



NABARD Interventions in Champawat

District - Champawat

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

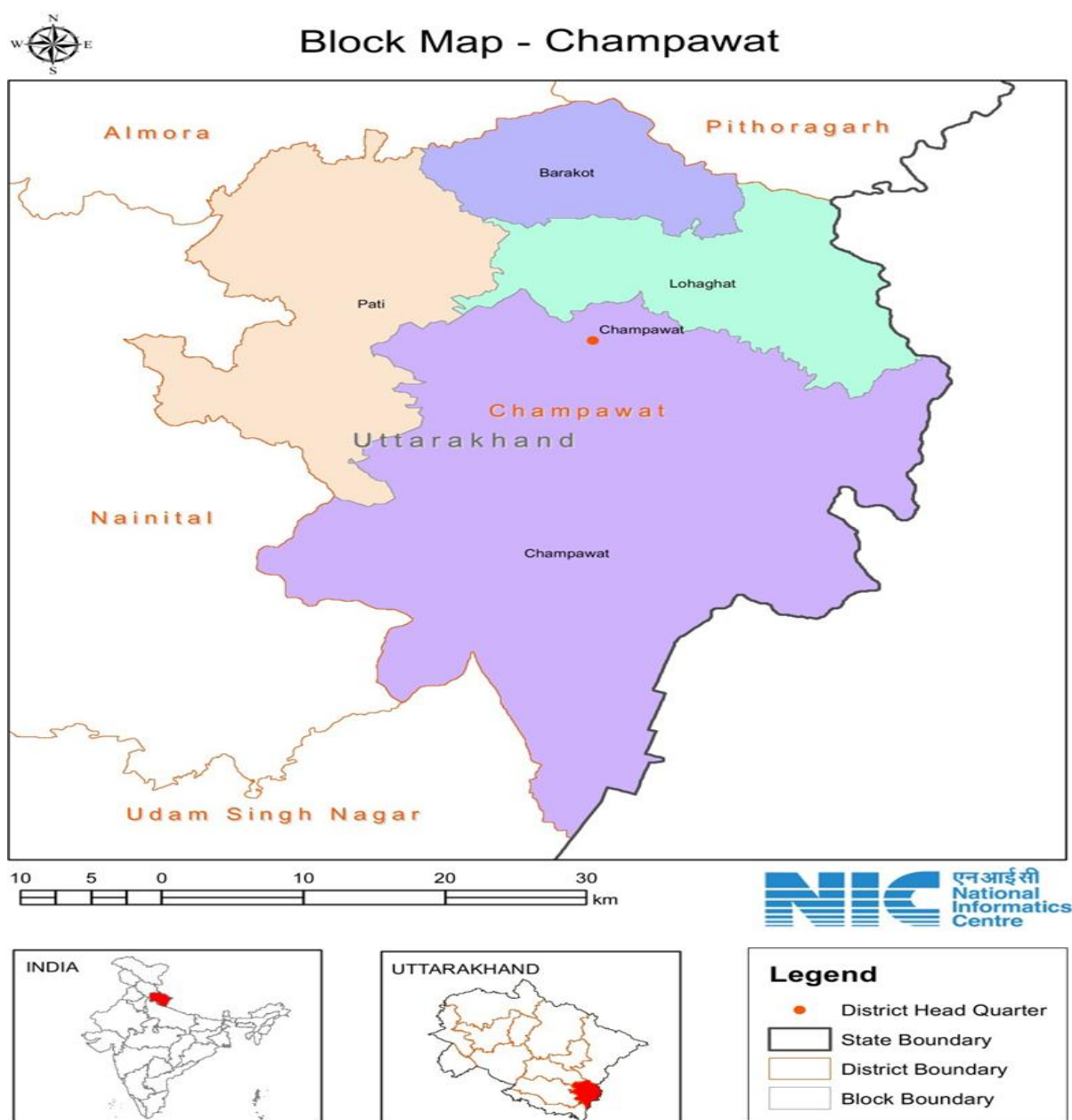
Mission

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

Dossier for Champawat

Name of the DDM Office	Champawat
Name & Designation of the DDM	Swati Karki Assistant General Manager
Month and Year of Reporting of DDM in the District	21st April 2025

