



N U M B E R S

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## 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.

# FOREWORD

**Mr Shaji K V**  
Chairman



Rural India is a key contributor to the making of a New India. As it houses more than 60 percent of the populace, it has the ability to boost demand, revive the economy, and maintain economic growth. With its pivotal GDP contributions, it has been enabling the positive scripting of India's growth story.

As we complete another year of our establishment, we recommit ourselves to rural development. We have adopted a multifaceted strategy to unlock untapped potential, ensuring holistic and inclusive progress. Each day, we are witnessing a transformative shift fuelled by digital access. The surge in entrepreneurial ventures, active participation in tech-aided agriculture, and diversification in agro and non-agro enterprises are propelling the growth graph.

In its journey of more than four decades, NABARD has pioneered financial and non-financial initiatives that are tailored to address the needs of our rural communities. We truly believe that we are on a mission to reach the unreached, serve the unserved, and find the lost through our focused and increased technology-based interventions. Our foundation is built on our strong understanding of rural India.

This is reflected in the well-designed initiatives that are executed across the country.

As NABARD continues to forge new pathways for progress and prosperity, it is my great pleasure to present the latest edition of NABARD's corporate brochure, 'Beyond Numbers'. The brochure is a medium to connect with a larger audience and provide them with a glimpse of how we are empowering lives in the hinterlands. I would also like to express my gratitude to all the stakeholders who align with our vision and are the co-writers of the innumerable success stories.

Join me to understand how we are building a vibrant and self-reliant rural India.

# WHO WE ARE

We are India's apex development bank, established in 1982 under an Act of Parliament to promote sustainable and equitable agriculture and rural development. Our endeavour has been to build an empowered and financially inclusive rural India through our goal-oriented initiatives.

# OUR STRUCTURE

Headquartered in Mumbai, we have strong regional presence with 31 regional offices and 479 District Development Managers (DDMs) across the country. Our training institutes located in Lucknow, Kolkata, and Mangaluru are instrumental in the capacity building of our staff as well as rural financial institutions across the country and Asia Pacific nations, NGOs, and government officials.

**HEAD OFFICE**

31

REGIONAL OFFICES

386

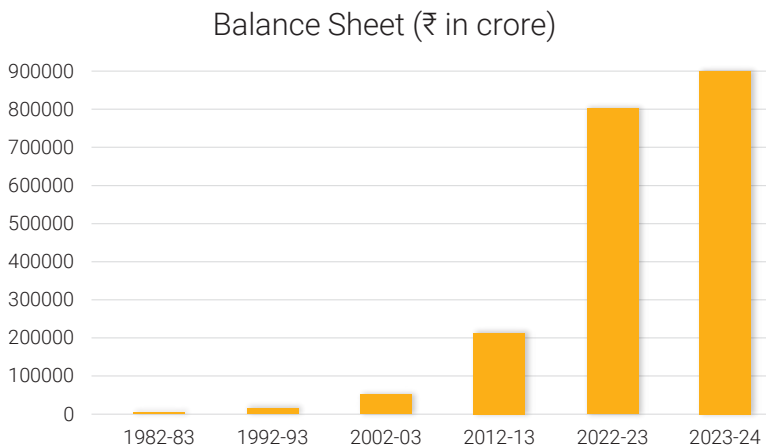
DISTRICT DEVELOPMENT OFFICES

4

TRAINING INSTITUTES

7

SUSBSIDARIES





# WHAT WE DO

We are empowering rural India with specially designed initiatives executed through our Financial, Developmental and Supervision functions. Our all-encompassing initiatives cover every crucial aspect of the rural economy. Be it refinance support, district-level credit plans, new development schemes, implementation of Gol's development schemes, providing marketing platforms, skill development, supervising Cooperative Banks and Regional Rural Banks (RRBs), we have it all under our radar.

Achieving holistic rural prosperity has always been our endeavour, but we are cognizant of the myriad of challenges that mar the development pace. Time and again, the resilience of rural India is put to the test, but together we have been able to overcome the hurdles. The success stories of real-life projects implemented by identifying challenges and opportunities testify to our conviction in the potential of rural India. We believe that no feat is impossible to achieve when we all come together.

We spearheaded the world's largest microfinance programme and designed the concept of Joint Liability Groups (JLGs) to cater to the credit needs of landless farmers through collateral-free institutional credit. To harness the power of togetherness, we brought together farmers as well as off-farm producers under Farmer Producers Organisations (FPOs) and Off-Farm Producers Organisations (OFPOs).

