



NABARD Interventions in Haridwar

District - Haridwar

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

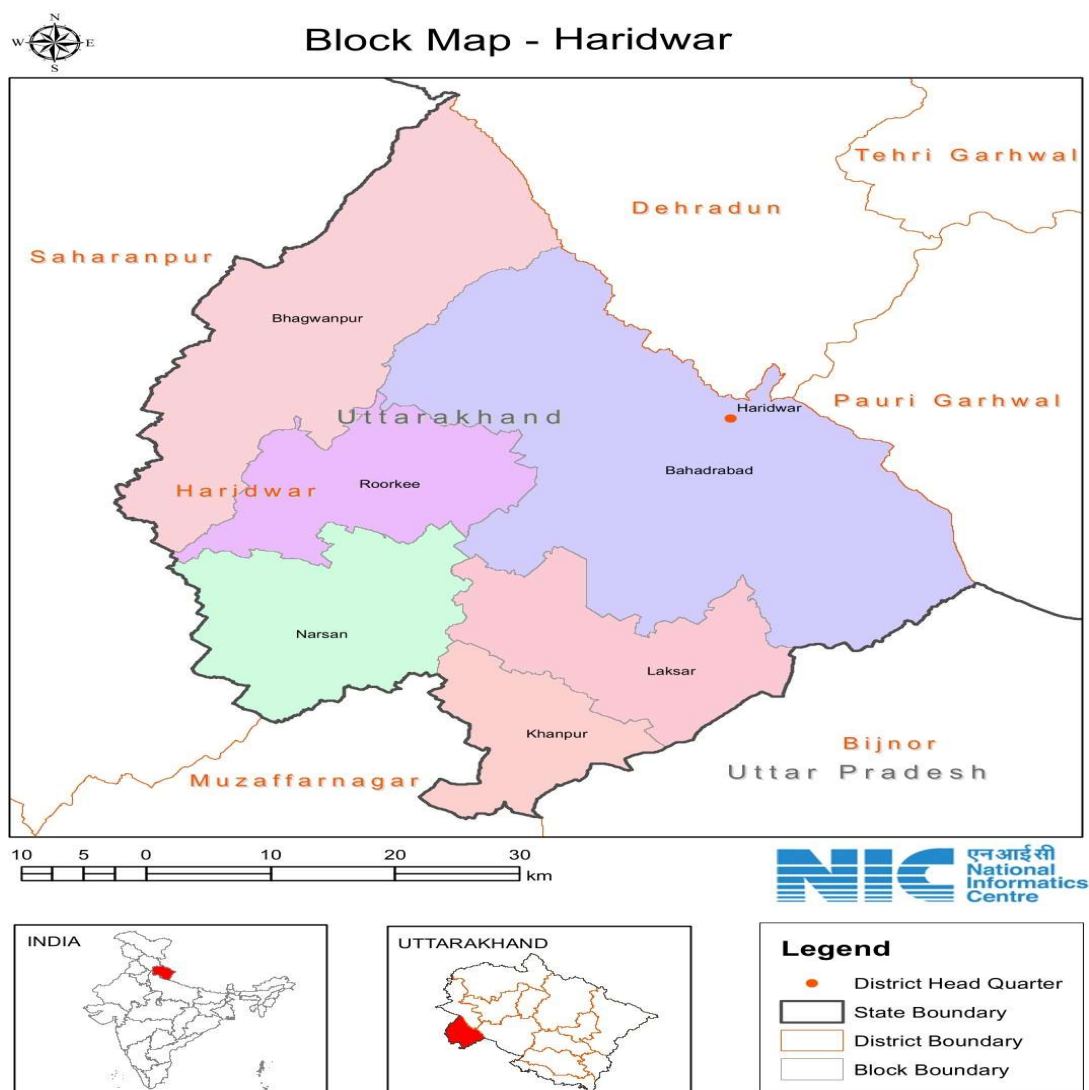
Mission

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-Haridwar

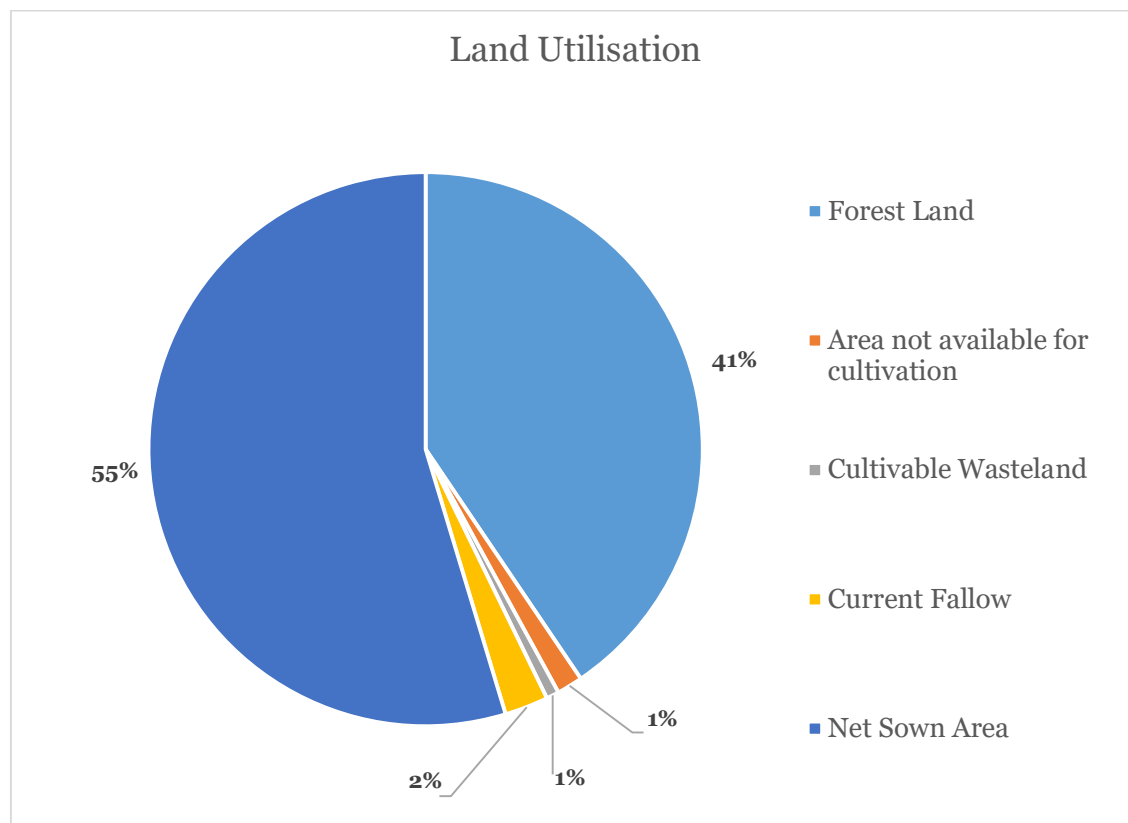
Name of the DDM Office	Haridwar
Name & Designation of the DDM	Akhilesh Dabral, AGM
Month and Year of Reporting of DDM in the District	May 2021

1. District map -Block wise



2. District Profile

District Profile	
Total Geographical Area (sq.km)	2360
No. of Sub Divisions	4
No. of Blocks	6
No. of Gram Panchayats	308
(in Ha)	
Total Area Reported	243972
Forest Land	84140
Area not available for cultivation	3126
Cultivable Wasteland	1552
Current Fallow	5256
Net Sown Area	113459
Total or Gross Cropped Area	163914
Area Cultivated More than Once	50455
Cropping Intensity [GCA/NSA]	144%
No. of operational landholdings	146890
No. of KCC	132011



3. Farmer's Profile

Cultivators	88331
Small/ Marginal Farmers	83146
Agricultural Labourers	76045

4. Irrigation

Area Available for Irrigation (NIA + Fallow)	117602
Irrigation Potential Created	
Net Irrigated Area (Total area irrigated at least once)	109983
Area irrigated by Other Sources	93851
Irrigation Potential Utilized (Gross Irrigated Area)	155223

