



# NABSTATS

(Quarterly Bulletin of Statistical Information)

Issue No.7 : OCTOBER 2008 – MARCH 2009



## Message from the Chairman

The year 2008-09 was a good year for NABARD. Our balance sheet crossed one lakh crore mark and we were able to successfully operationalise the 'Debt Waiver and Debt Relief Scheme 2008' in record time, which would benefit nearly two crore farmers making them eligible for fresh loans. Tremendous growth was recorded in disbursements in important areas: Tribal development through Wadi 163%, Watershed development 125%, and RIDF 43%. Our efforts in operationalising many other government sponsored schemes were also noteworthy. Around 3.6 lakh farmers were assisted under the 'Scheme of Ground Water Recharge through Dugwells'. This scheme has special relevance in arresting the decline in ground water table and mitigating the deficiency in rainfall leading to drought like situations. But the problems are pervasive; and as a development finance institution, NABARD is expected to systematically monitor and evaluate the progress in various developmental schemes. But, to do that effectively, we need to not only collect quality data but analyze the same and present the output through appropriate statistical indicators. Moreover, we need to disseminate the findings for wider discussions and generation of ideas therefrom leading to timely interventions. NABSTATS is one such tool. Let us continue our efforts in this regard vigorously so that one day our knowledge driven initiatives contribute to effective and consistent reduction in rural poverty.

**U. C. Sarangi**



## Message from the Managing Director

The growth of NABARD is synonymous with rapid growth of the rural financial system. Our approach has been holistic and inclusive. We are proud of the numerous initiatives taken in the past in the areas pertaining to upgradation of the project lending capability of the banking system, nurturing of the cooperative structure, strengthening of the Regional Rural Banks, conservation of natural resources and ensuring sustainable livelihood support through natural resource management, capacity building of the rural poor through micro finance and rural non-farm promotional support and last but not the least unlocking of sunken investments in rural infrastructure. The achievements during 2008-09 in all these areas have not been without challenges in accessing low cost funds from the market and providing cost effective financial services to the clients. CSID has made an attempt to capture the achievements in all these areas in this issue of NABSTATS. It is handy and illustrative. I take this opportunity to make an appeal to the staff of NABARD to participate in these knowledge initiatives for remaining better informed so that we can rededicate ourselves to the cause of rural prosperity. The challenge for e-agriculture lies in changing the production system in such a way, especially by use of bio-technology, for dramatically improving productivity levels so that it is able to improve rural livelihood, sustain resource base, and ensure food security.

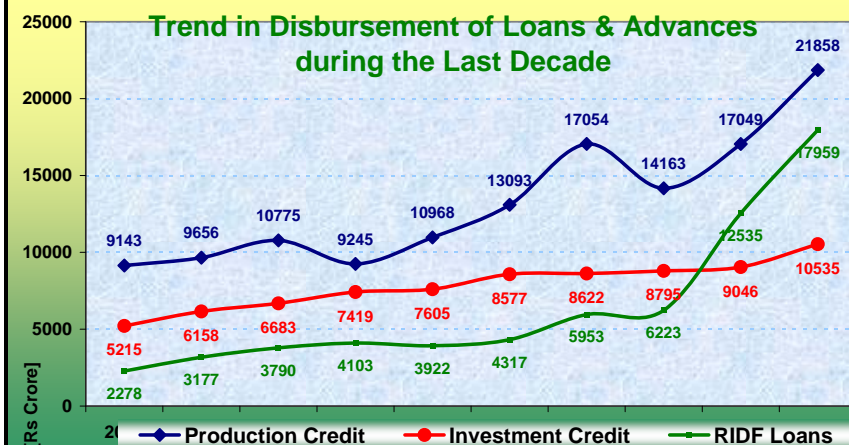
**Dr. K.G. Karmakar**

The current issue of NABSTATS covers achievements by NABARD during the year 2008-09, the trend in the past and cumulative position as on 31 March 2009 in various fields of its development and business activities. Suggestions for improvement are welcome.

## Refinance and other Loans Disbursed by NABARD during 2008-09 [Rs.crore]

State / Zone / Agency	Refinance Loans to various Financial Agencies against their ground level disbursements					Direct Loans through Co-financing	Loans to State Governments		Total	% Share of State / Zone / Agency
	ST - SAO	ST - Liquidity Support	ST - Other Schemes	LT - Agr & Allied	LT - NFS & SHG		Share Cap Contr. to Coops	Under RIDF		
<b>State-wise</b>										
Andhra Pradesh	920	901	59	98	1690	4.4		1081	4753	9.4
Arunachal Pradesh	0.5			0.8				85	86	0.2
Assam	8			43	53	0.7		200	305	0.6
Bihar	103	43	6	65	41			495	753	1.5
Chhattisgarh	227			46	55			113	441	0.9
Delhi					64				64	0.1
Goa				0.4	17			66	83	0.2
Gujarat	1005			247	84			885	2220	4.4
Haryana	1545	359		637	184		11	286	3021	6.0
Himachal Pradesh	63	165		238	31			220	716	1.4
J & K	6			6	17			411	439	0.9
Jharkhand	7			12	42			320	382	0.8
Karnataka	1860	205	23	757	294	1.3		454	3595	7.1
Kerala	434	407	120	217	370	0.5	2	206	1757	3.5
Madhya Pradesh	1452	674	8	389	100	0.1		752	3374	6.7
Maharashtra	1181	866		177	272	4.9		874	3375	6.7
Manipur				2	4			1	7	0.01
Meghalaya	4			0.04	8			41	53	0.1
Mizoram				1.0	33			14	48	0.1
Nagaland				3	0.4			57	60	0.1
Orissa	750	212	6	69	342		5	366	1749	3.5
Puducherry	2		11	0.2	13				26	0.1
Punjab	3273		64	569.3	250	1.2		450	4608	9.1
Rajasthan	1455	120		314	256	1.3		700	2845	5.6
Sikkim	0.9			0.6	3.5			40	45	0.1
Tamil Nadu	771	162	91	312	546	18		846	2747	5.5
Tripura				0.7	23			48	71	0.1
Uttar Pradesh	1679	156		652	257	0.8		730	3474	6.9
Uttarakhand	85			10	18	0.5		192	306	0.6
West Bengal	347		4	208	314	2.8		526	1402	2.8
Union Territories				9	73				82	0.2
<b>Zone-wise</b>										
North Zone	6408	643	64	1772	865	3	11	2066	11831	23.5
North East Zone	13			49	121	1		446	630	1.3
East Zone	1208	255	16	356	751	3	5	1748	4341	8.6
Central Zone	3378	830	8	1097	430	1		1787	7530	14.9
West Zone	2186	866		424	373	5		1824	5678	11.3
South Zone	3987	1676	304	1384	2915	25	2	2587	12879	25.6
<b>Agency-wise</b>										
Cooperative Banks	14309	3247	223	1697	1093				20568	40.8
Regional Rural Banks	2871	1022	169	444	1435	4			5944	11.8
Commercial Banks				2941	2926	33			5901	11.7
Governments							18	17959	17976	35.7
<b>Total</b>	<b>17180</b>	<b>4269</b>	<b>391</b>	<b>5082</b>	<b>5453</b>	<b>37</b>	<b>18</b>	<b>17959</b>	<b>50388</b>	<b>100.0</b>

