

A full-page background image showing an elderly farmer with white hair and a beard, wearing a white kurta and a white shawl, standing in a large outdoor grain market. He is surrounded by numerous sacks of grain. In the background, other people are working, and there are structures like a blue and white striped dome and a tall crane under a clear blue sky.

STRONG FARMERS STRONGER COMMUNITIES

SOCIAL IMPACT REPORT 2019



Toiling hard in the scorching heat or relentless rain,
our farmers deserve all the respect -
for the efforts they put in feeding the nation.

But all this labour will be worthwhile,
with optimum price realization for producers,
zero wastage in the process,
and food sufficiency for everyone.

A liberated farmer and strong agrarian community
will set a robust foundation -
to a healthy and sustainable agri-ecosystem.

FOREWORD

Our determination to transform the rural ecosystem by eradicating inefficiencies in the value chain, helped us combat every challenge and roadblock.

It is quite easy to assume that the food on our plates is just another regular thing we are entitled for. However, looking at the intricate 'farm-to-fork' process, one would realize that it is no less than a miracle that the raw grains from the fields actually become the source of nourishment for our bodies, enhancing our health and well-being.

It is interesting to note how each phase in the agricultural value chain is interconnected with the other, where different players are striving to bring in efficiency to the entire system, with the primary objective of feeding a nation as enormous as ours.

Agriculture, the main driver of the Indian economy, contributes to a significant 16% of nation's GDP and generates 42% of the total employment. In spite of this, the sector is facing some alarming challenges, including a scattered supply chain, huge wastage, demand-supply mismatch, and low-price realization for the farming community.

All of these seemingly appalling problems are just the tip of the iceberg, for the actual consequences are far more severe. The value chain, performing under the massive burden of a weak system, is forced to give in to pressures of distress selling, poor adherence to quality parameters, supply-demand imbalance, and excessive wastage due to multiple handling of produce.

Needless to say, every player in the value chain bears the brunt of this frail mechanism. While farmers and traders survive on meagre incomes, processors often struggle to manage timely availability of quality produce, and the final consumer ends up paying hefty prices for the food.

There is no quick fix to the problem, however, a well thought out strategic intervention goes a long way. And we are glad that Origo Commodities (OCI) has been one of the first few companies in India, to provide end-to-end, post-harvest solutions in order to bridge the existing gap.

Reflecting upon OCI's journey - back in 2010, we began small and with limited resources. However, our determination to transform the rural ecosystem by eradicating inefficiencies in the value chain, helped us combat every challenge and roadblock.

The results have been encouraging. Today, with a strong presence in 12 states across India, OCI has impacted over 23 lakh lives in rural geographies.

Every day, each minute spent with the community has been incredible, in helping us grow wiser, more knowledgeable and understand the rural dynamics at length. It is with this knowledge and experience, we aspire to expand our outreach and strive to continue elevating rural lives and livelihoods to greater heights.



SUNOOR KAUL
Founding Director



MAYANK DHANUKA
Founding Director



BRIJ RAJ SINGH
CEO



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01 / INTRODUCTION

We envision an efficient value chain that is ecologically balanced, economically sound, empowers the agrarian community, and ensures food security to the entire nation.

Despite being witnessed as a nation with one of the fastest growing industries, the Indian economy still largely remains agrarian. With more than two-third population dependent on agriculture and agri-allied activities, there is no denying the fact that farming is going to remain the most crucial source of livelihood for the country.

Ironically, the Indian agriculture sector is still facing major hurdles and the value chain needs a serious upliftment. Currently, India is a global leader in producing a wide range of commodities – and yet the country is facing a severe challenge of food and nutritional insecurity. Nearly 80% of Indian farming community, comprising of small and marginal farmers, suffer adverse consequences of a weak value chain and struggle to make the ends meet.

If one looks at the system in totality, all the stages in the agri-supply chain are intertwined and inter-dependent, so much so, that none of it functions at its best in isolation. Therefore, the challenges have much larger repercussions on several livelihoods and puts the entire ecosystem at a loss.

