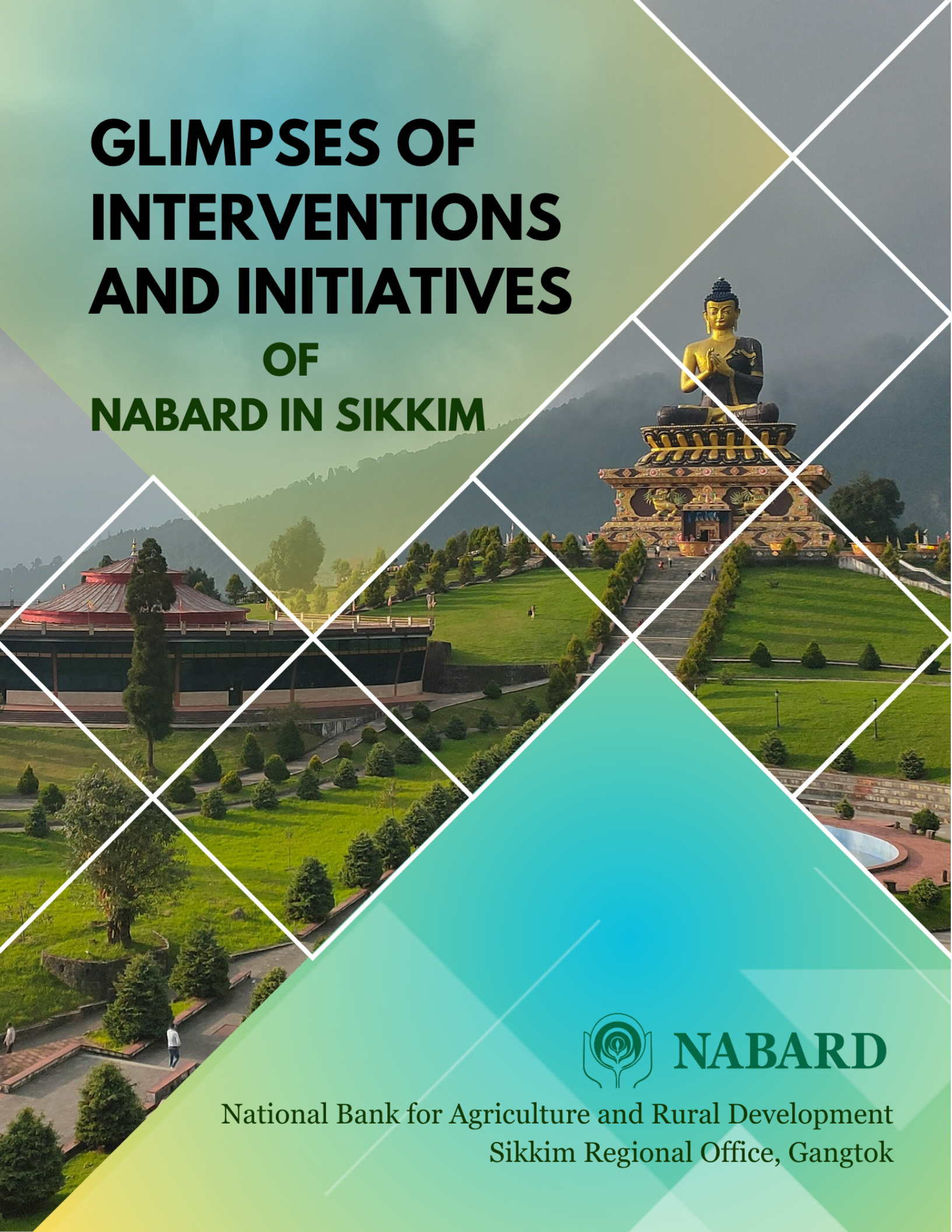


# GLIMPSES OF INTERVENTIONS AND INITIATIVES OF NABARD IN SIKKIM



**NABARD**

National Bank for Agriculture and Rural Development  
Sikkim Regional Office, Gangtok





# **Glimpses of Interventions and Initiatives of NABARD in Sikkim**

National Bank for Agriculture and Rural Development  
Sikkim Regional Office, Gangtok



## VISION

Development Bank of the Nation for Fostering Rural Prosperity

## MISSION

Promote sustainable and equitable agriculture and rural development through participative financial and non- financial interventions, innovations, technology and institutional development for securing prosperity

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## FOREWORD

It gives me immense pleasure to present the booklet titled '**Glimpses of Interventions and Initiatives of NABARD in Sikkim**' elucidating the contribution, efforts and initiatives of NABARD aimed at providing the needed impetus for an all-round development of agriculture and rural sectors of Sikkim. The State, amongst the smallest and nestled in the Himalayan range, apart from being characterized by its scenic mountainous terrain, has also emerged as one of the fastest growing, leveraging on its strengths in organic farming, tourism, hydropower, and pharmaceuticals.

