

FPO Voices

Problem statements, needs and support areas, in the words of nine farmer producer organisations.

Conversations on credit with a lending-technology partner · Dharwad, 26 September 2026

9

FPOs

7

conversations

5

problem statements

10

recurring needs

SECTION 1 · WHAT WE DID

Nine FPOs and banking experts

On 26 September 2026, at the onboarding workshop of the **Climate Smart Accelerator Program for Farmers via Collectives in Dharwad**, we brought FPO leaders into conversation with WhatsLoan, a lending-technology team that runs Kisan Credit Card journeys for partner banks. Across six conversations, nine FPOs from across Karnataka put their working realities on the table: what they need financed, what the banking system costs them today, and what they want the FPO itself to be able to do. A seventh conversation, a field interview with Reddeppa K.V. of Mavanadu, adds the view from his farms and markets.

This document holds those voices¹: first who we spoke to, then a topline of the problem statements we heard, then each FPO in its own words.



Participants at the onboarding workshop, Dharwad.

¹ Quotes are drawn from translated transcripts (Kannada, Telugu, Hindi and English) and lightly cleaned for readability without changing meaning. Wording is to be confirmed with each speaker before public use.

Each FPO had representatives surfacing needs

#	FPO	Place	Who spoke for the FPO
1	Mavanadu Organic FPO	Srinivasapura, Kolar	Reddeppa
2	Noolvi PACS & FPO	Hubballi taluk, Dharwad	Kallanagouda Patil (CEO); P.N. Muttanagouda Patil
3	Hulikadu Farmers Producer Company	HD Kote taluk, Mysuru	Komal Kumar (FPO manager)
4	Gadigeshwara FPO and Kaali FPO (joint)	Chikkamagaluru; Joida, Uttara Kannada	Sujith (CEO, Gadigeshwara); Shantaram Kamath (President), Nitin Shetty (CEO) and Jayanand Derekar (Director), Kaali; members Suresh and Manu
5	Udutadi FPO, Tungesiri FPO and Kanakapura FPO (joint)	Shikaripura, Shivamogga; Shivamogga; Koppal	Anup (Udutadi); Vinayaka (Tungesiri); Manikanta (Kanakapura)
6	Kisan Agritech Horticulture FPO	Madalageri	Prabhu Gouda Patil; Jagadish Amati
7	Mavanadu Organic FPO (field interview)	Srinivasapura, Kolar	Reddeppa K.V.

ON THE OTHER SIDE OF THE TABLE

The WhatsLoan team (Vinod, Prashanth and Shyam), a Bengaluru-based technology provider to banks. They presented a digital Kisan Credit Card journey with Union Bank of India: up to ₹2 lakh without mortgage, eligibility shown in 3 to 5 minutes, at ₹365 per farmer per year².

The SELCO Foundation team hosted and moderated each conversation.



One-to-one and small-group conversations during the day.

² Platform features, partner banks, volumes and fees are as stated by the WhatsLoan team and have not been independently verified.

Five problem statements we heard

What FPOs asked for, and what stood in their way, across all seven conversations³.

01

8 of 9
FPOs

Credit is sized for one farmer and one crop, not for the collective

FPOs need working capital, storage and processing finance, and group loans. What is on offer is a KCC limit of ₹2 lakh, for one farmer, at one bank.

“Too narrow down. I have thousands of shareholders... out of 1,000 farmers I might get 30 to 40 farmers.” Udutadi, Tungesiri & Kanakapura session

02

8 of 9
FPOs

The cost of getting a loan is high, hidden and unexplained

Processing fees cut from the loan, flat versus reducing interest, deposits in several banks, record charges and bribes all add up before any money arrives.

“2 lakhs will just become 1.9 lakhs. They will cut 10,000 and deposit it.” Gadigeshwara & Kaali session

03

8 of 9
FPOs

Records and collateral rules do not match how farmers farm

The RTC records one crop while farmers rotate three, per-acre scales of finance are low, and banks mortgage every survey number for small loans.

“One year we grow groundnut, one year cotton, one year maize... but in the RTC it will be just one.” Kisan Agritech Horticulture FPO

04

5 of 9
FPOs

Members outside the land record are left out

Landless and tenant farmers, relocated tribal members and persons with disabilities sit outside a product anchored to land.

