



VISHWAS SETU

विश्वास सेतू

Every grape sold. Every rupee paid.
प्रत्येक घडाचा व्यवहार, प्रत्येक रुपयाची हमी.

A farmer-trader trust and payment assurance initiative for Nashik's grape growers
नाशिकच्या द्राक्ष उत्पादकांसाठी शेतकरी-व्यापारी विश्वास आणि पेमेंट हमी उपक्रम

STAKEHOLDER INFORMATION BOOKLET | भागधारक माहिती पुस्तिका

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A citizen-led initiative for farmers' income security • शेतकऱ्यांच्या उत्पन्न सुरक्षेसाठी नागरिक उपक्रम

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1. About this booklet | या पुस्तिकेविषयी

This booklet introduces **Vishwas Setu (विश्वास सेतू, "bridge of trust")**, a citizen-led initiative to make sure that every grape farmer in Nashik is paid in full and on time for every sale to a trader. It is written for everyone whose support the initiative needs: grape growers, traders and exporters, the Maharashtra State Grape Growers' Association, farmer producer companies and co-operatives, CSC operators, banks, police, the APMC and the district administration.

How to read it | कशी वाचावी

- Each section is written in English, followed by a **Marathi summary (मराठी सारांश)** in a green box.
- Section 10, **What it means for you**, has a bilingual page for each stakeholder group. Turn straight to yours.
- Section 17 contains an **Expression of Interest form** you can fill in and return, by hand or digitally.
- All facts about past cases come from published news reports and official sources, listed in Section 18. Pilot targets and costs are proposals, open to discussion.

मराठी सारांश

ही पुस्तिका **विश्वास सेतू** या नागरिक उपक्रमाची ओळख करून देते. नाशिकमधील प्रत्येक द्राक्ष उत्पादक शेतकऱ्याला व्यापाऱ्याकडून प्रत्येक व्यवहाराचे पूर्ण पैसे वेळेवर मिळावेत, हा या उपक्रमाचा उद्देश आहे.

प्रत्येक प्रकरण इंग्रजीत असून त्याखाली हिरव्या चौकटीत मराठी सारांश दिला आहे. प्रकरण १० मध्ये प्रत्येक घटकासाठी (शेतकरी, व्यापारी, संघ, बँका, पोलीस, प्रशासन) स्वतंत्र द्विभाषिक पान आहे. प्रकरण १७ मध्ये सहभाग इच्छापत्र (फॉर्म) आहे, जो भरून परत देता येईल.

2. A message from the initiative lead | उपक्रम प्रमुखांचे मनोगत

I was born and raised in Nashik. I have seen, up close, what a grape vineyard demands: a full year of pruning, spraying, labour and loan instalments, all recovered from a few weeks of harvest. And I have seen what happens when a trader loads the crates, hands over a small advance and a cheque, and is never heard from again. The cheque bounces, the phone is switched off, and the farmer spends the next season going between the police station and the court.

For more than twelve years I have worked on government and banking digital platforms: electronic KYC, online payment systems and data-protection compliance. The tools to stop this kind of fraud already exist in India today. Verified identity, fund-blocking, bank guarantees and e-signatures are used every day by banks and government. They simply have not reached the vineyard.

Vishwas Setu brings them there, with one simple rule: **the trader's payment is secured before the grapes leave the farm.** It does not replace traders or change how prices are agreed. It protects honest traders as much as farmers, by giving them a reputation that travels with them.

No single person or office can build this alone. I invite every grower, trader, association, bank, officer and citizen reading this booklet to help build this bridge of trust.

Bhagwan Sahane

Initiative Lead, Vishwas Setu • Nashik

मराठी सारांश

मी नाशिकचाच आहे. द्राक्षबागेसाठी वर्षभर घेतलेली मेहनत, फवारणीचा खर्च, मजुरी आणि कर्जाचे हप्ते हे सगळे एका हंगामाच्या पैशावर अवलंबून असते, हे मी जवळून पाहिले आहे. तरीही दरवर्षी काही व्यापारी माल घेऊन जातात आणि पैसे देत नाहीत. धनादेश वटत नाहीत, फोन बंद होतात आणि शेतकरी पोलीस ठाणे व न्यायालयाच्या चकरा मारत राहतो.

गेल्या बारा वर्षांहून अधिक काळ मी सरकारी व बँकिंग डिजिटल प्रणाली, ई-केवायसी आणि ऑनलाइन पेमेंट व्यवस्थांवर काम करत आहे. हे तंत्रज्ञान आज उपलब्ध आहे; फक्त ते शेताच्या बांधापर्यंत आणायचे आहे. **माल गाडीत भरण्यापूर्वीच शेतकऱ्याचे पैसे सुरक्षित करणे** हाच विश्वास सेतूचा मूळ नियम आहे.

प्रामाणिक व्यापारी, बागायतदार संघ, शेतकरी कंपन्या, बँका, प्रशासन आणि पोलीस, सर्वांनी मिळून हा विश्वासाचा सेतू उभा करूया.

3. Vishwas Setu at a glance | विश्वास सेतू एका दृष्टिकोणात

Vishwas Setu locks a trader's payment before the grapes leave the vineyard, so Nashik's farmers never again lose a season's income to a vanishing buyer.

विश्वास सेतू : द्राक्ष बागेतून माल निघण्यापूर्वीच व्यापाऱ्याचे पैसे सुरक्षित, म्हणजे शेतकऱ्याचे वर्षभराचे उत्पन्न सुरक्षित.

58,367 ha

under grapes in Nashik district
नाशिकमधील द्राक्ष क्षेत्र

₹18.69 Cr

dues complained in 3 weeks
(2020 police drive)
३ आठवड्यांत तक्रारी

24 → 593

complaints: all of 2019 vs. 3
weeks of 2020
दडलेल्या तक्रारी

₹0

cost to farmers, always
शेतकऱ्यांसाठी मोफत

Item	Summary
Problem	Traders buy grapes at the farm gate on credit (typically about 15 days). Every season some pay late, short-pay or disappear. Farmers have no verified identity of the buyer, no written contract and no fast recovery path.
Solution	Five layers: a verified Trader Passport , a live Trust Score , a digital Sauda Patra (contract), Payment Assurance before loading, and an automatic Default Response .
How	Built entirely on public digital infrastructure: AgriStack Farmer ID, DigiLocker, UPI and e-NACH, bank escrow and digital bank guarantees, CSC centres and WhatsApp in Marathi.
Pilot	January–April 2027 harvest in Niphad, Dindori and Nashik talukas: 1,000 farmers, 150 traders, 3,000 deals, 30 villages.
Budget	About ₹11 lakh for the pilot season. Afterwards self-sustaining through a small trader fee; farmers never pay.
Ask	Endorsement and outreach from the growers' association; trustee and escrow partners; police and administration support; traders willing to be verified first.