During the year 2024-25, while NABARD Sikkim RO was able to make a remarkable developmental contribution by providing financial assistance to the State for varied developmental purposes, viz development of rural infrastructure, farm and off-farm sectors, financial inclusion, development of cooperatives, enhancement of income and livelihood opportunities for marginalized sections. It conceptualized and also spearheaded certain initiatives towards specific goals identified in tune with priorities of Govt. of India/NABARD.

I take this opportunity to thank Govt. of Sikkim, RBI, SLBC convener, Banks, NGOs and other stakeholders for their continued support and cooperation to NABARD towards achieving the mandate of agriculture and rural development.

Gangtok  
27 May 2025



Ajay Kumar Sinha  
General Manager/Officer-in-Charge



## प्राक्कथन

मुझे 'सिक्किम में नाबार्ड के सहयोगों और पहलों की झलक' शीर्षक पुस्तिका प्रस्तुत करते हुए अत्यंत प्रसन्नता हो रही है। इस पुस्तिका में सिक्किम के कृषि और ग्रामीण क्षेत्रों के सर्वांगीण विकास के लिए आवश्यक प्रोत्साहन प्रदान करने के उद्देश्य से नाबार्ड के योगदान, प्रयासों और पहलों पर प्रकाश डाला गया है। हिमालय की पर्वतमाला में बसा यह राज्य सबसे छोटे राज्यों में से एक है, जो अपने मनोरम पर्वतीय भूभाग के अलावा जैविक खेती, पर्यटन, जलविद्युत और फार्मास्यूटिकल्स में अपनी क्षमताओं का लाभ उठाते हुए सबसे तेजी से विकास करने वाले राज्यों में से एक के रूप में उभरा है।

वर्ष 2024-25 के दौरान, नाबार्ड सिक्किम क्षेत्रीय कार्यालय ग्रामीण आधारभूत संरचना, कृषि और कृषीतर क्षेत्रों के विकास, वित्तीय समावेशन, सहकारी समितियों के विकास, हाशिए पर पड़े वर्गों के लिए आय और आजीविका के अवसरों में वृद्धि जैसे विभिन्न विकासात्मक उद्देश्यों के लिए राज्य को वित्तीय सहायता प्रदान करके उल्लेखनीय विकासात्मक योगदान देने में सफल रहा। क्षेत्रीय कार्यालय ने भारत सरकार/ नाबार्ड की प्राथमिकताओं के अनुरूप पहचान किए गए विशिष्ट लक्ष्यों की प्राप्ति की दिशा में कुछ पहलों की अवधारणा बनाई और उनका नेतृत्व भी किया।

मैं इस अवसर पर कृषि और ग्रामीण विकास के लक्ष्य को प्राप्त करने के लिए सिक्किम सरकार, भारतीय रिजर्व बैंक, राज्य स्तरीय बैंकर समिति के संयोजक, बैंकों, गैर सरकारी संगठनों और अन्य हितधारकों द्वारा नाबार्ड को दिए गए निरंतर समर्थन और सहयोग के लिए उनके प्रति आभार व्यक्त करता हूँ।



गंगटोक  
27 मई 2025

अजय कुमार सिन्हा  
महाप्रबंधक/ प्रभारी अधिकारी



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## Key Priorities of NABARD in Sikkim



### Development of Aspirational districts / Border Areas

- ✓ Projects for development in remote/ border areas
- ✓ More focus in Aspirational district (Soreng)



### Women Empowerment

- ✓ Interventions for SHGs with SRLM and SISCO Bank (Sikkim StCB)



### Nurturing of FPOs

- ✓ Leading FPOs on value chain path
- ✓ Helping FPOs for onboarding to online Marketing platforms



### Development of Farm Sector

- ✓ Bringing more Research Institutions/KVKs into NABARD's fold for a greater number of Innovative Tech. Projects



### Financial Inclusion

- ✓ Deepening of financial inclusion
- ✓ Increasing digital infrastructure



### Strengthening Cooperatives

- ✓ PACS Computerisation
- ✓ Formation of new MPCs/mFCSs/mDCSs



### Development of Off Farm Sector

- ✓ Training to Rural Youth for Self / job employment
- ✓ Registration and Development of clusters of GI products



