	<ul style="list-style-type: none"> <li>• Deposit of withholding tax (TDS/TCS) for Jun2025</li> <li>• Deposit of equalization levy for June 2025</li> </ul>	07	<ul style="list-style-type: none"> <li>• Deposit of withholding tax (TDS/TCS) for July 2025</li> <li>• Deposit of equalization levy for July 2025</li> </ul>	07	<ul style="list-style-type: none"> <li>• Deposit of withholding tax (TDS/TCS) for August 2025</li> <li>• Deposit of equalization levy for August 2025</li> </ul>
11	Filing of Monthly GSTR 1 (Outward Supply Return) for June 2025	11	Filing of Monthly GSTR 1 (Outward Supply Return)for July 2025	11	Filing of Monthly GSTR 1 (Outward Supply Return) for August 2025
13	<ul style="list-style-type: none"> <li>• Filing of Monthly GSTR 6 (ISD Return) for June 2025</li> <li>• Filing of Quarterly GSTR 1 (Outward Supply Return)for April- June 2025</li> </ul>	13	<ul style="list-style-type: none"> <li>• Filing of Monthly GSTR 6 (ISD Return) for July 2025</li> <li>• Filing of Monthly IFF (For QRMP taxpayers) for July 2025</li> </ul>	13	<ul style="list-style-type: none"> <li>• Filing of Monthly GSTR 6 (ISD Return) for August 2025</li> <li>• Filing of Monthly IFF (For QRMP taxpayers) for August 2025</li> </ul>
15	<ul style="list-style-type: none"> <li>• Deposit of PF&amp; ESI contribution for June 2025</li> <li>• Filing of Quarterly statementof TCS deposited for April-June 2025</li> <li>• Advance Tax 15% of total estimated tax liability</li> <li>• Employees Professional Tax related to previous month</li> </ul>	15	<ul style="list-style-type: none"> <li>• Deposit of PF&amp; ESI contribution for July 2025</li> <li>• Issue of TDS certificate (other than salary) for April- June 2025 Return related to the previous month</li> </ul>	15	<ul style="list-style-type: none"> <li>• Deposit of PF&amp; ESI contribution for August 2025</li> <li>• Deposit of 45% of Advance Tax for FY 2025-26</li> <li>• Employees' Professional Tax Return related to the previous month</li> </ul>
20	Filing of GSTR3B (Summary return) by taxpayers having aggregate turnover > Rs. 5 crores in the previous FY for June 2025	20	Filing of GSTR 3B (Summary return) by taxpayers having aggregate turnover > Rs. 5 crores in the previous FY for July 2025	20	Filing of GSTR 3B (Summary return) by taxpayers having aggregate turnover > Rs. 5 crores in the previous FY for August 2025
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 2025	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 2025	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 2025
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 2025			30	<ul style="list-style-type: none"> <li>• Filing of KYC details of Directors in FormWeb KYC</li> <li>• Statutory audit for FY 2024-25</li> <li>• Filing of KYC details of all Directors who have procured DIN during FY 2024-25 in Form DIR-3 KYC</li> </ul>
30	Issue of TCS certificate for April- June 2025				
31	<ul style="list-style-type: none"> <li>• Filing of Quarterly statement of TDS deposited for April- June 2025</li> <li>• Income-tax Return(ITR) for Individuals (including expatriates), non-corporates who are not liable for Tax Audit for FY 2024-25</li> </ul>				

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.



Follow us on  
**SOCIAL  
MEDIA**

[www.coefpo.org](http://www.coefpo.org)



COE FPO @coefpo



[coefpo@gmail.com](mailto:coefpo@gmail.com)



COE FPO @coefpo



Centre of Excellence for Farmer  
Producer Organizations (CoE-FPO)



## EDITORIAL COMMITTEE

### Publisher:

Dr. G. K. Seetharamu

Director

Centre of Excellence for Farmer Producer  
Organizations, Bengaluru

Mobile: 94820 47765

### Editor:

Dr. Sadananda G. K.

Deputy Director

Centre of Excellence for Farmer Producer  
Organizations, Bengaluru

Mobile: 94811 81749

### Associate Editors:

Dr. Shashibhushan A. Ghattnatti  
COEFPO, Bengaluru

Y. R. Jayanna  
COEFPO, Bengaluru

Dr. Prasanna H. S.  
COEFPO, Bengaluru

Rithesh G. K.  
COEFPO, Bengaluru

Prathima C. M.  
COEFPO, Bengaluru

Sheethal B. R.  
COEFPO, Bengaluru

## Acknowledgement

Govt. of India, Govt. of Karnataka and all the line departments

### ADDRESS:



Centre of Excellence for Farmer Producer Organizations, UHS Campus,  
GKVK Road, Vidyanarayapura Post, Bengaluru- 560 097

Telephone: +91-80-29721577

E-mail: [coefpo@gmail.com](mailto:coefpo@gmail.com); Website: [www.coefpo.org](http://www.coefpo.org)

