

Performance Highlights for the Year 2024-25



राष्ट्रीय कृषि और विकास ग्रामीण बैंक

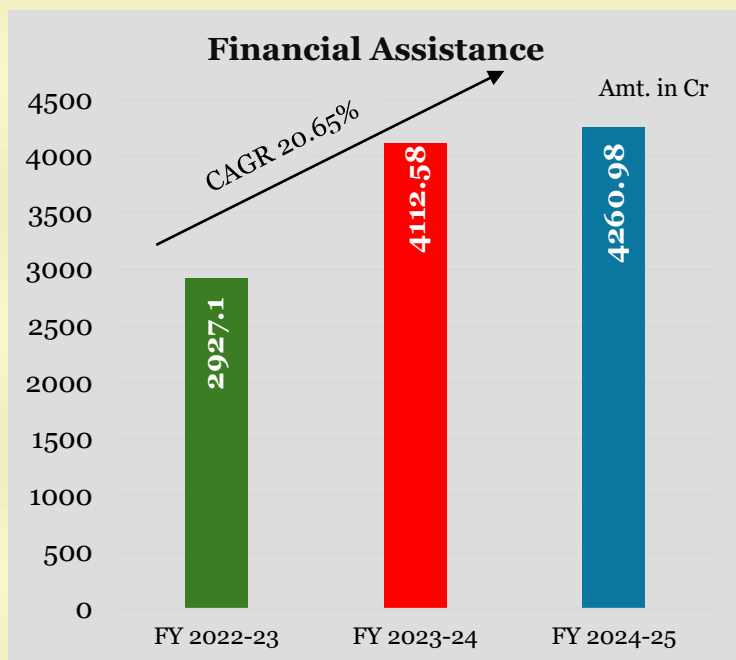
National Bank for Agriculture and Rural Development

उत्तराखंड क्षेत्रीय कार्यालय, देहरादून

Uttarakhand Regional Office, Dehradun

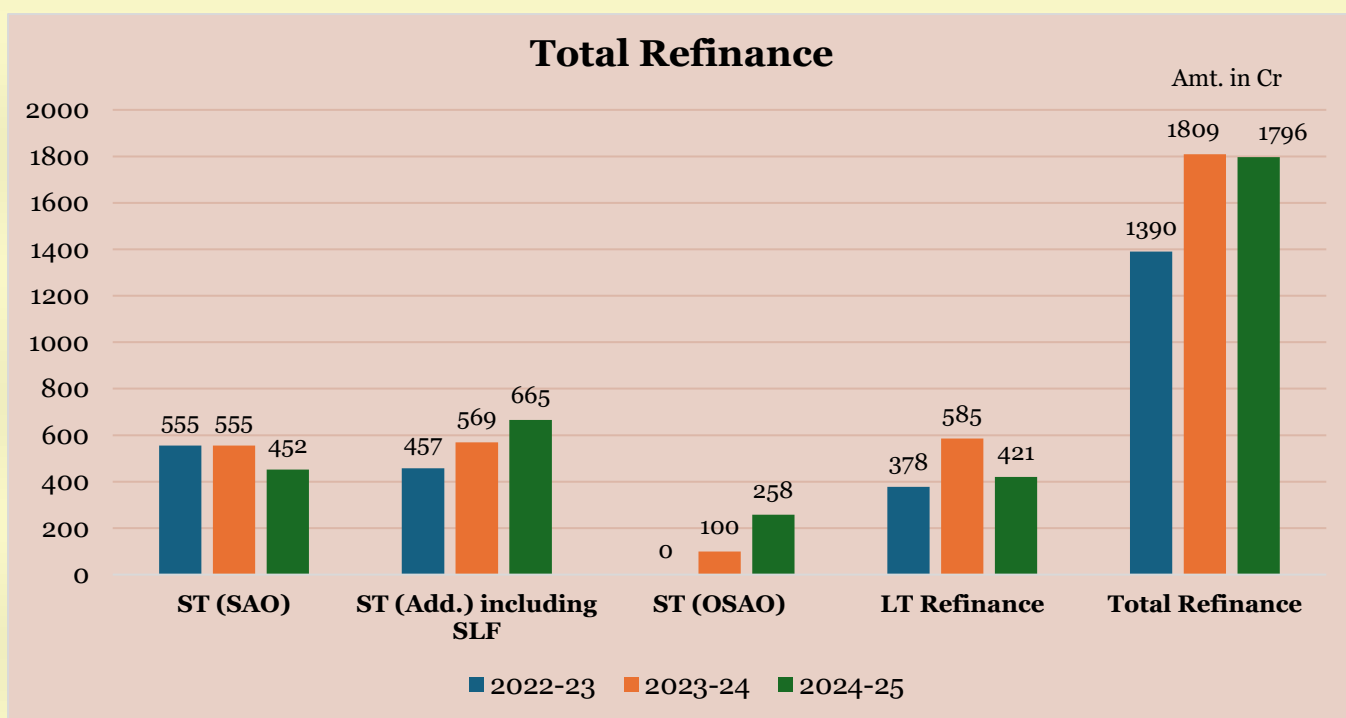
Performance Highlights for the year 2024-25

