



NABARD Interventions in Udham Singh Nagar

District - Udham Singh Nagar

National Bank for Agriculture and Rural Development
Uttarakhand Regional Office, Dehradun



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

ध्येय

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मेषों, प्रौद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि लाने के लिए कृषि और ग्रामीण विकास का संवर्धन

Vision

Development Bank of the Nation for fostering rural prosperity

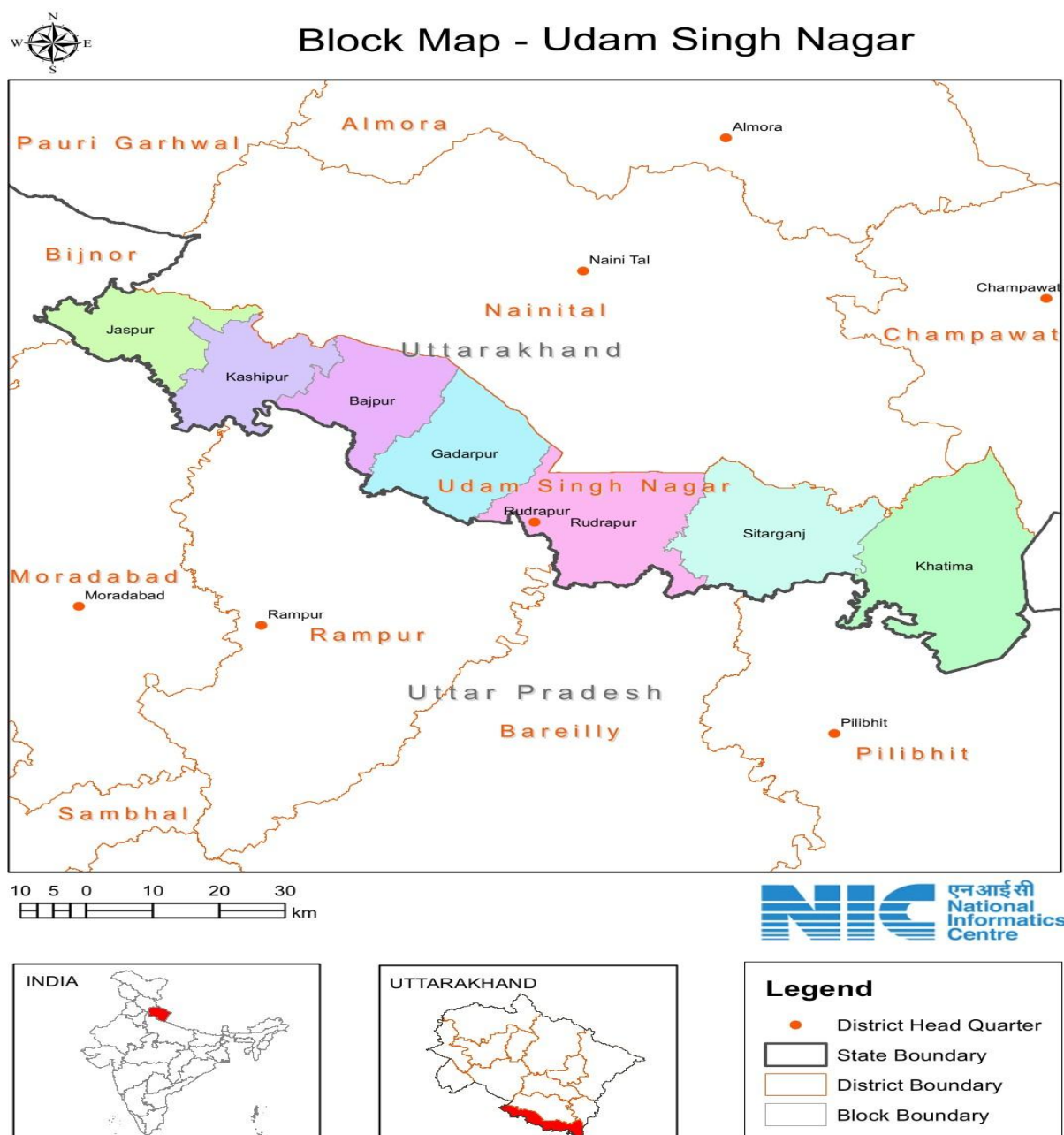
Mission

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

Dossier for Udham Singh Nagar district

Name of the DDM Office	Udham Singh Nagar
Name & Designation of the DDM	Rajeev Priyadarshi AGM
Month and Year of Reporting of DDM in the District	May 2019

