

NABARD
in Madhya Pradesh



NABARD

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.

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Concept: NABARD Madhya Pradesh Regional Office



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in Madhya Pradesh



Map of Madhya Pradesh

From the CGM's desk

It is a great pleasure to announce the publication of the booklet "NABARD in Madhya Pradesh (FY 2024-25)", encapsulating NABARD's business and developmental journey in the State, highlighting its key interventions, achievements and the transformative impact on the rural economy.

Madhya Pradesh, with its diverse geographical, social, economic, and cultural landscape, presents immense potential for development. As a premier Development Financial Institution, NABARD is committed to promoting sustainable livelihoods in agriculture and rural areas through a multi-pronged approach. NABARD is dedicated to the all-round upliftment of rural communities by providing both credit and non-credit support, promoting skill development, ensuring credit flow to rural areas, propagating agricultural and other technologies, enhancing financial literacy, building critical rural infrastructure, and promoting financial inclusion.

During the FY 2024-25, NABARD disbursed total financial assistance of ₹ 23,983 crore in the State with ₹ 4,132 crore to State Govt for creation of rural infrastructure and refinance of ₹ 19,851 crore to RFIs for supplementing their financial resources to help banks to provide timely, adequate and cost-effective credit to farmers. In alignment with the Hon'ble Prime Minister's vision of "Sahkar se Samriddhi", 167 new multipurpose Primary Agricultural Credit Societies (PACS) were established through joint efforts of the State Government and NABARD during 2024-25. Additionally, Madhya Pradesh has emerged as a top performer in the PACS computerization initiative, with on-system audits completed in 3,135 PACS out of 4,536 PACS.

Major initiatives by NABARD in the State include 'Mango Festival 7.0', 'Grameen-Celebrating Development (a marketing initiative for rural artisans, FPOs, SHGs)', 'FPO Credit League', watershed development, tribal development programmes, capacity building of weak DCCBs, formation of new M-PACS, Support for GI Registration, etc. These initiatives aim for integrated development of agriculture and rural areas and to strengthen the reach of the formal credit system in rural areas for fostering inclusive and sustainable growth.

I express my sincere gratitude to the Government of India, State Government, Reserve Bank of India, SLBC, SRLM, Banks, District Administration, NGOs, and all participating agencies for their invaluable support in our collective journey towards the State's progress.

We look forward to continuing active collaboration with all these stakeholders.

C Saraswathi
Chief General Manager



INDEX

| | |
|--|-----------|
| 1. Refinance Support | 1 |
| 1.1 Short Term Refinance to Rural Financial Institutions (RFIs) | 1 |
| 1.2 Long and Medium Term Refinance | 3 |
| 2. Support for Infrastructure Development | 4 |
| 3. Farm sector development initiatives | 8 |
| 3.1 LREDP Development Fund | 8 |
| 3.2 TRIBES- Sustainable livelihoods for tribal communities | 9 |
| 3.3 Farm Sector Promotion Fund - Piloting farm innovations | 10 |
| 3.4 Collectivisation through Farmers' Producer Organisations (FPOs) | 13 |
| 3.5 Other Initiatives during FY 2024-25 | 13 |
| 3.6 Climate Change Fund (CCF & CCF-ID) | 14 |
| 4. Off-Farm Sector Development | 15 |
| 4.1 Off Farm Producer Organisation (OFPOs) | 15 |
| 4.2 Skill Development Programme (SDP) | 16 |
| 4.3 Agri Business Incubation Centres and Start-up Ecosystem | 16 |
| 4.4 Marketing Initiatives | 17 |
| 4.5 Geographical Indications (GI) | 18 |
| 4.6 Rural Haats and Marts | 20 |
| 5. Micro Credit Innovations | 21 |
| 5.1 Self Help Group (SHG)– Bank Linkage Programme | 21 |
| 5.2 Overall achievements under Micro Finance sector | 23 |
| 5.3 Training, Capacity Building and Livelihood Development for SHG members | 23 |
| 5.4 Other Initiatives | 23 |
| 5.5 New Initiatives | 23 |



| | |
|---|-----------|
| 6. Financial Inclusion and Use of Banking Technology | 24 |
| 6.1 Financial & Digital Literacy Camps and Nukkad Natak | 24 |
| 6.2 Reimbursement of BC/BF Examination Fee | 24 |
| 6.3 Micro ATM Deployment | 25 |
| 6.4 POS/mPOS | 25 |
| 6.5 Centres for Financial Literacy (CFL) Project & Scaling Up | 25 |
| 6.6 Promotion of Digitization of Payments in APMCs | 26 |
| 6.7 Adoption of UPI-based Cashless Transaction by Panchayats | 26 |
| 7. Institutional Development | 27 |
| 7.1 Cooperative Development Fund (CDF) | 27 |
| 7.2 Other Initiatives for RCBs | 27 |
| 7.3 Formation of 2.0 lakh new M-PACS/M-DCS/M-FCS | 29 |
| 7.4 Centrally Sponsored Scheme for Computerization of PACS-Madhya Pradesh leading the way | 29 |
| 7.5 Training & Capacity Building of State/DCCB/PACS Officials | 29 |
| 7.6 Other initiatives/ achievements by IDD and CSDD | 29 |
| 7.7 Development Initiatives for RRBs | 31 |
| 8. Corporate Planning | 32 |
| 8.1 Credit Planning | 32 |
| 8.2 GLC Targets & Achievements | 34 |
| 8.3 Participation in Pre Budget discussion | 34 |
| 8.4 Other initiatives | 35 |





Kharif-Paddy transplantation



Rabi-Grams Cultivation



Rabi- Wheat Cultivation



Kharif- Soybean Cultivation

1. Refinance Support

The principal focus of NABARD is ensuring adequate flow of formal credit to agriculture sector for production & marketing activities, and capital formation. NABARD's refinance supplements the resources of Rural Financial Institutions (RFIs), Commercial Banks (CBs) and other Institutions to enable them to cater to agriculture and MSME sectors more efficiently. Over the years, the concessional refinance extended by NABARD under STCRC, STRRB and LTRCF has resulted not only in augmentation of credit to agriculture & allied sectors but has also made credit at the ground level affordable.

