



वित्तीय सेवाएं विभाग
DEPARTMENT OF
FINANCIAL SERVICES



GRAMEEN BHARAT MAHOTSAV

4 - 9 January, 2025

Bharat Mandapam, New Delhi

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Address
CHIEF GUEST
Shri Narendra Modi
Honourable Prime Minister of India

The Honourable Prime Minister addressed the audience at GBM 2025, conveying

wishes for the New Year 2025 and congratulating the Department of Financial Services and NABARD for organising a grand event, the Grameen Bharat Mahotsav, at the beginning of the year. He emphasised the importance of Bharat's development journey.

- The Prime Minister highlighted the strength of villages and the deep connections people have with them. He quoted - "जो गाँव में बसा है, गाँव भी उसके भीतर बस जाता है"
- He stressed the need for creating economic policies that specifically support the rural population.

He remarked, "There is so much diversity and potential in our villages, and I am sure those who have never visited a village will be amazed at what they see."

- Furthermore, the Prime Minister focused on the increasing role of women in Bharat's rural economy, noting that they are redefining rural life by leading Self-Help Groups (SHGs) and achieving financial independence.
- He recognised NABARD's vital contribution to the success of initiatives - from Self-Help Groups to Kisan Credit Cards.

In conclusion, the Prime Minister congratulated everyone involved in making the Grameen Bharat Mahotsav a success.



Smt. Nirmala Sitharaman

Honourable Finance Minister

Smt. **Nirmala Sitharaman**, in her address, highlighted the Government's ongoing efforts to uplift rural areas through various schemes targeting four key groups: the poor, youth, farmers, and women. She emphasised the crucial role of banks in implementing saturation programmes across 16 regions, ensuring access to credit for rural initiatives through the PM Awas Yojana and PM Swanidhi Yojana.

She underscored the significance of promoting rural products by issuing Geographical Indication (GI) tags, with over 650 GI tags awarded since 2003. Additionally, she stressed the importance of facilitating natural farming and the export of organic products.

Initiatives aimed at women's empowerment, such as Drone Didi, Lakhpati Didi, and Self-Help Groups (SHGs), were also acknowledged, along with support for Farmers' Producer Organisations (FPOs) and cooperatives.

Smt. Sitharaman also noted the focus on tribal and Northeastern products, which banks are supporting through branding, packaging, and market expansion efforts.

She concluded her address by expressing gratitude to the Hon'ble Prime Minister for his leadership and participation in the event.



Shri Pankaj Chaudhary

Honourable Union Minister of State for Finance

Shri Pankaj Chaudhary, Honourable Union Minister of State for Finance, Government of India, applauded the efforts of the Department of Financial Services and NABARD for organising a commendable event.

He appreciated how Grameen Bharat Mahotsav 2025 has provided a meaningful platform for rural entrepreneurs and artisans to showcase their products and connect with urban markets, thereby promoting inclusive growth and rural prosperity.

Pankaj He took a keen interest in the stalls, interacting with the artisans, producers, and self-help group members. He acknowledged their dedication and the rich diversity of rural crafts and produce on display.



MESSAGE

Shri M. Nagaraju, IAS

Secretary, Department of Financial Services, MoF, GoI

I would like to extend my heartfelt congratulations to NABARD for successfully organising the Grameen Bharat Mahotsav 2025 on such a large scale and within an impressively short timeframe.

This event has brought together entrepreneurs, artisans, and stakeholders from across the country, truly embodying the spirit of rural India. It showcased the rich diversity, resilience, and ingenuity that define Grameen Bharat.

I commend the artisans whose dedication and craftsmanship continue to preserve our rich heritage while driving rural entrepreneurship forward. Their work demonstrates the power of innovation and enterprise in rural India, proving that tradition and progress can coexist harmoniously.

This initiative holds immense potential, as evident from the first edition. Therefore, we are eager to make the Grameen Bharat Mahotsav an annual event. Moving forward, we will work on expanding participation, increasing outreach, and amplifying its impact. Our goal is to ensure that artisans and rural entrepreneurs from every corner of the country gain access to larger markets, financial support, and growth opportunities.



FOREWORD

Shri Shaji K. V.

Chairman, NABARD

It gives me immense pleasure to present this commemorative booklet on the **Grameen Bharat Mahotsav 2025**, a national celebration of the resilience, creativity, and enterprise of rural India.

Conceived under the guidance of the Department of Financial Services, Ministry of Finance, Government of India, and brought to life through the collective efforts of NABARD and its partners, the Mahotsav stands as a testimony to the evolving landscape of rural livelihoods.

Themed “Building a Resilient Rural India for a Viksit Bharat 2047”, the event brought together thousands of artisans, women entrepreneurs, farmers, and grassroots innovators from across the country, offering them a platform to showcase their unique products, many of which carry Geographical Indication (GI) tags, represent tribal traditions, or are rooted in organic and natural farming.

This Mahotsav is more than an exhibition—it is a movement. It reflects the aspirations of a self-reliant rural Bharat and reinforces the importance of building inclusive value chains, expanding digital and physical market access, and strengthening POs (producer organisations) such as **Self-Help Groups (SHGs), Joint Liability Groups (JLGs), and Farmer Producer Organisations (FPOs)**.

I am particularly heartened by the enthusiastic participation of rural women entrepreneurs and youth, whose innovation and determination are laying the foundation for a vibrant rural economy.

The insights shared by the Honourable Prime Minister **Shri Narendra Modi**, and the Honourable Union Finance Minister **Smt. Nirmala Sitharaman**, during the event have provided us with renewed inspiration to accelerate our mission of rural transformation through cooperative strength, credit support, and market linkages.

As we document the highlights of this Mahotsav in the pages that follow, I hope this booklet serves not just as a record of a successful event, but also as a source of inspiration to all stakeholders in the rural development ecosystem.

On behalf of NABARD, I extend my heartfelt gratitude to the Ministry of Finance, participating institutions, state governments, civil society

partners, and—above all—the artisans and rural producers who made this event a success.

Let us carry this momentum forward, as we collectively work towards a resilient, empowered, and prosperous **Grameen Bharat**.



REFLECTIONS

Shri Goverdhan S. Rawat

Deputy Manager Director, NABARD

The Grameen Bharat Mahotsav 2025 envisioned to showcase the spirit of innovation thriving in our villages and the transformative work being done across the rural landscape.

Under the visionary guidance of our Honourable Prime Minister and the leadership of the Honourable Finance Minister, this event was conceptualised and executed jointly with the Department of Financial Services (DFS).

The exhibition was a vibrant ecosystem of ideas, commerce, and collaboration. The dialogues which emerged in the panel discussions, have culminated into actionable focus areas that will serve as guiding lights for NABARD's future interventions as we collectively work towards the goal of a Viksit Bharat.

As we reflect on the achievements of this landmark event, I am confident that the ideas generated and the connections built here will continue to grow and flourish. Let this be a stepping stone for greater collaborations, innovative solutions, and impactful interventions in the rural development landscape.



REFLECTIONS

Dr Ajay K. Sood

Deputy Manager Director, NABARD

The Grameen Bharat Mahotsav emerged as a catalyst for meaningful change connecting rural producers to urban consumers, amplifying grassroots voices in policy dialogues, and highlighting scalable models of inclusive growth.

We were honoured to receive the gracious presence and guidance of our Honourable Prime Minister and Honourable Finance Minister whose encouragement and vision gave a renewed sense of purpose to our mission.

The event witnessed expert voices, grassroots experiences, and shared ideas came together to shape a clearer path forward. The products showcased by the farmers collectives, GI artisans, tribal and women-led enterprises, reflected India's cultural heritage and rural innovation.

I would like to acknowledge and commend the contributions of our rural entrepreneurs, Farmer Producer Organisations (FPOs), and Self-Help Group members. Their commitment and courage to drive change at the grassroots level is not only transforming our communities but also inspiring us to deepen our efforts and widen our outreach.



INTRODUCTION

Grameen Bharat Mahotsav 2025

On 4th January 2025, a gush of vibrant colours, cheerful sounds & foremost a shine of excitement, hope, and pride was seen at Bharat Mandapam, New Delhi. Master artisans, rural entrepreneurs, Self-Help Group (SHG) members, and Farmer Producers Company (FPC) members, all beautifully adorned in their traditional attires, arrived, ready to celebrate the true spirit of rural India.

The Exhibition Hall 14 witnessed the arrival of Smt Nirmala Sitharaman, Hon'ble Union Minister of Finance & Corporate Affairs, and Shri Pankaj Chaudhary, Hon'ble Minister of State for Finance. The artisans interacted and displayed their products to them. Followed by this, the Hon'ble Prime Minister of India, **Shri Narendra Modi, inaugurated the Grameen Bharat Mahotsav 2025.**

The Grameen Bharat Mahotsav 2025, an initiative of the Department of Financial Services, Gol, and NABARD, provided a platform to rural entrepreneurs to showcase their beautifully curated handlooms and handicrafts along with organic products from 4th - 9th January 2025.

The event celebrated rural India's spirit under the theme '**Building a Resilient Rural India for Viksit Bharat 2047**' and the motto 'गांव बढ़े, तो देश बढ़े'.

The Mahotsav focused on rural innovation, infrastructure, women's empowerment, and financial inclusion, with special attention to the North-East Region (NER). It featured several workshops, panel discussions, and cultural performances showcasing India's rich heritage during the 6-day event duration.



A PICTORIAL CHRONICLE

Grameen Bharat Mahotsav 2025



THROUGH THE LENS

Grameen Bharat Mahotsav 2025



Honourable Prime Minister undertaking a walkthrough of the GI-certified Sikki grass craft (Vishnu Jeevika SHG, Uttar Pradesh) exhibit at Grameen Bharat Mahotsav 2025.



Honourable Prime Minister appreciating artisan Shri Ikram Husain's Brass Metal Craft (Moradabad) Grameen Bharat Mahotsav 2025.

Honourable Prime Minister
 appreciating the tribal
 enterprise Looms of Ladakh
 (Leh) at Grameen Bharat
 Mahotsav 2025.



Smt. Nirmala Sitharaman
 exploring the exquisite
 products of Tai Khamti
 Handloom (Arunachal
 Pradesh) showcased at
 Grameen Bharat Mahotsav
 2025.

THROUGH THE LENS

Valedictory Ceremony



Shri M. Nagaraju, IAS
Secretary, Department of Financial Services, MoF, GoI



Shri Shaji K. V.
Chairman, NABARD



Dr M.P. Tangirala
Additional Secretary, Department of Financial Services, MoF, GoI



Shri Goverdhan S. Rawat
Deputy Managing Director, NABARD



Dr Ajay K. Sood
Deputy Managing Director, NABARD

HIGHLIGHTS

Grameen Bharat Mahotsav - Taking Rural India Forward



PANEL DISCUSSION

GI Products: Cultural Pride to Prosperity

Shri Karan Thapar commenced the discussion by emphasising the historical, cultural, and economic importance of Geographical Indication (GI) products in India. He underscored how GI tagging serves as a powerful tool for protecting indigenous knowledge, enhancing product authenticity, and ensuring fair market prices for rural artisans and farmers. India, despite its vast and diverse range of traditional products, currently has only 620 GI-registered products, despite having legislation in place for nearly two decades. This is a significantly lower number compared to China (~9,700), Germany and Hungary (~7,000 each). Among the Indian states, Uttar Pradesh leads with 72 GI products, followed by Maharashtra, Tamil Nadu, Karnataka, and Assam.

He elaborated on the distinct advantages of GI registration, explaining that it protects community-driven knowledge rather than individual ownership. Unlike patents, which offer exclusive rights to individuals or corporations, GI belongs to an entire region or community, preserving traditional craftsmanship and agricultural heritage. He also highlighted the challenges associated with post-GI commercialisation, including limited branding efforts, weak market linkages and lack of financial support.

Furthermore, Shri Thapar pointed out the urgent need for a comprehensive national GI policy that promotes global trade opportunities, streamlines the certification process and strengthens financial incentives for GI producers. He concluded by stating that GI products should not only be viewed as symbols of cultural pride but also as a strategic economic assets capable of uplifting India's rural economy and boosting exports.

"A GI product is not just an item of cultural heritage, but a bridge between tradition and economic empowerment."

Keynote Speaker

Shri Karan Thapar

Director, DPIIT, Ministry of Commerce &
Industry, GoI



PANEL DISCUSSION

GI Products: Cultural Pride to Prosperity



Lead Speaker & Panellist

Dr Rajani Kant

Padma Shri awardee, GI Expert,
Human Welfare Association, Varanasi

Dr Rajani Kant, a Padma Shri awardee on GI products, stressed the need for stronger financial and institutional support to sustain GI product development. He highlighted the crucial role of NABARD in facilitating the GI tagging process for various products across states, which has significantly contributed to preserving

traditional craftsmanship and boosting market recognition. He shared successful case studies of Banarasi sarees, Bhadohi carpets, and Chunar pottery, emphasising how GI status has helped local artisans enhance their livelihoods and secure a stronger position in both domestic and international markets.

"Without structured financial backing, GI products remain a lost opportunity for rural artisans."