<b>Purpose-wise</b>										
Investment Credit			RIDF			Production Credit				
Purpose	Amount	% Share	Purpose	Amount	% Share	Purpose	Amount	% Share		
Minor Irrigation	546	5	Irrigation	3233	18	ST-SAO(OPP)	1706	8		
Land Development	950	9	Rural Roads & Bridges	4487	25	ST-SAO(NPDP)	132	0.6		
Farm Mechanisation	1514	14	Drinking Water Supply	1162	6	ST-SAO(DTP)	460	2		
Plantation & Horticulture	375	4	Primary/Sec. School	303	2	ST-SAO(Other Crops)	14881	68		
Animal Husbandry	788	7	Flood Protection	251	1	ST-OSAO	233	1		
Other Agriculture & Allied	909	9	Watershed Development	228	1	ST-Liquidity Support	4269	20		
Non-Farm Sector	2834	27	Bharat Nirman	7500	42	ST-Weavers	159	0.7		
Self Help Groups	2620	25	Others	795	4	Share Capital Contrib.	18	0.1		
<b>Total</b>	<b>10535</b>	<b>100</b>	<b>Total</b>	<b>17959</b>	<b>100</b>	<b>Grand-Total</b>	<b>21858</b>	<b>100</b>		



### Other Developments relating to Refinance and Direct Finance

- Rs. 16615 crore disbursed to SCBs, SCARDBs and RRBs under the Agricultural Debt Waiver and Debt Relief Scheme, 2008.
- Refinance to eight SCARDBs under investment credit amounting to Rs. 1061 crore was rescheduled under the ADWDR Scheme 2008.
- Interest subvention of Rs.3019 crore for SAO loans during 2006-07 & 2007-08 were received from GoI, against which aggregate utilisation stood at Rs.2539 crore. Further, interest subvention of Rs.139 crore was received from GOI under the package for re-structuring of term loans of Coop Sugar Mills, against which Rs.116 crore was released.

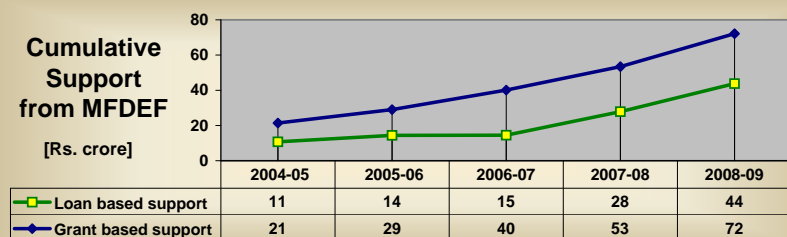
## Assistance from Promotional and Development Funds during 2008-09 [Rs. Lakh]

State / Zone / Agency	WDF, IGWDP, IWDP & KDP	Tribal Dev. Fund	Micro-Finance Dev. & Equity Fund	Rural Innovation Fund	Farmers' Technology Transfer Fund	Farm Innovation & Promotion Fund	Research & Dev. Fund	Cooperative Dev. Fund	Financial Inclusion Fund & FI Tech. Fund	Total	% Share of State
Andhra Pradesh	1752	401	72	129	57		3		1	2415	12.7
Arunachal Pradesh		32	3	21	2				0.1	58	0.3
Assam		101	99	49	12	2	20		0.3	283	1.5
Bihar	361	73	59	91	16	8	0.2		1	609	3.2
Chhattisgarh	136	418	42	94	14		1		1	706	3.7
Delhi			2	4	78		9			94	0.5
Goa			1	2	1		0.2		0.3	4	0.0
Gujarat	251	80	364	62	5	1	2	1	1	767	4.0
Himachal Pradesh	7		32	25	19		4		0.8	88	0.5
J & K			1	0	1		1		0.1	3	0.0
Jharkhand	116	171	17	40	19	7	1		2	372	1.9
Karnataka	1242	101	425	124	61	4	8	50	1	2017	10.6
Kerala	148		8	68	21		1	7	1	255	1.3
Madhya Pradesh	2	72	38	57	12	6	4	12	2	205	1.1
Maharashtra	3325	1	255	157	64	14	40		2.4	3859	20.2
Manipur		38	3	107	5		1		0.1	155	0.8
Meghalaya		34	3	9	2	0.2	6			54	0.3
Mizoram		114	4	7	0.3		2		0.2	127	0.7
Nagaland		109	0.3	12	2		1		0.2	125	0.7
Orissa	28	321	331	123	41	1	3	5	2	856	4.5
Punjab			40	114	14		2	13	2	184	1.0
Rajasthan	108	568	141	69	23	1	9		0.2	918	4.8
Sikkim			1	16	6					22	0.1
Tamil Nadu	510	0.1	228	151	52	7	11	24	4	987	5.2
Tripura			4	10	3		0.2			19	0.1
Uttar Pradesh	75		315	115	69	1	8	24	4	611	3.2
Uttarakhand	8	7	16	44	17	16	1			110	0.6
West Bengal	149	74	427	183	35	1	12	5	3	889	4.7
Others (Institutions)		90	535	664	14		3	239	16	2281	12.0
<b>Total</b>	<b>8218</b>	<b>2805</b>	<b>3467</b>	<b>2550</b>	<b>661</b>	<b>73</b>	<b>871</b>	<b>381</b>	<b>45</b>	<b>19073</b>	<b>100.0</b>

### Purpose-wise break-up of assistance from out of Promotional Funds during 2008-09 [Rs. Lakh]

Micro Finance Development & Equity Fund			Rural Innovation Fund			Cooperative Development Fund		
Purpose	Amount	% Share	Purpose	Amount	% Share	Purpose	Amount	% Share
Promotion of SHGs	759	22	Innovative Projects	556	22	Training Progs. by ACSTIs	93	24
Training & Capacity building	1071	31	Entrepreneursip Dev.	846	33	Training Progs. by JLTCs	59	15
Monitoring & Documentation	21	1	Marketing Intervention	273	11	Training Progs. by ITIs	18	5
Revolving Fund Assistance	894	26	Cluster Development	90	4	Training Progs. by Others	173	45
Capital Support to MFOs & MFIs	700	20	Village Development	145	6	Studies & Seminars	28	7
Others	22	1	Others	640	25	Other Purposes	10	3
<b>Total</b>	<b>3467</b>	<b>100</b>	<b>Total</b>	<b>2550</b>	<b>100</b>	<b>Total</b>	<b>381</b>	<b>100</b>

#### Cumulative Support from MFDEF [Rs. crore]



#### Other Development Initiatives during 2008-09

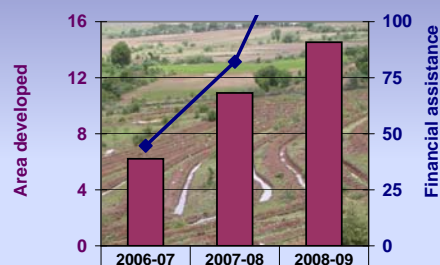
• **Village Development Programme** : Introduced during 2007-08, the programme is being implemented in 916 villages spread over 421 districts across 25 States. It aims at the holistic and integrated development of the village including its socio-economic and infrastructure needs by pulling together the available resources.