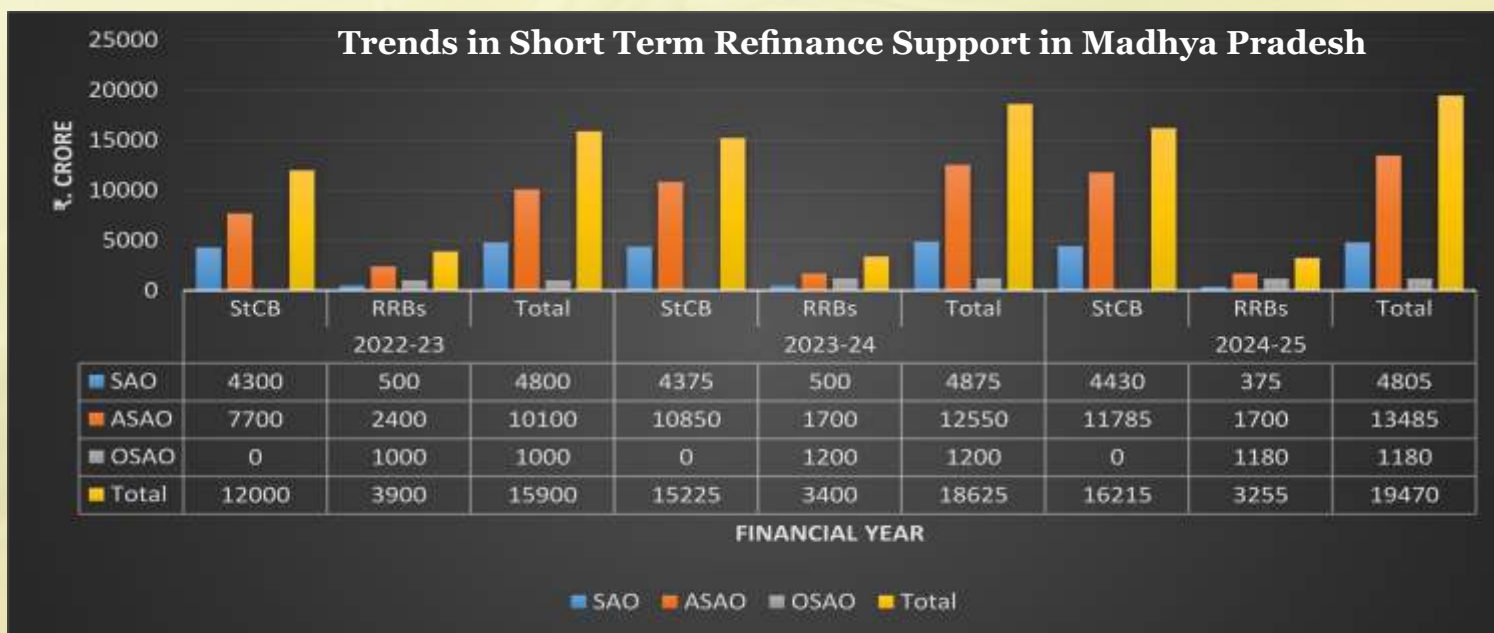
1.1 Short Term Refinance to Rural Financial Institutions (RFIs)

Short Term refinance to RFIs is for financing Seasonal Agriculture Operations as short-term credit requirements of agriculture and the working capital requirements of farm sector activities.

Various Products of Production credit

- Short Term Refinance-Seasonal Agricultural Operations(SAO-Refinance)
- Short Term Refinance-Additional Seasonal Agricultural Operations(ASAO)
- Short Term Refinance-Other Seasonal Agricultural Operations(OSAO)

NABARD in the State has provided Short Term Refinance of ₹. 19,470 Crore during FY 2024-25 to 24 eligible DCCBs and both RRBs which constitutes 73% of their GLC.





Storage Godown in under WLGSP - Phase-I pilot in Balaghat district

1.2 Long Term Refinance

Term and Medium-Term Refinance for

- Agriculture and allied activities;
- Artisans & small scale industries;
- Non-Farm Sector (Small and Micro Enterprises), Handicrafts, Handlooms, Power looms, etc.; and Activities of voluntary agencies and SHG/JLGs in rural areas.

During the FY 2024-25, NABARD in Madhya Pradesh provided long term refinance of ₹3,563 crore to RFIs, CBs & SFBs.

Trends in Long Term Refinance Support in Madhya Pradesh

In order to give fillip to high-tech agriculture practices, NABARD MPRO formulated 06 Model Bankable Projects (MBPs) for the state as detailed below:

| | |
|--|--|
| Plantation of Thai-Guava (High Density Plantation) | |
| Strawberry cultivation using Hydroponics | |
| Mosambi cultivation with Inter-cropping | |
| Multilayer/ Vertical Farming | |
| Flavored Jaggery making | |
| Bamboo Cultivation | |



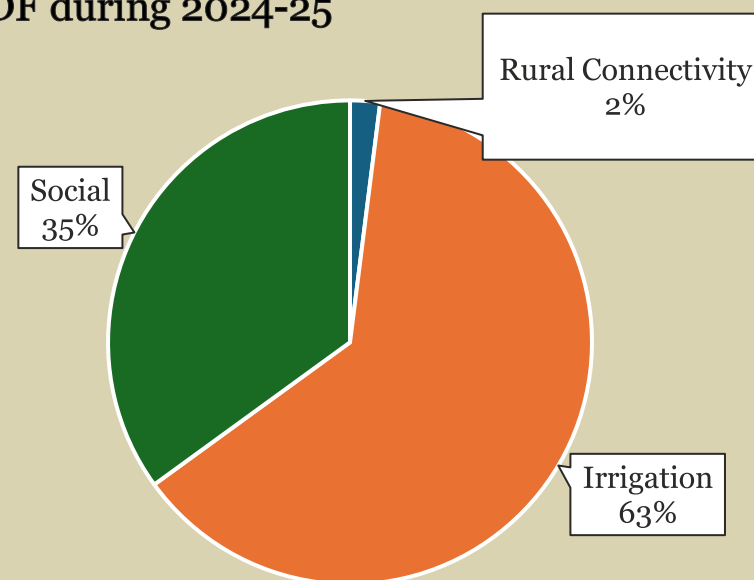
2. Infrastructure Support



Projects supported under RIDF

Sector wise disbursement under RIDF during 2024-25

| 01 | 02 | 03 |
|--|---|--|
| Rural Infrastructure Development Fund (RIDF) | NABARD Infrastructure Development Assistance (NIDA) | Long Term Irrigation Fund (LTIF) |
| <ul style="list-style-type: none">Disbursed ₹. 3,618 CroreCreated 2.65 Lakh of CCA (Cultivable Command Area)Availability of drinking water to 5 lakh households in 2,040 villages. | <ul style="list-style-type: none">Disbursed ₹. 413 CroreCreated 80,000 Ha CCAAvailability of drinking water to 10 Lakh people | <ul style="list-style-type: none">Disbursed ₹. 101 CroreProvided irrigation facility to 4.16 Lakh Ha farmland |





Gunawad Drinking Water Project

The Gunawad Drinking Water Project in Ratlam district, Madhya Pradesh, is a significant step towards ensuring safe and sustainable drinking water for rural communities. Previously, people relied on wells and other unsafe sources that were contaminated with Nitrate, Fluoride, Iron, and Arsenic, posing serious health risks. With a total financial outlay of ₹2,594 Lakh, including ₹2,205 Lakh support from NABARD under the RIDF, the project introduced a structured and reliable water supply system.

The project now supplies chlorinated potable drinking water to 15 villages, benefiting 29,280 people with a capacity of 2.8 MLD. Women and children no longer spend hours fetching water, freeing time for education and income-generating activities.