मराठी सारांश

समस्या : व्यापारी बांधावर द्राक्षे उधारीवर घेतात. काही जण उशिरा पैसे देतात, कमी पैसे देतात किंवा गायब होतात. शेतकऱ्याकडे व्यापाऱ्याची खात्रीशीर ओळख, लेखी करार किंवा जलद वसुलीचा मार्ग नसतो.

उपाय : व्यापारी पासपोर्ट, विश्वास गुणांक, डिजिटल सौदा पत्र, माल भरण्यापूर्वी पेमेंट हमी आणि थकबाकीवर तत्काळ कारवाई.

पायलट : जानेवारी ते एप्रिल २०२७, निफाड, दिंडोरी व नाशिक तालुके, १,००० शेतकरी व १५० व्यापारी. शेतकऱ्यांसाठी ही सेवा कायम मोफत.

4. The problem on the ground | जमिनीवरील वास्तव

Nashik grows grapes on about **58,367 hectares**: Niphad about 22,000 ha, Dindori 15,758 ha, Nashik 11,671 ha and Chandwad 5,148 ha, with smaller areas in Baglan and Kalwan. Exports in 2025–26 were about 1.4 lakh tonnes, but most of the crop is sold to domestic traders who buy at the vineyard and truck the fruit to other states.

How a farm-gate sale works today | आज बांधावरचा व्यवहार कसा होतो

- A trader or his agent inspects the vineyard and offers a rate per kg. The deal is verbal.
- The trader often brings his own harvest and packing labour. Grapes are weighed at the farm or a nearby weighbridge.
- A small cash advance is paid on the spot. The balance is promised by cash, cheque or bank transfer, typically within about 15 days.
- The truck leaves the same day. The farmer holds a name, a phone number and sometimes a cheque.

Documented cases | नोंदवलेली प्रकरणे

Year	Place	What happened	Amount
2026	Dindori, Niphad, Nashik	Dues unpaid for two years; Ozar police traced the trader to Bihar; farmers repaid within 20 days of arrest	~₹65 lakh
2026	Miraj, Sangli	₹90,000 advance paid; cheque for the balance not honoured	₹24.4 lakh
2025	Vita, Sangli	Four traders took about 18,500 kg at ₹120 and ₹62 per kg and did not pay	₹15.87 lakh
2024	Lasalgaon area	Rates of ₹73 and ₹52 per kg agreed; part cheque, part cash promised; three farmers cheated	₹14.33 lakh
2023	Niphad taluka	54 growers given a little cash and cheques that bounced; four traders absconded	~₹1.40 crore
2020	Nashik police range	Complaint drive: 593 complaints in 3 weeks; FIRs against 97 traders; ₹2 crore recovered in 21 days	₹18.69 crore

Five repeating patterns | पाच ठरलेल्या पद्धती

Pattern	How it works
Trust-building advance	A small cash payment on the spot persuades the farmer to release the whole harvest.
Bounced or post-dated cheque	The balance cheque fails after the trader has left the district.
Vanishing identity	The phone number changes; the address was never verified; many traders are from other states.
Serial default	One trader defaults on many farmers in one season, because no farmer can see another's experience.
Short payment afterwards	The trader claims quality rejection or a price crash and pays less. Without a written deal, the farmer cannot prove the rate.

What a default costs a farmer | एका फसवणुकीची किंमत

An acre of grapes needs a full year of investment in pruning labour, sprays, fertiliser and loan interest, and the entire return comes from a single harvest. A default does not just delay income: it can push a family into fresh crop loans, informal borrowing or loan default, and it erodes trust in honest traders too.

The same pattern affects onion, pomegranate, tomato and vegetable growers across the district, and even harvest labour: in 2026 a labour contractor withheld about ₹2 lakh in wages after 39 days of grape harvesting.

At the moment the truck leaves, the farmer has handed over a season's harvest. In return he holds a name, a phone number and sometimes a cheque.

मराठी सारांश

नाशिकमध्ये सुमारे ५८,३६७ हेक्टरवर द्राक्षबागा आहेत. बहुतेक द्राक्षे बांधावरच व्यापाऱ्यांना तोंडी सौद्याने विकली जातात. थोडी रोख आगाऊ रक्कम दिली जाते आणि उरलेले पैसे सुमारे १५ दिवसांत देण्याचे आश्वासन दिले जाते.

२०२३ मध्ये निफाड तालुक्यातील ५४ द्राक्ष उत्पादकांची सुमारे १.४० कोटी रुपयांची फसवणूक झाली. २०२० मध्ये पोलिसांच्या विशेष मोहिमेत केवळ ३ आठवड्यांत १८.६९ कोटी रुपयांच्या ५९३ तक्रारी आल्या, तर २०१९ मध्ये संपूर्ण वर्षात फक्त २४ तक्रारी होत्या. म्हणजेच बहुतांश नुकसान शेतकरी तक्रार न करताच सहन करतात.

फसवणुकीच्या ठरलेल्या पद्धती : विश्वास जिंकण्यासाठी थोडी रोख, न वटणारा धनादेश, बदलणारा फोन नंबर, एकाच व्यापाऱ्याकडून अनेक शेतकऱ्यांची फसवणूक, आणि नंतर दर्जाचे कारण देऊन कमी पैसे.

5. Why the problem persists | समस्या का कायम आहे

The farm-gate grape sale sits in a regulatory blind spot: it is legal, it is the main way grapes are sold, and no institution protects the farmer's payment in it.

