



NABARD Interventions in Rudraprayag

District - Rudraprayag

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

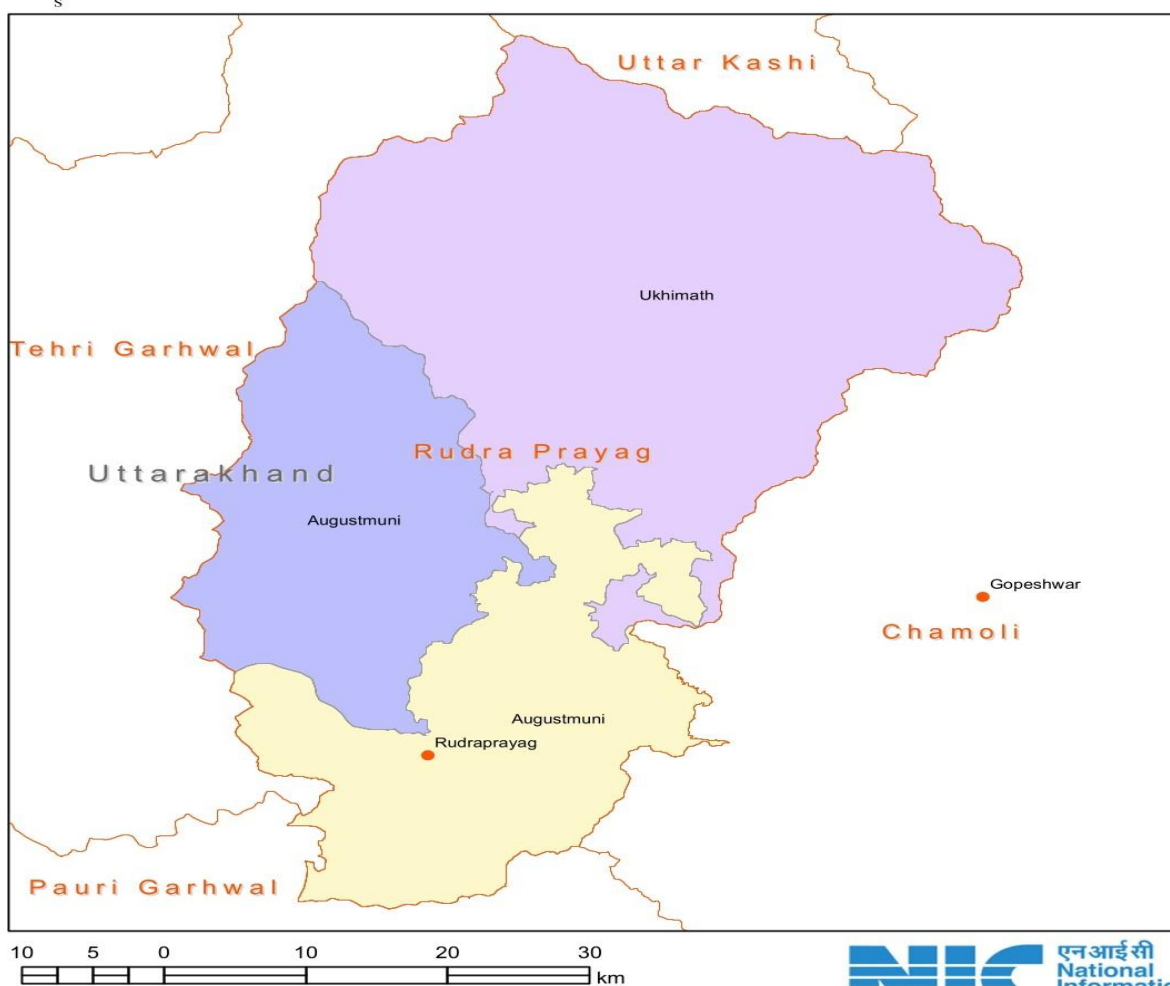
Development Bank of the Nation for fostering rural prosperity

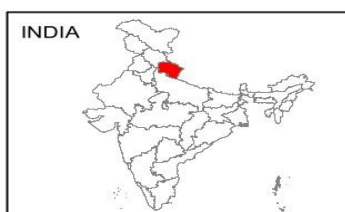
Mission

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 -Rudraprayag

Name of the DDM Office	Rudraprayag
Name & Designation of the DDM	Neha Nauni, Manager
Month and Year of Reporting of DDM in the District	April, 2025

