



# NABARD Interventions in Nainital

**District - Nainital**

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

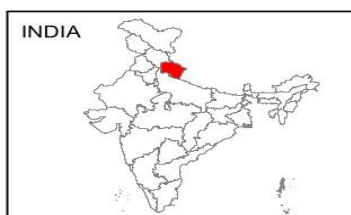
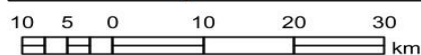
### District Dossier -Nainital

<b>Name of the DDM Office</b>	<b>Nainital</b>
<b>Name &amp; Designation of the DDM</b>	<b>Mukesh Belwal, Manager</b>
<b>Month and Year of Reporting of DDM in the District</b>	<b>17<sup>th</sup> April 2023</b>

#### 1. District map -Block wise



#### Block Map - Nainital



#### Legend

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

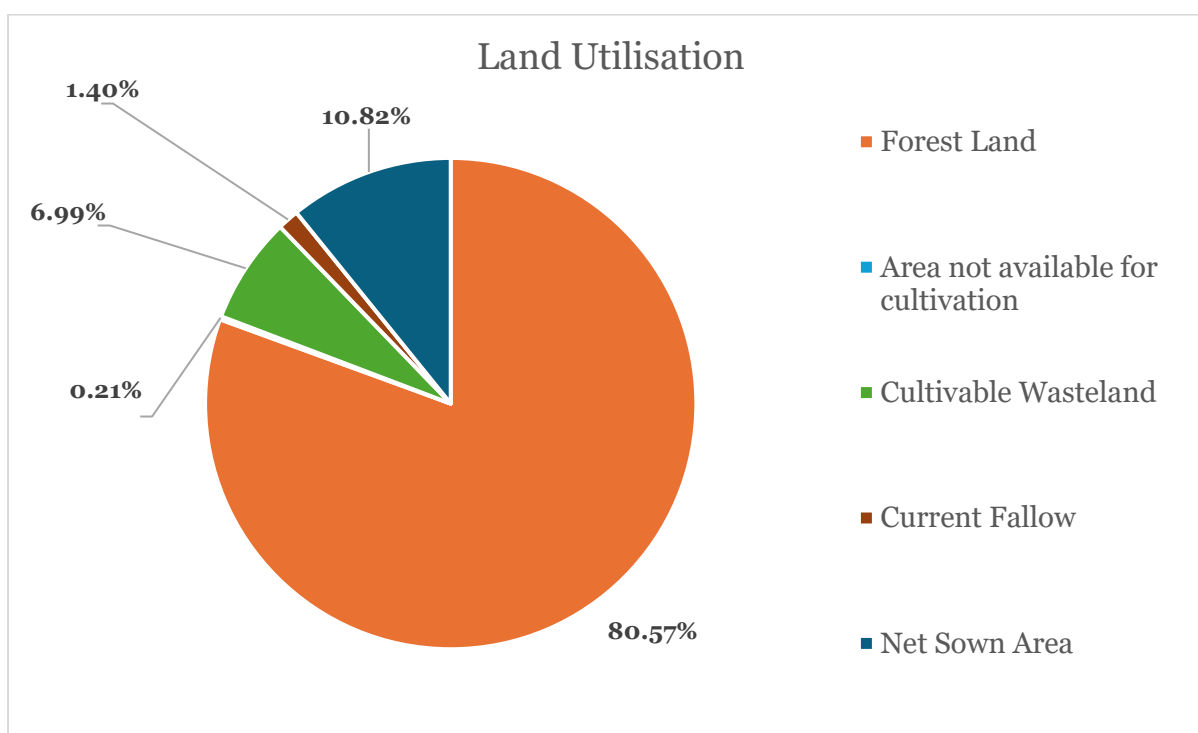
Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

## 2. District Profile

District Profile	
Total Geographical Area (sq.km)	4251
No. of Sub Divisions	9
No. of Blocks	8
No. of Gram Panchayats	479
Cropping Intensity [GCA/NSA]	168
No. of operational landholdings	50663
No. of KCC	52754

(Area in 'Ha')

Total Area Reported	408068
Forest Land	298236
Area not available for cultivation	792
Cultivable Wasteland	25887
Current Fallow	5198
Net Sown Area	40040
Total or Gross Cropped Area	67325
Area Cultivated More than Once	27285



## 3. Farmer's Profile

Cultivators	54000
Small/ Marginal Farmers	49000
Agricultural Labourers	20000

#### 4. Irrigation

Area in 'Ha'

Area Available for Irrigation (NIA + Fallow)	43560
Irrigation Potential Created	24207
Net Irrigated Area (Total area irrigated at least once)	24207
Area irrigated by Other Sources	192
Irrigation Potential Utilized (Gross Irrigated Area)	38246

#### 5. Banking Profile

Agency	No. of Banks/Soc.	No. of Branches			
		Total	Rural	Semi-urban	Urban
Commercial Banks	21	169	63	45	61
Regional Rural Bank	1	37	31	3	3
District Central Coop. Bank	1	37	19	9	9
Coop. Agr. & Rural Dev. Bank	Nil	0	Nil	Nil	Nil
Primary Agr. Coop. Society	53	53	53	Nil	Nil
Agencies	76	296	166	57	73

#### 6. Financial Health of DCCB: (As on 31 March 2025)

S.No	Indicator	FY 2022	FY 2023	FY 2024	FY 2025
1	No. of Branches	37	37	37	37
2	Staff Strength	178	173	166	193
3	Total Deposits (₹ Cr)	1242.42	1323.52	1433.33	1566.04
4	CASA Deposits %	48.85%	49.92%	47.65%	48.35%
5	Total Loans Outstanding (₹ Cr)	494.03	503.35	551.66	602.46
6	CD Ratio (%)	39.76	38.03	38.49	38.46
7	Borrowings (₹ Cr)	195.02	215.79	339.90	363.88
8	Borrowings % of Loans O/S	39.48%	42.87%	60.61%	60.40%
9	Investments (₹ Cr)	974.09	1065.98	1253.80	1372.07
10	CRAR (%)	12.46	12.41	12.07	13.27
11	Gross NPA Amount (₹ Cr)	34.02	29.25	27.88	33.38
12	Net NPA Amount (₹ Cr)	10.56	5.78	0	3.76
13	Net Profit (₹ Cr)	4.09	5.30	10.57	11.06
14	Audit Category	A	A	A	A
15	Paid up Capital (₹ Cr)	11.52	12.81	13.76	18.93
16	Statutory Reserve (₹ Cr)	35.12	37.27	38.60	38.78
17	Un-disbursed Profit (₹ Cr)	4.09	5.30	9.87	20.93
18	Net Owned Funds (₹ Cr)	83.53	89.14	96.81	113.52

#### Key Analysis -

- The bank consistently operated 37 branches over the four years, with staff strength increasing to **193** in FY 2025.
- Deposits grew steadily from ₹1242 Cr in FY22 to ₹1566 Cr in FY25, while maintaining a healthy CASA ratio (~48%), ensuring low-cost funding.
- Loans outstanding rose to ₹602 Cr, but the **CD Ratio stagnated below 40%**, indicating under-lending relative to deposit base.