1. District map -Block wise



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

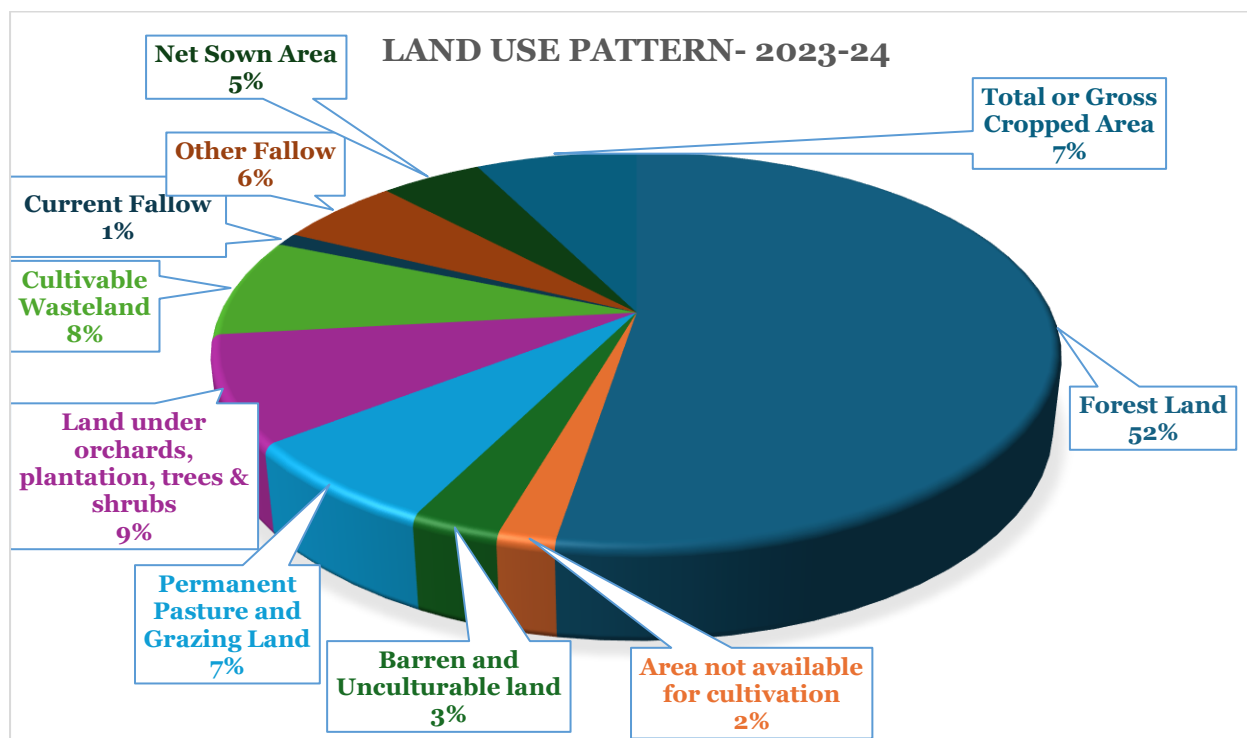
2. District Profile

District Profile	
Total Geographical Area (sq.km)	1766
No. of Sub Divisions	5
No. of Blocks	4

Land Use pattern (Hectare)

Total Area Reported	233225
Forest Land	132338
Area not available for cultivation	4762
Barren and Unculturable land	7371
Permanent Pasture and Grazing Land	17733
Land under orchards, plantation, trees & shrubs	22070
Cultivable Wasteland	20305
Current Fallow	2637
Other Fallow	14228
Net Sown Area	11681
Total or Gross Cropped Area	18620
Area Cultivated More than Once	6939
Cropping Intensity % [GCA/NSA]	159
No. of operational landholdings	32257
No. of KCC	24742

Source: District Statistical Dairy 2024



3. Farmer's Profile

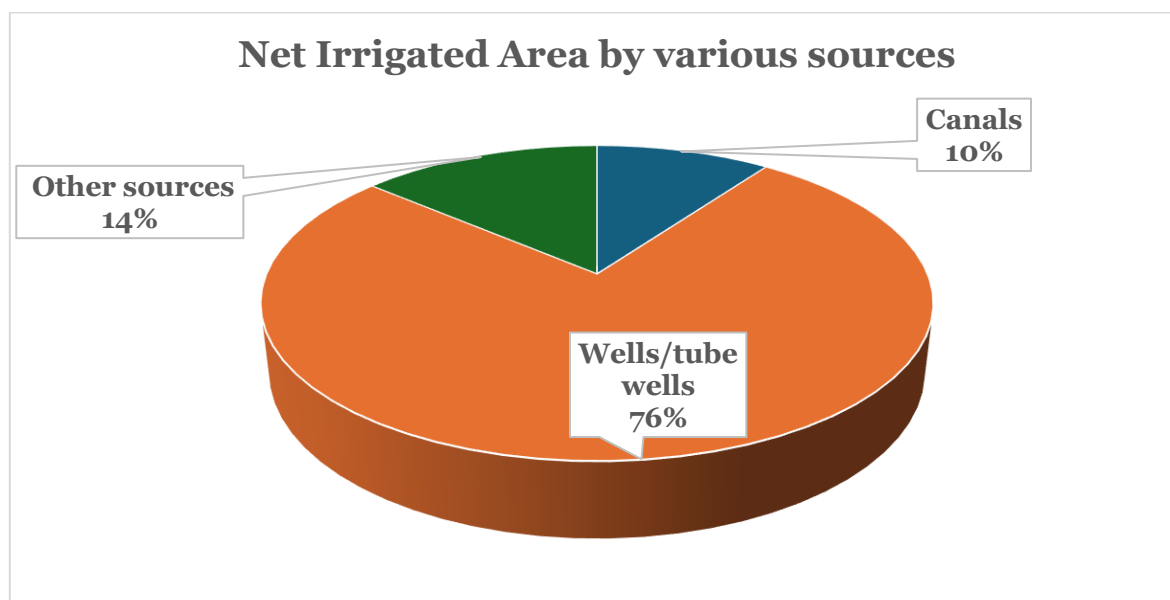
Cultivators (No.)	31971
Small/ Marginal Farmers (No.)	30749
Agricultural Labourers (No.)	1980

Source: District Statistical Dairy 2024

4. Irrigation (Hectare)

Area Available for Irrigation (NIA + Fallow)	4036
Irrigation Potential Created	Not Available
Net Irrigated Area (Total area irrigated at least once)	1399
Area irrigated by canals/channels	140
Area irrigated by wells/tube wells	1066
Area irrigated by other sources	193
Irrigation Potential Utilized (Gross Irrigated Area)	2514