1. District map -Block wise



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

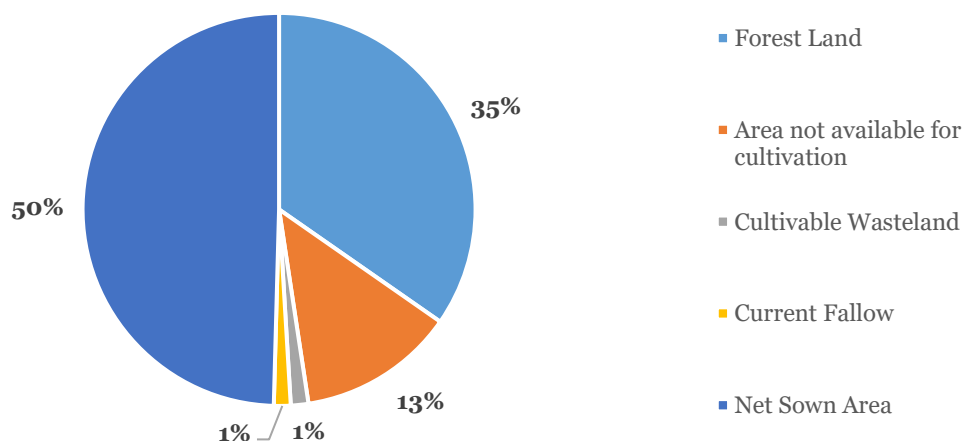
2. District Profile

District Profile	
Total Geographical Area (sq.km)	2542
No. of Sub Divisions	8
No. of Blocks	7
No. of Gram Panchayats	375

(Area in Hectare)

Total Area Reported	279839
Forest Land	93837
Area not available for cultivation	34955
Cultivable Wasteland	3908
Current Fallow	3741
Net Sown Area	134111
Total or Gross Cropped Area	261820
Area Cultivated More than Once	129130
Cropping Intensity [GCA/NSA]	195
No. of operational landholdings	
No. of KCC	167755

Land Utilisation



3. Farmer's Profile

Cultivators	95000
Small/ Marginal Farmers	76000
Agricultural Labourers	108000

4. Irrigation

Area Available for Irrigation (NIA + Fallow)	134217
Irrigation Potential Created	133132
Net Irrigated Area (Total area irrigated at least once)	133132
Area irrigated by Other Sources	130
Irrigation Potential Utilized (Gross Irrigated Area)	266131

5. Banking Profile

Agency	No. of Banks/Soc.	No. of Branches			
		Total	Rural	Semi-urban	Urban
Commercial Banks	24	190	89	101	98
Regional Rural Bank	1	20	13	5	2
District Central Coop. Bank	1	42	22	20	0
Coop. Agr. & Rural Dev. Bank	0	0	0	0	
Primary Agr. Coop. Society	35	35	35	0	0
Others	0	0	0	0	0
Agencies	61	385	159	126	100

6. Financial Health of DCCB

Udham Singh Nagar DCB is leading bank amongst RCBs of the state. CD ratio being an important indicator for a bank's financial health has always remained above 60%. CRAR of the bank stands much above benchmark of 9% (is 19.5% in FY 24). It can be observed that loan outstanding of bank has increased from Rs 729.77 Cr as on 31.03.2022 to Rs 861.79 Cr as on 31.03.2024. Deposits of the Bank has increased from Rs 840.91 Cr as on 31.03.2022 to Rs 1011.96 Cr as on 31.03.2024. Earlier Bank's exposure in MT financing was low, however rigorous follow up and target allocation has increased MT loan to Rs 180.89 Cr, due to which bank avails refinance from NABARD under LTRCF as well as LT-NFS. Gross NPA of the Bank has increased from 6.67% to 7.9 over the corresponding period however, net NPA has reduced to zero as on 31.03.2024. Profit of the bank was stagnant at Rs 7 Cr in previous years, however it has increased to Rs 18.61 Cr as on 31.03.2024.

(Rs Lakh)

Parameter	31.03.2022	31.03.2023	31.03.2024
Liabilities			
Share Capital	2856.30	2906.46	2936.35
Reserves and surplus	19858.93	20744.47	14597.19
Deposits	114047.38	116994.30	127015.73
Borrowings	44374.10	55654.92	61779.71
Provisions	4853.08	5367.49	12735.37
Assets			

Parameter	31.03.2022	31.03.2023	31.03.2024
Deposits with Banks	84091.16	84924.22	101196.88
SLR investments	22149.57	22516.62	24382.50
Non-SLR investments	2200.35	2200.35	2200.35
Loans and advances	72976.98	86327.90	86179.24
ST (agri.) loans	36655.86	37467.51	37382.09
ST (other) loans	19919.73	29702.84	30707.68
MT/ LT agri. loans	403.69	407.05	398.65
MT/LT (other) loans	15997.70	18750.50	17690.82
Ratio			
CD ratio %	63.99	73.79	67.85
Gross NPAs	6.67	7.64	7.90
Net NPAs %	3.66	5.14	0.00
Yield on advances	8.20	7.95	7.94
Yield on investments	6.37	6.96	7.75
Yield on assets	6.64	6.79	7.24
Cost of funds	3.83	3.94	4.37
Cost of management (CoM)	2.28	2.30	1.81
Operating margin (OM)	0.69	0.71	1.23
Return on Equity %	2.96	2.93	8.03
CRAR	32.12	25.07	19.54
Networth (Rs Lakh)	25068.53	26471.30	23195.28
Profit (Rs Lakh)	742.83	774.52	1861.79

Source: DCCB US Nagar

Important Areas where Bank needs to focus upon:

Stagnating loan portfolio, where Bank needs to pay attention. It is observed that limit availed by Sugar Mills from DCB (financed on solo/ consortium basis) has gone down due to closure of mills in the district or timely repayment to Sugar Mills by State Govt, in view of above, bank should diversify its loaning portfolio to meet the gap arose due to low financing to sugar mills.

