



# NABARD Interventions in Tehri Garhwal

**District - Tehri Garhwal**

National Bank for Agriculture and Rural Development  
Uttarakhand Regional Office, Dehradun



## दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

## 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

## Vision

Development Bank of the Nation for fostering rural prosperity

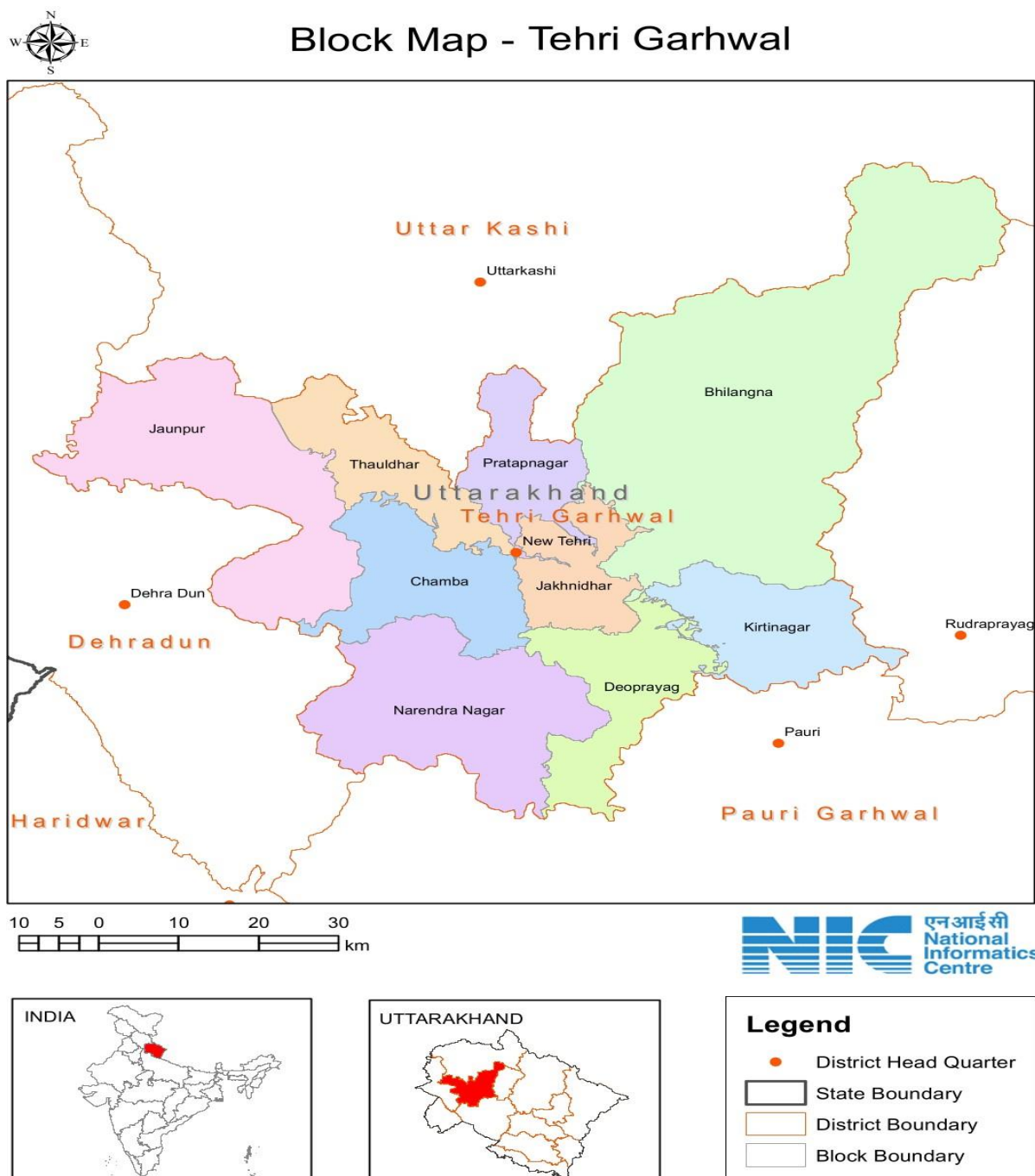
## Mission

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

## Draft Dossier for DDMs

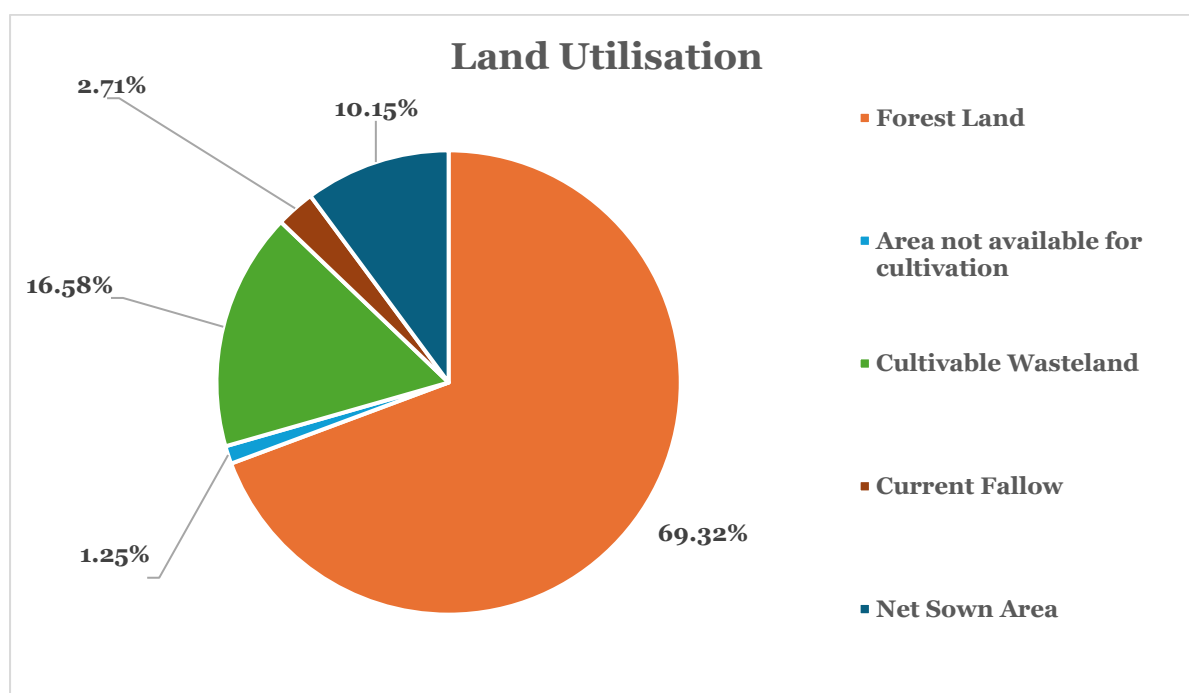
<b>Name of the DDM Office</b>	<b>Tehri Garhwal</b>
<b>Name &amp; Designation of the DDM</b>	<b>AN Shukla, AGM (DD)</b>
<b>Month and Year of Reporting of DDM in the District</b>	<b>July 2020</b>

### 1. District map -Block wise



## 2. District Profile

District Profile	
Total Geographical Area (sq.km)	<b>3642</b>
No. of Sub Divisions	<b>12</b>
No. of Blocks	<b>9</b>
No. of Gram Panchayats	<b>1035</b>
Total Area Reported	<b>485517</b>
Forest Land	<b>321564</b>
Area not available for cultivation	<b>5786</b>
Cultivable Wasteland	<b>76916</b>
Current Fallow	<b>12551</b>
Net Sown Area	<b>47068</b>
Total or Gross Cropped Area	<b>66771</b>
Area Cultivated More than Once	<b>19703</b>
Cropping Intensity [GCA/NSA]	<b>141.86</b>
No. of operational landholdings	
No. of KCC	<b>54254</b>



## 3. Farmers' Profile

Cultivators	<b>95523</b>
