



OUR VISION

Development Bank of the Nation for Fostering Rural Prosperity

OUR MISSION

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



Foreword



Cooperatives are not merely institutions of credit—they are lifelines of rural India. In West Bengal, the Primary Agricultural Credit Societies embody the essence of collective strength, ensuring financial inclusion, gender empowerment, and sustainable agriculture.

This volume captures stories of ordinary people achieving extraordinary transformation through cooperation. Each page is a tribute to resilience, innovation, and self-reliance—qualities that have long defined Bengal's rural communities.

Purushottam Kumar Bhardwaj

Chief General Manager NABARD, West Bengal



Contents



A. History of Cooperative Movement in West Bengal A Timeline	"Milking Opportunity: Empowering Women Through Cooperative Enterprise' Mangal Chandi SHG, Krishnapur PACS, Malda21-22
B. NABARD's Role in Cooperative Sector Digital Transformation of PACS in West Bengal	"Beyond Banking: Manidaha's Mission for Inclusive Growth" Manidaha Anchal SKUS Ltd., Paschim Medinipur23-24
Reorganization and formation of MPACS in West Bengal	"Cooperation in Motion: The Polba SKUS Transformation" Polba SKUS, Hooghly25-26
Capacity Building by Tamluk-Ghatal Central Cooperative Bank under CDF07	"Sopan of Change: The Cooperative Rise of Panisheola SKUS" Panisheola SKUS, Hooghly27-28
C. Stories of Transformation "Harvesting Hope: The Murakata Cooperative Journey" Murakata SKUS, Paschim Medinipur	"Tea, Trust, and Transformation: Darjeeling's Cooperative Revolution" Mineral Spring SKUS Limited, Darjeeling29-30
"Culture, Courage, and Cooperative Spirit: The Madhubagan Story" Madhubagan Multipurpose Cooperative Society Ltd., Alipurduar11-12	"Empowering the Coast: Rajnagar's Cooperative Revolution" Rajnagar SKUS Ltd. South 24 Parganas
"From Fields to Futures: The Balichar Rabanpur Transformation" Balichar Rabanpur SKUS Ltd., Uttar Dinajpur	"Riverbanks to Resilience: The Patibunia Model" Patibunia SKUS Ltd. South 24 Parganas33-34
"Growing Together: Gontra's Model for Rural Transformation" Gontra SKUS Ltd., Nadia	D. Activities conducted under International Year of Cooperatives (IYC) 2025
"From SHGs to Social Change: The Kandi Cooperative Legacy" Kandi Block Mahila Cooperative Credit Society Ltd., Murshidabad17-18	Cooperative Literacy Camps conducted by DDMs of WB during 202536-37 Plantation Programs "Ek Ped Maa Ke Naam" celebrated during 202538
"Drama of Development: Ganguria's Gambhira-Inspired Cooperative Journey" Ganguria SKUS Ltd., Malda19-20	List of Abbreviations

A History of Cooperative Movement in

A Timeline From Struggle to Strength: The Cooperative Journey

Early Sparks: 1904-1940

1904: Birth of first rural credit society under

Co-operative

Modernization & Revival:

2000s-2010s

1912: Credit Societies Act Scope expands to handicrafts, fisheries, trade

1918–1923 : Bengal Provincial Cooperative

Federation & Bank formed

WEST BENGAL

Post-Independence Growth: 1940–2006

1940: The Bengal Cooperative Societies Act is enacted.

1973, 1983, 2006: Successive laws modernize and expand the cooperative framework in West Bengal.

1964: Post-Partition, the West Bengal State Cooperative Bank Ltd. (WBSCB) is established, reflecting the evolving political and economic landscape.

2002: Launch of *Self-Help Group (SHG)-Bank Linkage Programme* through cooperatives.

2010: Digitization of cooperative records and services begins in select districts.

2012: Revival efforts for sick cooperatives through state support and NABARD initiatives.

Today's Landscape

31,000+ cooperative societies with **9.6 million members 2022**: Participation in national cooperative programs **2025**: International Year of Cooperatives celebration

A Century of Cooperation: Bengal's Journey of Collective Strength



The cooperative movement in West Bengal traces its roots to the colonial era, born out of farmers' struggles against exploitative moneylenders.

The Co-operative Credit Societies Act of 1904, introduced under British rule, marked the beginning—aimed at providing fair access to credit. In Nadia district, a group of farmers united under the motto: "We are not alone. We will fight together; we will survive together."

This led to the formation of Bengal's first cooperative credit society. The Co-operative Societies Act of 1912 expanded the scope beyond credit to include handicrafts, fisheries, production, and trade, laying the foundation for sectoral cooperatives. A visionary contributor, Rabindranath Tagore, integrated cooperatives into his Sriniketan rural reconstruction model, emphasizing self-reliance, dignity, and education. He believed, "Where there is no education, justice, or dignity — there is no true development."