5. Banking Profile

Agency	No. of Banks/Soc.	No. of Branches			
		Total	Rural	Semi-urban	Urban
Commercial Banks	23	239	99	51	89
Regional Rural Bank	2	16	12	1	3
District Central Coop. Bank	1	26	18	3	5
Coop. Agr. & Rural Dev. Bank		0			
Primary Agr. Coop. Society	43	43	43		43
Others	3	9	5	2	3
All Agencies	72	333	177	57	72

6. Financial Health of DCCB

S.No.	Particulars	FY 2022-23	FY 2023-24	FY 2024-25 Unaudited
1	No of Branches	26	26	26
2	No of PACS	43	43	43
3	No of Gramin Bachat Kendra	43	43	43
4	Share Capital	2155.13	2191.80	2768.12
5	Reserves	6283.19	6820.96	7578.72
6	Owned Capital	8438.32	9012.76	10346.84
7	Deposit	82453.16	87178.38	88902.54
8	CASA Deposit	49277.56	50445.34	50795.98
9	CASA (%)	59.76	57.86	57.14
10	Loan Outstanding	40176.76	46582.29	52047.64
11	CD Ratio	48.73	53.43	58.54
12	Total Business	122629.92	133760.67	140950.18
13	Borrowings	23131.44	20740.79	16666.32
14	Investment	64191.33	61709.92	55355.51
15	ID Ratio	77.85	70.79	62.27
16	CRAR	11.25	10.68	11.23
17	Networth	5425.76	6063.15	6505.17

S.No.	Particulars	FY 2022-23	FY 2023-24	FY 2024-25 Unaudited
18	Working Capital	115256.80	118569.34	117356.76
19	Gross Profit	581.32	529.34	795.85
20	Net Profit	227.32	328.06	137.85
21	Gross NPA (Amount)	5662.19	5651.88	6698.34
22	Net NPA (Amount)	2874.98	2904.06	3450.52
23	Gross NPA %	14.09	12.13	12.87
24	Net NPA %	7.69	6.62	7.07

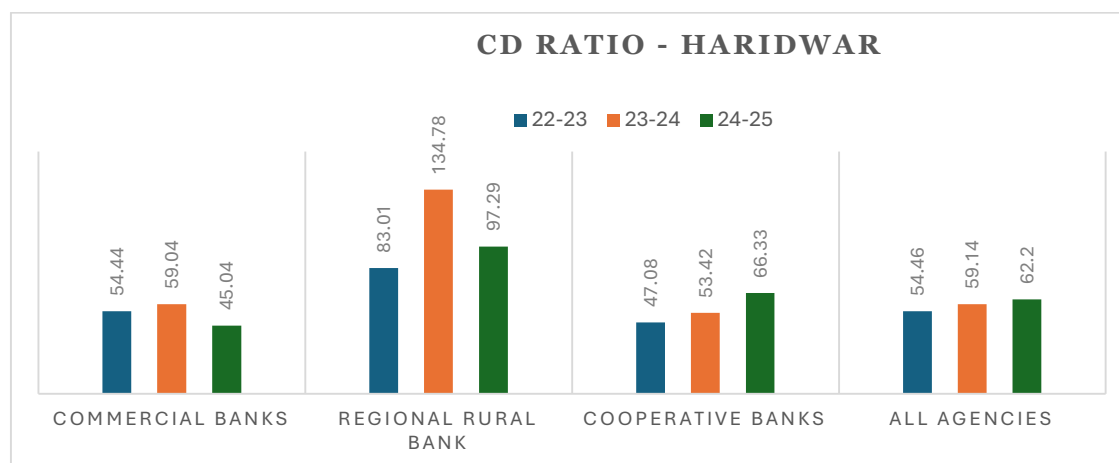
- Deposit Outstanding- The deposit growth has declined w.r.t FY 2023-24 but is currently on the near same level as 15.01.2024. The DCB has been advised to vigorously scout for high value deposits from government departments or sugarcane societies.
- Loans and Advances- The portfolio has increased as on 15.01.2025 to Rs. 547 crore from 465 crore and the same is also mentioned in HLC proceedings.
- Borrowings- There has been increased in borrowings of the bank from Rs. 207 crore to Rs. 247 crore and the major borrowings are from StCB and NABARD.
- Investments- The banks investments are basically into govt securities and FDR with small portfolio of Mutual Funds. The investment for current FY is at Rs. 559 cr as against the Rs. 620 crore for FY 2023-24. The investments are less due to increased lending by the bank.
- Profit, RoA and NPA- For FY 2023-24 the bank has increased the profits, RoA and reduced NPA in comparison to the last FY. The management team has assured that due diligence and recovery will improve the position of the bank in coming months.
- CD Ratio- The CD ratio of the bank has seen improvement to 64.33 due to increased lending from 54.33 for last year.