Small/ Marginal Farmers	<b>11453</b>
Agricultural Labourers	<b>3582</b>

#### 4. Irrigation

Area Available for Irrigation (NIA + Fallow)	12946
Irrigation Potential Created	-
Net Irrigated Area (Total area irrigated at least once)	7300
Area irrigated by Other Sources	9681
Irrigation Potential Utilized (Gross Irrigated Area)	12946

#### 5. Banking Profile

Agency	No. of Banks/Soc.	No. of Branches			
		Total	Rural	Semi-urban	Urban
Commercial Banks	18	87	63	24	-
Regional Rural Bank	1	21	18	2	1
District Central Coop. Bank	1	36	20	6	10
Coop. Agri. & Rural Dev. Bank	1	1	-	-	1
Primary Agri. Coop. Society	88	88	87	-	1
Others	-	-	-	-	-
Agencies	109	233	188	32	13

#### 6. Financial Health of DCCB

The financial health of Tehri Garhwal District Cooperative Bank has shown consistent improvement over the past three years across various key metrics. The bank's owned funds have increased steadily, with capital rising from Rs. 535.36 lakh in March 2022 to Rs. 565.50 lakh in March 2023, and reserves growing from Rs. 14084.05 lakh to Rs. 14900.71 lakh during the same period. The bank's total deposits have also seen growth, increasing from Rs. 98305.42 lakh in March 2022 to Rs. 109607.83 crore in March 2023. Borrowings have shown significant growth, particularly from NABARD. Tehri Garhwal DCB has registered growth in investment from Rs. 661.92 cr. to 742.11 cr. as on 31.03.2023.

