

**सहकारिता से समृद्धि :  
जिला मध्यवर्ती सहकारी बैंकों की शक्ति**

**Prosperity through Co-operation :  
Power of District  
Central Co-operative Banks**



**International Year  
of Cooperatives**

Cooperatives Build  
a Better World

**महाराष्ट्र क्षेत्रीय कार्यालय, पुणे  
Maharashtra Regional Office, Pune**



### परिदृश्य

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक.

### VISION

Development Bank of the Nation for Fostering Rural Prosperity

### ध्येय

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मेषों, प्रौद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि लाने के लिए कृषि और ग्रामीण विकास का संवर्धन.

### MISSION

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

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

**National Bank for Agriculture and Rural Development**



## From the CGM's Desk



It gives me great pleasure to present this booklet, “Prosperity through Co-operation: Power of District Central Co-operative Banks”, which offers a concise overview of NABARD’s multifaceted contributions to the state’s rural development landscape. The document captures key initiatives across institutional strengthening, rural infrastructure, business operations, farm and off-farm development and supervisory functions.

As the apex development financial institution for agriculture and rural development, NABARD remains committed to building a financially inclusive and empowered rural India. In Maharashtra, our efforts have significantly contributed to the state’s growth trajectory by harmonizing financial support with developmental interventions.

The year 2025 is being celebrated globally as the **International Year of Cooperatives**, reaffirming the vital role cooperatives play in inclusive and sustainable development. In alignment with this vision, NABARD has intensified its focus on strengthening the cooperative ecosystem through the following key initiatives: PACS as Multi-Service Centres (MSCs), World’s Largest Grain Storage Project (WLGSP), Computerisation of PACS, Shared Services Entities (SSEs), Assistance under Cooperative Development Fund etc. These initiatives are designed to empower cooperatives as vibrant, self-sustaining institutions capable of delivering a wide range of services to rural communities.

I take this opportunity to express my sincere gratitude to our valued stakeholders and partners – the Govt. of India and Government of Maharashtra, Reserve Bank of India, Maharashtra State Co-operative Bank, District Central Co-operative Banks, international partners such as GIZ and KfW, CSR collaborators, community-based organisations, agricultural universities and KVKs, and research institutions – for their continued support and collaboration.

I also commend the dedicated efforts of our District Development Managers and the team at the Regional Office, whose commitment and perseverance have been instrumental in advancing NABARD’s vision across Maharashtra.

### **Rashmi Darad**

Chief General Manager

NABARD

Maharashtra Regional Office, Pune

# NABARD and Co-operative Banks

In its journey of more than four decades, NABARD continues its active support in nation building through participative financial and non-financial interventions, innovations, technology and institutional development in rural areas. NABARD plays a transformative role through various initiatives covering finance to rural financial institutions, credit planning under priority sector lending, financial support for rural infrastructure development in the state, adoption of banking technology by Co-operative banks and various developmental initiatives for rural development. Our path breaking innovative contributions include conceptualisation and implementation of watershed development programmes, tribal development projects, Self Help Group- Bank linkage programme, Farmer Producer Organisations, CBS in Co-operative Banks and many more.

Co-operative banks have historically been providing agricultural credit to farmers of the country. Along with rural cooperative banks, NABARD has been playing a critical role in ensuring timely and adequate credit delivery for agriculture, allied and other sectors. NABARD has also been supporting institutional development through capacity building, supervision and technology adoption.

## 1. What do we do for Co-operative Banks?

### 1.1. Short Term Loans- Production Credit

Refinance under the ST facility<sup>1</sup> is provided to cater to the production and working capital requirements of farmers, weavers and artisans with a tenure up to 12 months. During 2024–25, NABARD provided ₹10,168.40 crore as short-term refinance to meet farmers' credit needs through Maharashtra State Cooperative Bank and Regional Rural Banks.

### 1.2. Refinance for Long Term Loans- Investment Credit

Refinance under the LT facility<sup>1</sup> is provided for capital formation in agriculture and rural areas. In 2024–25, NABARD extended refinance assistance of ₹3237.89 crore towards long-term loans through MSCB for DCCBs (₹3,227.41 Cr) and PACS (₹10.48 Cr).

<sup>1</sup> Includes concessional STCRC received from Government of India.

<sup>2</sup> Includes concessional LTRCF received from Government of India.



### 1.3 Special Refinance Scheme (SRS)

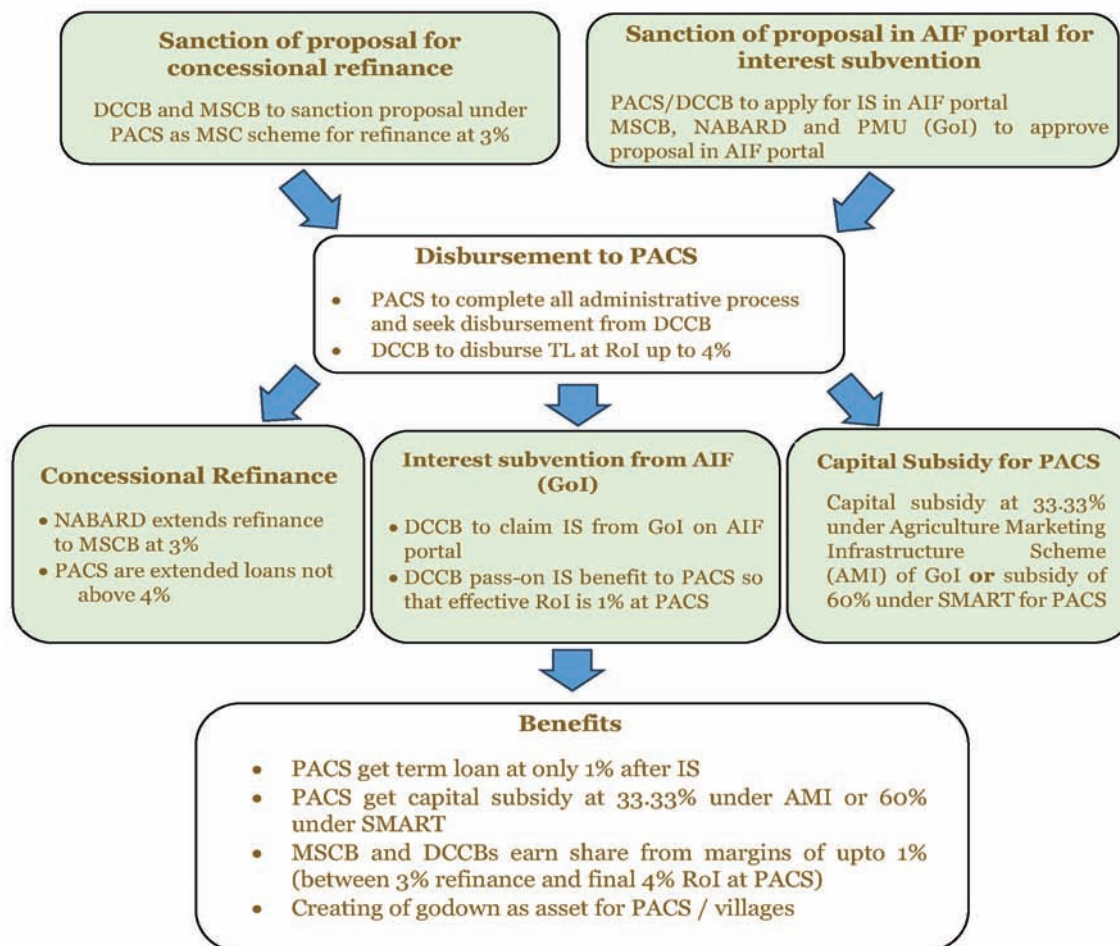
| S. N | Special Refinance Scheme   | Purpose   | Current RoI to MSCB                                     |
|------|--|---|---|
| 1    | Transformation of PACS as Multi-Service Centre (MSC) for implementation of projects under World's Largest Grain Storage Plan (WLGSP) in Cooperative Sector | For construction of godowns by PACS as per the WLGSP guidelines<br>(detailed note at point 1.4 below)   | Fixed 3%.<br>RoI charged to PACS should not be above 4% |
| 2    | Installation of Solar Rooftop Systems for residential sector   | Installation of solar rooftop and ground mounted structures for residential sector as well as for solar installations by PACS and on public buildings | Fixed 6.25%   |
| 3    | Promoting Micro Food Processing Enterprises (PMFPE)  | Setting up of micro food processing units in the range of Rs. 1 lakh to Rs. 25 lakhs  | Fixed 4%  |
| 4    | Aspirational Districts and Districts with low Priority Sector Lending (PSL)  | Promoting term lending in specified districts of Dharashiv, Gadchiroli, Nandurbar, and Washim. Limited corpus of Rs.2 crore per district              | 100 bps less than prevailing LT-Normal Fixed RoI        |
| 5    | Animal Husbandry Infrastructure Development  | Setting up of infrastructure under Animal Husbandry in rural areas  | 50 bps less than prevailing LT-Normal Fixed RoI         |
| 6    | Financing under Agriculture Infrastructure Fund (AIF)  | Promoting financing under AIF facility of GoI   | Fixed 6.50%   |
| 7    | Refinance under WASH to StCBs  | Promoting financing to Water, Hygiene and Sanitation sectors  | Fixed 7.40%   |

### 1.4 Transformation of PACS into Multi Service Centers (MSCs)- World's Largest Grain Storage Project (WLGSP) in Cooperative Sector

Government of India launched the **World's Largest Grain Storage Project in the Cooperative Sector (WLGSP)** under the vision of *Sahakar-se-Samriddhi*. The project aims to build storage infrastructure at viable PACS through convergence with various schemes. It also enables PACS to function as procurement centres, Fair Price Shops, custom hiring centres, and processing units for sorting and grading.

To enhance the viability of PACS under the WLGSP, NABARD introduced a Special Long-Term Refinance Scheme with concessional refinance at 3% to State Co-operative Banks, if loan is extended by DCCBs to PACS at 4% and sharing of 01% margin between the two tiers while also ensuring liquidity. NABARD refinance, combined with a 3% interest subvention under the Agriculture Infrastructure Fund (AIF), which is also passed on to the PACS, the effective interest rate at PACS level drops to just 1%.

## Convergence model of refinance under PACS as MSC and Interest subvention under AIF for implementing WLGSP:



A pilot for WLGSP was launched in 11 States including the project at Nerpinglai VKS PACS in Amravati, with a 3,000 MT capacity and a total cost of ₹2.68 crore. NABARD sanctioned ₹2.00 crore at 4% interest under the PACS as MSC scheme.

Based on the learnings, phase II of WLGSP has been launched across the State. So far, 160 PACS have been covered under the scheme with 52 godowns constructed, 10 godowns under construction, 08 proposals sanctioned at MSCB, 17 proposals sanctioned at DCCB level and other 73 at DPR stage.



