



# NABARD Interventions in Pithoragarh

**District - Pithoragarh**

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

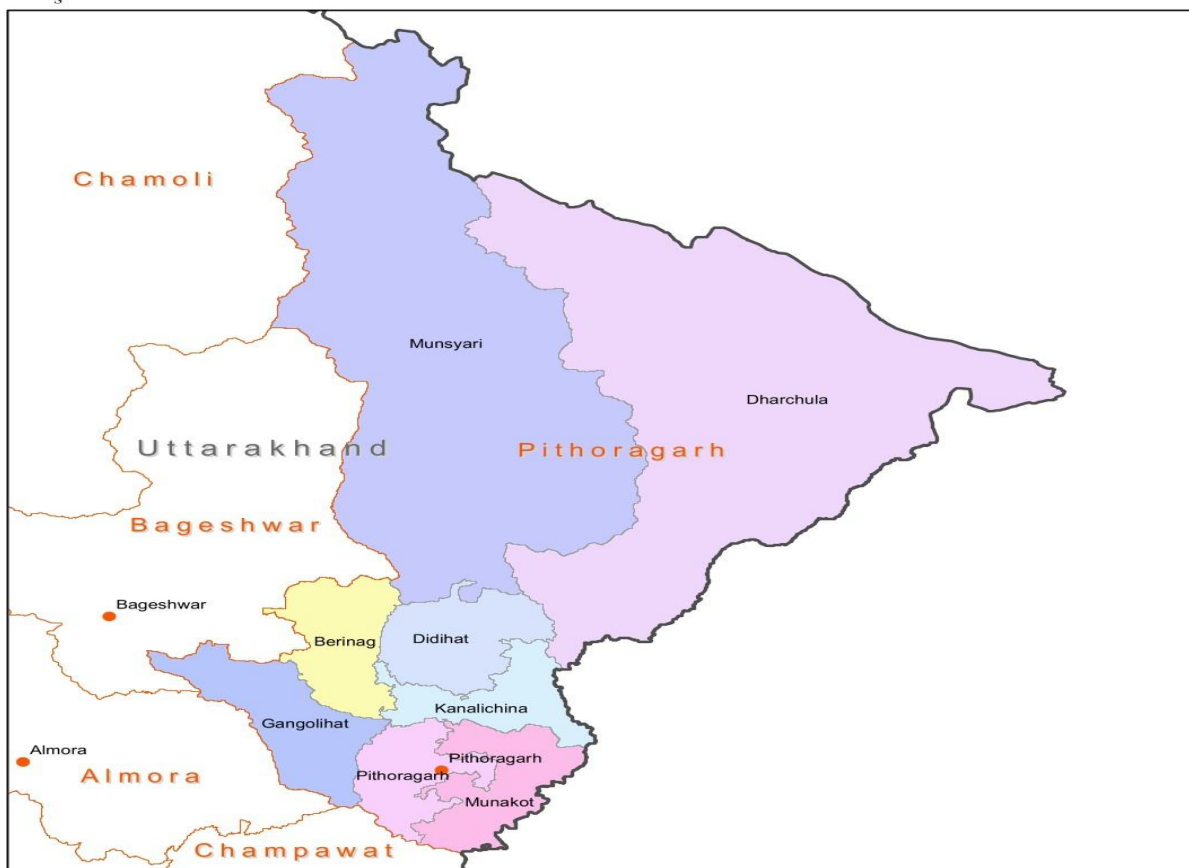
## Dossier for Pithoragarh

<b>Name of the DDM Office</b>	<b>Pithoragarh</b>
<b>Name &amp; Designation of the DDM</b>	<b>Rakesh Singh Kanyal, Manager</b>
<b>Month and Year of Reporting of DDM in the District</b>	<b>May 2023</b>