Bank should make Home Loan Policy in tune with revised guidelines of RBI, as Bank has net worth of more than Rs 100 Cr (Rs 231 Cr as on FY 2024), Bank can finance upto Rs 75 Cr to Commercial Real Estate-Residential Housing (CRE-RH) Housing Sector, as well as HL to Individuals.

Potential of district under Agriculture and Allied Sector: As it is well a fact that district has tremendous potential under the sector, however Bank is yet to take the benefit. Bank should take steps to make a loan policy for financing by their branches for Loans above Rs 3 lakh in Agriculture/ allied activities and trying to make a product “**Agri plus TYPE**”, wherein bank can finance to high net worth farmers for other areas like education, housing along with business needs for processing activities.

High level of NPA: Gross NPA of the bank has increased from 6.67% as on 31.03.2022 to 7.9 % as on 31.03.2024, though net NPA is zero, however, increasing NPA is worrisome factor for the DCB. Bank should make efforts to reduce Gross NPA below 5%.

More Technology Driven: Banks needs to acquire new technologies for customers by being compliant with RBI /NABARD Guidelines.

7. PACS

In the US Nagar, there are 35 PACS affiliated with DCB, engaged in ST, MT loaning, deposit acceptance and selling of fertilizer and pesticides to member farmers. All 35 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. Certain PACS are acting as MSC with Petrol Pumps etc. as their business activity. Barring 3 PACS, all PACS in the district are in profit. 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.

As on date, proposal for three PACS has been forwarded by ARCS under Largest Granary Scheme launched by GoI. Three proposals on LPG/Petrol Pump dealer scheme were also forwarded from the district. All 35 PACS of the district have on boarded for Computerization and acting as CSC and PM Kisan Samridhi Centres. Under NABARD's Computerization scheme, PACS had adopted computerization with purchase of Hardware and common software for all PACS across the district.

As on 31.03.2024, there are six PACS with imbalance of Rs 4.66 crore;

(Rs Lakh)

Sr. No.	Name of PACS	Imbalances
1.	West Rudrapur MPACS	-248.74
2.	Gangapur MPACS	-0.74
3.	Chhatarpur MPACS	-27.89
4.	Fauji matkota MPACS	-158.59
5.	North Kashipur MPACS	-5.69
6.	Jaspur feekapar MPACS	-25.31
		-466.96

Status of Computerization: As per report dated 25.06.2024 received from ARCS Office, status is as under:

Sr. No.	Period	No of PACS with EOD
1	31.03.2021	3
2	31.03.2022	3
3	31.03.2023	9
4	31.03.2024	4

