



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# NABARD In Arunachal Pradesh 2024-25





## दृष्टि

ग्रामीण समृद्धि को लिए राष्ट्रीय विकास बैंक

## ध्येय

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

## VISION

Development Bank of the Nation for Fostering Rural Prosperity.

## MISSION

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



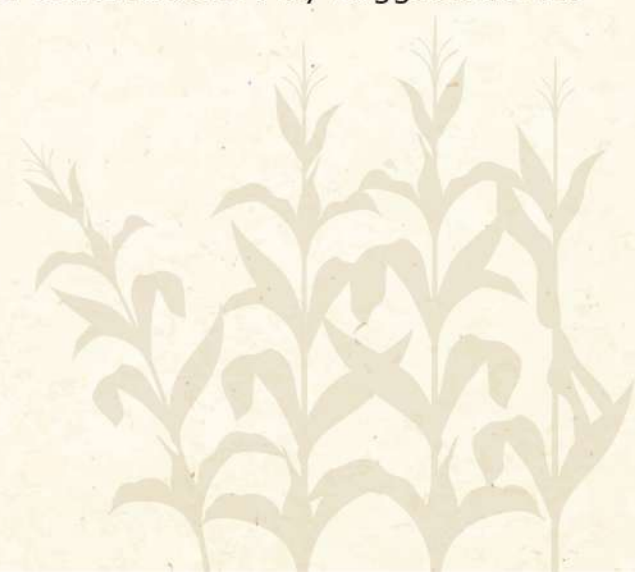
## Preface

Arunachal Pradesh, having a huge geographical area and with its rich cultural heritage & diverse agro-climatic zones, presents both unique opportunities and challenges for rural development. State's economy is mostly agrarian and it is on a high growth trajectory since more than a decade. In this journey, NABARD has been playing a pivotal supplementary role in catalyzing inclusive growth & sustainable development through its various financial and developmental functions.

This booklet, "NABARD in Arunachal Pradesh", chronicles the initiatives taken by NABARD in the State during 2024-25. Financial support from NABARD in the State during 2024-25 reached all-time high at ₹ 539 crore, which included RIDF loan to the State Government for creation of rural infrastructure and refinance to Arunachal Pradesh Rural Bank. On the development front, NABARD disbursed ₹ 10.66 crore for implementation of innovative & demonstrative projects in the farm and off farm sectors (including ₹ 5.40 crore for financial inclusion initiatives). Notable initiatives included formation of FPOs, launching of agroecology based JIVA project, orchard based tribal development projects, springshed based watershed development projects, innovative projects on integrated agriculture and use of technology in collaboration with Integrated Aqua Park, KVKs and Higher Educational Institutions, registration of GI products and authorised users, setting up of Rural Business Incubation Centre and various capacity building initiatives. NABARD also engaged in regular coordination with the state government, banks and other stakeholders throughout the year.

The booklet captures not just the numbers, but the stories of transformation, innovation and collaboration that define NABARD's mission. We hope it serves as a valuable resource for the stakeholders. Any suggestions for improvement of the contents of the booklet is welcome.

Damodar Mishra  
General Manager  
12 July 2025





## Major Achievements during 2024-25

- Ø Financial assistance provided through finance/refinance - ₹ 539 crore
- Ø RO's loan outstanding: ₹ 1,921 crore as on 31 March 2025.
- Ø RIDF disbursement - ₹ 500 crore for the second consecutive year
- Ø Grant for development initiatives - Sanction: ₹ 10.05 crore, Release: ₹ 10.66 crore
- Ø Under farm sector, 6 on-going TDF and 7 spring-shed development projects
- Ø 3 new FPOs sanctioned during the year; Total FPOs supported - 16
- Ø Sanction of 1st agro-ecology based JIVA project
- Ø Projects on integrated agriculture, fisheries and use of technology in agriculture
- Ø Marketing initiatives - Rural Haats & Rural Marts, sponsoring artisans to exhibitions
- Ø Support for registration of 30 GI products and 1,600 Authorised Users
- Ø Setting up of RuBIC and support for conduct of start-up outreach programmes
- Ø Skilling initiatives - MEDPs, LEDPs, SDPs & ONDC on-boarding programmes
- Ø Grant for FI initiatives (including CFL & BC Incentive) - ₹ 5.40 crore
- Ø 14 LAMPS under PACS Computerization Project; formation of 128 new MLAMPS
- Ø Assistance to StCB for preparation of revival plan & policies, conduct of ODI
- Ø PLP for all 25 districts prepared. Credit potential as per SFP - ₹ 1,689 crore
- Ø Proposal on posting of NABCONS District Development Consultants (DDCs)
- Ø Support extended to Guwahati Regional Office for statutory inspection of RFIs





## **NABARD in Arunachal Pradesh**

NABARD is the country's apex development bank that came into existence in 1982 with the mandate to promote sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity. NABARD's Head office located at Mumbai and 31 Regional Offices across the country.