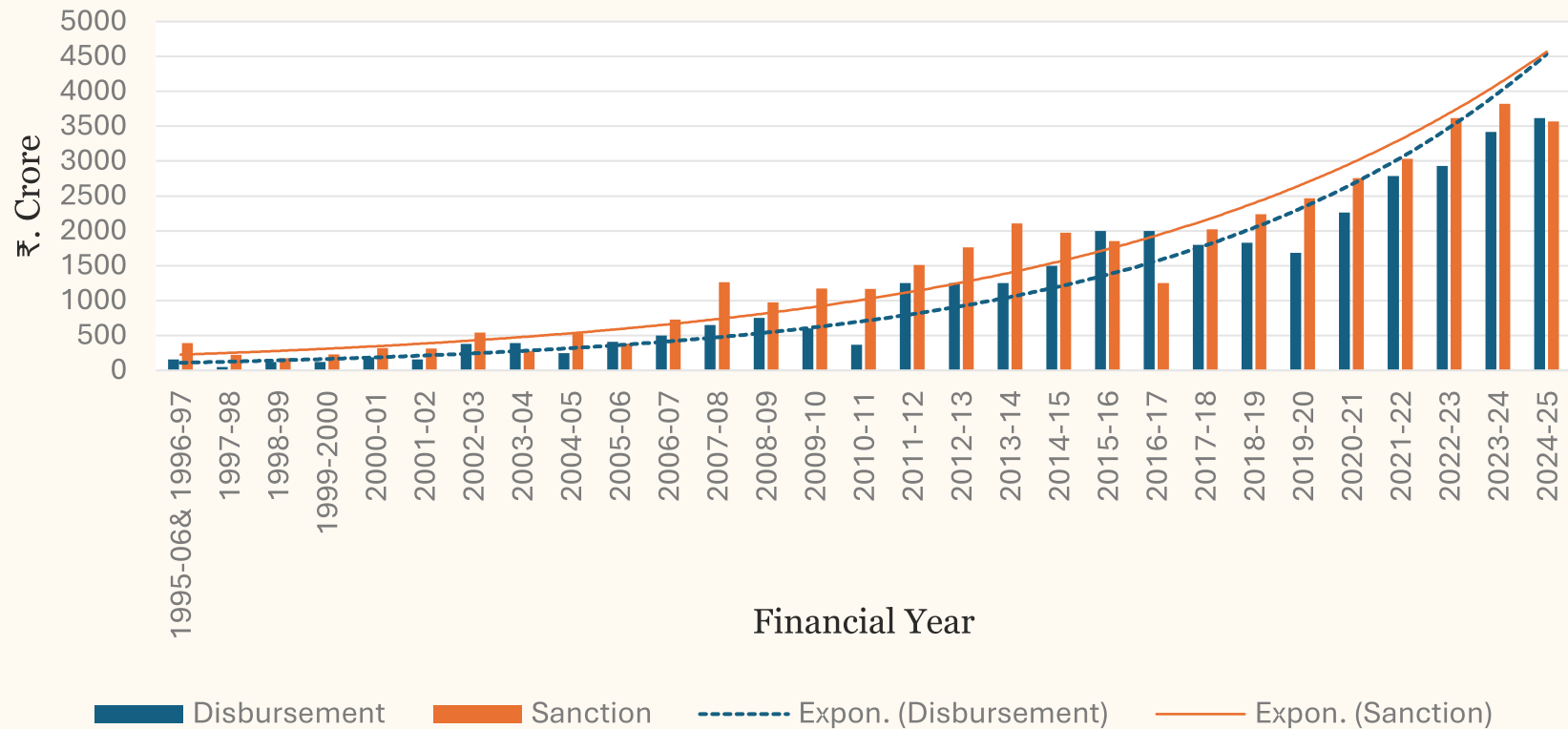
The Narmada Kshipra Link Multipurpose Irrigation Project

is a significant infrastructure initiative aimed at enhancing water availability in M.P. With a Total Financial Outlay (TFO) of ₹. 2216 crore, the project is supported by a Rural Infrastructure Development Fund (RIDF) loan of ₹ 1746 crore.

The project primarily serves irrigation and drinking water needs, benefiting around 162 villages by facilitating irrigation across 30,000 hectares of Culturable Command Area (CCA). Additionally, it plays a crucial role in ensuring drinking water supply to approximately 1.5 million people, significantly improving their quality of life.



RIDF Over the Years in MP



Under Rural Infrastructure Promotion Fund (RIPF) grant support was provided for experimental infrastructure projects like use of drone in agriculture, millet processing, solar powered bulk milk chiller plant etc. to various stakeholders viz. FPOs, DCCBs, Agriculture Universities etc. RIDF Knowledge Sharing Workshop for State Government Officials was also organized during the year. A video documentary on impactful drinking water project supported under RIDF was also prepared during the year and shared with stakeholders.



Drone Project to Ghugriyakhedi PACS

NABARD sanctioned grant assistance of ₹. 9.94 Lakh under RIPF to Ghugriyakhedi PACS, Khargone District for the purchase of AgriBot (Battery operated “Drone on Bike”).

The introduction of drone technology has brought significant improvements to farming practices, leading to time, cost, and water savings. Spraying is completed in just 7-10 minutes per acre, reducing labor time significantly. The use of drones also saves upto 20% of pesticides per acre, proving to be a cost-effective technology. Water consumption has been reduced drastically, with only 10 to 15 liters needed for spraying, compared to the traditional 150 liters per acre.

Establishment Solar Bulk Milk Cooler (BMC) under Rural Infrastructure Promotion Fund

NABARD provided financial grant of ₹. 10 Lakh to the Kareela FPO in Vidisha district for the purchase of Solar Bulk Milk Cooler (BMC) under Rural Infrastructure Promotion Fund.

The project increased income for 800 farmers, with Kareela FPC's turnover reaching ₹. 1 Crore by March 2025. Solar energy adoption reduced the carbon footprint. The project's success led to investment in milk product value addition, boosting economic growth and community development.



3. Farm Sector Development Initiatives

3.1 LREDP Development Fund

The LREDP Development Fund (earlier known as WDF), established in 1999-2000 with an initial corpus of ₹ 200 Crore.

Program objectives

- Shifting ecological needs
- Climatic issues for sustainable livelihood
- Tackling concerns such as groundwater depletion and land degradation.


During the year, grant assistance of ₹ 1,018 Lakh was sanctioned and ₹ 851 Lakh was disbursed for

- Capacity Building Phase (CBP)
- Feasibility Study Report (FSR)
- Full Implementation Phase (FIP)

Major initiatives and impact of LREDP projects

- A total of 89,715 hectares of land has been treated under 90 LREDP projects through a combination of area and drainage-line treatments.
- Total grant assistance of ₹ 7807 Lakh covering 42 districts.
- 422 beneficiaries have been credit linked for purchase of various agriculture equipment.
- 257 landless families have been credit linked.
- Two new JIVA projects sanctioned for pilot with a financial outlay of ₹ 60 Lakh.





3.2 TRIBES- Sustainable livelihoods for tribal communities

The TRIBES program under Tribal Development Fund (earlier known as Wadi), established in 2004 with an initial corpus of ₹ 50 Crore.

Program objectives :

- To develop replicable models of participatory and integrated development of tribal families
- To build and strengthen tribal institutions
- To enable tribal farmers/organizations to become active players in value chain
- Enhance quality of life to tribal communities through social interventions.
- The TRIBES focuses on PVTGs inclusion of innovative and standalone activities for tribal development aligning with Green Taxonomy of NABARD
- During the year, grant assistance of ₹ 1070 Lakh was disbursed for 27 ongoing TRIBES projects.

Major initiatives and impact of TRIBES projects

- As on 31 March 2025, total 102 projects spread over 73,989 acres have been sanctioned under TDF in Madhya Pradesh with a 102 projects spread over 73,989 acres covering 77,776 families.
- Total grant assistance of ₹ 314 crore has been sanctioned and as against of which ₹ 214.63 crore has been disbursed, till date.
- Around 23 lakh horticulture plants are planted in these orchards, with potential of high value produce and also sequestering 50600-ton carbon dioxide per year i.e. at the rate of 2.2 kg/per plant per year.
- 23 FPOs have been promoted under 23 TDF projects covering 10,947 families engaged in income generation activities viz. Agri-Input/Agri-Service centres, aggregation and marketing of agri. produce, custom hiring centers, etc.



Silage production programme for enhancing the productivity of Animal Husbandry sector in Ujjain

3.3 Farm Sector Promotion Fund - Piloting Farm Innovations

The Farm Sector Promotion Fund (FSPF) established by NABARD in the year 2014 with the primary objective to support innovations, technology transfer and capacity building of the farming community.

Under Capacity Building for Adoption of Technology (CAT), exposure visits to Aura Conservation Park, Nagpur and Nanaji Deshmukh Veterinary Science University, Jabalpur, KVKs, Centre of excellence, ICAR institutions and SAUs, etc. are arranged for farmers.

During the year 2024-25, 06 exposure visits were sanctioned for 150 farmers under CAT and ₹ 4 Lakh was disbursed.

