

MODULES

ACCOUNTS, TRADE, RECORDS AND PERMITS

By virtue of highly organised cooperative functions, the natural world maintains harmony and balance. The human world has reached such a high level of complexity that it demands certain norms be followed if its smooth functioning and balance are to be maintained. To achieve this, societies have laid down certain guidelines. Convenient facilities have been put in place to make life as comfortable as possible. These aspects may have come through during the study of *Understanding Governance*. Some of the practical aspects are dealt through the modules under this section. A good understanding of the topics listed in these modules will assure that one can avail maximum benefit from facilities offered within a given system; be successful in commercial ventures; and can function as a law abiding citizen of the nation.

List of Modules

1. Basic accounts and book-keeping
2. Bank related transactions
3. Transport and communication
4. Government permits and licenses
5. Agricultural markets and bazaars
6. Organic certification
7. Taxes, exemptions, filing income tax returns
8. Records and documentation
9. Land records
10. Cooperative societies and agricultural banks

1. Basic accounts and book-keeping

A few basic skills in book keeping will go a long way in systematizing things on a farm. Keeping a systematic record of all financial transactions and the knowledge of handling finances correctly is not only a sound practice but requires to be made a habit. How well or poorly a farm/enterprise is doing in terms of returns for all the efforts put in are reflected at a glance in a balance sheet. The topics listed below would be useful for anyone keeping personal accounts or accounts of a small scale enterprise. Standard books dealing with accounting practices are available from various publishers. Many of the skills can also be picked up from a practicing accountant or any established enterprise locally. Regularity in writing the books of accounts and keeping all necessary backup bills, vouchers, memos etc in order may be emphasised.

How to write the cash book (for all cash transactions)

How to write the ledger book

The need to keep receipts and payment vouchers

Using the bank passbook to keep track of all bank transactions

Keeping a salary book or wage book

Keeping an attendance book for staff

Maintaining records of petty cash transactions

Postage book (if necessary)

Maintaining record of taxes paid to the state and central government

Statement of accounts: monthly, quarterly, half yearly, yearly

Making a trial balance

Balance sheets

Audited statements of accounts

2. Banking related transactions

Banks play an important role in financial transactions. A thorough knowledge of banking systems and procedures is necessary if one is to take advantage of all the facilities of hassle free financial transactions that banks offer. The government offers many financial schemes to rural persons which can be taken advantage of if one is aware of banking procedures. Apart from this, the good practice of saving money can be inculcated. Post offices offer a wide range of saving schemes and since there is a post office in or near every village in India, post offices are most useful to villagers who wish to save money.

For the benefit of easy reference, in some places, this syllabus contains within itself detailed explanations.

What is a bank?

Functions of banks

Apex banking Institutions

- IDBI (Industrial Development Bank of India)
- SIDBI (Small Industries Development Bank of India)
- NABARD (National Bank for Agriculture and Rural Development)
- Exim Bank (Export Import Bank)
- NHB (National Housing Board)

Types of bank

- Scheduled Commercial Banks
- Regional Rural Banks Sponsored and linked to Commercial banks
- Agricultural banks provide short, medium and long term financial assistance to farmers
- Co-operative Banks

The Reserve Bank of India (RBI) and its functions

- Banker to the Government
- Banker's bank
- Supervisory and controlling authority
- Licensing of banking companies
- Permission for opening branches
- Power to inspect banking companies
- Power to issue directions to banks
- Controller of credit
- Empowered to fix the retention limit for a given bank
- Currency note issuing authority
- It is the only body which can issue coins and currency notes
- Currency chests (in a bank for retaining cash in safe custody)
- Assigned and approved by RBI for cities and towns
- Collecting and furnishing credit information
- Deposit insurance and Credit Guarantee Corporation
 - Insurance cover to each depositor up to one lakh in the event of liquidation of the bank
 - The premium is charged from insured banks and deposit insurance fund is credited
 - Premium is paid on a six monthly basis (March and September) on the total deposits (excluding State and Central government deposits, embassy accounts)
- Manager of foreign exchange
- Monetary authority
- Important rates formulated by RBI to regulate the money supply in the economy
 - Cash reserve ratio (CRR)
 - Statutory liquidity requirement (SLR)
 - Repo rate
 - Reverse repo rate

Banker and Customer

The relationship between banker and customer

Debtor-creditor

Savings account

Creditor-Debtor

Overdraft account

Service Provider

Issue of demand draft (DD)/pay order (PO)

Bailee-Bailor

Safe custody

Lessor-lessee

Lockers

Agent-Principal

Bill collection

Types of customer

Individual

An individual like you and me

Non individual

Proprietorship, partnership

Private and public limited company

Trust, societies/associations and the Hindu undivided family

Non resident

Types of account

Individual

Resident and non-resident

Savings

Recurring deposit

Fixed deposit

Non-individual

Minor accounts (below 18 years)

Account can be opened under guardian of natural/legal guardian

Basic Banking Products

Savings Account - most commonly operated account for individual and other for non-commercial transactions.

Helps people to carry out routine banking transactions besides earning some return on savings

Rules of a savings account

Banks stipulate certain minimum balance to be maintained in savings accounts

Restriction on number of withdrawals (150 per year), however not exercised.

Multiple accounts under the same name in one bank are not allowed

No overdraft facility

Cheque book and ATM (automated teller machine)/debit card facility given

No TDS (tax deduction at source) is charged

Interest to be credited to savings account every half yearly

Documentation to open a savings bank account

Proof of identity - Permanent Account Number (PAN) card /driving licence/passport

Proof of residence (driving licence/utility bills/ration cards)

2 recent passport sized photographs

Operation of accounts

Accounts by individuals can be opened singly or jointly

Joint account can be operated by either or survivor (Any one can operate the account)

Former or survivor (first applicant will operate the account and only when the former expires can the survivor operate the account)

Jointly- both the account holders are required to sign to operate the account

Nomination in accounts

Nomination is a process of nominating a person to receive the sum of money in the name of depositor(s), in the unforeseen circumstances of the depositor(s) demise
Nomination is a must to safeguard the legal heirs from legal issues to claim the money in the name of the depositor(s) from the bank
In the case of a minor being a nominee, then the account holder(s) also need to mention the name of the guardian until the minor turns major

Current Account

A current bank account can be opened in the name of an individual or non- individual entity (any firm or company)
No interest is paid on the money held in this account
These accounts are generally commercial in nature
Power of attorney (POA) is allowed for transactions
No restriction on number of withdrawals
Multiple accounts in the same name are allowed
 Overdraft facility is permitted
 Cheque book and ATM/debit card facility given
 No TDS is charged

Documentation for a current bank account

Documents that prove the entity e.g. partnership deed, MOA (memorandum of association) and AOA (article of association) Society by-laws, trust deeds
Documents to prove that the entity is in business e.g. certificate of incorporation, certificate of commencement of business, sales tax registration, importer/exporter number etc
Proof of identity (PAN card/driving licence/passport) of the owners/authorized signatory of the entity
2 recent passport sized photographs
PAN card/declaration in Form No.60 or 61 as per the Income Tax Act 1961 of the entity
Account operation mandate
Board resolution, partnership declaration
(Documentation requirements vary from bank to bank and are guided by the internal control policies of the bank)

Overdrafts

Overdrafts are allowed to current accounts by the bank if and when necessary and an interest is charged on a day to day basis at an agreed rate
Cash credit
Term deposits
 Fixed deposit and reinvestment deposit
 Fixed deposit
 Interest rate
 Interest paid on contracted rate for a certain specified amount
 Interest can be paid monthly, quarterly, half yearly
 Deposits can be negotiated (15 lakhs and above) or non negotiated (less than 15 lakhs)
 Penalty for premature withdrawal of deposits
 Special rates for senior citizens
 Documentation
 Proof of identification as mentioned in the case of savings and current accounts
 PAN card/declaration in Form No.60 or 61 as per the Income Tax Act 1961

Reinvestment deposit

Interest earned on the deposit is added to the principal amount on a quarterly/half yearly frequency, thus increasing the return on the deposit (compound interest)
Premature withdrawal of a deposit will be charged a penalty as per bank rules

Recurring deposit

A recurring deposit is a fixed deposit with a slight difference in the way it operates. Instead of a one-time lump-sum investment, a monthly deposit of a fixed amount is made for the agreed period of time.

After maturity the lump-sum amount can be withdrawn by the depositor along with the accrued interest.

A penalty will be charged for any delayed payment of monthly installments.

Rules of a recurring deposit

This is not a transaction account, though a sum of fixed amount is added each month to the account.

Power of attorney (POA) is not allowed.

Multiple accounts in the same name are allowed.

No cheque book facility is given.

No TDS is charged.

Negotiable Instruments

There are three types of negotiable instruments:

Promissory currency notes

A promissory currency note is a contract where the issuer makes an unconditional promise in writing to pay a sum of money to the payee, either at a fixed or determinable future time or on demand of the payee. It must be in writing. A mere verbal promise to pay is not a promissory note. It must contain an express promise or clear undertaking to pay.

Bills of exchange

An unconditional order issued by a person or business which directs the recipient to pay a fixed sum of money to a third party at a future date. The future date may be either fixed or negotiable. A bill of exchange must be in writing and signed and dated by the drawer. It must contain an express order to pay a certain sum of money. A mere request to pay on account will not amount to an order.