### Enhancing Ground Level Credit for growth

- ✓ Saturation of KCC/KCC-AH/KCC-Fishery
- ✓ Increasing Agri/Priority Sector Credit with suitable strategies and campaigns in coordination with SLBC



### Marketing

- ✓ Marketing outlets of PACSs/SHGs/FPOs on important tourist circuits of the state
- ✓ Facilitating and sponsoring SHGs/artisans for Exhibitions at State and National level

# Highlights of Major Initiatives of NABARD in Sikkim



## PACS Computerization of 107 PACS



### Initiative:

PACS Computerization is the flagship scheme of Government of India to digitalize 63,000 PACS in the country. In the state of Sikkim, Rs 418.76 Lakh has been sanctioned for digitalization for 107 PACS.

### ACTIVITY



Out of 107 sanctioned PACS in the state of Sikkim, 105 PACS have achieved Go Live status as on 31 March 2025.

RO has taken tremendous efforts, working closely with all stakeholders, including the Registrar of Cooperative Societies (RCS) office, the System Integrator (SI), and SISCO Bank (Sikkim StCB), to navigate the challenges in this transition. RO is hopeful of achieving 100% ePACS implementation for all PACS in Sikkim by May 2025.

## Boosting State's Agriculture GLC – State Level Banker cum Stakeholders meeting



### Initiative:

In order to provide a boost to ground level credit flow (GLC) to agriculture and other priority sectors by Banks in Sikkim, a one day state level workshop was organised by NABARD at Gangtok.

### The Activities:

Sikkim RO made a detailed presentation on the schemes available under the Financial Inclusion Fund, procedures for sanction and disbursement, schemes implemented in Sikkim and major focus areas of RO for FY 2024-25

Discussions on opportunities in agriculture value chain financing & FPO financing, forging domestic/export-oriented agri-value chains, supporting 'Agri-Tech' & Agri-Startups, promoting investment activities under credit to agriculture sector, graduation of SHGs into Micro Enterprises.

Discussions on measures for mitigation of regional and intra-region disparity in credit flow, etc.

Various Banks shared their experiences and expressed keen interest in availing support under Financial Inclusion Fund.

## DIALOGUE

Regional Director, Reserve Bank of India, Gangtok in his special remarks, highlighted the comparatively better position of Sikkim vis-a viz other states and appreciated the banks' efforts in achieving the status. He expressed concern over the lack of requisite participation especially by private banks in financial inclusion initiatives. He underscored the need for banks to bring uncovered people under the ambit of financial inclusion. He advised all the banks to proactively plan their activities and seek support under FIF from NABARD as per their requirement. He also urged all the stakeholders to work in close coordination with each other.



## Promotion and nurturing of Farmer Producer Organization under Central Sector Scheme for 10,000 FPOs – Sankhu Radhu

### Initiative

NABARD Sikkim has promoted Sankhu Radhu Khandu Farmers' Producers Organisation under the Central Sector Scheme for 10,000 FPOs in March 2021.

Sikkim State Cooperative Supply and Marketing Federation Ltd. (SIMFED) is the CBBO.

The total support sanctioned to FPO and CBBO is Rs. 43 Lakh

The FPO was formed with an objective to encourage establishment of an efficient supply chain, thereby leading to employment opportunities and income enhancement for intermediate service providers, safe and good quality, fresh as well as processed agri-horti produce at competitive price.

At present, FPO membership is of 203 farmers, out of which 122 farmers belong to small farmers' category whereas 81 farmers to the marginal farmers' category.

The number of shareholder members of the FPO is 170.

### Partner

Sikkim State Cooperative Supply and Marketing Federation Ltd. (SIMFED)

### Impact

- The FPO is extensively engaged in the Large cardamom business since the year 2021 and their cumulative turnover so far is Rs. 4 crore (approx.). During the year 2023-24, it earned a net profit of approx. Rs.1.6 Lakh.
- During 2022-23, FPO supplied approx. 43-ton dry capsule and during FY 2023-24, they supplied around 51-ton dry capsule of large cardamom.
- The FPO is in discussion with a Mumbai based Spice export company for large cardamom export.
- The FPO itself is an authorized GI tag user (Name of the GI: Sikkim Large Cardamom; Spices; Application No.-376, Form No.- GI-3A, dated- 22.05.2023)
- FPO is getting support and guidance of NABARD for credit and other activities.
- FPO is registered on ONDC portal.
- RO has sanctioned 01 new project under Farm Sector Promotion Fund on "Community Nursery" to the FPO. The project is expected to provide access to high-quality planting materials to local farmers, and protect them against natural calamities, pests-disease infestation



# Deployment of Micro ATM – to enable financial inclusion at remote places

## Initiative

NABARD has sanctioned SISCO Bank a grant assistance of Rs. 22.5 Lakh for deployment of 100 Micro ATMs in Milk Societies/Cooperatives during FY 2024-25. The aim of this initiative is to promote financial inclusion in the remotest area of the state.