- CRAR improved to **13.27%**, and **net owned funds increased by ₹30 Cr** over 4 years, reflecting solid capitalization and retention.
- Gross NPA increased slightly to 5.54%, but Net NPA remains low at 0.62%, indicating **good provisioning and recovery efforts**.
- Net profit rose from ₹4.09 Cr to ₹11.06 Cr during the period, with un-disbursed profit more than **doubling**, ensuring future buffer.
- **Increased Borrowing Dependency:** Borrowings now constitute over **60% of loans outstanding**.

## 7. PACS

### PACS Profile – Nainital District (as on 31 March 2025)

S.No	Category	Value / Detail
1	Total PACS in the District	53
2	Functional PACS	52
3	Defunct PACS	01
4	Total Members	48,015
5	Borrowing Members	37,151
6	PACS in Profit	52
7	PACS in Loss (Defunct)	1
8	PACS Accepting Deposits	52

### PACS Credit Business

(₹ in Crore)

Year	ST (SAO)	ST (Others)	MT/LT Loans	Total Credit
FY 2021–22	173.08	0.00	13.07	186.15
FY 2022–23	182.62	1.95	15.07	197.69
FY 2023–24	175.34	10.14	15.60	190.94
FY 2024–25	196.80	12.66	24.18	233.64

### PACS Initiatives (FY 2024–25)

Sr.No	Initiative / Activity	No. of PACS	Remarks
1	PACS Computerization	Nil	Completion of FHR and FVR processes for all 52 PACS. The DCT phase, particularly in Amgarhi PACS and other 06 more PACS is competed.
2	Audit Completed (FY 2023–24)	52	
3	Jan Aushadhi Kendra	01	
4	PM Kisan Samriddhi Kendra (PMKSK)	39	
5	PACS as CSCs	52	

### Key Analysis:

- 52 of 53 PACS are operational and profitable.
- Total PACS credit increased to ₹233.64 crore in FY 2025, with notable growth in **MT/LT lending (55%)**, suggesting diversification beyond seasonal loans.

- 48,015 members with over **77% (37,151) borrowing members**, indicates deep rural outreach and active financial engagement.
- 52 PACS accept deposits, showing their role in rural savings and liquidity mobilisation.
- PACS computerization remains **incomplete**, stuck at the DCT stage, which may hinder integration with national platforms developed under NABARD's digital initiatives.
- Initiatives like **Jan Aushadhi** and **PMKSK** have been adopted by select PACS, offering potential for broader community-level services.

#### **Additional points-**

1. These PACS 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.
2. Under medium-term loans, the Pandit Deendayal Upadhyay Cooperative Farmer Welfare Scheme currently offers interest-free loans of up to ₹1 lakh individually for agriculture, and up to ₹3 lakh for non-agricultural activities such as animal husbandry, herb production, aromatic plants, spice production, dairy business, fisheries, poultry farming, mushroom cultivation, floriculture, horticulture, agro-processing, agricultural mechanization, organic farming, off-season vegetable production, and polyhouse operations. Additionally, women's groups are provided with interest-free loans of up to ₹5 lakh.
3. Fertilizer distribution, pesticides, and high-quality seeds are also made available through the society. Under the PDS, household consumables and government-subsidized ration items like wheat, rice, and sugar are provided.
4. Most of the multipurpose cooperative societies are equipped with CSC centers, offering information technology services to the local population. Under the Ghasyari Scheme, high-quality animal feed (silage) is provided.
5. The district's 68 Gramin Bachat Kendra encourage farmers to save by depositing their small capital in savings accounts, fixed deposits, and recurring deposit accounts.
6. NABARD is supporting each society by providing Micro ATM facilities, enabling the general public in the area to withdraw money from any bank's ATM.

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

Agency	CD Ratio %			
	2021-2022	2022- 2023	2023-2024	2024-25
Commercial Banks	40.80	42.50	29.60	48.04
Regional Rural Bank	45.40	39.80	42.50	48.25
Cooperative Banks	102.10	105.60	106.70	101.18
All Agencies	50.20	50.40	55.30	54.53

#### **Key Analysis:**

1. **Cooperative Banks show high CD Ratio**, indicating they are lending more than their deposit base—likely due to reliance on borrowings or refinancing (e.g., from NABARD/StCB).

- Commercial Banks experienced a dip in FY 2023–24** (down to 29.60%), possibly due to deposit growth outpacing credit expansion or cautious lending, but recovered to **48.04% in FY 2024–25**.
- Regional Rural Banks (RRBs) steadily improved**, reaching **48.25% in FY 2024–25**, showing better alignment between credit delivery and resource mobilisation in rural areas.
- All Agencies combined show a stable trend**, with CD Ratio peaking at 55.30% in FY 2023–24 and slightly adjusting to **54.53% in FY 2024–25**, reflecting overall healthy credit deployment.

## 9. ACP Targets and Achievements

(Rs. Lakh)

Year (Previous 3 Years)	PLP Estimation under PSL	ACP target under PSL	ACP Achievement under PSL	ACP Ach. (%)
2021-22	277383	277383	264069	95.20
2022-23	318209	318209	494751	155.50
2023-24	423011	423011	652146	154.20
2024-25	501876	535361	620883	115.97

### Key Analysis:

- PLP and ACP targets have steadily increased from ₹2773.83 Cr in 2021–22 to ₹5353.61 Cr in 2024–25, showing expanding credit planning.
- ACP achievement consistently exceeded 100% for the last three years, with higher achievements in 2022–23 (155.50%) and 2023–24 (154.20%).
- In 2024–25, achievement moderated to 115.97%, still above target, indicating sustained but stabilizing credit growth.
- The sharp overachievement in prior years suggests strong demand and responsiveness in the priority sectors.
- Going forward, PLP estimates may need upward revision to better match the district's actual credit potential.

