View Our sustainability Report 2019-20 online at

www.nabard.org
database.globalreporting.org

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Sustainability Report
2019-20

GRI Standard Compliant
(In accordance: Core)

National Bank for Agriculture and Rural Development
Mumbai, India
Vision

“Development Bank of the Nation for fostering rural prosperity”

Mission

“Promote sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity”
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Our other initiatives like Self-Help Groups (SHGs), Joint Liability Groups (JLGs), Farmers' Club, Farmer Producers Organisations (FPOs), have ensured people's involvement in management of natural resources (soil and water), while improving access to institutional credit, access to market, and better realization of prices for their produce."
NABARD is always committed to foster rural prosperity that ensures equitable and sustainable development. Our commitment did not shake even during the year hit by one of the worst pandemics in the last century. This Report has documented our major achievements that are in alignment with the Sustainable Development Goals (SDGs) of the UN as per Global Reporting Initiative (GRI) Standards.

The theme for this year’s Sustainability Report was chosen as Life on Land (SDG -15) to underscore the importance of livelihoods, bio-diversity, climate change, degrading forests, air and water pollution, and growing cities etc., for our existence. NABARD, through its various initiatives and programmes like watershed development, tribal development (orchard development) and natural resource management has not only helped in holistic and inclusive development of rural area but also has helped in mitigating the effects of climate change.

Our other initiatives like Self-Help Groups (SHGs), Joint Liability Groups (JLGs), Farmers' Clubs, Farmer Producers Organisations (FPOs), have ensured people's involvement in management of natural resources (soil and water), while improving access to institutional credit, access to market, and better realization of prices for their produce.

NABARD has closely worked with its stakeholders and partners like Central and State Governments for framing policies and implementation of programmes, NGOs, Agriculture Universities, and Research Institutions.

I firmly believe that this report will be useful for all our stakeholders and partners in the development sphere both within and outside the country.

Dr. G. R Chintala
Chairman
Message from

Deputy Managing Director

This year’s theme is “Life on Land” and NABARD is involved with this sector- agriculture and rural development- as per our mandate.

The fifth edition of our ‘Sustainability Report’ comes in tumultuous times with the Covid-19 ravaging lives, livelihoods & economy. But one sector has shone bright amidst these gloomy times and that is agriculture.

This year’s theme is “Life on Land” and NABARD is involved with this sector- agriculture and rural development- as per our mandate. Two programs of NABARD stand out in this direction: participatory watershed development program in rain deficient areas and the participatory orchard-based livelihoods program for the tribal population. The current edition presents a succinct picture of what NABARD has been contributing to enhance sustainability of farms and farmers in our own humble way as we aim at presenting the best practices which can set standards to others to emulate.
The report highlights the economic, environmental and social sustainability of its various interventions, initiatives and innovations, and is based on the triple bottom line approach.

Shaji K.V
Deputy Managing Director

It is with a solemn resolve to promote sustainable, equitable agricultural and rural development, that NABARD is coming out with its Sustainability Report 2019-20 for the fifth consecutive year. The report highlights the economic, environmental and social sustainability of its various interventions, initiatives and innovations, and is based on the triple bottom line approach. Though the Covid-19 pandemic had profound adverse impact on the growth of the global economy including India’s, the agriculture sector has largely emerged unscathed so far.

The theme for this Sustainability Report is ‘Life on Land’ and it seeks to bring into attention the value of ecosystem services of land, forests, wetlands, mountains, drylands, protection of endangered species and attempts to enhance global support in its preservation and sustainable use. The report is structured as per the latest Global Reporting Initiative (GRI) guidelines, viz. GRI standards. NABARD, being the National Implementing Entity (NIE) for Adaptation Fund and Direct Access Entity for Green Climate Fund, has supported various projects for mitigation and adaptation of climate change and the report, inter alia, highlights the impact of its various initiatives for making rural livelihoods and agriculture climate resilient.

I hope that this report will create awareness among the readers, especially policymakers, academicians, researchers and other stakeholders, about the initiatives taken by NABARD in fulfilling its vision of achieving sustainable rural prosperity.

Shaji K.V
Deputy Managing Director
The year 2020 has been marked by an unprecedented outbreak of COVID-19 and subsequent lockdowns imposed around the globe. This has caused simultaneous disruptions to both supply and demand and have adversely affected every aspect of human life. While the Indian economy is poised to do well in the days to come with the fillip provided by Atmanirbhar package, agriculture sector have risen as a ray of hope and is leading the recovery process. The economic disruptions have positively affected the biodiversity in the short run, the impact in long run will largely depend on the sustainable policies adopted after the pandemic is over.

In this eventful year, theme of our fifth Sustainability Report is Sustainable Development Goal - 15 i.e. 'Life on Land'. This report highlights various programmes and initiatives of NABARD in facilitating the achievement of targets set under the goal. Land degradation and change in land use has caused immense economic losses in the country. As part of the “Bonn Challenge”, India has also pledged to bring into restoration 13 million hectares of degraded and deforested land by 2020, and an additional 8 million hectares by 2030. In this context, NABARD’s integrated watershed management approach has supported interventions like soil and water conservation, afforestation, agroforestry, micro-irrigation (drip/sprinkler irrigation), livelihood generation, and improved land use pattern, etc. This approach has been instrumental in reversing the land degradation by covering 23.05 lakh ha area and helped create a sustainable livelihood for the poorer farm communities across the country.

Indian agriculture is characterized by the practice of rainfed agriculture and is vulnerable to the vagaries of climate change. India ranks seventh in the list of countries worst hit by extreme events due to climate change, as per the Global Climate Risk Index 2020. In this context, NABARD’s Watershed Development Programme and Tribal Development Fund has been instrumental in providing sustainable livelihood and promoting sustainable agriculture practices. NABARD, as a National Implementing Entity (NIE) for Adaptation Fund (AF), Green Climate Fund (GCF) and National Adaptation Fund for Climate Change (NAFCC), is implementing 40 climate finance projects/programmes involving a total financial support of ₹18.19 billion.

This report provides a holistic picture of economic, environmental and social impact of our major programmes to our various stakeholders. In our endeavour to bring out this corporate document, I take this opportunity to humbly express my gratitude to our Chairman Dr G. R Chintala, Deputy Managing Directors Shri P.V.Suryakumar and Shri Shaji K.V. for their continued guidance, motivation and leadership.

I place on record our appreciation for the painstaking efforts of GM, DGMs and other staff members of the Department of Economic Analysis and Research with special mention to the determination of Ms Tiakala Ao, General Manager; Dr Alaka Padhi, DGM; Dr Ashutosh Kumar, DGM; Smt. Swati Ranadive, Smt. Geeta Acharya, Managers and Ms Neha Gupta, Assistant Manager.

Dr. K.J. Satyasai
Chief General Manager
1

Defining the Report

About the Report

NABARD’s Sustainability Report 2019-20 fifth in the series highlights major interventions towards achieving economic, environmental and social sustainability, while aiming at attaining the UN Sustainable Development Goals (SDGs).

The report is based on the triple bottom line approach of People, Planet and Profits. It follows the latest Global Reporting Initiative (GRI) Standards, and is in accordance with the ‘core’ option. Annexure I enlists these standards and they are covered in various chapters. It provides a transparent and balanced picture of the ‘material topics’ that are of significance to the organisation and its stakeholders.

“Life on Land” assumes focus in this year’s Sustainability Report of NABARD while envisioning sustainable development of the Rural India.