Partner: Sikkim State Cooperative Bank Ltd



## Partner

- Sikkim State Cooperative Bank Ltd
- PACS / Milk Cooperative Societies

## Impact

Installation of Micro ATMs in unbanked areas of the state has significantly impacted the lives of people living in the rural areas.

- Access to cash increasing purchasing capacity.
- Helps to save travel time for work
- Helps to save travel cost which is very high in hilly areas
- Posters have been helpful in knowledge dissemination regarding the benefits of Micro ATMs as well as increasing visibility of SISCO.
- Skill upgradation of MPCS members.
- Cash Counting Machines have saved lot of time wasted in counting cash.



## Tribal Development Project at Sankhu Radhu Khandu GPU, Dentam Block, Gyalshing District

### Initiative

In order to fulfill the objective of sustainable development of tribal families, NABARD has sanctioned Tribal development Project at Sankhu Radhu Khandu GPU, Dentam for 150 tribal families comprising of 16 landless families.

The project aims to generate sustainable livelihood opportunities for the all the beneficiaries.

Other benefits of the project include

- Soil and water conservation
- Intercropping
- Livelihood trainings
- Gender empowerment and
- Community participation

### Partner

Bhavishya Bharat  
Grant Amount: Rs. 97.5 Lakh

### Impact

- Integrated programme for enhanced economic activity
- The tribals acquired skills and resources for horticulture crops as well as their marketing
- Livelihood training for landless beneficiaries
- Programmes on menstrual hygiene, health and awareness camps
- Convergence of NABARD's schemes such as formation and promotion of FPO under CSS and Rural Mart in the project area
- Awareness Camps for KCC, etc.





## Skill development, Training and Awareness camps in animal husbandry

### Initiative

The project addressed the practical challenges faced by the livestock farmers – livestock health management, sustainable farming practices, preparedness on Natural Disaster/Disease outbreak and integration of modern technologies.

The project has 2 components –

- A. Skill development and training for farmers and Para-veterinarians
- B. Awareness Camp



### Partner

Animal Husbandry & Veterinary Service Department, Govt. of Sikkim

Grant Amount: Rs 8.21 Lakh

### Impact

- Enhanced Productivity – Equipping farmers with advanced skills and knowledge enables farmers to implement more efficient and modern Animal Husbandry farming practices.
- Improved Livestock Health – Para-veterinarians, through their enhanced training, can contribute to proactive disease management and effective treatment.
- Sustainable practices – Adoption of sustainable and environmentally friendly practices.
- Market Competitiveness – Farmers with upgraded skills are better positioned in the market.
- Scheme Implementation and Technology Adoption – A number of Schemes launched by the State Govt. Pig Production Incentive Schemes, Milk Incentive, Cow Distribution and Govt. of India schemes like KCC-AH, National Livestock Mission, AHIDF, PMEG etc., the need takers and farmers availing the facilities of the schemes. Moreover, training programs often introduce farmers to modern technologies, increased technological adoption can lead to improved efficiency, data-driven decision-making, and the integration of smart farming practices.



## Skill Development Initiatives

### Initiative

In alignment with the priorities spelt out in the Skill Gap Report of North East, NABARD has been facilitating skill based training programmes for providing livelihood to the rural youth and enhance their income levels. Such programmes are conducted with the help of experts who have both the domain knowledge and field-level expertise in the local area. A targeted group of 20-30 trainees who are likely to pursue vocations based on the skills were chosen for such training programmes. During the year, two skill-based training programmes were provided under Gramya Vikas Nidhi (GVN) for 150 rural youth including 62 women from 3 districts.



### Partner

- SIGN-IN, Banks in the State
  - Skill-based Training on Apiculture (Bee-keeping - Rs. 8.88 lakh)
  - Skill-based Training on Handloom Weaving - Rs.4.32 lakh

### Impact

- Apiculture training programme was provided to 120 trainees including 34 women from 3 districts (Pakyong, Namchi & Soreng). Handloom training spanning 60 days was provided to 30 trainees around Kitam, Namchi. This training was specially designed for women.
- Post apiculture training, 61 trainees had applied for loan to pursue self-employment out-of-which 18 trainees got loan of Rs. 5 Lakh each from Banks in the state.
- As a result of the handloom training programme, a total of 23 out of 30 trainees are gainfully employed in the handloom cluster at Gom, Namchi under a handloom unit set up by a master trainer who has received a loan of Rs. 28.5 Lakh under PMEGP.