Root cause	What it means for the farmer
No mandatory trader licence for fruit	Maharashtra removed fruits and vegetables from APMC control in 2016; its 2021 amendment bill exempts them from trader licensing. Anyone can arrive and buy.
No payment security outside the yard	Inside an APMC yard, dues can be recovered through the market committee. At the vineyard, that protection does not exist.
Unverified, portable identity	The trader is known only by a name and phone number, both easily changed.
Information does not travel	A defaulter can cheat dozens of farmers because each knows only his own experience.
No written, enforceable deal	Rate, grade and due date are verbal, so disputes become one word against another.
Slow, costly recovery	Farmers avoid complaints because of repeated station visits and long delays; traders are often in other states.

What exists today, and the gap | सध्याच्या व्यवस्था आणि उरलेली पोकळी

System	Strength	Gap at the farm gate
APMC yards	Licensed traders, dispute recovery	Grapes are mostly sold outside the yard
eNAM	Online mandi trade	Covers yard trade, not farm-gate sales
APEDA GrapeNet	Export traceability	Tracks quality, not trader payments
Farmer producer companies	Reliable payment to members	Covers only their own buying
Police drives	Fast recovery when pursued	Reactive; starts after the loss
AgriStack Farmer ID	Verified farmers (1.31 crore IDs in Maharashtra)	Verifies farmers, not traders; no trade layer

The insight

Every building block already exists as public digital infrastructure. What is missing is a neutral layer that joins them at the one moment that matters: **when the truck is loaded and the trader leaves the vineyard.**

मराठी सारांश

२०१६ पासून फळे व भाजीपाला बाजार समितीच्या नियंत्रणाबाहेर आहेत, त्यामुळे बांधावर खरेदी करणाऱ्या व्यापाऱ्याला परवान्याची गरज नाही आणि बाजार समितीप्रमाणे पैशांची हमीही नाही. व्यापाऱ्याची खात्रीशीर ओळख नसते, लेखी करार नसतो आणि एका शेतकऱ्याचा अनुभव दुसऱ्यापर्यंत पोहोचत नाही.

ई-नाम, ग्रेपनेट, शेतकरी कंपन्या आणि अॅग्रिस्टॅक या उपयुक्त व्यवस्था आहेत, पण बांधावरील उधारी व्यवहाराचे संरक्षण कोणीच करत नाही. विश्वास सेतू नेमकी हीच पोकळी भरतो.

6. The solution: five layers of trust | उपाय : विश्वासाचे पाच स्तर

Vishwas Setu turns a verbal, cash-and-cheque grape deal into a verified, written, payment-secured transaction in under five minutes at the vineyard, without changing how prices are negotiated.

#	Layer	मराठी	What it does
1	Trader Passport	व्यापारी पासपोर्ट	Verified identity before any deal: DigiLocker documents, PAN, GST, bank account check, live photo, vehicle details and a local guarantor.
2	Trust Score	विश्वास गुणांक	A 0-100 score from verified payment history and public risk signals, shown to farmers before they agree.
3	Sauda Patra	सौदा पत्र	A digital contract: variety, grade, weight, rate, advance and due date, approved by both sides and sent as a Marathi PDF.
4	Payment Assurance	पेमेंट हमी	Part or all of the payment is locked through regulated instruments (escrow, bank guarantee, UPI block, e-NACH) before loading.
5	Default Response	थकबाकी कारवाई	Missed payment triggers reminders, guarantee invocation, a visible freeze on the trader and a ready legal complaint file.

Design principles | रचनेची तत्त्वे

- **Fit the existing trade.** Farmers and traders keep negotiating as they do now; the platform records and secures.
- **Marathi-first, WhatsApp-first, voice-ready.** No new app for farmers; assisted mode at CSC and FPO desks.
- **Built on public digital rails.** AgriStack, DigiLocker, UPI, NACH, NeSL, CSC: cheap to run and already trusted.
- **Fair to traders.** Defaults are recorded only after a dispute window and evidence; records can be contested and cleared.
- **Privacy by design.** No Aadhaar numbers stored; consent for every use under the DPDP Act.
- **The platform never holds money.** All funds stay with regulated banks and payment institutions.

मराठी सारांश

विश्वास सेतू बांधावरील तोंडी सौद्याला पाच मिनिटांत खात्रीशीर, लेखी आणि पैशांची हमी असलेल्या व्यवहारात बदलतो. भाव ठरवण्याची पद्धत बदलत नाही.

पाच स्तर : (१) **व्यापारी पासपोर्ट** : ओळख, पॅन, जीएसटी, बँक खाते आणि स्थानिक जामीनदार यांची पडताळणी. (२) **विश्वास गुणांक** : पेमेंटच्या इतिहासावर आधारित ० ते १०० गुण. (३) **सौदा पत्र** : जात, दर्जा, वजन, भाव आणि पैसे देण्याची तारीख असलेला डिजिटल करार. (४) **पेमेंट हमी** : माल भरण्यापूर्वी बँकेत पैसे सुरक्षित. (५) **थकबाकी कारवाई** : पैसे थकल्यास तत्काळ सूचना, हमी वसुली आणि तक्रारीसाठी तयार फाइल.

शेतकऱ्यांसाठी नवीन ॲप नाही; व्हॉट्सॲपवर मराठीत आणि आवाजात सेवा. आधार क्रमांक साठवला जात नाही आणि प्लॅटफॉर्म स्वतः कोणाचेही पैसे ठेवत नाही.

7. How a deal works | व्यवहार कसा होतो

Every step below can be completed at the vineyard, next to the loaded crates, on a basic Android phone or with the help of a CSC operator.