With fragmented landholdings and rising population, the stress on agriculture is high. Scanty profits, limited access to markets, and significant losses due to poor storage, is making the entire value chain fragile and unviable. Price volatility triggered by lack of warehousing infrastructure, sets a weak foundation to agricultural economy, that not only reduces earnings for farmers and traders but also prevents the possibility of extending agricultural trade to a larger level. There is a need to understand the market dynamics for agriculture commodities, and build a support mechanism to create supply-demand match in the most sustainable manner.

In the current scenario, few organizations offer solutions to the post-harvest challenges. However, there still remains a lag in providing comprehensive “one-stop solution” model for the stakeholders. This makes the system less agile and time-consuming.

Origo Commodities endeavours to bridge this gap and offer an inclusive solution by providing storage facilities, strengthening market linkages and facilitating financial assistance to the farming community, thereby playing the role of an enabler at several stages of the value chain.

AGRI COMMODITIES VALUE CHAIN



02 / THE IMPACT MODEL

We strive to build a mechanism that ensures equitable benefits to various players in the agricultural value chain and facilitate a stronger economy.

Poor post-harvest management and weak agriculture marketing is detrimental not only for farmers and traders but the national economy and well-being of people too.

Typically, in the conventional system, there is a sense of urgency in the entire agri-marketing mechanism. Due to lack of reliable warehousing support, farmers and traders cannot wait for the best market prices to sell their crops. The processing industry, including the government and corporate, have limited outreach, and therefore finds it challenging to procure commodities in desired quality and the right quantity.

Further, due to poor price realization, farmers are forced to rely on unorganized money lending mechanism, entrapping them in the vicious cycle of indebtedness and poverty.

At Origo Commodities, we understand that stakeholders in agriculture marketing need an end-to-end solution that enables them to beat the flaws and discover the best of an efficient value chain.

OUR GOALS

Reduce commodity wastage

One of the main reasons for farm produce wastage, is lack of scientific storage facility. OCI's strong network of warehouses backed by scientific techniques, endeavours to bridge this gap.

Promote timely availability of quality produce

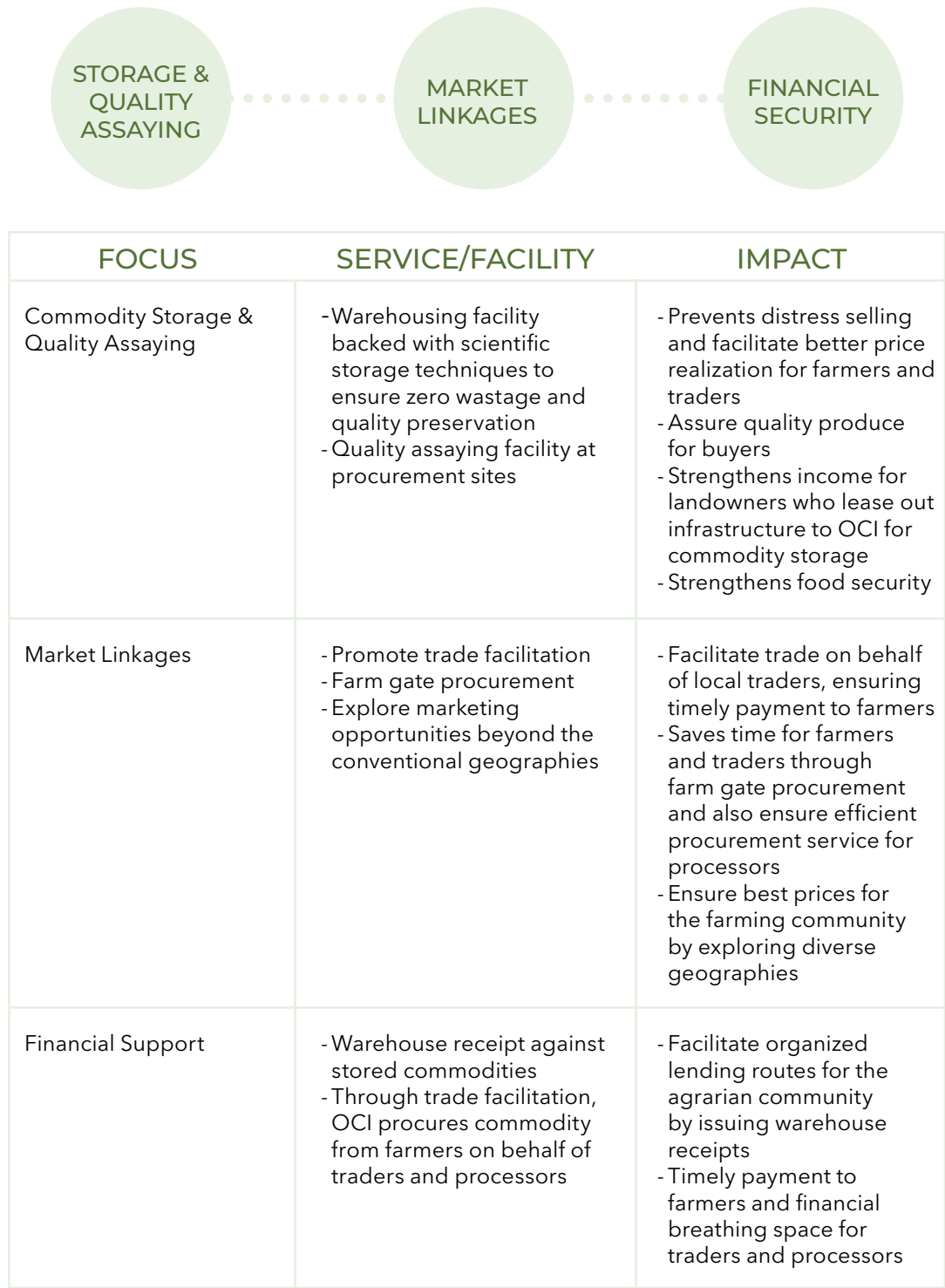
With its excellent warehousing facility and a wide network of farmers and traders, OCI supports processors and many other buyers to get access to quality produce well in time.