1. District map -Block wise**Block Map - Rudra Prayag**

एन आई सी
National Informatics Centre
**Legend**

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

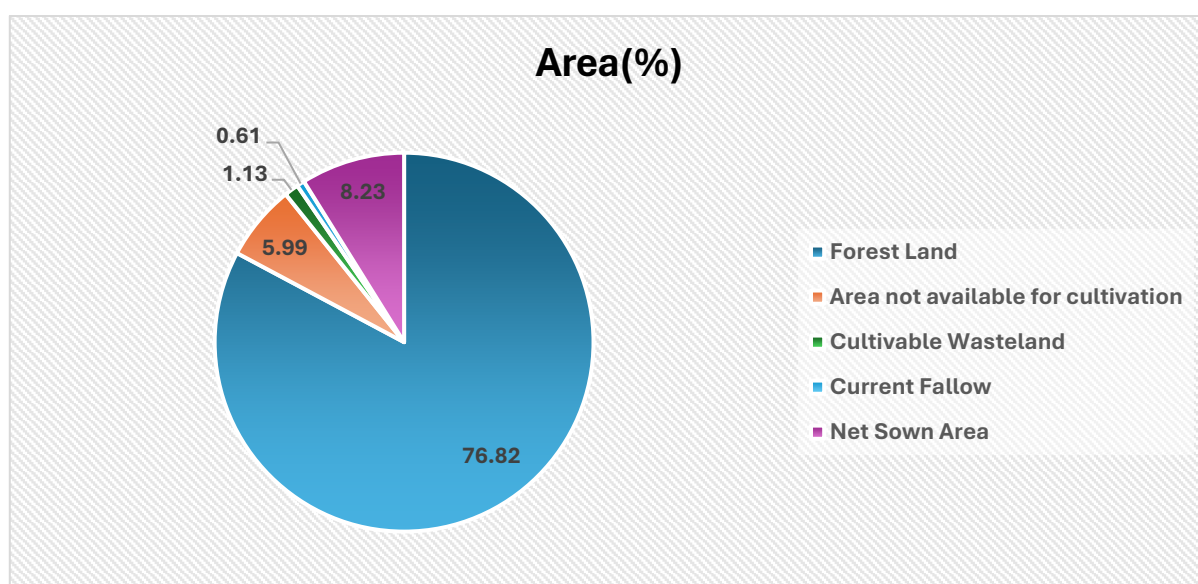
Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

2. District Profile

District Profile	
Total Geographical Area (sq.km)	1984
No. of Sub Divisions	4
No. of Blocks	3
No. of Gram Panchayats	336

(Area in Hectares)

Total Area Reported	234796
Forest Land	180365
Area not available for cultivation	14074
Cultivable Wasteland	2648
Current Fallow	1435
Net Sown Area	19329
Total or Gross Cropped Area	31345
Area Cultivated More than Once	12016
Cropping Intensity [GCA/NSA]	162
No. of operational landholdings	27093
No. of KCC	15675



Area (%) has been calculated as % of Total Area Reported

3. Farmer's Profile

(nos.)

Cultivators	56010
Small/ Marginal Farmers	51520
Agricultural Labourers	1520

4. Irrigation

(Area in Hectares)

Area Available for Irrigation (NIA + Fallow)	20863
Irrigation Potential Created	2062
Net Irrigated Area (Total area irrigated at least once)	2146
Area irrigated by Other Sources	84
Irrigation Potential Utilized (Gross Irrigated Area)	4053

5. Banking Profile

Agency	No. of Banks/Soc.	No. of Branches			
		Total	Rural	Semi-urban	Urban
Commercial Banks	15	39	21	18	Nil
Regional Rural Bank	1	8	7	1	Nil
District Central Coop. Bank	2	10	9	1	Nil
Coop. Agr. & Rural Dev. Bank	Nil	0	Nil	Nil	Nil
Primary Agr. Coop. Society	34	34	34	Nil	Nil
Agencies	52	91	71	20	Nil

6. Financial Health of DCCB (DCB Chamoli)

Source: Rudraprayag DCCB

(Rs. in lakhs)

S. No.	Particulars	Status -31 March 24	Status- 31 March 23
1	No of branches	34	34
2	Nos of PACS	78	78
3	Net worth	11815.76	10290.89
4	Total deposits	116777.12	105921.53
5	Borrowing	10478.18	10799.52
6	Loan o/s	49480.51	44824.67
7	Investment	24985.39	25418.94
8	CRAR %	16.55	16.86
9	CASA %	58.04	59.49
10	CD Ratio %	42.37	42.32
11	Gross NPA %	9.18	7.71
12	Net NPA %	0.00	1.76
13	Net profit	901.83	575.64
14	NIM	3.41	3.21
15	Audit category	A	A