• **Farm Innovation and Promotion Fund** : 14 new proposals relating to village farm development, rainfed rabi cropping, efficient management of carbon and plant nutrients under dryland agriculture, etc. were sanctioned during the year involving financial assistance of Rs.181 lakh . With this, the cumulative number of projects sanctioned went upto 61, out of which 16 projects have been completed.

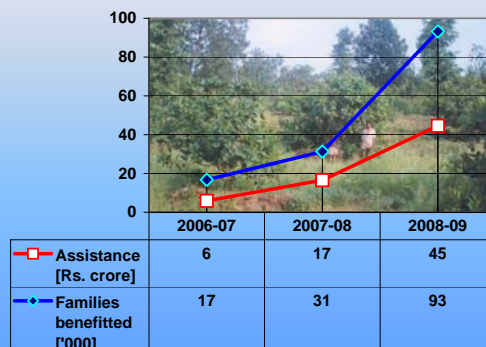
• **Farmers' Technology Transfer Fund** : During the year, financial assistance was sanctioned for 12 proposals relating to technology transfer & capacity building, 22 proposals relating to Farmers' Training and Rural Development Centres and launching of 9989 Farmers' Clubs. (The total number of Farmers' clubs has gone upto 38215 covering 87724 villages in 581 districts). In addition 116 exposure-cum-training visits by 3048 farmers were arranged in collaboration with research institutes, Krishi Vigyan Kendras and Agriculture Universities for facilitating adoption of new and innovative methods of farming relating to vermiculture, bio-manures, organic farming, polyhouse technology etc.

• **Umbrella Programme on Natural Resource Management** : During the year, 4 community managed livelihood projects were sanctioned in Bihar, Gujarat, Maharashtra and Tamil Nadu involving assistance of Rs.521 lakh. With this, the total number of projects sanctioned went upto 6. The amount of assistance released during the year was Rs.260 lakhs.

#### Watershed Development (cumulative achievements)



#### Tribal Development (cumulative achievements)



## Cumulative Physical Achievements

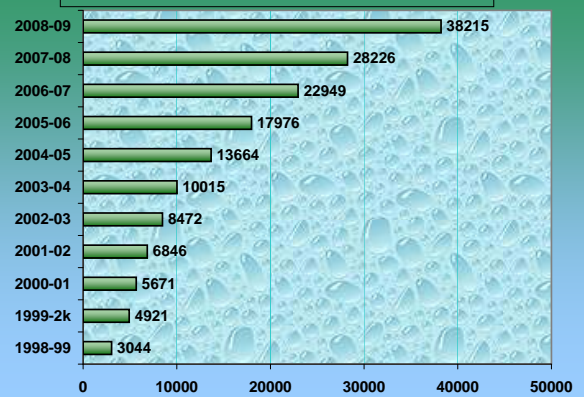
### Activities Financed under Investment Credit

Activities	31.03.2k	31.03.01	31.03.02	31.03.03	31.03.04	31.03.05	31.03.06	31.03.07	31.03.08	31.03.09
Dugwells and Tubewells [lakh units]	43.0	45.5	47.4	50.2	52.0	52.6	53.0	53.5	53.8	54.3
Agriculture Pumpsets [lakh units]	49.9	53.2	55.9	57.1	58.0	59.0	59.7	60.7	61.3	61.7
Tractors and Power Tillers [lakh units]	11.4	12.1	13.0	13.4	13.7	13.9	14.3	14.9	15.5	15.9
Land Development and Soil Conservation [lakh ha]	26.2	28.7	29.5	30.5	30.8	31.1	31.3	32.0	32.5	33.5
Plantation and Horticulture [lakh ha]	16.0	16.4	17.9	19.0	19.8	20.4	21.1	22.1	22.6	23.2
Storage Godown [lakh tonnes]	136.2	137.2	151.1	163.8	163.8	163.9	170.2	186.3	186.4	186.4
Market Yard [thousand units]	120.7	125.7	134.1	137.0	142.4	149.0	154.4	156.5	158.4	160.2
Sheep, Goat and Pig Farming [lakh animals]	459.1	474.2	488.5	494.8	501.6	510.1	523.6	538.5	546.4	555.0
Poultry Farming [million birds]	140.6	159.0	163.9	169.3	170.2	173.4	178.2	180.2	181.9	189.2
Non-Farm and Service Sector Activities [lakh units]	31.8	35.3	37.6	47.4	52.1	57.0	63.5	78.3	80.3	82.7
Self-Help Groups [Lakh Nos.]	1.1	2.6	4.6	7.2	10.8	16.2	22.4	26.9	32.1	37.4

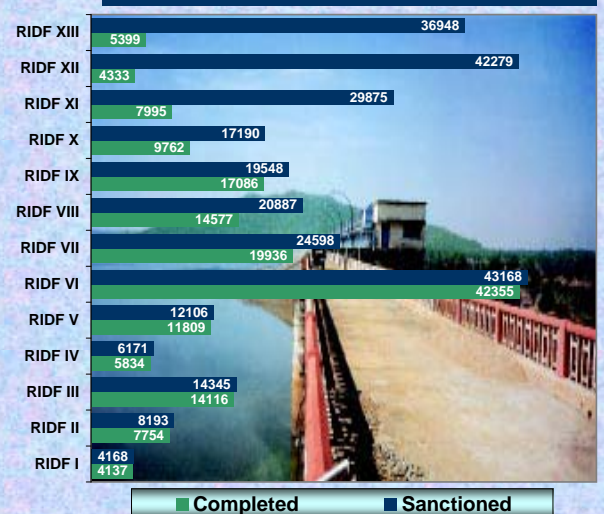
### Kisan Credit Cards and Self-Help Groups