Both short-term (ST) and medium/long-term (MT/LT) lending have shown gradual growth, contributing to a stable loan portfolio. 65.58 cr.

However, the Credit-Deposit (CD) ratio has declined from 49.85% in March 2021 to 38.03% in March 2023, indicating that a smaller portion of deposits is being lent out as loans. Despite this, the bank has managed to maintain profitability, with net profit figures showing a positive trend, rising from Rs. 8.83 crore in March 2021 to Rs. 8.06 crore in March 2023, after a slight dip in 2022. Overall, the financial health of Nainital DCCB is marked by steady growth in resources, investments, and profitability, though there are challenges in improving the CD ratio.

#### 7. PACS

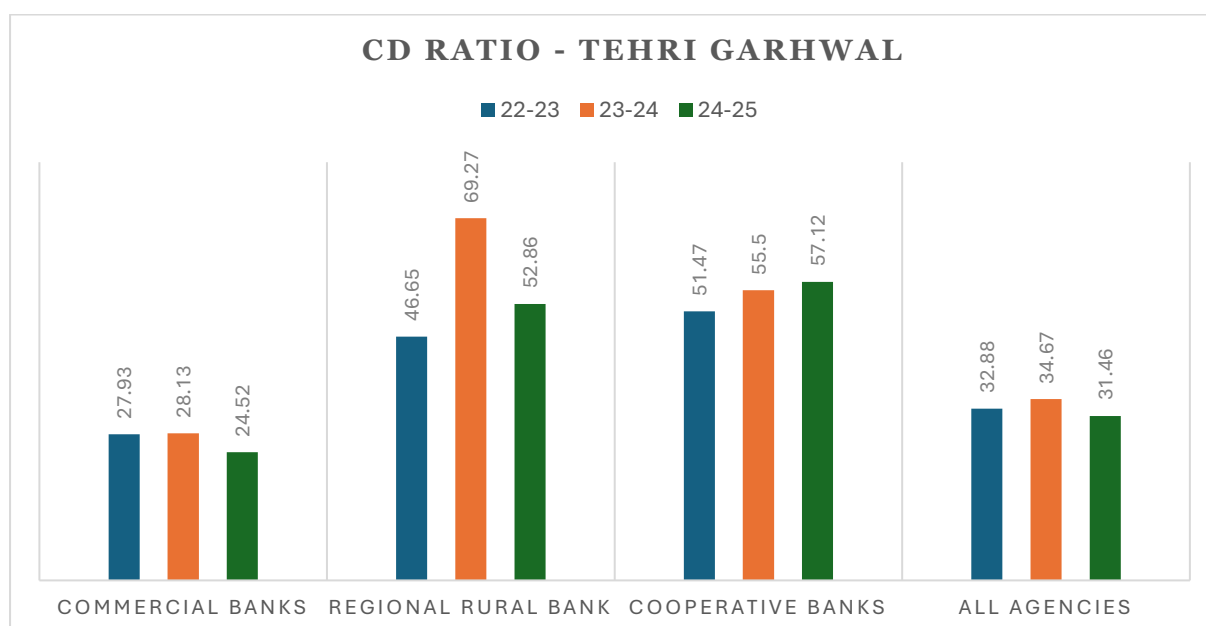
In Tehri Garhwal district, 88 PACS are operational. These PACS are affiliated with the Tehri Garhwal District Cooperative Bank. PACS are engaged in providing short term & medium term loans and loans under various government sponsored schemes. Short term loans are mainly given for crop loan i.e. Rabi and Kharif. Short term cooperative loan @ 7% is being offered to farmers by the PACS i.e. Interest free subsidy @4% is being given by the state government and incentive on prompt repayment @ 3% is being given by NABARD under Pandit Deendayal Upadhyay Yojana of central government. Farmers are being benefitted by

PM Fasal Bima Yojana (PMFBY) and Weather Based Crop Insurance Scheme. PACS are also into the business of fertilizer distribution, pesticides and good quality seeds. Audit of societies has been done for the financial year 2022-23. Audit of societies for the financial year 2023-24 is under progress. Computerization of all societies has been completed, but day end is not being done in any society. In district Tehri Garhwal, 67 PACS are working as CSCs and 02 PACS are working as Jan Aushadhi Kendra. As on 31.03.2024, 9 PACS are with imbalance of Rs 1.06 crore.