	Step	English	मराठी
1	Register once	Farmer registers on WhatsApp with his AgriStack Farmer ID and bank account. Trader gets a verified passport before the season.	शेतकरी व्हॉट्सअपवर फार्मर आयडी व बँक खात्याने एकदाच नोंदणी करतो. व्यापारी हंगामापूर्वी पडताळणी करून पासपोर्ट मिळवतो.
2	Agree the rate	Farmer and trader negotiate the rate per kg exactly as they do today.	शेतकरी व व्यापारी नेहमीप्रमाणे प्रति किलो भाव ठरवतात.
3	Check the trader	Farmer scans the trader's QR passport and sees his photo, score, badges and any overdue payments.	शेतकरी व्यापाऱ्याचा QR पासपोर्ट स्कॅन करून फोटो, गुणांक आणि थकबाकी पाहतो.
4	Create the sauda	Trader enters variety, grade, estimated weight, rate, advance and due date.	व्यापारी जात, दर्जा, अंदाजे वजन, भाव, आगाऊ रक्कम आणि पैसे देण्याची तारीख नोंदवतो.
5	Farmer approves	Farmer receives the sauda in Marathi text and voice on WhatsApp and approves with an OTP.	शेतकऱ्याला व्हॉट्सअपवर मराठीत सौदा मिळतो आणि तो OTP ने मंजूर करतो.
6	Payment secured	System confirms that the trader's security covers this deal. Farmer sees a green "payment secured" tick. Only then is the fruit loaded.	व्यापाऱ्याची हमी पुरेशी असल्याची खात्री झाल्यावर शेतकऱ्याला हिरवी खूण दिसते. त्यानंतरच माल भरला जातो.
7	Weigh and fix value	Weighbridge slip is photographed; final weight and value are fixed; both get a signed PDF.	वजनकाट्याच्या पावतीचा फोटो घेऊन अंतिम वजन व रक्कम निश्चित होते; दोघांना सही केलेली PDF मिळते.
8	Get paid	On or before the due date, the trader pays or the secured funds are released to the farmer. The trader's score rises.	ठरलेल्या तारखेला व्यापारी पैसे देतो किंवा सुरक्षित रक्कम थेट शेतकऱ्याच्या खात्यात जमा होते.

If something goes wrong | काही अडचण आल्यास

When	What happens	मराठी
Within 48 hours of loading	Trader may raise a quality or weight dispute with photos. The undisputed amount is still paid.	४८ तासांत व्यापारी फोटोसह हरकत घेऊ शकतो; वाद नसलेली रक्कम दिलीच जाते.
Within 7 days	A village panel (association representative, FPO member, neutral trader) resolves the dispute.	गाव समिती ७ दिवसांत वाद मिटवते.
Due date missed	Guarantee or escrow is invoked automatically in favour of the farmer.	हमी रक्कम आपोआप शेतकऱ्याला मिळते.
Funds short	Trader's passport is frozen; every farmer sees a red "payment overdue" flag.	व्यापाऱ्याचा पासपोर्ट गोठवला जातो; सर्वांना लाल सूचना दिसते.
Same day	A complaint pack is generated: identity, signed sauda, weighbridge slip, payment trail, timeline.	पुराव्यांसह तक्रार फाइल त्याच दिवशी तयार होते.

8. Trader trust score | व्यापारी विश्वास गुणांक

The trust score gives every farmer, at a glance, what today only the unlucky ones learn after a default: whether this trader pays. It also decides how much payment security a trader must post, so good behaviour is rewarded with less money locked up.

What goes into the score | गुणांक कसा ठरतो

Component	Weight	Signals
Payment track record	40	On-time settlements, days late, short payments, disputes lost
Verification depth	25	DigiLocker identity, PAN, GST, bank account, guarantor, association field visit
Public risk signals	15	GST registration status, court cases, adverse news, company status
Tenure and volume	10	Seasons on the platform, farmers paid, value settled
Community endorsement	10	Ratings from farmers after completed, paid deals only

Weights are proposals, to be tuned during the pilot with the growers' association.

Tiers | श्रेणी

Tier	Score	Farmer sees	Security required
Gold	80-100	Green badge	25% before loading + e-NACH for the balance
Silver	60-79	Blue badge	50% before loading + e-NACH for the balance
Bronze / New	40-59	Grey badge	100% before loading
Watch	below 40	Amber warning	100% before loading + association review
Overdue	any default	Red flag	Blocked until cleared

- **Cold start:** a newly verified trader with a guarantor starts at 50 and can buy immediately with full security.
- **No fake reviews:** only completed, recorded deals can be rated.
- **Every change explained:** traders see the reason for each score change and can contest it.
- **Recovery possible:** a default cleared in full raises the score again over time.

मराठी सारांश

विश्वास गुणांकामुळे शेतकऱ्याला व्यवहारापूर्वीच कळते की हा व्यापारी वेळेवर पैसे देतो की नाही. गुणांक ० ते १०० असून त्यात पेमेंटचा इतिहास (४०), पडताळणी (२५), सार्वजनिक माहिती (१५), अनुभव (१०) आणि शेतकऱ्यांचा अभिप्राय (१०) यांचा समावेश आहे. सोनेरी, रुपेरी, कांस्य आणि सावधान अशा श्रेणी आहेत. चांगल्या गुणांकाच्या व्यापाऱ्याला कमी रक्कम हमी म्हणून ठेवावी लागते. थकबाकी असलेल्या व्यापाऱ्याला लाल सूचना लागते आणि पैसे चुकते होईपर्यंत व्यवहार करता येत नाही. खोटे अभिप्राय देता येत नाहीत आणि व्यापारी आपल्या नोंदीविरुद्ध दाद मागू शकतो.

9. Payment assurance | पेमेंट हमी

Payment assurance is the heart of the solution: the trader's money is locked before the grapes leave the vineyard, using regulated banking instruments. **The platform never holds anyone's money.**

A realistic constraint

UPI fund-blocking (UPI Reserve Pay) is the most convenient tool, but providers describe limits of roughly ₹10,000 to ₹1 lakh per block, held for up to 90 days. Grape deals often run into several lakh rupees, so Vishwas Setu offers a menu of instruments matched to deal size and trader tier.

Instrument	How it works	Best for
UPI Reserve Pay	Trader blocks funds in his own account; debited to the farmer at settlement	Advances, small deals
Season escrow wallet	Trader pre-funds an escrow at a partner bank; each sauda earmarks part; released to the farmer on the due date	Most deals
Electronic bank guarantee	Trader's bank issues a digital guarantee to a farmers' trustee (FPO or association trust), invoked on default	Large, established traders
e-NACH mandate	Replaces the post-dated cheque with an auto-debit on the due date; a failed debit is visible instantly	Gold and Silver traders
Shetkari Suraksha Nidhi	A small fee per deal builds a pooled fund that covers defaults up to a cap while recovery proceeds	Backstop for all deals
Trade credit insurance	Insurer covers non-payment for a premium	Scale-up phase

The maximum settlement period is 15 days, matching current practice. Faster payment earns score points, which lowers the trader's future security requirement. **This is why an honest trader will choose to join.**

मराठी सारांश

पेमेंट हमी हा या उपायाचा गाभा आहे. माल बागेतून निघण्यापूर्वीच व्यापाऱ्याचे पैसे बँकेत सुरक्षित केले जातात. विश्वास सेतू स्वतः कोणाचेही पैसे ठेवत नाही; सर्व रक्कम नियमन असलेल्या बँका व पेमेंट संस्थांकडे राहते.