State / Zone / Agency	KCCs		SHGs			
	No. of Cards [in '000]	Limit Sanctioned [Rs. crore]	Savings A/c Nos. [in '000]	Savings O/s [Rs. crore]	Loan A/c Nos. [in '000]	Loans O/s [Rs. crore]
<b>State-wise</b>						
Andhra Pradesh	14432	38477	1281	1192	1219	8902
Arunachal Pradesh	19	34	5	1	3	23
Assam	463	1008	181	63	89	329
Bihar	3128	10059	130	68	83	455
Chhatisgarh	1430	4105	113	50	66	312
Delhi	22	182	2	2	2	12
Goa	15	148	6	8	3	19
Gujarat	2801	41680	105	63	37	109
Haryana	2348	18359	33	25	15	124
Himachal Pradesh	325	1639	42	30	33	96
Jammu & Kashmir	78	272	2	3	1	5
Jharkhand	992	1953	50	26	41	190
Karnataka	5041	25261	457	567	315	3476
Kerala	3124	9831	359	232	176	951
Madhya Pradesh	5151	27770	174	72	35	133
Maharashtra	7919	42852	685	593	354	1423
Manipur	68	145	9	2	6	7
Meghalaya	23	69	10	3	3	11
Mizoram	40	98	4	2	2	14
Nagaland	22	37	6	2	2	9
Orissa	4934	14011	442	269	336	1324
Puducherry	56	207	10	6	6	52
Punjab	2230	21004	39	29	18	75
Rajasthan	4757	28556	192	138	98	367
Sikkim	9	29	2	1	1	39
Tamil Nadu	5809	17594	720	571	571	3393
Tripura	97	174	23	29	12	37
Uttar Pradesh	15423	50153	392	240	208	1468
Uttarakhand	603	3205	34	25	23	133
West Bengal	3108	10817	609	1233	473	1050
Union Territories	14	76	2	1	1	3
<b>Zone-wise</b>						
North Zone	10366	73232	311	227	167	679
North East Zone	740	1594	240	102	118	469
East Zone	12168	36856	1234	1597	933	3023
Central Zone	22003	82028	713	387	332	2045
West Zone	10740	84723	796	664	393	1551
South Zone	28462	91372	2827	2569	2287	16775
<b>Agency-wise</b>						
Commercial Banks	38743	193250	3550	2773	2837	17079
Regional Rural Banks	11471	43832	1629	1990	978	5224
Cooperative Banks	36145	132988	943	783	415	2239
<b>Total</b>	<b>86359</b>	<b>370070</b>	<b>6121</b>	<b>5546</b>	<b>4230</b>	<b>24543</b>

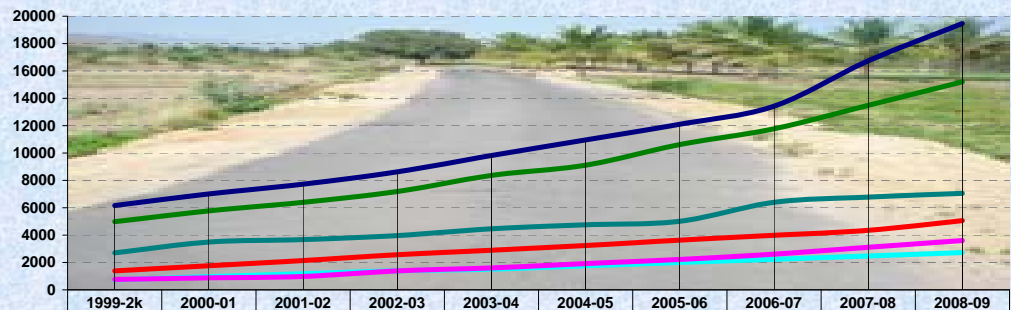
### Progress in Promotion of Farmers Clubs



### RIDF Projects Completed as on March'09 vis-a-vis No. of Projects Sanctioned



### Anticipated Benefits from RIDF Projects



Year	Irrigation potential created (in Thousand Ha.)	Value of agriculture production (in Rs. Crore)	Road length (in Hundred Km.)	Bridge length (in Hundred metre)	Recurring jobs from irrigation (in Thousand)	Non-recurring employment (in million mandays)
1999-2k	4984	6163	2704	729	1389	758
2000-01	5775	7014	3492	967	1758	879
2001-02	6400	7728	3671	1174	2141	975
2002-03	7185	8625	3963	1394	2567	1386
2003-04	8360	9821	4461	1507	2896	1601
2004-05	9111	10959	4752	1757	3240	1916
2005-06	10621	12103	5011	1998	3632	2221
2006-07	11772	13428	6400	2229	3988	2605
2007-08	13487	16735	6777	2472	4350	3113
2008-09	15203	19467	7055	2727	5057	3602

# Achievement under various Government Sponsored Schemes as on 31 March 2009

## Capital Investment Subsidy Schemes of Government of India

States	Cold Storages			Rural Godowns			Agri-marketing Infrastructure			Organic Inputs under NPOF		
	No. of Units	Outlay [Rs.Lakh]	Subsidy [Rs.Lakh]	No. of Units	Outlay [Rs.Lakh]	Subsidy [Rs.Lakh]	No. of Units	Outlay [Rs.Lakh]	Subsidy [Rs.Lakh]	No. of Units	Outlay [Rs.Lakh]	Subsidy [Rs.Lakh]
Andhra Pr	76	16373	2680	773	50571	9524	585	21049	2270	11	419	75
Arunachal Pr	1	269	53	1	29	6						
Assam	18	4163	776	164	5229	1008				22	89	13
Bihar	78	13467	1842	43	1820	264				7	36	5
Chhatisgarh	27	4112	897	231	9374	1899	90	5851	1085	3	32	3
Goa	1	212	25	3	62	1				2	136	32
Gujarat	107	18601	2362	4534	27576	3646	5	2611	3	72	685	86
Haryana	36	4595	736	296	22090	2736						
Himachal Pr	4	8123	812	5	61	5	12	539	54	2	86	21
Jammu	3	5107	210	1	2	0.3						
Jharkhand	27	5233	541	4	206	4				1	6	2
Karnataka	55	12512	2079	1913	31070	4277	12	199	9	36	428	103
Kerala	2	416	49	36	932	103	103	8298	746	3	123	25
New Delhi	1	199	6							1	160	20
Madhya Pr	44	4687	979				393	28934	3181	16	139	14
Maharashtra	74	11603	1452				154	17531	1207	33	549	92
Meghalaya				4	370	29				1	45	6
Nagaland				1	27	1						
Orissa	14	2565	324	259	8623	1210	4	482	20			
Punjab	103	11506	2167	1214	27333	4257	743	13003	2069	50	418	76
Rajasthan	45	5498	1240	555	7677	896	157	13498	1367	24	97	18
Sikkim							1	60	10			
Tamil Nadu	44	8632	1097	120	7762	963	1006	17512	2078	6	163	23
Uttar Pradesh	775	127734	19965	209	23371	2325				114	727	137
Uttarakhand	3	272	60	88	2619	452				3	154	19
West Bengal	40	10212	881	2565	20883	1900				9	138	20
<b>Total</b>	<b>1578</b>	<b>276090</b>	<b>41234</b>	<b>13019</b>	<b>247686</b>	<b>35508</b>	<b>3265</b>	<b>129566</b>	<b>14100</b>	<b>416</b>	<b>4630</b>	<b>790</b>

