

# RURAL BEAUTY OF INDIA



Annual Calendar





As we step into 2026, its time to review our progress till date and define clear priorities for the year ahead.

In the data services business, we touched the magical figure of 5 crore debt records. While this was a landmark achievement, it also brought with it the challenges of IT and operational bandwidth, which was however successfully addressed by our teams working in close coordination. The increasing trust of our users also reinforces our resolve to provide value to our submitters of data. In the closing days of the 2025, we were in the final stages of accepting data from a totally new segment of users and in 2026 our endeavour would be to close this transaction as early as possible. The draft IBC Amendment Bill proposes to strengthen our functioning, but our intent is to see that all users, and not just those mandated by law, start using our services.

NeSL's DDE continued to strengthen during the past year, with multiple user categories across Public Sector Banks, Private Sector Banks, Foreign Banks, State Financial Corporations, and Regional Rural Banks, strengthening confidence in the platform. There were several new use cases during the year, including the securities markets and e-Bond (Ekal Anubandh) for customs department. The DDE transaction numbers, which were 1,000 per day in 2021, touched the all-time high of 90,000+ per day during the year. This makes us think big for the hugely aspirational figure of 2 lakh transactions per day.

NeSL's e-BG continued to gain strong traction during the year, with 37 banks on board, including five foreign banks. The engagement with government portals and the Customs Department continued during the year and showed increasing adoption. Our focus in 2026 will remain on expanding adoption and enhancing the user experience.

With "National" in our name we would remain focussed in 2026 on national priorities like financial inclusion and empowerment of MSMEs. Our endeavour would also be to use the best possible technologies available to improve overall efficiencies and improve the customer experience.

Over the years, NeSL has consistently been recognised for various awards through independent and fair evaluation processes and organised by reputed organised organisations like BW, IFTA, D&B etc. Even this year was bountiful for us, among other awards we received were the MSME Banking Excellence Award for the category "Digital Innovation in Electronic Bank Guarantee for MSMEs", which was presented by Shri Piyush Goyal, Hon'ble Minister of Commerce & Industry, Government of India at an event in Delhi.

For the past two years, NeSL's annual calendar featured photographs taken by our team members, showcasing the incredible natural beauty of India. These calendars were very well received by our stakeholders, and this has inspired the theme of "Rural Beauty of India" for the 2026 calendar: Once again, the images have been contributed by our colleagues and carefully curated through a transparent selection process.

I would like to thank each one of you for your contribution to our success over the past year. We remain committed to providing the most innovative services at affordable costs with an assurance of security and safety.

I wish you and your families a happy and successful year ahead.



**Debajyoti Ray Chaudhuri**  
Managing Director & CEO

## Our Team



NeSL Celebrates Family Day (Bengaluru & Mumbai)



NeSL Celebrates Independence Day



NeSL Celebrates Karnataka Rajyotsava



NeSL Celebrates Women's Day



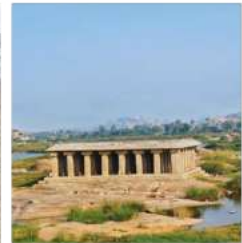
## Making of the 2026 NeSL Calendar Rural Beauty of India



Mahatma Gandhi had famously stated "India lives in its villages". Since independence, India has rapidly urbanised, but a significant part of India's population still lives in its towns and villages. The improved connectivity by way of roads, mobile penetration etc has made rural India an integral part of Indian economy. As on date every consumer company has a "rural" strategy to harness the growing purchasing power of the rural sector. India's cities and metros have come up due to migration from the countryside, accordingly, many living in urban areas have fond memories of rural life, either from their childhood memories, from periodic visits to their hometown in the mofussil areas or from their driving holidays which are becoming popular due to improved roads and highways.

The 2026 NeSL Calendar celebrates the rural beauty of India, bringing us stories of simple living and our nation's rich heritage and diversity. The images have been taken by our talented employees and carefully curated by a team which was set up only for this purpose.

We hope this calendar inspires you as you explore India's rural beauty with us. With each turn of the page, we can discover a new village, a new perspective, and a new story rooted in simplicity, warmth, and timeless charm.