पर्याय : यूपीआय रिझर्व पे (लहान रकमेसाठी), हंगामी एस्करो खाते, बँक गॅरंटी, ई-नॅक (पुढच्या तारखेच्या धनादेशाऐवजी), शेतकरी सुरक्षा निधी आणि भविष्यात विमा. पैसे देण्याची कमाल मुदत १५ दिवस. वेळेवर पैसे देणाऱ्या व्यापाऱ्याला पुढे कमी हमी ठेवावी लागते.

10. What it means for you | तुमच्यासाठी याचा अर्थ

Vishwas Setu only works if every party gains something concrete. Find your group below. Each card is in English on the left and Marathi on the right.

Grape growers	द्राक्ष उत्पादक शेतकरी
What you gain - Know the buyer is real and reliable before releasing the harvest - A written, signed deal with rate and due date - Payment locked before the truck is loaded - Instant alert and a ready legal file if anything goes wrong - Completely free, on WhatsApp in Marathi What we request - Register once with your Farmer ID - Record every sale on the platform - Prefer verified traders	तुम्हाला काय मिळेल - माल देण्यापूर्वीच व्यापारी खरा आणि विश्वासाह असल्याची खात्री - भाव आणि तारीख असलेला सही केलेला लेखी सौदा - गाडी भरण्यापूर्वीच पैशांची हमी - अडचण आल्यास तत्काळ सूचना आणि तक्रारीसाठी तयार फाइल - पूर्णपणे मोफत, व्हॉट्सअपवर मराठीत आमची विनंती - फार्मर आयडीने एकदा नोंदणी करा - प्रत्येक विक्रीची नोंद करा - पडताळणी झालेल्या व्यापाऱ्यांना प्राधान्य द्या
Traders and exporters	व्यापारी व निर्यातदार
What you gain - A verified badge that wins better lots and farmers' trust - Less cash upfront as your score grows - Protection against false weight or quality claims - A portable reputation across villages and districts - No fee during the pilot season What we request - Complete a one-time passport verification - Post payment security as per your tier - Pay through the platform link by the due date	तुम्हाला काय मिळेल - चांगला माल व शेतकऱ्यांचा विश्वास मिळवून देणारा पडताळणी बॅज - गुणांक वाढेल तशी कमी आगाऊ रक्कम - खोट्या वजन किंवा दर्जाच्या दाव्यांपासून संरक्षण - गावोगाव व जिल्ह्याबाहेरही चालणारी प्रतिष्ठा - पायलट हंगामात कोणतेही शुल्क नाही आमची विनंती - एकदा पासपोर्ट पडताळणी करा - श्रेणीनुसार पेमेंट हमी ठेवा - ठरलेल्या तारखेपर्यंत पैसे द्या

Grape Growers' Association	द्राक्ष बागायतदार संघ
What you gain • A working trader registry, long proposed by growers • Live data on defaults to negotiate with traders and government • A fair, fast dispute process for members • Visible leadership on farmers' income security What we request • Endorse the pilot and help reach members • Nominate members to village dispute panels • Host onboarding at growers' meetings	तुम्हाला काय मिळेल • शेतकऱ्यांनी फार पूर्वी सुचवलेली व्यापारी नोंदणी प्रत्यक्षात • व्यापारी व शासनाशी चर्चेसाठी थकबाकीची प्रत्यक्ष माहिती • सभासदांसाठी जलद व न्याय्य वाद निवारण • शेतकरी उत्पन्न सुरक्षेत संघाचे नेतृत्व आमची विनंती • पायलटला पाठिंबा आणि सभासदांपर्यंत पोहोच • गाव वाद समितीसाठी प्रतिनिधी • बैठकांमध्ये नोंदणी शिबिरे
FPOs and co-operatives	शेतकरी उत्पादक कंपन्या व सहकारी संस्था
What you gain • Protection for members who sell outside the FPO • A trustee role for pooled guarantees • Data to plan collective selling What we request • Act as trustee or onboarding desk • Encourage members to register	तुम्हाला काय मिळेल • एफपीओबाहेर विक्री करणाऱ्या सभासदांचे संरक्षण • सामूहिक हमीसाठी विश्वस्त म्हणून भूमिका • सामूहिक विक्री नियोजनासाठी माहिती आमची विनंती • विश्वस्त किंवा नोंदणी केंद्र म्हणून काम • सभासदांना नोंदणीसाठी प्रोत्साहन
CSC operators and Krishi Sakhis	सीएससी चालक व कृषी सखी
What you gain • A new paid service: assisted registration and deal recording • A trusted role in the village economy What we request • Help farmers without smartphones • Attend a short training before the season	तुम्हाला काय मिळेल • नवीन सशुल्क सेवा : नोंदणी व सौदा नोंदीसाठी मदत • गावाच्या अर्थव्यवस्थेत विश्वासाची भूमिका आमची विनंती • स्मार्टफोन नसलेल्या शेतकऱ्यांना मदत • हंगामापूर्वी छोटे प्रशिक्षण

