



मा.बाळासाहेब ठाकरे कृषि व्यवसाय व ग्रामीण परिवर्तन (स्मार्ट) प्रकल्प,



प्रकल्प अंमलबजावणी कक्ष - महाराष्ट्र सहकार विकास महामंडळ मर्या.

साखर संकुल, शिवाजीनगर, पुणे -411005

दुरध्वनी क्रं - 020 - 29809408

ईमेल mcdcpune@gmail.com

जा.क्र./स्मार्ट एमसीडीसी/बा.लेखा.अ./ २२२/2023-2024

दिनांक:- 03/11/2023

प्रति,
अतिरिक्त प्रकल्प संचालक,
स्मार्ट प्रकल्प,पुणे.

विषय :- जागतिक बँक अर्थसहाय्यित स्मार्ट प्रकल्पांतर्गतसन 2021-2022 आणि सन 2022-2023 या आर्थिक वर्षातील बाह्यलेखापरीक्षण अहवालाच्या त्रुटीची पूर्तता करण्याबाबत.

संदर्भ :-1) जा.क्र.स्मार्ट/पीसीएमयु/लेखा/FMM/Second Amendment/884/2022 दिनांक 24/09/2022

2) दिनांक 28-10-2023 रोजी मेलद्वारे प्राप्त ऑडीट अहवाल.

मा.बाळासाहेब ठाकरे कृषि व्यवसाय व ग्रामीण परिवर्तन प्रकल्पांतर्गत गोदाम व गोदाम पावती योजना या घटकांतर्गत प्रकल्प अंमलबजावणी कक्ष महाराष्ट्र सहकार विकास महामंडळामार्फत 10 पथदर्शी प्रकल्पांची निवड करण्यात आली आहे. त्या अनुषंगाने 10 उपप्रकल्पास मान्यता देण्यात आली असून 3 प्रकल्प रद्द करण्यात आले आहे.

पहिल्या हप्त्यातील अनुदान वितरण तपशिल									
Sr.No	Name of Beneficiary	Total Cost	Date	Smart Grant 60%	First Tranche	First installment balance	CBO Receiptant's Contribution 40%	First Tranche	First installment balance
1	AHMEDPUR VIVIDH KARYAKARI SEVA SAHAKARI SANSTHA LIMITED	19.04	10-12-2021	11.42	5.76		7.62	3.78	
			24-06-2022		5.66			3.84	
Total				11.42	11.42	0.00	7.62	7.62	0.00
2	KHAROLA SEVA SOCIETY SEVA SOCIETY KHAROLA	68.40	10-12-2021	41.04	4.24		27.36	2.84	
			24-06-2022		10.85			8.82	
Total				41.04	15.09	25.95	27.36	11.66	15.70
3	SMART GODAVARI VIVIDH KARYAKARI SAHKARVIKAS SEVA SANSTHA	54.44	10-12-2021	32.66	1.99		21.78	1.33	
			24-06-2022		16.07			14.30	

State of Maharashtra
Rural Transition and
Business and
Skill Development Project
Sd/- Ganesh ... 06/11/23



			Total	32.66	18.06	14.60	21.78	15.63	6.15
4	SMART NERPINGLAI VIVID KARYAKARI SANSTHA	56.66	10-12-2021		4.39			2.93	
			24-06-2022	33.99	12.38		19.74		
			Total	33.99	16.77	17.22	22.67	22.67	0.00
5	SMART VADALA MAHADEO VKSS	63.39	10-12-2021	38.04	6.38		25.36	4.26	
			Total	38.04	6.38	31.66	25.36	4.26	21.10
6	YEDESHWARI AUDYOGIK SAHAKARI SANSTHA	61.13	10-12-2021		5.66			3.77	
			24-06-2022	36.68	14.00		20.68		
			Total	36.68	19.66	17.02	24.45	24.45	0.00
7	SPR TALUKA PBVS LTD	24.77	31-01-2022		6.00			4.02	
			24-06-2022	14.86	8.86		5.89		
			Total	14.86	14.86	0.00	9.91	9.91	0.00

वरीलप्रमाणे 7 पथदर्शी उपप्रकल्पांना सन 2021-2022 आणि सन 2022-2023 या आर्थिक वर्षात प्रकल्प राबविण्यासाठी पहिल्या हप्त्याचे अनुदान वितरीत करण्यात आले होते. सदरील अनुदान वितरीत करताना संस्थेने संस्थेचा संपूर्ण स्वहिस्सा 40% उभा करणे अपेक्षित होते. परंतु संस्थेची आर्थिक परिस्थिती कमकुवत असल्यामुळे संस्थेने पहिल्या हप्त्यातील स्वहिस्सा एकत्रितपणे जमा न करता टप्प्या टप्प्याने जमा केल्यामुळे स्मार्ट प्रकल्पाचा संपूर्ण स्वहिस्सा संस्थेस 60% प्रमाणे वितरीत करण्याऐवजी संस्थेने जमा केलेल्या रकमेच्या प्रमाणात वितरीत करण्यात आला आहे. 7 पथदर्शी उपप्रकल्पांना पहिल्या टप्प्यातील अनुदानातील उर्वरित शिल्लक रक्कम वितरीत करून दुसऱ्या अनुदानातील संस्थेचा संपूर्ण स्वहिस्सा financial management manual मधील सूचनांनुसार 40% प्रमाणे पूर्ण जमा करून स्मार्ट प्रकल्पाचा दुसऱ्या अनुदानातील संपूर्ण स्वहिस्सा संस्थेस 60% या प्रमाणे वितरीत करण्यात येईल याची दक्षता घेण्यात येईल.

सन 2021-2022 आणि सन 2022-2023 या आर्थिक वर्षात बाह्य लेखापरीक्षक यांनी उपस्थित केलेल्या पहिल्या अनुदानाच्या हप्त्याचे टप्पे केल्याच्या अनुषंगाने लेखापरीक्षक यांनी अहवालात त्रुटी उपस्थित केली असून सदरील त्रुटी रद्द करण्यात यावी हि विनंती.

प्रमुख
प्रकल्प अंमलबजावणी कक्ष
एमसीडीसी स्मार्ट



मा.बाळासाहेब ठाकरे कृषि व्यवसाय व ग्रामीण परिवर्तन (स्मार्ट) प्रकल्प,
प्रकल्प अंमलबजावणी कक्ष - महाराष्ट्र सहकार विकास महामंडळ मर्या.
साखर संकुल, शिवाजीनगर, पुणे -411005



94

दुरध्वनी क्र - 020 - 29809408

ईमेल mcdcpune@gmail.com

जा.क्र./स्मार्ट एमसीडीसी/बा.लेखा.अ.३५१/२०२४-२०२५

दिनांक:- २२/०४/२०२४

प्रति,

मा. वित्त विशेषज्ञ,
स्मार्ट प्रकल्प, पुणे.

विषय :- जागतिक बँक अर्थसहाय्यित स्मार्ट प्रकल्पांतर्गत सन २०२१-२०२२ आणि सन २०२२-२०२३ या आर्थिक वर्षातील बाह्यलेखापरीक्षण अहवालाच्या त्रुटींची पूर्तता करण्याबाबत.

संदर्भ :- १) जा.क्र.स्मार्ट/पीसीएमयु/लेखा/FMM/Second Amendment/884/2022 दि 24/09/2022

- २) दिनांक २८-१०-२०२३ रोजी मेलद्वारे प्राप्त ऑडीट अहवाल.
- ३) जा.क्र./स्मार्ट एमसीडीसी/बा.लेखा.अ./२२२/२०२३-२०२४ दिनांक ०३/११/२०२३
- ४) जा. क्र पीसीएमयु/स्मार्ट/ लेखाशाखा/६२८/२०२४ दिनांक ०३/०४/२०२४.

मा. बाळासाहेब ठाकरे कृषि व्यवसाय व ग्रामीण परिवर्तन प्रकल्पांतर्गत गोदाम व गोदाम पावती योजना या घटकांतर्गत प्रकल्प अंमलबजावणी कक्ष महाराष्ट्र सहकार विकास महामंडळामार्फत १० पथदर्शी प्रकल्पांची निवड करण्यात आली आहे. त्या अनुषंगाने १० उपप्रकल्पास मान्यता देण्यात आली असून ३ उपप्रकल्प विविध कारणांमुळे रद्द करण्यात आले आहेत.

संदर्भ क्र. ३ अन्वये पीसीएमयु कक्षास लेखापरीक्षणाच्या त्रुटी पूर्ततेबाबतचे दिनांक ०३/११/२०२३ रोजीचे प्रमुख एमसीडीसी यांच्या स्वाक्षरीचे पत्र क्र २२२ सादर करण्यात आले होते. या मागे असलेल्या कारणांपैकी खालील मुद्दा क्र ३ नुसार लेखापरीक्षणाच्या आक्षेपावर खुलासा सादर करण्यात आला होता.

संदर्भ क्र ४. अन्वये बाह्यलेखापरीक्षक यांनी सन २०२१-२०२२ आणि सन २०२२-२०२३ या आर्थिक वर्षात बाह्यलेखापरीक्षणात पहिल्या हप्त्यातील स्मार्ट प्रकल्प हिस्सा आणि संस्थेचा स्वहिस्सा जमा करण्याबाबत त्रुटी उपस्थित केली असल्याने पुनश्च मुद्दा क्र १ ते ४ नुसार लेखापरीक्षणाच्या आक्षेपावर खालील प्रमाणे खुलासा सादर करण्यात येत आहे.

- १) मार्च २०२० मध्ये पथदर्शक उपप्रकल्पांना दिलेल्या मंजुरीनंतर २० महिने वाट पाहूनही पहिल्या हप्त्यातील स्वहिस्सा रक्कम संस्थांकडून संपूर्णपणे उभारण्यात आलेली नव्हती.
- २) पहिल्या हप्त्यातील रक्कम उभी करण्यासाठी व बँकांकडे कर्ज प्रकरणाकरिता पाठपुरावा करणे कोरोना काळात संस्थाना शक्य झाले नाही.
- ३) खालील तक्त्यानुसार पहिल्या हप्त्याचे दोन टप्प्यात अनुदान वितरीत करण्यात आले होते. सदरील अनुदान वितरीत करताना संस्थेने संस्थेचा पहिल्या हप्त्यातील संपूर्ण स्वहिस्सा ५०% प्रमाणे उभा करणे अपेक्षित होते. परंतु संस्थेची आर्थिक परिस्थिती कमकुवत असल्यामुळे सदर संस्थेने स्वहिस्सा एकत्रितपणे जमा न करता टप्प्या टप्प्याने जमा केल्यामुळे स्मार्ट प्रकल्पाचा पहिला संपूर्ण स्वहिस्सा वेळेचा अपव्यय टाळण्यासाठी पथदर्शक उपप्रकल्प असल्याने संस्थेस ५०% वितरीत करण्याऐवजी संस्थेने जमा केलेल्या रकमेच्या प्रमाणात वितरीत करण्यात आला आहे.
- ४) उपरोक्त ३ मुद्द्यांचा विचार करता पथदर्शक उपप्रकल्प अंमलबजावणी करताना आलेल्या



अनुभवानुसार या पुढील संस्थाना प्रकल्पाने दिलेल्या मार्गदर्शक सूचनांनुसार अनुदान वाटप करताना काळजी घेण्यात येईल तसेच पथदर्शक उपप्रकल्पातील पहिल्या हप्त्यातील उर्वरित अनुदान वितरित करूनच दुसरा हप्त्याचे अनुदान संपूर्णपणे वितरित करण्याची दक्षता घेण्यात येईल.

5) उपरोक्त 01 ते 04 मुद्यांचे अवलोकन करून सन 2021-2022 आणि सन 2022-2023 या आर्थिक वर्षात बाह्यलेखापरीक्षणतील आक्षेप रद्द करण्यात यावे.

पहिल्या हप्त्यातील अनुदान वितरण तपशील									
Sr. No	Name of Beneficiary	Total Smart Grant 60%	Date	Smart Grant 50%	First Tranche 50%	First installm ent balance	CBO Receipta nt's Contribu tion 50%	First Tranche 50%	First installm ent balance
1	AHMEDPUR VIVIDH KARYAKARI SEVA SAHAKARI SANSTHA LIMITED	22.84	10-12-2021	11.42	5.76		7.62	3.78	
			24-06-2022		5.66			3.84	
Total				11.42	11.42	0.00	7.62	7.62	0.00
2	KHAROLA SEVA SOCIETY SEVA SOCIETY KHAROLA	82.08	10-12-2021	41.04	4.24		27.36	2.84	
			24-06-2022		10.85			8.82	
Total				41.04	15.09	25.95	27.36	11.66	15.70
3	SMART GODAVARI VIVIDH KARYAKARI SAHKARVIKAS SEVA SANSTHA	65.32	10-12-2021	32.66	1.99		21.78	1.33	
			24-06-2022		16.07			14.30	
Total				32.66	18.06	14.60	21.78	15.63	6.15
4	SMART NERPINGLAI VIVID KARYAKARI SANSTHA	67.98	10-12-2021	33.99	4.39		22.67	2.93	
			24-06-2022		12.38			19.74	
Total				33.99	16.77	17.22	22.67	22.67	0.00
5	SMART VADALA MAHADEO VKSS	76.07	10-12-2021	38.04	6.38		25.36	4.26	
Total				38.04	6.38	31.66	25.36	4.26	21.10
6	YEDESHWARI AUDYOGIK SAHAKARI SANSTHA	73.36	10-12-2021	36.68	5.66		24.45	3.77	
			24-06-2022		14.00			20.26	
Total				36.68	19.66	17.02	24.45	24.03	0.42
7	SPR TALUKA PBVS LTD	29.72	31-01-2022	14.86	6.00		9.91	4.02	
			24-06-2022		8.86			5.89	
Total				14.86	14.86	0.00	9.91	9.91	0.00
Total (1 to 7)				208.69	102.24	106.45	139.15	95.78	43.37

सन 2021-2022 आणि सन 2022-2023 या आर्थिक वर्षात बाह्य लेखापरीक्षक यांनी उपस्थित केलेल्या पहिल्या अनुदानाच्या हप्त्याचे टप्पे केल्याच्या अनुषंगाने बाह्य लेखापरीक्षण अहवालात उपस्थित केलेले आक्षेप उपरोक्त मुद्द्यांचे अवलोकन करून निरंक करण्यात यावे हि विनंती.

मा. प्रमुख प्रकल्प अंमलबजावणी कक्ष एमसीडीसी स्मार्ट यांच्या मान्यतेने.



नोडल अधिकारी
प्रकल्प अंमलबजावणी कक्ष
एमसीडीसी स्मार्ट

प्रत : मा अतिरिक्त प्रकल्प संचालक, स्मार्ट पुणे यांना माहितीस्तव सादर.



मा.बाळासाहेब ठाकरे कृषि व्यवसाय व ग्रामीण परिवर्तन (स्मार्ट) प्रकल्प,

प्रकल्प अंमलबजावणी कक्ष -प महाराष्ट्र सहकार विकास महामंडळ मर्या.

साखर संकुल, शिवाजीनगर, पुणे -४११००५



दुरध्वनी क्र - ०२० - २९८०९४०८

ईमेल mcddcpune@gmail.com

जा.क्र./मसविम-स्मार्ट/लेखा. आक्षेप/३७५/२०२४-२५

दिनांक - २१/०५/२०२४

प्रति,

मा.सदस्य सचिव, स्मार्ट सोसायटी तथा
प्रकल्प संचालक, स्मार्ट

विषय:- स्मार्ट प्रकल्पांतर्गत बाह्य लेखा परिक्षणादरम्यान उपस्थित झालेल्या लेखा
आक्षेपांच्या कार्यवाहीबाबत....

संदर्भ :- १. मे. कलोटी व लाठीया या बाह्यलेखापरिक्षकांनी दि. २८ ऑक्टोबर २०२३ च्या
बाह्यलेखापरीक्षण अहवालानुसार उपस्थित केलेले मुद्दे

२. मा. प्रमुख, पीसीएमयु एमसीडीसी स्मार्ट यांचे दि. २८ ऑक्टोबर २०२३ च्या
बाह्यलेखापरीक्षण अहवाल त्रुटी पूर्तताबाबतचे पत्र क्र.२२२ दि.०३/११/२०२३

३. पीसीएमयु कक्ष स्मार्टचे लेखा आक्षेपांबाबतचे पत्र क्र.६२८ दि. ०३/०४/२०२४

४. नोडल अधिकारी, पीसीएमयु-एमसीडीसीचे लेखा आक्षेपांबाबतचे पत्र क्र.३४१
दि.२२/०४/२०२४

५. स्मार्ट सोसायटीच्या ८ व्या बैठकीचे सादरीकरण मुद्दा क्र . ऐनवेळेचे विषयातील
बाह्यलेखापरीक्षणात उपस्थित झालेल्या लेखा आक्षेपांचा कार्यवाहीबाबत.