### 1. District map -Block wise



### Block Map - Pithoragarh



10 5 0 10 20 30  
km

**NIC** एन आई सी  
National  
Informatics  
Centre



#### Legend

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

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

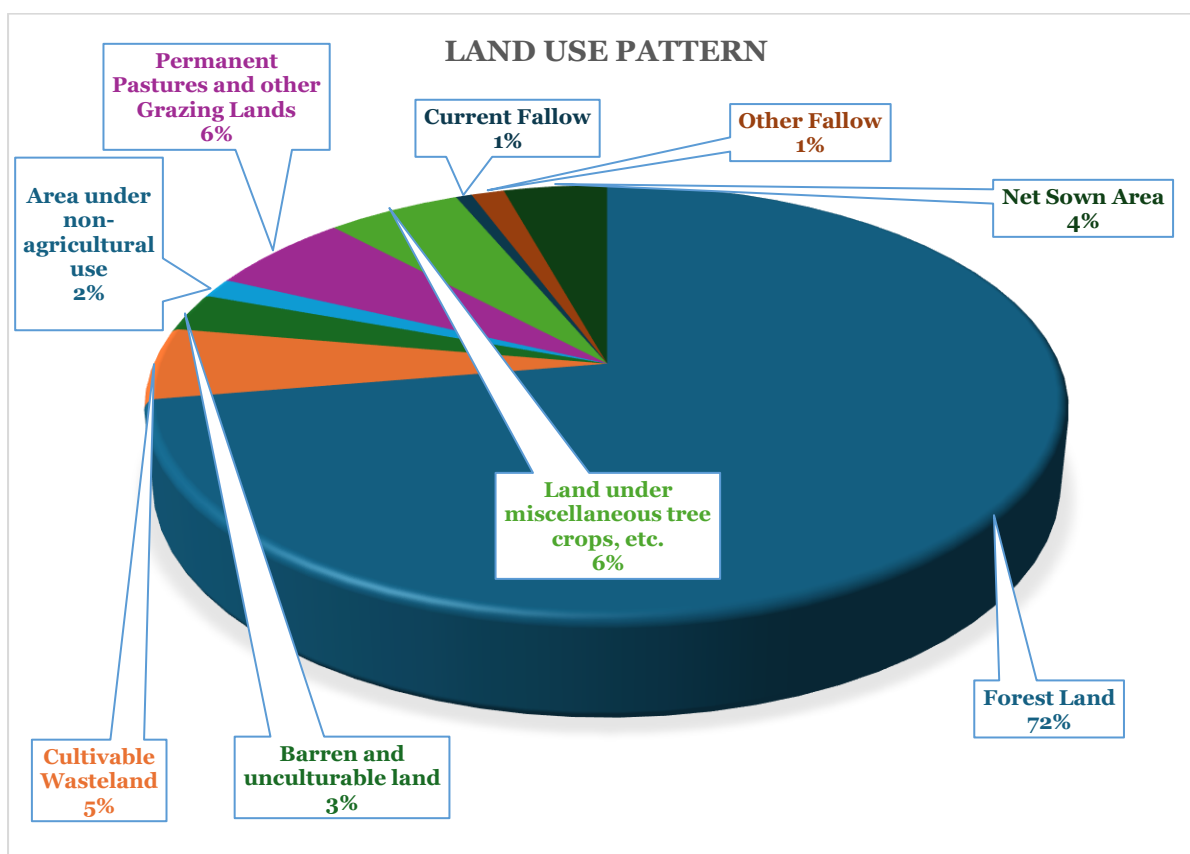
## 2. District Profile

District Profile	
Total Geographical Area (sq.km)	7090
No. of Sub Divisions	12
No. of Blocks	8
No. of Gram Panchayats	686

### Land Use Pattern

(area in hectare)

Total Area Reported	746734
Forest Land	540150
Cultivable Wasteland	40317
Barren and unculturable land	21231
Area under non-agricultural use	10893
Permanent Pastures and other Grazing Lands	45137
Land under miscellaneous tree crops, etc.	41740
Current Fallow	4950
Other Fallow	10237
Net Sown Area	32079
Gross Cropped Area	56946
Area Cultivated More than Once	24867
Cropping Intensity [GCA/NSA]	177%
No. of operational landholdings	73744
No. of KCC	42565



### 3. Farmer's Profile

Cultivators	137330
Small/ Marginal Farmers	50140
Agricultural Labourers	5400

### 4. Irrigation

(hectare)

Area Available for Irrigation (NIA + Fallow)	19048
Irrigation Potential Created	NA
Net Irrigated Area (Total area irrigated at least once)	2146
Area irrigated by canals/channels	86
Area irrigated by Other Sources	2060
Irrigation Potential Utilized (Gross Irrigated Area)	3771