Source: District Statistical Dairy 2024



5. Banking Profile

Agency	No. of Banks/Soc.	No. of Branches			
		Total	Rural	Semi-urban	Urban
Commercial Banks	11	33	22	11	0
Regional Rural Bank	1	9	7	2	0
District Central Coop. Bank	1	9	7	2	0
Primary Agr. Coop. Society	23	23	23	0	0
Others (Pvt. Banks and SFB)	8	17	12	5	0
All Agencies	44	91	71	20	0

6. Financial Health of DCCB, Pithoragarh***(Rs. in Cr)**

Sl. No.	Particular	Status		
		31.03.2022	31.03.2023	31.03.2024
1.	No. of branches	28	28	30
2.	No. of PACS -	97	97	97
3.	Out of which in Champawat district	23	23	23
4.	Total deposits	935.67	953.11	1040.98
5.	CASA %	59.80	59.94	60.49
6.	Loan o/s	587.40	650.03	682.70
7.	Borrowings	134.37	231.37	246.32
8.	Investment	215.19	215.19	212.64
9.	CD Ratio (%)	62.78	68.20	65.57
10.	CRAR (%)	13.38	12.45	12.61
11.	Net worth	90.14	88.67	110.66
12.	Gross NPA	10.16	13.99	9.54
13.	Net NPA	3.77	6.85	0.85
14.	Net profit	4.18	2.68	4.41
15.	Cost of Management	2.21	2.49	2.78
16.	Total number of staff	174	175	170
17.	Audit category	-	-	B

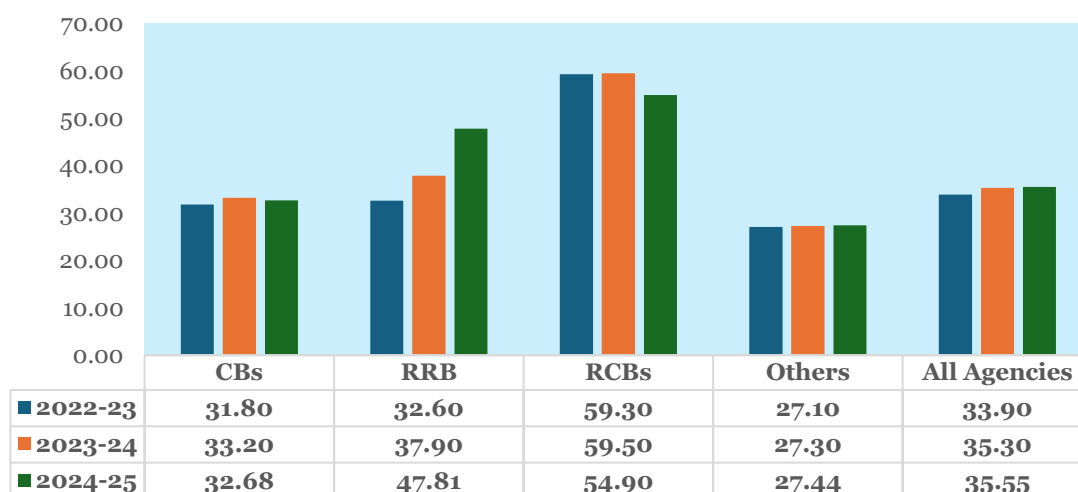
*DCCB Pithoragarh is covering Champawat district also.

**Source: PAR data Ensure

- DCCB has good CASA Ratio (60.49%), which indicates a healthy base of low-cost deposits.
- Bank has adequate CRAR at 12.61%, showing financial stability.
- The ratio declined from 13.99% as on 31/03/2023 to 9.54% as on 31/03/2024. Despite this decline, the ratio was higher than the tolerable level of 5%. The bank may take steps to reduce it to less than 5%.
- Deposits increased from Rs.953.11 lakhs as on 31/03/2023 to Rs.104,1.12 lakhs as on 31/03/2024 recording a growth of 9.23%. The bank may ensure that its deposits grow at a good rate in order to improve its business and performance.
- The bank is profitable with ₹4.41 crore net profit, though margins are low.
- Cost of management is high at 2.78%. Bank shall try to bring it below 2%.

7. PACS

Particulars	Number of PACS
PACS	23
PACS Computerized	23
Audit as on 31 March 2023	23
Jan Aushadhi Kendra	3
Kisan Samriddhi Kendra	19
PACS as CSC	23