In Arunachal Pradesh NABARD has its Regional Office at Itanagar with 04 District Development Manager offices at Namsai, Roing, Ziro and Seppa. NABARD's major functions include providing refinance support, building rural infrastructure, preparing district level credit plans, guiding the banking industry in achieving credit targets, supervising Cooperative Banks and Regional Rural Banks (RRBs), helping them develop sound banking practices, implementing GoI's development schemes, implementing innovative and replicable projects in the farm and off farm sector.

### **Financial Functions**

#### **Rural Infrastructure Development Fund (RIDF)**

Rural infrastructure development plays a pivotal role in bridging the gap between urban and rural areas, fostering economic growth, and improving the quality of life for millions. With a vast rural population dependent on agriculture and allied sectors, initiatives focusing on infrastructure are instrumental in enhancing connectivity, access to basic services, and overall socio-economic development. In 1995-96, Rural Infrastructure Development Fund (RIDF) was created with NABARD to appraise, fund and facilitate effective implementation of much-needed rural infrastructure projects.

NABARD, to transform rural landscapes, has cumulatively sanctioned to the State Government, 485 projects under the Rural Infrastructure Development Fund (RIDF), amounting to ₹ 4,613 crore. During the FY 2024-25, these initiatives encompass 24 rural roads, 4 bridges, 1 storm water drainage system, 2 drinking water supply projects, 10 micro hydro projects and 1 flood protection projects. NABARD has sanctioned projects totaling ₹483.69 crore under RIDF, and disbursed ₹500 crore in FY 2024-25. RIDF benefits include creation of 2,764 KMs of road, 4,972 meters of bridge, 1,593 Ha of irrigation and flood protection covering 22,263 Ha of land.





RCC Bridge in East Siang district under RIDF - XXIII  
Total Financial Outlay: ₹1200.00 lakh.



Water Supply in Changlang district under RIDF - XIX  
Total Financial Outlay: ₹2799.00 lakh.

Infrastructure created in connectivity, agriculture, social sectors including health and education sectors has helped in improving the quality of life of the people, providing them with livelihood opportunities and in improving the credit absorption capacity, besides providing them employment opportunities.

Under RIDF, NABARD not only provides financial assistance to the State Government for creation of rural infrastructure, but also undertakes appraisal and monitoring of the projects. Though regular on-site and desk monitoring, it is ensured that the projects don't slip into PYG (Projects Yet to be Grounded) and SMP (Slow Moving Project) categories. During the year, 4 meetings of the High Powered Committee (HPC) were conducted to monitor implementation of projects sanctioned under RIDF. In addition, a workshop was also conducted to sensitize the Implementing Departments on digitization initiative and for resolution of the operational issues.



## Refinance

When financial institutions extend crop loans to farmers, NABARD supplements the resources of these institutions and channelizes credit in line with the policy initiatives of GoI. NABARD also lays special emphasis on investment credit as it leads to capital formation through asset creation and thereby development of rural areas.

During FY 2024-25, The refinance to Arunachal Pradesh Rural Bank reached an all-time high of ₹ 39.45 crore, comprising ₹ 18.45 crore under Short-Term (ST) and ₹ 21 crore under Long-Term (LT) categories. Outstanding refinance to Arunachal Pradesh Rural Bank stands at ₹61.77 crore as on 31 March 2025. The Arunachal Pradesh State Cooperative Apex Bank is unable to avail refinance owing to its financial condition.

## Projection of Credit Potential



Launching of State Focus Paper  
2025-26 in State Credit Seminar

NABARD prepares annual potential-linked credit plans (PLPs) for all districts. The PLPs assess credit potential under the priority sector, which can be harnessed at the district level, besides presenting a holistic view of infrastructural gap and other support services. During 2024- 25 , NABARD prepared 25 PLPs , covering 25 districts, to guide SLBC/banks in the preparation of Annual Credit Plans.

The credit potential assessed in PLPs of all districts in a state culminates in its State Focus Paper (SFP), which highlights the credit potential, gaps, and strategy for sectoral and infrastructure development of the state. It also highlights the linkage support that government departments would need to provide. The Aggregate credit potential for the overall priority sector for Arunachal Pradesh for the Financial Year 2025-26 has been estimated at ₹1689.89 crore.



## Development Functions

### Tribal Resilience Initiative for Building Environmentally Sustainable livelihoods (TRIBES)

TRIBES (formerly Tribal Development Fund) projects have significantly transformed the lives of tribal communities by enhancing agricultural productivity, diversifying livelihoods, improving essential infrastructure, promoting health, education and women's empowerment. This holistic approach promotes sustainable livelihoods for the tribal families and reduces distress migration through the 'orchard (wadi) model', wherein identified tribal families are provided with financial support for developing a one-acre orchard of horticulture crops.