- Chamoli District Cooperative Bank (DCB Chamoli) has demonstrated a positive trajectory in its financial performance over the past two years. However, the bank faces challenges related to the Credit-Deposit (CD) ratio.
- The bank's **Net Worth** has grown from ₹102.91 crore in March 2023 to ₹118.16 crore in March 2024. This increase reflects a strengthening of the bank's financial base and enhanced ability to absorb losses.
- **Deposits** have increased by 10% as on 31 March 2024 vis a vis 31 March 2023. This increase underscores the bank's growing depositor base and higher customer confidence. The percentage of Current and Savings Account (CASA) deposits stands at 58%, indicating a healthy proportion of low-cost funds in the bank's deposit structure.
- Total outstanding **loans and advances** have grown by 10% as on 31 March 2024 vis a vis 31 March 2023, showcasing an increase in lending activities. Both short-term (ST) and medium/long-term (MT/LT) lending categories have shown growth.
- **Credit- Deposit** ratio of the bank (42.37% as on 31.03.24) is greater than commercial banks and UGB, indicating a higher proportion of deposits being utilized for lending. However, this ratio still requires further improvement to enhance the bank's efficiency in deploying its deposits.
- **Net profit** of the bank has increased from ₹5.76 crore in March 2023 to ₹9.02 crore in March 2024. This positive trend in profitability reflects the bank's effective management of expenses and growth in income.

7. PACS

7.1. Introduction

In Rudraprayag District, 34 Primary Agricultural Credit Societies (PACS) operate under the Chamoli District Cooperative Bank (25) and Tehri Garhwal District Cooperative Bank (9). These PACS play a pivotal role in providing financial services to local farmers and supporting agricultural and rural development. This report provides an overview of the operational functions of these PACS, including their role in lending, fertilizer distribution, IT services, and savings promotion, as well as the ongoing computerization efforts.

7.2. Overview of PACS Functions

a. Loan Services

1. **Short-Term Loans:** PACS offer short-term loans primarily for the production of crops. These include loans for Rabi and Kharif crops, crucial for seasonal agricultural activities. The short-term loans are beneficial for farmers to cover expenses related to crop cultivation.
2. **Medium-Term Loans:** Alongside short-term loans, PACS provide medium-term loans to support various agricultural activities and improvements.
3. **Government-Sponsored Schemes:**
 - **Pandit Deendayal Upadhyay Cooperative Farmer Welfare Scheme:** Under this scheme, the state government provides a 4% interest subsidy on crop loans. Additionally, NABARD offers a further 3% interest subsidy, making short-term crop loans effectively interest-free. This scheme aims to reduce the financial burden on farmers and encourage timely repayment.

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b. Fertilizer Distribution

- **Fertilizer Distribution:** Though PACS have storage space available for fertilizers, PACS are not doing fertilizer business and district has been declared organic district.

c. Information Technology Services

- **CSC Centers:** A few multipurpose PACS are equipped with Common Service Centers (CSC), providing information technology services to the local population. These services may include access to digital platforms, government services, and other IT-related assistance.

d. Animal Feed Distribution

- **Ghasyari Scheme:** The PACS participate in the Ghasyari Scheme, which provides high-quality animal feed (silage). This initiative supports livestock farmers by offering nutritious feed for their animals, contributing to better animal health and productivity.

e. Savings account

- **Gramin Bachat Kendra/Mini Banks:** There are 34 Gramin Bachat Kendra/ Mini Banks in the district that encourage farmers to save. These centers offer various savings options including savings accounts, fixed deposits, and recurring deposit accounts. The aim is to promote savings habits and financial security among the rural population.

7.3. Computerization Efforts

- **Ongoing Computerization:** All 34 multipurpose PACS in Rudraprayag District are currently undergoing computerization. This transition aims to enhance operational efficiency, improve record-keeping, and streamline financial transactions. Computerization is expected to facilitate better management of loans, deposits, and other financial services.

7.4. Challenges

1. **Limited Investment in Agriculture:** The low investment in the agricultural sector by PACS has led to negligible turnover from fertilizer distribution. This limits the potential benefits that PACS can provide to the farming community.
2. **Operational Efficiency:** While computerization is underway, the transition period may pose challenges related to training, system integration, and data migration.