## Skill Development Initiatives

### Initiative

The remote areas of Sophaka and Radu khandu (NABARD supported TDF project area) in the Dentam block of Sikkim faced a lack of employment opportunities and skill development programs. The youth of these regions had limited access to training that could lead to viable job prospects, particularly in digital and IT-enabled services. This situation resulted in unemployment and underemployment among the local youth, hindering economic growth and development in these communities.



### Partner

- Posistron Computer Education Institute  
*Skill-based Training on Domestic Data Entry Operator*  
(Grant Amount - Rs. 4 lakh)

### Impact

- Posistron Computer Education, with financial support from NABARD initiated a specialized training program focusing on the Domestic Data Entry Operator skill set.
- The training empowered 25 rural youth with essential digital and data entry skills, improving their confidence and employability. Out of these, 15 participants secured jobs or freelance work
- These beneficiaries have experienced a monthly income increase of approximately ₹6,000 to ₹10,000, contributing to improved household financial stability
- All trainees demonstrated a 100% improvement in computer proficiency, including typing speed, basic software usage (MS Office, data handling tools), and online work readiness





## Off-Farm Producers Organization (Chuba-Ko)

### Initiative

NABARD OFPO scheme in the existing clusters helps to promote and support off-farm value-chain activities by the producers themselves and further protect the dying arts, crafts or weaves, artisans in hilly and difficult areas etc.

As a first in the State, NABARD has provided financial assistance for the formation and nurturing a major OFPO for processing and making value added products from Banpala (Sheep) and Angora (Rabbit) wool at Chuba, Namthang, Namchi district.

This project has been envisaged to rekindle the dying art of making wool products from these animals and provide both livelihood opportunities and enhanced income generation for the local community.

### Partner

Krishi Vigyan Kendra, Namthang, Namchi

Grant Amount: Rs. 122.43 lakh

### Impact

- This project is in its late stage of implementation and has garnered much attention and accolades from across the globe. The OFPO has mobilized local community to actively take part in the business activities of the unit.
- It has received its first international order from a Galeria, Kara from Paris. Interestingly, some of its products has found market as artistic products, showing potential for catering to even niche markets.
- OFPO participated in Desi Oon Festival in New Delhi as well as several exhibitions/Buyer Seller meet at State level

***The 'Chubako' Weavers for their achievement internationally awarded with the Global Eco Artisan Award 2022 held in New York (Agaati Foundation)***



## Transmission of policy initiatives of GoI/NABARD - Workshops/Seminars/Meetings/Exposure visits conducted or supported by NABARD

Sl. No.	Workshops/Seminars	Date
1.	State Level Unit Cost Committee (SLUCC) Meeting for F.Y. 2024-25	06/06/2024
2.	Centrally Sponsored Project for Computerization of PACS (CSPCP) - Sikkim RO - Training programme for Master Trainers	04/7/2024 to 06/07/2024
3.	SLCC meeting under CSS for promotion of 10,000 FPOs	05/07/2024
4.	State Level Banker cum Stakeholders meeting	25/07/2024
5.	Regional Advisory Committee (RAC) Meeting on Off Farm Sector	18/11/2024
6.	Sankhu Radhu Khandu Organic FPCS bags prestigious Second prize at Grameen Bharat Mahotsav	09/01/2025
7.	High-Level Committee (HLC) meeting to review and monitor the health of Cooperative Credit Institutions in Sikkim	19/02/2025
8.	State Credit Seminar 2025	12/03/2025
9.	Celebration of “International Women’s Day - 2025”	19/03/2025
10.	Registration of GI Products from Sikkim	



### State Level Unit Cost Committee (SLUCC) Meeting for F.Y. 2024-25 (06/06/2024)



The meeting of the State Level Unit Cost Committee (SLUCC) for F.Y. 2024-25 was held on 6th June 2024 at Conference Hall, NABARD Sikkim RO, Gangtok. Representatives from various line departments of Government of Sikkim viz. Department of Agriculture, Department of Animal Husbandry, Department of Fisheries, ICAR-Research

Complex for NEH Region, Sikkim, Sikkim Milk Union, Sikkim State Cooperative Bank Ltd. and team from SLBC with LDM from SBI participated in the meeting. Sector-wise, Activity-wise presentation was made on the proposed Unit Costs for various investment activities under farm and allied sector. Subsequently, Unit cost for various activities were finalized with inputs from various members of SLUCC