Post-independence, the movement evolved through successive laws: the Bengal Cooperative Societies Act (1940), and the West Bengal Cooperative Societies Acts of 1973, 1983, and 2006. Today, West Bengal hosts over 31,000 primary cooperative societies with nearly 9.6 million members, spanning agriculture, housing, dairy, and fisheries —making cooperatives a cornerstone of inclusive development in the state.

The Bengal Provincial Cooperative Federation Ltd., registered in 1918, laid the foundation for organized rural finance. It evolved into The Bengal Provincial Cooperative Bank Ltd. in 1923, and post-Partition, became The West Bengal State Cooperative Bank Ltd. (WBSCB) in 1964—a reflection of the changing political landscape.



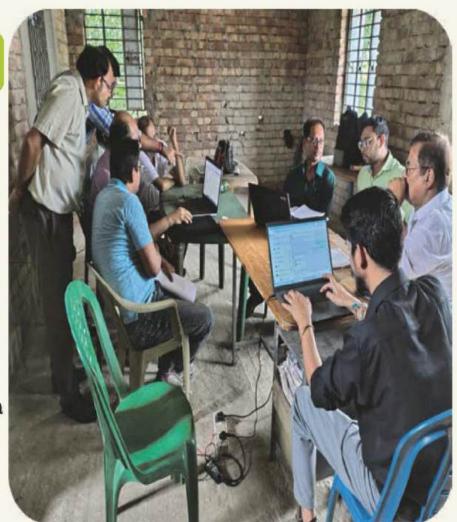
Digital Transformation of PACS in West Bengal



Under the Centrally Sponsored Scheme for Computerization of PACS, West Bengal is digitizing 4,167 PACS in first phase to enhance transparency, efficiency, and service delivery in rural credit and development.

Interventions

- ERP-based software rollout for PACS operations
- Hardware delivery to 4167 PACS across the state
- Integration with cooperative banking structure
- PACS enabled as Common Service Centres (CSCs) offering 300+ e-services
- Training and support for digital transition and legacy data digitisation



Highlights

- 3137 PACS onboarded ERP as of October 2025
- PACS to offer banking, insurance, Aadhaar, health, and pharmaceutical services
- Initiative boosts income sources and reduces credit-only dependency
- Aims to make PACS self-reliant and digitally empowered

Reorganization and formation of MPACS in West Bengal



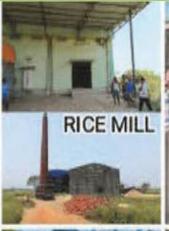
National Initiatives

- 2 lakh new cooperatives by 2029.
- Focus on creating new cooperatives in agriculture, dairy, and fisheries.
- Collaboration among national agencies and state governments.

West Bengal Initiatives

- Structured targets for forming and revitalizing cooperatives.
- Emphasis on rural development through multipurpose societies.
- Priority districts identified for accelerated implementation.













Deployment Highlights

- Strengthening credit linkages for farmers and rural entrepreneurs.
- Promoting non-credit activities for diversified income streams.
- Capacity building and training for cooperative members.

Revival and Sustainability

- Efforts to rejuvenate dormant societies.
- Focus on liquidation of non-viable units and revival of potential ones.
- Building resilient, self-sustaining cooperative ecosystems



Strengthening Cooperatives Through Knowledge - SOFTCOB



Objective

- •Build capacity of cooperative societies through structured training programs.
- •Promote modern governance and financial management practices
- •Enhance operational efficiency and sustainability



Grant Support

- NABARD, West Bengal provided financial assistance of ₹277.66 lakh under CDF in 5 years.
- Funds allocated to Cooperative Training Institutes for training modules and infrastructure.
- Support covers skill development, leadership training, and cooperative literacy.

Impact

- Improved managerial and financial skills among PACS and cooperatives
- Increased adoption of best practices for governance and transparency
- Strengthened rural cooperative network for inclusive development



"Knowledge is the seed-cooperation is the harvest."

Capacity Building by Tamluk-Ghatal Central Cooperative Bank under CDF



Objective

- Strengthen governance and operational efficiency of PACS and DCCBs
- Build capacity for financial management and cooperative best practices
- Promote sustainable rural development through knowledge sharing



Grant Support

- NABARD, West Bengal provided financial assistance of ₹ 6.22 lakh under CDF to Tamluk Ghatal CCB during FY 2024-25
- Training covered leadership, credit management, and cooperative literacy

Impact

- Enhanced skills of PACS and DCCB members for better service delivery
- Improved transparency and adoption of modern cooperative practices
- Stronger rural cooperative network fostering inclusive growth



"Training today for stronger cooperatives tomorrow."