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

Agency	CD Ratio %		
	2024-25	2023-2024	2022-2023
Commercial Banks	26.32	26.9	24.0
Regional Rural Bank	49.37	44.7	40.8
Cooperative Banks	42.39	43.7	47.3
All Agencies	30.89	31.6	29.4

- The Credit-Deposit (CD) ratio across various banking agencies has exhibited notable variations over the past three years.
- For commercial banks, the CD ratio was 24.0% in 2022-2023 which increased to 26.9% in 2023-2024 and then slightly decreased to 26.32% in 2024-25 whereas the CD ratio for DCB has been decreasing YoY and for RRB it has been increasing YoY.

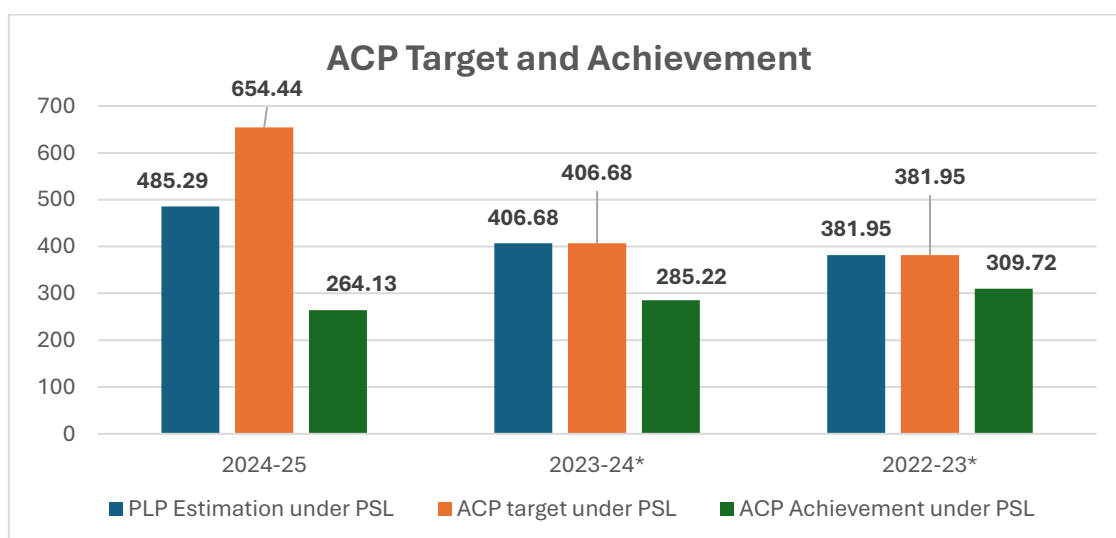
- A significant amount of deposits is from the migrants. As youth of the district is migrating to bigger towns for employment opportunities, population with investment/entrepreneurial acumen is very less which is the primary reason for less credit outflow at ground level.
- At DDM level, efforts have been made to improve the CD ratio of banks within the district. DDM regularly makes presentation in CD ratio sub- committee meeting regarding various sectors with potential of credit flow and government schemes for the concerned sectors.
- DDM participates in financial literacy camps through DCCB and UGB, aimed at educating the local population about various banking products and services, such as savings accounts and credit facilities, while emphasizing their importance in economic development. Banking plan in Goatry sector was proposed by DDM in DCC and BLBC meetings.

9. ACP Targets and Achievements

(Rs. Crore)

Year (Previous 3 Years)	PLP Estimation under PSL	ACP target under PSL	ACP Achievement under PSL	ACP Ach. (%)
2024-25	485.29	654.44	264.13	40.36
2023-24*	406.68	406.68	285.22	70.00
2022-23*	381.95	381.95	309.72	81.10

*Issue with ATL mapping of IndusInd Bank (For FY23-24, loans of Rs.118 crore were incorrectly mapped to the district. Actual achievement during the year was Rs.167 crore)

