



# NABARD Interventions in Chamoli

**District - Chamoli**

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

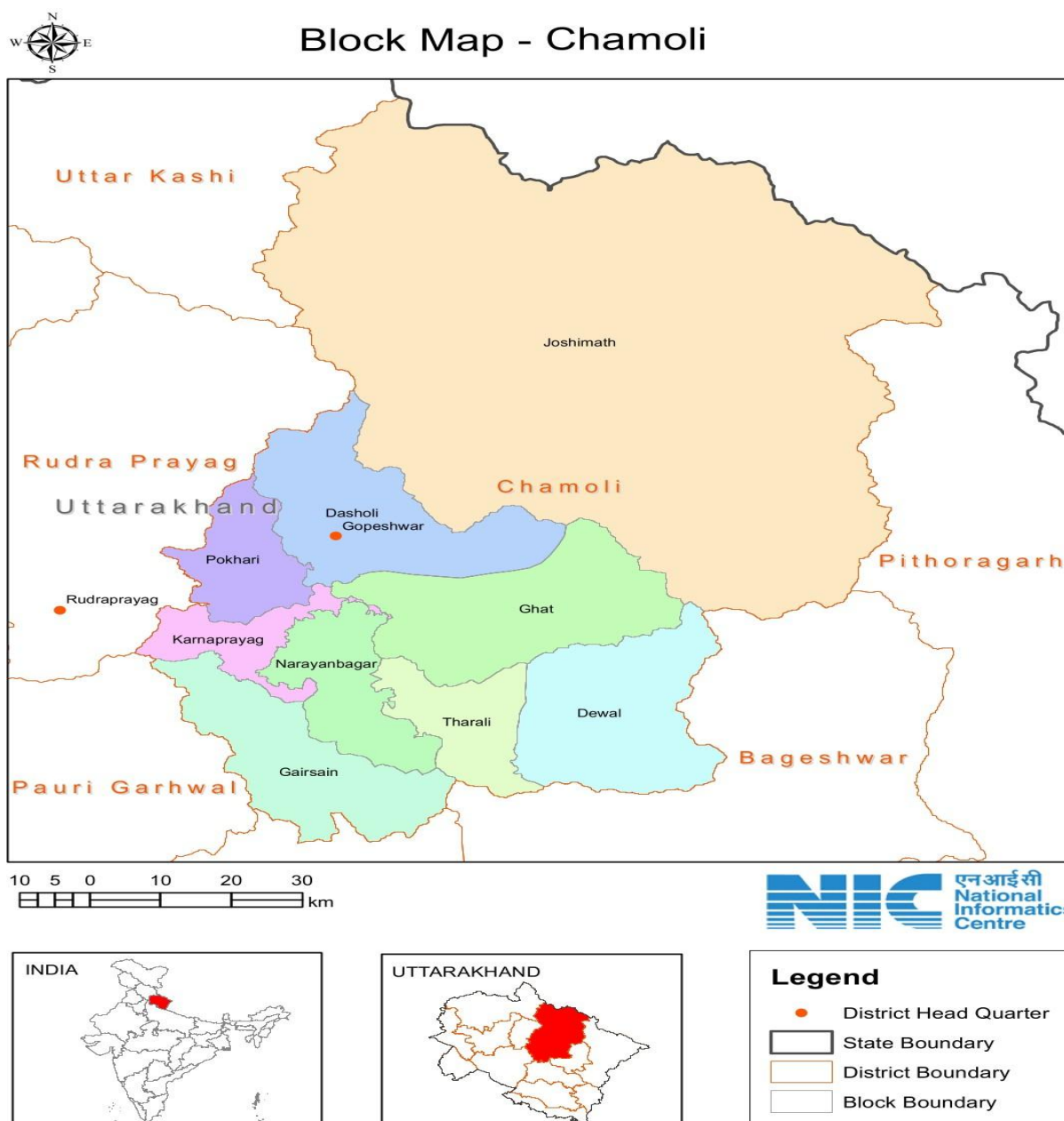
## Mission

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

### District Dossier -Chamoli

<b>Name of the DDM Office</b>	<b>Chamoli</b>
<b>Name &amp; Designation of the DDM</b>	<b>Shreyansh Joshi, AGM</b>
<b>Month and Year of Reporting of DDM in the District</b>	<b>09<sup>th</sup> May 2022</b>

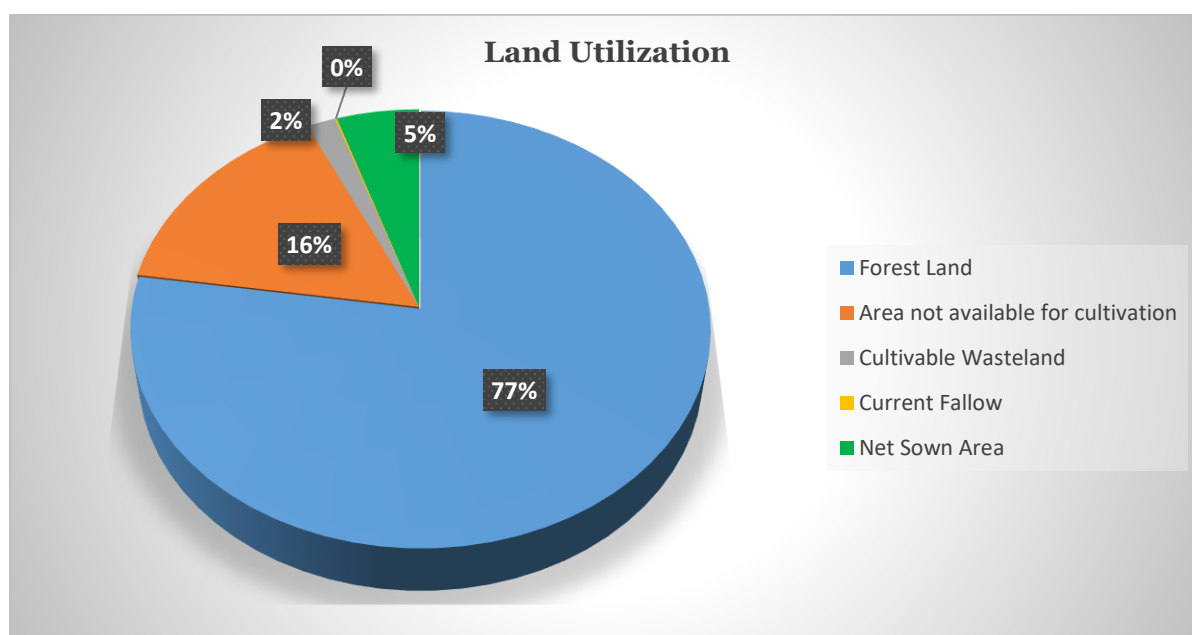
#### 1. District map -Block wise



## 2. District Profile

District Profile	
Total Geographical Area (sq.km)	<b>8030</b>
No. of Sub- Divisions	<b>12</b>
No. of Blocks	<b>9</b>
No. of Gram Panchayats	<b>610</b>