C. Stories of Transformation











Harvesting Hope: The Murakata Cooperative Journey

Murakata Samabay Krishi Unnayan Samity, Paschim Medinipur



Murakata Samabay Krishi Unnayan Samity, Paschim Medinipur



Established in 1952

Pioneering Spirit

 Since 1952, Murakata SKUS has transformed rural livelihoods by offering affordable credit and modern banking services to marginal farmers across Paschim Medinipur.



Financial Strength

• With a CRAR of 19.64%, minimal NPAs, and consistent 'A' audit ratings, it stands as a beacon of cooperative excellence and fiscal prudence.

Community Impact

 Supported by Vidyasagar Central Cooperative Bank and NABARD, the society introduced farm mechanization and women-led SHGs, nurturing prosperity across communities.

"Empowerment begins when communities choose cooperation over competition."







Madhubagan Multipurpose Co-operative Society Ltd., Alipurduar



NABARD

Madhubagan Multipurpose Co-operative Society Ltd., Alipurduar

Established in 2022

Pioneering Spirit

Born from adversity, tribal women united to form a cooperative, transforming despair into opportunity. Their courage sparked a movement of self-reliance and community-led development in Alipurduar.



Financial Strength

With government grants and NABARD support, the society launched businesses, trained members, and achieved ₹9 lakh turnover in 2023-24. Growth for 2024–25 is ₹16–17 lakh, reflecting strong economic revival.

Community Impact

Skill training in tailoring, mushroom cultivation, and tribal crafts empowered women. Leadership roles and cultural revival through a tribal dress shop fostered pride, identity, and sustainable livelihoods.

"Cooperatives build communities, not just businesses."





From Fields to Futures: The Balichar Rabanpur Transformation

Balichar Rabanpur Samabay Krishi Unnayan Samity Limited, Uttar Dinajpur



Balichar Rabanpur Samabay Krishi Unnayan Samity Limited, Uttar Dinajpur



Established in 1971

Pioneering Spirit

Founded to unite farmers under one cooperative umbrella, the Samity promotes sustainable agriculture, financial inclusion, and skill development for rural prosperity



Strategic Interventions

Financial Inclusion: KCC loans, OD/CC facilities, and modern banking services Women Empowerment: SHG financing through term loans

Skill Development: Training programs for

SHG members

Community Engagement: Dengue awareness, Swachh Bharat drives, tree plantation, seed distribution

Highlights

- Increased agricultural productivity and income
- · Women-led SHGs thriving with micro-enterprises
- Seasonal liquidity support for agri-businesses
- · Improved community health and environmental sustainability



"Where cooperation thrives, poverty dies."



Growing Together: Gontra's Model for Rural Transformation

Gontra Samabay Krishi Unnayan Samity Ltd., Chakdaha, Nadia



Gontra Samabay Krishi Unnayan Samity Ltd., Chakdaha, Nadia



Established in 1952

Pioneering Spirit

Gontra SKUS Ltd., since 1952, empowers rural communities through finance, farming innovation, and women-led SHGs emerging as a model cooperative in Nadia.

Highlights

- 1,231 members; 762 active borrowers
- ₹283.52 lakh KCC loans; ₹177.66 lakh SHG loans
- ₹232.57 lakh fertilizer sales; ₹215.55 lakh seed sales
- Over 1,600 SHG members, strong women participation
- ₹3,373 lakh working capital; ₹2,668 lakh deposits



Strategic Interventions

- Established seed villages and processing units
- Partnered with BCKV to release new paddy varieties
- Introduced KCC and SHG loans for inclusive finance
- Expanded infrastructure: 3 branches, 6 godowns, training centres
- Promoted organic farming and crop diversification

"Cooperation is the new harvest nurturing prosperity across generations."

From SHGs to Social Change: The Kandi Cooperative Legacy



Kandi Block Mahila Co-operative Credit Society Ltd., Murshidabad



Kandi Block Mahila Co-operative Credit Society Ltd., Murshidabad



Established in 2016

Pioneering Spirit

Born out of the need to uplift flood-affected and marginalized women in Kandi block, the cooperative evolved from a federation of SHGs into a registered credit society. The women-led initiative persevered and formalized its operations in 2016.



Resilience & Interventions

- Registered under West Bengal Co-operative Societies Act, 2006
- Supported by Murshidabad District Central Cooperative Bank
- Promoted SHGs, micro-enterprises, and social awareness
- Introduced the 'Manjari' scheme for social security
- Converged with government schemes for holistic development

Impact Snapshot

- 486 SHGs with 4908 members
- ₹868 lakh in loan outstanding
- ₹550 lakh in deposits
- Micro-enterprises: tailoring, food stalls, cosmetics, dairy, grocery, and more
- Initiatives in sanitation, education, mental health, and plantation

"Together, we grow stronger than the sum of our parts."