६. स्मार्ट सोसायटीच्या दि.१५ एप्रिल २०२४ रोजीच्या बैठकीचे इतिवृत्तातील मुद्दा
क्र.६

महोदय,

उपरोक्त संदर्भिय विषयान्वये प्रकल्प अंमलबजावणी कक्ष एमसीडीसी स्मार्ट अंतर्गत "गोदाम
पावती बळकटीकरण" या उपघटकाची अंमलबजावणी करण्यात येत आहे. या उपघटकांतर्गत १०
पथदर्शी उपप्रकल्पांची निवड करण्यात येऊन ३ उपप्रकल्प रद्द करण्यात आले असून उर्वरित ७
उपप्रकल्पांची अंमलबजावणी करण्यात येत आहे.

खालील प्रमाणे ७ पथदर्शी उपप्रकल्पांना सन २०२१-२२ आणि सन २०२२-२३ या आर्थिक वर्षात
उपप्रकल्प राबविण्यासाठी पहिल्या हप्त्याचे दोन ते तीन टप्प्यात अनुदान वितरीत करण्यात आले
होते. प्रकल्पातील Financial Management Manual नुसार अनुदान वितरण चार हप्त्यांमध्ये देणे
अपेक्षित असताना पहिल्या हप्त्याचे दोन ते तीन टप्पे करण्यात आल्याने बाह्यस्रोत यंत्रणेने
लेखापरीक्षणात संदर्भ क्र.१ अन्वये आक्षेप नोंदविले आहेत.



पहिल्या हप्त्यातील अनुदान वितरण तपशील

Sr. no	Name of Beneficiary	Total Cost	Date	Smart Grant 60 %	First Tranche	First Instalment Balance	CBO Receipt ant's Contribution 40 %	First Tranche	First Instalment Balance
1.	AHMEDPUR VIVIDH KARYAKARI SEVA SAHAKARI SANSTHA LIMITED	19.04	10-12-2021	11.42	5.76		7.62	3.78	
			24-6-2022		5.66			3.84	
			Total	11.42	11.42	0.00	7.62	7.62	0.00
2.	KHAROLA SEVA SOCIETY SEVA SOCIETY KHAROLA	68.40	10-12-2021	41.04	4.24		27.36	2.84	
			24-6-2022		10.85			8.82	
			Total	41.04	15.09	25.95	27.36	11.66	15.70
3.	SMART GODAVARI VIVIDH KARYAKARI SAHKARI VIKAS SEVA SANSTHA	54.44	10-12-2021	32.66	1.99		21.78	1.33	
			24-6-2022		16.07			14.30	
			Total	32.66	18.06	14.60	21.78	15.63	6.15
4.	SMART NERPINGLAI VIVID KARYAKARI SANSTHA	56.66	10-12-2021	33.99	4.39		22.67	2.93	
			24-6-2022		12.38			19.74	
			Total	33.99	16.77	17.22	22.67	22.67	0.00
5.	SMART VADALA MAHADEO VIVIDH KARYAKARI SAHKARI SANSTHA	63.39	10-12-2021	38.04	6.38		25.36	4.26	
			Total		38.04			6.38	
6.	YEDESHWARI AUDYOGIK SAHAKARI SANSTHA	61.13	10-12-2021	36.68	5.66		24.45	3.77	
			24-6-2022		14.00			20.68	
			Total	36.68	19.66	17.02	24.45	24.45	0.00
7.	SPR TALUKA PBVS LTD	24.77	31-01-2022	14.86	6.00		9.91	4.02	
			24-06-2022		8.86			5.89	
			Total	14.86	14.86	0.00	9.91	9.91	0.00

सदर आक्षेपांचे अवलोकन करून संदर्भ क्र. २ अन्वये लेखापरीक्षणातील आक्षेपांचा अनुपालन अहवाल सविस्तर स्पष्टीकरणासह प्रमुख पीआययु-एमसीडीसी स्मार्ट यांच्या स्वाक्षरीने सादर करण्यात आला होता.

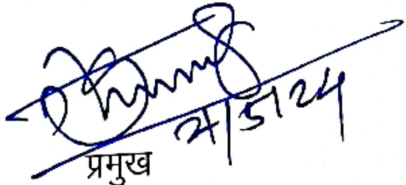
परंतु संदर्भ क्र.३ अन्वये, पीसीएमयु कक्षामार्फत पुनश्च: बाह्यलेखापरीक्षणातील त्या मुद्द्यांबाबत अनुपालन अहवाल सादर करणेबाबत विचारणा करण्यात आली होती. त्याअनुषंगाने संदर्भ क्र.४ अन्वये सदर लेखा आक्षेपाचा अनुपालन अहवाल पुन्हा सादर करण्यात आला होता. परंतु तरीही सदर लेखा आक्षेपांबाबत सन २०२२-२३ नंतर होणाऱ्या लेखापरीक्षणामध्ये मुद्दे उपस्थित करण्यात येत आहे. दि. १५ मे २०२४ रोजी झालेल्या स्मार्ट सोसायटीच्या ८ व्या बैठकीतील चर्चेनुसार ऐनवेळेचे विषय क्र. १ व Financial Management Manual मधील मार्गदर्शक सुचनांनुसार (परिशिष्ट १ अन्वये) २.५० लाख पेक्षा जास्त रक्कमेचे लेखा आक्षेप क्षमापित करण्याचे अधिकार नियामक मंडळास आहेत. उपरोक्त ७ उपप्रकल्पातील बाह्यलेखापरीक्षकाने काढलेले आक्षेप

- २.५० लाखापेक्षा जास्त रक्कमेचे असल्याने
- सदर आक्षेप पथदर्शक प्रकल्पातील असल्याने

- iii. संबंधित संस्थांकडे कोरोना काळात निधीच्या कमतरतेमुळे ४० % संपूर्ण स्वहिस्सा जमा न करता आल्याने, प्रकल्पाचा उर्वरित कालावधी पाहता पहिला हप्त्यांचे संस्थेकडील उपलब्ध रक्कमेनुसार दोन ते तीन टप्पे करण्यात आले.

सदर आक्षेपांचे कायमचे निर्मूलन होण्याच्या अनुषंगाने दि.२८ मे २०२४ रोजीच्या स्मार्ट प्रकल्पाच्या नियामक मंडळाच्या बैठकीत उपरोक्त आक्षेप क्षमापित करणे गरजेचे आहे.

त्याअनुषंगाने सन २०२१-२०२२ आणि २०२२-२०२३ या आर्थिक वर्षात बाह्यलेखापरीक्षक यांनी उपस्थित केलेल्या मुद्द्यांच्या अनुपालन अहवालातील संदर्भ क्र. ४ अन्वये सादर केलेले स्पष्टीकरण गृहीत धरून व स्मार्ट सोसायटीच्या ९ व्या नियामक मंडळाच्या बैठकीत सदर मुद्द्यांचे सादरीकरण करून सदर लेखा आक्षेप क्षमापित करण्यात यावे, ही विनंती.

for 
प्रमुख
प्रकल्प अंमलबजावणी कक्ष,
एमसीडीसी-स्मार्ट, पुणे

प्रत :-

१. वित्त विशेषज्ञ, स्मार्ट प्रकल्प पुणे यांना माहितीस्तव सादर.
२. समन्वयक, पीसीएमयु-स्मार्ट यांना माहिती व पुढील कार्यवाहीस्तव सादर.
३. वरिष्ठ कृषि मुल्यसाखळी तज्ञ तथा समन्वयक, महाराष्ट्र सहकार विकास महामंडळ यांना माहिती व पुढील कार्यवाहीस्तव सादर



मा.बाळासाहेब ठाकरे कृषि व्यवसाय व ग्रामीण परिवर्तन (स्मार्ट) प्रकल्प,

प्रकल्प अंमलबजावणी कक्ष - महाराष्ट्र सहकार विकास महामंडळ मर्या.

साखर संकुल, शिवाजीनगर, पुणे - ४११००५



दूरध्वनी क्र - ०२० - २९८०९४०८

ईमेल mcdepune@gmail.com

जा.क्र./स्मार्ट प्र/बाह्य लेखापरीक्षण/ 49/२०२२-२३

दि. ०१/०२/२०२३

प्रति,

मा. अतिरिक्त संचालक,
स्मार्ट प्रकल्प पुणे.

विषय :- २०२१-२२ च्या बाह्य लेखापरीक्षणाचे अनुपालन अहवाल सादर करणेबाबत...

संदर्भ :- १. जा.क्र.स्मार्ट/पीसीएमयु/लेखा/बाह्य लेखापरीक्षण/१८३९/२०२२ दि.०५/१२/२०२२

रोजी ईमेलद्वारे प्राप्त पत्र

२. जा.क्र. एमसीडीसी/स्मार्ट/उपप्रकल्प रद्द/१३१/२०२२-२३ दि. २१/१०/२०२२ या
कार्यालयाचे पत्र

महोदय,

उपरोक्त संदर्भीय पत्रान्वये, प्रकल्प अंमलबजावणी कक्ष पुणे यांना संदर्भ १ अन्वये लेखापरीक्षणातील मुद्द्यांच्या अनुपालनासाठी सुधारित अनुदान करार व सुधारित डीपीआर सादर करण्याबाबत कळविले होते. त्याअनुषंगाने अनुपालन अहवाल सादर करण्यात येत आहे.

१. श्रीरामपुर प्रगत बागायतदार विविध कार्यकारी सहकारी संस्था, ता.श्रीरामपुर, जिल्हा अहमदनगर.
२. खारोळा विविध कार्यकारी सहकारी संस्था, ता. जिल्हा लातूर
३. नेरपिंगळाई विविध कार्यकारी सहकारी संस्था, ता.जिल्हा अमरावती.
४. अहमदपुर विविध कार्यकारी सहकारी संस्था, ता. अहमदपुर. जिल्हा लातूर.
५. गोदावरी विविध कार्यकारी सहकारी संस्था, चांदोरी ता.निफाड, जिल्हा नाशिक.
६. वडाळा महादेव विविध कार्यकारी सहकारी संस्था, ता.श्रीरामपुर, जिल्हा अहमदनगर.
७. येडेश्वरी औद्योगिक विविध कार्यकारी सहकारी संस्था, ता. जिल्हा उस्मानाबाद

संदर्भ क्र.२ अन्वये पालखेड विविध कार्यकारी सहकारी संस्था, पालखेड, ता.निफाड, जिल्हा नाशिक या संस्थेचा उपप्रकल्प संस्थेच्या विनंतीवरून रद्द करण्यात आलेला आहे. तसेच दि. १५ ऑक्टोबर २०२२ रोजी संबंधित संस्थेकडून स्मार्ट प्रकल्पामार्फत देण्यात आलेली अनुदानाची रक्कम रु २,७३,०००/- पुन्हा स्मार्ट प्रकल्पाच्या बँक खात्यात वर्ग करण्यात आलेली आहे.

लेखापरीक्षण विभागाने उपस्थित केलेल्या मुद्द्यानुसार वरील नमुद एकूण ७ विविध कार्यकारी सहकारी संस्थांचे डीपीआर सुधारित करण्यात आले असून त्यानुसार अनुदान करार मध्येही सुधारणा करण्यात येऊन सदर अहवाल आपणांस सादर करण्यात येत आहे. सदर अहवालाचे अवलोकन व्हावे. ही विनंती.


प्रमुख,

प्रकल्प अंमलबजावणी कक्ष,
एमसीडीसी स्मार्ट, पुणे.



महाराष्ट्र MAHARASHTRA

2022

BS 079084

60111 29 SEP 2022

मु.शु.रकम 500/-

दस्तावा प्रकार Agreement

वरत नोंदणी करणार ओहेत का ? होय/नाही.

मिळवतीचे वर्णन

मुद्रांक दिवत घेणाऱ्याचे नांव

पत्ता

दुसऱ्या पक्षीकाशाचे नांव

हस्त व्यक्तीचे नांव व पत्ता



19 SEP 2022

क्रिया
 मुद्रांक दिवत घेणाऱ्याची सही
 ज्या कायद्यानुषंगी मुद्रांक खरेदी करत, त्यांनी त्याच कारणासाठी मुद्रांक खरेदी केलेल्यामुळे ते महिन्दात वापरणे बंधनकारक आहे.

PIU MCDC, SMART
श्री. देवराज देवराज लडके
गिरीप हनु
 कोषागार पुणे करिता

SMART Grant Agreement

This Agreement (hereinafter called "Agreement") is made on the 1st day of the month of October, 2022 between, on the one hand, Project Implementation Unit Maharashtra Cooperative Development Corporation limited (MCDC), of Hon. Balasaheb Thackeray Agribusiness Rural Transformation Project (hereinafter called PIU, SMART) and, on the other hand "Yedeshwari Audyogik Sahakari Sanstha, a Co-operative Society" (hereinafter called Grant Recipient).

[Signature]
 Authorized Signature
 Nodel Officer
 SMART PIU MCDC, PUNE



[Signature]
 Yedeshwari Audyogik Sahakari Sanstha
 Osmanabad
 Chairman
[Signature]
 Secretary

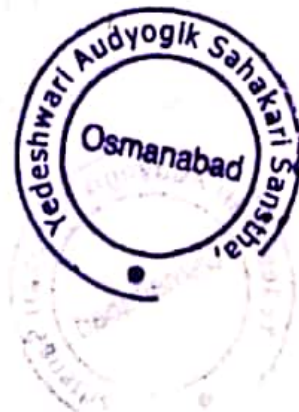



I. Definitions:

In this Agreement, the definitions of key terms are the following:

Term	Definition
"Agreement"	This Agreement, including any and all annexes, and any addenda to it agreed by the Nodal Officer, Project Implementation Unit (PIU), SMART.
"Business Day"	Any day of week on which India's banks are open for all business
"Completion Date"	The Completion Date of the Sub Project, as it is specified in the Agreement (The completion date of sub-project should not be later than the closing date for the SMART Project.)
"Confidential Information"	Any information relating to the Sub Project, the existence and contents of this Agreement and any information that arises in relation to this Agreement or the Sub Project
"State Level Project Approval Committee" (SPAC)	The Committee will be chaired by the Project Director and the HoDs of all the PIUs will be members of the said Committee. SPAC will give approval and allocate subproject to one PIU for implementation.
"Amount"	The total amount or amounts of the sub-project, including the Beneficiary's contribution as specified in the Agreement
"Grant"	The money paid to the Grant Recipients under the Grant Agreement relating to the Sub-project


**Authorized Signature
Nodal Officer
SMART PIU MCDC, PUNE**



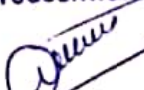

**Yedeshwari Audyogik Sahakari Sanstha
Osmanabad
Chairman**


Secretary

"Payment Schedule"	The Grant tranches set out in the Grant Installment Payment Schedule
"Objectives"	The objectives relating to the sub-project as set out in the sub-project Proposals
"Personnel"	Employees and agents and any other professional, technical, and support services hired by the Project Director to perform the Project
Sub-project	Sub- project entitled : Productive Partnership Project between Go-green warehouses private limited & Yedeshwari Audyogik Sahakari Sanstha ,
"Reporting Date"	The dates, as they are set out in the Agreement, when the grant recipient must send to the concerned PIU, DIU the Progress Reports having the content and the form as provided by PCMU
"Services"	The services that the concerned PIU and/or the Beneficiary have agreed to undertake as detailed in the Project Agreement
"Implementing Team"	The Agribusiness Value Chain Expert (AVCE), Subproject Manager and specified Personnel in the Project
"Activity Schedule"	The tasks and outputs referred in the Sub Project brief
"Grant Recipient"	The beneficiary CBO, submitting the proposal for funding
"Subproject Manager"	The natural person nominated by SMART Project at regional level with JDA (Agri.) to co-ordinate among DIUs, RIU, PIUs, PCMU and also work with Buyers, CBOs and Regional Technical Support Group (RTSG)
"Regional Technical Support Group (RTSG)"	Regional Technical Support Group (RTSG) is a service provider appointed by SMART project to assist CBOs, Buyers to prepare Project Concept Note (PCN), Full Project Proposal (FPP) and assist in the implementation of the sub-project.
"Partners"	The partners are CBOs, Buyers, Research institutions, Legal and natural persons that assume obligations in the Sub Project's implementation.
PIP	Project Implementation Plan, SMART


 Authorized Signature
 Nodel Officer
 SMART PIU MCDC, PUNE



Yedeshwari Audyogik Sahakari Sanstha
 Osmanabad

 Chairman


 Secretary

Manual	Community Operational Manual, Procurement Manual (PM), Financial Manual, Social and Environmental Safeguards documents prepared under SMART Project, including the Environmental and Social Management Framework (ESMF) (which includes the Resettlement Policy Framework, Indigenous Peoples Planning Framework and Pest Management Plan), and any environmental and social management plans, resettlement action plans, indigenous peoples plans and any other plans that may be required and prepared in accordance with the ESMF.
Anti-Corruption Guidelines	World Bank Guidelines on Preventing and Combating Fraud and Corruption in Projects Financed by IBRD Loans and IDA Credits and Grants", dated October 15, 2006 and revised in January 2011 and as of July 1, 2016

**Sub-project title: Productive Partnership Project between
Go-green warehouses private limited
&
Yedeshwari Audyogik Sahakari Sanstha ,**

Art. 1. The Full Project Proposal submitted to the PCMU to be considered for funding, approved by the "State Level Project Approval Committee" (SPAC) of SMART and subsequently negotiated and agreed by and between the PIU and the Grant Recipient shall be hereinafter known as "the Sub-Project".


