



NABARD

Beyond Numbers

2025 - 2026



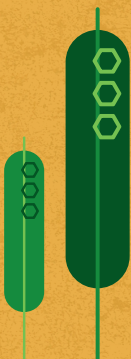


Vision

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.





Mr Shaji K. V.
Chairman

Foreword

India's rural sector is not just integral to our present—it is foundational to our collective future. For over four decades, NABARD has remained committed to empowering rural communities through a development model that is inclusive, sustainable, and forward-looking.

As we step into 2025, we reaffirm our belief that rural India is not merely a recipient of support but a driver of innovation and enterprise. Our role extends far beyond credit dispensation—we invest in building capacities, enabling ecosystems, and forging partnerships that deliver long-term impact. Grounded in grassroots realities and aligned with national aspirations, we have adopted a technology-led, innovation-driven approach to development.

This edition of **"Beyond Numbers"** reflects that journey. It captures how NABARD is transforming challenges into opportunities, and vision into measurable change. From promoting climate-resilient agriculture and supporting self-help groups, to building rural infrastructure and advancing digital financial inclusion—our interventions are creating enduring value.

We are accelerating rural digitalisation through platforms like the **e-KCC portal** and our leadership in the **PACS Computerisation Project**. Through our **Rural and Agri Business Incubation Centres**, we are nurturing rural entrepreneurs who will define the next chapter of India's growth. At NABARD, we believe the future of India will be shaped in its villages.

Let us continue to invest in this future—with imagination, integrity, and impact.



WHO WE ARE

We are India's apex development bank, established in 1982 under an Act of Parliament to promote sustainable and equitable agriculture and rural development. Our endeavour has been to build an empowered and financially inclusive rural India through our goal-oriented initiatives.



Head Office

31 REGIONAL OFFICES

480 DISTRICT OFFICES

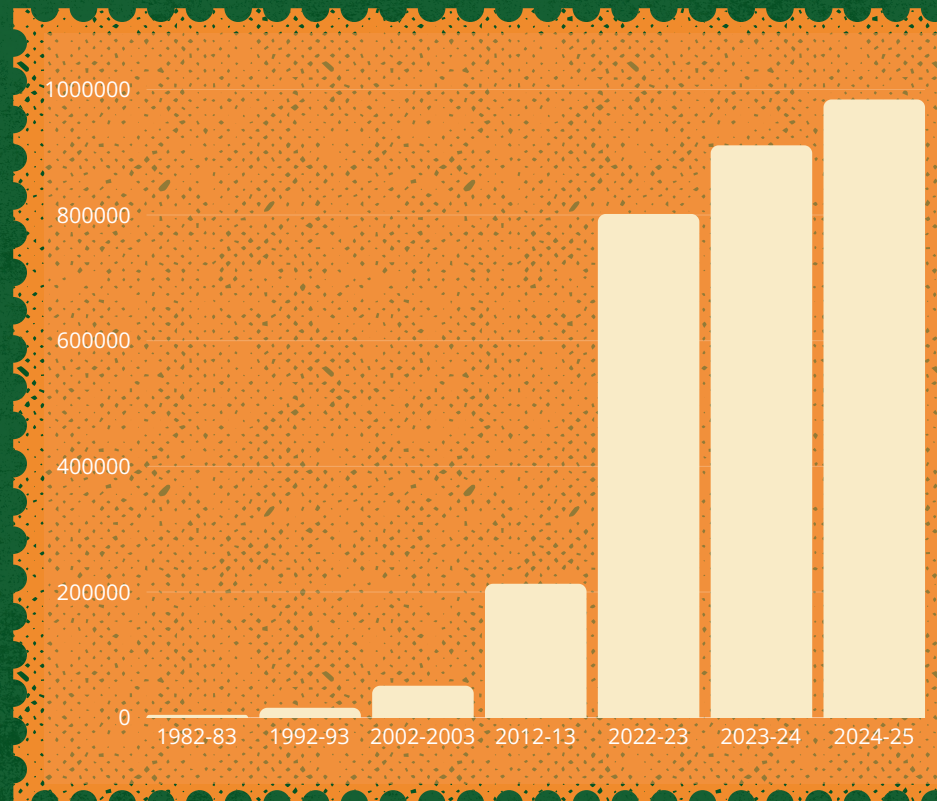
4 TRAINING INSTITUTES

7 SUBSIDIARIES

OUR STRUCTURE

Headquartered in Mumbai, we have strong regional presence with 31 regional offices and 546 District Development Managers (DDMs) across the country. Our training institutes located in Lucknow, Kolkata, and Mangaluru are instrumental in the capacity building of our staff as well as rural financial institutions across the country and Asia Pacific nations, NGOs, and government officials.