7. PACS :

S.No	Description	Total
1.	PACS in district	43
2.	PACS in Profit	21
3.	PACS as CSC	43
4.	Jan Aushadi Kendra	5
5.	PACS Computerisation	43
6.	Day End	Nil
7.	Audit (23-24)	Completed

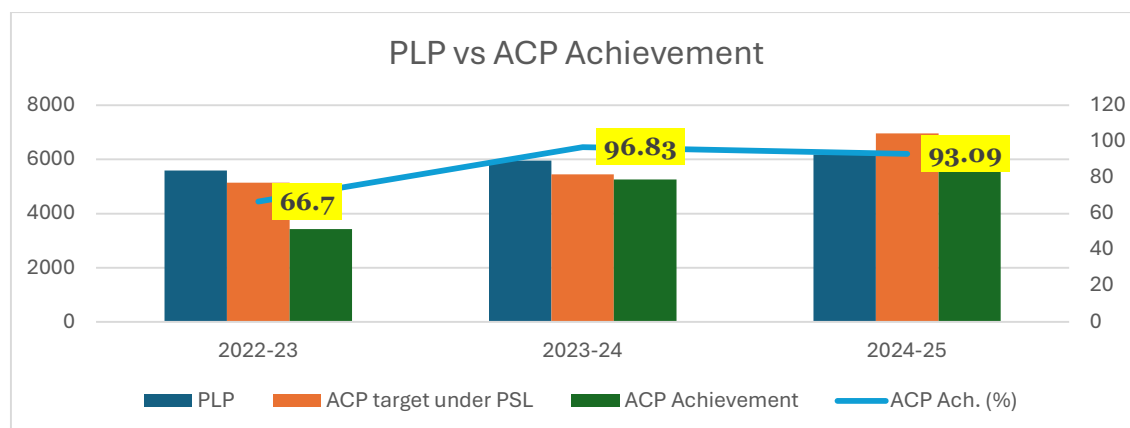
- In the district, there are 43 PACS affiliated with DCB, engaged in ST, MT loaning, deposit acceptance and selling of fertilizer and pesticides to member farmers. All 43 PACS were audited as on 31 March 2024. PACS of the district are strong and vibrant in ST/MT businesses and acting as Gramin Bachat Kendra with average deposits of Rs 2-3 Cr. Considering good infrastructure available in district and ample opportunities in agri and allied sector, PACS should focus on targeting new business areas by availing benefits of interest subvention under AIF /Capital subsidy under AMI/ PMFME and other schemes available with MoC, GoI.

