



NABARD Interventions in Bageshwar

District - Bageshwar

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

NABARD Interventions in Bageshwar



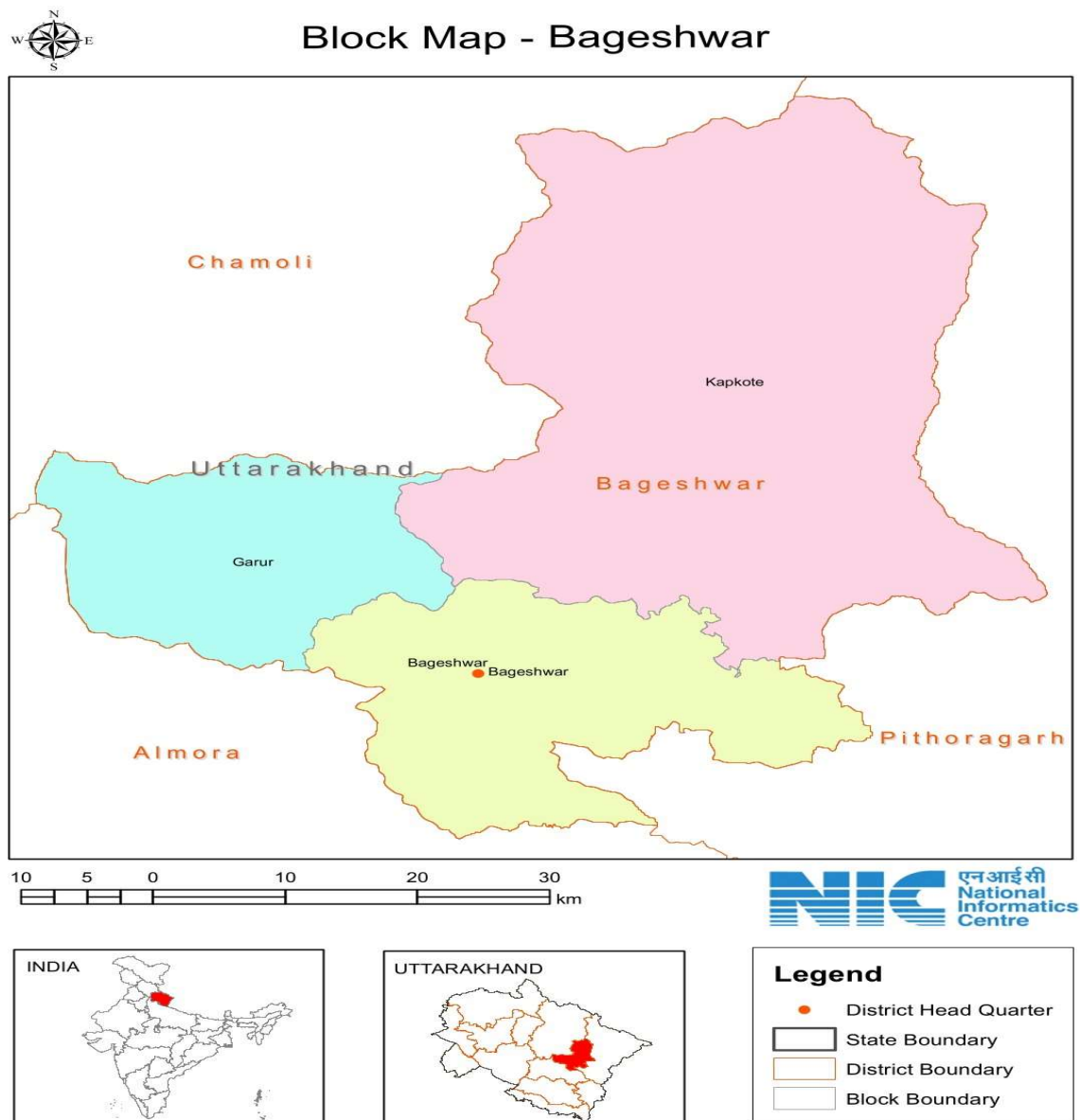
District - Bageshwar

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

Dossier for Bageshwar District

Name of the DDM Office	Almora {Bageshwar (Tagged)}
Name & Designation of the DDM	Girish Chandra Pant, AGM
Month and Year of Reporting of DDM in the District	July 2020

