



NABARD Interventions in Almora

District - Almora

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

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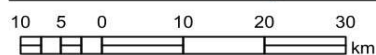
District Dossier - Almora

Name of the DDM Office	Almora
Name & Designation of the DDM	Girish Chandra Pant, AGM
Month and Year of Reporting of DDM in the District	July 2020

1. District map -Block wise



Block Map - Almora



Legend

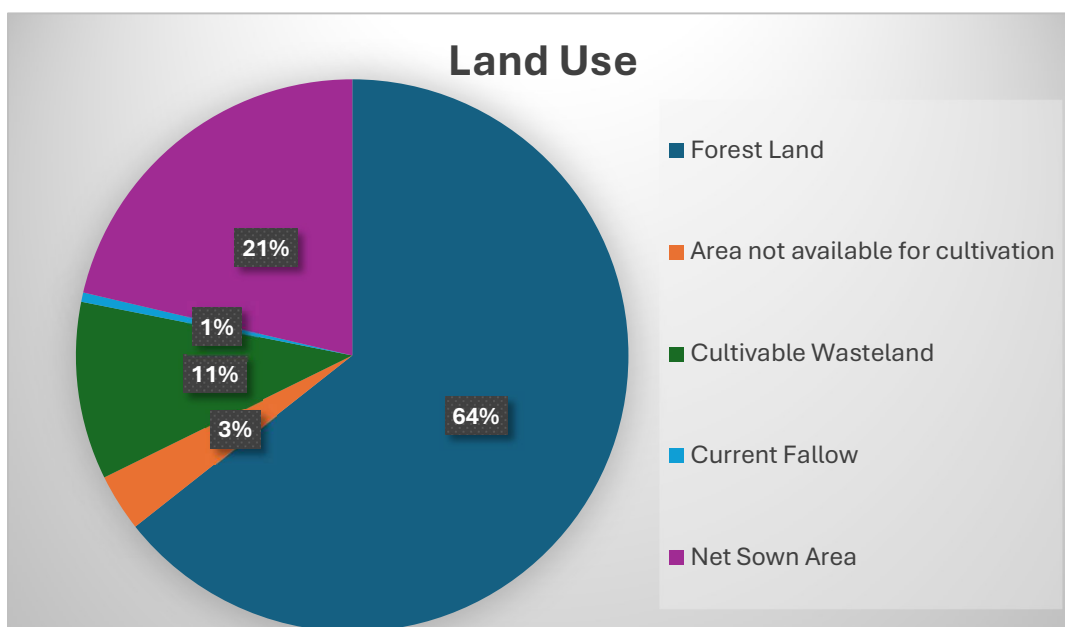
- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

2. District Profile

District Profile	
General Profile	
Total Geographical Area (sq.km)	3139
No. of Sub Divisions	12
No. of Blocks	11
No. of Gram Panchayats	1160

Land-Use	(Area in hectare)
Total Area Reported	464942
Forest Land	236184
Area not available for cultivation	12308
Cultivable Wasteland	38149
Current Fallow	2036
Net Sown Area	78278
Total or Gross Cropped Area	110851
Area Cultivated More than Once	32573
Cropping Intensity [GCA/NSA]	141%
No. of operational landholdings	109,268
No. of KCC	39357



3. Farmer's Profile

Cultivators	132000
Small/ Marginal Farmers	105000
Agricultural Labourers	4000

4. Irrigation (area in Ha)

Area Available for Irrigation (NIA + Fallow)	12888
Irrigation Potential Created	11813
Net Irrigated Area (Total area irrigated at least once)	5123
Area irrigated by Other Sources	3197
Irrigation Potential Utilized (Gross Irrigated Area)	9974

5. Banking Profile

Agency	No. of Banks/Soc.	No. of Branches			
		Total	Rural	Semi-urban	Urban
Commercial Banks	15	95	70	5	20
Regional Rural Bank	1	29	26	1	2
District Central Coop. Bank	1	24	19	1	4
Coop. Agr. & Rural Dev. Bank	0				
Primary Agr. Coop. Society	80	80	80	0	0
Others	1	2	0	0	2
All Agencies	18	150	115	7	28