## JANUARY

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				01	02	03
04	05	06	07	08	09	10
11	12	13	14	15 <i>Makara Sankranti</i>	16	17
18	19	20	21	22	23	24
25	26 <i>Republic Day</i>	27	28	29	30	31

## DECEMBER

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	01	02	03	04	05	06
07	08	09	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

## FEBRUARY

Sun	Mon	Tue	Wed	Thu	Fri	Sat
01	02	03	04	05	06	07
08	09	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

Scan me for website



■ Karnataka & Maharashtra 
 📞 1800 599 2345 | 1800 890 2347
✉️ suggestions@nesl.co.in

■ Karnataka

■ Maharashtra

*\*This calendar includes NeSL holidays as applicable in the states of Karnataka & Maharashtra denoted by the colours above*



## RURAL BEAUTY OF INDIA 2026



Shot by  
*Fithendra K*

#A traditional buffalo race held mainly in the coastal districts of Karnataka, especially Udupi & Mangaluru. Location: Moodabidri Village, Karnataka.



Shot by  
*Reshma Muralikrishnan*

#Home to traditional chipkiang-grass basket-weaving rooted in local livelihoods. Location: Skurbuchan, Ladakh.

## FEBRUARY

Sun	Mon	Tue	Wed	Thu	Fri	Sat
01	02	03	04	05	06	07
08	09	10	11	12	13	14
15	16	17	18	19 <i>Chhatrapati Shivaji Maharaj Jayanti</i>	20	21
22	23	24	25	26	27	28

## JANUARY

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				01	02	03
04	05	06	07	08	09	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

## MARCH

Sun	Mon	Tue	Wed	Thu	Fri	Sat
01	02	03	04	05	06	07
08	09	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Scan me for website



■ Karnataka & Maharashtra 
 📞 1800 599 2345 | 1800 890 2347
✉ suggestions@nesl.co.in

■ Karnataka

■ Maharashtra

*\*This calendar includes NeSL holidays as applicable in the states of Karnataka & Maharashtra denoted by the colours above*



Shot by  
*Sneha Naik*

#Where the earth wears a green smile.  
Location: Algere Village, Karnataka.



Shot by  
*Krunal Sawant*

#The iconic Laal Pari ST bus travelling through the lush green roads of Konkan. Location: Ratnagiri, Maharashtra.



## MARCH

Sun	Mon	Tue	Wed	Thu	Fri	Sat
01	02	03 <i>Holi</i>	04	05	06	07
08	09	10	11	12	13	14
15	16	17	18	19 <i>Ugadi Festival/ Gudi Padwa</i>	20	21 <i>Ramzan-Id (Id-UI-Fitr)</i>
22	23	24	25	26 <i>Ram Navami</i>	27	28
29	30	31 <i>Mahavir Jayanti</i>				

## FEBRUARY

Sun	Mon	Tue	Wed	Thu	Fri	Sat
01	02	03	04	05	06	07
08	09	10	11	12	13	14
15	16	17	18	19	20	21
22	23	23	25	26	27	28

## APRIL

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			01	02	03	04
05	06	07	08	09	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

Scan me for website



■ Karnataka & Maharashtra 
 📞 1800 599 2345 | 1800 890 2347
✉ suggestions@nesl.co.in

- Karnataka
- Maharashtra

*\*This calendar includes NeSL holidays as applicable in the states of Karnataka & Maharashtra denoted by the colours above*



Shot by  
*Yogitha U*

#Eye catching sunset at Krishnapur village.  
Location: Mysore, Karnataka.



Shot by  
*Sudhir Sharma*

#A vivid glimpse of resilience and routine in the Himalayan highlands, at an altitude of 8,000-10,000 ft.  
Location: Shimla-Chail Road, Himachal Pradesh.