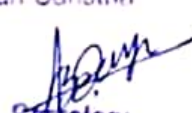
Art. 2. The following entities that are bound by this Agreement are hereinafter referred to as "the Parties" and they are:

Parties:-

Grant Provider	Grant Recipient CBO
Project Implementation Unit MCDC of SMART	Beneficiary CBO represented by Authorized signatory Yedeshwari Audyogik Sahakari Sanstha ,


**Authorized Signature
Nodel Officer
SMART PIU MCDC, PUNE**



Yedeshwari Audyogik Sahakari Sanstha
Osmanabad

Chairman

Secretary

Art. 3. The abbreviations and acronyms used in the Project Implementation Plan and Community Operation Manual & Financial Management Manual will be used in this Agreement with the same meanings assigned in there.

II. Duration of the Sub-project:

Art. 4. The Sub-project financed through this Agreement shall be implemented during the period mentioned below. Under special circumstances, when Parties commonly agree, duration could be prolonged or shortened, in writing, through an addendum to this Agreement. Notwithstanding contained anything elsewhere in this agreement "SMART reserves the right to terminate the Grant Agreement with immediate effect if the sub project is not started within 6 Months or not received the 1st installment within 12 months after signing the agreement or within the agreed delays and SMART establishes that there is no likelihood that the sub project will be completed within a reasonable delay". In case of termination of this agreement under this article, the grant recipient will not be able to make any claim against PIU or Nodal Agency or any officer and staff of SMART project in respect to this agreement.

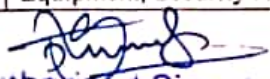
Agreement Commencement Date: (day/month/year) 01/10/2022	Agreement Completion Date: (day/month/year) 30/09/2023 *Agreement completion date can be extended by PIU with prior permission of PCMU in circumstances which may unavoidable/unforeseen.
---	--

III. Sub-project Amount

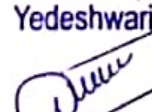
Cost break down of the sub project showing who will finance what, its implementation phases and agreed mile stone for each phase are as under

Art. 5. The total Amount of the sub-project is INR 135.19 lakhs (Revised) as per SPAC Meeting dated 11/08/2021 and the breakdown of contributions is listed below:

Sr. No.	Sub-project Components	Cost (Rs. Lakh)	SMART Grant (Rs. Lakh)	CBO Equity (Rs. Lakh)
A	Core investment in Sub-project			
1	Collateral Management Agency Cost -Go Green	5.40	3.24	2.16
2	Construction of New Warehouse-1000MT*1	70.68	42.41	28.28
3	Cleaning and Grading Machine-2MT	9.43	5.66	3.77
4	IOT-RFID, CCTV, Smoke Detector, IT Equipment, Security Alarm, Inverter, Weighing	6.00	3.60	2.40


Authorized Signature
Nodal Officer
SMART PIU MCDC, PUNE




Yedeshwari Audyogik Sahakari Sanstha
Osmanabad
Chairman


Secretary

	Scale			
5	Electrification, Stitching Machine, Moisture Meter, Fire Extinguisher	14.64	8.78	5.86
6	Renovation of Godown	10.29	6.17	4.12
	Sub total	116.44	69.86	46.58
A1	Pre-Operative/ Preliminary Exp.	5.82	3.49	2.33
	Total Cost A	122.26	73.36	48.90
B	Complementary Investment by Buyer	0.00	0.00	0.00
C	Extension activity (Value Chain Development School-VCDS) by DoA*	12.93	12.93	0.00
	Total A+B+C	135.19	86.29	48.90

*This grant will be released to concern technical department (Agri./AHD)

IV. Implementation arrangements

- Art. 6. The Grant provided under this Agreement shall be used only in respect of the Sub Project Objectives as per the conditions stipulated in FPP and as per terms laid down in the Project Implementation Plan, Community Operations Manual and Financial Management Manual, Social & Environment safeguard of SMART.
- Art. 7. After signing the Grant Agreement, the Grant Recipient should open an account, at Bank or Financial Institution for the Sub-project, with terms and conditions mentioned in the PIP & Financial Management Manual. The account information shall be communicated immediately to the DIU, RIU, PIU & PCMU SMART.
- Art. 8. The Grant Recipient is asked to ensure that the Grant will not be subject to confiscation, compensation, allotment or seizure.
- Art. 9. All Accounts and Ledgers for the financial operations within the Sub Project, as well as all related documents, will be properly maintained. All payments above Rs.5000/- (Rupees Five thousand only) have to be mandatorily done through RTGS/NEFT/cross cheque (electronic mean). The sub-project proposal related payments are to be recorded in PFMS system. The Grant recipient will be guided by DIU for operation of PFMS system. Whenever required by the World Bank or PIU, the Grant Recipient shall have and make available financial records and accounts audited in accordance with appropriate auditing principles consistently applied by an independent auditor (in agreement with SMART)


Authorized Signature
Nodel Officer
SMART PIU MCDC, PUNE



Yedeshwari Audyogik Sahakari Sanstha
Osmanabad

Chairman

Secretary

Art. 10. The Grant Recipient will be exclusively liable for the proper use of the Grant in accordance with the Agreement, including the PIP. **In case the Grant is, totally or partially, improperly used and declared ineligible, the Grant Recipient will be responsible for immediate replenishment of the Grant accounts with the respective Amount.**

Art.11. Grant Recipient shall implement the Sub-Project in accordance with the terms of the PIP, CoM, FM Manual, Procurement Manual, Social & Environmental safeguards, and Anti-Corruption Guidelines.


Art. 12. Leasing and/or credit is not allowed under project financing. **Procurement of second-hand equipment is not allowed.** All procurements should be done with due prudence and open for verification by project authorities.

Art. 13. The Grant Recipient shall preserve and use the equipment and the goods acquired within the Sub Project with the diligence of a good owner, and shall refrain from any action having as object and/or affect the damage, the value decrease and/or the making of any pledge or guarantee over the equipment's or goods. All or any equipment's and goods procured as part of subproject for which grants are received by the Recipient and having its purchase value more than Rs.50000/- (Fifty thousand) shall be pledged till the sub-project completion date.

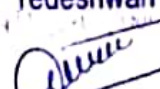

V. Rights and Responsibilities

Art. 14. In carrying-out/performing the Sub-Project, the Grant Recipient will: Exercise the degree of skill, care, and diligence reasonably expected by the State Project Approval Committee and PIU SMART in similar circumstances, and in accordance with the agreed Schedule, unless this Agreement is terminated earlier as provided for in this Agreement. Comply with all provisions of all statutes, regulations and rules of government, local or public authority and any professional codes of conduct or practice that may be applicable to the Sub Project. Observe the PCMU /PIU/RIU/ DIU directives in relation to the Sub Project. Be reasonably available for consultation with the PCMU / PIU /RIU/ DIU SMART during the term of this Agreement on the conduct and progress of the Sub Project.

Art. 15. **The Grant Recipient will give access to the PCMU/PIU/RIU/DIU SMART, as well as to any monitoring consultants hired by the project, at all reasonable times, to the premises or the sites at which the sub-project is being carried out to inspect the progress of the Sub-Project and**

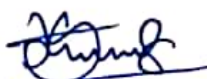

Authorized Signature
Nodel Officer
SMART PIU MCDC, PUNE



Yedeshwari Audyogik Sahakari Sanstha
Osmanabad

Chairman

Secretary

the equipment's, services and goods acquired, subject to the following conditions. The PCMU / PIU / RIU / DIU SMART shall have to provide reasonable prior notice to the Grant Recipient before such inspection and/or monitoring. The PCMU / PIU / RIU / DIU SMART will comply the rules of the sub project while entering into its premises. The SMART / World Bank shall have the right to (i) carry out supervision and monitor the implementation of the Grant, including all related social and environmental safeguard obligations; (ii) receive all such information that they shall reasonably request in relation to the Grant; and (iii) conduct random and/or unannounced physical or documentary inspections for the monitoring of, and in relation to, the carrying out of the Sub-Project.

- Art. 16. The Grant Recipient will ensure the **implementation of the Sub-project under satisfactory performance conditions** and make best efforts to achieve the objectives and fulfill all other obligations as detailed in the Agreement.
- Art. 17. Grant Recipient is responsible and liable for all acts or omissions in the performance of the Sub Project. S/he will indemnify the PCMU / PIU / RIU / DIU SMART for any loss or damage that the SMART suffer as a consequence of their acts or omissions. Moreover, the grant recipient shall be responsible for the use of the Grant in accordance with the PIP, FMM, PM, CoM, Social and Environmental Safeguards, Anti-Corruption Guidelines and the concluded Agreement and all other legal provisions regarding the Grant. In cases where the Grant has been spent on ineligible items i.e. not in accordance with the agreement, the Grant Recipient will be liable for the re-imburement of the funds thus spent.
- Art. 18. The availability of the specified persons and service providers to implement the grant assisted sub-project is an essential term of this Agreement. **The Grant Recipient will not change any of the persons specified in the Schedule without prior written consent of the Nodal Officer PIU.**
- Art. 19. If the Grant Recipient's performance indicates that the Sub-project objectives are not likely to be achieved, are superseded, or may be achieved by another preferred route, the PIU will give the Grant Recipient written instructions recommendations for improvement. The Recommendation for **improvement should be addressed by the Grant Recipient in maximum thirty (30) calendar days.** In case of disagreement between the grant recipient and the PIU, this should be


Authorized Signature
Nodal Officer
SMART PIU MCDC, PUNE



Yedeshwari Audyogik Sahakari Sanstha
Osmanabad

Chairman

Secretary

discussed and agreed upon; if the disagreement could not be solved, such dispute shall be resolved by complying with SMART Grievances Redressal Mechanism as per PIP.

Art. 20. Before signing of the Agreement the **Grant Recipient will have clearly defined an Activity Schedule, budget and time frame for completion of tasks.** Evidence of completion of these activities and verification of their satisfactory completion will be provided by the DIU/ Regional team upon certification by the assigned specialists of the Technical Assistance Team of the SMART.

Art 21. **If delays in the activity a payment schedule are likely and cannot be avoided the Grant Recipient may request an extension.** This request may be considered by SMART and a no cost extension with justification may be provided.


Art 22. The Payment Schedule will be as defined in the FMM which given in section XII. The detailed proposed Payment Schedule will be agreed to in the Grant Agreement. Please see Section XII.

Art. 23. **The SMART may terminate this Agreement by giving 30 days' notice in writing to the Grant Recipient,** if the Grant Recipient becomes unable to provide the required services and no substitute arrangements satisfactory to the SMART can be made to continue satisfactory implementation of the Sub project.

Art. 24. The Grant Recipient will ensure that all service providers eventually hired for project implementation respect the conflict of interest rules as per Community Operation Manual.

Art. 25. **The Grant Recipient will provide the SMART with all relevant data and interpretations made in relation to the Sub project.** Such data may include survey information, ground investigations and other data, calculations, plans, drawings, designs, maps, specifications, reports, instructions and decisions. Requests for these data will be made timely and reasonably.

Art. 26. The Grant Recipient will promptly notify the SMART respective DIU, RIU and PIU of any significant difficulties encountered or foreseen by the Sub-project Manager in carrying out the Sub Project activities.


Authorized Signature
Nodel Officer
SMART PIU MCDC, PUNE




Yedeshwari Audyogik Sahakari Sanstha
Osmanabad
Chairman


Secretary

Art. 27. The SPAC and the PCMU/PIU/RIU/DIU will regularly review the progress for the purposes of running the entire sub-project efficiently and conforming to the budget.

Art. 28. **The Agribusiness Value Chain Expert & Subproject Manager will maintain full and accurate records of performance of the Subproject and will provide reports to the PIU & SMART which includes Activity Schedule, outlining the progress of the Sub-project and highlighting activities undertaken, difficulties encountered, and achievements made.**

Art. 29. It will be a condition of the Agreement that **all environmental and social safeguards indicated in the Project Implementation Plan and Community Operation Manual are respected.** Grant Recipient will be held accountable for non-compliance with the relevant environmental and social safeguards applicable to this sub-project; and therefore the Grant Recipient is required to implement all mitigation measures identified and costed in the FPP and negotiations, including those on waste water management, if applicable.

Art. 30. The Grant Recipient cannot change the proposed value chain in a joint proposal and the ownership of any partner cannot be transferred to others unless otherwise particularly instructed by concerned PIU & PCMU


VI. Conflict of interests

Art. 31. As indicated in the Project Implementation Plan, the **Board of Director or Authorized Representative** and concerned official shall sign a legal declaration that **they will not receive themselves or pay to their own firms from the sub project account.** The legal declaration shall be part of the Agreement.

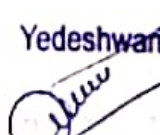
Art. 32. **Grant Recipient shall have, at least a Manager and an accountant on fulltime/part time basis**

VII. Addresses for communication purposes

Art. 33. Any communication between the parties is effective only if it is in writing, by fax or e-mail, using the contact details mentioned below:


**Authorized Signature
Nodel Officer
SMART PIU MCDC, PUNE**




**Yedeshwari Audyogik Sahakari Sanstha
Osmanabad**
Chairman


Secretary

Contact Details		
	Authorized Representative of Grant Recipient (legally responsible person)	Authorized Representative of Grant Provider (Nodal officer of concerned PIU*) *If the signatory of this agreement get retired/transferred ensuing officiating officer will be responsible for legal compliances
Name:		
Address:	Tal-Osmanabad Dist- Osmanabad	Maharashtra Cooperative Development Corporation limited (MCDC), Narveer Tanaji Wadi, Sakhar Sankul, Shivaji Nagar Pune 411005
Phone /Fax /e-mail:	atul.mule109@gmail.com	<u>mcdepune@gmail.com</u> Phone- 02029809408


VIII. Effectiveness, Termination

Art. 34. This Agreement becomes effective on the day of signing by concerned PIU SMART and respective grant recipient.


Art. 35. This Agreement will terminate upon completion of the Sub Project in accordance with the Activity Schedule mentioned in Art 4 above unless terminated earlier, or when the SMART officially notifies about termination or cancellation of the Sub Project.

Either of the parties may terminate this Agreement, by written notice to the other, if:

- The Grant Recipient becomes unable to provide the required services and no substitute arrangements satisfactory to the SMART can be made to continue satisfactory implementation of the Sub project.
- One of the parties is in a material breach of any provision of this Agreement and is unable to remedy such breach within 30 days (or a lesser time if a lesser time is specified in this Agreement) of being notified of the breach by the other.
- The Grant Recipient commits an act of bankruptcy (or become insolvent);
- The World Bank declares the Grant Recipient ineligible under the Anti-Corruption Guidelines;


Authorized Signature
Nodal Officer
SMART PIU MCDC, PUNE




Yedeshwari Audyogik Sahakari Sanstha
Osmanabad
Chairman


Secretary

- e) One of the parties commits an act of serious misconduct which, in the reasonable opinion of the other, may bring either the SPAC and/or the SMART into dispute; or
- f) The Grant Recipient could cancel the contract if the financing is delayed for over six (6) months.