Ensure better price realization to the farming community

OCI strives to give farmers and traders a more transparent platform in the agri-marketing chain where they have wider access to market and a better decision-making ability to sell produce at good rates.

OUR MODEL

To achieve our goals, OCI is striving to build a three-dimensional model, focused on improving access to quality storage, efficient market linkages, and improving the financial health of the farming community.



OUR STRENGTHS

End-to-end service provider

OCI is committed to providing a comprehensive package of services to the farming community. We believe that the impact will be larger and long-lasting when services are provided under a single roof. Based on this strength, OCI builds strong relationship with its clients.

In-depth understanding of rural ecosystem

OCI has a strong in-house expertise in agricultural and rural ecosystem. Our team has several years of field experience and knows the pulse of the rural community. This is a huge advantage when designing strategies and services to produce a sustainable impact.

Pioneer in the industry

We are proud to be one of the first few companies to conceptualize and implement comprehensive post-harvest solutions in the value chain. With over a decade-long industry experience, today OCI is the largest post-harvest service provider, thereby impacting millions of rural lives and agri-livelihoods.



03 / STORIES OF CHANGE

Working with the rural population for last 10 years has strengthened OCI's passion to make people's lives better. Our emphasis has always been on nurturing collaborations that lead to long-term, meaningful relationships with the communities we care for.

With a strong focus on enhancing the value chain in Indian agriculture, we have been successful in bringing some notable changes in the sector. As much as Origo Commodities is pushing the limits every day, it is also encouraging its clients to break the barriers and take longer strides.

And the transformation is visible – in people's lives, livelihoods, and confidence.

Enhancing Profits, Facilitating Procurement

OCI'S COLLABORATION WITH NAFED

Jai Singh, a 47-year-old farmer, couldn't be happier. It was only a couple of months back that he used to constantly fret over selling produce at a good price. But after Origo facilitated his association with National Agricultural Cooperative Marketing Federation (NAFED), things have completely changed.

"I own about 12 acres of land and mainly produce pulses and oilseeds. It is quite a demanding occupation and what's the use if I don't make enough profits out of it?" said Jai Singh, who belongs to Shivpuri district in Madhya Pradesh.

Since Jai Singh has started selling the produce to NAFED, his income has increased by almost 30%.

"My profits have increased and payment is always on time. I would have never known about NAFED, had Origo not introduced the platform to me. 'Thank you' is such a small word" He smiled.

