

# FPO OUTREACH PROGRAMME

(Kolkata, North 24 Parganas & South 24 Parganas)

8<sup>TH</sup>

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THE BENGAL CHAMBER

## PROGRAMME REPORT

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# 1. BACKGROUND AND CONTEXT

The recent published Export Preparedness Index Report (EPI) by NITI Aayog shows that in the last two years, that is from 2022 to 2024, West Bengal has performed better in export of Bengal products. The state rank has come up to 12th in 2024 from rank 14th in 2022. Despite its growth in export, the report suggests high potential of the state which is still unexplored. Considerable amount of agri products is exported. However, there are several hurdles faced by the FPOs, which include direct access to market and access to credit to expand their businesses.

In this context, The Bengal Chamber of Commerce and Industry (BCC&I) organised focused B2B meets for the 64 FPOs and micro entrepreneurs from South 24 Parganas and North 24 Parganas jointly with the **Department of Food Processing Industries and Horticulture, Government of West Bengal**, on 8th of January 2026 at BCC&I Premises.

## 2. OBJECTIVES

The FPO Outreach Programme was planned with the following key objectives:

- To enhance awareness among FPOs regarding government schemes, policy support mechanisms and institutional frameworks available for agriculture, food processing and allied sectors.
- To facilitate access to formal credit and financial services by strengthening understanding of banking processes, credit discipline and available financial products.
- To provide clarity on quality standards, compliance requirements and infrastructure needs essential for engaging with organised retail and export markets.
- To create a structured platform for direct interaction between FPOs and buyers, including exporters, organised retail players, agri-tech platforms and institutional aggregators.
- To identify market-ready FPOs as well as capacity gaps requiring targeted handholding and support from departments and financial institutions.

### 3. CONTOUR OF THE PROGRAMME

The FPO Outreach Programme brought together a broad spectrum of stakeholders from across the agriculture, food processing, finance and market ecosystem. Participants included **Farmer Producer Organisations (FPOs)**, **Farmer Producer Companies (FPCs)** and **micro food processing entrepreneurs**, alongside buyers, exporters, financial institutions, agri-tech platforms and government departments.

Key stakeholders participating in the programme included organised retail buyers and market aggregators such as **Spencer's Retail**, **JGB Agrofresh Pvt. Ltd.**, **Gigi's Solutex Corporation**, **Bengal Farmer Producer Association** and **TKS Exporters**, the digital agri-marketplace **Farmer Bazar**, and **State Bank of India** as the institutional partner for credit access. Senior officials from the Department of Food Processing Industries and Horticulture, Government of West Bengal, also participated in the programme. **The programme witnessed participation from 117 participants representing 64 Farmer Producer Organisations, Farmer Producer Companies, exporters, buyers, financial institutions and departmental representatives.** This diverse participation ensured representation across production, processing, finance and market segments, enabling meaningful engagement and cross-sectoral dialogue. Designed as a B2B-focused outreach initiative, the programme adopted a multi-session structure combining policy dialogue, technical inputs, financial guidance and market linkage facilitation. The Buyer-Seller Meet formed the core component of the programme, facilitating structured interactions between FPOs and a diverse set of buyers including exporters, organised retail players, agri-tech platforms and institutional aggregators. These interactions enabled exploratory discussions on procurement models, quality expectations, logistics, packaging requirements and potential collaboration pathways.

Complementary sessions on financial assistance and credit linkage provided participants with practical insights into institutional lending mechanisms, working capital requirements and credit discipline, while a dedicated session on scheme awareness enhanced understanding of government initiatives supporting food processing, common infrastructure development and enterprise formalisation. District-level presentations by departmental representatives further enabled participants to gain localised insights into production clusters, commodity strengths and region-specific opportunities.

## 4. KEY B2B OUTCOMES AND CONVERSIONS

The Buyer–Seller Meet served as the central outcome-oriented component of the FPO Outreach Programme, resulting in multiple concrete market movements, early-stage conversions and structured follow-up pathways across fresh produce, processed foods, honey, pulses and vegetables.

- **JGB Agrofresh Pvt. Ltd.** engaged with several FPOs on export-oriented sourcing of fresh fruits and vegetables, alongside exploratory discussions on traditional value-added products. Existing seasonal mango supply with **Sonpur FPC** was acknowledged, while lemon, matured kathal, jaggery and pickles emerged as commodities with further export potential. Initial sample-level engagement and continuity of existing associations indicated scope for structured follow-up with market-ready FPOs.
- **Gigi's Solutex Corporation** progressed discussions with multiple FPOs on rice varieties, pulses, honey, muri and processed agri-products. Sample exchange, vacuum packaging requirements and packhouse development emerged as key next steps. Engagements involving processed dal, vacuum-packed rice and organised vegetable supply demonstrated readiness for phased commercial linkage, supported by buyer visits and packaging partnerships.
- **Spencer's Retail** provided practical clarity on organised retail requirements, engaging FPOs and enterprises supplying fresh vegetables, bakery products and grocery items. Specific discussions on crop specifications, logistics timelines and scale-up readiness were held with **Maniktala Agro FPC**, while bakery enterprises received detailed feedback on packaging, labelling and margin structures, identifying clear improvement-led pathways toward modern trade onboarding.
- **TKS Exporters** conducted technical and export-readiness interactions focused on dry herbs, medicinal plants, spices and honey, with direct seller-level engagement progressing with **Madhukranti Bee Farmers' Welfare Society** for honey, subject to NMR testing and compliance. Broader advisory interactions strengthened awareness of export-aligned processing standards, moisture control and quality protocols among participating producers.

- **Bengal Farmer Producer Association** facilitated aggregation-led discussions with multiple FPOs on vegetables and multi-commodity sourcing, with several FPOs demonstrating capacity for regular supply and volume consistency. These interactions highlighted strong potential for continuity-based sourcing models within the state, subject to rate alignment and coordination.
- **Farmer Bazar**, as a digital agri-marketplace, generated strong interest from FPOs seeking pan-India market access, faster dispatch and digital visibility. Multiple FPOs expressed readiness for onboarding, particularly for vegetables, mushrooms, honey and nursery products, while platform-level discussions identified common support needs around branding, packaging, logistics and digital enablement.