Our Sustainability report 2019-20 can be viewed online at www.nabard.org and database.globalreporting.org.
# NABARD Sustainability Initiatives Highlights
As on 31 March 2020

## People's Prosperity

<table>
<thead>
<tr>
<th>Count/Project</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>791</td>
<td>Projects benefitting 0.54 million families under Tribal Development Fund (TDF).</td>
</tr>
<tr>
<td>4,484</td>
<td>FPPOs mobilized under PRODUCE Fund and PODF-ID Fund.</td>
</tr>
<tr>
<td>0.904 million</td>
<td>Rural Youth skilled for employment</td>
</tr>
<tr>
<td>10.24 million</td>
<td>SHGs saving linked to Banks (Cumulative)</td>
</tr>
<tr>
<td>125 million</td>
<td>Households covered under SHG-BLP.</td>
</tr>
</tbody>
</table>

### SHG-BLP – Self Help Group – Bank Linkage Programme; FIF – Financial Inclusion Fund; PMAY-G – Pradhan Mantri Awas Yojana- Gramin; JLG – Joint Liability Group; AF – Adaptation Fund; UNFCCC – United Nations Framework Convention on Climate Change; NIE – National Implementing Entity; GCF – Green Climate Fund; DAE – Direct Access Entity; NAFCC – National Adaptation Fund For Climate Change; MoEF&CC – Ministry of Environment, Forest & Climate Change, GoI; CCF – Climate Change Fund of NABARD; RIDF – Rural Infrastructure Development Fund; LTIF – Long Term Irrigation Fund

## Sustainability of the Planet

<table>
<thead>
<tr>
<th>Amount</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>$7.9 million</td>
<td>($781.80 billion) Grant by AF of UNFCCC*</td>
</tr>
<tr>
<td>$121.19 million</td>
<td>($1103.82 billion) GCF Grant approved NABARD is DAE**</td>
</tr>
<tr>
<td>$112.42 million</td>
<td>($1003.32 billion) Project outlay sanctioned under NAFCC of MoEF&amp;CC*</td>
</tr>
<tr>
<td>$0.53 million</td>
<td>($40 million) Allocated under CCF</td>
</tr>
<tr>
<td>3,295</td>
<td>Watershed projects sanctioned treating 2.305 million hectares</td>
</tr>
</tbody>
</table>

## Financial Sustainability – Profit

<table>
<thead>
<tr>
<th>Amount</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>$70.58 billion</td>
<td>($5,320.75 billion) Balance Sheet</td>
</tr>
<tr>
<td>$0.51 billion</td>
<td>($38.59 billion) Profit After Tax</td>
</tr>
<tr>
<td>$0.14 billion</td>
<td>($10.8 million) Business per Employee</td>
</tr>
<tr>
<td>0%</td>
<td>Net NPA</td>
</tr>
<tr>
<td>$39.06 billion</td>
<td>($2,944.84 billion) Disbursement Under RIDF</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Amount</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10.37 billion</td>
<td>($781.80 billion) Long Term Refinance</td>
</tr>
<tr>
<td>$13.32 billion</td>
<td>($1003.82 billion) Short Term Refinance</td>
</tr>
<tr>
<td>$5.93 billion</td>
<td>($447.49 billion) Disbursement Under LTIF</td>
</tr>
</tbody>
</table>

*NABARD is NIE / DAE

**Note:** SHG-BLP – Self Help Group – Bank Linkage Programme; FIF – Financial Inclusion Fund; PMAY-G – Pradhan Mantri Awas Yojana- Gramin; JLG – Joint Liability Group; AF – Adaptation Fund; UNFCCC – United Nations Framework Convention on Climate Change; NIE – National Implementing Entity; GCF – Green Climate Fund; DAE – Direct Access Entity; NAFCC – National Adaptation Fund For Climate Change; MoEF&CC – Ministry of Environment, Forest & Climate Change, GoI; CCF – Climate Change Fund of NABARD; RIDF – Rural Infrastructure Development Fund; LTIF – Long Term Irrigation Fund

$1 (USD) = ₹ 75.3859 as on 29 March 2020 (Source: https://fbil.org.in)
Our Sustainability Strategies

NABARD’s **Sustainability Strategies** are ingrained in its vision to serve as the Development Bank of the Nation for fostering rural prosperity and building an empowered and financially inclusive Rural India through the three P’s of the Triple Bottom Line Approach.

### People
- Aggregation and collectivisation of people’s into SHGs, Farmers' Clubs, FPOs, etc.
- Inclusive growth for income & employment generation
- Financial inclusion, microfinance, livelihoods & skill development
- Strong employee welfare system
- Gender equality and empowerment of women

### Planet
- Climate Change Action & Natural Resource Management
- Sustainable Agriculture & Rural Development
- In-house energy efficiency

### Profit
- Strong financials
- Business orientation - Refinance, Financing Rural Infrastructure, Other Direct Finance
  - **Profits ploughed back into developmental interventions**
  - Zero NPA
  - Capital adequacy

NABARD’s economic, social and environmental investments through programmes and schemes strongly align with most of the SDGs, viz., alleviating poverty, removal of hunger, climate action, gender equality, reducing economic inequality, health, education, infrastructure, economic growth, and so on (Annexure II).

---

A. Developmental Initiatives towards People’s Prosperity

a. Microfinance for Sustainable Livelihoods and Mainstreaming of the disadvantaged, especially women by ensuring their economic and social empowerment through:
- SHG-Bank Linkage Programme (SHG-BLP)
- Capacity building through Micro Enterprise Development Programmes (MEDPs) and Livelihood and Enterprise Development Programmes (LEDPs)
- Capturing activities of SHGs on real time basis through NABARD’s digitization programme - 
- Facilitating collateral free credit to small and marginal farmers, tenant farmers, oral lessees, and small artisans through Joint Liability Groups (JLGs)
- Comprehensive Financial Inclusion through digitisation to facilitate inclusive and sustainable growth.

b. Collectivisation and Institution Building for Farmers, Artisans
- Promotion of Farmers Clubs for technology transfer and innovations, capacity building and credit linkages with banks.
- Promotion and support to FPOs in terms of awareness creation, capacity building, technical support, professional management, market access, regulatory requirements.
- Arresting large scale migration of rural youths by creating employment opportunities in rural areas through skill and entrepreneurship development, promotion of rural innovations, marketing of rural produce, formation of Off-farm Producer Organizations (OFPOs), and agri-business incubation centres under Off-farm Development

B. Business Initiatives through refinance support and infrastructure development

- Refinance support to rural financial institutions for facilitating flow of credit to agriculture and off-farm
sectors for enhancement in agricultural productivity, generation of employment and income in rural areas;

- Financial support for improving rural connectivity, facilitating access to markets, ensuring better infrastructure for educational institutions, drinking water supply and primary health care;
- Modernising and augmenting infrastructure in the dairy processing sector for increasing milk processing capacity of existing plants;
- Creation of scientific storage capacity and Mega Food Parks for enhanced income from agricultural produce;
- Financial support for creation of fishing harbours to generate additional employment to sea going fishermen as well as persons in shore based establishments;
- Improving quality of rural lives through provision of pucca houses with basic amenities under Pradhan Mantri Awas Yojana- Gramin (PMAY-G) and toilets facilities under Swachh Bharat Mission- Gramin (SBM-G)

C. Strategies for Environmental Sustainability

India is highly vulnerable to the global phenomenon of Climate change as livelihood of a vast majority of its population, predominantly comprising small and marginal farmers, depend on climate sensitive sectors like agriculture, fisheries and forestry. The critical challenge of financing for climate change resilience has rightly been accorded high priority on NABARD’s development agenda.