Art. 36. In case of cancellation of the Agreement as a consequence of non-fulfillment, the Grant Recipient shall transfer an amount of Grant not utilized towards meeting the objectives of Sub Project into the accounts indicated by the SMART within five working days from the SMART's notification. The Grant Recipient shall transfer into the accounts indicated by the PIU any Grant amount with respect to which fraud and corruption has occurred, or with which an ineligible expenditure has been paid, within five days of receiving such notice from the PIU.

Art. 37. If this Agreement is terminated for any reason, the Grant Recipient will immediately cease to use Confidential Information and intellectual property.

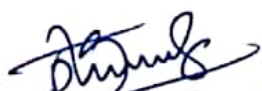
Art. 38. In case of termination of this Agreement before completion of the Sub-project, due to default by a third party, other than the Partners, the SMART shall pay the Grant Recipient only such Amount that is the value of the Sub Project actually performed and of any materials and services ordered by the Grant Recipient in anticipation of full performance of the Sub Project. All remaining or uncommitted Amounts, other than those above mentioned, will be immediately returned by the Grant Recipient to the account indicated by the SMART.

Art. 39. In case the Grant Recipient does not pay within the terms above mentioned the claimed amounts according to the written notification sent to him/her by the SMART, the respective Amounts would be recovered pursuant to prevailing law.

IX. Dispute resolution

Art. 40. If any dispute arises between the Grant Recipient and the SMART in relation to this Agreement, the parties will negotiate promptly in good faith in order to amicably resolve the dispute. If the parties are unable to reach an understanding the dispute will be resolved by complying the SMART's Grievances Redressal Mechanism as per PIP and as per the applicable Country Laws shall govern this Agreement.

Art. 42. Any failure by SMART to enforce any of the provisions of this Agreement shall not constitute a waiver of any rights to future enforcement.


**Authorized Signature
Nodel Officer
SMART PIU MCDC, PUNE**




**Yedeshwari Audyogik Sahakari Sanstha
Osmanabad**
Chairman


Secretary

X. Force Majeure

Art. 43. Neither the Grant Recipient nor the SMART will be responsible to the other for delay or failure in performance of any of the obligations imposed by this Agreement **when such failure is occasioned by unintentional fire, flood, explosion, lightening, windstorm, earthquake, subsidence of soil, court order or government interference, civil commotion, riot, war, strikes, labor disturbances, natural genetic variations of any living matter or by clause of like or unlike nature beyond the reasonable control and without the fault or negligence of either of the Grant Recipient or the SMART.**

XI. Final dispositions

Art. 44. The SMART have engaged the Grant Recipient to perform the sub project as an independent contractor on a non-exclusive basis. SMART PCMU / PIU / RIU / DIU will not be associates of the Grant Recipient.

Art. 45. This Agreement constitutes the sole and entire Agreement between the Grant Recipient and the SMART. A commitment letter signed by all of the applicants of joint proposal clearly defining their roles in the implementation of integrated value chain functions among them will be a part of agreement. Other than this there will be no oral or written agreements, understandings, representations, or commitments of any kind, express or implied, not expressly set out in this Agreement.

Art. 46. All notices under this Agreement shall be in writing and personally delivered, or sent by prepaid post or by facsimile or e-mail to the address of the party to whom the notice is to be given as specified in the Agreement.

Art. 47. Variations, waivers, and modifications of this Agreement shall only be valid if in writing and signed by, or on behalf of the Grant Recipient, and SMART.

Art. 48. The provisions of this Agreement relating to responsibility reporting, confidentiality, intellectual property, publication, termination, and governing law shall not expire when this Agreement ends.


**Authorized Signature
Nodel Officer
SMART PIU MCDC, PUNE**




Chairman

Secretary

Art 49. In case this agreement is more than two parties than by some reason, if a particular Grant Recipient of a joint proposal can no longer continue the implementation of his/her sub project as per the signed agreement and if the other partner(s) of the same joint proposal come up with alternative scheme by bringing in the other eligible partner doing the same business and acceptable to the SMART, then the other partner(s) can continue their implementation. In such case the old partner will not be eligible to receive any grant or financial assistance from the SMART. The legal action shall be taken against the defaulter


Art. 50. If the sub project not completed on time as per its indicated objective and time line except in situation of force majeure the grant amount which is not utilized towards meeting the objectives will be recovered from Grant Recipient (GR) as per the prevailing rules and practices of Government of India/Government of Maharashtra. The Grant Recipient further agrees to continue the sub project for at least three years after the grant closing date.

Art. 50A If any savings towards proposal occur, then the proportionate project grants should be transferred back to the respective Project Implementing Unit Account

Art. 51. Grant Recipient do here by declare that the following statements are true, complete and correct to the best of his/her knowledge and belief. Any misrepresentation of facts, information and documents may ipso facto lead to termination of this agreement

1. Grant Recipient is duly registered at the concerned government office
2. Grant Recipient except farmer groups has obtained Permanent Account Number (PAN) from Income Tax department.
3. Grant Recipient has not received any grant for same project from any source of Government of India/ Government of Maharashtra

Art 52. Agreement translated version in Marathi will be available however in case of any controversy provision made in English will prevail


Authorized Signature
Nodel Officer
SMART PIU MCDC, PUNE



Yedeshwari Audyogik Sahakari Sanstha
Osmanabad

Chairman

Secretary


XII. Proposed Payment Schedule

(Rs. In Lakhs)

Payment/ Tranche (Phase)	Total cost	Grant Receiptant's Contribution		SMART's grant		Milestone and reports
First	61.13	24.45	3.77	36.68	5.66	Work plan; milestone achievement including reports as required by FPP, PIP, FMM and CoM
			21.15		14.00	
			0.00		17.02	
Second	36.68	14.67		22.01		
Third	24.45	9.78		14.67		
Total	122.26	48.90		73.36		

This agreement was executed today 1st October 2022 and revised as per SPAC meeting dated 11/08/2021 in three originals, one for each of the parties mentioned below.

From the side of the State of Maharashtra's Agribusiness Rural Transformation (SMART), Project.


Authorized Signature
Nodal Officer

SMART PIU MCDC, PUNE
Nodal Officer, PIU-MCDC



Yedeshwari Audyogik Sahakari Sanstha
Osmanabad

 Chairman
 Secretary
Authorized Representative of Grant Recipient

Witness 1. Atul Anant Mule (Chairman)


Witness 2. Abhishek Shripad Denge (Secretary)

List of Appendices to the Grant Agreement



The following documentation is part of the Grant Agreement:

- a. Full Project Proposal (FPP)
- b. Payment Schedule and Milestones
- c. Legal declaration on conflict of interest
- d. Proof of financial co-funding/credit assurance letter from any bank or financial institution
- e. Agreement among the value chain partners (joint proposal applicants)
- f. Authorization letter for authorized representative of beneficiary CBO (Board resolution)
- g. Land Ownership /Land lease (more than 15 Years) Documents
- h. Declaration of Beneficiary Contribution/Bank statement of Beneficiary contribution deposited in sub-project bank account
- i. Documents related CBO selection criteria as per PIP:-
 - i) Legal registration certificate.
 - ii) Membership certificate.
 - iii) Audited books of Accounts (audited by a Chartered Accountant).
 - iv) Turnover certificate of CA
 - v) CBO's undertaking regarding not declared as Non-Performing Asset (NPA) by the Bank/Financial institution due to past loan default.
 - vi) Minutes of at least 2 Annual General Meetings (AGMs) in case of MAP

PIU can add some points to this agreement during negotiations /agreement with grant recipients without altering its original meaning.


Authorized Signature
Nodel Officer
SMART PIU MCDC, PUNE



Yedeshwari Audyogik Sahakari Sanstha
Osmanabad

Chairman

Secretary

Full Project Proposal

**Productive Partnership Project
between**

**Go Green Commerce and Services
Private Limited**

And

**Yedeshwari Audyogik Sahakari
Sanstha, Osmanabad**

Submitted to:

State of Maharashtra Agribusiness and Rural Transformation
Project

(S.M.A.R.T)

Submitted by:

Jointly by Partners

Table of Contents

Chapter 1: Introduction and Background	3
Chapter 2: Introduction of Crop.....	6
Chapter 3: Introduction to Catchment	11
Chapter 4: Baseline Analysis	13
Chapter 5: Partners' Profile.....	15
Chapter 6: Project Proposal.....	18
Chapter 7: Proposed Project Component.....	21
Chapter 8: Project Implementation	23
Chapter 9: Project Financials	24
Chapter 10: Business Model	26
10.1 Profitability Statement	26
10.2 Cash flow Statement	26
10.3 Balance Sheet	27
Cumulative Quantity in MT	28
Chapter 11: Financial Analysis	30
Chapter 12: Result Framework.....	33
Chapter 13: Fund Flow.....	35
Chapter 14: Environmental and Social Impact and Safeguards of the Project.....	36

Chapter 1: Introduction and Background

Sr. No.	Criteria	Our Submission
a)	Name of the project	Yedeshwari Audyogik Sahakari Sanstha and Go Green Warehouses Pvt. Ltd.
b)	Name of the value chain partners	<p>Name of Primary Agriculture Credit Society (PACS) – Yedeshwari Audyogik Sahakari Sanstha</p> <p>Name of Collateral Management Agency (CMA) – Go Green Warehouses Pvt. Ltd.</p>
c)	Contact details of key value chain partners	<p>PACS</p> <ul style="list-style-type: none"> • Name – Yedeshwari Audyogik Sahakari Sanstha • Address – B-44, MIDC, Osmanabad • Name of the Key Personnel – Atul Anant Mule • Contact Details – 9960638731 • Email ID – Sunilg1734@gmail.com <p>Collateral Management Agency</p> <ul style="list-style-type: none"> • Name – Go Green Commerce and Services Private Limited • Address – 305, Nilima Park Society, Arohi Complex Guj University Road, Navrangpura, Ahmedabad, Gujarat- 380009 • Name of the Key Personnel – Mr. Bajirao Kenjale • Contact Details – +91 07229042345 • Email ID – bajirao.kenjale@gogreenwarehouses.com

d)	Crops	Soybean, Jowar & Wheat																																																											
e)	Catchment/ Location	Junoni, Osmanabad																																																											
f)	Sub – project objectives	<p>The overall objectives of the sub-project are:</p> <ul style="list-style-type: none"> To increase the number of small and marginal farmers using warehousing & collateral management services. To provide cleaning & grading facility to farmers for better price realisation of their produce. To provide warehousing facilities to farmers To provide hassle free loan against warehouse receipt To provide market linkages 																																																											
g)	Value propositions	<ul style="list-style-type: none"> Farmer deposits his produce at PAC owned warehouse against which Go Green Commerce and Services Private Limited issues him a warehouse receipt. Farmer takes the receipt, which has all the necessary details like quality and quantity of the produce, to the bank. Bank offers credit facility against that receipt up to 70 per cent of the value of the collateral with the warehouse. Go Green will also provide market intelligence in terms of pricing, which will help the farmer to plan the storage of the crops and realise approximately 13% more value than selling in glut like situation in the harvesting period. Go Green Commerce and Services Private Limited will help PAC in market linkages from the existing pool of buyers associated with them and it is expected that the price realisation will be higher than the current price. Go Green will charge a commission of 0.65% of the transaction value 																																																											
h)	Storage targets	<table border="1"> <thead> <tr> <th rowspan="2">Sr. No.</th> <th rowspan="2">Name of the Crop</th> <th colspan="7">Annual Expected Storage in MT</th> </tr> <tr> <th>Y1</th> <th>Y2</th> <th>Y3</th> <th>Y4</th> <th>Y5</th> <th>Y6</th> <th>Y7</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Soybean</td> <td>1,176</td> <td>1,470</td> <td>1,764</td> <td>1,911</td> <td>2,058</td> <td>2,205</td> <td>2,352</td> </tr> <tr> <td>2</td> <td>Jowar</td> <td>282</td> <td>353</td> <td>423</td> <td>459</td> <td>494</td> <td>529</td> <td>564</td> </tr> <tr> <td>3</td> <td>Wheat</td> <td>600</td> <td>750</td> <td>900</td> <td>975</td> <td>1,050</td> <td>1,125</td> <td>1,200</td> </tr> <tr> <td colspan="2">Total</td> <td>2,058</td> <td>2,573</td> <td>3,087</td> <td>3,344</td> <td>3,602</td> <td>3,859</td> <td>4,116</td> </tr> </tbody> </table>								Sr. No.	Name of the Crop	Annual Expected Storage in MT							Y1	Y2	Y3	Y4	Y5	Y6	Y7	1	Soybean	1,176	1,470	1,764	1,911	2,058	2,205	2,352	2	Jowar	282	353	423	459	494	529	564	3	Wheat	600	750	900	975	1,050	1,125	1,200	Total		2,058	2,573	3,087	3,344	3,602	3,859	4,116
Sr. No.	Name of the Crop	Annual Expected Storage in MT																																																											
		Y1	Y2	Y3	Y4	Y5	Y6	Y7																																																					
1	Soybean	1,176	1,470	1,764	1,911	2,058	2,205	2,352																																																					
2	Jowar	282	353	423	459	494	529	564																																																					
3	Wheat	600	750	900	975	1,050	1,125	1,200																																																					
Total		2,058	2,573	3,087	3,344	3,602	3,859	4,116																																																					