6. Financial Health of DCCB

S. No.	Item	Status (31 March 24)	Status (As on 31 Mar 25)
1	No of branches	31	31
2	Nos of PACS	98	98 (+57)
3	Total deposits	Rs. 879.80 Cr.	962.87
4	CASA %	55.83	55.98
5	Loan O/S	Rs. 377.96 Cr	441.94
6	Borrowing	Rs. 190.45 Cr	252.71
7	Investment	Rs. 722.17 Cr	801.20
8	CD Ratio	42.96	45.90
9	CRAR	17.74	17.84
10	Net worth	Rs. 80.50 Cr	80.50
11	Gross/ Net NPA %	3.29/0.00	2.78/0
12	Net profit	Rs. 7.10 Cr	9.64
13	Cost of Management (% of WC/ % of Gross Income)	1.85/ 26.46	1.79/25.33
14	Total no of staff	120	145
15	Audit category	A	-

Source: DCCB Almora

- The performance of the DCB has improved in all the parameters including Deposits, Loan O/S, Investment, NPA and Net Profit.
- CD ratio of the bank has further improved to 45.90% well above the CD ratio of the district which is hovering around 27%.
- Net NPA remains Zero; Gross NPA, too, has further decreased from 3.29% to 2.78%.
- Cost of management has also improved along with Net profit.

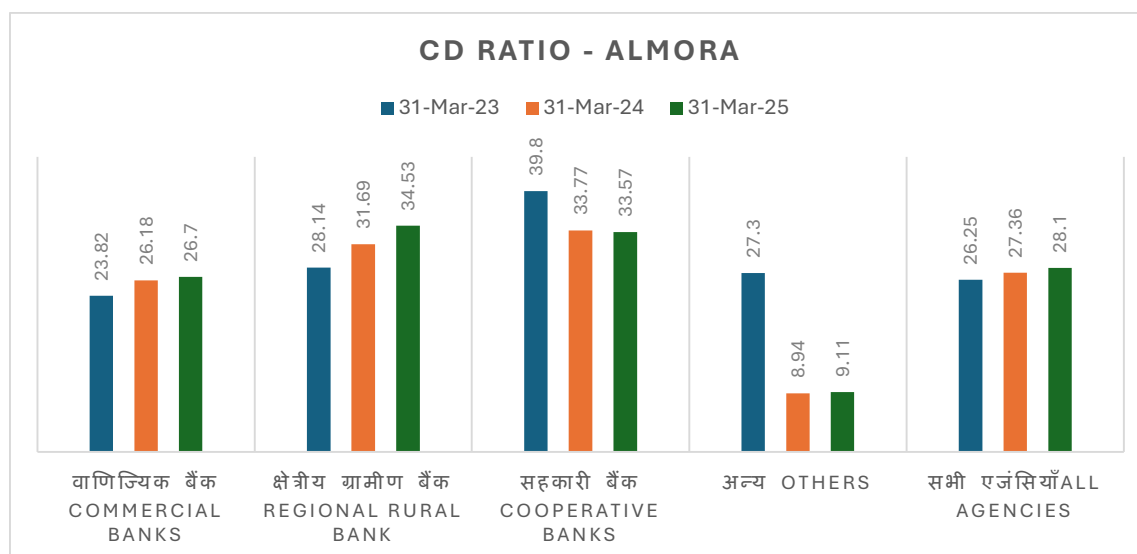
7. Status of PACS in the District:

DCCB Almora has 95 PACS: 77 in Almora and 18 functional PACS in Bageshwar, status under various heads is as above:

#	Initiative/ Item	No of PACS	Remarks
1	PACS Computerization	All were computerized in last phase	Work in Progress under new phase
2	Audit 22-23	77	Audit of 23-24 yet to begin
3	Jan Aushadhi Kendra	1	In Dwarahat
4	PM Kisan Samriddhi Kendra	34	
5	PACS as CSC	68	
6	New Credit Societies	57	

- 57 new PACS have been formed in the special drive during 24-25; taking total no of societies to 135
- As per the latest DCDC update, 77 M-PACS have received 77 webcams, 77 finger print scanner and 77 routers; however, computerization work is at ground level is in poor shape
- Cooperative dept. is also running few schemes for development of agri-allied sector: Madhosingh Bhandari Joint-Cooperative Farming, Poultry valley scheme, Goat Valley Scheme, Millet Mission and CM Ghasyari Kalyan Yojna.