Total Financial Assistance



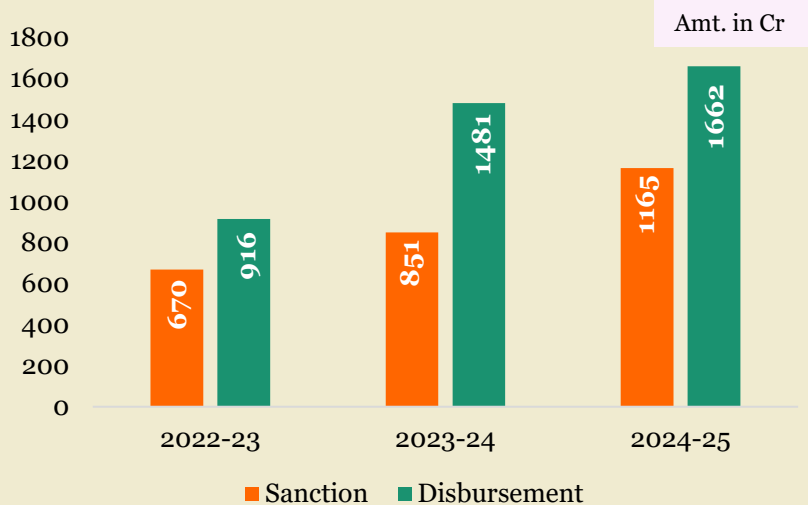
NABARD Uttarakhand Regional Office provided financial assistance of Rs. 4261 crores in the State in FY 2024-25, which includes refinance and direct finance of Rs. 4246.73 crores and a grant of Rs. 14.25 crores.

Total Refinance



- ✓ Rs. 1796 crores were provided as refinance to Cooperative Banks and Regional Rural Banks, including Rs.1375 crores for Short Term Refinancing (ST), Rs.421 crores for Long Term Refinancing (LT) in FY 2024-25.
- ✓ ST (OSAO) registered a growth of 158% in the year 2024-25 over the previous year.