With several collaborative as well as with our own-funded programmes, we are strengthening rural infrastructure. Driven by the philosophy of achieving all-inclusive growth, we promote activities for natural resource management. We provide a creative space for agri-tech entrepreneurs, scientists, and technology experts to collaborate to develop innovative, cutting-edge ideas across the whole agricultural value chain for the benefit of smallholder farmers.

Come and explore the changing landscape of rural India with us.

Taking Rural India >> Forward



# OUR FUNCTIONS:

## FINANCIAL

### REFINANCE TO BANKS

We enhance the credit delivery capacity of rural financial institutes (RFIs) to enable activities in agriculture and allied sectors.

#### LONG TERM REFINANCE

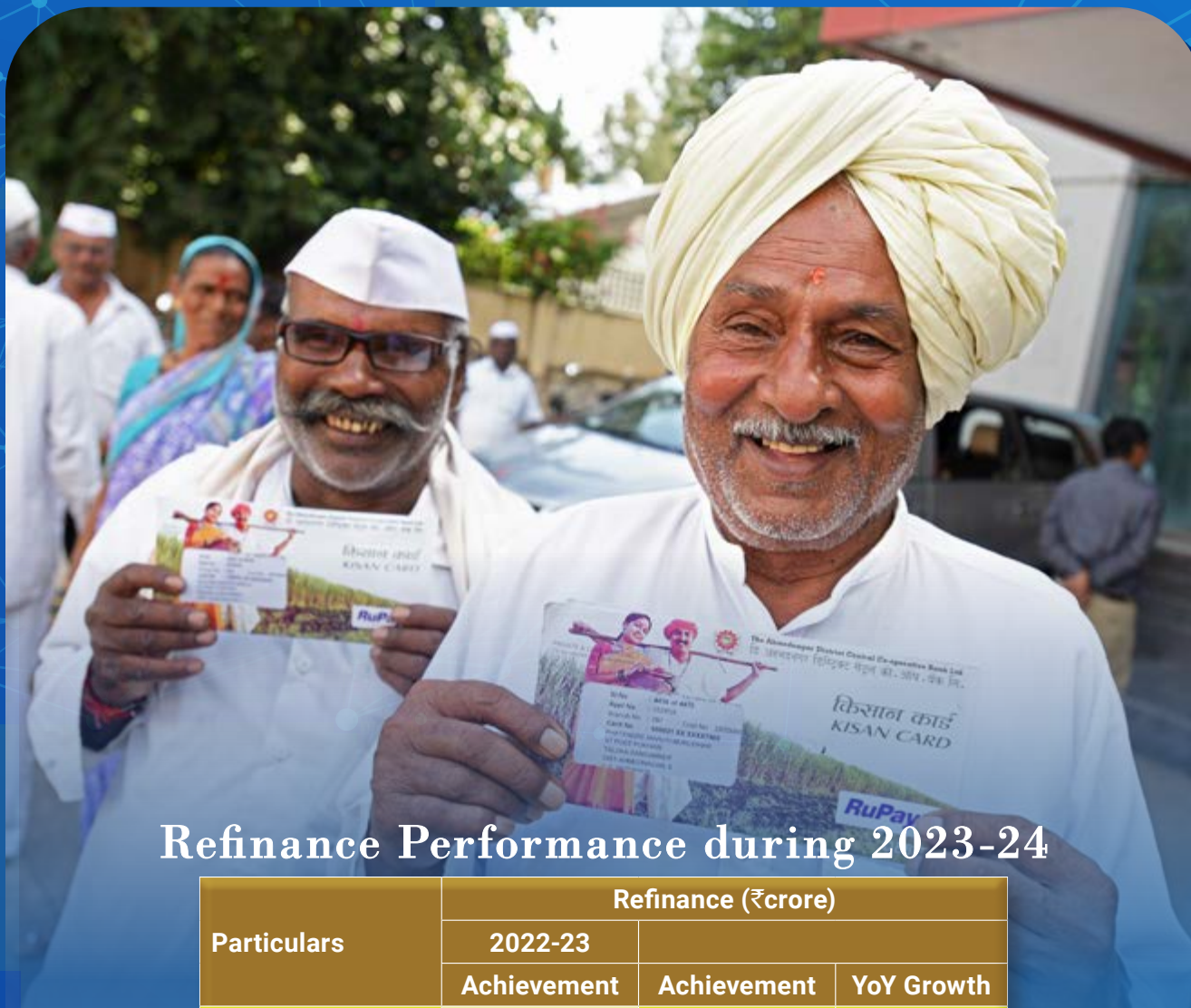
Provide long term refinance for a period of 18 months to 5 years for investment activities in farm and non-farm sectors to:

- Scheduled Commercial Banks
- Regional Rural Banks
- State Cooperative Banks
- District Central Cooperative Banks
- State Cooperative Agriculture and Rural Development Banks
- Primary Urban Cooperative Banks
- NABARD's Subsidiaries
- North Eastern Development Finance Corporation Ltd. (NEDFI)
- Non-Banking Financial Companies (NBFCs)
- Non-Banking Financial Company- micro finance institutions (NBFC- mFIs)
- Small Finance Banks (SFBs)

#### SHORT TERM REFINANCE

Provide short term refinance for a period not exceeding 18 months for production, marketing, and procurement activities to:

- State Cooperative Banks (StCBs)
- District Central Cooperative Banks (DCCBs)
- Regional Rural Banks (RRBs)
- Small Finance Banks (SFBs)



## Refinance Performance during 2023-24

Particulars	Refinance (₹crore)		
	2022-23		
	Achievement	Achievement	YoY Growth
LT Refinance	1,07,014.74	1,32,486.90	<b>23.80</b>
ST Refinance	1,58,905.35	1,83,152.52	<b>15.25</b>
ST and LT Refinance	2,65,920.09	3,15,639.42	<b>18.69</b>



# DIRECT FINANCE

We aid in nation building by providing loans and credit facility to state governments and state-owned entities to develop rural infrastructure. The infrastructure portfolio is constantly evolving, and its outreach is in tune with the external ecosystem and demand. New products are developed, and existing ones are scaled up to reach difficult geographies and infrastructure-deficient areas.

## INFRASTRUCTURE LOANS



### Rural Infrastructure Development Fund (RIDF):

Loans to state governments to develop rural infrastructure.



### NABARD Infrastructure Development Assistance (NIDA):

Open to state-owned entities with sustained income streams, this line of credit has been designed outside the purview of RIDF to address the limiting nature of borrowing by state governments.



### Rural Infrastructure Assistance to State Governments (RIAS):

Financial assistance to State governments in eastern region for creating infrastructure that hinges on a 5-J approach – Jan (human being), Jal (water), Jameen (land), Janwar (livestock) and Jungle (forest).





## Long Term Irrigation Fund (LTIF):

Set up for fast tracking completion of 99 medium and major irrigation projects, as identified by Ministry of Jal Shakti, Govt. Subsequently, 4 more projects were added to it.



## Micro Irrigation Fund (MIF):

Facilitate state governments' efforts in mobilising additional resources for expanding micro-irrigation coverage and incentivising its adoption beyond the provisions of the Pradhan Mantri Krishi Sinchayee Yojana—Per Drop More Crop (PMKSY-PDMC).



## Food Processing Fund (FPF):

Provide affordable credit for the setting up of food processing units and mega food parks notified by the Ministry of Food Processing Industries (MOFPI).

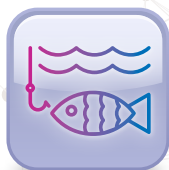






## Dairy Processing and Infrastructure Development Fund (DIDF):

Fund projects related to enhancing capacity for milk processing, milk powder processing, chilling infrastructure, and value addition, in addition to the modernisation of existing plants.



## Fisheries and Aquaculture Infrastructure Development Fund (FIDF):

Provide loan for creation of fisheries infrastructure facilities.



## Credit Facility to Federations (CFF)

Provide short-term credit support to State Government entities such as agricultural marketing federations, civil supply corporations, dairy cooperatives, milk unions or federations, etc.





## Short-Term Multipurpose Direct Refinance Assistance (DRA)

Credit limit sanctioned to well-governed and financially strong StCBs and DCCBs.



## Warehouse Infrastructure Fund (WIF)

Support State Governments, State Government Undertakings and Private Sector for establishing dry warehouses, cold storages and cold chain infrastructure.



## Alternative Investment Funds (AIF)

Facilitate capital contribution towards alternative investment opportunities in agriculture and rural development.