Supporting Climate Change Adaptation

- promoting climate change adaptation, climate smart agriculture and building capacities in communities for climate resilience and livelihood security as the National Implementing Entity (NIE) for Adaptation Fund (AF) under United Nations Framework Convention on Climate Change (UNFCCC);
- deploying Green Climate Fund (GCF) resources for climate resilient development and low emission strategies as a Direct Access Entity (DAE) for India;
- Facilitating sanction of grant assistance of ₹8.47 billion for 30 projects covering water management, climate smart agriculture, livestock management, conservation and management of coastal and forest ecosystem, etc. as a NIE for National Adaptation Fund for Climate Change.

NABARD’s Centre for Climate Change imparts training, consultancy services, and policy advocacy on climate change adaptation and mitigation, climate finance, etc. besides prioritizing climate issues related to agriculture and farm sector.

Community Based Development

- Supporting community based watershed development programmes to build resilience in communities against climate variation, management of dry land resources through soil and water conservation, preservation of natural ecosystem from degradation, livelihood development of women/landless through income generation, introduction of new and innovative technologies, sustainable farming practices for increased production and productivity, climate proofing through risk mitigation approach, and crop water budgeting.
- Securing sustainable livelihoods for tribal families through Tribal Development Programmes that involve wadi (orchard) development, soil conservation, water resources development, women/landless family development and healthcare;
Stakeholder Engagement and Material Topics

**Stakeholder Engagement**

- As the apex organisation in the field of rural development in India, NABARD engages continuously with a wide array of stakeholders at different levels to ensure that our development and business policies reflect the best international practices and factor in the opinions and needs of those they intend to support. The participation process builds understanding and ownership of the policies and eases implementation. The gamut of stakeholders includes, inter alia, the Central and State governments, Reserve Bank of India, banks, civil society organizations, multilateral developmental agencies, farmers, traders, artisans, and other developmental agencies.

### Major Stakeholders

<table>
<thead>
<tr>
<th>Government of India</th>
<th>Reserve Bank of India</th>
<th>NABARD (including management &amp; employees)</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Governments, Govt. Corporations</td>
<td>Commercial Banks</td>
<td>Regional Rural Banks</td>
</tr>
<tr>
<td>State Cooperative Banks</td>
<td>DCCBs PACS</td>
<td>SCARDBs PCARDBs</td>
</tr>
<tr>
<td>Farmers, FPOs, SHGs, JLGs, Federations, Agripreneurs, Artisans, Rural Entrepreneurs</td>
<td>MFIs/NBFCs, NGOs, Trusts</td>
<td>Academic Institutions, Universities Corporate Sector, Private Entities</td>
</tr>
<tr>
<td>International Funding Agencies – KfW, GIZ, etc. UNFCCC – AF, GCF</td>
<td>MFIs/NBFCs, NGOs, Trusts</td>
<td>Academic Institutions, Universities Corporate Sector, Private Entities</td>
</tr>
</tbody>
</table>
Material Topics

Material topics depict our organization’s significant economic, environmental and social impact of our various interventions and also significantly influence the assessments and decisions of stakeholders. The following assessment of materiality also takes into account the basic expectations expressed within and outside our organization.
1. **Awards and Accolades**

NABARD won eight (8) ABCI (Association of Business Communicators of India) awards in different categories for its coffee table book, publication, wall posters, in-house magazine and special schematic brochures on flagship schemes.

A coffee table book titled ‘Celebrating Development’ brought out by Karnataka Regional Office won Silver in the LACP (League of American Communication Professionals) 2019 Vision Awards.

**NABARD Anthem**

NABARD has produced an anthem for the bank with a motivational message.

2. **Media presence and coverage**

**Advertisements and Advertorials**

- NABARD advertised with Business TV news channels on *Kisan Divas 2019*. A static L Band advertisement was released on CNBC TV18, CNBC Awaaz, CNBC Bazaar, ET Now and Zee Business.
- Created new generation artworks and issued advertisements in over 50 reputed national publications.
- Issued branding advertisements in financial newspapers on important occasions like NABARD Foundation Day, Union Budget Announcement, SARAS Mela, etc.
- Ran a digital campaign on ‘NABARD Celebrates SHGs on International Women’s Day’ coinciding Women’s Day 2020. The 15-day campaign gained 7.5 million impressions.

**Engagement with the Media**

- NABARD’s news items were published 588 times during the year
- Organised seven (7) press conferences/events and 14 interviews
- Issued twelve (12) press releases and seven (7) authored articles

**YouTube & Facebook**

NABARD enjoys significant space on the channels having garnered 2.8 million views, 27,000 subscribers and 3.4 million minutes of watch time from over 214 countries. As on 31st March 2020, around 240 films were uploaded on YouTube & Facebook. The films depict NABARD’s developmental journey over the long three decades touching rural lives and celebrating development. NABARD’s Facebook page crossed a milestone of registering 20,000 followers.
Organisational Profile

Genesis

The National Bank for Agriculture and Rural Development was established on 12 July 1982 as a Development Financial Institution for fostering rural prosperity.

NABARD’s paid up capital stood at ₹140.80 billion as on 31 March 2020, and it is fully owned by the Government of India.

Mandate

NABARD was set up for providing and regulating credit and other facilities for the promotion and development of agriculture, small-scale industries, cottage and village industries, handicrafts and other rural crafts and other allied economic activities in rural areas with a view to promoting integrated rural development and securing prosperity of rural areas and for matters connected therewith or incidental thereto.
Governance structure

The management and business of NABARD vests with the Board of Directors appointed by Government of India in consultation with RBI. The Board of Directors consists of:

Structure and Composition of Board of Directors as on 31st March 2020

<table>
<thead>
<tr>
<th>Structure of Committee</th>
<th>Relevant provision of NABARD Act, 1981</th>
<th>Name of the Directors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chairman</td>
<td>appointed under Section 6(1)(a) of the NABARD Act, 1981</td>
<td>Dr Harsh Kumar Bhanwala</td>
</tr>
<tr>
<td>03 Directors from out of Directors of RBI</td>
<td>appointed under Section 6(1)(c) of the NABARD Act, 1981</td>
<td>Dr. Ashok Gulati, Dr M. D. Patra, Ms Revathy Iyer</td>
</tr>
<tr>
<td>03 Directors from Central Government</td>
<td>appointed under Section 6(1)(d) of the NABARD Act, 1981</td>
<td>Shri Debasish Panda, Shri Rajesh Bhushan, Shri Sanjay Aggarwal</td>
</tr>
<tr>
<td>04 Directors from State Governments</td>
<td>appointed under Section 6(1)(e) of the NABARD Act, 1981</td>
<td>Shri Alok Sinha, Shri Hans Raj Verma, Dr M V Rao, Shri Lalhmingthanga</td>
</tr>
<tr>
<td>Managing Director</td>
<td>appointed under Section 6(1)(g) of the NABARD Act, 1981</td>
<td>The post is vacant.</td>
</tr>
<tr>
<td>02 Deputy Managing Directors</td>
<td>appointed under Section 6(3) of the NABARD Act, 1981</td>
<td>The posts are vacant.</td>
</tr>
</tbody>
</table>

Committees of the Board

- The Board of Directors
- Executive Committee
- Audit Committee
- Project Sanctioning Committee
- Risk Management Committee
- Information Technology Committee
- Review Committee on Non Cooperative Borrowers
- Human Resource Sub-Committee
- Building Sub-Committee

Top Management Oversight

- Management Committee
- Internal Sanctioning Committees
- Top Management Team (TMT) Meeting
- Asset Liability Committee (ALCO)

Note: Independent/External auditors are appointed by NABARD to express opinion on the financial statements of NABARD, based on their audit so as to have a true and fair value of the financial position, financial performance and cash flows of the Bank, and to ensure conformity with standard accounting principles.
NABARD’s has a pan-India presence, with 31 Regional Offices and a vast network of District Development Offices covering 712 districts of the country.