Overall, the B2B interactions resulted in assured interest, sample exchange, buyer guidance, digital onboarding intent and finance-linked follow-ups, demonstrating the effectiveness of a structured B2B-led outreach model in translating institutional support into actionable market pathways for FPOs.

## 5. SESSION 1: INAUGURAL SESSION

The Inaugural Session marked the formal commencement of the FPO Outreach Programme and brought together key institutional stakeholders to deliberate on the role of Farmer Producer Organisations in strengthening agricultural formalisation, financial inclusion, post-harvest management and market integration in West Bengal.

**The role of Farmer Producer Organisations as key institutions for formalising agriculture, improving market access and enabling sustainable income generation through organised value chains: Shri Gautam Ray, Former President, The Bengal Chamber of Commerce and Industry and President–Corporate, RP–Sanjiv Goenka Group.**

Shri Gautam Ray emphasised that agriculture in India is gradually transitioning from informal and fragmented practices towards more structured and organised systems. He noted that Farmer Producer Organisations are central to this transformation, as they enable collective action, scale efficiencies and structured engagement with financial institutions, government departments and organised markets.

He observed that despite improvements in agricultural production, farmers continue to face income instability due to weak market access, limited value addition and inadequate financial discipline. Shri Ray emphasised that FPOs provide a viable institutional mechanism to address these challenges, provided they are supported through governance strengthening, access to credit and structured buyer linkages.

Drawing from BCC&I's extensive district-level outreach initiatives conducted in partnership with the State Bank of India, he highlighted that many FPOs face recurring challenges related to documentation, financial management and market connectivity. He stressed that outreach programmes such as the present initiative are essential for bridging these gaps by facilitating direct interaction between FPOs, banks, government agencies and buyers.

He further underscored that aggregation alone does not guarantee better price realisation unless supported by branding, organised marketing and efficient supply chains. Shri Ray concluded by reaffirming BCC&I's commitment to

strengthening the FPO ecosystem through sustained institutional engagement and partnerships.



**The importance of financial discipline, structured banking practices, working capital management and effective convergence with government schemes as prerequisites for institutional credit access by FPOs: Shri Dinesh Kumar Bhardwaj, Assistant General Manager, Agricultural Business Unit, State Bank of India**

In his address on financial assistance and credit linkage, Shri Dinesh Kumar Bhardwaj provided a comprehensive overview of the institutional banking framework available for Farmer Producer Organisations and Producer Companies. He emphasised that while a wide range of financial products and government-supported schemes are available, access to institutional credit remains uneven due to persistent gaps in financial discipline and governance practices at the FPO level.

He observed that a significant number of FPOs continue to rely heavily on cash transactions for both sales and purchases. This practice, he noted, limits the visibility of business operations within the formal banking system and weakens the ability of banks to assess turnover, cash flows and repayment capacity. He stressed that systematic routing of all transactions through bank accounts, along with proper maintenance of books of accounts and regular audits, is fundamental to establishing creditworthiness.

Shri Bhardwaj explained that FPO financing typically consists of two distinct but interlinked components. The first component comprises term loans, which are designed to support capital investments such as processing units, plant and machinery, storage infrastructure and other fixed assets. These loans are appraised based on project feasibility, cost estimates, future income projections and the overall financial health of the organisation.

The second component relates to working capital support, commonly provided through cash credit limits, which are essential for meeting day-to-day operational requirements such as procurement of raw materials, transportation, payment of electricity and other recurring expenses. He clarified that eligibility for working capital limits is directly linked to transaction volumes reflected in current accounts, in accordance with regulatory norms prescribed by the banking system. Regular and transparent banking transactions therefore play a decisive role in improving access to working capital.

Shri Bhardwaj elaborated on the convergence of bank finance with key government schemes, particularly the Pradhan Mantri Formalisation of Micro Food Processing Enterprises Scheme and the Agriculture Infrastructure Fund. He explained that under these schemes, eligible FPOs can access capital subsidy and interest subvention support, significantly reducing the effective cost of borrowing. He clarified that capital subsidy is adjusted against the loan after prescribed operational conditions are met and does not attract interest, while interest subvention lowers the applicable lending rate for eligible activities. Addressing concerns related to collateral and security, he highlighted the availability of credit guarantee mechanisms that enable FPOs to access loans even in the absence of traditional asset-based security. Such mechanisms, he noted, are particularly important for first-generation FPOs and newly formed Producer Companies.

Shri Bhardwaj also outlined the institutional support structure within the State Bank of India, noting that dedicated agricultural business units, field officers and relationship managers have been deployed across districts to provide end-to-end handholding to FPOs. These officers assist in documentation, scheme convergence, loan processing and post-sanction support, thereby reducing procedural barriers.

Concluding his address, Shri Bhardwaj encouraged FPOs to engage proactively with banks, strengthen governance and financial discipline and make informed use of scheme-based financing to scale their operations in a sustainable manner.



**The need to strategically integrate food processing, post-harvest management, marketing and scheme convergence to reduce losses and significantly enhance farmer incomes in West Bengal was emphasised: Smt. Smaraki Mahapatra, IAS, Secretary, Department of Food Processing Industries and Horticulture, Government of West Bengal**

Smt. Smaraki Mahapatra highlighted West Bengal's strong agricultural and horticultural production base, noting that the State is among the leading producers of fruits, vegetables and flowers in the country. She observed that while production volumes have grown steadily, farmer income enhancement remains constrained due to structural gaps in post-harvest management, processing capacity and market access.

She drew attention to the high levels of post-harvest losses in the State, which she noted are significantly influenced by agro-climatic conditions such as high humidity, temperature variability and seasonal concentration of production. These factors, she explained, make the State particularly vulnerable to spoilage and quality deterioration in the absence of adequate post-harvest infrastructure. She contrasted this with regions where investments in storage and processing

have helped reduce losses and stabilise farmer incomes, underscoring the urgency of strengthening such systems in West Bengal.

