



MINISTRY OF
SOCIAL JUSTICE & EMPOWERMENT
GOVERNMENT OF INDIA

EVALUATION STUDY REPORT OF **VISVAS SCHEME**

Submitted by



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ACKNOWLEDGEMENT

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TEAM NABCONS



DISCLAIMER

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DISCLAIMER

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List of Abbreviation

Abbreviations	Explanation
SRLM	State Rural Livelihood Mission
NRLM	National Rural Livelihood Mission
PIA	Project Implementing Agency
MoSJ & E	Ministry of Social Justice & Empowerment
VISVAS	Vanchit Ikai Samooch Aur Vargon Ki Aarthik Sahayta Yojana
FGD	Focused Group Discussion
KII	Key Informant Interview
SC	Scheduled Caste
OBC	Other Backward Caste
SHG	Self Help Group
RRB	Regional Rural Bank
PSB	Public Sector Bank
DIF	Directorate of Institutional Finance
SLBC	State Level Bankers Committee
RBI	Reserve Bank of India
NABARD	National Bank for Agriculture & Rural Development
NBCFDC	National Backward Caste Finance Development Corporation
NSFDC	National Schedule Finance Development Corporation
MFI	Micro Finance Institution
NBFC	Non-Banking Finance Company
NABCON	NABARD Consulting
DBT	Direct Benefit Transfer
SFB	Small Finance Bank
CBS	Core Banking System
SRO	Self-Regulatory Organisation
MFIN	Microfinance Institution Network

A close-up photograph of a person's arm, wearing a silver bracelet, skillfully shaping a piece of light-colored wood on a pottery wheel. The wheel is in motion, creating a blurred effect around the wood. The background is slightly out of focus, showing some greenery and a blue object. A dark blue, rounded rectangular overlay is positioned in the center of the image, containing the text "EXECUTIVE SUMMARY" in white, bold, sans-serif capital letters.

EXECUTIVE SUMMARY

The Ministry of Social Justice and Empowerment (MoSJ & E), Government of India, is implementing a new Interest Subvention –Vanchit Ikai Samooch aur Vargon ki Aarthik Sahayta (VISVAS) Yojana for the SHGs and individuals comprising exclusively of SC and/or OBC beneficiaries with loans/borrowings up to Rs.4.00 Lakh for SHGs and individual beneficiaries with loan/borrowing up to Rs.2.00 Lakh.

The objective of the scheme is to provide the direct benefit of the lower rate of interest with interest subvention of 5% to the eligible Self-Help Groups (SHGs) formed under the National Rural Livelihood Mission (NRLM) or National Urban Livelihood Mission (NULM) or NABARD and individual beneficiaries, who have availed loans through Public Sector Banks (PSBs), Regional Rural Banks (RRBs), Micro Finance Institutions (MFIs) and similar financial institutions hereinafter referred to as Lending Institutions (LIs). The scheme is being implemented by National Backward Classes Finance and Development Corporation (NBCFDC) and National Scheduled Castes Finance and Development Corporation (NSFDC), which are further being referred to as Project Implementing Agencies (PIAs). PIAs have further signed a Memorandum of Understanding (MoU) with various Public Sector Banks (PSBs), Regional Rural Banks (RRBs), Micro Finance Institutions (MFIs), and similar financial institutions hereinafter referred to as Lending Institutions (LIs) to create the awareness and pass the benefits to the eligible borrowers with them.

A quick impact study was commissioned by the MoSJ & E to understand the current status, challenges faced, impact on beneficiaries, and need for revision in the scheme. The study had been conducted by NABCONS.

Research Framework

NABCONS has adopted a comprehensive research framework in the evaluation of the VISVAS scheme covering multi-stakeholders such as PIAs, SRLMs, NABARD Regional Offices, and beneficiaries:

Both qualitative and quantitative methods have been used to build on each other, facilitating the triangulation of findings. Triangulation is when you use different data sources and methods to shed light on an intervention or a program. This approach enables to compare and validate the insights received from different stakeholders with the data collected through structured questionnaires, FGDs, personal

interviews, and participant observations.