## APRIL

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			01	02	03 <i>Good Friday</i>	04
05	06	07	08	09	10	11
12	13	14 <i>Dr. Ambedkar Jayanti</i>	15	16	17	18
19	20 <i>Basava Jayanti</i>	21	22	23	24	25
26	27	28	29	30		

## MARCH

Sun	Mon	Tue	Wed	Thu	Fri	Sat
01	02	03	04	05	06	07
08	09	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

## MAY

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					01	02
03	04	05	06	07	08	09
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Scan me for website



■ Karnataka & Maharashtra 
 📞 1800 599 2345 | 1800 890 2347
✉ suggestions@nesl.co.in

■ Karnataka  
■ Maharashtra

*\*This calendar includes NeSL holidays as applicable in the states of Karnataka & Maharashtra denoted by the colours above*



Shot by *Sneha Naik*

#Before the tide beckons, fisherman's hands whisper the language of patience to the sea. Location: Belambar Beach, Karnataka.



Shot by *Jithendra K*

#A farmer ploughs his muddy field with two powerful buffaloes, embodying the strength and spirit of rural life. Location: Shirva Village, Udupi, Karnataka.



# RURAL BEAUTY OF INDIA 2026

## MAY

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					01 <i>May Day</i>	02
03	04	05	06	07	08	09
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28 <i>Eid-al-Adha</i>	29	30
31						



Shot by  
*Fithendra K*

#An elderly couple beautifully shaping clay together, turning tradition into art with teamwork and love.  
Location: Mudbiari Village, Dakshina Kannada district, Karnataka.

## APRIL

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		01	02	03	04	
05	06	07	08	09	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

## JUNE

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	01	02	03	04	05	06
07	08	09	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

Scan me for website



■ Karnataka & Maharashtra 
 📞 1800 599 2345 | 1800 890 2347
✉ suggestions@nesl.co.in

■ Karnataka  
■ Maharashtra

\*This calendar includes NeSL holidays as applicable in the states of Karnataka & Maharashtra denoted by the colours above



Shot by  
*Reshma Muralikrishnan*

#Green ragi fields on red soil create a stunning, iconic farm landscape, glowing like copper at sunset.  
Location: Mylarapatna, Mandya, Karnataka.

## JUNE

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	01	02	03	04	05	06
07	08	09	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26 Muharram (Ashoora)	27
28	29	30				

## MAY

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					01	02
03	04	05	06	07	08	09
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

## JULY

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			01	02	03	04
05	06	07	08	09	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Scan me for website



■ Karnataka & Maharashtra 
 📞 1800 599 2345 | 1800 890 2347
✉ suggestions@nesl.co.in

■ Karnataka

■ Maharashtra

\*This calendar includes NeSL holidays as applicable in the states of Karnataka & Maharashtra denoted by the colours above



Shot by  
*Reshma Muralikrishnan*

#A cultural event celebrating apricot blossoms with local traditions and folk dances. Location: Skurbuchan Village, Ladakh.



Shot by  
*Amruta Ashwin*

#A serene village marketplace where tradition and community come together. Location: Yelburga, Koppal District, Karnataka.



**RURAL BEAUTY**  
**OF INDIA 2026**

**JULY**

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			01	02	03	04
05	06	07	08	09	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	



Shot by  
*Sneha Naik*

#Boats resting on golden sands, waiting for the ocean's call.  
Location: Nadhibag beach, Karnataka.

**JUNE**

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	01	02	03	04	05	06
07	08	09	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

**AUGUST**

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						01
02	03	04	05	06	07	08
09	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Scan me for website



■ Karnataka & Maharashtra 
 ☎ 1800 599 2345 | 1800 890 2347 
 ✉ suggestions@nesl.co.in

- Karnataka
- Maharashtra

\*This calendar includes NeSL holidays as applicable in the states of Karnataka & Maharashtra denoted by the colours above



Shot by  
*Kshitij Dipak Hankare*

#Villagers working together in a lush, scenic agricultural field.  
Location: Sangli, Maharashtra.



## AUGUST

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						01
02	03	04	05	06	07	08
09	10	11	12	13	14	15 <i>Independence Day</i>
16	17	18	19	20	21	22
23	24	25	26 <i>Eid-e-Milad</i>	27	28	29
30	31					

### JULY

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			01	02	03	04
05	06	07	08	09	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

### SEPTEMBER

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		01	02	03	04	05
06	07	08	09	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

Scan me for website



■ Karnataka & Maharashtra 📞 1800 599 2345 | 1800 890 2347 ✉ suggestions@nesl.co.in

■ Karnataka

■ Maharashtra

\*This calendar includes NeSL holidays as applicable in the states of Karnataka & Maharashtra denoted by the colours above



Shot by *Fithendra K*

#Women farmers carefully transplant young rice saplings in the lush, water-filled paddy fields. Location: Karkala Village, Udupi, Karnataka.