1. District map



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

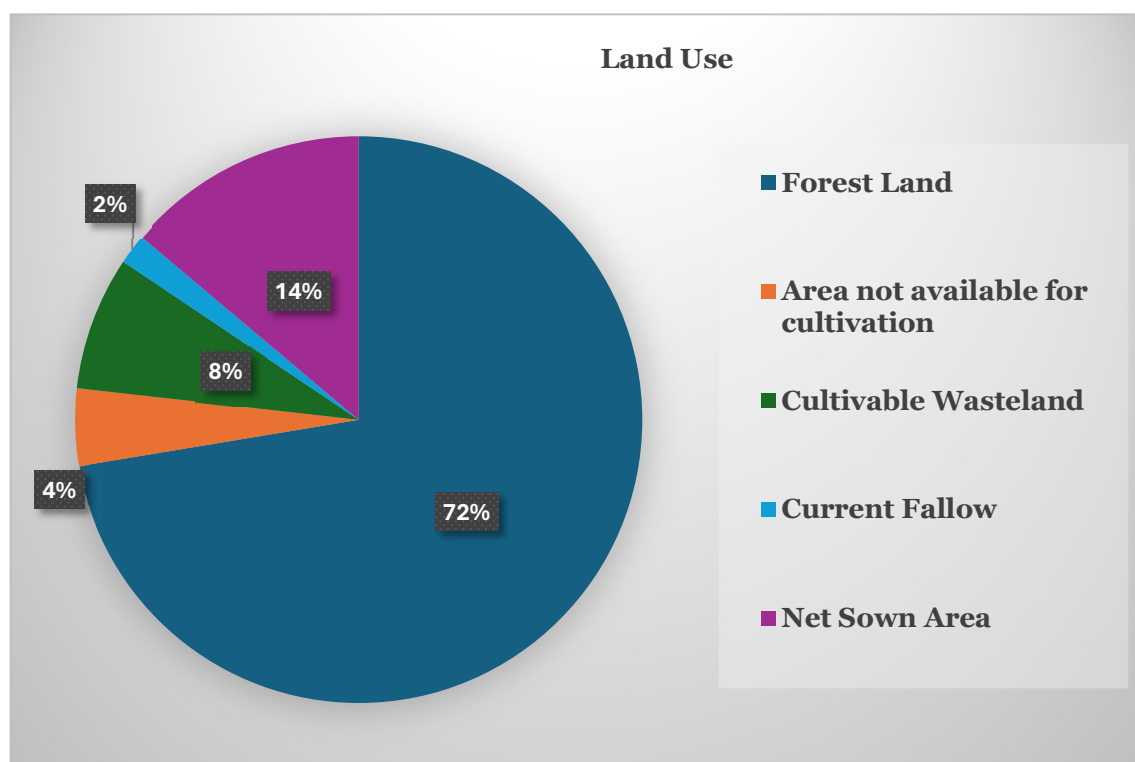
2. District Profile

District Profile	
Total Geographical Area (sq.km)	2246
No. of Sub Divisions	6
No. of Blocks	3
No. of Gram Panchayats	407

Land Use Pattern

(Area in hectare)

Total Area Reported	207902
Forest Land	110160
Area not available for cultivation	6699
Cultivable Wasteland	11618
Current Fallow	2620
Net Sown Area	21114
Total or Gross Cropped Area	37279
Area Cultivated More than Once	16165
Cropping Intensity [GCA/NSA]	177%
No. of operational landholdings	47522
No. of KCC	12385