**Training Establishments and Capacity Building: Structure**

<table>
<thead>
<tr>
<th>National Bank Staff College, Lucknow</th>
<th>Bankers’ Institute of Rural Development, Lucknow, Bolpur &amp; Mangalore</th>
</tr>
</thead>
<tbody>
<tr>
<td>Catering to training needs of officers of NABARD</td>
<td>Catering to training and capacity building needs of bankers, NGOs &amp; other developmental agencies, across the country and Asia-Pacific countries</td>
</tr>
</tbody>
</table>
Our Ethics, Values and Principles

In our journey spanning three and a half decades, we have set exceptionally high standards of ethical and moral business conduct. Our core set of principles and values underpin all activities in the organization, instilling confidence, trust and team spirit in our development partners. Our relationship with our client institutions, beneficiaries is shaped by our values of mutual respect, transparency, vigilance, integrity and honesty.

During the year, NABARD’s Central Vigilance Cell conducted Preventive Vigilance Inspections (PVIs) of nine (9) Regional Offices and two departments in the Head Office. Besides, 1,733 RTI applications were provided with the requisite information. Appellate Orders were issued against 199 appeals.

In our endeavor to develop a conducive, safe, healthy and transparent work environment, we have adopted a whistleblower policy and promoted proactive disclosures norms. The main objective of the Whistle Blower Policy is to ensure the highest ethical, moral, and business standards in the course of functioning and to build a lasting and strong culture of corporate governance within NABARD. Whistle Blower Policy empowers the employees to report any unethical practice, behavior or violation of service rules.

NABARD lays special emphasis on creating opportunities and conducive atmosphere for regular learning and skill up-gradation and conducted 126 training programs during the year for employees based on self-assessment of training needs.

Risk Management

NABARD has established a robust and independent Risk Governance structure to provide for management of major risks envisaged in the day-to-day operations of the organization through an Integrated Enterprise Risk Management Approach covering credit, market, operational and compliance risk.

In the face of disruptions posed by COVID-19 and resultant lockdown, NABARD has invoked Business Continuity Plan on time through Work-from-Home (WFH) strategy.

The Bank leveraged on the latest available technologies and has provided secured access to systems for work from home arrangements and ensured continuity of the work.

Regional Offices adopted alternate site strategy and made temporary arrangements at Bank’s quarters to ensure continuity of the work.
With an aim to further rural prosperity, NABARD has ingrained in all its activities a fine balance between sustainable business management and developmental goals. NABARD has spearheaded a number of economically viable and sustainable models for rural India by providing innovative credit products, developmental and promotional financial assistance, advisory, consulting, technical and IT-enabled solutions and services.

By creating a fine balance between financial sustainability of the organisation and its developmental initiatives, NABARD has left an indelible impact on the lives of its development partners and people.
NABARD’s balance sheet size has grown remarkably from ₹4 trillion in 2017-18 to ₹5.3 trillion in 2019-20.

Balance Sheet Size (₹ billion)

- **2017-18**: ₹4,066.40
- **2018-19**: ₹4,874.70
- **2019-20**: ₹5,320.75

Hard work of employees and trust of stakeholders reflect very well in the rise in its gross income to ₹326.92 billion @ 10.19%. NABARD’s profit grew @ 14.68% to ₹38.59 billion in the current year.

Profit after Tax (₹ billion)

- **2017-18**: ₹29.60
- **2018-19**: ₹33.60
- **2019-20**: ₹38.60

While the contribution of our biggest resource pool in our journey - our 3579 employees is beyond any measure, to put it in numbers, each one has individually contributed ₹0.78 billion to our business and ₹10.8 million to our net profit in the reporting year.

NABARD’s Capital to Risk Weighted Asset (CRAR) ratio grew to 21.2% in 2019-20, whereas the stipulated norm by the RBI is 9%.

Capital to Risk Weighted Asset (CRAR)

- **2017-18**: ₹18.8
- **2018-19**: ₹18.9
- **2019-20**: ₹21.12
The share capital of Subsidiaries along with the stake of NABARD is presented in table:

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Share Capital</th>
<th>NABARD’s stake (%)</th>
<th>NABARD’s investment</th>
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<td>ASCI</td>
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<tr>
<td>CeGSIL</td>
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</tbody>
</table>

NABARD has been promoting and supporting projects with impact on agriculture sector and benefitting farmers in particular. NABARD has invested in shares of nine (9) such companies, namely:

- National e-Repository Limited (NeRL): ₹105.3 million
- National e-Governance Services India Limited (NeSL): ₹15 million
- Agricultural Skill Council of India (ASCI): ₹0.04 billion
- CSC e-Governance Services India Limited (CetSIL): ₹97.5 million
- Agriculture Insurance Corporation of India Limited (AICIL): ₹0.6 billion
- Agriculture Finance Corporation (AFC): ₹0.01 billion
- Small Industries Development Bank of India (SIDBI): ₹9.6628 billion
- National Commodity Exchange (NCDEX): ₹0.1688 billion
- Multi Commodity Exchange (MCX): ₹3 million

NABARD invests in Alternative Investment Funds (AIFs) to facilitate innovations and technology dissemination in agriculture and rural sectors. NABARD’s commitments to AIFs have resulted in investment in 19 Funds.
Building Rural India

NABARD has been contributing significantly towards infrastructure development in the agricultural and rural sector by channelizing finance under its various funds namely NIDA, WIF, CFF, RIDF, LTIF, MIF, DIDF and FPF.

Rural prosperity and NABARD Infrastructure Development Assistance (NIDA)

Aligning sustainability efforts with business goals, NIDA offers flexible long-term loans to well-managed public sector entities for financing rural infrastructure. By enabling public investment in infrastructure, the funding provides further impetus to private investment in the agriculture and rural sectors.

Ground level impact of NIDA

- Irrigation 5,93,000 ha
- Micro irrigation 1,39,000 ha
- Renewable Energy 113 MW
- Power Transmission 49 projects in 15 states
- Rural connectivity 5,942 km road length and 4.69 km bridge length
- Drinking water supply 24,534 habitations
- Warehousing and cold storage capacity 29,600 MT
Warehouse Infrastructure Fund (WIF)

WIF provides sustainable solution to the supply side bottlenecks in agri-marketing through long-term credit to eligible public and private entities for creation of modern warehousing facilities. WIF aims at preventing distress sale of produce post-harvest and maintaining the quality of produce for better price realization by the farmers.