### Centrally Sponsored Project for Computerization of PACS (CSPCP) - Sikkim RO - Training programme for Master Trainers (04 to 06/07/2024)



GM/OiC, Sikkim RO inaugurated the 3 days' training programme for Master Trainers under CSPCP on 04<sup>th</sup> July 2024 at Sikkim State Cooperative (SISCO) Bank Ltd., Gangtok. GM/OiC, Sikkim RO in his keynote address while motivating trainees and trainers highlighted the objectives of the training programme. He stressed upon continuous handholding to the PACS officials by Master Trainers (MTs) and Core Master Trainers (CMTs)

### SLCC meeting under CSS for promotion of 10,000 FPOs (05/07/2024)



The State Level Consultative Committee (SLCC) meeting of FY 2024-25 under Central Sector Scheme for Formation and Promotion of 10,000 Farmer Producer Organizations (CSS-FPOs) was convened by NABARD Sikkim under the chairmanship of Shri Jigme Dorjee Bhutia, IAS, Secretary, Agriculture Department, Govt. of Sikkim at Krishi Bhawan, Gangtok on 5th July 2024 to discuss progress under the scheme in Sikkim and to chalk out the suitable strategy for facilitating issuance/approval of various licenses like seed, manure/fertilizer, mandi, GST, FSSAI and onboarding of FPOs on online marketing platforms like ONDC and other e-retailing platforms for selling of their produce, as per the direction received from MoA & FW, GoI.

### State Level Banker cum Stakeholders meeting (25/07/2024)



NABARD Sikkim RO conducted State Level Bankers cum Stakeholders meeting on 25th July 2024 at Gangtok. The meeting was chaired by Shri Thotngam Jamang, Regional Director, Reserve Bank of India, Gangtok. The meeting highlights discussion on More active participation of banks especially private banks in financial inclusion initiatives, Gaps in financial inclusion, lack of penetration of banking services in remote areas, poor internet connectivity in some parts of the state and lack of adequate financial literacy.

## High-Level Committee (HLC) meeting to review and monitor the health of Cooperative Credit Institutions in Sikkim (19/02/2024)



*The High-Level Committee (HLC) meeting to review and monitor the health of Cooperative Credit Institutions in Sikkim was convened by NABARD Sikkim RO on 19th February 2025 under the Chairmanship of Smt Gloria Namchu, Secretary, Cooperation Department, Govt. of Sikkim.*

*Detailed discussions were held on strategies on feasibility of reducing the share of State Govt in SISCO Bank as mandated by the Vaidyanathan committee, converting the existing PACS into Multi Service Centers, expediting the progress for E-PACS under PACS computerization project, technological adoption by bank and its related issues, enhancing the financial literacy at the Ground Level and improving their Ground Level credit Flow.*

## State Credit Seminar 2025 (12/03/2025)



*NABARD Sikkim RO organised the State Credit Seminar 2025-26 for the state of Sikkim on 11th March 2025 at Hotel Ramada, Gangtok. Shri Ravindra Telang, Chief Secretary, Government of Sikkim graced the occasion as Chief Guest. The Chief Secretary released the 'State Focus Paper: 2025-26'. The document indicates a credit potential of Rs.1474.81 crore for credit flow to various sectors under priority sector lending in the state of Sikkim for the financial year 2025-26 with a view to fostering inclusive growth and development of the state.*



## International Women's Day 2025 (19/03/2025)



NABARD, Sikkim RO celebrated International Women's Day 2025 at Gangtok on 19th March 2025, which was graced by Smt Kala Rai, Hon'ble Member of Legislative Assembly, Sikkim and Advisor, Rural Management and Development Department (RMDD), GoS as the Chief Guest. Other dignitaries/Senior lady officials who attended the event included Smt Norzing Tshering Shenga, Secretary, RMDD, GoS, Smt Pema Ongmu, Registrar of Cooperative Societies, GoS; Dr. Geeta Nirola, HoD, Nepali language, Nar Bahadur Bhandari Govt. College, Sikkim; besides lady officials of Banks, SHG members, girl students from college and a few homemakers.

## Registration of GI Products from Sikkim



NABARD Sikkim RO has provided financial support to Human Welfare Association (HWA), Varanasi, which has been entrusted as the Project Implementing Agency (PIA). The project seeks to protect and promote the traditional craftsmanship and natural heritage of Sikkim through formal GI recognition.



The three products under this project include:

- i. Sikkim Lepcha Tungbuk – A traditional Lepcha musical instrument used in rituals and folk performances.
- ii. Sikkim Lepcha Panthong Palit – A handcrafted flute integral to Lepcha music and ceremonies.
- iii. Sikkim Orchids – Exquisite varieties of native orchids, known for their beauty and ecological value.