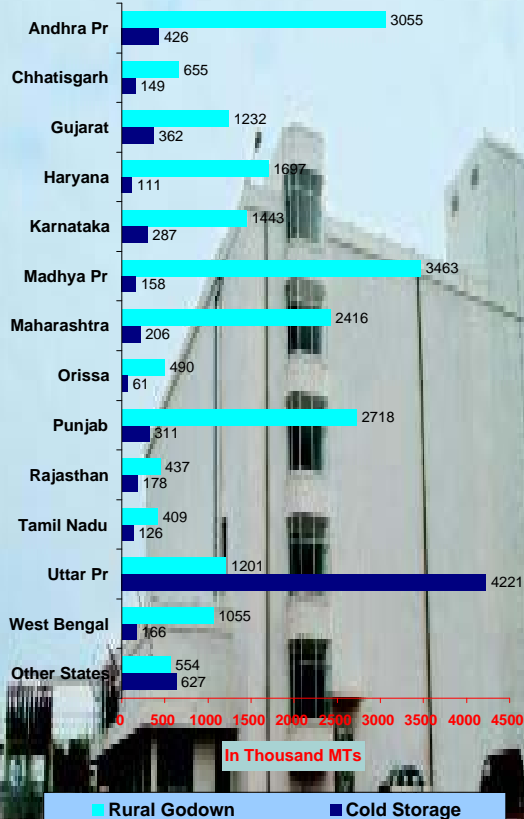
### CISS for Onion Godowns

States	No. of Units	Capacity [MT]	Outlay [Rs.Lakh]	Subsidy [Rs.Lakh]
Gujarat	129	9747	335	36
Madhya Pr	8	10854	266	25
Maharashtra	72	7120	262	22
Uttar Pr	4	6970	125	13
<b>Total</b>	<b>213</b>	<b>34691</b>	<b>988</b>	<b>97</b>

### Scheme for Ground Water Recharge through Dugwells

States	SF/MF		Other Farmer		Total	
	No. of Units	Subsidy [Rs.Lakh]	No. of Units	Subsidy [Rs.Lakh]	No. of Units	Subsidy [Rs.Lakh]
Gujarat	65310	2743	37638	790	102948	3533
Karnataka	452	19	42	1	494	19
Maharashtra	22169	798	7463	134	29632	932
Rajasthan	327	13	126	3	453	16
Tamil Nadu	198166	7926	31603	632	229769	8558
<b>Total</b>	<b>286424</b>	<b>11498</b>	<b>76872</b>	<b>1560</b>	<b>363296</b>	<b>13058</b>

### Capacity created for cold storages and rural godowns



### Venture Capital Fund for Dairy & Poultry

States	Dairy		Poultry		Total	
	No. of Units	Subsidy [Rs.Lakh]	No. of Units	Subsidy [Rs.Lakh]	No. of Units	Subsidy [Rs.Lakh]
Andhra Pr	33	60	19	164	52	225
Arunachal Pr	15	23	3	4	18	27
Assam	782	1006	11	9	793	1014
Bihar	45	61			45	61
Chhatisgarh	3	8			3	8
Goa	1	16	3	23	4	39
Gujarat	15	8			15	8
Haryana	3	12	2	23	5	35
Himachal Pr	39	57			39	57
J & K	86	112	2	14	88	127
Jharkhand	29	45	2	12	31	56
Karnataka	679	474	8	41	687	515
Kerala	196	316	1	3	197	318
Madhya Pr	264	401	2	3	266	404
Maharashtra	5386	4600	59	374	5445	4974
Manipur	68	168	4	18	72	186
Meghalaya	4	5			4	5
Mizoram	245	370	8	23	253	393
Orissa	250	190	2	12	252	202
Punjab	4	27	6	51	10	78
Rajasthan	447	595	5	27	452	622
Sikkim	585	38			585	38
Tamil Nadu	213	231	25	87	238	318
Tripura	675	395			675	395
Uttar Pradesh	103	187			103	187
Uttarakhand	364	401	27	34	391	435
West Bengal	122	171	3	33	125	204
<b>Total</b>	<b>10656</b>	<b>9976</b>	<b>192</b>	<b>956</b>	<b>10848</b>	<b>10932</b>

**Cattle Development Projects in Bihar and Uttar Pradesh :** 2 projects are being implemented by BAIF, Pune in 13 districts of Bihar & 17 districts of UP, each having central allocation of Rs.13.61 crore. GOI has released Rs.10.89 crore each by March 2009 against which NABARD has released Rs.8.88 & Rs.8.45 crore respectively.

## Implementation of the Revival Package for Short Term Cooperative Credit Societies

As on 31 March 2009, the Revival Package covered almost 96% of the societies in 25 States of the country, where MoUs have been signed by the respective State Governments. Ten States have amended their respective State Cooperative Societies Act through Legislative Process. These are Andhra Pradesh, Bihar, Gujarat, Haryana, Madhya Pradesh, Maharashtra, Meghalaya, Orissa, Tamilnadu and Uttar Pradesh. The Government of Meghalaya had amended the Act before vetting by NABARD. The amended Act has been examined by NABARD and forwarded to the State Government for further amendment. As their new State Cooperative Societies Acts have been submitted to Hon'ble President for assent, the State Govts of Chhattisgarh and West Bengal have taken a Cabinet decision approving the amendments in respect to the reform measures. Draft amendments to the Cooperative Societies Acts in Arunachal Pradesh, Assam, Jammu & Kashmir, Karnataka, Punjab, Rajasthan, Tripura, Uttarakhand and Sikkim have been vetted by NABARD and are under consideration of the respective State Govts.

### Special Audit :

Details of special audit taken up are given in the table alongside. Training of the master trainers and departmental auditors for conduct of special audit of PACS has been completed in all the 25 implementing States. Out of the 80410 PACS where special audit has been taken up, it is completed in 77797 PACS. The process is fully completed in 12 States, viz., Andhra Pradesh, Tamilnadu, Gujarat, Maharashtra, Chhattisgarh, Madhya Pradesh, Haryana, Rajasthan, Uttar Pradesh, Bihar, Orissa and West Bengal.

Special audit of CCBs has been completed in Andhra Pradesh, Gujarat, Haryana, Maharashtra, Rajasthan, Orissa, Uttar Pradesh & West Bengal and is in progress in Chhattisgarh & Uttarakhand.

### Funding :

Finance for supporting the revival package has been arranged by the Govt of India(Gol). Multi-lateral agencies have been roped in for the purpose. **ADB** : Financial assistance committed - US \$ 1 billion. Released so far US \$ 500 million. Being implemented in 5 States. **World Bank** : Financial assistance committed - US \$ 600 million for implementation in 5 States. World Bank mounted the second supervision mission in Gujarat and Uttar Pradesh during January 2009. **KfW** : Financial assistance committed - Euro 140 million.