Panellist

Shri Chau Athina Chauhai

Chief Executive Officer, Namsai Organic Spice and
Agricultural Products Company Limited

Shri Chauhai presented an inspiring case of Khao Tai rice from Arunachal Pradesh, demonstrating how GI registration doubled farmer incomes and created demand in international markets.

"For the rural economy to thrive, GI should mean prosperity, not just protection."



Panellist

Prof Abhijit Das

International Trade Policy and WTO Expert

Prof Das discussed the evolution of Geographical Indications (GI) from agricultural products to handicrafts and textiles in India, highlighting the legal and financial challenges in registration. He emphasised that GI registration alone is insufficient for commercial success, stressing the need for post-registration brand-building, marketing, and stakeholder engagement. Drawing from international experiences, he advocated for a bottom-up approach and greater synergy among government departments. Highlighting the criticality of post-GI activities in the success of GI

products by quoting the successful economic and social impact created by Kota Doria of Rajasthan vis-à-vis the not-so-impactful Solapur Chaddar. He also emphasised initiatives aimed at creating global awareness of GI products by conducting events themed on "Celebrating Traditional Treasures of India" and for domestic awareness through "Dharohar se Dhan Dhanya Tak". He indicated that GI is only a territorial registration in India, and to tap the international markets, we need to register in the respective countries.

"GI registration alone is not enough; branding and marketing are crucial for real impact."



Panellist

Shri K Ganesh Moorthy

Chief Executive Officer, Madurai Agri Business
Incubation Forum (MABIF), Madurai, Tamil Nadu

Shri Moorthy spoke about state-level incubation centres for GI-based startups, urging policymakers to establish dedicated resource hubs to help artisans access technology and finance. He also suggested establishing a national-level federation for GI artisans/products.

"Access to technology and incubation can transform GI products into global brands."

PANEL DISCUSSION

GI Products: Cultural Pride to Prosperity



Panellist

Ms Meenakshi Mehta

Director of Communications & Storytelling, VOSMOS, Bengaluru

Ms Mehta highlighted the significance of digital storytelling and e-commerce platforms in increasing GI product visibility. She emphasised the traceability of the product to the artisan level and the importance of effective

marketing strategies which can help artisans reach premium customers globally. She narrated in detail about "Kalasrishti", India's largest immersive artisan hub, which focuses also on storytelling about the artisan who made the product.

"A story told well is a product sold well."



Panellist

Shri Sohit Kumar Prajapati

National Awardee Artisan

A National Awardee artisan on Black Pottery shared his experience, explaining how GI registration helped expand his business from local fairs to international exhibitions. He stressed the importance of artisans being trained in online selling and branding

strategies to capitalise on the digital economy. Additionally, he highlighted that GI products have the potential to reverse youth migration from cities to villages by creating sustainable employment opportunities in traditional crafts and rural entrepreneurship.

"If we make GI-based businesses lucrative, young people will return to their roots and contribute to local economies."

Moderator

Shri Partho Saha

Chief General Manager, NABARD



PANEL DISCUSSION

GI Products: Cultural Pride to Prosperity

CHALLENGES

- **Lack of consumer awareness** about GI products and their significance.
- **Post-GI commercialisation remains weak**, as most GI-registered products struggle to reach large markets.
- **The prevalence of counterfeit GI products** diluting the market and affecting genuine artisans.
- **Inconsistent financial support**, making it difficult for artisans to scale production.

KEY OUTCOMES

- GI registration has a direct impact on rural livelihoods, ensuring better wages and income stability for artisans/farmers/authorised users.
- There is a pressing need for state governments to proactively support post-GI commercialisation strategies.
- Financial institutions like NABARD should introduce dedicated GI funding schemes to facilitate product scaling.
- There is a need for promoting traceability in GI products.
- Digital storytelling, influencer marketing, and cross-border collaborations are critical for promoting GI products.

Conclusion and Way Forward

The discussion emphasised that GI products must be leveraged not just as heritage assets but as economic growth drivers. A clear roadmap for post-GI commercialisation aimed at the vast domestic and global market was outlined,

with a focus on digital marketing, financing, and policy support. The session concluded with a call for greater collaboration between policymakers, financial institutions, and GI entrepreneurs to ensure sustainable growth for India's rich GI ecosystem.

PANEL DISCUSSION

Scaling Organic Agriculture to Tap Opportunities

Shri **Faiz Ahmed Kidwai**, Additional Secretary, Department of Agriculture & Farmers' Welfare, Ministry of Agriculture & Farmers' Welfare, commenced the discussion by highlighting the immense potential of organic farming in India. He emphasised that India ranks first in organic producers with over 2.5 million farmers and 7.3 million hectares, including cultivable and wild areas under organic cultivation. The leading states include Madhya Pradesh, Maharashtra and Odisha.

He elaborated on the key government initiatives, such as:

- **Paramparagat Krishi Vikas Yojana (PKVY)** – A scheme aimed at promoting cluster-based organic farming.
- **Mission Organic Value Chain Development for the North-Eastern Region (MOVCD-NER)** – Supporting organic farming in the North-Eastern Region (NER).
- **National Mission on Natural Farming (NMNF)** – A comprehensive mission to encourage natural and organic farming methods on a large scale.

Shri Kidwai stressed the need for affordable and efficient certification to make organic farming accessible to small-scale farmers. He also pointed out the export market potential, stating that India's organic exports reached 2.6 lakh MT valued at approximately ₹4,000 crores in 2023-24, with major markets in the USA, the EU, and Canada. However, he noted that domestic demand remains underdeveloped and emphasised the importance of raising consumer awareness about organic products.

"Organic farming is not just a return to traditional methods; it is a forward-thinking approach to building resilient agricultural systems that benefit both farmers and consumers alike."

Keynote Speaker

Shri Faiz Ahmed Kidwai

Additional Secretary, Department of Agriculture & Farmers' Welfare, Ministry of Agriculture & Farmers' Welfare, Govt of India



PANEL DISCUSSION

Scaling Organic Agriculture to Tap Opportunities



Panellist

Dr Prashant Naikwadi

National President, Residue Free & Organic Mission India Federation (ROMIF INDIA)

Dr Prashant Naikwadi provided a detailed explanation of organic certification mechanisms such as NPOP (National Program for Organic Production) and PGS (Participatory Guarantee System). He highlighted that the high cost and complexity of certification are major roadblocks for small and marginal farmers.

He recommended simplifying certification processes and advocated for government subsidies to offset certification costs. Additionally, he introduced the concept of carbon credit incentives, where farmers practising organic farming could be rewarded for their contribution to carbon sequestration.

"For organic farming to succeed, certification should not be a barrier, but an enabler of trust and market access."



Panellist

Shri Mohan Murari Singh

Chief Managing Director, Farmer-face Organic Technologies & Research Institute Pvt. Ltd

Shri Mohan Murari Singh addressed market accessibility issues faced by organic farmers, stressing that mere production of organic crops is not enough without strong marketing strategies. He pointed out that e-commerce platforms, retail chains, and direct-to-consumer marketing are essential tools for bridging this gap.

He proposed dedicated organic marketplaces where farmers could sell their produce at competitive prices. Additionally, he emphasised that organic branding, collaboration and certification transparency are necessary to gain consumer trust.

"Organic products must be sold with a story - the farmer's effort, the purity of the produce, and the sustainability factor."



Panellist

Dr Saswati Bose

General Manager, Agricultural & Processed Food Products Export Development Authority (APEDA)

Dr Saswati Bose discussed the role of digital traceability in ensuring the credibility of organic products. She emphasised that APEDA's Tracenet system, the first organic traceability system in the world, plays a crucial role in tracking organic produce from farm to market, ensuring compliance with organic standards.

She pointed out that the lack of proper post-harvest infrastructure leads to quality deterioration and loss of premium pricing opportunities. She advocated for harmonising India's organic standards with global benchmarks to boost international trade.

"Traceability is the key to organic authenticity. Digital solutions must be at the forefront of our organic ecosystem."



Panellist

Dr G V Ramanjaneyulu

Executive Director, Centre for Sustainable Agriculture, Hyderabad

Dr G V Ramanjaneyulu emphasised the negative impacts of chemical farming on soil health and biodiversity, stressing the importance of sustainable organic practices. He highlighted that while organic farming is often perceived as labour-intensive, proper education and training for

farmers can ease the transition. He advocated for state-level policies tailored to different agro-climatic zones to address regional challenges effectively. He also shared successful case studies where farmer cooperatives have adopted organic farming, leading to improved soil health and better market value.

"The future of farming is organic. The challenge is how we transition from chemicals to sustainability while keeping farming profitable."

PANEL DISCUSSION

Scaling Organic Agriculture to Tap Opportunities

CHALLENGES

- High certification costs and lengthy approval processes hinder small farmers' participation.
- Limited access to organic inputs, such as biofertilisers and pest control solutions.
- Weak supply chain infrastructure results in high post-harvest losses.
- Lack of consumer awareness about the benefits and authenticity of organic products.

KEY OUTCOMES

- Affordable and efficient certification.
- Market expansion and consumer awareness.
- Integration into agricultural policies and research investment.
- Strengthening supply chain and infrastructure.
- Multi-stakeholder collaboration and digital transformation.

Conclusion and Way Forward

The panel discussion highlighted the immense potential of organic agriculture in fostering sustainability, improving soil health, and creating economic opportunities for farmers. However, several bottlenecks, including certification costs, supply chain inefficiencies, and limited consumer awareness, must be addressed to ensure widespread adoption.

Moving forward, concerted efforts are required from policymakers, financial institutions, farmer organisations, and private sector players to create an enabling ecosystem for organic farming. Strengthening certification mechanisms, increasing financial support and leveraging digital marketing platforms will be key to expanding market access. Additionally, building robust export linkages and harmonising global certification standards can enhance India's position in the international organic market. The panellists unanimously agreed that a multi-stakeholder approach is required to overcome existing challenges and capitalise on emerging opportunities.

Moderator

Dr A V Bhavani Shankar

Chief General Manager, NABARD



PANEL DISCUSSION

Empowering Cooperatives for a Viksit Bharat

Shri Suresh Prabhu, former Union Cabinet Minister, commenced the discussion by underscoring the importance of cooperation in driving rural development and the pivotal role of government initiatives in strengthening the cooperative sector. He elaborated on the key government initiatives in this regard as follows:

- **Establishment of the Ministry of Cooperation** – A separate ministry was established to give focused attention to the cooperative sector and for promoting and nurturing cooperative enterprises at the village level. It has resulted in rapid progress in revitalising cooperatives and expanding their scope.
- **Computerisation of PACS (Primary Agricultural Credit Societies)** – A scheme focused on computerising the operations of PACS is being implemented on a mission mode and is expected to cover more than 63000 PACS. The scheme also aims to improve efficiency and transparency in their operations, ensuring better governance.
- **73rd and 74th Constitutional Amendments (Panchayati Raj System)** – These amendments established three layers of local self-governance (Gram Panchayat, Block Panchayat, and Zila Parishad). This has helped empower villages to manage their own governance and development initiatives.

Shri Prabhu stressed that every village should have a cooperative to ensure economic activities are locally driven and self-sustaining. He emphasised the role of women as key drivers of rural development and mentioned that women-led cooperatives can transform families and communities by ensuring financial stability.

"Viksit Bharat cannot happen unless villages develop, and that's why today's Mela, today's programme is for ground-level changes that we must bring about in all the villages of India."

Keynote Speaker

Shri Suresh Prabhu

Former Union Cabinet Minister, GoI



PANEL DISCUSSION

Empowering Cooperatives for a Viksit Bharat



Panellist

Shri D N Thakur

National President, Sahakar Bharati

Shri D N Thakur emphasised that cooperatives are not just an economic institution but a social and emotional necessity rooted in the very fabric of nature and society. Drawing from rural experiences, he highlighted how collective effort and shared responsibility were once integral to village life, fostering self-reliance and social harmony.

He emphasised his concern over the drifting away of cooperatives from their core values, becoming dominated by certain individuals or groups, leading to disconnect with the broader community. He emphasised on having awareness campaigns, training and capacity building and creation of platforms for community engagement and inclusive participation.

"The key to true progress lies not in individual achievement, but in collective effort."



Panellist

Dr C. Shambu Prasad

Professor, Institute of Rural Management, Anand (IRMA), Gujarat

Dr C. Shambu Prasad discussed the evolving landscape of cooperatives in India, emphasising their importance as social enterprises that blend business goals with social impact. Dr Prasad highlighted two significant developments post-liberalisation in the form of the Self-Reliant Cooperative Societies Act and the Producer Companies Act.

He also quoted instances of successful cooperative institutions like Amul, Amalsad Cooperative Society (Gujarat), Kozhikode PACS (Kerala), Totagar's Cooperative Society (Uttar Kannada, Karnataka), and Dharani Cooperative (Andhra Pradesh), which made a substantial impact on the livelihood of their members through their member-centric approach.

"The critical part of the cooperatives is to deal with the atma nirbharata. And I think when they are local institutions, we have to link them with at least two ideas: their contribution to the circular economy and the concept of social and solidarity economy."