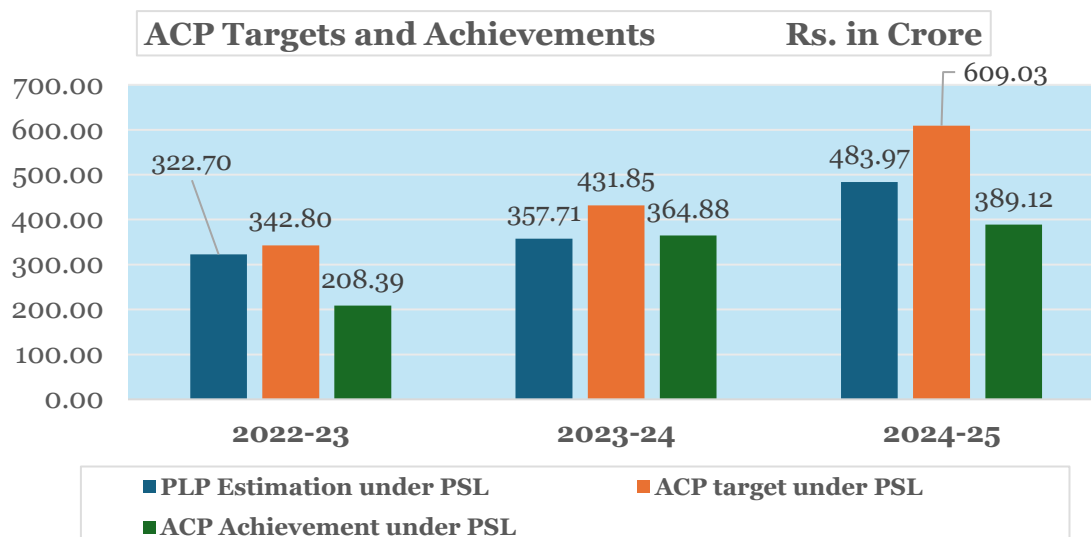
8. CD- Ratio (Agency wise past 03 years)**CD Ratio -Agency wise**

- For commercial banks, the CD ratio has slightly decreased, peaking in 2023-24 at 33.20% and then slipping to 32.68% in 2024-25.
- Uttarakhand Gramin Bank demonstrated a remarkable improvement, with increase in CD ratio from 32.60% during 2022-23 to 47.81% in 2024-25.
- In case of Cooperative banks, CD ratio remained relatively stable around 59% for the last 02 years, however in the FY 23-24, it dipped to 54.90%.
- The CD ratio for Private Banks & SFB is almost stagnant over the last three years with minor increases each year.
- The overall CD ratio has shown a steady increase from 33.90% in 2022-23 to 35.55% in 2024-25.
- The CD ratio of the district is less than 40%. A sub-committee on CD ratio has been set up under the chairmanship of CDO Champawat to increase the CD ratio, however desired results are yet to be achieved.
- SBI, though a lead bank in the district, having maximum branch network with highest share of deposits is doing very low financing in most of the potential activities of the Priority Sector. The growth of financing in PSL is very low, the bank has very low exposure in most potential activities viz. Dairy, Goatery, SHG financing, issuance of New KCC etc. Without on-boarding of SBI, it shall be difficult to increase the CD ratio in the District.

9. ACP Targets and Achievement**(Rs. Crore)**

Year	PLP Estimation under PSL	ACP target under PSL	ACP Achievement under PSL	ACP Ach. (%)
2022-23	322.70	342.80	208.39	81.80
2023-24	357.71	431.85	364.88	84.50
2024-25	483.97	609.03	389.12	63.89

Source: SLBC website



- Although the PLP estimation, ACP target and ACP achievement all have increased, the average growth rate is highest in the ACP achievement, which is a positive sign.
- The ACP targets during 2022-23 and 2023-24 were higher by 6% and 21% respectively from the PLP assessment.
- The ACP target under PSL for Champawat district during 2024-25 was set higher by 26% than credit potential due to the increased focus of GoUK and SLBC on the Farm and MSME sector.
- The ACP achievement under PSL has increased in absolute terms but the achievement percentage has fluctuated.

10. GLC Status in the District

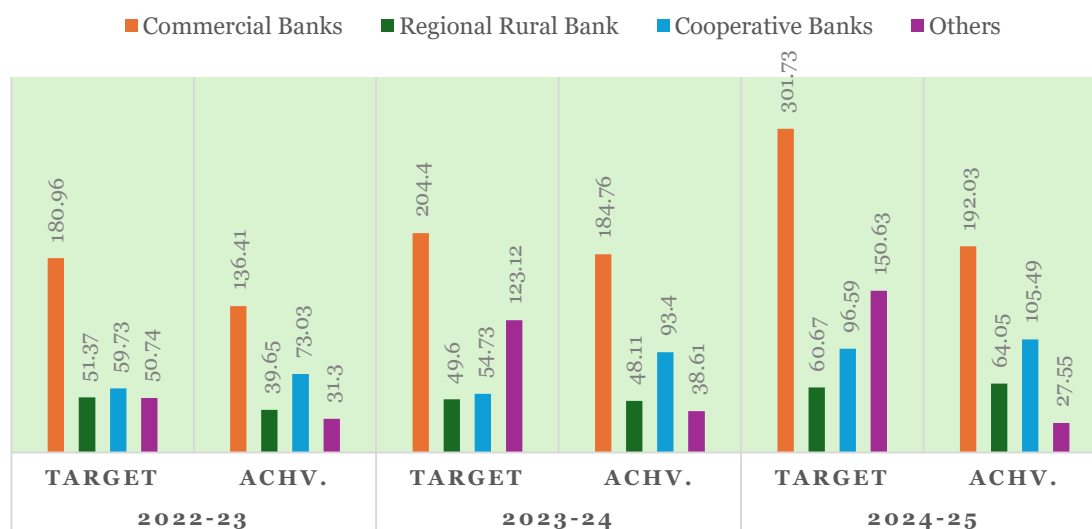
Agency wise GLC Status

(Rs. in Crore)

Agency	31/03/2023			31/03/2024			31/03/2025		
	Target	Achv.	Achv. (%)	Target	Achv.	Achv. (%)	Target	Achv.	Achv. (%)
Commercial Banks	180.96	136.41	75	204.40	184.76	90	301.73	192.03	64
Regional Rural Bank	51.37	39.65	77	49.60	48.11	97	60.67	64.05	107
Cooperative Banks	59.73	73.03	122	54.73	93.40	170	96.59	105.49	109
Others	50.74	31.30	62	123.12	38.61	31	150.63	27.55	20
All Agencies	342.80	280.39	82	431.85	364.89	84	609.03	389.12	64

- Commercial Banks, have the highest share in the district GLC with average share of 49.54%, followed by Cooperative Bank with 26.25% and RRB with 14.60%.
- From the above table, it can be observed the achievement of UGB and Cooperative banks has shown a steady increase over the last 03 years.
- The GLC flow have increased over the years from Rs.280.39 Cr to Rs.389.12 Cr.