In the State, there are 06 ongoing projects with a sanctioned amount of ₹849.79 lakh. These projects provide benefits to about 1,201 families through development of orchards in 485 Ha. and various other socio-economic interventions.

6 Projects



₹849.79 lakh



1,201 families

During the FY 2024-25 NABARD sanctioned grant assistance of ₹30.00 lakh to NOSAAP for implementation of pilot phase of JIVA project in the ongoing TRIBES project covering Lekang, Piyong and Chowkham blocks of Namsai district. The project adopts an agroecological transformational approach through natural farming in order to address the emerging challenges of land degradation, climate change, loss of biodiversity, poor productivity, food and nutrition security concerns and economic distress of farmers due to input and water intensive mono cropping and declining net returns.





### **TRIBES Project in Lohit District**

This Project was sanctioned to NGO, Kalong Kapili in 2021-22 for implementation in Tezu, Sunpura and Wakro blocks in Lohit District with grant assistance of ₹ 143.86 lakh for 200 families. It has integrated farming activity consisting of aquaculture along with arecanut and banana as plantation crops. Kitchen garden has been added as an additional activity for nutritional benefit of farmers. As on 31 March 2025, ₹114.20 lakh has been released for implementation of the project.

### **TRIBES Project in Lower Siang District**

The project was sanctioned in February 2023 with a grant support of ₹143.985 lakh to NGO, Kalong Kapili. It is benefitting 200 tribal families. The project has 02 models of integrated farming activity with piggery and fisheries as the main activity. The plantation crop is arecanut and intercrop is turmeric. The project will facilitate infusion of modern agro-technical practices to augment the income level of beneficiaries. As on 31 March 2025, ₹100.94 lakh has been released for implementation of the project .

### **TRIBES Project in Lower Subansiri District**

The project has been sanctioned in March 2023 with grant support of ₹144.00 lakh to NGO, World Vision India. It is benefitting 200 tribal families. The farmers have been given the option to choose the main crops as either walnut/ chestnut or orange/ guava with banana as the intermediary crop. As on 31 March 2025, ₹36.60 lakh has been released for implementation of the project.

### **TRIBES Project in West Kameng District**

This Project was sanctioned to NGO, Bosco Reach Out in Thrizino Block, West Kameng with grant assistance of ₹143.99 lakh covering 201 families. It has Kiwi, Plum and Walnut as the main crops along with intercropping with kidney beans. As on 31 March 2025, ₹88.83 lakh has been released for implementation of the project.

### **TRIBES Project in Namsai District**

This Project was sanctioned to NOSAAP, a FPC in February 2022 with grant assistance of ₹144.00 lakh covering 200 families. The plantation component of the project consists of cocoa, malta mosambi, cinnamon and arecanut. There are 03 models (turmeric/piggery/poultry) adopted under the Project. As on 31 March 2025, ₹130.33 lakh has been released under the project.

### **TRIBES Project in Changlang District**

This Project was sanctioned to NEICORD in Diyun Block, Changlang District with grant assistance of ₹129.99 lakh covering 200 families. It has arecanut as the main crop along with intercropping of pineapple and turmeric crops. As on 31 March 2025, ₹110.45 lakh has been released for implementation of the project.



## Landscape-based Regenerative Resilient Rainfed Ecosystem Development Programme (LREDP)

NABARD is presently implementing 7 LREDP projects in the state with total sanction amount of ₹ 297.83 lakh to revive the springs dying due to climate change.

NABARD has also taken initiatives of reducing the dependency of tribal people solely on agriculture for income purpose by undertaking poultry, piggery, goatery etc., as livelihood activities which holds the promise of risk mitigation through diversification. The land treatments as per topography were undertaken in projects to recharge the groundwater tables and aquifers to revive the natural springs.

These initiatives have helped in treatment of 1,595 Ha. of land, benefitting about 3,000 people. These have resulted in increased availability of drinking water, revival of springs, increase in cropping intensity and providing additional source of income to the rural people.

Keeping in view the topographical uniqueness of the region, NABARD has engaged an expert in geology as a consultant to advise specific changes required in implementation of springshed based watershed development projects. The consultant is engaged with the Project Implementing Agency on a regular basis.

7 Projects

₹297.83 lakh

1,595 Ha treated





## Farm Sector Promotion Fund (FSPF)

Under Farm Sector Promotion Fund (FSPF), grant support is extended to promote innovation and adoption of technology in agriculture and allied sectors.