Panellist

Shri P. Mohanaiah

Professional Director, Telangana State Cooperative Apex Bank Hyderabad

Shri P. Mohanaiah emphasised the role of the cooperative sector in the economy. He discussed the importance of professionalising cooperatives, particularly PACS (Primary Agricultural Credit Societies). He further discussed the challenge of underperformance of PACS and the declining market share of cooperatives in comparison to commercial banks.

Shri Mohanaiah stressed on a self-sustaining model with phased government support over five years to PACS. He highlighted the need for innovating and expanding the role of cooperatives and for the formulation of a long-term strategic plan by every cooperative institution (PACS, DCCBs, SCBs) aligned with India's vision for 2047.

"Sahakar se Samruddhi; Samruddhi se Viksit Bharat."

While acknowledging challenges in the cooperatives posed by weak member engagement and paucity of clear data, he stressed the need for autonomy of cooperatives. Dr Prasad outlined the growth and success of farmer-producer companies (FPCs), which have gained significant traction across India, especially in regions like Uttar

Pradesh and the Northeast. Furthermore, Dr Prasad called for improved collaboration between academia, civil society and financial institutions to build capacity, enhance governance and ensure long-term sustainability of these member-based institutions.

PANEL DISCUSSION

Empowering Cooperatives for a Viksit Bharat



Panellist

Shri C S Reddy

Chief Executive Officer, Mahila Abhivruddhi Society, Andhra Pradesh (APMAS), Hyderabad

Shri C S Reddy discussed transforming Primary Agriculture Cooperative Societies (PACS) into multi-service organisations with a bottom-up approach, focusing on member involvement and women's participation. He highlighted APMAS's success in promoting 22 women-led Farmer Producer Organisations (FPOs).

He mentioned the challenges in terms of low member engagement, underutilised services, lack of patronage benefits and technology adoption. He further highlighted that only 30% of FPOs succeed, and transforming PACS might take a longer time.

Shri Reddy emphasised that the process requires support from NABARD, state governments and other stakeholders in the ecosystem enabling ease of access to training, mentoring, financial resources and incentives like subsidies and tax benefits.

"A bottom-up approach, where members actively drive the change, is essential to the success of transforming PACS into sustainable business organisations."



Panellist

Shri Pradip Vora

Chief Executive Officer, Gujarat State Co-operative Bank Ltd., Gandhinagar, Gujarat

Shri Pradip Vora highlighted the success of Gujarat's three-tier cooperative credit structure, which includes the Gujarat State Cooperative Bank, District Central Cooperative Banks (DCCBs), and Primary Agricultural Credit Societies (PACS). He highlighted the initiatives taken to strengthen the sector, such as staff training grants, agricultural finance support, interest subsidies for farmers, and the adoption of model bylaws. He also mentioned the efforts to enhance financial inclusion

via promoting zero-interest credit, micro-ATMs and digital banking. He highlighted the progress made in the pilot project "Cooperation among Cooperatives" being implemented in two districts in the state in terms of growth in number of accounts, deposits and other key financial metrics. Shri Vora emphasised the importance of government partnerships and leveraging of resources, stressing the growing role of cooperatives in Gujarat's rural economic development.

"Our approach is not top-down but bottom-up; if we strengthen the foundation, the entire pyramid will be stronger."



Moderator

Shri Subrat Kumar Nanda

Chief General Manager, NABARD

PANEL DISCUSSION

Empowering Cooperatives for a Viksit Bharat

CHALLENGES

- Political interference in cooperatives undermines their autonomy, leading to inefficiency, corruption, and lack of accountability.
- Limited member engagement results in decreased relevance and effectiveness.
- Lack of professional staff and skilled leadership in cooperatives, especially PACS, hampers their potential to grow and innovate.
- Limited access to technology and data management hinders the ability to scale up operations, provide efficient services and track performance.

KEY OUTCOMES

- Cooperative sector revitalisation.
- Local self-governance, through the 73rd and 74th constitutional amendments, is crucial for village development, empowering Gram Sabhas.
- Promote cooperatives as economic drivers.
- Encourage women in leadership.
- Encourage cooperation among cooperatives.
- Strengthening PACS with better governance, human resource development, and professionalisation.

Conclusion and Way Forward

The panel discussion emphasised that cooperative movement in India has significant potential to contribute to the nation's rural development, economic growth, and social empowerment. However, it faces challenges such as political interference, regulations, lack of member engagement and limited resources. Despite these challenges, cooperatives have shown the ability to empower marginalised communities, improve agricultural productivity, and provide essential services in rural areas.

To move forward, the cooperative sector must prioritise strengthening governance by ensuring autonomy from political influence, improving leadership and human resources through training and professional development, embracing technology and fostering better member engagement. PACS should diversify their services, moving from credit-focused entities to multi-service business organisations, and ensuring financial sustainability through strategic planning and partnerships with farmer-producer organisations.

In addition, cooperatives must focus on promoting women's leadership, increasing financial support and conducting public awareness campaigns which will further enhance the sector's capacity and ensure its growth. By taking these collective actions, cooperatives can play a pivotal role in achieving the vision of a developed India by 2047, transforming rural communities, and contributing to national prosperity.

PANEL DISCUSSION

Promoting Rural Women Entrepreneurs

Ms **Smriti Saran**, Joint Secretary, Ministry of Rural Development, GoI, delivered an insightful keynote address, emphasising the crucial role of rural women entrepreneurs in fostering economic development and self-reliance. She highlighted the increasing contribution of women entrepreneurs in rural areas and stressed the importance of an enabling ecosystem that provides access to finance, skills, and markets. She elaborated on key government initiatives such as the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) and MUDRA Yojana, which aim to provide financial inclusion and entrepreneurial opportunities for rural women.

Ms Saran underscored the need for gender-centric credit policies that cater to the specific challenges faced by women entrepreneurs, including limited collateral and financial literacy gaps. She also emphasised the role of self-help groups (SHGs) in mobilising financial resources and fostering peer-driven economic empowerment. She pointed out that while SHGs are getting loans easily, it is important to assess whether a woman entrepreneur is also able to access loans easily, and this issue needs further deliberation. Furthermore, she highlighted that digital literacy and access to e-commerce platforms are essential in enabling rural women entrepreneurs to expand their reach and scale their businesses.

She exhorted the stakeholders to identify specific skill sets, such as caregiving services, which can be gainfully exploited in promoting large-scale women enterprises. She also called for increased collaboration between financial institutions, policymakers, and private sector players to create a supportive framework for women-led enterprises.

"Empowering rural women entrepreneurs is not just about financial support; it's about creating an ecosystem where they can thrive with access to skills, markets, and networks."

Keynote Speaker

Ms Smriti Saran

Joint Secretary, Ministry of Rural Development, GoI



PANEL DISCUSSION

Promoting Rural Women Entrepreneurs



Panellist

Dr S. Glory Swarupa

Director General, National Institute for Micro Small and Medium Enterprises, MoMSME, GoI

Dr S. Glory Swarupa focused on policy-level interventions to support women-led MSMEs. She highlighted the need for dedicated incubation centres that provide women entrepreneurs with mentoring, networking, access to funding, and business development support. She stressed that sector-specific training programmes should be designed to help women scale their businesses.

She also emphasised the importance of simplifying regulatory frameworks to encourage more women to formalise their businesses and avail government incentives. Dr. Swarupa highlighted NABARD's leadership in fostering women entrepreneurs through structured training programmes, concessional funding, and facilitating market linkages.

"A strong policy framework, backed by structured incubation and skill development, can transform the entrepreneurial landscape for rural women."



Panellist

Dr Prasun Kumar Das

Secretary General, Asia-Pacific Rural and Agricultural Credit Association (APRACA)

Dr Prasun Kumar Das emphasised the significant credit gap that rural women entrepreneurs face, with 85% of women struggling to secure loans. He indicated that India ranks 57 out of 65 on the Mastercard index of women entrepreneurs and 21% of women in India were employed as of 2018, which is well below the global average of 47%.

He cited the UN slogan 'Leave No One Behind', emphasising the global push for financial inclusion. He presented the example of goat farming in Nepal, where financial institutions tailored loan products for women, leading to increased income and self-sufficiency.

"To truly empower women entrepreneurs, we must combine public and private efforts to create financial products that cater to their unique needs."



Panellist

Ms Kalpana Ajayan

Regional Head, South Asia, Women's World Banking

Ms Kalpana Ajayan emphasised the structural barriers that prevent rural women from accessing formal financial services. She highlighted the challenges in collateral-based lending, where women often lack property ownership and financial documentation.

She stressed the importance of gender-sensitive financial products that address these challenges. She acknowledged NABARD's financial literacy programmes, which have helped women gain better control over their financial decisions, and advocated for scaling up digital banking solutions to enhance financial inclusion.

"Women entrepreneurs need not just access to credit but also the right financial knowledge to make informed business decisions."

He also outlined similar successful interventions in the region aimed at empowering women and enhancing their participation in the economy. He also stated that "women from low-income countries are more likely to have entrepreneurial ambitions (28%) as compared to high-income countries (11%).

He praised NABARD's efforts in promoting financial inclusion and suggested that strengthening cooperative banks and introducing blended finance models could help bridge the credit gap. He also discussed how financial innovations such as digital lending could further facilitate women's access to credit.

PANEL DISCUSSION

Promoting Rural Women Entrepreneurs



Panellist

Ms Suwarna Narayan Kale

Chief Operating Officer,
Savitribai Phule FPO, Maharashtra

Ms Suwarna Narayan Kale underscored the role of women's collectives in enhancing rural economic resilience. She highlighted how women-led FPOs play a transformative role in uplifting rural economies, enabling women to take ownership of production and marketing activities. She discussed the challenges women face in entering organised supply chains and recommended stronger institutional support to link FPOs with larger markets.

"FPOs are game-changers for rural women entrepreneurs—if we invest in them today, we secure their future prosperity."



Panellist

Ms Abhilasha Bahuguna

Co-Founder & Director,
Looms of Ladakh

Ms Abhilasha Bahuguna highlighted the importance of branding and direct market access for rural women entrepreneurs, particularly artisans. She explained that many rural enterprises fail to achieve profitability due to their reliance on middlemen and stressed the potential of e-commerce platforms and social media marketing in addressing this issue. She praised

NABARD and other stakeholders' initiatives in skill development and market linkage programmes, which have been instrumental in helping rural women artisans establish direct sales channels. She also advocated for creating dedicated platforms or promoting indigenous crafts and handmade products globally.

"Handmade products tell a story—let's ensure rural women artisans get the platform they deserve to share theirs."

Moderator

Dr Ajay K. Sood

Deputy Managing Director, NABARD



PANEL DISCUSSION

Promoting Rural Women Entrepreneurs

CHALLENGES

- Limited access to credit & financial barriers.
- Market & supply chain constraints.
- Digital & financial literacy gaps.
- Regulatory & policy barriers.
- Need for mentorship & business support.
- Difficulties in scaling up from nano to higher-level enterprises.

KEY OUTCOMES

- Improved financial inclusion.
- Strengthened market access & supply chains.
- Capacity building & digital literacy.
- Policy & institutional strengthening.
- Empowerment of collectives & FPOs.

Conclusion and Way Forward

The panel discussion highlighted the vital role of rural women entrepreneurs in driving economic growth and self-reliance. Expanding gender-responsive credit, enhancing digital literacy and strengthening incubation and advisory support will be crucial.

Encouraging collaborations between government, the private sector, and financial institutions can help create a sustainable ecosystem for rural women entrepreneurs. The session concluded with a commitment from stakeholders to work collectively in empowering women-led enterprises for inclusive economic development.

PANEL DISCUSSION

Tribal Treasures - Preserving Legacy and Driving Economy

Shri T. Roumuan Paite started with emphasising the critical role of tribal empowerment in achieving an inclusive and developed India. He highlighted the need to address the underprivileged status of tribal communities holistically rather than in silos. He quoted that India has 10.45 crore tribals, constituting 8.6% of the population (2011 Census), and over 700 Scheduled Tribes and 75 Particularly Vulnerable Tribal Groups (PVTGs). The following are some notable initiatives he discussed:

Education initiatives:

- a) Scholarships: Five categories benefit ~30 lakh tribal students annually, with ₹20,000 crore disbursed in the last decade.
- b) Eklaya Model Residential Schools (EMRS): 476 schools operational with 130,000 students; 728 more planned.
- c) Sports Centres and Smart Classes: Centres of excellence for tribal sports and smart classes for 328 EMRS schools.

Livelihood Development

- a) TRIFED: Marketing and promotion of tribal products through PM Van Dhan Yojana and VDVKS.
- b) Schemes for Tribals: Includes loans for entrepreneurship, women's empowerment, and education via NSTFDC.

Health initiatives

- a) National Sick Cell Mission: Screening and awareness for tribal communities.
- b) Tribal Health Projects: Focus on telemedicine, drone healthcare delivery, and tribal healers' engagement.

Forest Rights and Infrastructure

- a) Programs under FRA 2006 to empower tribal forest dwellers through livelihood support.
- b) Infrastructure support through grants under Article 275(1) for education, health, skill development, and sanitation.

"Empowering the tribal communities is not just a step towards their upliftment but a cornerstone for realising the dream of a truly developed and inclusive Bharat."