Few innovations supported under FSPF

- Demonstration of Internet of Things (IoT) enabled Integrated Smart Hydroponics Technology to the farmers/SHG members of Vidisha district.
- Revival of Millet Cultivation as measures of addressing climate change through crop diversification in Rewa District.
- Demonstration & promoting diversification of existing crops (wheat & paddy) with millets and chia seeds to ensure market linkage of these new promoted crops.
- Establishment of Community Common Facility Centre (CCFC) for promotion of scientific honey harvesting, processing training & marketing of value added products through FPO in Sheopur district
- Silage Production Programme for enhancing the fodder productivity under animal husbandry/dairy sector in Ujjain district.
- Mango festival 7th edition was organised in the premises of the Regional Office during 14 to 18 June 2024. 163 Qtls. of different varieties of mangoes from 11 projects for an amount of ₹ 24 Lakh were sold. Farmers earned net profit of ₹ 9 Lakh. Rare varieties like Noorjahan and GI tagged varieties like Sundarja were the major attraction in the said festivalzz

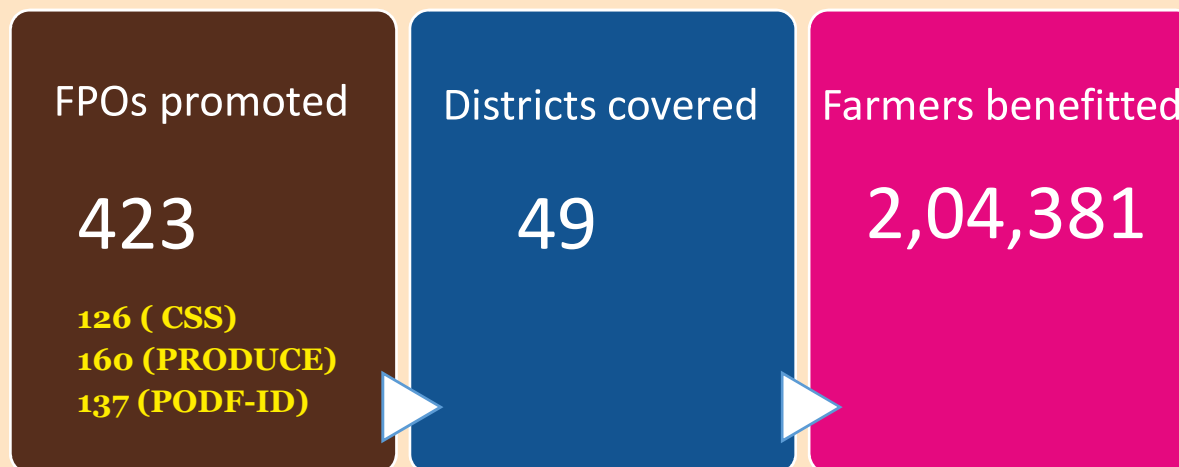
Total 64 DPR projects have been sanctioned with grant assistance of ₹ 846 Lakh



Demonstration of Internet of Things (IoT) Enabled Integrated Smart Hydroponics Technology to the Farmers/SHGs member of Vidisha

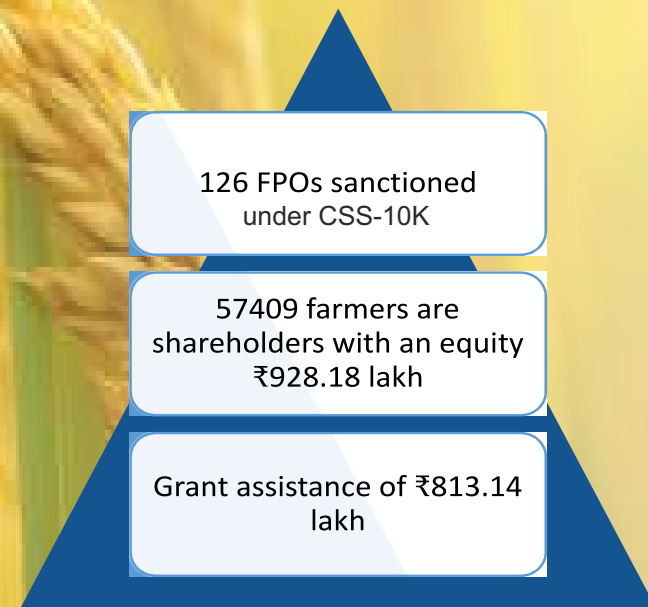
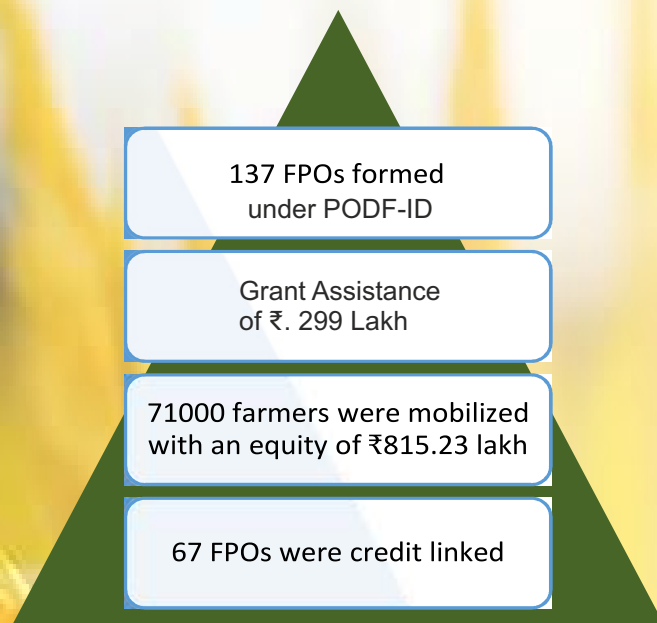
3.4. Collectivisation through Farmers' Producer Organisations (FPOs)

The agricultural sector in Madhya Pradesh serves as the backbone of the State's economy, contributing around 44% of the Gross State Domestic Product (GSDP). It is the primary source of livelihood for over 65% of the population, generating approximately 60 to 75% of rural income. Promotion of FPO is very important for collectivisation of input and the farm produce for economies of scale. NABARD is supporting promotion of FPOs under PRODUCE, PODF-ID and CSS-10K scheme.



Other Initiatives during FY 2024-25

- FSDD strategically conducted various stakeholders review workshops, behavioural changes workshop and regular follow up with the poor and non-starter FPOs and could convert all C and D rated FPOs to A/B rated category.
- The "FPO Credit League 2025" organized by bringing together 29 FPOs and 14 Financial Institutions to foster collaboration for expediting hassle-free credit to the FPOs. Financial institutions committed a total of ₹ 4 Crore to support activities of all 29 participating FPOs.
- A Diagnostic study of C and D rated FPOs was conducted and 10 Impact Evaluation Studies have been undertaken for completed FPOs, TRIBES and LREDP projects.
- Under Marketing initiatives, 86 FPOs have been registered under ONDC, 84 FPOs have been registered under e-NAM, 71 FPOs have obtained Mandi Licenses and Seed, Fertilizer and Pesticide license have been issued to 215, 165 and 138 FPOs, respectively. 103 FPOs have obtained GST certificate, 64 FPOs have been registered with FSSAI, 12 FPOs have availed the subsidies for custom hiring centers.



Under the fund, NABARD has facilitated the sanction of 13 projects with a total financial outlay of ₹25.42 lakh.

- 133 FPOs have availed credit guarantee cover of ₹. 21.26 Crore from NABSANRAKSHAN.
- Tarang Mela was organized at Jabalpur and Bhopal.
- FPO Exhibition cum Mela – Krishi Umang was organized at Bhopal Haat.
- Review cum Capacity Building Workshop for POPIs, CBBOs and FPOs was conducted at Gwalior.

3.5. Climate Change Fund (CCF & CCF-ID)

Under the fund, NABARD has facilitated the sanction of 13 projects with a total financial outlay of ₹. 25 Lakh.