AGENCY WISE -GLC STATUS



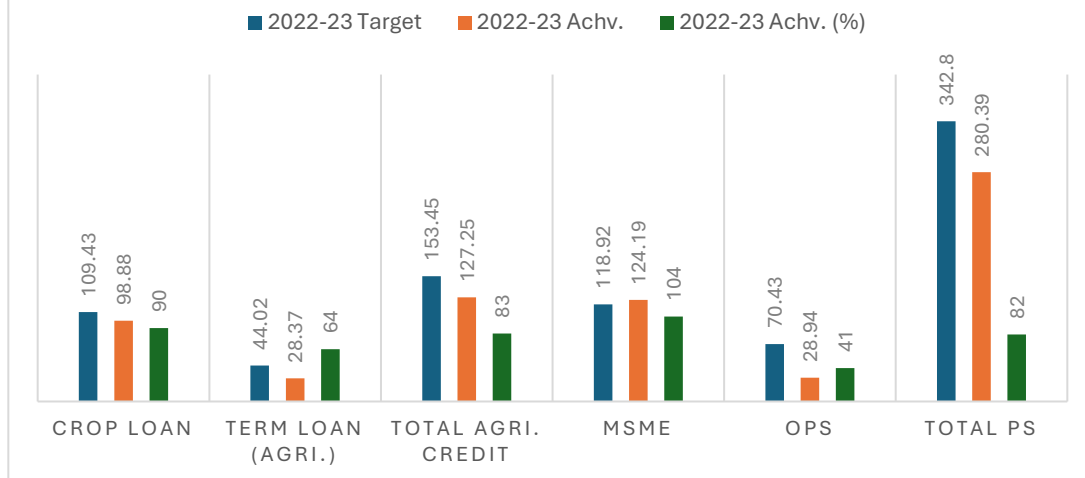
Sector wise GLC Status

(Rs. in Crore)

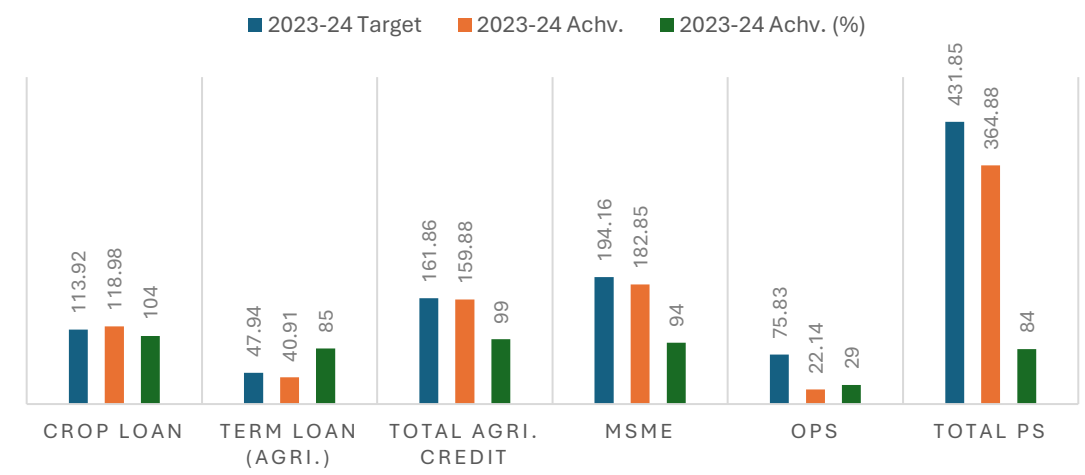
Broad Sector	2022-23			2023-24			2024-25		
	Target	Achv.	Achv. (%)	Target	Achv.	Achv. (%)	Target	Achv.	Achv. (%)
Crop Loan	109.43	98.88	90	113.92	118.98	104	241.04	130.82	54
Term Loan (Agri.)	44.02	28.37	64	47.94	40.91	85	82.58	38.40	47
Total Agri. Credit	153.45	127.25	83	161.86	159.88	99	323.62	169.22	52
MSME	118.92	124.19	104	194.16	182.85	94	200.80	198.84	99
OPS	70.43	28.94	41	75.83	22.14	29	84.60	21.06	24
Total PS	342.80	280.39	82	431.85	364.88	84	609.02	389.12	64

- The crop loan achievement has increased in absolute terms but the achievement percentage has fluctuated due to increased ACP target during 2024-25.
- Agriculture term loan was improved during 2023-24, but a notable decline in 2024-25.
- The MSME sector has been relatively stable, consistently achieving close to or above the target over the last 03 years.
- The POS sector has been underperforming, with a continuous decline in achievement over the years.
- The TPS achievement showed improvement in achievement during 2023-24 but faced a decline in 2024-25 due to increased ACP target.