Sr. No.	Name of PACS	Imbalances (Rs Lakh)
1.	Goolar	2.66
2.	Khand	2.19
3.	Maindkhal	2.09
4.	Lambgaon	9.89
5.	Padiya	8.70
6.	Lava	3.32
7.	Badiyar	36.60
8.	Baadshahithaul	23.83
9.	Bhattgaon	17.20
	Total	106.48

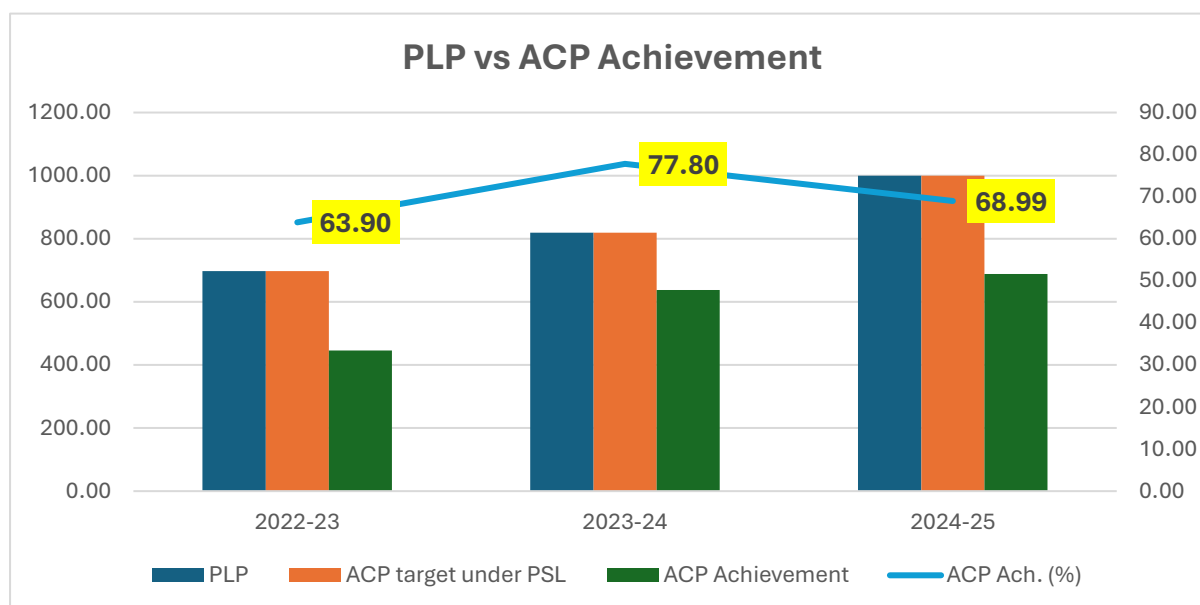
#### 8. CD- Ratio (Agency wise past 03 years)

Agencies	31.03.2023	31.03.2024	31.03.2025
CBs	27.93	28.13	24.52
RRB	46.65	69.27	52.86
DCB	51.47	55.50	57.12
All Agencies	32.88	34.67	31.46



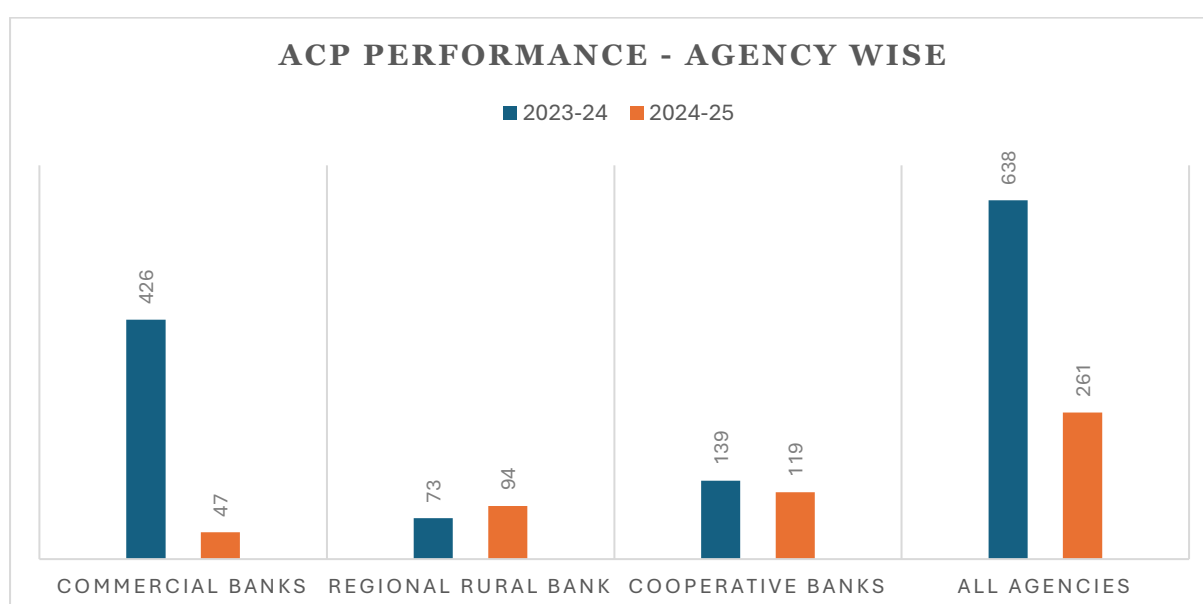
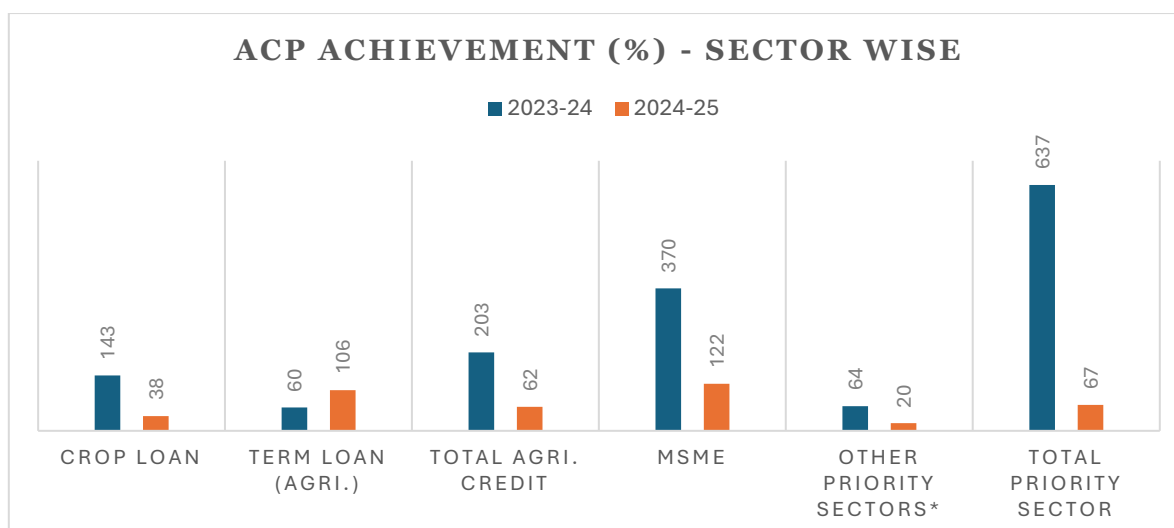
## 9. ACP Targets and Achievements