To strengthen commitment to Climate Change related actions, Climate Change Fund was created by NABARD in 2016-17 out of its profits with an initial corpus of ₹. 5 Crore. Some of the major interventions under the project are 'demonstration of bio-decomposer unit for solid waste management, restoration of degraded forest ecosystem (Salai forests) for sustained livelihood of Sahariya tribe through climate resilient practices and climate resilient Bio-village through alternative land use practices for tribal communities.



Climate Change Awareness Programme in Jabalpur

4. Off-Farm Sector Development

Off-Farm Development has been at the forefront of NABARD's development initiatives in piloting various innovative interventions for marketing of off-farm products, promoting alternate livelihood options to help curb large-scale migration of unskilled workforce to urban areas, reskilling, promotion of incubation centres to encourage entrepreneurship and start ups, etc.

4.1 Off Farm Producer Organisation (OFPOs)

- Five OFPOs have been sanctioned in Madhya Pradesh with grant assistance of ₹ 195 Lakh, which is expected to benefit 1600 artisans and weavers.
- Grant assistance of ₹ 117 Lakh has been released to these OFPOs.
- Equity share of ₹ 13 Lakh contributed by 1245 artisans/weavers of OFPOs.

Achievements during FY 2024-25

NABARD has disbursed grant assistance of ₹187 Lakh under Gramya Vikas Nidhi (GVN) during the FY 2024-25 for various interventions.

Sanctioned ₹ 50 Lakh for promotion of major OFPO on Developing Handloom and Rugs Cluster and disbursed grant of ₹ 21 Lakh during FY 2024-25. The OFPO has a membership of 203 handloom weavers.

NABARD has provided grant support of 25 Lakh to Bhedaghat Stonecraft Producer Company Limited. The company has achieved annual turnover of about ₹ 22 Lakh.



Demonstration by Master Weaver using Dobby machine.



Discussions with BoDs of OFPO.

4.2 Skill Development Programme (SDP)

Taking a demand- and outcome-based approach to support wage- or self-employment in rural India, NABARD runs Micro-Enterprise Development Programmes (MEDPs), Livelihood and Enterprise Development Programmes (LEDPs), and Skill Development Programmes (SDP).

During the year, grant assistance of ₹.97 Lakh was sanctioned for conducting a skill development programme covering 55 SC/ST rural youth and for various Skill Development Programmes.

All skill-based developmental initiatives have been digitized through “NABSKILL” portal (www.nabskillnabard.org), which captures data on a real-time basis, right from submission of applications, settlement of claims, monitoring/tracking, placement and capturing candidate wise data. The portal is accessible to training providers, training seekers, and placement agencies.

4.3 Agri Business Incubation Centres and Start-up Ecosystem

Agri/ Rural Business Incubation Centres (ABICs) help in developing agriculture and Rural based entrepreneurship by promoting and supporting enterprises. Realising the significance of institutional support by ABIC for Start-ups and Entrepreneurs in the Agriculture sector, NABARD started supporting establishment of Agri/ Rural Business Incubation Centres (RBICs). To develop a support ecosystem for Start-ups in the State of MP a 'Centre for Agri Incubation and Entrepreneurship' (CAIE) has been established at “The Rajmata Vijayaraje Scindia Krishi Vishwa Vidyalaya”, Gwalior. The progress of the Center is as under :

345 incubatees mentored

37 start-ups graduated

Grant support of ₹ 707 lakh sanctioned



Training provided for Data Entry Operator



Training on Sewing Machine Operator

4.4 Marketing Initiatives

Marketing has been the missing link in off farm sector. In order to provide marketing opportunities to rural artisans and producers, NABARD supports the setting up of Rural Haat, Rural Mart and participation in Exhibitions and Melas. The details of intervention in State are given below :

Grameen – Celebrating Development 2024

- organised from 18-27 November 2024
- dedicated pavilion for GI products
- 110 stalls from 23 states

Pari Bazar Heritage Festival – 5

- sponsored 10 stalls
- marketing support of around ₹1.20 lakh

National Handloom Day

- exhibition-cum-sale of khadi products
- participation from Madhya Pradesh Khadi and Village Industries Board (MPKVIB) and National Institute of Design, Bhopal (NID)

4.5 Geographical Indications (GI)

NABARD's interventions in Geographical Indications envisage end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing. The details of GI supported products in State is given below :



A glimpse of hearing under the Chairmanship of Hon'ble Controller General of Patents, Designs and Trade Marks and Registrar of Geographical Indications (GI) on applications for GI registration of products in NABARD MPRO.



Hearing of Gwalior Stonecraft



Experts from GI registry interacting with artisans of Khajuraho Metalcraft



Experts from GI registry interacting with artisans of Malwa painting



Experts from GI registry interacting with artisans of Sarangpur Handloom Sarees



Experts from GI registry interacting with artisans of Betul Berwa Metal Craft

4.6 Rural Haats and Marts

To help producers with better marketing and improve price realisation, NABARD has been extending support for setting up Rural Haats and Marts and increasing the participation of artisans and craftspersons in National and Regional exhibitions and Melas. NABARD has supported 32 Rural Haats and 41 Rural Marts in the state. Some of glimpses of Rural Haat supported in the State are as under :



5. Micro Credit Innovations

The key objective of the Micro Credit Innovations is to facilitate sustained access to financial services for the unreached segment of the population in rural hinterlands, through various products and delivery channels, in a cost effective and sustainable manner.

5.1 Self Help Group (SHG)– Bank Linkage Programme

(₹ Lakh)

| Particulars | 2021-22 | | 2022-23 | | 2023-24 | |
|------------------------|-------------|--------|-------------|---------|-------------|---------|
| | No. of SHGs | Amount | No. of SHGs | Amount | No. of SHGs | Amount |
| Savings with banks | 4,72,535 | 1,284 | 6,20,145 | 1685.51 | 6,88,220 | 2452.32 |
| Loans disbursed | 95,458 | 1,246 | 1,12,836 | 2104.27 | 1,62,281 | 3560.05 |
| Loans outstanding | 1,69,057 | 1,639 | 1,65,130 | 2272.82 | 2,22,225 | 4048.51 |
| NPA % | 7.49 | | 5.23 | | 2.59 | |
| Average loan disbursed | 1.31 | | 1.86 | | 2.19 | |

Source: Status of Microfinance in India, 2023-24



Celebration of International Women's day at MPRO.



MEDP on Bangles making in Chhindwara



Discussion during PMIC meeting of GRIP project in Katni

5.2 Overall Achievements under Micro Finance Sector

| | |
|--------------------------------|---|
| JLG promotion | <ul style="list-style-type: none">• 3.96 Lakh JLGs have been financed with loans amounting to ₹. 7276 Crore• Cumulatively, around 21 Lakh JLGs have been provided credit to the tune of ₹. 28527 Crore. |
| Women Self Help Groups (WSHG) | <ul style="list-style-type: none">• For promotion and financing of Women Self Help Groups in 09 identified Left Wing Extremism affected and backward districts of Madhya Pradesh• Grant support of ₹. 4 Lakh was disbursed |
| Financial Inclusion Fund (FIF) | <ul style="list-style-type: none">• For SHG/ JLG promotion, MEDP, LEDP, Gram Dukaan, Village Level Programmes, Capacity Building of stakeholders, etc.• Grant assistance of ₹. 307 Lakh was released |

5.3 Training, Capacity Building and Livelihood Development for SHG members

During FY 2024-25, cumulatively, 193 LEDPs benefitting more than 20,000 SHG women have been implemented in the State. Similarly, 241 MEDPs have been conducted as on 31 March 2025, through which more than 7300 SHG members have been benefitted.