8. CD-Ratio (Agency wise 03 years)



Agency	2021-22	2022-23	2023-24
CB	54.44	59.04	45.04
RRB	83.01	134.78	97.29
DCB	47.08	53.42	66.33
All Banks	54.46	59.14	62.2

9. ACP Targets and Achievements

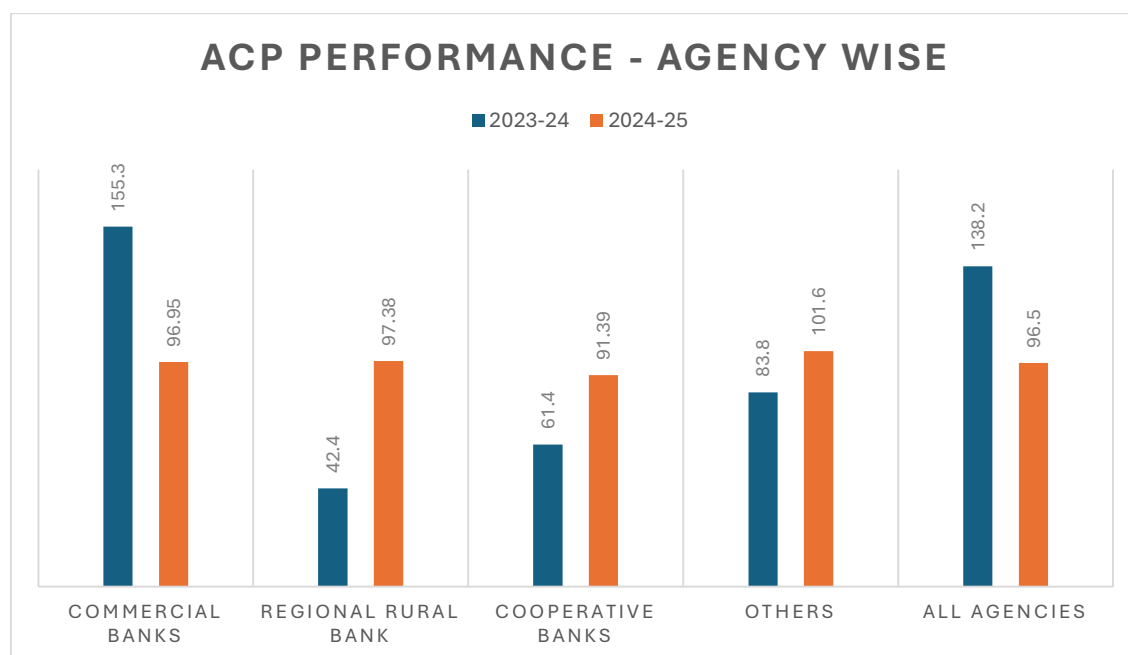


Year (Previous 3 Years)	PLP Estimation under PSL (Rs. Crore)	ACP target under PSL (Rs. Crore)	ACP Achievement under PSL (Rs. Crore)	ACP Ach. (%)
2021-22	5583.97	5140.00	3428.65	66.70
2022-23	5955.81	5440.00	5251.16	96.83
2023-24	6172.94	6967.00	6488.97	93.09

10. GLC Status in the District

(in Lakhs)

Agency	2023-24			2024-25		
	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]
Commercial Banks	725651.77	1127032.07	155.3	725651.77	703522	96.95
Regional Rural Bank	52484.87	22227.46	42.4	52484.87	51112	97.38
Cooperative Banks	80561.93	49446.46	61.4	80561.93	73630	91.39
Others	21301.42	17854.61	83.8	21301.42	21642	101.60
All Agencies	880000	1216560	138.2	880000	849906	96.5



11. Potential available under Agri and Agri Allied activities in the district- The potential is available in the district for Animal Husbandry activities. Some interventions of NABARD related to the above are-

- Non- Wadi based TDF project on Animal Husbandry sanctioned
- 2 AH-FPO sanctioned in blocks Bahadarabad and Bhagwanpur
- Training of Goat Farming conducted under MEDP

12. Blockwise NABARD Developmental Interventions in the District - Details in Annex A

- **Bahadarabad**
 - Agrarian FPO
 - MEDP on Goatery
 - 100 JLG formation project
 - Gurukul FPO
 - SHG Mela
 - RSETI Capex Grant
- **Bhagwanpur**
 - NABSKILL Project
 - Bhuamrit FPO
 - Rural Mart to Nari Shakti SHG Federation
 - Devbhumi Amrit FPO
 - CFL
- **Narsan**
 - Jivamrit FPO
 - MEDP on Masala making
- **Roorkee**
 - Roorkee Kisan FPO
- **Khanpur**
 - Kanhewali FPO
 - Deployment of Micro ATM
 - CFL