Balance Sheet (₹ in crore)





WHAT WE DO

We are empowering rural India with specially designed initiatives executed under our Financial, Developmental and Supervisory departments. Our all-encompassing initiatives cover every crucial aspect of the rural economy. Be it refinance support, district-level credit plans, new development schemes, implementation of Govt's development schemes, providing marketing platforms, skill development, supervising Cooperative Banks and Regional Rural Banks (RRBs), we have it all under our radar.

Achieving holistic rural prosperity has always been our endeavour, but we are cognizant of the myriad of challenges that mar the development pace. Time and again, the resilience of rural India is put to the test, but together we have been able to overcome the hurdles. The success stories of real-life projects implemented by identifying challenges and opportunities testify to our conviction in the potential of rural India. We believe that no feat is impossible to achieve when we all come together.

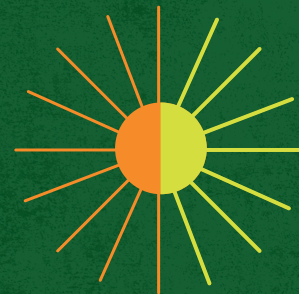
We spearheaded the world's largest microfinance programme and designed the concept of Joint Liability Groups (JLGs) to cater to the credit needs of landless farmers through collateral-free institutional credit. To harness the power of togetherness, we brought together farmers as well as off-farm producers under Farmer Producers Organisations (FPOs) and Off-Farm Producers Organisations (OFPOs).

With several collaborative as well as our own-funded programmes, we are strengthening rural infrastructure. Driven by the philosophy of achieving all-inclusive growth, we promote activities for natural resource management. We provide a creative space for agri-tech entrepreneurs, scientists, and technology experts to collaborate to develop innovative, cutting-edge ideas across the entire agricultural value chain for the benefit of smallholder farmers.

Come and explore the changing landscape of rural India with us.



Taking Rural India >> Forward





OUR FUNCTIONS - FINANCIAL REFINANCE TO BANKS

We enhance the credit capacity of rural financial institutes (RFIs) to enable activities in agriculture and allied sectors.


Long Term Refinance

Provide long term refinance for a period of 18 months to 5 years for investment activities in farm and non-farm sectors to:

- Scheduled Commercial Banks (SCBs)
- Regional Rural Banks (RRBs)
- State Cooperative Banks (StCBs)
- District Central Cooperative Banks (DCCBs)
- State Cooperative Agriculture and Rural Development Banks (SCARDBs)
- Urban Cooperative Banks (UCBs)
- NABARD's Subsidiaries
- North Eastern Development Finance Corporation Ltd. (NEDFI)
- Non-Banking Financial Companies (NBFCs)
- Non-Banking Financial Company: Micro Finance Institutions (NBFC-MFIS)
- Small Finance Banks (SFBs)

Short Term Refinance

Provide short term refinance for a period not exceeding 18 months for production, marketing, and procurement activities to:

- State Cooperative Banks (StCBs)
 - District Cooperative Central Banks (DCCBs)
 - Regional Rural Banks (RRBs)
 - Scheduled Commercial Banks (SCBs)
 - Small Finance Banks (SFBs)
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DIRECT FINANCE

We aid in nation building by providing loans and credit facility to state governments and state-owned entities to develop rural infrastructure. Our infrastructure portfolio is constantly evolving, and its outreach is in tune with the external ecosystem and demand. New products are developed, and existing ones are scaled up to reach difficult geographies and infrastructure-deficient areas.

INFRASTRUCTURE LOANS



Rural Infrastructure Development Fund (RIDF)

Loans to state governments to develop rural infrastructure.



NABARD Infrastructure Development Assistance (NIDA)

Open to state-owned entities with sustained income streams, this line of credit has been designed outside the purview of RIDF to address the limiting nature of borrowing by state governments.



Rural Infrastructure Assistance to State Governments (RIAS)

Financial assistance to state governments in eastern region for creating infrastructure that hinges on a 5-J approach – Jan (human being), Jal (water), Jameen (land), Janwar (livestock) and Jungle (forest).



Long Term Irrigation Fund (LTIF)

Set up for fast tracking completion of 99 medium and major irrigation projects, as identified by Ministry of Jal Shakti, GoI. Subsequently, 4 more projects were added to it.



Micro Irrigation Fund (MIF)

Facilitate state governments' efforts in mobilising additional resources for expanding micro-irrigation coverage and incentivising its adoption beyond the provisions of the Pradhan Mantri Krishi Sinchayee Yojana—Per Drop More Crop (PMKSY-PDMC).



Food Processing Fund (FPF)

Provide affordable credit for the setting up of food processing units and mega food parks notified by the Ministry of Food Processing Industries (MOFPI).



Dairy Processing and Infrastructure Development Fund (DIDF)

Fund projects related to enhancing capacity for milk processing, milk powder processing, chilling infrastructure, and value addition, in addition to the modernisation of existing plants.



Fisheries and Aquaculture Infrastructure Development Fund (FIDF)

Provide loan for creation of fisheries infrastructure facilities.