Police	पोलीस
What you gain - Complaints arrive with complete evidence: identity, signed contract, payment trail - Early warning before a trader leaves the state - Fewer serial-fraud cases to chase What we request - Act promptly on escalated cases - Nominate a nodal officer per police station for the pilot	तुम्हाला काय मिळेल - तक्रारीसोबत ओळख, सही केलेला करार व पेमेंट नोंदी असे संपूर्ण पुरावे - व्यापारी राज्याबाहेर जाण्यापूर्वीच सूचना - वारंवार होणाऱ्या फसवणुकीत घट आमची विनंती - तक्रारींवर तत्काळ कारवाई - पायलटसाठी प्रत्येक ठाण्यात नोडल अधिकारी
District administration, Agriculture Dept and APMC	जिल्हा प्रशासन, कृषी विभाग व बाजार समिती
What you gain - Real-time view of overdue dues by taluka - Less farmer distress during harvest - A model that can scale to other crops and districts What we request - Endorse the pilot - Facilitate AgriStack and DigiLocker integration - Consider guidance encouraging trader registration	तुम्हाला काय मिळेल - तालुकानिहाय थकबाकीची प्रत्यक्ष माहिती - हंगामात शेतकऱ्यांचा त्रास कमी - इतर पिके व जिल्ह्यांसाठी आदर्श मॉडेल आमची विनंती - पायलटला मान्यता - ॲग्रिस्टॅक व डिजिलॉकर जोडणीसाठी सहकार्य - व्यापारी नोंदणीसाठी मार्गदर्शक सूचना
Banks and payment partners	बँका व पेमेंट भागीदार
What you gain - Fewer crop-loan defaults caused by unpaid harvests - New escrow, guarantee and mandate business - Priority-sector and financial-inclusion impact What we request - Provide escrow accounts, e-bank guarantees and e-NACH - Support a pilot integration	तुम्हाला काय मिळेल - न मिळालेल्या पैशांमुळे होणारी पीककर्ज थकबाकी कमी - एस्करो, गॅरंटी व मंडेटचा नवीन व्यवसाय - प्राधान्य क्षेत्र व आर्थिक समावेशनात योगदान आमची विनंती - एस्करो खाते, ई-बँक गॅरंटी व ई-नॅक सुविधा - पायलट जोडणीसाठी सहकार्य

11. Safeguards: law, privacy and fairness | सुरक्षा : कायदा, गोपनीयता आणि न्याय

The platform is designed to work within existing law, so it needs no new legislation to start. All legal points below will be confirmed by a lawyer before launch.

Area	Approach
Validity of the digital sauda	Electronic contracts are valid under the Information Technology Act, 2000. Each sauda is OTP-approved or e-signed and time-stamped, with tamper-evident logs admissible under the Bharatiya Sakshya Adhinyam, 2023.
Criminal remedies	Complaint packs map facts to cheating (BNS Section 318), criminal breach of trust (BNS Section 316), cheque dishonour (NI Act Section 138) or e-mandate dishonour (Payment and Settlement Systems Act Section 25).
Money handling	The platform never holds funds. Escrow and guarantees sit with banks or RBI-authorised payment aggregators.
Aadhaar	No Aadhaar numbers collected or stored. Identity comes from DigiLocker documents shared with consent.
Personal data (DPDP Act, 2023)	Marathi and English consent notices; minimum data; retention limits; access and correction rights; breach notification; a named grievance officer.
Fairness to traders	Only verified facts are shown ("₹X overdue since date Y"), after a dispute window; flags clear once paid.
Not a credit bureau	The trust score is shown only to trading counterparties on the platform and is not shared with lenders.
Cyber security	Hosted in India; CERT-In incident reporting; annual independent security audit.

मराठी सारांश

हा उपक्रम सध्याच्या कायदांच्या चौकटीतच चालतो. डिजिटल सौदा माहिती तंत्रज्ञान कायदा २००० नुसार वैध आहे आणि त्याच्या नोंदी पुरावा म्हणून वापरता येतात. फसवणूक, विश्वासघात आणि धनादेश न वटणे यासाठी कायदेशीर तरतुदीनुसार तक्रार फाईल तयार होते. आधार क्रमांक साठवला जात नाही. प्रत्येक माहितीच्या वापरासाठी डीपीडीपी कायदा २०२३ नुसार मराठीत संमती घेतली जाते. व्यापाऱ्यांबाबत फक्त खात्रीशीर तथ्येच दाखवली जातात आणि पैसे चुकते होताच लाल सूचना काढली जाते.

12. Technology | तंत्रज्ञान

Vishwas Setu builds only a thin, open-source core. Identity, payments, guarantees and messaging all come from existing public digital infrastructure.

Who uses it	Farmers: WhatsApp text and Marathi voice · CSC / FPO desks: assisted onboarding · Traders: passport, sauda and payment app · Officers: police, APMC and Collector dashboard
Core platform	Trader Passport (KYC, guarantor, QR badge) · Sauda and e-sign (contract, OTP, weighbridge slip) · Trust Score engine · Settlement orchestrator (escrow, guarantee, NACH, UPI) · Default and case engine (alerts, freeze, complaint pack) · Audit vault (tamper-evident logs, consent records)
Public digital rails	AgriStack (verified Farmer ID) · DigiLocker (trader documents) · Banks and payment aggregators (escrow, UPI Reserve Pay, e-NACH) · NeSL (digital bank guarantee, e-stamp) · Public records (GST, eCourts, MCA) · WhatsApp and Bhashini (Marathi text and voice)

Layer	Choice
Farmer channel	WhatsApp Business API with SMS and missed-call fallback; Bhashini for Marathi speech
Trader and officer apps	Lightweight Android / web apps that work on low-end phones
Backend	Open-source services (Python or Java), PostgreSQL, a durable workflow engine for due-date escalation
Weighbridge slip	Photo with time-stamp and GPS, read by open-source OCR to fix the final weight
Hosting	Kubernetes on a MeitY-empanelled Indian cloud, sized for harvest peaks

मराठी सारांश

विश्वास सेतू नवीन मोठी यंत्रणा उभारत नाही; ऑग्रेस्टॅक, डिजिलॉकर, यूपीआय, बँका, एनईएसएल, सीएससी आणि व्हॉट्सअप या आधीच विश्वासार्ह असलेल्या सरकारी व बँकिंग व्यवस्था एकत्र जोडतो. त्यामुळे खर्च कमी आणि विश्वास जास्त. सर्व माहिती भारतातच सुरक्षितपणे साठवली जाते.

13. Nashik pilot and roadmap | नाशिक पायलट आणि वाटचाल

The pilot runs through the 2026–27 harvest in **Niphad, Dindori and Nashik talukas**, which together hold over 49,000 of Nashik's grape hectares and where the documented 2023 and 2026 cases occurred.