Area in hectare	
Total Area Reported	<b>851764</b>
Forest Land	<b>506100</b>
Area not available for cultivation	<b>102654</b>
Cultivable Wasteland	<b>11566</b>
Current Fallow	<b>696</b>
Net Sown Area	<b>32831</b>
Total or Gross Cropped Area	<b>49212</b>
Area Cultivated More than Once	<b>16381</b>
Cropping Intensity [GCA/NSA] %	<b>150</b>
No. of operational landholdings %	<b>47049</b>
No. of KCC	<b>20209</b>



**3. Farmer's Profile**

Cultivators	<b>69610</b>
Small/ Marginal Farmers	<b>65820</b>
Agricultural Labourers	<b>1070</b>

**4. Irrigation (Area in hectare)**

Area Available for Irrigation (NIA + Fallow)	<b>4381</b>
Irrigation Potential Created	<b>1783</b>
Net Irrigated Area (Total area irrigated at least once)	<b>1783</b>
Area irrigated by Other Sources	<b>1414</b>
Irrigation Potential Utilized (Gross Irrigated Area)	<b>2734</b>

**5. Banking Profile**

Agency	No. of Banks/Soc.	No. of Branches			
		Total	Rural	Semi-urban	Urban
Commercial Banks	17	64	33	31	-
Regional Rural Bank	1	13	11	2	-
District Central Coop. Bank	1	21	20	1	-
Primary Agr. Coop. Society	48	48	48	-	-
Agencies	67	146	111	34	-

**6. Financial Health of DCCB***Amount in Rs. Lakh*

Financial Performance	As on 31.03.2024	As on 31-03-2025 (Unaudited)
No of Branches	34	34
Owned Fund	15631.01	16734.50
Share Capital	529.33	1081.22
Reserves	15101.68	15653.28
Accumulated Profit	901.83	2375.51
Deposits	116777.12	126148.70
Borrowing	10478.19	13985.09
Investments	83616.76	93854.97
Total Loan Outstanding	49480.52	54121.11
Net Advances	45094.36	48934.95
Net Profit	901.83	1473.68
Gross NPA Amount	3813.44	3516.44
Provision for Standard Assets	186.15	202.15
Provision Made Against NPA	4386.16	5186.16
Net NPA	0.00	0.00
Business per branch (Rs. lakh)	4888.43	5150.57

Financial Performance	As on 31.03.2024	As on 31-03-2025 (Unaudited)
Business per staff (Rs. lakh)	1213.19	1201.80
Number of loss making branches	6	6
Net worth	10421.99	13595.27
CRAR	16.55	16.80
Credit Deposit (CD) Ratio	42.37	42.9
Investments Deposit (ID) Ratio	71.6	74.4
Gross NPA %	7.71	6.50
Net NPA %	0.00	0.00
CASA Deposits to Total Deposits %	58.04	56.52
Deposits to Working Fund %	81.98	81.29
Provision Coverage Ratio (PCR) %	115.02	147.48

Source : DCCB Chamoli

- The bank has 34 branches covering all 9 blocks in Chamoli and 2 blocks (Augustmuni and Ukhimath) in Rudraprayag district with owned funds of ₹167 crore.
- The bank had deposits of ₹1,261 crore and loans of ₹541 crore with a CD Ratio of 42.90%.
- The bank has a net profit of ₹14.74 cr.
- The financial health of DCCB has been improving over the previous years with increase in profit, reduction in NPA and increase in deposits as well as the balance sheet size of the bank.
- The bank maintains a healthy CRAR of 16.80, increase from 16.55 in FY23-24. Gross NPA of bank has decreased from 7.71% to 6.50% during FY24-25 with no net NPA.
- The deposits of the bank have increased from ₹1168 crore to ₹1261 crore, an increase of 7.96%.
- All the business indicators for the bank are showing improvement and are within the regulatory guidelines.

## 7. Status of PACS in the district

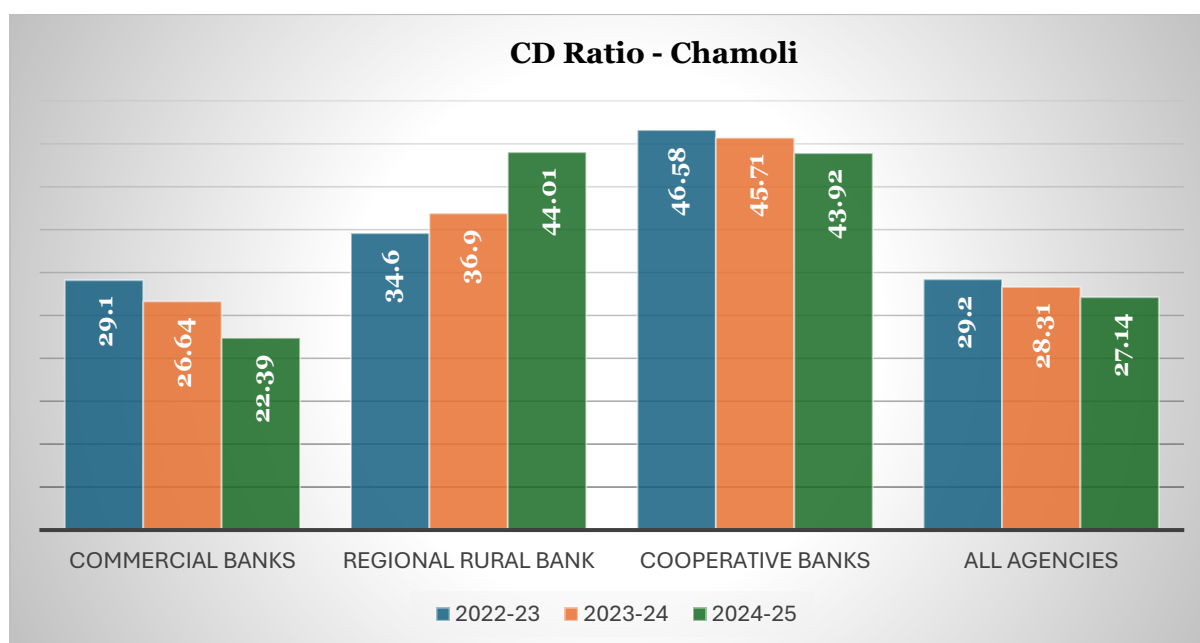
S.No	Description	Total
1.	PACS in district	48
2.	PACS in Profit	23 (in FY23-24)
3.	PACS as CSC	45
4.	Jan Aushadi Kendra	0
5.	Mandua Procurement	13 PACS 673.98 MT
6.	PACS Computerisation	Nil (Completion of FHR and FVR processes for all 48 PACS)
7.	Day End	15
8.	Audit (23-24)	48/48
9.	New M-PACS in FY24-25 (only registration is done as yet)	28