Credit Facility to Federations (CFF)

Provide short-term credit support to state government entities such as agricultural marketing federations, civil supply corporations, dairy cooperatives, milk unions or federations, etc.



Short-Term Multipurpose Direct Refinance Assistance (DRA)

Credit limit sanctioned to well-governed and financially strong StCBs and DCCBs, as per the latest inspection report of NABARD.



Warehouse Infrastructure Fund (WIF)


Support state governments, state government undertakings and private sector for establishing dry warehouses, cold storages, and cold chain infrastructure.



Alternative Investment Funds (AIF)

Facilitate capital contribution towards alternative investment opportunities in agriculture and rural development.





Centrally Sponsored Project for PACS Computerisation (CSPCP)

Sewa Sahkari Samiti Maryadit

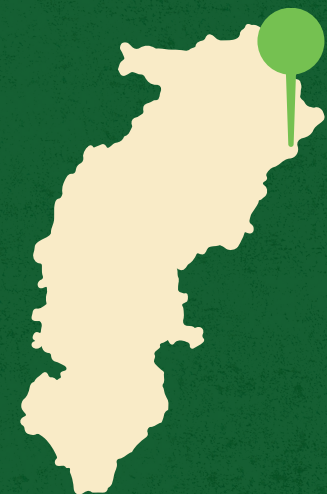
Previously, most tasks in the Primary Agricultural Credit Societies (PACS) were performed manually on paper. This included essential activities such as purchasing paddy from farmers, providing loans to PACS members in cash or kind, maintaining stock registers, and carrying out accounting work. The reliance on manual record-keeping resulted in frequent errors, delays in service delivery, a lack of transparency, and challenges in efficiently managing loan portfolios. Consequently, farmers often faced long wait times, and there was limited tracking of transactions and inventory.

The Centrally Sponsored Project for PACS Computerisation was initiated by the Ministry of Cooperation, Government of India (GoI), with NABARD acting as the implementing agency, to computerise all PACS and enhance their operational efficiency.


The project proposed the following key solutions:

- Installation of computers and internet connectivity in all PACS offices, including those in remote and rural areas.
- Implementation of a centralised software system to manage activities such as loan distribution, paddy procurement, accounting, and member data.
- Training PACS staff to effectively use the new computer systems and software.
- Providing ongoing support and maintenance for the IT system.
- Enabling real-time data entry and reporting to aid in decision-making and improve monitoring.

Sewa Sahakari Samiti Maryadit, Pussore, located in the heart of Chhattisgarh, is a Primary Agricultural Credit Society (PACS) that has made significant contributions to rural development through digital innovation and a range of diversified services. With a membership base of around 1,106, the PACS provides essential services, including fertiliser sales, paddy procurement and sale, seed sales, Kisan Credit Card (KCC) loans, animal husbandry loans, and Common Service Center (CSC) facilities. The PACS Computerisation Project has brought about many positive changes in the area served by Pussore PACS, evident through measurable outcomes.



Pussore, Raigarh,
Chhattisgarh





Infrastructure and Assets Created

- Pussore PACS has been equipped with computers, monitors, printers, UPS units, biometric devices, and internet connections.
- To enhance on-ground support, one Support Centre has been established for every 200 PACS, ensuring timely assistance and issue resolution.