i)	Project period	7 Years																																																																										
j)	Project cost	<table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Sub-project Components</th> <th colspan="3">Cost</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>Core investment in Sub-project</td> <td colspan="3"></td> </tr> <tr> <td>1</td> <td>Collateral Management Agency Cost – Go-Green</td> <td>5.40</td> <td></td> <td></td> </tr> <tr> <td>2</td> <td>Renovation of Warehouse</td> <td>10.29</td> <td></td> <td></td> </tr> <tr> <td>3</td> <td>Construction of New Warehouse-1000MT*1</td> <td>70.68</td> <td></td> <td></td> </tr> <tr> <td>4</td> <td>Cleaning and Grading Machine-2MT</td> <td>9.43</td> <td></td> <td></td> </tr> <tr> <td>5</td> <td>IOT-RFID, CCTV, Smoke Detector, IT Equipment, Security Alarm, Invertor, Weighing Scale</td> <td>6.00</td> <td></td> <td></td> </tr> <tr> <td>6</td> <td>Renovation & Electrification, Stitching Machine, Moisture Meter, Fire Extinguisher</td> <td>14.64</td> <td></td> <td></td> </tr> <tr> <td></td> <td>Sub- Total- A</td> <td>116.44</td> <td></td> <td></td> </tr> <tr> <td>7</td> <td>Pre-Op/ Preliminary Expenses</td> <td>5.82</td> <td></td> <td></td> </tr> <tr> <td></td> <td>Total Cost- A</td> <td>122.26</td> <td></td> <td></td> </tr> <tr> <td>B</td> <td>Complementary Investment by Buyer</td> <td>0</td> <td></td> <td></td> </tr> <tr> <td>C</td> <td>Extension activity by DoA @ Rs.12.93 Lakh/CBO</td> <td>12.93</td> <td></td> <td></td> </tr> <tr> <td></td> <td>Total A+B+C</td> <td>135.19</td> <td></td> <td></td> </tr> </tbody> </table>					Sr. No.	Sub-project Components	Cost			A	Core investment in Sub-project				1	Collateral Management Agency Cost – Go-Green	5.40			2	Renovation of Warehouse	10.29			3	Construction of New Warehouse-1000MT*1	70.68			4	Cleaning and Grading Machine-2MT	9.43			5	IOT-RFID, CCTV, Smoke Detector, IT Equipment, Security Alarm, Invertor, Weighing Scale	6.00			6	Renovation & Electrification, Stitching Machine, Moisture Meter, Fire Extinguisher	14.64				Sub- Total- A	116.44			7	Pre-Op/ Preliminary Expenses	5.82				Total Cost- A	122.26			B	Complementary Investment by Buyer	0			C	Extension activity by DoA @ Rs.12.93 Lakh/CBO	12.93				Total A+B+C	135.19		
Sr. No.	Sub-project Components	Cost																																																																										
A	Core investment in Sub-project																																																																											
1	Collateral Management Agency Cost – Go-Green	5.40																																																																										
2	Renovation of Warehouse	10.29																																																																										
3	Construction of New Warehouse-1000MT*1	70.68																																																																										
4	Cleaning and Grading Machine-2MT	9.43																																																																										
5	IOT-RFID, CCTV, Smoke Detector, IT Equipment, Security Alarm, Invertor, Weighing Scale	6.00																																																																										
6	Renovation & Electrification, Stitching Machine, Moisture Meter, Fire Extinguisher	14.64																																																																										
	Sub- Total- A	116.44																																																																										
7	Pre-Op/ Preliminary Expenses	5.82																																																																										
	Total Cost- A	122.26																																																																										
B	Complementary Investment by Buyer	0																																																																										
C	Extension activity by DoA @ Rs.12.93 Lakh/CBO	12.93																																																																										
	Total A+B+C	135.19																																																																										
k)	Means of finance	<table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Sub-project Components</th> <th>Cost</th> <th>SMART Grant</th> <th>CBO Equity</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>Core investment in Sub-project</td> <td></td> <td></td> <td></td> </tr> <tr> <td>1</td> <td>Collateral Management Agency Cost – Go-Green</td> <td>5.40</td> <td>3.24</td> <td>2.16</td> </tr> <tr> <td>2</td> <td>Renovation of Warehouse</td> <td>10.29</td> <td>6.17</td> <td>4.12</td> </tr> <tr> <td>2</td> <td>Construction of New Warehouse-1000MT*1</td> <td>70.68</td> <td>42.41</td> <td>28.28</td> </tr> <tr> <td>3</td> <td>Cleaning and Grading Machine-2MT</td> <td>9.43</td> <td>5.66</td> <td>3.77</td> </tr> <tr> <td>4</td> <td>IOT-RFID, CCTV, Smoke Detector, IT Equipment, Security Alarm, Invertor, Weighing Scale</td> <td>6.00</td> <td>3.60</td> <td>2.40</td> </tr> <tr> <td>5</td> <td>Renovation & Electrification, Stitching Machine, Moisture Meter, Fire Extinguisher</td> <td>14.64</td> <td>8.78</td> <td>5.86</td> </tr> <tr> <td></td> <td>Sub- Total- A</td> <td>116.44</td> <td>69.86</td> <td>46.58</td> </tr> <tr> <td>8</td> <td>Pre-Op/ Preliminary Expenses</td> <td>5.82</td> <td>3.49</td> <td>2.33</td> </tr> <tr> <td></td> <td>Total Cost- A</td> <td>122.26</td> <td>73.36</td> <td>48.90</td> </tr> <tr> <td>B</td> <td>Complementary Investment by Buyer</td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>C</td> <td>Extension activity by DoA @ Rs.12.93 Lakh/CBO</td> <td>12.93</td> <td>12.93</td> <td>0</td> </tr> <tr> <td></td> <td>Total A+B+C</td> <td>135.19</td> <td>86.29</td> <td>48.90</td> </tr> </tbody> </table>					Sr. No.	Sub-project Components	Cost	SMART Grant	CBO Equity	A	Core investment in Sub-project				1	Collateral Management Agency Cost – Go-Green	5.40	3.24	2.16	2	Renovation of Warehouse	10.29	6.17	4.12	2	Construction of New Warehouse-1000MT*1	70.68	42.41	28.28	3	Cleaning and Grading Machine-2MT	9.43	5.66	3.77	4	IOT-RFID, CCTV, Smoke Detector, IT Equipment, Security Alarm, Invertor, Weighing Scale	6.00	3.60	2.40	5	Renovation & Electrification, Stitching Machine, Moisture Meter, Fire Extinguisher	14.64	8.78	5.86		Sub- Total- A	116.44	69.86	46.58	8	Pre-Op/ Preliminary Expenses	5.82	3.49	2.33		Total Cost- A	122.26	73.36	48.90	B	Complementary Investment by Buyer	0	0	0	C	Extension activity by DoA @ Rs.12.93 Lakh/CBO	12.93	12.93	0		Total A+B+C	135.19	86.29	48.90
Sr. No.	Sub-project Components	Cost	SMART Grant	CBO Equity																																																																								
A	Core investment in Sub-project																																																																											
1	Collateral Management Agency Cost – Go-Green	5.40	3.24	2.16																																																																								
2	Renovation of Warehouse	10.29	6.17	4.12																																																																								
2	Construction of New Warehouse-1000MT*1	70.68	42.41	28.28																																																																								
3	Cleaning and Grading Machine-2MT	9.43	5.66	3.77																																																																								
4	IOT-RFID, CCTV, Smoke Detector, IT Equipment, Security Alarm, Invertor, Weighing Scale	6.00	3.60	2.40																																																																								
5	Renovation & Electrification, Stitching Machine, Moisture Meter, Fire Extinguisher	14.64	8.78	5.86																																																																								
	Sub- Total- A	116.44	69.86	46.58																																																																								
8	Pre-Op/ Preliminary Expenses	5.82	3.49	2.33																																																																								
	Total Cost- A	122.26	73.36	48.90																																																																								
B	Complementary Investment by Buyer	0	0	0																																																																								
C	Extension activity by DoA @ Rs.12.93 Lakh/CBO	12.93	12.93	0																																																																								
	Total A+B+C	135.19	86.29	48.90																																																																								

Chapter 2: Introduction of Crop

2.1 Soybean Introduction

Soybean is a major oilseed and a feed crop. Soymeal accounts for over 60% of world meal production (vegetable and animal meal) and occupies a prominent position among protein feedstuffs used for the production of feed concentrates. Soybean is stored and shipped to large – scale industrial units for processing into oil and meal. Down – stream transformation and subsequent marketing of the end products are separate economic activities that generate considerable value outside the agriculture sector. The crop has economic importance for the global food and feed industry.

Legumes play a vital role in human nutrition since they possess a very high nutritional value and are rich source of protein, calories, certain minerals and vitamins. Among legumes, soybean is probably the largest source of vegetable seed oil (20%) and protein (40%). Soybean builds up the soil fertility by fixing large amounts of atmospheric nitrogen through the root nodules.

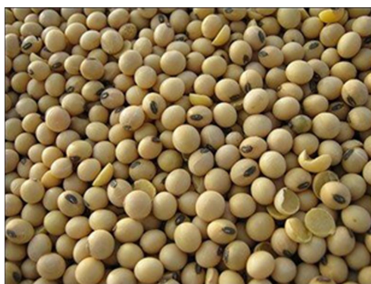


Figure 1: Soybean

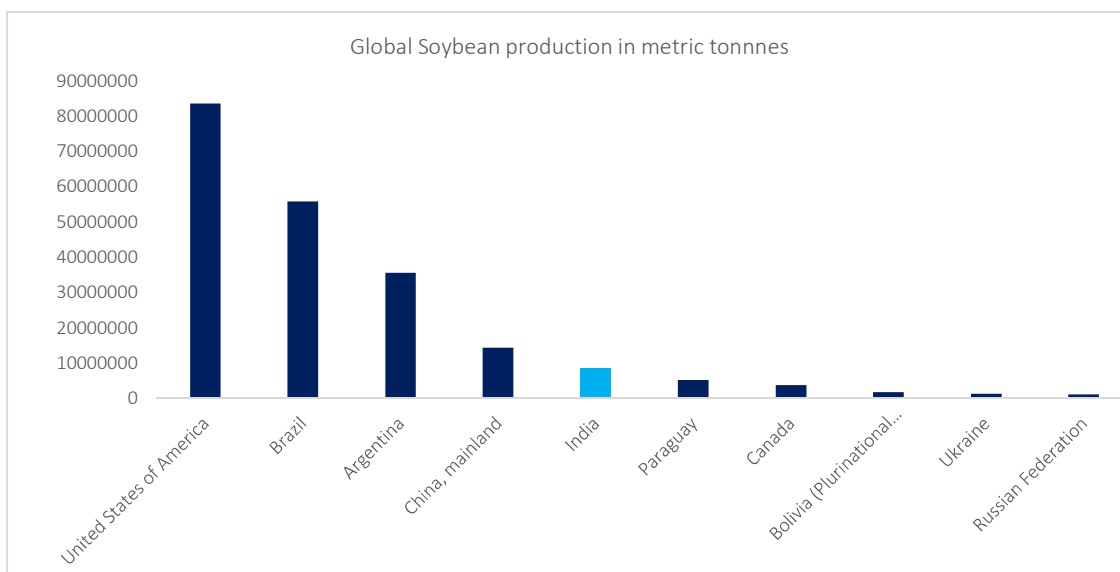
Soybean is reported to be originating from China. It is a very rich source of nutrition. It is also used as a supplement with others such as wheat flour fortified with soybean flour which makes good quality and more nutritious 'chapati'. Soybean is used for making high protein food for children. It is widely used in the industrial production of different antibiotics. Consumption of soybean is gaining popularity and nutritional superiority on account of its protein containing essential amino acids, unsaturated fatty acids, carbohydrates, vitamins and minerals. Further, its use has an important role in preventing and treating chronic diseases such as heart ailments, osteoporosis, cancer, kidney ailments. It is used as raw material for number of processed food products as well as source of animal feed.

Soybean oil accounts for 25% of global vegetable/ animal oils and fats consumption. There is a rapid growth in the demand for compound feed and soymeal. Soymeal is in high demand and thus the demand for Soybean is said to be sustained. Oil is a lucrative by product of Soybean processing. Products derived from Soybean Are Soya oil, Biofuel, and Soya meal. It is also used in the preparation of antibiotics, manufacturing margarine, vegetable oil, paints, varnishes, linoleum, printing inks, glycerine, etc. Soybean cake is rich in nitrogen and mineral content and can be utilised as soil manure. A large number of Indian and western dishes such as bread, 'chapati', milk, sweets, pastries etc. and soybean oil is used for manufacturing vanaspati ghee and several other industrial products.

Production scenario - Soybean in world

United states are the global leader in Soybean production, followed by Brazil and Argentina. In 2017, India produced 8.67 MT of Soybean in 2017. India ranks 5th in the world's top 10 producers of Soybean. USA is the major producer of Soybean and ranks first in production. Its share in the world production is almost 34 percent followed by Brazil (32%), Argentina (15%) and China (4%). India occupies fifth place in production and fourth in area in the world. Total world soybean production is 361 million tons.

Source: <http://www.fao.org/faostat/en/#data/QC>



2.1.1 Production of Soybean in India

India is a fifth largest soybean-producing country in the world and produces 11 million tons according to SOPA. Production of soybean in India is dominated by Maharashtra and Madhya Pradesh which contribute to 89 per cent of the total Soybean production. Out of the total production, 51.42 % of soybean is mainly produced in Madhya Pradesh followed by Maharashtra (32.50%) and Rajasthan (11.34%) (Directorate of Economics and Statistics). Major soybean producing districts in Maharashtra are Latur, Amravati, Nagpur, Buldana and Kolhapur. Most of the farmers in Maharashtra use hybrid and local varieties of seeds. Approximate 70% of farmers use their saved seed and 30% farmers purchase it from retailers and fellow farmers.

Jawahar, Indra and Durga are common varieties of soybean grown by most of the farmers in Maharashtra. Other soybean varieties grown in Maharashtra are AKT-64, AKT-101, D-7-11-1, JLT-408, N-58-2, PHULE TIL No1, PHULE- KALYANI (DS-228), MAUS-158, MONETTA (EC-2587), POOJA (MAUS-2), PRASAD (MAUS-32), MAUS-47 (Parbhani Sona), TAM-98-21, TAM-38.

India has the fifth largest vegetable oil economy in the world. After cereals, oilseeds are the second largest agricultural commodity, accounting for the 14% of the gross cropped area in the country. However, country meets its edible oil demand through imports, which accounts for almost 50% of requirement. The per capita consumption of the vegetable oil is increasing very rapidly due to increase in population and improved economic status of the population.

The demand has increased to about 12.6 kg/year compared to 4 kg/year in 1961 and the projected demand for the year 2020 and 2050 is 16.443 and 19.16 kg/year respectively. To meet this demand, the country will require nearly 25.26 and 35.90 million tons of edible oil. In this scenario, soybean has played and will play a pivotal role in the future. Production of soybean in India is dominated by Maharashtra and Madhya Pradesh which contribute 89 percent of the total production. Rajasthan, Andhra Pradesh, Karnataka, Chhattisgarh and Gujarat contribute the remaining 11 per cent production.

Name of the state	Area	Production
	Lakh Hectares	Lakh MT
Madhya Pradesh	62.605	59.475
Maharashtra	10.588	48.565
Rajasthan	2.804	12.176
Andhra Pradesh	2.840	3.479
Karnataka	2.470	3.001
Chhattisgarh	1.560	1.560
Gujarat	0.930	0.977
Rest of India	0.630	0.599
Total	120.327	12.176

Source: FICCI – Evaluation of PPPIAD Project on Soybean

2.1.2 Production of Soybean in Maharashtra

Crop Seasonality

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Madhya Pradesh												
Maharashtra												
Rajasthan												

2.2 Profile of Sorghum/ Jowar

Sorghum, popularly known as Jowar, is one of the four important food crops of the country as it occupies about one-tenth of the total area of the cereals. Sorghum (*Sorghum bicolor*) is an annual plant belonging to family *Gramineae* and grows up to over four metres. The inflorescence of sorghum is a panicle or head as grain is usually partially covered by glumes. The colour of the grain is white, pink, yellow or brownish-yellow. It is the most important food and fodder crop of dry land agriculture. It is a staple food for millions of poor rural people particularly of Asian and



Figure 2: Jowar

African countries and also serves as an important source of fodder, animal feed and industrial raw material for alcohol, spirit, Syrup and starch production.

The origin of sorghum is generally believed to be Ethiopia or East Central Africa and it was taken from East Africa to India during the first millennium. Sorghum is an important crop providing food, feed and fodder in the arid and semi-arid tropics of the world. It is a staple food for the rural poor in the country and African countries. It is primarily used as livestock feed and as industrial use in USA and other developed countries. Sorghum is often referred to as “coarse grain”.

Though, it is a traditional subsistence crop but now changes its role to commercial/semi-commercial crop. The demand for sorghum for feed purpose is the main driving force in rising the global production and international trade. It has also been used in the production of alcohol. Sorghum grain contains about 10-12 % protein, 3 % fat and 70 % carbohydrates. In India, sorghum grain is eaten by human either by breaking the grain and cooking it or by grinding it into flour and preparing ‘chapatis’. It is also fed to cattle, poultry and swine. The total production of sorghum in the world has been reported at 63.36 million tonnes with cultivated area of 44.27 million ha during the year 2016-17. USA is the largest producer of sorghum, followed by Nigeria, Sudan, Mexico and India. India produced about 4.41 million tonnes of sorghum in 2015-16. Maharashtra has the highest share i.e. 29.71% with production of 1.31 million tonnes of production followed by Karnataka (26.08%), Tamil Nadu (12.47%), Madhya Pradesh (9.30%). Maharashtra is the leading producer of sorghum in the country. Sorghum occupies about one-third of the total cropped area in the state. The crop is mainly grown in Jalgaon, Buldhana, Akola, Amravati, Yavatmal, Aurangabad, Ahmednagar, Beed, Osmanabad, Nanded, Solapur, Nagpur and Sangli districts. The major sorghum varieties grown in Kharif are CSH-5, CSH-9, CSH-13, CSH-15(R), CSH-16, CSH-14 CSV-12, SPV-475, SPV-946, SPV-504 and M-35-1 (Maldandi) and Phule Yabsoda are cultivated in the Rabi season.

2.2.1 Production statistics of Sorgham/Jowar in India

State	Production ('000 Tons)	% Share
Maharashtra	1310	29.71
Karnataka	1150	26.08
Tamil Nadu	550	12.47
Madhya Pradesh	410	9.30
Rajasthan	340	7.71
Andhra Pradesh	290	6.58
Gujarat	140	3.17
Uttar Pradesh	110	2.49
Telangana	70	1.59
Haryana	30	0.68
Others	10	0.23

Source: Ministry of Agriculture

2.2.2 Seasonality: Sorghum/Jowar

Season	Jan	Feb	March	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
Rabbi												

	Sowing Period
	Harvesting Period



Figure 3: Wheat

2.3. Profile of Wheat

As per the FAO data, major wheat producing countries in the world are China, India, USA and Russia. They account for about 40 per cent of the total world wheat output. European Union, China, India, US and Russia are the top wheat producing countries in the world. FAO's first forecast of global wheat production in 2017 stands at 744.5 million tonnes, indicating a 1.8 percent decline from the 2016 record level but still above the last five-year average. Although a number of species of wheat are recognized in the world, only three species of wheat, namely, *Triticum Aestivum* (Bread wheat), *T. durum* (Macaroni wheat) and *T. dicoccum* (Emmer wheat) are commercially cultivated in India. China is the world's largest producer of the Wheat followed by India, Russian Federation and US. India stands first in area and second in production next to China in the world. India's share in world wheat area is about 12.40 per cent, whereas it occupies 10 per cent share in the total world wheat production. India's wheat production has increased in last 10 years at CAGR of 2.46 per cent. Nearly 86.35 per cent of total wheat production comes from five states in 2016-17. In 2015-16, Uttar Pradesh was the largest producer of wheat contributing to 28.74 per cent. Madhya Pradesh accounts for 18.92 percent followed by Punjab and Haryana 17.20 per cent and 12.14 per cent respectively. Rajasthan accounts for 10.56 per cent of the total wheat output in the country. Maharashtra ranks 10th in total wheat production and contributes nearly 0.81% of the total wheat production.