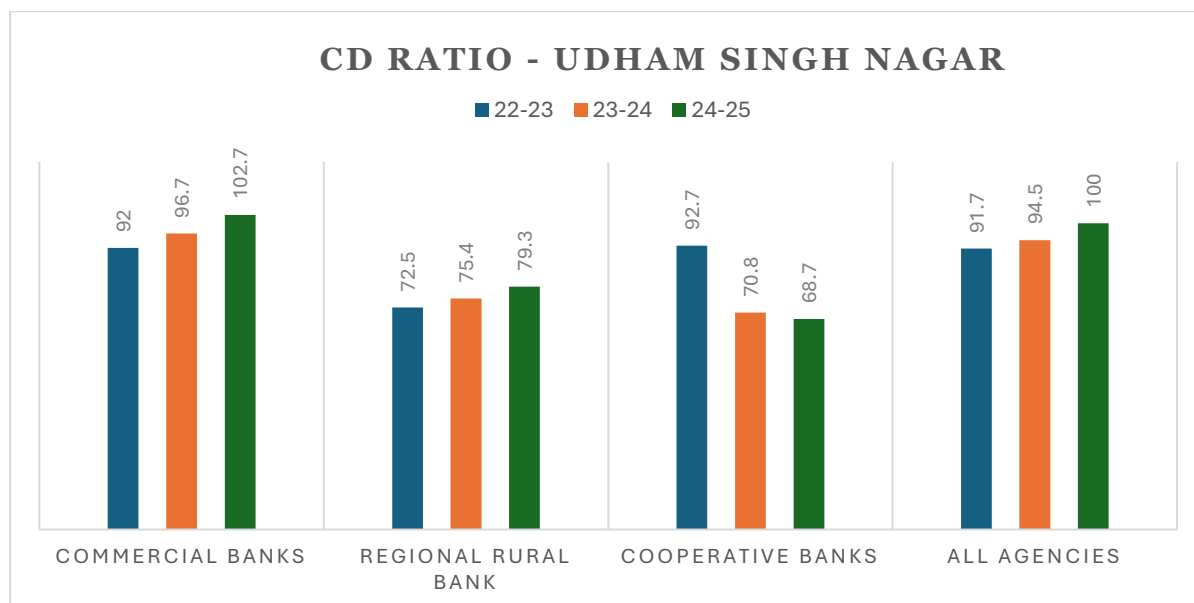
Status of PACS implementing MoC schemes

Sr.No.	Interventions	No of PACS	Remarks
1	Computerization	35	
2	CSC	35	
3	PM Jan Aushadi Kendra	6	
4	PM Kisan Samridhi	35	

Sr.No.	Interventions	No of PACS	Remarks
5	Granary Scheme	3 proposals forwarded	Jaspur, S.kashipur and Fauji Colony
6	FPO	2	
7	LPG/Petrol Outlet	3 proposals forwarded	Jaspur, Shaktifarm, Majhola

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

Agency	CD Ratio %		
	2023	2024	2025
Commercial Banks	92.0	96.7	102.7
Regional Rural Bank	72.5	75.4	79.3
Cooperative Banks	92.7	70.8	68.7
Others			
All Agencies	91.7	94.5	100.0

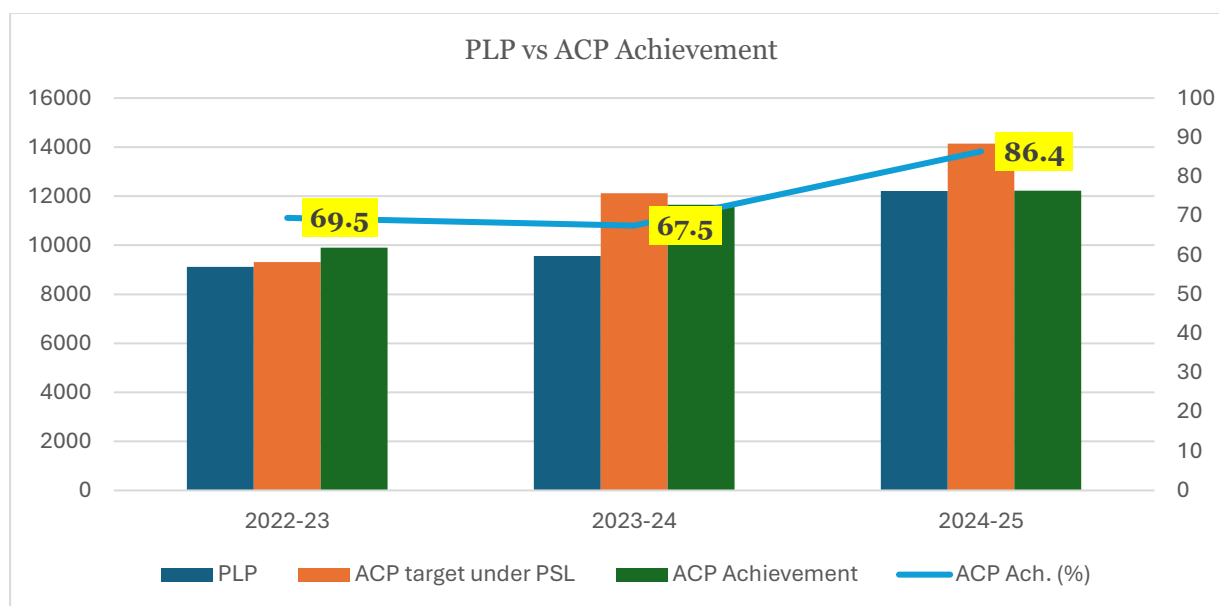


CD ratio of the district is highest in the state hovering from 91% to 100%. Scheduled Commercial Banks have highest CD ratio, above 90%, however of RFI, it ranges from 68% to 79%. RFI needs to take steps to increase their business volume in wake of increasing competition from SCBs.