Smt. Mahapatra emphasised that food processing and value addition are critical interventions for addressing these challenges. Processing, she noted, not only extends shelf life but also enables diversification into higher-value products, reduces price volatility and opens access to distant and premium markets. She highlighted that small and medium-scale processing units, particularly those promoted by FPOs and FPCs, have the potential to transform local agricultural economies when supported by appropriate policy and financial instruments. She placed particular emphasis on the Pradhan Mantri Formalisation of Micro Food Processing Enterprises Scheme, describing it as a cornerstone of the Government's strategy to promote decentralised food processing. The scheme, she explained, provides capital subsidy support, technical guidance and institutional handholding for micro and small processing units. She cited examples of projects already sanctioned and implemented in the State, including in North Bengal, which demonstrate how structured processing initiatives can generate income and employment at the local level.

The Secretary also underscored the importance of marketing, branding and packaging as integral components of successful agri-food enterprises. She observed that while product quality from the State is often comparable to national and international standards, limited investment in branding and market positioning constrains realisation. She encouraged FPOs to adopt market-oriented business plans that align production, processing and packaging with buyer expectations related to quality, consistency and presentation.

She further highlighted the importance of buyer-seller platforms, such as the B2B session incorporated within the Outreach Programme, in bridging the gap between producers and markets. Direct interaction with buyers, she noted, enables FPOs to better understand demand trends, pricing structures and compliance requirements, thereby strengthening their market readiness. Concluding her address, Smt. Mahapatra reaffirmed the Department's commitment to supporting Farmer Producer Organisations through policy facilitation, scheme convergence and coordinated institutional support. She emphasised that sustained collaboration among government departments, financial institutions and industry stakeholders is essential for building resilient, market-linked and economically viable FPOs in West Bengal.



**The critical role of post-harvest infrastructure in reducing losses, stabilising prices and enabling Farmer Producer Organisations to access organised markets was elaborated. Shri Diptendu Bera, Director of Horticulture, Department of Food Processing Industries and Horticulture, Government of West Bengal.**

Shri Diptendu Bera provided a detailed overview of the post-harvest challenges faced by the horticulture sector in West Bengal and emphasised that post-harvest losses remain one of the most significant constraints affecting farmer incomes. He noted that despite substantial production across fruits, vegetables and horticultural crops, a considerable proportion of produce is lost after harvesting due to inadequate storage, scientific handling and processing facilities. These losses not only reduce farmer earnings but also create price volatility and market inefficiencies.

Shri Bera highlighted that post-harvest management must be viewed as an integral component of the agricultural value chain rather than as a standalone activity. He emphasised that scientific handling of produce immediately after harvest is critical for maintaining quality and extending shelf life. In this context, he explained the importance of pack houses and integrated pack house facilities at the farm-gate level. Such facilities enable sorting, grading, washing and pre-cooling of produce before it enters the market, thereby reducing damage and improving uniformity and market acceptability.

He further elaborated on the concept of integrated pack houses equipped with conveyor systems, grading lines, cold rooms and ancillary facilities, which allow produce to be handled in a controlled environment. These facilities, he noted, are particularly important for perishable commodities, as they help maintain quality standards required by organised domestic buyers and export markets.

Shri Bera also discussed the role of cold-chain infrastructure, including conventional cold storage facilities, solar-powered cold rooms and refrigerated transportation. He highlighted that solar cold rooms, especially in remote and semi-urban areas, offer a viable solution for decentralised storage where grid power availability is limited. Such facilities allow farmers and FPOs to store produce for short durations, avoid distress sales and improve price realisation. He elaborated on the various schemes implemented by the Government of West Bengal to support post-harvest infrastructure development. These schemes provide capital subsidy support for construction of cold storage facilities, modernisation of existing storage units, installation of solar cold rooms and procurement of refrigerated vehicles. Shri Bera explained that subsidy levels vary based on the type of infrastructure, project cost and beneficiary category, and encouraged FPOs to carefully assess scheme guidelines and align their proposals accordingly.

He further emphasised that investment in post-harvest infrastructure should be demand-driven and linked to market requirements. Storage and processing facilities, he noted, are most effective when integrated with organised buyer networks, processing units and structured supply chains. He cautioned that infrastructure created without market linkage risks underutilisation and poor financial viability.

Concluding his address, Shri Bera encouraged Farmer Producer Organisations to adopt an integrated value-chain approach encompassing production, post-harvest handling, storage and market access. He reiterated the Department's commitment to providing technical guidance and scheme-based support to FPOs and urged them to proactively engage with departmental officials to design viable, market-oriented post-harvest projects.



## **6. SESSION 2: PRESENTATION BY THE DEPARTMENT REPRESENTATIVES / NODAL OFFICERS OF NORTH 24 PARGANAS AND SOUTH 24 PARGANAS**

This session featured district-level presentations by the Nodal Officers of the Department of Food Processing Industries and Horticulture, Government of West Bengal, from South 24 Parganas and North 24 Parganas. The session provided a brief overview of district-specific horticultural production, diversification trends, food processing initiatives and the preparedness of FPOs and enterprises for market linkage.

### **Presentation by the Nodal Officer, South 24 Parganas Department of Food Processing Industries and Horticulture, Government of West Bengal**

The presentation highlighted South 24 Parganas as a major horticulture-producing district with significant cultivation of vegetables such as tomato, chilli, brinjal, cabbage, cauliflower, carrot, okra and leafy vegetables, alongside fruits such as mango and guava and spices including ginger, garlic and turmeric. The district has also diversified into allied activities such as mushroom cultivation, beekeeping and ornamental plants.

The Nodal Officer noted the emergence of several food processing initiatives in the district, including tomato processing units, bakery and snack units, mustard oil extraction, frozen food products and traditional items such as nolen gur. The presence of organised farmer groups and processing units was highlighted as a key strength, positioning the district well for structured buyer engagement.