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



- CD ratio has remained hanging around 26-28% over last 3 years and commercial banks are lagging with the poorest ratio of just 26.70%.
- UGB and DCCB have emerged as leaders and are above the district average.
- NABARD has been engaging with all stakeholders especially UGB and DCCBs in terms of support for conduct of Financial and Digital Literacy Camps (FiDgis), Area Development Schemes, Refinance, etc. over the years.
- The low CD ratio is a chronic issue, majorly attributed to low or negligible industrialization, poor MSME growth, lack of entrepreneurial activity, out-migration of youth from villages, etc.

9. ACP Targets and Achievements:

(Rs. Crore)

Year (Previous 3 Years)	PLP Estimation under PSL	ACP target under PSL	ACP Achievement under PSL	ACP Ach. (%)
24-25	979.31	979.31	687.17	70%
23-24	785.30	785.30	613.23	78%
22-23	779.36	779.36	445.77	57%

- GLC flow has increase to Rs. 687.17 Cr in 24-25 from just Rs. 445.77 Cr in FY 22-23. The achievement against ACP has also reached around 70%.
- Agriculture term lending – ATL is lagging behind due to poor infrastructure: irrigation, post-harvest processing, wild-animal damage, migration, etc.

10. GLC Status in the District

Agency-wise Performance (Amount in Lakh)						
Agency	2023-24			2024-25		
	Target	Ach'ment	Ach'ment (%)	Target	Ach'ment	Ach'ment (%)
Commercial Banks	48496	37727	78%	52398.00	42792.60	82%
Regional Rural Bank	15548	7932	51%	18657.00	8827.50	47%
Cooperative Banks	12893	15523	120%	16523.00	17072.27	103%
Others	1593	141	9%	10353.00	24.63	0%
All Agencies	78,530	61,323	78%	97931.00	68717.00	70%

- Except DCCB, no agency has achieved targets under ACP; UGB is lagging behind with only 47% achievement against the district achievement of 70% in FY24-25.

Sector-wise Performance (Amount in lakh)						
Sector	2023-24			2024-25		
	Target	Ach'ment	Ach'ment (%)	Target	Ach'ment	Ach'ment (%)
Crop Loan	21224	15002	71%	18208.00	20191.23	111%
Term Loan (Agri.)	15077	5730	38%	22567.00	7354.45	33%
MSME	4034	187	5%	38753.00	32492.55	84%
Other Priority Sectors	38195	40404	106%	18403.00	8250.94	45%
All Agencies	78,530	61,323	78%	97931.00	68717.00	70%

- Agriculture Term Loan are the worst performing area with only 33% achievement under ACP targets.

11. Potential available under Agri and Agri Allied activities in the district.

- Almora district, excluding some valley areas, is predominantly characterized by hilly, rocky, and sloping terrain. Various types of crops are grown here, including wheat, rice, millet, sesame, pulses, spices, along with fruits and vegetables.
- The total cultivated area in the district is 78,278 hectares, and the overall sown area is 110,978 hectares; cropping intensity of the district is 141.61%. Farmers in the district face challenges such as uncertain rainfall and the menace of wild animals. Agricultural productivity has been affected due to lack of irrigation and damage caused by wild animals, leading to a decline in cultivation in certain areas.
- In terms of agricultural land, 95.6% (97,748) of land-holdings are less than 2 hectares, with 74.59% (76,258) being less than 1 hectare. The average crop yield in the district is also quite low. Therefore, farmers depend on alternative income-generating activities.
- The geographical region of the district ranges from about 750 meters above sea level to over 2000 meters. The major rivers here are Sarayu, Kosi, Ramganga, Gagas, and Suyal. Only a small part of the district is plain; near the riverbanks, small canals and check dams are used for irrigation. The flat and fertile land near the rivers is locally called "sera" such as Basulisera, Ravalsera, etc. It is primarily used for cultivating rice, wheat, some pulses, and sesame. The moderately elevated area (up to 1800 meters) is suitable for growing vegetables and fruits, but irrigation facilities are limited.
- In the region, various fruits such as Malta, orange, lemon, apple, pear, walnut, peach, etc., along with mango, litchi, guava, etc., are grown in the valley areas. However, commercial fruit farming is being carried out mainly by only few progressive farmers.
- In vegetables, primarily potatoes, cauliflower, Capsicum, okra, carrots, and radishes are cultivated. Additionally, in some areas, cultivation of chili, ginger, and turmeric is also practiced. The 'Lakhori' chili from the Sult block is famous for its distinct color and flavor.
- Farming at elevations above 1850 meters is generally scarce, and these areas may only be suitable for tourism and adventurous activities. The major high-altitude regions in the district include Manila, Malikhhet (Syalde block), Bhawni Khal (Salt), Lodhiakhan, Chaubatia (Tarikhhet), Syahidevi (Havalbagh), Vriddh Jageshwar (Dhauladevi), Binsar (Takula), etc.
- There is good potential for allied activities in the district including Dairy, Goatery, Fisheries, Poultry and Beekeeping. Veterinary dept. is running goat-valley schemes to promote clusters of goat-farmers. Cooperative dept. is promoting poultry farming through cluster approach through M-PACS by providing credit and input (feed). Fisheries clusters are also being developed by fisheries dept. Beekeeping is being promoted by various agencies including NABARD.