9. ACP Targets and Achievements

(Rs. Crore)

Year (Previous 3 Years)	PLP Estimation under PSL	ACP target under PSL	ACP Achievement under PSL	ACP Ach. (%)
2022-23	9116.66	9316.68	9897.59	106.2
2023-24	9557.17	12120.91	11650.84	96.1
2024-25	12205.03	14148.07	12226.40	86.4

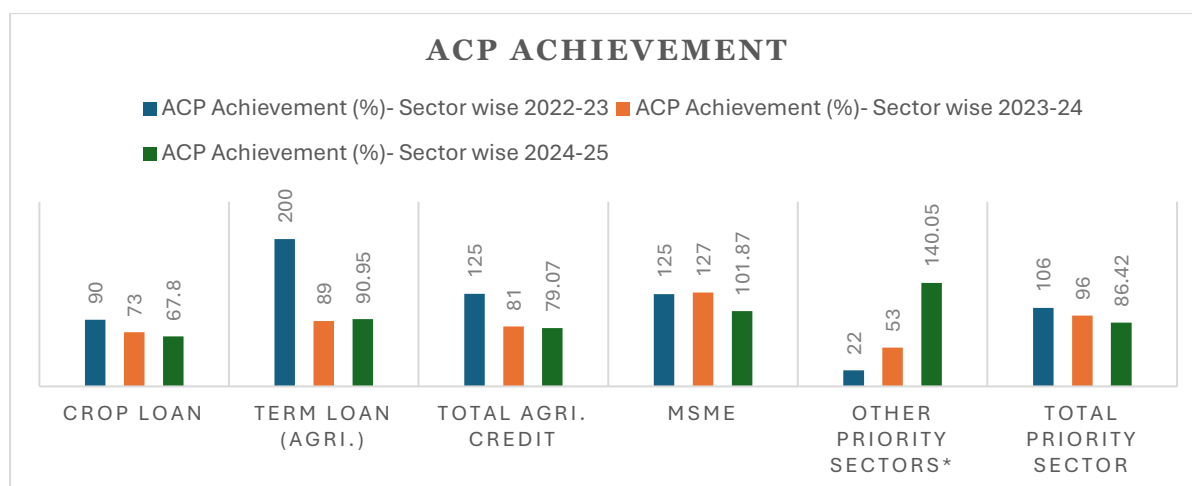


10. GLC Status in the District.

The lead bank of the district is Bank of Baroda. There are 385 branches of various banks in Udham Singh Nagar district, including 288 commercial banks, 20 branches of Uttarakhand Gramin Bank and 42 branches of Udham Singh Nagar District Cooperative Bank. Apart from these, 35 Primary Agricultural Societies are also functioning in the district. Utkarsh SFB Bank is operational in Udham Singh Nagar district. The total ground level credit flow under priority sector in Udham Singh Nagar district has reached Rs 11650.84 crore as on 31 March 2024. As on March 31, 2024 the Credit Deposit Ratio (CDR) of all banks in the district was 100%.

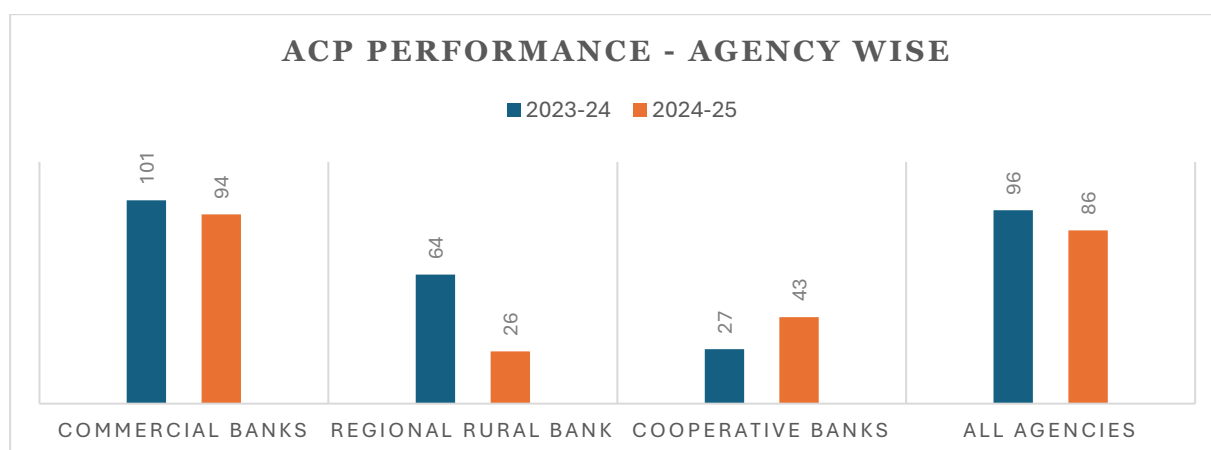
ACP Achievement- Sector wise

Sector	2022-23	2023-24	2024-25
Crop Loan	90	73	67.8
Term Loan (Agri.)	200	89	90.95
Total Agri. Credit	125	81	79.07
MSME	125	127	101.87
Other Priority Sectors*	22	53	140.05
Total Priority Sector	106	96	86.42



ACP Performance – Agency Wise Achievement in percentage

Banks	2023-24	2024-25
Commercial Banks	101	94
Regional Rural Bank	64	26
Cooperative Banks	27	43
All Agencies	96	86



Performance of UGB has gone down from 64% to 26% of the target allotted under ACP. ACP achievement for DCCB has improved from previous year.