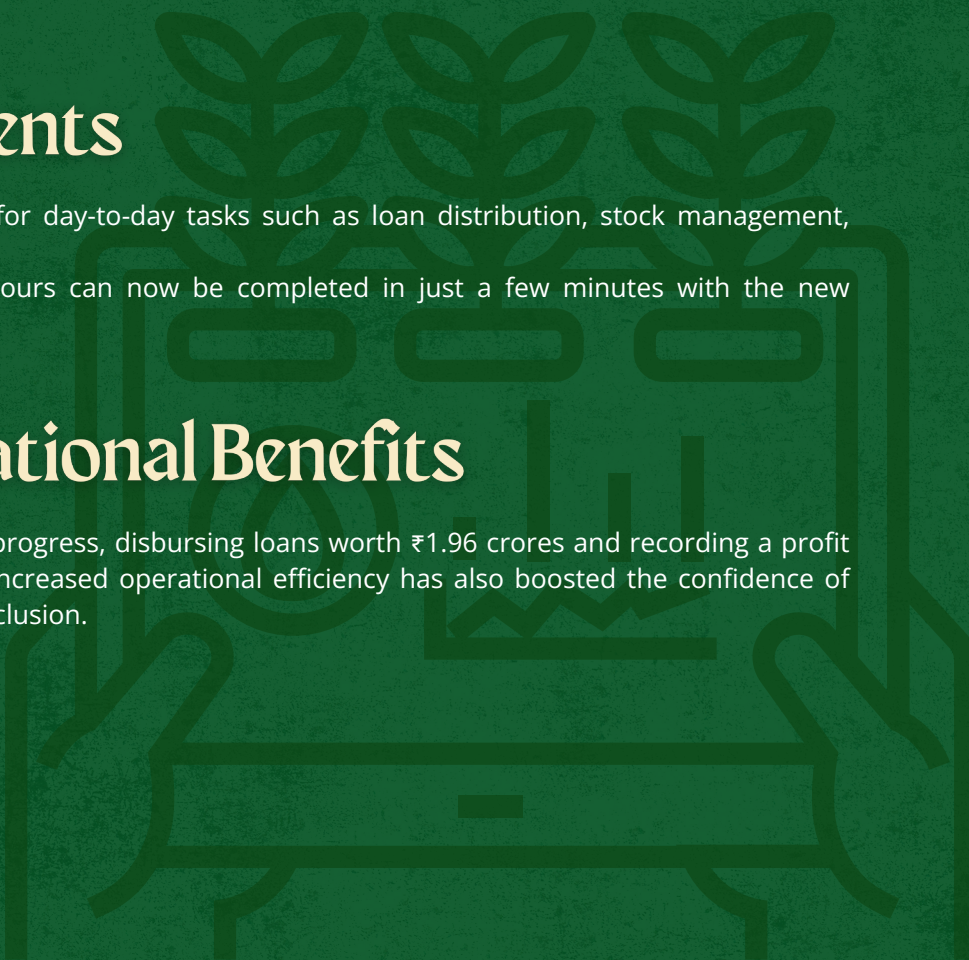
Staff Training and Capacity Building

- The PACS operator received hands-on training on how to use the new software and systems.
- Staff members with little or no prior computer knowledge were trained from the basics, improving their skills and confidence.

Process Improvements

- The PACS is shifting toward digital systems for day-to-day tasks such as loan distribution, stock management, accounting, and procurement.
- Manual tasks that previously took several hours can now be completed in just a few minutes with the new software.