Cheques, bankers demand draft, pay order

An unconditional order issued by a person or business which directs the recipient to pay a fixed sum of money to a third party at a future date. The future day may be either fixed or negotiable.

The future day may be either fixed or negotiable.

A cheque – is addressed by one person to another, signed by the person giving it, requires the bank to pay on demand a certain sum of money.

Features of a cheque

Instrument in writing

Unconditional order to pay

Drawn on and payable by a banker

Amount must be certain

Payable on demand

Bears signatures of the drawer

Payee must be a certain person

Should be dated

Magnetic Ink Character Recognition (MICR) contains a 9 digit code indicating the city, bank and branch of the bank. The first 3 digits give the city pin code. In the case the first three digits are "000" it means payable at par. The next 3 digits indicate the bank. Each bank has a clearing code given by the RBI. The last 3 digits indicate the branch of the bank the cheque is payable. If it contains "000", it means payable at par at any branch of the bank.

The transaction code (TC) is different for savings and current accounts.

Parties to a cheque

Drawer: The person who gives the order (writes out the cheque)

Drawee: The financial institution upon whom the cheque is drawn, also known as paying bank

Payee: The person or organisation named to receive payment. There may also be an endorser and/or an endorsee

Endorser: Person who negotiates the cheques by endorsing (signing) it over to someone else

Endorsee: Person to whom the cheque is endorsed

Types of cheques

Self/Bearer- payable to the holder of the cheque

Crossing- General (two parallel lines on the face of the cheque and "& Co" or "account payee" mentioned between the lines) and

Special Crossing (two parallel lines on the face of the cheque and "name of the bank" mentioned between the lines)

Order- payable to a specific entity/individual

Defective cheques

Cuttings/overwriting on cheques not authenticated by the drawer

Post dated/stale/undated cheques

Signatures missing/mismatch

Amount in figures and words mismatch

(On presentation of a defective cheque the bank will return the cheque to the person or collecting bank)

The customer has the right to stop payment of a cheque by giving proper instructions in writing to the bank

Dishonour of cheques

In case the balance in the drawer's account is insufficient

In case of death, insolvency of the drawer

In case the bank doubts the title of the holder

In case of instructions from the drawer

On receipt of a garnishee order (court order)

In case the bank has to claim funds from the drawer

In case of mutilated cheques

Pay order (PO)/cashier's cheques (CC)

Payment is guaranteed unless it is cancelled or a stop payment order has been placed in the case of a lost instrument

A banker's cheque payable at the branch of issuance of the PO/CC

Used for local currency funds transfer within the same city

Demand draft (DD)

Payment is guaranteed unless it is cancelled or a stop payment order has been placed due to loss of instrument

A banker cheque drawn on another branch of the bank or on a correspondent bank to transfer funds to other places

DD on correspondent banks are issued if customer wants a DD drawn on a place where the issuing bank does not have a branch.

If the DD amount is more than Rs.50, 000/- then the PAN number of the person / party making the DD is necessary

Clearing

Clearing is the process of realising proceeds of cheques and other similar instruments from other banks

Clearing is transacted among banks through the Reserve Bank of India

Clearing may be understood from a perspective of local and outstation cheques

In case of payable at par cheques, even if the branch of the paying bank is located in a city

other than the collecting bank, the cheque is sent in the local clearing
Most banks have a centralised clearing department in each city and carry out the function for the bank

E-payment systems

Electronic fund transfer (EFT) and national electronic fund transfer (NEFT)
ATM cards, debit cards and credit cards
RTGS (real time gross settlements)

Using credit cards and debit cards

Precautions when using credit cards and debit cards

Loan facility

Loan facility is available to all customers according to their goodwill.
Secured cash credit and unsecured cash credit and secured overdraft facility only to current account holders
Term loan is available to individual, proprietorship/partnership/private limited company and limited company accounts
There is also a Housing Loan Scheme for individual and Builders
Personal (clean loan) loan is available to individual customer on higher rate of interest according to Bank's rule
Farmers get loan under Agriculture Scheme, which carries low interest rate
There are several government schemes such as PMRY (Prime Minister's Rozgar Yojana) on low interest rates for the benefit of professionals, cottage industries, artisans etc.
Proper documents need to be submitted by the customers to avail all these types of loans

I.O.U. (I owe you)

An acknowledgement of debt given in writing by a debtor to the creditor
Valid evidence of debt

Resources

- 1) *Modern Banking* by C.M. Patil and Dr M.L. Gulegudd, Sri Sai Publications, Gadag, Karnataka, 2010
Contains information about banking and e-banking
- 2) *General Commercial Knowledge, Textbook for Class XI*, R.Muthuraj, NCERT Publications, New Delhi 2003
Contains a chapter on banking
- 3) The Reserve Bank of India website <http://rbi.org.in> contains a lot of information on banking
- 4) www.india.gov.in/sitemap.php: This is the official portal of the Indian Government hosted by National Informatics Centre. It provides a single window access to the information and services being provided by the Indian Government for citizens. It is a comprehensive source of information about India. Links at various places have been provided to other Indian Government Portals/websites
This website contains resources related to many of the farming modules. Everyone will benefit from a thorough study of this website

3. Transport and communication

Transport is essential for the movement of people and goods. Presently the most favoured means of transport in rural areas is road transport for short distances and rail for long distances. A good knowledge of transport and courier service operations in the country makes it convenient for travel and for transporting goods and commodities. Air transport is generally used for delicate and perishable items like medicines and flowers while shipping of commodities by sea is favoured for large scale exports and imports. India has progressed extremely well in the area of telecommunication and this is being used by all, even in the remotest corners of the country, to communicate freely and cheaply. The Indian postal department is the most efficient and reliable. Its various services are available at very affordable rates

Transport

Various means of transport of goods

- Road transport (including various cargo services)
- Rail transport
- Air transport
- Sea transport

Advantages and disadvantages of each means of transport

Deciding the mode of transport based on

- Availability
- Regularity of the service
- Transit time
- Costs

Rules and regulations concerning the transport of various types of goods by various means

Documents for road transport

Lorry receipt (LR) issued by the transport company, railway receipt (RR): contains name and address of consignor, name and address of consignee, receipt number and date, place of destination and the place of receipt of goods, description, weight and value of the goods, freight charges 'paid' or 'to pay' or 'to be paid', whether the goods are insured or not, terms and conditions of carriage etc.

Declaration form furnished by the customer giving details of goods contained in package

Documents to receive delivery of consignments

- Lorry receipt copy or number
- Proof of identity of the consignee
- Letter head and rubber stamp in case of a company/office

Insurance

Insurance procedures in case of goods of high value, short shelf life or fragile nature

Claims

Settlement of claims in case of damage or loss to goods

A visit to various types of local transport offices (rail, lorry, cargo carriers etc) to get acquainted with the prevailing rules and procedures

Communication

Various means of communication

Postal services

A visit to the post office to learn about the various services provided

Courier services

Cellular phones

SMS alerts for farmers providing market rates, weather data, region specific farm related activity information such as sowing time, pest and disease outbreaks etc.

Internet: exclusive, region specific websites for farmers

Television

Radio

Closed circuit television: essentially used for central monitoring and control of large scale operations

HAM radio: its critical role in times of disaster and calamities

Resources

- 1) *General Commercial Knowledge, Textbook for Class XI*, R.Muthuraj, NCERT Publications, New Delhi 2003

Contains chapters on commercial correspondence, transport and insurance

- 2) www.india.gov.in/sitemap.php: This is the official portal of the Indian Government hosted by National Informatics Centre. It provides a single window access to the information and services being provided by the Indian Government for citizens. It is a comprehensive source of information about India. Links at various places have been provided to other Indian Government Portals/websites

This website contains resources related to many of the farming modules. Everyone will benefit from a thorough study of this website

4. Certificates, permits and licences

For administrative purposes and in the interest of the welfare of all citizens, the government issues various permits, licences and certificates. As responsible citizens it is required that these documents be obtained and kept up to date. Local panchayats, taluka and relevant district level departments have the power and obligation to issue these documents. Most documents require proof of identity and address. Details are available with respective departments and on their websites.