# OUR FUNCTIONS: DEVELOPMENTAL



## INSTITUTIONAL DEVELOPMENT

Support the creation of digital infrastructure of rural financial institutions (RFIs), financial inclusion awareness activities, customer-centric digital services and bank-centric digital upgradations. Also, undertake capacity building in the fields of banking.



## CLIMATE ACTION

National Implementing Entity (NIE) of the Adaptation Fund (AF), National Adaptation Fund for Climate Change (NAFCC), and Direct Access Entity (DAE) of the Green Climate Fund (GCF) to channel national, international and private finances for adaptation and mitigation activities in India.





# FARM SECTOR DEVELOPMENT



## Watershed Development Programmes (WDP):

Promote integrated programmes for the rehabilitation of watersheds for the regeneration of natural resources.



## Tribal Development Programmes (TDP):

Promote sustainable livelihoods for the tribal families and reduce distress migration through the 'Orchard (Wadi) Model', wherein identified tribal families are provided with financial support for developing a one-acre orchard of horticulture crops.



## Farmer Producer Organisations (FPOs):

Promote and nurture FPOs where farm producers are members as well as shareholders. They engage in every aspect of cultivation, from aggregating the produce to grading, sorting, processing (if any), and marketing.



## Farm Sector Promotion (FSP):

Promote pilot farm innovations such as ICT/IOT-based projects, the FPO Accelerator project, the application of drones, AI and robotics in agriculture, value chain development, the promotion of agro-tourism, the establishment of Community Common Facility Centres (CCFC) and alternative agriculture.



# OFF-FARM DEVELOPMENT



## Off-farm Producer Organisations:

Promote and nurture OFPOs consisting of artisans, weavers, craftsmen, etc. to link them with the value chain for increased market access, enhanced income levels and the revival of crafts, among other benefits.



## Skill Development Programmes:

Promote an entrepreneurial culture among the rural youth and encourage them to start enterprises in the rural off-farm and auxiliary sectors. All developmental initiatives under skill have been digitised and are carried out through “NABSKILL” ([www.nabskillnabard.org](http://www.nabskillnabard.org)), which captures data on a real-time basis, right from submission of applications and settlement of claims to effective implementation, monitoring and tracking, placement and building candidate-wise data. The portal is accessible to training providers, training seekers and placement agencies.







## Marketing Initiatives:

Extend assistance for marketing opportunities to rural artisans and producers through the setting up of rural marts and haats, participation in national-level fairs, rural mobile vans and stalls in high-footfall venues such as airports.



## Geographical Indications:

Support the registration and post-registration activities of products that originate from a specific geographical area and that have a quality, reputation or other characteristics that are essentially attributable to their geographical origin under Geographical Indications (GIs).





## ONBOARDING ON ONDC

Provide FPOs and OFPOs access to the ever-increasing digital e-commerce market by onboarding them onto the Open Network for Digital Commerce (ONDC).



## CAPACITY BUILDING FUND – SOCIAL STOCK EXCHANGE (CBF-SSE)

Create awareness and train the different stakeholders of CBF-SSE regarding the functioning of the Social Stock Exchange (SSE).





## MICROFINANCE (SELF HELP GROUP (SHG) & JOINT LIABILITY GROUP (JLG) PROGRAMMES)

Extend grant support for the promotion and nurturing of SHGs. Promote JLGs to reduce the dependency of landless farmers and small artisans on informal sources for credit by providing collateral-free credit.



## CATALYTIC CAPITAL FUND

Support rural and agri-startups entering the 'Valley of Death' phase.



## RURAL BUSINESS INCUBATION CENTRES (RBIC)

Establish RBICs to support the rural entrepreneurial ecosystem.



# Creating a Digital Banking and Payment Ecosystem

In Gujarat's Banaskantha, Patan, Panchmahal, Mahisagar, and Dahod districts, 1631 micro ATMs were installed to provide last-mile banking services. Implemented by the Banaskantha and Panchmahal District Central Cooperative Banks, this project provides PACS, milk societies and thousands of farmers in the five districts with access to a variety of banking services. It is becoming a shining example of 'cooperation among cooperatives'.

NABARD's financial assistance through the Financial Inclusion Fund (FIF) remains critical in developing this beneficial infrastructure.









# IOT-assisted Sustainable Shrimp Farming

To increase farmers' incomes in Haryana, a tech-based sustainable shrimp farming initiative was implemented in conjunction with Eruvaka Technologies Pvt. Ltd. Farmers can now address overfeeding, poor water quality and disease prevalence by using Pond Mother (an automatic feeder), ShrimpTalk (an appetite/acoustics-based intelligent feeding system) and PondGuard for real-time monitoring of water parameters such as DO (dissolved oxygen) and pH.

