



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



प्रकल्प अंमलबजावणी कक्ष - महाराष्ट्र सहकार विकास महामंडळ मर्या.

साखर संकुल, शिवाजीनगर, पुणे -411005

दुरध्वनी क्र - 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		22.67	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		24.45	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		9.91	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.

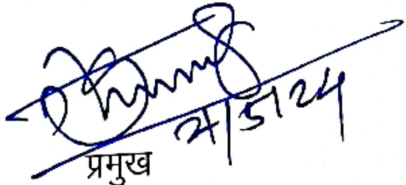
परंतु संदर्भ क्र.३ अन्वये, पीसीएमयु कक्षामार्फत पुनश्च: बाह्यलेखापरीक्षणातील त्या मुद्द्यांबाबत अनुपालन अहवाल सादर करणेबाबत विचारणा करण्यात आली होती. त्याअनुषंगाने संदर्भ क्र.४ अन्वये सदर लेखा आक्षेपाचा अनुपालन अहवाल पुन्हा सादर करण्यात आला होता. परंतु तरीही सदर लेखा आक्षेपांबाबत सन २०२२-२३ नंतर होणाऱ्या 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. येडेश्र्वरी 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 079083

60110 29 SEP 2022

500/-

अनु.क्र. दि. मु.शु. रकम

दस्ताचा प्रकार Agreement

वस्त नोंदणी करणार आहेत का ? होय/नाही.

मिळवणीचे वर्णन

मुद्रांक विकत घेणाऱ्याचे नांव PIU MCDC LMIS

पत्ता Wadala Mahadev Vividh Karyakari Sahakari Sanstha Maryadit

दुसऱ्या पक्षकाराचे नांव Wadala Mahadev Vividh Karyakari Sahakari Sanstha Maryadit

हस्ते व्यक्तीचे नाव व पत्ता Wadala Mahadev, Tal. Shri Rampur, Dist. A. Nagar

.....

.....

.....

.....

.....

.....



19 SEP 2022


किरण देवराज लडकत
 परवाना क्र. 2204424
 224, सामदार पेठ, पुणे-11

मुद्रांक विकत घेणाऱ्याची नावी


ज्या कारणासाठी ज्यांनी मुद्रांक खरेदी केला त्यांनी त्याच कारणासाठी मुद्रांक खरेदी केला पाहिजे व मुद्रांक खरेदी करणारे संघटनेचे सदस्य असे

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 " Wadala Mahadev Vividh Karyakari Sahakari Sanstha Maryadit, a Co-operative Society (Name of beneficiary Community Based Organization-CBO)" (hereinafter called Grant Recipient).


 Authorized Signatory
 Nodel Officer
 SMART PIU MCDC, PUNE

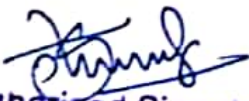



 सेक्रेटरी
 वडाळा महादेव वि. कार्य. सह. (विकास) सेवा संस्था मर्या.
 वडाळा महादेव, ता. श्रीरामपूर, जि. अ. नगर

I. Definitions:

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

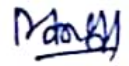
Term	Definition
"Agreement"	This Agreement, including any and all annexes, and any addenda to it agreed by the Nodal Officer, Project Implementation Unit (PIU), SMART.
"Business Day"	Any day of week on which India's banks are open for all business
"Completion Date"	The Completion Date of the Sub Project, 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

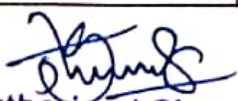



सेक्रेटरी


वडाळा महादेव वि. कार्य. सह. (विकास) सेवा संस्था मर्यादित
वडाळा महादेव, ता. श्रीरामपूर, जि. अ. नगर

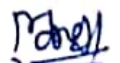

चेअरमन

	the Sub-project
"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 & Wadala Mahadev Vividh Karyakari Sahakari Sanstha Maryadit,
"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


Authorized Signature
Nodel Officer
SMART PIU MCDC, PUNE





सेकेटरी
वडाळा महादेव वि.कार्य.सह.(विकास) सेवा संस्था मर्या.
वडाळा महादेव, ता.श्रीरामपूर, जि.अ.नगर


चेअरमन

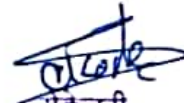
	that assume obligations in the Sub Project's implementation.
PIP	Project Implementation Plan, SMART
Manual	Community Operational Manual, Procurement Manual (PM), Financial Manual, Social and Environmental Safeguards documents prepared under SMART Project, including the Environmental and Social Management 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
&
Wadala Mahadev Vividh Karyakari
Sahakari Sanstha Maryadit,

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".


Authorized Signature
Nodal Officer
SMART PIU M&D, PUNE




सेक्रेटरी
वडाळा महादेव वि.कार्य.सह.(विकास) सेवा संस्था मर्या.
वडाळा महादेव, ता.धीरामपूर, जि.अ.नगर

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 Wadala Mahadev Vividh Karyakari Sahakari Sanstha Maryadit,

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


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




सचिव
सेक्रेटरी
वडाळा महादेव वि.कार्य.सह.(विकास) सेवा संस्था मर्या.
वडाळा महादेव, ता. शीरामपूर, जि. अ. नगर

Art. 5. The total Amount of the sub-project is INR 139.71 lakhs revised as 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	Renovation of Warehouse	10.64	6.38	4.26
3	Construction of New Warehouse1000MT*1	82.28	49.37	32.91
3	Cleaning and Grading Machine	10.84	6.50	4.34
4	IOT-RFID, CCTV, Smoke Detector, IT Equipment, Security Alarm, Invertor, Weighing Scale	6.00	3.60	2.40
5	Spiral Separator + Iron Sieve	1.60	0.96	0.64
6	Electrification, Stitching Machine, Moisture Meter, Fire Extinguisher	3.98	2.39	1.59
	Sub total	120.74	72.44	48.30
A1	Pre-Operative/ Preliminary Exp.	6.01	3.60	2.40
	Total Cost A	126.78	76.07	50.71
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	139.71	89.00	50.71

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


IV. Implementation arrangements

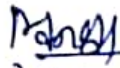
Art. 6. The Grant provided under this Agreement shall be used only in respect of the Sub Project Objectives as per the conditions stipulated in FPP and as per terms laid down in the Project Implementation Plan, Community Operations Manual and Financial Management Manual, Social & Environment safeguard 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.


Authorized Signature
Nodel Officer
SMART PIU MCDC, PUNE




संकेतरी
वडाका महादेव वि. कार्य. सह. (विकास) सेवा संस्था मर्या.
वडाका महादेव, ता. श्रीरामपूर, जि. अ. नगर


चेअरमन

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)

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.

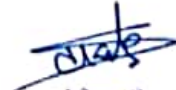
Art. 13. The Grant Recipient shall preserve and use the equipment and the goods acquired within the Sub Project with the diligence of a good owner, and shall refrain from any action having as object and/or affect the damage, the value decrease and/or the making of any pledge or guarantee over the equipment's 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


Authorized Signature
Nodel Officer
SMART PIU MCOC, PUNE




रोवेक्टररी
वडाळा महादेव वि. कार्य. सह. (विकास) सेवा संस्था मर्या
वडाळा महादेव, ता. श्रीरामपूर, जि. अ. नगर

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.

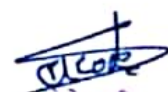
Art. 15. The Grant Recipient will give access to the PCMU/PIU/RIU/DIU SMART, as well as to any monitoring consultants hired by the project, at all reasonable times, to the premises or the sites at which the sub-project is being carried out to inspect the progress of the Sub-Project and the equipment's,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


Authorized Signature
Nodel Officer
SMART PIU MCDC, PUNE




संकेटरी
वडाळा महादेव वि.कार्य.सह.(विकास) सेवा संस्था मर्या.
वडाळा महादेव, ता. श्रीरामपूर, जि. अ. नगर


चेअरमन

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 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.

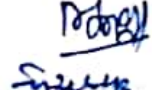
Art 22. The Payment Schedule will be as defined in the FMM which given in section XII. The detailed proposed Payment Schedule will be agreed to in the Grant Agreement. Please see Section XII.

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.


Authorized Signature
Nodal Officer
SMART PIU MCDC, PUNE




वडाळा महादेव वि.कार्य.सह.(विकास) सेवा संस्था मया.
वडाळा महादेव, ता. श्रीरामपूर, जि. अ. नगर

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.

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

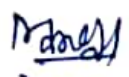
VI. Conflict of interests

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.


Authorized Signature
Nodel Officer
SMART PIU MCDC, PUNE




सिक्रेटरी
बडाळा महादेव वि. कार्य. सह. (विकास) सेवा संस्था मर्चा
बडाळा महादेव, ता. श्रीरामपूर, जि. अ. नगर


चेअरमन

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

VII. Addresses for communication purposes

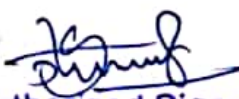
Art. 33. Any communication between the parties is effective only if it is in writing, by fax or e-mail, using the contact details mentioned below:

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-Shrirampur Dist- Ahmednagar	Maharashtra Cooperative Development Corporation limited (MCDC), Narveer Tanaji Wadi, Sakhar Sankul, Shivaji Nagar Pune 411005
Phone /Fax /e-mail:	sandipgrokade30@gmail.com/ rht.pwrl@gmail.com	mcdepune@gmail.com Phone- 02029809408

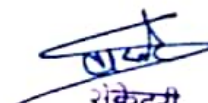
VIII. Effectiveness, Termination

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.


Authorized Signature
Nodal Officer
SMART PIU MCDC, PUNE




संकेटरी
वडाळा महादेव वि.कार्य.सह.(विकास) सेवा संस्था मर्या.
वडाळा महादेव, ता. श्रीरामपूर, जि.अ.नगर

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

- a) 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.
- b) 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.
- c) The Grant Recipient commits an act of bankruptcy (or become insolvent);
- d) The World Bank declares the Grant Recipient ineligible under the Anti-Corruption Guidelines;
- 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.

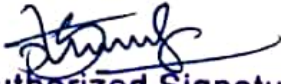
Art. 36. In case of cancellation of the Agreement as a consequence of non-fulfillment, the Grant Recipient shall transfer an amount of Grant not utilized towards meeting the objectives of Sub Project into the accounts indicated by the SMART within five working days from the SMART's notification. The 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.