12. Blockwise NABARD Developmental Interventions in the District

Sr. No.	Block	Intervention	Details
1	Havalbagh	FSPF DPR	Sanctioned to G B Pant NIHE, Kosi, Katarmal <ul style="list-style-type: none"> Title: Cultivation & Marketing of Medicinal & Aromatic Plants and Livelihood upliftment TFO NABARD Grant: Rs. 27,28,970/- Rs.21,91,000/- Beneficiary Contribution Agency Contribution: Rs. 60,000/- Rs. 4,77,970/- Beneficiary: 243 HH Duration: 3 years (1st release date: 31 July 2023) Target MAP: 5 Nos.: Rosemary, Van Haldi, Jatamasi, Tejpatta and Timur Development of herbal garden along with irrigation facility at Institute's Suryakunj area
2		LEDP	PIA: Gramin Samaj Kalyan Samiti - GRASS Sanction ref. no. MCID/632/LEDP23(01).2023-24 dated 30-06-2023. Brief details of the project sanctioned are as given under: <ul style="list-style-type: none"> Sector – Farm Topic: Millets cultivation & Marketing No of trainees – 150; period of training – 10 days/batch in 5 batches Amount of grant – Rs. 8,80,000/- Location: Khunt-Dhamas and Raun-Daal villages
3		LEDP	PIA: SVEPS, Almora Sanction ref. no. MCID/3237/LEDP23(07).2023-24 dated 06-03-2024. Brief details of the project sanctioned are as given under: <ul style="list-style-type: none"> Sector: Farm Topic: Technology adoption in Apiculture & processing of different products produced by bees No of trainees – 60; period of training – 10 days/batch in 2 batches Amount of grant – Rs. 4,86,000/- Location: Kunalbunga and Laat, etc. villages of the block
4		MPMR 2.0	Title of the Project – MY PAD MY RIGHT sanctioned to NABFOUNDATION Location: Almora city DoS: 19th December 2022 Amount of sanctioned: Rs.5,35,918 Work: My Pad My Right machine installation at Chauhan Pata Almora Stree Swabhiman SHG contributed Rs. 1 lakh and rest from LEDP sanctioned to NabFoundation.