The qualitative & quantitative data of the study has been collected from various PIAs, head offices, and circle offices of the lending institutions used by the PIAs, bank branches, SRLMs, and other stakeholders. Detailed discussion guides, structured questionnaires, and face-to-face interviews have been used in this research tool. Similarly, quantitative data has been collected from various stakeholders like beneficiaries as well as lending institutions using structured questionnaires.

Sampling Methodology

The study has used a mixed-method research approach, in which both the quantitative and qualitative research methods were used for generating desired information. A stratified purposive sampling technique was used to ensure statistically significant representation of beneficiaries from SC & OBC communities, states, zones within the states, rural & urban locations, and various types of lending institutions and quantum of interest subvention.

The study sample has included stakeholders across the continuum of delivery of the VISVAS Scheme. The sample for the quantitative component of the study has included beneficiaries bifurcated into individual and SHGs as well as SC and OBC categories. Proportionate sample size has been selected across the lending institutions to maintain adequate representation.

Statistical relevance of sample –

As per statistical relevance, the total sample size required for the total population beneficiaries in seven states being covered under the scheme (as per the secondary data shared by PIAs) is at a 99% confidence level with a 5% confidence interval comes to around 601 beneficiaries. However, NABCONS has covered a sample size of 1007 beneficiaries, which is highly statistically significant with a 99% confidence level.

These 1007 beneficiaries were covered across the 07 states, which are Assam, Bihar, Madhya Pradesh, Tamil Nadu, Telangana, Uttar Pradesh, and West Bengal, as per the data and instructions are given by MSJ&E. Further, the study was conducted in a total of 46 districts including 07 common districts from state of Uttar Pradesh & Madhya Pradesh. The district selection for the study was done based on the

percentage share of the total beneficiary population of the state in various districts. Only districts with more than 5% representation of the total beneficiary population in the state were included in the sampling.

Current Status

The current outreach of the VISVAS scheme is 16873 beneficiaries with interest subvention of Rs. 2.92 crore on Rs. 131.56 crore loan amount in 256 districts of 18 states in India as per the secondary data received from MoSJ&E and PIAs. Seventy-five percent of the total scheme beneficiaries are male and Twenty-five percent are female. Further, 88% of the total scheme beneficiaries are from rural areas.

These total 16873 beneficiaries are covered in the scheme by 23 lending institutions with 6 Public sector Banks, 13 Regional Rural Banks, and 04 other financial institutions as partners of NBCFDC and NFSDC.

Uttar Pradesh, Madhya Pradesh, and Himachal Pradesh are leading states in terms of outreach with 43%, 22%, and 13% of total scheme beneficiaries under VISVAS. These three states together account for 78% of total VISVAS beneficiaries. The other major states are Telangana and Bihar.

The outreach of the scheme in Uttar Pradesh, which is the leading state in terms of number of beneficiaries, is less than 1% of the total SC & OBC population of this state. Therefore, coverage of VISVAS is significantly lower in terms of the number of beneficiaries and interest subvention amount disbursed considering the national rollout of the scheme.

Key Observations

The scheme beneficiaries are from the economically deprived sections of society with 50% of the respondents falling in the income group of up to Rs. 1 Lakh per annum, 36% of respondents are in the income group of less than Rs. 1-2 lakh per annum, 13% of respondents fall in the income group of Rs. 2-3 Lakh per annum. The income group representation is fairly balanced with 100% of respondents belonging to an income group of up to Rs. 3 Lakh per annum and 87% of the respondents are in the income group of up to Rs. 2 lakh per annum.