Direct Refinance Assistance

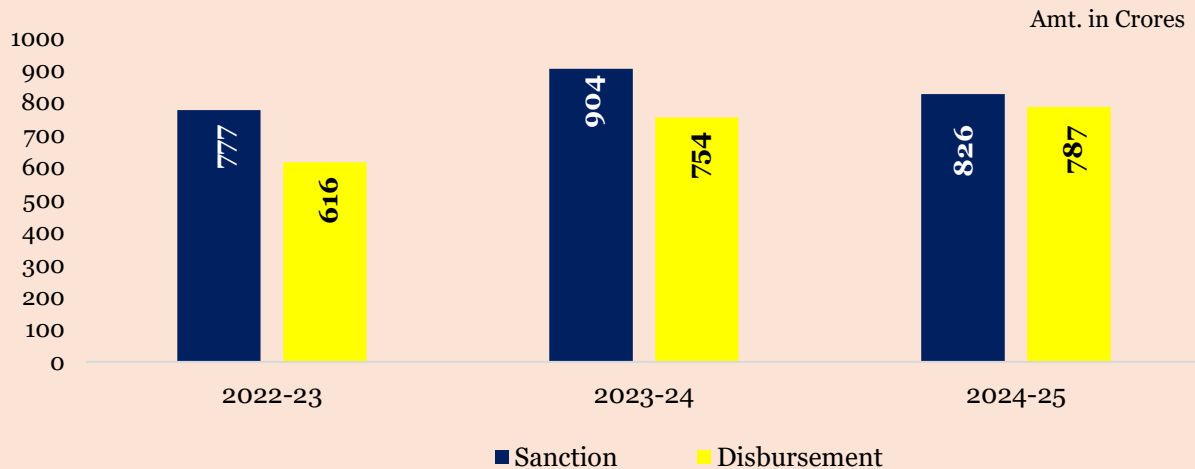


Rs.1662.00 crores were provided as Direct Refinance Assistance (DRA) to State Cooperative Banks and District Cooperative Banks in FY 2024-25.

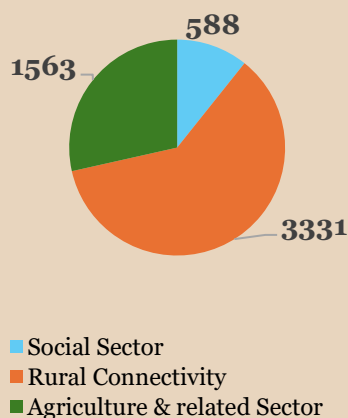
Infrastructure Support

Rural Infrastructure Development Fund

RIDF - Sanctions & Disbursements



Cumulative No. of Projects under RIDF



- ✓ Rs. 787 crores of direct finance has been provided to State Govt. in FY 2024-25, which is approximately 4.2% higher than the previous year.
- ✓ During the year 2024-25, 271 new projects worth ₹826.12 crores have been sanctioned under RIDF.
- ✓ Cumulative amount of Rs. 10,676 crores has been disbursed in the State under RIDF covering a total of 5482 projects.

NABARD Infrastructure Development Assistance

During the FY 2024-25, an amount of Rs. 1179 crores was sanctioned to UJVNL for takeover loan of VYASI Hydro Electric Project of REC.

Micro Irrigation Fund

Cumulative loan amount of Rs. 4.80 crore has been sanctioned towards the project under MIF.

Rural Infrastructure Promotion Fund

To support programs and activities that promote rural infrastructure, with the ultimate objective of facilitating agriculture and rural development. An amount of Rs. 5 lakh has been disbursed in FY 2024-25.

Fisheries Infrastructure Development Fund

Tripartite MoA has been signed between the State Government, NABARD & GoI for construction of raceways for trout farming.

Rural Infrastructure Assistance Scheme

Mandate has been executed by the State Government with RBI. Proposals related to rural infrastructure project may be financed under RIAS.

Green Lending Facility

A new facility designed to finance green projects in rural India. Direct loan facility to eligible institutions.

Developmental Initiatives

Total amount of Rs. 1425 lakhs has been provided as Grant Support in FY 2024-25

Rs. 786 lakhs in Farm Sector

Rs. 525 lakhs under Financial Inclusion Fund

Rs. 39 lakhs in Cooperative Sector

Rs. 48 lakhs in Off Farm Sector

Rs. 27 lakhs in Sectors like R & D, Rural Infrastructure Promotion and Climate Change

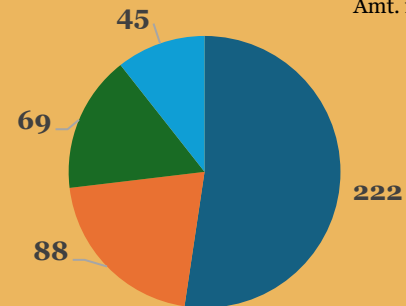
Financial Inclusion Fund

Support of Rs. 61.00 lakhs has been provided to SHGs/JLGs in FY 2024-25.