Drama of Development: Ganguria's Gambhira-Inspired Cooperative Journey

Ganguria Samabay Krishi Unnayan Samity Ltd., Bamangola Block, Malda



NABARD

Ganguria Samabay Krishi Unnayan Samity Ltd., Bamangola Block, Malda

Established in 1966

Innovation Through Culture

Ganguria SKUS creatively uses Gambhira folk drama to spread cooperative literacy and financial awareness, blending heritage with modern development strategies.



Empowering Through Finance

₹347.50 lakh in KCC loans and ₹936.83 lakh in SHG loans have enabled thousands of members to access credit and start income-generating activities.

Building Sustainable Communities

• From micro enterprises to health and environmental drives, Ganguria SKUS fosters livelihoods, social harmony, and ecological responsibility across rural Malda.

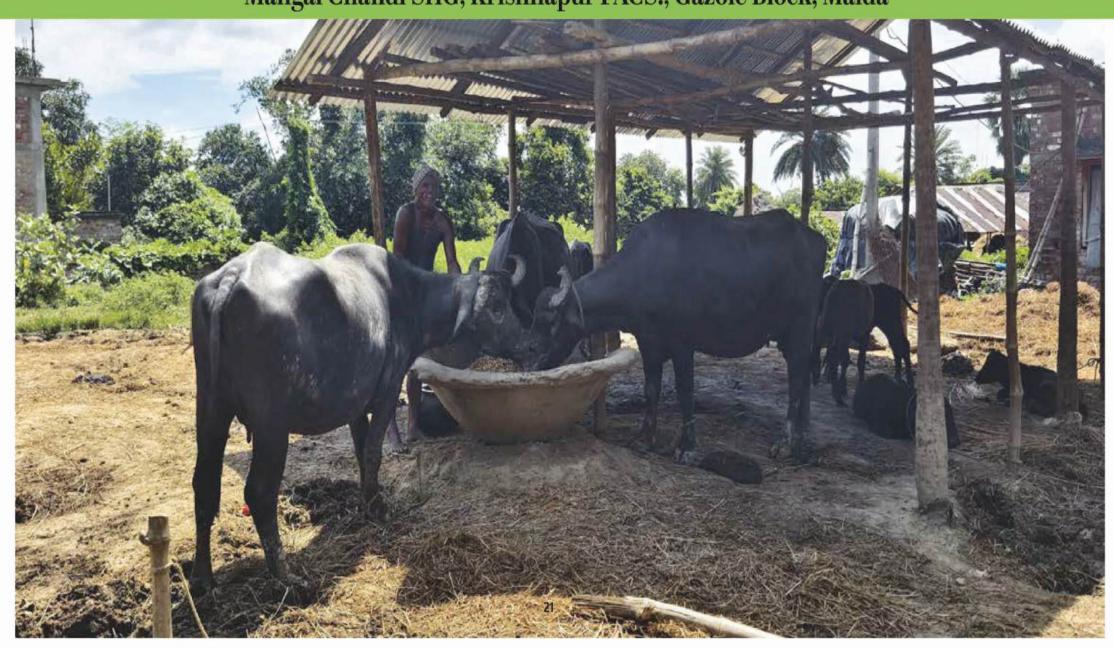
"Cooperatives turn individual struggles into collective success."





Milking Opportunity: Empowering Women Through Cooperative Enterprise

Mangal Chandi SHG, Krishnapur PACS., Gazole Block, Malda





Mangal Chandi SHG, Krishnapur PACS., Gazole Block, Malda

Established in 1960

Key issues faced

Limited access to finance, unstable income, and lack of entrepreneurial opportunities. Dairy farming constrained by fodder shortages, price fluctuations, and inadequate infrastructure hindering sustainable livelihood creation and economic independence for women



Intervention and transformation

₹13.60 lakh credit to Mangal Chandi SHG by Krishnapur PACS, training, financial literacy support, and enterprise guidance resulting in reared buffaloes and cows, producing and selling milk and by-products locally, Mangal Chandi SHG became a model of women-led rural enterprise and members achieving income stability, financial inclusion, and entrepreneurial growth.

"Cooperation is the thorough conviction that nobody can get there unless everybody gets there."



Beyond Banking: Manidaha's Mission for Inclusive Growth

Manidaha Anchal SKUS Ltd., Paschim Medinipur



Manidaha Anchal SKUS Ltd., Paschim Medinipur



Established in 1968

Key issues faced

Rural communities lacked access to modern financial services, agricultural inputs, and skill development.
Limited access to finance, low productivity, poor infrastructure, and minimal opportunities for women and youth.