Godown constructed by Nerpinglai VKS PACS from Amravati District

## Standard Operating Procedure for implementation of World's Largest Grain Storage Plan in Cooperative Sector

| SN | Activities   | Action by        |
|----|--|------------------|
| 1  | <b>Identification of PACS:</b> JWC to shortlist the PACS & submit to DCDC.   | DDR/JWC          |
| 2  | <b>DCDC meeting</b> to be convened by DDR & proposals to be cleared in DCDC.   | DCDC             |
| 3  | <b>Feasibility and DPRs:</b> Agency to conduct feasibility study; prepare DPR with convergence of schemes viz. AIF, AMI and NABARD refinance assistance. Rental assurance if any be sought. Agencies to submit DPRs to PACS. | NBCC/ MCDC/ NCCF |
| 4  | <b>Scrutiny of DPRs at PACS level:</b> PACS to study the proposal, pass a resolution in BOD to go ahead & submit documents to DCCB with necessary documents.   | PACS             |
| 5  | <b>Scrutiny of proposals at DCCB level:</b> DCCB to scrutinize and sanction the proposal. DCCB to forward the proposal for sanction under WLGSP to MSCB.   | DCCB             |
| 6  | <b>AIF upload:</b> DCCB to upload the proposal with DPR in AIF portal.   | DCCB             |
| 7  | <b>Scrutiny of proposal and sanction at MSCB level:</b> MSCB to scrutinize and sanction the proposal and issue sanction letter under WLGSP to DCCB.  | MSCB             |
| 8  | DCCB to issue <b>sanction letter</b> to the PACS   | DCCB             |
| 9  | Approval in <b>AIF portal</b> at StCB, NABARD and PMU level.   | PMU              |
| 10 | <b>PACS to initiate administrative work</b> viz. tendering, award of work, handover of site, to the selected implementing agency   | PACS             |
| 11 | PACS to apply to DCCB for <b>disbursement of first instalment</b> of the loan  | PACS             |
| 12 | DCCB to <b>release first instalment</b> /loan amount at 4% RoI   | DCCB             |
| 13 | DCCB to upload <b>advance subsidy claim under AMI scheme</b> in NABARD Ensure 2.0 portal within 90 days of the disbursement of first instalment  | DCCB             |
| 14 | DCCB to submit <b>drawal for refinance from MSCB</b> under PACS as MSC scheme of NABARD where concessional refinance is available.   | DCCB             |
| 15 | MSCB to disburse and <b>submit drawal to NABARD</b> for sanction and disbursement for refinance assistance under PACS as MSC at 3% RoI.  | MSCB             |
| 16 | NABARD to release concessional refinance at 3% to MSCB.  | NABARD           |
| 17 | DCCB to apply for <b>interest subvention on periodic basis in AIF portal</b> for PACS  | DCCB             |
| 18 | MSCB, NABARD and PMU to approve the AIF interest subvention claims   | PMU              |
| 19 | On receipt of interest subvention amount, <b>DCCB to adjust the same with the PACS term loan account, thereby effective RoI for PACS becomes 1%</b>  | DCCB             |
| 20 | <b>Construction work to be completed by PACS within 2 years</b> from the date of disbursement of 1 <sup>st</sup> instalment of term loan by DCCB for claiming Final Subsidy of AMI   | PACS             |
| 21 | DCCB to apply for <b>final subsidy under AMI scheme</b> in NABARD Ensure portal  | DCCB             |

## **1.5 Training and Capacity Building of Three Tier Co-operative Credit Structure**

### **1.5.1 Assistance to Cooperatives under SOFTCOB**

To ensure institutional strengthening of the RCBs, NABARD has been providing the training and capacity building through the Cooperative Training Institutes (CTIs) and Shikhar Training Institutes (STIs) targeting training needs at all levels in the three tier co-operative credit structure. The programs cover varied topics like digital banking, cybersecurity and frauds, internal checks and control under computerized environments, business diversification in cooperative banks, audits of banks, project financing, FPO financing, agri-value chain financing etc. The expenses for these training programs are borne by NABARD.

During the year 2024-25, 91 capacity building programmes were arranged for staff of MStCB & DCCBs, and 362 capacity building programmes were organised for PACS secretaries. A total of 2061 bank staff and 1098 PACS staff have been trained during the year 2024-25.

### **1.5.2 Turn Around Plan for DCCBs**

The financial position of some of the DCCBs has been impaired due to high level of NPAs, high accumulated losses, poor management practices, inadequate capital base, low level of technology, lax internal checks and control systems and weak governance structure etc., which has impacted their capacity to provide adequate credit to farmers. Thus, a comprehensive Turn Around Plan (TAP) framework has been prepared by NABARD which will help banks to improve their functioning and performance. In Maharashtra 14 District Central Cooperative Banks have been identified under TAP for improvement in the functioning and performance of these banks and comprehensive sensitisation cum training has been provided to DCCB officials for preparation of the TAP. The implementation of the TAP is to be reviewed in the board meetings.

Turn Around Plan methodology can also be adopted by other DCCBs as a tool for growth and improved financial performance.

## **1.6 NABARD's Supervisory Functions**

NABARD conducts statutory inspections of StCBs, DCCBs and RRBs. During 2024-25 statutory inspections of 27 DCCBs, StCB and both RRBs were conducted in Maharashtra for the financial position as on 31 March 2024. As a part of capacity building in supervisory role, three workshops were conducted, which included one workshop for Statutory Auditors and 02 one day workshops on KYC/AML, Cyber security, Fraud and complaints for CEOs of DCCBs in Vidarbha and Marathwada Region and Supervised Entities in Western Region, respectively.

## **1.7 Technology Adoption**

### **1.7.1 Financial Inclusion - Empowering Rural Livelihoods**

The Financial Inclusion Fund (FIF) has been effectively leveraged to enhance digital infrastructure, promote financial literacy, and expand access to government social security schemes in remote areas through DCCBs. 23 DCCBs in Maharashtra were supported for deploying 4,409 micro-ATMs at branches/PACS, 21 DCCBs have adopted C-KYC, 29 DCCBs have adopted PFMS, 12 DCCBs have adopted Green Pin and 09 DCCBs have adopted Positive Pay System and 08 DCCBs have been onboarded to BHIM-UPI with grant support from NABARD. Maharashtra State Cooperative Bank and four DCCBs have also been onboarded onto AePS.

Under the Centre for Financial Literacy (CFL) project, 60 CFLs managed by three NGOs across 180 blocks in Maharashtra have conducted 31,570 camps, reaching over 7.4 lakh participants.



### 1.7.2. Cyber Insurance against Cyber frauds

NABARD has also facilitated cyber risk insurance through New India Assurance Company Ltd. (NIACL) for RCBs & RRBs in FY2025-26. The policy is offered at a competitive premium rate of 0.54% of the Limit of Liability, lower than the 0.62% rate of FY2024-25. Eleven RCBs, including MStCB, Ahmednagar, Akola, Buldhana, Kolhapur, Pune, Sangli, Satara, Sindhudurg, Solapur, and Yavatmal have availed this insurance.

The cumulative grant support extended to Co-operative Banks in Maharashtra under Financial Inclusion Fund stands at Rs. 121.58 Crore as on date.



Centre for Financial Literacy set up in Washim District Gramin Bank



Nukkad Natak Show organized by Vidharbha Konkani

### 1.7.3 Coming Soon - Shared Services Entity for Rural Cooperative Banks

NABARD, in collaboration with NCDC and Rural Cooperative Banks (RCBs), is establishing a Shared Services Entity (SSE) named **Sahakar Sarathi** to modernize RCBs and enhance their digital capabilities. With an authorized capital of ₹1,000 crore—equally contributed by NABARD (₹333.33 crore), NCDC (₹333.33 crore), and RCBs (₹333.34 crore)—the SSE will provide essential services like internet and mobile banking, UPI, AEPS, cybersecurity, and back-end operations. It will function across three verticals: Technology, Operations, and Support Functions, offering solutions such as CBS, fraud risk management, loan origination, HR services, and IT procurement. This initiative aims to reduce operational costs, improve service delivery, and ensure regulatory compliance, enabling RCBs to compete effectively with commercial banks and better serve rural customers.

## 1.8 Schemes implemented by Ministry of Co-operatives, GoI through NABARD

### 1.8.1 Computerisation of PACS

Government of India launched a Centrally Sponsored Project during 2022-23 for Computerisation of PACS under the *Atmanirbhar Bharat Abhiyaan* which aims to enhance their efficiency, transparency and profitability using a common ERP software, covering both credit and non-credit functions. Key components include hardware, ERP, training, and support. Out of 95,000 PACS in India, 63,000 are to be computerized between 2022–23 and 2024–25. Out of the 21,198 PACS in Maharashtra, 12,000 PACS have been identified for the PACS computerisation project. Three System Integrators (SIs) have been appointed viz. ENFUSE Solutions Pvt. Ltd., ITI Ltd., and Choice Consultancy Services Pvt. Ltd. Hardware has been delivered and installed in all 12,000 PACS.

The progress under PACS computerisation as on 06 June 2025 is as follows-

- Data Capture Tool (DCT): 12,000
- PACS in ERP Go-live: 11,430
- Day end completed: 10,517
- PACS Handed Over to Secretaries: 6188
- E-Audit Completed: 2756 (FY 2023-24)



Training for PACS officials



Operations in Computerized PACS

### 1.8.2 PACS as Common Service Centres (CSC)

A Memorandum of Understanding (MoU) has been signed between Ministry of Cooperation, Ministry of Electronics and Information Technology, NABARD and CSC e-Governance Services India Limited for providing more than 300 e-services such as banking, insurance, Aadhar enrolment/ updation, health services, PAN card and IRCTC/ Bus/ Air ticket booking, etc. through PACS.