### **Presentation by the Nodal Officer, North 24 Parganas Department of Food Processing Industries and Horticulture, Government of West Bengal**

The presentation outlined North 24 Parganas' focus on diversification into fruits such as mango, banana, guava, papaya, coconut, citrus and dragon fruit, along with high-value vegetables including capsicum, broccoli, tomato and cole crops. Seed support and improved agronomic practices were cited as contributors to enhanced productivity. The Nodal Officer showcased a range of value-added products emerging from the district, including pasta, noodles, mustard oil, honey, mushroom products, bakery items, sauces, pickles and niche products such as blue pea flower tea. The presence of market-ready enterprises and digitally enabled sales channels was highlighted, indicating readiness for buyer linkage and scale-up.

Session 2 provided a succinct district-level overview of horticultural production and processing capabilities in South 24 Parganas and North 24 Parganas. The presentations highlighted increasing emphasis on value addition and market readiness, effectively setting the stage for the Buyer-Seller Meet.



## **7. SESSION 3: ADDRESS ON PMFME SCHEME AWARENESS SENIOR OFFICIAL, DEPARTMENT OF FOOD PROCESSING INDUSTRIES AND HORTICULTURE, GOVERNMENT OF WEST BENGAL**

The address focused on building clarity among participants regarding the scope and applicability of the Pradhan Mantri Formalisation of Micro Food Processing Enterprises Scheme, which aims to formalise and strengthen micro food processing units across the country. The official clarified that the scheme is applicable to individual entrepreneurs as well as group entities such as Farmer Producer Organisations, Self Help Groups, cooperatives and producer clusters.

It was explained that under the scheme, eligible group enterprises can avail credit-linked capital subsidy of up to thirty-five percent of the total eligible project cost, subject to a maximum ceiling. The project cost may include expenditure on plant and machinery, limited civil construction linked to machinery cost, preliminary and pre-operative expenses, furniture and fixtures and contingency components. The official highlighted that the subsidy is back-ended and linked to bank finance, thereby encouraging formal credit linkage and financial discipline.

Special emphasis was placed on support for common infrastructure, which was highlighted as a key opportunity for FPOs. Common infrastructure facilities such as sorting, grading, processing, packaging units, cold storage, warehouses and testing laboratories can be developed under the scheme for shared use by local farmers and producer members on a user-charge basis. The official explained that such infrastructure reduces individual investment burden, improves processing capacity at the local level and strengthens collective value chains.

Approval of common infrastructure projects is based on project viability, benefit to local producers and absence of adequate private infrastructure in the area. The official also outlined the branding and marketing support available under the scheme, which enables FPOs and group enterprises to develop common branding, packaging and standardised consumer-ready products. Assistance is provided for preparation of detailed project reports covering marketing strategy, quality control, packaging design, logistics and promotional activities, thereby supporting market access and scale-up.

In addition, the session highlighted the capacity-building components of the scheme, including entrepreneurship development programmes, exposure visits and technical training. District Resource Persons play a facilitative role in assisting beneficiaries with applications, preparation of project reports, coordination with banks and completion of statutory registrations such as Udyam, FSSAI and GST.

The official also briefly touched upon seed capital support available to eligible Self Help Groups and their members for procurement of small equipment and meeting initial working capital requirements. Participants were encouraged to engage with district-level officials and banks at an early stage to ensure timely preparation and submission of proposals.

The session concluded with an interactive discussion, during which queries related to subsidy calculation, loan structure, eligibility of leased land, collateral requirements and project approval processes were addressed. The official reiterated that the Department remains committed to providing handholding support to eligible FPOs and entrepreneurs to enable effective utilisation of the PMFME scheme.

## **8. SESSION 4: PRESENTATION BY FARMER BAZAR**

Farmer Bazar is a digital agri-marketplace developed to enable farmers and Farmer Producer Organisations to directly list, showcase and connect with buyers for agricultural and allied products. The platform allows sellers to upload product details, pricing and location information, while buyers can browse categories and initiate direct enquiries.

The platform supports aggregation across multiple FPOs, enabling combined supply to meet bulk buyer requirements and reducing missed market opportunities due to fragmented production. By facilitating digital visibility, direct buyer access and inter-FPO networking, Farmer Bazar contributes to improved market linkage, transparency and income opportunities for farmers and producer organisations.

## 9. SESSION 5: BUYER–SELLER MEET

### Seller Interactions with JGB Agrofresh Pvt. Ltd.

The Seller interaction with JGB Agrofresh Pvt. Ltd. focused on export-oriented opportunities in fresh fruits and vegetables, with additional exploratory discussions on processed and niche products. The interaction enabled multiple FPOs and enterprises to understand buyer preferences, quality expectations and market orientation, particularly for international markets, while identifying commodities with immediate and potential export relevance.

### Seller-wise Interaction Summary

 Indicates the successful turnout of the B2B Meet in the below table

PARTICIPATING FPOS / SELLERS	PRODUCT CATEGORIES DISCUSSED	KEY DISCUSSION AREAS	INDICATIVE OBSERVATIONS AND WAY FORWARD
Sonpur FPC	Seasonal mango, lemon, fresh vegetables	Export-oriented fresh produce sourcing, seasonal availability	Seasonal mango supply was already in place. Lemon was identified as a commodity with demand, indicating scope for continued engagement based on consistency and seasonal planning.
Kanhi Foods	Noodles, pasta, vermicelli	Product suitability for export markets, niche product exploration	As the buyer primarily focuses on fresh produce, processed food items were discussed at an exploratory level. Interest in gluten-free products for European markets was noted, with scope to engage APEDA for export readiness.