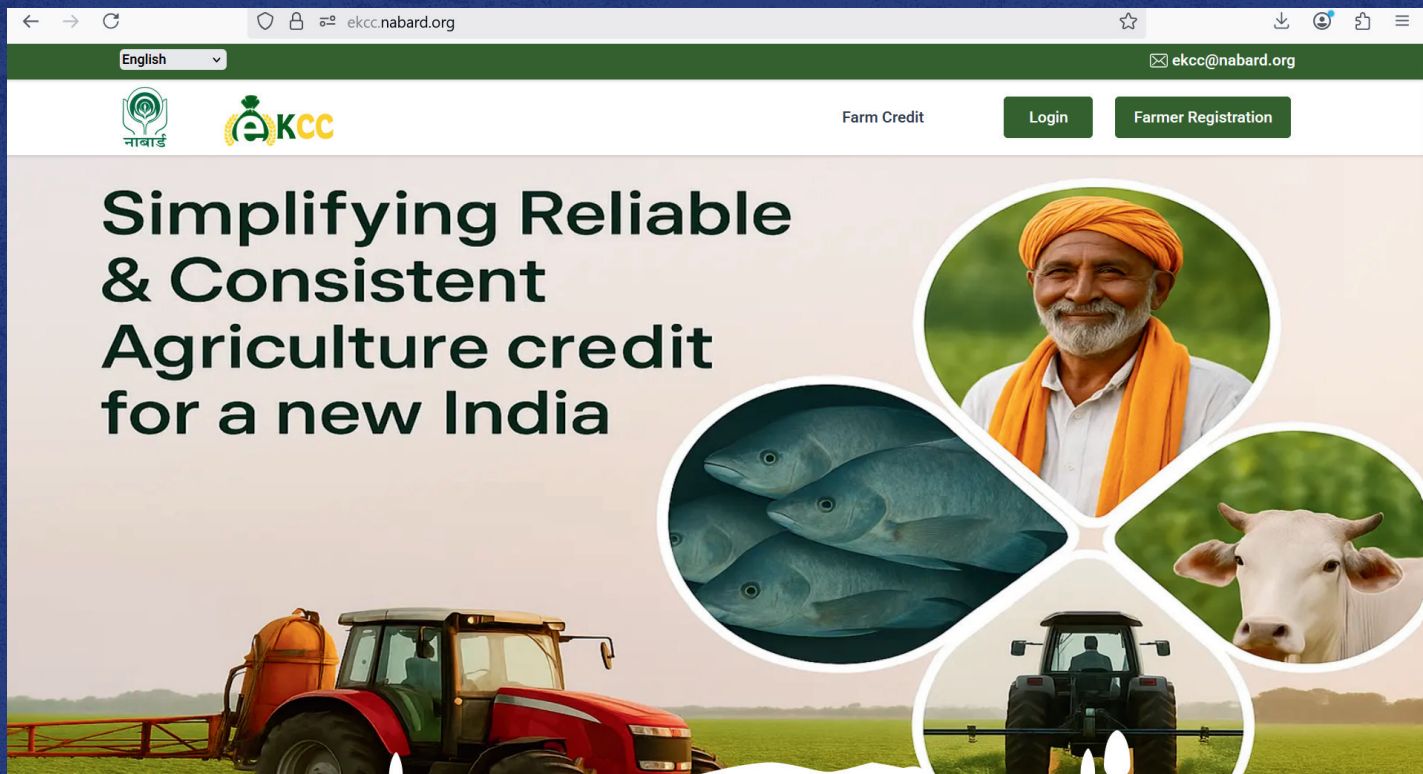
Financial and Operational Benefits

- The PACS has achieved remarkable financial progress, disbursing loans worth ₹1.96 crores and recording a profit of ₹30,17,547 during the year 2024-25. The increased operational efficiency has also boosted the confidence of local farmers, contributing to their financial inclusion.
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Taking the 'e' Way

The eKCC Portal



Objectives

- Address the absence of a Loan Origination System (LOS) in Rural Cooperative Banks (RCBs) and Regional Rural Banks (RRBs).
- Streamline the KCC loan application process.

The Portal

NABARD, in partnership with M/s Moneyworks Consulting Pvt. Ltd., developed the eKCC Portal, a user-friendly and scalable Loan Origination System (LOS) specifically designed for RCBs and RRBs. The portal offers a comprehensive suite of features to streamline the KCC loan application process:

- Self-service and assisted application modes
- Aadhaar-based authentication and e-KYC
- Digital land record verification*
- Secure Aadhaar Data Vault for compliance and security
- e-Sign enabled document execution
- Real-time SMS notifications to applicants
- Automatic eligibility calculation based on crop and land details
- Integration with ePACS and DCCB CBS (underway)
- Real-time Management Information System (MIS) for monitoring and reporting

** Land record verification is enabled through integration with RBIH's Unified Lending Interface (ULI) in select states.*

Impact

- Significantly reduced turnaround time for sanctioning KCCs, enabling faster credit access for farmers.
- Seamless data verification through system integrations, minimising manual intervention and errors.
- Transparent, stage-wise notifications keep both applicants and stakeholders informed throughout the loan process.
- Uniform Business Rule Engine ensures consistent and accurate eligibility and loan amount calculations across all applications.
- 2 State Cooperative Banks (StCBs), 37 District Central Cooperative Banks (DCCBs), and 13 Regional Rural Banks (RRBs) spread across 11 States and 1 Union Territory have been onboarded onto the eKCC Portal.



From Manual to Automated

NRLM Interest Subvention (IS) Portal



Objectives

- Address critical challenges associated with the manual submission of interest subvention claims under the Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) scheme.
- Reduce delays in claims submission and inconsistencies in data.
- Bridge the existing digital divide among Regional Cooperative Banks (RCBs) and encourage broader participation.
- Provide a streamlined, transparent, and scalable solution.

The Portal

The NRLM Interest Subvention (IS) Portal was designed as a centralised digital platform to facilitate the seamless submission, validation, and processing of interest subvention claims by Regional Rural Banks (RRBs) and RCBs under the DAY-NRLM scheme. The portal aims to enhance accuracy, reduce turnaround times, promote transparency, and eliminate manual inefficiencies, thereby fostering increased participation, particularly from cooperative banks.

Impact

- 202 banks have been onboarded onto the digital platform.
- 100% of RRBs (40 total) submitted claims through the portal.
- 33 RCBs successfully submitted claims digitally, marking a first for cooperative banks.
- Claims worth ₹1,376 crore have been processed, benefitting 22.66 lakh Self-Help Group (SHG) accounts.
- ₹9.6 crore in cost savings have been realised by participating banks through digital adoption and process efficiency.





Drops of Life

Gunawad Drinking Water Project



Access to clean drinking water, a basic necessity, remains a daily struggle for many. Numerous villages in the Ratlam district of Madhya Pradesh relied heavily on wells and other groundwater sources, which are quickly depleting. This project was initiated to provide easier access to clean drinking water.



Ratlam District,
Madhya Pradesh






The Roadblocks

- Dependence on groundwater and other water sources that are unsustainable due to climate change.
- Presence of pollutants such as nitrate, fluoride, iron, and arsenic, resulting in water contamination.

The Idea for Change

To ensure safe and sustainable drinking water for rural communities, this project, under the RIDF, introduced a structured and reliable water supply system. It now supplies chlorinated potable drinking water to approximately 14 villages. As a result, women and children no longer spend hours fetching water, allowing them to dedicate more time to education and income-generating activities. To ensure ownership and maintain a sustainable system, the community was involved in planning and implementation, with local residents trained to maintain the water supply system.