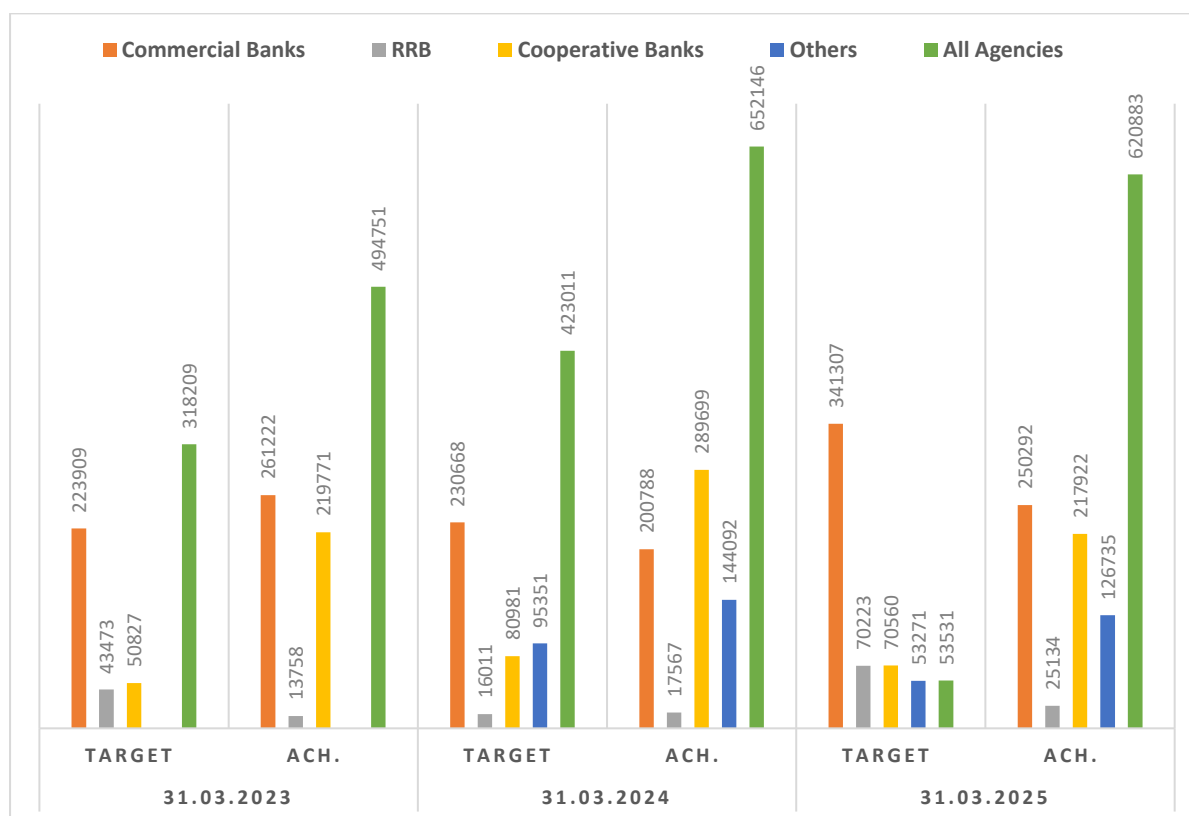
## 10. GLC Status in the District

### 10.1 GLC status- Agency Wise and Activity/Sector Wise

(Rs. Lakh)

Agency	31.03.2023			31.03.2024			31.03.2025		
	Target	Ach.	Ach. [%]	Target	Ach.	Ach. [%]	Target	Ach.	Ach. [%]
Commercial Banks	223909	261222	117	230668	200788	87	341307	250292	73
RRB	43473	13758	32	16011	17567	110	70223	25134	36
Cooperative Banks	50827	219771	432	80981	289699	358	70560	217922	308
Others				95351	144092	151	53271	126735	238
All Agencies	318209	494751	156	423011	652146	154	53531	620883	116





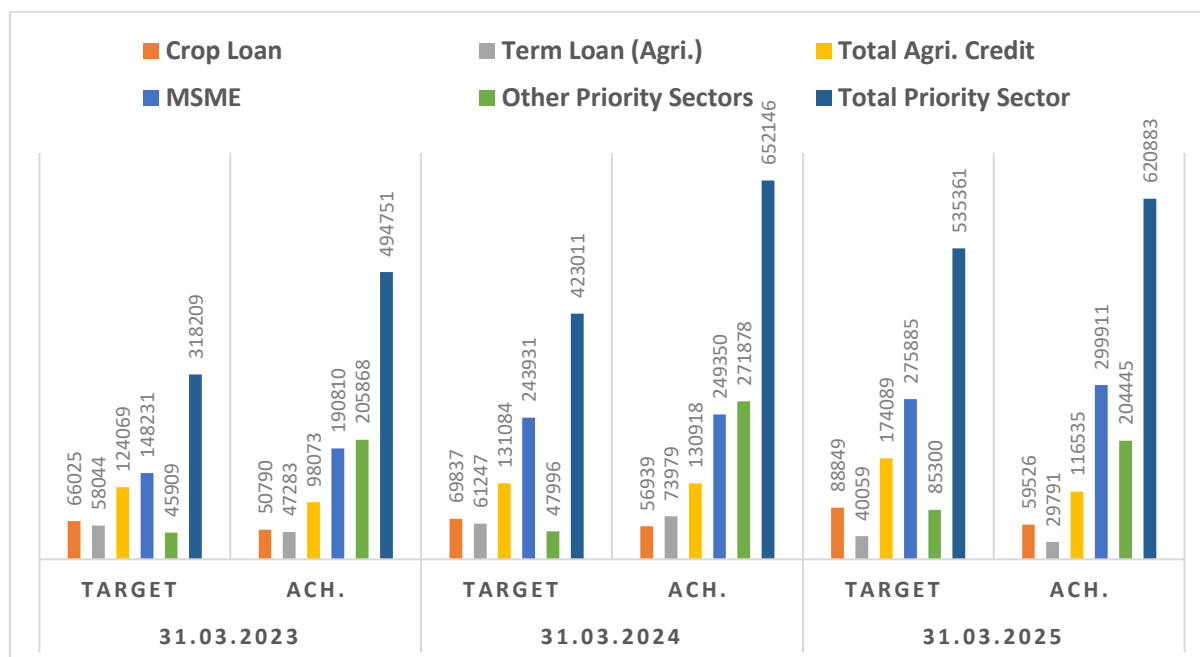
### Key Analysis:

- Commercial Banks showed strong performance in FY 2022–23 (116.7%) but witnessed a sharp decline in FY 2024–25, achieving only 73.33% of their targets.
- RRBs had erratic performance, with very low achievement in FY 2022–23 (31.6%) and FY 2024–25 (35.79%), but exceeded the target marginally in FY 2023–24 (109.7%).
- Cooperative Banks consistently overachieved their targets, indicating very high credit disbursement possibly backed by refinance.
- All agencies combined achieved 155.5%, 154.2%, and 115.97% over the past three years, reflecting robust credit growth, though signs of saturation are visible in the latest year.