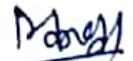
IX. Dispute resolution


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





**सेक्रेटरी
वडाळा महादेव वि.कार्य.सह.(विकास) सेवा संस्था मर्बा
वडाळा महादेव, ता. श्रीरामपूर, जि.अ.नगर**


चेअरमन

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.

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

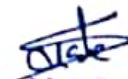
Art. 44. The SMART have engaged the Grant Recipient to perform the sub project as an independent contractor on a non-exclusive basis. SMART PCMU / PIU / RIU / DIU will not be associates of the Grant Recipient.

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.


Authorized Signature
Nodel Officer
SMART PIU MCDC, PUNE




रजिस्टरी
वडाका महादेव वि.कार्य.सह.(विकास) सेवा संस्था मया
वडाका महादेव, ता. श्रीरामपूर, जि. अ. नगर

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.

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




रोबेकटरी

वडाळा महादेव वि. कार्य. सह. (विकास) सेवा संस्था मध्ये
वडाळा महादेव, ता. श्रीरामपूर, जि. अ. नगर


चेअरमन


XII. Proposed Payment Schedule

(Rs. In Lakhs)

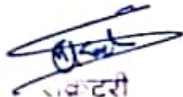
Payment/ Tranche (Phase)	Total cost	Grant Receiptant's Contribution		SMART's grant		Milestone and reports
First	63.39	25.36	4.26	38.04	6.38	Work plan; milestone achievement including reports as required by FPP, PIP, FMM and CoM
			21.10		31.66	
Second	38.03	15.21	22.82			
Third	25.36	10.14	15.21			
Total	126.78	50.71	76.07			


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.

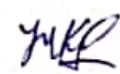
From the side of the State of Maharashtra's Agribusiness Rural Transformation (SMART), Project.


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




 वडाळा महादेव वि. कार्य. सह. (विकास) सेवा संस्था मर्या.
 वडाळा महादेव, ता. श्रीरामपूर, जि. अ. नगर
Authorized Representative of Grant Recipient

Witness 1. श्री रणजीत कुराव गिरव 


Witness 2. अनिराज गिहरी केहे 

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

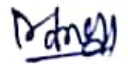
PIU can add some points to this agreement during negotiations /agreement with grant recipients without altering its original meaning.


Authorized Signature
Nodel Officer
SMART PIU MCDC, PUNE




निवेष्टक

वडाळा महादेव नि.कार्य.सह.(विकास) सावा संस्था मर्यादा
वडाळा महादेव, ता.श्रीरामपूर, जि.अ.नगर


उडा रमज

Full Project Proposal

Productive Partnership Project between Go Green Commerce and Services Private Limited

And

Wadala Mahadev VKSS, Ahmednagar

Submitted to:

State of Maharashtra Agribusiness and Rural Transformation Project
(SMART)

Submitted by:

Jointly by Partners

Contents

Chapter 1: Introduction and Background	3
Chapter 2: Introduction to Crop	7
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	25
Chapter 10: Business Model	28
Chapter 11: Financial Analysis	31
Chapter 12: Result Framework	34
Chapter 13: Fund Flow	36
Chapter 14: Environmental, Social and Gender Safeguard	37

Chapter 1: Introduction and Background

Maharashtra is the 3rd largest state of India in terms of total area and largest contributor to the country's GDP. The state's economy is primarily agricultural and it is a major occupation for a large number of people in Maharashtra. The state is one of the largest in terms of the number of agriculture based CBOs (Co-operative Based Organisations), who have evolved and grown in the last few years in terms of production and trade. However, the growth of those CBOs and farmers is at sub-optimum level due to the lack of required resources such as technology to improve their yield and product quality, infrastructure (pre and post-harvest) to increase their product marketability.

The state of Maharashtra has envisaged the SMART project with an overall mission to increase farmer's income, increase women employment, and overall contribution to the state's GDP. Under this project, the state government aims to bring together agriculture producers, technology partners and buyers at one place to identify and fill the existing gap in the agribusiness supply chain through a "Productive Partnership Project".

The productive partnership sub-project (PPP) aims at facilitating farmers to avail warehousing & collateral management facilities, value addition facility such as cleaning & grading and access to new markets in order to help them realise higher prices for their produce. The proposed partnership between Go Green Commerce and Services Private Limited and PACS will help the member farmers to realise better price for their produce through training on capacity building and guidance on value chain integration and through on-field procurement, warehousing and financial & market linkages. The details of the same are mentioned in this project report.

Sr. No.	Criteria	Our Submission
a)	Name of the Sub-Project	Wadala Mahadev VKSS , Ahmednagar and Go Green Commerce and Services Private Limited Productive Partnership Project
b)	Name of Value Chain Partners	Collateral Management Agency: <ul style="list-style-type: none">Go Green Commerce and Services Private Limited PACS <ul style="list-style-type: none">Wadala Mahadev VKSS, Ahmednagar

Sr. No.	Criteria	Our Submission
c)	Contact Details of Partners	<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 7229042345 • Email ID – bajirao.kenjale@gogreenwarehouses.com <p>PACS</p> <ul style="list-style-type: none"> • Name – Wadala Mahadev VKSS • Address – Wadala Mahadev, Tal. Shrirampur Dist. Ahemadnagar • Name of the Key Personnel – Mr. Rohidas Ranganath Kasar • Contact Details – +91 9762125461 • Email ID – Sandipgrokade30@gmail.com
d)	Selected Crop(s) for the projects	<ul style="list-style-type: none"> • Soybean • Maize • Wheat
e)	Specific Variety/ Quality	As per the specifications of the Buyer.
f)	Catchment/ Locations and Area in Ha	The catchment location is Ahmednagar district.
g)	Sub - Project Objective	<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

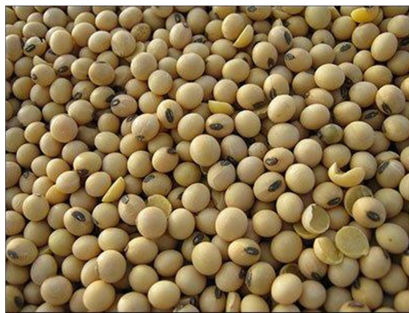
Sr. No.	Criteria	Our Submission																																											
h)	Value Proposition	<ul style="list-style-type: none"> Farmer deposits his produce at PACS owned warehouse against which Go Green Commerce and Services Private Limited issues him a warehouse receipt. Farmer takes the receipt, 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 PACS in market linkages from the existing pool of buyers associated with them at pre-agreed rates which will be higher than the market price. Go Green will charge a commission of 0.65% of the transaction value 																																											
i)	Storage	<table border="1"> <thead> <tr> <th data-bbox="654 999 724 1157" rowspan="2">Sr. No.</th> <th data-bbox="724 999 846 1157" rowspan="2">Name of the Crop</th> <th colspan="7" data-bbox="846 999 1425 1052">Annual Expected quantity to be stored in MT</th> </tr> <tr> <th data-bbox="846 1052 915 1157">Y1</th> <th data-bbox="915 1052 985 1157">Y2</th> <th data-bbox="985 1052 1055 1157">Y3</th> <th data-bbox="1055 1052 1125 1157">Y4</th> <th data-bbox="1125 1052 1195 1157">Y5</th> <th data-bbox="1195 1052 1265 1157">Y6</th> <th data-bbox="1265 1052 1425 1157">Y7</th> </tr> </thead> <tbody> <tr> <td data-bbox="654 1157 724 1213">1</td> <td data-bbox="724 1157 846 1213">Maize</td> <td data-bbox="846 1157 915 1213">735</td> <td data-bbox="915 1157 985 1213">1470</td> <td data-bbox="985 1157 1055 1213">1397</td> <td data-bbox="1055 1157 1125 1213">1470</td> <td data-bbox="1125 1157 1195 1213">1544</td> <td data-bbox="1195 1157 1265 1213">1617</td> <td data-bbox="1265 1157 1425 1213">1691</td> </tr> <tr> <td data-bbox="654 1213 724 1270">2</td> <td data-bbox="724 1213 846 1270">Soybean</td> <td data-bbox="846 1213 915 1270">490</td> <td data-bbox="915 1213 985 1270">980</td> <td data-bbox="985 1213 1055 1270">931</td> <td data-bbox="1055 1213 1125 1270">980</td> <td data-bbox="1125 1213 1195 1270">1029</td> <td data-bbox="1195 1213 1265 1270">1078</td> <td data-bbox="1265 1213 1425 1270">1127</td> </tr> <tr> <td data-bbox="654 1270 724 1327">3</td> <td data-bbox="724 1270 846 1327">Wheat</td> <td data-bbox="846 1270 915 1327">240</td> <td data-bbox="915 1270 985 1327">252</td> <td data-bbox="985 1270 1055 1327">265</td> <td data-bbox="1055 1270 1125 1327">278</td> <td data-bbox="1125 1270 1195 1327">292</td> <td data-bbox="1195 1270 1265 1327">306</td> <td data-bbox="1265 1270 1425 1327">322</td> </tr> </tbody> </table>	Sr. No.	Name of the Crop	Annual Expected quantity to be stored in MT							Y1	Y2	Y3	Y4	Y5	Y6	Y7	1	Maize	735	1470	1397	1470	1544	1617	1691	2	Soybean	490	980	931	980	1029	1078	1127	3	Wheat	240	252	265	278	292	306	322
Sr. No.	Name of the Crop	Annual Expected quantity to be stored in MT																																											
		Y1	Y2	Y3	Y4	Y5	Y6	Y7																																					
1	Maize	735	1470	1397	1470	1544	1617	1691																																					
2	Soybean	490	980	931	980	1029	1078	1127																																					
3	Wheat	240	252	265	278	292	306	322																																					
j)	Project Period	7 Years																																											