1,000 farmers शेतकरी	150 verified traders व्यापारी	3,000 deals recorded सौदे	30 villages गावे
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Phase	When	What happens	Gate to move on
0. Validate	Oct–Nov 2026	Farmer and trader interviews; association endorsement; legal review; partner bank	Support letter, bank in principle, legal sign-off
1. Build	Nov–Dec 2026	WhatsApp bot, trader app, KYC, sauda, escrow link, score, dashboard	20 successful test deals
2. Pilot season	Jan–Apr 2027	Village onboarding drives, harvest helpline, weekly reviews	Over 95% paid on time; 100+ active traders
3. Evaluate	May–Aug 2027	Independent evaluation; public report; proposal to the state	Positive evaluation
4. District scale	2027–28 season	All Nashik grape talukas, Sangli and Solapur; onion and pomegranate	Sustainable fee model
5. State scale	2028 onward	A state digital public good, linked with AgriStack; harvest-labour wages	—

मराठी सारांश

पायलट जानेवारी ते एप्रिल २०२७ या द्राक्ष हंगामात निफाड, दिंडोरी व नाशिक तालुक्यांतील ३० गावांमध्ये होईल. उद्दिष्ट : १,००० शेतकरी, १५० व्यापारी आणि ३,००० सौदे.

टप्पे : पडताळणी (ऑक्टो–नोव्हें २०२६), प्रणाली निर्मिती (नोव्हें–डिसें २०२६), पायलट हंगाम (जाने–एप्रिल २०२७), मूल्यमापन (मे–ऑग २०२७), त्यानंतर संपूर्ण जिल्हा, सांगली, सोलापूर आणि कांदा, डाळिंबासारखी इतर पिके.

14. Impact, budget and sustainability | परिणाम, खर्च आणि शाश्वतता

How we will measure success | यश कसे मोजणार

Metric	Pilot target
Deals paid in full by the due date	Over 95%
Average days from harvest to payment	15 days or less
Time to recover a defaulted payment	Under 30 days (vs. months or years today)
Serial defaulters stopped before a second default	100%
Farmers who would use it again	Over 80%
Women farmers registered	Tracked and reported

Pilot budget (estimate) | पायलट खर्च (अंदाजे)

Item	₹
Platform build: WhatsApp bot, trader app, integrations, dashboard (3 months, open-source)	5,00,000
Cloud, messaging, KYC, bank verification and e-sign charges (one season)	1,50,000
Two field coordinators for 5 months	2,50,000
Onboarding camps, printed QR passports, Marathi voice content	75,000
Legal review and security audit	75,000
Contingency	50,000
Total	11,00,000

After the pilot | पायलटनंतर

- **Farmers pay nothing, ever.**
- **Traders** pay a small fee per deal (for example 0.1–0.25% of value, about ₹500–1,250 on a ₹5 lakh deal), in return for lower security and access to farmers who prefer verified buyers.
- **Partner banks** share revenue from escrow and guarantee services.
- **CSC operators** earn a per-deal assistance fee, creating rural income.
- **Government adoption** as a state digital public good can fund wider rollout.

मराठी सारांश

यशाचे निकष : ९५% पेक्षा जास्त सौद्यांचे पैसे वेळेवर, १५ दिवसांत पेमेंट, थकबाकी ३० दिवसांत वसूल, आणि फसवणूक करणाऱ्या व्यापाऱ्यांना दुसरी संधी नाही.

पायलटचा अंदाजे खर्च सुमारे ११ लाख रुपये. पुढे व्यापाऱ्यांकडून प्रति सौदा अल्प शुल्क, बँकांची भागीदारी आणि शासनाचा स्वीकार यातून हा उपक्रम स्वावलंबी होईल. शेतकऱ्यांसाठी ही सेवा कायम मोफत राहील.

15. Risks and how we manage them | जोखीम आणि व्यवस्थापन

Risk	How we manage it
Traders refuse to join	Start with reliable traders who want a badge; association-wide preference for verified buyers; lower security for good scores; no fee in the pilot
Farmers fear losing buyers	Village-by-village collective adoption through the association, so no farmer stands alone
Low digital literacy	WhatsApp and Marathi voice, CSC and FPO assistance, QR passports, harvest helpline
Farmers misuse disputes	Weighbridge slip photos, 48-hour dispute window, village panel; traders are protected too
Slow bank onboarding	Start with a co-operative bank or licensed payment aggregator; UPI Reserve Pay as fallback
Legal challenge over flags	Facts only, consent at registration, dispute and correction process, legal review
Data breach	No Aadhaar numbers, encryption, Indian hosting, independent audits
Capture by any interest group	Neutral board with farmer, trader, bank and independent members; published rules

मराठी सारांश

सर्वात मोठी जोखीम तंत्रज्ञानाची नसून व्यापारी सहभागी होतील का, ही आहे. म्हणून प्रामाणिक व्यापाऱ्यांना कमी हमी, पडताळणी बॅज आणि पायलट काळात शुल्कमाफी असे फायदे दिले आहेत. शेतकरी एकटा पडू नये म्हणून संघामार्फत गावनिहाय सामूहिक सहभाग घेतला जाईल. वाद निवारणात व्यापाऱ्यांचेही संरक्षण केले जाईल.

16. Frequently asked questions | नेहमी विचारले जाणारे प्रश्न

Does the farmer have to pay anything? No. Vishwas Setu is free for farmers, always.	शेतकऱ्याला काही शुल्क द्यावे लागेल का? नाही. शेतकऱ्यांसाठी ही सेवा कायम मोफत आहे.
Do I need a smartphone? No. A basic WhatsApp phone works, and CSC or FPO desks can help those without one.	स्मार्टफोन आवश्यक आहे का? नाही. साध्या व्हॉट्सअप फोनवर चालते; फोन नसल्यास सीएससी किंवा एफपीओ केंद्र मदत करेल.
Will it change how prices are fixed? No. Farmers and traders negotiate exactly as before. The platform only records and secures the deal.	भाव ठरवण्याची पद्धत बदलेल का? नाही. भाव पूर्वीप्रमाणेच ठरतो; प्लॅटफॉर्म फक्त सौद्याची नोंद आणि हमी देतो.
Who holds the money? Regulated banks or RBI-authorised payment institutions. Vishwas Setu never holds funds.	पैसे कोणाकडे राहतात? नियमन असलेल्या बँका किंवा अधिकृत पेमेंट संस्थांकडे. विश्वास सेतू पैसे ठेवत नाही.
What if the grapes really were poor quality? The trader can raise a dispute with photos within 48 hours. A village panel decides; the undisputed amount is still paid.	माल खरोखर खराब असेल तर? व्यापारी ४८ तासांत फोटोसह हरकत घेऊ शकतो. गाव समिती निर्णय घेते; वाद नसलेली रक्कम दिलीच जाते.
Is my Aadhaar stored? No. Aadhaar numbers are never collected or stored.	माझा आधार क्रमांक साठवला जातो का? नाही. आधार क्रमांक कधीही घेतला किंवा साठवला जात नाही.
Why would a trader agree to this? Verified traders win farmers' trust and, as their score grows, lock up less cash than they pay as advances today.	व्यापारी हे का स्वीकारतील? पडताळणी झालेल्या व्यापाऱ्यांना शेतकऱ्यांचा विश्वास मिळतो आणि गुणांक वाढल्यावर कमी रक्कम हमी म्हणून ठेवावी लागते.
Does it replace the police or courts? No. It prevents most defaults and, when one happens, gives police and courts complete evidence on day one.	हे पोलीस किंवा न्यायालयाची जागा घेते का? नाही. बहुतांश फसवणूक टाळते आणि झाल्यास पहिल्याच दिवशी पूर्ण पुरावे देते.