Year (Previous 3 Years)	PLP Estimation under PSL (Rs. Crore)	ACP target under PSL (Rs. Crore)	ACP Achievement under PSL (Rs. Crore)	ACP Ach. (%)
2022-23	69711.00	69711.00	44536.65	63.9
2023-24	81914.00	81914.00	63762.40	77.8
2024-25	99703.17	99703.17	68784.19	68.99



## GLC Status in the District

Sector	31-03-2024			31-03-2025		
	Comm. Banks	DCCB	RRB	Comm. Banks	DCCB	RRB
Crop Loan	8132.10	3583.29	2632.19	10977.17	3916.66	3152.36
Term Loan (Agri.)	3628.60	1974.73	445.31	2423.67	1987.86	529.03
Total Agri. Credit	11760.70	5558.02	3077.50	13400.84	5904.52	3681.39
MSME	29034.25	4262.24	3670.44	32080.43	4137.64	5407.13
Other Priority Sector	1762.97	4126.34	509.76	1979.72	1839.15	353.37
Total Priority Sector	42557.97	13946.66	7257.77	47460.99	11881.31	9441.89



### 10. Potential available under Agri and Agri Allied activities in the district

Agriculture is the main occupation of the people. However, intensive cultivation is not possible as major part of the district is mountainous. Tehri Garhwal district has a lot of potential for agriculture, including the horticulture sector. The district's main crops include wheat, manduwa, rice, barley and maize etc. The district also has potential for fruits and spices, such as apples and turmeric. District's agriculture is largely rain-fed, which makes it vulnerable to changes in rainfall. For the FY 2025-26, a projection of Rs. 132415.97 lakh has been set, where projection for agriculture is Rs.72563.35 lakh out of which projection for crop loan is Rs. 41062.36 lakh and term lending is Rs.31500.99 lakh.

In addition to agriculture, agri-allied activities, like dairy, poultry and goat rearing are prevalent in the district which support farmers in raising their income and also contribute to food security. The development of agro-based industries, such as food processing units and organic fertilizer production, offers avenues for adding value to agricultural produce and creating employment opportunities. Further, initiatives in agro-tourism and herbal farming can capitalize on the district's natural beauty and traditional knowledge, attracting tourism and enhancing local livelihoods.