### 5. Banking Profile

Agency	No. of Banks/Soc.	No. of Branches			
		Total	Rural	Semi-urban	Urban
Commercial Banks	12	56	40	16	0
Regional Rural Bank	1	31	27	4	0
District Central Coop. Bank	1	21	13	5	3
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0
Primary Agr. Coop. Society	74	74	67	7	0
Others	8	9	1	8	0
All Agencies	96	191	148	40	3

### 6. Financial Health of DCCB

S. No.	Particular	31.03.2022	31.03.2023	31.03.2024
1.	No. of branches	28	28	30
2.	No. of affiliated PACS	97	97	97
3.	Total deposits	935.67 crore	953.11 crore	1040.98 crore
4.	CASA %	59.81%	59.94%	60.49%
5.	Loan o/s	587.40 crore	650.03 crore	682.70 crore
6.	Borrowings	134.37 crore	231.37 crore	246.32 crore
7.	Investment	215.19 crore	215.19 crore	212.64 crore
8.	CD Ratio	62.78	68.20	65.57
9.	CRAR	13.38	12.45	12.61
10.	Net worth	90.14 crore	88.67 crore	110.66 crore
11.	Gross NPA	10.16%	13.99%	9.54%
12.	Net NPA	3.77%	6.85%	0.85%
13.	Net profit	4.18 crore	2.68 crore	4.41 crore
14.	Cost of Management	2.21%	2.49%	2.78%
15.	Total number of staff	174	175	170
16.	Audit category			B

Source: DCCB Pithoragarh

- 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.
- High Gross NPA of 9.54% is a concern, though the low net NPA (0.85%) suggests effective provisioning.
- 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%.

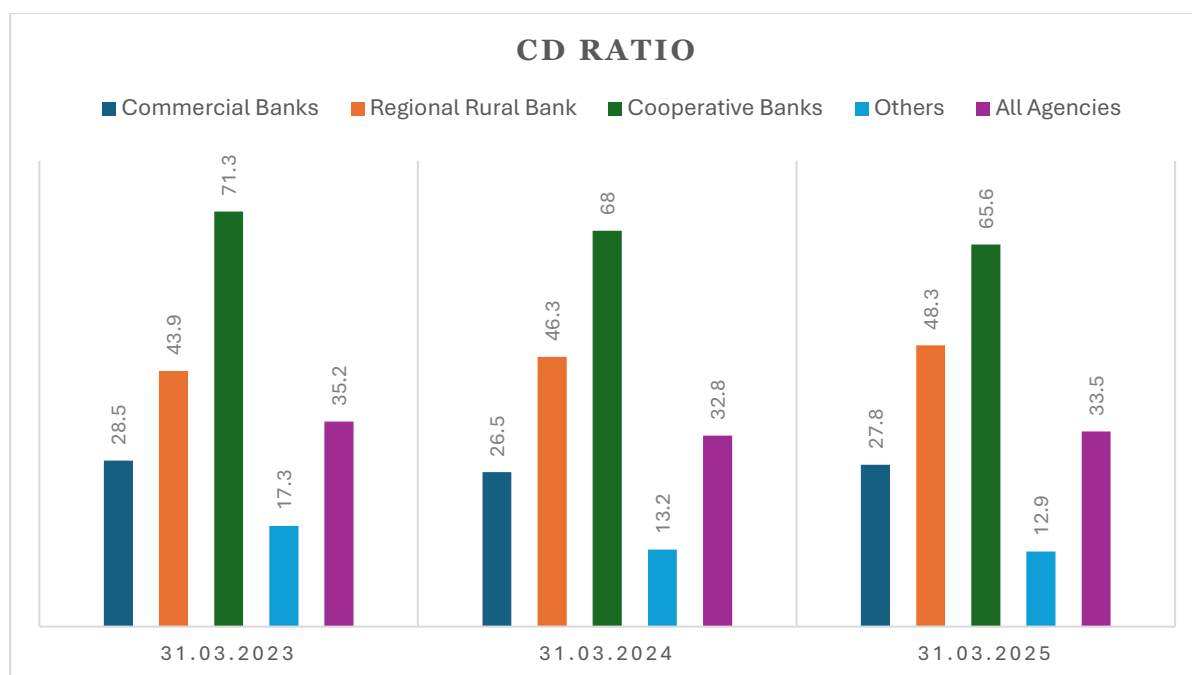
## 7. PACS

Particulars	Number of PACS	Remarks
PACS	74	
PACS Computerized	74	
Audit as on 31 March 2024	74	
Jan Aushadhi Kendra	0	
Kisan Samriddhi Kendra	41	
PACS as CSC	67	