The average loan taken by both SHG as well as individual beneficiary respondents is around Rs. 1 lakh with Bihar and Tamil Nadu showing the highest amount with an average of Rs. 3.4 lakh and Rs. 2.27

loan per SHG. The highest amount of individual loans has been taken by beneficiaries covered under VIVAS in Madhya Pradesh with an average loan amount of Rs. 1 lakh per beneficiary. Assam reported the lowest individual beneficiary loan amount of Rs. 0.35 lakh per individual beneficiary under this scheme. West Bengal and Telangana reported an average individual loan amount of Rs. 80,000 per beneficiary followed by Uttar Pradesh Rs. 90,000 individual loan amount per beneficiary. The average loan taken by each beneficiary of this scheme is Rs. 1.00 Lakh and the average investment size on the business is Rs. 1.15 Lakh including their contribution. As per the response of 100% of the surveyed scheme beneficiaries, they have received the entire amount of the loan, to which they had applied for.

VISVAS scheme benefit was found to be focused on creating new enterprises for income generation activities. Around 90% of the beneficiaries covered under the study have given feedback that the subvention of 5% is sufficient in reducing their financial burden. Around 61% of the beneficiaries covered under the study have utilized the loan amount to start a new business, while 36% of them have used it for expansion of the existing business and only 3% of them used it for up-gradation of existing business. Sixty-eight percent of the beneficiaries used the loan in the processing and services sector, followed by agriculture 17%, trading & enterprises 12%, and manufacturing 3%.

The utilization of loan amount was done for income generation activities as per the response of 100% of beneficiaries covered under the study. Further, as per the feedback of all the beneficiaries, covered under the study, on average 99.77% of the loan amount has been utilized in the business. All the beneficiary respondents stated that loan amounts covered under VISVAS have been used for the same business for which the loans were taken. The interest subsidy through VISVAS has had a positive impact on the socio-economic profile of the marginalized communities. On average, 33% growth in income was reported by respondents after getting the loan and VISVAS interest subvention concerning the income before taking the loan. The highest income growth has been found in the state of Assam followed by Uttar Pradesh and Madhya Pradesh with an average growth of 60%, 40%, and 35% respectively in beneficiary's income after getting the loan and VISVAS interest subvention concerning the income before taking the loan.

Around 57% of the beneficiary respondents were not aware of VISVAS scheme. The remaining 43% of beneficiary respondents stated they have heard and are aware but do not know in detail about the scheme. Around 90% of the total no. of beneficiaries covered under the study were aware that interest subvention is being or has been received in their bank loan account. The beneficiaries do not know about the VISVAS scheme but have been informed by bank branches about interest subvention as per the feedback of the sanctioning bank branches covered under the study. As per the feedback of lending institutions, the majority of the benefitted banks accounts under VISVAS were existing loan accounts with the bank branch, and these loan accounts were linked with the interest subvention scheme based on the eligibility criteria. Beneficiaries have not specifically taken loans under the VISVAS scheme.

This indicates a lack of awareness about the VISVAS scheme among the beneficiaries, potential beneficiaries as well as the general public. The lack of awareness is the major reason for less no. of scheme applicants from SC & OBC communities because the whole exercise is driven from the supply side rather than the demand side.

Eighty-four percent of the respondents stated that the 5% interest subsidy has played an important role in generating additional revenue in terms of savings and re-investment of the amount and decreasing the burden on re-payment of loans.

Around 63% of the beneficiary respondents reported that they have received the interest subvention, but could not recollect the exact amount or number of times the interest subvention is received.

Around 28% of the beneficiary respondents and 68% of the total number of bank branches surveyed indicated that the upper limit of the individual loan of Rs. 2 lakhs should be increased up to Rs. 5 lakhs to apply for this scheme. This will help lending institutions to cover more no. of eligible beneficiaries because as per the feedback of 95% of bank branches, they usually sanction the loan of Rs. 2 to 10 lakh for such types of income generation loans based on the borrowing behavior of small business owners and the amount needed to start such types of small enterprises.

Fifty-one percent of respondents stated that loans from MFIs and NBFCs should also be covered under the VISVAS scheme.