Ration card – issued by the state’s department of Food and Civil Supplies. Uses and significance

Election card – issued by the Election Commission of India. Uses and significance

Passport – issued by the Ministry of External Affairs on behalf of the president of India.
Uses and significance

Permanent Account Number (PAN) card – issued by the department of Income Tax. Uses and significance

Birth certificate – issued by the local panchayat / taluka level governing office based on records submitted by the primary health care centre or medical officer / doctor / hospital handling the birth case. Uses and significance

Death certificate – issued by the local panchayat / taluka level governing office / cantonment board based on certificate issued by a medical centre/doctor/hospital. Uses and significance

Marriage certificate – registrar of marriages

Vehicle related records. Significance and uses

Driving licence – issued by the local Road Transport Office (RTO)

Registration book - issued by the local Road Transport Office (RTO)

Vehicle pollution control certificate – issued by authorized facilities

Vehicle insurance – Insurance companies

Licences related to operations or activities such as on farm post harvest processing and packaging

Enterprise related regulations as per factory laws and labour laws

Labeling and certification of produce

Veterinary certifications - for keeping farm animals on a large scale. Issued by local veterinary officer
Significance and uses

Death certificate - in case of insured farm animals. Issued by local veterinary officer
Significance and uses

ISO certification - where relevant by Indian Standards Certification Agency. Significance and uses

A visit to relevant offices and familiarization with these documents for prevailing rules

Resource

- 1) www.india.gov.in/sitemap.php: This is the official portal of the Indian Government hosted by National Informatics Centre. It provides a single window access to the information and services being provided by the Indian Government for citizens. It is a comprehensive source of information about India. Links at various places have been provided to other Indian Government Portals/ websites

This website contains resources related to many of the farming modules. Everyone will benefit from a thorough study of this website

5. Agricultural markets and bazaars

The demand for organically grown foods and vegetables has seen a steady growth over the past two decades. The apprehensions and anxieties of farmers about marketing their produce seems to be easing by the day with organic stores, shandies, bazaars, food clubs, pop up shops gaining steady popularity. Fair trade is another recent phenomenon in this area. Most produce is readily picked up by customers once they are aware of the source of the safe food either through direct interactions with the farmer or by word of mouth. In many cases the farmer becomes the brand name. Participatory guarantee systems and other certifying systems lend legitimacy. It is seldom necessary for organic farmers to use the services of Agricultural produce marketing cooperatives (APMCs) and warehouses. However, knowledge of the same and its operations helps in gaining a broad overview of how markets function.

Agricultural markets

- Organic stores
- Shandies and bazaars
- Periodic organic farmer markets
- Vending through mobile kiosks (pop up shops)
- Mixed vegetable baskets vended through organic food clubs
- Agricultural produce marketing cooperatives (APMCs)
- Farmer cooperatives
- Outlets run by the department of agriculture and horticulture
- Auctions
- Fair trade
- Barter and exchanges
- Warehouses and cold storage facilities

Resources

- 1) www.india.gov.in/sitemap.php: This is the official portal of the Indian Government hosted by National Informatics Centre. It provides a single window access to the information and services being provided by the Indian Government for citizens. It is a comprehensive source of information about India. Links at various places have been provided to other Indian Government Portals/websites
This website contains resources related to many of the farming modules. Everyone will benefit from a thorough study of this website
- 2) *The Organic Farming Sourcebook* written & edited by Claude Alvares, published by Other India Press, Goa, 2010 is a comprehensive book on all matters related to non chemical practices. Within the book one will find case studies of practitioners, pioneers as also all matters related to organic practices, policy, stores, book reviews etc. Available with the Other India Bookstore. MAPUSA, Goa www.otherindiabookstore.com

6. Organic certification

In India the need to certify organically grown poison free and safe food emerged as a remedial measure when export consignments from India to Europe were rejected in the late 90's due to unacceptable levels of pesticide residues. Initially international certifying agencies were employed for the purpose. These agencies offered their services at exorbitant fees. To ease the situation, the government of India took the initiative to authorize government bodies to come up with certification procedures. Simultaneously, within civil society, there was a move to set up a realistic certification system. This has emerged as the participatory guarantee system (PGS) which is directly managed and controlled by stake holders. Presently PGS is also being explored in several countries of the global south.

Certification

- Brief overview of agencies that decide on policy and procedure
- FAO (Food and Agriculture Organisation of the United Nations)
- IFOAM (International Federation of Organic Agriculture Movements)
- APEDA (Agricultural and Processed Food Products Export Development Authority)
- NPOP (National Programme for Organic Production)
- NCOF (National Centre for Organic Farming)
- NSOP (National Standards for Organic Products)
- State organic missions
- Promoter NGOs
- Organic Farmers' Associations

Participatory Guarantee System (PGS)

- Key features
- Certifying procedures
- PGS Organic India (www.pgsorganic.in) : functions

Accredited certification bodies under NPOP

- Certification agencies
- Rules and regulations
- Certification procedure and fees
- Documentation requirements and tests
- Agmark certification and guidelines
- Agmark India Organic

Ministry of Commerce and Industry

- Export of certified organic produce
- Requirements for export
- Licences
- Benefits and tax holidays

Resources

- 1) www.india.gov.in/sitemap.php: This is the official portal of the Indian Government hosted by National Informatics Centre. It provides a single window access to the information and services being provided by the Indian Government for citizens. It is a comprehensive source of information about India. Links at various places have been provided to other Indian Government Portals/websites.
This website contains resources related to many of the farming modules. Everyone will benefit from a thorough study of this website.
- 2) *The Organic Farming Sourcebook* written & edited by Claude Alvares, published by Other India Press, Goa, 2010 is a comprehensive book on all matters related to non chemical practices. Within the book one will find case studies of practitioners, pioneers as also all matters related to organic practices, policy, book reviews etc. Available with the Other India Bookstore. MAPUSA, Goa www.otherindiabookstore.com

7. Taxes, exemptions, filing income tax returns

While income from a farm is not taxable as of today, this module is useful if one wishes to start a farm related processing and packaging enterprise e.g. manufacture of jams, pickles, juices, nutritional blends etc.

A prerequisite for this module is the module *Basic Accounts and Book-keeping*. From that module, books of accounts – the cash book, ledger and bank book would be the necessary prerequisite. Following that, the topics below may be dealt with.

What is 'assessment'

Meaning of 'assessment year'

Computation of income

- Salaries
- Income from house / property
- Profit or gain from business or profession
- Capital gains
- Income from other sources

Determination of tax payable

Meaning of 'previous year'

Who is an assessee – the various categories – individual, firm, company etc

Residential status of an assessee – who is a resident Indian and who is a non-resident Indian

Rates of income tax – general and for different categories

The PAN (Permanent Account Number) card, how to obtain a PAN card, uses of PAN card

The need to quote the PAN card number in income tax returns and all correspondence with the income tax department

Due dates by which the income tax returns are to be filed

Forms on which income tax returns are to be filed

Refunds – claims for refunds

Exemptions, deductions, depreciations

Deductions in respect of the following under the Income Tax Act

1. Savings, i.e. LIP (Life Insurance Premium), PF (Provident Fund), PPF (Public Provident Fund), NSC (National Saving Certificate) etc (Under section 80C)
2. In respect of contribution to certain pension funds
3. In respect of contribution to pension schemes of the central government
4. Under section 80CCE, aggregate amount of deduction under section 80C, 80CCC, 80CCD shall not in any case exceed Rs 1,00,000/-
5. Under section 80CCF in respect of subscription to long term infrastructure bonds etc.
The balance figure obtained is the taxable income after deduction from the gross income for that financial year

Other taxes

Wealth tax

Depreciation of

Buildings, machinery, vehicles etc

Functions of the Income Tax department

The work of a chartered accountant

The work of a tax consultant

The work of an investment consultant

Resources

- 1) *V.G. Mehta's Income Tax Ready Reckoner, Assessment Year 2011-2012* by N.V.Mehta, published by Shrikumar Publishing House, www.vgmehtasitr.com for archival copies of the IT Ready Reckoner.
- 2) www.india.gov.in/sitemap.php: This is the official portal of the Indian Government hosted by National Informatics Centre. It provides a single window access to the information and services being provided by the Indian Government for citizens. It is a comprehensive source of information about India. Links at various places have been provided to other Indian Government Portals/websites.

This website contains resources related to many of the farming modules. Everyone will benefit from a thorough study of this website.

8. Records and documentation

Record keeping is important for systematic farming activities. By noting exact facts, figures and routines on the farm, it becomes convenient to refer to these later. One's memory may not always be reliable. Also, by recording facts, we learn to discern what facts are important and what are not. Farming is influenced by a multiplicity of factors such as seed, soil, rain, weather, irrigation, biological preparations applied on the farm, the duration of an activity etc. Consulting such notes is useful when one runs into a problem on the farm. Record keeping also helps to improve upon previously used techniques.

Photography apart from being an engaging hobby is a useful skill to learn. Presently with digital cameras it has also become extremely affordable (almost free). Designing an organising system for keeping photographs, CDs and educative documentaries, files, paper cuttings of useful articles etc makes for easy access when needed.

Record keeping for a farm may involve writing diaries, tables, taking photographs, keeping herbariums, insect collections etc. Details of farm record and farm diaries have also been dealt with in the module *Farm Records, Farm Accounts, Farm Crop Diary and Cow house Diary*

Date wise diary of the activities on the farm

Crop wise diary indicating major activities related to a particular crop

Notes on crop behaviour and pest and disease attacks in case of individual crops and crop interaction

Keeping herbariums of weeds and other significant flora around the farm

Insect collection and preservation in case of outbreaks with records of damage and measures taken for control

Keeping well organised digital photographic records of significant farm activity on a regular basis

Designing an organising system for books, records and documents of all types

A visit to a well run farm in the neighbourhood to learn about their record keeping practices

9. Land records

In rural areas, land records are often not properly maintained. This can give rise to disputes over property.

This module is about what records a farmer should maintain and also what documents a farmer should look for when buying or selling property. While most of the records to be maintained and procedures to be followed are given here, it must be remembered that property dealings are somewhat technical in nature and the services of a competent lawyer should be availed of. The matter given here should be treated as guidelines so that the farmer is not completely ignorant of what needs to be done.