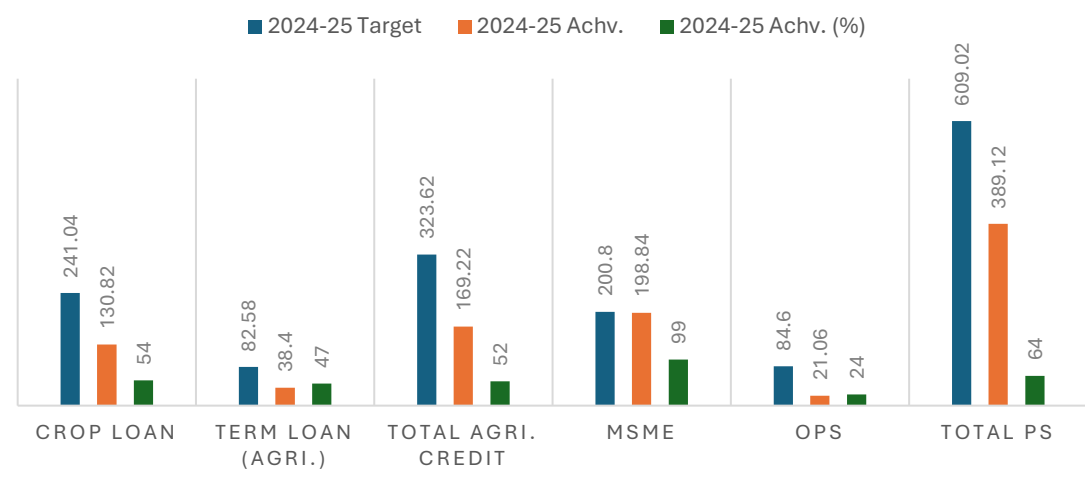
FY 22-23-GLC SECTOR WISE FLOW



FY 23-24-GLC SECTOR WISE FLOW



FY 24-25-GLC SECTOR WISE FLOW



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

➤ **Promotion of commercial horticulture with integrated value chain management**

Agriculture in the district is mostly subsistence based and cropped area is decreasing every year due to migration and low productivity/damage by wild animals. There is a need to promote commercial farming especially high value crops. The Climate of the district is suitable for off season vegetable cultivation and flower production. Protected as well as open cultivation of high value vegetables/off season vegetables/flowers needs to be promoted. The district has climatic variation from sub-tropical to temperate region, which makes it suitable for a wide range of horticultural crops including MAPs and spice crops. However, difficult terrain and transportation facility makes it difficult to promote the cultivation of these crops. Although the District has good horticulture potential, processing and value addition industries are bare minimum. There is lot of scope in this sector in the District, tapping this potential shall lead to increase in the CD ratio.

➤ **Dairy Processing and supply chain**

Dairy is a major allied activity practiced by farmers in the district. Total 289 Dairy Cooperative Societies are present in the district which supplies raw milk to Milk Union. About 3000-4000 litres of milk is being sold daily by the milk union and about 10000 litres of milk is sent to Khatima, Lalkua and Dehradun. There is a huge potential of value addition in this sector.

➤ **Promotion of Millet production**

Millet production can be promoted by the government by providing improved varieties seeds to the farmers, market linkages and MSP as per market rates.

➤ **Goat farming as an enterprise**

Goats are the most populous species in the district, accounting for about 36% of total livestock population of the district. In Champawat, traditional agricultural framework struggles because of unpredictable weather patterns and difficult terrain. Goats are also called the ATM (Any Time Money) for poor farmers. The main advantage of goat rearing is that it gives good remuneration in a natural environment with less labour. Goat rearing is emerging as an important business in the district to resolve the problem related to migration and to provide easy employment opportunities. Farmers are traditionally doing the goat rearing but to take the activity as an enterprise there is need to introduce improved breeds, shelter and feed management, mechanism for insurance and vaccination to encourage the farmers take up the activity.

12. Block wise NABARD Developmental Interventions in the District

Enclosed as Annexure 1

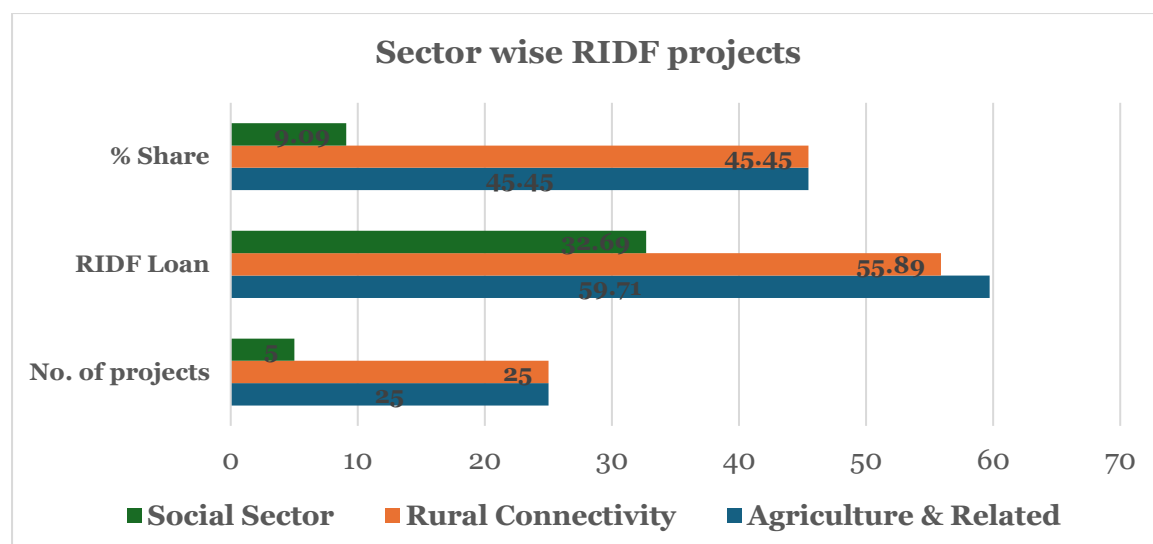
13. NABARD Business in the district**(Rs. in Crore)**