The cloud-based pond management software (PondLogs) allows farmers to access pond data via their mobile phones. They can now monitor, assess and make informed decisions. The use of such technology has clearly demonstrated the possibility for shrimp farmers to earn a sustainable income while also benefiting the environment and ecology.





# Powering with Solar

The government of Chhattisgarh started the Saur Sujala Scheme to alleviate the misery of small and marginal farmers living in interior, un-electrified areas by providing individual farmers with solar-powered irrigation facilities. NABARD supported this scheme to make agriculture sustainable and profitable for the state's 37.46 lakh farmers, the majority of whom are small and marginal farmers (cultivating agricultural land of up to 2 hectares). This is estimated to boost irrigation potential by 1.84 lakh hectares throughout the state's 33 districts, benefiting 1.53 lakh small and marginal farmers. Solar-powered irrigation has helped to reduce greenhouse gas emissions.







# Treading on the Integrated Path

In the heart of Bhadradri Kothagudem district, Telangana, the Mallaigudem JIVA project, led by the Watershed Support Services and Activities Network (WASSAN), has set the stage for transformative change. Sarena Kanthamma and her husband, Nageshwar Rao, belonging to the Koya Adivasi community, faced the challenges of traditional farming methods, financial instability and a scarcity of resources. Embracing the principles of natural farming, multi-layer farming, Eco Farm Pond and livestock integration, Kanthamma transitioned from conventional practices. The project introduced her to a spectrum of practices, from bio-stimulant preparation to botanical extractions, fostering healthy crops and enhancing soil fertility. The Any Time Money model became instrumental, encouraging her to invest in an Eco Farm Pond and vegetable cultivation. Guided by the implementing agency, Kanthamma now practices inter-cropping systems, fish farming and perennial green fodder cultivation on 1.5 acres of land. The support of GIZ, especially in the form of placing an External Farm Resource Person (EFRP), also helped her learn and practice natural farming.







# Harvesting drops of progress

Mizoram receives an average of 2500 mm of rainfall each year, but inadequate water harvesting is one of the limiting factors affecting crop productivity. NABARD proposed the concept of a microwater harvesting structure (jalkund) through its project implementing agency, ICAR. During the monsoon season, these structures hold excess rainfall and collect perennial streams. The effort assisted 54 farmers in Kolasib district by establishing 54 jalkunds. They are now able to grow a variety of crops (tomatoes, broccoli, radish, cauliflower, cabbage, french bean, brinjal, pea, etc.), as well as high-earning horticulture crops like dragon fruit and plantation like arecanut and flemingia semialata.







# From Traditional to Technology

The introduction of solar dryers transformed the traditional dry fish business in Mudasalodai fishing village in Cuddalore district. NABARD collaborated with the M.S. Swaminathan Research Foundation (MSSRF) under the Gram Vikas Nidhi initiative to train fish merchants in processing, packing, and pricing their products. Market connections were also established to assist them in transitioning from selling in local markets to supermarkets and outside the district boundaries. The controlled climate ensured thorough drying with negligible moisture content, which improved the overall taste and texture of the fish. The shift from traditional open-sun drying to solar drying, together with instructions on suitable pricing methods, resulted in higher profit margins. The use of solar drying not only improved product quality but also prolonged the shelf life of dry fish goods by more than six months. The enhanced shelf life enabled improved supply management and reduced waste. Today, these fish merchants are thriving in a competitive market.







தேர்ந்தெடுப்பது எப்படி?

anusuya Indhirakumar



முதுகு, எதிர்ப்புணர்வுகளை

Scan to pay with any UPI app

கண்கள்  
கண்மணிகள்  
பா தசைகள்





# INVALUABLE TREASURES OF INCREDIBLE INDIA



NABARD recognises that a Geographical Indication (GI) tag is much more than awarding an identification to natively grown, developed, or nurtured products. It is the revival of rare art forms, the enhancement of market value, creating opportunities, and freeing the artisans from the clutches of drudgery.