Key Challenges

I. Lack of Promotion & Awareness

The absence of a dedicated allocated budget for the promotion of the scheme for the PIAs and lending institutions has led to very low awareness about the scheme as well as knowledge of the scheme among the targeted communities. The PIAs have allocated a small number of promotional funds from their fund to RRBs only as lending institutions, however, the amount was not found sufficient by the branches of these RRBs. Standard promotional material of the scheme has been developed by the PIAs from their fund and further, the same has been circulated to head offices of the lending institutions, however, the usage of any such material was not found during the study at the branch level of lending institutions. A well-defined strategy for promotion and awareness of the scheme needs to be devised at the central level.

II. Lack of Eligible Beneficiaries

There are stringent conditions in the scheme, which are acting as limiting factors and affecting the greater outreach of the scheme.

Around 100% of lending institutions covered during the study have stated that the biggest issue they face is the lack of eligible beneficiaries for VISVAS interest subvention scheme. These lending institutions covered during the study indicated that they select beneficiaries from their CBS system on a quarterly basis, after shortlisting all types of eligibility criteria as per the scheme guidelines. The number of beneficiaries within SC and OBC categories is very limited due to either borrowers being beneficiaries of other interest subvention

schemes of central and state government or due to lower loan ceiling amounts for the SHGs as well as individual beneficiaries as per the VISVAS scheme eligibility criteria.

All the lending institutions are also partner agency of NBCFDC and NFSDC, wherein they have taken concessional loan facility from the PIAs and have extended it to the SC and OBC beneficiaries. As per the scheme guidelines, VISVAS benefits cannot be extended to these beneficiaries as they have already availed of concessional loans. In the last two years around 2 lakh, beneficiaries have been supported through NBCFDC concessional loans but they cannot be covered under the VISVAS scheme due to the eligibility condition of having availed benefit under

concessional loans.

As per the feedback of all the lending institutions and other stakeholders, SHGs, with 100% of SC or 100% OBC members are very few because NABARD or SRLMs do not have such criteria to promote SHGs with all the members from the same caste category. Therefore, lending institutions are not able to find eligible SHGs to link in the scheme. They recommended that this condition may be relaxed with 50% members in SHG from the SC community or 50% members in the SHG from the OBC community. The rest of the members may be from any caste category. This would increase the number of SHGs eligible for subsidy under the VISVAS scheme.

The existing upper loan limit of the individual loan amount of Rs. 2 lakh and SHG loan amount of Rs. 4 Lakh is a limiting factor for the lending institutions to shortlist eligible borrowers to link with VISVAS interest subvention scheme. As per the feedback of all the lending institutions covered during the survey, the small business loans or MSME loans are sanctioned generally in the range of Rs. 2-10 lakh based on the borrowing behaviors and needs of the applicants' seeking loans for similar business or income generation activities, which have been already used in the sanctioned loan accounts under this scheme.

III. Lack of Involvement of Beneficiary

The current process is highly driven through the supply side or top-to-bottom approach with very little role or involvement of the beneficiary in the process. This coupled with a lack of awareness and knowledge of the scheme is limiting the scope of larger outreach of the scheme.

Major Recommendations

A. Dedicated Promotional Budget & Promotion Strategy

Allocation of a certain amount as dedicated promotional or awareness creation budget out of total budgetary allocation should be made under the scheme. This allocated budget may be used for developing standard promotion material and conducting a dedicated promotional event in operational areas of the branches of the lending institutions. Display of VISVAS promotional material

in the bank branches and district collectorate offices would increase the visibility of the scheme.

B. Focused Outreach Approach in 10-15 States With Highest SC & OBC Population

A focused outreach approach for the top 15 states with the highest number of SC and OBC populations could be developed with the concentration of efforts in these particular states of the country. As indicated above in the report, the current penetration level of the VISVAS scheme in these states is less than 0.5% of the total SC and OBC population of the State. Concerted efforts in these states with the promotional campaigns would yield greater results.