NABARD assisted farmers through technical partners by implementing innovative projects in agriculture and through capacity building initiatives. 7 training cum demonstration programs for 340 beneficiaries were sanctioned in FY 2024-25 with financial assistance of ₹74.99 lakh under FSPF-DPR. Other projects included use of IoT & 5G technology in agriculture, integrated floriculture and beekeeping, advanced aquaculture, integrated fish farming, cultivation of dragon fruit, promotion of bio-fortified millet production, etc.

NABARD facilitated the exposure visit of farmers within and outside the state in order to motivate and expose them to new emerging technology in agriculture and allied sectors. A total of 04 exposure visits for adoption of technology with financial assistance of ₹8.50 lakh were sanctioned during FY 2024-25 under FSPF-CAT.

11 Projects

>

₹83.49 lakh

>

460 Beneficiaries







Project: Integrated Floriculture and Beekeeping Project in Alubari village, Chowkham block of Namsai District

Implementing Agency: Bethel Life Care Charitable Trust (BLCCT)

Grant Assistance: ₹15.66 Lakh

Initiative: 40 farmers were provided with flower seeds for three types of flowers, as well as beehives for practical training in beekeeping. The farmers were trained in post-harvest value addition techniques for flowers and honey.

Project: Empowering youth and women through a pilot demonstration of agriculture 4.0 technologies for sustainable farming in East Siang district

Implementing Agency: College of Agriculture (CoA), Pasighat

Grant Assistance: ₹ 32.37 Lakh

Initiative: Enhancement in agricultural practices and improvement in welfare of farmers through introduction of agriculture 4.0 technologies like 3D printing and 5G enabled drones.



Project: Enhancing dragon fruit cultivation through comprehensive training on cultivation, nursery management, and supplying of planting material to farmers in East Siang district

Implementing Agency: College of Agriculture, Pasighat

Grant Assistance: ₹ 5.89 Lakh

Initiative: Comprehensive training for 30 farmers of East Siang and Lower Dibang Valley districts on dragon fruit cultivation and helping them in establishment of new dragon fruit orchards.





Project: Capacity Building and Provision of Basic Inputs for 30 SHG Women on Advanced Aquaculture Practices in Lower Subansiri District

Implementing entity: Infoway IT Solutions

Grant Assistance: ₹ 31.46 Lakh

Intervention: Capacity-building initiative for 30 SHG women on advanced aquaculture techniques, coupled with the provision of basic inputs for fish farming. The project is being implemented in collaboration with Integrated Aqua Park, Ziro.

Project: Integrated Fish Farming technology to boost the rural economy and nutritional security in East Kameng District

Implementing entity: Krishi Vikas Kendra, East Kameng

Grant Assistance: ₹ 6.48 Lakh

Intervention: Development of location specific tailored suitable integration model and linkage with existing fish pond in farmers field, Trainings and method demonstrations on integrated Fish Farming technology to 60 Fish Farmers.



Project: Capacity building programme on Integrated Duck cum Fish Farming in Lower Dibang Valley District

Implementing entity: Krishi Vikas Kendra, Lower Dibang Valley

Grant Assistance: ₹ 3.81Lakh

Intervention: Training and capacity building on scientific integrated duck cum fish farming for 30 farmers of Roing-Koronu block of Lower Dibang Valley district. Critical inputs have been provided to the beneficiaries.





Project: Promoting sustainable and eco-friendly ginger farming practices using technology, inputs and capacity building in Lower Subansiri district

Implementing Agency: Infoway IT Solutions

Grant Assistance: ₹ 7.65 lakh

Initiative: The project is being implemented with technical support from NERIST and College of Horticulture. The project envisages to support 30 farmers in production and processing of ginger.

Exposure Visit to Aquaculture Field School of Kalong Kapili for knowledge inculcation on Sustainable Aquaculture Practices

Grant Assistance: ₹ 3.00 lakh

Beneficiaries: 25 Farmers of Dambuk-Paglam block of Lower Dibang Valley district



Exposure Visit to Integrated Aqua Park, Ziro, Arunachal Pradesh for knowledge inculcation on Sustainable Aquaculture Practices

Grant Assistance: ₹ 2.00 lakh

Beneficiaries: 25 Farmers of Roing block of Lower Dibang Valley district

Exposure visits for farmers to Dhoniram Chetia Farm and Piggery Farmer under KVK, Tinsukia

Grant Assistance: ₹ 1.75 lakh

Beneficiaries: 25 farmers of Namsai district



Exposure visit for promotion of Bee keeping among kiwi farmers to Assam Agricultural University, Jorhat.