“For those who don't have land... otherwise they will say you just did it for the FPO and left us.” Udutadi, Tungesiri & Kanakapura session

05

7 of 9
FPOs

FPOs want to run finance, not only refer farmers to it

Credit routed through the FPO for inputs, storage and processing, with repayment visibility, audit-ready records and safe member data.

“If we take a loan, store it, and then sell it later, it will benefit the farmers.” Mavanadu Organic FPO



³ The five statements are our synthesis across the seven transcripts, and supporting quotes are FPO-side voices only. Counts include every FPO present in a session where the issue was raised, since joint-session statements are not attributed to one FPO.

Needs at a glance

Ten recurring needs behind the five statements, and the FPOs that raised them⁴.

● Raised in a single-FPO conversation ○ Raised in a joint session

Need	01	02	03	04	05	06	07	08	09	FPOs
FPO-level and working capital finance	●	●		○	○	○	○	○		7
Credit beyond KCC and ₹2 lakh		●		○	○	○	○	○	●	7
Clear costs and loan terms		●	●	○	○	○	○	○	●	8
Collateral and mortgage demands		●		○	○	○	○	○	●	7
Crop records and scale of finance						○	○	○	●	4
Credit history and bank access		●	●			○	○	○	●	6
Storage, drying and processing	●	●								2
Landless, tribal and disabled members		●	●			○	○	○		5
Repayment, records and data security		●		○	○					3
Knowledge and a clear next step	●	●	●	○	○				●	6

01 Mavanadu Organic

04 Gadigeshwara

07 Tungesiri

02 Noolvi PACS & FPO

05 Kaali

08 Kanakapura

03 Hulikadu FPC

06 Udutadi

09 Kisan Agritech Horticulture

“When we have to question, we must have knowledge first.”

NOOLVI PACS & FPO • ON FACING THE BANK

⁴ Needs are coded from FPO-side statements and questions in each transcript. An outlined marker means the need was voiced in a joint session and is shown for every FPO present, as the speaker's FPO is not recorded.

Mavanadu Organic FPO

Srinivasapura, Kolar · Spoke for the FPO: Reddeppa

“

When we sell, they give the amount a month to 15 days late. But farmers need the amount immediately. For them, we need up to a 1 crore loan.

ON WORKING CAPITAL FOR THE MANGO SEASON

500–600 t

organic mango a season

₹35 lakh

turnover in year one

₹4 lakh

share capital from 400 shares⁵

₹1 crore

working capital sought

WHAT WE HEARD

Holding produce for a better price

“During sowing time, the rate is less. After that, the rate increases. In our FPO, we do not have that much amount. So if we take a loan, store it, and then sell it later, it will benefit the farmers. How do we take that loan?”

Share capital tied up in inputs

“There are 400 shares. It came to only 4 lakhs. It is not enough for us. It goes into the input business – animal feed, fertilizers. So for output, we don’t have anything.”

Informal finance this season

“This year it was only 4 rupees⁶. Still, we did a 35 lakhs rotation. Then they asked us urgently for a loan. We took it from Marwari finance and managed it. Next year we will take a loan.”

How the loan would run

“We take a 1 crore loan, adjustment for 3 months, then we will rotate it again.”

NEEDS AND SUPPORT AREAS

A seasonal working-capital line for the output business, so farmers are paid on the day while buyers pay later; storage, and finance against stored produce, so mango can wait for a better price⁷.

FPO-level and working capital finance

Storage, drying and processing

⁵ Membership is stated only as “36 members, 40 members”, which is unclear; 400 shares are mentioned separately.

⁶ The full line reads “it was 4000 for 10. Only 4 rupees”; we read this as about ₹4 per kg at the farm gate. “Marwari finance” is read as informal moneylender credit.

⁷ In the session, WhatsLoan pointed to warehouse-receipt finance against cold storage and said it would check with its MD; the FPO invited the team to its General Body Meeting on the 30th.

Mavanadu Organic FPO, in the field

Reddeppa K.V., at the agriculture fair and training in Dharwad⁸

“In growing there are no problems. Farmers are growing... We have product but no marketing.”