## 8. CD- Ratio

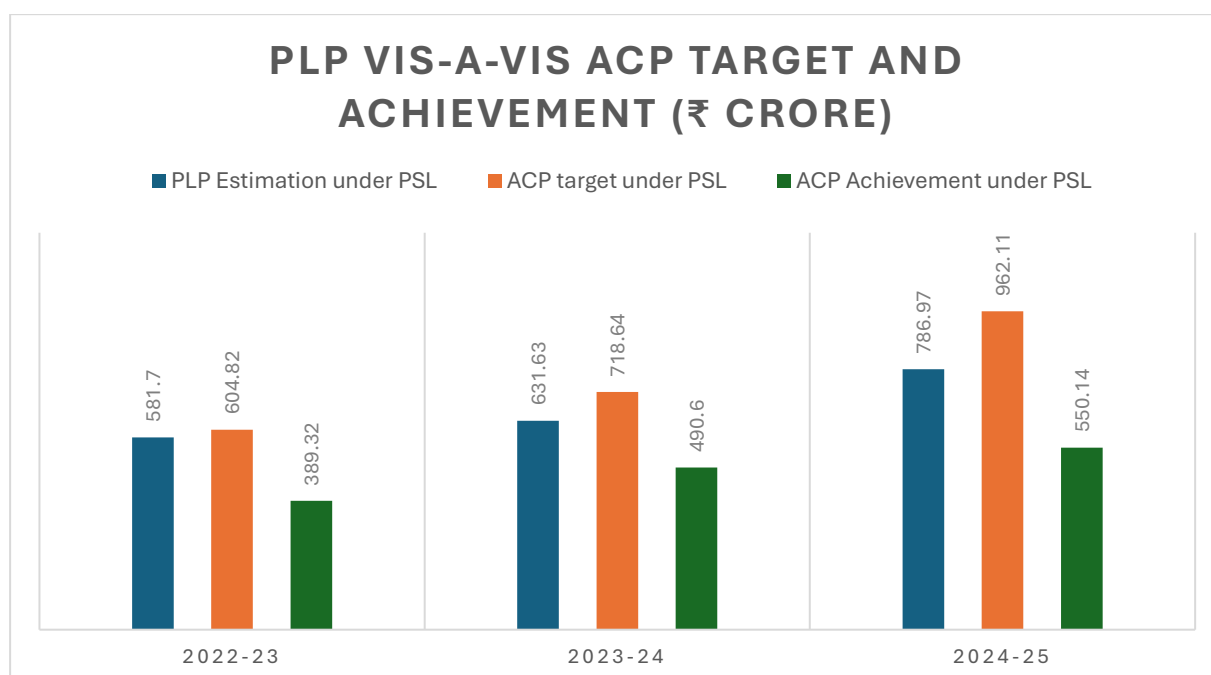
	CD Ratio %		
Agency	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	28.5	26.5	27.8
Regional Rural Bank	43.9	46.3	48.3
Cooperative Banks	71.3	68.0	65.6
Others	17.3	13.2	12.9
All Agencies	35.2	32.8	33.5

- Cooperative Bank consistently has the highest CD Ratio, though it's gradually declining from 71.3% on 31.03.2023 to 65.6% in 31.03.2025.
- CD ratio of RRB has a steady increase, indicating growing credit deployment.
- Commercial Banks and Other banks have relatively low CD Ratio, with Commercial Banks showing a slight recovery in 2025.
- The overall CD Ratio of the district dipped in 2024 but slightly improved in 2025.
- 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. Banks having CD ratio less than 40% have been advised to prepare Monitorable Action Plan.
- SBI has the highest share of deposits, however, the share of advances is comparatively low. Major efforts to be made by SBI, in order to improve the CD ratio of the district.