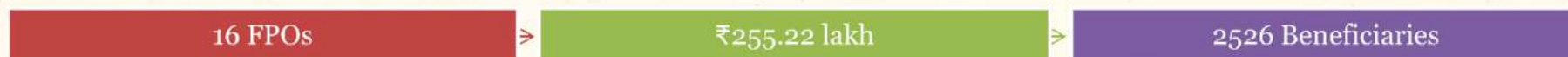
Grant Assistance: ₹ 1.75 lakh

Beneficiaries: 25 kiwi farmers of Lower Subansiri district



## Farmer Producer Organisations (FPOs)

NABARD, through partner agencies, has so far promoted 16 FPOs in the State. These organizations allow members to benefit from economies of scale through collectivization in purchasing inputs, aggregating produce, processing, value addition, and marketing. This initiative benefits the small and marginal farmers, who are often unorganized and typically struggle to secure fair prices for their produce. 03 New FPO's on kiwi (Lower Subansiri), mandarin orange (West Saing) and multi products (Namsai) were sanctioned during the FY 2024-25 with total financial assistance of ₹ 115.98 lakh.



## Climate Change Initiatives

In the era of climate change, it becomes very important to create awareness among people about the reason and impact of climate change. Dedicated implementation of natural resource management (NRM) programmes and other sustainable livelihood initiatives has earned NABARD the accreditation of National Implementing Entity (NIE) under international and national climate finance funding mechanisms namely, GCF (Green Climate Fund), AFB (Adaptation Fund Board) and NAFCC (National Adaptation Fund for Climate Change).

NABARD as the National Implementing Entity (NIE) of NAFCC is implementing a project on “addressing climate change vulnerability of Papum-Poma river for conservation and recharging of its spring” in the state with financial support of ₹23.91 crore since 2019-20.

NABARD has also been supporting the stakeholders to organise awareness programs on climate change and importance of biodiversity conservation. Two seminars for creation of awareness about climate change were supported by NABARD during 2024-25 with grant assistance of ₹ 1.50 lakh. The programmes were conducted by Botanical Survey of India and Hydro Power Development Corporation of Arunachal Pradesh.





## Creation of livelihood for tribal farmers in Lohit District – A Success Story

### Challenges

The tribal farmers in Tezu, Wakro and Sunpura blocks of Lohit district were not having a perennial source of income. In spite of having potential for taking up horticulture & fisheries activities, they were facing operational difficulties because of the remote location of the villages, geographical isolation and logistics related challenges. Farmers were into traditional & subsistence agriculture practices and the stakeholders like state government departments and banks found it difficult to provide extension and support services to them.

### Initiatives

- An Integrated Tribal Development Programme was sanctioned during 2021-22 with an operative period of 5 years.
- The project involves establishment of orchards (wadis), supplementary income through intercropping, water resource development, livelihood interventions, interventions to improve quality of life and capacity building.
- Components: arecanut, banana, lemon and fisheries.
- Project Implementing Agency: Kalong-Kapili (an NGO)
- NABARD's support: ₹ 143.85 lakh.

### Outcomes

The initiative provides livelihood to 200 tribal farmers (including 55 women) and about one third of them are availing finance from the banks. More than 200 farm ponds have been constructed and water conservation initiatives have been taken in convergence with state government departments. Orchard over 200 acres of land have been created and farmers are resorting to fisheries activities. Average income of the farmers has increased in the range of ₹ 8,000 to ₹ 10,000 per month. The fish farmers have formed an FPO and developed a collective marketing platform.





## Rural MSMEs (Off Farm Sector) Development

NABARD has been instrumental in fostering the comprehensive development of artisans, weavers and self-help/joint liability groups by implementing a range of initiatives. These include facilitating skill development and entrepreneurship training for rural youth and artisans and supporting the marketing of artisan products through rural haats, marts, exhibitions and fairs, etc.

During the FY 2024-25, NABARD sanctioned an amount of ₹ 268.01 lakh towards various projects, including assistance to Arunachal Pradesh Innovation and Investment Park (APIIP) for conduct of outreach programmes across all districts of the State and to Rajiv Gandhi (Central) University for setting up of RuBIC (Rural Business Incubation Centre), registration of GI products & authorised users and numerous capacity building and marketing initiatives.

19 Projects

₹268.01 lakh

4720 Beneficiaries





## Market Linkage Initiatives

### Rural Haat

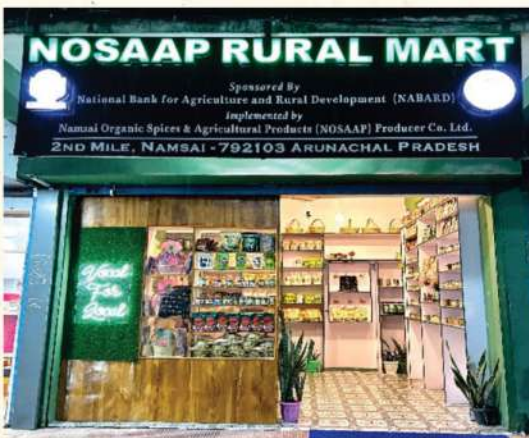
Rural Haats are crucial markets, providing business opportunities and promoting trade. NABARD has assisted in setting up 11 Rural Haats, which are providing dedicated marketing platforms for vendors, sellers, traders, and SHG members. NABARD also disbursed total grant of ₹111.86 lakh during 2024-25.