Sr. No.	Criteria	Our Submission																																																																											
k)	Total Project Cost	<p style="text-align: right;">(Rs. In Lakhs)</p> <table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Sub-project Components</th> <th>Cost</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>Core investment in Sub-project</td> <td></td> </tr> <tr> <td>1</td> <td>Collateral Management Agency Cost – Go-Green</td> <td>5.40</td> </tr> <tr> <td>2</td> <td>Renovation of Warehouse-500MT*1</td> <td>10.64</td> </tr> <tr> <td>3</td> <td>Construction of New Warehouse-1000MT*1(Max Cap-42.00 Lakhs)</td> <td>82.28</td> </tr> <tr> <td>4</td> <td>Cleaning and Grading Machine-2MT(Max Cap- 3 Lakhs)</td> <td>10.84</td> </tr> <tr> <td>5</td> <td>IOT-RFID, CCTV, Smoke Detector, IT Equipment, Security Alarm, Invertor, Weighing Scale</td> <td>6.00</td> </tr> <tr> <td>6</td> <td>Spiral Seperator + Iron Sieve</td> <td>1.60</td> </tr> <tr> <td>7</td> <td>Electrification, Stitching Machine, Moisture Meter, Fire Extinguisher</td> <td>3.98</td> </tr> <tr> <td></td> <td>Sub total-A</td> <td>120.74</td> </tr> <tr> <td>8</td> <td>Pre-Op/ Preliminary Expenses</td> <td>6.01</td> </tr> <tr> <td></td> <td>Total Cost A</td> <td>126.75</td> </tr> <tr> <td>B</td> <td>Complementary Investment by Buyer</td> <td>0</td> </tr> <tr> <td>C</td> <td>Extension activity by DoA @ Rs.12.93 Lakh/CBO</td> <td>12.93</td> </tr> <tr> <td></td> <td>Total A+B+C</td> <td>139.68</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-500MT*1	10.64	3	Construction of New Warehouse-1000MT*1(Max Cap-42.00 Lakhs)	82.28	4	Cleaning and Grading Machine-2MT(Max Cap- 3 Lakhs)	10.84	5	IOT-RFID, CCTV, Smoke Detector, IT Equipment, Security Alarm, Invertor, Weighing Scale	6.00	6	Spiral Seperator + Iron Sieve	1.60	7	Electrification, Stitching Machine, Moisture Meter, Fire Extinguisher	3.98		Sub total-A	120.74	8	Pre-Op/ Preliminary Expenses	6.01		Total Cost A	126.75	B	Complementary Investment by Buyer	0	C	Extension activity by DoA @ Rs.12.93 Lakh/CBO	12.93		Total A+B+C	139.68																														
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-500MT*1	10.64																																																																											
3	Construction of New Warehouse-1000MT*1(Max Cap-42.00 Lakhs)	82.28																																																																											
4	Cleaning and Grading Machine-2MT(Max Cap- 3 Lakhs)	10.84																																																																											
5	IOT-RFID, CCTV, Smoke Detector, IT Equipment, Security Alarm, Invertor, Weighing Scale	6.00																																																																											
6	Spiral Seperator + Iron Sieve	1.60																																																																											
7	Electrification, Stitching Machine, Moisture Meter, Fire Extinguisher	3.98																																																																											
	Sub total-A	120.74																																																																											
8	Pre-Op/ Preliminary Expenses	6.01																																																																											
	Total Cost A	126.75																																																																											
B	Complementary Investment by Buyer	0																																																																											
C	Extension activity by DoA @ Rs.12.93 Lakh/CBO	12.93																																																																											
	Total A+B+C	139.68																																																																											
l)	Means of Finance	<p style="text-align: right;">(Rs in Lakhs)</p> <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-500MT*1 (Max Cap- 6 Lakhs)</td> <td>10.64</td> <td>6.38</td> <td>4.26</td> </tr> <tr> <td>3</td> <td>Construction of New Warehouse-1000MT*1(Max Cap-42.00 Lakhs)</td> <td>82.28</td> <td>49.37</td> <td>32.91</td> </tr> <tr> <td>4</td> <td>Cleaning and Grading Machine-2MT(Max Cap- 3 Lakhs)</td> <td>10.84</td> <td>6.50</td> <td>4.34</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>3.60</td> <td>2.40</td> </tr> <tr> <td>6</td> <td>Spiral Seperator + Iron Sieve</td> <td>1.60</td> <td>0.96</td> <td>0.64</td> </tr> <tr> <td>7</td> <td>Electrification, Stitching Machine, Moisture Meter, Fire Extinguisher</td> <td>3.98</td> <td>2.39</td> <td>1.59</td> </tr> <tr> <td></td> <td>Sub total-A</td> <td>120.74</td> <td>72.44</td> <td>48.30</td> </tr> <tr> <td>8</td> <td>Pre-Op/ Preliminary Expenses</td> <td>6.01</td> <td>3.61</td> <td>2.40</td> </tr> <tr> <td></td> <td>Total Cost A</td> <td>126.75</td> <td>76.05</td> <td>50.70</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>139.68</td> <td>88.98</td> <td>50.70</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-500MT*1 (Max Cap- 6 Lakhs)	10.64	6.38	4.26	3	Construction of New Warehouse-1000MT*1(Max Cap-42.00 Lakhs)	82.28	49.37	32.91	4	Cleaning and Grading Machine-2MT(Max Cap- 3 Lakhs)	10.84	6.50	4.34	5	IOT-RFID, CCTV, Smoke Detector, IT Equipment, Security Alarm, Invertor, Weighing Scale	6.00	3.60	2.40	6	Spiral Seperator + Iron Sieve	1.60	0.96	0.64	7	Electrification, Stitching Machine, Moisture Meter, Fire Extinguisher	3.98	2.39	1.59		Sub total-A	120.74	72.44	48.30	8	Pre-Op/ Preliminary Expenses	6.01	3.61	2.40		Total Cost A	126.75	76.05	50.70	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	139.68	88.98	50.70
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-500MT*1 (Max Cap- 6 Lakhs)	10.64	6.38	4.26																																																																									
3	Construction of New Warehouse-1000MT*1(Max Cap-42.00 Lakhs)	82.28	49.37	32.91																																																																									
4	Cleaning and Grading Machine-2MT(Max Cap- 3 Lakhs)	10.84	6.50	4.34																																																																									
5	IOT-RFID, CCTV, Smoke Detector, IT Equipment, Security Alarm, Invertor, Weighing Scale	6.00	3.60	2.40																																																																									
6	Spiral Seperator + Iron Sieve	1.60	0.96	0.64																																																																									
7	Electrification, Stitching Machine, Moisture Meter, Fire Extinguisher	3.98	2.39	1.59																																																																									
	Sub total-A	120.74	72.44	48.30																																																																									
8	Pre-Op/ Preliminary Expenses	6.01	3.61	2.40																																																																									
	Total Cost A	126.75	76.05	50.70																																																																									
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	139.68	88.98	50.70																																																																									

Chapter 2: Introduction to Crop

2.1 Soybean

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%). The USA, Argentina, Brazil and China are the biggest producers. A large number of Indian and western dishes such as bread, `chapati`, milk, sweets, pastries etc., can be prepared with soybean. Soybean builds up the soil fertility by fixing large amounts of atmospheric nitrogen through the root nodules.



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. 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. 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. 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.

India is a fifth largest soybean-producing country in the world and produces 11 million tons according to SOPA. Out of the total production, 51.42 % of soybean is mainly produced in Madhya Pradesh followed by Maharashtra (32.50%) and Rajasthan (11.34%). Major soybean producing districts in Maharashtra are Latur, Amravati, Nagpur, Buldhana 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.

2.2 Seasonality: Soybean

Season	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Kharif												

	Sowing Period
	Harvesting Period

2.3. Maize

Maize is the most important cereal crop of the world and an important staple food. It has its significant use for large number of industrial products such as for maize corn starch industry, corn oil production, popcorns, etc. Maize has emerged as third most important crop after rice and also good source of animal feed. It has potential for exports and has added to the demand of maize all over world besides other commercial avenues.



In a global context, United States of America rank number one in maize production followed by China, Brazil and Argentina. India ranks number 5 among top maize producing countries. India produces 28.72 million metric tons of corn annually, as per the estimates of the 2017 FAOSTAT data. The crop is primarily grown in the northern states of the country, including Uttar Pradesh, Bihar, Himachal Pradesh, Rajasthan, and a few others.

Maize is dispatched from major producing states to the consuming states. The leading maize producing states in India are Karnataka, Madhya Pradesh, Bihar, Tamil Nadu, and Telangana. In 2015-16, Maharashtra contributed 6.92 % of total maize production in country.

Aurangabad, Nagpur, Amravati, Jalna, Nashik and Jalgaon are important producing areas of maize (*makka*) in Maharashtra. Major varieties of maize grown in Maharashtra are Manjari, KMH-22168, Hunius, Pusa, Dhawal, Panchganga, Amar, Narmada Moti, Pusa Early hybrid and DHM 15. These varieties are mainly sown in during June – July and harvested in October. The average yield of maize in Maharashtra varies from 2.5 to 3.0 tonnes/ha.

2.4. Seasonality

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
Kharif												

	Sowing Period
	Harvesting Period

2.5. 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.

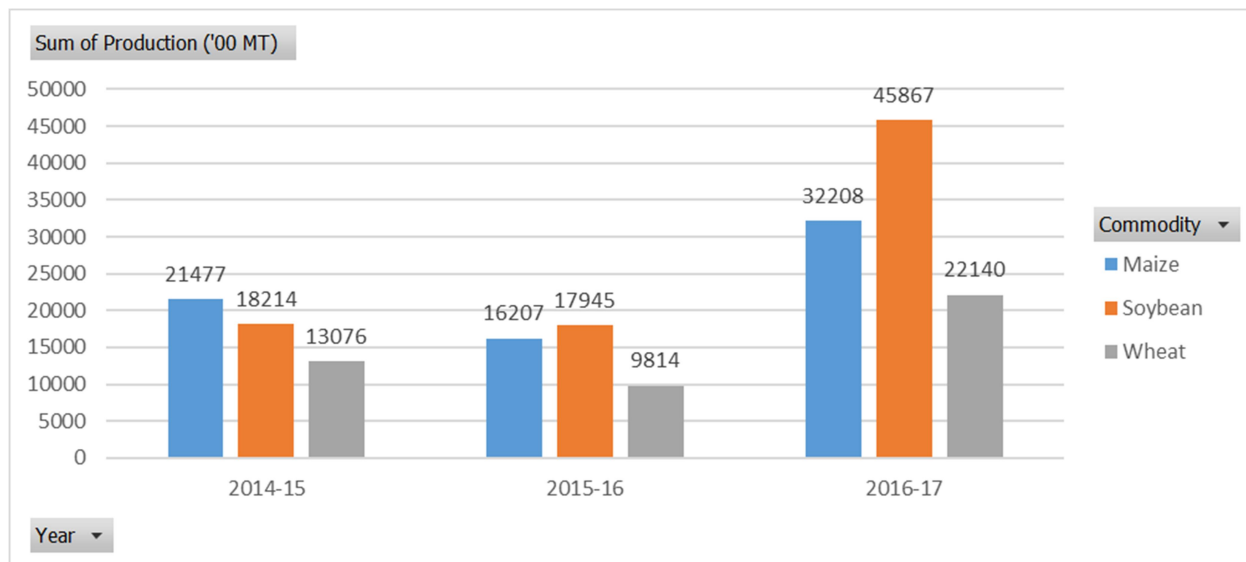
2.6. Seasonality

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
Rabbi												

	Sowing Period
	Harvesting Period

2.7. Production status of focused crops in the state

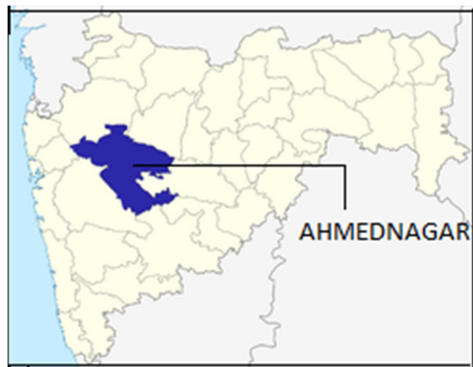
Below chart shows the production of focused commodities spreading across 3 consecutive years i.e. from year 2014-15 to 2016-17.