**11. Block-wise NABARD Developmental Interventions in the District**

Sr. No.	Blocks	Project/work	Received/Expected Impacts
1	Devprayag & Narendranagar	Watershed Development/Stream Development	<p>District Tehri Garhwal is a leader in the field of watershed development. Here, the establishment of Maniyargarh in Chamba development block and Bhinnukhal watershed development in Fakot development block has been successfully completed.</p> <p>Currently, the communities of both these places are taking advantage of the structures built here under the project by growing and selling agricultural and horticultural products. Four spring development projects are going on in the district. Two projects namely Mulya and Mahar stream development are in progress in Devprayag development block and two projects namely Khatiyar and Atali stream development projects are in progress in Fakot development block.</p>
2	Jakhanidhar, Chamba & Narendranagar	Rural Mart	<p>The district has the highest No. of rural marts approved by NABARD. A total of six rural marts are functioning successfully here. All these marts have been sanctioned to the self-help groups formed by NABARD under the Rural Development Fund of NABARD. In the district, one rural marts have been approved in development blocks Jakhanidhar, Bhilangana and two each in Chamba and Fakot development blocks. Through these rural marts, self- help group members are displaying their products and getting good prices for them, thereby providing them with a sustainable livelihood.</p>
3	Fakot, Devprayag, Pratapnagar, Jakhanidhar, Thauldhar, Chamba, Jaunpur and Kirtinagar	Farmer Producer Organisation (FPO)	<p>Farmer Producer Organizations have been formed by NABARD under the Central Sector Scheme in eight development blocks out of total nine development blocks of Tehri Garhwal district. These farmer producer organizations are working in Fakot, Devprayag, Pratapnagar, Jakhanidhar, Thauldhar, Chamba, Jaunpur and Kirtinagar development blocks of the district. Six farmer producer organisations have been formed in the district under the PODF-ID fund of NABARD, which are working successfully.</p>

Sr. No.	Blocks	Project/work	Received/Expected Impacts
4	Chamba, Jakhanidhar, Narendranagar, Bilangana & Jaunpur	Micro Entrepreneurship Development Program (MEDP)	Five micro entrepreneurship development programs have been conducted by NABARD in Tehri Garhwal district. These programs were approved for training the members of self-help groups formed by NABARD in milk development, handicraft development, making of cloth and paper bags and manufacturing of woolen clothes. There were 30-30 beneficiaries in each programme.
5	Narendranagar, Devprayag, Jakhanidhar & Chamba	Livelihood and Entrepreneurship Development Program (LEDP)	Four livelihood and entrepreneurship development programs have been run by NABARD in Tehri Garhwal district. These programs have been approved for training the members of self-help groups formed by NABARD in making cloth and paper bags and manufacturing woolen clothes, dairy development and beekeeping and honey production. Depending on the programme, 90 to 150 beneficiaries have been kept in each programme.
6	Fakot, Devprayag, Pratapnagar, Jakhanidhar, Thauldhar, Chamba, Jaunpur, Kirtinagar & Jaunpur	Financial Inclusion	Under this activity, NABARD has sanctioned two mobile vans, 40 micro ATMs, 20 hand held projectors, 240 FiDgis and 66 Nukkad Nataks to Tehri Garhwal District Cooperative Bank.
7	Fakot, Devprayag, Pratapnagar, Jakhanidhar, Thauldhar, Chamba, Jaunpur, Kirtinagar & Jaunpur	RIDF	Through this fund of NABARD, Uttarakhand Government has been approved to implement currently 141 projects worth ₹ 45823.18 lakh for all nine blocks of district Tehri Garhwal, which are related to rural roads, irrigation, school buildings & drinking water projects.

## 12. RIDF Projects in the district as on 31.03.2025

S. N.	Sector/Activity	Implementing Department	No. of Projects	TFO (Rs.Lakh)	RIDF Loan (Rs.Lakh)
1	Animal Husbandry	AH	3	174.68	164.76
2	School Education	Education	21	2074.61	1853.74
3	Riverine Fisheries	Fisheries	1	130.70	122.97
4	University Campus	Horticulture	3	2520.52	2394.48
5	Horticulture	Horticulture	6	2812.20	2153.34
6	Canal Irrigation	Irrigation	18	4763.28	4525.02
7	Canal System	Irrigation	1	48.60	46.17
8	Flood Protection	Irrigation	5	2351.84	2073.10

S. N.	Sector/Activity	Implementing Department	No. of Projects	TFO (Rs.Lakh)	RIDF Loan (Rs.Lakh)
9	Lift Irrigation	Irrigation	2	674.69	640.94
10	Check Dams	Minor Irrigation	2	198.66	188.72
11	Minor Irrigation	Minor Irrigation	8	1759.88	1671.40
12	Drinking Water Supply	Peyjal Nigam	11	25588.54	14800.81
13	Rural Bridge	PWD	3	15768.56	8145.68
14	Rural Road	PWD	72	21253.42	17739.09
15	Rural Road	Rural Roads & Drainage	9	1430.21	1102.10
16	Rural Road	RWD	3	383.05	259.07
17	Social Sector-School Education	School Education	10	1461.28	1313.19
18	ITI	Skill Dev. & Employment	1	747.76	672.98
19	Social Sector-Polytechnic	Technical Education	9	6388.78	5671.72
	<b>Total</b>		<b>188</b>	<b>90531.26</b>	<b>65539.28</b>

### 13. NABARD Business in the district

In the district of Tehri Garhwal, NABARD is providing ST and LT/MT refinance to the Tehri Garhwal District Cooperative Bank. In the district, TGDCB has the maximum off take of NABARD refinance.