### Rural Mart

To promote sale of locally products and marketing by the local artisans and vendors, NABARD has sanctioned 02 more Rural marts with grant assistance of ₹12.48 lakh during FY 2024-25 in the State. Total Grant assistance of ₹ 39.91 lakh was released during 2024-25.

### Exhibitions / Fairs / Melas

NABARD has facilitated artisans/ SHG members for participation in various exhibitions. These events serve as vital platforms for rural artisans, weavers and self-help groups to present their products to a broader audience, thereby promoting economic empowerment while safeguarding traditional craftsmanship. 32 stalls in 04 Exhibitions were sponsored by NABARD, with financial assistance of ₹15.98 lakh during 2024-25.





## Geographical Indication

NABARD have sanctioned support for GI registration of 30 indigenous products, of which 18 have received GI certificates. Through partner agencies, NABARD is supporting registration of Authorized Users and post GI initiatives to facilitate market & credit linkage of indigenous products.

During 2024-25, NABARD has sanctioned financial assistance of ₹ 24.20 lakh for promotion of GI related activities in the State.



*Tai Khamti Textile*



*Yak Churpi*



*Monpa Handmade Paper*



*Arunachal Dao*



*Tangsa Textile*



*Singpho Phalap*



*Wancho Woodcraft*



## Fostering Innovation and Startup Ecosystem

NABARD supports eligible institutions for setting up Rural Business Incubation Centres (RBICs) to nurture early-stage innovative enterprises that have high growth potential in agribusiness by adding value and linking to producers and buyers. These centres incubate the start-ups working in identified areas of agriculture, allied activities, and off-farm activities.

During FY 2024-25, NABARD has supported establishment of Rural Business Incubation Centre in Rajiv Gandhi University with total financial assistance of ₹ 150.00 lakh. NABARD has also sanctioned Financial assistance of ₹ 49.85 lakh to Arunachal Pradesh Innovation & Investment Park (APIIP) for conduct of Startup Outreach Programmes in all districts of the State.

In recent years, the share of off-farm sector activities has immensely increased in the farmer's income. Keeping in view the transformation in growth pattern in rural economy, NABARD has stepped up its initiatives in off-farm sector development. As an addition to the on-going initiatives, NABARD has started taking up initiatives for development of start-up ecosystem and rural MSME sector, during 2024-25.





## Skilling and Enterprise Development

### Micro Enterprise Development Programme

MEDPs have been leveraged to impart/ upgrade skills of SHGs to serve as a foundation for setting-up of microenterprises in farm and non- farm activities. During 2024-25, NABARD has sanctioned financial assistance of ₹29.47 lakh. The initiatives have resulted in the skilling of around 900 SHG members. 11 MEDPs were conducted in villages identified under Vibrant Villages Programme by GoI.

### Livelihood & Enterprise Development Programme

LEDP targets SHG clusters in contiguous villages involved in similar farm and non-farm activities and supports intensive skill building, refresher training, backward-forward linkages, handholding and escort services over two credit cycles to achieve the programme objectives at the grassroots level. During 2024-25, NABARD has sanctioned financial assistance of ₹17.39 lakh.

### Skill Development and Entrepreneurship among Rural Youth (SDERY)

NABARD supports skill development programmes through a structured approach for addressing the skill gaps in rural India through demand and outcome-based programmes through multiple stakeholders in skill development ecosystem leading to wage/self-employment. During 2024-25, NABARD released grant assistance of ₹ 9.97 lakh towards conduct of the programmes.

### E Commerce/ ONDC Training

06 Training Programmes for training, onboarding and marketing of products on online/digital marketplaces on e-commerce, social media platforms and with financial assistance of ₹12.75 lakh were sanctioned during 2024-25. The programmes were conducted in collaboration with the SRLM.





MEDP on Soap and Detergent



MEDP on Candle Making



SDP on House Wiring



SDP on Bamboo Craft



Tribal Eco Tourism



MEDP on Bakery



# NOSAAP RURAL MART



Sponsored By  
National Bank for Agriculture and Rural Development (NABARD)  
Implemented by  
Namsai Organic Spices & Agricultural Products (NOSAAP) Producer Co. Ltd.  
2ND MILE, NAMSAI - 792103 ARUNACHAL PRADESH



## Realisation of fair price by SHG & FPO members - A Success Story

### Challenges

SHG members and Farmers in Namsai were lacking facilities and opportunities for sale of their produce and selling their food products, handloom & handicraft items door to door and on demand. They lacked knowledge on market dynamics and there was involvement of middlemen with monopolistic and restrictive trade practices.