### 1.8.3 Engagement of Cooperative Interns for strengthening the Cooperatives

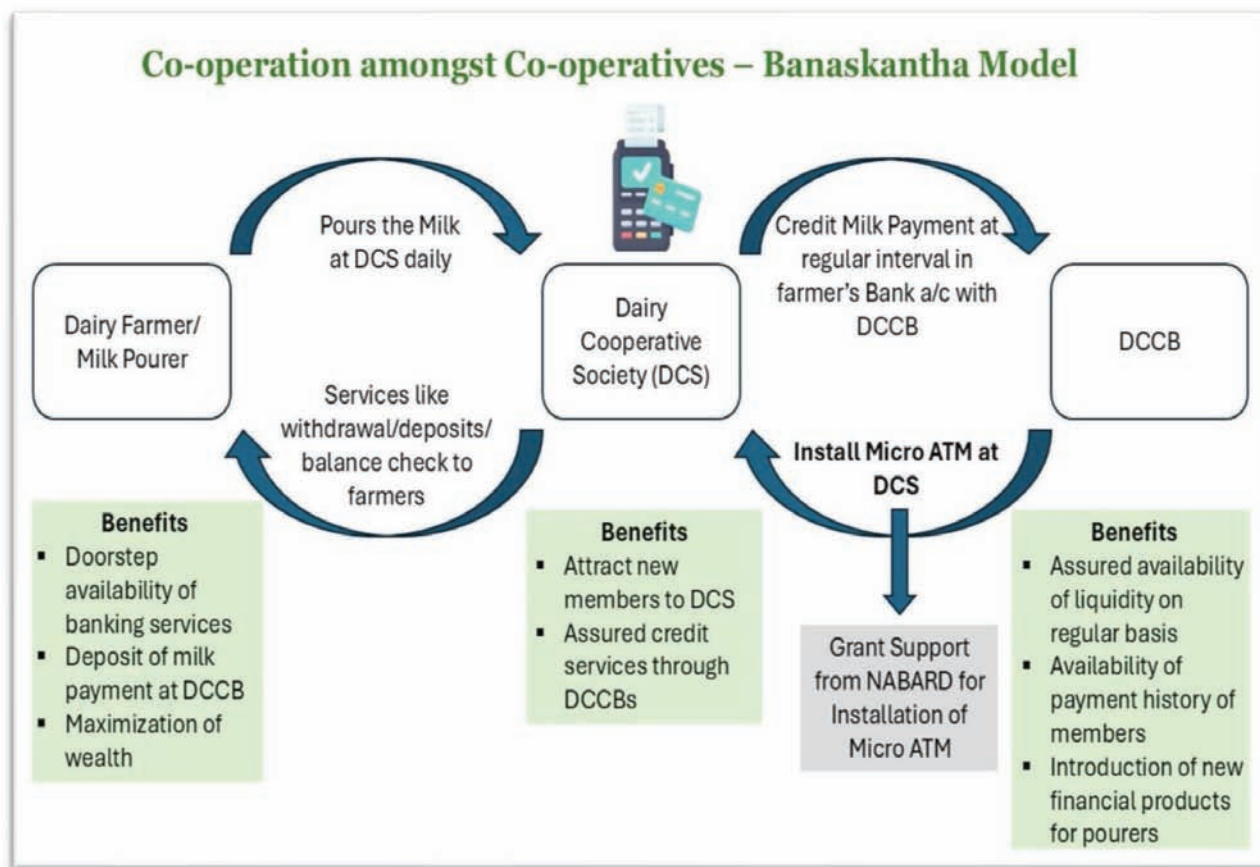
NABARD is implementing the scheme to ensure that benefits of the initiatives of Ministry of Cooperation, Government of India reach the grass root level, strengthen cooperative based economic model and ensure necessary capacity building to the cooperatives. Under the scheme, all State Cooperative Banks (StCBs) and District Cooperative Central Banks (DCCBs) would hire young professionals, viz., 'Cooperative Intern' for three years, however, each intern will be hired initially for one year. In Maharashtra, a total of 32 cooperative interns have been appointed and currently 14 cooperative interns are working in DCCBs.

### 1.8.4 International Year of Cooperatives – 2025

To celebrate International Year of Cooperatives, NABARD plans to undertake 250 Cooperative Literacy Camps for disseminating principles of co-operatives, Bio-Village/ Natural farming/ Organic Farming /Climate Smart Agriculture/Solar Village etc., Events for promotion of Specialised Cooperatives, Promotional Events at district level through Cooperatives and special events during Cooperative Week from 14 to 19 November 2025.

### International year of Co-operatives - Co-operation amongst Co-operatives

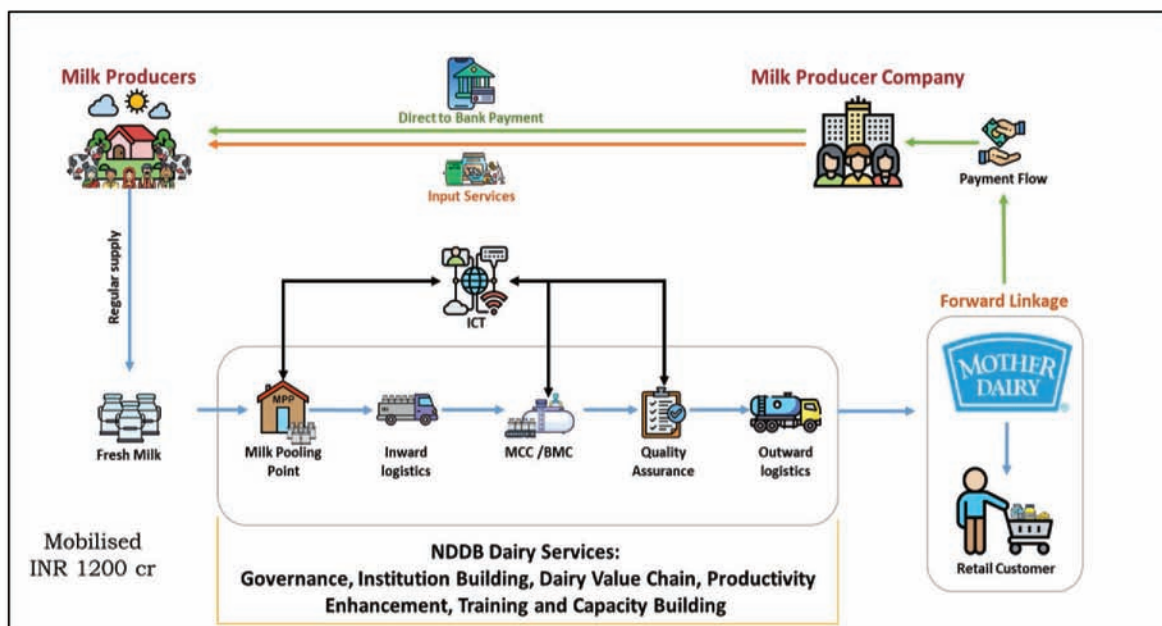
Hon'ble Union Minister for Home and Cooperation launched the 'Margdarshika' (Standard Operating Procedure) document for the formation and strengthening of two lakhs new MPACS, Dairy and Fishery Cooperatives on 19 September 2024. As part of the project, all PACS and Primary Dairy Co-operative Societies will be linked to DCCBs/StCB for different banking channels. Further, for providing doorstep bank services, all PACS and PDCS will be provided with Micro ATMs as per the "Banaskantha" model :



### 1.9 Collaboration with NDDB for setting up Milk Procurement Points (MPP) at PACS in Vidarbha and Marathwada

NABARD is collaborating with NDDB to set up Milk Procurement Points (MPP) at 200 PACS across 19 districts of Vidarbha and Marathwada regions where there are defunct Dairy Cooperatives. This project aims to give a livelihood opportunity to rural populace as well as providing additional income generating activity for the PACS. Pilot for setting up MPPs at two PACS was undertaken at Latur. NDDB Dairy Services (NDS) has established producer-centric entity, Marathvarhad Milk Producer Company for implementing the VMDDP.





*Milk Procurement Model of Marathwarhad MPO*

## 1.10 Co-operative Sector- Way forward

The way forward for the cooperative sector in India, involves a multi-pronged strategy aimed at modernization, inclusivity, and sustainability.

### i. Digital Transformation

- Computerization of PACS (Primary Agricultural Credit Societies) to improve transparency and efficiency.
- Integration of cooperatives with platforms like GeM (Government e-Marketplace) and Common Service Centres (CSCs) to expand service delivery.

### ii. Capacity Building and Professionalization

- Training and skill development for cooperative members and leadership to address issues of mismanagement and lack of professionalism.
- Promoting good governance practices and democratic functioning.

### iii. Financial Strengthening

- Encouraging DCCBs to expand and diversify loan portfolio where Credit Guarantee Funds are available to enhance credit flow and reduce risk.
- Encouraging cooperatives to diversify into non-credit activities like agri-processing, warehousing, and marketing.



#### iv. Inclusivity and Outreach

- Promoting women-led and youth-led cooperatives.
- Expanding cooperatives into underserved regions and sectors like fisheries, dairies, and renewable energy etc.

#### v. Sustainability and Innovation

- Supporting cooperatives in adopting climate-resilient practices and green technologies.
- Encouraging innovation and entrepreneurship within the cooperative framework.

#### vi. Global Collaboration

Leveraging the International Year of Cooperatives 2025 to position India as a global leader in the cooperative movement

## 2. Financing Rural Infrastructure in Maharashtra for Holistic Rural Development

### 2.1 Rural Infrastructure Development Fund (RIDF)

Since 1995–96, the Rural Infrastructure Development Fund (RIDF) has provided long-term, low-interest loans to State Governments for rural infrastructure projects across agriculture, social, and connectivity sectors. Maharashtra has effectively utilized RIDF to enhance irrigation, rural roads and essential services. As of 31 March 2025, ₹21,219.13 crore has been disbursed for 24,032 projects. The rural infrastructure has created opportunities for increasing cropping intensity, availability of better rural infrastructure and better rural connectivity.

There remains significant potential to diversify into 39 eligible sub-activities, including waterlogged area reclamation, rural industrial estates, desalination plants, and health infrastructure.



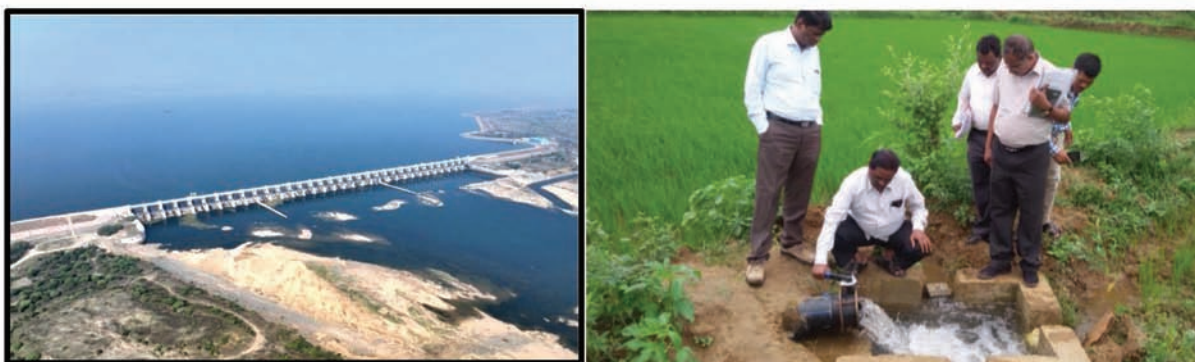
Pumphouse Stage 4 Vejegaon under Tembhu Lift Irrigation Scheme (RIDF ) and RBC at Km 39 (Upper Pravara Irrigation Project, Dist.Ahilyanagar) - RIDF

## Benefits from RIDF Projects in Maharashtra



### 2.2 Development of Irrigation Potential by NABARD

NABARD has significantly supported irrigation infrastructure in the State through RIDF, LTIF, and NIDA. Apart from creation of 9.57 lakh ha of irrigation potential through RIDF, 25 major and medium projects have been sanctioned under Long Term Irrigation Fund (LTIF) benefiting 7.96 lakh ha. Under NABARD Infrastructure Development Assistance (NIDA) targeting drought-prone areas like Vidarbha & Marathwada, under Baliraja Jal Sanjeevani Yojana, an irrigation potential of 1.83 La ha will be created. In FY 2024-25, ₹4,980.76 crore was sanctioned for 31 incomplete irrigation projects and 60 canal improvement works under MIIP, aiming to create 5.43 lakh ha of irrigation potential. Cumulatively, NABARD has sanctioned ₹42,292.47 crore and disbursed ₹33,013.45 crore for enhancing irrigation potential across 25.33 lakh ha.