What documents relating to land ownership a farmer needs to maintain

- * Name of present owner / owners should be in the record of rights.
- * It is recommended that a fresh record of rights be obtained every six months from the concerned authority (Panchayat Development Officer/Tahsildar's office). This is a precautionary measure.
- * Yearly agricultural tax paid receipt: This tax is paid to the Panchayat revenue officer.
- * Yearly house property tax paid receipt: Paid to the Panchayat revenue officer or tahsildar

Procedures when there is a death and property is to be transferred to the legal heirs

- * Heirship certificate: This certificate shows who are the legal heirs - an affidavit mentioning the legal heirs is to be submitted to the Tahsildar's office (or court) by the legal heirs and the tahsildar issues an heirship certificate. It is recommended to hire the services of a lawyer for this matter.
- * On obtaining an heirship certificate the new owner(s) name(s) are to be entered into the record of rights (at the Tahsildar's office or Panchayat office)

It often happens that in rural areas the names of heirs have not been entered in the record of rights. A person's name for example, may persist in the record of rights well after his death for two or more generations. This is a source of problems. To avoid these problems the names of all legal heirs should be entered in the record of rights at the earliest, on the death of the owner. Attention should be paid to the contents of the latest will if any and the prevailing law of inheritance while transferring property.

When buying agricultural land

(Once again it is recommended that the services of a competent lawyer be availed of)

- * Obtain a fresh record of rights of the property concerned from the Panchayat office/ tahsildar's office
- * The agricultural tax paid receipt of the previous owner(s)
- * Get the land surveyed (measured) by the Land Record Officer. The record of rights of the property is to be submitted to the Land Record Officer along with an application for this purpose. The Land Record Officer will then send notices to summon all the owners of the properties touching the concerned property so that they are present when the officer checks or fixes the boundaries of the property. The names of the owners of these neighbouring plots are once again ascertained and noted.
- * Before buying the property obtain a nil encumbrance certificate from the sub-registrar's office. This shows that the property has not been pledged to obtain a loan. If a loan has been taken with this property as security, and the loan has not been repaid, the bank or financial institution could attach this property.
- * There are certain numbers (mutation entries) written on the record of rights. These are diaries of the land giving the history of ownership of the land. These diaries may be obtained from the tahsildar's office.
- * It must be ascertained whether the land to be purchased is *Watan*¹ land or *inam* land or *Maharki* land. Such land cannot be purchased without special permission and this

permission is not given easily. Whether the land is of this special type or not may be ascertained from the tahsildar's office.

- * If the buyer is not an agriculturist, most states in India have rules that prevent a non-agriculturist from buying land. However, there are some exceptions and these exceptions vary from state to state. As of now, for example, in Karnataka if a buyer has an annual family income under Rs 2 lakhs, he may be eligible to purchase agricultural land. However, he will need the assistant commissioner's permission to purchase the land. The assistant commissioner grants permission only if he is convinced that the buyer is really interested in cultivating or tending the land and will use it for agriculture or horticulture or other farm related activities.
- * If the buyer thinks it is necessary, he/she may insert a notice in a newspaper stating that he wishes to buy the land and that anyone claiming rights to the land may contact him/her within a week. However, this is only for the buyer's satisfaction and has no legal standing.
- * When signing the sale deed, all the persons whose names are on the seller's title deed should be present in the sub-registrar's office. (This exercise is not valid if done before a notary public). If the owner(s) is (are) not present a power of attorney holder (PA) should be present to sign. The sales deed may be prepared previously in consultation with an expert in the matter. Also attached should be an affidavit mentioning details of the purchaser and buyer and details of the property. The stamp duty and registration fee are paid at the appropriate office. The stamp duty is fixed according to the guidelines framed by the government.
- * After buying the property, apply to the Panchayat Development Officer (PDO) to get the new name(s) entered in the record of rights. A notarized copy of the sale deed and record of rights of the previous owner must be submitted for this purpose. In case the value of the transaction exceeds Rs 5 lakhs, photocopies of the PAN cards of both the buyers and the sellers need to be furnished

When buying non-agricultural (NA) land

(Obtain the services of a competent lawyer)

- * The seller should possess a certificate which mentions that the land is NA land and the purpose for which it was converted to NA land is for one of the following:
 - For residential purposes
 - For commercial purposes
 - For industrial purposes
- * Map showing the layout of the said land from the Urban Development Authority or Town Planning Authority
- * Whether the house tax has been paid or not
- * Water tax has been paid or not
- * Electricity bill has been paid or not
- * Whether tax has been paid or not (with Panchayat)
- * If the property lies within the area of the Comprehensive Development Plan (CDP) the following points should be checked with the Urban Development Authority:
 - Whether the property is meant for
 - Residential purposes
 - Commercial purposes
 - Industrial purposes
 - Agricultural purposes (Also known as green belt area)

If the property is meant for agricultural purposes, it may be rather difficult to be converted for any other purpose. However, in some cases conversion may be possible with special permission.

- * If the buyer thinks it is necessary, he/she may insert a notice in a newspaper stating that he wishes to buy the land and that anyone claiming rights to the land may contact him/

her within a week. However, this is only for the buyer's satisfaction and has no legal standing.

- * When signing the sale deed, all the persons whose names are on the seller's title deed should be present in the sub-registrar's office. (This exercise is not valid if done before a notary public). If the owner(s) is (are) not present a power of attorney holder (PA) should be present to sign. The sales deed may be prepared previously in consultation with an expert. Also attached should be an affidavit mentioning details of the purchaser and buyer and details of the property. The stamp duty and registration fee are paid at the appropriate office. The stamp duty is fixed according to the guidelines framed by the government.
- * After buying the property, apply to the Panchayat Development Officer (PDO) / sub-registrar's office to get the new name(s) entered in the record of rights. A notarized copy of the sale deed and record of rights of the previous owner must be submitted for this purpose. In case the value of the transaction exceeds Rs 5 lakhs, photocopies of the PAN cards of both the buyers and the sellers need to be furnished.

Resources

Laws and regulations pertaining to land are under the purview of the state government and hence differ from state to state. Most states have their own laws concerning land. This module has been designed in the form of an explanatory note to present an overview of maintaining land records and sale and purchase of land. It is best to use this as a guideline for understanding these matters with respect to one's own state. e.g. in Karnataka, the Karnataka Land Reforms Act with its amendments may be referred to.

- 1) For a comprehensive source of Indian laws, The Laws of India database, a project of PRS Legislative Research (www.prsindia.org), may be referred to.
- 2) www.india.gov.in/sitemap.php: This is the official portal of the Indian Government hosted by National Informatics Centre. It provides a single window access to the information and services being provided by the Indian Government for citizens. It is a comprehensive source of information about India. Links at various places have been provided to other Indian Government Portals/websites.

This website contains resources related to many of the farming modules. Everyone will benefit from a thorough study of this website.

¹ *Watan, Inam* and *Maharki* lands are generally allotted by the government to persons or communities based on certain considerations.

10. Co-operative societies and agricultural banks

The co-operative movement was started in India in 1904 with the objective of providing finance to farmers and artisans for productive purposes at low rates of interest and thereby relieving them from the clutches of moneylenders (indigenous banks) who charged exorbitant rates of interest.

The Co-operative Societies Act of 1912 contributed to the establishment of co-operative banks and state co-operative banks to provide refinance to primary credit societies.

The farming sector today is financially supported through several schemes and incentives of the government. These are generally made available through rural co-operative societies and agricultural banks and through the Panchayat. A good knowledge of the functioning of these bodies is useful in availing such benefits.

Co-operative Banks

History of co-operative banks

Why co-operative banks were formed

The three tiers of the Indian co-operative banking system

Functions of co-operative banks

Advantages and disadvantages of co-operative banks

Indigenous banks

What are they

Who make up these banks (moneylenders)

Who patronises these banks

Why people go to these banks

Consequences of going to these banks

Legal status of these banks (they are illegal)

Regional rural banks

Purpose of these banks (to liquidate rural indebtedness in stages)

Provision of institutional credit to farmers and artisans in rural areas

Functions

Their advantages and disadvantages

NABARD (National Bank for Agriculture and Rural Development)

Functions and facilities

Resources

- 1) *Modern Banking* by C.M. Patil and Dr M.L. Gulegudd, Sri Sai Publications, Gadag, Karnataka, 2010

Contains information about co-operative societies, co-operative banks and regional rural banks.

- 2) www.india.gov.in/sitemap.php: This is the official portal of the Indian Government hosted by National Informatics Centre. It provides a single window access to the information and services being provided by the Indian Government for citizens. It is a comprehensive source of information about India. Links at various places have been provided to other Indian Government Portals/ websites.

This website contains resources related to many of the farming modules. Everyone will benefit from a thorough study of this website.