13. Sector-wise RIDF projects in the district

Amount in Rs. lakh

S.No	Department	No. of projects	TFO	RIDF loan
1	Animal Husbandry (incl. Dairy Devel.)	3	1349.77	1275.07
2	Education (incl. Technical Education)	6	1735.68	1559.71
3	Fisheries	1	122.79	114.78
4	Horticulture	3	3557.85	2669.19
5	Irrigation (incl minor irrigation)	36	8066.53	7448.98
6	PWD & RWD	29	6672.29	5703.81
7	APMC	2	2381.13	2257.36
	Total	79	23763.26	20914.11

14. Development Plan of Aspirational Block/District if applicable-

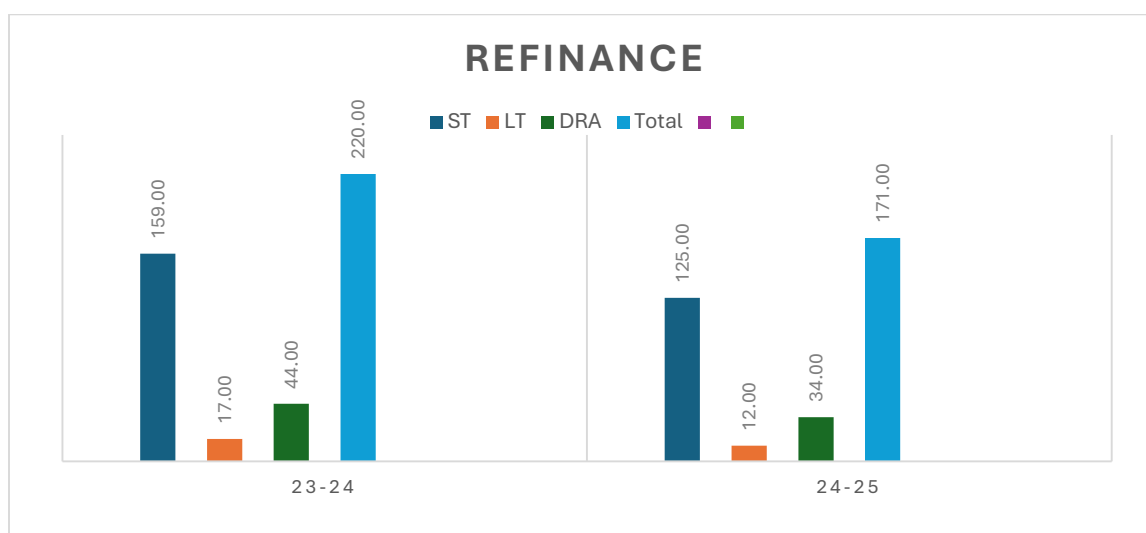
Initiatives of NABARD for Aspirational District:

- NABARD is extending refinance to DCB and RRB against credit to rural folks under Agriculture allied sector and MSME loans. During FY 2024-25, refinance to the tune of Rs 171 Cr was extended to DCCB.
- Sanctioned digital financial literacy camp in the district to DCCB, Airtel Payment Bank, IPPB.
- Coverage of PM Kisan Samman Nidhi Farmers under KCC, KCC_AH and Fisheries
- AIF projects of Rs 92.14 crore were sanctioned which resulted in increasing GLC flow of the district.
- 12 FPOs being implemented in the district by NABARD, NCDC and NAFED under Central Sector Scheme and NABARD schemes.
- Based on allocation of grant based products to be received from NABARD, HO to RO, projects will be sanctioned for farmers, SHGs etc at district level.