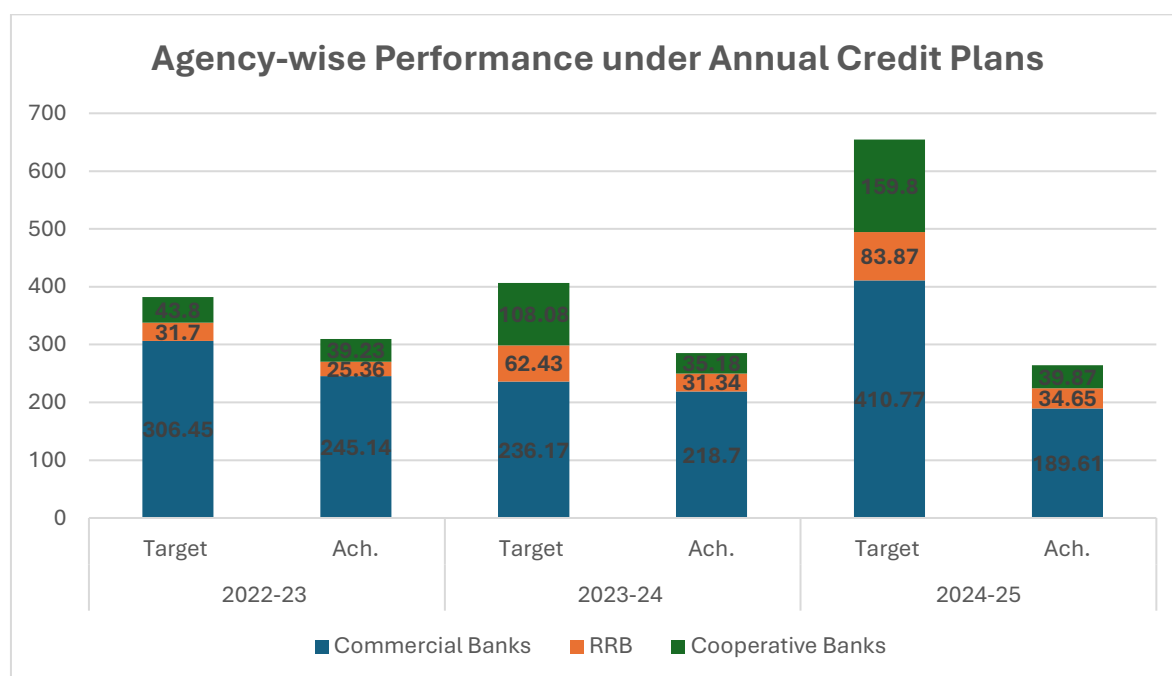


The district faces challenges in consistently meeting PSL targets. Factors such as geographical & economic conditions, the effectiveness of credit promotion strategies, and borrower readiness impact performance. Further, being a remote district, most of the youth is migrating to bigger towns and are not generally willing to invest in the district, thereby requirement of credit at ground level is less. Agriculture and allied sector is also less developed. Primary issues faced in agriculture are lack of irrigation and menace caused by wild animals.

10. GLC Status in the District

(Rs. Crore)

Agency-wise Performance under Annual Credit Plans									
	2024-25			2023-24			2022-23		
Agency	Target	Ach.	Ach. [%]	Target	Ach.	Ach. [%]	Target	Ach.	Ach. [%]
Commercial Banks	410.77	189.61	46.16	236.17	218.70	92.60	306.45	245.14	80.00
RRB	83.87	34.65	41.31	62.43	31.34	50.20	31.70	25.36	80.00
Cooperative Banks	159.80	39.87	24.94	108.08	35.18	32.55	43.80	39.23	89.57
All Agencies	654.44	264.13	40.36	406.68	285.22	70.13	381.95	309.72	81.09