Indrani Mushroom	Mushroom	Quality improvement for market reach	The need for improved quality standards was highlighted to enhance market access and suitability for export-oriented supply chains.
Gaighata Krishikanti FPC	Date palm jaggery, Solid jaggery cakes, pickles (brinjal, mango, mixed), Sun-dried lentil dumplings, Traditional mustard sauce, squash, Fresh Vegetables	Demand for value-added traditional products, raw material sourcing	Interest was expressed in jaggery and pickles, which have demand in foreign markets. The FPC was advised to engage through the nearest procurement or facilitation centre for further assessment. Interest was shown in matured kathal and vegetables. Jaggery pricing was discussed at an indicative level, suggesting scope for future engagement through structured channels.
Herald Food & Commodities	Sauces, packaged foods, rice, cornflakes, jam	Market linkage and export exposure	Interaction focused on networking and future linkage possibilities. Exchange of contacts indicated scope for recommendation-based engagement depending on market demand, including potential exploration of Bhutan's market.

Nature Leaf FPC	Honey	Export compliance, quality and branding	Demand for honey in foreign markets was discussed. Quality testing requirements, branding possibilities and the need to explore APEDA registration and organised buyer platforms were highlighted.
Pradip Contractor & Suppliers	Mushroom, green vegetables	Commodity diversification	Buyer enquired about green vegetables and specific crops such as kakli potol, indicating potential scope subject to production feasibility.
Beraberi Nabadiganta FPC	Indian broad bean, Bottle gourd, Pointed gourd, seasonal mango	Export readiness	The FPC was noted as already being part of an export chain, having benefited from prior exposure, indicating readiness for continued engagement.
Niyajispur Deganga FPC	Papaya, lemon, mango	Continuity of association	The FPC was identified as already associated with export-linked activities, with scope for further strengthening of engagement.
Agwan Agri & Livestock Producer Company Ltd.	Meat, egg, fresh vegetables	Market navigation support	The buyer indicated support in helping the enterprise understand vegetable market pathways, suggesting exploratory engagement beyond livestock products.
Maniktal Agro Farming	Vegetables, lemon	Sample-based engagement	A small sample quantity of lemons was shared for assessment, indicating an initial step towards potential linkage.

## **Overall Observations from the Buyer Interaction**

The interaction with JGB Agrofresh Pvt. Ltd. resulted in several positive outcomes, particularly for fresh fruits and vegetables. Existing seasonal supply linkages, buyer interest in lemons, matured kathal, jaggery, honey and traditional value-added products, and the presence of FPOs already integrated into export chains were key positives emerging from the session. Initial sample-level engagement and continuity of existing associations further underscored the practical relevance of the interaction.

At the same time, the discussions highlighted the need for quality standardisation, compliance readiness and alignment of product categories with buyer portfolios to enable sustained engagement. The interaction demonstrated clear potential for structured follow-up with selected FPOs and enterprises through institutional facilitation, certification support and buyer visits.

## **Seller Interactions with Farmer Bazar**

The Seller interaction with Farmer Bazar focused on enabling digital market access for FPOs and agri-enterprises through an integrated agri-tech platform. The discussions centred on onboarding producers onto a digital marketplace, facilitating agro logistics, improving market reach and supporting order fulfilment across regions. The interaction helped participating sellers understand digital commerce requirements and identify areas where platform-based solutions could strengthen market linkages.

## Seller-wise Interaction Summary

 Indicates the successful turnout of the B2B Meet in the below table

PARTICIPATING FPOS / SELLERS	PRODUCT CATEGORIES DISCUSSED	KEY DISCUSSION AREAS	INDICATIVE OBSERVATIONS AND WAY FORWARD
Pradip Mushroom Centre	Mushroom, mushroom seed	Digital onboarding, cost of platform entry	Interest expressed in starting a digital system on Farmer Bazar. Clarification sought on onboarding costs, indicating readiness to explore platform-based selling.
Baishata FPC Ltd	Fisheries	Digital procurement of inputs	Interest shown in procuring seeds through the platform, with queries related to portal onboarding charges.
Kultali FPC	Honey, vegetables, rice, mustard oil	Branding, labelling and digital marketing	Need for branding and marketing support for honey was discussed, indicating potential for value addition through the platform.
Jebrail Mushroom	Vermicompost, mushroom	Market linkage and digital sales	Requirement for marketing and selling support noted, with scope for integration into the digital marketplace.
Plant Nest	Ornamental flowers	Digital platform creation	Interest expressed in creating an online presence through Farmer Bazar, indicating readiness for digital onboarding.
Brand of Bengal	Honey	Buyer-seller connectivity	Requirement for structured buyer linkage noted, with scope for platform-based matchmaking.

Pollymangal Agro FPC	Vegetables, medicinal plants (Black Tulsi, Brahmi)	Nationwide market access, fast dispatch	Interest in selling vegetables across India. Farmer Bazar indicated support for fast dispatch solutions, suggesting operational readiness.
Jiban Nursery	Nursery plants	Scaling sales, digital presence, logistics	Growth potential noted. Interest in moving online and expanding scale, with logistics support required for large orders.
Gaighata FPC	Flowers, organic vegetables	Branding, packaging, digital reach	Grade 1 and organic produce highlighted. Farmer Bazar advised creation of an online platform and agreed to follow-up meetings.
Sanchayani Organic Farms (IRBI)	Mushroom and by-products	Capacity expansion, digital sales, processing	Interest in scaling sales through digital channels. Farmer Bazar suggested targeting additional states and highlighted need for controlled environment and processing support.

### Overall Observations from the Buyer Interaction

The interaction with Farmer Bazar demonstrated strong interest among FPOs and agri-enterprises in adopting digital platforms for market access, logistics and order fulfilment. Several participants expressed readiness to onboard onto the platform, particularly for vegetables, mushrooms, honey, nursery products and organic produce. Positive engagement was observed where sellers sought nationwide market access, fast dispatch solutions and structured buyer connectivity.

The discussions also highlighted common capacity gaps, including the need for branding, packaging, quality control, logistics support and digital literacy. The

interaction underscored the role of agri-tech platforms such as Farmer Bazar in bridging market access gaps for small producers and FPOs, with clear scope for follow-up through onboarding support, logistics facilitation and capacity-building interventions.