11. Potential available under Agriculture and allied activities in the district.

Udham Singh Nagar District is the food bowl of Uttarakhand State. Prior to its formation, it was part of District Nainital. It was separated out on the basis of physiographical conditions i.e. Tarai. Udham Singh Nagar district is famous for its agriculture and irrigation on synchronized patterns from the past as garner of popularity for its productivity in paddy crops in the whole Uttarakhand state, and it is rightly called “Chawal ki Nagari”. The district is in the top 25% of districts in terms of average crop revenue per holding, which indicates that farmers have a higher capacity to invest. The district has many banks in rural and semi-rural areas, which gives farmers easier access to institutional credit. The district also has a relatively large number of medium and long-term institutional loans, which suggests that farmers have access to credit for potential investments. It is also well known for the industries

as the geographical location is conducive. The district has agriculture-based industries in all blocks and tehsils, and there are also industries at IIE in PantNagar and Sitarganj.

12. Block wise NABARD Developmental Interventions in the District

Sl No.	Block	Project	Outcome / Expected Outcome
1	Khatima	LEDP Project on Spices cultivation, processing and marketing	90 women SHG were provided training under the project. These women are earning their livelihood, training has helped these women in increasing their level of income
2	Sitarganj	LEDP training programme on Jute products	With the help of this training programme, women were able to enhance their skill. Now they are making different jute products and selling it locally as well as in rural haats.
3.	Kashipur	FFPO- Himalaya Machhali & Krishi Utpadan Sahkari Kashipur	Farmers mobilized- 323 Equity collected- Rs 2.75 lakh Training of BoDs completed Prepared Business Plan Turnover- FY 2021-22 Rs 3.38 lakh FY 2022-23 Rs 18.85 lakh FY 2023-24- Rs 27.94 lakh Under SMAM scheme, FPO was provided drone and maize transplanter.
4.		FPO-Kundeshwari Basmati FPC	No of Farmers mobilized- 348 Equity collected- Rs 3+3 lakh Training of BoDs completed Prepared Business Plan CCL of Rs 4 Lakh – DCB USN Obtained GST & FSSAI License- Seed License, fertilizer and Pesticides Business- Bee Keeping and processing honey Turnover- FY 2022-23 Rs 1.50 lakh
5.	Bajpur	FPO- Golden Era Bajpur	No of Farmers mobilized- 348 Equity collected- Rs 2.42+2.01 lakh Training of BoDs completed Prepared Business Plan CCL of Rs 11.75 Lakh – NCDC Obtained GST & FSSAI Obtained - Seed License, fertilizer and Pesticides License Business- Establishment of mustard oil plant Turnover- FY 2022-23 Rs 1.90 lakh FY 2023-24 Rs 4.93 lakh
6.	Kashipur	DPR Based – Aquaponics and sustainable food production	It is an integrated farming model based on sustainable agriculture practices with revenue generation. Benefits of such projects to farmers: -Enhanced productivity -Resource efficiency -Diversification and Income Generation -Knowledge and skill development of farmers KVK has demonstrated 558 farmers to farmers in first year of implementation

13. RIDF Projects in the district

(₹ in lakh)

Sr. No.	Sector	Name of Implementing Department	No of Projects	TFO	RIDF Loan
1	Mandi	UK Agriculture Marketing Board	1	564.26	536.04
2	Canal Irrigation	Irrigation Deptt.	2	441.10	419.04
3	Dairy	Dairy Development Dept.	3	1514.32	1438.58
4	Minor Irrigation	Minor Irrigation Deptt	6	572.42	543.78
5	Riverine Fisheries	Fisheries Deptt	1	69.34	65.80
6	Rural Road	PWD	15	4192.29	3772.94
7	Soil Protection	Agriculture Deptt	1	197.96	188.06
8	Technical Education(ITI)	Skill Development and Employment	1	355.70	320.13
	Total		30	7907.39	7284.7

14. Development Plan of Aspirational Block/District

Udham Singh Nagar is one of the aspirational district identified by NITI Aayog in Uttarakhand State. The NITI Aayog identifies districts as aspirational if they are affected by poor socio-economic indicators. The baseline ranking for these districts is based on 49 indicators across five sectors, including health and nutrition, education, and agriculture and water resources, Financial Inclusion & Skill Development and Infrastructure.

Initiatives of NABARD for Aspirational District:

-As financial inclusion and extension of banking services is one of indicators identified by NITI Aayog. NABARD is extending refinance to DCB and RRB against credit to rural folks under Agriculture allied sector and MSME loans. During FY 2024, refinance to the tune of Rs 506 Cr was extended to DCCB. During the year 2024-25, budgetary allocation for ST-Normal and LTRCF is awaited however, Bank may avail other refinance under other windows available with NABARD.

-Sanctioned projects to DCCB, Airtel Payment Bank, IPPB, ESAF SFB for conducting digital financial literacy camp in the district.

-Sanctioned two mobile Vans to DCCB for demonstrating banking technology.