The Footprints

- Chlorinated potable drinking water is now available to a population of more than 34,000 residing in about 14 villages.
 - Access to clean drinking water has significantly reduced the incidence of waterborne diseases, resulting in improved health outcomes for the community.
 - An average savings of ₹6,000 per person per year was recorded, which would have otherwise been spent on medication or hospitalization.
 - The time previously spent on water collection by women and children is now utilised for education and income-generating activities.
 - The community has generated an additional income of ₹120,000 per year due to the time saved from fetching water from other sources.
 - The engagement of women in planning and decision-making related to water distribution has led to their empowerment and increased community cohesion.
 - With better hygiene and health, the overall quality of life has improved significantly.
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OUR FUNCTIONS - DEVELOPMENTAL

Institutional Development

Support the creation of digital infrastructure of rural financial institutions (RFIs), financial inclusion awareness activities, customer-centric digital services and bank-centric digital upgradations. Also, undertake capacity building in the fields of banking.

Climate Action

National Implementing Entity (NIE) of the Adaptation Fund (AF), National Adaptation Fund for Climate Change (NAFCC), and Direct Access Entity (DAE) of the Green Climate Fund (GCF) to channel national, international, and private finances for adaptation and mitigation activities in India.

Farm-Sector Development



Watershed Development Programmes (WDP)

Promote integrated programmes for the rehabilitation of watersheds for the regeneration of natural resources.



Farmer Producer Organisations (FPOs)

Promote and nurture FPOs where farm producers are members as well as shareholders. They engage in every aspect of cultivation, from aggregating the produce to grading, sorting, processing (if any), and marketing.



Tribal Development Programmes (TDP)

Promote sustainable livelihoods for the tribal families and reduce distress migration through the 'Orchard (Wadi) Model', wherein identified tribal families are provided with financial support for developing a one-acre orchard of horticulture crops.



Farm Sector Promotion Fund (FSPF)

Promote pilot farm innovations such as ICT/IOT-based projects, the FPO Accelerator project, the application of drones, AI, and robotics in agriculture, value chain development, the promotion of agro-tourism, the establishment of Community Common Facility Centres (CCFC), and alternative agriculture.

Off-farm Development



Off-farm Producer Organisations (OFPOs)

Promote and nurture OFPOs consisting of artisans, weavers, craftsmen, etc. to link them with the value chain for increased market access, enhanced income levels, and the revival of crafts, among other benefits.



Skill Development Programmes

Promote an entrepreneurial culture among the rural youth and encourage them to start enterprises in the rural off-farm and auxiliary sectors. All developmental initiatives under skill have been digitised and are carried out through “NABSKILL” (www.nabskillnabard.org), which captures data on a real-time basis, right from submission of applications and settlement of claims to effective implementation, monitoring and tracking, placement, and building candidate-wise data. The portal is accessible to training providers, training seekers, and placement agencies.



Marketing Initiatives

Extend assistance for marketing opportunities to rural artisans and producers through the setting up of rural marts and haats, participation in national-level fairs, rural mobile vans, and stalls in high-footfall venues such as airports.



Geographical Indications

Support the registration and post-registration activities of products that originate from a specific geographical area and that have a quality, reputation, or other characteristics that are essentially attributable to their geographical origin under Geographical Indications (GIs).

Onboarding on ONDC

Provide FPOs and OFPOs access to the ever-increasing digital e-commerce market by onboarding them onto the Open Network for Digital Commerce (ONDC).

Catalytic Capital Fund

Support rural and agri-startups entering the 'Valley of Death' phase.

Rural Business Incubation Centres (RBIC)

Establish RBICs to support the rural entrepreneurial ecosystem.





Capacity Building Fund – Social Stock Exchange (CBF-SSE)

Create awareness and train the different stakeholders of CBF-SSE regarding the functioning of the Social Stock Exchange (SSE).

Microfinance (Self Help Group {SHG} & Joint Liability Group {JLG} Programmes)

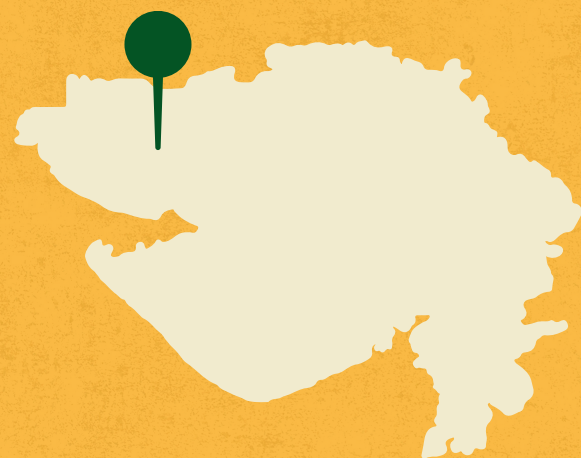
Extend grant support for the promotion and nurturing of SHGs. Promote JLGs to reduce the dependency of landless farmers and small artisans on informal sources for credit by providing collateral-free credit.