### Seller Interactions with Gigi’s Solutex Corporation

The Seller interactions with Gigi’s Solutex Corporation focused on export-oriented sourcing and domestic market linkage for rice, pulses, honey and processed agri-products. The discussions enabled multiple FPOs and producer groups to explore product suitability, packaging requirements and sample-based engagement for both domestic and international markets. The interaction also highlighted readiness among certain FPOs for value-added processing and export-aligned packaging.

### Seller-wise Interaction Summary

 Indicates the successful turnout of the B2B Meet in the below table

PARTICIPATING FPOS / SELLERS	PRODUCT CATEGORIES DISCUSSED	KEY DISCUSSION AREAS	INDICATIVE OBSERVATIONS AND WAY FORWARD
Bithari Disha FPC	Rice, pulses, spices, fruits, sweet potato, paddy, peanut, soybean, honey, turmeric (finger and powder), basmati rice, black rice	Commodity sourcing, rate alignment, multi-product aggregation	Rate chart discussions were initiated, indicating early-stage commercial alignment across multiple commodities.

Madhukranti Bee Farmers' Welfare Society	Raw honey, NMR-tested honey (multiple floral sources)	Export facilitation, market access	Structured discussion on export-oriented honey supply. Numbers exchanged, with scope for future buyer-side facilitation across international markets.
Diamond Harbour PPO	lentils, dudheswar rice, jeera rice, vegetables	Processed dal sourcing, packaging for domestic and export markets	Presence of processing unit strengthened engagement. Sample exchange discussed as a next step.
Burul PPC	lentils, paddy, rice varieties, spices, mustard, oil, bori, papad	Vacuum-packed rice, product sampling	Sample exchange discussed, with buyer interest in vacuum-packed rice products.
Empowerment Agro Farmer Producer Company	Different type of lentils, puffed rice, jute, jackfruit-based products	Export quality standards, vacuum packaging	Export-quality samples were shared. Buyer interest expressed in vacuum-packed muri, with scope for planning subject to FPO readiness.
Sonpur FPC Ltd.	Vegetables including capsicum, green chilli, cabbage	Packhouse development, organised retail supply	Buyer proposed site visit and packhouse planning, with intent to explain delivery model for quick-commerce platforms.
Pollymangal Agro FPC	Puffed Rice, seasonal vegetables, yellow pea lentils	Vacuum packaging, packhouse infrastructure	Buyer offered basic packhouse support and linkage with packaging partners, leveraging available space with the FPO.

## Overall Observations from the Buyer Interaction

The interaction with Gigi's Solutex Corporation resulted in several positive outcomes, particularly for rice, pulses, honey, muri and processed agri-products. Multiple FPOs demonstrated readiness for sample exchange, vacuum packaging and export-aligned processing, while some had existing processing infrastructure that strengthened buyer confidence. Engagements involving processed dal, vacuum-packed rice and muri, and organised vegetable supply showed strong potential for structured follow-up.

At the same time, the discussions highlighted the importance of packaging capability, quality consistency and infrastructure readiness, particularly packhouse facilities, to meet buyer requirements. The interaction underscored clear scope for phased engagement through sample evaluation, packhouse development, packaging partnerships and buyer site visits, supported by institutional facilitation.

## Seller Interactions with TKS Exporters

The Seller interaction with TKS Exporters focused on sourcing of dry agricultural products, medicinal plants, herbs, spices and honey, with particular emphasis on export compliance, quality standards and processing discipline. The interaction was largely technical and capacity-oriented, aimed at strengthening export readiness among participating producers through detailed guidance on post-harvest handling, drying protocols and quality testing.

## Seller-wise Interaction Summary

 Indicates the successful turnout of the B2B Meet in the below table

PARTICIPATING FPO / SELLER	PRODUCT CATEGORY	KEY DISCUSSION AREAS	INDICATIVE OBSERVATIONS AND WAY FORWARD
Madhukranti Bee Farmers' Welfare Society	Honey	Bulk sourcing, logistics, storage, export compliance	Scope for phased bulk engagement was discussed, subject to compliance with NMR testing, zero adulteration norms, pesticide

			control and successful sample evaluation.
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### **Technical Interactions with Other Participant Groups**

In addition to the direct interaction noted above, TKS Exporters engaged with several participant groups during the programme in a technical and advisory capacity, without entering into specific seller-level linkages at this stage.

TKS Exporters provided detailed technical guidance to micro-food entrepreneurs under the West Bengal State Committee on procurement mechanisms and export quality requirements for dry herbs, medicinal plants, aromatic materials and spices. Emphasis was placed on export-oriented processing discipline, moisture control and adherence to quality benchmarks essential for international markets.

Herb and spice producers were guided on appropriate drying methodologies, grading practices and handling protocols for dry products where no value addition is involved. Sun drying was recommended over machine drying due to its cost efficiency and ability to retain natural colour, with future engagement dependent on adherence to prescribed processing standards.

Dry product producers received practical guidance on uniform cutting, proper segregation and systematic drying of medicinal plant parts including stems, roots and leaves. Demonstrations and explanations were provided to align production practices with export requirements.

Honey producers were briefed on export compliance norms, including mandatory NMR testing, zero adulteration standards and pesticide-free sourcing. These discussions remained exploratory at the programme level and focused on awareness and preparedness rather than immediate commercial engagement.

### **Overall Observations from the Buyer Interaction**

The interaction with TKS Exporters was highly technical and capacity-focused, strengthening participant understanding of export-aligned processing standards for dry products and honey. Clear guidance on drying protocols, moisture control, grading practices and mandatory quality testing such as MRL and NMR enhanced export readiness awareness. While direct linkage discussions were limited to Madhukranti Bee Farmers' Welfare Society, the session established a strong

technical foundation for future engagement with other producers based on strict adherence to quality and compliance standards.

### Seller Interactions with Spencer’s Retail

The Seller interaction with Spencer’s Retail focused on organised retail requirements for fresh vegetables, bakery products, grocery items and select processed foods. The discussions provided participating FPOs and enterprises with practical clarity on modern trade expectations related to quality consistency, packaging, labelling, margins, logistics timelines and risk ownership models. The interaction also enabled identification of producers with readiness for structured retail engagement and those requiring capacity and packaging upgrades.