Chapter 3: Introduction to Catchment

Osmanabad District



Figure 4: Osmanabad District Map

Osmanabad district lies in the southern part of Maharashtra state. It lies on the Deccan plateau, about 600 m above sea level. Parts of the Manjra and Terna Rivers flow through the district. The district is located on the east side of the Marathwada region. To the north of Osmanabad District lies Beed District; to the northeast and east, Latur District; to the east and southeast, Bidar District of Karnataka; to the southeast and south, Gulbarga District of Karnataka; to the south and southwest, Solapur District; and to the northwest, Ahmednagar district. Most of the part of district lies in the hilly areas Balaghat ranges.

It is also home to over 16.5 lakh people that are spread over 7,569 square kilometres. Osmanabad is relatively more rural with 83% of its population staying in rural areas. For this population, agriculture is the predominant economic activity, followed by dairy. Also, Sheep / goat rearing is a key occupation and has been undertaken traditionally by small & marginal farmers.

The district is predominantly rainfed – having more than 750 mm rainfall on an average per year. But the district is prone to high rainfall fluctuations. For instance, the average rainfall recorded during the year 2011-2012 was 387.4 mm and the rainfall recorded the very next year - 2010-2012 - was 951.1 mm². This wide fluctuation was within a span of 2 years. Furthermore, the talukas Bhoom, Paranda, Washi and Kalamb are declared as Drought Prone Areas

Major crops grown in Osmanabad

The main crops in the district are Jowar, Tur, Bajara, Soybean, Bengal gram and Black gram. Maize is also an emerging crop in the district.

Soybean: Farmers rarely grade soybean grains. They only clean and remove diseased, damaged, foreign matter from the grains. Farmers check moisture content in soybean by biting into the grain. To separate diseased, damaged and foreign matter from healthy grain, farmers use sieves. Traders buy

grains on the basis of physical appearance, colour, size and quantity of foreign material in the grain heap.

Maize: Under Agriculture Produce (Grading and Marking) Act 1937, the national standards for maize are notified, considering the quality factors like,

- a) moisture
- b) foreign matter
- c) other food grains
- d) mixture of other varieties
- e) damaged grains
- f) immature grains
- g) weevilled and shriveled grains.

Jowar: For Jowar, quality factors such as moisture content, foreign matter, other food- grains, admixture of other varieties, damaged grains, immature grains and shriveled grains are considered while grading. Traders offer the price on the basis of visual inspection of the lot or available sample considering all these factors.

Red Gram: In the market, the sale is generally done on the basis of visual inspection of available sample and with local commercial name. Buyers offer price on the basis of visual examination of the whole lot considering the quality factors like size and color of grains, moisture content, refraction and admixture with other varieties. In order to ensure remunerative price to the farmers as well as to gain the confidence of consumer, it should be graded systematically.

Chapter 4: Baseline Analysis

To understand the current scenario of the cluster, a baseline survey has been conducted adopting two approach:

1. MCDC officials conducted meetings with the stakeholders of the PACS. Information was collected from farmers engaged in Soybean, Jowar and Wheat farming of different groups to understand the existing practice of cultivation, existing supply chain and value chain mechanism and the hurdles faced by the farmers.
2. CMA agency Go Green visited the cluster and surveyed existing infrastructure and identified gaps which need to be address through various interventions

This baseline survey provides rich insights into storing conditions of the produce available across the cluster districts. This baseline survey has gathered detailed information on conditions and challenges faced by the farmers due to unavailability of appropriate storing facility which leads to distress selling of the produce amongst farmers. The goal of the survey was to measure infrastructural gaps in terms of warehouse and collateral management in the cluster before the implementation of various interventions proposed in project

As per the survey conducted, key findings are as below –

- ✓ There are total 650 farmers are in this cluster, out of which 55 farmers are member of the PACS
- ✓ Average landholding of the farmers is 5 acres per farmer.
- ✓ There is 1 warehouse of 1500 MT capacity owned by PACS in this cluster
- ✓ Nearest APMC mandi from the PACS owned warehouse is at distance of 5 km
- ✓ Lack of awareness and no availability of credit facility against warehouse receipt are the major reason behind farmers not opting for warehousing facility
- ✓ Cluster doesn't have any cleaning and grading facility nearby, hence farmers sell the entire produce as a whole lot in the mandis or village level aggregator and realise average price for the produce.

Key challenges being faced by the surveyed farmers and PACS

- **Scarcity of Capital:** - Post harvest, due to lack of liquidity, a farmer is compelled to sell his produce immediately, sometimes within days of harvest. Due to a supply glut in the market, the farmer is not able to realise the best price for his produce.
- **Lack of storage facility:** Even though PACS has 1 warehouse available for storing agri commodities, farmers are not able to store their produce as they have poor knowledge of

benefits of arbitrage practices. Also, currently PACS is not able to issue warehouse receipt which can help farmers in availing loan also repels farmers from storing their produce. Hence, farmers prefer to go for distress sell of the produce immediately after harvesting at lower price.

- **Lack of cleaning & Grading Facility:** Farmers do not clean & grade their commodity and they sale it at lower price, as they don't have cleaning and grading facility.
- **Lack of market intelligence & linkages:** Farmers don't have easy and accurate access to market information and due to this they sell their produce without any sales plan and lose market opportunity. Lack of market linkages forces farmer to keep selling their produce to village level aggregator or Artias at lower price.

Chapter 5: Partners' Profile

5.1 Lead Partner Profile

The lead partner for the proposed is Go Green Commerce and Services Private Limited. Go Green Commerce and Services Private Limited (GGCS) is an integrated commodity management solution provider. Established in 2012, GGCS works across the agro value chain, at a national level. They provide supply chain solutions for Agro commodities such as grains, cereals, pulses, beans, oil seeds and other commercial crops, led by a team of quality professionals with a pan India presence. They also provide a range of post-harvest services to our stakeholder. The company's strategically planned and technologically connected locations, experienced staff, innovative practices and commitment to stakeholders enables it to handle business with utmost professionalism across the country, at competitive prices. Major areas in which they operate are- Agri Warehousing & Logistics, Procurement & Trade facilitation, Collateral Management, Audit & Inspection services.

Lead Partner Details

a.	Name of the Applicant	Go Green Commerce and Services Private Limited
b.	Registration No.	U63090GJ2012PTC071234
c.	PAN No.	AACCF7185N
d.	Name of Partner(s)/ Promoter(s)	Maulik Kritikummar Shah, Dhaval Kirti Kothari, Santosh Kumar Sahu, Mitali Ashok Sancheti
e.	Constitution of the Applicant	Private Limited
f.	Registered Address of the Applicant	305, Nilima Park Society, Arohi Complex Guj University Road, Navrangpura, Ahmedabad, Gujarat- 380009

5.2 Contact Details

Sr. No	Name of the Promoter(s)/Partner(s)	Address	Mobile No.	E-mail Id
i	Maulik Kirtikummar Shah	305, Aarohi Complex, Vijay Cross Road, Navrangpura, Ahmedabad.	7927913422	info@gogreenwarehouses.com
ii	Dhaval Kirti Kothari	305, Aarohi Complex, Vijay Cross Road, Navrangpura, Ahmedabad.	7927913422	info@gogreenwarehouses.com
iii	Santosh Kumar Sahu	305, Aarohi Complex, Vijay	7927913422	santosh.sahu@gogreenwarehouses.com

Sr. No	Name of the Promoter(s)/Partner(s)	Address	Mobile No.	E-mail Id
		Cross Road, Navrangpura, Ahmedabad.		
iv	Mitali Ashok Sancheti	305, Aarohi Complex, Vijay Cross Road, Navrangpura, Ahmedabad.	7927913422	info@gogreenwarehouses.com

5.3 Quantity sold through Lead Partner

Go Green Commerce and Services Private Limited will facilitate in market linkages of stored commodity through its existing pool of buyers

Sr. No.	Name of the Crop	Annual Expected / Envisaged Quantity to be sold through lead partner				
		Y1	Y2	Y3	Y4	Y5
1	Soybean	1176 MT	1470 MT	1764 MT	1911 MT	2058 MT
2	Jowar	282 MT	353 MT	423 MT	458 MT	494 MT
3	Wheat	600 MT	750 MT	900 MT	975 MT	1050 MT

5.4 Incremental price realisation through lead partner

It has been envisaged that through arbitrage farmers can realise 10-15% of additional income and lead partner i.e. Go Green CMA will facilitate in selling of stored commodity through its existing pool of buyers and in process it will help farmers to realise better price than prevailing market price. Go Green will be charging a commission of 0.65%% of the transaction value.

5.5 Payment Terms

The Buyer has to make the payment within 7 days i.e. T+7.

5.6 Profile of PAC

Yedeshwari Audyogik Sahakari Sanstha

Yedeshwari Audyogik Sahakari Sanstha is a Primary Agricultural Credit Society (PACS) Registered under Co-operative Society Act. Primary Agricultural Credit Societies (PACS) occupies a predominant position in the co-operative credit structure and form its base. A PAC is organized at the grass roots level of a village or a group of small villages. It is this basic unit which deals directly with the rural (agricultural) borrowers, gives those loans and collects repayments of loans given. It serves as the final link between the ultimate borrowers on the one hand and the higher financing agencies, namely the SCBS and the RBI/NABARD on the other hand.

Sr. No.	Particulars	PAC Details
a)	Name of PAC	Yedeshwari Audyogik Sahakari Sanstha
b)	Constitution of the Applicant	Co-operative Society

Sr. No.	Particulars	PAC Details
c)	PAN No.	AAAAAY5574C
d)	Number of Farmers in village	650
e)	Number of Non-Member Farmers	55
f)	Total Farm Area (Acres)	3200 Hectare
g)	Average Farm Area (Acre Per Farmer)	2 Hectare
h)	Crop/ (s) Grown and Variety	Soybean, Jowar, Wheat
j)	Area in Acre - Shortlisted Crops	1500 Ha
k)	Production Data (MT) – Shortlisted Crop	Soybean- 3000 MT Jowar- 750 MT Wheat- 3600 MT

5.7 Details of the Director(s)/ Promoter(s) of the PAC

Sr. No	Name of the Promoter(s)/Partner(s)	Address	Mobile No.	E-mail Id	PAN No
i	Mr. Atul Anant Mule	B-44, MISC, Osmanabad	9960638731	-	AKWPM7951N

5.9. PAC Turnover

Financial Year	Turnover in INR
2017-18	New Unit

Chapter 6: Project Proposal

6.1 Project Summary

The performance of PACS has not been consistent throughout Maharashtra. PACS are still being successfully run in Western Maharashtra. However, PACS in rest of Maharashtra, especially in Vidarbha and Marathwada are in a dire condition. The main function of PACS now remains limited to distribution of funds and subsidies. Distribution of credit has also slowed down. In addition to credit distribution PACS have had warehousing services at their disposal. However, these services are not run in a professional manner. This sub project aims at improving the quality of warehousing services by improving their comparatives and adding services like cleaning and grading to their services offered. The majority of the farmers who are members of these PAC are working in an organised manner and are able to reap the benefits of collective marketing.

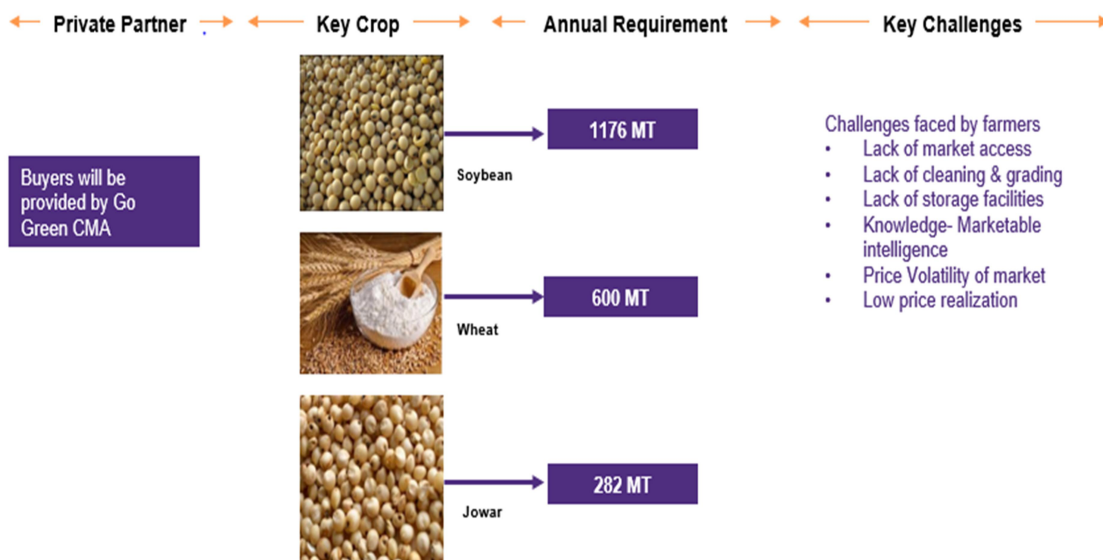


Figure 5: Project Proposal

In this clusters, due to lack of awareness and non-availability of credit facility against warehouse receipt, majority of farmers prefer to sell their produce in mandis or village level aggregators. From the baseline survey, it has been found that even though a warehouse of 1500 MT capacity is available and functional, none of the farmer in this cluster opt to store their produce in a warehouse and reap benefit of it such as – speculation to avail a better price realisation in the market, especially after a glut like situation is over in the market.

Project aims to increase the participation of small and marginal farmers of the cluster in warehousing and collateral management as well as utilise the cleaning & grading facility in order to realise the premium of their finished produce. PACS in consultation with Go Green Warehouses Private Limited

has come up with a joint proposal for assistance under SMART to build interventions that will help them increase PAC's capabilities in warehousing and collateral management. Primary chosen commodities are Soybean, Jowar & Wheat which are cultivated by farmers in the cluster.

6.2 Partnership Arrangements

Key stakeholders and roles being played by them

- **Farmers:** Farmers/Members of this PACS are the target group of this PP, who will be the raw material supplier. Their problems will be addressed with the soft interventions provided by Go Green. Hard interventions will be provided by PAC through installation of cleaning and grading machine as well as erection of a warehouse proposed in this report.
 - **Yedeshwari Audyogik sahakari Sanstha:** PAC will provide hard interventions by erecting a warehouse of 1000 MT capacity in second year of the project and also will set up a cleaning & grading facility in the cluster. PAC will also aim to scale up its operation by attracting more number of members/farmers. PAC will also provide market linkages to its members through its CMA partner i.e. Go Green Commerce and Services Private Limited. PAC will charge its members 2% of value of commodity as sales facilitation charges.
 - **Go Green Commerce and Services Private Limited:** Go Green will provide 4 way soft interventions to the PAC and associated farmers.
1. Go Green in collaboration with MCDC will conduct one-day workshop cum training programs on post-harvest management such as quality parameters, warehouse management, usages of warehouse receipt and electronic platforms to sell produce, preparation of documents to avail loan etc, at village level. In first year, this training will be conducted 4 times in a year and each training will have a batch size of 125 members.
 2. Go Green will provide soft interventions through conducting quality test of farmer's produce before they store produce in PAC warehouse. Go Green has proposed to provide manpower for conducting quality testing, maintaining procurement data and supervision of the material stored in warehouse. Go Green CMA will charge INR 10,000/- month for this services and in first year, 60% of the amount will be covered under project grant and rest will be borne by PAC. From second year onwards these charges will be borne by PAC.
 3. Go Green will further extend its soft interventions through managing day to day operation of PAC's owned warehouse, and providing warehouse receipt to PAC's farmers against the commodities stored. Go Green has proposed to manage maximum 3 warehouses in the radius of 5 km. Go Green will prepare all the necessary documents and submit to the concern bank along with warehouse receipt. Go Green will also insure the material stored in the warehouse. To ensure smooth operation of warehouse and proper MIS, Go Green has proposed to deploy experienced personals. Go Green will charge INR 37,000/- month for providing the proposed services including deployment of one security guard and in first year, 60% of this amount will be covered under project grant and rest will be borne by PAC. From second year onwards charges against this proposed service will be borne by PAC.