Source – Agriculture Department, Gov. of Maharashtra

Chapter 3: Introduction to Catchment

3.1. Ahmednagar



Ahmednagar is a relatively well-developed district with per capita income of Rs 75,233 per annum with a well-developed sugar industry. Ahmednagar is the largest district in the state by area with approximately 80per cent of its 4.5 million population living in rural areas. The district is located close to the large urban markets of Mumbai, Thane, Pune, Aurangabad and Nashik. The average land holding in the district is 1.3 Ha. Ahmednagar falls under a rain-shadow area with an average annual rainfall is around 500mm. Jowar, followed by Bajra are the largest cultivated crop in the district, accounting for close to 41per cent and 17per cent of gross cropped area respectively. Maize, is today grown in approximately in 60,000 Ha, accounting for close to 5per cent of total area due to high price returns on account of its industrial use in poultry feed and starch manufacturing units. Pomegranate and onion and cropping of other vegetables is also growing.

Ahmednagar has 46 market yards. In addition, the district also has around 193 rural haats. It ranks third in sugar production contributing 13.4per cent of total sugar production in the Maharashtra and having 24 sugar mills. 21 direct marketing licenses have been issues that include national and international players like Aditya Birla Retail and Metro Cash & Carry (Fruits & Vegetables) and ITC Limited.

There is a well-established network of 3,500 retail outlets that sell fertilizers and seeds in the district. The latest inputs are easily available due to demand push from progressive farmers.

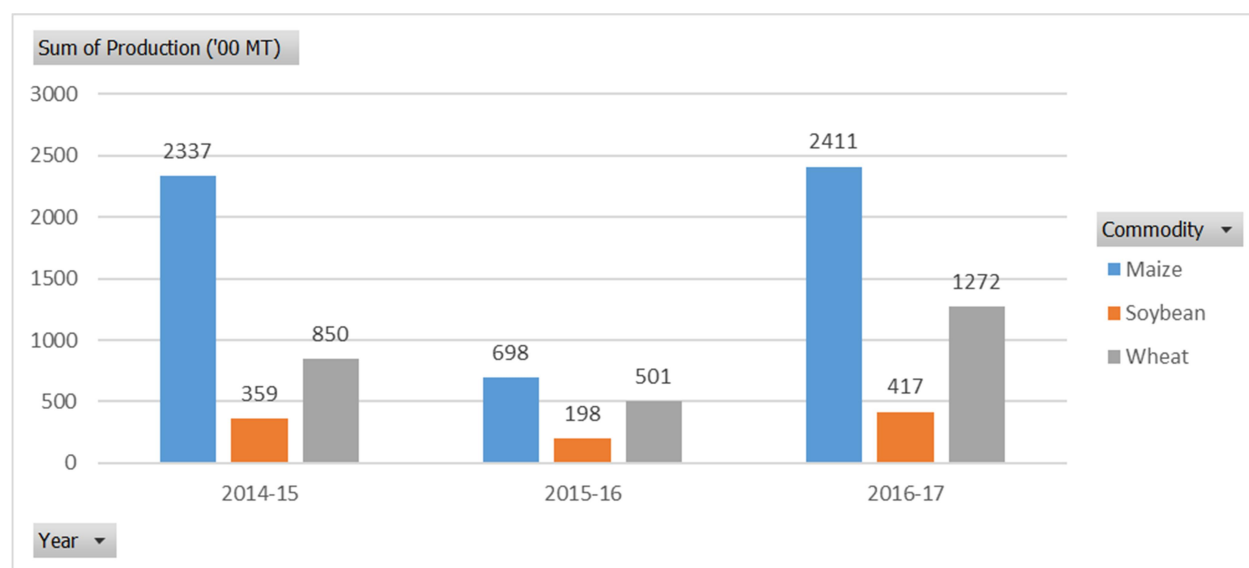
Business opportunities were found to be suitable for Ahmednagar include Sugarcane (Sugarcane sapling nursery and Jaggery production unit), Cotton (Small scale cotton spinning unit - Mircrospin technology) and surgical cotton production unit), Pomegranate based, Other Crops based. Three business models of sugarcane sapling nursery with an investment potential of Rs 33 lakh, aril extraction and consumer-packing unit with an investment potential of Rs 61 lakh and onion dehydration unit with an investment potential of Rs 29 lakh, are proposed for the district.

Basically the business opportunities which suitable for Ahmednagar district include Sugarcane (Sugarcane sapling nursery, Jaggery production unit), Cotton (Small scale cotton spinning unit (Microspin technology), surgical cotton production unit), Pomegranate (Aril extraction and consumer-packing unit), Other Crops (Onions – Onion dehydration unit for local onion produce, Maize – Poultry feed production with 70per cent maize and 30per cent high-protein supplement (available locally).

3.1. Production status of focused commodities in district

Below table and chart shows the contribution of the districts to the state production and district's overall production of focused commodities spreading across 3 consecutive years i.e. from year 2014-15 to 2016-17

Year	Commodity	Production Share
2014-15	Soybean	1.97%
2014-15	Wheat	6.50%
2014-15	Maize	10.88%
2015-16	Soybean	1.10%
2015-16	Wheat	5.10%
2015-16	Maize	4.31%
2016-17	Soybean	0.91%
2016-17	Wheat	5.75%
2016-17	Maize	7.49%



Source: MSAMB

Chapter 4: Baseline Analysis

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

1. MCDC officials conducted meetings with the stakeholders of the PACS. Information was collected from farmers engaged in Soybean, Maize 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, it was found that the experience in farming of the farmers ranged from 1 year to as high as 60 years in PACS. Other key findings are as below –

- ✓ There are total 1700 farmers are in this cluster, out of which 1300 farmers are members of the PACS
- ✓ Average landholding of the farmers is 1.5 hectares per farmer.
- ✓ There are 2 warehouses of 500 MT & 300 MT capacity owned by PACS in this cluster and collectively their storing capacity is of 800 MT
- ✓ PAC owned both warehouses are not in good condition, hence renovation is required.
- ✓ Nearest APMC mandi from the PACS owned warehouse is at distance of 6 km
- ✓ None of the farmers in this cluster opts for warehousing facility and prefers to sell his produce either in mandi or village level aggregator
- ✓ Adding to poor condition of existing warehouses, lack of awareness and none availability of credit facility against warehouse receipt are other major reasons 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 2 warehouses 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 Kritikumar Shah, Dhaval Kriti 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 Kirtikumar Shah	305, Aarohi Complex, Vijay Cross Road, Navrangpura, Ahmedabad.	7927913422	info@gogreenwarehouses.com
ii	Dhaval Kirti Kothari	305, Aarohi Complex, Vijay Cross Road,	7927913422	info@gogreenwarehouses.com

Sr. No	Name of the Promoter(s)/Partner(s)	Address	Mobile No.	E-mail Id
		Navrangpura, Ahmedabad.		
iii	Santosh Kumar Sahu	305, Aarohi Complex, Vijay Cross Road, Navrangpura, Ahmedabad.	7927913422	santosh.sahu@gogreenwarehouses.com
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	Maize	585 MT	1080 MT	1155 MT	1245 MT	1320 MT
2	Soybean	382 MT	706 MT	755 MT	813 MT	862 MT
3	Wheat	306 MT	564 MT	604 MT	651 MT	690 MT

5.4 Incremental price realisation through lead partner

It has been envisaged that through arbitrage farmers can realise 15-20% 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 current 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 PACS

Wadala Mahadev VKSS

Wadala Mahadev Vividh Karykari 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 PACS 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 Schedule Commercial Bank (SCBS) and the RBI/NABARD on the other hand.