Intervention and transformation

Manidaha SKUS introduced CBS banking with UPI/NEFT/RTGS, diversified loan schemes, and skill development for SHG, JLG, and KCC members. They Introduced modern banking services, diversified loans, skill development, and agricultural support. Organized community programs to boost engagement and productivity.

Outcome

Evolved into a rural support system promoting financial inclusion, women empowerment, and sustainable agriculture. Community welfare improved through active engagement, making Manidaha SKUS a model of sustainable rural development.

"The strength of a cooperative lies in the unity of its members."

Cooperation in Motion: The Polba SKUS Transformation



Polba Samabay Krishi Unnayan Samiti Ltd., Hooghly





Polba Samabay Krishi Unnayan Samiti Ltd., Hooghly

Established in 1968

Key issues faced

 Farmers lacked access to affordable inputs, modern machinery, and di-versified income sources. Limited irrigation, outdated farming practices, and absence of local employment opportunities hindered rural development. Women had minimal participation in economic activities, and there was a need for inclusive, sustainable solutions to improve livelihoods and community well-being.



Intervention and transformation

 Polba SKUS introduced drone-based nano-fertilizer spraying, farm machinery rentals, drinking water packaging, LPG distribution, and basic medical services. It launched a ready-made garment unit for SHG women, supported by WBKVIB and MSME. Financial services, training, and infrastructure were developed to promote entrepreneurship, productivity, and social welfare.

Outcome

Polba SKUS became a multi-service cooperative hub, benefiting over 2,300 members. Farmers accessed modern tools and inputs,
while SHG women gained employment through garment production. Community services improved quality of life. The cooperative
emerged as a model of inclusive rural development, blending innovation, empowerment, and sustainability.



Sopan of Change: The Cooperative Rise of Panisheola SKUS

Panisheola Samabay Krishi Unnayan Samiti Ltd., Hooghly





Panisheola Samabay Krishi Unnayan Samiti Ltd., Hooghly

Established in 1964

Key issues faced

Rural communities in Haripal Block face lack of formal financial services, affordable inputs, and marketing support. Limited opportunities for women and inadequate agro-processing infrastructure.



Intervention and transformation

Panisheola SKUS provided KCC and SHG loans, introduced credit and SHG loans, consumer stores, spice and oil mills, and fertilizer outlets. Launched paddy procurement, banking services, and community programs to boost employment.

Outcome

Panisheola SKUS emerged as a model for inclusive rural development in Hooghly and became a model for inclusive rural development, empowering women, improving farmer access to credit, and creating diversified livelihood opportunities.

"Where cooperation thrives, poverty dies."



Tea, Trust, and Transformation: Darjeeling's Cooperative Revolution

Mineral Spring SKUS Ltd., Darjeeling



Mineral Spring SKUS Ltd., Darjeeling



Established in 1964

Key issues faced

Limited financial access, unsustainable farming, and lack of livelihood diversification. Women tea growers had minimal decision-making power, and ecological degradation threatened long-term viability.



Intervention and transformation

The PACS introduced banking services, low-interest loans, and organic farming support. Empowered women through training, promoted handmade tea, and diversified into spices, dairy, and pisciculture. Strengthened local marketing for fair pricing.