ON SELLING WHAT THE FPO GROWS

470 members ⁹	2,240 acres of mango, ragi, tamarind and vegetables	300 t mango to Hubli Excel Food this year	₹10–12 → ₹200 a kg of tamarind, raw vs deseeded and packed
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WHAT WE HEARD

The price gap	“In Bengaluru, if you go and ask, they say 15 rupees, 20 rupees, 30 rupees. In Delhi they sell it for 50 rupees. For us it is three, four. So we have market problem.”
One group, one apartment	“We have some 10 FIGs. I will leave one FIG each to one apartment each. They will supply all of theirs there. Good rate will be obtained.”
An enterprise for each group	“One group major is tamarind. In our place there are no tamarind processing units... I am training one FIG to do that. Let's apply for PMFME, in that we can get loan.”
Certification	“Now we are doing one for a new group. For that certification, they are saying new group is not allowed. For Mavanadu FPO, the certification problem is happening.” ¹⁰
Branding	“If we do branding, where to get nutrition done... we still don't have idea, madam. Where to register... We don't have link for all that. What all should be done for logo registration?”
Markets beyond Bengaluru	“In Bengaluru sales is less. If we go outside there is good high demand; that we have to search... If from your side SELCO Foundation gives link, it is best.”

NEEDS AND SUPPORT AREAS

Buyers beyond Bengaluru and more apartment tie-ups; a route to organic certification for new groups; help with nutrition testing, logo and brand registration; PMFME applications for tamarind

⁸ A separate field interview through an interpreter, not one of the lender conversations. The transcript spells the FPO “Mavunadu”.

⁹ 470 members on 2,240 acres, as stated here; the lender conversation gave an unclear member count (note 5). He mentions both 10 FIGs and 6 very active groups.

¹⁰ The certifying scheme is transcribed as “guest organic certification” and is to be confirmed. He also notes SELCO Foundation has offered a tamarind deseeding and packing machine.

Noolvi PACS & FPO

Hubballi taluk, Dharwad · Spoke for the FPO: Kallanagouda Patil (CEO) and P.N. Muttanagouda Patil¹¹

“

We want to do a processing unit, packaging... we don't get any support for that. They say they give it individually, not to the society. Problem, confusion.

ON THE ENTERPRISE THE SOCIETY WANTS TO BUILD

1956

year the society was registered

₹113 crore

transactions a year

2,346

shareholders

50–60

crop loans a month

WHAT WE HEARD

Who receives the asset

“If given individually, that’s a confusion. ‘Since it is FCR fund¹², we cannot give it to companies. We give it individually,’ they say.”

Drying grain and pulses

“We need a solar dryer... We have to try grains. Pulses – moisture – it gets spoiled.”

Storage

“I am doing one to build a rural godown.”

Crop loans through the PACS

“All our crop loans are 0% in our state. They all come under our PACS; they give everything in the PACS itself. DCC bank people bring and put it. It comes from NABARD.”

Topping up beyond the DCC limit

“Now they would have given 50,000 in the DCC bank. Here the amount won’t be that much. The remaining amount in KGB bank – if it goes from your platform, can we get it for them there?”

Mortgage on every survey number

“Now I have two Utharas. On both Utharas, two lakhs... And if we say we will give only one, they don’t budge. They will take all your lands.”

¹¹ The transcript header reads “Pacs Hubli FPO, Navalgund”, while the CEO names Noolvi, Hubballi taluk, Dharwad. Speaker labels mix the two representatives, so lines are attributed to the FPO rather than to one person.

¹² “FCR fund” as transcribed; likely CSR (corporate social responsibility) funding.

Noolvi PACS & FPO

WHAT WE HEARD

Systems for the life of a loan	“Now the loan period will be five years. Again he will be coming to make repayment. Monthly repayment has to be made. Yearly a financial statement is needed.”
Audit-ready records	“For our audit, all reports will be available – 2,000-plus reports. We need reports of that type. For audit process everything is needed.” ¹³
Daily volume	“Daily, 100 to 150 voucher transactions happen. Crop loans won’t come daily; monthly average 50, 60 people.”
Gold loans	“One, two hours – we need to bring the goldsmith, get it checked, for the documents to come to us. In that it’s getting late.”
Going digital	“If you give digitally, I will be with you.”
Facing the bank	“You can question the bank straight away. We, whatever they say, we have listened and come, right? They make us dance, sir. When we have to question, we must have knowledge first.”
Information	“All this, if we farmers know all this information...”
Members with disabilities	“Now we regularly do programmes for disability livelihoods... They are not ready to give to the blind person. He works, doing some shop... That kind of mindset is also there in bankers.” ¹⁴

NEEDS AND SUPPORT AREAS

Finance and structuring for a society-held processing and packaging unit, a solar dryer and a rural godown; top-up credit beyond DCC limits; KCC without a mortgage on every survey number; a loan origination link into the society’s own software for multi-year loans and audit reporting; and lenders who serve members with disabilities.