Holistic Approach to Tribal Development

- a) Shift from sectoral to multi-sectoral programs for inclusive tribal development
- b) PM Janjatiya Vikas Abhiyan: For PVTGs, focusing on housing, water, education, and health.
- c) Janjatiya Gram Utkarsh Abhiyan (DAGUA): Covering 64,000 villages in 549 districts through 17 ministries with a ₹80,000 crore budget over five years.

Keynote Speaker

Shri T. Roumuan Paite

Joint Secretary,
Ministry of Tribal Affairs, GoI



PANEL DISCUSSION

Tribal Treasures - Preserving Legacy and Driving Economy



Panellist

Col Sanyam Kashyap

General Manager (PTP-NER/PVTG/VDVK/MSP for MFP), Tribal Cooperative Marketing Development Federation of India Limited (TRIFED)

Col Sanyam Kashyap highlighted TRIFED's pivotal role in tribal empowerment through initiatives like the Minimum Support Price (MSP) scheme, covering 87 Minor Forest Produce items and benefiting ~60 lakh tribal families, and the Van Dhan Vikas Kendra (VDVK) program, which has established over 3,000 VDVKs and supported ~9 lakh beneficiaries in value addition and entrepreneurship.

Col Kashyap highlighted that these efforts have created 15 lakh employment opportunities, increased tribal incomes by 40%, and aim to establish 5,000 more VDVKs by 2025, fostering self-reliance and sustainable development among India's tribal communities.

"We must continue to foster an ecosystem that supports the self-reliance and sustainability of tribal communities, ensuring that they can thrive and prosper in the long run."



Panellist

Dr Bharat K Kakade

President and Managing Trustee, BAIF Development Research Foundation

Dr Bharat K. Kakade shared insights into the impactful initiatives of BAIF, focusing on enhancing the livelihoods of disadvantaged tribal and remote communities in India. He highlighted that through sustainable agriculture, livestock development, and water-centric livelihoods, BAIF has reached 40 lakh families in 100,000 villages, especially in aspirational districts.

The organisation also promotes traditional tribal foods and empowering women groups, and has successfully reduced livestock mortality through improved healthcare and artificial insemination. BAIF's efforts aim to create long-term sustainable income and contribute to the Sustainable Development Goals.

"The vision mission of BAIF is basically, in a nutshell, we focus on the remote and tribal disadvantaged people of the country for enhancing their livelihood and ensuring the sustainable development of these areas and of these people."

PANEL DISCUSSION

Tribal Treasures - Preserving Legacy and Driving Economy



Panellist

Shri Srikanta Kumar Routa

Associate Director & Head of Operations, The Nudge Institute

Shri Srikanta Kumar Routa discussed entrepreneurship within tribal communities, emphasising the critical components of entrepreneurship: product, capital, and market. He highlighted how tribal entrepreneurs face unique challenges due to limited access to capital, markets, and skills. He further emphasised the importance of skill development and market access to enable these communities to succeed.

He mentioned the examples of tribal entrepreneurs in Jharkhand and Gujarat, wherein, via support in terms of training and capital, transformed livelihoods. He quoted the success story of tribal women in Jharkhand who began sewing bags and now provide 72,000 bags monthly to support food security programs. These efforts have generated substantial income, with annual revenues of ₹1.2 crores.

"It's not just about product creation; it's about ensuring they have the skills to reach the market and participate in it."



Panellist

Shri T. Venkata Rao

Chairman, Ekalavya Foundation

Shri T. Venkata Rao discussed the Eklavya Foundation, established in 2006 by P. Venugopal Reddy in Adilabad, Telangana, focusing on tribal development. He mentioned that Eklavya operates across multiple districts with projects in NRM, livelihoods, agriculture, education, and health. It has completed 25 NRM projects, benefiting 8,000 families and covering 15,000 hectares, with 14 supported by NABARD.

He emphasised education programmes like Vijayavikasam and Vidya Vahini which enhance tribal students' academic performance and cultural awareness. He further highlighted the Social Stock Exchange (SSE), which offers funding through instruments like Zero-Coupon Bonds and Social Impact Bonds. He noted that SSE aims to improve transparency, accountability, and investor confidence in social projects.

"Social Stock Exchange is an innovative platform that connects one side, NPOs like us NGOs, with the donors and investors just to raise the funds and work on their activities."

Moderator

Shri Goverdhan S. Rawat

Deputy Managing Director, NABARD



PANEL DISCUSSION

Tribal Treasures - Preserving Legacy and Driving Economy

CHALLENGES

- Geographical remoteness of tribal areas.
- Resource management for sustainable development.
- Market linkages for tribal products.
- Capacity building to empower local tribal communities.
- Climate change.
- Access to capital for tribal entrepreneurs.
- Social and historical exclusion.
- Infrastructure gaps.
- Sustainability and scalability.

KEY OUTCOMES

- Vision for 2047: Commitment to making India a developed nation.
- Income growth: Tribal families have reported a significant 40% increase in income through MSP and value-added activities under VDKs.
- Tribes India e-Marketplace and retail outlets ensure global visibility for tribal products.
- Skill development programmes.
- Improved food security.
- Reduction in livestock mortality.
- Sustainability & scalability.
- Impact of Social Stock Exchange.

Conclusion and Way Forward

The discussion emphasised a call for collaborative efforts from stakeholders, including government bodies, financial institutions, and experts, to achieve inclusive and sustainable development. The focus was on leveraging traditional knowledge, empowering marginalised communities, and integrating innovative solutions to address existing challenges effectively.

It emphasised the importance of empowering tribal communities to achieve a self-reliant India. With multi-sectoral schemes and a whole-of-government approach, the Ministry of Tribal Affairs has made significant strides in education, healthcare, and economic development. The panel discussion was encouraged to build on these initiatives to create sustainable and impactful strategies for tribal empowerment.

PANEL DISCUSSION

Propelling Economic Growth for an Inclusive North-East

Shri Chanchal Kumar delivered an insightful keynote address, emphasising the immense potential of the North-Eastern Region (NER) in India's economic growth. He highlighted the region's rich natural resources, cultural heritage, and strategic geographic location as key strengths that can drive development.

He outlined the significant infrastructure developments, including the expansion of national highways, airports, and inland waterways, which aim to improve connectivity and trade. Additionally, he stressed the importance of Geographical Indication (GI) products like Lakadong turmeric, Queen's pineapple, and Muga silk in enhancing rural livelihoods and boosting exports.

Shri Kumar emphasised the need for multi-stakeholder collaboration involving the government, financial institutions, and private sector players to create a sustainable development framework for the NER. He called for policy interventions to improve financial literacy, foster entrepreneurship, and attract investments in key sectors such as tourism, agriculture, and manufacturing.

"Sustainable growth in the North-East will only be realised when infrastructure, investment, and local entrepreneurship align towards a common goal."

Keynote Speaker

Shri Chanchal Kumar

Secretary, Ministry of Development
of North-Eastern Region (DoNER), Gol



PANEL DISCUSSION

Propelling Economic Growth for an Inclusive North-East



Panellist

Prof Kishor Goswami

Head, Department of Humanities and Social Sciences, IIT Kharagpur

Prof Kishor Goswami highlighted the critical role of infrastructure development in unlocking the region's tourism potential. He noted that while connectivity has improved, the lack of quality accommodations, tourism facilities, and hospitality services hinders long-term growth.

He stressed the importance of diversifying tourism offerings beyond traditional eco-tourism to include adventure tourism, agri-tourism, and cultural heritage tourism. He also called for local capacity-building initiatives to equip communities with the skills necessary to manage sustainable tourism enterprises.



Panellist

Dr Lalit Sharma

Director, Indian Institute of Entrepreneurship (IIE)

Dr Lalit Sharma focused on entrepreneurial challenges and opportunities in the North-Eastern Region (NER). He emphasised that while the region has a vibrant entrepreneurial spirit, it suffers from inadequate mentorship, financial support, and market access.

He recommended the establishment of regional incubation centres to provide tailored business support, skill development, and networking opportunities. He also advocated for GI-based entrepreneurship models, where financial institutions could develop credit products specifically for GI-product manufacturers and small-scale rural enterprises.

"Tourism and GI products together have the power to make North-East a globally recognised cultural and economic hub."

"A thriving entrepreneurial ecosystem in the North-East will not emerge by chance but through strategic mentorship, branding, and financial support."



Panellist

Ms Nuneseno Chase

Director, YouthNet

Ms Nuneseno Chase discussed the importance of digital and financial inclusion in bridging economic disparities in the North-Eastern Region (NER). She pointed out that low internet penetration and lack of localised financial literacy programmes are major barriers to economic participation.

She called for customised financial education programmes in regional languages to help small entrepreneurs and farmers access digital banking and e-commerce platforms. Additionally, she urged collaborations between fintech companies and regional banks to introduce digital financial solutions tailored for the rural economy.

"Digital and financial inclusion is not just about connectivity—it is about empowering people with tools to participate in the modern economy."

PANEL DISCUSSION

Propelling Economic Growth for an Inclusive North-East



Panellist

Shri B K Sohliya

Executive Advisor & Chairman, Meghalaya
Farmers' (Empowerment) Commission

Shri B K Sohliya focused on the potential of agribusiness and private investment in the North-Eastern Region (NER). He noted that traditional farming systems in the North-Eastern Region (NER) differ significantly from mainstream Indian agriculture, making it necessary to develop region-specific financing models.

He emphasised strengthening Farmer Producer Organisations (FPOs) and cooperatives to ensure better market access and price realisation for farmers. He highlighted land acquisition issues and high logistical costs as major hurdles for private investment and suggested state governments to develop incentive structures for agribusiness investments.

"Empowering local farmers through structured value chains will determine the long-term sustainability of North-East's economic growth."



Panellist

Shri Mark Laldusaka

Chief Operating Officer, Angel Business
Promoters of Mizoram

Shri Mark Laldusaka spoke about venture capital and funding gaps for businesses in the North-Eastern Region (NER). He highlighted the lack of awareness among investors regarding opportunities in the NER, which leads to lower credit flow and venture capital investments.

He suggested organising investment summits exclusively for the Northeast-based startups, where entrepreneurs can showcase their potential to venture capitalists. He also recommended that state governments collaborate with financial institutions to introduce credit guarantee schemes and risk-sharing models to attract investors.

"For true economic transformation in the North-East, we must bridge the funding gap and create a robust investment ecosystem."

Moderator

Shri Loken Das

Chief General Manager, NABARD



PANEL DISCUSSION

Propelling Economic Growth for an Inclusive North-East

CHALLENGES

- Inadequate transport and logistics infrastructure.
- Limited access to financial credit and investment.
- Absence of structured market linkages and branding strategies.
- Digital divide and financial illiteracy.
- Fragmented policy implementation.
- Lack of business-friendly regulations.

KEY OUTCOMES

- Tourism & ecotourism hubs are essential for sustainable growth.
- Improvement in infrastructure & connectivity.
- Enhanced marketing of GI products & market access is crucial.
- Financial & Digital Inclusion awareness.
- Promoting entrepreneurship & start-ups is necessary.
- Specialised credit schemes and investment-friendly policies are required.
- Land ownership & governance policies to be improved.
- Policy & institutional support needed.

Conclusion and Way Forward

The session underscored the need for a multi-pronged approach in addressing the economic challenges of the North-East. Panellists emphasised that infrastructure improvement, digital and financial literacy, entrepreneurial support, and policy interventions are crucial enablers for the region's economic resilience and long-term sustainability.

A concerted effort is required from government institutions, financial organisations, private investors, and local stakeholders to implement targeted interventions. The discussion highlighted the importance of integrating GI products into global value chains, building a robust credit and financing ecosystem, and leveraging digital platforms for wider market outreach.

The session concluded with stakeholders reaffirming their commitment to a holistic and inclusive growth model for the North-East, with an emphasis on sustainable infrastructure, capacity building, and financial empowerment.

PANEL DISCUSSION

Financing Opportunities for Grameen Bharat

Shri M. Nagaraju, IAS, delivered the keynote address, emphasising the importance of financial inclusion for rural enterprises in India. He highlighted key government initiatives such as PMJDY, MUDRA Yojana, and the SHG - Bank Linkage Program, which have significantly contributed to rural credit accessibility. He stressed that Grameen Bharat is central to India's economic growth, with over 60% of India's population residing in villages.

Shri Nagaraju elaborated on the importance of digital public infrastructure like UPI, Aadhaar, and AgriStack, which have revolutionised financial transactions in rural areas. He also pointed out that blended finance models, credit guarantees, and concessional financing are crucial in reducing risks and making capital accessible to small enterprises. Furthermore, he underscored the role of SHGs, FPOs, and cooperative banks in fostering financial inclusion and economic resilience.

"Rural financial empowerment is not just about providing loans; it's about building a sustainable financial ecosystem that supports small enterprises and promotes inclusive growth."

Keynote Speaker

Shri M. Nagaraju, IAS

Secretary, Department of Financial Services,
Ministry of Finance, GoI



PANEL DISCUSSION

Financing Opportunities for Grameen Bharat



Panellist
Shri Shaji K. V.