Sr. No.	Block	Intervention	Details
			Samajik Vikas Evm Prabandh Samiti, SVEPS, Almora is handholing agency
5	Chaukhutiya	LEDP	<p>PIA: UMMID Foundation, Delhi</p> <p>Sanction letter ref. no. MCID/SHG52(31)/22-23 dated 16-03-2023.</p> <p>Brief details of the project sanctioned are as given under:</p> <ul style="list-style-type: none"> • Sector – Off-farm • Location: Rampur village, Chaukhutiya • Topic: Footwear/Chappal making • No of trainees – 90; period of training – 8 days/batch in 3 batches • Amount of grant – Rs. 7,48,000/- inclusive of: <ul style="list-style-type: none"> ◦ Purchase of Machinery – Rs. 2,05,000/-
6		SDP	<p>PIA; Gevad Sankalp Samiti, Chaukhutiya</p> <p>Sacntion reference: OFDD/Skill/ 735/23-24 dated 13 July 2023</p> <p>Title: Solar panel repair and installation</p> <p>Location: Digaut village, Chaukhutiya</p> <p>Trainees: 30</p> <p>Amount Sanctioned: 7.45 Lakhs</p>
7	Bhikiyasain	CSS FPO	<p>Kaklaason FPC, Tani, Bhikiyasen, Almora</p> <p>CBBO: IFFDC, Bhimtal</p> <p>DoS: sanction ref. no. NB.UKRO.FSDD.CBBOo8 (IFFDC).2872.CSSFPO14(Bhikiyasen).2021-22 dated 07.01.2022</p> <ul style="list-style-type: none"> • BoD: 10 (3 Women, 1 SC) • Address: Village Harada Maulekhi, PO-Harada, Sult, Almora-263646 • No of Shareholders: 172 (all marginal farmers, 35 women) • Share Capital: Rs. 1,72,000/- + Matching Equity Support of Rs. 1,01,000/- • Turn-over FY23-24: Rs.13,26,773/- • Net Profit FY23-24: Rs. 71,749/- • Credit linkage: Yes, UGB Harada; CCL Rs. 2,00,000/- • Date of last BoD meeting: 05 Feb 2024 • Licenses: FSSAI, GST
8	Sult	CSS FPO	<p>Kaklaason FPC, Tani, Bhikiyasen, Almora</p> <p>CBBO: IFFDC, Bhimtal</p> <p>DoS: sanction ref. no. NB. UKRO.FSDD.CBBO o8.(IFFDC).2869.CSSFPO-15(Sult). 2021-22 dated 07.01.2022</p>

Sr. No.	Block	Intervention	Details																				
			<ul style="list-style-type: none"> • BoD: 10 (1 Women, 2 SC) • Address: Village Tani, PO-Sinora, Bhikiyasen, Almora-263645 • No of Shareholders: 235 (all marginal farmers, 157 women) • Share Capital: Rs. 2,35,000/- + Matching Equity Support of Rs. 1,04,000/- • Turn-over FY23-24: Rs.14,49,903/- • Net Profit FY23-24: Rs. 55,583/- • Credit linkage: Yes, UGB Sinora; CCL Rs. 2,00,000/- • Date of last BoD meeting: 13 Feb 2024 • Licenses: FSSAI, GST 																				
9	Syaldey	Springshed	<p>Sanctioned to PSI, Dehradun</p> <ul style="list-style-type: none"> • DoS: 8 Apr 2022 • Location: Syaldey, Almora • Treatable area- 300 Ha • No. of families (HH) – 103 • No of villages – 2 (Kelani and Kafaltana) • Project duration – 3 years from the date of release of advance (i.e. 12 September, 22) • TFO – Rs. 57,69,622/- Grant from NABARD – Rs. 55,82,660/- • Beneficiary contribution – Rs. 1,86,962/- 																				
10	All	RIDF Projects	<table> <tr> <th>Sector</th><th>No of Projects</th><th>TFO (Rs. Lakhs)</th><th>RIDF Loan (Rs. Lakhs)</th></tr> <tr> <td>Agri - Allied Sector</td><td>31</td><td>10,857.45</td><td>9,689.11</td></tr> <tr> <td>Rural Connectivity</td><td>74</td><td>22,870.37</td><td>19,546.24</td></tr> <tr> <td>Social Sector</td><td>21</td><td>14,123.70</td><td>10,726.73</td></tr> <tr> <td>Grand Total</td><td>126</td><td>47,851.52</td><td>39,962.08</td></tr> </table>	Sector	No of Projects	TFO (Rs. Lakhs)	RIDF Loan (Rs. Lakhs)	Agri - Allied Sector	31	10,857.45	9,689.11	Rural Connectivity	74	22,870.37	19,546.24	Social Sector	21	14,123.70	10,726.73	Grand Total	126	47,851.52	39,962.08
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Rural Connectivity	74	22,870.37	19,546.24																				
Social Sector	21	14,123.70	10,726.73																				
Grand Total	126	47,851.52	39,962.08																				

13. NABARD Business in the district

(Rs. in Crore, as on 31 Mar, 25)