Preserving Heritage, Enriching Livelihoods

Kala Raksha Producer Company Limited



Kutch embroidery is an integral part of the Kutch region's identity. This intricate and colourful form of needlework has been in practice for centuries. The custodians of this craft, primarily women from tribal communities, are dedicated to preserving its tradition. This initiative aimed to enhance the skills of these artisans, who are members of the Kala Raksha Producer Co. Ltd. (KRPLC).



Kutch District,
Gujarat





The Roadblocks

- Talented artisans from rural, low-income backgrounds face challenges such as minimal formal education and traditional social norms that limit their growth.
- An absence of resources to preserve traditional arts, provide dignified livelihoods, and empower artisans.
- Limited market access, a lack of design innovation, and few opportunities for artisan education and leadership.

The Idea for Change

To address the above, steps to create an artisan-led organisation that blends traditional skills with contemporary design and market insights were implemented. The project's goals were to preserve heritage crafts, provide design education, offer fair wages, and create direct market access for artisans. Ultimately, it aimed to empower artisans to become independent designers and entrepreneurs, ensuring sustainable livelihoods and the preservation of cultural heritage.

The execution plan included organising training programmes, forming craft producer groups in 16 villages, and providing comprehensive business development services. This led to product diversification, branding, marketing strategies, and facilitating market linkages and promotions.

The Footprints

- Empowered over 450 women artisans across six communities.
- Average artisan income increased by 25-35% compared to baseline earnings.
- Production capacity rose by 40%, allowing artisans to produce more diversified, higher-value products.
- Established one dedicated Common Facility Centre, which serves as an artisan production center, along with one training campus to support ongoing development.
- Increased artisans' access to direct market opportunities by 30%, reducing dependency on middlemen.
- Developed more than 500 new products that combine traditional embroidery with contemporary design.
- Implemented environmental improvements, including the use of natural dyes and sustainable fabric sourcing in over 40% of the new product lines.
- Enhanced work processes through regular quality control systems, artisan-led pricing committees, and design education, resulting in a 35% increase in customer satisfaction and repeat orders.



Turning Produce into Prosperity

Common Facility Centre (CFC) at Krishi Vigyan Kendra (KVK)



Kerala, God's own country is bestowed with nature's bounty and agriculture produce. However, farmers face significant challenges due to inadequate facilities, which result in high post-harvest losses, limited value addition, and reduced incomes. This project was developed to tackle these critical issues affecting small and marginal farmers.



Mannuthy, Thrissur,
Kerala






The Roadblocks

- Insufficient facilities for post-harvest processing, storage, and market access.
- Limited access to modern processing technology, which hampers enterprise development.
- Frequent natural disasters disrupt agricultural operations, increasing financial instability.

The Idea for Change

A Common Facilitation Centre (CFC) was established to assist small and marginal farmers with post-harvest management, processing, and value addition. By providing access to modern machinery and infrastructure, the initiative aimed to minimise post-harvest losses and enhance farmers' incomes through the creation of value-added products. Additionally, the project focused on capacity building to develop trained manpower in the district for agro-processing activities. Entrepreneurs will also have the opportunity to test their ideas, standardise their products, and build confidence to start their own agribusiness ventures.

The Footprints

- Over 1,634 farmers and agripreneurs have acquired technical skills in processing, value addition, and enterprise development through specialised training programs.
 - 45 agripreneurs have utilized the CFC's infrastructure for product development and testing.
 - Enterprises such as Jaithri Foods, Pradhani Sons Nutrilifa Food Products, RV's Foods, Kariat Dry Foods, and Babees Healthy Treats have gained significant recognition.
 - From processing value-added fruits and vegetables to creating millet-based health products, these businesses have empowered local entrepreneurs, particularly women, and created sustainable livelihoods and employment opportunities.
 - With technical support and financial assistance, these businesses have expanded their product ranges, ensured quality, and ventured into exports, showcasing the potential of agricultural entrepreneurship in driving economic growth.
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Climate Change Adaptation and Sustainable Livelihood

Management and rehabilitation of
coastal habitats and biodiversity



Gulf of Mannar,
Tamil Nadu



The Roadblocks

- Vaan Island drastically shrank due to erosion, global warming, and past coral mining
- Unstable and vulnerable seafloor

The Idea for Change

The project was strategically implemented to address climate change vulnerabilities affecting coastal communities and ecosystems along the Gulf of Mannar. A significant intervention involved the rehabilitation of degraded reef and seagrass habitats across an area of 4.0 square kilometres.

Coral restoration activities were undertaken wherein native coral fragments (measuring 8–11 cm) were sourced from healthy donor reefs, were affixed with nylon rope to cement slabs, and were deployed underwater to promote reef regeneration. In addition, approximately 6,000 artificial reef modules—constructed using ferrocement and reinforced steel (each measuring 2.5 m in width, 2 m in height, and 1 m in length)—were installed in the waters near Vaan Island to create a supportive habitat for marine life. To ensure holistic and inclusive development, over 25 village-specific livelihood enhancement activities were introduced across 23 project villages. These included seaweed cultivation, ecotourism development, provision of microcredit and revolving funds, and capacity building of Self-Help Groups (SHGs).