Storage, drying and processing

FPO-level finance

Credit beyond KCC

Collateral and mortgage

Repayment and records

Members with disabilities

¹³ The society has already chosen a PACS software from a Bhubaneswar-based vendor. WhatsLoan offered to pass validated data into it through an API rather than replace it.

¹⁴ Said by a participant on the FPO side, labelled only “FPO Rep” in the transcript.

Hulikadu Farmers Producer Company

HD Kote taluk, Mysuru · Spoke for the FPO: Komal Kumar (FPO manager)¹⁵

“

They make us wander for one month, one and a half months...

ON THE TIME IT TAKES TO GET A BANK LOAN¹⁶

125

individual shareholders

2 × 13

member groups

~100

relocated tribal members

Forest edge

Nagarahole tiger and elephant reserve

WHAT WE HEARD

Where we farm

“We are right at the Nagarahole forest border – Tiger and Elephant reserve forest – so because of that we have named it Hulikadu Farmers Producer Company.”

Who we serve

“Groups means they are relocated tribal. Since they are relocated elsewhere, we have made them like groups.”

Charges for records

“And then even if we bring all the records for the bank, record charge they say...”

One more bank account

“They have Canara Bank. They have KVGB. The Union Bank that you give...” “If there is no account, they have to go.”

Members with dues

“There is a due – they haven’t paid for one year, six months. Now they come to you and register. If we take a loan in Union Bank, will it come to them again?”

Reach

“Is it there in all branches?”

NEEDS AND SUPPORT AREAS

Credit journeys that work with the banks members already use and need fewer branch visits; a route for members with overdue loans, such as takeover or restructuring; clear record charges; and products that reach relocated tribal groups¹⁷.

Credit history and bank access

Clear costs and loan terms

Landless, tribal and disabled members

Knowledge and a clear next step

¹⁵ The transcript header reads “Kulikodu format FPO – Mysore”. After the opening exchange, the transcript attributes the platform presentation to Komal Kumar, but its content shows it was WhatsLoan’s; only the opening lines are treated as his.

¹⁶ The lines on time, records, accounts, dues and reach were voiced by session participants labelled “Interviewer”, raising them on behalf of members.

¹⁷ The FPO’s own enterprise-finance needs did not come up in this session.

Gadigeshwara FPO & Kaali FPO

Chikkamagaluru · Joida, Uttara Kannada · Spoke for the FPOs: Sujith (CEO, Gadigeshwara); Shantaram Kamath (President), Nitin Shetty (CEO) and Jayanand Derekar (Director), Kaali; members Suresh and Manu¹⁸

“

2 lakhs will just become 1.9 lakhs. They will cut 10,000 and deposit it.

ON WHAT ACTUALLY REACHES THE FARMER

WHAT WE HEARD · COSTS AND TERMS

The product	“Do they only give KCC loans?”
Interest	“What interest?” ... “Now you have calculated interest – flat or cut interest?”
Processing charges	“Is there extra for loan processing? Are there bank processing charges?”
Deductions at scale	“If they gave you a 10 lakhs loan... 1.5 means 15,000. If they give 10 lakhs, they cut 15,000. From savings they take it.”
Taken from the account	“In our banks, they take a lot...” “They don’t take it in cash. They take it from the account itself.”
The rules	“Didn’t you see the RBI guidelines?” ... “They are collecting!” ¹⁹
Asking on the farmer’s behalf	“Did any farmers ask this? If they cut, you have to ask farmers why they cut.”

¹⁸ The two FPOs were recorded together and FPO-side lines are labelled only “Speaker”, so they are held as one joint pool and not assigned to either FPO. Lines that read as the WhatsLoan team’s answers are left out.

¹⁹ In reply, the WhatsLoan presenter said RBI guidance bars processing charges on KCC loans and that banks levy a “digital processing fee” instead, quoted as ₹590 up to ₹50,000 with interest at 8.90–9.45%. These figures are as stated in the session and not verified.

Gadigeshwara FPO & Kaali FPO

“

If all farmer details are taken by someone else... if they go and take a loan elsewhere.