- 48 PACS are affiliated with the District Cooperative Bank are operational in the district. These societies provide both short-term and medium-term loans, along with loans under

several government-sponsored schemes. Short-term loans are primarily offered for the production of crops, including Rabi and Kharif-based crops. Under the Pandit Deendayal Upadhyay Cooperative Farmer Welfare Scheme, the state government provides a 4% interest subsidy, and NABARD (by the central government) provides an additional 3% interest subsidy, resulting in interest-free short-term crop loans.

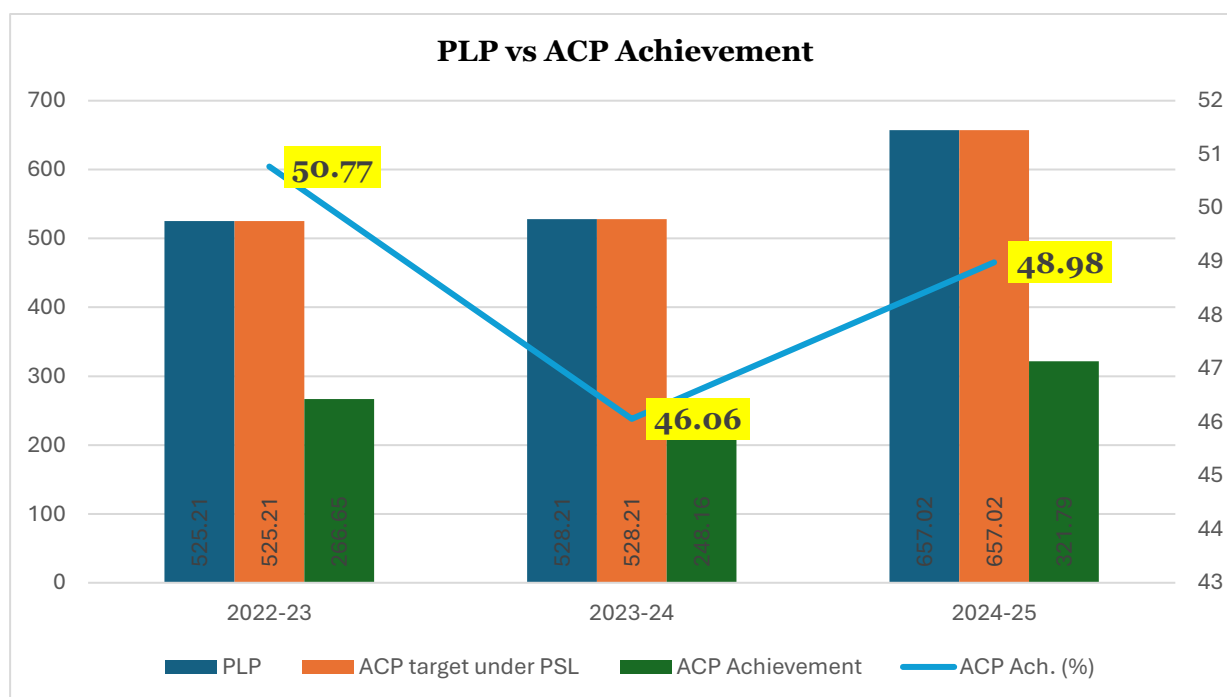
- Major business of the PACS is limited only to agricultural loans viz., ST and MT loans.
- Some PACS are involved in distributing fertilizers to farmers. However, the turnover from this activity is relatively low due to minimal investment in the agricultural sector in the district.
- 45 M-PACS are equipped with Common Service Centers (CSC), providing information technology services to the local population. These services may include access to digital platforms, government services, and other IT-related assistance. No Jan Aushadhi Kendras are being implemented by PACS in the district.
- There are 48 Gramin Bachat Kendra/ Mini Banks in the district that encourage farmers to save. These centers offer various savings options including savings accounts, fixed deposits, and recurring deposit accounts. The aim is to promote savings habits and financial security among the rural population.
- All 48 multipurpose PACS in Chamoli District are currently undergoing computerization. This transition aims to enhance operational efficiency, improve record-keeping, and streamline financial transactions. Computerization is expected to facilitate better management of loans, deposits, and other financial services.
- Low investment in agriculture and operational efficiency are two major challenges in front of PACS. While computerization is underway, the transition period may pose challenges related to training, system integration, and data migration.

## 8. CD- Ratio



- The Credit-Deposit (CD) ratio across various banking agencies has exhibited notable variations over the past three years. For commercial banks, the CD ratio started at 29.10% in 2022-23, but then saw a significant drop to 22.39% in 2024-2025.
- During FY24-25, UGB and DCB has registered CD ratio of 44.01% and 43.92% respectively, which is significantly higher than Commercial Banks.
- A significant amount of deposits is from the migrants. As youth of the district is migrating to bigger towns for employment opportunities, population with investment/entrepreneurial acumen is very less which is the primary reason for less credit outflow at ground level.
- At DDM level, efforts have been made to improve the CD ratio of banks within the district. DDM regularly makes presentation in CD ratio sub- committee meeting regarding various sectors with potential of credit flow and government schemes for the concerned sectors. DDM participates in financial literacy camps through DCCB and UGB, aimed at educating the local population about various banking products and services, such as savings accounts and credit facilities, while emphasizing their importance in economic development. Banking plan in Goatry sector was proposed by DDM in DCC and BLBC meetings.