LEDPs involving trainings for Processing of Custard Apple in Dhar, Millet Processing in Jabalpur, My Pad My Right (2.0) in Singrauli and Bhind, Dehydrated Floral Crafts and Floriculture Cultivation in Bhopal etc., were sanctioned during the year for livelihood improvement of SHG women. Apart from LEDPs, various new activities under MEDPs involving training for Gond Painting in Mandla, Herbal Colour Making in Singrauli, Dates Fibre Decorative Items in Indore and Bilona Ghee in Vidisha and Raisen were conducted.

5.4 Other Initiatives

Artisans/ SHG members/ FPO members from the State participated in an Exhibition-cum- Sale event “Grameen Mahotsav 2025” held at Bharat Mandapam, New Delhi for demonstration and marketing of their products.

5.5 New Initiatives

The GRIP (Graduated Rural Income Generation Program) project was sanctioned for 500 beneficiaries in Katni district. Under the programme 500 ultra-poor women beneficiaries have been identified. Confidence-building and entrepreneurship development training have been completed for 498 and 282 beneficiaries, respectively. The first installment of asset distribution for 257 beneficiaries has been completed.

6. Financial Inclusion and Use of Banking Technology

NABARD has been working towards furthering the cause of financial inclusion and supporting banks in adopting new technologies through various products under the aegis of the Financial Inclusion Fund (FIF) placed in NABARD. During the FY 2024-25, an amount of ₹. 247 Lakh was sanctioned and ₹. 523 Lakh was disbursed.

6.1 Financial & Digital Literacy Camps and Nukkad Nataks

During FY 2024-25, NABARD has sanctioned for conduct of 3684 Financial and Digital Literacy (FiDgi) Programs/Nukkad Nataks organised by Commercial Banks / RRBs / Cooperative Banks/ Small Finance and Payment Banks in Special Focussed Districts. NABARD has also released the grant for 2,157 FiDgi Programs/Nukkand Nataks covering 1.26 Lakh participants to give a boost to Financial Literacy and Financial Awareness in rural areas. This resulted in the opening up of 0.27 Lakh new savings / FD/ RD/ BSBD accounts and the issuance of 9,479 Debit Cards, 2,370 Rupay KCC and enrolment of 0.24 Lakh rural people under Social Security Schemes of GoI.

As a part of Special Campaign 4.0 (Swachhata Campaign of GoI), NABARD also provided the grant support of ₹. 4.5 Lakh to both RRBs in MP for conducting Nukkad Nataks and increasing the enrolments under Social Security Schemes.

6.2 Reimbursement of BC/BF Examination Fee

During the FY 2024-25, an amount of ₹ 9 Lakh was released to Fino Bank and AirTel Payment Bank for certification of BC/BFs through IIBF (Indian Institute of Banking and Finance).



FLC Camps conducted in MP



Glimpses of Financial Inclusion in MP

6.3 Micro ATM Deployment

Micro ATMs are playing a major role in Financial Inclusion and delivery of financial products in remote areas by providing additional banking touch points and thereby ensuring convenience of the customers. Micro ATMs are provided to BCs of RRBs, PACS and other societies of RCBs hitherto. Now the scheme has been extended to all banks to place Micro ATMs at Milk Societies, Schools and Colleges. An amount of ₹. 9 Lakh has been released to DCCB Hoshangabad for deployment of 189 Micro ATMs in their branches and PACS, during the FY 2024-25.

6.4 POS/mPOS

In order to realise the objective of India as a digital economy, there is a need to increase the digital payments and facilitate cash less transactions in rural areas. The deployment of Point of Sale (PoS)/mPoS terminals will ensure cashless transactions and allow customers to withdraw small amounts of cash in rural areas, especially in Tier 5 and Tier 6 centres. NABARD has provided support of ₹6 Lakh to Airtel Payments Bank for deployment of 323 PoS/mPoS in Madhya Pradesh, during the FY 2024-25.

6.5 Centres for Financial Literacy (CFL) Project & Scaling Up

The CFL pilot project on financial literacy was initiated by RBI in 2017 in 9 states across 80 blocks. The project was subsequently extended to 20 tribal/economically backward blocks in three States in 2019. Based on the recommendations of the National Strategy for Financial Inclusion (NSFI: 2019-2024), it has been decided to scale up the outreach of CFLs to every block in the country, in a phased manner with one CFL serving three blocks. Under Phase II of the project, NABARD envisaged setting up of 448 new CFLs, Pan India.

The amount of ₹. 367.00 Lakh for 52 CFLs in 29 districts of Madhya Pradesh has been released under FIF towards reimbursement of operational expenditure.

6.6 Promotion of Digitization of Payments in APMCs

In order to encourage the adoption of digital payment systems in mandis to nurture a cashless economy, DFS provided a task of digitizing 30 APMCs in the country to NABARD on a pilot basis. Out of 30 APMCs, 2 APMCs viz. Krishi Upaj Mandi Samiti, Gongalai, Balaghat and APMC Lushkar Mandi Gwalior, Sub-Mandi Dinapur have been identified in Madhya Pradesh.

In order to achieve a substantial enhancement (90%) in the digital transactions in both the APMCs within 1 year, NABARD has chalked out an action plan in consultation with stakeholders for these 2 APMCs. NABARD has conducted one State Level and two district-level Stakeholders' meetings to sensitize the stakeholders about the project and encourage them to contribute to the implementation of the project.

NABARD conducted a baseline survey in both the APMCs to assess the current level of digital transactions. NABARD also conducted Financial Literacy programmes and Nukkad Natak programmes in APMCs and nearby villages to create awareness among the farmers, traders, vendors, etc. regarding cashless payments.

6.7 Adoption of UPI-based Cashless Transaction by Panchayats

The project is being implemented by Directorate of Panchayat of the State. NABARD is monitoring the progress of the project in the State. A State Level Stakeholders meeting was organized by NABARD. 100% Gram Panchayats of the MP have uploaded their QR codes on Panchayat Darpan Portal.



7. Institutional Development

7.1 Cooperative Development Fund (CDF)

The Cooperative Development Fund (CDF) was established in 1992-93 with a corpus of ₹ 10 Crore to support activities such as infrastructure facilities for PACS, training for Cooperative Bank personnel, the establishment of PACS Development Cells, and capacity building for HRs of all Cooperative Banks and PACS.

During the FY2024-25, a total of 64 training programmes and 28 workshops were conducted by CTIs for MPStCB, DCCBs and PACS staff. The Madhya Pradesh State Cooperative Union Ltd. received accreditation from C-PEC, making them eligible for SOFTCOB assistance. CAPEX support of ₹ 5 Lakh for Apex Bank Training College (ABTC) was released for FY 2023-24, and ₹ 5 Lakh was sanctioned for FY 2024-25. A Sensitisation cum Training programme was also organised for 22 Potential Rural Cooperative Banks.

7.2 Other Initiatives for RCBs

A State Level Conference chaired by Dr. Mohan Yadav, Chief Minister of Madhya Pradesh, was held on 26 March 2025, to celebrate the International Year of Cooperatives. The event witnessed participation from key officials, including Honourable Cooperative Minister Shri Vishwas Sarang, Chief General Manager, NABARD and other senior officials. The conference featured the launch of the annual calendar of cooperative activities, prepared by MPStCB with financial assistance from NABARD under the Cooperative Development Fund (CDF).