ON KEEPING MEMBERS' DATA SAFE

WHAT WE HEARD · THE FPO'S ROLE, COLLATERAL AND DATA

The FPO's role	“Who will do the loan master kind of task? Collection... What verification is needed for FPO?”
Seeing repayment	“Now they give a loan through a link to the farmer... there's no repayment information for them.”
The schedule	“Do they also show the repayment dates? How is the repayment schedule?”
Cooperative lending today	“They take higher interest.” “Documents we don't have.” “They take the registry.”
Collateral	“No security, sir.” ... “Without security?”
Stored documents	“In your app, the documents are saved. I am asking about that. In one year, it stays saved.”

NEEDS AND SUPPORT AREAS

Credit beyond KCC; fees and interest set out before sanction, including what is deducted at disbursement; clarity on who verifies, who collects and who sees repayment; lending that does not demand the land registry; and safeguards for members' Aadhaar, PAN and land data²⁰.

Credit beyond KCC

Clear costs and loan terms

Collateral and mortgage

Repayment, records and data security

Knowledge and a clear next step

²⁰ On FPO-level loans against shares, land or farmer groups, the WhatsLoan team said these are still in development; only individual farmer KCC is live.

Udutadi, Tungesiri & Kanakapura FPOs

Shikaripura, Shivamogga · Shivamogga · Koppal · Spoke for the FPOs: Anup (Udutadi), Vinayaka (Tungesiri), Manikanta (Kanakapura)²¹

“

Too narrow down. I have thousands of shareholders... who needs Kisan credit card might be another 20%. So out of 1,000 farmers I might get 30 to 40 farmers.

ON A KCC-ONLY OFFER

WHAT WE HEARD · THE FPO AS THE CHANNEL

What the FPO gets	“But coming to the FPO, sir – what role did you say? What are the benefits for the FPO?”
One bank, one product	“Very narrow, sir... in one Union Bank only... under that, only Kisan credit card.”
Credit spent at the FPO	“For 100 farmers we open an account in Union Bank through the FPO. We facilitate Kisan credit card for them. But whatever purchases they make – fertilizers, seeds, pesticides, tarpaulins, whatever the inputs – it should be only from the FPO.”
Lower cost for the farmer	“So that means the farmer doesn’t have to pay for the account opening, the farmer doesn’t have to pay for the CRIF report... is this possible?”
Assurance of supply	“A lot of FPOs, whatever 20 FPOs you’ve interacted with today, they don’t have any assurance. So at least if we facilitate this, whatever benefits are there on the credit card, if it remains with us, then it is useful.” ²²
Business for the FPO	“Whatever 100 members we enroll, if 2 lakhs comes from them, 20 lakhs business comes. I will not need any money. I will pay for their bank account, I will pay for the 365 rupees.”
For other FPOs	“If we give other FPOs this facility, they might not agree, but if we do this, it will be a huge benefit.”

²¹ Three FPOs were recorded together and FPO-side lines are labelled only “Audience Member”, so they are held as one joint pool. The transcript header names Tungesiri FPO; its metadata reads Tungabhadra FPO.

²² The speaker was contrasting FPOs with Sahyadri Farms, which can lend to its farmers because it buys their whole produce.

Udutadi, Tungesiri & Kanakapura FPOs

WHAT WE HEARD · LAND, LIMITS AND MEMBERS WITHOUT LAND

An existing crop loan	“Sir, those who already have a crop loan, can they apply?”
The per-acre limit	“The crop loan for 1 acre is limited to maybe 25 thousand, right?” ²³
Not enough for the farm	“Sir now, I have 5 acres of land. For 5 acres, if you give 2 lakhs, it’s not enough for me.”
When mortgage begins	“Leaving the 2.5 acres, I have done a mortgage loan. Mortgage must be done above 5 lakhs. Compulsory you must do a mortgage.”
Arecanut and mixed crops	“For arecanut, it gets fixed. If it is areca crop, how is the crop rate?” ... “Check if any revisions have been made.”
Interest subvention	“I took a 2 lakh loan in Pragathi Gramin Bank, KCC loan. If I renew it in time, 4% from the central government will be recovered to me.”
Animal husbandry	“If we do animal husbandry, can they get a loan?”
Members without land	“If 500 members have lands – maybe not everyone, maybe 300 members have it. For those who don’t have land, if you give bike loans, car loans, auto loans, or goat rearing, sheep rearing... they will have satisfaction. Otherwise they will say you just did it for the FPO and left us.”
Farming on lease	“They are doing it on a lease, but they still want to apply for a vehicle loan, sheep rearing, poultry...”