## 9. ACP Targets and Achievements



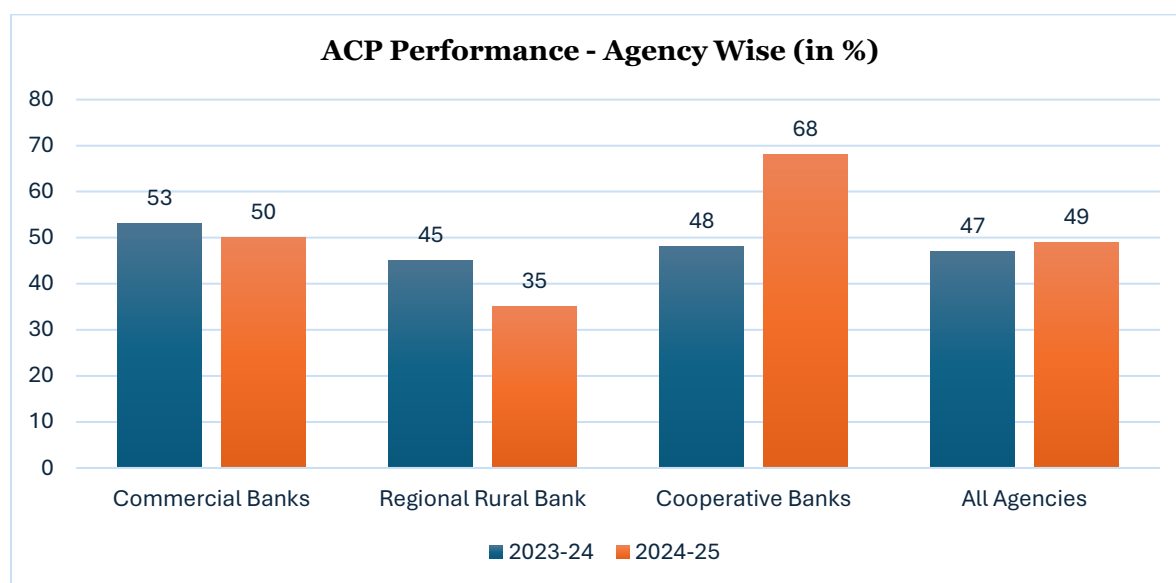
- The district faces challenges in consistently meeting PSL targets. Factors such as geographical & economic conditions, the effectiveness of credit promotion strategies, and borrower readiness impact performance.
- Further, being a border district, many welfare schemes and projects like Vibrant Village Scheme are being run in the district wherein the beneficiaries are getting benefits of schemes on grant mode and thereby requirement of credit at ground level is less.
- Agriculture and allied sector is also less developed. Primary issues faced in agriculture are lack of irrigation and menace caused by wild animals.



## 10. GLC Status in the District

Agency-wise GLC flow in the last 2 years is given as under (**Amount in crore**):

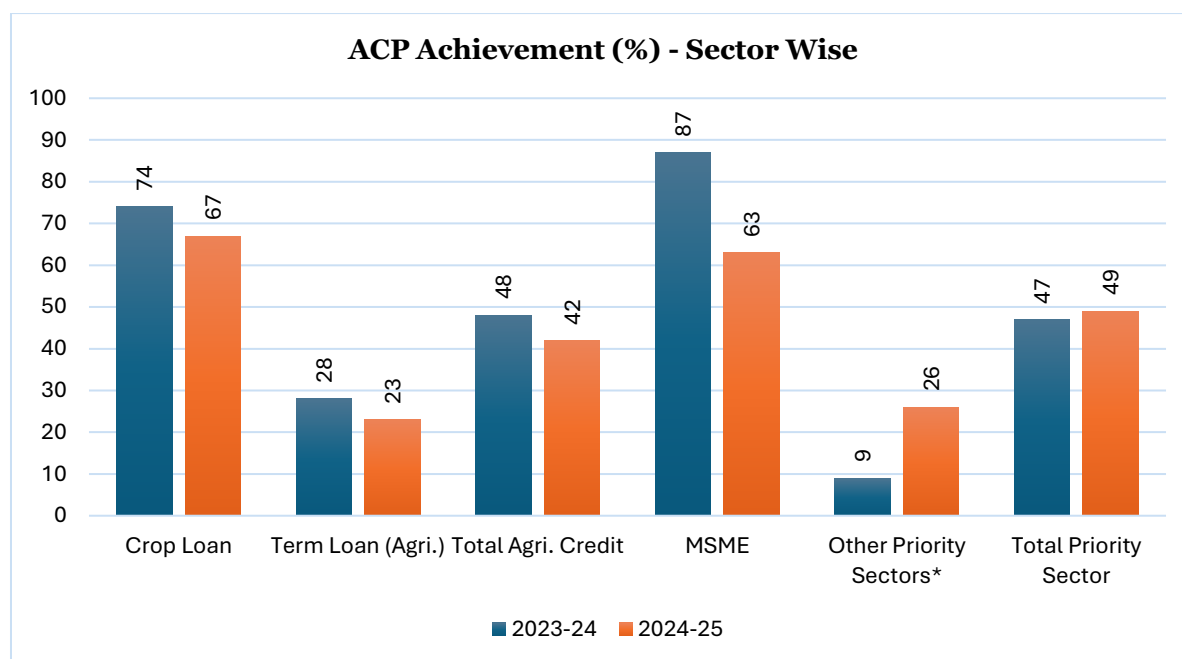
Agency	2023-24			2024-25		
	Target	Ach'ment	Ach'ment [%]	Target	Ach'ment	Ach'ment [%]
Commercial Banks	305.99	162.96	53.26	384.54	192.18	49.98
Regional Rural Bank	137.59	44.63	32.44	169.77	60.17	35.44
Cooperative Banks	84.63	40.57	47.94	102.71	69.44	67.61
All Agencies	528.21	248.16	46.98	657.02	321.79	48.98



Sector-wise GLC figures for the district are as under:

**Amount in crore**

Sector	2023-24			2024-25		
	Target	Ach'ment	Ach'ment [%]	Target	Ach'ment	Ach'ment [%]
Crop Loan	63.25	46.97	74.26	94.39	63.22	66.98
Term Loan (Agri.)	83.07	22.90	27.57	121.95	27.62	22.65
Total Agri. Credit	146.32	69.87	47.75	216.34	90.84	41.99
MSME	184.13	161.00	87.44	315.88	198.65	62.89
Other Priority Sectors	197.75	17.31	8.75	124.80	32.30	25.88
Total Priority Sector	528.22	248.15	46.98	657.02	321.79	48.98