The case for i. and ii. are currently at final hearing before the Geographical Indications Registry.



## NABARD's Developmental Interventions and Initiatives for Agriculture & Rural Development of Sikkim during FY 2024-25

- **Total grant disbursement during FY 2024-25: Rs. 392.41 lakh**
- **Credit/refinance support during FY 2024-25: Rs.84.77 crore**

Sl. No.	Areas of intervention	Particulars
1	Grant support for Development of Farm Sector	<p>(a) RO has sanctioned 01 new project under Farm Sector Promotion Fund on "Community Nursery" to Sankhu Radhu Khandu Organic FPCS (promoted under CSS for 10K FPO)</p> <p>(b) In the backdrop of flash floods in Sikkim (during October' 2023), and RO's continuous commitment towards development of the state, RO sanctioned one DPR based project on "skill development, training and awareness camps in animal husbandry" to AH &amp; VS Dept., Govt. of Sikkim. The project completed in March' 2025 benefitting more than 1000 beneficiaries across the state.</p> <p>(a) PIP phase of the first Springshed based Watershed Development Project of Sikkim (Helkhola Springshed at Pakyong district) was completed during the FY 2024-25</p> <p>(b) RO in collaboration with a partner NGO hosted a one-day state-level workshop on Climate Smart Agriculture (CSA) in Sikkim</p>
2	Grant support for growth, skilling, livelihood, capacity building of SHGs/Farmers/ Others	<p>(a) In FY 2024-25, RO released Rs. 3.20 Lakh and Rs. 1.20 Lakh respectively towards two Skill Development training programmes (Domestic data entry operator at TDF project area and Beauty Parlour management) to facilitate employment and skills to rural youth of Sikkim.</p>
4	Grant support for Marketing support to SHGs/Others	<p>(a) In FY 2024-25, five Gram Dukans were sanctioned to SRLM for facilitating marketing of different SHGs products across the State.</p>
5	Grant Support for deepening financial inclusion	<p>(a) 744 FI &amp; Digital Literacy Camps incl. camps for saturation under Social Security Schemes</p> <p>(b) 25 Nukkad Natakas</p> <p>(c) 100 Micro ATMs in Milk Societies/Cooperatives</p>
6	Grant support for innovative / critical infrastructure	<p>(a) Under RIPF, as NABARD's continuous commitment towards development of border villages in consonance with Govt. of India's priority, RO released Rs. 15.00 Lakh for "Construction of trekking trail from Chabru to Muguthang" at Lachen (Indo-China Border) in Mangan District</p>
8	Credit Support / Financial Accommodation	<p>(a) Sanction of Rs.52.65 crore was made under RIDF for Road and Health related projects</p> <p>(b) Refinance of Rs. 24.77 crore was disbursed to StCB for various Short term and long-term agriculture, allied and MSME activities</p> <p>(c) Disbursement of Rs. 60 crore (i.e. 100% of state's borrowing power) to Govt. of Sikkim for various Road projects under RIDF</p>



## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.</li> <li>Focus Segments: <ul style="list-style-type: none"> <li>➤ Green Finance &amp; Wellness (WASH, Renewable Energy, Green Mobility, Healthcare)</li> <li>➤ Fabrics &amp; Textiles</li> <li>➤ Handicrafts Value Chain</li> </ul> </li> </ul>	<b>NSFL in WASH</b> Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> <li>largest wholesale debt providing NBFC for SDG6</li> <li>largest wholesale debt funder for last mile WASH</li> <li>pioneer in climate ready WASH funding, and</li> <li>only NBFC covering all sectors and risk spectra under WASH.</li> </ul>
<b>Corporate Office</b> NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051 ☎: 022-2653-9693 ✉ : nabsamruddhi@nabard.org	<b>Registered Office</b> NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020 ☎: 040-23241155/56 🌐 : www.nabsamruddhi.in



## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>Largest lender in FPO space</li> <li>Present in 21 States and 3 UTs including North East</li> <li>3000+ FPOs credit linked</li> <li>Collateral free lending at affordable rates</li> <li>Soft loan for Agri Startups</li> </ul>	<ul style="list-style-type: none"> <li>Financing FPOs through <ul style="list-style-type: none"> <li>➤ Working Capital</li> <li>➤ Term Loan</li> <li>➤ Pledge Financing (eNWR)</li> </ul> </li> <li>Term lending for Corporates/ NBSCs/ MFIs</li> </ul>
<b>Corporate Office</b> C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉ : corporate@nabard.org	<b>Registered Office</b> C/o NABARD, Tamil Nadu RO, Chennai ☎: 044-28270138/28304658 ✉ : finance@nabkisan.org 🌐 : www.nabkisan.in