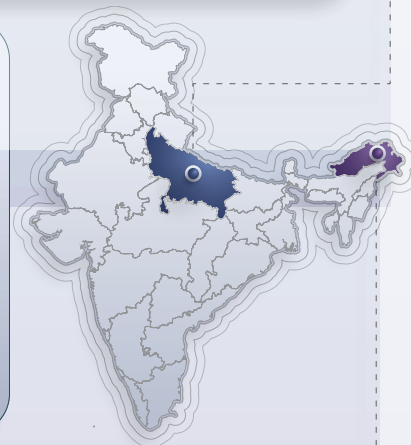
Till date, 144 products supported by NABARD have received the coveted tag. Beyond registration, the development bank also focuses on post-registration activities, such as registration of authorised users, renewal of existing registration, marketing support, consumer awareness, and training programmes, among others.

### UTTAR PRADESH

- Mirzapur Handmade Dari
- Varanasi Wooden Lacquerware & Toys
- Nizamabad Black Pottery
- Benaras Metal Repousee Craft
- Banaras Gulabi Meenakari Craft
- Varanasi Soft Stone Jali Work
- Chunar Sand stone / Chunar Balua Patthar
- Ghazipur Wall Hanging (Jute Wall Hanging)
- Banaras Zardozi Craft
- Banaras Wood Carving Craft
- Banaras Hand Block Print
- Mirzapur Pital Bartan Brass Utensils
- Chunar Red Clay Glaze Pottery
- Gorakhpur Terracotta Work
- Aligarh Tala (Locks)
- Bakhira Brassware
- Banda Shazar Patthar Craft
- Nagina Wood Craft
- Pratapgarh Aonla
- Amroha Dholak
- Hathras Hing
- Mahoba Gaura Patthar
- Mainpuri Tarkashi
- Sambhal Horn Craft
- Banaras Langda Aam (Mango)
- Ramnagar Bhanta (Brinjal)
- Adamchini Chawal (Rice)
- Muzaffarnagar Gur (Jaggery)
- Banaras Pan (Betel Leaf)
- Kalpi Handmade Paper
- Baghpat Home Furnishings
- Barabanki Handloom
- Agra Leather (Footwear)
- Banaras Brocades & Sarees
- Handmade Carpet of Bhadohi
- Jalesar Metal Craft
- Mathura Sanjhi Craft
- Bundelkhand Kathiya Gehu (Wheat)
- Pilkhuwa Home Furnishing
- Banarasi Tabla
- Banaras Lal Bharwamirch (Red Pickle Chilli)
- Pilibhit Bansuri
- Chirgaon Karonda of Varanasi
- Banaras Lal Peda (Sweet)
- Banaras Metal Casting Craft
- Banaras Shehnai (Musical Instrument)
- Bareilly Furniture
- Lakhimpur Kheri Tharu Embroidery
- Bareilly Zardozi Craft
- Sambhal Bone Craft
- Prayagraj Moonj Craft
- Chitrakoot Wood Craft
- Banaras Tirangi Burfi
- Banaras Thandai
- Jaunpur Imarti (Sweet)
- Banaras Mural Painting

### ARUNACHAL PRADESH

- Arunachal Pradesh Khaw Tai (Khamti Rice)
- Arunachal Pradesh Yak Churpi
- Arunachal Pradesh Monpa Textile Products
- Arunachal Pradesh Tangsa Textile Product
- Arunachal Pradesh Apatani Textile Product
- Arunachal Pradesh Wancho Wooden Craft
- Arunachal Pradesh Nyishi Textile Products
- Arunachal Pradesh Adi kekir (Ginger)
- Arunachal Pradesh Monpa Handmade Paper
- Arunachal Pradesh Handmade Carpet
- Arunachal Pradesh Adi Textile Products
- Arunachal Pradesh Galo Textile Products
- Arunachal Pradesh Khelap / Phalap/ Felap Tea (Bamboo Processed Tea)
- Arunachal Pradesh Adi Apong (Beverage)
- Arunachal Pradesh Dao (Sword)
- Arunachal Pradesh Tai Khamti Handloom Textile
- Arunachal Pradesh Marua Apo (Marua Millet Beverage)
- Arunachal Pradesh Angnyat/ Adlay/ Tanyak Millet









### MADHYA PRADESH

- Jabalpur Stone Craft
- Gond Painting of Madhya Pradesh / Dindori Gond Chyitrakari
- Waraseoni Handloom Saree & Fabrics
- Gwalior Handmade Carpet
- Ujjain Batik Print
- Rewa Sunderja Mango
- Sharbati Gehu