### Initiatives

- A Rural Mart was sanctioned to Namsai Organic Spices and Agricultural Products Producer Co. Ltd. (NOSAAP).
- The Rural Mart was set up at a strategic location at 2nd Mile Namsai.
- Financial assistance of ₹ 6.25 lakh was provided to support SHG members towards meeting the expenditure on rent, salary of salesperson, skill training, digital payment and basic furniture, etc.

### Outcomes

Income of the SHG members and farmers have increased as they are able to sell their produce through the Rural Mart. The Rural Mart is serving as a platform for the exposure of local value-added products also, thereby increasing the demand for the commodities. The farmers are receiving bulk orders with respect to few products like khaw tai and turmeric powder. Average sales of the mart ranges between ₹ 1.20 lakh to ₹ 1,50 lakh every month.



## Financial Inclusion and Banking Technology Initiatives

NABARD works on both supply and demand sides of financial inclusion and extends grant support to banks under Financial Inclusion Fund (FIF), a dedicated fund created for the purpose.

During 2024-25, NABARD sanctioned ₹ 4.26 crore under Financial Inclusion Fund towards various initiatives including technology adoption by the banks. The support was extended to the State Cooperative bank, RRB and Commercial Banks. Financial assistance of ₹ 5.40 crore was disbursed for financial inclusion activities during 2024-25.

In order to create awareness on financial inclusion and assist the people in linking them with financial services available from the banks, NABARD has supported setting up of 29 CFLs (Centre for Financial Literacy) in the State. During 2024-25, NABARD released grant assistance of ₹ 4.23 crore towards this initiative. In addition, NABARD provided support to banks for conduct of financial literacy camps and as incentive to BCs (Business Correspondents).

For technology adoption in banks, NABARD extended support for procurement of demonstration van, deployment of micro ATMs and solar power units, for on-boarding on CKYCR, BBPS, AUA/KUA during the year. Support was also extended to the RUDSETIs.







In order to upscale SHG bank linkage initiatives, promote financial inclusion, and facilitate the transition of SHGs into micro-enterprises, a project proposal to ensure digital transactions in the SHG ecosystem through BC model in collaboration with ArSRLM amounting to ₹ 27.25 lakh was sanctioned to APRB.

Grant Assistance of ₹ 5.36 lakh was sanctioned for deployment of 100 PoS/mPoS in Special Focus Districts to Airtel Payments Bank. This intervention envisages financial inclusion through providing banking facilities to last miles and the CSPs where mPOS are being deployed will provide financial services like opening of bank accounts, cash deposits & withdrawal, etc to people in all the nearby villages.



Grant Assistance of ₹ 5.36 lakh was sanctioned for deployment of 14 Micro-ATMs in the computerized LAMPS. The assistance was sanctioned to Arunachal Pradesh State Cooperative Apex Bank Ltd. The Micro-ATMs intend to fulfill the need for cash in far off areas, thereby reducing the drudgery of the people in visiting to branches/ATMs.

10 Village Level Programmes for SHGs were conducted during 2024-25. Awareness was created on importance of voluntary savings, cash credit system/term loan, changing profile of matured SHGs and their financial requirements. The participants were also informed about Sukanya Samriddhi Yojana and Social Security Schemes like PMSBY, PMJJBY and APY.





## Institutional and Cooperative Development Initiatives

Rural Cooperative Banks and Regional Rural Banks (RRBs) play a crucial role in meeting the banking requirements of rural population. Recognizing the importance of institutional development, NABARD has made it a central priority, launching various initiatives to empower these Rural Financial Institutions (RFIs). These efforts aim to enhance their capacity to purvey credit, offer a wide range of financial services and adapt to the changing needs of rural clients. NABARD supports the cooperative credit institutions through targeted grant assistance from its Cooperative Development Fund (CDF). This support helps strengthen these institutions, enabling them to serve rural communities more effectively and sustainably.

During 2024-25, NABARD has sanctioned grant assistance of ₹ 13.59 lakh under Cooperative Development Fund (CDF) to the State Cooperative Apex Bank. The initiatives include training of the bank staff, preparation of a revival plan, preparation & updation of policies and conduct of ODI (Organization Development Initiative). Under guidance of NABARD, the bank has also put in place a Turn Around Plan for implementation. In addition, NABARD has engaged in regular coordination with the stakeholders for improvement of performance of the credit cooperatives.

With setting up of Ministry of Cooperation, GoI have taken many initiatives for development of the cooperative sector. NABARD has extended its support for computerisation of 14 LAMPS, formation of 128 new MLAMPS and for inclusion of eligible LAMPS under Storage Plan initiative.