States	No. of CCBs in the State	No. of PACS affiliated to the CCBs	Special audits started in No. of PACS	Special audits completed in No. of PACS	Special Audits vetted by No. of DLICs	DLIC proposals approved by SLIC
Andhra Pradesh	22	2738	2705	2705	22	22
Arunachal Pradesh \$	1	33	32	32		
Assam \$	1	760	755	755		
Bihar	25	5965	5350	5342	25	25
Chhattisgarh	6	1333	1333	1333	7	7
Gujarat	18	7699	7176	7176	18	18
Haryana @	19	2441	2390	586	19	19
Jammu & Kashmir	3	614	582			
Jharkhand	9	1331	936	936		
Karnataka	21	4613	4390	4217		
Madhya Pradesh	38	4523	4520	4520	38	38
Maharashtra @@	30	20914	20805	20791	30	30
Meghalaya \$	1	179	179	179		
Nagaland	1	676	676	676		
Orissa	17	2732	2726		17	17
Punjab	20	3484	3320	3313		
Rajasthan	28	5259	5153	5153	28	28
Tamil Nadu	22	4501	4337	4337	22	22
Tripura \$	1	270	268	268		
Uttarakhand	10	753	729	729	10	
Uttar Pradesh	50	7479	6759	6734	50	50
West Bengal **	17	5740	5289	5289	17	17
<b>Total</b>	<b>360</b>	<b>84037</b>	<b>80410</b>	<b>77797</b>	<b>303</b>	<b>293</b>

\$ No CCBs in the State, only SCB; @ 2411 PACS existing in 2004 were reorganised into 586 PACS in 2006; @@ excluding Mumbai CCB; \*\* Regular Audit completed in 5310 PACS & special audit completed in 5289 PACS

(Rs. Crore)

### Release of Funds :

So far, Rs.4874 crore has been released by NABARD as Gol share for recapitalisation of PACS in 9 states. The State Governments have released Rs.474 crore as their share. Details of amounts released are given in the table alongside.

### Common Accounting System & MIS :

The Common Accounting System (CAS) for PACS has been adopted in 17 States. In the remaining 8 States, which have signed MoUs, RCSs have been advised to adopt CAS as suggested by NABARD.

States	No. of PACSs	Recap. Asst. Released	Govt. of India Share	State Govt Share	CCS Share
Andhra Pradesh	2523	1953	1575	213	165
Chhattisgarh	929	252	162	26	64
Gujarat	4895	166	142	11	13
Haryana	532	510	455	22	33
Madhya Pradesh	2359	769	650	48	72
Maharashtra	12998	1062	820	28	214
Orissa	2528	710	594	67	49
Uttar Pradesh	3710	582	341	44	197
West Bengal	2937	162	135	16	12
<b>Total</b>	<b>33411</b>	<b>6166</b>	<b>4874</b>	<b>474</b>	<b>817</b>

### HRD & Training :

306 Master Trainers from 17 states have been trained at BIRD, Lucknow. They have trained 1687 District Level Trainers, who in turn have trained 63789 secretaries of PACS in 13 States and 89242 elected board members of PACS in 10 States. A training module for Board of Directors of SCBs & CCBs was also designed and eight such programs conducted for 135 board members of CCBs in five States, viz., Andhra Pradesh, Madhya Pradesh, Maharashtra, Orissa and Uttarakhand.

States	Master Trainers trained by BIRD	Programs conducted by Master Trainers for District Level Trainers		Programs conducted by District Level Trainers at District / Taluk level			Programs conducted on Common Accounting System & MIS for PACS		
		No. of Programs conducted	No. of DLTs trained	No. of PACS Function-aries trained	No. of Board Members trained	Total members trained	No. of PACS Function-aries trained	No. of Supervisors/ Dept. Auditors trained	Total members trained
Andhra Pradesh	37	2	83	4993	5006	9999	4902	1591	6493
Assam	4							48	49
Bihar	14	1	64	1377	4655	6032			
Chhattisgarh	6	6	283	1254	1670	2924	2324	228	2552
Gujarat	15	4	129	7063	13196	20259	4822	206	5028
Haryana	42	4		2514	892	3406	1172	38	1210
Jharkhand	5								
Karnataka	16								
Madhya Pradesh	13	9	179	7522	8032	15554	1978	211	2189
Maharashtra	20	8	206	14181	37616	51797	12676	343	13019
Meghalaya							5	20	25
Orissa	22	4	104	4200	3713	7913	3866	105	3971
Punjab	6								
Rajasthan	17	8	152	5254	7662	12916			
Tamil Nadu	48	8	176	649		649	1731	108	1839
Tripura							323	35	358
Uttarakhand	9			792		792	792	24	816
Uttar Pradesh	25	2	86	7390		7390	7133	282	7415
Maharashtra, Orissa and Uttarakhand	7	5	225	6600	6800	13400	5578	117	5695
<b>Total</b>	<b>306</b>	<b>61</b>	<b>1687</b>	<b>63789</b>	<b>89242</b>	<b>153031</b>	<b>47302</b>	<b>3356</b>	<b>50659</b>

# Implementation of Agriculture Debt Waiver and Debt Relief Scheme 2008

State/Union Territory	Claims received by NABARD as on 31 March 2009											
	Debt Waiver Scheme for Small & Marginal Farmers		Debt Relief Scheme for Other Farmers		Total Claims Received by NABARD		Agency-wise Break-up of Claims Received					
							Regional Rural Banks		State Cooperative Bank		State Cooperative Agr. Rural Dev. Bank	
	No. of A/Cs	Amount (Rs.Lakh)	No. of A/Cs	Amount (Rs.Lakh)	No. of A/Cs	Amount (Rs.Lakh)	No. of A/Cs	Amount (Rs.Lakh)	No. of A/Cs	Amount (Rs.Lakh)	No. of A/Cs	Amount (Rs.Lakh)
A & N Islands	715	81	494	25	1209	106		1209	106			
Andhra Pr	3032791	450194	560859	67330	3593650	517524	652924	122582	2940726	394942		
Arunachal Pr	3330	472	146	60	3476	532	1255	250	2221	282		
Assam	85809	9220	1708	173	87517	9393	73814	8352	13595	990	108	51
Bihar	771458	114220	25469	4189	796927	118409	474237	81628	306819	33110	15871	3670
Chhatisgarh	332327	29361	51335	5384	383662	34745	53641	7093	317731	25515	12290	2137
Delhi	453	255	139	68	592	322		592	322			
Goa	2907	478	476	51	3383	529		3383	529			
Gujarat	351109	88234	193651	45857	544760	134091	39526	6912	476352	116062	28882	11117
Haryana	329250	110248	6000	2232	335250	112480	25000	9906	261250	83078	49000	19496
Himachal Pr	134715	22433	2572	613	137287	23046	8443	1620	116122	17095	12722	4331
J & K	23919	4241	1169	127	25088	4368	5733	1086	18675	2795	680	487
Jharkhand	203258	20241	3814	495	207072	20736	170336	14424	36736	6312		
Karnataka	474358	104973	88920	14299	563278	119272	282128	75796	182491	32747	98659	10730
Kerala	778144	146110	11224	2292	789368	148402	127234	36293	529510	92653	132624	19457
Madhya Pr	1098690	157434	287840	37180	1386530	194614	131120	26816	1126529	134090	128881	33709
Maharashtra	368977	425127	818219	144554	1187196	569680	116704	20114	901299	505349	169193	44217
Manipur	57912	2263	145	60	58057	2322	16820	231	41207	2070	30	21
Meghalaya	10192	1297	427	64	10619	1360	5691	846	4928	515		
Mizoram	7062	1797	320	45	7382	1843	5820	1398	1562	444		
Nagaland	11904	1265	30	7	11934	1271	1096	194	10838	1078		
Orissa	1456944	180575	65298	8912	1522242	189487	347737	43891	1078550	131388	95955	14208
Puducherry	7041	1527			7041	1527			6738	1355	303	172
Punjab	123000	38942	90000	18430	213000	57372	10000	3053	130000	31765	73000	22555
Rajasthan	596583	110495	419836	65334	1016419	175828	150703	33142	679414	98071	186302	44615
Sikkim	529	83	10	2	539	85			539	85		
Tamil Nadu	133257	19209	25846	3490	159103	22699	48093	7395	111010	15304		
Tripura	26820	4092	68	9	26888	4101	7343	647	18553	3199	992	255
Uttar Pradesh	2806189	388431	212487	30640	3018676	419071	912239	171777	1127819	84553	978618	162740
Uttaranchal	78053	8213	3770	411	81823	8623	9790	1383	72033	7240		
West Bengal	846495	77817	4258	826	850753	78643	133195	13499	660902	55690	56656	9454
<b>Total</b>	<b>14154191</b>	<b>2519328</b>	<b>2876530</b>	<b>453159</b>	<b>17030721</b>	<b>2972481</b>	<b>3810622</b>	<b>690328</b>	<b>11179333</b>	<b>1878734</b>	<b>2040766</b>	<b>403422</b>