(Rs. Lakh)

Broad Sector	31.03.2023			31.03.2024			31.03.2025		
	Target	Ach.	Ach. [%]	Target	Ach.	Ach. [%]	Target	Ach.	Ach. [%]
Crop Loan	66025	50790	77	69837	56939	82	88849	59526	67
Term Loan (Agri.)	58044	47283	82	61247	73979	121	40059	29791	74
Total Agri. Credit	124069	98073	79	131084	130918	100	174089	116535	67
MSME	148231	190810	129	243931	249350	102.2	275885	299911	109

Broad Sector	31.03.2023			31.03.2024			31.03.2025		
	Target	Ach.	Ach. [%]	Target	Ach.	Ach. [%]	Target	Ach.	Ach. [%]
Other Priority Sectors	45909	205868	448	47996	271878	567	85300	204445	240
Total Priority Sector	318209	494751	155.5	423011	652146	154	535361	620883	116



### Key Analysis:

1. Crop loan achievement declined steadily, from 81.5% in FY 2023–24 to 66.99% in FY 2024–25, indicating possible issues in agri-credit demand, delivery, or uptake.
2. Term loan (agriculture) performance fluctuated, peaking at 120.8% in FY 2023–24, but dropped to 74.36% in FY 2024–25, suggesting declining long-term investment in agriculture.
3. Total agriculture credit nearly achieved the target in FY 2023–24 (99.9%), but slipped to 66.93% in FY 2024–25, pointing to a downward trend in agricultural financing.
4. MSME sector consistently overachieved, with a high of 128.7% in FY 2022–23 and maintaining 108.7% in FY 2024–25, indicating strong and growing demand in the micro and small enterprise segment.
5. Overall Priority Sector Lending (PSL) achievement remained strong, though it moderated to 115.97% in FY 2024–25 from above 150% in earlier years, possibly reflecting a shift toward credit quality and saturation of demand.

### **10.2 GLC under Agriculture Infrastructure Fund (AIF) flagship schemes of GoI:**

1. A total of 48 AIF projects worth ₹85.78 crore (loan component ₹51.22 crore) have been submitted in Nainital district.
2. Out of these, 20 projects have been disbursed ₹13.31 crore, while 14 have been rejected and the rest are under process.
3. Against the FY 2025–26 target of ₹62.59 crore, only 21% has been achieved so far.

### **10.3 GLC under State/District Level Banking Plan on Goat Farming prepared by NABARD:**

1. As of now, a total loan amount of ₹72.90 lakh has been disbursed by banks to goat-rearing farmers in Betalghat block.
2. The Animal Husbandry Department has released a subsidy of ₹126.00 lakh to 200 goat-rearing farmers in the same block.
3. Uttarakhand Gramin Bank (UGB) has sanctioned and disbursed ₹5.90 lakh for 5 units under the SLM scheme through its Betalghat branch.
4. Nainital District Cooperative Bank (NDCB) has sanctioned and fully disbursed ₹7.00 lakh for 9 goat units through its Betalghat branch.
5. A target of ₹3.56 crore over 2 years has been set for financing 89 goat-rearing units across banks in Betalghat block.

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

1. Nainital district offers high potential for agriculture and allied activities due to its diverse topography and favorable climate.
2. High-value crops such as vegetables, fruits, and spices thrive well in the region's hilly terrain.
3. There is scope to enhance productivity of traditional crops like wheat, maize, and pulses through modern farming techniques.
4. Agri-allied sectors such as dairy, poultry, and goat rearing have strong potential to boost farmer incomes and local food security.
5. Promotion of agro-based industries like food processing and organic fertilizer units can add value and generate rural employment.
6. Opportunities exist for agro-tourism and herbal farming, leveraging the region's natural beauty and traditional knowledge.
7. Realizing this potential requires investment in infrastructure, skill training, and market linkages.

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

Enclosed as Annexure 1

**13. Sector wise RIDF projects in the district**

Rs. Lakh				
Sr. No	Department	No. of Projects	TFO	RIDF Loan
1	Dairy Development	2	8405.62	7985.34
2	Education	2	118.89	106.81
3	Horticulture	3	3606.25	2720.48
4	Irrigation	37	10451.69	9928.95
5	Min Irrigation	14	1465.9	1392.33
6	Skill Development and Employment-ITI	2	1057.02	951.31
7	Jal Sansthan	1	52.85	36.85
8	Peyjal Nigam	5	1438.34	1076.25
9	PWD	35	11488.26	9879.37
10	Rural Roads & Drainage	2	422.84	225.12
11	Technical Education	7	2415.97	2055.15
12	Animal Husbandry	3	180.18	169.94
	<b>Grand Total</b>	<b>113</b>	<b>41103.81</b>	<b>36527.9</b>

\* The data presented in the table pertains to ongoing projects only.

**Key Analysis:**

1. A total of 113 RIDF projects across 12 departments have been implemented in Nainital district with a Total Financial Outlay (TFO) of ₹41103.81 lakh and RIDF loan component of ₹36527.90 lakh.
2. The Public Works Department (PWD) and Irrigation Department account for the largest share, with 35 and 37 projects respectively, absorbing over ₹19,800 lakh in RIDF loans, which is more than 54% of the total RIDF credit.
3. The Dairy Development sector, despite having only 2 projects, accounts for a significant outlay of ₹8405.62 lakh (second highest RIDF loan component: ₹7985.34 lakh), indicating large-scale infrastructure focus.
4. Horticulture and Technical Education departments have secured substantial funding with RIDF loans of ₹2720.48 lakh and ₹2055.15 lakh respectively, supporting both infrastructure and livelihoods.
5. Smaller departments like Jal Sansthan, Animal Husbandry, and Rural Roads & Drainage have limited projects and lower outlays, collectively accounting for a modest share of the total loan.

**14. NABARD Business in the district**

(₹ Cr)

Category	Target	Achievement	Achievement %
<b>ST (SAO) Refinance</b>	54.00	71.68	133%
<b>Additional ST (SAO) Refinance</b>	75.00	75.00	100%
<b>ST (Others) Refinance</b>	10.00	10.00	100%
<b>Total ST Refinance (SAO+Addl.)</b>	—	146.68	—
<b>LT Refinance Target</b>	75.00	28.59	38%
– LT Normal	—	26.00	—
– LTRCF	—	2.59	—

**Key Analysis:**

- **Good performance in Short-Term (ST) Refinance**, with **133% achievement** in ST(SAO) and **100%** in Addl. ST(SAO) and ST(Others).
- **Long-Term (LT) Refinance**, with **38% utilization** against the target of ₹75 Cr, suggesting underperformance in capital investment-related credit (e.g., farm mechanization, storage, etc.).
- **Total ST refinance outstanding** stands at **₹146.68 Cr.**
- **LT Normal (₹26 Cr)** and **LTRCF (₹2.59 Cr)** are the only contributors to LT refinance.