Chairman, NABARD

Shri Shaji K. V., Chairman, NABARD, emphasised the importance of digitisation in rural financing, citing the successful implementation of e-KCC and AgriStack in streamlining credit access for farmers. He elaborated on the role of Self-Help Groups (SHGs) and Farmer Producer Organisations (FPOs) in improving financial literacy and ensuring demand-driven credit availability.

"Collectivisation through SHGs and FPOs is a key strategy in ensuring efficient credit delivery and rural economic growth."



Panellist
Dr Prasun Kumar Das

Secretary General, Asia-Pacific Rural and Agricultural Credit Association (APRACA)

Dr Prasun Kumar Das highlighted the importance of value chain financing and social impact bonds in bridging the rural credit gap. He noted that the lack of risk assessment frameworks tailored to rural enterprises often results in higher interest rates and limited access to credit.

"Blended finance is the bridge that connects impact capital with rural enterprise growth."



Panellist
Ms Mio Oka

Country Head, India Resident Mission,
Asian Development Bank

Ms Mio Oka discussed the urgent need for innovative financing models tailored to rural enterprises, particularly through blended finance and digital financial services. She highlighted ADB's \$4.24 billion commitment towards MSME growth and rural enterprise financing. She pointed out that affordable working capital remains a key bottleneck for small entrepreneurs and

stressed that financial institutions must develop flexible repayment structures to accommodate seasonal income variations. Additionally, she suggested that collaborations between banks and fintech companies could lower operational costs and improve financial service delivery to underserved communities.

"To unlock the full potential of rural enterprises, we need to blend traditional financing with digital innovations and concessional capital."

PANEL DISCUSSION

Financing Opportunities for Grameen Bharat



Panellist

Ms Rukmini Parthasarathy

Executive Advisor & Chairman, Meghalaya
Farmers' (Empowerment) Commission

Ms Rukmini Parthasarathy focused on the need to de-risk private investments in rural enterprises through credit guarantees and concessional credit lines. She highlighted KfW's success in mobilising capital for rural MSMEs and suggested establishing localised credit guarantee funds to reduce collateral constraints.

"Risk-sharing mechanisms and targeted financing solutions can unlock sustainable rural investments."



Panellist

Shri Rajeev Ahal

Director, Natural Resource Management
& Agroecology, GIZ India

Shri Rajeev Ahal discussed the intersection of rural financing and environmental sustainability, advocating for green finance models and nature-based solutions. He highlighted the importance of integrating conservation finance with rural credit systems to ensure long-term sustainability.

"A sustainable financing ecosystem must integrate climate-smart agriculture and digital tools to ensure long-term rural prosperity."

Moderator

Shri Manikumar S.

Chief General Manager, NABARD



PANEL DISCUSSION

Financing Opportunities for Grameen Bharat

CHALLENGES

- Access to credit remains limited due to high collateral requirements.
- Lack of direct market linkages reduces farmers' profitability.
- Gaps in digital infrastructure hinder access to financial services.
- Regulatory complexities delay loan approvals.
- The banking sector's reluctance to offer unsecured loans limits financial inclusion.

KEY OUTCOMES

- Expansion of blended finance models, integrating concessional capital and impact investment.
- Strengthened credit guarantee mechanisms to encourage private sector participation.
- Improved financial inclusion through digitisation and financial literacy programmes.
- Emphasis on climate-smart rural financing, promoting nature-based solutions.
- SHG and FPO empowerment, improving credit access and market linkages.

Conclusion and Way Forward

The discussion emphasised the need for integrated financial solutions, leveraging digital infrastructure, blended finance, and public-private partnerships to create a resilient financial ecosystem for rural enterprises.

Moving forward, stakeholders must focus on:

- a) Strengthening rural credit ecosystems through policy alignment and institutional capacity building
- b) Scaling up digital financial solutions to ensure remote financial inclusion

- c) Fostering climate-resilient financial models for sustainable rural livelihoods

- d) Encouraging financial innovations such as fintech integration and social impact investments

The panel called for greater synergy between financial institutions, policymakers, and private investors to establish a sustainable, inclusive, and resilient financial ecosystem for Grameen Bharat.

WORKSHOP

GI Products: Cultural Pride to Prosperity

Introduction

The workshop, themed "GI Products: Cultural Pride to Prosperity", was held on January 4, 2025. It aimed to explore the role of Geographical Indications (GIs) in fostering rural development and economic

growth. The session brought together experts and stakeholders to deliberate on policy frameworks, branding strategies, and digital interventions to enhance the value and market potential of GI products.

Objectives

- To enhance awareness among stakeholders about the importance of GIs in preserving cultural heritage and promoting rural livelihoods.
- To discuss the challenges and opportunities related to GI registration, commercialisation, and utilisation.
- To facilitate knowledge sharing and networking among stakeholders, including government officials, GI holders, artisans, and researchers.
- To explore the role of technology and digital tools in ensuring GI product traceability and authenticity.

Facilitator

Dr Rajni Kant, Padma Shri awardee and GI Facilitator from the Human Welfare Association, Varanasi, conducted the workshop, which brought together a diverse group of stakeholders, including government officials, industry experts, financial institutions, artisans, entrepreneurs, and researchers. Participants included representatives from relevant ministries, FPOs, Handloom and Handicraft Associations, and rural development organisations.



WORKSHOP

GI Products: Cultural Pride to Prosperity

DISCUSSION POINTS

- **Challenges in GI registration.**
- **Promoting GI products.**
- **Enforcing GI regulations.**
- **Role of technology.**

KEY OBSERVATIONS

- **Increased awareness:** Need to educate rural communities about GI registration benefits.
- **Simplified application process:** Reducing bureaucratic hurdles for GI applicants.
- **Enhanced government support:** More financial assistance, capacity building, and market access for GI producers.
- **Stronger enforcement mechanisms:** Preventing counterfeiting and unauthorised use of GI tags.

Conclusion

The workshop served as a valuable platform for discussing the challenges and opportunities related to GI products. The insights and recommendations generated during the workshop will be instrumental in developing effective strategies for promoting GIs and fostering rural development in India.

It was evident that a multi-stakeholder approach involving policymakers, financial institutions, artisans, and the private sector is crucial for realising the full potential of GI products in both domestic and international markets.

WORKSHOP

Promoting Digital Commerce for Rural Entrepreneurs

Introduction

The workshop on 'Promoting Digital Commerce for Rural Entrepreneurs' was held on January 6, 2025. The session aimed to explore strategies for fostering entrepreneurship among rural entrepreneurs by leveraging digital marketing, e-commerce, and technology-driven business models. Experts, policymakers, financial institutions, and entrepreneurs gathered to discuss challenges and solutions in scaling rural businesses.

Objectives

- To create awareness about the role of digital platforms and e-commerce in rural entrepreneurship.
- To provide insights into brand creation, product placement, and onboarding processes for e-commerce platforms.
- To highlight the use of artificial intelligence (AI) in logo creation and product catalogue development.
- To facilitate networking and knowledge-sharing among stakeholders, including SHGs, financial institutions, and digital commerce platforms.

Facilitators

The workshop was conducted by **Ms Aditi Singha**, Vice President, Open Network for Digital Commerce (ONDC), and **Shri Vivek Chaudhari**, Consultant, NABARD. Participants included financial institutions, government officials, rural women entrepreneurs, SHG members, FPO members, artisans, farmers, etc.



WORKSHOP

Promoting Digital Commerce for Rural Entrepreneurs



Facilitator

Ms Aditi Singha

Vice President, Open Network for Digital Commerce (ONDC)



Facilitator

Shri Vivek Chaudhari

Consultant, NABARD

Importance of Digital Marketing for Rural Entrepreneurs: Ms Aditi Singha emphasised the significance of digital marketing in empowering rural women entrepreneurs. She provided a roadmap for building an online presence through e-commerce platforms.

E-Commerce Platform Integration: She detailed the process of onboarding rural women entrepreneurs onto ONDC and other marketplaces like Amazon and Flipkart.

Social Media as a Business Enabler: Highlighted WhatsApp Business, Instagram Shops, and Facebook Marketplace as essential tools for rural women to reach a wider customer base.

Case Studies: Shared success stories of rural women entrepreneurs who leveraged ONDC and digital marketing strategies to expand their businesses.

Brand Creation for Rural Women Entrepreneurs: Shri Vivek Chaudhari discussed the importance of brand identity and how a well-defined brand enhances market presence.

Product Placement on E-Commerce Platforms: He provided step-by-step guidance on how rural entrepreneurs can effectively position their products on e-commerce websites to maximise visibility and sales.

AI-Powered Logo and Product Catalogue Development: He introduced the use of AI tools to assist women entrepreneurs in creating logos, designing product packaging, and developing detailed product catalogues.

Simplified Onboarding Process for E-Commerce: He outlined the technical and documentation requirements for listing products on ONDC, Amazon, and Flipkart, ensuring a smooth transition from offline to online business.



WORKSHOP

Promoting Digital Commerce for Rural Entrepreneurs

DISCUSSION POINTS

- **Challenges in Digital Marketing & E-Commerce Adoption**
 - Limited knowledge of branding and online presence creation.
 - Lack of training in AI-driven tools for design and product development.
 - Complex documentation for onboarding onto major e-commerce platforms.
- **Solutions & Strategies for Women Entrepreneurs Promoting GI Products**
 - Hands-on training on digital marketing, branding, and e-commerce onboarding.
 - Government and private sector collaboration to facilitate easy access to digital selling platforms.
 - AI-based tools for automatic catalogue creation and branding support.

KEY OBSERVATIONS

- **Structured digital literacy programmes** focused on e-commerce integration and online sales.
- **Simplified registration and onboarding processes** for women entrepreneurs joining e-commerce platforms.
- **AI-powered tools** for automated logo creation, cataloguing, and marketing strategies.
- **Partnerships with e-commerce giants** to provide dedicated support for rural women entrepreneurs.

Conclusion

The workshop served as a comprehensive guide for rural entrepreneurs on leveraging digital marketing, e-commerce, and AI-driven business models. The discussions emphasised brand creation, online product placement, and digital marketplace onboarding as essential steps in scaling rural businesses. Insights from this session will contribute to shaping future initiatives that support and enable rural entrepreneurs to thrive in the digital economy.

Moderator

Ms Madhurima Sen

Deputy General Manager, NABARD



WORKSHOP

Propelling Economic Growth for an Inclusive North-East

Introduction

The workshop, themed "Propelling Economic Growth for an Inclusive North-East", was held on January 8, 2025. The workshop aimed to focus on promoting inclusive growth and development in the North-Eastern Region (NER) of India. The North-Eastern Region (NER) of India has emerged as a key focus area for rural development, owing to its rich natural resources, cultural heritage, and untapped economic potential. Special emphasis is being placed on sustainable agriculture, handloom and handicrafts, tribal empowerment, and connectivity, with the aim of fostering inclusive growth and strengthening the rural economy of the North-Eastern Region (NER).

Objectives

- To enhance awareness among stakeholders about the skewed GDP contribution of 2.9% made by the North-Eastern Region (NER) India vis-à-vis a population of 4%.
- To discuss the challenges and opportunities related to unique geography and demographic challenges faced by the North-Eastern Region (NER).
- To find the ways through which the disparity in development can be addressed.

Facilitator

Shri Mayur Bora, an ex-NABARD officer with more than 25 years of experience and an author of more than 18 books, majorly in Assamese, moderated the discussion. The workshop had a discussion where representatives from different north-eastern states shared their experiences and perspectives on unique development challenges and opportunities faced by the region.



WORKSHOP

Propelling Economic Growth for an Inclusive North-East

DISCUSSION POINTS

- Cultural diversity and identity issues.
- Challenges in credit and subsidy delivery.
- Organic farming and GI certification.
- Lessons from the Assam silk industry.
- Competitiveness is essential.

KEY OBSERVATIONS

- Farmers and entrepreneurs should take ownership of initiatives for sustainable results.
- Focus on strengths; examples like Assam's silk industry show the importance of leveraging regional advantages.
- Compete to sustain; long-term success requires competitiveness beyond temporary government support like subsidies or concessions.
- Encourage cooperation and innovation in the North-Eastern Region (NER) to bridge gaps in skewed contribution to GDP.
- Efforts must focus on creating awareness and maintaining stringent standards for organic and GI-certified products.

Conclusion

The workshop emphasised on bridging the region's GDP disparity by addressing cultural diversity, credit delivery, and organic farming challenges. It highlighted leveraging local strengths, like Assam's Muga and Eri silk, and fostering competitiveness for sustainable growth. Stakeholders were urged to adopt best practices, encourage innovation, and focus on strategic initiatives. The discussions reinforced the importance of awareness, cooperation, and leveraging the region's potential for inclusive and sustainable development.



Moderator
Shri Loken Das
 Chief General Manager, NABARD

ENTREPRENEURIAL SHOWCASE

Tribal Treasures: Preserving Legacy and Driving Economy

Introduction

The Entrepreneurial Showcase on “Tribal Treasures: Preserving Legacy and Driving Economy” on January 7, 2025, served as a vibrant platform for rural entrepreneurs and

Farmer Producer Organisations (FPOs)/Farmer Producer Companies (FPCs) to present their products, share their journeys, and outline their prospects.