Sr. No.	Particulars	PACS Details
a)	Name of PACS	Wadala Mahadev Vividh Karykari Sanstha
b)	Constitution of the Applicant	Co-operative Society
c)	PAN No.	AAJFV0962D
d)	Number of Member Farmers	1300
e)	Number of Non-Member Farmers	400
f)	Total Farm Area	2550 Hectare
g)	Average Farm Area (Per Farmer)	1.5 Hectare
h)	Crop/ (s) Grown and Variety	Soybean, Maize, Wheat
j)	Area of Shortlisted Crops	1150 Hectare
k)	Production Data (MT) – Shortlisted Crop	7750 MT

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

Sr. No	Name of the Promoter(s)/Partner(s)	Address	Mobile No.	E-mail Id	PAN No
i	Mr. Rohidas Ranganath Kasar	At/Post Wadala Mahadev Tal.Shrirampur. Dist. Ahmednagar	9762125461	-	HZHPK8969R
ii	Mrs. Meerabai Shankar Pawar	At/Post Wadala Mahadev Tal.Shrirampur. Dist. Ahmednagar	-	-	BOJPP2760J

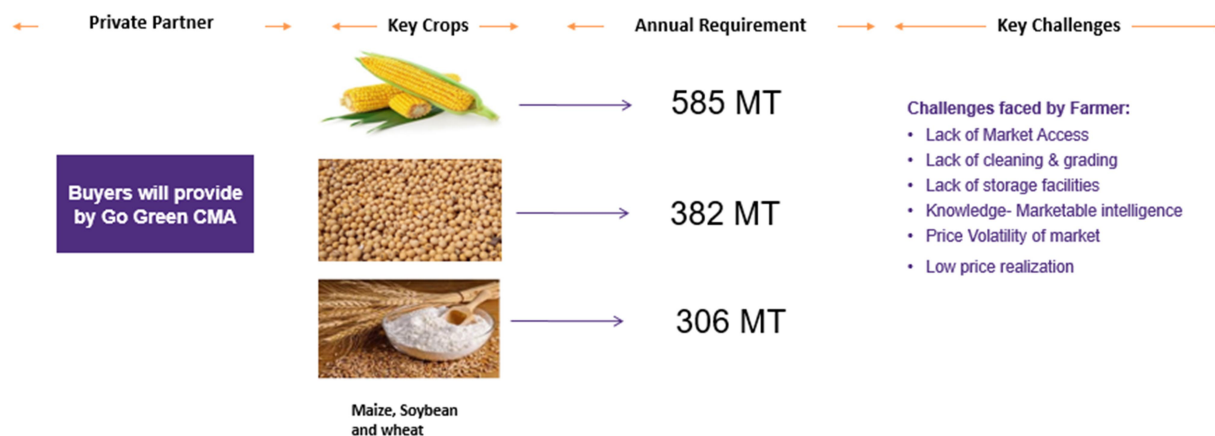
5.8 PACS Turnover

Financial Year	Turnover in INR
2018-19	32 lakhs

Chapter 6: Project Proposal

6.1 Project Summary

The proposed sub project was initiated post signing of a 'memorandum of understanding' between Go Green Commerce and Services Private Limited and Wadala Mahadev VKSS (PACS). The majority of the farmers who are members of these PACS are working in an organised manner and are able to reap the benefits of collective marketing.



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 none of the farmer in this cluster opt to store their produce in a warehouse and reap benefit of it such as – better price realisation in the market, once the glut like situation of harvesting period is over.

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 Commerce and Services Private Limited has come up with a joint proposal for assistance under SMART to build interventions, that will help them increase PACS's capabilities in warehousing and collateral management. Primary chosen commodities are Soybean, Maize and 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 PPP, 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 PACS through installation of cleaning and grading machine as prosed in this sub-project.
- **Wadala Mahadev VKSS (PACS):** PACS will provide hard interventions in second year by installing a cleaning & grading facility as well as erect a warehouse of 1000 MT capacity in the cluster. In first year, PACS will renovate existing 2 warehouses to make them functional. PACS will also aim to scale up its operation by attracting more number of members/farmers. PACS will also provide market linkages to its members through its CMA partner i.e. Go Green Commerce and Services Private Limited. PACS 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 PACS and associated farmers.
 1. Go Green in collaboration with MDCD 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. In second year, this training will be conducted twice in a year and each training will have a batch size of 125 members. In total, through this training Go Green will train 750 farmers in two years on various aspects of post-harvest management.
 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 these services and in first year, 60% of the amount will be covered under project grant and rest will be borne by PACS. From second year onwards these charges will be borne by PACS.
 3. Go Green will further extend its soft interventions through managing day to day operation of PACS's owned warehouse, and providing warehouse receipt to PACS'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 PACS. From second year onwards charges against this proposed services will be borne by PACS.
 4. Apart from issuing warehouse receipt, Go Green will also provide market intelligence like supply demand situation, price trend and market linkages to farmers/PACS 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. Farmers face 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 PACS

Go Green in collaboration of 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. In second year, this training will be conducted twice in a year and each training will have a batch size of 125 members. In total, through this training Go Green will train 750 farmers in two years on various aspects of post-harvest management.

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

b. Infrastructure

In first year PACS will renovate both existing warehouse to make them functional and in second year, PACS will erect a warehouse of 1000 MT capacity. It is important to note that PACS has required land i.e. 20,000 sq. feet for the erection of proposed new warehouse of 1000 MT capacity.

Expected Outcome:

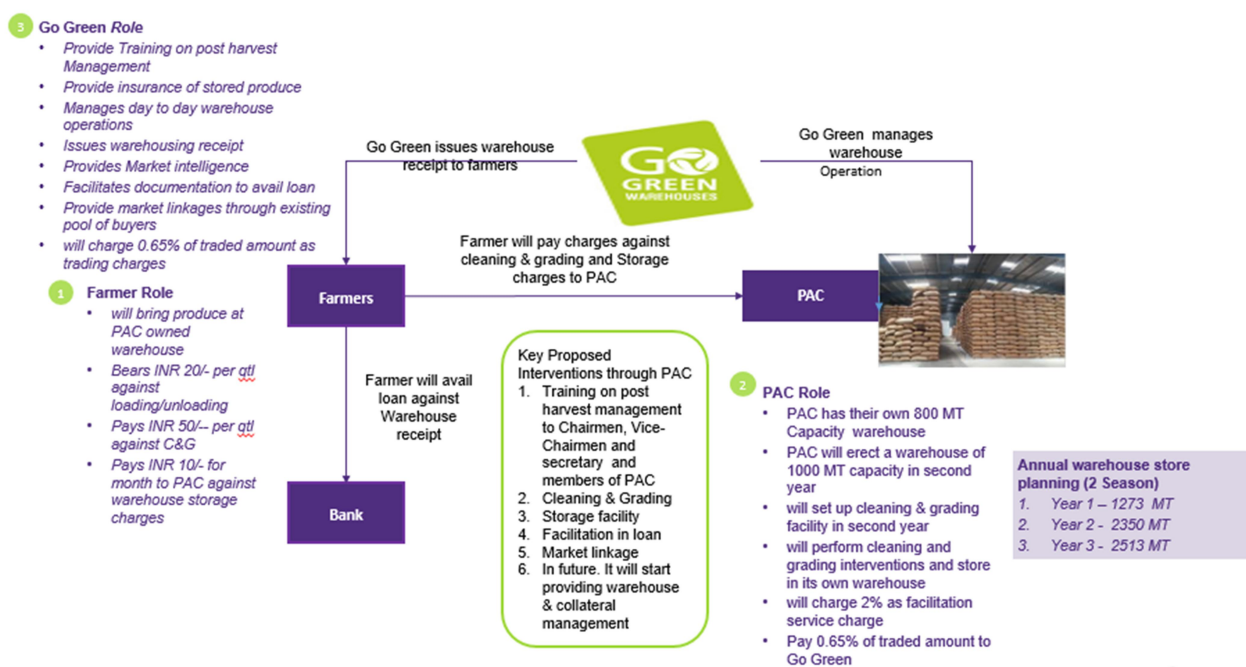
- **Capacity building of PACS:** PACS will become more capable in terms of handling procurement, managing warehouse operations, issuing warehouse receipt, documentation etc.
- **Storage facility:** Increase in number of farmers involved in warehousing and collateral management, resulting to reduced post-harvest 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 at better price after paying loan amount to bank.
- **Cleaning & Grading:** Farmer gets his produce cleaned & graded from PACS at less 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. 200/- to 300/- 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 linkages reduces farmer's dependency on Mandi/Artias and has larger pool of assured buyers.

Proposed interventions:

Sr. No.	Particulars	Outcome
1	Training Workshops	<ol style="list-style-type: none">1. Better understanding of post-harvest management2. Better understanding of usages of warehouse receipt3. Improvement in documentation
2	Warehousing & Collateral Management	<ol style="list-style-type: none">1. Better post-harvest management2. Credit facility through warehouse receipt3. Better price realisation post harvesting season
3	Cleaning & grading unit	<ol style="list-style-type: none">1. Better quality (Less foreign material, immature grains)2. Improved acceptance of produce among buyers
4	Market intelligence & linkages	<ol style="list-style-type: none">1. Better sales planning2. Large pool of buyers3. 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: -

- PACS 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.
- PACS will renovate its existing two warehouse so that they become functional
- PACS will get connected with farmers for the aggregation of the commodities.
- Further in third year, PACS will erect a new warehouse of 1000 MT Capacity
- It is important to note that PACS has required land i.e. 20,000 Sq. feet for the erection of proposed new warehouse
- In second year, PACS will also provide cleaning and grading services to the farmers by setting up a cleaning & grading unit. 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 PACS in the ratio of 60:40 in first year. Second year onwards these charges will be borne by PACS.

- PACS 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 PACS owned all 3 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 PACS in first year and from 2nd year onwards these charges will be borne by PACS.
- Go Green will also insure the produce stored in PACS 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 charge any amount against these services
- Go Green will provide market linkages to farmers through its existing pool of buyers and will charge PACS 0.65% of the transaction value.

Chapter 9: Project Financials

9.1 Project Cost

(Rs. In Lakhs)

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-500MT*1 (Max Cap- 6 Lakhs)	10.00
3	Construction of New Warehouse-1000MT*1(Max Cap-42.00 Lakhs)	82.28
4	Cleaning and Grading Machine-2MT(Max Cap- 3 Lakhs)	10.84
5	IOT-RFID, CCTV, Smoke Detector, IT Equipment, Security Alarm, Invertor, Weighing Scale	6.00
6	Spiral Seperator + Iron Sieve	1.60
7	Electrification, Stitching Machine, Moisture Meter, Fire Extinguisher	3.98
	Sub total-A	120.10
8	Pre-Op/ Preliminary Expenses	6.01
	Total Cost A	126.11
B	Complementary Investment by Buyer	0
C	Extension activity by DoA @ Rs.12.93 Lakh/CBO	12.93
	Total A+B+C	139.04

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

9.2 Means of Finance

(* Rs. In Lakhs)

Sr. No.	Sub-project Components	Cost	SMART Grant	CBO Equity
---------	------------------------	------	-------------	------------

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-500MT*1 (Max Cap- 6 Lakhs)	10.64	6.38	4.26
3	Construction of New Warehouse-1000MT*1(Max Cap-42.00 Lakhs)	82.28	49.37	32.91
4	Cleaning and Grading Machine-2MT(Max Cap- 3 Lakhs)	10.84	6.50	4.34
5	IOT-RFID, CCTV, Smoke Detector, IT Equipment, Security Alarm, Invertor, Weighing Scale	6.00	3.60	2.40
6	Spiral Seperator + Iron Sieve	1.60	0.96	0.64
7	Electrification, Stitching Machine, Moisture Meter, Fire Extinguisher	3.98	2.39	1.59
	Sub total-A	120.74	72.44	48.30
8	Pre-Op/ Preliminary Expenses	6.01	3.61	2.40
	Total Cost A	126.75	76.05	50.70
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	139.68	88.98	50.70