-Coverage of PM Kisan Samman Nidhi Farmers under KCC, KCC_AH and Fisheries

-Coverage of beneficiaries under Social Security Schemes viz, PMJBY, PMSBY and APY by banks. Popularization of these schemes is being done Fidgi Camps organized by DCCB, UGB and CRISIL Foundation (all funded under FIF)

-Being aspirational district, CGTMSE with 90% coverage, AIF projects of Rs 267 Cr were sanctioned which resulted in increasing GLC flow of the district.

-13 FPOs being implemented in the district by NABARD, NCDC and NAFED under Central Sector Scheme

-MEDP and LEDP Projects for SHG helping the women in getting them engaged in income generation activities

-Providing opportunity to SHG women/FPOs to market/sale their products in melas and exhibitions (Kisan Fair, GBPUAT Pantnagar and FIED-IIM Kashipur

-Demonstration project of Integrated Farming model in KVK, Kashipur

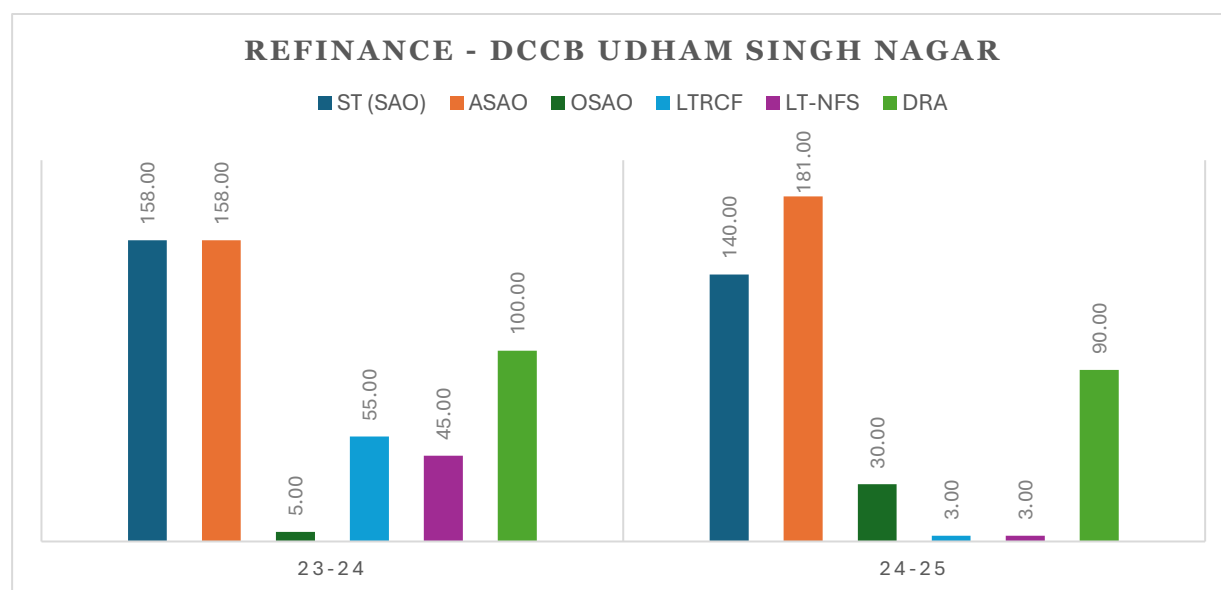
Based on allocation of grant based products to be received from NABARD, HO to RO, projects will be sanctioned for farmers, SHGs etc at district level.

15. NABARD Business in the District

Business with NABARD: NABARD is providing refinance which are in the form of ST and LT/MT. The DCB is one of the biggest borrower amongst RCB in the state.

Based on targets allotted to Udham Singh Nagar DCCB, during the FY 2022-23, there was 100% achievement. Under Short-term Agriculture operations and ASAO, Bank has availed Rs 158 Cr in both the segments. Bank is constantly increasing its portfolio in Long- term and medium term loan, constant follow up in DLMRC and meetings with GM has resulted in availing LT refinance to the tune of Rs 71 Cr and Rs 85 Cr during the year ended 2023 and 2024 respectively.

Particulars	2022-23			2023-24			2024-25		
	Target	Ach.	%	Target	Ach.	%	Target	Ach.	%
ST-SAO	150	207.30	138	158	158	100	130	139.73	107
ST-ASAO	175	85	48.5	165	158	95.7	180	181	101
ST-others	---	---	---	---	5		30	30	100
LT	35	71	202	110	85	77	95	6	6
Total	360	363.3	100.9	433	406	93.7	435	356.73	82



NABARD plays an important role in providing low cost funds by means of allocation received from Central Govt through RBI for ST/MT financing made RFIs.

Direct Refinance to DCCBs (DRA):

Due to DDM's constant efforts, Bank has always availed refinance under DRA when no banks other than UKStCB were availing loan under DRA. Bank has availed Rs 60 Cr and Rs 100 Cr during the years 2023 and 2024 respectively and amount remain outstanding in the entire year.

