

About Us

Natural Agro & Tourism Marketing Multi-State Cooperative Society Ltd is a legally registered multi-state cooperative society operating under the Ministry of Cooperation, Government of India. Our mission is to drive the holistic development of the agricultural sector by providing farmers with essential support through training, marketing, and access to modern agricultural inputs.

We are committed to empowering farmers and agricultural workers by offering financial assistance, modern resources, and sustainable farming solutions. Our focus is on promoting environmentally responsible agricultural practices that enhance productivity, ensure economic stability, and contribute to long-term food security. Through strategic initiatives, we aim to foster inclusive rural development, create employment opportunities, and help the agricultural community overcome industry challenges.

By integrating traditional wisdom with modern advancements, we strive to build a resilient, self-sustaining agricultural ecosystem that supports national economic growth while upholding environmental sustainability.

Our Vision

We envision a future where agriculture is not only a source of livelihood but also a driving force for economic stability and national progress. Our goal is to foster financial security and empowerment for farmers and agricultural workers by providing them with the necessary resources, support, and opportunities to thrive.

Through sustainable farming practices, innovative agricultural solutions, and fair financial systems, we aim to uplift rural communities, reduce economic disparities, and create a resilient and self-sufficient agricultural sector. We strive to build a society where farmers are recognized as the backbone of the economy, contributing significantly to food security, environmental conservation, and national prosperity.

Our Mission

Natural Agro & Tourism Marketing Multi-State Cooperative Society Ltd is dedicated to fostering sustainable growth and economic resilience in the agricultural sector by empowering farmers and

agricultural workers. Our mission includes:

- Providing financial assistance to farmers and laborers to enhance productivity, achieve economic stability, and secure long-term growth.
- Creating employment opportunities within the agricultural ecosystem through skill development and innovation.
- Revitalizing traditional agricultural practices by integrating modern, eco-friendly technologies that enhance efficiency and promote sustainability.
- Implementing strategic sustainability initiatives to reduce carbon footprints, promote responsible resource management, and contribute to global environmental conservation.

Through these efforts, we aim to build a resilient, self-sustaining agricultural landscape that uplifts communities and ensures a greener, more prosperous future.

Our Projects

We promote sustainable agriculture, financial empowerment, and rural development by supporting farmers, advancing eco-friendly practices, and providing financial assistance. Our initiatives equip communities with the resources and opportunities needed for long-term growth, fostering a self-reliant and prosperous agricultural ecosystem.

Agro Tourism Project – Bridging Tradition with Sustainable Growth

The Agro Tourism Project is a visionary initiative designed to promote sustainable rural tourism while empowering farmers and fostering economic development. This project integrates traditional farming practices with tourism, offering visitors a unique opportunity to experience the rich agricultural heritage, rural lifestyle, and natural beauty of the countryside.

Through eco-friendly tourism activities, visitors can engage in farm stays, hands-on agricultural experiences, organic farming workshops, and nature-based activities that create a deeper appreciation for rural life. The project strengthens local economies by creating employment opportunities, training programs for farmers, and direct market linkages to help them sell their produce effectively.

The initiative emphasizes environmental conservation by promoting sustainable farming methods,

eco-friendly accommodations, and responsible tourism practices. It also serves as a platform for cultural exchange, allowing visitors to immerse themselves in local traditions, folk art, and regional cuisine. As part of our commitment to diverse tourism experiences, the project includes the Bharat Darshan Program, which offers curated travel experiences across India, highlighting its cultural, spiritual, historical, and natural heritage. By connecting rural tourism with broader travel circuits, this initiative allows visitors to explore iconic destinations while discovering hidden gems in rural India. .