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

Chapter 10: Business Model

10.1 Profit & Loss Statement

(* Rs. In Lakhs)

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Revenue							
Cleaning & Grading Service Charges	13.44	15.12	16.93	18.89	21	22.05	23.16
Warehousing Charges	9.67	18.72	18.86	20.84	22.98	25.28	27.76
Sale Facilitation Charges	8.04	16.88	16.83	18.61	20.51	22.56	24.77
Grant from SMART - CMA	3.24	0	0	0	0	0	0
Total Revenue	34.39	50.72	52.63	58.34	64.49	69.9	75.69
Expenses							
Fixed Cost	5.86	6.28	6.59	6.92	7.27	7.63	8.01
Variable Expense	7.12	12.01	12.38	13.71	15.15	16.46	17.88
Total Expenses	12.98	18.29	18.97	20.63	22.42	24.09	25.89
Earnings Before Interest, Depreciation, Taxes and Amortization (EBITDA)	21.4	32.43	33.66	37.71	42.07	45.8	49.8
Depreciation	2.44	5.82	5.82	4.22	3.92	3.92	3.92
Amortization	0.1	0.1	0.1	0.1	0.1	0	0
Earnings Before Interest and Taxes (EBIT)	18.87	26.52	27.75	33.39	38.06	41.89	45.88
Interest Expense	0	2.02	1.63	1.17	0.71	0.25	0
Earnings Before Tax (EBT)	18.87	24.49	26.12	32.22	37.35	41.64	45.88
Tax	3.11	3.5	4.66	6.52	8.37	10	11.57
Earnings After Taxes (EAT)	15.76	21	21.45	25.7	28.97	31.64	34.31
Profit	15.76	21	21.45	25.7	28.97	31.64	34.31

10.2 Cash Flow Statement

(* Rs, In Lakhs)

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
<u>Cash-Inflow</u>							
Revenue	34.39	50.72	52.63	58.34	64.49	69.9	75.69
Equity/ Share capital	8.75	20.71	-	-	-	-	-
Grant	13.89	53.36	-	-	-	-	-
Long Term Loan	-	20.71	-	-	-	-	-
Short Term Loan	-	-	-	-	-	-	-
Increase in Current liability	1.08	0.44	0.06	0.14	0.15	0.14	0.15
Amortization	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-
Sub Total (A)	58.11	145.93	52.69	58.48	64.64	70.04	75.84
<u>Cash-Outflow</u>							
1. Capital Expenditure							
Furniture and Fixtures	0.71	-	-	-	-	-	-
IT and Infrastructure	6	-	-	-	-	-	-
Land and Building	10	83.93	-	-	-	-	-
Plant and Machinery	2.77	11.34	-	-	-	-	-
Preliminary Expenses	0.5	-	-	-	-	-	-
2. Operational Expenditure							
Fixed Cost	5.86	6.28	6.59	6.92	7.27	7.63	8.01
Variable Cost	7.12	12.01	12.38	13.71	15.15	16.46	17.88
3. Loan							
LTL - Principal	-	2.3	4.6	4.6	4.6	4.6	-
LTL - Interest	-	2.02	1.63	1.17	0.71	0.25	-
Dividend	-	-	-	-	-	-	-
Tax	3.11	3.5	4.66	6.52	8.37	10	11.57
Increase in sundry debtors	3.44	1.63	0.19	0.57	0.62	0.54	0.58
Sub Total (B)	39.51	123.01	30.05	33.49	36.72	39.49	38.04
Net Cashflow	18.6	22.92	22.64	24.99	27.92	30.55	37.8
Opening Cash and Bank	-	18.6	41.52	64.15	89.14	117.06	147.61
Cumulative Cash Balance	18.6	41.52	64.15	89.14	117.06	147.61	185.41

10.3 Financial Indicators

IRR	15.04%
NPV	23.59
DSCR (Average)	6.08
DSCR (Minimum)	4.64
Payback Period of Project	6 year 8 months

10.4 Key Financial Assumption

- Inflation for fixed expenses is assumed to be 5%
- Days of operation for Cleaning & grading are assumed 240 days annually.
- Sundry Debtor: 7 days of sale
- Current Liabilities are assumed at 1 month of operating expense
- Assumed pre & post intervention sales rates are:

Particulars	Rate Before Intervention Per Qtls	Rate After Intervention Per Qtls
Maize	1,200	1,600
Soybean	3,000	3,400
Wheat	2,000	2,400

- Assumed cleaning & Grading charges is Rs 500/ MT
- Sale Facilitation Charges 2% of Value of sale is assumed
- Rate of depreciation for plant & machinery, building and IT Infrastructure are 6.33%, 3.17% and 31.67% respectively as per company's act (straight line method).
- Rate of depreciation for plant & machinery, Building and IT Infrastructure are 15%,10% and 60% respectively as per IT Act (written down value method).
- Assumed storage charges as per MSWC Storage rate is Rs.100/ MT per month.
- Fumigation Charges: INR 14/ MT per month

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 usages 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 Wadala Mahadev PACS's farmer will increase by Rs 15,490/- per farmer per year.
- **Employment Creation:** As PACS providing cleaning & grading service to farmers, PACS 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 PACS and Go Green Commerce & Service Private Limited

Producer/Farmers:

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Total No. of Farmers Benefitting (With 50% of their produce being stored)	500	1000	950	1000	1050	1100	1150
	250	500	475	500	525	550	575
Average land available for Maize per farmer (In acre)	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Total Land available for Maize with benefited farmers (In acre)	500	1000	950	1000	1050	1100	1150
Average land available for Soybean per farmer (In acre)	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Total Land available for Soybean with benefited farmers (In acre)	500	1000	950	1000	1050	1100	1150
Average land available for wheat per farmer (In acre)	2.00	2.00	2.00	2.00	2.00	2.00	2.00
Total Land available for wheat with benefited farmers (In acre)	500	1000	950	1000	1050	1100	1150
Current Scenario							
Average current productivity per acre of Maize (in Qtl)	15	15	15	15	15	15	15
Total Production of Maize (in Qtl)	7500	15000	14250	15000	15750	16500	17250
Rate of Maize (per Qtl)	1200	1260	1323	1389	1459	1532	1608
Average current productivity per acre of Soybean (in Qtl)	10	10	10	10	10	10	10
Total Production of Soybean (in Qtl)	5000	10000	9500	10000	10500	11000	11500
Rate of Soybean (per Qtl)	3000	3150	3308	3473	3647	3829	4020
Average current productivity per acre of Wheat (in Qtl)	10	10	10	10	10	10	10
Total Production in Wheat (in Qtl)	5000	10000	9500	10000	10500	11000	11500
Rate of Wheat (per Qtl)	2000	2100	2205	2315	2431	2553	2680
Total Revenue (in Lakh)	340.00	714.00	712.22	787.19	867.87	954.66	1047.95
Scenario post introduction of StarAgri in the system							
Normal Loss percentage in Cleaning & Grading Level	2%	2%	2%	2%	2%	2%	2%
Total Production of Maize (in Qtl)	7350	14700	13965	14700	15435	16170	16905
Rate of Maize per Qtl	1600	1680	1764	1852	1945	2042	2144
Total Production of Soybean (in Qtl)	4900	9800	9310	9800	10290	10780	11270
Rate of Soybean per Qtl	3400	3570	3749	3936	4133	4339	4556
Total Production of Wheat (in Qtl)	4900	9800	9310	9800	10290	10780	11270

Rate of Wheat per Qtl	2400	2520	2646	2778	2917	3063	3216
Total Revenue (Rs. In lakhs)	401.80	843.78	841.67	930.27	1025.62	1128.18	1238.44
Gross Benefit (Rs. In Lakhs)	61.80	129.78	129.46	143.08	157.75	173.52	190.48
Revenue retained by CBO (%)	2%	2%	2%	2%	2%	2%	2%
Revenue retained by CBO (Amount in Rs. Lakhs)	8.04	16.88	16.83	18.61	20.51	22.56	24.77
Net Benefit to farmers collectively	53.76	112.90	112.62	124.48	137.24	150.96	165.71
Revenue from Normal loss of cleaning & Grading	2.27	4.76	4.75	5.25	5.79	6.36	6.99
Gross Benefit to Farmer Collectively	56.03	117.66	117.37	129.73	143.02	157.32	172.70
Gross Benefit per farmer (Rs. In lakhs)	0.22	0.24	0.25	0.26	0.27	0.29	0.30
Gross benefit per farmer (Rs. In 000)	22.41	23.53	24.71	25.95	27.24	28.60	30.03
Cost per Farmer (Rs. In 000)	6.86	6.64	7.04	7.39	7.76	8.15	8.56
Net Benefit per Farmers (In Rs.000)	15.55	16.89	17.67	18.55	19.48	20.45	21.47

Income of producer will increase by nearly 12% after the intervention by PACS 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 PACS. PACS 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 Wadala Mahadev PACS will approximately earn additional Rs 15,490/- per farmer per 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 CBO – 1300	Financial Sustainability/ Spillover 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, Social and Gender Safeguard

Environment and Social Safeguards Assessment

As per the ESA/ESMF Report of the SMART project and the activities/interventions of the “Go Green Wadala Mahadev” subproject proposal, Operational policies of the World Bank related to the Environmental Safeguards, i.e., Environment Assessment (OP/BP 4.01) and Pest Management (OP 4.09) are triggered. All activities under all the component and subcomponents of the subproject shall be implemented in accordance with the provisions and mitigation measures given in the ESA/ESMF document and implementation guidelines for environmental safeguards mentioned in the SMART PIP.