C. Increased Involvement of SLBC

During the interaction with the lending institutions, it was observed that the role of SLBC in promoting or monitoring the scheme is negligible. SLBC in the state plays a critical role in the promotion and adoption of similar schemes with delegation to the District Level Bankers Committee headed by District Collectors. Issuance of circulars to SLBC, DIF, NABARD, and RBI may be explored for better integration of VISVAS scheme in institutional credit monitoring and scheme outreach.

D. Developing Dedicated Mobile Based Application for Borrowers

To give a greater push on the demand side, a front-end application at the beneficiary level can be developed, wherein the interested borrowers can apply for the VISVAS subsidy by entering their Aadhar ID, lending bank branch name, and loan account number. It will generate leads and a database from the field, which can be monitored at the MoSJ&E as well as at the PIA level. Further, lending institutions can be provided with these leads for follow-ups. The borrower-level application can be used by them to track the status of their application for VISVAS subsidy, approvals, and DBT transfers in their account once they have become the beneficiary.

E. Inclusion of NBFCs, MFIs, and SFBs

The NBFCs, MFIs, and SFBs together account for Rs. 1.16 lakh crore portfolio as of March 2021 across the country serving around 500 lakh customers. Around 40% of their customer base belongs to SC & OBC

category members. Partnership with MFIs could increase the number of beneficiaries because as per current statistics, no other interest subvention scheme benefit is passed to the loan accounts of the borrowers with the MFIs. This will help the scheme to reach out to the newer segment of SC & OBC members belonging to lower economic strata who may not be beneficiaries of any other subsidy schemes.

F. Increasing Individual Loan Limit Up to 5 Lakh

Increasing the individual loan limit to Rs. 5 lakhs may create an additional pool of eligible beneficiaries, which can be covered under the scheme. The MSME or small business loans are generally in the range of Rs. 2-10 lakh category, which banks are not able to consider due to existing upper limit criteria of VISVAS scheme.

G. Increasing SHG Loan Limit Up to 6 Lakhs

Increasing the SHG loan amount eligible for interest subvention to Rs. 6 lakhs may create an additional pool of eligible SHGs. At present, NRLM provides a subsidy of 5.5% for loans up to Rs. 3 lakhs. This will create an additional pool of SHGs to be covered under the scheme without duplication of the subvention amount. The Ministry may also decide on providing interest subvention on over and above Rs. 4 lakh loans to SHGs removing the duplication of interest

subvention.

H. Relaxation on SHG Eligibility Criteria

The contribution of SHG members to overall beneficiaries, which is around 11% is insignificant. The eligibility condition of 100% SC and OBC members in SHGs is the major reason behind the low numbers of SHGs as beneficiaries, as it has been observed from the ground realities that the same is not feasible. This condition may be relaxed to 50% of members from the SC & OBC communities which would increase the number SHGs eligible for subsidy under the VISVAS scheme.

I. Inclusion of Concessional Loan Beneficiaries of PIAs

As indicated above regarding the challenges being faced by the lending institutions in finding eligible borrowers for the VISVAS scheme due to criteria of borrowers not being the beneficiary of any other interest subvention scheme. The MoSJ&E may consider including beneficiaries supported through concessional loans provided by NBCFDC and NSFDC with different reworked margins allowing lending institutions to charge normal interest rates while applying for VISVAS interest subvention of 5%. It will have an immediate impact on the increment of scheme beneficiaries and it will also leave enough spread for lending institutions, which in turn can be used as incentives for them.