**Smt C Saraswathi, CGM, NABARD
with Chief Minister of M.P.
and others launching
activities calendar for IYC 2025**



Cross-sectional view of participants during the Mega-event for formation of 10,000 M-PACS



Participants of workshop during the exposure visit to PACS Sonkatch



Smt. C. Saraswathi, CGM NABARD addressing the house during one-Day Refresher Training on ERP

7.3 Formation of 2.0 lakh new M-PACS/M-DCS/M-FCS

To empower cooperatives, the government launched the 'Sahakar se Samriddhi' initiative, targeting the formation of two lakh new M-PACS, dairy and fishery cooperative societies over five years. NABARD has been entrusted with responsibility for establishing 70,000 M-PACS in two phases. A significant event on 25 December 2024, marked the inauguration of 10,000 new societies at Delhi. In alignment with the target set by MoC, GoI, the GoMP in collaboration with NABARD has identified 637 PACS for development against which 167 new M-PACS have been registered as on 31 March 2025, demonstrating a notable progress.

7.4 Centrally Sponsored Scheme for Computerization of PACS-Madhya Pradesh leading the way

The Ministry of Cooperation, in collaboration with NABARD, is computerizing over 67,000 PACS nationwide, impacting more than 10 Crore farmers with the aim to bring all functional PACS to ERP platform for improving Efficiency and Transparency, Uniformity in Accounting, Data-Driven Decision Making, etc. In Madhya Pradesh, 4,536 PACS have been sanctioned, with hardware delivered to all. As of now, Madhya Pradesh is leading with 3,119 PACS completing system audits and 3,764 achieving day-end operations.

7.5 Training & Capacity Building of State/DCCB/PACS Officials

NABARD has conducted a 2 days workshop on implementation of PACS Computerisation Project in Indore. NABARD facilitated an exposure visit for 30-35 NABARD officials to PACS Sonkatch working in ePACS mode only .

NABARD supported MPStCB for conducting a 2-day ERP training for all 4,536 PACS officials. NABARD also facilitated conduct of two 5 days and 3 days ERP and audit module training sessions for 129 Master Trainers and a one-day refresher training for 345 officials. Various online booster/refresher trainings were also provided as needed.

7.6 Other initiatives/ achievements by IDD and CSDD

1. A booklet, "बढ़ते कदम"- PACS के सफल नवोन्मेष की कहानियाँ" illustrating success stories of PACS highlighting the various initiatives and innovations undertaken by PACS in Madhya Pradesh, was published by NABARD Madhya Pradesh Regional Office. The same was launched by Hon'ble Cooperation Minister, GoMP during the State Credit Seminar 2025-26 on 6th February 2025.
2. Recognised the best performers PACS under the PACS Computerisation Project and the 3 best performing districts viz, Khargone, Dewas & Balaghat were felicitated in State Credit Seminar on 06 February 2025.





Smt C. Saraswathi, CGM, NABARD reviewing the performance of MGB & MPGB under Viability Plan

7.7 Development Initiatives for RRBs

Operational and Governance Reforms in RRBs

Under directions from Hon'ble Finance Minister for 'Operational and Governance Reforms in RRBs' both RRBs in the State have been guided for preparation of board approved Viability Plan with SMART (Specific, Measurable, Achievable, Relevant, Time-bound) indicators. CGM regularly reviewing the progress against the Viability Plan targets as a part of Operational and Governance Reforms in RRBs. CGM also visits the operational areas/ branches of RRBs to have field level experience of functioning of RRBs, credit outreach, etc.