**15. Success Stories**

Enclosed as Annexure 2

**16. Any other Relevant Important Detail about the District** (Any Important Central/State Govt projects located Convergence, if any with ICAR, University etc.)**16.1 Innovative RAS Project for Rainbow Trout Farming (ICAR-DCFR, Bhimtal)**

1. An **innovative project** on establishing and demonstrating **small-scale Recirculating Aquaculture System (RAS)** for **Rainbow Trout farming** has been sanctioned to **ICAR-DCFR, Bhimtal** by NABARD.
2. The **project duration is two years**:
  - **Year 1** – Procurement and installation of RAS units.
  - **Year 2** – Culture trials, grow-out operations, and **training programs** for stakeholders.
3. The project aims to **boost local fish production** and ensure a **steady supply of high-quality Rainbow Trout** in hilly regions.
4. RAS technology will introduce **modern, water-efficient, and eco-friendly** fish farming practices in the area.
5. The **field demonstration units** will serve as a model for **capacity building and skill development** among local fish farmers and entrepreneurs.

**16.2 Innovative Biocontrol Project for Organic Farming (GBPUAT, Pantnagar)**

1. An **innovative project** on **Biological Control-Based Pest Management** for **organic farming** has been sanctioned to **G.B. Pant University of Agriculture and Technology, Pantnagar**.
2. The project is being implemented in the **Kotabagh block of Nainital district**.
3. It aims to tackle insect pest and disease issues in **vegetable and field crops** using **eco-friendly biocontrol methods**.
4. **125 farmers**, including **youths and women**, are targeted for training and technology adoption.
5. The project promotes the **establishment of mini biocontrol units** at farmers' fields to ensure **timely access to quality bioagents**.
6. The initiative will support sustainable, low-input agriculture and enhance the resilience of organic farming systems.

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

The DDM participates in all key meetings, including DLRC, DCC, BLBCs, district-level meetings, DLMRC, DCDC, and DLRAC, ensuring full engagement in district-level financial

discussions. Additionally, the DDM convenes important meetings such as the DMC of CSS FPO, RIDF DLRC, and DLMC of AIF, in accordance with the directives. Regular reports and minutes from these meetings are promptly shared with the Regional Office.

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

1. Self-Help Groups (SHGs) in the district are mainly promoted by NRLM, along with women's collectives and NGOs for specific purposes.
2. As per RBI Master Circular, banks are required to prepare loan plans for SHGs at branch, block, and district levels—but no such plans are being prepared, creating hurdles for SHGs promoted by NGOs and voluntary bodies.
3. NRLM is highly active in all 8 intensive blocks, with strong support from the District Magistrate to block-level officers and regular top-level monitoring.
4. Due to robust oversight, NRLM consistently meets its annual targets for the past 2–3 years.
5. There are an estimated 53,000 small and marginal landholding farmers in the district, most of whom have been financed under Kisan Credit Card (KCC) scheme.
6. For the remaining 16,000 tenant farmers, the district has the potential to finance 4,000 Joint Liability Groups (JLGs).
7. So far, about 1,500 JLGs have been financed by banks, with a cumulative disbursement of ₹3000 lakh.

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

In Nainital district, the RSETI is sponsored by Bank of Baroda (BOB) and is known as BOB RSETI Nainital. Located in Haldwani, Nainital, this institute is led by its director, Shri Pradeep Singh Yerso. RSETI Nainital plays a crucial role in the district by providing targeted training programs that equip individuals with the necessary skills to start their own businesses.

**Annexure 1**

<b>Block wise NABARD Developmental Interventions in the District</b>						
<b>Sr. No</b>	<b>Broad Area</b>	<b>Name of the Project/ Activity</b>	<b>Block</b>	<b>Nature of support provided</b>	<b>No. of beneficiaries</b>	<b>Likely impact/ Outcome</b>
1	Skill Training	Livelihood and Enterprise Development Programme – Fruit Processing and Preservation	Ramnagar	In this program 150 women were trained. The LEDP programme is still in progress and will have a positive impact on the skill development and livelihood of rural women. Through these training programmes the rural population is prepared for job and business opportunities in various sectors thereby improving their economic self-reliance.	150	The training equips 150 women with essential skills in fruit processing and preservation, enabling them to improve their employability and productivity in the agri-food sector. Rs.43.60 lakh is the credit availed by 80 trainees so far. By gaining skills and knowledge, 50 trainees have established their own enterprises leading to increased income and financial independence for themselves and their families.
2	Skill Training	Livelihood and Enterprise Development Program – LED based lighting system	Kotabag	Rs.25 lakh is the credit availed by 20 trainees so far with NDCB and UKSTCB. All activities completed and credit linkage is ongoing. Demo unit established at Belparao Kotabag.	60	With Rs.25 lakh availed by 20 trainees, participants gain access to necessary financial resources, enabling them to invest in LED lighting systems and enhance their entrepreneurial capabilities. The demo unit at Belparao serves as a practical training ground, showcasing effective implementation and attracting interest from potential customers and other trainees, which can drive local business growth.
3	Skill Training	Livelihood And Enterprise Development Programme – Manufacturing of Handicraft items from Bamboo and Ringal grass and their marketing at Chafi Bhimtal	Bhimtal	Training of batches have been completed.	60	The completion of training Equips participants with specialized skills in crafting handicraft items, enhancing their capabilities for self-employment and contributing to their economic independence. The program fosters the preservation and promotion of traditional crafts, encouraging cultural heritage and generating local pride in the artistry associated with bamboo and Ringal grass products.