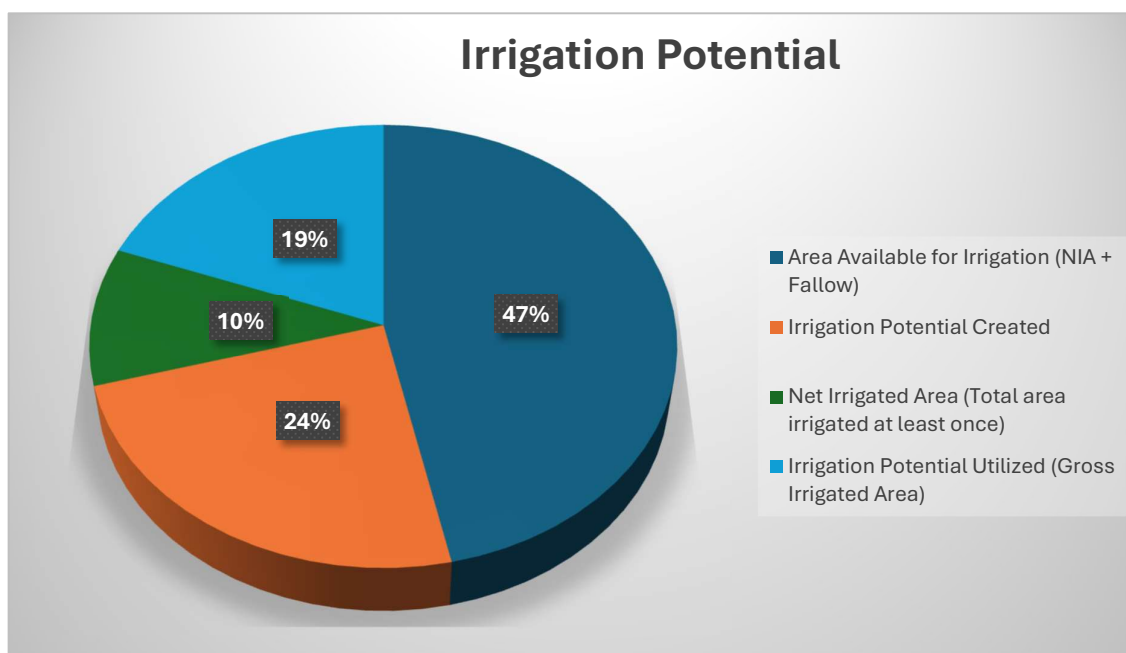


3. Farmer's Profile

Cultivators	54000
Small/ Marginal Farmers	53000
Agricultural Labourers	3000

4. Irrigation

Area Available for Irrigation (NIA + Fallow)	21114
Irrigation Potential Created	10882
Net Irrigated Area (Total area irrigated at least once)	4569
Area irrigated by Other Sources	--
Irrigation Potential Utilized (Gross Irrigated Area)	8729



5. Banking Profile

Agency	No. of Banks/Soc.	No. of Branches			
		Total	Rural	Semi-urban	Urban
Commercial Banks	10	29	29	0	0
Regional Rural Bank	1	14	14	0	0
District Central Coop. Bank	1	7	7	0	0
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0
Primary Agr. Coop. Society	1	18	18	0	0
Others	8	12	12	0	0
All Agencies	21	80	80	0	0

6. Financial Health of DCCB:

(DCCB Almora is covering Bageshwar as well)

S. No.	Item	Status (31 March 24)	Status (As on 31 Mar 25)
1	No of branches	31 (7 in the district)	31
2	Nos of PACS	98- (18 in the district)	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	-

- 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%.

7. PACS

There are 18 functional PACS in Bageshwar, status under various heads is as above:

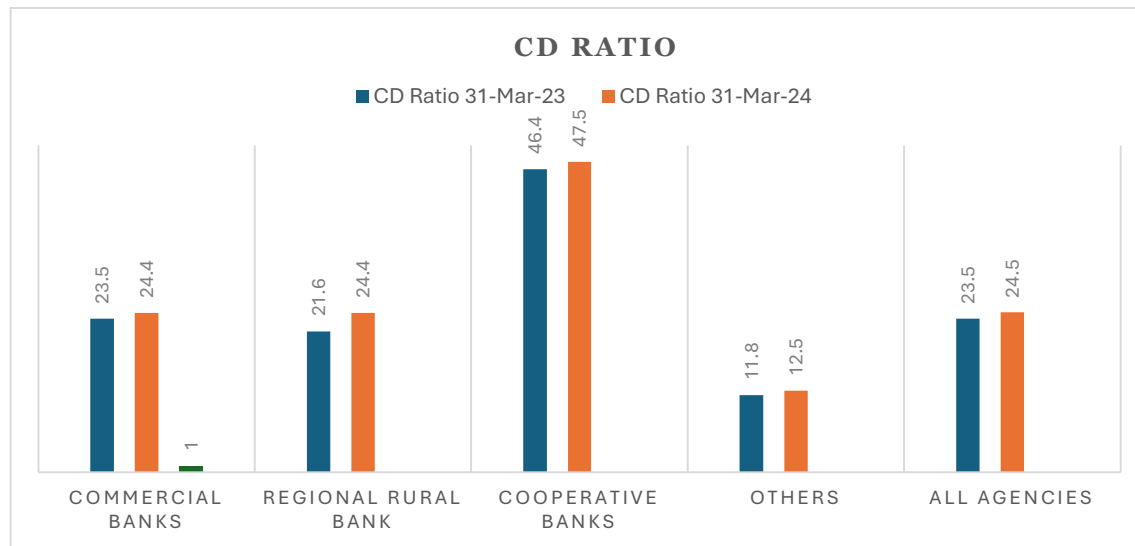
#	Initiative/ Item	No of PACS	Remarks
1	PACS Computerization	All 18	
2	Audit 22-23	18	Audit of 23-24 yet to begin
3	Updation in National Cooperative Database	149 different cooperative societies	Data of all updated in NCD
4	Jan Aushadhi Kendra	1	Are M-PACS
5	PM Kisan Samriddhi Kendra	15	3 in progress
6	PACS as CSC	16	No net connectivity in remaining 2
7	Formation of new Credit Societies - PACS	28	