### Seller-wise Interaction Summary

**Indicates the successful turnout of the B2B Meet in the below table**

PARTICIPATING FPOS / SELLERS	PRODUCT CATEGORIES DISCUSSED	KEY DISCUSSION AREAS	INDICATIVE OBSERVATIONS AND WAY FORWARD
Maniktala Agro Farmer Producer Company	Fresh vegetables	Contract and individual farming models, logistics timelines, scale-up	Vegetables including capsicum, cauliflower, brinjal, raddish and lemon were discussed. Defined crop sizing, fertiliser usage and quick collection timelines indicated operational alignment, subject to scale-up readiness.
Silver Drop Company	Bakery products	Pricing, margin structure, packaging and labelling	Detailed feedback provided on packaging upgrades, uniform pack sizing and visual appeal, indicating scope for improvement-led engagement.

Fresh Bengal Bakery	Bakery and frozen products	Manufacturing capability, retail suitability	Presence of established manufacturing location noted, with scope for alignment on packaging and retail standards.
Namkik	Peanut butter, cookies, cake mix	Nitrogen packaging, margin alignment	Product categories and packaging practices discussed, with scope for alignment on margins and pricing benchmarks.
Herald Food & Commodities	Sauces, jam, pickle	Multi-pack sizing, factory readiness	Multiple pack sizes discussed, indicating flexibility for organised retail formats.
Brand of Bengal	Natural honey, salt, powder products	Certification clarity, pricing and margins	Natural honey positioning discussed with emphasis on transparent certification and lab testing.
Bithari Disha FPC	Dried vegetables, pulses, grocery items	Packaging, catalogue development	Use of dryer systems highlighted; need identified for retail-ready packaging and product catalogues.
Rai Mangal FPC	Honey	Buyer interaction	Confirmed engagement, with further details to be shared in follow-up.

### Overall Observations from the Buyer Interaction

The interaction with Spencer's Retail provided valuable insight into modern trade realities, particularly the need for uniform SKU sizing, robust packaging, clear labelling and transparent margin structures. Positive engagement was observed with producers supplying fresh vegetables, bakery products and processed grocery items, especially where production capability and product diversity were already in place. Retail interest in vegetables with defined logistics timelines and the presence of multiple bakery enterprises with established manufacturing bases emerged as key positives.

At the same time, the discussions highlighted critical gaps requiring attention before onboarding into organised retail, including packaging upgrades, ingredient and certification disclosure, catalogue development and clarity on private label and risk ownership models. The interaction underscored the importance of capacity building, packaging support and institutional facilitation to enable FPOs and enterprises to align with organised retail requirements in a phased manner.

### Seller Interactions with Bengal Farmer Producer Association

The Seller interaction with the Bengal Farmer Producer Association focused on strengthening inter-FPO and farmer-led market linkages for vegetables, fruits, spices and allied agri-produce. The discussions enabled participating FPOs and producers to explore aggregation, daily supply potential and continuity of sourcing within the state, while identifying FPOs with readiness for regular supply and volume consistency.

#### Seller-wise Interaction Summary

**Indicates the successful turnout of the B2B Meet in the below table**

PARTICIPATING FPOS / SELLERS	PRODUCT CATEGORIES DISCUSSED	KEY DISCUSSION AREAS	INDICATIVE OBSERVATIONS AND WAY FORWARD
Krishi Nirbhar Agri FPC	Tomato, okra, bitter gourd, gourds	Daily supply potential, volume consistency	The FPC demonstrated capacity for regular supply at scale, indicating readiness for structured linkage for vegetables.
Habra Krishi Bidhan FPC	Bitter gourd, onion, mustard seed, potato	Commodity-wise supply alignment	Product availability and exchange-based supply discussions indicated scope for continued engagement.
Zuxtra Network (BCC&I Incubation)	Network-based aggregation	Incubation and aggregation support	Interaction focused on facilitation and linkage potential through incubation support mechanisms.

Burul FPC	Spices,lentils, potato, Sun-dried lentil dumplings, vegetables	Multi-commodity aggregation	The FPC showcased a wide commodity base, indicating suitability for aggregation-led sourcing models.
Gaighata FPC	Vegetables, flowers	Pricing alignment, supply continuity	Interest expressed in structured sourcing, subject to rate alignment and finalisation through follow-up.
Pollymangal Agro FPC	Vegetables, nursery plants	Market linkage exploration	Initial discussion held, with scope for further engagement depending on alignment of demand and supply.
Raimangal FPC	Vegetables, honey, fish, Indian broad bean, cauliflower, brinjal	Multi-product sourcing	The FPC demonstrated readiness across multiple product categories, indicating potential for regular sourcing.
Independent fruit and vegetable vendor	Vegetables	Supply requirement	Expression of supply requirement noted, indicating scope for linkage through FPO-led aggregation.

### Overall Observations from the Buyer Interaction

The interaction with the Bengal Farmer Producer Association yielded multiple positive outcomes, particularly with FPOs demonstrating capacity for regular vegetable supply, multi-commodity aggregation and daily volume readiness. Several FPOs showed strong alignment for structured sourcing arrangements, especially in vegetables, indicating immediate potential for continuity-based engagement.

At the same time, the discussions highlighted the need for follow-up on rate alignment, aggregation planning and coordination mechanisms to operationalise linkages effectively. Overall, the interaction reinforced the role of FPO-to-FPO and farmer-led institutional platforms in strengthening localised market access and supply chain integration within the state.



**Product display and buyer interaction during the B2B session**, with FPO representatives showcasing value-added food products and engaging in detailed discussions on quality, packaging and market requirements.



**One-to-one buyer–seller discussion with Gigi's Solutex Corporation**, focusing on product assessment, sourcing possibilities and documentation for potential market linkage



**Buyer–Seller Meet in progress**, where multiple FPOs and buyers engaged in structured negotiations, exchange of samples and exploration of commercial partnerships, including interactions with modern retail buyers such as Spencer's.