### 9. ACP Targets and Achievements

Year	PLP Estimation under PSL (Rs. Crore)	ACP target under PSL (Rs. Crore)	ACP Achievement under PSL (Rs. Crore)	ACP Ach. (%)
2022-23	581.70	604.82	389.32	64.4
2023-24	631.63	718.64	490.60	68.3
2024-25	786.97	962.11	550.14	57.18

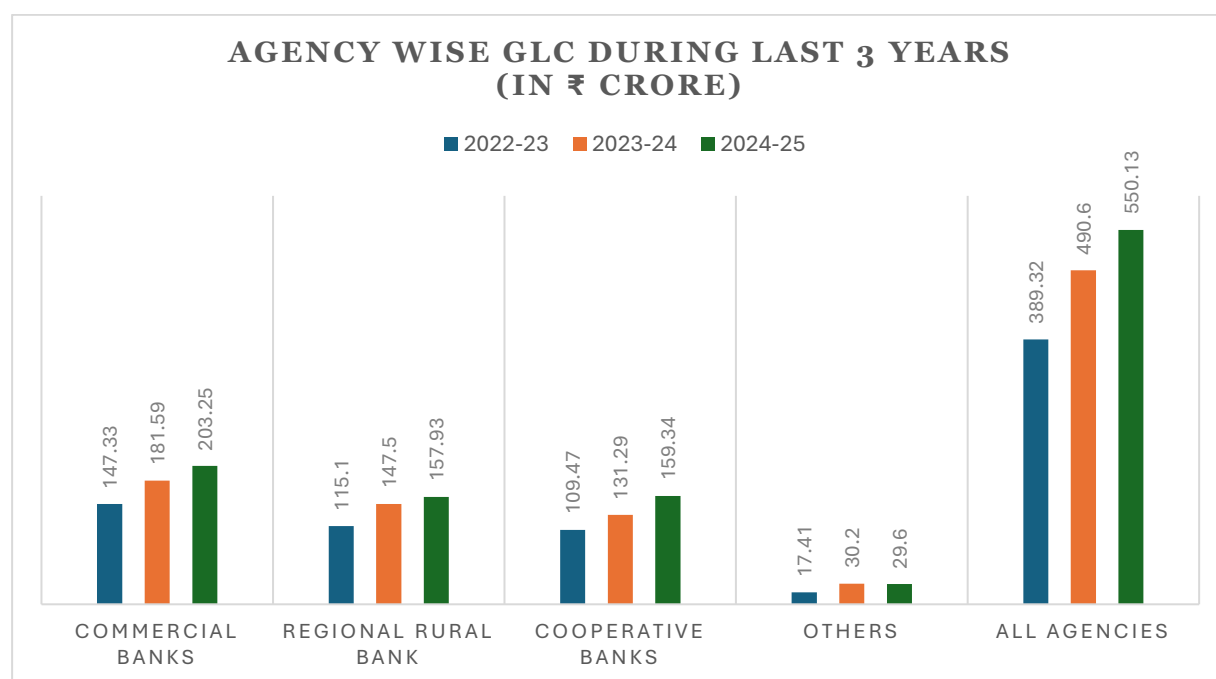


- Achievement against ACP targets has declined from 64.47% in 2022–23 to 57.20% in 2024–25.

- ACP approved at DLRC was dovetailed with PLP during the three years. However, upward revision of ACP was done by SLBC.