- **28** new PACS have been formed in the special drive during 24-25; taking total no of societies to 46
- As per the latest DCDC update, 18 M-PACS have received 18 webcams, 18 fingerprint scanner and 18 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 Yojana.

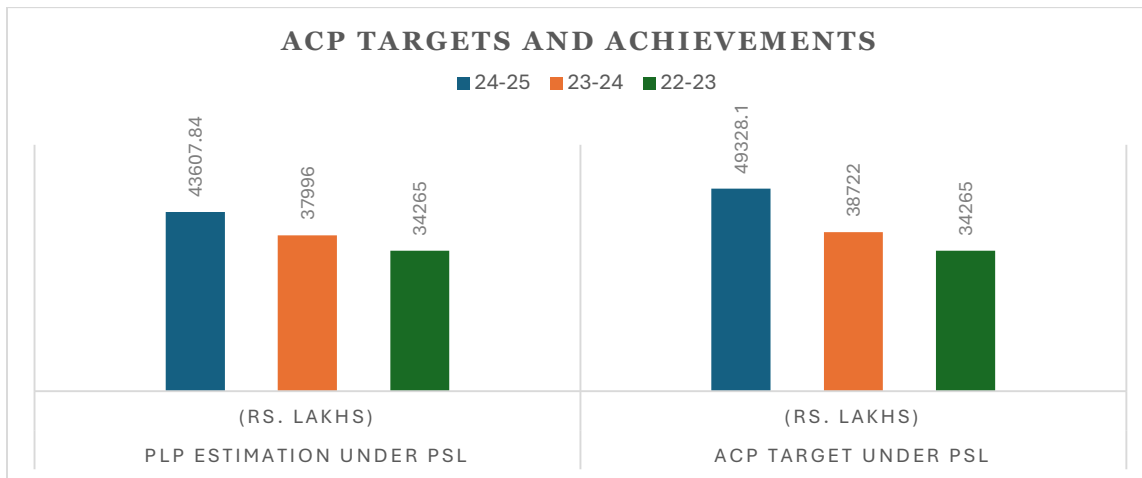
8. CD- Ratio (Agency wise past 03 years)

Agency	CD Ratio		
	31-Mar-23	31-Mar-24	31-Mar-25
Commercial Banks	23.50	24.40	23.75
Regional Rural Bank	21.60	24.40	26.82
Cooperative Banks	46.40	47.50	50.00
Others	11.80	12.50	12.66
All Agencies	23.50	24.50	24.72