There are several other farmers like Jai Singh who have been able to grow their income through their association with NAFED. It was in 2018 that Origo Commodities collaborated with the (NAFED) for procurement of pulses and oilseeds. The two organizations joined hands to enable more and more farmers fetch optimum prices for their produce.

OCI has a strong presence in Gujarat, Rajasthan, Madhya Pradesh, Karnataka, Uttar Pradesh, Uttarakhand, and Andhra Pradesh. These were also the states where NAFED was exploring opportunity to expand its reach and procure produce from more farmers. NAFED was looking for a partner that had the last mile connectivity and would bridge the gap to create a win-win situation for all.

While NAFED offered a minimum selling price (MSP) for the produce, it also required the commodity to pass through quality benchmark. However, it was not feasible for NAFED to reach out to every nook and corner of rural geographies, especially the remote locations. This is where OCI played a crucial role as a partner.

With its extensive outreach in rural areas, OCI had already established a strong rapport with the farming community in selected locations. OCI approached farmers and traders in the vicinity not only to spread a word and facilitate the process, but also provide with the quality assaying service. The team, with essential set of equipment, reached out at various procurement sites and assessed the quality of produce. This way, farmers did not have to worry about commuting long distances for getting their produce tested, which saved a lot of their time and resources.

Besides, OCI also tied up with other warehouses by providing quality assaying facility, thus helping NAFED procure more produce and support more farmers.

With OCI's assistance, NAFED has procured more than 46 Lakh MT of pulses and oilseeds, valuing more than INR 22,000 crores benefiting more than 9 lakh farmers across different states.



NURTURING ENTREPRENEURSHIP

TRADE FACILITATION WITH NARRA ENTERPRISES

When OCI approached Avinash, the owner of Narra Enterprises in Guntur district, his business had a turnover of Rs 6 crore through trading of maize. After doing a thorough research, OCI realized that Narra had a potential to handle larger quantity of produce. By providing trade facilitation services to Narra Enterprises, Origo Commodities helped increase its turnover by 65% in just one year.

Initially, Avinash was not sure if he would be able to manage a larger quantity. He was primarily concerned about the financial implications. Origo Commodities reached out to farmers and purchased maize on Narra's behalf. The payment to farmers was done in a span of 24 hours while with many other buyers, farmers had to unendingly wait to receive their payments.

Avinash added, "Narra Enterprises has earned goodwill among the farming community because of the timely payment made against the commodity. I am confident that this will work in favour of my business in the long run."

The commodity was stored in OCI managed warehouse at Guntur for almost a year before Avinash could secure a good deal for selling the produce to processors.

While the farmers received real time payment against their stock and that too at a considerable price advantage, Avinash could successfully expand his business without adding to his financial liabilities.

"Collaborating with Origo has been one of my best decisions for Narra. The team provides clear insights of market trends, especially during sales planning. Origo charges less margin and provides a great handholding support. I am hoping the association continues for a long time," said Avinash.

GROOMING BUSINESS, BUILDING PARTNERS

FACILITATING WAREHOUSE BUSINESS

Today, Khandelwal Warehouse in Kota (Rajasthan), is a successful business in the vicinity. It is difficult to believe that only seven years back this commercial property was being used as a coal godown. The owners, Manoj and Mukesh, considered taking a chance to partner with OCI and utilize the infrastructure for storing agriculture commodities. The brothers have not regretted their decision ever since.

OCI's partnerships with the Khandelwal Warehouse is a unique one. Generally, the owners lease their properties to OCI for warehousing purpose. In this case, Khandelwals were so impressed with the business model that they agreed to sign for a revenue-sharing partnership.

Origo Commodities is indeed happy with the arrangement, which is also a robust step towards strengthening rural livelihoods by encouraging entrepreneurial spirit of local people. Today, this 1.25 lakh square feet storage facility is being utilized to store up to 25,000 MT of commodities and is a huge support to several farmers and traders in the vicinity.

As for the Khandelwals, several other Warehouse Service Providers have approach them with business proposals in the last few years. However, they are sure to continue their association with only Origo Commodities.