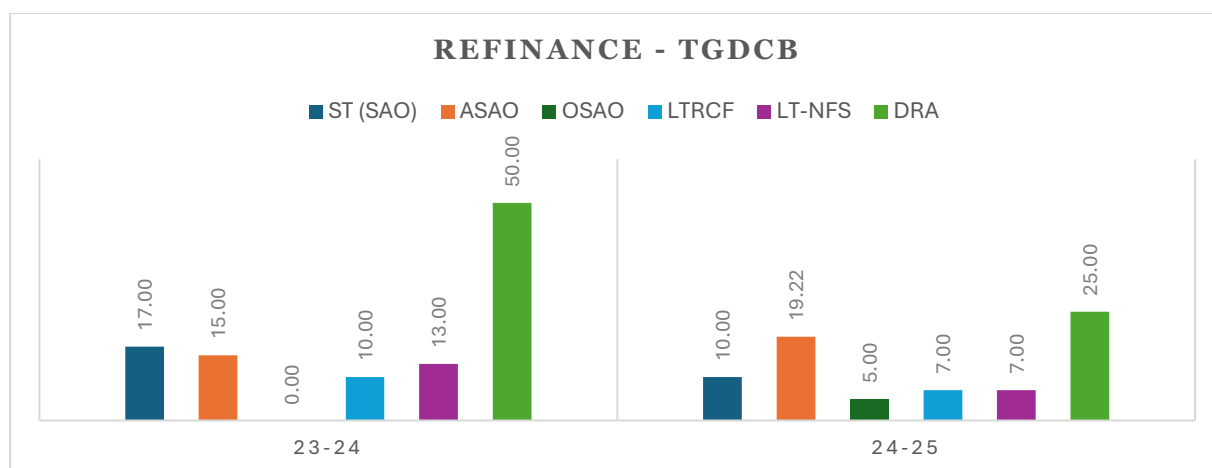
Particulars	2022-23		2023-24		2024-25	
	Target	Achievement	Target	Achievement	Target	Achievement
ST-SAO	17.00	13.75	17.00	17.00	15.00	10.00
ST-ASAO	13.00	5.00	15.00	15.00	20.00	19.22
LT	20.00	25.00	29.00	23.00	65.00	14.00
Total	50.00	53.75	61.00	55.00	100.00	43.22

DDM made concentrated efforts for DRA business in Tehri Garhwal district.

The DRA availed by the Tehri Garhwal District Cooperative Bank in past years is mentioned here under :

(Rs.Crore)

Particulars	2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.
Sanction	-	20.00	35.00	55.00	35.00	35.00
Disbursement	-	20.00	25.00	50.00	25.00	25.00



## 14. Success Stories

### Success Story 1: LEDP on Bee keeping



#### a. Support provided

Type of support provided was grant based. An amount of ₹7,97,500/- was provided by NABARD for the above LEDP towards training, technical knowledge, marketing, infrastructure, demonstration and exposure visits etc.

#### b. Pre-implementation status

At the time of starting of the project, members of the SHGs were willing, as they were not having any income for their livelihood.

#### c. Challenges faced

Few member of SHGs were hesitant for such training, as they weren't confident about marketing of their products, but, after the assurance of SHPI ATI not only to take care of marketing but also, ATI would train them about marketing techniques through exposure visits etc., trainees were confident.

#### d. Impact

After the completion of their batches, few members of LEDP started their own enterprise by setting up Bee boxes & Mud hives etc. as a result, there incremental income is ranging between ₹1000/- to ₹1500/- pm..

## Success Story 2: LEDP on Bee Keeping & Honey Production



1. Scheme: Livelihood Enterprise Development Programme (LEDP) on Bee Keeping and Honey Production
2. Project Implementing Agency: Ushamath Mahila Mahasangh
3. Duration of the project: Two Years
4. Beneficiary: Members of Self Help Groups  
 No. of Beneficiaries : 150  
 Community : Women State :  
 Uttarakhand District : Tehri  
 Garhwal Block : Jakhnidhar  
 Village : Mandaar, Bhatwara, Dung, Miyundi & Pujargaon

### 2.1 Support provided

Type of support provided was grant based. An amount of ₹8,80,00/- was provided by NABARD for the above LEDP towards training, technical knowledge, marketing, infrastructure, demonstration and exposure visits etc.

### 2.2 Pre-implementation status

At the time of starting of the project, members of the SHGs were willing, as they were not having any income for their livelihood.