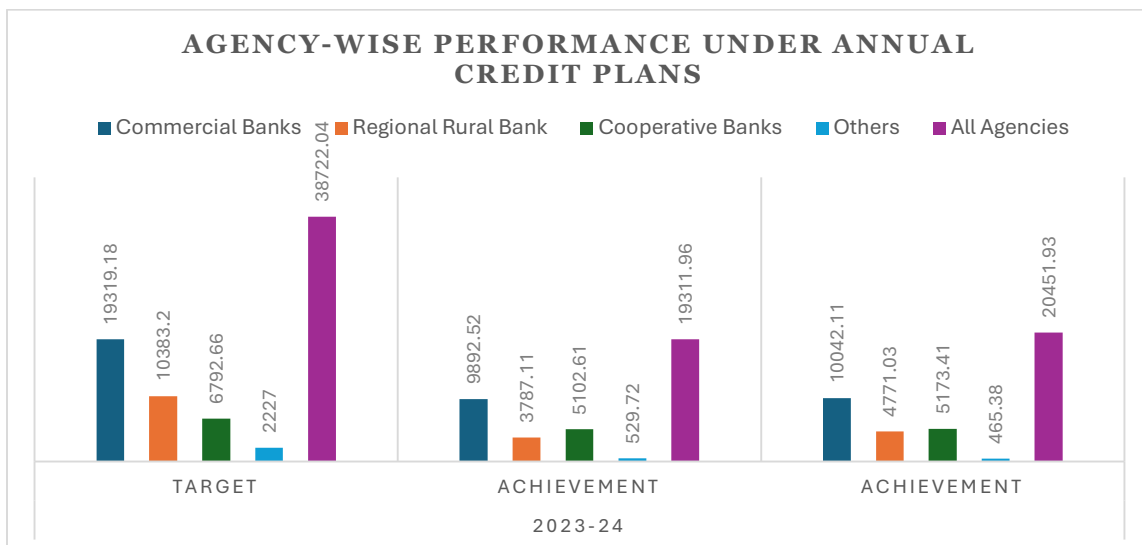
9. ACP Targets and Achievements:

Year (Previous 3 Years)	PLP Estimation under PSL (Rs. lakhs)	ACP target under PSL (Rs. lakhs)	ACP Achievement under PSL (Rs. lakhs)	ACP Ach. (%)
24-25	43607.84	49328.10	20451.93	41.46
23-24	37996.00	38722.00	19312.00	49.87
22-23	34265.00	34265.00	15268.00	44.56