- In Chamoli District, the Ground Level Credit (GLC) status reflects a multi-faceted approach to rural financial inclusion, involving various financial institutions and sectors. Public Sector Banks (PSBs) hold a significant share of GLC, offering loans for agriculture and small-scale industries. However, the achievement was 50% against the targets in FY24-25.
- Regional Rural Banks (RRBs) and Cooperative Banks are pivotal in providing credit to farmers and small businesses, with a focus on supporting local economic activities. Achievement of UGB was 35% and DCB Chamoli was 68% against the targets in FY24-25. Private banks have negligible presence in the district.
- Under activity-wise performance, the GLC achievement under Agri. Term loan is just 23% against the ACP targets which indicates low investment in agriculture in the district. MSME receive support for business expansion through government schemes which has resulted in better achievement under the sector.
- Overall ACP achievement during last year was 49% of targets which suggests that there is a lot of untapped potential in the district. However, basic limitations like migration, logistics, small agriculture landholdings, low irrigation, etc. the credit flow is limited in the district.
- Efforts have been put in conduct of Kisan Credit Card saturation campaign in the district, which is an important factor of increase in ground level credit. However, there is a need to increase the coverage of KCC in the animal husbandry and fisheries sector at a rapid pace so as to increase ground level credit in animal husbandry and fisheries sub-sectors.
- By focusing on expanding Kisan Credit Card coverage and improving infrastructure, the district can further strengthen its rural financial ecosystem and promote sustainable.

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

- 71% of the population is dependent on agriculture and allied activities. Paddy, Wheat, Chaulai, Potato, Rajma, Manduwa, Jhangora, Urad, Gahat, Tur, Soybean, Kala Bhatt, etc. are produced in the district. 59.41% of the geographical area of the district is under forest land, only 5.21% of the land is cultivable. 93% of agricultural holdings are less

than 2 hectares and they are scattered, so farmers depend on options for other income-generating activities.

- In terms of agri-allied activities, potential lies in horticulture and livestock farming, including dairy, poultry, and goat rearing, which can supplement farmers' incomes. There is potential for development of agro-based industries, such as food processing units and organic fertilizer production, offers avenues for adding value to agricultural produce and creating employment opportunities. Furthermore, initiatives in agro-tourism and herbal farming can capitalize on the district's natural beauty and traditional knowledge, attracting tourism and enhancing local livelihoods.
- Organic farming, cultivation of medicinal plants, bee-keeping, agri- tourism and mushroom cultivation are some of the other agricultural activities that are suitable for the district.
- Strategic investments in infrastructure, training, and support services will be crucial to realizing these opportunities and fostering sustainable development in the district.

## 12. Block-wise NABARD Developmental Interventions in the District

Enclosed as **Annexure I**.

## 13. Sector-wise RIDF projects in the district

(Rs. Lakh)

S.No	Department	No. of projects	TFO	RIDF loan
1	Animal Husbandry	4	1139.37	1067.59
2	Education (incl. Technical Education)	26	7396.51	6731.86
3	Fisheries	1	122.79	114.78
4	Horticulture	2	1719.45	1287.81
5	Irrigation (incl minor irrigation)	32	4461.57	4238.36
6	PWD	22	6909.76	6092.54
7	Skill Development & Employment	1	867.51	780.75
	<b>Total</b>	<b>88</b>	<b>22616.96</b>	<b>20313.69</b>

## 14. NABARD Business in the District

Business target achievement for the district for FY2024-25 is given below:

(Rs. Crore)

Sr.No.	Business product	Target	Achievement
1	LT Refinance	35	31.35
2	ST- SAO	13	9
3	ST- ASAO	15	11
4	ST- Other	5	5
5	DRA –Sanction	40	40
6	DRA – Disbursement	40	60

## 15. Success Stories

- Climate change project on alternate use of cow dung for artifact manufacturing.
- Niti Auli FPO- A saga of women empowerment and making the best use of local resources.

- Augmentation of Honey Production through Promotion of Commercial Bee Breeding Centre
- Zero Budget Natural Farming- making the best use of available resources
- Creating new marketing avenues for FPOs- Mobile Rural mart

Details of success stories are given in **Annexure- II**.

#### 16. Any other Relevant Important Detail about the District

- Convergence with State Government departments specially Horticulture and Agriculture has been done for WDF and TDF projects in Joshimath block.
- 4 FPOs supported by NABARD in the district have received Farm Machinery bank @ 80% subsidy. Packing and packaging machine is also received by 1 FPO promoted under CSS.

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

S.No	Meeting	Convened by	Remarks
1	DCC/DLRC	LDM	3 meetings were conducted in the district during FY24-25 for review of banking performance in the district. Special focus by DDM on review and achievement of ACP targets in agriculture and MSME sector, promotion of Goatry sector in the district for improvement of CD ratio was given.
2	FPO DMC	DDM	2 meetings conducted during the year for review of FPO performance.
3	RIDF DLRC	DDM	Meeting to review performance of RIDF projects sanctioned by NABARD in the district. 3 meetings were conducted during the year.
4	AIF DLMC	DDM	Meeting to review the performance of AIF scheme in the district. Convened with DCC/ DLRC.
5	DCDC and JWC for formation of new M-PACS	ARCS/ 2 JWCs by DDM	Meeting to review the performance of PACS, PACS computerization, formation of new M-PACS, etc. 28 new M-PACS were formed in the district during FY24-25
6	BLBC	LDM	Block-level meetings to review branch-wise performance of financial services in individual blocks. From NABARD's perspective, focus was given on promotion of Goatry business plan for improvement of CD ratio in the district.

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

- A total of 211 BC/ CSPs are functioning in the district primarily with SBI (83), PNB (52) and UGB (37).
- During last FY, NABARD sanctioned 170 FiDgi camps to DCB Chamoli, which were conducted by DCB during the year.
- Centre for Financial Literacy (CFLs) are also functioning in district with the support of NABARD and RBI. Presently, there are 3 centres in the district, out of which 2 are supported by NABARD.
- More than 97% of operational accounts are covered by at least one mode of digital payment in the district.

### **19. Status of SHG/JLG**

- Self-help groups are being formed by NRLM in the district.
- Out of around 7000 SHGs in the district, 5112 SHGs have been credit linked. NABARD is working on livelihood promotion of SHG women through LEDP and MEDP programmes. Presently, 4 programmes under LEDP including MPMR 2.0 project implemented by NABFOUNDATION are ongoing in the district.