### 10. GLC Status in the District

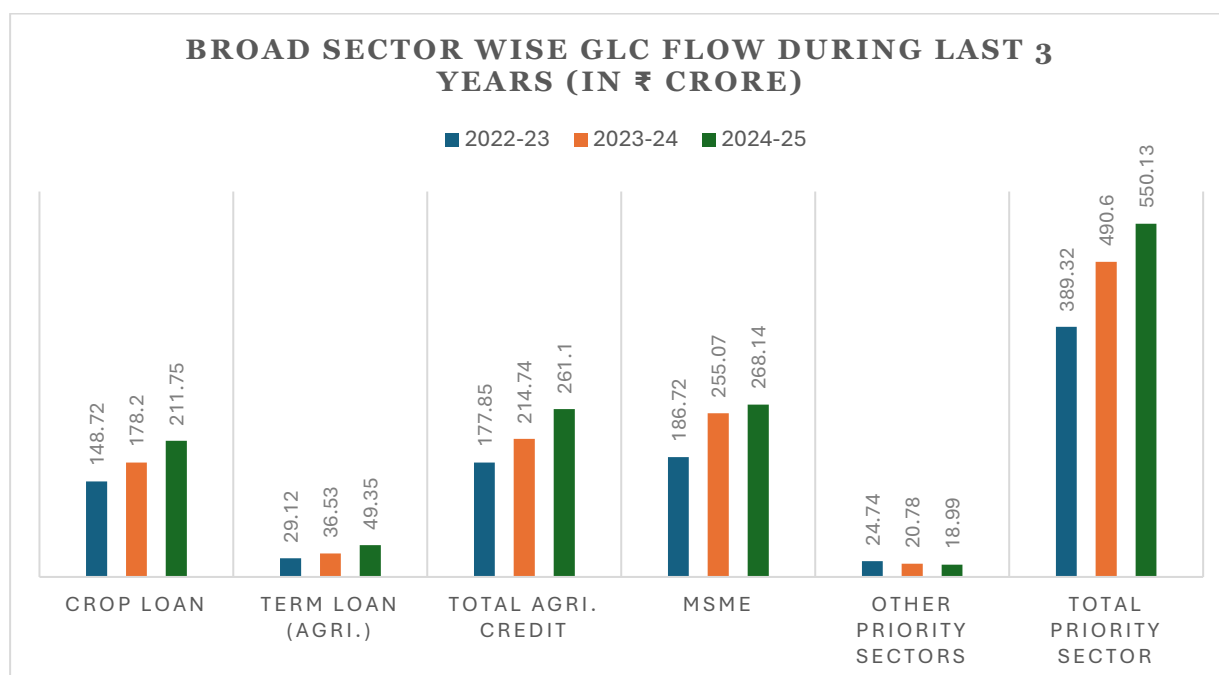
Agency	2022-23			2023-24			2024-25		
	Targ et	Ach'me nt	Ach'me nt [%]	Targ et	Ach'me nt	Ach'me nt [%]	Targ et	Ach'me nt	Ach'me nt [%]
Commercial Banks	277.69	147.33	53.1	325.19	181.59	55.8	413.03	203.25	49.21
Regional Rural Bank	147.43	115.10	78.1	183.57	147.50	80.4	250.85	157.93	62.96
Cooperative Banks	133.73	109.47	81.9	160.92	131.29	81.6	230.47	159.34	69.14
Others	45.95	17.41	37.9	48.95	30.20	61.7	67.75	29.60	43.69
All Agencies	604.81	389.32	64.4	718.63	490.60	68.3	962.11	550.13	57.18



- Achievement percentage of commercial bank declined from 53.1% in 2022–23 to 49.21% in 2024–25
- Overall achievement improved in 2023–24 (68.3%) but dropped to 57.18% in 2024–25. Growth rate decreased from 26.01% in 2023-24 to 12.13% in 2024-25



Broad Sector	31/03/2023			31/03/2024			31/03/2025		
	Target	Ach'ment	Ach'ment [%]	Target	Ach'ment	Ach'ment [%]	Target	Ach'ment	Ach'ment [%]
Crop Loan	270.98	148.72	54.9	284.95	178.20	62.5	501.66	211.75	42.21
Term Loan (Agri.)	64.59	29.12	45.1	72.18	36.53	50.6	97.54	49.35	50.59
Total Agri. Credit	335.57	177.85	53.0	357.13	214.74	60.1	599.22	261.10	43.68
MSME	139.29	186.72	134.0	227.19	255.07	112.3	231.29	268.14	115.93
Other Priority Sectors	129.94	24.74	19.0	134.30	20.78	15.5	131.59	18.99	14.43
Total Priority Sector	604.81	389.32	64.4	718.63	490.60	68.3	962.11	550.13	57.18



- Under crop loan, targets increased significantly in 2024–25. Achievement dropped from 62.5% (2023–24) to 42.21% (2024–25).
- Agri Term Loan has gradually improved from ₹ 29.12 crore in 2022–23 to ₹ 49.35 crore in 2024–25.
- Under MSME sector, targets have been achieved with achievement rates above 100% across all three years.
- Under Other Priority Sector, persistently low achievement percentages (below 20%), dropping to 14.43% in 2024–25.