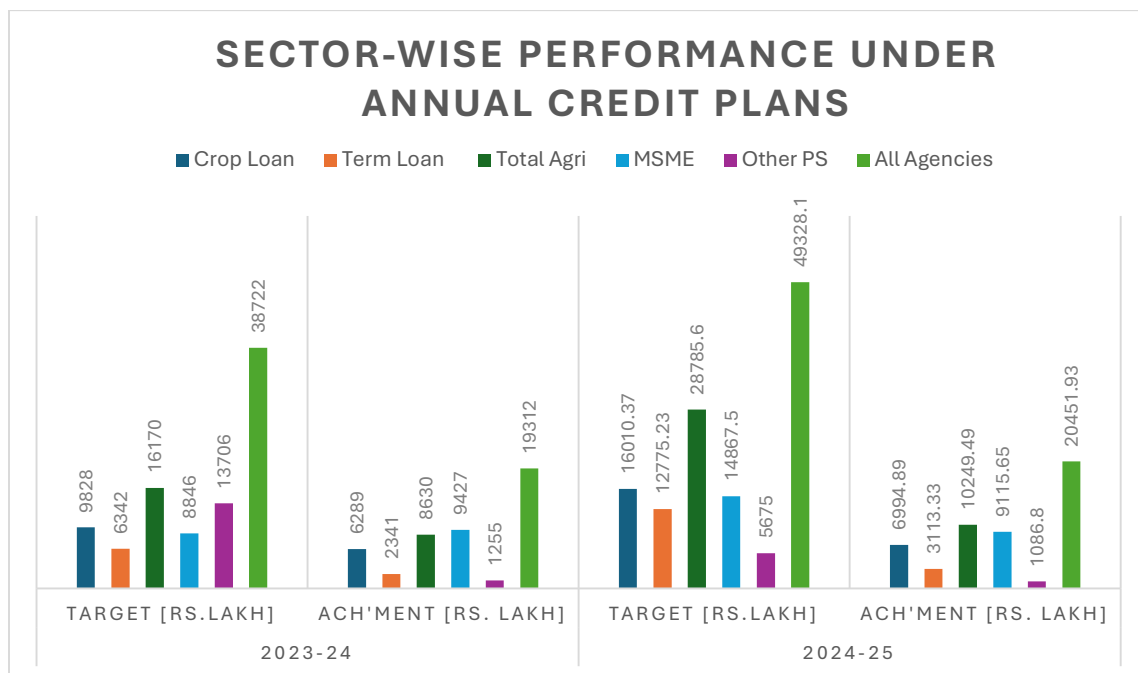


10. GLC Status in the District

Agency-wise Performance under Annual Credit Plans						
Agency	2023-24			2024-25		
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]
Commercial Banks	19319.18	9892.52	51.20	26449.76	10042.11	37.97
Regional Rural Bank	10383.20	3787.11	36.50	12166.28	4771.03	39.22
Cooperative Banks	6792.66	5102.61	75.10	9527.54	5173.41	54.30
Others	2227.00	529.72	23.80	1184.52	465.38	39.29
All Agencies	38722.04	19311.96	49.90	49328.10	20451.93	41.46



Sector-wise Performance under Annual Credit Plans						
Sector	2023-24			2024-25		
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]
Crop Loan	9828.00	6289.00	64.00	16010.37	6994.89	43.69
Term Loan	6342.00	2341.00	36.90	12775.23	3113.33	24.37
Total Agri	16170.00	8630.00	53.40	28785.6	10249.49	35.61
MSME	8846.00	9427.00	106.60	14867.5	9115.65	61.31
Other PS	13706.00	1255.00	9.20	5675.00	1086.80	19.15
All Agencies	38722.00	19312.00	49.90	49328.1	20451.93	41.46



12. Blockwise NABARD Developmental Interventions in the District

Sr. No.	Block	Intervention	Details
1	Kapkot	Springshed	Sanctioned to PSI, Dehradun <ul style="list-style-type: none"> DoS: 8 Apr 2022 Location: Kapkote, Bageshwar Treatable area- 300 Ha No. of families – 597 No of villages – 4 (Farsali Palli, Farsali Walli, Malladesh, Jhopra) Project duration – 3 years from the date of release of advance (i.e. 12 July, 22) TFO – Rs. 57,59,622/- Grant from NABARD – Rs. 55,82,660/- Beneficiary contribution – Rs. 1,86,962/-

Sr. No.	Block	Intervention	Details																				
2	Kapkot	TDF	Sanctioned to Sanjeevani Vikas evm Jan Kalyan Samiti, Ranikhet vide RO's sanction letter ref. no. NB.UKRO.FSDD.167.TDF-20.B.2021-22 dated 19.04.2022. Brief details of the sanctioned project are as given under: <ul style="list-style-type: none"> No. of families – 205 No of villages – 8 (Timilabagad, Guler, Malladesh, Chaura, Harkot, Khaljuni, Mikkhila, Farsali) Project duration – 5 years from the date of 1st release of advance (29 Nov, 22) TFO – Rs. 1,87,98,007/- Grant from NABARD – Rs. 1,37,49,500/- Beneficiary contribution – Rs. 50,48,507/- 																				
3	Kapkot	FPO	Krishak Sangam Swayatt Sahkarita promoted under PRODUCE ~ 1250 members and >Rs. 50 lakh annual TO; Equity: Rs. 5.92 lakhs Date of formation: 2015 under PRODUCE Availed BDA and Rural Mart assistance as well. Project period for all NABARD assistance already over but FPO and RM still running successfully.																				
4	All Blocks	RIDF Ongoing Projects	<table> <tr> <th>Sector</th><th>No of Projects</th><th>TFO</th><th>RIDF Loan</th></tr> <tr> <td>Agri - Allied Sector</td><td>29</td><td>5,262.37</td><td>4,818.06</td></tr> <tr> <td>Rural Connectivity</td><td>26</td><td>5,302.36</td><td>4,376.91</td></tr> <tr> <td>Social Sector</td><td>6</td><td>4,988.57</td><td>4,487.16</td></tr> <tr> <td>Grand Total</td><td>61</td><td>15,553.30</td><td>13,682.13</td></tr> </table>	Sector	No of Projects	TFO	RIDF Loan	Agri - Allied Sector	29	5,262.37	4,818.06	Rural Connectivity	26	5,302.36	4,376.91	Social Sector	6	4,988.57	4,487.16	Grand Total	61	15,553.30	13,682.13
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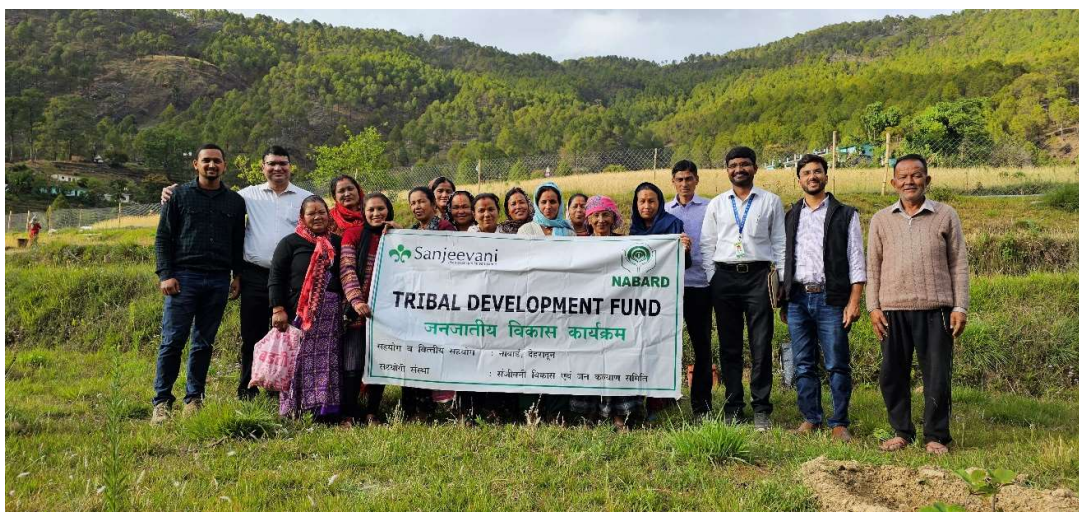
13. NABARD Business in the district