Shot by *Fithendra K*

#Three men sit together meticulously repairing bright red fishing nets spread around them. Location: Malpe, Udupi, Karnataka.



## SEPTEMBER

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		01	02	03	04	05
06	07	08	09	10	11	12
13	14 <i>Ganesh Chaturthi</i>	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

## AUGUST

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						01
02	03	04	05	06	07	08
09	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

## OCTOBER

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				01	02	03
04	05	06	07	08	09	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

Scan me for website



■ Karnataka & Maharashtra 
 📞 1800 599 2345 | 1800 890 2347
✉ suggestions@nesl.co.in

■ Karnataka

■ Maharashtra

*\*This calendar includes NeSL holidays as applicable in the states of Karnataka & Maharashtra denoted by the colours above*



Shot by  
*Sneha Naik*

#Village tales carried on the desert wind.  
Location: Kuldhara, Jaisalmer, Rajasthan.



Shot by  
*Shobharani R*

#Tractor used by farmers for light ploughing, to break the soil crust, and managing weed after the monsoon.  
Location: Bukkambudhi, Chikmagalur, Karnataka.



## OCTOBER

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				01	02 <i>Mahatma Gandhi Jayanti</i>	03
04	05	06	07	08	09	10
11	12	13	14	15	16	17
18	19	20 <i>Dussehra, Ayudhapooja</i>	21 <i>Vijaya Dasami</i>	22	23	24
25	26	27	28	29	30	31

## SEPTEMBER

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		01	02	03	04	05
06	07	08	09	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

## NOVEMBER

Sun	Mon	Tue	Wed	Thu	Fri	Sat
01	02	03	04	05	06	07
08	09	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

Scan me for website



■ Karnataka & Maharashtra 
 📞 1800 599 2345 | 1800 890 2347
✉ suggestions@nesl.co.in

■ Karnataka

■ Maharashtra

*\*This calendar includes NeSL holidays as applicable in the states of Karnataka & Maharashtra denoted by the colours above*



Shot by  
*Kshitij Dipak Hankare*

#School children walking together towards a new day of learning. Location: Sangli, Maharashtra.



Shot by  
*Vijayan Ramalingam*

#Picture of an ox cart taken while visiting a remote village. Location: Coorg, Karnataka.

## NOVEMBER

Sun	Mon	Tue	Wed	Thu	Fri	Sat
01	02	03	04	05	06	07
08	09	10 <i>Deepavali</i>	11	12	13	14
15	16	17	18	19	20	21
22	23	24 <i>Guru Nanak Jayanti</i>	25	26	27 <i>Kanakadasa Jayanti</i>	28
29	30					

## OCTOBER

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				01	02	03
04	05	06	07	08	09	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

## DECEMBER

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		01	02	03	04	05
06	07	08	09	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Scan me for website



■ Karnataka & Maharashtra 
 📞 1800 599 2345 | 1800 890 2347
✉ suggestions@nesl.co.in

■ Karnataka  
■ Maharashtra

*\*This calendar includes NeSL holidays as applicable in the states of Karnataka & Maharashtra denoted by the colours above*



Shot by  
*Reshma Muralikrishna*

#Home to traditional chipkiang-grass basket-weaving rooted in local livelihoods. Location: Skurbuchan, Ladakh.



Shot by  
*Samiran Das*

#A calm afternoon in the rural heartland\*. Location: Coochbehar, West Bengal.



# RURAL BEAUTY OF INDIA 2026

## DECEMBER

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		01	02	03	04	05
06	07	08	09	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25 <i>Christmas</i>	26
27	28	29	30	31		



Shot by  
*Fithendra K*

#A group of farmers walks home, their heads shaded by rustic leaf-woven baskets that cast dancing shadows on their faces.  
Location: Kenjala, Karnataka.