J. Convergence of VISVAS with other Schemes

Possible Convergence with other Schemes	
Scheme	Convergence Modalities
National Rural Livelihood Mission	<p>The existing provision of interest subvention under the NRLM scheme is up to 5.5% for the SHGs having loans up to Rs. 3 lakh. Further, these SHGs are eligible for a 3% additional interest subvention on prompt repayment. Therefore, these SHGs are having an effective total interest subvention of 8.5%.</p> <p>VISVAS scheme subvention could be integrated with NRLM for all SHGs availing loans above Rs. 3 Lakh and up to Rs.10 Lakh, which are not covered under the NRLM interest subvention scheme.</p> <p>This would create a win-win situation for both NRLM and VISVAS in furthering higher credit flow to SHGs with SC & OBC members.</p>

Possible Convergence with other Schemes	
Scheme	Convergence Modalities
	For this convergence, relaxation in the criteria of SHGs having 100% of members from SC or OBC caste category will be required to be relaxed to 50%. The rest of the members may be from any caste category.
MUDRA Scheme	<p>Existing interest subvention of 2% is applicable on Shishu Loan accounts with amounts up to 50K under Mudra.</p> <p>Convergence of VISVAS scheme with Kishore loan (Rs. 50000 to 5 Lakh) under Mudra Scheme will be a balanced approach as the targeted loan segment under Kishore category is in sync with VISVAS targeted beneficiary segment if the upper limit of the individual loan amount will be increased up to Rs. 5 Lakh for the VISVAS scheme.</p> <p>As there is no interest subsidy provision under the Kishore category loan, there is no conflict and both are national schemes, which could be integrated seamlessly.</p> <p>Rs. 64.71 Lakh Kishore Loans were disbursed in FY 2019-20, out of which Rs. 24.13 lakh loans were for SC & OBC category segments.</p> <p>This shows there is a huge scope of convergence with a win-win situation for both schemes.</p>
Education Loans	Convergence of VISVAS scheme with Education Loan up to Rs. 5 lakh can be considered for SC and OBC youth opting for higher studies.

CONCLUSION

Given the initial years of implementation and the COVID-19 pandemic-related restrictions imposed throughout the country etc. the VISVAS scheme of The Ministry of Social Justice & Empowerment, the Government of India has done reasonably well in providing access to finance to the targeted individuals and groups belonging to SC & OBC. The financial support from the scheme has benefited them in expanding their business and earning a reasonable livelihood. The study findings based on a sample survey, interactions with beneficiaries, and discussions with different stakeholders of the scheme indicate to the need for the scheme and the high potential of the scheme to enhance access to finance for individuals and groups belonging to SC and OBC. These are strong enough justifications for continuing the scheme after incorporating the necessary changes in the implementation process including increasing the outreach, raising awareness, modifying the loan eligibility conditions, enlarging the delivery channels and modifying the loan application & sanctioning process, and bettering district level monitoring/oversight mechanism through the district administration.



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3	Third Party Monitoring (TPM) of Infrastructure Projects	TPM of various Govt.-funded infra projects to assess the level of compliance followed in execution. This also covers socioeconomic impact evaluation.
4	Monitoring and Evaluation (M&E)	M & E is undertaken for various developmental schemes of Govt. of India and State Govts in the areas of agriculture, animal husbandry and all other socio-development sectors.
5	Training and Capacity Building	Training is imparted on forward markets, agriculture market infrastructure, rural godown, agri-financing, treasury and investment management for banks, etc
6	Studies / Baseline Surveys	Baseline surveys are taken up for measuring impact of community investment made by public and private sector Companies. Studies are conducted on women, children, disadvantaged groups / regions, etc.
7	Livelihood Mapping	Livelihood mapping and analysis is done for identification of potential activities to be taken up by SHGs
8	International Visitors' Programme / International Exposure Visits	Entails organizing study tours / exposure for the visiting foreign delegates to their areas of interest such as watershed, microfinance, fin-inclusion, cooperatives, projects appraisal, agroprocessing, post-harvest technologies, farmers' clubs, etc
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11	Skills for Livelihood	Skilling of rural BPL youth and placement in the formal sector, monitoring skill initiatives of MORD, Govt. of India, facilitating access to credit for trainees, etc.



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