### Amount released as on 31 March 2009 [Rs.Lakh]

### Salient Features of the Scheme and Highlights of Achievements as on 31 March 2009

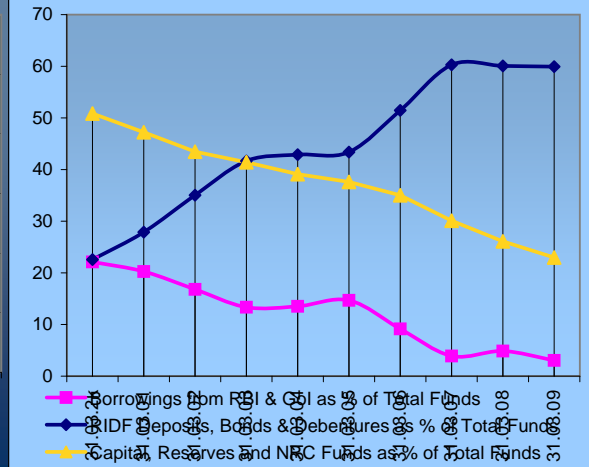
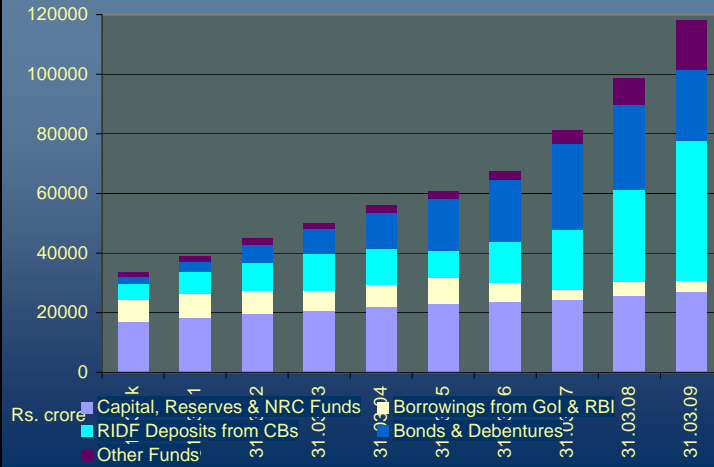
State/UT	RRBs	SCB	SCARDB	Total	
A & N Islands		60		60	<p>In the Union Budget 2008-09, the Government of India announced the Agricultural Debt Waiver and Debt Relief Scheme, 2008, to address the indebtedness of farmers, especially of the small and marginal farmers. The Scheme covered all direct agricultural loans disbursed to farmers between 31-03-1997 and 31-03-2007 by scheduled commercial banks, regional rural banks and co-operative credit institutions, which were overdue as on 31-12-2007 and remained unpaid till 29-02-2008. It also covered loans disbursed before 31-03-1997 but rescheduled / restructured through Gol's special packages on account of natural calamity.</p> <ul style="list-style-type: none"> <li>As per the Scheme, a farmer is classified into 3 categories - marginal, small and other farmer. A marginal farmer(MF) is one who cultivate (whether as owner, or as tenant farmer, or as share cropper) agricultural land upto 1 ha. (2.5 acres). A small farmer(SF) cultivates land between 1-2 ha. (2.5-5 acres) and an other farmer(OF) more than 2 ha. (&gt; 5 acres). In case of investment credit for allied activities, where the principal loan amount is upto Rs.50000, the farmer will be classified as SF/MF.</li> <li>The Scheme provided for waiver of the entire 'eligible amount' in the case of SF &amp; MF. In the case of 'other farmers', a one-time settlement would be extended wherein a relief of 25% of the eligible amount would be given subject to the farmer repaying the balance 75%. In the case of revenue districts covering DPAP, DDP areas and PM's special relief package, the 'other farmers' will be given rebate of 25% of the eligible amount of Rs.20000 whichever is higher subject to the farmer repaying the balance amount. If 'eligible amount' is &lt;=Rs.20000, debt relief will be limited to the eligible amount.</li> </ul> <p>NABARD was the nodal agency for implementing the scheme for the co-operative and regional rural banks. About 192.59 lakh farmers (160.77 lakh small and marginal and 31.82 lakh other farmers) who had availed loans amounting to Rs.35368 crore from these banks were expected to benefit from the Scheme. Out of the said loan amount, waiver/relief amount was expected to be of Rs.30999 crore. Claims amounting to Rs.29725 crore in respect of 170.30 lakh farmers were received by NABARD by 31-03-2009, against which Rs.16615 crore was disbursed. Out of the total number of accounts for claims were received, 83% belonged to SF/MF. In terms of amount claimed, the share of SF/MF was 85%.</p>
Andhra Pr	68498	219751		288249	
Arunachal Pr	140	158		298	
Assam	4677	554	29	5260	
Bihar	45712	18542	2055	66309	
Chhatisgarh	3972	14288	1197	19457	
Delhi		180		180	
Goa		296		296	
Gujarat	3868	64995	6226	75088	
Haryana	5547	46524	10918	62989	
Himachal Pr	907	9573	2426	12906	
J & K	753	1565	268	2586	
Jharkhand	8077	3535		11612	
Karnataka	42446	18338	6009	66792	
Kerala	20324	51927	10880	83131	
Madhya Pr	14699	75125	18877	108700	
Maharashtra	11100	283023	24762	318885	
Manipur	129	1159	12	1301	
Meghalaya	473	288		762	
Mizoram	783	249		1032	
Nagaland	108	604		712	
Orissa	24629	73577	7956	106163	
Puducherry		759	96	855	
Punjab	1710	17788	12631	32129	
Rajasthan	18560	54920	24984	98464	
Sikkim		48		48	
Tamil Nadu	4141	8852		12994	
Tripura	362	1792	143	2296	
Uttar Pradesh	96195	47046	89883	233124	
Uttaranchal	775	4055		4829	
West Bengal	7581	31156	5294	44032	
<b>Total</b>	<b>386168</b>	<b>1050726</b>	<b>224644</b>	<b>1661538</b>	