4. Apart from issuing warehouse receipt, Go Green will also provide market intelligence like supply demand situation, price trend and market linkages to farmers/PAC through its existing customer base. Go Green will charge 0.65% of transaction value for providing market linkages and facilitating sells through its existing pool of buyers.

Problems to be addressed:



The problems which can be solved via this project are-

Scarcity of Capital: - Agriculture is an important industry and like all other industries it also requires capital. The role of capital input is becoming more and more important with the advancement of farm technology. Since the agriculturists' capital is locked up in his lands and stocks. Farmer faces difficulty for getting crop loan for next sowing.

Lack of storage facility: Spoilage and wastage have become the hallmark of Indian agriculture. Also, lack of storing facility minimises the chance of selling produce at higher price after harvesting season when the glut like situation is over. Also, farmers having small quantity of produce small quantity find warehousing a difficult option as taking produce to a faraway warehouse facility doesn't turnout a feasible option and they prefer selling to artias or village level aggregator.

Lack of cleaning & Grading Facility: Farmer do not clean & grade their commodity and they sale it at lower price, as they either don't understand the importance of cleaning & grading or they don't have facility to do so.

Lack of Market intelligence & linkages: Farmers don't have easy or adequate access to market information and neither do they have a pool of buyers to strategies their sales plan. They get over dependent on single established sales channel.

Chapter 7: Proposed Project Component

7.1 Interventions

1. Capacity Building of PAC

2. Warehousing & Collateral Management and Market Linkages

- a. Go Green will manage warehouse operations and issue warehouse receipt so that farmer avail loan against the commodities stored
- b. Go Green will insure the material stored in the warehouse
- c. Go Green will ensure quality testing of commodities and maintain procurement data
- d. Go Green will provide market information and linkages to farmer in order to help them strategies their sales plan.

3. Capital Expenditure Requirement

a. Machinery-

The PAC has proposed cleaning & grading machine for the field crop. The PAC will provide cleaning and grading facility at a highly competitive rate to their farmer members.

b. Infrastructure

In the first year, the PAC will start operations in the existing warehouse of 1500 MT. They have also proposed to erect a warehouse of 1000 MT capacity in second year as required infrastructure. It is important to note that PAC has the required land i.e. 20,000 sq. feet of land to erect proposed warehouse as well as to set up cleaning & grading unit. In first year, Further, PAC may require to set up more number of warehouses to cater maximum farmer in the cluster.

Expected Outcome:

- **Capacity building of PAC:** PAC will become more capable in terms of handling procurement, managing warehouse operations, issuing warehouse receipt, documentation etc.
- **Storage facility:** Increase in number of farmers involved in warehousing and collateral management, resulting to reduced post-harvest loss. Farmers store their commodity in warehouse on rent till they get better market price.
- **Easy Availability of credit:** Farmer deposits his produce in a warehouse; warehousing & collateral management agency issues him a warehouse receipt. Farmer takes the receipt, which has all the necessary details like quality and quantity of the produce, to the bank. Bank offers credit facility against that receipt up to 70 per cent of the value of the collateral with the warehouse. The farmer can use the fund for his consumption needs and inputs for the next season. Meanwhile farmer keeps an eye on the price, and sells the produce, wholly or partly for a price that he thinks is right, and repays the bank.
- **Cleaning & Grading:** Farmer gets his produce cleaned & graded from PAC at a price less than the market price. This increases the acceptability of farmer's produce amongst buyers by reducing the rejection percentage which results in better price realisation by Rs 400/- to 500/- per quintal.
- **Market intelligence & linkages:** Farmers have better access to market information, which helps them to plan their future action in much better way. Market linkage reduces farmer's dependency on Mandi/Artias and has larger pool of assured buyers.

Proposed interventions:

Sr. No.	Particulars	Outcome
1	Training Workshops	1. Better understanding of post-harvest management 2. Better understanding of usages of warehouse receipt 3. Improvement in documentation
2	Erection of new warehouse	1. Better post-harvest management 2. Credit facility through warehouse receipt 3. Better price realisation post harvesting season
3	Cleaning & grading unit	1. Better quality (Less foreign material, immature grains) 2. Improved acceptance of produce among buyers
4	Market intelligence & linkages	1. Better sales planning 2. Large pool of buyers 3. Better price realisation

Chapter 8: Project Implementation

8.1 Graphical Representation of Project Implementation

The entire implementation plan comprises activities of different steps such as: -

- PAC will invest 20% of the project cost, 20% of project cost will come from bank loan (machinery and warehouse) and rest 60% of the project cost will come from SMART.
- PAC will get connected with farmers for the aggregation of the commodities.
- In second year, PAC will erect a warehouse of 1000 MT capacity to cater more number of farmers. It is important to note that PAC has required land i.e. 20,000 Sq. Feet to erect proposed warehouse.
- PAC will provide cleaning and grading services to the farmers by setting up a cleaning & grading unit in second year. Farmers will avail its services at less than market price.
- Go Green will facilitate in procurement of quality produce from the farmers. Go Green will deploy an expert who will look after the procurement operation, supervision of stored produce and cost of which i.e. Rs 10,000/- per month will be borne by SMART and PAC in the ration of 60:40 in first year. Second year onwards these charges will be borne by PAC.
- PAC will store the aggregated produce in its warehouse and charge farmers according to MSWC storage charges i.e. Rs10/- per quintal per month.
- Go Green will manage the PAC owned all 2 warehouses and look after day to day operation. Go Green will deploy experienced manpower to ensure smooth operation and it will charge INR 37000/- per month against warehouse management and deployment of a security guard. In the first year, 60% of these charges will be covered under grant and rest 40% will be borne by PAC in first year and from 2nd year onwards these charges will be borne by PAC.
- Go Green will also insure the produce stored in PAC warehouses.
- Go Green will issue CIR (Commodity Inward Receipt) to the farmers against stored commodities in warehouse.
- Farmers willing to avail loan against commodity stored will bring CIR to Go Green.
- Go Green will issue WR (Warehouse Receipt) and submit to the associated bank along with all necessary documents such as PAN Card, Bank Statement etc. of farmer.
- Bank will complete the KYC norm and release loan amount directly into farmer's account
- Go Green will provide market intelligence such as price trend, supply demand situation in the market and will not charges any amount against this services Go Green will provide market linkages to farmers through its existing pool of buyers and will charge PAC 0.65% of the transaction value.

Chapter 9: Project Financials

9.1 Project cost

Sr. No.	Sub-project Components	Cost
A	Core investment in Sub-project	
1	Collateral Management Agency Cost – Go-Green	5.40
2	Renovation of Warehouse	10.29
2	Construction of New Warehouse-1000MT*1	70.68
3	Cleaning and Grading Machine-2MT	9.43
4	IOT-RFID, CCTV, Smoke Detector, IT Equipment, Security Alarm, Invertor, Weighing Scale	6.00
5	Renovation & Electrification, Stitching Machine, Moisture Meter, Fire Extinguisher	14.64
	Sub- Total- A	116.44
8	Pre-Op/ Preliminary Expenses	5.82
	Total Cost- A	122.26
B	Complementary Investment by Buyer	0
C	Extension activity by DoA @ Rs.12.93 Lakh/CBO	12.93
	Total A+B+C	135.19

Preliminary and Pre-operative expenses taken to be 5% of the total cost of components A.

Amt in Lakhs

9.2 Means of Finance

Table 1: Means of Finance

Amt in Lakhs

Sr. No.	Sub-project Components	Cost	SMART Grant	CBO Equity
A	Core investment in Sub-project			
1	Collateral Management Agency Cost – Go-	5.40	3.24	2.16

Sr. No.	Sub-project Components	Cost	SMART Grant	CBO Equity
	Green			
	Renovation of Warehouse	10.29	6.17	4.12
2	Construction of New Warehouse-1000MT*1	70.68	42.41	28.28
3	Cleaning and Grading Machine-2MT	9.43	3.00	6.43
4	IOT-RFID, CCTV, Smoke Detector, IT Equipment, Security Alarm, Invertor, Weighing Scale	6.00	3.60	2.40
5	Renovation & Electrification, Stitching Machine, Moisture Meter, Fire Extinguisher	14.64	6.00	8.64
	Sub- Total- A	116.44	69.86	46.58
8	Pre-Op/ Preliminary Expenses	5.82	3.49	2.33
	Total Cost- A	116.44	73.36	48.90
B	Complementary Investment by Buyer	0	0	0
C	Extension activity by DoA @ Rs.12.93 Lakh/CBO	12.93	12.93	0
	Total A+B+C	135.19	86.29	48.90

Preliminary and Pre-operative expenses taken to be 5% of the total cost of components A.

Chapter 10: Business Model

10.1 Profitability Statement

Table 2: Profitability Statement

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Sale Facilitation Charges	12.86	16.88	21.27	24.19	27.36	30.78	34.47
Warehouse Storage Charges	10.00	13.12	16.53	18.80	21.26	23.92	26.79
Grant from SMART	5.38	1.00					
Cleaning & Grading Charges		16.38	17.64	18.52	19.45	20.42	21.44
Total Revenue	28.24	47.38	55.44	61.52	68.07	75.12	82.70
Fixed Expenses							
Training & Workshops	2.00	1.00	0.00	0.00	0.00		
Admin Exp	10.08	10.58	11.10	11.66	12.23	12.84	13.48
Total Fixed exp	12.08	11.58	11.10	11.66	12.23	12.84	13.48
Variable Expenses	10.18	15.66	18.38	20.21	22.13	24.16	26.29
Total Variable exp	10.18	15.66	18.38	20.21	22.13	24.16	26.29
Preliminary exp written off	0.10	0.10	0.10	0.10	0.10		
Depreciation (SLM)	0.72	3.59	3.58	3.58	3.57	3.57	3.57
Profit Before interest and Tax	5.16	16.45	22.27	25.97	30.03	34.54	39.35
Term loan interest	0.24	1.77	1.27	0.77	0.27	0.00	0.00
Interest on WC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Profit Before Tax	4.92	14.68	21.00	25.20	29.76	34.54	39.35
Less. Tax	0.05	0.77	2.96	4.60	6.30	8.04	9.75
Profit After Tax	4.87	13.91	18.04	20.60	23.46	26.51	29.60

10.2 Cash flow Statement

Table 3: Cash Flow Statement

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Revenue							
	Sales and Service Charges	28.24	47.38	55.44	61.52	68.07	75.12	82.70
2	Term Loan	2.27	16.13	-	-	-	-	-
	W. Capital Loan	-	-	-	-	-	-	-
3	Equity/ Share capital	4.73	16.13	-	-	-	-	-
4	Grant	7.12	48.40					
5	Increase in Current Liabilities	1.85	0.42	0.19	0.20	0.21	0.22	0.23
	Sub Total (A)	44.22	128.45	55.63	61.72	68.28	75.34	82.93

Cash Outflow (Rs.)								
1	Capital Expenditure							
a	Building and Civil Work	-	70.68	-	-	-	-	-
b	Plant and Machinery	10.10	9.93	-	-	-	-	-
c	Computer & IT Equipment	1.27	0.05	-	-	-	-	-
d	Vehicle	-	-	-	-	-	-	-
e	Pre-Operative Exp	0.50	-	-	-	-	-	-
2	Operational Expenditure							
a	Fixed Cost (Excl. Of Interest)	12.08	11.58	11.10	11.66	12.23	12.84	13.48
b	Variable Cost	10.18	15.66	18.38	20.21	22.13	24.16	26.29
c	Cost of Material Consumed (<i>inc in variable cost</i>)							
3	Loan Repayment							
a	Repayment of Loan	0.25	4.54	4.54	4.54	4.54	-	-
b	Interest on TL	0.24	1.77	1.27	0.77	0.27	(0.00)	(0.00)
c	Interest on WC	-	-	-	-	-	-	-
4	Increase in Debtors	2.82	1.91	0.81	0.61	0.65	0.70	0.76
	Increase in Stock							
5	Tax	0.05	0.77	2.96	4.60	6.30	8.04	9.75
6	Differential tax liabilities							
	Sub Total (B)	37.49	116.89	39.06	42.38	46.13	45.75	50.29
	Net Cash Flow (A-B)	6.73	11.56	16.57	19.34	22.14	29.59	32.64
	Opening Cash and Bank		6.73	18.29	34.85	54.19	76.33	105.92
	Cumulative Cash Balance	6.73	18.29	34.85	54.19	76.33	105.92	138.57

10.3 Balance Sheet

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
LIABILITIES							
Partner's Capital	4.73	20.86	20.86	20.86	20.86	20.86	20.86
Add: Addition During the Year	-	-	-	-	-	-	-
Total Capital	4.73	20.86	20.86	20.86	20.86	20.86	20.86
<u>Reserves & Surplus</u>							
<u>Grant under SMART</u>	7.12	55.52	55.52	55.52	55.52	55.52	55.52
<u>Profit & Loss</u>							
Opening Balance	-	4.87	18.78	36.82	57.43	80.89	107.39
Add: Profit after tax	4.87	13.91	18.04	20.60	23.46	26.51	29.60
Total	4.87	18.78	36.82	57.43	80.89	107.39	136.99
Secured Loan from Bank	2.02	13.61	9.08	4.54	(0.00)	(0.00)	(0.00)
W. Capital Loan		-	-	-	-	-	-
Current Liability	1.85	2.27	2.46	2.66	2.86	3.08	3.31
Total (A)	20.60	111.04	124.74	141.00	160.13	186.86	216.69
ASSETS							
Fixed Assets							
Gross Block	11.37	91.31	87.72	84.14	80.56	76.99	73.42

Less: Depreciation	0.72	3.59	3.58	3.58	3.57	3.57	3.57
Net Block	10.65	87.72	84.14	80.56	76.99	73.42	69.85
P&P	0.40	0.30	0.20	0.10	-	-	-
Current Assets							
Sundry Debtor	2.82	4.74	5.54	6.15	6.81	7.51	8.27
Closing Stock							
Closing Stock FG							
Closing Stock RM	-	-	-	-	-	-	-
Cash & Bank Balance (Including Cash Credit Limit)	6.73	18.29	34.85	54.19	76.33	105.92	138.57
Total (B)	20.60	111.04	124.74	141.00	160.13	186.86	216.69

10.4 Key Financial Ratios

Table 4: Key Financial Ratios

Project IRR	19.25%
NPV (Rs. Lakhs)	6.47
Pay Back Period	4 Years 3 Months
Benefit Cost Ratio	1.07
DSCR (Average)	5.82

10.5 Key Assumptions

	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Warehouse capacity (MT)	1500	2500	2500	2500	2500	2500	2500
Warehouse Utilisation	60%	65%	70%	75%	80%	85%	90%

Cumulative Quantity in MT

Table 5: Cumulative Quantity in MT

Quantity Available for Storage (MT)							
Soybean	1,176	1,470	1,764	1,911	2,058	2,205	2,352
Jowar	282	353	423	459	494	529	564
Wheat	600	750	900	975	1,050	1,125	1,200
Total	2,058	2,573	3,087	3,344	3,602	3,859	4,116

Storage price per MT/Month	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	100	105	110	116	122	128	134
Jowar	100	105	110	116	122	128	134
Wheat	100	105	110	116	122	128	134

Chapter 11: Financial Analysis

11.1 Financial Analysis of the Project

Once we implement the project activities project shall have the following economic impact

- **Adequate Credit Available:** As against traditional loans by banks, loans against warehouse receipt are quick. Collateral management reduces credit crunch like situation among farmers, especially small and marginal farmers thereby reducing poverty.
- **Premium against clean & graded produce:** Clean & graded produce usually fetches premium price in the market and buyers are willing to buy properly graded commodity as per the accepted quality parameter.
- **Encourage scientific storage:** Spoilage and wastage have become the hallmark of Indian agriculture. It is estimated that 25-30 per cent of agricultural produce every year is lost due to poor storage and frail handling post-harvest. Increased usage of Warehouse Financial Receipt will kick-start a circle of investments in warehousing infrastructure.
- **Increase Farmers Earning:** As farmers are able to realise better price for their commodity as a result of various proposed interventions, income of Yedeshwari Audyogik Sahakari Sanstha's farmer will increase by Rs 14,940/- per farmer in the first year.
- **Employment Creation:** As PAC providing cleaning & grading service to farmers, PAC will have to employ some workforce to run day to day operation which will create some employment opportunity in the community. Over a period, as the quantum of produce increases so will be the operation size resulting in increase in the number of people associated in the operation.
- **Better Market Intelligence & Linkages:** Go Green Commerce and Service Private Limited will provide current prices of the stored commodities to the farmers as well as forecast data about price fluctuation. This information will help farmers to decide their selling strategy in much better than rather than just selling their produce in the mandi. It will lead to better price realisation for the farmer. Also, market linkages will provide farmers flexibility to sell their produce instead of depending on just nearby mandi. In a long run, these linkages will be helpful for the farmers to get into larger deals, better price realisation and to mitigate their risk.