Activities Envisaged

- **Farm Tours:** Guided visits to farms, offering firsthand experience of agricultural landscapes and rural life.
- **Agricultural Demonstrations:** Showcasing farming techniques like floriculture, harvesting, beekeeping, and dairying to educate and engage visitors.
- **Village Life Experiences:** Encouraging participation in traditional village activities to provide cultural immersion.
- **Recreational Activities:** Organizing rural games, festivals, and nature-based entertainment suitable for all age groups.
- **Eco-Friendly Tourism:** Promoting sustainable tourism by encouraging interest in nature and conservation practices.
- **Agro-Tourism Training:** Providing farmers with the necessary skills and knowledge to engage in agro-tourism.
- **Marketing Support:** Assisting farmers with branding, promotion, and sales strategies to enhance agro-tourism opportunities.
- **Exhibitions & Trade Shows:** Arranging visits for farmers to industry events to explore new trends and opportunities.
- **Diverse Tourism Promotion:** Supporting various tourism sectors, including eco-tourism, adventure, pilgrimage, heritage, education, and medical tourism.
- **All-India Tour Packages:** Organizing customized travel packages, including the Bharat Darshan Program, to explore India's cultural, spiritual, and historical landmarks.

Karshaka Mithra – Empowering Farmers, Enriching Communities

Karshaka Mithra is dedicated to supporting farmers by ensuring a seamless farm-to-market supply chain. We directly collect organic vegetables and agricultural products from farmers and deliver them to consumers, ensuring fair prices and high-quality produce. Our goal is to enhance farming practices, uplift rural livelihoods, and promote sustainable agriculture.

Our Key Initiatives:

- **Training Programs** – We conduct specialized training sessions and workshops to educate farmers on modern and sustainable farming techniques, organic farming methods, water conservation, soil management, and innovative agricultural practices that boost productivity and profitability.
- **Marketing Support** – To help farmers reach wider markets, we provide guidance on branding, packaging, pricing strategies, and direct marketing channels. Our network ensures that their produce gets maximum visibility and demand, eliminating middlemen and ensuring better earnings.
- **Farmer Service Points** – We have established multiple service points where farmers can easily access resources, expert guidance, and assistance related to farming operations, crop selection, pest control, and other agricultural support services.
- **Supply of Agricultural Inputs** – We provide organic, inorganic, bio, and chemical insecticides, along with fertilizers, quality seeds, and modern farming equipment. Our focus is on ensuring farmers get access to high-quality agricultural inputs at affordable prices, helping them improve their yield efficiently.
- **Farm-to-Consumer Direct Selling** – The society helps farmers sell their produce directly to end users. Trucks appointed by the society visit farms, collect fresh agricultural products, and ensure timely delivery to markets, retailers, and consumers. This initiative eliminates middlemen, ensuring farmers get fair prices and consumers receive fresh, chemical-free produce.

By bridging the gap between farmers and consumers, Karshaka Mithra is committed to creating a self-sufficient, profitable, and sustainable agricultural ecosystem. Our mission is to empower

farmers with knowledge, resources, and direct market access, ensuring that their hard work gets the value and recognition it deserves.

Empowering Women Through Sustainable Livelihoods

The society is committed to fostering women's economic independence by providing financial support, skill development, and direct market access. Through structured initiatives, we equip women with the necessary resources, training, and financial assistance to establish and scale successful business ventures in key sectors such as food production, agriculture, and eco-friendly products. By ensuring direct procurement and market linkages, we create a sustainable economic ecosystem that promotes long-term growth, self-sufficiency, and financial stability for women and their communities.

Key Programs and Initiatives:

- **Kudumbashree Initiative** – Supporting self-help groups in developing micro-enterprises, improving financial literacy, and fostering economic resilience through collective entrepreneurship.
- **Skill Development & Entrepreneurial Training** – Conducting specialized training programs focused on business management, financial planning, digital literacy, product innovation, and quality control we empower women with industry-relevant expertise.
- **Women-Led Business Units** – Facilitating the establishment of small-scale enterprises in sectors such as organic food processing, traditional handicrafts, sustainable agriculture, and eco-friendly pesticide production, creating employment and economic opportunities.
- **Financial Assistance & Micro-Loans** – Providing low-interest micro-loans, grants, and financial incentives to enable women to start and expand their businesses, ensuring financial stability and access to capital.
- **Market Linkages & Direct Procurement** – Establishing efficient supply chains where the society directly procures and markets products created by women entrepreneurs, eliminating intermediaries and ensuring fair pricing and profitability.
- **Product Development & Branding Support** – Offering guidance on packaging, branding,

marketing, and distribution strategies, helping women-led enterprises enhance product visibility and expand their market reach.