15. NABARD Business in the district

(Rs. Crore)

Year		Refinance Disbursed		
		Target	Ach.	Ach.in %
2022-23	ST	200	154	77
	LT	15	9.18	61.2
2023-24	ST	180	159.34	88.33
	LT	15	17.25	115
	DRA	50	44	88
2024-25	ST	142	125	88.02
	LT	25	12	48.00
	DRA	50	34	68



16. Success Stories - Annex B**17. Status of Important Meetings Participated/Convened by DDM-**

Meeting	Conducted by	Being held regularly	Last meeting date
DLRC	LDM	Yes	10.03.2025
BLBC	LDM	Yes	26.06.2024
DLMRC	GM DCB	Yes	13.03.2025
DMC CSS FPO	DDM	Yes	12.07.2024
DLMC AIF	DDM	Yes	10.03.2025
DLRC RIDF	DDM	Yes	10.03.2025

19. Status of Financial Inclusion and Digitisation

Agency	Cumulative performance (2024-25)			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	90714	669441	58404	32118
UGB	51002	63725	22589	21175
DCCB	9735	1365	3085	120
All Agencies	151451	734531	84078	53414

20. Status of SHG/JLG

Year	SHG Sanctioned	JLG Sanctioned
2021-22	1615	NA
2022-23	1222	NA
2023-24	2319	25

21. Status of training establishment/RSETI

Haridwar is having one RSETI operated by PNB. The RSETI is having AA rating and has conducted 24 programs in FY 2023-24 and has trained 761 candidates and settled 691. The RSETI has also been sanctioned the CAPEX grant of Rs. 4.50 lakhs by NABARD.

Annexure –A

Sl. No.	Block Name	Project/Work	Achievement/Possible outcome
1.	Bahadarabad	TDF Non Wadi Project Sanctioned to AYUS NGO DoS: 27.03.2024 Amt sanctioned: ₹ 136.69 lakh Location: Laldhang No. of villages covered: 6 Members: 200 Activity: Dairy and Goatery	<ul style="list-style-type: none"> The agency has received advance claim with 6 month action plan. Project grounded -25 dairy, 3 goat rearing 5 trainings completed Rs. 27.18 lakh utilised
2.	Bhagwanpur	DPR Project on Digitisaion of Farmers sanctioned to Ambuja Foundation DoS: 06.01.2021 Amt sanctioned: ₹ 13.51 lakh Location: Sikanderpur No. of villages covered: 16 Members: 500 Activity: Sugarcane and agro processing	<ul style="list-style-type: none"> The project had received extension upto 30.09.2024. The training of farmers completed 500 farmers covered/ QR code generated. Project continuation note with DDM comments submitted for further support
3.	Bhagwanpur	FPO project sanctioned to VDS NGO DoS: 14.12.2023 Amt sanctioned: ₹ 11.44 lakh Location: Buggawala No. of villages covered: 8 Members: 230 Activity: Dairy processing	<ul style="list-style-type: none"> Registration completed. The PMIC was conducted on 26.04.2025. Claim received 230 members mobilised. 2.34 lakh equity collected
4.	Bahadarabad	FPO project sanctioned to AYUS NGO DoS: 13.07.2023 Amt sanctioned: ₹ 11.44 lakh Location: Ibrahimpur No. of villages covered: 9 Members: 274 Activity: Dairy processing	<ul style="list-style-type: none"> Registration completed. The PMIC was conducted on 28.03.2025. 188 members mobilised. 3.68 lakh equity collected Milk collection and distribution started
5.	Khanpur	CSS FPO project sanctioned to BIO CERT DoS: 07.01.2022 Amt sanctioned: ₹ 18.00 lakh Location: Daiiryo village No. of villages covered: 6 Members: 438 Activity: Sugarcane processing	<ul style="list-style-type: none"> Total members – 438 Equity – 6.34 lakh/ Turnover- 6.85 lakh Fert, Pesticide, FSSAI and GST done Credit linked Plantation activity started as additional income
6.	Roorkee	CSS FPO project sanctioned to BIO CERT DoS: 07.01.2022 Amt sanctioned: ₹ 18.00 lakh Location: Jhabredi village No. of villages covered: 7 Members: 384	<ul style="list-style-type: none"> Total members – 354 Equity – 5.6 lakh/ Turnover- 8.4 lakh Fert, Pesticide, FSSAI and GST licences Credit linked