Education – Practitioners and Experts

Anuradha and Krishna

Thulir

Sittilingi P.O

Theerthamalai H.P.O

Dharmapuri Dt – 636 906

Tel: 04346 – 299043 / 299197

Email: thulir@gmail.com

Email: anukrish65@yahoo.co.uk

Expertise: Appropriate technology and education

Arvind Gupta

Children's Centre

Inter-University Centre for Astronomy and Astrophysics

Pune University

Ganeshkhind, Pune 411007

Maharashtra

Ph: 020-25604602

Cell: 9890290213

Email: arvindguptatoys@gmail.com

Website: www.arvindguptatoys.com

Expertise: Education, learning by doing

Barefoot College

Village Tilonia, via Madanganj

District Ajmer, Rajasthan 305816

Phone: (01463) 288 204

Fax: 01463-288206

Website Links

www.barefootcollege.org

Expertise: Appropriate technology

Claude Alvares (Dr)

G-8, St Britto's Apartments

Fiera Alta, Mapusa 403 507, Goa

Email: multiversityindia@gmail.com

Ph: 0832-2263305

www.multiworldindia.org

Expertise: Learning without boundaries

Dileep Kamat

Parivartan

56, Sahyadri Colony

Angol, Tilakwadi

Belgaum 590 006

Cell: 09448157588

Email: kamatdileep@gmail.com

Ph: 0831-2481718

Expertise: Trainer in rural governance and community action

Director (Philately)

Dak Bhavan, Snasad Marg

New-Delhi 110 001

Ph: 011 3710154

Email: directorphilately@indiapost.gov.in

www.indiapost.gov.in

Expertise: Philately

Eklavya

E-10, BDA Colony,

Shankar Nagar, Shivaji Nagar

Bhopal - 462016, Madhya Pradesh

Ph: 0755-2671017, 2551109

Website: www.eklavya.in

Email: info@eklavya.in

Expertise: Publications and workshops

Jane Sahi

SITA School

Vishram

Silvepura

Bangalore North – 560 090

Tel: 28466274

Email: jane_sahi@hotmail.com

janehelensahi@gmail.com

Expertise: Education, Teaching English as a second language

Juli and Vivek Cariappa

Kabir and Azad Cariappa

Krac-a-Dawna Organic Farm

Halasur Village

Birwal P.O.

H.D Kote Taluka - 571121

Karnataka India

Phone: 08221 – 21010

Email: krac_a_dawna@yahoo.com

Website: geocites.com/kracadawnaorganiks

Expertise: Farm based education, Bio-dynamic and Organic Farming Practices

G Gautama

The School (KFI)

Besant Avenue

Adyar

Chennai 600 020

Expertise: Educator

Kaigal Education and Environment Programme (KEEP)

Krishnamurti Foundation India
Kaigal, Thotakanam Post
Baireddipalle Mandal
Chittoor - 517415 Andhra Pradesh
Phone: 080-28425867
Email: keepkfi@yahoo.com
Web link: www.kaigalconserve.info
Contact persons: **Sudha Premnath (Dr)**
Expertise: Teaching children living in forest environments

Homi Bhabha Center for Science Education

Homi Bhabha Centre for Science Education
Tata Institute of Fundamental Research
V.N. Purav Marg, Mankhurd
Mumbai, Maharashtra 400088
Phone: (022) 2555 8036, 2556 7711
Expertise: Publications

Kalpavriksh

Kalpavriksh
Apt 5 Shree Dutta Krupa
908 Deccan Gymkhana
Pune, Maharashtra 411004
Phone: (020) 2565 4239 / 2567 5450
www.kalpavriksh.org
Expertise: Publications

K B Jinan

Kumbham, Aruvacode
Nilambur, 679329 Kerala
Ph: 04931 221568
Cell: 09447121544
Email: jinankb@gmail.com
Expertise: How children learn

K J Baby and Shirley

“Kanavu”
Nadavayal P.O
Wayanad – 670 721
Tel: 04936 –211114 / 211113
Expertise: Education rooted in local culture

Majhihira National Basic Educational Institution (MNBEI)

Purulia, West Bengal,
Ph: 03252-2284499/2284333 Cell: 09732023093
E-mail: maptti@gmail.com:
manik.dasgupta@gmail.com
Web: www.majhihira-ashram.org
Contact: Prasad and Manik Dasgupta
Expertise: Nai Talim institution

Manish Jain

Shikshantar: The Peoples’ Institute for Rethinking
Education and Development
Adinath Nagar 83, Udaipur 313004, Rajasthan,
Ph: 0294-245-1303
Email: manish@swaraj.org ; reva@post.com
Web: www.swaraj.org/shikshantar
Contact: **Manish Jain and Reva Dandage**
Expertise: Self directed learning, home schooling, Swaraj University

Manu K.

Mysore Amateur Naturalists
227, 3rd. Main, A-1 Block, III Stage
Vijayanagara, Mysore - 570 017
Expertise: Birding and environment studies.
Publisher of the book ‘Carbon Footprint’

M.C.Malathi

“Vikasana”
Doddakalasaandra P.O
Bangalore – 560 062
Tel: 9449347042, 28435356
Email: malavikasana@yahoo.co.in
Expertise: Education, trained by David Horsburgh

Meenakshi Umesh

Puvidham Learning Centre
Nagarkoodal P.O
Indur – 636 803
Dharmapuri District
Cell: 9345620626
04342-291100
Email: puvidham@gmail.com
Expertise: Architecture using locally available materials, farm based education

M. G. Jackson (Dr)

D-92, Sector 36, First Floor
Noida -201303
Uttar Pradesh
Phone: 0120- 4349237
Email: mgordonjackson@yahoo.co.in
Expertise: Ecosystem based approach to education

Neema Vasihnava

Laxmi Ashram, Kausani – 263 639
District Almora, Uttarakhand
Ph: 05962 - 25008
Cell: 09761619675
Email: neemavaishnava@gmail.com
Expertise: Nai Talim institution

Nyla Coelho

No.5, High street camp
Belgaum - 590001
Tel : 0831-2255913
Goa Off: 0832 – 2460991
Mob: 9343413193
Email: taleemnet@gmail.com/ nylasai@gmail.com
www.multiworldindia.org
Expertise: Coordinator, Taleemnet

Other India Bookstore

Near New Mapusa Clinic
Fiera Alta, Mapusa 403 507, Goa
Phone: 0832-2263306
Email: admin@otherindiabookstore.com
Web: www.otherindiabookstore.com
Expertise: Publications

Phyllis Farias

44, Cline Road, Cooke Town
560 005 Bangalore
Karnataka
Ph: 080 25472241 / 25473318
Email: phyllis.farias@gmail.com
Expertise: Curriculum development and teacher training

Raghu Babu

6PMC Office
MIG II, Block -19, Flat 6
Baghlingampally, Hyderabad – 500 044
Email: babu.rg@rediffmail.com
Mob: 9441957212
Expertise: Farm based education

**Rama Sastry and B.Ramdas
Vidyodaya School**

P.B.No.28
Gudalur – 643 212
The Nilgiris (Dist)
Tel: 04262 – 261927 (Sc)
Email : bramrama@gmail.com
Expertise: Relevant education for tribals'

**Ramesh Panse
Gram Mangal**

Trustee
Sugandh, 2118
Sadashiv Peth
Pune, Maharashtra 411030
Phone: (020) 433-0343
www.grammangal.org
Expertise: Education

Ravi Gulati

Manzil
Flat No. 13, Khan Market, New Delhi - 110003.
Ph. 24618513, 31010396
Email: ravi@manzil.in
Website: www.manzilindia.org
Expertise: Creating spaces for the spirit of voluntarism in education

Sarang

Agali-Chittoor P O. 678581
Palakkad, Kerala
Ph: 0492-4209038, Cell: 09446239429
Contact: **Gopalakrishnan and Vijayalekshmi
: Gautam and Anuradha**
Email: sarangfamily@gmail.com
Expertise: Holistic approach to education

Saraswathi L.S (Dr)

Flat . B
Prajawal Symantaka Apartments
New No. 3, Old No. 2
Pinjala Subramania Street
T Nagar, Chennai – 600 017
Tel: 044 – 24343250
Email: Issaraswathi@dataone.in
Expertise: Indigenous knowledge systems, mathematics

Shivaji Kagnikar

Gandhighar
Devigiri, Kadoli P.O.
Dist. Belgaum – 591 143
Expertise: Education and land based approach to learning

Sholai School

**Centre for Organic Agriculture and
Appropriate Technology (CLOAAT)**
P.O.Box 57, Kodaikanal 62401, Tamil Nadu
Ph: 04542 - 30297
Email: contact@sholaischool.in,
bhbjenkins@gmail.com
Contact: **Brian Jenkins**
Expertise: Encourages self directed learning, appropriate technology and organic farming

Shree Padre

Water Journalist
Post Vaninagar
Via: Perla - Kerala, 671 552
Phone : 04998 - 266148
E-mail : shreepadre@gmail.com
Web : www.adikepatrike.com
Expertise: Publications, rainwater harvesting

SIDH (Society for Integrated Development of Himalayas)

PO Box 19

Hazelwood, Landour Cantt
Mussoorie 248179, Uttarakhand

Ph: 0135-6455416, 2631304.

Email: pawansidh@gmail.com

Web: <http://www.sidhsri.com/>

Contact: **Pawan Gupta:**

Cell : 97600-49414; pawansidh@gmail.com

Expertise: Using farming in education, cultural knowledge systems, history

State Laws of India Project

PRS Legislative Research

Centre for Policy Research

Dharma Marg, Chanakyapuri

New Delhi - 110021

Phone : (011) 2611 5273-76

Fax : (011) 2687 2746

Email : statelaws@prsindia.org

www.lawsofindia.org

Publications related to law

Sultan Ahmed Ismail (Dr)

Institute of Research in Soil Biology & Bio-technology

Ecoscience Research Foundation

The New College, 136 Jani Jehan Khan Road

Chennai Royapettah - 600 014

Tamil Nadu

Phone: 044-24482657/80786

Cell: 09840098358

Email: sultanismail@gmail.com

Website: www.erfindia.org

Expertise: Vermiculture, science education

Suprabha Seshan

Gurukula Botanical Sanctuary

Alattil P.O.