- **Participation in Trade Fairs & Business Networking** – Providing opportunities for women entrepreneurs to showcase their products at industry exhibitions, trade fairs, and networking events, facilitating business growth and investor partnerships.

By empowering women with financial resources, business acumen, and market access, the society is fostering an environment of economic resilience and self-reliance. These initiatives not only uplift individual entrepreneurs but also strengthen local economies, creating a ripple effect of sustainable development.

Our Products

We offer high-quality, natural products like rice powder, spices, chips, jams, and coconut oil, crafted to meet the demand for wholesome, chemical-free essentials. Sourced from local farmers, these products reflect Kerala's rich agricultural heritage. We also provide financial services for members, including gold loans, recurring deposits (RD), and fixed deposits (FD), ensuring financial security and growth.

By choosing us, you support sustainable rural development, farmer empowerment, and eco-friendly practices, contributing to a healthier, more prosperous future.

FMCG

Our FMCG product range, including rice powder, spices, masalas, chips, jams, squash, and coconut oil, reflects our commitment to sustainability, community empowerment, and the promotion of natural and organic products. These products are crafted to meet the growing demand for essential food and household items while supporting local farmers and delivering high-quality, natural products to consumers.

Diverse Range of Fast-Moving Consumer Goods (FMCG):

- **Rice Powder:** Our rice powder is a finely ground, versatile kitchen staple made from high-quality rice, perfect for traditional South Indian dishes. Ready-to-use and

preservative-free, it saves time by eliminating the need for grinding rice at home. Crafted from carefully selected grains, it ensures consistent texture and superior taste in every preparation. Ideal for busy households, this natural and additive-free product caters to the growing demand for healthy, convenient cooking solutions. Its versatility and ease of use make it a trusted choice for both traditional and modern kitchens, offering authentic flavors with unmatched convenience.

- **Spices and Masalas:** Our range of spices and masalas features authentic blends that capture the essence of Kerala's culinary heritage. Sourced from local ingredients, these blends deliver the true flavors of traditional Kerala cuisine, enhancing a variety of dishes. Known for their medicinal properties, spices like turmeric, black pepper, and cardamom add both flavor and wellness to your meals. Pre-blended for convenience, our masalas reduce preparation time, making it easy to create delicious, home-cooked meals. Free from artificial additives, these natural, chemical-free products cater to health-conscious consumers, ensuring every dish is flavorful, wholesome, and nutritious. Perfect for those seeking authentic taste and quality in their cooking.
- **Chips:** Our crispy, flavorful chips are crafted from fresh, locally sourced ingredients, offering a perfect balance of taste and nutrition. Free from artificial flavors and preservatives, they provide a wholesome and natural snacking experience. Available in a range of flavors—from classic salted to spicy and tangy—they cater to diverse preferences. Prepared using baked or lightly fried methods, our chips are a healthier alternative to traditional fried snacks, appealing to health-conscious consumers. Packaged in airtight containers or pouches to maintain freshness and crunch, they combine convenience with quality. Ideal for on-the-go snacking or enjoying at home, our chips are a popular choice for all age groups, blending indulgence with wellness through natural ingredients and healthier preparation methods.
- **Jams and Squash:** Our jams and squash are delicious, preservative-free spreads and concentrates made from fresh fruits, offering natural sweetness without artificial additives, and are perfect for breakfast spreads or refreshing beverages; free from synthetic preservatives, they cater to the demand for clean-label products, with jams ideal for bread, toast, or pancakes, and squash easily diluted into drinks, providing essential vitamins and

antioxidants while appealing to families seeking tasty, nutritious, and healthy options for daily consumption.

- **Coconut Oil:** Our premium cold-pressed coconut oil is meticulously extracted from fresh coconuts, preserving its natural nutrients, aroma, and purity. Rich in medium-chain triglycerides (MCTs), it promotes heart health, boosts metabolism, and strengthens immunity, making it a nourishing choice for wellness-conscious individuals. Versatile and chemical-free, it is ideal for cooking, frying, baking, and as a natural solution for skincare and haircare routines. Free from additives and artificial processing, our coconut oil is a pure, unrefined product that caters to health-focused consumers, home cooks, and beauty enthusiasts.