Particulars	Target	Achievement	Achievement (%)
ST (SAO)	31.00	40.00	129.00
Addl. ST (SAO)	45.00	45.00	100.00
ST- Others - DCB	5.00	5.00	100.00
LT (Normal + LTRCF) DCB	40.00	19.30	48.00
DRA	60.00	80.00	133.33
Grand Total	181.00	189.30	104.58

14. Success Stories**Success Story 1:****Stepping into Success: The Slippers Manufacturing and Marketing under LEDP**

Scheme/ Project Title	Livelihood and Enterprise Development Program (LEDP)- Slippers Manufacturing through Manual and Hydraulic Machinery
Project Implementing Agency	Ummid Foundation
Duration of the project	2 Years
Number of beneficiaries	90
Community	Rural women
State	Uttarakhand
Block	Chaukhutiya
Village	Rampur

1. Challenge(s) or the problem statement, preferably backed with data

No livelihood opportunities due to non-remunerative agriculture due to Lack of irrigation facility, wild-animal (monkeys, wild-boars) menace, barren & fragmented land-holding.

2. Proposed solution

Taking up some off-farm activity which doesn't depend on vagaries of weather, wild-animal damage and other infrastructure; hence, LEDP on footwear-slippers

making which is used in each household, doesn't require any high qualified work, no dependence on irrigation, etc.

3. Details of the intervention(s), along with rationale

purchase of slipper making machines – manual as well as hydraulic (electricity operated).

Extensive training in the batches of 30 by expert from industry.

Quality raw-material purchase and refresher trainings followed by exposure visit to one existing unit and setting up of demonstration unit.

Marketing through local shopkeepers and block-level administration; competitive pricing.

4. Impact or the change anticipated (with numbers)

90 Women got a steady stream of income

High quality raw-material ensure high-quality slippers and combined with an attractive pricing ensured good demand and sales

Each women makes an average of 10 Chappals per day as per their time preference – giving them flexibility as well as steady net income of ~Rs. 3000-5000/ month.

Success Story 2:

Farmers turned Businessmen through Collectivization



Scheme/ Project Title	Central Sector Scheme on Promotion of FPOs (CSS-FPO)-Kaklaason FPC in Bhikiyasain block & Lakhori FPC in Sult block
Project Implementing Agency	NABARD through CBBO – Indian Farm Forestry Development Corporation (IFFDC)
Duration of the project	3-5 Years
Number of beneficiaries	500+
Community	Rural Farmers

Block	Bhikiyasain and Sult
Village	Bhikiyasain: Cluster around Tani village Sult: Cluster around Harada Moulekhi village

1. **Challenge(s)** or the problem statement, preferably backed with data

Lack of marketing avenues and non-remunerative prices for farm produce; mainly Ginger, Turmeric, Chilli (special Lakhori), etc.

2. **Proposed solution**

Formation of Farmers' Collectives for collective buying and selling.

3. **Details of the intervention(s)**, along with rationale

- Support under CSS – FPO scheme of GoI for 3 years towards salary of CEO, Accountant and Office expenses along with training of CEO and BoD members
- Matching Equity Grant support against share money mobilized
- Hand-holding support to IFFDC for mobilization and successful running of FPC

4. **Impact or the change** anticipated (with numbers)

- 250 farmers in the area became members of the Lakhori FPC and 260 farmers of Kaklaason FPC by depositing Rs. 1000 to Rs. 2000/- towards share equity
- Lakhori FPC in Sult clocked a turnover of Rs. 70.15 lakhs; and Kaklaason FPC, Bhikiyasain clocked a turnover of Rs. 40.15 lakhs in 3rd year of operation with net profit of Rs. 1.37 lakhs
- Both FPCs set up an 3K outlet and processing unit with convergence support from Agricultural Dept.

Success Story 3:

Tasting success as sweet as honey



Scheme/ Project Title	Livelihood and Enterprise Development Program (LEDP)- Technology adoption in Beekeeping & Processing and Marketing of honey and related products.
Project Implementing Agency	Samajik Vikas Evam Prabandh Sansthan, SVEPS, Almora
Duration of the project	2 Years
Number of beneficiaries	60
Community	Women SHG Members
Block	Havalbagh, Bhainsiyachhana
Village	Kunlabunga, Malgaon, Khatyari, etc.