### 2.3 Challenges faced

Members of SHGs informed that they weren't having any idea of marketing, but, were confident of production, after the support from SHPI UMM they were willing for training and marketing, UMM trained them about technical & marketing techniques through sessions, exposure visits & demonstration etc.

### 2.4 Impact

After the completion of their batches, few members of LEDP started their own enterprise by setting up Bee boxes & Mud hives etc. as a result, there incremental income is ranging between ₹1500/- to ₹1800/- pm.. Total of ₹60,000/- has been disbursed to SHGs under CCL.



**15. Status of Important Meetings /Participated/Convened by DDM**

DDM had actively participated in DCC/DLRC and the Block level meetings which are held on quarterly basis. DDM is also involved in the meetings like Agriculture Infrastructure Fund (AIF), Central Sector Scheme's FPO and District Level Review Committee (DLRC) of RIDF.

**16. Status of Financial Inclusion and Digitisation**

For the purpose of creating awareness on banking & financial products among the rural people and sensitising them about cyber frauds, NABARD sanctions FiDgi programmes to Tehri Garhwal DCB & UGB. Grant support had been provided to Airtel Payments Bank and Fino Payments Bank for the deployment of MPOS devices in the district. NABARD had also provided grants for establishing CFLs in the district under Financial Inclusion Fund at Devprayag and Pratapnagar block of the district, they organise camps for promoting various banking products and social security schemes. NABARD had supported TGDCB for positive pay & green pin, these products will benefit the customers of Cooperative Bank. TGDCB has been sanctioned forty micro ATMs, Hand held projectors and two mobile vans for demonstrating the banking technology.

**17. Status of SHG/JLG**

In district Tehri Garhwal, target for the formation of Self Help Groups in the FY 2024-25 was 2150. Status of Self Help Groups in the district for the year 2024-25 is as follows:

Sr. No.	Development Block	Target for SHG formation
1	Bhilangana	290
2	Narendranagar	260
3	Jaunpur	230
4	Pratapnagar	230
5	Jakhanidhar	220
6	Kirtinagar	220
17	Devprayag	240
8	Chamba	230
9	Thauldhar	230
	<b>Total</b>	<b>2150</b>

Block Name	CC L Tar.	No of Online Applica-tions	Applica-tions Sanctioned	Offlin e Sanc-tioned	Tota l sanc-tion	Sanctio n %	Yet to be mapp-ed	Disb - urse - ment	All Disb-ursemen t	Disbur - semen t %
<b>Bhilangana</b>	290	531	253	52	305	105%	68	235	303	104%
<b>Chamba</b>	230	385	216	14	230	100%	42	194	236	103%
<b>Devprayag</b>	240	287	180	20	200	83%	45	186	231	96%
<b>Jakhanidhar</b>	220	350	174	25	199	90%	35	180	215	98%
<b>Jaunpur</b>	230	253	231	92	323	140%	12	232	244	106%
<b>Kirtinagar</b>	220	265	163	56	219	100%	15	208	223	101%
<b>Narendranagar</b>	260	317	208	48	256	98%	48	218	266	102%
<b>Pratapnagar</b>	230	323	183	90	273	119%	66	159	225	98%
<b>Thauldhar</b>	230	274	195	35	230	100%	8	250	258	112%
<b>Total</b>	<b>2150</b>	<b>2985</b>	<b>1803</b>	<b>432</b>	<b>2235</b>	<b>104%</b>	<b>339</b>	<b>1862</b>	<b>2201</b>	<b>102%</b>

Joint Liability Groups provide an opportunity to tenant farmers/women to avail institutional credit through group lending. TGDCB had formed JLGs and extended loan to farmers/women for allied activities and small business.

### 18. Status of training establishment/RSETI

In Tehri Garhwal district, Rural Self Employment Training Institute is (RSETI) is established under the aegis of MoRD and run by State Bank of India. RSETI organises training programmes for the members of self help groups and rural youths for the purpose of generation of employment, which will lead to the establishment of micro enterprises. NABARD had also provided grant assistance for conducting training programmes. NABARD provided grant for the purchase of IT items to RSETI in the district.

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## NABARD SUBSIDIARIES

### 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>	<b>NSFL in WASH</b> Emerged as an Eco-system builder and champion of WASH funding, being the <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>
<b>Corporate Office</b> NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051 ☎: 022-2653-9693 ✉: nabsamruddhi@nabard.org	<b>Registered Office</b> 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

<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>
<b>Corporate Office</b> C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉: corporate@nabard.org	<b>Registered Office</b> C/o NABARD, Tamil Nadu RO, Chennai ☎: 044-28270138/28304658 ✉: finance@nabkisan.org 🌐: www.nabkisan.in



### 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 appx. 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>
<b>Registered Office:</b> 3072,14th Cross, K.R. Road, Banasjankari 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

- |  |  |
|--|--|
| <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, 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