"Origo's approach is excellent and they know their clients very well. There is no reason that we should consider any other service provider for our business," said Manoj Khandelwal.

04 / AT A GLANCE



Impacted more than **23 lakh** lives in rural geographies



Reached out to **5.5 lakh** rural households



Facilitated storage of **23 million metric tonnes** of agri-commodities



Reduced post-harvest losses by approximately **5%** accounting to over **1 million metric tonne**



Trade facilitation increased agriculture supply chain efficiency by **15%**



Provided food security to **1 million** people



More than **1 lakh lives** impacted by generating direct and indirect employment.



05 / OUR SOCIAL IMPACT

Sustainable growth is possible only when we focus on holistic development and easy access to opportunities. The idea of community well-being at Origo is deeply integrated into the day-to-day business operations of the company.

Rural ecosystem is a closely woven network of interconnections and inter-dependence. That's how the success of one farmer not only benefits his family, but the entire village and rural economy. Every small step in this direction leads to a ripple effect - of transformation and positive change.

OCI understands that every business operation, big or small, will leave an impact on the community, environment and the society at large. Therefore, we make sure that our work on the ground become an exemplary reflection of our strong values and social responsibility.

With its wide presence in 12 states and a strong team with over 3,000 (direct and indirect) employees, OCI is striving to achieve sustainable development by building self-reliant farming communities and a prosperous rural society.

The impact would be witnessed through -



EMPOWERED
AGRI-COMMUNITY



RURAL
LIVELIHOODS



FOOD
SECURITY



SUSTAINABLE
ENVIRONMENT

With efficient value chain being at the centre of its operations, OCI's journey is all about providing support to the agri-stakeholders, so that there exists a symbiotic relationship in the system that builds a strong foundation for a strong nation.

Investments in agriculture are the best weapons against hunger & poverty & they have made lives better for millions of people.

BILL & MELINDA GATES FOUNDATION



5.1 / Empowered Agri-Community

Our objective is to promote stress-free agriculture for agrarian community by strengthening the value chain and small agri-businesses, thus improving the socio-economic status of rural community.

Farmers have a wealth of indigenous knowledge and toil hard to grow quality produce in their farms. However, if the rest of the value chain is not strong enough, the entire effort goes futile. Unfortunately, the biggest loss is brought upon the farmer, who is also the most important stakeholder in the system.

Poor post-harvest mechanism in Indian agriculture costs US\$14.33 bn annually. Farmers lose as high as 10% of the food grains only due to poor and insufficient storage.

Further, the agri-marketing chain is scattered, and the presence of middlemen makes it unorganized and unviable, especially for farmers.

Marginal profits and meagre earnings not only affect farmers' financial status but is also detrimental to the social well-being of their families. It gives them poor access to basic facilities such as education, housing, healthcare and nutritious food. It is quite common that children in such families start working at an early age to earn some extra income and are therefore forced to drop out of school.

To combat this challenge, OCI has strategically designed the products and services providing end-to-end solution, from procurement to commodity storage, facilitating better profits for farmers and quality life for their families. The losses can be brought down to nil with proper scientific storage methods.

OUR ROLE

Disintermediation of agricultural supply chain

The agriculture supply chain usually has 4 to 5 intermediaries, each earning 2% to 5% of profit margins and increase the final cost of the produce by approximately 15%. This adversely impacts farmers' income, leaving them with little bargaining capacity.

OCI works as a link between farmers and buyers and directly procure the agri produce reducing intermediaries to the minimum. This results in better prices for farmers and facilitates an efficient supply chain.

Increase the market outreach

OCI's geographical footprint offers an advantage by matching commodity prices and requirement across various states. Often, farmer in one state is able to earn better profit margins by selling produce in another state, hence gaining better access to the national market.

Provide an easy access to quality assaying service

OCI provides quality certification for agri-produce that helps farmers and traders reach a large buyer base and better price range. Apart from stationary labs, OCI team also provides 300 mobile lab services closer to harvest points or collection centres.

Provide warehousing facility for commodity storage

OCI's warehousing services ensure that farmers are free from the anxiety of storing their produce without worrying about its quality or any wastage. Our warehouses have been able to give 100% return on farmers' investments by ensuring zero wastage during storage, helping them earn optimum prices for their produce.