The event highlighted innovative efforts aimed at building resilience in rural economies, promoting sustainable livelihoods, and fostering self-reliance among marginalised communities.

Common Themes and Insights

- **Community-Centric Models:** All participants underscored the importance of empowering local communities as a cornerstone for sustainable rural development. Entrepreneurs emphasised skill-building, financial literacy, and the role of self-help groups in fostering economic independence.
- **Focus on Sustainability:** Many initiatives revolved around organic farming, renewable energy adoption, and the preservation of traditional crafts. Speakers discussed challenges such as climate resilience in farming and the need for eco-friendly practices in product manufacturing.
- **Tech Integration:** Participants highlighted the role of technology in resource management, market linkages, and expanding outreach. Digital platforms and online marketplaces were seen as key enablers for small-scale entrepreneurs to reach national and global consumers.
- **Outlook:** Scaling operations, improving financial access, and enhancing supply chain efficiency emerged as key priorities. Presenters emphasised the need for continued government and institutional support to ensure that rural entrepreneurs have access to policy incentives and financial instruments.



ENTREPRENEURIAL SHOWCASE

Tribal Treasures: Preserving Legacy and Driving Economy



Entrepreneur
Dr Haresh Sharma

Secretary, Collective Efforts for
Voluntary Action (CEVA)

- Expanded the product range from 2-3 items to multiple herbal and wellness products, including hazelnut, walnut, honey, saffron, and shilajit.
- Faced initial challenges in branding and packaging but overcame them with NABARD's support, resulting in increased brand visibility and trust.
- The products are now sold across the country through their website.
- Increased product credibility and value; before branding, farmers sold walnuts at ₹200/kg, but after branding, they now receive ₹1,200/kg.
- Two retail stores have been established in Himachal Pradesh, with plans to scale exports and introduce modern processing technology to enhance product standardisation and shelf life.



Entrepreneur
Shri Kousik Biswas

Secretary, Hirabandh Ramakrishna
Sharda Sevashram (HRSS)

- Focuses on sustainable agriculture and watershed management, ensuring water availability for farming communities.
- Introduced modern farm machinery and provided credit linkages with NABARD's support, resulting in increased farm productivity.
- Plans to expand solar-powered irrigation systems, reducing dependency on erratic rainfall and conventional energy sources.
- Establishing e-commerce linkages to promote organic products in urban markets and drive higher farmer incomes.
- A TDF beneficiary and the Chau Mask (a GI product) artisan from Purulia explained their products and NABARD's support in their growth and development.
- The TDF beneficiary highlighted various products, including honey, date jaggery, and date jaggery barfi.



Entrepreneur
Shri B V Ratnam

General Secretary, Rayalaseema Harijana Girijana
Backward Minorities Seva Samajam (RHGBMSS)

- Supports backward minority communities in Rayalaseema through employment generation and traditional craft revival initiatives.
- Promotes traditional crafts, education, and vocational training by integrating rural artisans with mainstream markets.
- Addresses market access and technological gaps by facilitating digital platforms for the sale and promotion of indigenous products.
- The plan includes direct partnerships with corporate buyers and increasing youth involvement in craft-based entrepreneurship.



Entrepreneur
Shri Ranjan Mishra

Secretary, Social Organization On
Various Aspects (SOOVA)

- The organisation operates in the tribal district from which our Honourable President hails and works on poverty alleviation, women's empowerment, and rural development through skill-building programmes and microfinance initiatives.
- Has been working in coordination with NABARD since 2004 on Natural Resource Management (NRM) projects.
- Employs community-based interventions for sanitation, education, and social issues to improve living conditions in rural areas.
- Plans to expand operations to new rural areas by leveraging cooperative models and strengthening financial partnerships.
- Focuses on women-led microenterprises by providing access to low-interest credit and training in sustainable business practices.

ENTREPRENEURIAL SHOWCASE

Tribal Treasures: Preserving Legacy and Driving Economy



Entrepreneur

Ms R Lalrinfeli

Assistant Professor, Central Agricultural University, Imphal

- Supports women entrepreneurs engaged in handicrafts, organic farming, and food processing, enabling them to build independent income streams.
- Works on financial literacy and business training for rural women to improve their ability to manage and scale small businesses.
- Plans to strengthen market linkages by facilitating partnerships between rural producers and large-scale buyers.

- Promotes sustainable tourism initiatives that blend cultural preservation with economic development.
- Boosts investment in rural enterprises through targeted funding and government-supported incubator programmes.



Entrepreneur

Shri Tibin Yesudas

Chief Executive Officer, Hill Range Tribal Farmers Producer Company Limited

- Specialises in organic farming, value-added processing, and market linkages for tribal communities, with a focus on premium-quality spices, honey, and indigenous grains.
- Overcame financial and market access barriers by leveraging NABARD's support for infrastructure development, branding, and technology adoption.

- Plans to expand into export markets by establishing quality control systems and securing certifications for global trade.
- Enhancing D2C (Direct-to-Consumer) sales through digital platforms to bypass middlemen and increase profit margins for farmers.
- Developing structured farmer training programmes on organic and regenerative farming techniques to improve productivity and sustainability.

ENTREPRENEURIAL SHOWCASE

Tribal Treasures: Preserving Legacy and Driving Economy

RECOMMENDATIONS

- Enhance NABARD's support for similar initiatives through targeted interventions and financial incentives to facilitate business expansion.
- Encourage capacity-building programmes that empower rural entrepreneurs with practical skills, business development knowledge, and financial literacy.
- Facilitate platforms for wider market access and networking opportunities for FPOs/FPCs through trade fairs, digital marketplaces, and corporate tie-ups.
- Strengthen collaboration between government bodies, private sector stakeholders, and financial institutions to create a more inclusive ecosystem for rural enterprises.

Conclusion

The Entrepreneurial Showcase at Grameen Bharat Mahotsav 2025 highlighted the transformative potential of grassroots-level entrepreneurship in shaping a resilient rural India. The presentations reinforced the importance of partnerships among stakeholders, including NABARD, to provide holistic support for these initiatives. The event's success serves as a testament to the critical role of rural entrepreneurs and FPOs/FPCs in achieving the vision of a Viksit Bharat by 2047.

VALEDICTORY CEREMONY

Celebrating Rural Resilience at Grameen Bharat Mahotsav 2025



The Grameen Bharat Mahotsav 2025, a six-day celebration of rural India's culture, innovation, and entrepreneurial spirit, concluded with a grand valedictory ceremony on January 9, 2025, at Bharat Mandapam, New Delhi. The event witnessed participation from over 400 artisans, Farmer Producer Organisations (FPOs), and Self-Help Groups (SHGs), with 180 stalls showcasing a diverse range of GI, Tribal, Organic, and rural women entrepreneurs' products and innovations.

The ceremony began with warm greetings to attendees and a reflective poem titled "मैं सुमन हूँ" (I am a flower), which celebrated resilience and the beauty of life, embodying the spirit of rural India.

Distinguished dignitaries graced the event, including **Shri M. Nagaraju**, IAS, Secretary, Department of Financial Services (DFS), MoF, GoI; **Shri M.P. Tangirala**, Additional Secretary, Department of Financial Services (DFS), MoF, GoI; **Shri Shaji K. V.**, Chairman, NABARD; **Shri Goverdhan S. Rawat**, and **Dr Ajay K. Sood**, Deputy Managing Directors, NABARD.

The dignitaries were felicitated with GI-tagged and handcrafted mementos from Usta Art and shawls from Looms of Ladakh, reflecting the festival's celebration of India's rich heritage.

VALEDICTORY CEREMONY

Celebrating Rural Resilience at Grameen Bharat Mahotsav 2025



Shri M. Nagaraju, IAS

Secretary, Department of
Financial Services (DFS), MoF,
GOI

In his address, Shri **M. Nagaraju**, IAS, Secretary, DFS, outlined six key action points for NABARD to implement, aiming to accelerate rural development and strengthen the ecosystem supporting rural entrepreneurship:

Establishment of an Innovation Lab: This initiative will serve as a hub for fostering and implementing innovative solutions aimed at enhancing rural development.

Value Chain Development: NABARD, along with other financial institutions such as SIDBI and under the guidance of DFS, GoI, will mobilise the banking sector to develop a comprehensive value chain ecosystem that supports and promotes rural products to ensure appropriate pricing and market access.

Information Accessibility for Rural Populations: NABARD to take the initiative to develop a dedicated portal that consolidates information on schemes for rural enterprises, SHGs, JLGs, and other financing options. This portal should be accessible in multiple major regional languages (at least 7-8) to ensure widespread reach and usability.

Documentation and Promotion of Rural Innovations: Innovations by SHGs, JLGs, organic farmers, and Geographical Indication (GI) product groups should be systematically documented and compiled into case studies. A separate portal to showcase these success stories to be developed, enabling national and global consumers to learn about rural products.

Expansion of Rural Infrastructure: Create rural infrastructure such as rural marts, Common Facility Centres (CFCs), and marketing sheds, particularly aimed at providing employment opportunities to rural women.

Promotion and Market Linkage for Indigenous Products: Identify and popularise unique handlooms and handicrafts through social media campaigns and dedicated sections on its website. The existing One District, One Product (ODOP) programme can be leveraged to provide visibility and registration opportunities for rural entrepreneurs. Additionally, facilitate the onboarding of rural enterprises onto fintech platforms that specialise in marketing organic products, handlooms, and handicrafts, enabling direct market linkages and profitability.

VALEDICTORY CEREMONY

Celebrating Rural Resilience at Grameen Bharat Mahotsav 2025



Dr M.P. Tangirala

Additional Secretary,
Department of Financial Services
(DFS), MoF, GoI

Addressing the audience, Dr **M.P. Tangirala** lauded the quality of rural products and cultural programmes, expressing his admiration for the artisans' marketing acumen and creativity. He noted that the feedback received during the festival was among the best he had encountered, highlighting the artisans' deep understanding of both market demands and banking systems. He emphasised the importance of making the Mahotsav an annual event to provide sustained support to rural entrepreneurs and expand its reach.

VALEDICTORY CEREMONY

Celebrating Rural Resilience at Grameen Bharat Mahotsav 2025



Shri Shaji K. V.

Chairman,
NABARD

Shri **Shaji K. V.**, Chairman, NABARD, reflected on the transformative journey of the Mahotsav, which began as a suggestion by the Department of Financial Services (DFS). He highlighted NABARD's role in showcasing niche products such as GI-tagged crafts, SHG, and FPO products, aiming to increase their online and offline visibility. He stressed the need to enhance rural productivity, increase women's participation in economic activities, and converge government schemes to amplify their impact.

VALEDICTORY CEREMONY

Celebrating Rural Resilience at Grameen Bharat Mahotsav 2025



Shri Goverdhan S. Rawat

Deputy Managing Director,
NABARD

In his address, Shri **Goverdhan S. Rawat**, Deputy Managing Director, NABARD, summarised the festival's success. The Mahotsav created a platform to connect rural producers with urban consumers, fostering business opportunities and knowledge exchange. Participants benefitted from interactions with peers across states, leading to new contracts and significant exposure to urban markets. Cultural evenings added vibrancy to the event, celebrating India's heritage through performances of Lavani, Odissi, Bihu, and other art forms.



Dr Ajay K. Sood

Deputy Managing Director,
NABARD

Delivering the vote of thanks, **Dr Ajay K. Sood**, Deputy Managing Director, NABARD, expressed gratitude to the Honourable Prime Minister and Finance Minister for their leadership and vision. He acknowledged the collaborative efforts of NABARD and DFS in making the event a grand success. Dr Sood reaffirmed NABARD's commitment to empowering rural communities through financial inclusion and capacity-building initiatives.

AWARDS

Felicitation of Exhibitors



AWARDS

Felicitation of Exhibitors



DFS PAVILION

The Pavilion

At the Grameen Bharat Mahotsav 2025, the Department of Financial Services, Gol, set up a state-of-the-art DFS Pavilion. Visitors got the opportunity to explore a comprehensive range of innovative schemes and policies focused on rural development and financial inclusion for marginalised communities.

Highlights

- Interactive Exhibits – Showcasing flagship initiatives on banking, insurance, and credit access tailored for rural communities.
- Expert Interactions – Insights from industry leaders on financial literacy, digital banking, and rural credit empowerment.
- Live Demonstrations – Hands-on experience with digital financial services, online transactions, and transformative financial products.
- One-on-One Guidance – Personalised assistance on schemes such as Jan Dhan Yojana, PM Mudra Yojana, Kisan Credit Card, and more.



NABARD PAVILION

A Modern Gateway to Rural Development

The Digital Pavilion

To make institutional knowledge more accessible and engaging, NABARD unveiled a state-of-the-art digital pavilion at the Grameen Bharat Mahotsav 2025 that

transformed the way visitors interacted with and learnt about India's rural development initiatives.

Interactive Learning Experience

The highlight of the pavilion was the Digital Link Catalogue, which offered an expansive view of various initiatives, including content from the Department of Financial Services (DFS), the vibrant Grameen Bharat Mahotsav, and comprehensive information about NABARD's diverse activities and programmes.