Block wise NABARD Developmental Interventions in the District						
Sr. No.	Broad Area	Name of the Project/ Activity	Block	Nature of support provided	No. of beneficiaries	Likely impact/ Outcome
4	Skill Training	Livelihood and Enterprise Development Programme – Traditional and designer candle making techniques at Jeolikote Nainital		Training of batches have been completed.	60	The completion of training Equips participants with both traditional and modern candle- making skills, enhancing their ability to create unique products and improving their prospects for self-employment. The training empowers participants to start their own candle-making businesses, fostering entrepreneurship within the community and contributing to local economic development.
5	Collectivisation	Farmer Producer/Organization (FPO)- 08 in Nos	Ramnagar/ Kotabag/ Okhalkanda /Betalghat/ Bhimtal/ Haldani/ Ramgarh	NABARD has 08 FPOs functioning in Nainital. Out of these 06 FPOs are functioning under PODF-ID fund and 02 FPOs are functioning under CSS-FPO Scheme. As a result of NABARDs efforts to form FPO (Farmer Producer Organization) agriculture producers see improvement in their economic condition and facilitate them to collectively market the produce. As a result the economic condition of the farmers has improved.	1809	As a result of NABARD's efforts to form FPO (Farmer Producer Organization), agriculture producers see improvement in their economic condition and facilitate them to collectively market the produce. As a result, the economic condition of the farmers has improved.
6	Women Empowerment	Micro Enterprise Development Programme (MEDP)	Bhimtal/ Haldwani	05 MEDPs were conducted by NABARD in FY 2023-24. In this program 150 women of self-help groups were provided training. Under these programmes financial assistance and technical support is provided to women self-help groups. 01 MEDP was	150	The MEDP enhances the capacity of women to contribute to household income, reducing dependency on external financial support and improving overall living standards. By receiving technical support and financial assistance, participants are encouraged to establish their own businesses, fostering entrepreneurship and boosting local



Block wise NABARD Developmental Interventions in the District						
Sr. No.	Broad Area	Name of the Project/ Activity	Block	Nature of support provided	No. of beneficiaries	Likely impact/ Outcome
				sanctioned during FY 2024-25 which is under implementation.		economies.
7	Financial Inclusion	Financial Inclusion	Ramnagar/Kotabag/Okhalakanda/Betalghat/Bhimtal/Haldwani/Ramgarh/Haldwani	Under this activity NABARD organized several programs with Nainital District Co- operative Bank UGB such as Financial Literacy Camp Nukkad Natak Technology Upgradation of the Bank Mobile Van etc. Through financial awareness camps villagers are helped to understand the use of financial services.		Villagers gain a better understanding of banking services, digital transactions, and financial planning, empowering them to make informed decisions regarding their finances. Through initiatives like mobile vans and technology upgradation, rural populations in remote areas gain easier access to essential banking services, reducing the digital divide.
8	Promotional Activity	Rural Mart (03 in Nos)	Bhimtal/Haldwani	NABARD is supporting progressive NGOs to open and run a rural mart in Bhimtal and Haldwani area of Nainital. Through this mart members of FPOs and Self Help Groups can display their products and get their fair prices.		Members of FPOs and SHGs gain a platform to display and sell their products, ensuring they reach a wider customer base and earn fair prices for their goods. By providing direct market linkage, the rural mart reduces intermediaries, leading to better income realization for small producers and artisans. The mart encourages the sale and promotion of locally produced items, helping to sustain traditional crafts and boost the local economy.
9	Promotional Activity	Gram Dukan (02 in Nos.)	Ramgarh/Haldwani	02 Gram Dukan's are running in the district which are sanctioned during FY 2023-24.	20	Gram Dukans provide a marketplace for rural producers to sell their goods, promoting local entrepreneurship and boosting the village economy. By reducing dependency on middlemen, these stores offer producers a direct sales channel, ensuring better price realization for their products. The Gram Dukans help in sustaining rural livelihoods by providing consistent

Block wise NABARD Developmental Interventions in the District						
Sr. No.	Broad Area	Name of the Project/ Activity	Block	Nature of support provided	No. of beneficiaries	Likely impact/ Outcome
						income opportunities for small-scale farmers, artisans, and SHG members. The monthly sales from gram dukans range from ₹30,000 to ₹50,000
10	Promotional Activity	FSPF-DPR project	Ramgarh	<ul style="list-style-type: none"> <li>• Innovative RAS for Rainbow Trout Fish Farming in Ramgarh Block</li> <li>• Installation of a hatchery</li> <li>• RAS design finalized</li> <li>• Procurement of RAS components initiated.</li> <li>• Staff recruitment in progress</li> </ul> Input (feed & seed) provided for farmers.	2	The installation of the Recirculating Aquaculture System (RAS) and hatchery will increase local fish production, ensuring a consistent supply of high- quality Rainbow Trout. The introduction of RAS technology will modernize fish farming in the region, making it more efficient, water-conserving, and environmentally friendly.
11	Infrastructure Development	Cooperative Development Fund (CDF)	Ramnagar/Kotabag/Okhalakanda/Betalghat/Bhimtal/Haldwani/Ramgarh/Haldwani	Under CDF 08 PACS were supported for infrastructure of the committee such as furniture etc. in the year 2022-23. The cooperatives have received financial assistance through the Cooperative Development Fund enabling them to develop and strengthen their businesses.		The infrastructure improvements, such as new furniture and equipment, will enable PACS to function more effectively, improving service delivery to members. Upgraded facilities may encourage greater participation and interaction from cooperative members, fostering a stronger sense of community and ownership. With improved infrastructure, PACS will be better positioned to diversify and expand their services, leading to increased revenue generation.
12	Promotional Activity	FSPF	Bhimtal	NABARD has approved workshops and seminars under FSPF in Nainital. Through FSPF development in the agriculture sector has been supported and the economic condition of rural farmers has improved.	90	Farmers gain valuable knowledge on advanced agricultural practices, improving their skills and enabling more efficient farming techniques. With better training and awareness, farmers can adopt innovative methods, leading to higher yields and