## **B2B Financial Linkages with State Bank of India**

On the financial inclusion front, structured interactions were facilitated with **Shri Dinesh Kumar Bhardwaj, AGM (ABU), State Bank of India**, through a dedicated SBI help desk during the programme. A total of **twelve FPOs and producer enterprises** interacted with SBI officials to discuss credit linkage opportunities, particularly under **PMFME-linked financing** and allied agricultural lending products.

Most participating FPOs exchanged contact details with SBI officials for further engagement on loan eligibility, documentation requirements and account formalisation. **Two FPOs fixed follow-up meetings** with SBI for initiation of loan processing, indicating advanced readiness for institutional finance.

Direct and location-specific banking linkages were facilitated for several participants, including:

- **Agwan Agro and Livestock Producer Company Limited** for goatry-related activities, connected with the **Naihati local SBI branch**
- **Saidul Molla (Honeybee Keeper)**, facilitated with the **local SBI branch at Sandeshkhali**

Other FPOs that engaged with SBI during the programme included:

- Jiban Nursery
- Plant Nest
- Vidyadhari Fish FPC
- Barshabaran FPC
- Kultali FPC
- Rai Mangal FPC
- Maniktala FPC
- Bhangar Vegetable FPC
- Habra Kisan FPC
- Bidhan FPO
- Sonpur FPC

These interactions strengthened awareness of formal banking processes, credit discipline and scheme-based financing among participating FPOs. The engagement with SBI reinforced the importance of integrated buyer-seller and finance platforms in enabling market access, improving access to institutional credit and supporting value-chain integration for competitive FPOs in West Bengal.

## 10. CONCLUSION

The FPO Outreach Programme successfully achieved its core objective of strengthening institutional, financial and market linkages for Farmer Producer Organisations across West Bengal. Through a carefully structured sequence of inaugural deliberations, scheme awareness sessions, departmental interactions and buyer–seller engagements, the programme created a cohesive platform where policy intent, financial facilitation and market realities converged in a practical and outcome–oriented manner.

The inaugural session set a clear strategic direction by emphasising the role of FPOs in formalising agriculture, improving farmer incomes and integrating small producers into organised value chains. Subsequent technical and financial sessions, particularly those on credit linkage and the PMFME scheme, enhanced participants’ understanding of available government support, compliance requirements and the importance of financial discipline, quality standards and infrastructure readiness.

The Buyer–Seller Meet emerged as a key highlight of the programme. Interactions with exporters, organised retail, agri-tech platforms and institutional buyers demonstrated tangible interest in sourcing from FPOs across fresh produce, processed foods, honey, herbs, bakery products and vegetables. Several FPOs displayed readiness through existing supply linkages, processing capacity, sample–level engagement and prior export exposure. At the same time, the discussions clearly identified areas requiring focused intervention, including packaging upgradation, quality testing, certification, branding, logistics and digital market access.

Overall, the programme underscored that sustainable market integration of FPOs requires a phased and coordinated approach, combining policy support, financial access, capacity building and structured buyer engagement. The outcomes of the programme provide a strong foundation for follow-up actions through departmental handholding, banking facilitation and targeted capacity development initiatives. With continued institutional support and convergence among stakeholders, the programme has the potential to contribute meaningfully to strengthening FPO–led value chains and enhancing farmer incomes in the state.

# 11. RECOMMENDATIONS

## A. Market and Value Chain Strengthening

- Support FPOs in achieving market-ready standards through improvement in grading, packaging, labelling and product presentation, particularly for organised retail and export markets.
- Promote phased buyer engagement through pilot procurement, sample evaluation and buyer visits to gradually align FPO capacities with market expectations.
- Encourage inter-FPO aggregation models to ensure volume consistency and regular supply, especially for vegetables, fruits and staple commodities.

## B. Infrastructure and Processing Support

- Prioritise development of common infrastructure such as packhouses, processing units, cold storage and warehouses under schemes like PMFME to reduce individual investment burden.
- Facilitate access to basic packaging and processing facilities for FPOs engaged in value-added products such as pulses, bakery items, honey and dried vegetables.
- Support modernisation of existing infrastructure to meet quality and compliance standards required by institutional buyers.

## C. Financial Access and Credit Facilitation

- Strengthen credit linkage between FPOs and banks by promoting financial discipline, transparent accounting practices and increased use of formal banking channels.
- Conduct regular financial literacy and handholding sessions to improve understanding of working capital, term loans, interest subvention and credit guarantee mechanisms.
- Encourage coordinated engagement between departments, CBBOs and banks to reduce procedural delays and improve loan uptake.

## D. Quality, Compliance and Certification

- Provide targeted support for mandatory quality testing and certifications such as FSSAI, NMR, MRL and other export-related requirements.
- Establish district-level facilitation mechanisms to guide FPOs through regulatory and compliance processes.

- Promote adoption of standard operating procedures for quality control, pesticide management and traceability.

### **E. Branding, Marketing and Digital Enablement**

- Assist FPOs in developing branding strategies, retail-ready packaging and product catalogues, including digital and WhatsApp-based catalogues.
- Promote integration of FPOs with agri-tech platforms and digital marketplaces to expand market access and improve logistics efficiency.
- Encourage use of digital tools for order management, inventory tracking and buyer communication.

### **F. Institutional Coordination and Programme Continuity**

- Ensure convergence among government departments, financial institutions, CBBOs and market actors to maximise the impact of existing schemes.
- Institutionalise regular buyer–seller meets at district and state levels as continuous market linkage platforms rather than one-time events.
- Establish a structured follow-up mechanism to track outcomes of buyer–seller interactions and support conversion into sustainable linkages.

### **G. Knowledge Sharing and Replication**

- Document successful buyer linkages, processing initiatives and export-ready FPO models emerging from the programme.
- Disseminate best practices and case studies to promote peer learning among FPOs across districts.
- Use success stories to guide future programme design and policy interventions.