## NOVEMBER

Sun	Mon	Tue	Wed	Thu	Fri	Sat
01	02	03	04	05	06	07
08	09	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

## JANUARY

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					01	02
03	04	05	06	07	08	09
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Scan me for website



■ Karnataka & Maharashtra 
 📞 1800 599 2345 | 1800 890 2347
✉ suggestions@nesl.co.in

■ Karnataka

■ Maharashtra

*\*This calendar includes NeSL holidays as applicable in the states of Karnataka & Maharashtra denoted by the colours above*



Shot by  
*Fithendra K*

#The couple made a fish catcher, likely a woven funnel or brush trap, using branches, sticks, and plant vines from the forest.  
Location: Parvatamukhi, Karnataka.



## Karnataka Holidays 2026

S No	Date	Day	Festival / Occasion
1	15 January 2026	Thursday	Makara Sankranti
2	26 January 2026	Monday	Republic Day
3	19 March 2026	Thursday	Ugadi Festival
4	21 March 2026	Saturday	Ramzan-Id (Id-Ul-Fitr)
5	31 March 2026	Tuesday	Mahavir Jayanti
6	03 April 2026	Friday	Good Friday
7	14 April 2026	Tuesday	Dr. Ambedkar Jayanti
8	20 April 2026	Monday	Basava Jayanti / Akshaya Tritiya
9	01 May 2026	Friday	Labour Day
10	28 May 2026	Thursday	Eid-al-Adha
11	26 June 2026	Friday	Muharram (Ashoora)
12	15 August 2026	Saturday	Independence Day
13	26 August 2026	Wednesday	Eid-e-Milad
14	14 September 2026	Monday	Ganesh Chaturthi
15	02 October 2026	Friday	Mahatma Gandhi Jayanti
16	10 October 2026	Saturday	Mahalaya Amavasye
17	20 October 2026	Tuesday	Mahanavami, Ayudhapooja
18	21 October 2026	Wednesday	Dussehra / Vijaya Dasami
19	01 November 2026	Sunday	Karnataka Rajyotsava
20	08 November 2026	Sunday	Naraka Chaturdashi
21	10 November 2026	Tuesday	Deepavali
22	27 November 2026	Friday	Kanakadasa Jayanti
23	25 December 2026	Friday	Christmas

## Maharashtra Holidays 2026

S No	Date	Day	Festival / Occasion
1	26 January 2026	Monday	Republic Day
2	19 February 2026	Thursday	Chhatrapati Shivaji Maharaj Jayanti
3	03 March 2026	Tuesday	Holi
4	19 March 2026	Thursday	Gudi Padwa
5	21 March 2026	Saturday	Ramzan-Id (Id-Ul-Fitr)
6	26 March 2026	Thursday	Ram Navami
7	31 March 2026	Tuesday	Mahavir Jayanti
8	03 April 2026	Friday	Good Friday
9	14 April 2026	Tuesday	Dr. Ambedkar Jayanti
10	01 May 2026	Friday	Maharashtra day / Labour Day
11	28 May 2026	Thursday	Eid-al-Adha
12	26 June 2026	Friday	Muharram (Ashoora)
13	15 August 2026	Saturday	Independence Day
14	26 August 2026	Wednesday	Eid-e-Milad
15	14 September 2026	Monday	Ganesh Chaturthi
16	02 October 2026	Friday	Mahatma Gandhi Jayanti
17	20 October 2026	Tuesday	Dussehra
18	10 November 2026	Tuesday	Deepavali
19	24 November 2026	Tuesday	Guru Nanak Jayanti
20	25 December 2026	Friday	Christmas



**Monday - Saturday**

**10:00 AM - 6:00 PM**

Closed on all bank holidays



**Services are accessible**

**Toll Free No:**

1800-599-2345 | 1800-890-2347

**Email:**

helpdesk@nesl.co.in



**A Dedicated Hotline exclusively  
for RoD**

**Call:** 88673 92123

**Email:** rod@nesl.co.in



Team NeSL with Shri. Bhavendra Kumar, Executive Director, Canara Bank and Smt. Jyothilekshmi T P, General Manager, Canara Bank at the 'Canara Bank Green Warriors Awards' held at IIM Bangalore on October 24<sup>th</sup> 2025.