Outcome

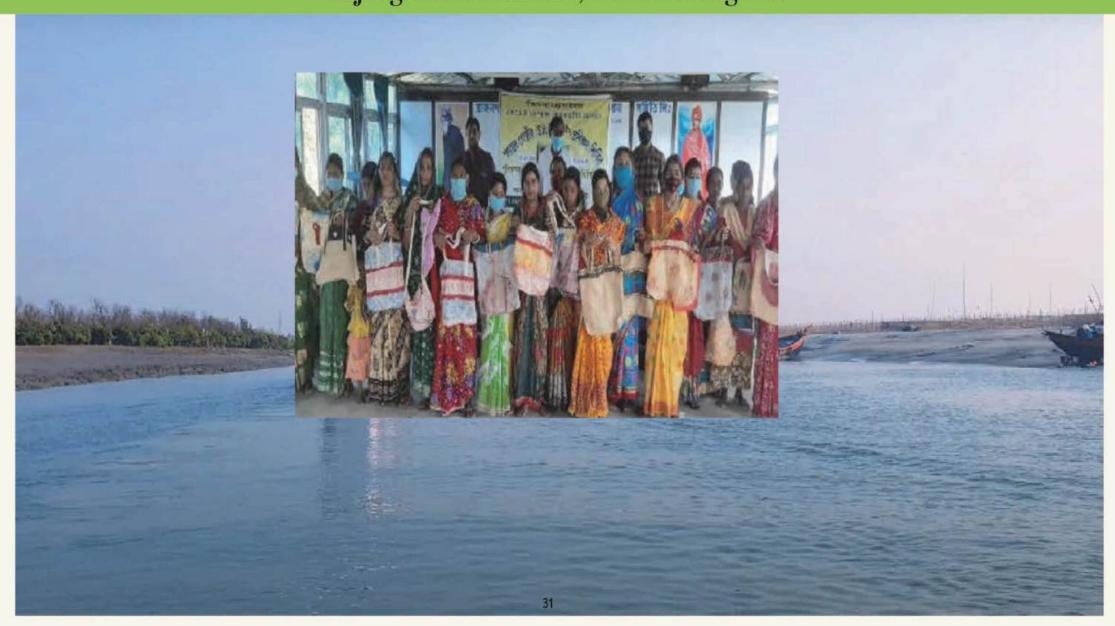
The cooperative now supports 156 members, produces 1000 kg of handmade tea annually, and fosters sustainable livelihoods.
 Women have become key decision-makers, and diversified farming has improved income and food security. Mineral Spring SKUS stands as a replicable model for mountain agriculture and inclusive rural resilience in the Eastern Himalayas.

"Coming together is a beginning, staying together is progress, and working together is success."



Empowering the Coast: Rajnagar's Cooperative Revolution

Rajnagar SKUS Limited, South 24 Parganas





Rajnagar SKUS Limited, South 24 Parganas

Established in 1953

Key issues faced

Namkhana faced high soil salinity, frequent cyclones, crop failures, and limited income opportunities for women. Vulnerability to poverty and disaster was severe.



Intervention and transformation

Rajnagar SKUS Ltd.
introduced salt-tolerant crops,
fish farming, and short-term
loans. Enabled digitization,
health camps, and affordable
medicines. Provided crop
insurance and post-cyclone
aid, creating new livelihood
options.

Outcome

Fallow lands became productive; loan defaults dropped to near zero. Membership rose to 772 shareholders and 8097 nominal
members. Women like Rajina Bibi and Savita Mandal became entrepreneurs. Post-Amphan and Yash, recovery was swift due to
timely aid. Digitization improved transparency, and the cooperative became a model of resilience.

"Cooperatives are the bridge between hope and opportunity."



Riverbanks to Resilience: The Patibunia Model

Patibunia SKUS Ltd., South 24 Paraganas





Patibunia SKUS Ltd., South 24 Paraganas

Established in 1936

Key issues faced

Flood and cyclone-prone region faced severe financial hardship, crop failures, and disaster vulnerability. Women lacked economic roles, and outdated systems hindered rural growth.



Intervention and transformation

Introduced banking services, diversified loans, and digitization for transparency. Supported SHGs, provided disaster relief, and promoted community engagement for sustainable livelihoods.

Outcome

• The cooperative now holds ₹3.5 crore in capital and pays 12% annual dividends. Women became entrepreneurs in handicrafts and farming. Local youth gained jobs. Patibunia earned trust as a "Trusted Institution" for disaster support. Digital systems improved efficiency. The village transformed into a resilient, self-reliant, and economically empowered rural community.



D. Activities conducted under International Year of Cooperatives (IYC) 2025





Cooperative Literacy Camps conducted by DDMs of West Bengal during 2025



Hooghly-18 July 2025



Malda - 13 May 2025



Uttar Dinajpur – 25 June 2025



Purba Medinipur – 11 July 2025



Bankura – 12 August 2025



Birbhum – 19 August 2025



Cooperative Literacy Camps conducted by DDMs of West Bengal during 2025



Darjeeling - 24 June 2025



Kalimpong – 16 September 2025



Hooghly-22 August 2025



Nadia - 08 July 2025



Pas Medinipur – 02 Sept 2025



S 24 Paraganas – 13 Oct 2025



Plantation Programmes "Ek Ped Maa Ke Naam" celebrated during 2025



Hooghly-16 July 2025



Pasch Medinipur – 12 June 2025



Malda - 25 July 2025



Darjeeling - 13 June 2025



Murshidabad – 04 June 2025



Purba Medinipur – 11 July 2025



List of Abbreviations

Abbreviations	Expansion
DCCB	District Central Co-operative Bank
FY	Financial Year
CRAR	Capital to Risk Weighted Assets Ratio
NPA	Non-Performing Asset
OD/CC	Overdraft and Cash Credit
KCC	Kishan Credit Card
BCKV S	Bidhan Chandra Krishi
	Viswavidyalaya
CBS	Core Banking Solution
UPI	Unified Payments Interface
NEFT	National Electronic Funds Transfer
RTGS	Real-Time Gross Settlement
JLG	Joint Liability Group
LPG	Liquefied Petroleum Gas
WBKVIB	West Bengal Khadi & Village Industries
1	Board
MSME	Micro, Small, and Medium Enterprises
MSP	Minimum Support Price
IYC	International Year of Co-operatives