The Footprints

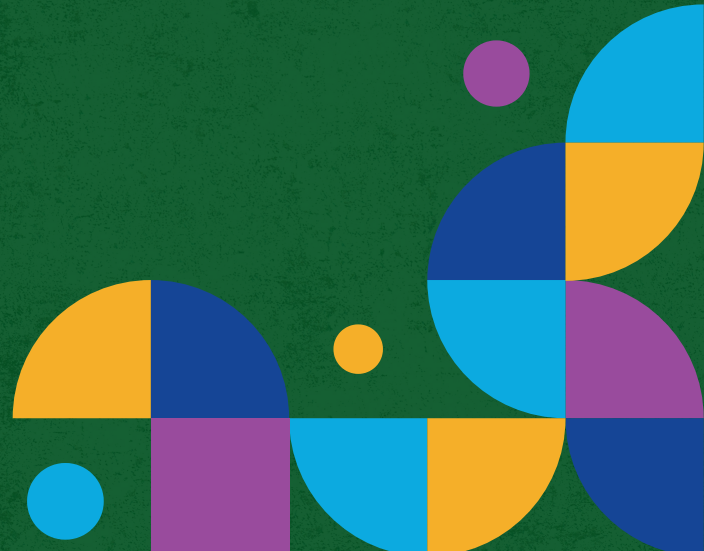
- Coral reef and seagrass rehabilitation in a 4 sq. km area leading to improvement in coral cover, fish diversity, rejuvenation of the degraded habitat, carbon sink, etc.
- Over 800 fishing community members benefitted through livelihood schemes.
- Approximately 430 fishing community members started their own business.
- More than 26000 community members benefitted from awareness programmes.
- Eco-development activities in 23 coastal villages.
- Up-scaling of low-tech and low-cost coral reef and seagrass transplantation techniques.
- Empowerment of 15 Self-Help Groups (SHGs) per village and extension of benefits to about 690 women.





OUR FUNCTIONS - SUPERVISORY

We have been entrusted with the supervision of rural financial institutions. This is to ensure the safety of business and the soundness of the health of the Supervised Entities (SEs). NABARD conducts statutory inspections of State Cooperative Banks, District Central Cooperative Banks and Regional Rural Banks. Voluntary inspections are conducted for State Cooperative Agriculture and Rural Development Banks (SCARDBs), Apex Level Weavers' Societies, and Cooperative Marketing Federations. Protection of present and future depositors' interests is one of the primary focuses of NABARD's supervisory function.







SUBSIDIARIES



NABCONS

NABARD Consultancy Services (NABCONS), a wholly-owned subsidiary of NABARD, has been providing consultancy in agriculture, rural development, and allied areas since 2003. The agency leverages NABARD's expertise and has its own specialists. The services of NABCONS are contracted by various agencies, like GoI, state governments, banks, international agencies, corporate entities, and individuals.



NABFOUNDATION

NABFOUNDATION is a Section 8 not-for-profit company, promoted and fully owned by the National Bank for Agriculture and Rural Development (NABARD), to execute development projects across the country.



NABKISAN

NABKISAN Finance Ltd. is a Non-Banking Finance Company (NBFC) to provide credit for promotion, expansion, and commercialisation of enterprises in agriculture, allied, and rural non-farm activities.



NABSAMRUDDHI

NABSAMRUDDHI Finance Limited (NSFL) is a B2B finance NBFC subsidiary of NABARD, catering to the non-agricultural sector with an ESG focus. It provides credit facilities for promotion, expansion, commercialisation, and modernisation of enterprises and individuals engaged in non-farm activities, including microfinance, MSME, housing, vehicles, etc.

SUBSIDIARIES



NABVENTURES

NABVENTURES

NABVENTURES Limited is a wholly owned subsidiary of NABARD, which invests in agritech, food tech, agri/rural fintech, and rural tech businesses at early to mid-stage for driving transformation in these industries by providing strategic and operational insights, patient capital, and access to their extensive network.



NABSANRAKSHAN

NABSanrakshan Trustee Private Limited is a wholly owned subsidiary of NABARD to carry out credit guarantees and related activities towards sustainable and equitable agriculture and rural development.



नबेफिन्स

NABFINS

NABFINS Limited, a subsidiary of NABARD, was incorporated in 1997 under the Companies Act 1956/2013 with a vision to evolve a model microfinance institution to serve the needy and disadvantaged sections of society in rural, semi-urban, and urban areas by securing their prosperity through easily accessible credit at an affordable cost. The company started its journey into microfinance loans in 2009 and got an NBFC-MFI license from the RBI in 2015 to further scale up its operations.





NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

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[/nabardonline](https://www.youtube.com/nabardonline)