Status as on 31st March 2020

Ground level impact

- **Facilities Created:** Warehouses, Cold Storages, Silos, Controlled Atmosphere Storages with varied capacities and facilities covering 100 MT farm-gate warehouses to modern state-of-the-art 50000 MT Silos across 21 States

- **Uttar Pradesh and Madhya Pradesh** being the two largest producers of foodgrains supported for creation of scientific warehousing capacity of 0.2 million MT each

- **Small sized storage structures at village level** sanctioned in Gujarat, Odisha and Tamil Nadu

- **Modern and earthquake resistant warehouses** financed to ensure food security under the Targeted Public Distribution System in difficult terrains of North East States

- **Projects sanctioned to State Marketing Departments for improvement in infrastructure of APMCs and Procurement Centres to ensure ease of direct purchase**
Modern Technology in NCML-Silo Storage translating into Quality Enhancement in Feed Production – at Purnea, Bihar- NABARD

**Economic Sustainability through Rural Infrastructure Development Fund (RIDF)**

RIDF, over the years, has emerged as an important source of funding in agriculture, rural connectivity and social sector for development of rural infrastructure. As on 31 March 2020, 25 tranches of RIDF have funded 0.677 million projects with cumulative sanction of ₹3.74 trillion, to 28 states and UT of Puducherry and an amount of ₹2.94 trillion was disbursed cumulatively upto 31 March 2020.
**Sector-wise distribution of funds**

- **Agriculture**: 43%
- **Rural Connectivity**: 28%
- **Social sector**: 18%

**Ground Level Impact**

- **Irrigation**
  - Non-recurring employment: 2.82 billion mandays
  - Value of production: ₹57.427 billion
  - Potential created/restored: 3.41 million ha
  - Value of production restored: 3.41 million ha

- **Rural Connectivity**
  - Long rural bridges: 1.178 million metre
  - Rural road network: 0.48 million km
  - Non-recurring employment: 6.20 billion mandays

**Bridging the Marketing Gap**

**Initiative**: Construction of Fruit & Vegetable Market at Shopian, Jammu and Kashmir with RIDF support of ₹53.1 million

**Beneficiaries**: Farmers of Shopian will get dependable marketing

**Challenge**: Lack of modern weighing equipments, waste disposal mechanism

**Initiative**:

- The project spread over an area of 15.68 hectares of land is designed to house 07 Auction Platforms with aggregate floor area of 4460.96 sqm. The mandi has capacity to load 400 trucks at the same time and a capacity to hold 5000 loaded trucks ready for dispatch.

- The logistic infrastructure consisting of fully equipped administrate block with digital marketing gadgetry, digital weighing bridges, controlled access and exit points besides public conveniences and waste disposal mechanism

**Impact**:

- The rural market is providing facilities like shops, auction platforms (phars), parking place and other conveniences.

- It has enabled better price discovery and a better and assured avenue for farmers to sell produce.
Long term Irrigation Fund (LTIF)

Aiming at augmentation of irrigation potential (IP) by 346.3 million ha. under 99 identified projects with LTIF support, the cumulative loan sanction under Long Term Irrigation Fund (LTIF), as on 31 March 2020, under central/state share stood at ₹818.64 million as on 31 March 2020.

Impact:

Facilitated channelization of funds for completion of 43 (Fortythree) stalled projects.

Irrigation potential of 1.81 million ha. was created during 2016-2019. (Source – DoWR, RD & GR, MoJ, GoI)

Micro Irrigation Fund

Under Micro Irrigation Fund (MIF) an amount of ₹28.41 billion was sanctioned to 4 States during 2019-20. The aim is to lend to state governments to facilitate them in mobilizing additional resources for expanding coverage under micro irrigation.

Benefits:

- Expected to expand the area under micro irrigation to an area of 1.127 million ha. in six states, and
- Positively impact 0.913 million farmers of which 77% farmers are categorized as small and marginal.

NABARD’s initiatives towards infrastructure development in different sectors for enhanced opportunity for farmers

a. **Credit Facility to Federations** (CFF) serve rural communities through lending to the state owned and state supported procurement agencies/corporations and milk cooperatives. These corporations in turn support farmers and rural people by buying and collecting their produce and supporting their livelihoods.

During the year, eight government corporations/federations, two dairy cooperatives and one marketing cooperative were availed NABARD support under CFF.

Current Status

1. Sanctioned credit limit of ₹25.07 billion for procurement of paddy, wheat, pulses, oilseeds and milk.
2. Entities availed the facility = 11
3. Total disbursement - ₹37.20 Billion, recording a growth of 25.35% over the previous year.

a. **Dairy Infrastructure Development Fund (DIDF)** is set up for financing infrastructure for modernization and creation of additional infrastructure for milk processing, and value addition to dairy products.
c. **Food Processing Fund (FPF)** provides affordable credit to public and private players for developing Designated Food Parks (DFPs).

**Current Status during the year**

- Sanctioned Projects: 12 Mega Food Parks (MFP), 4 Agro Processing Clusters (APC), 6 Individual Food Processing Units
- Amount Sanctioned: ₹1.49 Billion
- Coverage of States=15

**Cumulative Position as on 31st March 2020**

- Cumulative sanctioned: ₹6.03 Billion
- Cumulative Disbursement: ₹3.56 Billion

**Assistance under Mega Food Park - major milestones**

- A term loan assistance of ₹0.1863 billion has been extended to the Manipur Government for setting up a mega food park at Thoubal district.
- Agro Processing Cluster sanctioned in Madhya Pradesh- M/s Nimar Agro Park
- NABARD sanctioned projects at Barwani, Madhya Pradesh, with a credit support of ₹0.1399 billion, establishing an Agro Processing Cluster spreading over 11.10 acre of land.
- Avantee Mega Food Park in Madhya Pradesh's Dewas, having a total outlay of ₹1.5 billion with NABARD’s funding size of ₹0.5652 billion under Food Processing Fund.
Enhancing ground level credit through refinance support

Refinance provided by NABARD at concessional rate of interest to RRB and Cooperative Banks supplements the funding of these rural financial institutions (RFI) and reduces their cost of funding to the priority sector borrowers, increases the volume of credit disbursement and improves the viability of RFIs.

Ground level impact:

- NABARD’s refinance towards Long Term Investment Credit ensures creation of capital formation in agriculture and allied sectors;
- NABARD disbursed refinance of ₹1785.62 billion constituting about 13% of the total ground level credit during the year.
- Refinance to RRBs and Cooperative banks constituted around 39% of their total disbursements.

Highlights of the year:

- Cumulative Refinance outstanding ₹2358.85 billion
- LT refinance disbursed during the year ₹781.80 billion
- Short-Term Refinance disbursement during the year ₹1003.82 billion
- Income from refinance during the year ₹150.97 billion
Pioneering Rural Sustainability Models

NABARD has successfully pioneered many economically viable and sustainable models for holistic development of rural India, e.g. Tribal development, Watershed development, SHG-Bank Linkage programme, Joint Liability Groups (JLG), Promotion of FPOs, natural resource management etc. These models aimed at generating sustainable sources of income for the vulnerable tribal, and marginal rural communities; capital augmentation and asset creation in the rural economy simultaneously protecting environment and natural resources.

Economic Sustainability and watershed development

(Source: Study conducted by National Remote Sensing Centre, Hyderabad in Telangana, Rajasthan and Gujarat)

(Source: Study conducted by Tamil Nadu Agriculture University (TNAU) in Chikkanangkuppam watershed project)
Turning Over New Leaf for Tribal Development

During 2019-20, grant of ₹0.92 billion was sanctioned for 43 projects, benefiting 19,360 tribal families in 20 States.

Status as on 31 March 2020

- Total No. of projects: 791
- Total number of families assisted: 0.55 million
- Area covered: 0.45 million acres
- Cumulative amount sanctioned: ₹23.02 billion
- Cumulative amount disbursed: ₹16.55 billion

33 percent of the households reported a rise in annual income in the range of ₹3000 to ₹25000

The extent of migration decreased from 64% to 25%.

Increase in the ownership of various assets (agricultural inputs, animal husbandry, durable goods).

Increase in ownership of mobile handset (68%), LPG connection and television set with cable/DTH connection (51%).