Block wise NABARD Developmental Interventions in the District						
Sr. No.	Broad Area	Name of the Project/ Activity	Block	Nature of support provided	No. of beneficiaries	Likely impact/ Outcome
						improved crop quality. As productivity improves, farmers income levels are likely to rise, enhancing their overall economic condition and promoting rural development.
13	Infrastruc ture Developmen t	RIDF	Ramnagar/K otabag/Okh alkanda/Be talghat/Bh imtal/Hald wani/Ramga rh/Haldwani	Through RIDF financial support is provided for construction and improvement of roads as well. As a result the quality of roads in rural areas has improved making it easier for villagers to reach rural areas and also encouraging business activities.		A No. of projects have been approved through this fund which include rural roads, irrigation, school buildings, drinking water etc. As of 31 March 2025, a total of 113 projects, with RIDF assistance of Rs. 365.27 crore, are under implementation in the Nainital district through 12 implementing departments.
14	Micro Finance	JLG	Haldwani	• 50 JLGs are formed and credit linked with UGB Rs.1.00 crore is the cumulative loan amount availed by JLGs	200	• 50 JLGs are formed and credit linked with UGB Rs.1.00 crore is the cumulative loan amount availed by JLGs
15	Promotiona l Activity	Exhibition/Me la	Haldwani	• 02 State Level Mela were organised in the district during the FY 2023-24. • Around 75 stalls of SHGs were installed at the Mela. The total sales during Mela's stands at around Rs.25 lakh to Rs.30 lakh.	150	• 02 State Level Mela were organised in the district during the FY 2023-24. • Around 75 stalls of SHGs were installed at the Mela. The total sales during Mela's stands at around Rs.25 lakh to Rs.30 lakh.
16	Promotiona l Activity	Exhibition/Me la	Haldwani	• 01 State Level Mela were organised in the district during the FY 2024-25. • Around 40 stalls of SHGs were installed at the Mela. The total sales during Mela's stands at around Rs.10 lakh.	150	• 01 State Level Mela were organised in the district during the FY 2024-25. • Around 35 stalls of SHGs were installed at the Mela. The total sales during Mela's stands at around Rs.10 lakh.
17	Promotiona l Activity	RIPF	Haldwani	Project was sanctioned during FY 2024-25. Through the		Project was sanctioned during FY 2024-25. Through the installation of a

Block wise NABARD Developmental Interventions in the District						
Sr. No.	Broad Area	Name of the Project/ Activity	Block	Nature of support provided	No. of beneficiaries	Likely impact/ Outcome
				installation of a Solar Powered Bulk Milk Chilling (BMC) System, it will increase the income of dairy farmers in the region, prevent milk spoilage, and reduce input costs of milk production. They aim to promote green energy with this project. With the installation of the Solar BMC, milk can be stored for longer periods, enabling the FPO to sell products as per market demand.		Solar Powered Bulk Milk Chilling (BMC) System, it will increase the income of dairy farmers in the region, prevent milk spoilage, and reduce input costs of milk production. They aim to promote green energy with this project. With the installation of the Solar BMC, milk can be stored for longer periods, enabling the FPO to sell products as per market demand.
18	Promotional Activity	FSPF-DPR project	Kotabag	<ol style="list-style-type: none"> <li>1. An <b>innovative project on Biological Control-Based Pest Management</b> for <b>organic farming</b> has been sanctioned to <b>G.B. Pant University of Agriculture and Technology, Pantnagar</b>. Sanctioned during FY 2024-25.</li> <li>2. The project is being implemented in the <b>Kotabagh block of Nainital district</b>.</li> <li>3. It aims to tackle insect pest and disease issues in <b>vegetable and field crops</b> using <b>eco-friendly biocontrol methods</b>.</li> <li>4. <b>125 farmers</b>, including <b>youths and women</b>, are targeted for training and technology adoption.</li> </ol>	125	<ol style="list-style-type: none"> <li>1. An <b>innovative project on Biological Control-Based Pest Management</b> for <b>organic farming</b> has been sanctioned to <b>G.B. Pant University of Agriculture and Technology, Pantnagar</b>. Sanctioned during FY 2024-25.</li> <li>2. The project is being implemented in the <b>Kotabagh block of Nainital district</b>.</li> <li>3. It aims to tackle insect pest and disease issues in <b>vegetable and field crops</b> using <b>eco-friendly biocontrol methods</b>.</li> <li>4. <b>125 farmers</b>, including <b>youths and women</b>, are targeted for training and technology adoption.</li> <li>5. The project promotes the <b>establishment of mini biocontrol units</b> at farmers' fields to ensure</li> </ol>

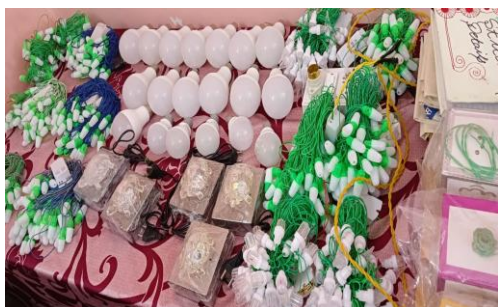
Block wise NABARD Developmental Interventions in the District						
Sr. No.	Broad Area	Name of the Project/ Activity	Block	Nature of support provided	No. of beneficiaries	Likely impact/ Outcome
				5. The project promotes the <b>establishment of mini biocontrol units</b> at farmers' fields to ensure <b>timely access to quality bioagents</b> . The initiative will support sustainable, low-input agriculture and enhance the resilience of organic farming systems.		<b>timely access to quality bioagents.</b> 6. The initiative will support sustainable, low-input agriculture and enhance the resilience of organic farming systems.

## Annexure 2

### Success Stories

#### Success Story 1

#### UJALA LED Production - Empowering Women through LED Light Manufacturing



S.No.	Scheme :	Livelihood and Enterprise Development Program (LEDP)
1	<b>Project Implementing Agency:</b>	Girja Boutique Evm Mahila Vikas Sanstha
2	<b>Duration of the Project</b>	2 years
3	<b>No. of beneficiaries</b>	90
4	<b>State</b>	Uttarakhand
5	<b>District</b>	Nainital
6	<b>Block</b>	Kotabag
7	<b>Village</b>	Belpadao

#### 1.1 Support provided

- **Training and Skill Development:** The Livelihood and Enterprise Development Program (LEDP) supported by NABARD provided comprehensive training to 90 women from Kotabagh and Haldwani on LED light manufacturing.
- **Formation of SHGs:** Self-Help Groups (SHGs) were formed to foster collective action and collaboration among the women.
- **Resource Procurement:** The women were guided on sourcing materials from Bhimtal and Delhi to ensure high-quality production.
- **Entrepreneurial Encouragement:** The program encouraged the women to participate in local exhibitions and secure bulk orders to foster entrepreneurship.

#### 1.2. Pre-implementation status

- **Limited Economic Opportunities:** Women in Kotabagh and Haldwani had restricted access to economic opportunities relying on traditional livelihood options.
- **Lack of Technical Skills:** The women lacked technical skills and were hesitant to venture into non-traditional sectors like LED light manufacturing.
- **Dependence on Traditional Livelihoods:** Their dependence on conventional low-income-generating activities limited their economic independence and self-reliance.

### **1.3. Challenges faced**

- **Breaking Barriers:** The women faced challenges in overcoming societal norms and barriers that restricted them to traditional roles.
- **Technical Learning Curve:** Gaining proficiency in the technical aspects of LED light manufacturing was a significant challenge.
- **Market Competition:** Ensuring that their products met the quality of branded products in the market was a hurdle they had to overcome.
- **Resource Access:** Sourcing materials from distant places like Bhimtal and Delhi posed logistical challenges.