I	Jan San San San San San San San San San S		
۱	Abbreviations	Expansion	
ı	NABARD	National Bank for Agriculture and Rural	
i	1	Development	
ı	WBRO	West Bengal Regional Office	
i	PACS	Primary Agricultural Credit Society	
ă	MPACS	Multipurpose Primary Agricultural Credit	
		Society	
	DDM	District Development Manager	
ı	SOFTCOB	Scheme of Financial Assistance for Training	
	4	of Cooperative Banks' Personnel	
	CDF	Co-operative Development Fund	
ì	/SKUS	Samabay Krishi Unnayan Samity	
ı	SHG	Self Help Group	
i	WBSCB	West Bengal State Cooperative Bank Ltd.	
	ERP	Enterprise Resource Planning	
1	CSC	Common Service Centre	
ı	SOP	Standard Operating Procedure	
ı	NDDB	National Dairy Development Board	
į	NFDB	National Fisheries Development Board	
	UT 1	Union Territories	
	RSA	Resource Support Agencies	



NABSAMRUDDHI FINANCE Limited

A Subsidiary of NABARD

The objective of NABSAMRUDDHI is to provide credit facilities to legal entities for promotion, expansion, commercialisation and modernisation in off-farm & agri allied activities, microfinance, MSME, housing, education, transport, etc.

Focus Segments

Green Finance & Wellness (Renewable Energy, Electric Vehicle, Health care, WASH)

Fabrics & textiles

Handicrafts value chain

Other Segments

- Small Business
- MicrofinanceTransport
- HousingEducation
- Allied Agriculture
- Agri/Food processing

Registered Office: NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad-500020

@ 040-23241155/56 ⊕ www.nabsamruddhi.in

Corporate Office: NABARD, Gr. Floor, D Wing, Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051



NABKISAN FINANCE Limited A Subsidiary of NABARD

- Largest lender in FPO space
- Present in 20+ States including North East
- 2000+ FPOs credit linked
- Collateral free lending at affordable rates
- Financing FPOs through
- Working Capital
- Term loan
- Pledge Financing (eNWR)
- Term lending for Corporates/ NBCs/ MFIs
- Soft loans for Agri Startups

Registered Office: C/o NABARD, Tamil Nadu RO, Chennai

- Corporate Office: C/o NABARD, Head Office, Mumbai
- www.nabkisan.org



NABFINS Limited A Subsidiary of NABARD

- A Non deposit taking systemically important NBFC MFI Middle Layer advancing hassle free services to the low income households with the vision to become model MFI in the country
- Operating with 325 Branches in 198 districts across 18 states with active client base of appx. 7.34 lakh active borrowers
- Financial products offered: Direct Lending of micro finance loans,
 Traders Loan and Institutional loans.
- Timely and adequate credit without collateral
- Affordable interest rate in the sector
- Insurance facility to borrowers and co-obligants
- Door step delivery of financial services

Registered Office: 3072, 14th Cross, K. R. Road, Banashankari 2nd Stage, Bengaluru – 560 070, Kamataka, India

080-26970500

M ho@nabfins.org

www.nabfins.org



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

CONSULTANCY
AND ADVISORY
SERVICES
Pan India
Presence with
offices in 31

SERVICES PROVIDED

- Project Management Consultancy
 IT based Natural Resources Information Systems
 Feasibility, Socio-economic &
- Impact Evaluation Studies
- Third Party
 Monitoring
- Climate Change & Sustainability
- Value Chain
 Development
- Skills & Livelihood Development
- Preparation of Detailed Project Reports (DPRs)
 Transaction Advisory
- Services

Registered Office: NABCONS, 3rd Floor, C wing, NABARD, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

@ 022-26539419

M headoffice@nabcons.in

Corporate Office: NABCONS, 7th Floor, NABARD Tower, 24, Rajendra Place, New Delhi - 110125

O11-41538678/25745103

www.nabcons.com



NABVENTURES Ltd., a Company registered under the Companies Act, 2013, with a paid-up capital of INR 25 crore, is the Sponsor and Investment Manager of NABVENTURES Fund-I, a SEBI-registered Category II Alternative Investment Fund (AIF), with a base corpus of INR 500 crore and greenshoe option of INR 200 crore.