Participation in SHGs has increased from 23 to 55 percent. The beneficiaries have taken loan to set up flour mills, grocery shops, etc. and thus generate alternate sources of livelihood.

Purchase of advanced agricultural inputs at a lower price and access to information on new agriculture technologies through the FPO formed under the TDF project.

Rise in availability and sufficiency of basic food items (rice, pulses, wheat, and potato) and around 77 percent of the households generated surplus from raising crops.
Micro Finance and Financial Inclusion for Sustainable Livelihoods

i. **SHG- Bank Linkage Programme**
   - Landmark programme launched by NABARD in 1992 has now emerged as world’s largest movement of organizing the poor into groups and develop saving habits among them and make hassle free credit readily available to them for their financial needs.

![Ground level impact of SHG-BLP:](image)

- 10 million SHGs saving linked with banks covering 124 million households across India with savings amount outstanding at all-time high of ₹26.1 billion.
- 3.14 million SHGs availed credit support of ₹776.59 billion.
- 5.67 million SHGs having loan outstanding to the extent of ₹1080.75 billion.

ii. NABARD continued to implement a scheme for promotion and financing of Women Self Help Groups in 150 identified Left Wing Extremism (LWE) and backward districts of the country. As on 31st March 2020, a cumulative grant of ₹1.3943 billion has been provided by NABARD for promotion and credit linkage of WSHGs in 150 LWE backward district.

iii. Project E-Shakti won the Golden Peacock Innovative Product/Service Award 2020 for addressing the financial empowerment of SHGs and bridging the digital divide by seamlessly integrating the SHGs database with technology and enabling financial inclusion through E-Shakti.
Bridging the Digital Divide

**The Initiative:** Digitisation drive under EShakti project of NABARD.

**Beneficiaries:** Members of 210 SHGs of Raipura, Jabalpur, MP

**The Challenge:**
- Availability of authentic data with banks for swift credit decisions for financing SHG members
- Availability of timely credit to SHGs to undertake livelihood activities

**The Solution:**
- Creation of a database capturing social, demographic, financial profiles of members as well as the groups and updating the financial transactions taking place within the group and with Bank on a real time basis.
- Providing relevant financial information on transaction to members by SMS in their own language.

**The Impact:**
- The system of dynamic grading of SHGs available in the portal help the banks to assess the loan application and take a quick decision.
- Using this unique feature, Punjab National Bank of Raipura, Jabalpur sanctioned a loan of ₹07 million to 7 EShakti SHGs.
- These SHGs are now involved in various livelihood activities and have embarked on a journey of becoming successful entrepreneurs.
Mending their way to a better future-SHG-Bank Linkage Programme (SBLP)

The Initiative
Shivasharanu Haralaiah SHG was formed and financed by DCCB, Bidar with an initial loan of ₹25,000.

Beneficiaries
Members of Samagara Community whose traditional occupation was chappal (sandals) making and repairing.

The Challenge
Poor resource base, no access to credit, leading to indebtedness and migration.
These members of Samagara community were destitute, illiterate, landless.

The Intervention
Shivasharanu Haralaiah SHG was formed by DCCB, Bidar. Training was given to them on SHG concepts with Exposure visits for cross learnings on savings and potential economic activities.

The Impact
- Group took the activity of Chappal (Sandals) making business, selling the chappals in local market and in adjacent districts.
- Mutual help by members in repayment of the instalment to avoid any default.
- Group availed multiple credit linkage and repaid 100%. Current loan has been enhanced to ₹8,00,000/-.
- The SHG members have availed of loan for their children's education and housing.
- Members buy raw material locally from Basavakalyan and sell the chappals in local market and also in Gulbarga, Udgir.
iv. **Promotion of Joint Liability Groups (JLGs)**

- JLGs are informal groups positioned as strategic intervention to provide collateral free credit to small/marginal/tenant farmers/asset less poor.
- NABARD extends financial support for awareness creation and capacity building of all stakeholders along with extending 100% refinance support to the financing banks.

**Diagram:**

- 4.18 million JLGs were promoted
- 9.25 million JLGs promoted and financed by bank as at the end of 31st March 2020 (Cumulative)
- As on 31 March 2020, a cumulative grant assistance of ₹20.15 million has been sanctioned to various JLG promoting agencies for credit linkage of JLGs.

v. **Promotion of FPOs**

- Collectivization of agricultural produce through Producers’ Organizations has emerged as one of the effective means to increase farmers’ income, improve access to farm inputs, modern technologies, markets, etc.
- As on 31 March 2020, NABARD has promoted 4,484 FPOs and remains committed to handholding of farmers for inclusive development.
**Orchards of Prosperity**

Sai Social Empowerment Society (SSES) mobilised the tribal farmers to form Chenchu Farmers Producer Company with 567 shareholders and share capital of ₹0.5 million.

**Beneficiaries**

Chenchu Farmers, Yerragondapalem, Pullalacheruvu, Dornala Mandal of Prakasam District, Andhra Pradesh

**The Challenge**

The tribal communities used to earn living by collecting minor forest products and worked as migratory labourers.

**The Solution**

- The barren lands of these tribes were transformed into green belts of mango orchards with intercropping of redgram, chilli, cotton and maize.
- The FPC now manages bulk procurement of inputs, market the harvests of Mango, guava, Red gram Millets Chilli and other vegetables and ensure remunerative price for their products.
- Zero Budget Natural Farming (ZBNF) and organic farming practices have been propagated extensively.
- The FPC has also skilled the members on mango processing, chilli powder making, food grain processing, sorting, grading and packaging.

**The Impact**

- The mango bars pickles produced using Solar Dehydrator, with FSSAI Registration are in great demand in the Non-Pesticide Management (NPM) Shop sanctioned to the FPC by the Dept. of Agriculture.
- Chenchu Farmers Producer Company Limited was awarded with meritorious certificate for its exemplary performance in the year 2019.
Sustainable Livelihood through skill development

Micro Enterprise Development Programme (MEDP)

The objective of the programme is to enhance the capacities of participants through appropriate skill up-gradation in existing or new livelihood activities in farm or non-farm activities and enrich knowledge of participants on enterprise management, business dynamics and rural markets.

As on 31 March 2020, more than 0.5 million SHG members were trained under around 17,700 MEDPs.

Livelihood and Enterprise Development Programme (LEDP)

LEDP envisages conduct of livelihood promotion in both farm and off-farm activities under project mode in clusters in contiguous villages. It encompasses the complete value chain and offers end-to-end solutions to the SHG members.

Current Status:

| Cumulative number of SHG members supported under LEDP | 89,127 (approx.) |
| Cumulative Number of LEDP conducted | 783 (approx.) |

Livelihood and Dairy Farming

The Initiative

Training of members from SHGs/JLGs under Livelihood and Enterprise Development Programme (LEDP) for Dairy Farming and Vegetable Cultivation

Beneficiaries

150 members of SHGs/JLGs in Nemmara Block of Palakkad District, Kerala

The Issue

Lack of Skill upgradation and Livelihood opportunities among the SHG/JLG members.

The solution

- Members were trained to set up and sustain dairy on commercial scale.
- Trained members were provided with loan by the bank after the members completed their one-week training supported by NABARD under LEDP.
The Impact

- Credit facility to purchase cows was provided to 45 members.
- The milk produced was collected and marketed through the local milk societies and also through the Rural Mart outlet of Jan Kissan Farmer Producer company, both supported through financial assistance of NABARD.
- Members could earn ₹5000/- to ₹6000/- each, in addition to their present income.
- One member is doing integrated farming in three acres of land consisting of a mini Dairy, Vegetable cultivation, Poultry and Goat rearing.