Detail of the benefit to the farmers

Below are the charts depicting the earning of the farmers in the current situation and the expected benefit after the intervention of PAC and Go Green Commerce & Service Private Limited

Benefit to farmer							
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Number of farmers using the service	400	500	600	650	700	750	800
Number of farmers benefitted	400	500	600	650	700	750	800
Average land available for Soybean per farmer	5.00	5	5	5	5	5	5
Total Land available for Soybean with benefitted farmers	2,000	2,500	3,000	3,250	3,500	3,750	4,000
Average land available for Bajra per farmer	0	0	0	0	0	0	0
Total Land available for Bajra with benefitted farmers	-	-	-	-	-	-	-
Average land available for Jawar per farmer	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Total Land available for Jawar with benefitted farmers	400	500	600	650	700	750	800
Average land available for Wheat per farmer	1.5	1.5	1.5	1.5	1.5	1.5	1.5
Total Land available for Wheat with benefitted farmers	600	750	900	975	1,050	1,125	1,200
% of crops to be traded through PAC	60%	60%	60%	60%	60%	60%	60%
Current Scenario							
Average current productivity per acre of Soybean (in Qtl)	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Total Sale of Soybean (in Qtl)	12,000	15,000	18,000	19,500	21,000	22,500	24,000
Rate of Soybean per Qtl	3,000	3,150	3,308	3,473	3,647	3,829	4,020
Average current productivity per acre of Bajra (in Qtl)	-	-	-	-	-	-	-
Total Sale (in Qtl)	-	-	-	-	-	-	-
Rate of Bajra per Qtl	2,000	2,100	2,205	2,315	2,431	2,553	2,680
Average current productivity per acre of Jawar (in Qtl)	12	12	12	12	12	12	12
Total Sale in Jawar (in Qtl)	2,880	3,600	4,320	4,680	5,040	5,400	5,760
Rate of Jawar per Qtl	2,700	2,835	2,977	3,126	3,282	3,446	3,618
Average current productivity per acre of Wheat (in Qtl)	17	17	17	17	17	17	17
Total Production in Wheat (in Qtl)	6,120	7,650	9,180	9,945	10,710	11,475	12,240
Rate of wheat per Qtl	2,000	2,100	2,205	2,315	2,431	2,553	2,680
Total Revenue (Rs. In lakhs)	560.16	735.21	926.36	1,053.74	1,191.54	1,340.48	1,501.34
Scenario post introduction of Go Green Commerce and Service Limited in the system							
Normal Loss in Cleaning & Grading Level	2%	2%	2%	2%	2%	2%	2%
Total Sale of Soybean (in Qtl)	11,760	14,700	17,640	19,110	20,580	22,050	23,520
Rate of Soybean per Qtl	3,500	3,675	3,859	4,052	4,254	4,467	4,690
Total Sale of Bajra (in Qtl)	-	-	-	-	-	-	-
Rate of Bajra per Qtl	2,400	2,520	2,646	2,778	2,917	3,063	3,216
Total Sale of Jawar (in Qtl)	2,822	3,528	4,234	4,586	4,939	5,292	5,645

Rate of Jawar per Qtl	3,1 00	3,2 55	3,41 8	3,58 9	3,76 8	3,95 6	4,15 4
Total Sale of Wheat (in Qtl)	5,9 98	7,4 97	8,99 6	9,74 6	10,4 96	11,2 46	11,9 95
Rate of Wheat per Qtl	2,4 00	2,5 20	2,64 6	2,77 8	2,91 7	3,06 3	3,21 6
Total Revenue (Rs. In lakhs)	643 .04	843 .99	1063 .42	1209 .64	1367 .83	1538 .81	1723 .46
Gross Benefit (Rs. In Lakhs)	82. 88	108 .78	137. 06	155. 90	176. 29	198. 33	222. 13
Revenue retained by CBO (%)	2.0 0%	2.0 0%	2.00 %	2.00 %	2.00 %	2.00 %	2.00 %
Revenue retained by CBO (Amount in Rs. Lakhs)	12. 86	16. 88	21.2 7	24.1 9	27.3 6	30.7 8	34.4 7
Net Benefit to farmers collectively	70. 02	91. 90	115. 79	131. 71	148. 93	167. 55	187. 66
Revenue from Normal loss of cleaning & Grading	3.7 3	4.9 0	6.18	7.02	7.94	8.94	10.0 1
Total Benefit to Farmer Collectively	73. 75	96. 80	121. 96	138. 73	156. 88	176. 49	197. 67
Net benefit per farmer (Rs. In lakhs)	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Net benefit per farmer (Rs. In 000)	18. 44	19. 36	20.3 3	21.3 4	22.4 1	23.5 3	24.7 1
Cost to Farmers (In Rs.000) (C & G and Warehousing Charges)	3.5 0	7.8 8	8.27	8.68	9.12	9.57	10.0 5
Net Benefit per Farmers (In Rs.000)	14. 94	11. 48	12.0 6	12.6 6	13.2 9	13.9 6	14.6 6

Income of producer will increase by nearly 12% after the intervention by PAC and Go Green Commerce and Service Private Limited. This intervention will also help to increase in quality of the produce due to proper guidance on cleaning and grading activities carried out by the farmers with the help of PAC. PAC are also assuring a market for the produce and Go Green Commerce and Service Private Limited will provide future trends to farmers that help realise better price for their produce. Hence it is expected that the farmers will get more realisation for their produce. As per detailed analysis presented in the above table, it is expected that the producer of Yedeshwari Audyogik Sahakari Sanstha will approximately earn additional Rs 14,940/- per farmer in first year.

Chapter 12: Result Framework

Results Framework Indicators for Productive Partnerships

The Development Objective specific to the subcomponent of Productive Partnerships is to “*develop a long-term, voluntary and commercial relationship that will help the participating partners to improve their competitiveness in terms of price, cost, productivity, quality, and sales volume.*” Monitoring and Evaluation (M&E) of relevant processes and interventions will help in achieving the said sub-component level development objective. Specific Results Framework Indicators will be tracked by the M&E team at pre-decided intervals for this purpose.

There are three entity level stakeholders in the Productive Partnerships sub-component. These are i) Buyer firm, ii) CBO(s), and iii) Farmers within the CBOs. Clearly, the outcome indicators will have to be defined vis-a-vis all three entities so that competitiveness of each of the stakeholders can be assessed correctly.

Below table gives the names of Indicators and connects the indicator to the exact outcome it will be able to track. Definitions of the indicators have been clearly delineated. The data sources from which the M&E team will collect the requisite information have also been quoted.

Indicator, Definition, Related Outcome and Source

S No.	Indicator	Definition of Indicator	Outcome to be assessed through the Indicator	Source of Data
CBO level Indicators				
1	No. of farmer members in the CBO	No. of members in the PACS – 55 No. of Account Holder with PACS- 755	Financial Sustainability/ Spill over of the intervention/ Tech adoption by non-project farmers	CBO
2	% membership of women farmers within total membership in the CBO	(No. of women members/ No. of total members) * 100 =10%	Gender mainstreaming	CBO
3	% Volume of Commodities sold by CBO to Buyer through CMA	(Procurement Volume by Buyer/ Total Volume sold by CBO through CMA)*100=100%	Whether the supply chain has become more voluntary	MIS and/or CBO

Chapter 13: Fund Flow

- The Project will support developing Collateral Management Proposals (CMP), between CBOs and Collateral Management Agencies (CMA) & will partially finance such proposals.
- The grant agreement between the Beneficiary CBO, Collateral Management Agency and SMART project will govern the funding ratio and release of tranches for execution of CMPs.
- If the managerial grants incurred by CMAs are to be 100% financed by the Project, then the balance Project grants to be released to CBOs will be adjusted accordingly.
- The collateral management proposal approved by the competent authority at PCMU will be assigned to a particular Project Implementing Unit (PIU). After assigning the proposal to the PIU, the fund flow will be on the same lines as that of productive partnership.
- Managerial grants of CMAs will be released at the level of CBO.

Chapter 14: Environmental and Social Impact and Safeguards of the Project

Environment and Social Safeguards assessment

Environmental and Social Screening & Categorization; which could be applied for the productive partnership proposals of the SMART project, is as follows:

Sr. No.	Checklist of Environmental and Social Principles	Anticipated Risks and Potential Impacts	Manageable (Yes)/ Non-Manageable (No)	If Yes, Further Assessment and Management Required for Compliance (Proposed)
1.	Compliance with the Law	Issue of compliance to the applicable laws, viz., The Maharashtra Agricultural Lands (Ceiling on holdings) Act, 1961, Environment Protection Act, 1986, Water Act, 1974, Air Act, 1981, Forest Conservation Act, 1980, etc.	Yes	Development must comply with the legal and regulatory framework established by National and State Governments to protect environment and promote sustainable development in the project area.
2.	Access and Equity	The project interventions might lead to unequal distribution of opportunities and impede access to the community resources, viz., common grazing land, clean water, sanitation, safe and decent working conditions, etc.	Yes	The project shall provide fair and equitable access to the project beneficiaries and shall not impede access to any of the key requirements like clean water, sanitation, energy, education, housing, safe and decent working conditions, land entitlement, etc. The project would foster better bonding of people in the villages owing to participatory decision making in implementing interventions.
3.	Marginalized and Vulnerable Groups	The project activities may affect the livelihood of Marginalized and Vulnerable Groups, viz., SC, STs, etc.	Yes	The project shall aim at providing livelihood and income to marginalized community living in the project area with Women Farmers being part of more than 50% of the project beneficiaries
4.	Human Rights	Activities may involve human rights risks and impacts, viz., labour rights, incidence of child labour,	Yes	The project interventions shall not violate human rights. It would follow, applicable Labour Laws and Child Labour (Prohibition and Regulation) Act of 1986 etc. to mitigate

Sr. No.	Checklist of Environmental and Social Principles	Anticipated Risks and Potential Impacts	Manageable (Yes)/ Non-Manageable (No)	If Yes, Further Assessment and Management Required for Compliance (Proposed)
				human rights impacts (if any).
5.	Gender Equity and Women's Empowerment	The project activities may involve passive women participation/representation	Yes	The project shall ensure participation by women fully and equitably and ensure that they receive comparable socio-economic benefits. More than 50% of the target beneficiaries of the project are marginal women farmers.
6.	Core Labour Rights	Excessive hours with low wages	Yes	Payments to labour under the project will be made as per Government of Maharashtra approved norms duly following minimum wage rate and hence ensuring core labour rights.
7.	Indigenous Peoples	Impact on indigenous communities' traditional wisdom and knowledge.	Yes	The project will ensure to comply with the rights of the indigenous people set forth by the UN declaration adopted by the Government of India. If possible, a permanent repository of all traditional wisdom and knowledge will be made.
8.	Involuntary Resettlement	Construction of project infrastructure leading into loss of prime farm land, assets on the land and displacement of families.	NA	The project does not involve displacement of any community and hence no issue of resettlement.
9.	Protection of Natural Habitats	Use of aggregated resources from protected areas- wildlife sanctuaries, reserve forests, wetland of national importance, biodiversity hotspots, etc.	Yes	The project shall not affect any of the natural habitats and would ensure the conservation and regeneration of biodiversity in the project areas.
10.	Conservation of Biological Diversity	Elimination of indigenous floral and faunal species of ecological significance. Introduction of the exotic species, high yielding species, etc.	Yes	Management of floral and faunal species of ecological significance in accordance with Biological Diversity Act, 2002, Wildlife Protection Act, 1972, etc.
11.	Climate Change	The project interventions may lead to more carbon emissions and use of emission intensive technologies, etc.	Yes	The projects interventions shall promote use of renewable energy (solar, biomass), use of energy/fuel efficient technologies and promote development of carbon sequestration through development of plantations, afforestation, etc.
12.	Pollution Prevention and Resource	There might be incidences of use/over-use of agro chemicals,	Yes	The proposed project interventions should prevent

Sr. No.	Checklist of Environmental and Social Principles	Anticipated Risks and Potential Impacts	Manageable (Yes)/ Non-Manageable (No)	If Yes, Further Assessment and Management Required for Compliance (Proposed)
	Efficiency	inefficient production technologies, pollution of natural resources, etc.		<p>pollution and improve efficiency of resource use with the use of Integrated Nutrient Management (INM), Integrated Pest Management (IPM), Integrated Disease Management (IDM), etc.</p> <p>It would follow sound environmental policies and energy efficient process and technologies. It would follow safe usage, handling and disposal norms of agro-chemicals.</p>
13.	Public Health	Issue of compliance to the food safety standards, standard packaging & labelling practices, expiry date, etc.	Yes	<p>Promotion of Total Traceability Net System, viz., Grape Net, Pomegranate Net, Basmati Net, etc.</p> <p>None of the activities proposed in this proposal negatively affects public health.</p> <p>The project interventions shall follow food safety standards, maintain standard packaging & labelling practices, expiry date, etc.</p>
14.	Physical and Cultural Heritage	Project interventions in and around the sites of cultural importance, viz., temple, sacred grove, etc.	NA	<p>No project interventions shall be planned in and immediately surrounding the cultural heritage site.</p> <p>Positive impact may be in the form of promotion of Agri Tourism and Eco-Agri Tourism.</p>
15.	Lands and Soil Conservation	Project interventions leading to the clearance of slopes, increase in hazard of soil erosion, soil salinity, water flooding/inundation, etc.	Yes	<p>Development of plantations along the slopes, creation of riparian buffer, use of micro-irrigation, water harvesting structures, etc. would promote conservation of water, soil and as well as land.</p> <p>NICRA's in-situ soil and moisture conservation methods such as ridge and furrow method, broad bed and</p>

Sr. No.	Checklist of Environmental and Social Principles	Anticipated Risks and Potential Impacts	Manageable (Yes)/ Non-Manageable (No)	If Yes, Further Assessment and Management Required for Compliance (Proposed)
				furrow method, conservation furrows, bonding, land levelling, compartmental bonding, sowing across the slope, trench cum bunding, contour farming, etc., should be adopted for the agro-produce production.

The sub project will follow state guidelines as far as gender equity and women empowerment is concern and will aim to increase women's participant in various key activities.



Nilesh Pimparikar And Associates

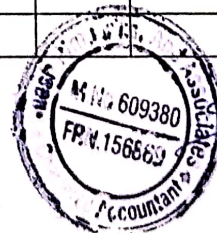
CHARTERED ACCOUNTANTS

CA Nilesh Pimparikar
B.Com.ACA

Name of the CBO: YEDESHWARI AUDYOGIK SAHAKARI SANSTHA MAR
District : OSMANABAD

Sub-Project proposal Productive Partnership amount approved:
III. Audit Utilisation Certificate Format (to be issued at the time of completion of sub- project activity as per grant agreement)

Receipts	Amount in Rs.		Payment & Nature of Expenses	Amount in Rs.		
	Grants	Own Contribution		Grants	Own Contribution	Over and Above sub- project proposal cost
1 st Tranch	1965964	2403000	Civil Work	0	0	0
			Plant & Machinery (Bills attached)	516600	344400	0
			CMA Charges	189000	126000	0
			Pre-operative Expenditure @ 5% (with details)			
2 nd Tranch			Civil Work			
			Plant & Machinery (details in			
			Vehicle			
			Pre-operative Expenditure @ 5% (with details)			
3 rd Tranch			Civil Work			
			Plant & Machinery (details in			
			Vehicle			
			Pre-operative Expenditure @ 5% (with details)			
4 th Tranch			Civil Work			
			Plant & Machinery (details in			
			Vehicle			



Office:- Site No.112, Shop No. 196, Opp.Bhalchandra Blood Bank, Gandhi Market, Latur - 413512
8329354889,9766436846 ✉ canileshpimparikar@gmail.com

			Pre-operative Expenditure @ 5% (With details)			
Total	1965964	2403000	Total	705600	470400	0

Name of the Auditor CA Nilesh Pimparikar
M.No. 60938 609380
Date: 31/03/2025
Place: Latur
UDIN: 25609380BMHTVQ8584

NILESH PIMPARIKAR AND ASSOCIATES
CHARTERED ACCOUNTANT

Nilesh Pimparikar

CA NILESH J. PIMPARIKAR
 Proprietor
 M.No 609380 / FRN 156869W