Gosikhurd Irrigation Project Dist. Bhandara (LTIF) and Distribution by Pipe Distribution Network (PDN) on Ghodazari Branch of Gosikhurd RBC (LTIF)



*Isapur Dam (Upper Kundalika Major Irrigation Project) Dist. Nanded/Yavatmal (LTIF)*

## 2.3 Rural Connectivity

Maharashtra has made significant strides in rural connectivity through the RIDF, with 17,024 road and bridge projects sanctioned under RIDF, totalling ₹12,266.84 crore. Of this, ₹9,863.96 crore has been disbursed, reflecting strong implementation efforts.



*Construction of Major Bridge between Shelu Nikhop village on Ulhas river, Tal. Karjat, Dist. Raigad. (RIDF) and Construction of Major Bridge on Krishna River on Haripur to Kothli Road in Tal. Miraj, Sangli. (RIDF)*

## 2.4 Other Sectors (Agriculture Related and Social Sectors)

RIDF has supported 6,113 projects across sectors like fisheries, warehouses, rural water supply, Anganwadis, wastewater management, and salinity reclamation in Maharashtra, with ₹1,955.44 crore sanctioned and ₹1,431.40 crore disbursed.



*Construction of Grain Godown at Seloo, Dist. Wardha (RIDF)*



## 2.5 Fisheries and Aquaculture Infrastructure Development

The Fisheries and Aquaculture Infrastructure Development Fund (FIDF), launched by the Government of India, supports sustainable growth in the fisheries sector by funding infrastructure like hatcheries, cold storage, and fish landing centres. In 2022–23, NABARD sanctioned ₹716.54 crore to the Government of Maharashtra for five fishing harbour projects in Palghar, Raigad, and Ratnagiri. The projects will enhance organised fishing by providing Post Harvest Infrastructure Facility to Fishermen at five Fisheries Harbours at Jeevana & Bharadkhol, (Dist. Raigad), Harnai & Sakhari Nate (Dist. Ratnagiri) and Sat Pati (Dist. Palghar). The major components of projects involve construction of fish auction halls, fish loading areas, boat parking/repair yards and other ancillary infrastructure facilities. The five projects together will be directly beneficial to around 18,800 fishermen and around 46,800 population from the three districts mentioned above.

## 3. Promoting a Sustainable Farm Sector and Rural Economy

Developmental and promotional activities of NABARD are designed to bring about improved practices in agriculture and non-agricultural activities, drive innovations and bring about behavioural changes in rural communities with the aim of improving livelihood and income generation capacity. These efforts directly or indirectly improve the credit absorption capacity of the rural areas which are directly serviced by the DCCBs & PACS. DCCBs are encouraged to associate with the watershed and tribal development projects of NABARD and prepare banking plans for crop & allied sectors.

### 3.1 Watershed Development

NABARD pioneered its Watershed Development Program in Maharashtra in the 1990s. Considering the predominance of rain-fed farming, NABARD under various watershed programmes, has supported 364 watershed development projects in Maharashtra covering 4.52 lakh ha area. This initiative has benefitted around 1.50 lakh families. As on 31 March 2025, 49 Watershed Development projects are ongoing in 16 districts in Maharashtra with grant assistance of ₹6,599.19 lakh.

Considering the severe impact of climate change in dryland region, the climate proofing measures are also integrated in watershed projects. These projects integrate various components like climate resilient cropping pattern, water management, location specific weather & crop advisories as also the capacity building of community to address challenges posed by climate change. In Maharashtra, 64 watershed projects are integrated with climate change adaptation measures in 11 districts.



*Farm Bund and Aquifer Recharge Pits in Lokhandwadi watershed project of Beed district*





*Check dam built in Kutewadi watershed project, Beed district ; Cement Nala Bund at Athnur Project of Latur district*

### 3.2 Springshed Based Watershed Development:

Considering the need for augmentation of soil and water resources as also for promotion of sustainable cropping pattern in Western Ghats and Konkan region, NABARD has conceptualised a Springshed based Watershed Development Programme. In seven districts of the region, 16 Springshed projects are ongoing with grant assistance of ₹643.00 lakh covering 1,675 beneficiaries with 4,800 ha area under various stages of implementation for effective utilization and sustainable management of spring water. It has increased the availability of water for drinking and livestock purpose in the hilly areas during the peak season of summer and also reduced the drudgery of women in pursuit of water.



*Continuous Contour Trenches in Rangeghar springshed project of Satara district*



*Gabion structure under Udhale springshed project of Palghar district*



*Quilt Making under Rangeghar springshed project of Satara district*



*Spring water collection unit under Udhale springshed project of Palghar district*



### 3.3 Rejuvenation of Degraded Soils:

Rehabilitation of degraded soil and climate change adaptation is under implementation in 13 projects under KfW-SEWOH-III programme of amount Rs. 760.52 lakh is ongoing covering 3900 beneficiaries and 1950 ha area in 06 districts of Maharashtra. The components implemented in these projects are aimed at reducing vulnerability of small farmers to climate change in selected watersheds through stabilization, enhancement and sustainable use of soil and water resources.



*CNB repaired at Bavi KfW-SEWOH-III project of Beed district*



*Cultivation of turmeric crop through application of Neem powder at Umaraj KfW-SEWOH-III project of Nanded district*



*Recharge pits constructed at Ghodaj KfW-SEWOH-III project of Nanded district*

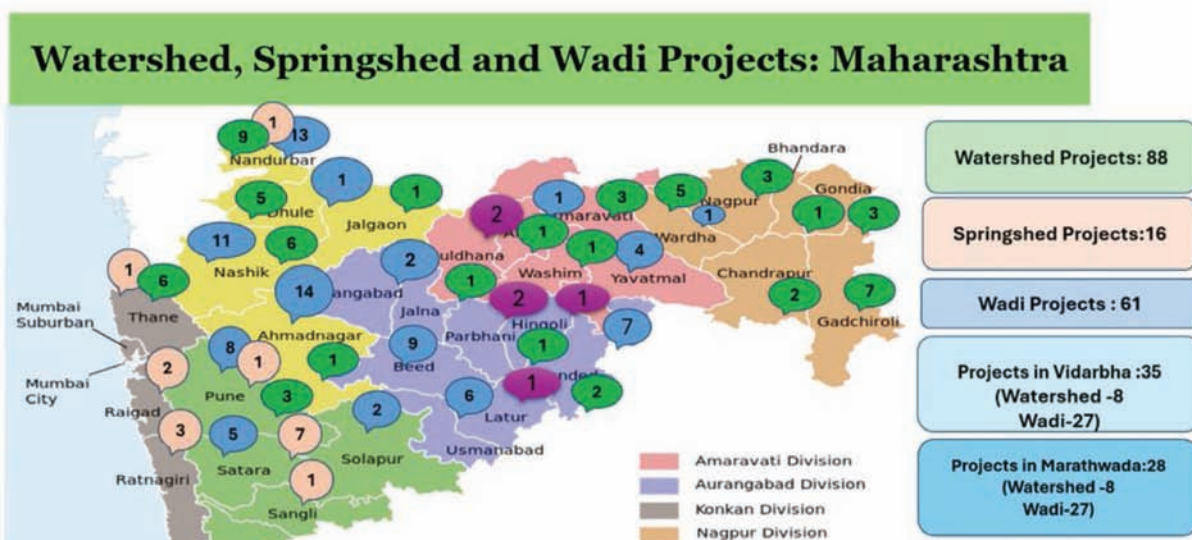
### 3.4 Supporting Sustainable Tribal Livelihoods:

NABARD has been implementing orchard based sustainable livelihood programme for tribal families under Tribal Development Fund and has touched remote tribal pockets of Maharashtra with 61 projects covering 51381 families of Konkan region, Vidarbha region, Western and north Maharashtra region. So far, wadis of Mango, Cashew, Guava, Orange, Apple, ber etc., have been established on 44,618 acres across the State. Also integrated farming support with fishery, poultry, goat and pig rearing, vegetable cultivation.





Wadi farmer in kitchen garden plot of Dahanu project of Palghar district and Bodi based integrated farming project in Etapalli block of Gadchiroli district.



### 3.5 Promoting Natural Farming: JIVA project

With principles of natural farming at its core, the objective of JIVA is mainly to diversify crop system, integrate livestock and trees, rejuvenate biological processes, manage pests and diseases using natural method, extend crop cover for a longer period and effectively manage soil moisture and rainfall. At present, three projects are ongoing in Maharashtra in three districts viz. Ahmednagar, Wardha and Nanded. The total sanctioned amount for the projects is ₹253.63 lakh.



Kitchen garden in Kumbharwadi JIVA project of Ahilyanagar district



Custom Hiring Centre in Kumbharwadi JIVA project of Ahilyanagar district





*Training on bio input preparation in Babhulgaon JIVA project of Nanded district*

### 3.6 Addressing Climate Change Vulnerabilities

Agriculture in Maharashtra is largely rainfed, making it highly vulnerable to climate change. To address this, NABARD has implemented several Natural Resource Management (NRM) initiatives such as watershed development, tribal livelihoods, and the Umbrella Programme for NRM (UPNRM), enhancing resilience and adaptive capacity in rural areas. As the National Implementing Entity for the National Adaptation Fund for Climate Change (NAFCC) and Green Climate Fund (GCF), NABARD has also mobilized climate finance and implemented two NAFCC projects in the state.



*Seed treatment under Anvi climate proofing project of Jalna district*



*Promotion of pheromone trap under Lath Climate proofing project of Nanded district*



*Intercropping of Red gram and Bajra under Harnipada climate proofing projects of Nandurbar district*



### 3.7. Collectivization of Farmers: Farmer Producer Organizations (FPOs)

In Maharashtra under Central Sector Scheme for promotion of 10,000 FPOs, NABARD being an implementing Agency is promoting 173 FPOs and has sanctioned cumulative grant assistance of ₹4,325.00 lakh to 17 Cluster Based Business Operations (CBBOs) for promotion of these FPOs. Further, FPO Management cost of ₹3,114.00 lakh has been sanctioned to FPOs to run their day-to-day business operations. Total share capital of ₹1,447.30 lakh was mobilised by 173 FPOs. The equity grant assistance of ₹984.14 lakh was released by Ministry of Agriculture and Farmers Welfare, GoI to 135 FPOs for scaling up their business operations.