The NABARD VR Theatre took the experience to another level, showcasing the organisation's major initiatives on a grand scale. This immersive presentation helped visitors understand the scope and impact of NABARD's work in an innovative way.

A Digital Journey Through Rural India's Development

The Info Fountain, serving as the primary knowledge hub, allowed visitors to dive deep into NABARD's extensive work across India. This digital repository presented information in an interactive format, making complex development initiatives easily understandable for all. The Digital Kiosk stood as a testament to NABARD's focused interventions in key areas.

Visitors explored fascinating stories about GI products that preserve India's cultural heritage, discovered the growing organic agriculture movement, witnessed transformative tribal development programmes, and learnt about successful women empowerment initiatives that are reshaping rural communities.

Engagement and Feedback

Understanding that learning is most effective when interactive, the pavilion featured an engaging quiz system. Visitors tested their knowledge about NABARD's initiatives, with the added incentive of winning goodies for correct answers.

This gamification element made the learning experience both fun and memorable.



NABARD PAVILION

A Modern Gateway to Rural Development



Digital-First Approach

Focusing on digital-first, every piece of information, from annual reports to corporate brochures, case studies, and initiative videos, was available at the pavilion through QR codes. This innovative approach allowed visitors to carry NABARD's wealth of knowledge in their pockets, enabling continued learning and reference long after their visit.

The digital feedback system ensured that NABARD can continuously improve the visitor experience, making the pavilion a dynamic and evolving platform for rural development education.

The Future of Institutional Communication

NABARD's digital pavilion represented a significant shift in how development institutions can communicate their mission and achievements. By embracing digital technology, NABARD created an engaging, interactive, and accessible platform that served both educational and promotional purposes.

This innovative approach not only showcased NABARD's commitment to rural development but also demonstrated its adaptability to modern communication methods. The digital pavilion stood as a model for other institutions looking to bridge the gap between their work and public understanding.

As we move forward in an increasingly digital world, such initiatives play a crucial role in ensuring that important development work reaches and resonates with a wider audience, ultimately contributing to greater awareness and support for rural development in India.

Through this digital pavilion, NABARD successfully created a space where technology met tradition, making rural development knowledge accessible to all while preserving the essence of its mission to transform rural India.

CULTURAL SHOWCASE

HARVEST - Rhythms of the Earth

P R O G R A M M E
Hall 14, Bharat Mandapam, Pragati Maidan, New Delhi, daily 5:30 pm onwards
January 4 Vedic Chanting by Panini Kanya Mahavidyalaya (Varanasi) Manganiyar traditions from Rajasthan by Manjoor Khan Manganiyar & Group (Rajasthan) Kuchipudi dance by Ayana Mukherjee and group (Andhra Pradesh) Kathak dance by Gauri Diwakar & Group (Central India)
January 5 Shankh Vadan by Subahe Banaras group (Uttar Pradesh) Kashmiri folk & Sufi music by Noor Mohammad Shah (Kashmir) Pung Cholom by Priti Patel and Group (Manipur) Sufiana Qawwali by Ustad Chand Afzal (Delhi)
January 6 Durga Stuti from the temples of Bengal by Pt. Mukul Misra (West Bengal) Kavyaraag (poetry set to music) by Chinmayi Tripathi & Joell (M.P./ Maharashtra) Odissi dance (folk & classical) by Sharmila Biswas & Group (Odisha) Carnatic Kritis by Sudha Raghuraman & Group (Tamil Nadu)
January 7 Kerala Temple Chants by Madhavan Namboothri (Kerala) Malwa Lok Geet by Bhuvanesh Komkali (Madhya Pradesh) Baul Music by Dipannita Acharya & Group (West Bengal) Punjabi Folk Rock by Faridkot (Punjab)
January 8 Buddhist Chanting by Gyoto Monks (Leh-Ladakh) Garba & Dandiya Raas by Kanaiya Dandiya Group (Gujarat) Bihu Dance by Anwesha Mahanta & Group (Assam) Popular Folk Rock by The Raghu Dixit Project (Karnataka)
At the outdoor venues (1 pm and 4 pm daily) Lavani · Purulia Chhau & Gotipua · Pung Cholom · Bhanga · Bihu · Garba Nukkad Natak on Women's Empowerment
 ग्रामीण भारत महोत्सव गांव बढ़े >> तो देश बढ़े 4-9 जनवरी 2025 भारत मंडपम, नई दिल्ली

'HARVEST: Rhythms of the Earth' was a cultural festival, celebrating Grameen Bharat Mahotsav 2025. This five-day festival, conceptualised by Seher, was held from January 4-8, 2025, and was an unforgettable fusion of India's rural and urban artistry through music and dance forms from across the length and breadth of the country. It was a dynamic mix of India's rich folklore, heritage, and modern cultural expressions.

The event included electrifying performances from popular artists like The Raghu Dixit Project and Ustad Chand Afzal from Delhi. The audience enjoyed Chinmayi Tripathi's mesmerising contemporary poetry set to music, the heartfelt Malwa folk songs by Bhuvanesh Komkali, graceful Kathak by Gauri Diwakar & Group, and stirring Carnatic renditions by Sudha Raghuraman & Group, among many other music and dance groups.

By combining HARVEST's dazzling cultural performances with the Grameen Bharat Mahotsav's focus on rural development, this event was an enthralling experience of India's roots. It was a celebration of India's diverse cultural heritage and its bright, sustainable future.



GALLERY

Exhibition: GI-certified Products



GALLERY

Exhibition: Organic Products



GALLERY

Exhibition: Tribal Products



GALLERY

Exhibition: Women Entrepreneurs



GALLERY

Panel Discussions



GALLERY

Cultural Showcase



GI-CERTIFIED EXHIBITS

Aamla Pratapgarh, Uttar Pradesh	Adamchini Chawal Mirzapur, Uttar Pradesh	Adi Kekir, Arunachal Pradesh	Adi Textile, Arunachal Pradesh	Agra Leather Footwear, Uttar Pradesh	Ajrakh Block Print, Gujarat
Aligarh Locks, Uttar Pradesh	Amroha Dholak, Uttar Pradesh	Anardana, Ramban, Jammu & Kashmir	Padauk craft & furniture, Andaman & Nicobar	Karen Musley Rice, Andaman & Nicobar	Ubat/Coconut, Andaman & Nicobar
Angnyat, Arunachal Pradesh	Apatani Textile, Arunachal Pradesh	Asharikandi Terracotta Craft, Assam	Assam Jaapi, Assam	Majuli Manuscript Painting, Assam	Mishing Handloom Products, Assam
Pani Meteka Craft, Assam	Baghpat Home Furnishing, Uttar Pradesh	Bakhira Metal products, Uttar Pradesh	Banaras Gulabi Meenakari Craft, Uttar Pradesh	Banaras Hand Block Print, Uttar Pradesh	Banaras Lal Peda, Uttar Pradesh
Banaras Metal Casting Craft, Uttar Pradesh	Banaras Metal Repose Craft, Uttar Pradesh	Banaras Mural Painting, Uttar Pradesh	Banaras Pan (Leaf), Uttar Pradesh	Banaras Shehnai, Uttar Pradesh	Banaras Tirangi Barfi, Uttar Pradesh
Banarasi Tabla, Uttar Pradesh	Banaras Zardozi, Uttar Pradesh	Barabanki Handloom Product, Uttar Pradesh	Bareilly Zari Zardozi, Uttar Pradesh	Basohli Painting, Jammu & Kashmir	Basohli Pashmina, Jammu & Kashmir
Bhairavgarh Batik print, Madhya Pradesh	Bundelkhand Kathiya Gehu (Wheat), Uttar Pradesh	Chitrakoot Wooden Craft & Toys, Uttar Pradesh	Chunar Glaze Pottery, Uttar Pradesh	Chunar Sand stone, Uttar Pradesh	Bareilly Furniture, Uttar Pradesh
Galo Textile, Arunachal Pradesh	Hupari Silvercraft, Maharashtra	Gond Art, Madhya Pradesh	Gwalior Kaleen, Madhya Pradesh	Hand Made Dari/ Panja Dari, Mirzapur Uttar Pradesh	Handmade Carpet, Tawang, Arunachal Pradesh
Handmade Paper, Tawang, Arunachal Pradesh	Hathras Hing, Uttar Pradesh	Hodi Craft, Andaman & Nicobar	Jalaun Handmade Paper, Uttar Pradesh	Jalesar Metal Craft (Etah) Ghunghroo, Uttar Pradesh	Jaunpur Imarti, Uttar Pradesh
Jodhpuri Bandhej, Rajasthan	Jute Wall Hanging, Uttar Pradesh	Khaw Tai Rice, Arunachal Pradesh	Kumaon Chyura Oil, Uttarakhand	Ladakh Shingskos (Wood Carving), Jammu & Kashmir	Larnai Black Clay pottery, Meghalaya

GI-CERTIFIED EXHIBITS

Mahoba Gaura Patthar, Uttar Pradesh	Mainpuri Tarkashi, Uttar Pradesh	Majuli Mask, Assam	Marble Stone Craft, Madhya Pradesh	Matabari Peda, Tripura	Mathura Sanjhi Craft, Uttar Pradesh
Miraj Sitar, Maharashtra	Miraj Tanpura, Maharashtra	Pital Bartan, Mirzapur, Uttar Pradesh	Monpa Textile, Arunachal Pradesh	Moonj Craft, Uttar Pradesh	Munsyari Razma, Uttarakhand
Mushqbudji Rice, Jammu & Kashmir	Muzaffarnagar Jaggery (Gud), Uttar Pradesh	Nagina Wood Craft, Uttar Pradesh	Nandurbar Amchur, Maharashtra	Nandurbar Mirchi (Chilli), Maharashtra	Nihupul (Goalghar)/Hut (To Chanvi Pati - Nyi hupul), Andaman & Nicobar
Nicobari Mat (Chatrai - hileuoi), Andaman & Nicobar	Tavi-i-Ngaich (Virgin Coconut Oil), Andaman & Nicobar	Nizamabad Black Pottery, Uttar Pradesh	Nyishi Textile, Arunachal Pradesh	Pashra, Tripura	Pichwai Painting, Rajasthan
Pilibhit Bansuri, Uttar Pradesh	Pilkuwa Hand Block Print Textile, Uttar Pradesh	Pochampally Silk & Cotton, Telangana	Rajmash, Jammu & Kashmir	Rajouri Chikri Wood Craft, Jammu & Kashmir	Risha Textile, Tripura
Sambhal Bone Craft, Uttar Pradesh	Sambhal Horn craft, Uttar Pradesh	Sarthebari Metal Craft, Assam	Sharbati Wheat (Atta), Madhya Pradesh	Shazar Patthar Craft, Uttar Pradesh	Singpho Phalap, Arunachal Pradesh
Soft Stone Jali Work, Uttar Pradesh	Sulai Honey, Jammu & Kashmir	Tai Khamti Handloom, Arunachal Pradesh	Tangsa Textile, Arunachal Pradesh	Terracota (Gorakhpur), Uttar Pradesh	Tharu Embroidery, Uttar Pradesh
Usta Art, Rajasthan	Aipan, Uttarakhand	Ringal Craft, Uttarakhand	Tamta Art, Uttarakhand	Thulma, Uttarakhand	Varanasi Wooden Lacquerware & Toys, Uttar Pradesh
<div>Wancho Wooden Craft, Arunachal Pradesh</div> <div>Waraseoni Handloom, Madhya Pradesh</div> <div>Yak Churpi, Arunachal Pradesh</div>					

EXHIBITORS

Organic

Aadharsa Enabavi FPCL, Telangana	Ayyamapalayam FPCL, Tamil Nadu	Bajaranga FPCL, Odisha	Banishreekrushak FPCL, Odisha	Bhuamrit FPCL, Uttar Pradesh	Borsad FPCL, Gujarat
Chak-hao Poiraiton Organic FPCL, Manipur	Chandauli Kala Chawal FPCL, Uttar Pradesh	Gola Darpan PCL, Jharkhand	Gramputra JSM FPCL, Maharashtra	Hariya Nature Farming PCL, Uttar Pradesh	Hill Range Tribal FPC Ltd, Kerala
Karbharwadi Agro FPC, Maharashtra	Kshethra Natural FPCL, Andhra Pradesh	Lunsapuriya FPCL, Gujarat	Mandya Jaggery FPCL, Karnataka	Odanadu FPCL, Kerala	Proddatur FPCL, Andhra Pradesh
	Sahaja Samruddha Organic PCL, Karnataka	Sakhi Saheli Mahila FPCL, Rajasthan	Sankhu Radhu Khandu Organic Farmers Producers CSL, Sikkim	Satpudanchal FPCL, Madhya Pradesh	