North Wyanad – 670 644

Expertise: Forest systems, conservation, biological systems in nature

Sushama Sharma

Anand Niketan

Nai Talim Area, Sewagram Post

Dist. Wardha - 442 102

Expertise: Nai Talim institution. Best practices of integrating academic and hand work in a school set up. Anand Niketan enjoys the status of a 'Heritage School'

Syamantak

163, At Post Dhamapur -416605

Tal.Malvan, Dist.Sindhudurg

Maharashtra

Ph: 02365-255 620, 94041-64945

Email: info@syamantak.org

sachin@syamantak.org, indiafime@gmail.com

www.syamantak.cfsites.org

Contact: **Sachin and Minal Desai**

Expertise: Self directed learning, appropriate technology, farming

U. Subba Raju

C/o Timbaktu Collective

Chennekothapalli Post

Anantapur District – 515 101

Tel:08559 –240335 / 240337 / 240149

Email: u_subbaraju@yahoo.com

Expertise: Education, publishing, using local knowledge systems in education

Taleemnet

G-8, St Britto's Apartments

Fiera Alta, Mapusa 403 507, Goa

Ph: 0832-2255913

Ph: 0831-2460991, Cell: +9343413193

Website:www.multiworldindia.org

Email: taleemnet@gmail.com

Contact: Nyla Coelho

Expertise: Networking and support to learner directed leaning

Uttarakhand Environmental Education Centre

Uttarakhand Seva Nidhi Paryavaran Shiksha

Kendra

Jakhan Devi, Mall Road

Almora 263601

Uttarakhand

Ph: 05962-234430

Email: an.lalit@gmail.com ; pande.gp@gmail.com

Contact: **Lalit (Dr) and Anuradha Pande;**

G.P.Pande(Dr)

Expertise: Ecological approach to education

Vasant Palshikar

No.2, Sairaj Aptmts,

(Near Vishwas Bank)

Sharda Nagar

Savarkar Nagar

Gangapur Road

Nashik - 422 013

Tel: 0253-2344390

Email: deepapalshikar@rediffmail.com

Expertise: thinker, educator

Vidya Patwardhan
“Yamuna”
I.C.S. Colony
Ganeshkhind Road
Pune – 411 017
Tel: 020 – 25537955
Email: aksharvidya@gmail.com
Expertise: Joyful education

Vishven and Bhargav Soneji
Village Sakawa, P.O. Samariya,
Taluka: Rajpipla, Dist: Narmada,
Gujarat. Phone: 02640-291173
Email: bhargav1989@gmail.com Cell: 9426558897
Email: vishven1986@gmail.com Cell: 9427400257
Expertise: Self directed learning and enterprise

Yogesh Kulkarni (Dr), Ranjeet Shanbag
Vigyan Ashram
Pabal, Dist. Pune 412403, Maharashtra
Ph: 02138 292326
Email: vapabal@gmail.com
Website: www.vigyanashram.com
Contact: Dr Yogesh Kulkarni +9730005016;
Anand Gosavi +9960865463
Expertise: Rural alternate and appropriate technology
trainers

Farm related education – Institutions and Practitioners

Organic Farming Association of India
Website: www.ofai.org
Email: myofai@gmail.com/ofaigoa@gmail.com
Ph: 0832-2255913
Contact: Dr Claude Alvares

Natural Farming Institute
Website: www.multiworldindia.org
Contact: Dr. Claude Alvares
Email: multiversityindia@gmail.com
Ph: 0832-2263305
The postal address for the above two is:
G-8, St Britto's Apartments
Fiera Alta, Mapusa 403 507, Goa

Om Prakash Rupela (Dr)
Principal Consultant (FAO Delhi),
120, Phase I, Saket, Kapra, PO: ECIL
Hyderabad – 500062
Andhra Pradesh
Phone: 9490621798
Email: oprupela@gmail.com
Expertise: Retired scientist from ICRISAT.
Conducts training in soil health enhancement
techniques and organic practices.

G V Ramanjaneyulu (Dr)
Centre for sustainable Agriculture
12-13-5, Street No. 1, Tarnaka
Secunderabad 500017
Andhra Pradesh
Phone: 040-27017735

Cell: +91-9391359702
Email: gvramanjaneyulu@gmail.com.
Expertise: Expert trainer in Non-Pesticide Management
(NPM) of dry land farming

P V Satheesh
Deccan Development Society
Pastapur Village, Zaheerabad Mandal,
Medak, 502110 Andhra Pradesh
Phone: 08451 282271/282785
Email: hyd2_ddsppvr1@sancharnet.in
satheeshperiyapatna@gmail.com
Expertise: Conservation of millets and ecological farming
practices. Founder of Pacha Shaale, the green school

K. Suresh.
Manchi Pustakam
C/o Wassan, 12-13-452, Sr.No.1
Tarnaka, Secunderabad- 500015
Andhra Pradesh
Phone: 040-27015295/96
Cell: 09440804860
Expertise: Wassan and Manchi Pustakam produce and
publish resource materials and posters on farming and water
management techniques

Timbaktu Collective
Chennekothapalli Village- 515 101
Anantapur District
Andhra Pradesh
Phone: 08559-202149, 202149, 202335, 202339
Email: info@timbaktu.org/
timbaktu.collective@gmail.com
Website: www.timbaktu.org

Contact: Subba Raju
Expertise: PGS and organic practices, reclamation of degraded lands, farm based learning centres

Bija Vidyapeeth and Navdanya

A-60, Hauz Khas, New Delhi – 110 016

Ph: 26968077, 26853772

Fax: 26856795

Web: www.navdanya.org

Contact: **Vandana Shiva (Dr)**

Expertise: Internship programmes in organic practices, publications

Sustainable Agriculture Information

Net Work-Sustainet India

B-4, Greater Kailesh Enclave Part II

New Delhi – 110 048

Ph: 011 40520139, Fax: 011 40520133

Cell: 09871766826,

Email: poonam.pande@gmail.com

poonam.pande@gtz.de

Web: www.sustainet.org

Contact: **Poonam Pande (Dr)**

Their website carries useful information and publications

Fr. Inaz Almeida

Address: Our Lady of Fatima Chapel

Bironem, Valpoi

Goa

Cell: 9420820726

Expertise: Use of effective micro-organisms; medicinal plant gardens; panchagavya

Mohan M. Tendulkar

Malkpan Malkarnem

Sanguem – 403704

Taluka-Quepem

Goa

Ph: 0832 2678286

Cell: 09765185353

Expertise: Training in vermiculture and organic practices

Clea Chandmal

Foyts Farm

Dongurli, Satteri -403506, Goa

Ph: 0832-2379474 Cell: 9423993635

Email: cleachandmal@gmail.com

Expertise: Practicing permaculturist, trained with Bill Mollison, the inventor of permaculture

Sarvadaman Patel

Bhaikaka Krushi Kendra, At:Ravipura,

P.O: Ghuteli, Anand Sojitra Road, District Anand

Gujarat

Phone: 02692-281664

Cell: 09825045730

Expertise: Biodynamic farming; appropriate green farm technologies

Bhasker Save

Kalpavruksha Farm

PO: Deheri, Taluka: Umbergaon,

District: Valsad-396 170, Gujarat

Phone: 0260-2562126

Expertise: Farming on ecological principles

Nu Tech Farm

Near Rayan Village, Mandvi Taluka

Kutch District-370 465

Gujarat

Telefax: 02834-288911/288361

Cell: 09825235811

E-mail: vijaykusum@nugroup.in; nutech-farm@yahoo.com

farm@yahoo.com

Contact: **Vijay and Manesh Shah**

Expertise: Organic dates and aloe-vera products

Kapil Shah

Jatan

Vinobha Ashram, Gotri

Vadodara 390 021

Gujarat

Ph: 0265 2371429,

Cell: 09427054132

Email: jatantrust@gmail.com

Expertise: Organic farming trainer. Jatan has an exhaustive collection of resource material on farming and related issues

Vikram Rawat

Kursog Valley Farmers' Group

Thandapani

District Mandi

Himachal Pradesh

Expertise: Use of tissue culture techniques for vegetables and fruit crops

Rajinder Chaudhary

Department of Economics

M.D. University

Rohtak – 124001

Haryana

Cell: 09416182061

Email: rajinderc@gmail.com

Expertise: Organic farming practices

Annadana

'Ishana' Gopathi farms

Singapura Village,

Post:Vidyaranyaपुरa

Bangalore – 560097

Karnataka

Cell: 9448068347

Email: sangita@annadana.com

Contact: **Sangeeta Sharma**

Expertise: Organic farming, seed keeping and organic seed conservation, heritage seeds