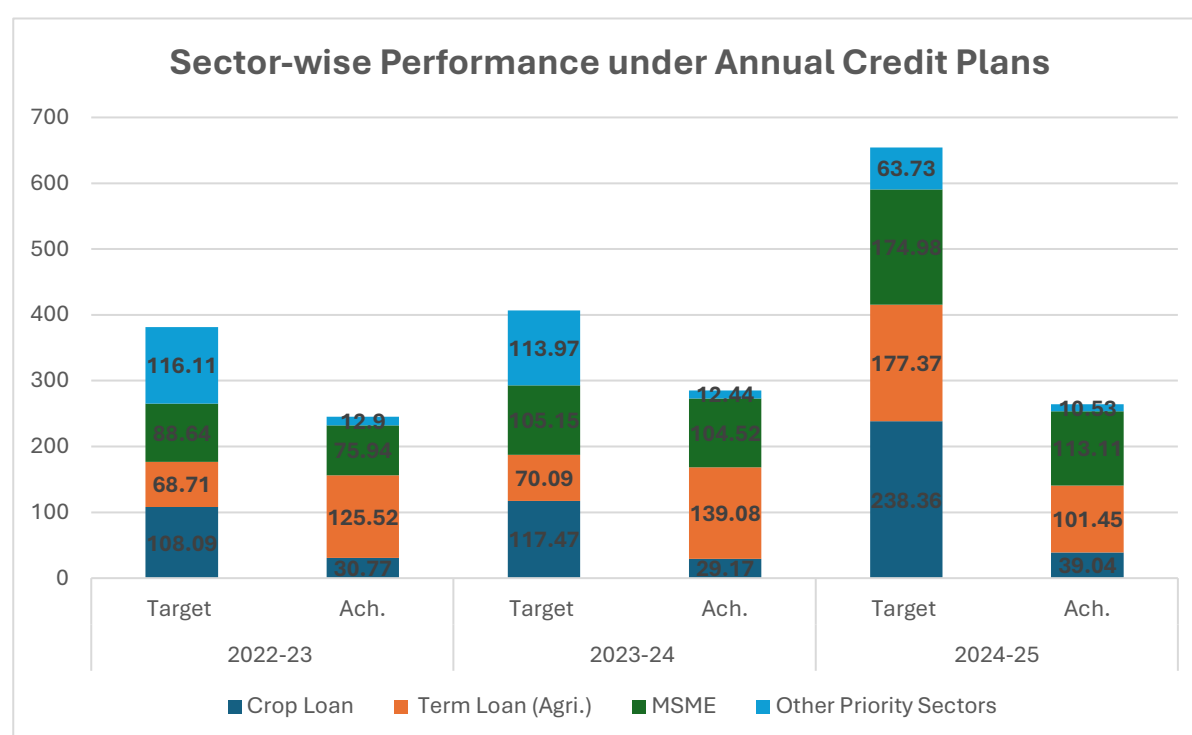


- In Rudraprayag District, the Ground Level Credit (GLC) status reflects a multi-faceted approach to rural financial inclusion, involving various financial institutions and sectors. Public Sector Banks (PSBs) hold a significant share of GLC, offering loans for agriculture and small-scale industries. Regional Rural Banks (RRBs) and Cooperative Banks are pivotal in providing credit to farmers and small businesses, with a focus on supporting local economic activities. Private banks have negligible presence in the district

Sector-wise Performance under Annual Credit Plans									
	2024-25			2023-24			2022-23		
Sector	Target	Ach.	Ach. [%]	Target	Ach.	Ach. [%]	Target	Ach.	Ach. [%]
Crop Loan	238.36	39.04	16.38	117.47	29.17	24.80	108.09	30.77	28.50
Term Loan (Agri.)	177.37	101.45	57.20	70.09	139.08	198.40	68.71	125.52	182.70
MSME	174.98	113.11	64.64	105.15	104.52	99.40	88.64	75.94	85.70

Sector-wise Performance under Annual Credit Plans									
	2024-25			2023-24			2022-23		
Sector	Target	Ach.	Ach. [%]	Target	Ach.	Ach. [%]	Target	Ach.	Ach. [%]
Other Priority Sectors	63.73	10.53	16.52	113.97	12.44	10.90	116.11	12.90	11.10
All Agencies	654.44	264.13	40.36	406.68	285.22	70.10	381.55	245.13	64.20

- Activity-wise, the GLC distribution in Rudraprayag emphasizes agricultural loans for crop production and farm machinery. Small Scale Industries receive support for business expansion through government schemes. Microfinance initiatives further contribute to self-employment and micro-enterprises.



- There is a need to increase the coverage of KCC in the animal husbandry and fisheries sector at a rapid pace so as to increase ground level credit in animal husbandry and fisheries sub-sectors.
- By focusing on expanding Kisan Credit Card coverage and improving infrastructure, the district can further strengthen its rural financial ecosystem and promote sustainable economic development.

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

- In terms of agri-allied activities, potential lies in horticulture and livestock farming, including dairy, poultry, and goat rearing, which can supplement farmers' incomes. There is potential for development of agro-based industries, such as food processing units and organic fertilizer production, offers avenues for adding value to agricultural produce and creating employment opportunities. Furthermore, initiatives in agro-

tourism and herbal farming can capitalize on the district's natural beauty and traditional knowledge, attracting tourism and enhancing local livelihoods.

- Strategic investments in infrastructure, training, and support services will be crucial to realizing these opportunities and fostering sustainable development in the district.
- Of the total farmers in the district, 93% marginal and small farmers are not able to market their products. To solve this problem, there is a need for collectivization of agriculture produce.
- The Government of India has set a target of forming 10000 Farmer Producer Organisations (FPOs) in which approval has been received for 4 FPOs in Rudraprayag district. Apart from this, 4 other FPOs supported by NABARD are currently functioning in the district.
- Line departments can also work for the development of FPOs through various schemes of the government at the district level. There is a lack of awareness related to KCC which needs to be addressed and both line departments and banks can work to bring 100% awareness among the farmers by organising KCC camps in collaboration with various social organisations.