Promotion of Financial Inclusion (FI)

NABARD has adopted a differentiated strategy during 2019-20 to provide focused FI interventions to address regional and institutional inadequacies and bring about inclusive and equitable financial inclusion across the country by giving thrust towards 314 districts, categorized as Special Focus Districts (SFDs) comprising of Aspirational districts, LWE districts & North Eastern region.

As per the strategy, grant assistance is available at an enhanced rate of 90% for promoting Financial Inclusion in Special Focus Districts (SFDs).

NABARD also has a dedicated fund-Financial Inclusion Fund (FIF) for including the weaker sections of the society to the formal banking system.
During 2019-20, support was extended for the following under FIF:

- Financial Literacy Programmes
- Demonstration of Banking Technology through Mobile Van
- Support to Kiosks in unbanked villages of North East Region
- Deployment of PoS Terminals in Tier 3 to 6 areas:
- Dual Authentication at BC points for SHG transactions:
- On boarding to BHIM UPI Platform
- Public Financial Management System (PFMS)
- Aadhaar Enrolment and Update Centres (AECs):

During the year, an amount of ₹3.48 billion was sanctioned and ₹2.58 billion disbursed towards various interventions under Financial Inclusion Fund (FIF).

**Promoting the Off-Farm Sector**

Off farm sector plays a crucial role in providing livelihood to weaker sections of society, preventing the migration from rural areas to urban areas, reducing the regional disparities.

- **Off-Farm Producer Organizations (OFPOs)** play an important role in promoting rural enterprises in handloom, handicraft and agro-processing sector to generate local employment through value addition, design innovation and development, processing, brand building, creation of storage and logistics infrastructure, mechanization and development of technology plus strong forward and backward linkages.

- During 2019-20, eight OFPOs benefitting around 2500 artisans and craftsmen across 07 states were sanctioned with committed grant assistance of ₹45.6 million.

- As on 31 March 2020, 33 OFPOs covering around 11,678 beneficiaries have been supported with grant assistance of ₹128.8 million across 19 states. Of which, 18 OFPOs have been registered under Companies/Societies Act and are undertaking business activities through aggregation, marketing and input distribution.

**Promotion of Geographical Indications Products**

- Geographical Indications (GI) is a form of Intellectual Property right that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. A GI right allows its holder to prevent its use by a third party whose product does not conform to the applicable standards. GIs are the least explored and most underrated IP.

- NABARD has supported GI registration of 34 products of which 11 have been registered. NABARD has also provided financial support for the creation of dedicated product catalogue in three international languages for 10 GI products. A marketing outlet for GI products at Deendayal Hastakala Sankul, Varanasi is also being supported.

**Skilling the unskilled**

- In tune with GoI’s goal, NABARD has developed a structured approach for addressing the skill gap in rural India through demand and outcome-based programmes through multiple stakeholders in skill development ecosystem leading to wage/self-employment.

- NABARD has extended support for training 0.9 million rural youth through 34,878 programmes with grant assistance of ₹1.54 billion by gainfully engaging rural youth both in wage as well as self-employment. During 2019-20, NABARD has skilled 33,216 rural youth by supporting 1066 skill development programmes with grant assistance of ₹189.2 million.
Look after the land and it will look after you, destroy the land and it will destroy you.

– Aboriginal Proverb

4 Environmental Sustainability

Environmental and Social Policy (ESP) and Gender Policy of NABARD

NABARD’s commitment towards equitable and inclusive development is built upon a strong Environmental and Social Policy (ESP) and Gender policy, through a strong framework of monitoring and assessing the impact of its various interventions on environment, society and on gender equality.

The Performance Standards of the ESP and Gender Policy

- Assessment & Management of environmental and social risks and impacts
- Labour & Working Conditions
- Resource efficiency and pollution prevention
- Community health, safety and security
- Land acquisition and involuntary resettlement
- Biodiversity conservation and sustainable management of living natural resources
- Indigenous people
- Cultural heritage
- Gender Equality and Women’s Empowerment
- Access and Equity and Protection of Human Rights
NABARD’s Climate Change Programme

In the capacity of National Implementing Entity (NIE) and Direct Access Entity (DAE), NABARD has been channelizing funds for climate adaptation and mitigation projects along with projects to provide for sustainable livelihood for vulnerable communities.

As part of its Environmental and Social policy (ESP), NABARD is implementing forty climate finance projects/programmes supported under AF, GCF and NAFCC across India, involving a total sanction of ₹18.20 billion.

Current Status:

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<tr>
<td>National Adaptation Fund for Climate Change</td>
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<tr>
<td>Green Climate Fund</td>
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</table>

Rehabilitating Life under Water

Initiative: NAFCC Project: Management and Rehabilitation of Coastal Habitats and Biodiversity for Climate Change Adaptation and Sustainable Livelihoods in Gulf of Mannar, Tamil Nadu

Sanctioned by NABARD to the Department of Environment and Forest, Government of Tamil Nadu

Challenge:
- Erosion of island with area of island reduced from 16 ha to 1.5 ha in 2015 due to rising sea level

The solution:
- Deployment of Artificial Reef modules along Vaan Island to prevent erosion and enable expansion of the island.

The Impact:
- The area of the island that was 1.5 ha in 2015 has expanded to 3.3 ha (low tide) as on May, 2018.
- Coral Reef and Sea Grass Rehabilitation in 4.0 sq. km area around Kariyachalli and Vilaguchalli islands has led to improvement in coral cover, fish diversity, carbon sink, etc. 43 epifaunal and 38 macrofaunal species were recorded in and around rehabilitated corals and sea grasses.
Integrated Watershed Development Programme

The WDF was created with an initial corpus of ₹200 crore. The corpus was augmented over the years by the interest differential earned under RIDF and the interest accrued on the unutilized portion of the WDF.

Climate-proofing in completed watershed projects

To reduce vulnerability of watershed community to the impact of climate change on production, productivity and livelihood of the farmers, NABARD is implementing climate change adaptation initiative with financial support from WDF.

Core interventions:

- **01** additional soil and water conservation measures in the hot spot areas
- **02** soil fertility and productivity enhancement
- **03** promoting sustainable farming practices
- **04** risk mitigation and knowledge management
Water Security through Springshed Development

The springs in North Eastern Region (NER) and Himalayan Hilly Areas are the main source of drinking water. However, these springs are drying up due to destruction and degradation of natural resources, especially forests, and adverse impact of climate change over a period.

NABARD has launched an innovative and integrated springshed based participatory watershed development programme in the NER, including Sikkim and other hilly states/areas.

**The programme's twin objectives:**

- to reduce drinking water scarcity
- to promote off-season farming for sustainable livelihood to the rural community.

As on 31 March 2020, 67 spring-shed development projects have been sanctioned in NER (including Sikkim) and other hilly states.
Protection of Livelihoods with drainage Line Treatments

The initiative
Construction of gabion structures through shramdaan under WDF

Beneficiaries
Inhabitants of Kot, Pursol, Pali and Gajna villages of Tehri Garhwal, Uttarakhand

The Challenge

- Stream Bank erosion in the drainage network of Maniyargad watershed
- Gully expansion leading to damaging effects in productive lands.

The Solution

- Gabion checks across the gullies of the streams network
- Large sized stone crates networked with wire across the drainage lines of major streams such as Lalsi Naame Tok, Majiyar Cheda, Agodi Khat and others.