Krishna Prasad**Sahaja Samrudha**

'Nandana', No.7, 2nd Cross, 7th Main

Sultanpalya

Bangalore – 560032

Karnataka

Cell: 98-808-62058

Email: sahajasamrudha@gmail.com

Website: sahajasamrudha.org

Expertise: Marketing of agriculture product, live gene pools of indigenous varieties, millets

Bio-Centre

Hulimavu

Bangalore-60 076

Karnataka

Phone: 080 26582784

Cell: 09448999207

Email: jdhbiocentre@gmail.com

Contact: Joint Director of Horticulture (Biotechnology Division)

Open pollinated seed varieties and training are available here

Vanaja Ramprasad**Green Foundation**

No.30, Surya, P.O.Box.7651

IV Main, 19th cross, N.S. Palya

BTM 2nd Stage

Bangalore - 560 076

Karnataka

Phone: 080 26784509, 080 26783858(R)

Tele-fax: 080 26680995

Cell: 09449861040

Email: [green@greenfoundation.org.in/](mailto:green@greenfoundation.org.in)
earthbuddy@gmail.com

Website: www.greenconserve.com

Expertise: Saving indigenous seed varieties through farmer women's groups

Narayan Reddy

Srinivasapura, Via Maralenanahalli

Doddaballapur Taluk

Hanabe-561 203,

Karnataka

Phone: 080 27601103

Cell: 09343533632, 09367713963

Expertise: Organic farming practices

Suresh Desai

Organic Farmers Club

Bedkihal,Chikodi Taluka

Belgaum -591214

Karnataka

Phone: 08338-261052

Cell: 09480448256

Expertise: Sugarcane farming; organic jaggery; organic turmeric

Kailash Murthy

No.12, 9th Cross, Adhi Sakhi Road

Shakti Nagar

Mysore - 570019

Karnataka

9880185757 and 9845125808

Email: kailashnatufarm@gmail.com

Expertise: Ecological farming

Patil Shivganda Malagouda

Vidyanagar, Athani

Belgaum -591 304

Karnataka

Cell: 9448432172

Expertise: Processing and marketing of farm products. Many innovations

Vanastree

(The Malnad Forest Garden and Seed Keepers Collective)

Sunita Rao

80/1, Asare, Vishal Nagar

Marathi koppa, Sirsi

Karnataka- 581 402

Phone: 08384-290404

Cell: 09480299200. Email: vanastree@gmail.com

Website: www.vanastree.org

Expertise: Organic kitchen gardening through women's collectives

Mojo Plantation

Galibeedu Post, P.O Box 101

Madikeri 571 201, Karnataka

Phone: 08272-265636
Email: majoplantation@gmail.com
Contact: **Sujata Goel (Dr) and Anurag Goel (Dr)**
Expertise: Growth and inhibitor hormones and how they can be used in organic practices. Both Sujata and Anurag are plant molecular biology scientists

I. K. Subbaiah
Prabhu Estate, Mythadi Village, Via Virajpet
Kodagu - 571236
Karnataka
Phone: 08272-201355
Cell: 9448219355
Email: lifecoorg@rediffmail.com
Expertise: Organic coffee, organic rice, building of soil humus

B. N. Nandish
Chrchugundi
Shikaripura
Shimoga - 577201
Phone: 9845553078
Expertise: Legume culture for green manuring to build living soils

Richard Rebello
Maria, Post Santhekatte
Udupi 576 125
Karnataka
Expertise: Organic practices

Golden Mist Plantation
Galibedu Village, Dist:Kodagu
Madikeri - 571 201
Karnataka
Phone: 08272-265629
Cell: 9480788192
Email: gmohp2000@yahoo.com
Web: www.golden-mist.net
Contact: **Ludwig**
Expertise: Processing of organic green tea and herbal tea

Jaivik Krishak Society (JKS)
Nurseryemen Co-operative Society Premises
Lalbagh (Double Road Entrance)
Bangalore-560 004
Karnataka
Phone: 080 65624197
Email: jk_society@rediffmail.com
Contact: Executive Officer, Jaivik Krishik Society
Expertise: Organic seeds, mushroom cultivation, horticulture

K V Deyal
Organic Farms
Sreekovi, Kayippuram, Muhamma P.O.
Alappuzha - 688525
Kerala
Phone: 0478-2583289
Expertise: Ecological farming

Suman, Jalaja and Nityananda
Anuragam Organic Farm, Mechira
Muthalamada
Palakkad - 678581, Kerala
Phone: 04923 275439
Email: sradhaa@rediffmail.com, Sradhaa@yahoo.co.in
www.myspace.com/sradharettreat
www.kumbham.in/organicfarming.html
Expertise: Organic practices – vegetables, traditional construction and cultivation techniques, pottery

Abhay Mutalik Desai
Post Yamakanmardi
203, Shukrawar Peth, Tilakwadi
Belgaum – 590006
Karnataka
Cell: 09900775633
Email: homafarming@rediffmail.com
Expertise: Homa farming; use of termites for composting and organic jaggery production

Tomy Mathews
elements
4/1418b
Customs Road
Kozhikode 673032
Kerala
Ph: 0495- 2765 783
Email: tomy@elementsindia.net
www.elementsindia.net
Expertise: Fair trade and organic stores

Kavita Mukhi
Mermaid Building Juhu –Tara Road
(Near Palm Grove Hotel)
Juhu Mumbai – 400049
Maharashtra
Ph: 022-26184365/ 26149626
Email: info@consciousfood.com
www.consciousfood.com
Expertise: Organic stores and health foods

Karuna and Vasant Putane

SAMVAD,
At Rawala, Taluka Warud
District Amravati 444907
Maharashtra
Phone: 072143-2871 07229 238171
Cell: 9421815621
Email: chinmay_futane@sancharnet.in
Expertise: Organic rain-fed dry land farming

Niranjana Maru

Chetana Vikas
(Alternative Agriculture Resource Centre)
P.O Gopuri, Wardha-442001, Maharashtra
Phone: 07152-241931, 240806
Cell: 9890308597
Email: chetana_wda@bsnl.in
Web: www.chetanavikas.org
Contact Person: Niranjana Maru and Ashok Bang
Expertise: Multi-Cropping Practices in Dryland Area

Manohar Parchure

258, Ramnagar
Nagpur- 440033
Maharashtra
Expertise: Organic farming practices

Joy Daniel

Institute For Integrated Rural Development [IIRD]
Kanchan Nagar, Nakshatrawadi,
PO Box:562, Aurangabad – 431002
Maharashtra
Land Line 0240 2376 336, 2376 828, 02431 841534
Cell: 9823067272, 9850676145, +91-9372076828
Fax: 91 240 2376 866
Email: jdaniel@iird.org.in
Website: <http://www.iird.org.in>
Expertise: Organic farming practice,; organic bazaars, Participatory Guarantee System of Organic Certification (PGS) and organic food bazaars

Pradeep Sambhajirao Nikam

Tarali Gramvikas Pratisthan, Indoli
At & Post Indoli
Karad, Satara - 415 109
Maharashtra
Phone : 02347 - 264805 / 02164 2651756
Cell: 09850117790
Expertise: Organic practices

Jayant Barve

Organic Farm and Sustainable Agriculture
Research Institute
No.484, Kaushik Vita, Taluka – Khanapur
District: Sangli-415 311, Maharashtra.
Phone: 02347-272141
Cell: 09422615878
Email: jjbarve@yahoo.com
Expertise: Organic grape, compost, making farming a successful enterprise.

Subhash Sharma

At Chhoti Gujri, Yeotmal-445001
Maharashtra
Phone: (07232) 240956
Mobile: 9422869620
Expertise: Alley cropping and organic practices, contour based farm design

Sudhir Arvind Chivate

Village & Post Talbid
Satara-415 109
Maharashtra
Phone: 02164-258028 (pp)
Cell: 09822320983
Expertise: Organic ginger and sugarcane

The Health Awareness Centre (THAC)

C/o Streehitavardhini, Lokmanya Nagar
K. Gadgil Marg
Mumbai - 4000025, Maharashtra
Phone: 022 24361672, 24320788/ + 9323310005
Email: thacindia@yahoo.com
Contact: Vijaya Venkat (Dr)
Expertise: Health foods, nutrition and well being

T. G. K. Menon

46, Samvad Nagar, Navlakha, Indore – 452001,
Madhya Pradesh. Ph: 0731 2403013
Expertise: Biodynamic agriculture, diversity of food plants in home gardens

Deepak Suchde

Bajwada, Post Nemavar, Taluka Kathegaon
District Dewas-455 339, Madhya Pradesh
Phone: 0214 3281527
Cell: 09329570960
Email: deepaksuchde@gmail.com
Web: www.natuecofarmingscience.com
Expertise: Natural and ecological farming, amrit mitti

Sambhavna's Organic Medicinal Herb Garden

C/o Sambhavna Clinic, 44, Sant Kanwar Ram

Nagar

Berasia Road, Bhopal-462018

Madhya Pradesh

Phone: 755-273-0914

Email: terrykisan@yahoo.com

Expertise: Medicinal plants and herbs

Debjeet Sarangi**Living Farms**

77, B. Brhameswar Patna,

Tankapani Road, PO Baragada Brit Colony

Bhubaneswar - 751018

Orissa

Phone: 0674-5524011

Cell: 093-371-02146

Email: livingfarms@gmail.com

Expertise: Conservation of rice varieties, promoter of organic practices

Jacob Nellithanam

Richharia Campaign,

B 3, Parijat Colony

Nehru Nagar, Bilaspur 495001

Cell: 092425560950

Email: farmersrights@gmail.com

Expertise: Tribal knowledge systems

Prof. Radhamohan

Address: Sambhav,

At/Post Rohi Bank via Kural-752090

Dist: Nayagarh, Orissa

Expertise: Trainer in organic farming practices

Shambu Prasad (Dr)