Tribal

Adivasi Mahila FPCL, Andhra Pradesh	Adim Janjati Vikas Samiti, Andaman & Nicobar	Attappady FPCL, Kerala	Banjara Tribal Crafts, Telangana	BAPCL, Tripura	Bastar Shri Silk, Chhattisgarh
Champhai Apiculture & Poultry CSL, Mizoram	Darbilhi Tea Producer CSL, Mizoram	Dharanidhar Chilli PCL, Odisha	Eco-agrivian FPCL, Madhya Pradesh	Gothramruth Tribal FPCL, Kerala	Harit Kranti Adivasi Sahakari Samiti Maryadit, Chhattisgarh
Haryali Bahudeshiya Sahakari Samiti Maryadit, Chhattisgarh	Holistic Himalaya FPCL, Himachal Pradesh	Hrangturzo FPCL, Mizoram	Jaunsar FPCL, Uttarakhand	Lambasingi Tribal Products FPCL, Andhra Pradesh	Lantana Craft Centre, Karnataka
Looms of Ladakh Women Cooperative, Jammu & Kashmir	Manbazar Seva FPCL and Puncha Seva FPCL, West Bengal	Pangi Kisan Utpadak CSL, Himachal Pradesh	Sirumalai Vegetable FPCL, Tamil Nadu	Srijoni Green PCL, West Bengal	Swayambar Nari, West Bengal
	Tamdil Farmer Producer CSL, Mizoram	Thashatlong SHG, Arunachal Pradesh	Udalguri ITDP Agro PCL, Assam	Vanopaj FPCL, Maharashtra	

EXHIBITORS

Women Entrepreneurs

Aasra SHG, Himachal Pradesh	Akhomnu SHG, Manipur	Asha SHG, Jammu & Kashmir	Bhai Sant Singh SUTS SHG, Punjab	Charak Swasthya Bahuuddeshiya Sanstha, Maharashtra	Chiguru SHG Pothnal, Karnataka
Ganga SHG, Uttarakhand	Gebsahab SHG, Rajasthan	Hariharasutha SHG, Andhra Pradesh	Ima Koloileima SHG, Manipur	Jai Jalaram Sakhi Mandal, Gujarat	Kanradu SHG, Himachal Pradesh
Khuman Pokpa SHG, Manipur	Kudayathoor Development Society, Navabharat Trust, Kerala	Laidlang SHG, Meghalaya	Maa Bishari SHG, Jharkhand	Mangal Leima Self Help Group, Manipur	Milan SHG & Shivam SHG, Assam
Nari Kalyan SHG & Oum Namo Shivay SHG, Assam	Nari Shakti JEEViKA SHG, Bihar	Narsingh Mata SHG, Rajasthan	Pink Blossom SHG, Nagaland	Sainath SHG, Goa	Sairam SHG, Telangana
Semskit Tsogspa, Nyoma, Jammu & Kashmir	Senpati Tatya Tope SHG, Maharashtra	Shivani Mahila Mandal, Gujarat	Shreeja SHG, Uttar Pradesh	Tuophema Women SHG, Nagaland	Unnati SHG, Haryana
	Varalakshmi SHG, Telangana	Wonder Hunar Swayam Sahayata Samuh, Rajasthan	Yaiphabi SHG, Manipur	YORA SHG, Gujarat	

Others

PRADAN Makhana, Bihar	Indian Grameen Service Makhana, Bihar	Sagar Manthan Machhimar Uttan PCL, Gujarat
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PARTICIPATING FINANCIAL INSTITUTIONS



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THE ASIAN AGE

Modi will launch 'Grameen Bharat Mahotsav' today

New Delhi, Jan. 3: Prime Minister Narendra Modi will inaugurate here on Saturday the “Grameen Bharat Mahotsav”, a six-day programme that seeks to celebrate rural India’s entrepreneurial spirit and cultural heritage, according to an official statement.

The theme of the programme is "Building a Resilient Rural India for a Viksit Bharat 2047", the statement said.

Through various discussions, workshops and masterclasses, the exercise aims to enhance rural infrastructure, create self-reliant economies and foster innovation. Its objectives include promoting economic stability and financial security among rural populations, with a special focus on the Northeast, by addressing financial inclusion and supporting sustainable agricultural practices, the statement said. —PTI

THE TIMES OF INDIA

PM Modi inaugurates Grameen Bharat Mahotsav 2025 at Bharat Mandapam

TOI News Desk / TIMESOFINDIA.COM / Jan 4, 2025,
12:06 IST

Prime Minister Narendra Modi inaugurated the Grameen Bharat Mahotsav 2025 in New Delhi, emphasizing the pivotal role of prosperous villages in achieving a developed India. Held from January 4 to 9, the event aims to enhance rural infrastructure, promote self-reliance, foster innovation, and support rural women's ... [Read More](#)



DM Mod

NEW DELHI: Prime Minister Narendra Modi on Saturday inaugurated Grameen Bharat Mahotsav 2025 at Bharat Mandapam in New Delhi. National Bank for Agriculture and Rural Development (NABARD) chairperson Shaji KV felicitated the PM at the event.

Ahead the inauguration of the Grameen Bharat Mahotsav 2025, Prime Minister Narendra Modi said that the more prosperous our villages become, the greater will be their role in realizing the resolve of a developed India.

The Statesman

PM to inaugurate Grameen Bharat Mahotsav 2025 in Delhi today

STATESMAN NEWS SERVICE
NEW ORLEANS, LA, JANUARY 11, 1992

Prime Minister Narendra Modi will inaugurate the Global India Mahatma 2025 on Saturday at Bharat Mandapam here, according to the Prime Minister's office (PMO). Modi will address the gathering on the occasion. The Mahatma celebration of rural India's entrepreneurial spirit and cultural heritage will be held from January 4 to 5 with the theme 'Building Resilient Rural India for a Vast Bharat 2047'. The Mahatma, through various cuisines, workshops and masterclasses, aims to enhance rural talent, bolster local economies, and foster innovation within rural communities. Initiatives such as



GOVT COMMITTED TO WORKING FOR RURAL INDIA: PM AT GRAMEEN FEST

NEW DELHI: Prime Minister Narendra Modi on Saturday said his government's "intentions, policies and decisions" were empowering and transforming rural India, bringing prosperity to villages. Speaking at the inauguration of Grameen Bharat Mahotsav at the Bharat Mandapam complex in Delhi, Modi said that since coming to power in 2014, he has been continuously working towards serving rural India.

Citing a recent survey, Modi said that, compared to 2011, consumption in rural India had nearly tripled, which showed that "people are spending more on their preferred items". "Previously urban individuals could spend more than those in villages, but our continuous efforts have reduced this disparity," he said. "This means people are now spending on other desires and needs," he said.

ET THE ECONOMIC TIMES

PM Bats for Small Biz to Get Rural Jobs Done Right

Calls for bolstering cooperative movement diversifying income sources in villages

Our Director

New Delhi: Prime Minister Narendra Modi will take the government's vision to improve rural India so that people there have ample livelihood opportunities within the village itself without having to migrate into the cities for jobs.

The IFAD and Farmer Producers' Organizations (FPO) are helping catfish farmers get better prices for their produce and urged that traces of these to set up, along with both

The need to work towards creating five six more cooperatives like Amul, which have a presence across the country's rural.

The Milkseal is organised by the National Bank for Agriculture and Rural Development, Hyderabad.

Earlier, villagers had to feed more than 50% of their time on food, but for the first time, animals' performance has had fallen below that level. This indicates that people are now spending on commodities that food, indicating a change in their consumption pattern.

ਅਮਰਤਜਾਲਾ

ग्रामीण भारत महोत्सव
मोदी का संबोधन

[illegible]

MEDIA COVERAGE

दैनिक जागरण

ग्रामीण भारत महोत्सव में किसानों के उत्पादों व कला का प्रदर्शन

लोहेन तर्जनी • जगद्व्या

यई दिवस: भारत मंडपम में अने ग्रामीण भारत महोत्सव में दे के किशानों और कारीगरों ने अनेखी और परंपरिक वस्तुओं प्रदर्शन किया। यह महोत्सव न केवल चलेगा। शनिवार को प्रधानमंत्री कार्यक्रम में शिरकत की और किसानों और कारीगरों से मुलाक़ात भी की। असाोजन का उद्देश्य ग्रामीण उत्पादों को बढ़ावा देना तक पहुंचा और ग्रामीण अर्थव्यवस्था को सहायता देना। महोत्सव में देशभर से किशानों और कारीगरों ने अपनी और उत्पादों के जरिये ग्रामीण भारत समेत किसानों को प्रदर्शन किया।



नई दिल्ली-भारत मंडयम में सामीप्य भारत महोत्सव में उत्तर प्रदेश मैनपुरी की सटल पर लकड़ी पर की गई दस्तकारी व बनाए गया राम मंदिर की कलाकृति • **सुख कुमार**

हिमाचल प्रदेश के चंबा जिले के राजमा, शिलाजीत, देसी अखरोट, और किसानों और कारीगरों ने अपनी कला जंगलों में पाई जाने वाली औषधीय और उत्पादों के जीवित प्रामाण्य भारत की पत्तियों से बने मिश्रण कलाओं के तेरे समग्र विषयों को प्रदर्शित किया।

का उत्पादन करते हैं। उन्होंने वहां की संस्कृति से प्रेरित विशेष प्रकार की चप्पलों को भी प्रदर्शित किया। ध्यानचंद ने कहा कि हम आर्थिक खेती करते हैं और इसके लिए केवल गाय और भैंस के गोबर का उपयोग करते हैं। इस व्यापार से हम महिलाओं को सशक्त बना रहे हैं।

महाराष्ट्र के मूर्तिजापुर के गजानंद राव होकरने ने हल्दी और हल्दी से घने अखर के साथ अपनी भागीदारी दर्ज की। उन्होंने बताया कि उनके हल्दी अखर की कीमत 300 से 450 रुपये है और पहले दिन दोपहर 12 बजे तक उन्होंने 3,000 रुपये की बिक्री कर ली। हल्दी का अखर न केवल स्वादिष्ट है, बल्कि पेट के लिए भी फायदेमंद है।

उत्तर प्रदेश के मैनुवरी से आए नेमीचंद्र रावण अपनी हाकपोटी की कारोरी की लिए चर्चा में रहे। उनकी ओर से बचपन गरु राम मीर और अन्य सजावटी सम्मान 2005 का फेंक बने। नेमीचंद्र को 2005 में राष्ट्रीय पुरस्कार और 1997-98 एवं 2012 में राज्य पुरस्कार से सम्मानित किया जा चुका है। उन्होंने कहा मैं पिछले 27 वर्षों से इस कारोरी को संजोए हुए हूँ। हमारी कलाकारी को लोग खुश पसंद करते हैं और यहां से अच्छी किकी भी होती है। हाकपोरी से आए रावण अलग और मुमलत अलग न बैज, स्वर्कन और कदाई के कर्म को प्रदर्शित करते हैं। उल्लेख्य कदाई ठेमे को मिलावटों से डिफेक कर दो सराफा।

MSME Credit Scheme to be Placed Before Cabinet Soon

Our Bureau

New Delhi: The government is set to launch the proposed credit guarantee scheme for the MSME sector, which will cover loans up to ₹100 crore, financial services secretary M Nagaraju said Thursday.

"We are likely to come up with a scheme, which was announced by the finance minister in her last budget, that could provide loans up to ₹100 crore without guarantee, if they are already having the enterprise," he said at the concluding day of Gram-
een Bharat Mahotsav. The scheme is expected to be placed before the Union Cabinet soon for approval.

Finance minister Nirmala Sitharaman in her July budget speech had stated that to facilitate

term loans to MSMEs for purchase of machinery and equipment without collateral or third-party guarantee, a credit guarantee scheme will be introduced.

"The scheme will operate on pooling of credit risks of such MSMEs. A separately constituted self-financing guarantee fund will



 provide, to each applicant, guarantee cover up to ₹100 crore, while the loan amount may be larger," she had said. Nagaraju said that the finance ministry in collaboration with the National Bank for Agriculture and Rural Development will establish innovation labs to support rural enterprises where they can scale up, adding that the MSME sector employs almost 50 million people in India.

అంధుడే

అగ్ని పరిశ్రమలకు నాబార్లు చేయూత

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सरकार **MSME** के लिए जल्द आएगी नई लोन गारंटी योजना, **100** करोड तक का मिलेगा कर्ज

MSME Loan Scheme 2025: वित्त मंत्री ने 2024-25 के बजट में बताया था कि यह योजना एमएसएमई को मशीनरी और उपकरण खरीदने के लिए बिना गारंटी के टर्म लोन की सुविधा प्रदान करेगी। इस योजना के तहत हर आवेदक को 100 करोड़ रुपये तक की गारंटी का कवर दिया जाएगा, जबकि लोन की राशि इससे अधिक भी हो सकती है।

Reported by: भाषा Edited by: अनिशा कमारी बिजनेस जनवरी 09, 2025 12:17 pm IST ①

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Grameen Bharat Mahotsav 2025 Concludes with a Grand Celebration of Empowered Rural India

The Grameen Bharat Mahotsav 2025 celebrated rural India's growth, showcasing products, innovations, and discussions on empowering rural communities. The event emphasized financial inclusion, women entrepreneurs, and sustainable development for a self-reliant, prosperous India.

KJ staff Updated 10 January, 2025 12:08 PM IST





वित्तीय सेवाएं विभाग
DEPARTMENT OF
FINANCIAL SERVICES



GRAMEEN BHARAT MAHOTSAV

4 - 9 January, 2025

Bharat Mandapam, New Delhi

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