## NABFINS LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country</li> <li>Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers.</li> <li>Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans</li> </ul>	<ul style="list-style-type: none"> <li>Timely and adequate credit without collateral</li> <li>Affordable interest rate in the sector</li> <li>Insurance facility to borrowers and co-obligants</li> <li>Doorstep delivery of financial services</li> </ul>
<b>Registered Office:</b> 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India ☎: 080-26970500      ✉ : ho@nabfins.org      🌐 : www.nabfins.org	



## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

**OFFERS CONSULTANCY AND ADVISORY SERVICES**  
Pan India Presence with offices in 31 State/UTs

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>Project Management Consultancy</li> <li>IT Based Natural Resources Information System</li> <li>Feasibility, Socio-economic &amp; Impact Evaluation Studies</li> <li>Third Party Monitoring</li> </ul> | <ul style="list-style-type: none"> <li>Climate Change &amp; Sustainability</li> <li>Value Chain Development</li> <li>Skill &amp; Livelihood Development</li> <li>Preparation Detailed Project Reports (DPRs)</li> <li>Transaction Advisory Services</li> </ul> |
|--|--|

**Registered Office:** NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051  
☎: 022-26539419      ✉ : headoffice@nabcons.in  
**Corporate Office:** NABCONS, 7<sup>th</sup> Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125  
☎: 011-41538678/25745103      🌐 : www.nabcons.com



## NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

- NABSanrakadhan, a wholly owned subsidiary of NABARD, offers Credit Guarantee against the credit offered by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.
- Two sovereign Credit Guarantee Schemes offered are:
  - Credit Guarantee Scheme for FPO Financing (CGSFPO) – provides credit guarantee for collateral free credit facility upto Rs. 2 crore to FPOs (including loans to FPOs under AIF)
  - Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides credit guarantee to MSMEs and Dairy Cooperatives
- More than 1500 FPOs provided credit guarantee till 31st March 2024, covering nearly 13.67 lakh farmers across 23 States
- Operations carried through Credit Guarantee Portal

**Registered Office** C- 24, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400051

☎: 022- 2653-9243/ 9241    ✉: ho@nabsanrakshan.org    🌐: www.nabsanrakshan.org



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

- NABVENTURES Ltd. is incorporated as a public company registered under the Companies Act, 2013 in April 2018 to manage Alternative Investment funds(AIF), with a paid-up capital of INR 25 crore.
- NABVENTURES, Fund I scheme I is the maiden flagship venture equity fund of NABVENTURES Ltd with a corpus of INR 598 crore.
- As of 31 March 2024, NABVENTURES Fund I has invested in 14 startups related to the Agriculture, Rural, Food, and Finance sectors.
- NABVENTURES Ltd is also acting as an Investment Manager to AgriSURE Fund- 'Agri Fund for Start-Ups and Rural Enterprises', a SEBI-registered Cat-II AIF.
- Agri SURE Fund is set up to support innovative, technology-driven, high-risk, high-impact activities in agriculture and rural Start-ups ecosystem.
- The total corpus of AgriSURE Fund is ₹750 crore.

**Registered Office:** NABARD, 8th Floor, C Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

☎: 022-26539149    ✉: nabventure@nabard.org    🌐: www.nabventure.in



## NAB FOUNDATION

Leveraging the power of convergence

NABFOUNDATION is a wholly owned, not for profit, subsidiary of NABARD, established under Sec 8 of Companies Act, 2013. The organization draws its strength and experience from the thousands of development projects grounded by its parent body, NABARD, in multiple domains over nearly last four decades.

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

Reach out to us with your ideas about development projects which you believe need to be implemented. We really look forward to your fresh ideas.

#### IF YOU ARE A CSR UNIT

Of a corporate and believe that there is a scope for collaborating with us to have access to the vast network of resources of NABARD in a structured manner, just give us a call.

### IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

With an idea whose time you think has come and have not been able to find willing partners, reach out to us.

#### IF YOU ARE WITH THE GOVERNMENT

And believe that there is a need for reimagining implementation of your Central or State government projects, allow us to be a part of your vision.

**Registered Office:** NABARD, 4th Floor, E Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

☎: 022-26539404/9054    ✉: nabfoundation@nabard.org    🌐: www.nabfoundation.in





**NABARD**

Taking Rural India >> Forward

[www.nabard.org](http://www.nabard.org) |     / nabardonline