*Hon. CM interacting with Krushak Swaraj FPO members during Kisan Sanman Samaroh held in Nagpur and Products of Krushak Swaraj FPO, Chandrapur*



*Dry chilli primary processing unit and Chilli nursery set up by Krushak Swaraj Farmer Producer Organisation, Chandrapur*



*Harvesting of Grapes by Janshanti FPO, Niphad, Nashik*

### 3.7.1 FPO Accelerator Project

NABARD Maharashtra RO has launched a pilot FPO Accelerator Project to support 40 FPOs under the state's SMART initiative. With a financial outlay of ₹447.38 lakh and a 15-month duration starting 27 November 2024, the project aims to provide structured support through upskilling, mentorship, digitalization, and market access. Key objectives include enhancing CEO entrepreneurship, tech-enabled performance management, and faster onboarding of FPOs. KPIs include growth in turnover, profitability, member engagement, and market linkages. The project is implemented in collaboration with SMART, BIRD Lucknow (capacity building), and Syngenta Foundation India (implementation). By the end of the project, expected achievement includes 75% increase in shareholder participation, 100% market linkage, and 50–75% growth in turnover for all FPOs.

### 3.8 Climate Resilient CHARA Bank, NIASM, Baramati

A project on Climate Resilient CHARA Bank for round-the-year fodder availability for livestock in drought-prone regions is being implemented through ICAR NIASM Baramati with the objective of enhancing round the year availability of fodder through CHARA BANK under irrigated and rainfed scenarios in drought-prone regions. The immediate benefits of this intervention include attaining nutritional security through diverse fodder sources, maintaining constant milk yield during fodder scarcity seasons, reducing dependency on the fodder market, and saving costs on fodder.

Three types of demo plots were established with these farmers during the kharif 2024 season. Under the project model-specific SOPs are being developed for replication of CHARA bank model to other rainfed areas. NABARD is exploring possibility of pilot testing the model with support of Dairy Co-operative Societies and Federations in 2025.



*Demonstration of Chara model at farmer's field and NIASM, Baramati*

NABARD also supported KVK, Agri universities, research institutes, trusts etc., for conduct of live demonstration, exhibition, Krishi melas, seminar, conference, etc., to disseminate the latest technologies to the farmers



## 4. Scaling up Micro Finance Initiatives

As on 31 March 2024, out of 144.22 lakhs SHGs with savings of ₹65,089.15 crore in India, 16.31 lakh SHGs with savings of ₹3,611.15 crore belong to Maharashtra. During FY2024-25, NABARD has launched a pilot project viz. GRIP i.e. Graduated Rural Income Generation programme in five states including Maharashtra. NABARD has piloted this scheme in Solapur district of Maharashtra for giving basic training to ultra poor women especially destitutes or widows who have no source of income.

For providing SHGs a better platform for sale of their products, one project has been sanctioned to MSRLM for setting up stalls at Kolhapur Railway Station under One Station One Product (OSOP).

### 4.1 Financing Joint Liability Groups (JLGs)

During the FY2024-25, NABARD has extended grant assistance of ₹68.64 lakh to JLG Promoting Institutions (JLGPIs) for promoting 3,432 JLGs across Maharashtra.

### 4.2 Promotion of Livelihoods in SHGs - (MEDP and LEDP)

To make better use of credit for income generating activities, it is important to enhance the skillset of the SHG and JLG members. NABARD is implementing the Micro Enterprise Development Programme (MEDP) and Livelihood and Enterprise Development Programme (LEDP). Cumulatively, around 44,022 members were trained through 251 MEDPs and 1,130 SHG members were supported through 22 LEDPs in Maharashtra for setting up livelihoods activities under Financial Inclusion Fund (FIF) and WSHG Development Fund, as on 31 March 2025.

## 5. Off-Farm Development- Ensuring Supplementary Rural Incomes

NABARD has been providing marketing platforms like Rural Haat, Rural Mart, GI, Exhibitions and Stall in Mall to rural artisans to showcase and sell their products. In pursuance of this objective, during the year 2024-25, NABARD sanctioned ₹72.63 lakh for promotional support towards Geographical Indication (GI), Exhibitions and creation of market infrastructure. An amount of ₹15.45 lakh was sanctioned towards the construction of a rural haat in Wardha district during 2024-25.

NABARD, during 2024-25, organised a National-level exhibition in association with Ishanya Foundation at Pune with financial assistance of Rs. 21.37 lakh and also supported inter-district exhibitions at Jalgaon, Mumbai, Sindhudurg and Nagpur with overall grant assistance of ₹30.08 lakh. In the National Level Exhibition - “NABARD Kalavishkar Pradarshini 2.0”, NABARD-supported 50 stalls from Maharashtra, as well as other Regional Offices dealing with millet products, bamboo products, handlooms, handicrafts and local cuisines, participated in the exhibition with overall sales of Rs.1.01 crore during the five-day exhibition. The artisans and producers from Maharashtra were also given an opportunity to participate in the mega event ‘Grameen Bharat Mahotsav’ organised at Bharat Mandapam, New Delhi during January 2025. Further, an exhibition of SHG and FPO products from Maharashtra was also arranged at the Maharashtra Sadan in New Delhi during January 2025.

### 5.1 Securing unique identity for farm and off-farm products through Geographical Indication (GI)

As on today, 55 products from Maharashtra have been GI registered by various agencies, of which NABARD has supported seven indigenous products: Nandurbar Chilli, Nandurbar Amchur, Sindhudurg Sawantwadi Wooden Crafts, Kolhapur Hupari Silver, Hingoli Vasmal Haldi, Sangli – Miraj Tanpura, and Miraj Sitar, Maharashtra. Under post-GI interventions, with NABARD support, 1000 farmers from Jalna received GI Authorised User Certificates by the GI Registry in Chennai for GI Jalna Orange.

## 6. Credit Planning and Credit Delivery

### 6.1 Potential Linked Credit Plans (PLPs)

The PLP provides a road map for credit planning exercise identifying the infrastructural and institutional gaps and exploitable potential in the district and for finalizing the Annual District Credit Plan. During NABARD Maharashtra, prepared PLPs for the year 2025-26 for all the 36 districts in the State in digital mode for the first time. District wise activity wise breakup is given in Annexure.

### 6.2 State Focus Paper

The State Focus Paper (SFP) indicates critical infrastructural gaps and credit potential for the State. The aggregate credit potential for 2025-26 for priority Sector lending in Maharashtra is estimated at ₹8,63,604.36 crore covering projections for agriculture sector at ₹2,07,101.68 Crore (23.98%), MSME sector at ₹5,24,470.01 Crore (60.73%) and other priority sectors at ₹1,32,032.67 Crore (15.29%). The State Focus Paper (SFP) 2025-26 for Maharashtra was launched at the hands of Hon'ble Chief Minister of Maharashtra, Shri Devendra Fadnavis on 19 May 2025.

### 1.3 Scale of Finance (SoF)

NABARD works from district level to State level in collaboration with RCS, MSCB, Agriculture Universities, etc. for finalization of Scale of Finance every year for all major crops and agriculture season. Scale of Finance covers production cost of various crops including working capital requirements. SoF is used by PACS for assessing credit requirement of farmers and arriving at Normal Credit Limit (NCL). SoF is also used for preparing Potential Linked Credit Plans (PLPs) of every district.

### 6.4 Unit Cost

Unit Costs are finalized for all the major investment credit activities under farm sector every year by NABARD following a scientific as well as consultative process. Unit Costs are published for a wide of range of activities under land development, water resources, horticulture and sericulture, animal husbandry, fisheries, farm mechanization including solar installations, etc.

All major stakeholders like State Departments of Agriculture, Horticulture, Sericulture, Animal Husbandry, Fisheries; Universities and academia, Banks, progressive farmers, etc. are consulted before arriving at the unit costs. NABARD publishes these costs as a Unit Cost booklet to facilitate adequate flow of credit to technically feasible, economically viable and bankable long-term projects.

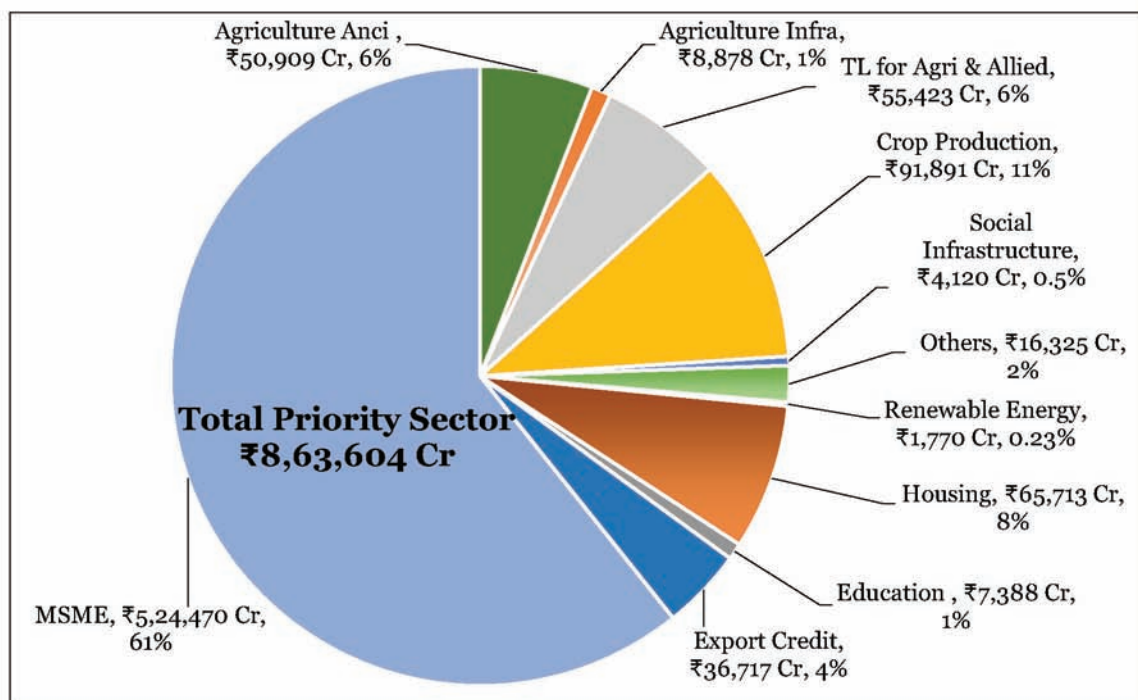


## Broad Sector-wise PLP Projections for 2025-26 (₹Crore)

(₹ Crore)

| Sr. No.  | Sector/Activity   | PLP Projections    |
|--|---|--------------------|
| 1  | Crop Production   | 91,890.89          |
| 2  | Term loan for Agriculture and Allied Activities                 | 55,423.31          |
| 3  | Agriculture Infrastructure                                      | 8,878.08           |
| 4  | Agriculture Ancillary activities                                | 50,909.41          |
| <b>Total Agriculture and Allied Activities (1+2+3+4)</b> |   | <b>2,07,101.68</b> |
| 5  | Credit Potential for Micro, Small and Medium Enterprises (MSME) | 5,24,470.01        |
| 6  | Potential for Export Credit                                     | 36,717.12          |
| 7  | Credit Potential for Education                                  | 7,387.89           |
| 8  | Credit Potential for Housing                                    | 65,713.10          |
| 9  | Credit Potential for Renewable Energy                           | 1,769.59           |
| 10   | Credit Potential for Others                                     | 16,325.05          |
| 11   | Social Infrastructure involving bank credit                     | 4,119.92           |
| <b>Total Priority Sector</b>                             |   | <b>8,63,604.36</b> |