### ASSAM

- Majuli Mask of Assam
- Assam Majuli Manuscript Painting
- Assam Jaapi
- Assam Asharikandi Terracotta Craft
- Assam Pani Mateka Craft
- Assam Mising Handloom Products
- Assam Bihu Dhol
- Sarthebari Metal Craft

### GOA

- Sat-Shiro Bheno (Sat-shirancho bhendo)
- Goan Bebinca
- Goa Mankur Mango (Malcorado or Mankurad)

### TRIPURA

- Tripura Risa Textile
- Tripura Pachra/Rignai Textile
- Tripura Matabari Peda (Sweet)

### J&K

- Basohli Painting
- Mushqbudji Rice
- Rajouri Chikri Wood Craft
- Bhaderwah Rajmash
- Ladakh Shingskos (Wood Carving)
- Ramban Sulai Honey
- Ramban Anardana
- Basohli Pashmina Woolen Products
- Udhampur Kaladi (Dairy Product)

### KARNATAKA

- Kari Ishad Mango
- Udupi Saree
- Ilkal Sarees
- Guledgudd Khana

### MEGHALAYA

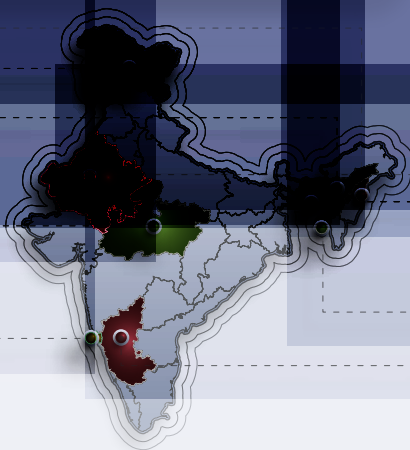
- Meghalaya Garo Dakmanda Textile
- Meghalaya Chubitchi (Rice liquor)