Sanctioned 11 MEDP, 5 Moveable Carts and 5 Gram Dukaans in FY 2024-25 to SRLM

Financial Inclusion and Banking Technology

Amt. in Lakhs



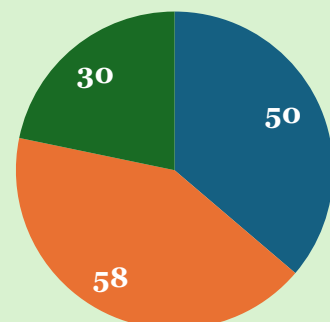
Grant Disbursed in FY 2024-25

- Financial Literacy
- Micro ATM deployment
- Incentive scheme for BCs/CSP
- Support to Banks for AUA / KUA License

Farm Sector

A total of 138 FPOs have been promoted by NABARD under different funds/schemes (PODF-ID, PRODUCE and CSS-FPO). An amount of Rs. 3.11 crores has been released during FY 2024-25.

Total FPOs promoted by NABARD



- PRODUCE
- PODF-ID
- CSS-FPO

Farm Sector Promotion Fund

2 DPR projects have been sanctioned in FY 2024-25 namely, Promotion and Development of Value Chain for climate resilient and market led selected MAPs and Promotion of biological control-based pest management technology for organic farming.

Tribal Development Program, Now (TRIBES) Tribal Resilience Initiative for Building Environmentally Sustainable Livelihoods

Disbursed a grant amount of Rs. 2.48 crores for 07 projects for the establishment of orchards, animal husbandry, and similar units covering nearly 1,100 tribal families in the FY 2024-25.

Watershed Development Program, Now (LREDP) Landscape based Regenerative Resilient Rainfed Ecosystem Development Programme

Disbursed a grant amount Rs. 1.67 crores for 12 projects like Watershed, Springshed, Non-Watershed and Climate Proofing covering 4941 hectares of area in FY 2024-25.

Cooperative Sector

New MPACS

A total of 530 new MPACS have been formed in the state, which is 300% more than the target of forming 180 new MPACS as on 31.03.2025.

PACS Computerization

Presently, all 670 PACS of Uttarakhand are being integrated with National Level PACS Software. Further, FHR for all 670 PACS and FVR for 668 PACS has been completed in the State.

Cooperative Development Fund

Support of Rs. 39.00 lakhs under Cooperative Development Fund for conduct of Meetings/Seminars/Conference/Workshop etc. in FY 2024-25 was extended to Cooperatives.

Institutional Development

Provided training to 638 cooperative personnel through 28 training programs during FY 2024-25.

Off Farm Sector

Disbursed Rs. 48.00 lakhs for Melas, Exhibitions, Rural Mart and Skill Development under Gram Vikas Nidhi and Off Farm Sector Promotion Fund in FY 2024-25.

Facilitated participation of 11 artisans (SHG/JLG/FPO members) through 7 stalls in Gramin Bharat Mahotsav, New Delhi.

Co-sponsored Uthishtha 2025 mela with IIM Kashipur.

Sponsored Gramin Bharat Mahotsav, Nainital District, wherein 25 stalls were supported by NABARD.

Supervision

Inspections

Conducted 07 inspections for the FY 2024-25.

Workshops Conducted

During FY 2024-25, 04 state-level workshops on auditing, cybersecurity, KYC/AML/CFT and ENSURE, fraud, internal investigation and security systems, income tax for the supervisory institutions and statutory auditors were conducted.

Examinations Conducted

To assess the banks' preparedness regarding cybersecurity, IT/information system examinations of 2 district cooperative banks were also conducted during FY 2024-25.

Credit Planning Exercise

NABARD does the credit planning process with the preparation of potential-linked credit plans (PLPs) at the district level and State Focus Paper at State Level on an annual basis



PLPs for the year 2025-26 for all districts have been launched.



State Focus Paper (SFP) is prepared based on the aggregation of District-Level Potential Linked Credit Plans (PLPs); SFP for the year 2025-26 has been launched.

Subsidiaries of NABARD

NABCONS contracted assignments worth Rs. 95 lakhs and successfully executed assignments worth Rs. 78 lakhs in FY 2024-25.

NABKISAN has sanctioned loans to 2 FPOs (1 promoted by NABARD and 1 promoted by NCDC) amounting to Rs. 75 lakhs in FY 2024-25.

NABSanrakshan has provided Credit Guarantee cover to 2 FPOs (1 promoted by NABARD and 1 promoted by NCDC) in FY 2024-25.

*“Powering rural India,
Empowering the masses”*



Development Bank of the Nation for Fostering Rural Prosperity