## Broad Sector-wise PLP Projections for 2025-26 (₹Crore)



## Summary of Detailed Sector/Sub-Sector wise PLP Projections - 2025-26

(₹Crore)

| SN       | Sector  | Projections        |
|----------|---|--------------------|
| <b>A</b> | <b>Farm Credit - Crop Loan (Short Term)</b>                     |                    |
| 1        | Crop Production, Maintenance and Marketing                      | 91,890.89          |
| <b>B</b> | <b>Farm Credit - Term Loan</b>                                  |                    |
| i        | Water Resources   | 8,295.95           |
| ii       | Farm Mechanization  | 7,498.41           |
| iii      | Plantation & Horticulture                                       | 6,426.93           |
| iv       | Forestry and Wasteland Development                              | 391.75             |
| v        | Animal Husbandry - Dairy Development                            | 8,204.62           |
| vi       | Animal Husbandry - Poultry Development                          | 3,453.71           |
| vii      | Animal Husbandry - Sheep, Goat & Piggery Development            | 3,615.47           |
| viii     | Fisheries Development   | 15,254.91          |
| ix       | Others  | 2,281.56           |
|          | <b>Sub-total Farm Credit - Term Loan (B)</b>                    | <b>55,423.31</b>   |
| <b>C</b> | <b>Sub-total Farm Credit (A+B)</b>                              | <b>1,47,314.20</b> |
| <b>D</b> | <b>Agriculture Infrastructure</b>                               |                    |
| i        | Storage Godowns / Market Yard                                   | 6,014.13           |
| ii       | Land Development, Soil Conservation, Watershed Development      | 2,122.36           |
| iii      | Others  | 741.59             |
|          | <b>Subtotal Agri infrastructure (D)</b>                         | <b>8,878.08</b>    |
| <b>E</b> | <b>Ancillary Activities</b>                                     |                    |
| i        | Food and Agro Processing  | 33,303.38          |
| ii       | Others  | 17,606.03          |
|          | <b>Subtotal Ancillary Activities (E)</b>                        | <b>50,909.41</b>   |
| <b>F</b> | <b>Total Agriculture Term loan (B+D+E)</b>                      | <b>1,15,210.79</b> |
| <b>G</b> | <b>Total Agriculture (A+F)</b>                                  | <b>2,07,101.68</b> |
| <b>H</b> | Credit Potential for Micro, Small and Medium Enterprises (MSME) | 5,24,470.01        |
| <b>I</b> | <b>Other Priority Sectors (OPS)</b>                             |                    |
| i        | Potential for Export Credit                                     | 36,717.12          |
| ii       | Credit Potential for Education                                  | 7,387.89           |
| iii      | Credit Potential for Housing                                    | 65,713.10          |
| iv       | Credit Potential for Renewable Energy                           | 1,769.59           |
| v        | Credit Potential for Others                                     | 16,325.05          |
| vi       | Social Infrastructure involving bank credit                     | 4,119.92           |
|          | <b>Subtotal OPS (I)</b>   | <b>1,32,032.67</b> |
|          | <b>Total Priority Sector (G+H+I)</b>                            | <b>8,63,604.36</b> |

## District-wise/Sector-wise PLP Projections 2025-26

(₹Lakh)

| S<br>r.<br>No. | Name of District       | Crop<br>Loans | Water<br>Reso-<br>urces | Farm<br>Mech. | P & H  | F&W<br>Land<br>Dev. | Dairy  | Poul-<br>try | S/G/P  | Fishe-<br>ries | Others-<br>Bullock | Sub total<br>Farm<br>credit<br>Term Loan | Con. Of<br>Storage<br>facilities | Land<br>Develop. | Others<br>(Isiric<br>cul, Bio-<br>tech) | Sub-total<br>Agri.<br>Infra. |
|----------------|------------------------|---------------|-------------------------|---------------|--------|---------------------|--------|--------------|--------|----------------|--------------------|--|----------------------------------|------------------|---|------------------------------|
| 1              | AHILYANAGAR            | 879627        | 63694                   | 61041         | 22108  | 396                 | 39084  | 11302        | 35203  | 1793           | 25723              | 260344                                   | 12111                            | 13196            | 2124                                    | 27431                        |
| 2              | AKOLA                  | 175972        | 4241                    | 17151         | 1678   | 221                 | 20570  | 2209         | 7054   | 1260           | 11959              | 66342                                    | 4284                             | 6360             | 469                                     | 11113                        |
| 3              | AMRAVATI               | 240531        | 27938                   | 20766         | 20865  | 463                 | 31250  | 8551         | 8372   | 2978           | 6162               | 127344                                   | 8985                             | 12658            | 2048                                    | 23690                        |
| 4              | CHH.<br>SAMBHARJINAGAR | 265937        | 52915                   | 15116         | 55610  | 308                 | 18337  | 7222         | 6683   | 2590           | 2025               | 160805                                   | 16845                            | 7038             | 0                                       | 23884                        |
| 5              | BEED                   | 341320        | 19641                   | 7594          | 5538   | 40                  | 14320  | 4224         | 7070   | 1265           | 2512               | 62204                                    | 4707                             | 4602             | 0                                       | 9309                         |
| 6              | BHANDARA               | 110371        | 5267                    | 6255          | 1164   | 882                 | 8978   | 1610         | 1739   | 2601           | 1909               | 30406                                    | 3175                             | 661              | 1089                                    | 4925                         |
| 7              | BULDHANA               | 270029        | 34323                   | 33459         | 7698   | 507                 | 15807  | 3144         | 6481   | 896            | 3694               | 106010                                   | 3813                             | 1883             | 2506                                    | 8201                         |
| 8              | CHANDRAPUR             | 167742        | 12928                   | 7429          | 1689   | 307                 | 12667  | 2782         | 6796   | 2756           | 2494               | 49848                                    | 1085                             | 1010             | 212                                     | 2307                         |
| 9              | DHULE                  | 156171        | 11015                   | 8449          | 10599  | 1440                | 16540  | 4863         | 8284   | 346            | 2398               | 63934                                    | 9335                             | 4254             | 4284                                    | 17873                        |
| 10             | GADCHIROLI             | 64097         | 3485                    | 3648          | 684    | 383                 | 1569   | 1179         | 1685   | 1141           | 1252               | 15026                                    | 479                              | 493              | 192                                     | 1164                         |
| 11             | GONDIA                 | 83265         | 3381                    | 7285          | 2381   | 500                 | 10070  | 2499         | 5278   | 3674           | 239                | 35306                                    | 7659                             | 1057             | 248                                     | 8964                         |
| 12             | HINGOLI                | 180324        | 5750                    | 11712         | 5189   | 190                 | 7381   | 3029         | 2481   | 592            | 1176               | 37499                                    | 5704                             | 2818             | 868                                     | 9389                         |
| 13             | JALGAON                | 402320        | 29978                   | 19832         | 14416  | 8016                | 34569  | 21611        | 34246  | 21855          | 21611              | 206135                                   | 11861                            | 13546            | 4353                                    | 29780                        |
| 14             | JALNA                  | 200042        | 19838                   | 4719          | 11200  | 105                 | 7062   | 2790         | 1426   | 659            | 2870               | 50671                                    | 3142                             | 2017             | 1008                                    | 6167                         |
| 15             | KOLHAPUR               | 440000        | 50001                   | 42856         | 11147  | 1237                | 66561  | 10206        | 18409  | 1303           | 4781               | 206500                                   | 3941                             | 7716             | 1842                                    | 13500                        |
| 16             | LATUR                  | 343522        | 25637                   | 27387         | 6521   | 479                 | 15686  | 8839         | 4513   | 1288           | 3528               | 93878                                    | 7600                             | 1462             | 1385                                    | 10447                        |
| 17             | MUMBAI City            | 0             | 0                       | 0             | 0      | 0                   | 0      | 0            | 0      | 700066         | 0                  | 700066                                   | 257550                           | 0                | 0                                       | 257550                       |
| 18             | MUMBAI SUB             | 0             | 0                       | 0             | 0      | 0                   | 0      | 0            | 0      | 676157         | 0                  | 676157                                   | 9860                             | 0                | 0                                       | 9860                         |
| 19             | NAGPUR                 | 329906        | 31145                   | 14153         | 13167  | 603                 | 22823  | 11804        | 16237  | 30560          | 79830              | 220323                                   | 37507                            | 22669            | 12239                                   | 72415                        |
| 20             | NANDED                 | 305785        | 9330                    | 11507         | 6743   | 271                 | 17464  | 7146         | 4738   | 2174           | 4115               | 63488                                    | 8509                             | 2454             | 1431                                    | 12393                        |
| 21             | NANDURBAR              | 90082         | 9958                    | 9662          | 2368   | 270                 | 10676  | 3215         | 3230   | 308            | 900                | 40587                                    | 5263                             | 3164             | 1587                                    | 10014                        |
| 22             | NASHIK                 | 560538        | 111198                  | 34282         | 68899  | 7911                | 54862  | 29992        | 15129  | 1910           | 6988               | 331172                                   | 21458                            | 19264            | 11394                                   | 52116                        |
| 23             | DHARASHIV              | 273942        | 7247                    | 9630          | 4762   | 116                 | 8025   | 637          | 1067   | 95             | 3427               | 35004                                    | 3667                             | 1220             | 119                                     | 5006                         |
| 24             | PALGHAR                | 59322         | 3691                    | 3780          | 319    | 241                 | 5412   | 5829         | 3446   | 4596           | 707                | 28021                                    | 5457                             | 1214             | 478                                     | 7148                         |
| 25             | PARBHANI               | 265005        | 10604                   | 14162         | 9401   | 133                 | 9015   | 7293         | 2399   | 874            | 2106               | 55988                                    | 6984                             | 1299             | 3339                                    | 11622                        |
| 26             | PUNE                   | 695020        | 78948                   | 70466         | 153268 | 6455                | 112961 | 72091        | 64610  | 9494           | 4337               | 572628                                   | 39533                            | 40899            | 4925                                    | 85358                        |
| 27             | RAIGAD                 | 60533         | 3545                    | 3443          | 18861  | 612                 | 17566  | 22074        | 6211   | 19863          | 1327               | 93500                                    | 15919                            | 4423             | 294                                     | 20636                        |
| 28             | RATNAGIRI              | 114966        | 3760                    | 6723          | 30698  | 324                 | 10243  | 3099         | 1095   | 6382           | 1185               | 63507                                    | 1245                             | 7247             | 143                                     | 8635                         |
| 29             | SANGLI                 | 390000        | 31244                   | 35901         | 53487  | 1000                | 39693  | 12500        | 9273   | 2317           | 4585               | 190000                                   | 5599                             | 4423             | 1978                                    | 12000                        |
| 30             | SATARA                 | 399646        | 54909                   | 29433         | 19833  | 884                 | 57718  | 4973         | 24430  | 1413           | 732                | 194344                                   | 33491                            | 6076             | 545                                     | 40111                        |
| 31             | SINDHUDURG             | 60005         | 3334                    | 3282          | 7848   | 401                 | 7233   | 1758         | 1008   | 4419           | 1324               | 30606                                    | 1495                             | 2536             | 156                                     | 4187                         |
| 32             | SOLAPUR                | 558604        | 32244                   | 144118        | 45010  | 504                 | 50875  | 17922        | 25006  | 1634           | 4642               | 321954                                   | 8883                             | 479              | 819                                     | 10180                        |
| 33             | THANE                  | 90030         | 21740                   | 21775         | 6777   | 149                 | 11750  | 23572        | 6550   | 3794           | 1991               | 98098                                    | 11855                            | 7450             | 9585                                    | 28890                        |
| 34             | WARDHA                 | 139492        | 3185                    | 5479          | 15506  | 454                 | 32647  | 9302         | 5136   | 10692          | 1740               | 84140                                    | 4386                             | 268              | 216                                     | 4870                         |
| 35             | WASHIM                 | 190058        | 14048                   | 7956          | 2406   | 394                 | 9801   | 1780         | 10219  | 987            | 7778               | 55369                                    | 2661                             | 2463             | 1053                                    | 6177                         |
| 36             | YAVATMAL               | 284883        | 29435                   | 29391         | 4854   | 2981                | 21247  | 14322        | 6044   | 758            | 6092               | 115124                                   | 15368                            | 3917             | 1233                                    | 20518                        |
|                | Total                  | 9189089       | 829595                  | 749841        | 642693 | 39175               | 850462 | 345371       | 361547 | 1525491        | 228156             | 5542331                                  | 601413                           | 212236           | 74159                                   | 887808                       |