राज्य ऋण संगोष्ठी State Credit Seminar

2025-26

06 फरवरी, 2025



राष्ट्रीय कृषि और ग्रामीण विकास बैंक,
मध्य प्रदेश क्षेत्रीय कार्यालय, भोपाल

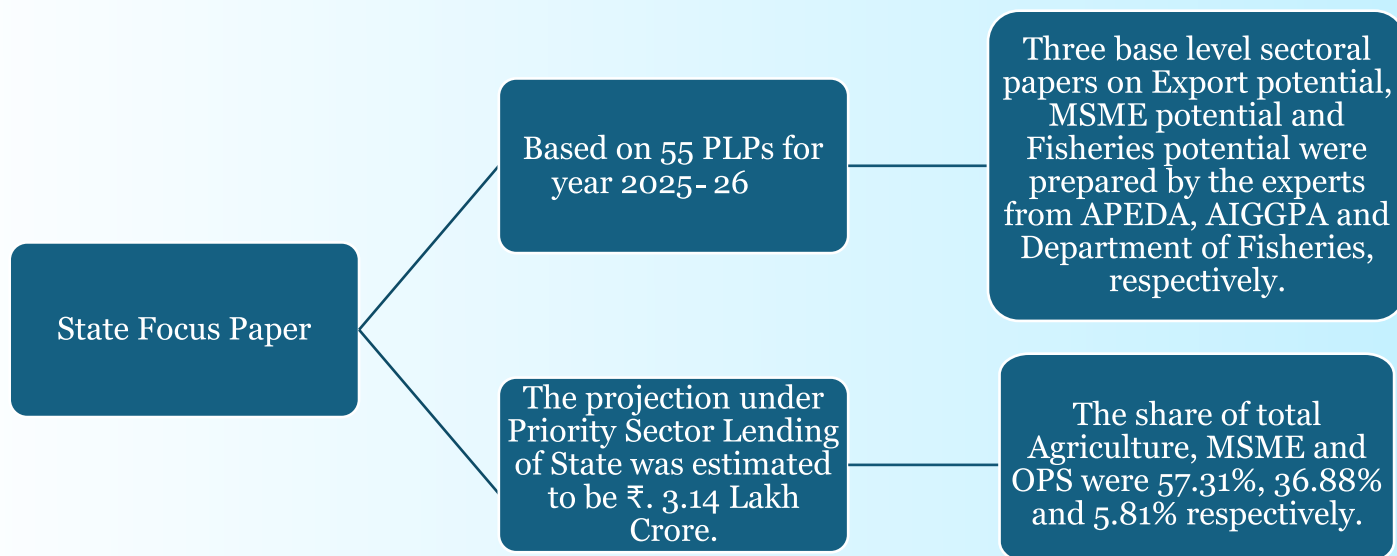


8. Corporate Planning

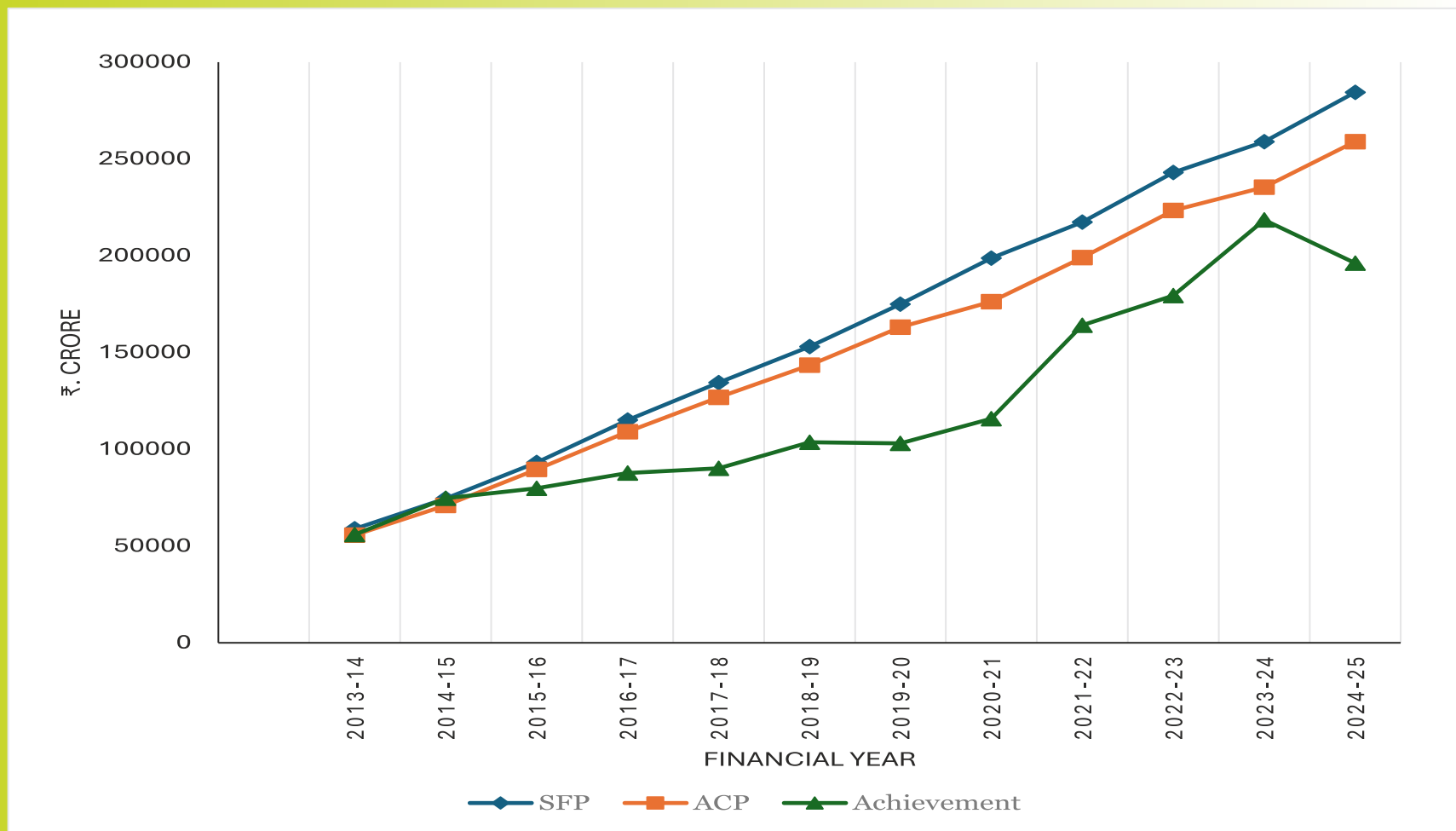
8.1 Credit Planning

Credit planning plays a crucial role in channelizing the limited financial resources to the critical areas to ensure overall development of rural sector. As an apex institution promoting rural development, one of NABARD's primary responsibilities is to enable the flow of ground-level credit (GLC) with an objective to ensure that the smallest and most marginalised economic actors at the grassroots gain access to institutional credit to invest into diversifying, expanding, and scientifically modernising their farm and off-farm activities. Therefore, credit planning is important for estimating credit demand (potential) in the rural economy in consultative process keeping in view the policies of Union & State Govt, RBI, NABARD and the past trend of GLC, etc.

Accordingly, the exercise of credit planning for all 55 districts was completed by District Development Managers and culminated with organisation of State Credit Seminar for the year 2025-26 on 06 February 2025. Shri Vishwas Sarang, Hon'ble Minister of Cooperation, GoMP presided over the event as the Chief Guest. The event was also graced by presence of RCS, GoMP, Regional Director, RBI, SLBC Convenor, Officers from Government Departments, Bankers and other dignitaries. C Saraswathi, CGM highlighted the critical role of State Focus Paper in guiding the PSL for the development of rural sector. She discussed about the credit potential assessment of ₹. 3.14 Lakh crore under Priority Sector for the State with healthy growth of 10% over the previous year. A detailed presentation on SFP was made and discussion was held on issues relevant to agriculture and rural development. Hon'ble Minister applauded efforts of NABARD and assured complete support of State Government to the interventions/reforms suggested by NABARD for different sectors, especially, for the strengthening of cooperatives.



8.2 GLC Targets and Achievements



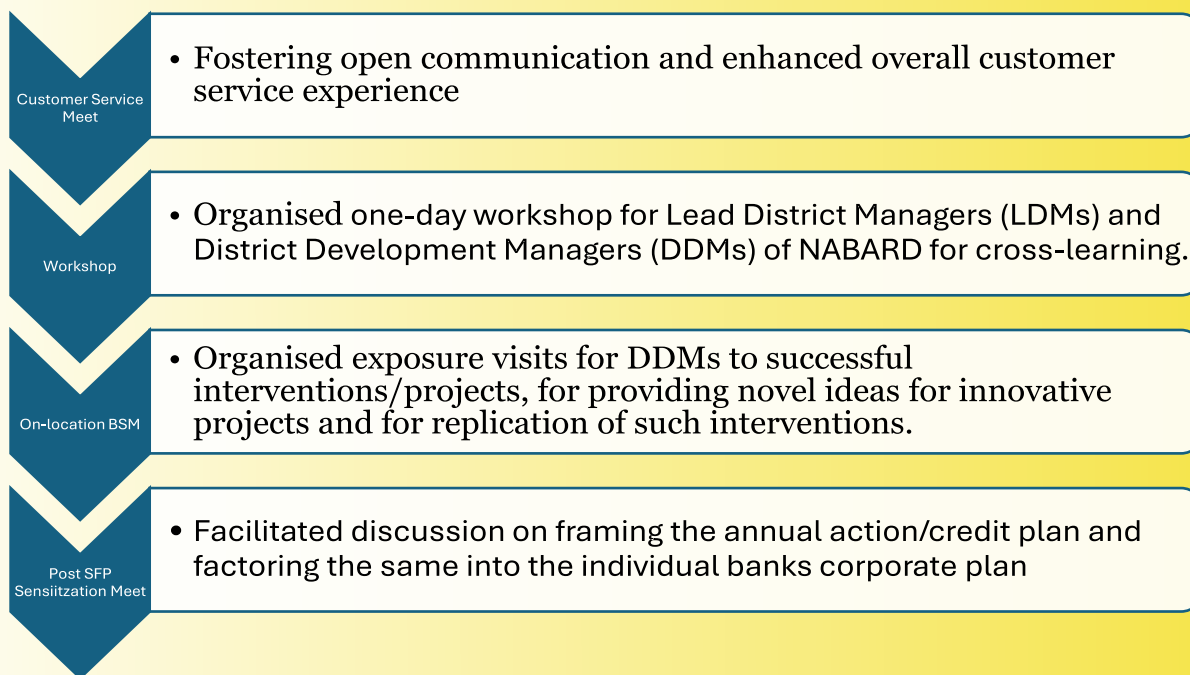
8.3 Participation in Pre Budget discussion

NABARD participated in Pre Budget discussion organized by State Government under the Chairmanship of Hon'ble Finance Minister, Shri Jagdis Devra ji. Suggestions made on strengthening of irrigation infrastructure, strengthening of week DCCBs with contribution to share capital for cost effective credit to farmers, strengthening of marketing infrastructure, etc. The suggestions were highly appreciated by Finance Minister and some of them were incorporated in the budget also.



Glimpses of Pre Budget Session held under the Chairmanship of Hon'ble Finance Minister, GoMP

8.4 Others Initiatives





NABARD

राष्ट्रीय कृषि और ग्रामीण विकास बैंक,
मध्य प्रदेश क्षेत्रीय कार्यालय, भोपाल



NABARD

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
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List of the District Development Managers of Madhya Pradesh

| Sr. No. | District | Name of tagged District | Designation | Name of the DDM (Shri/Smt/Miss) | Mobile Number | E-Mail Address |
|---------|--------------|-------------------------|-------------|---------------------------------|--------------------------|------------------------|
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| Sr. No. | District | Name of tagged District | Designation | Name of the DDM (Shri/Smt/Miss) | Mobile Number | E-Mail Address |
|---------|-------------|-------------------------|-------------|---------------------------------|--------------------------|------------------------|
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| 27 | Tikamgarh | Niwari | Manager | Mirza Faisal Baig | 88793 88358 / 9137926053 | tikamgarh@nabard.org |
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