## Financial position of NABARD

### Broad Category-wise Financial Resources in the last Decade

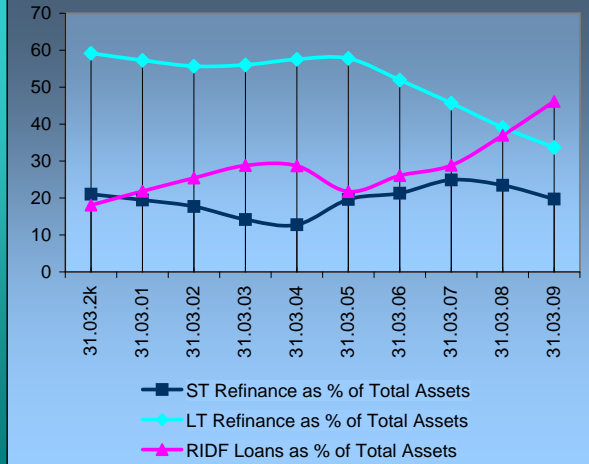
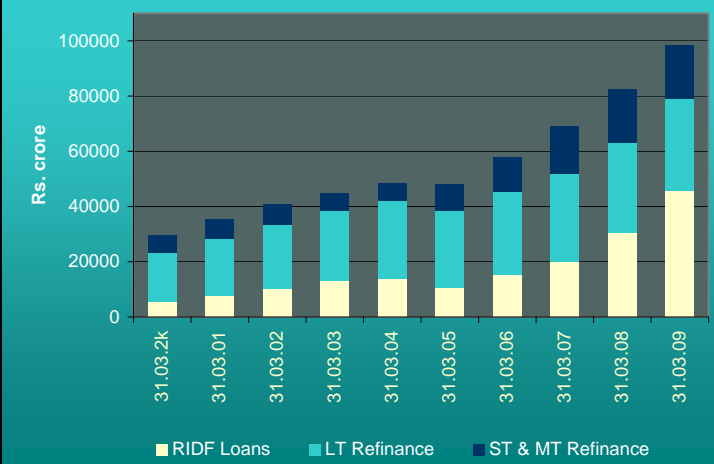
Broad category of resource	31.03.2k	31.03.01	31.03.02	31.03.03	31.03.04	31.03.05	31.03.06	31.03.07	31.03.08	31.03.09
Capital, Reserves & NRC Funds	17048	18409	19601	20738	21861	22862	23679	24488	25762	27106
RIDF Deposits from CBs	5426	7251	9725	12159	12089	9169	13974	20155	30593	47023
Bonds & Debentures	2141	3614	6078	8702	11883	17204	20813	28892	28700	23703
Borrowings from Govt & RBI	7414	7899	7582	6683	7554	8928	6192	3172	4800	3593
Other Funds and Liabilities\$	1498	1803	2112	1789	2502	2616	2947	4652	8851	16591
<b>Total</b>	<b>33527</b>	<b>38976</b>	<b>45098</b>	<b>50071</b>	<b>55889</b>	<b>60779</b>	<b>67605</b>	<b>81359</b>	<b>98706</b>	<b>118016</b>

\$ - A new Fund by the name Short-term Cooperative Rural Credit (Refinance) Fund was constituted during 2008-09 out of contribution by scheduled commercial banks who did not achieve their priority sector obligations. The outstanding amount in this fund is Rs. 4622 crore.

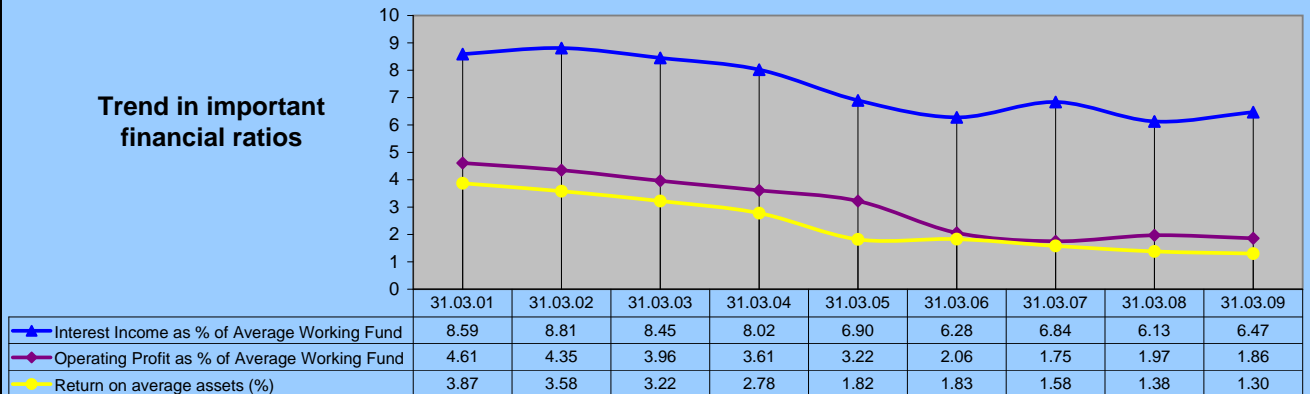


### Broad Category-wise Loan Assets in the last Decade

Category of Loan Asset	31.03.2k	31.03.01	31.03.02	31.03.03	31.03.04	31.03.05	31.03.06	31.03.07	31.03.08	31.03.09
ST & MT Refinance	6348	6966	7275	6432	6236	9483	12377	17266	19439	19507
LT Refinance	17858	20486	22871	25416	28079	27942	30167	31684	32401	33335
RIDF Loans	5453	7817	10435	13062	14004	10513	15142	20005	30649	45616
<b>Total</b>	<b>29659</b>	<b>35269</b>	<b>40581</b>	<b>44910</b>	<b>48319</b>	<b>47938</b>	<b>57686</b>	<b>68955</b>	<b>82489</b>	<b>98458</b>



### Trend in important financial ratios



▲ Interest Income as % of Average Working Fund    
 ◆ Operating Profit as % of Average Working Fund    
 ▲ Return on average assets (%)