### **1.4. Impact**

- **Economic Empowerment:** The women secured bulk orders including a significant one from Sarla Electronic in Bhimtal which helped transform their small-scale efforts into a profitable business.
- **Promotion of Energy Conservation:** By manufacturing and promoting Energy - efficient LED bulbs and decorative lights the women contributed to broader energy conservation efforts.
- **Inspiration and Empowerment:** Their success story inspired other women in the region to pursue entrepreneurship fostering a culture of self- reliance and breaking traditional barriers.
- **Community Development:** The initiative paved the way for community development with the women contributing to their families economic well- being and serving as role models for others.
- Rs.25 lakh is the credit availed by 20 trainees so far with NDCB and UKSTCB.



## Success Story 2

### Empowering Artisans: The Triumph of Haldwanis Holi-Shivratri Utsav Mela



1	<b>Title</b>	Empowering Artisans: The Triumph of Haldwani's Holi-Shivratri Utsav Mela
2	<b>Scheme</b>	SHG Exhibition/Mela by MCID
3	<b>Project Implementing Agency</b>	Girija Boutique Evm Mahila Vikas Sanstha
4	<b>Duration of the project</b>	4 days
5	<b>No. of beneficiaries</b>	52
6	<b>State</b>	Uttarakhand
7	<b>District</b>	Nainital
8	<b>Block</b>	Haldwani

#### 2.1 Support provided

- **Event Organization:** Girija Boutique Evm Mahila Vikas Sanstha organized the Holi-Shivratri Utsav Mela providing a vibrant platform for artisans and SHG women from Uttarakhand to showcase their talents.
- **Exclusive Stalls:** 26 stalls were exclusively allocated to Girija Boutique Evm Mahila Vikas Sanstha ensuring focused representation of their crafts and products.
- **Inauguration by Dignitaries:** The event was inaugurated by esteemed dignitaries including CGM NABARD the Chief Development Officer of Nainital and the Member of Legislative Assembly from Haldwani lending credibility and visibility to the initiative.
- **Buyer-Seller Meet:** A buyer-seller meet was organized during the event facilitating direct interaction between artisans and industry experts to enhance their marketing strategies.

#### 2.2 Pre-implementation status

- **Limited Market Access:** Artisans and SHG women in Uttarakhand had restricted access to broader markets limiting their ability to sell products and grow economically.
- **Lack of Exposure:** Despite their remarkable skills and talents these individuals lacked opportunities to showcase their crafts hindering socio-economic growth.
- **Cultural Heritage at Risk:** The absence of platforms to promote traditional handicrafts and organic products threatened the preservation of Uttarakhand rich cultural heritage.



### **2.3 Challenges faced**

- **Market Penetration:** The artisans struggled to penetrate larger markets due to limited exposure and lack of direct customer interaction.
- **Economic Sustainability:** Without access to broader markets earning a sustainable income remained a challenge for these artisans and SHG women.
- **Preserving Cultural Heritage:** The diminishing platforms to showcase traditional crafts posed a risk to the preservation of Uttarakhand cultural legacy.
- **Skill Enhancement Needs:** Artisans needed opportunities to enhance their business acumen and marketing strategies to remain competitive.

### **2.4 Impact**

- **Economic Empowerment:** The event significantly boosted the income of artisans and SHG women with reported revenues totaling Rs. 16 lakhs from the 26 stalls.
- **Cultural Preservation:** The fair played a vital role in promoting and preserving Uttarakhand's traditional handicrafts and organic food products celebrating the regions cultural heritage.
- **Community Engagement:** The event strengthened community collaboration and engagement fostering bonds among artisans customers and stakeholders.
- **Skill Enhancement:** Through interactions at the buyer-seller meet micro- entrepreneurs gained valuable insights into marketing strategies enhancing their business acumen and market competitiveness.

### Success Story 3: Burash Farmer Producer Company Limited



1	<b>Title</b>	Burash Farmer Producer Company Limited
2	<b>Scheme</b>	CSS-FPO
3	<b>Project Implementing Agency</b>	NABARD through CBBO Basix
4	<b>Duration of the project</b>	3 years
5	<b>No. of beneficiaries</b>	521
6	<b>State</b>	Uttarakhand
7	<b>District</b>	Nainital
8	<b>Block</b>	Kotabag
9	<b>Village</b>	Kotabag

#### 3.1 Support provided

- **Informational Meetings:** Organized meetings in 36 gram sabhas of Kotabagh development block to educate farmers about the benefits of joining Buraash Farmer Producer Company (FPC) and available government schemes.
- **Agricultural Workshops:** Held gram chaupals/agricultural workshops to address farmers issues and discuss solutions related to inputs and marketing.
- **Agriculture Service Centers:** Established service centers to ensure the availability of improved seeds fertilizers and pesticides.
- **Women Empowerment Programs:** Conducted training programs for women farmers in fruit processing to create self-employment opportunities.

- **Marketing Initiatives:** Established organic outlets and developed online and direct sales channels for marketing products from organic farming.

### **3.2 Pre-implementation status**

- **Low Trust Among Farmers:** Farmers were hesitant to join Buraash FPC due to a lack of trust and understanding of the benefits.
- **Agricultural Challenges:** Farmers faced issues related to the availability of quality inputs like seeds fertilizers and pesticides which affected their productivity.
- **Limited Income-Generating Opportunities for Women:** Women farmers had limited avenues for income generation and lacked access to training in value-added agricultural activities.
- **Small Shareholder Base:** Buraash FPC had a limited number of shareholders restricting its ability to expand its business and community engagement.

### **3.3 Challenges faced**

- **Building Trust and Membership:** Encouraging farmers to join the FPC and building trust within the community was a significant challenge.
- **Addressing Farmers Issues:** Identifying and solving the problems faced by farmers particularly in ensuring the availability of quality inputs and effective marketing was crucial.
- **Empowering Women Farmers:** Initiating income-generating opportunities for women farmers and engaging them in FPC activities required targeted interventions.
- **Expanding Business Operations:** Increasing the number of shareholders and expanding the FPCs business to enhance its revenue and market presence was a key challenge.

### **3.4 Impact**

- **Increased Membership:** 521 farmer families joined Buraash FPC as shareholder members significantly enhancing community engagement and participation.
- **Improved Agricultural Practices:** The establishment of agriculture and animal service centers ensured the availability of quality inputs leading to better agricultural practices and livestock management.
- **Women Empowerment:** 120 women farmers received training in fruit processing gaining self-employment opportunities and contributing to their economic independence and empowerment.



## 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

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with offices in 31  
State/UTs

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| <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  
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**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

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