Facilitate commodity finance

OCI treats farm commodities as valid collateral and provide commodity holders with the warehouse receipt. This receipt is a tool against which they can avail credit facility from banks and NBFCs and take care of any monetary requirements. This way farmers can avoid any distress sale at the time of harvest when prices are typically lower.

Facilitating the institutional 'warehouse receipt financing' product is effectively protecting farmers to surrender to the pressures of unorganized lending mechanisms, where the loan can cost as high as 30% per annum. On the contrary, the organized lending mechanism helps farmers avail loans at an average rate of 11% per annum.

Better trade facilitation

OCI's trade facilitation allows customer to lock in prices and reduce speculative pricing. This ensures large volume trade and puts a check on inflationary prices. OCI also purchases commodity from farmers on behalf of traders and processors by exploring the right market and optimum prices for the produce. OCI also ensures quick payments to the farmers.



5.2 / Rural Livelihoods

Our objective is to strengthen rural livelihoods by providing required support to the agri-community and generate employment for rural locals.

Agriculture sector is the single largest employer in our country, providing livelihoods to nearly half of the Indian population. It is the largest source of income and jobs for poor rural households.

With more than 66% of Indian population residing in rural areas, there is a tremendous opportunity for building sustainable livelihoods. Ironically, in the absence of consistent income and avenues, rural locals (especially youth) migrate to cities where they face further challenges due to lack of skills and further competition.

Poor livelihoods and distress migration are detrimental to the rural ecosystem. Migration creates severe stress and affects the mental well-being of individuals and their families. Even in cities, people often struggle to secure a decent livelihood, primarily due to lack of skills and high expenses. This results in a wider rural-urban divide.

OUR ROLE

Support agricultural income

Origo Commodities is primarily attempting to give a boost to rural livelihoods by strengthening agriculture, thus supporting the main source of rural income.

Provide employment to local youth

OCI also recruits local youth as part of their field teams. These youngsters from villages are generally intermediate pass and unable to afford higher studies, but need a consistent income source. Some of these team members are also college graduates who seek avenues near their native places.

Income generation opportunity for property holders

OCI takes commercial property on lease to be used as warehouses. This is an income generating opportunity for the local property owners who either own a warehouse, or commercial infrastructure, or are willing to construct one.

Expand business opportunity for small traders

OCI supports small traders to procure and store commodities, thus helping them explore better markets and expand their businesses.



5.3 / Food Security

Our objective is to improve food security by eliminating post-harvest losses using scientific and modern techniques.

Globally, the population is increasing at a pace faster than ever. Talking of India, the country's population was 1.21 billion in 2011. According to the United Nations, the country is set to surpass China in population by 2022.

To feed such large number of people, one can imagine the high stress that the agriculture sector has to go through. **Poor food security is already a major concern at both national and global levels. According to the United Nations, poor food security is causing stunted growth in children due to severe malnutrition. Approximately 2 billion people are expected to be undernourished by 2050 which creates an urgent need to strengthen the agricultural ecosystem.**

It is alarming to note that more than one-third food is lost or wasted during post-harvest operations. Studies show that as much as **6% to 10%** of food grains could be lost due to lack of technical efficiency during storage. **However, these losses can be reduced significantly by adopting scientific storage techniques.**

To sustain the enormous pressure of rising population and food demand, it is crucial to optimize farm production and minimize post-harvest losses. Food wastage reduction would not only avoid pressure on scarce natural resources but also decrease the need to raise food production by 60 percent in order to meet the 2050 population demand.

OUR ROLE

Origo Commodities is striving to provide a flawless mechanism for effective post-harvest management, especially with modern storage facility. Our warehouses are equipped with scientific storage techniques, preserving food grains and other commodities in the best form.

The regular stock checks, monitoring and quality audits ensure that food grains retain their best nutritional content, also enabling the farming community to negotiate higher prices.

Besides, by collaborating with the government and provide storage facility for food grains and agri-commodities, we are directly contributing to the Public Distribution System, where government distributes the food grains at affordable prices.