Xavier's Institute of Management,

Xavier Square, Bhubaneswar-751013

Orissa

Phone: 0674-3012345, Fax: 0674-2300995

Email: Shambuprasad@gmail.com

Web: www.ximb.ac.in

Expertise: Promoter of organic farming practices and rural enterprise management training

Kheti Virasat Mission (KVM)

Post Box No.1, Jaiu

District Faridkot

Punjab

Ph: 01635 503415;

Cell: 09872682161, 09915195061

Email: umendradutt@gmail.com

Web: www.khetivirasatmission.org

Contact: **Umendra Dutt**

Expertise: Promoter of organic agriculture in Punjab

Bernard Declerq and Deepika Kundaji

Aurobrindavan

Auroville

Pondicherry

605101

Phone: 0413-2677792

Email: pebblegardenforest@gmail.com,

pebblegarden@vsnl.net

Expertise: Alley cropping, regenerating degraded soils, creating living soils, agroforestry practices. Deepika is an expert in home scale vegetable gardening and seed keeping.

Arun K. Sharma (Dr)

House No.14, Sector 29, Chopasani Housing Board
Jodhpur-342 003, Rajasthan

Phone: 0291-2703547, Cell: 09414172436

Email: arun.k_sharma@yahoo.co.in

Expertise: Training in organic farming practices

K. Natarajan (Dr)

Rural Community Action Centre

R.S. Hospital Complex, By-pass Road

Kodumudi-638151

Tamil Nadu

Phone: 094433358379

Email: rcacngo@yahoo.com

Expertise: Inventor of Panchgavya

Keystone Foundation

Keystone Centre, P.B No.35

Groves Hill Road

Kotagiri, Tamilnadu

Phone: 04266-272277

Website: www.keystone.foundation.org

Email: kf@keystone.foundation.org

Expertise: Participatory Guarantee System of Organic Certification (PGS) and processing and marketing of non-timber minor forest produce

G. Nammalwar (Dr)

17/9, 5th Street, Srinivasa Nagar, Thiruvanaikoil

Trichy - 620 005

Tamilnadu.

Phone: 04326-240555

Cell: 09442531699

Email(PP):m.nair@csuohio.edu

Expertise: Master trainer in ecological practices and organic farming. First person to receive an honorary doctorate degree for farming

Sugavanam

(Medicinal Plant Conservation Park and People's Agricultural Farm)
27, Ayyanar Nagar
Pudukkottai-622 303
Tamil Nadu
Phone: 04322-265094/266613
Email: paf@eth.net
Medicinal plant conservation and cultivation

Centre for Indian Knowledge Systems (CIKS)

30, Gandhi Mandapam Road, Kotturpuram,
Chennai-600085
Tamil Nadu
Phone: 2447 1087/ 2447 5862
Fax: 2447 1114
Email: ciks2vsnl.com/info@ciks.org
Website: www.ciks.org
Interesting, affordable publications

Vivekananda Kendra

NARDEP, Vivekanandapuram
Kalluvilai
Kanyakumari-629 702
Tamil Nadu
Phone: 04652 246296
Email: ngc_vknarep@sancharnet.in
Or
Technology Resource Centre, VK-NARDEP
Tamil Nadu, Ph: 04652 270755, 271270
Expertise: Farm related technology

S. Poongodi/ R.Selvam

Pudhu Nilavu Organic Farm/Manonmani Vermi Farm,
Thalavumalai, Arachaloor
Erode District-638 101
Tamil Nadu
Phone: 0424 2357537
Email: manpulu@rediffmail.com
Expertise: SRI method of rice cultivation, organic practices, biological preparations

V. Ravi

Rajchettyar Thottam, uppupallam, Kenjanur P.O.
Sathya-mangalam via Erode District-638 401
Tamil Nadu
Phone: 04295 24779
Expertise: Ecological farming

TOFarM

64-A Kalaimagal Illam, Periasamy Servai Street
Sundarapuram (PO)
Coimbatore – 641 024
Tamil Nadu
Revathi : Cell: 09443343336
Swami- Cell: 09994033551
Email: revathima@gmail.com
Expertise: Reclamation of salinated soils for farming

N. Gopalakrishnan

No.4/19, Akila Nagar First cross, Ganapathy Nagar
South Extension, Mambazhasalai, Thiruvanaikoil
Trichy-620 005
Tamil Nadu
Expertise: Fish and lime organic preparations and large scale vermi composting, vermiculture

John Joseph

Pillukurichi, Idappadi
637 101 Tamil Nadu
Phone: 04283 637742 vegetables and seed keeping
Expertise: Organic seeds and vegetables

Vijay Jardhari

Beej Bachao Andolan
Village at P.O. Nagani
District Tehri
Garhwal-249175
Uttarakhand
Cell: 09411777758
Email: vijayjaradhari@gmail.com
Expertise: Mixed millet cropping
Also, Seed Saving and Seed Savers' Resources
<http://homepage.eircom.net/~merlyn/seedsaving.html>
Excellent link for everything on seeds for seed savers and Farmers.

Bharatendu Prakash (Dr)

Address: Kisan Vigyan Kendra, Tindwari P.O.
Banda District-210 128, Uttar Pradesh
Cell: 094525028251
Email: ofai.north@gmail.com,
vskbanda@yahoo.com
and
Kisan Vigyan Kendra
Badausa road, Atarra(Banda) 219 201, Uttar Pradesh.
Phone: 05192-224587
Expertise: Training in organic practices

Ardhendhu Chatterjee

Address: (DRCSC), 58A, Dharmotola Road
Bosepuku, Kasba, Kolkata-700042, West Bengal
Ph: 033-24427311, 2441 1646
Fax: 91-033 2442 7563
Cell: 9433079847

Expertise: Integrated farming, permaculture

Asal – The Organic Food & Natural Products Store

5, Tejpal Society, Nr.Fatehnagar Bus Stand
Paldi, Ahmedabad-380 007, Gujarat.
Phone: 079 26622020/26622022
Cell: 9824019888
Email: asalworld@yahoo.co.in
Web: www.asalworld.org
Contact: Shripal Shah
Expertise: Organic stores

Anil Gupta

Sustainable Technologies-Sristi
AES Boys Hostel Campus, Near Gujarat University
Library
& SBI Bank, Navarangpura
Ahmedabad-380 009
Gujarat
Phone: 079-27913293/27912792
Email: info@sristi.org
Contact: Anil K. Gupta E-mail:anilg@iimahdernet.in
Ramesh Patel Email: ramesh@sristi.org
Expertise: Rural technology innovations

Era Organic

No.348, Dollars Colony, RMV Club
Double Road, RMV II Stage, Bangalore-560 094
Karnataka
Phone: 41606003/41606004
Cell: 9900911777
Email; info@eraorganic.org,
eraorganic07@gmail.com
Web: www.eraorganic.in
Contact: H.R. Jayaram, Chairman
Expertise: Organic stores

Alter Media

Brahmaswam Madam Building
M.G.Road, Thrissur-680 001, Kerala
Phone: 0487 422974
Email: info@altermedia-india.com
Expertise: Publications

P.K. Thampan**Peekay Tree Crops Development Foundation**

M.I.G. 141, Gandhi Nagar
Cochin - 682 020
Phone: 0484 2204271
Cell: 9388602105
Email: pkthampan@yahoo.com

Expertise: Provides training on Integrated Farming, CDOs, Agroecosystem models, Income Generation etc

Raju Titus

Same as Shalini Titus (Sl no:895)
Phone: 07574 280084
Cell: 9425040610
Email: rajuktitus@yahoo.co.in
Expertise: Ecological farming

David Hogg

www.biodynamics.in
Biodynamic Farming and Preparations and training

S.R. Sundararaman

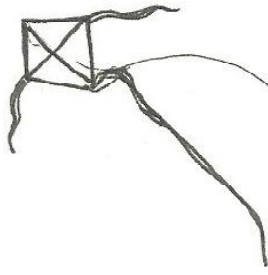
Tamil Nadu Farmer's Technology Association
Sundaram Iyer Farm, Kombupallam
Satyamangalam, Erode - 638 401
Tamil Nadu
Phone: 04295 - 225047
Cell: 09842724778
Expertise: Gaudi preparation, sugarcane, turmeric cultivation

**P. Vivekanandan
SEVA**

45, T.P.M Nagar
Virattipathu, Madurai
Tamil Nadu, India
Phone: 0091 – 452 – 2380082
Email: numvali@sancharnet.in
www.seva-ngo.org
Expertise: Ethno-veterinary Practices

M. Kartikeyan

Kolunji Farm
Kudumbam,
Ezhil Nagar, Keeranur,
Pudukottai - 622502
Tamil Nadu
Expertise: Organic Farming Practices



Our Land Our Life
dedicated to
Our Children Our Future