		Activity: Sugarcane processing	<ul style="list-style-type: none"> Trading activity in sugarcane started
7.	Bahadarabad	JLG formation project sanctioned to Agrarian FPO DoS: 10.11.2023 Amt sanctioned: ₹ 2.00 lakh Location: Pathri village	<ul style="list-style-type: none"> Ongoing project with 30 JLG formation/ 60 application submitted. First claim for 25 JLG released Partner agency- UGB
8.	Bhagwanpur	Rural Mart sanctioned to Nari Shakti SHG Federation DoS: 22.11.2023 Amt sanctioned: ₹ 6.25 lakh Location: Bhagwanpur market	<ul style="list-style-type: none"> Ongoing project with shop established by agency. Total claim to be submitted for Rs. 2.65 lakh Operated by SHG Federation Average monthly sale - 40000
9.	Bhagwanpur	NABSKILL project sanctioned to Ambuja Foundation DoS: 29.02.2024 Amt sanctioned: ₹ 12.64 lakh Location: Lakeshri village Participants: 200	<ul style="list-style-type: none"> 8 batches of 200 trainees completed. 97 candidates placed. Placement interview being conducted Final claim to be submitted by agency

Annexure B - Success Story

A) Rural mart sanctioned to Bhuamrit FPO

1. Impact on their lives after sanctioned Mobile Van.- Bhuamrit FPO was established by NABARD in 2017 with Ambuja Cement Foundation as the POPI. The FPO is now having the membership of 514 members with turnover of Rs. 2.65 crores. The FPO is having various organic certified products and is having 38 distributors to market its product. The FPO has also been onboarded to the ONDC platform as well as Amazon and Flipkart. The FPO is having its own processing unit which is also organic certified.

The Rural Van was sanctioned to the FPO and purchased in March 2023. The Rural van is used extensively by the FPO for transporting and marketing of its products like mustard oil, jiggery powder, khandsari, wheat flour, etc. The transportation cost of which was high. By purchasing a van, the transportation cost has reduced. Apart from this, Bhuamrit FPC sets up one stall at IIT Roorkee every week. There was a lot of trouble in transporting the product. A lot of trouble has been resolved by purchasing a van. FPC buys crop grains from its farmers and transport cost from farmer's field to FPC processing unit has reduced considerably by using van. FPC also does the work of agri input supply in which transport cost of carrying agri input has reduced by using vans. In this way, FPO business has grown by becoming Van Rural Mart. FPO product sales have increased. Through Van Rural Mart, customers are easily getting good quality organic and natural products at low prices in different areas. Through this, farmers are also getting a lot of profit in selling their crop products. FPO profit has also increased by Van Rural Mart.

2. Present status of Mobile Van.- The Mobile van is currently running and being used by the FPO. The van is also taken by the FPO to various melas organised by NABARD in nearby states. The van is also used for transporting raw materials from farmer field to FPO processing unit.
3. Photographs of Mobile Van.- Attached below
4. Total sales from the date of operating Mobile Van.- The total sales as per the record maintained by the FPO is as follows-
 - Transportation cost- Rs. 15,000/- saving per month
 - Total savings- Rs. 2.70 lakhs

Photographs-



A) SHG Mela at Haridwar-

- The project was sanctioned by RO for 5 days and 40 stalls with participation of 80 SHG members including 8 stalls from other districts. Total sanction amount was Rs. 5.92 Lakh and the event was organised from 06-10 March 2024.
- The mela location was specifically chosen near Daksh Mahadav Temple during Shivratri Festivities as the footfall is heavy during the holidays.
- The total sales during the mela was Rs. 6.85 lakh with top-most seller being Afsana SHG from Nainital district with above Rs. 47,000/- sale.
- The mela also secured the bulk order for SHGs amounting to Rs. 1.50 lakh and the participants appreciated the cross-learning and marketing aspects during the mela.





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 |
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☎: 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

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