NEEDS AND SUPPORT AREAS

FPO-routed KCC, with credit spent on inputs at the FPO and the FPO carrying account and validation costs; products beyond KCC, including livestock, vehicle and pledge loans for landless and tenant members; per-acre limits that fit arecanut and mixed crops; and clear rules on charges, existing loans and interest subvention.

FPO-level finance

Credit beyond KCC

Crop records and scale of finance

Collateral and mortgage

Credit history

Landless members

Clear costs

²³ Per-acre and mortgage figures are as stated by participants. One participant reported ₹2.4 lakh per acre from his bank, with the crop not specified.

Kisan Agritech Horticulture FPO

Madalageri · Spoke for the FPO: Prabhu Gouda Patil; Jagadish Amati²⁴

“

We keep changing. One year we grow groundnut, one year we grow cotton, one year we grow maize. It keeps changing like this, but in the RTC it will be just one.

ON THE GAP BETWEEN THE FIELD AND THE RECORD²⁵

WHAT WE HEARD

The crop on the loan	“We usually don’t even mention the crop. If they want to take a loan, the bank people themselves will just put something..”
Credit scores	“But what if they get the lower CIBIL rate?” ... “Initially they defaulted, and then those who came paying properly...”
Small loans, full mortgage	“We took only 20,000 rupees in KCC from the Primary Agricultural Society. They made a mortgage in both formats.”
At the records office	“To be frank, they have to give money.”
The next step	“Now we understood the problem statement and the solution which you are going to put. So what about the conclusion?” ... “After your validation, what is the next step?”
Looking ahead	“I am very much interested in hydroponics.” ²⁶

NEEDS AND SUPPORT AREAS

Crop records that reflect rotation; a scale of finance that covers real per-acre costs; small KCC loans from the PACS without mortgage; credit judged on recent repayment rather than old defaults; land records without informal payments; a clear lender pathway after validation; and a separate look at hydroponics.

Crop records and scale of finance

Collateral and mortgage

Credit history

Clear costs

Knowledge and a clear next step

²⁴ Recorded as a general discussion. Prabhu Gouda Patil named the FPO; Jagadish Amati’s FPO is not stated.

²⁵ An earlier draft attributed a “₹10,000 per acre” scale-of-finance line to this FPO. The complete transcript shows the WhatsLoan presenter said it, so it is not used here.

²⁶ “Self help foundation” in the transcript is read as SELCO Foundation, which the FPO says has visited Madalageri on hydroponics.

What we take forward

The voices point to work at three levels: what we do next in the programme, what the ecosystem around FPOs can change, and what the sector needs to hold as standard.

FOR THE PROGRAMME

- 01** Take each FPO's ask to a matched pathway: seasonal working capital and warehouse-receipt finance for Mavanadu, a society-held processing unit, solar dryer and godown for Noolvi, and input-linked KCC for the Udutadi, Tungesiri and Kanakapura group.
- 02** Build a plain-language finance kit for FPO boards: KCC terms and charges, interest subvention, mortgage rules for small loans, and how credit history is read.
- 03** Pair every asset we support, from dryers to deseeding machines, with a buyer and market plan, starting with Mavanadu's tamarind.
- 04** Close the open threads: Mavanadu's General Body Meeting, Noolvi's software link, Kisan Agritech's interest in hydroponics, and confirming quotes with each speaker.

FOR THE ECOSYSTEM

- 05 Lenders and platforms:** bring the FPO-level products already in development, against shares, land and farmer groups, and show every charge before sanction.
- 06 Banks, DCCs and PACS:** lend small KCC amounts without mortgaging every survey number, and work with the accounts members already hold.
- 07 Departments and certifiers:** open an entry route to organic certification for new groups, support nutrition testing and brand registration, and correct crop entries on the RTC.

FOR THE SECTOR

- 08** Finance sized for the collective, with working capital, post-harvest assets and group lending as standard FPO products.
- 09** Credit for members without land: tenant and landless farmers, relocated tribal members and persons with disabilities, through livestock, vehicle and enterprise loans.
- 10** Records that match practice and information as infrastructure, so crop rotation shows on the record and farmers know their terms before they walk into a bank.

"If from your side SELCO Foundation gives link, it is best."

REDDEPPA K.V., MAVANADU ORGANIC FPO