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

- RSETI in Chamoli is sponsored by SBI and is located in Gopeshwar. RSETI is playing a crucial role in the district by providing targeted training programs that equip individuals with the necessary skills to start their own businesses. Many members of NABARD supported FPOs have received training from RSETI Gopeshwar on food processing, mushroom cultivation and bamboo artifacts.
- Under Tata Trust, a centre for Skill Development in Hospitality sector is running in the district under the brand name of Tata Strive. Earlier, the centre was supported by NABARD under Skill Development Programme.

**Annexure I****Block-wise NABARD Developmental Interventions in the District**

<b>Sr. No.</b>	<b>Name of the Project/ Activity</b>	<b>Project Area</b>	<b>Nature of support provided</b>	<b>No. of beneficiaries</b>	<b>Likely impact/ Outcome</b>
1	Integrated Tribal Development Project in Tapovan area of Joshimath block	Merag, Subahi, Raini chak subahi, Raini, Lata and Tolma gram panchayats in Joshimath block	Grant assistance of Rs.1.28 crore for development of wadis (fruit orchards of apricot, peach, plum) and beekeeping	200	Development of value chain of temperate fruit crops in the area which will lead to economic development of region and local population.
2	Augmentation of Honey Production through Promotion of Commercial Bee Breeding Centre	Bairangana and nearby villages in Dasholi block	Training on bee breeding, equipments and market linkage	200	Total No. of 200 Households of nearby villages were replicated the Beekeeping activity. Increase in average household income by Rs.2500/- annually.
3	LEDP on Sanitary pads manufacturing and marketing	Bagoli and nearby villages in Karnprayag block	Training on sanitary pads manufacturing to women, demo unit, exposure visit	90	Availability of sanitary pads at local level and increased awareness on menstrual hygiene.
4	My Pad My Right- LEDP on Sanitary pads manufacturing and marketing	Sunil village in Joshimath block	Training on sanitary pads manufacturing to women, demo unit	30	Availability of economical sanitary pads at local level and increased awareness on menstrual hygiene.
5	LEDP on Apparel designing, Machine Sewing-	Maithan village in Gairsain block	Training, exposure visit and demo units	90	Some of the beneficiaries have reported additional income of Rs.3000- 6000

Sr. No.	Name of the Project/ Activity	Project Area	Nature of support provided	No. of beneficiaries	Likely impact/ Outcome
	Embroidery-Designing				per month after training.
6	LEDP on Dhoop-incense-puja material manufacturing	Jelam and nearby villages in Joshimath block	Training, exposure visit and demo units	90	Branding of products prepared by local women. Trainees are marketing their produce through Niti Auli FPO supported by NABARD.
7	8 FPOs under PODF- ID, 3 under PRODUCE fund of NABARD and 2 FPOs under CSS- FPO scheme of GoI	Joshimath, Karnprayag, Narayanbagar, Dewal, Ghat, Gairsain and Dasholi blocks	Training, business plan, market linkages, support to participate in fairs and exhibitions	7000	Collectivization of local products, better branding and marketing of local products and growth of local economy.
8	Support for purchase of Mobile rural marts to 3 FPOs in the district	Joshimath and Karnprayag block	Support of Rs.5 lakh- Rs.6.50 lakh for purchase of mobile van	1800	Increase in sales of FPO by almost 50%, reduction in logistics cost
9	FiDgi camps by Chamoli DCB, India Post Payments Bank	All blocks	Financial assistance of Rs.6000/- per camp to DCB Chamoli for conduct of 170 camps during FY 24-25	4000	Improved financial literacy among local population
10	DPR-based project Zero budget organic farming	3 villages in Narayanbagar block	Grant support for development of ZBNF and introduction of climate resilient traditional crops	100	Introduction of traditional varieties and effective utilization of household resources.
11	Alternate use of cow dung for manufacturing of diyas, idols and artifacts	Narayanbagar block	Training and marketing support to beneficiaries	75	Effective use of cow dung and improvement in livelihood of women.

Sr. No.	Name of the Project/ Activity	Project Area	Nature of support provided	No. of beneficiaries	Likely impact/ Outcome
12	Urgam watershed- soil and water conservation through use of agronomic practices	Urgam valley in Joshimath block	Plantation of forestry, fruit trees; livelihood activities; training of local population and development of soil and water conservation structures	550	Soil and water conservation in Urgam valley which is highly susceptible to soil erosion and landslides.
13	DPR based project on Integrated value chain development of Medicinal crops	7 villages in Karnprayag and Pokhari block	Support of Rs.18 lakh for capacity building and product development by cultivating Chamomile, Tulsi, Perila and Bay leaf	150	The selected crops can be grown in rain fed areas and are not attacked by wild animals also. If the project gives promising results, it will lead to commercial cultivation of MAPs in the district.



## **Annexure II: Success Stories**

### **Success Story 1: Wealth from Waste- Alternative use of cow dung**



Scheme	CCF- Sustainable use of cow dung for the production of value-added products like diya idols artifacts logs etc.
Project Implementing Agency	Uttaranchal Youth and Rural Development Center (UYRDC)
Duration of the project	6 months
Number of beneficiaries	75
Community	Rural women
State	Uttarakhand
District	Chamoli
Block	Narayanbagar
Village	Kevar Bhagoti and Ratni

#### **1.1 Support provided**

- Capacity building/ training was imparted to 75 women farmers for making products like diya idols artifacts logs bricks etc.
- Women were trained to make various products with the help of Diya making machine mixer grinder and various moulds for different kinds of designs.
- Women learnt the art of processing the raw material into the final products like idols (Shiva Genesha Lakshmi Durga Aadiyogi etc.) diya bricks logs biodegradable pots etc.

#### **1.2 Pre-implementation status**

- Cow dung in the area is usually used for manure or else goes as waste.
- The programme was a new initiative in the region for economic utilization of cow dung for livelihood development.

#### **1.3 Challenges faced**

- Cows are vital for the livelihoods of many people in Uttarakhand. However as most of the households in hills are having indigenous breeds (Badri cows) which provide less milk yield alternate usage of cow dung is required to make them economically viable to the farmers.
- One of the primary concerns with cow dung is its contribution to methane emissions.

When cow dung undergoes anaerobic decomposition it produces methane which is a potent greenhouse gas.