Particulars	GLC as on 31.03.25	Target	Achievement	Remarks
ST- SAO	224.59	51.00	54.00	
ASAO		80.00	97.00	
ST- Others	299.54	25.00	22.00	
LT (Normal + LTRCF)	41.33	35.00	21.17	
DRA (Sanction)		100.00	60.00	
DRA (Disbursement)		100.00	40.00	
SRS – LT (Low PSL)		2.00	2.00	

*DCCB Pithoragarh is covering Champawat district also.

Details of RIDF projects on-going in the district**(Rs. in Crore)**

Sl. No.	Sector	Implementing Dept.	No. of projects	RIDF Loan
1	Animal Husbandry	Animal Husbandry	3	5.55
2	Dairy Department	Dairy Department	1	7.16
3	Flood Protection	Irrigation	4	10.94
4	Horticulture - Poly house	Horticulture	1	13.67
5	Irrigation-Drinking water	Irrigation	1	22.54
6	ITI	Skill Development and Employment	1	6.08
7	Lift Irrigation	Irrigation	1	3.97
8	MI- Check Dam	Minor Irrigation	2	1.85
9	MI-Lift Irrigation Scheme	Minor Irrigation	1	0.92
10	MI	Minor Irrigation	12	15.64
11	Rural Bridge	PWD	1	12.39
12	Rural Road	PWD	20	35.68
13	Rural Road	Rural Works Department	4	7.81
14	Social Sector	Technical Education	1	1.60
15	Technical Education (ITI & Poly)	Technical Education	2	2.47
	Total		55	148.29



14. Success Stories

Success Story: Climate smart actions and strategies for sustainable livelihoods of agriculture-dependent hill communities



Scheme	Adaptation Fund Board - NABARD Climate Change
Project Implementing Agency	BAIF
Duration of the project	5 Years
Beneficiary	
1. No. of beneficiaries	4000
2. State	Uttarakhand
3. District	Champawat
4. Block	Lohaghat and Pati

Support provided

- Formed Community Based Organizations
- Spring Rejuvenation
- Roof Top Rain-Water Harvesting
- Drip Irrigation
- Poly houses for alternate agriculture and improved livelihood
- Horticulture Development
- Community Forest Development
- Fodder Development
- Seed bank and Conservation of indigenous seeds
- Livestock breeding and management
- Preparation and dissemination of knowledge material

Pre-implementation status

- Scarcity of drinking water during dry season.
- Low milk yield of cattles
- Low income from agriculture
- Rainfed agriculture
- Scarcity of green fodder.

Challenges faced

- The economy of the Champawat district is predominantly rural and highly dependent on sectors like agri-horticulture and livestock; other economic activities are limited.
- Owing to the very small land holdings, families rely heavily on natural fodder resources including the forest areas to feed their livestock.
- There is continuous degradation of natural resources to meet various needs of its growing population.
- Increased vulnerability of agri-horti sectors and absence of any other livelihood options leading to migration of productive labour.

Impact

- Project reach out to 800 plus families directly and to additionally 400 families through indirect benefits.
- 252 Families have been engaged with gainful employment and sustained income through polyhouse farming.
- 136 ha. Area has been developed with Silvi-pasture interventions
- 1,20,000 trees have been planted in the region under agroforestry and horticulture.
- 10 Village Councils (Van panchayats) restored community pasture lands in an ecologically sound manner
- 1500 million liters' water capacity created through rejuvenation of 15 natural springs.
- 650 Families have been associated with crop and weather advisory services.
- 25 Land races or local native crops of indigenous food crops are being conserved by community and local seed bank established. Total 72 landraces of 22 crops from 4 types.
- The average additional income that families involved in polyhouses have earned

is up to Rs. 25,000 to 35,000 in a year, the income ranges from Rs. 25,000 to Rs. 1 lakh.

15. Any other Relevant Important Detail about the District (Any Important Central/State Govt projects located Convergence, if any with ICAR, University etc.)