12. Block-wise NABARD Developmental Interventions in the District

NABARD developmental interventions have presence in all the three blocks. Details are given in **Annexure- I**.

13. NABARD Business in the district

Business target achievement for the district (DCB Chamoli) for FY2024-25 is given below:

(Rs. Crore)

Sr.No.	Business product	Target	Achievement
1	LT Refinance	35	31.35
2	ST- SAO	13	9
3	ST- ASAO	15	11
4	ST- Other	5	5
5	DRA –Sanction	40	40
6	DRA – Disbursement	40	60
8	RIDF- Sanction	-	87.76
9	RIDF- Disbursement	-	60.03

Ongoing projects under RIDF in the district:

S.No	Sector	Implementing Dept.	No. of projects	RIDF Loan (Rs. cr)
1	Animal Husbandry	Animal Husbandry	04	12.68
2	Horticulture - Poly house	Horticulture	581*	7.45
3	Horticulture - Others	Horticulture	03	9.52
4	Irrigation-Canal Irrigation	Irrigation	14	35.73
5	Lift Irrigation	Irrigation	05	5.65
6	MI- Check Dam	Minor Irrigation	09	11.44
7	Rural Road	PWD	18	38.08
8	Rural Road	RWD	01	0.34
9	Social Sector	School Education	04	41.79
	Total		639	162.68

*No of projects are subject to change.

15. Success Stories

- Climate proofing project for Jakhnoli watershed.
- Bee breeding center at Mansoona village is running successfully.

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

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

- Convergence with State Government departments specially Horticulture and Agriculture has been done for WDF project in Jakholi block.
- 2 FPOs supported by NABARD in the district have received Farm Machinery bank @ 80% subsidy.

17. Status of Important Meetings Participated/Convened by DDM

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

S.No	Meeting	Convened by	Remarks
			improvement of CD ratio in the district.

18. Status of Financial Inclusion and Digitisation

A total of 104 BC/ CSPs are functioning in the district primarily with SBI (83) and UGB (21). NABARD sanctioned 120 FiDgi camps to DCB Chamoli, which were conducted by DCB during the year. Centre for Financial Literacy (CFLs) are also functioning in district with the support of RBI.

19. Status of SHG/JLG

Self-help groups are being formed by NRLM in the district. Under the National Rural Livelihood Mission, all the blocks of Rudraprayag district have now been included in this scheme. Therefore, NABARD is not working to form new self-help groups at its level and has submitted information about self-help groups funded at its level to the National Rural Livelihood Mission office of the district. Now NABARD is working on livelihood promotion of these groups.

Some of the district specific issues hindering the progress of the Self Help Group-Bank Linkage Program in the district include lack of good NGOs, lack of mutual trust between banks and NGOs and not working together, lack of cooperation among the members of the Self Help Groups. There is lack of effective system for redressal of complaints etc.

Out of around 4580 SHGs in the district, 2920 SHGs have been credit linked. NABARD is working on livelihood promotion of SHG women through LEDP and MEDP programmes. Presently, 1 programmes under LEDP and 1 under MEDP are ongoing in the district.

20. Status of training establishment/RSETI

RSETI in Rudraprayag is sponsored by SBI and is located in district headquarter. RSETI is playing a crucial role in the district by providing targeted training programs that equip individuals with the necessary skills to start their own businesses. Many members of NABARD supported FPOs have received training from RSETI on food processing, mushroom cultivation and artifacts.

Annexure I

NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area (Block)	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Watershed Development	Climate proofing of Jakhnoli Jalagam watershed project	Jakhnoli, Tat, Kumadi, Pali, Jaili, Margaon, Kandali Villages- Jakholi	Grant for activities involving soil and water conservation, soil health and productivity enhancement and sustainable natural resource management	Convergence has been done with Government departments viz. Agriculture, Horticulture, HRDI, KVK etc.	779	Villagers in project area have experienced better yield due to better availability of water for irrigation. There has been a significant reduction in soil erosion in the watershed project area.
2	Promotional Activity	Augmentation of Honey Production through Promotion of Commercial Bee Breeding Centre	Mansoona and nearby Villages- Ukhimath	Training on bee breeding equipments and market Linkage	Horticulture department	200	Total No. of 200 Households of nearby villages replicated the Beekeeping activity. Increase in average household income by Rs.2500/- annually.
3	Women Empowerment	LEDP on Sanitary pads manufacturing and marketing	Badeth and nearby villages	Training on sanitary pads manufacturing to women, demo unit, exposure visit	Some women SHGs are applying for PMEGP for starting their own business	90	Availability of sanitary pads at local level and increased awareness on menstrual hygiene.