### NAGALAND

- Chakhesang Shawl

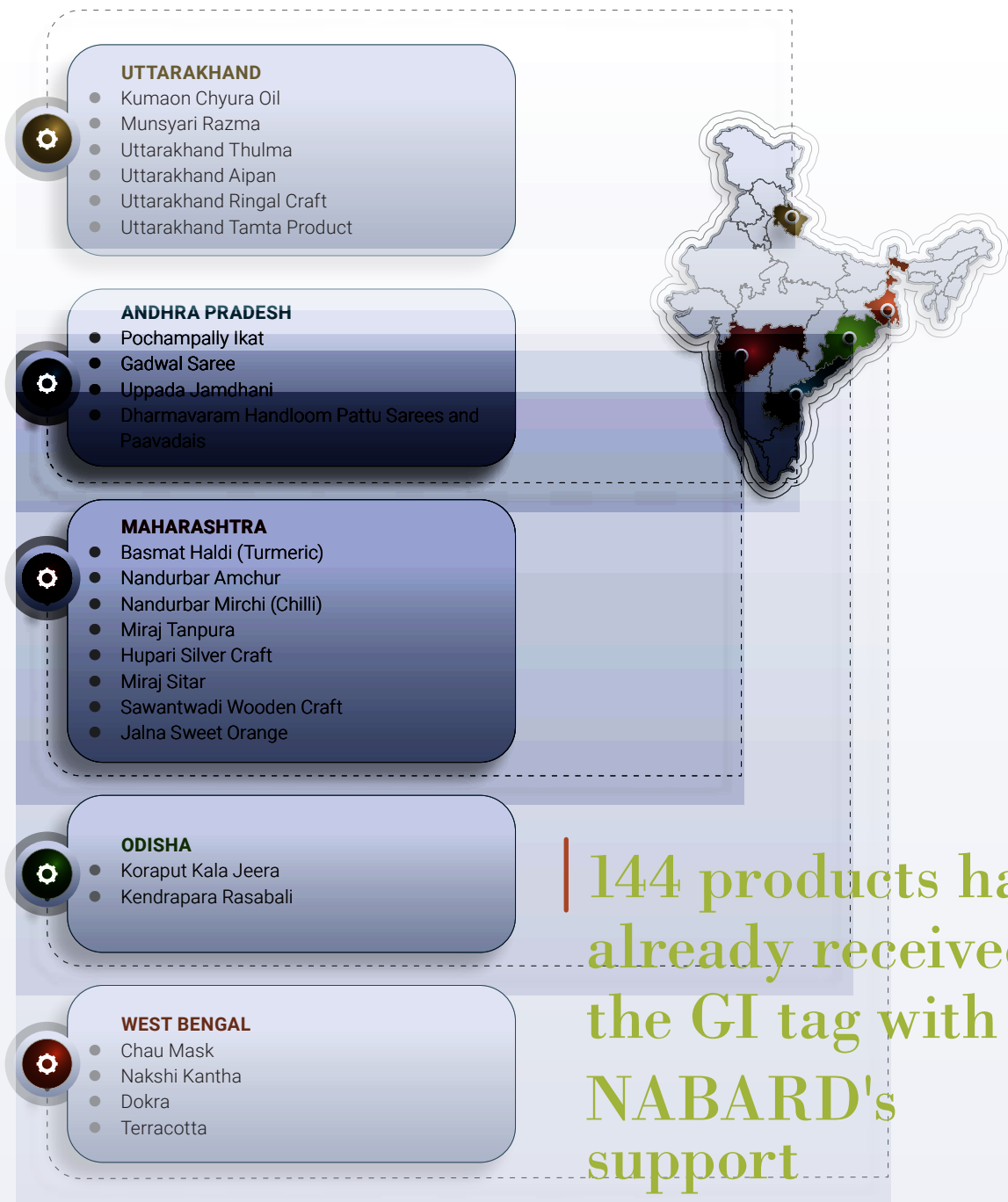
### RAJASTHAN

- Udaipur Koftgari Metal Craft
- Nathdwara Pichhwai Craft
- Bikaner Kashidakari Craft
- Jodhpur Bandhej Craft
- Bikaner Usta Kala Craft
- Bagru Hand Block Print
- Sanganeri Hand Block Printing
- Blue Pottery of Jaipur
- Kathputlis of Rajasthan









# OUR FUNCTIONS: SUPERVISORY

We have been entrusted with the supervision of rural financial institutions. This is to ensure the safety of business and the soundness of the health of the Supervised Entities (SEs). NABARD conducts statutory inspections of State Cooperative Banks, District Central Cooperative Banks and Regional Rural Banks. Voluntary inspections are conducted for State Cooperative Agriculture and Rural Development Banks (SCARDBs), Apex Level Weavers' Societies and Cooperative Marketing Federations. Protection of present and future depositors' interests is one of the primary focuses of NABARD's supervisory function.





# SUBSIDIARIES



## NABCONS

NABARD Consultancy Services (NABCONS), a wholly-owned subsidiary of NABARD, has been providing consultancy in agriculture, rural development, and allied areas since 2003. The agency leverages NABARD's expertise and has its own specialists. The services of NABCONS are contracted by various agencies, like Gol, state governments, banks, international agencies, corporate entities and individuals.



## NABSAMRUDDHI

NABSAMRUDDHI Finance Limited (NSFL) is a B2B finance NBFC subsidiary of NABARD, catering to the non-agricultural sector with an ESG focus. It provides credit facilities for promotion, expansion, commercialisation and modernisation of enterprises and individuals engaged in non-farm activities, including microfinance, MSME, housing, vehicles, etc.



## NABFINS

NABFINS Limited, a subsidiary of NABARD, was incorporated in 1997 under the Companies Act 1956/2013 with a vision to evolve a model microfinance institution to serve the needy and disadvantaged sections of society in rural, semi-urban and urban areas by securing their prosperity through easily accessible credit at an affordable cost. The company started its journey into microfinance loans in 2009 and got an NBFC-mFI license from the RBI in 2015 to further scale up its operations.



## NABKISAN

NABKISAN Finance Ltd. is a Non-Banking Finance Company (NBFC) to provide credit for promotion, expansion and commercialisation of enterprises in agriculture, allied and rural non-farm activities.



## NABFOUNDATION

NABFOUNDATION is a Section 8 not-for-profit company, promoted and fully owned by the National Bank for Agriculture and Rural Development (NABARD), to execute development projects across the country.



## NABVENTURES

NABVENTURES Limited is a wholly owned subsidiary of NABARD, that invests in agritech, food tech, agri/rural fintech, and rural tech businesses at early to mid-stage for driving transformation in these industries by providing strategic and operational insights, patient capital, and access to their extensive network.



## NABSANRAKSHAN

NABSanrakshan Trustee Private Limited is a wholly owned subsidiary of NABARD to carry out credit guarantees and related activities towards sustainable and equitable agriculture and rural development.





## **NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT**

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