Gold Loan & Group Loan

Designed exclusively for our members, our gold loan services cater to the unique financial needs of farmers, providing immediate and accessible support. This convenient financial tool ensures quick access to funds, empowering members to meet urgent requirements with ease and confidence.

Features of the Gold loan & Group loan

- a) Adjustable repayment plans
- b) Comprehensive Funding
- c) Individualized support
- d) Ample Loan options

Membership

membership is an affiliation granted to members who are well involved in agricultural activities within a particular society or community. The membership recognizes one's significant commitment, dedication, and contribution to the agricultural society.

RD & FD facilities

We offer Fixed Deposit (FD) and Recurring Deposit (RD) schemes to provide secure and growth-oriented financial solutions for our members.

Agri Beneficiary Scheme

Plan ABS1- 9.5%

Amount Deposit	MLY	Mahila/ Senior
100000	792	833
500000	3958	4167
1000000	7917	8333

Plan ABS2- 10%

Amount Deposit	MLY	Mahila/ Senior
100000	833	875
500000	4167	4375
1000000	8333	8750

Plan ABS3- 10.5%

Amount Deposit	MLY	Mahila/ Senior
100000	875	917
500000	4375	4583

1000000	8750	9167
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Plan ABS4

Amount Deposit	MLY	Mahila/ Senior
100000	917	958
500000	4583	4792
1000000	9167	9583

Plan ABS5- 12%

Amount Deposit	MLY	Mahila/ Senior
100000	1000	1042
500000	5000	5208
1000000	10000	10417

Fixed Agri Beneficiary Plan

Plan FABP1- 9.5%

Amount Deposit	Maturity	Mahila/ Senior
100000	109500	110000
500000	547500	550000
1000000	1095000	1100000

Plan FABP2-10%

Amount Deposit	Maturity	Mahila/ Senior
100000	121000	122103
500000	605000	610513
1000000	1210000	1221025

Plan FABP3-10.5%

Amount Deposit	Maturity	Mahila/ Senior
100000	134924	136763
500000	674617	683816
1000000	1349233	1367631

Plan FABP4-11%

Amount Deposit	Maturity	Mahila/ Senior
100000	151807	154561
500000	759036	772804
1000000	1518070	1545609

Plan FABP5-12%

Amount Deposit	Maturity	Mahila/ Senior
100000	176234	180204
500000	881171	901017

1000000	1762341	1802033
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Plan FABP6-12%

Amount Deposit	Maturity	Mahila/ Senior
100000	197382	202730
500000	986912	1013644
1000000	1973822	2027287

Plan FABP7-12%

Amount Deposit	Maturity	Mahila/ Senior
100000	221068	228071
500000	1105341	1140350
1000000	2210681	2280698

Plan FABP8-12%

Amount Deposit	Maturity	Mahila/ Senior
100000	247596	256580
500000	1237982	1282894
1000000	2475963	2565785

Plan FABP9-12%

Amount Deposit	Maturity	Mahila/ Senior
100000	277308	288653
500000	1386540	1443256
1000000	2773079	2886508

Plan FABP10-12%

Amount Deposit	Maturity	Mahila/ Senior
100000	310585	324735
500000	1552925	1623663
1000000	3105848	3247322

Multiple Agri beneficiary Plan

Plan MABP1- 10.5%

MLY	Amount Deposit	maturity
1000	12000	12699
5000	60000	63493
10000	120000	126986

Plan MABP2- 11%

MLY	Amount Deposit	maturity
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1000	24000	26925
5000	120000	134624
10000	240000	269248

Plan MABP3- 11.5%

MLY	Amount Deposit	maturity
1000	36000	43083
5000	180000	215414
10000	360000	430827

Plan MABP4- 12%

MLY	Amount Deposit	maturity
1000	48000	61676
5000	240000	308380
10000	480000	616761

Plan MABP5- 12.5%

MLY	Amount Deposit	maturity
1000	60000	83339
5000	300000	416695
10000	600000	833391