DCCB Almora Position (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: TDF Project Malladesh village in Kapkot block, Bageshwar Seeds of Transformation: A Tale of Revolution led by Tribal Women of Kapkot



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

Lack of irrigation facility, wild-animal (monkeys, wild-boars) menace, barren lands, fragmented land-holding, non-remunerative agriculture.

ii. **Proposed solution**

Setting up of Kiwi orchards under TDF in cluster approach with facility of irrigation and fencing for warding off wild animals.

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

cluster based approach wherein fragments of land belonging to 19 families at one place was pooled to create a check of 2.5 ha land.

installation of 21.5K litre capacity HDPE tank with ~800 m of piping;

370 Kiwi plants, 140 nectarine and stone fruit plants, 148 citrus plants along with some bay-leaf pants were planted during Jan 22-Feb 24.

Chain linked fencing to ward-off wild animals

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

Problems of irrigation, wild-life menace, fragmented land-holding were solved at one go.

A big orchard at one place will be set up in 2-3 years's time giving steady incomes, as Kiwi is sold at about Rs.200/ Kg

Once a barren patch of desolate land turned into a highly productive orchard which is well-irrigated and fenced from all sides

Cost-saving because of cluster approach as individual wadis were not required to be separately fenced and irrigated which would have been quite costlier

- v. **Professionally shot images and videos** (to be shared as a separate link or attached separately)



- vi. Testimonials (written or recorded) of beneficiaries:

Link:

<https://www.facebook.com/share/v/tCmvxxAJSNdkcKR5/?mibextid=pAjZwd>

15. Any other Relevant Important Detail about the District

In Bageshwar one branch of following institute is located;

1. Central Institute of Medicinal & Aromatic Plants, CIMAP, Gagrighol, Garud, Bageshwar (HO-Lucknow)

16. Important Meetings Convened/Participated 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

17. Status of SHG/JLG

SHG Status: as on 31 March 2025

Sr.No.	Dev. Block	Total No. of SHG	No. of Members
1	Kapkot	902	5781
2	Bageshwar	1082	6691
3	Garud	749	4699
	Total	2733	17,171

18. Status of training establishment/RSETI

RSETI Bageshwar is being run by lead bank SBI and working properly. Various trainings are being given by it to the interested youth, women in the district with participants being sponsored under various schemes viz. SRLM, PMEGP, etc.

It has received grant assistance of Rs. 4.5 lakhs in FY23-24 for purchase of various training equipment.



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
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A wholly owned Subsidiary of NABARD

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CONSULTANCY
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State/UTs

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| <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 |
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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.

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