5.4 / Sustainable Environment

Our objective is to eliminate or reduce environmental damage caused due to poor post-harvest management, thereby promoting healthy ecosystem and a thriving society.

The post-harvest losses have high and serious repercussions and disturb the ecological balance. In addition to the socio-economic losses and worsening food insecurity, lack of robust system brings upon significant damage to the natural resources - including land, air and water.

Besides causing heavy agri-commodity losses, lack of scientific and efficient warehousing also results in insect infestation and mold growth in food grains, thereby releasing toxic gases and chemicals.

This uncontrolled wastage is highly detrimental to the overall sustainability of our ecosystem. Therefore, it becomes all the more important that the investment and resources used for growing crops are not wasted due to sloppy warehousing.

OUR ROLE

Ensure Zero Wastage

As against the usual 5% industry norms, OCI's warehouses ensure zero wastage and any adverse impact on the environment. Along with scientific techniques, we also practice high standards of hygiene and maintenance, helping reduce chemical usage on commodities, especially the food grains.

Preventing Child Labour

OCI practices zero tolerance towards activities involving child labour. We believe that children need to be nurtured and should go to school, and not work at such a tender age. As a policy, OCI does not hire children directly or indirectly. Also, we don't support businesses that promote child labour.

Safe Work Environment

OCI ensures that due measures be taken for employees' safety and health at workplace, be it the field, warehouses, or the office premises. Fire safety, pollution control, ergonomic furniture are a few such ways to take care of our employees. Efficient fumigation in OCI warehousing facilities limits our staff's exposure to chemicals, thus minimizing health hazards.

06 / OUR PEOPLE

The OCI team is over 3,000 people strong, comprising of agriculturists, scientists, marketing experts, outreach workers, and many other professionals, joining hands to work for a common social vision.

Each of our employee is a change agent on the ground, striving to make a difference and strengthening the rural ecosystem. At OCI, the employees are the centre of all our work. They understand the pulse of rural community and agriculture value chain. OCI has 1,396 direct employees and 1,615 indirect employees.

As much as Origo Commodities is committed to rural prosperity, there is an equal emphasis to create a thriving work culture for our employees too. Regular trainings are conducted for employees to facilitate upgradation of their knowledge and skills. OCI is an equal opportunity provider and ensures that all employees get the right career growth based on their performance and skill sets.

OCI believes in open communication and endeavours to capture employees' voice and feedback on a regular basis. The employee satisfaction survey is conducted annually.

Over the last 10 years, my journey with OCI had been a great one. I come from a small place in Rajasthan and joined OCI as Operations Officer. The kind of exposure, training and work culture immensely helped me in upgrading my skills. I quickly rose to the take up various roles including the Cluster Officer and Assistant Manager before taking up my current role as Manager, Operations.

Rajendra Yadav, Operations Manager

The kind of exposure I have received at OCI has helped me groom my professional abilities to a great extent. OCI provides a healthy work environment and encourages employees to rise and perform to the best of their abilities. I joined Origo as a supervisor in 2014 and had a good career growth in last five years.

C Nagendra, Operations Officer

Origo has provided me with immense learning opportunities to sharpen my skills and abilities. The culture is excellent for learning and development as long as you are prepared to utilize it well in the day to day operations.

Varsha Narwani, Senior Executive



07 / GOVERNANCE & BUSINESS ETHICS

At OCI, strong governance and business ethics form the backbone of the organization. These are strictly non-negotiable elements of our operations and strategies.

Good governance practices and responsible business ethics are seamlessly adopted across all locations and departments. OCI's Board committedly ensures high standards business ethics and strict adherence to policies and regulations.

The board members meet every quarter to ensure that there is no deviation in following rules and guidelines, and that every step taken by the organization is in the best interest of the stakeholders and the community.

Origo Commodities has set up various committees to oversee the processes and systems in the organization.

Compensation Committee

The committee is responsible for developing the compensation philosophy for the company and approve any compensation plans for employees, board members and other shareholders.

Audit Committee

The committee provides an oversight of the financial reporting process, audit process, and internal controls. Audit committee reviews OCI's compliance with laws and regulations and provides an independent of advice to the board, thus playing a key role in the organization's governance structure.