- One KVK under GBPUAT is located at Lohaghat, Champawat. The major activities of the KVK are:
 - To organize skill based and job oriented vocational training for farmers, orchardists and rural youths.
 - To organize in-service training's for field level extension functionaries of the government and Ngo's.
 - To conduct demonstrations of latest farm technology in different disciplines to generate production data, feed-back through front line demonstrations (oilseed and pulses and other crops), adaptive trials and other demonstrations.
 - To conduct "On Farm Testing for refining and documenting technology.
 - Production and sale of high quality seed/seedling.
- ICAR Directorate of Cold Water Fisheries Research, Bhimtal has an experimental farm located at Chirapani in Champawat district. The following facilities are available in the farm:
 - Trout raceways: 06 (900 sqmt.)
 - Nursing pond: 10 (300 sqmt.)
 - Carp pond: 10 (750 sqmt.)
 - Trout hatchery

16. Status of Important Meetings Participated/Convened by DDM during 2024-25

Sl. No.	Name of the meeting	Frequency	Convened by	Points discussed/Outcome
1	Pre-PLP meeting	Annually	DDM	Informed the stakeholders about the importance of PLP and sought inputs and data from them.
2	DCC/DLRC meeting	Quarterly	LDM	Reviewed the GLC progress
3	DLMC-AIF meeting	Quarterly	DDM	Reviewed the progress of AIF scheme in the district
4	DLMC – CSS FPO	Quarterly	DDM	Reviewed the progress of CSS-FPO scheme in the District
5	DLMRC (DAP-MoU)	Quarterly	DCCB	Reviewed the progress of DCCB
6	RIDF-DLRC	Periodically	DDM	Reviewed the implementation of RIDF assisted projects in the district
7	DCDC & JWC		ARCS	Identified new mPACS and reviewed the progress of various schemes of MoC

17. Status of Financial Inclusion and Digitisation**➤ Performance under Social Security Schemes in the district as follows:**

Agency	PMJJBY	PMSBY	APY
CBs	16321	59345	8622
RRB	7139	15904	6946
RCBs	546	4465	4
Others	805	3269	997
Total	24811	82983	16569

➤ Status of BCs/CSPs (Business Correspondents/ Customer Service Points)

Sl. No.	Name of Bank	No. of active BCs/CSPs	Of which no. of BCs/CSPs operating in Tier 5 & Tier 6 (areas in district with population less than 10000)
1	SBI	30	27
2	PNB	5	2
3	BOB	5	2
4	UBI	1	1
5	P&SB	1	1
6	UGB	14	11
7	NBL	2	2
8	AXIS	3	3
9	BOI	3	3
10	BOM	1	0
TOTAL		65	52

- Under incentive scheme to BC/CSP, 26 BCs of IPPB, PNB, SBI & UGB operating in Champawat district have been supported with grant assistance of Rs.1.56 lakh during the FY 2024-25 by NABARD.
- Financial and Digital Literacy Camps have sanctioned to DCCB, Pithoragarh and Uttarakhand Gramin Bank under Financial Inclusion Fund.
- RSETI, Champawat has been supported with grant assistance of Rs.4.5 lakh under CAPEX support for purchase of equipment's scheme.

18. Status of SHG/JLG**a. Status of SHGs**

Sl. No.	Particulars	2022-23	2023-24	2024-25
1	No. of intensive blocks	4	4	4
2	No. of SHGs formed	957	138	344
3	No. of SHGs credit linked (including repeat finance)	633	1012	1217
4	Bank loan disbursed (Rs. lakh)	888.63	1748.16	1302.74
5	Average loan per SHG (Rs. lakh)	1.40	1.73	1.07

b. Status of JLGs

3	Particulars	2022-23	2023-24	2024-25
2	No. of JLGs formed & credit linked	286	186	158
3	Bank loan disbursed (Rs. lakh)	946.81	352.27	262.09
4	Amount outstanding (Rs. lakh)	735.60	1156.69	676.63
5	Average loan per JLG Rs. lakh	3.31	1.89	1.66

Source: SLBC website

- JLG is being promoted by Indusind Bank (90%) followed Uttarakhand Gramin Bank (8%) and UCO Bank (2%) in the district.

19. Status of training establishment/RSETI

- RSETI-Champawat is managed by SBI and conducts trainings to SHGs, rural youths for generation of employment and creation of micro-enterprise as per the approved annual training calendar.
- During the FY 2024-25, RSETI has conducted 28 training programmes covering 767 participants out of which 307 participants were credit linked.

Annexure 1**Block wise NABARD Developmental Interventions in the District**

Sl. No.	Block Name	Project/Work	Achievement/Possible outcome
1.	Lohaghat	<ul style="list-style-type: none"> ➤ FPO on Dairy sanctioned to NIDHI. ➤ Date of Sanction: 29 Oct 2021 ➤ Amt. sanctioned: ₹ 16.60 lakh ➤ Location: Village Sui ➤ No. of villages covered: 7 ➤ Members: 205 	<ul style="list-style-type: none"> • Turnover of FPO- Rs.17.50 Lakh • As a result of NABARD's efforts to form FPO Dairy, producers able to collectively market the milk and started processing the produce. As a result, the economic condition of the farmers has improved
2.	Lohaghat and Pati	Climate smart actions and strategies for sustainable livelihoods of agriculture-dependent hill communities project sanctioned to BAIF under Adaptation Fund	<ul style="list-style-type: none"> • 800 plus families directly and 400 families through indirectly benefitted. • 252 Families earned sustained income through low-cost bamboo based polyhouse farming. • 1,20,000 trees planted • 1500 million liters' water capacity created through rejuvenation of 15 natural springs.
3.	Champawat, Lohaghat, Pati & Barakot	RIDF	<ul style="list-style-type: none"> • No. of projects have been sanctioned under RIDF which includes rural roads, irrigation, minor irrigation, ITI, Polyhouses rural bridges etc. with financial assistance of Rs.148.29 crore. • RIDF has played a significant role in financing rural infrastructure projects across district, contributing to improved rural connectivity and agricultural productivity



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