- Therefore, if cow dung is not managed properly it can contribute significantly to methane emissions and exacerbate climate change.

#### **1.4 Impact**

- Various products prepared by the trained women are of good quality in terms of design and aesthetic appeal and hence possess good market potential.
- The products made from cow dung were widely appreciated across the district and the demand was very high during Diwali season.
- The products made from cow dung were widely appreciated across the district and the demand was very high during Diwali season.
- Based on the traction received this activity has great potential of turning into a profitable venture for the hilly regions. The initiative also has good potential for replicability across the state.

## Success Story 2: Niti Auli FPO- A saga of women empowerment and making the best use of local resources



Scheme	FPO under PODF- ID
Project Implementing Agency	Sri Nanda Devi Mahila Lok Vikas Samiti (SNDMS)
Duration of the project	5 years
Number of beneficiaries	More than 600 farmers (mostly women) in Niti valley
Community	Bhotiya tribe
State	Uttarakhand
District	Chamoli
Block	Joshimath
Village	Village in Niti- Malari valley

### 2.1 Support provided

- Support under PODF-ID for capacity building collectivization and marketing of produce.
- FPO has received 2 years of extension during FY22-23
- FPO has also received Business Development Assistance of Rs.5 lakh.
- NABARD has provided platform to Niti Auli FPO at various regional and national fairs and exhibitions for marketing their produce.

### 2.2 Challenges faced

- Farmers in the area had limited financial resources which was restricting their ability to invest in business activities or infrastructure
- As Niti- Malari is a remote isolated region farmers were struggling to access markets for their produce.

### 2.3 Impact

- Presently the FPO is in the business of collection sorting grading packaging processing of local medicinal herbs aromatic oils pulses and handloom items from the wool of sheep reared by its members
- More than 600 tribal farmers are associated with the FPO.
- FPO clocked turnover of around Rs.43 lakh during FY23-24.

- The FPO has established its own processing facility a handloom unit a transport vehicle and 2 retail outlets at Auli (which is a popular tourist destination)
- The FPO has also established another weaving centre with 2 handlooms and 2 solar powered looms and a retail outlet with convergence and own funds at Pipalkoti on Badrinath yatra marg
- The FPO has been awarded as best tribal FPO by Uttarakhand RO and also as best women based FPO in hills in the country by NABARD Head Office.

### Success Story 3: Augmentation of Honey Production through Promotion of Commercial Bee Breeding Centre



Scheme	FSPF
Project Implementing Agency	Appropriate Technology India (AT India)
Duration of the project	36 months
Number of beneficiaries	200
Community	Rural youth and women
State	Uttarakhand
District	Chamoli
Block	Dasholi
Village	Bairangana

#### 3.1 Support provided

- An interested and unemployed local youth was selected as Caretaker (CT) to run the bee breeding center.
- Transfer of bee breeding and colonies development technology amongst the 200 farmer families.
- Provided market for selling Honey and bee colonies to other projects of ATI and other Organisation.
- Exposure visits and interaction of individuals with the successful bee breeders

#### 3.2 Pre-implementation status

- Modern techniques of bee breeding and honey production were not prevalent in the region.
- Market linkages were not available, and it was difficult for farmers to sell their produce.

#### 3.3 Challenges faced

- Himalayan Bee's (*Apis cerana indica*) population is decreasing, and the species requires conservation and the same was targeted in bee breeding center.

- Local population was not aware with traditional and modern beekeeping techniques such as Mud Hives Log Hives

### **3.4 Impact**

- Total No. of 200 Households of nearby villages were replicated the Beekeeping activity.
- Increase in average household income by Rs.2500/- annually.
- Increased awareness about Beekeeping as a Livelihood option.
- Some of the local youths are working as Bee Breeders and are charging Rs.300/- per day for providing services.



### Success Story 4: Zero Budget Natural Farming- making the best use of available resources



Scheme	FSPF
Project Implementing Agency	Uttaranchal Youth and Rural Development Center (UYRDC)
Duration of the project	36 months
Number of beneficiaries	100
Community	Rural women and youth
State	Uttarakhand
District	Chamoli
Block	Narayanbagar
Village	Kevar Bhagoti and Ratni

#### 4.1 Support provided

- Empowered and facilitated 100 farmers to adopt Natural farming in 25 hectares
- Training provided on preparation and usage of Beejamrut – to promote seed germination and resilience, Jeevamrut/Ghan jeevamrut – microbial culture to nourish soil biota, soil health and plant health
- Introduction of native landraces/seeds under mixed cropping and crop rotation
- Established multitude village bonds via seeking diverse seed resources, associated traditional wisdoms from across Himalayan ecosystem, within state and similar Himalayan regions.

#### 4.2 Pre-implementation status

- Local population was not aware about the concept of ZBNF.

- Use of local resources like cow dung, planting material and medicinal plants for preparation of biofertilizers and bio- pesticides was not prevalent.
- Crops like little millet, proso millet which are native to the area were not in cultivation anymore.

#### **4.3 Challenges faced**

- Increase and trending practice of Conventional Farming, growing absence to reverence of native crops and climate crises has yielded low crop productivity
- Decreasing diversity, increased farm drudgery, critical loss of farm ecosystem (Pollinators/Micro-organisms/friendly pest/soil humus)
- Decrease in fodder and food security to livestock and families with immediate disinterest amongst prevailing farmers to continue farming

#### **4.4 Impact**

- From total absence in pre-project to now 100% farmers adopting natural farming, with strength of 200 farmers in 50 hectares from targeted 100 farmers in 25 hectares.
- Millet and Rice productivity increased by approx. 30%.



## Success Story 5: Creating new marketing avenues for FPOs- Mobile Rural mart



Scheme	OFDD- Mobile Rural Mart under GVN
Project Implementing Agency	Vishnughati FPO
Number of beneficiaries	Around 500 farmers (mostly women) associated with FPO
Community	Rural women and youth
State	Uttarakhand
District	Chamoli
Block	Joshimath
Village	Villages in Pandukeshwar- Govindghat region

### 5.1 Support provided

- The products of the members/ Farmers associated with Vishnughati FPO are collected in their marketing center and are packaged and marketed through mobile van.
- Support of Rs.5 lakh as grant assistance to FPO was provided by NABARD

### 5.2 Pre-implementation status

- FPO was selling their produce through traditional channel (retailers, local commission agents) and was unable to get fair price for their produce.

### 5.3 Challenges faced

- Availability of market place and difficulty in sales of local produce through traditional retail channel

- Inventory of products.