The key Environmental and Climate Co-benefit Considerations of the given subproject proposal and that derived from the ESA/ESMF findings which needs to be addressed through “Environment Management Framework” of the ESMF Report are enlisted below:

Environmental Baseline Database for the “Go Green Wadala Mahadev” CMA Proposal sourced from the Farmer Producers and the related Enterprises is given below:

1. IPM strategies should be promoted, to check incidences of attack of soybean crop by Tobacco caterpillar (*Spodoptera litura*), Pod borer (*Helicoverpa armigera*), Leaf miner (*Aproaerema modicella*) and other leaf eating pests. Key IPM strategies preferably should involve use of deep summer ploughing to expose soil-borne pathogens, nematodes and insect-pests, rhizomes and bulbs of perennial weeds, erection of bird perches @ 10-12/ha, pheromone traps (10/ha), exploitation of maximum potential of bio-control fauna, viz., spiders, coccinellid beetles, tachinid fly, praying mantids, etc., (National Centre for Integrated Pest Management, 2014).
2. IPM strategies should be promoted, to check incidences of attack of Maize crop by Fall armyworm (*Spodoptera frugiperda*), Maize stem borer (*Chilo partellus*) and physical loss to the standing crop by other pests, rodents and parrots. Key IPM strategies preferably should involve selection of field with good drainage, deep ploughing 2 to 3 times at 10 to 15 days interval to destroy crop debris & weeds, use of certified & pest resistant seeds, avoid high level of N and low level of K, use of bird scare, application of *Trichogramma chilonis* @ 1,60,000/ha. on 07- and 15-days old crop onwards at weekly interval for various pathogens, etc. Rodent problem appears generally during the milky stage and seed maturity stage and hence ploughing of the fields should be practiced demolishing the rodent habitat and maintain weed free fields (Integrated Pest Management Package for Maize, NIPHM 2014).
3. IPM strategies should be promoted, to check incidences of attack of wheat crop by Army worm/cut worm (*Mythimna separata*), Wheat aphid (*Sitobian avenae*) and Shootfly (*Atherigona naqvii*) physical loss to the standing crop by other pests, rodents and parrots. Key IPM strategies preferably should involve use of Yellow sticky traps @ 12/ha, Light traps @ 2-3/ha, deep summer ploughing to expose soil-borne pathogens, nematodes and insect-pests, rhizomes and bulbs of perennial weeds, erection of bird perches @ 10-12/ha, pheromone traps (10/ha), exploitation of maximum potential of bio-control fauna, viz., ladybird beetles, long horned grasshoppers, Chrysoperla, earwigs, spiders, etc., (National Centre for Integrated Pest Management, 2014).

4. INM practices like application FYM @ 10 t/ha., 2-3 week before sowing or vermi compost @ 5 t/ha. should be promoted.
5. Promotion of food safety for agrochemical residue level compliance through the MRL testing of the agricultural produce samples. The production system needs to be brought under Good Agricultural Practices (GAP).
6. Training and capacity building of farmers on safe disposal of the pesticide containers and bags through awareness generation on methods such as crushing and deep underground burying, away from water sources and/or transfer of the same to suppliers for its scientific disposal.
7. Use of Castor as trap crop for tobacco caterpillar and Dhaincha for girdle beetle.
8. Energy efficiency should be promoted in the warehouses, processing units through the use of LED bulbs, solar energy, energy efficiency improvement technologies and use of humidifiers and dehumidifiers for the temperature and humidity regulation.

A. Production Stage

A.1. Basic Production Related Information for the Given Agri- Commodity (ies)

Sr No.	Enlist Name of the Agri-Commodity (ies)	Production Through- Agrochemicals or Organic Method	Total Area under Production in Ha.	Quantity Produced in Tons/Ha. /Yr	Irrigation Type- Rain fed/Canal/ Drip/Sprinkler	Water Requirement for Irrigation in (litres/Ha. or m ³ /Ha. Per Yr.
1.	Soybean	Agrochemicals	500 Ha	1	Own Well	5 Lakh Litres per Ha.
2.	Maize	Agrochemicals	650 Ha	2.6	Own Well	10 Lakh Litre per Ha
3.	Wheat	Agrochemicals	300 Ha	1.3	Own Well	10 Lakh Litre per Ha

A.2. Maximum Residue Limit (MRL) Compliance for Export and Local Markets For Agro-Chemicals Usage- Pesticides/Insecticides/Weedicides

		To be Filled in By the CBOs/Enterprises				To be Filled in By SMART Env. Expert	
Sr. No.	Name of the Agro-Chemicals Used	Name of the Target Pest(s) and Frequency of Attack (Frequent-Annual/biennial or Rare)	Type-Pesticide/Insecticide/Weedicide	Quantity Applied Solid-(kg/ha/yr.) Liquid (ml/ha/yr.)	Price (INR/Kg) or (INR/Litre)	MRL (Mg/Kg) Prescribed by FSSAI Regulation 2011	<u>Actual</u> Above MRL Below MRL
Soybean							
1.	Neon	Aphids	Pesticide	1500 ml/ha	Rs 800/par litre	0.1 mg/kg	
2.	Melathion	Lashkar Aali	Pesticide	1500 ml/ha	Rs 1000/par litre	4.0 mg/kg	
3.	Targa Super	Weed	Weedicide	1500 ml/ha	Rs 600/par litre	0.2 mg/kg	
Total							
Maize							
1.	Neon	Lashkar Aali	Pesticide	1500 ml/ha	Rs 800/par	0.1 mg/kg	

		To be Filled in By the CBOs/Enterprises				To be Filled in By SMART Env. Expert	
Sr. No.	Name of the Agro-Chemicals Used	Name of the Target Pest(s) and Frequency of Attack (Frequent-Annual/biennial or Rare)	Type-Pesticide/Insecticide/Weedicide	Quantity Applied Solid-(kg/ha/yr.) Liquid (ml/ha/yr.)	Price (INR/Kg) or (INR/Litre)	MRL (Mg/Kg) Prescribed by FSSAI Regulation 2011	Actual Above MRL Below MRL
					litre		
2.	Malathion	Lashkar Aali	Pesticide	1500 ml/ha	Rs 1000/par litre	4.0 mg/kg	
3.	Tynzer	Weed	Weedicide	1500 ml/ha	Rs 1400/par litre	0.02 mg/kg	
4.	Sulfar	Pests	Pesticide	1500 ml/ha	Rs 1200/par litre	-	
Total							
Wheat							
1.	Neon	Lashkar Aali	Pesticide	1500 ml/ha	Rs 800/par litre	0.1 mg/kg	Neon
2.	Malathion	Lashkar Aali	Pesticide	1500 ml/ha	Rs 1000/par litre	4.0 mg/kg	Malathion
3.	2.4. D	Weed	Weedicide	1500 ml/ha	Rs 1400/par litre	0.05 mg/kg	2.4. D
Total							

A. 3. For Fertilizers- Synthetic, Organic Fertilizer or Both (Represent Separately)

Sr. No.	Name of the Synthetic Agro /Organic Fertilizer	Type-Synthetic or Organic Fertilizer	Quantity Applied (Solid- kg/ha/yr.) Liquid (ml/ha/yr.)	Price (INR/Kg) or (INR/Litre)	Whether Soil Health Card (SHC)– Issued/Not-Issued	Whether Fertigation done as per SHC
Soybean						
1.	10:26:26	Synthetic	250 Kg per Ha	Rs 24 kg per KG	Not Issued	No
2.	Urea	Synthetic	250 Kg per Ha	Rs6 kg per KG	Not Issued	No
3.	18:46	Synthetic	250 Kg per Ha	Rs38 kg per KG	Not Issued	No
Total						
Maize						
1.	10.26.26	Synthetic	250 Kg per Ha	Rs 24 kg per KG	Not Issued	No
2.	Urea	Synthetic	250 Kg per Ha	Rs6 kg per KG	Not Issued	No
3.	18:46	Synthetic	250 Kg per Ha	Rs38 kg per KG	Not Issued	No
Total						
Wheat						
1.	10.26.26	Synthetic	250 Kg per Ha	Rs 24 kg per KG	Not Issued	No
2.	Urea	Synthetic	250 Kg per Ha	Rs6 kg per KG	Not Issued	No
3.	18:46	Synthetic	250 Kg per Ha	Rs38 kg per KG	Not Issued	No
Total						

A.4 For Pest Management and Training Need Assessment

Sr. No.	Name of the Agri-Commodity (ies)	Number of IPM Demonstrations Done (if any)	Area in Ha. Brought under IPM	Number of INM Demonstrations Done (if any)	Area in Ha. Brought under INM
1.	Soya	NA	NA	NA	NA
2.	Maize	NA	NA	NA	NA
3.	Wheat	NA	NA	NA	NA

A.5. Waste Production

Sr. No.	Type of Waste Generated	Quantity Produced (tons/ha/yr.)	Is it Reused on Field? (Yes/No)	Purpose of Reuse		Disposal Method	
				Storage and Cleaning	Field Application	Open Dumping/ Underground Burial	Collection by Supplier/ CBOs
Soybean							
1.	Biodegradable Waste – Plant Residue (stalks, 3, drops and pruning's)	1 Tons per Ha	Yes	NA	As fertiliser	NA	NA
2.	Non-Biodegradable Waste (Pesticide/Fertilizer Plastic Containers, Plastic Bags, Sheets)						
Total							
Maize							
1.	Biodegradable Waste – Plant Residue (stalks, bagasse, drops and pruning's)	5 Tons per Ha	Yes	NA	As Animal Feed	NA	NA
2.	Non-Biodegradable Waste (Pesticide/Fertilizer Plastic Containers, Plastic Bags, Sheets)						
Total							
Wheat							
1.	Biodegradable Waste – Plant Residue (stalks, bagasse, drops and pruning's)	3 Tons Per Ha	Yes	NA	As Animal Feed		Collection by Supplier
2.	Non-Biodegradable Waste (Pesticide/Fertilizer Plastic Containers, Plastic Bags, Sheets)						
Total							

A. 6. Area brought under GLOBAL G.A.P. (Good Agricultural Practices) or INDGAP Certification whichever is applicable: 0 (Ha.)