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

- 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 need to promote commercial farming especially high value crops.
- District is suitable for millets production. Same can be promoted by the government by providing market linkages and MSP as per market rates.
- Climate of the district is suitable for Off season vegetable cultivation. Protected as well as open cultivation of high value vegetables/off season vegetables needs to be promoted.
- District has climatic variation from sub-tropical to temperate/alpine region, which makes it suitable for wide range of horticultural crops. However, difficult terrain and transportation facility makes it difficult to promote the cultivation of these crops.
- Fisheries is one of the most promising sector in the district, given the availability of fresh water resources. District is suitable for trout farming, if developed, can become a big supplier of high value fish in India.

### 12. Blockwise NABARD Developmental Interventions in the District

Developmental block	Intervention	Details
Bin	FPO	Sanctioned to NIDHI DoS: 29 Oct 2021 Amt sanctioned: ₹ 16.60 lakh Location: Meldungri No. of villages covered: 11 Members: 168 Activity: Dairy TO 2023-24 - ₹ 14.25 lakh
Bin	LEDP	Sanctioned to NIDHI DoS: 24 March 2023 Amt sanctioned: ₹ 8.80 lakh Activity: Production, Processing, Packaging and marketing of millets. Beneficiaries – 150 women from 5 villages Demo unit – Jajurali Credit linkage – 90 beneficiaries
Kanalichhina	FPO	Sanctioned to NIDHI DoS: 10 May 2022 Amt sanctioned: ₹ 16.60 lakh Location: Dungri No. of villages covered: 8 Members: 163 Activity: Fisheries TO 2023-24 - ₹ 4.80 lakh
Munsyari	FPO	Sanctioned to IFFDC under CSS-FPO DoS: 7 January 2022 Amt sanctioned: ₹ 43 lakh Location: Madkot Members: 215 Activity: Rajma & Potato TO 2023-24 - ₹ 17.81 lakh

Developmental block	Intervention	Details
Gangolihat	FPO	Sanctioned to IFFDC under CSS-FPO DoS: 7 January 2022 Amt sanctioned: ₹ 43 lakh Location: Ganai Members: 230 Activity: Millets, Spices TO 2023-24 - ₹ 6.06 lakh
Gangolihat	LEDP	Sanctioned to HGVS DoS: 12 January 2024 Amt sanctioned: ₹ 7.87 lakh Activity: Dairy Beneficiaries – 120 women from 2 villages Demo unit – Futsil Credit linkage – 60 beneficiaries

### 13. RIDF Projects in the district

Sr. No.	Sector	Name of Imp. Department	No. of Projects	TFO (₹ in lakh)	RIDF Loan (₹ in lakh)
1.	Animal Husbandry	AH	5	1022.80	959.82
2.	Canal Irrigation	Irrigation	18	1262.06	1198.93
3.	Drinking water	Peyjal Nigam	17	5857.13	5026.61
4.	Drinking water	Irrigation	1	2973.00	2675.70
5.	Fisheries	Fisheries	2	571.97	540.76
6.	Flood Protection	Irrigation	13	3147.66	2990.23
7.	Flood Protection	Minor Irrigation	1	730.68	694.15
8.	Horticulture	Horticulture	1	2510.44	1866.47
9.	Minor Irrigation – Check Dam	Minor Irrigation	10	1547.56	1470.14
10.	Rural Bridge	PWD	6	6423.76	5600.92
11.	Rural Road	PWD	39	10248.57	8231.57
12.	Rural Road	RWD	24	5681.51	4879.71
13.	School Education	Education	10	1194.56	1070.32
14.	Technical Education	TE-ITI	3	1182.15	1059.03
15.	Technical Education	TE-Polytechnic	1	1497.82	1348.03
<b>Total</b>			<b>151</b>	<b>45851.67</b>	<b>39612.39</b>

### 14. NABARD Business in the district.

(in ₹ crore)