#### **5.4 Impact**

- The products produced by farmers are getting fair price at the local level itself.
- Timely Marketing of products produced by the farmers/FPO members has increased their income and production is also expected to increase.
- Through mobile van good quality seeds and fertilizers are also being made available to the farmers at their doorsteps.
- In terms of value, around Rs.2 to 3 lakh worth of local products are being sold by the mobile van per month during Badrinath Yatra season.



## NABARD SUBSIDIARIES

### NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.</li> <li>Focus Segments: <ul style="list-style-type: none"> <li>➤ Green Finance &amp; Wellness (WASH, Renewable Energy, Green Mobility, Healthcare)</li> <li>➤ Fabrics &amp; Textiles</li> <li>➤ Handicrafts Value Chain</li> </ul> </li> </ul>	<b>NSFL in WASH</b> Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> <li>largest wholesale debt providing NBFC for SDG6</li> <li>largest wholesale debt funder for last mile WASH</li> <li>pioneer in climate ready WASH funding, and</li> <li>only NBFC covering all sectors and risk spectra under WASH.</li> </ul>
<b>Corporate Office</b> NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051 ☎: 022-2653-9693 ✉: nabsamruddhi@nabard.org	<b>Registered Office</b> NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020 ☎: 040-23241155/56 🌐: www.nabsamruddhi.in



### NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>Largest lender in FPO space</li> <li>Present in 21 States and 3 UTs including North East</li> <li>3000+ FPOs credit linked</li> <li>Collateral free lending at affordable rates</li> <li>Soft loan for Agri Startups</li> </ul>	<ul style="list-style-type: none"> <li>Financing FPOs through <ul style="list-style-type: none"> <li>➤ Working Capital</li> <li>➤ Term Loan</li> <li>➤ Pledge Financing (eNWR)</li> </ul> </li> <li>Term lending for Corporates/ NBSCs/ MFIs</li> </ul>
<b>Corporate Office</b> C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉: corporate@nabard.org	<b>Registered Office</b> C/o NABARD, Tamil Nadu RO, Chennai ☎: 044-28270138/28304658 ✉: finance@nabkisan.org 🌐: www.nabkisan.in



### NABFINS LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country</li> <li>Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers.</li> <li>Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans</li> </ul>	<ul style="list-style-type: none"> <li>Timely and adequate credit without collateral</li> <li>Affordable interest rate in the sector</li> <li>Insurance facility to borrowers and co-obligants</li> <li>Doorstep delivery of financial services</li> </ul>
<b>Registered Office:</b> 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India ☎: 080-26970500      ✉: ho@nabfins.org      🌐: www.nabfins.org	



### NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

**OFFERS  
CONSULTANCY  
AND ADVISORY  
SERVICES**  
Pan India Presence  
with offices in 31  
State/UTs

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>Project Management Consultancy</li> <li>IT Based Natural Resources Information System</li> <li>Feasibility, Socio-economic &amp; Impact Evaluation Studies</li> <li>Third Party Monitoring</li> </ul> | <ul style="list-style-type: none"> <li>Climate Change &amp; Sustainability</li> <li>Value Chain Development</li> <li>Skill &amp; Livelihood Development</li> <li>Preparation Detailed Project Reports (DPRs)</li> <li>Transaction Advisory Services</li> </ul> |
|--|--|

**Registered Office:** NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051  
☎: 022-26539419      ✉: headoffice@nabcons.in  
**Corporate Office:** NABCONS, 7<sup>th</sup> Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125  
☎: 011-41538678/25745103      🌐: www.nabcons.com





## NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

- NABSanrakshan, a wholly owned subsidiary of NABARD, offers Credit Guarantee against the credit offered by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.
- Two sovereign Credit Guarantee Schemes offered are:
  - Credit Guarantee Scheme for FPO Financing (CGSFPO) – provides credit guarantee for collateral free credit facility upto Rs. 2 crore to FPOs (including loans to FPOs under AIF)
  - Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides credit guarantee to MSMEs and Dairy Cooperatives
- More than 1500 FPOs provided credit guarantee till 31st March 2024, covering nearly 13.67 lakh farmers across 23 States
- Operations carried through Credit Guarantee Portal

**Registered Office** C- 24, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400051

☎ : 022- 2653-9243/ 9241    ✉ : ho@nabsanrakshan.org    🌐 : www.nabsanrakshan.org



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

- NABVENTURES Ltd. is incorporated as a public company registered under the Companies Act, 2013 in April 2018 to manage Alternative Investment funds(AIF), with a paid-up capital of INR 25 crore.
- NABVENTURES, Fund I scheme I is the maiden flagship venture equity fund of NABVENTURES Ltd with a corpus of INR 598 crore.
- As of 31 March 2024, NABVENTURES Fund I has invested in 14 startups related to the Agriculture, Rural, Food, and Finance sectors.
- NABVENTURES Ltd is also acting as an Investment Manager to AgriSURE Fund- 'Agri Fund for Start-Ups and Rural Enterprises', a SEBI-registered Cat-II AIF.
- Agri SURE Fund is set up to support innovative, technology-driven, high-risk, high-impact activities in agriculture and rural Start-ups ecosystem.
- The total corpus of AgriSURE Fund is ₹750 crore.

**Registered Office:** NABARD, 8th Floor, C Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

☎ : 022-26539149    ✉ : nabventure@nabard.org    🌐 : www.nabventure.in



## NAB FOUNDATION

Leveraging the power of convergence

NABFOUNDATION is a wholly owned, not for profit, subsidiary of NABARD, established under Sec 8 of Companies Act, 2013. The organization draws its strength and experience from the thousands of development projects grounded by its parent body, NABARD, in multiple domains over nearly last four decades.

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

Reach out to us with your ideas about development projects which you believe need to be implemented. We really look forward to your fresh ideas.

#### IF YOU ARE A CSR UNIT

Of a corporate and believe that there is a scope for collaborating with us to have access to the vast network of resources of NABARD in a structured manner, just give us a call.

#### IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

With an idea whose time you think has come and have not been able to find willing partners, reach out to us.

#### IF YOU ARE WITH THE GOVERNMENT

And believe that there is a need for reimagining implementation of your Central or State government projects, allow us to be a part of your vision.

**Registered Office:** NABARD, 4th Floor, E Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

☎ : 022-26539404/9054    ✉ : nabfoundation@nabard.org    🌐 : www.nabfoundation.in