Risk Management Committee

The risk management committee assesses the Company's risk profile and key areas of risk in particular. It examines and determines the sufficiency of the Company's internal processes for reporting on and managing key risk areas.

Corporate Social Responsibility Committee

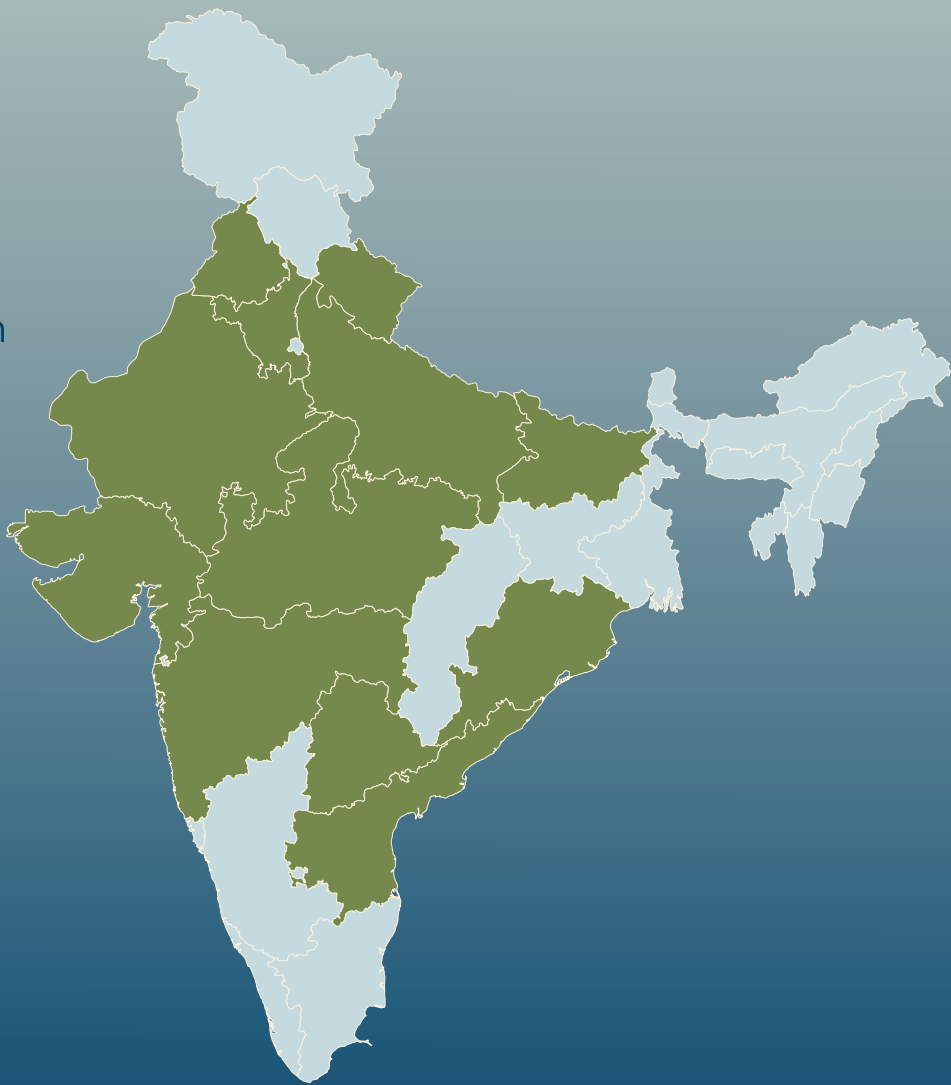
The CSR committee helps the Company take up related activities through a registered trust/ registered society. The committee also facilitate setting up a monitoring and reporting system for utilization of funds in the best interest of the society.

If agriculture goes wrong,
nothing else will have a chance
to go right in the country.

M. S. SWAMINATHAN

08 / OUR PRESENCE

- Andhra Pradesh
- Bihar
- Gujarat
- Haryana
- Madhya Pradesh
- Maharashtra
- Odisha
- Punjab
- Rajasthan
- Telangana
- Uttarakhand
- Uttar Pradesh





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**STRONG FARMERS,
STRONGER COMMUNITIES**
Social Impact Report, 2019

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