## ANNEXURE

## District-wise/Sector-wise PLP Projections 2025-26

(₹ Lakh)

| S<br>r. N<br>o. | Name of District      | Food & Agro<br>proc. | Others (Loans<br>to coop ) | Sub-tot.<br>Ancill. Acti | Total Agriculture | Total MSME | Export Credit | Education | Housing | Renew.<br>Energy | Others (incl potential<br>assessed for SHGs/JLGs) | Social Infra. | Total Priority<br>Sector |
|-----------------|-----------------------|----------------------|----------------------------|--------------------------|-------------------|------------|---------------|-----------|---------|------------------|---|---------------|--------------------------|
| 1               | AHILYANAGAR           | 36356                | 33935                      | 70291                    | 1237683           | 551268     | 1080          | 9198      | 65700   | 4788             | 24273   | 3420          | 1897420                  |
| 2               | AKOLA                 | 58275                | 18968                      | 77243                    | 330670            | 234503     | 216           | 3816      | 20655   | 1079             | 23318   | 1331          | 615588                   |
| 3               | AMRAVATI              | 52106                | 9360                       | 61466                    | 453030            | 339120     | 0             | 31500     | 35280   | 2124             | 12600   | 7531          | 881185                   |
| 4               | CHH.<br>SAMBHAJINAGAR | 76250                | 26816                      | 103066                   | 553692            | 952290     | 3600          | 9900      | 96255   | 5961             | 43335   | 7785          | 1672818                  |
| 5               | BEED                  | 28931                | 3465                       | 32396                    | 445228            | 173426     | 0             | 6138      | 42323   | 776              | 26050   | 6410          | 700331                   |
| 6               | BHANDARA              | 14340                | 7088                       | 21428                    | 167129            | 70074      | 900           | 2003      | 13208   | 689              | 12623   | 1886          | 268510                   |
| 7               | BULDHANA              | 29052                | 25920                      | 54972                    | 439213            | 168370     | 720           | 4104      | 29970   | 301              | 39923   | 4403          | 678004                   |
| 8               | CHANDRAPUR            | 61273                | 1494                       | 62767                    | 282664            | 216855     | 1080          | 1688      | 12938   | 329              | 27698   | 257           | 543508                   |
| 9               | DHULE                 | 25515                | 6120                       | 31635                    | 269612            | 175770     | 2484          | 10800     | 30600   | 756              | 27900   | 3600          | 521522                   |
| 10              | GADCHIROLI            | 5877                 | 10436                      | 16313                    | 96601             | 34470      | 0             | 945       | 5265    | 157              | 4775  | 539           | 142751                   |
| 11              | GONDIA                | 43511                | 22446                      | 65957                    | 193491            | 145278     | 1800          | 4001      | 15003   | 1000             | 15534   | 700           | 376807                   |
| 12              | HINGOLI               | 7781                 | 1229                       | 9009                     | 236221            | 48868      | 612           | 1602      | 8118    | 951              | 9959  | 2886          | 309150                   |
| 13              | JALGAON               | 110324               | 29889                      | 140213                   | 778428            | 397117     | 2160          | 4514      | 58555   | 904              | 49501   | 2251          | 1293430                  |
| 14              | JALNA                 | 14783                | 24768                      | 39551                    | 296430            | 183240     | 180           | 2160      | 9000    | 410              | 15048   | 1620          | 508088                   |
| 15              | KOLHAPUR              | 89040                | 30960                      | 120000                   | 780000            | 1250001    | 12960         | 13001     | 63387   | 5409             | 63272   | 11970         | 2200000                  |
| 16              | LATUR                 | 90975                | 6408                       | 97383                    | 545231            | 319995     | 0             | 4500      | 20070   | 601              | 35230   | 2142          | 927769                   |
| 17              | MUMBAI City           | 1047500              | 918000                     | 1965600                  | 2923216           | 18213300   | 1602720       | 80550     | 2500650 | 85005            | 369900  | 200070        | 25975411                 |
| 18              | MUMBAI SUB            | 311400               | 9000                       | 320400                   | 1006417           | 12000600   | 1944000       | 59400     | 999900  | 10125            | 184500  | 10980         | 16215922                 |
| 19              | NAGPUR                | 271643               | 67950                      | 339593                   | 962238            | 2215386    | 11160         | 18000     | 169020  | 2343             | 56043   | 12500         | 3446088                  |
| 20              | NANDED                | 39511                | 35046                      | 74557                    | 456223            | 225517     | 468           | 12996     | 48024   | 1938             | 36681   | 3028          | 778875                   |
| 21              | NANDURBAR             | 6862                 | 3245                       | 10047                    | 150730            | 53607      | 108           | 1494      | 14094   | 606              | 12533   | 1422          | 234593                   |
| 22              | NASHIK                | 148208               | 31388                      | 179595                   | 1123421           | 1526057    | 28080         | 25245     | 246263  | 13290            | 44602   | 23211         | 3030169                  |
| 23              | DHARASHIV             | 9225                 | 5760                       | 14985                    | 328937            | 77562      | 0             | 5207      | 15030   | 101              | 11745   | 410           | 438991                   |
| 24              | PALGHAR               | 13082                | 2088                       | 15170                    | 109661            | 455567     | 2448          | 9286      | 142065  | 911              | 27803   | 4959          | 752700                   |
| 25              | PARBHANI              | 20120                | 14976                      | 35096                    | 367710            | 125930     | 2412          | 5891      | 13275   | 1222             | 10033   | 4095          | 530568                   |
| 26              | PUNE                  | 257866               | 67307                      | 325172                   | 1678178           | 6442354    | 40140         | 276002    | 933720  | 10093            | 110057  | 10032         | 9500576                  |
| 27              | RAIGAD                | 32813                | 15354                      | 48167                    | 222836            | 579519     | 1224          | 21600     | 139329  | 313              | 32324   | 1449          | 998594                   |
| 28              | RATNAGIRI             | 49460                | 3771                       | 53231                    | 240340            | 184487     | 1188          | 8100      | 35110   | 203              | 40131   | 1719          | 511278                   |
| 29              | SANGLI                | 59568                | 40433                      | 100000                   | 692001            | 525001     | 1980          | 5504      | 37801   | 4000             | 35001   | 2106          | 1303393                  |
| 30              | SATARA                | 30677                | 118854                     | 149531                   | 783632            | 309825     | 900           | 54000     | 15605   | 2635             | 98820   | 3107          | 1368524                  |
| 31              | SINHDURG              | 17912                | 3600                       | 21512                    | 116311            | 109962     | 288           | 3060      | 17028   | 415              | 15203   | 8210          | 270478                   |
| 32              | SOLAPUR               | 79616                | 5850                       | 85466                    | 976205            | 483300     | 1440          | 4500      | 58050   | 616              | 78250   | 504           | 1602865                  |
| 33              | THANE                 | 79003                | 121217                     | 200220                   | 417238            | 3250056    | 5256          | 25425     | 494730  | 14333            | 3194  | 62408         | 4272639                  |
| 34              | WARDHA                | 61020                | 18720                      | 79740                    | 308242            | 173025     | 0             | 2520      | 13392   | 896              | 10260   | 742           | 509077                   |
| 35              | WASHIM                | 11705                | 8375                       | 20079                    | 271683            | 75020      | 108           | 1121      | 14877   | 806              | 13739   | 306           | 377659                   |
| 36              | YAVATMAL              | 38719                | 10373                      | 49092                    | 469616            | 160344     | 0             | 9023      | 37021   | 874              | 25650   | 2008          | 704535                   |
|                 | Total                 | 3330338              | 1760603                    | 5090941                  | 20710168          | 52447001   | 3671712       | 738789    | 6371310 | 176959           | 1632505   | 411992        | 86360436                 |



## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

|   |   |
|---|---|
| <ul style="list-style-type: none"> <li>• Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.</li> <li>• Focus Segments:               <ul style="list-style-type: none"> <li>➢ Green Finance &amp; Wellness (WASH, Renewable Energy, Green Mobility, Healthcare)</li> <li>➢ Fabrics &amp; Textiles</li> <li>➢ Handicrafts Value Chain</li> </ul> </li> </ul> | <p><b>MSFL in WASH</b><br/>Emerged as an Eco-system builder and champion of WASH funding, being the</p> <ul style="list-style-type: none"> <li>• largest wholesale debt providing NBFC for SDG6</li> <li>• largest wholesale debt funder for last mile WASH</li> <li>• pioneer in climate ready WASH funding, and</li> <li>• only NBFC covering all sectors and risk spectra under WASH.</li> </ul> |
| <p><b>Corporate Office</b><br/>NABARD, 6<sup>th</sup> Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051<br/>☎: 022-2653-9693<br/>✉ : nabsamruddhi@nabard.org</p>   | <p><b>Registered Office</b><br/>NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad-500020<br/>☎: 040-23241155/56<br/>🌐 : www.nabsamruddhi.in</p>   |



## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

|  |   |
|--|---|
| <ul style="list-style-type: none"> <li>• Largest lender in FPO space</li> <li>• Present in 21 States and 3 UTs including North East</li> <li>• 3000+ FPOs credit linked</li> <li>• Collateral free lending at affordable rates</li> <li>• Soft loan for Agri Startups</li> </ul> | <ul style="list-style-type: none"> <li>• Financing FPOs through               <ul style="list-style-type: none"> <li>➢ Working Capital</li> <li>➢ Term Loan</li> <li>➢ Pledge Financing (eNWR)</li> </ul> </li> <li>• Term lending for Corporates/ NBSCs/ MFIs</li> </ul> |
| <p><b>Corporate Office</b><br/>C/o NABARD, Head Office, Mumbai<br/>☎: 022-26539620/8514<br/>✉ : corporate@nabard.org</p>   | <p><b>Registered Office</b><br/>C/o NABARD, Tamil Nadu RD, Chennai<br/>☎: 044-28270138/28304858<br/>✉ : finance@nabkisan.org<br/>🌐 : www.nabkisan.in</p>  |



## NABFINS LIMITED | A Subsidiary of NABARD

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



## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

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

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

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

- NABSanrakshan, a wholly owned subsidiary of NABARD, offers Credit Guarantee against the credit offered by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.
- Two sovereign Credit Guarantee Schemes offered are:
  - Credit Guarantee Scheme for FPO Financing (CGSFPO) – provides credit guarantee for collateral free credit facility upto Rs. 2 crore to FPOs (including loans to FPOs under AIF)
  - Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)– provides credit guarantee to MSMEs and Dairy Cooperatives
- More than 1500 FPOs provided credit guarantee till 31st March 2024, covering nearly 19.67 lakh farmers across 23 States
- Operations carried through Credit Guarantee Portal

Registered Office: C- 24, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400051  
 Tel: 022- 2659-9249/ 9241    Email: [hc@nabsanrakshan.org](mailto:hc@nabsanrakshan.org)    Website: [www.nabsanrakshan.org](http://www.nabsanrakshan.org)



## **NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD**

- NABVENTURES Ltd. is incorporated as a public company registered under the Companies Act, 2013 in April 2018 to manage Alternative Investment funds(AIF), with a paid-up capital of INR 25 crore.
- NABVENTURES, Fund I scheme I is the maiden flagship venture equity fund of NABVENTURES Ltd with a corpus of INR 588 crore.
- As of 31 March 2024, NABVENTURES Fund I has invested in 14 startups related to the Agriculture, Rural, Food, and Finance sectors.
- NABVENTURES Ltd is also acting as an Investment Manager to AgriSURE Fund- 'Agri Fund for Start-Ups and Rural Enterprises', a SEBI-registered Cat-II AIF.
- Agri SURE Fund is set up to support innovative, technology-driven, high-risk, high-impact activities in agriculture and rural Start-ups ecosystem.
- The total corpus of AgriSURE Fund is ₹750 crore.

Registered Office: NABARD, 8th Floor, C Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051  
 Tel: 022-26539149    Email: [nabventure@nabard.org](mailto:nabventure@nabard.org)    Website: [www.nabventure.in](http://www.nabventure.in)



## **NAB FOUNDATION**

*Leveraging the power of convergence*

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

### **WHAT DOES NABFOUNDATION WANT FROM YOU?**

#### **IF YOU ARE AN INDIVIDUAL**

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

#### **IF YOU ARE A CSR UNIT**

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

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

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

#### **IF YOU ARE WITH THE GOVERNMENT**

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

Registered Office: NABARD, 4th Floor, E Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051  
 Tel: 022-26539404/3054    Email: [nabfoundation@nabard.org](mailto:nabfoundation@nabard.org)    Website: [www.nabfoundation.in](http://www.nabfoundation.in)



## List of the District Development Managers of Maharashtra

| SN | District                 | Name of the DDM           | Designation   | Mobile No. | E – mail address   |
|----|--------------------------|---------------------------|---------------|------------|--|
| 1  | Ahilyanagar              | Shri Vikram B Pathare     | AGM           | 7028755522 | <a href="mailto:ahilyanagar@nabard.org">ahilyanagar@nabard.org</a>                         |
| 2  | Akola                    | Shri Shriram Waghmare     | Manager       | 8888882781 | <a href="mailto:akola@nabard.org">akola@nabard.org</a>                                     |
| 3  | Amravati                 | Ms. Rashmita S Panchale   | DGM           | 7588682721 | <a href="mailto:amravati@nabard.org">amravati@nabard.org</a>                               |
| 4  | Beed                     | Shri Tatyasaheb L Markad  | AGM           | 8668649552 | <a href="mailto:beed@nabard.org">beed@nabard.org</a>                                       |
| 5  | Bhandara                 | Shri Devendra N Hedao     | AGM           | 8104974442 | <a href="mailto:bhandara@nabard.org">bhandara@nabard.org</a>                               |
| 6  | Buldhana                 | Shri Rohit Gadhe          | Manager       | 7972509844 | <a href="mailto:buldhana@nabard.org">buldhana@nabard.org</a>                               |
| 7  | Chandrapur               | Shri Trunal T Fulzele     | AGM           | 9168106384 | <a href="mailto:chandrapur@nabard.org">chandrapur@nabard.org</a>                           |
| 8  | Chhatrapati Sambhajnagar | Shri Suresh R Patwekar    | AGM           | 9575390390 | <a href="mailto:chhatrapatisambhajnagar@nabard.org">chhatrapatisambhajnagar@nabard.org</a> |
| 9  | Dharashiv                | Shri Chaitanya Gokhale    | DGM           | 9881494520 | <a href="mailto:dhharashiv@nabard.org">dhharashiv@nabard.org</a>                           |
| 10 | Dhule                    | Shri Abhijeet B Ranjankar | Manager       | 7276223777 | <a href="mailto:dhule@nabard.org">dhule@nabard.org</a>                                     |
| 11 | Gadchiroli               | Shri N V Paunikar         | Manager       | 9405843750 | <a href="mailto:gadchiroli@nabard.org">gadchiroli@nabard.org</a>                           |
| 12 | Gondia                   | Shri Avinash Lad          | AGM           | 8208487647 | <a href="mailto:gondia@nabard.org">gondia@nabard.org</a>                                   |
| 13 | Hingoli                  | Shri Avinash Lahane       | Manager       | 8329301429 | <a href="mailto:hingoli@nabard.org">hingoli@nabard.org</a>                                 |
| 14 | Jalgaon                  | Shri Amit Tayade          | AGM           | 9930741005 | <a href="mailto:jalgaon@nabard.org">jalgaon@nabard.org</a>                                 |
| 15 | Jalna                    | Shri Tejal Kshirsagar     | AGM           | 7709981977 | <a href="mailto:jalna@nabard.org">jalna@nabard.org</a>                                     |
| 16 | Kolhapur                 | Shri Ashutosh Jadhav      | DGM           | 9414037647 | <a href="mailto:kolhapur@nabard.org">kolhapur@nabard.org</a>                               |
| 17 | Latur                    | Shri Pramod S Patil       | AGM           | 9089851389 | <a href="mailto:latur@nabard.org">latur@nabard.org</a>                                     |
| 18 | Nagpur                   | Shri Sachin M. Sonone     | AGM           | 9805070077 | <a href="mailto:nagpur@nabard.org">nagpur@nabard.org</a>                                   |
| 19 | Nanded                   | Shri Dileep Damayyaware   | Manager       | 8779098545 | <a href="mailto:nanded@nabard.org">nanded@nabard.org</a>                                   |
| 20 | Nandurbar                | Shri Raveendra More       | AGM           | 8560949201 | <a href="mailto:nandurbar@nabard.org">nandurbar@nabard.org</a>                             |
| 21 | Nasik                    | Shri Amol Lohakare        | AGM           | 9946932508 | <a href="mailto:nasik@nabard.org">nasik@nabard.org</a>                                     |
| 22 | Parbhani                 | Shri Sunil K Navsare      | AGM           | 9425606076 | <a href="mailto:parbhani@nabard.org">parbhani@nabard.org</a>                               |
| 23 | Palghar /Thane           | Shri Sudhanshu K Ashwini  | AGM           | 9650019511 | <a href="mailto:palghar@nabard.org">palghar@nabard.org</a>                                 |
| 24 | Pune                     | Shri Vineet Bhat          | AGM           | 9403826919 | <a href="mailto:ddm.pune@nabard.org">ddm.pune@nabard.org</a>                               |
| 25 | Raigad                   | Shri Pradip S Apsunde     | DGM           | 9921504001 | <a href="mailto:raigad@nabard.org">raigad@nabard.org</a>                                   |
| 26 | Ratnagiri                | Shri Mahesh Tilekar       | Manager       | 9850555620 | <a href="mailto:ratnagiri@nabard.org">ratnagiri@nabard.org</a>                             |
| 27 | Sangli                   | Shri Nilesh D Chaudhari   | AGM           | 9769353117 | <a href="mailto:sangli@nabard.org">sangli@nabard.org</a>                                   |
| 28 | Satara                   | Smt Deepali Katkar        | AGM           | 9156221076 | <a href="mailto:satara@nabard.org">satara@nabard.org</a>                                   |
| 29 | Sindhudurg               | Smt Deepali Mali          | AGM           | 7588587597 | <a href="mailto:sindhudurg@nabard.org">sindhudurg@nabard.org</a>                           |
| 30 | Solapur                  | Shri N B Shelke           | AGM           | 9906384941 | <a href="mailto:solapur@nabard.org">solapur@nabard.org</a>                                 |
| 31 | Wardha                   | Shri Sushant Patil        | AGM           | 7972961846 | <a href="mailto:wardha@nabard.org">wardha@nabard.org</a>                                   |
| 32 | Washim                   | Shri Shankar Kokadwar     | AGM           | 9423101925 | <a href="mailto:washim@nabard.org">washim@nabard.org</a>                                   |
| 33 | Yavatmal                 | Shri Atul Ingle           | AGM           | 9049891754 | <a href="mailto:yeotmal@nabard.org">yeotmal@nabard.org</a>                                 |
| 34 | Mumbai City              | Shri Rohan R More         | Manager       | 9021804727 | <a href="mailto:mumbaicity@nabard.org">mumbaicity@nabard.org</a>                           |
| 35 | Mumbai Sub.              | Shri Hanumantharaju T     | Asst. Manager | 9663393953 | <a href="mailto:mumbaisuburban@nabard.org">mumbaisuburban@nabard.org</a>                   |



NATIONAL BANK FOR  
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Maharashtra Regional Office  
54, Wellesley Road, Post Box NO. 5,  
Shivajinagar, Pune 411005, Maharashtra

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