1. Challenge(s) or the problem statement, preferably backed with data

Lack of proper scientific know-how on Beekeeping along with poor availability of related inputs viz. Beehive, Bee-boxes, etc.

2. Proposed solution

Training and handholding of 60 selected SHG women farmers on Technology adoption in Beekeeping and Processing/ Marketing of Honey and by-products.

3. Details of the intervention(s), along with rationale

- 10 Day training in two batches from expert and practicing master trainers.
- 1 day Exposure visit to nearby Beekeeping centre in Jeolikote
- Support for setting up of a Demonstration cum Marketing unit
- Support in setting up of beekeeping units
- Refresher training for 2 days
- Bank- linkages and marketing

4. Impact or the change anticipated (with numbers)

- 40+ farmers adopted the activity and started beekeeping with 2 or more boxes
- Affordable yet quality bee-boxes along with Beehives were provided to interested farmers
- More than 100 farmers have come together with the implementing agency now to professionally do beekeeping and market their produce at remunerative prices; a proposal to form an FPO of Beekeepers has been sent to NABARD for consideration.

15. Status of Financial Inclusion and Digitisation

- A total of 137 BC/ CSPs are functioning in the district primarily with SBI (51) and UGB (56).
- During last FY, NABARD sanctioned 150 FiDgi camps to DCB Almora, which were conducted by DCB during the year.
- Centre for Financial Literacy (CFLs), run by CRISIL, are also functioning in district with the support of NABARD and RBI. Presently, there are 4 centres in the district.

16. Any other Relevant Important Detail about the District

Two important institutions located in Almora district:

1. Vivekanand Parvatiy Krishi Anusandhan Sansthan, VPKAS, Almora
2. G B Pant National Institute of Himalayan Environment, NIHE, Kosi, Katarmal, Almora

17. Important Meetings Participated/Convened by DDM

Meeting Name	Frequency	Importance
Pre-PLP	Yearly, before 30 June	For initiation of PLP making process in the district for next FY
DMC FPO	Quarterly	To review status of progress of FPOs formed in the district under CSS- Farmer Producer Organization (FPO) Scheme.
DLMC AIF	Quarterly	To review status and strategize for progress under CSS- Agri Infrastructure Fund (AIF)
RIDF DLRC	Quarterly	To review progress under various ongoing projects financed under RIDF of NABARD in the district
DLMRC DCB	Quarterly	To review targets set under DAP-MoU for DCCB Almora
JWC	Quarterly	For formation of new M-PACS, DCS and FCS in the district under Sahkar Se Samriddhi Yojna of MoC, GoI

18. Status of SHGs:

Item	2023-24	2024-25
No. of SHGs credit linked (including repeat finance)	2405	2518
Bank loan disbursed (Rs lakh)	2816	3737
Average loan per SHG (Rs lakh)	1.17	1.48
Percentage of women SHGs %	100	100

Cumulative SHG formation/ membership status:

S. No.	1	2	3	4	5	6	7
Block	Bhainsiyach hana	Bhikiya sain	Chaukhu tiya	Dhaura devi	Dwara hat	Havalb agh	Lamg ada
SHGs	330	372	483	657	575	616	520
Members	2084	2402	2973	3959	3734	4237	3327

S. No.	8	9	10	11	Total
Block	Sult	Syaldey	Takula	Tadikhet	Total
SHGs	338	644	777	513	5825
Members	2169	4570	4811	3487	37753

19. Status of training establishment/RSETI

RSETI Almora is run by lead bank SBI and working properly conducting trainings under various relevant topics to the needy with participants from various other line dept. schemes such as NRLM.

NABARD has given grant assistance of Rs. 4.5 lakhs during FY23-24 for purchase of various training equipment.

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NABARD SUBSIDIARIES

NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. Focus Segments: <ul style="list-style-type: none"> ➤ 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 <ul style="list-style-type: none"> 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

<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Financing FPOs through <ul style="list-style-type: none"> ➤ 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

<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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, 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"> Project Management Consultancy IT Based Natural Resources Information System Feasibility, Socio-economic & Impact Evaluation Studies Third Party Monitoring | <ul style="list-style-type: none"> 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, 7th 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