Investment focus: Start-ups/MSMEs operating in/with

- Sectors: Agri-tech, rural fin-tech, food-tech, health-tech and edu-tech, with a rural focus
- Stage: Pre-Series A (INR 5-20 cr.) & Series A (INR 20-50 cr.)
- Model: Asset-light, technology-led models, which can be quickly scaled up across geographies

As on 31 March 2023:

- Corpus raised: INR 598 crore
- Investments made: INR 190.86 crore in 10 start-ups

Registered Office: NABARD, 2nd Floor, A Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

□ nabventure@nabard.org

□ 022-26539149

□ www.nabventure.in



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, BKC, Bandra (East), Mumbai-400051

☑ nabfoundation@nabard.org

@ 022-26539404/9054

@www.nabfoundation.in



NABSanrakshan Trustee Private Limited

A wholly owned Subsidiary of NABARD

Building Trust for Rural Prosperity

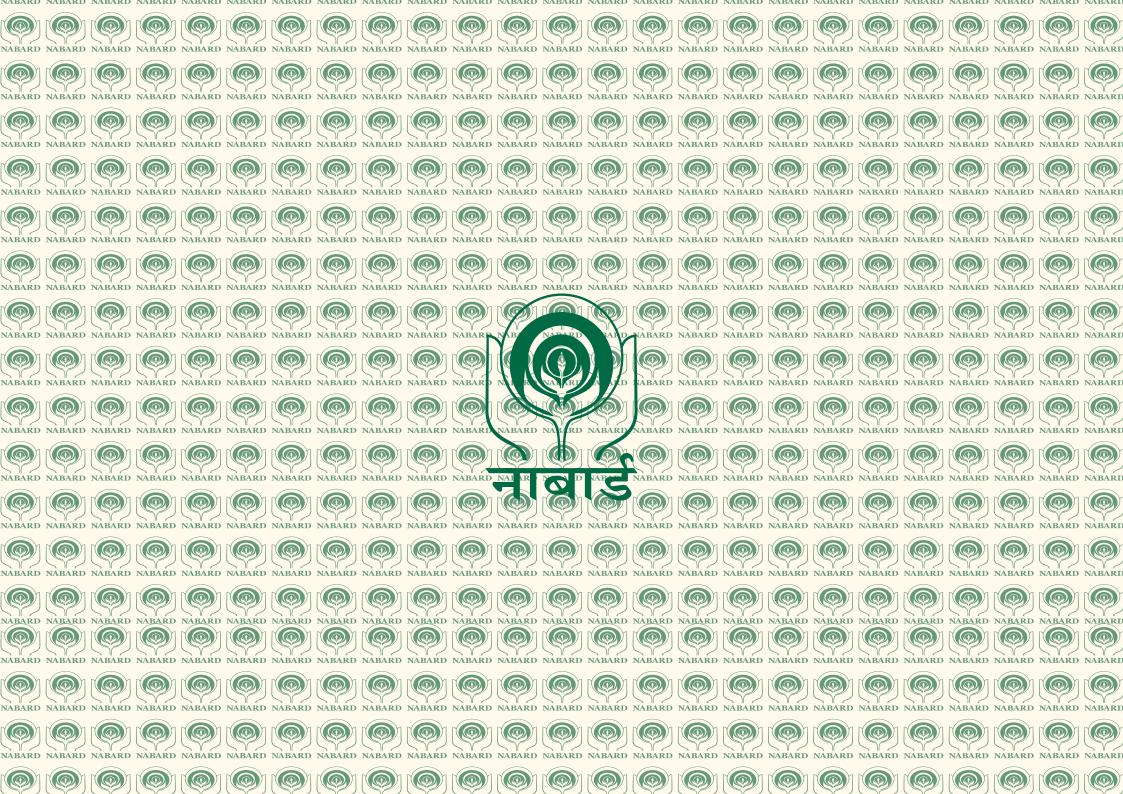
- Offers credit guarantee against the credit offered by the Eligible Lending Institutions, through the Trusts (Funds) under its Trusteeship
- Two sovereign Credit Guarantee Schemes offered are:
 - Credit Guarantee Scheme for FPO Financing
 - Credit Guarantee Scheme for Animal Husbandry and Dairying
- More than 700 FPOs provided credit guarantee till 31 March 2023 covering nearly 6.14 lakh farmers across 19 states
- Operations carried through Credit Guarantee Portal

Registered Office: NABARD, C- 24, G Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400051

@ 022-26539243/9241

M ho@nabsanrakshan.org

www.nabsanrakshan.org





Contact

National Bank for Agriculture and Rural Development, West Bengal

NABARD Bhawan DP Block, Sector V, Salt Lake Kolkata- 700091

email: <u>kolkata@nabard.org</u> Website: www.nabard.org