## Important Events



Credit Outreach Programme at Namsai



Credit Outreach Programme at Itanagar



Chairman with Hon'ble Chief Minister



Chairman with Hon'ble Dy Chief Minister



## Important Events



Distribution of GI registration Certificates



RIDF HPC meeting chaired by Chief Secretary



HLC meeting on Cooperatives



GM with Director on Board of NABARD





## Important Events



State Credit Seminar



Celebration of International Women's Day



Regional Advisory Committee Meeting



Team NABARD RO with Chairman



Name(Sh/Smt)	Designation
Damodar Mishra	General Manager/OIC
Vivek Anand	Deputy General Manager
Pankaj Kumar	Assistant General Manager
Varaprasad K Kuppili	Assistant General Manager
Tushar Dangare	Assistant Manager
D S Khuvei Olyson	Assistant Manager
Amit Saha	Assistant Manager
Bibek Saha	Assistant Manager
Dana Tayum	Sr. Development Assistant
Gaurav Kumar	Development Assistant
Dhrubajyoti Das	Development Assistant
Kumar Shantanu Basak	Development Assistant
Yukar Tarok	Special Office Attendant
Dinesh Das	Driver Supervisor
Maria Siram	Office Attendant

DDMs (District Development Managers)
<p>Shri Kamal Roy AGM(DD)  Hqs- Namsai  Tagged Dist - Longding, Tirap, Changlang  Email Id - <a href="mailto:namsai@nabard.org">namsai@nabard.org</a>  Mobile - 9954104146</p>
<p>Shri Nitya Mili AGM(DD)  Hqs- Lower Dibang Valley  Tagged Dist - East Siang, Lohit, Upper Siang.  Email Id- <a href="mailto:lowerdibangvalley@nabard.org">lowerdibangvalley@nabard.org</a>  Mobile - 9401249569</p>
<p>Shri Talung Taloh DDM  Hqs - East Kameng  Tagged Dist - West Kameng, Tawang, Pakke Kesang  Email Id- <a href="mailto:east.kameng@nabard.org">east.kameng@nabard.org</a>  Mobile - 8104393438</p>
<p>Shri Lalit Kumar Maurya DDM  Hqs - Lower Subansiri  Tagged Dist - Upper Subansiri, Kra Daadi, Kamle  Email Id - <a href="mailto:lowersubansiri@nabard.org">lowersubansiri@nabard.org</a>  Mobile - 9466059301</p>





## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

- Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.
- Focus Segments:
  - Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare)
  - Fabrics & Textiles
  - Handicrafts Value Chain

### NSFL in WASH

Emerged as an Eco-system builder and champion of WASH funding, being the

- largest wholesale debt providing NBFC for SDG6
- largest wholesale debt funder for last mile WASH
- pioneer in climate ready WASH funding, and
- only NBFC covering all sectors and risk spectra under WASH.

### Corporate Office

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

☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

### Registered Office

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

☎: 040-23241155/56

🌐: www.nabsamruddhi.in



## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

- Largest lender in FPO space
- Present in 21 States and 3 UTs including North East
- 3000+ FPOs credit linked
- Collateral free lending at affordable rates
- Soft loan for Agri Startups
- Financing FPOs through
  - Working Capital
  - Term Loan
  - Pledge Financing (eNWR)
- Term lending for Corporates/ NBSCs/ MFIs

### Corporate Office

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in



## NABFINS LIMITED | A Subsidiary of NABARD

- 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
- Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers.
- Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans
- Timely and adequate credit without collateral
- Affordable interest rate in the sector
- Insurance facility to borrowers and co-obligants
- Doorstep delivery of financial services

Registered Office: 3072, 14th Cross, K.R. Road, Banasankari 2nd Stage, Bengaluru- 560 070, Karnataka, India

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org



## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

### OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence with offices in 31 State/UTs

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

Registered Office: NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051

☎: 022-26539419

✉: headoffice@nabcons.in

Corporate Office: NABCONS, 7<sup>th</sup> Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125

☎: 011-41538678/25745103

🌐: www.nabcons.com



## NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

- 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 13.67 lakh farmers across 23 States
- Operations carried through Credit Guarantee Portal

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

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



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

☎: 022-26539149

✉: nabventure@nabard.org 🌐: www.nabventure.in



## NAB FOUNDATION

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

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

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

### IF YOU ARE WITH THE GOVERNMENT

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

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

☎: 022-26539404/9054

✉: nabfoundation@nabard.org

🌐: www.nabfoundation.in





**NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT**

Arunachal Pradesh Regional Office, Itanagar  
NABARD Tower, Bank Tinali, Arunachal Pradesh  
Contact No. 0360-2215967  
Email ID: Itanagar@nabard.org

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