Particulars	GLC as on 31.3.2025	Target	Achievement	Remarks
ST- SAO	224.59	45.00	54.00	
ASAO		80.00	97.00	
ST- Others	299.54	5.00	22.00	
LT (Normal + LTRCF)	41.33	40.00	21.17	

Particulars	GLC as on 31.3.2025	Target	Achievement	Remarks
DRA (Sanction)		100.00	60.00	
DRA (Disbursement)		150.00	40.00	

## 15. Success Stories

### Success Story: Angora Rabbit Rearing



Scheme	Tribal Development Fund
Project Implementing Agency	NIDHI
Duration of the project	5 Years
Beneficiary	
1. No. of beneficiaries	30
2. Community	Scheduled Tribe
3. State	Uttarakhand
4. District	Pithoragarh
5. Block	Munsyari

### Support provided

- In the TDF project area, 30 landless families were supported by providing each family with four pairs of improved breed of Angora rabbit.
- Training was provided for rabbit rearing, breeding management, feed management

and wool processing.

- Exposure visit was conducted for TDF beneficiaries to ICAR-CSWRI, North Temperate Regional Station, Garsa, Kullu for imparting training and exposure on Angora rearing, breed improvement, feed, disease management, etc.
- The Exposure visit also included the visit to the Production centre of Bhuttico, Kullu and got first hand practical experience of wool blending and production of various products.

### **Pre-implementation status**

- Around 10 years ago, NABARD and DRDO introduced German Angora rabbits to the area and trained some farmers in Angora wool production.
- However, over time, due to lack of knowledge, inbreeding lead to weakening of Angora breed, resulted in shorter staple lengths, which was not suitable for making wool products.
- As their livelihood was dependent on wool products, they had to buy the raw material from market which was quite costly resulting in low income.

### **Challenges faced**

- The Angora rabbit were brought from ICAR-CSWRI, North Temperate Regional Station, Garsa, Kullu, Himachal Pradesh.
- As the distance from the source to the project area is more than 1000 Km, safe transportation of angora rabbits was a big challenge.
- The agency made cages based on design of german cages (which were used to transport them from Germany). These cages enabled safe transportation of angora rabbits with zero mortality.
- High mortality rate was observed in offsprings of these rabbits. To address this issue, training and exposure visit was conducted for these beneficiaries.

### **Impact**

- The beneficiaries sell wool, wool products and offsprings of angora rabbit. The wool is sold at ₹ 2500 - 3000 per Kg and offsprings of angora at ₹ 1000 per 3 month old offspring.
- The beneficiaries are earning an addition income of ₹ 20000-30000 per family through this activity.

### **16. 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 Gaina (Aicholi), Pithoragarh
- Field station of Defence Institute of Bio-Energy Research (DIBER-DRDO) is located in Pithoragarh.

**17. Status of Important Meetings held/Participated/Convened by DDM**

Sl. No.	Name of the meeting	Frequency	Convened by	Points discussed/Outcome
1	Pre-PLP meeting	Annually	LDM	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

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

- 150 FiDgi camps sanctioned to DCCB Pithoragarh during the 2024-25 FY.
- Grant assistance for BBPS and UPS has been sanctioned to DCCB.
- Performance under Social Security Schemes in the district as follows:

Agency	PMJDY	PMJJBY	PMSBY	APY
CBs	48375	39937	121487	15140
RRB	47304	34994	57043	20355
RCBs	7042	2182	7491	43
Others	1366	558	2580	759
<b>Total</b>	<b>104087</b>	<b>67671</b>	<b>188601</b>	<b>36297</b>

**19. Status of SHG/JLG**

Sl. No.	Particulars	2022-23	2023-24	2024-25
1	No. of intensive blocks	8	8	8
2	No. of SHGs formed	2584	1687	2631
3	No. of SHGs credit linked (including repeat finance)	809	1206	1263
4	Bank loan disbursed (Rs. lakh)	953.99	1884.25	1720.11
5	Average loan per SHG (Rs. lakh)	1.18	1.56	1.36

**20. Status of training establishment/RSETI**

RSETI – Pithoragarh is managed by SBI and conducts trainings as per the approved calendar.





## 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

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## 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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