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area (Block)	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
4	Institution Development	Bangar Grower Swayatt Sahakarita FPO	Khaliyan Bangar cluster of Jakholi block	Training on agriculture production & marketing market linkage support for branding and marketing	Convergence has been done with Government department s viz. Agriculture, Horticulture, HRDI, KVK etc.	655	FPO has achieved Turnover of Rs.43.87 lakh and Profit of Rs.6.43 lakh during 2023-24. Farmers of the area are benefitted for marketing of their produce specially millets.
5	Institution Development	Agastya Grower Swayatt Sahakarita FPO	Rumsi cluster of Augustmuni block	Training on agriculture production & marketing market linkage support for branding and marketing	Convergence has been done with Government department s viz. Agriculture, Horticulture, HRDI, KVK etc.	633	FPO has achieved Turnover of Rs.44.58 lakh and Profit of Rs.7.21 lakh during 2023-24. Farmers of the area are benefitted for marketing of their produce specially millets.
6	Infrastructure Development	Mobile Rural Mart to Agastya Grower FPO	Rumsi cluster of Augustmuni block	Financial assistance of Rs.6.50 lakh for purchase of Mobile marketing van		633	Increase in sales of FPO by almost 50 reduction in logistics cost

NABARD's Projects and Interventions in the District						
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area (Block)	Nature of support provided	CSR collaboration/ Convergence etc.	Likely impact/ Outcome
7	Financial Inclusion	FiDgi camps by Chamoli DCB & India Post Payments Bank	All blocks in Rudraprayag district	Financial assistance of Rs.6000/- per camp to DCB Chamoli for conduct of camps		1500 Improved financial literacy among local population

Annexure II: Success Stories

Success Story 1: Augmentation of Honey Production through Promotion of Commercial Bee Breeding Centre



Scheme	Farm Sector Promotion Fund (FSPF)
Project Implementing Agency	Appropriate Technology India (AT India)
Duration of the project	36 months
Number of beneficiaries	200
Community	Rural women and youth
State	Uttarakhand
District	Rudraprayag
Block	Ukhimath
Village	Mansoona

Support provided

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

Pre-implementation status

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

Challenges faced

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

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

Impact

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

Success Story 2: Climate proofing of Jakhnoli Watershed project



Scheme	Watershed Development Fund (WDF)
Project Implementing Agency	Appropriate Technology India (AT India)
Duration of the project	24 months
Number of beneficiaries	728
Community	Local rural population
State	Uttarakhand
District	Rudraprayag
Block	Jakholi
Village	7 villages of Jakhnoli Watershed (Jakhnoli Tat Kumadi Pali Jaili Margaon Kandali)

Support provided

- For water conservation/ rain water harvesting storage structures like rainwater harvesting tanks geo tanks and multipurpose tanks for irrigation and fisheries are constructed in appropriate locations.
- Soil health productivity and sustainable practices were ensured by soil testing use of Panchgavya Jeevamrut Beejamrut and establishment of vermi compost units.
- The poly houses and drip irrigation systems were established in convergence with the Horticulture Department in a pre-approved project.

- Additionally, fruit and forest plantation plantation of medicinal and aromatic plants and poultry were promoted for ensuring nutritional security and sustainable agriculture.
- Use of street plays and wall paintings was done to raise awareness on climate change risk and soil & water conservation among the villagers.

Pre-implementation status

- Water scarcity was faced by villagers during some parts of the year.
- Frequent landslides in the project area were observed as the local population was not adopting soil and water conservation activities

Challenges faced

- Although the project area receives significant rainfall during the monsoon season ensuring reliable water sources for irrigation throughout the year is a major challenge primarily due to surface run-off that could otherwise be used for irrigation drinking water supply or groundwater recharge.
- Further high-intensity rainfall events in the region can lead to significant soil erosion as surface runoff carries away topsoil nutrients and organic matter. This erosion reduces soil fertility and can lead to land degradation.
- The project area is ecologically fragile and is prone to heavy landslides during monsoons.

Impact

- The villagers in project area have experienced better yield due to better availability of water for irrigation.
- The local population is making full utilization of poly-houses. The watershed committee is planning to take vegetable production on commercial scale and market the produce through the local FPO (Indrasani FPO) promoted by NABARD.



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