17. How you can join | सहभागी कसे व्हावे

If you are a...	Next step	पुढील पाऊल
Grape grower	Register your interest; attend the village onboarding camp	इच्छा नोंदवा; गावातील नोंदणी शिबिरात या
Trader / exporter	Apply to be among the first verified traders	पहिल्या पडताळणी झालेल्या व्यापाऱ्यांमध्ये सहभागी व्हा
Association / FPO	Endorse the pilot; nominate panel members and onboarding desks	पायलटला पाठिंबा; समिती सदस्य व नोंदणी केंद्र सुचवा
CSC operator	Register as an assisted-onboarding partner	नोंदणी सहाय्यक भागीदार म्हणून नाव नोंदवा
Bank / payment company	Discuss escrow, guarantee and e-NACH partnership	एस्करो, गॅरंटी व ई-नॅक भागीदारीवर चर्चा
Police / administration	Nominate a nodal officer; endorse the pilot	नोडल अधिकारी नेमा; पायलटला मान्यता द्या

Contact the initiative | संपर्क

Bhagwan Sahane, Initiative Lead

Phone / WhatsApp: +91 70209 05887

Email: bhagwansahane89@gmail.com

Address: Nashik, Maharashtra

Expression of Interest Form | सहभाग इच्छापत्र

Please fill in and return to the initiative team, by hand or as a photo on WhatsApp. / कृपया भरून प्रत्यक्ष किंवा व्हॉट्सअपवर फोटो पाठवा.

Full name

पूर्ण नाव

Organisation (if any)

संस्था (असल्यास)

Role / designation

पद / भूमिका

Village / taluka

गाव / तालुका

Mobile / WhatsApp

मोबाईल / व्हॉट्सअप

Email

ई-मेल

I am a / मी आहे :

☐ Grape grower / द्राक्ष उत्पादक

☐ Trader / exporter / व्यापारी / निर्यातदार

☐ Association / FPO / संघ / शेतकरी कंपनी

☐ CSC operator / सीएससी चालक

☐ Bank / payment company / बँक / पेमेंट कंपनी

☐ Government / police / शासन / पोलीस

☐ Other / इतर

I would like to / मला इच्छा आहे :

☐ Join the pilot / पायलटमध्ये सहभागी होणे

☐ Endorse the initiative / उपक्रमाला पाठिंबा देणे

☐ Partner (bank, FPO, CSC) / भागीदार होणे

☐ Volunteer / advise / स्वयंसेवक / सल्लागार

☐ Receive updates / माहिती मिळवणे

☐ Meet the team / प्रत्यक्ष भेट

Comments or suggestions / सूचना :

I agree that the details above may be used only to contact me about Vishwas Setu. / वरील माहिती फक्त विश्वास सेतूसंदर्भात संपर्कासाठी वापरण्यास माझी संमती आहे.

Signature / सही

Date / दिनांक

18. References | संदर्भ

Facts about Nashik's grape economy and past fraud cases are drawn from the following published sources (accessed October 2026).

Source	Where to find it
FreshPlaza: Indian grape exports down 9.6% after weather damage in the 2025–26 season	freshplaza.com/europe/article/9837129
Millennium Post: From the vineyards of Nashik	millenniumpost.in/sundaypost/beacon/from-the-vineyards-of-nashik-497382
Fruitnet: Indian growers rally for change	fruitnet.com/asiafruit/indian-growers-rally-for-change/179277.article
The Better India: Nashik IPS officer helps farmers recover ₹2 crore (Oct 2020)	thebetterindia.com/239545
Agrowon: ₹65 lakh repaid to Nashik grape farmers (Sep 2026)	agrowon.esakal.com/agro-special/nashik-grape-farmers-65-lakh-pending-payment-cleared-rat16
eSakal: Ozar police recovery for grape growers (Sep 2026)	esakal.com/uttar-maharashtra/nashik
Deshdoot: Ozar police arrest trader in Niphad ₹1.40 crore fraud	deshdoot.com/nashik-crime-ozar-police-arrest-businessman-for-defrauding-farmers
Lokmat Times: Nashik farmers defrauded of ₹14.33 lakh	lokmatimes.com/nashik
News18 Marathi: Sangli grape grower cheated of ₹24 lakh (2026)	news18marathi.com/crime
Navarashtra: Grape grower cheated of ₹16 lakh, Vita	navarashtra.com/crime
PRS India: Maharashtra farm laws amendment bill, 2021	prsindia.org/bills/state-legislative-briefs
IJS DR: Impact of agricultural marketing reforms in Maharashtra	ijsdr.org/papers/IJS DR2507135.pdf
Lok Sabha Unstarred Question 490: Digital identities to farmers (Feb 2026)	eparlib.sansad.in
Pine Labs, Setu and PayU documentation: UPI Reserve Pay limits	pinelabs.com · docs.setu.co · docs.payu.in

This booklet describes a proposed initiative. Pilot targets, costs and partnerships are proposals for discussion; organisations named as partners are proposed, not confirmed, unless stated otherwise. Legal points are subject to professional review.