B. Harvesting and Storage Stage- SMART Support for Equipment's and Technologies

Sr. No	Name of the Harvesting, Storage Activity and/or Operation Machinery	Name of the Machinery Used Ex: Thresher/Combined Harvester/DG Set/Cold Storage	Diesel/Petrol Consumed in litres / ton of agri-produce)	Electricity Consumed in (kWh / ton of agri-produce)	Source of Electricity- Grid Supply/Solar/Co-generation (Within Unit)
Soybean					
1.	Harvesting	Combined Harvester	2 litres per ton	NA	NA
Maize					

Sr. No	Name of the Harvesting, Storage Activity and/or Operation Machinery	Name of the Machinery Used Ex: Thresher/Combined Harvester/DG Set/Cold Storage	Diesel/Petrol Consumed in litres / ton of agri-produce)	Electricity Consumed in (kWh / ton of agri-produce)	Source of Electricity- Grid Supply/Solar/Co-generation (Within Unit)
1.	Harvesting	Combined Harvester	2 litres per ton	NA	NA

C. Transportation Stage

Sr. No.	Purpose of Transportation		Mode of Transportation used- Truck/Van/ Tempo/Bullock Cart/Others	Average Distance Travelled in Kms per Trip	Type of Fuel- Diesel/Petrol	Quantity of Fuel Used in Litres/Km	Average price of the Fuel in INR/Litre
	From	To					
Soybean							
1.	Field Production	Aggregation Point	Tractor	3kms	Diesel	1 litre per kms	Rs 68 per litre
2.	Aggregation	Processing	Tractor	2 kms	Diesel	1 litre per kms	Rs 68 per litre
3.	Processing	Trader/ Retailer	Tractor	10kms	Diesel	2 litres per kms	Rs 68 per litre
Maize							
1.	Field Production	Aggregation Point	Tractor	3kms	Diesel	1 litre per kms	Rs 68 per litre
2.	Aggregation	Processing	Tractor	2 kms	Diesel	1 litre per kms	Rs 68 per litre
3.	Processing	Trader/ Retailer	Tractor	10kms	Diesel	2 litres per kms	Rs 68 per litre
Wheat							
1.	Field Production	Aggregation Point	Tractor	3kms	Diesel	1 litre per kms	Rs 68 per litre
2.	Aggregation	Processing	Tractor	2 kms	Diesel	1 litre per kms	Rs 68 per litre
3.	Processing	Trader/ Retailer	Tractor	10kms	Diesel	2 litres per kms	Rs 68 per litre

D. Processing Stage

Sr. No	Name of the Processing Activity- Ex: Cleaning/Boiling/Drying Grading/Sorting or any Other (Pls name it)	Name of the Machinery Used	Diesel/Petrol/ furnace oil Consumed in litres / ton of agri-produce)	Electricity Consumed in (kWh / ton of agri-produce)	Source of Electricity- Grid Supply/Solar/Co-generation (Within Unit)	Quantity of Waste Produced in tons for Processing one tonne of Agri-produce	Quantity of Waste Water Produced in Litres for Processing one tonne of agri-produce
Soybean							
1.	Cleaning and Grading	Thresher	5 litre per ton	NA	NA	5 kg per ton	NA
Maize							
1.	Cleaning and Grading	Thresher	5 litre per ton	NA	NA	5 kg per ton	NA
Wheat							
1.	Cleaning and Grading	Thresher	5 litre per ton	NA	NA	5 kg per ton	NA

“Go Green Wadala Mahadev” subproject proposal Component Specific Environmental Safeguards Requirements and related Environmental Inclusion Targets Proposed are mentioned below:

Project Components	Component Interventions as per FPP	Environmental Safeguards Suggestions	Environmental Inclusion Targets and its Timeline
Training Workshop	For better understanding of usages of warehouse receipt and documentation	To support the sustainable business, electronic Warehouse receipt may be issued to the CBOs.	Trainings would be provided to the stakeholders on sustainable agricultural business practices within 01 st year of the project initiation.
Warehousing & Collateral Management	For better credit facility through warehouse receipt and for better price realization in the post-harvest season	Renovation of the existing Warehouses and construction of New Warehouse (1000 MT) should be as per Construction Management Guideline's detailed out in the SMART's ESMF report. Green infrastructure should be supported: LED based lighting, switch from traditional packing materials (plastic, thermocol) to products that are biodegradable (fiber cloth, ecofriendly material, etc.). The fuel (diesel) to be used in the DG Sets should preferably be of low Sulphur content 50 ppm (BS IV; Nationwide) and above standards.	With the promotion of Green Warehouse Infrastructure, Kwh of coal-based electricity consumed shall be replaced by renewable energy sources (solar) by 50 % in the new warehouses and 25 % replacement in existing warehouses. For the same, electric meter reading would be referred during the project period.
Cleaning & grading unit	For better quality and improved acceptance of produce among buyers	Cleaning & Grading Machine, Moisture Meter and Spiral Separator should be energy efficient and fuel efficient (use of low Sulphur diesel) in machinery and DG Sets. The Crates to be procured should of food quality and made up of ecofriendly plastic material. The collection and disposal of the Cleaning & Grading Units waste should be as per Solid Waste Management Rules (SWM), 2016.	With the use of energy efficient grading machine, electricity consumption would be targeted to be reduced by 10 % during the project period.
Market intelligence & linkages	For better sales planning, price realization and catering to the needs of Large pool of buyers	Facilitate inter-sectoral information-sharing on GAP practices through trade forums and consultation meetings.	The awareness on GAP for all the CBOs (100 %) to be completed within initial 02 years of the project initiation through the Farmer Field School (FFS).

Aligned with the recommendations of the ESMF, Overall; "GoGreen Wadala Mahadev" subproject partners are required to follow the principles of environment & biodiversity protection, facilitate adoption of GAP, IPM and INM practices amongst its producers, foster aspects of food safety (MRL compliance), promote resource use efficiency, greenhouse gases emission reduction, reduce production and processing level solid and liquid waste discharges, foster sustainability, and promote climate smart agricultural value chain development.

Social Safeguard:

CBO Information:

1: Social Inclusion:

In the Collateral Management Plan, Wadala Mahadev Vividh Karyakari Seva Sahkari Society Ltd. Ahmednagar is involved. Currently the CBO is working in Wadala Mahadev village of Shrirampur Block of Ahmednagar district.

a. **Land holding & Sex disaggregated details:** The membership details of the CBO with respect to land holding and sex disaggregation at present are given in Table No 1 as below;

Table 1- Current status of CBO farmers on land holding and social category													
Small & Marginal Farmers							Others (Big & Medium Farmers)						
Total No. of Farmers	Male	Female	SC	ST	NT	Others	Total No of farmers	Male	Female	SC	ST	NT	Others
997	671	326	54	42	26	875	308	274	34	9	7	4	288

Source: Information from CBOs

From the table 1, it is observed that currently CBOs has 1305 producer members out of which 76 percent (997) falls in small and marginal category. Out of total members, 27 percent (360) are female members, out of which 20 percent women have land title on their name. Out of total female members, majority of women i.e. 90 percent belong to small and marginal category. The membership of SC, ST and NT is 5 percent, 4 percent and 2 percent respectively and majority falls in small and marginal category (SC-82%, ST-86% and NT-87%)

b. Details of Board of Director

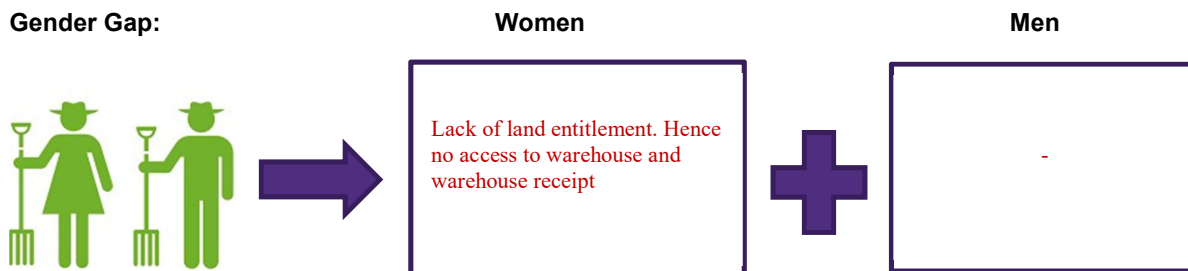
Name of CBO	Total No of Directors			Women on signatory positions	Social Category				
	M	F	Total		SC	ST	NT	OBC	Other
Wadala Mahadev Vividh Karyakari Seva Sahakari Society Ltd. Ahmednagar	11	2	13	-	1	-	1	1	10

Source: Information from CBO

As indicated above out of total BoDs, 15 percent are women BoD. As signatories, no women representation is observed.

Gender Analysis:

Gender Gap:



Based on the baseline and in adherence with the Social Management Framework, the Safeguard Plan is as below:

Social Safeguard:

I. World Bank Operational Policy:

Activity	Description	Targets for CBOs
1. OP 4.10 Indigenous people	Though the operational district i.e. Ahmednagar is from Schedule V area, the Srirampur block is not fully/partly scheduled area.	-
2. OP 4.12 Involuntary resettlement	As per the ESMF, compliance will be ensured in case of civil works, which may lead to temporary / permanent loss of asset / shelter/ livelihood	For Renovation of existing warehouse. There will not be involuntary resettlement. For construction of new warehouse, it will be ensured that land will be free from encroachment/squatters. The rent/lease agreement of the land will be attached by the CBO in the FPP. Same is applicable for other infrastructure i.e. cleaning and grading machine

II. Other Social issues:

Issue	Description	Risk Mitigation
1.Women's Land entitlement	Lack of land ownership restricts women's access to warehouse and warehouse receipt	Special campaign/program/sensitization for land entitlement of women
2.Labour Management	Civil works are envisioned for renovation and construction of new warehouse.	Compliance with Labour Management Framework.

III. Social Inclusion Plan: Targets

Small & Marginal		Women		ST		NT		SC	
Current CBO baseline	Target	Current CBO Baseline	Target	Current CBO baseline	Target	Current CBO baseline	Target	Current CBO baseline	Target
76%	Increase by 5% against baseline	27%	Increase by 5% against baseline	4%	Increase by 5% against baseline if population exists	2%	Increase by 5% against baseline if population exists	5%	Increase by 5% against baseline

IV. Gender Integration: Targets

Activity	Sub-activity	Target for CBOs	Indicator	Outcome
Trainings/Workshop	Identification of farmer	35%	% of women covered	Increased knowledge of women
Promoting women in BoD	Inclusion of women in BoD of CBO	30% women BoD At least one women signatory	% of women member in BoD of FPO % of women as signatory authority in BoD of FPO	Increased participation of women in decision making
Labour Management Framework	Facilities to be provided at labour camp	-Crèche -Mechanism to address the gender-based violence	No of facilities provided	Enabling Environment created for women