(Rs Crore)

Particulars	2022-23			2023-24			2024-25	
	Target	Ach.	%	Target	Ach.	%	Target	Ach.
Sanction	100	100	100	150	100	67	150	100
Disbursement	100	60	60	200	100	50	200	90

(Total Refinance business is Rs 423.30 Cr and Rs 506 Cr during FY 2022-23 and 2023-24 respectively)

Growth in refinance business of 19.5% in the FY 2023-24 w.r.t previous year.

16. Success Stories

A. Aquaponics Project: About the project and its benefits

It is an integrated farming model based on sustainable agriculture practices with revenue generation. As Kashipur and district itself has good number of progressive farmers, this model provides KVK an opportunity to train farmers who are visiting KVK for general purposes or for specialized training. Benefits of such projects to farmers:

- Enhanced productivity
- Resource efficiency
- Diversification and Income Generation
- Knowledge and skill development of farmers

With support of NABARD, such capital intensive demonstrative project has been established under guidance of KVK scientists which has experts in fisheries, horticulture home science and other specialized agricultural areas. So far, grant support of Rs 12.62 lakh has been received from NABARD under this project. KVK having experts on aquaculture, agriculture and sustainable development, has provided training to 238 farmers through 12 specialized training sessions. Besides, there were general training programmes wherein KVK has demonstrated this model to 320 farmers.

In future, we expect implementation of more such projects viz, climate smart agriculture, agriculture best practices, residue management in collaboration with KVK/GBPUAT and NABARD which will help farmers in having better understanding of agricultural practices in changing climatic conditions.



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

NABARD is supporting GBPUAT University through its varied grant based products. In the previous years, NABARD has released more than Rs 35 lakh to GBPUAT in NABARD Chair Unit Scheme, sponsoring stalls in melas and organizing various seminar and conclaves to its Departments and colleges.

CGM sir in his address to Deans and Directors of University to explore demonstrative projects which involve technology transfer, sustainable agriculture practices which can be helpful to farmers in changing environmental conditions. He said University should make good agriculture models for hill districts which can be replicated by farmers of those districts. CGM said that big ticket size infrastructure projects required by University can be supported under RIDF.



18. Status of Important Meetings Participated/Convened by DDM

DDM has actively participated in DCC/ DLRC and Block level BLBC meetings held on quarterly basis. Besides these meetings DDM being member-secretary of Central Sector schemes- AIF and FPO has convened quarterly meetings to review implementation of Agri Infra Fund and Farmers Producer Organization. DLRC- RIDF was also convened by DDM from time to time and related reports were forwarded to RO from time to time.

19. Status of Financial Inclusion and Digitisation

In order to promote financial awareness on banking and financial products and make people aware of cyber frauds, NABARD has sanctioned DFLAP projects to DCCB, UGB, IPPB, Airtel Payment Banks and other Small Finance Banks. With support of NABARD's Financial Inclusion Fund, a CFL is being established in Jaspur and Gadarpur who are organizing camps for promoting social security schemes and other banking products.

DCCB has been sanctioned two mobile vans for demonstrating banking technology. DCCB were also supported by NABARD for enabling positive pay, green pin and BBPS in CBS which will benefit to its customers.

20. Status of SHG/JLG

All blocks of Udham Singh Nagar are intensive hence promotion of Self-help groups is mainly done by SRLM other agencies are in the role of facilitator. NABARD has worked in the district after formation of independent district from Nainital. With the help of IAs SHGs of NABARD were formed in Khatima, Sitarganj and Bajpur blocks.

Status of SHGs as on 31.03.2025

Particulars	31.03.2022	31.03.2023	31.03.2025
No. of intensive blocks	7	7	7
No. of SHGs formed	1677	1025	265
No. of SHGs credit linked (including repeat finance)	2907	1317	4210
Bank loan disbursed (₹ lakh)	2180.00	1087.19	4781.89
Average loan per SHG (₹ lakh)	0.75	0.82	1.13

JLG is being promoted by DCCB and other SCB viz, Axis Bank, ICICI Bank Utkarsh SFB in the district. A project for promoting 100 JLGs is being implemented by DCCB, bank has formed 92 JLGs and also applied for grant claim on promotion of JLGs.

21. Status of training establishment/RSETI

In Udham Singh Nagar district, Baroda Swarojgar Vikas Sansthan (RSETI) is established under aegis of MoRD being run by Bank of Baroda (BOB). BSVS is organizing training programmes to SHGs, rural youths for generation of employment and creation of micro-enterprise. NABARD is also providing grant assistance for conducting training programmes from time to time. During the year 2024, NABARD had provided grant for purchase of capital items to RSETI.



NABARD SUBSIDIARIES

NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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



NABFINS LIMITED | A Subsidiary of NABARD

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



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

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

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

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



NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



NAB FOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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