The Impact

- 598.3m³ of gabion check dams constructed.
- Cutting and Slumping has been checked.
Sustainability of the Tribal Development Programme

With an aim of providing sustainable livelihood for tribal, NABARD instituted TDF with corpus of ₹0.5 billion out of its profits. Tribal Development Programme is pro-environment with predominantly long duration horticultural crops. The horticultural plants give sustainable income to the tribal families over a period of 30-40 years.

Current Status

- Number of projects as on 31 March 2020: 784 projects
- Sanctions in 2019-20: ₹1.12 billion was sanctioned for 46 projects
- Number of beneficiaries as on date: 0.540 million families spread across 0.516 million acre
- Cumulative sanction as on date: ₹226.41 million
- Cumulative disbursement as on date: ₹159.48 million

Environmental Impact

- 25.8 million trees have been planted
- Sequestration potential: up to 56.8 million ton carbon dioxide per year
- During 2019-20, 19,360 tribal families were benefitted in 20 States
Rural Infrastructure and Environmental Sustainability

The Projects funded under RIDF have also resulted in reducing the impact of climate change on environment. Important infrastructure projects having impact on climate change adaptation/mitigation, supported under RIDF are:

- **Installation of 51,000 solar power pumpsets to bring additional area under irrigation in Chattisgarh.**
- **Installation of micro irrigation systems in Andhra Pradesh resulting in increase in crop yield by 20-25%.**
- **10 MW Teesta canal bank grid connected solar photo voltaic power plant in West Bengal.**
- **Rejuvenation of water catchment area through afforestation in Tamil Nadu.**
- **Rehabilitation of 12,350 ha of degraded forest through plantation, nursery and watershed.**

In addition to these, the environmental impact includes:

1. Decrease in utilisation of power generated through coal and diesel powered generators.
2. Decrease in soil erosion through wind and water and increase in use of alternate sources of energy such as solar powered pumps etc.
3. NABARD has supported initiatives like anti-sea erosion, flood protection projects, improved water management projects, creation of check dams, etc increase percolation of water in the ground.
4. Connectivity projects have enabled substantial savings in fuel and in operation and maintenance of vehicles.
5. Plantation projects sanctioned in North Eastern States has reduced the incidence of Jhum cultivation, which is detrimental to environment.
6. The projects, such as Construction of ‘Pay and Use’ Toilets and Solid Waste Management, sanctioned under RIDF, have helped in reducing the environmental pollution in rural areas.
7. Support under RIDF for underground drainage structure, centralised sewerage treatment and disposal system etc. improved overall hygiene and environmental conditions resulting in increasing productivity of rural populace.
Conserve Water, Conserve Life

The initiative
Integrated development in area of 13,692 hectares of Kole wetlands (A Ramsar Site)

Beneficiaries
Farmers of Thrissur and Mallapuram districts of Kerala realized gains in terms of early sowing of paddy and protecting the fields from submergence.

The intervention
Construction of permanent sluices, bunds, desilting and improvement to canals, pump houses, flood inlets, bridges.

The Impact
- The project has resulted in an increase in agriculture production, better soil and water conservation, improvement in the drinking water availability
- It has facilitated overall improvement in the level of income and standard of living.
- Project has facilitated early sowing of paddy and also protected the fields from submergence.
Inclusive Tourism

THE INITIATIVE
Development of community-based rural eco-tourism

THE BENEFICIARIES
Residents of four villages in Puri district, Odisha

THE CHALLENGE
Change in water inflow into Chilika Lake had impacted the livelihood of fishermen

THE SOLUTION
- NABARD sanctioned an eco-tourism project to Researchers which trained fishermen to run eco-tourism projects
- Fishing boats were converted into sailing/rowing boats and capacity-building support was provided to youths
- Efforts were made to integrate financial inclusion in the project

THE IMPACT
- Establishment of rural eco-tourism as an alternate livelihood option; additional tourism activities are also being taken up
- Substantial check in environmental damage
- Rise in financial inclusion and entrepreneurship among the people
Ecology and NABARD Infrastructure Development Assistance (NIDA)

As part of our Business Initiatives, NABARD has financed many renewable energy projects. There has an increasing thrust, worldwide, on power generation projects with lesser carbon footprint. NABARD, through financing under NIDA, has been playing an important role in decreasing the greenhouse gas emission and facilitating shift from coal based energy to renewable energy. Projects financed under NIDA:

<table>
<thead>
<tr>
<th>Solar Energy Projects</th>
<th>Wind Energy Projects</th>
</tr>
</thead>
<tbody>
<tr>
<td>140 MW solar power project in Jodhpur district of Rajasthan</td>
<td>84 MW wind power plant in Davangiri District of Karnataka</td>
</tr>
<tr>
<td>175 MW solar power project in Gadag District, Karnataka</td>
<td>100MW wind power project in Dhar, Madhya Pradesh</td>
</tr>
<tr>
<td>60MW wind power project at Rojwas, Madhya Pradesh</td>
<td></td>
</tr>
</tbody>
</table>

Rural Connectivity

- Rural Roads & Bridges (11 projects)

Energy

- Transmission (49 projects)  |  Distribution(04 projects)  |  Solar Power (6 projects)  |  Wind Power (5 projects)

Agriculture

- Warehousing and Market Yard (04 projects)  |  Irrigation(06 Project)  |  Watershed (1 project)

Water & Sanitation

- Drinking water (04 projects)  |  Sewerage (01 project)
In-House Green Initiatives

- LED based lighting installations in NABARD buildings in all NABARD offices
  i. 14 ROs/TEs – 100% coverage
  ii. Estimated Annual savings amounting to ₹11.19 million
- Grid connected roof top solar PV systems at NABARD premises
  i. Total installed capacity: 454KW
  ii. Annual savings: ₹4.5 million (average)
- Bio Digester Unit at HO Building
  i. Installed capacity: 125 kg
  ii. Net financial gain: ₹12000 per month
- Chattisgarh RO’s new building named Ananya has captive Installation of 30 KW Solar PV Plant for solar power and enabled with Rain Water Harvesting Pits- 2 Nos. Compliant with Green Rating for Integrated Habitat Assessment Certification
- Chattisgarh RO building (Ananya) was inaugurated on 21 June 2019 and the RO started functioning from 19 August 2019.
- The total built up area is 3912 Sq m and cost of the project was ₹26.88 Cr
“The truth is: the natural world is changing. And we are totally dependent on that world. It provides our food, water and air. It is the most precious thing we have and we need to defend it.”

—David Attenborough
Human life depends on resources derived from land for sustenance and livelihoods. More than eighty per cent of the human diet comes from plants, with rice, maize and wheat providing sixty per cent of energy intake. Forests, covering thirty per cent of the Earth’s surface serve as habitat for eighty per cent of species and source of livelihood for billions.

Land is a source and a sink of greenhouse gases (GHGs) and has an equally essential role in combating climate change. Currently, an estimated 23% of total anthropogenic greenhouse gas emissions (2007-2016) is from Agriculture, Forestry and Other Land Use (AFOLU). Preserving life on land requires concerted action not only to protect terrestrial ecosystems, but also to restore them, and promote their sustainable use for the future. Goal 15 calls for urgent action to halt the degradation of natural resources, habitats, and to integrate ecosystem and biodiversity values into local planning and development processes.

**Global Initiatives**

The United Nations Convention to Combat Desertification (UNCCD) aims to reverse the loss of agricultural land and mitigate the effects of drought. It is the only legally binding international agreement that integrates environment and development issues with the aim of achieving sustainable land and water management. The fourteenth Convention of the Parties (COP14) was held in New Delhi at the beginning of September 2019.

The COP14 was concluded around four key points: first, that land restoration is the cheapest solution to slow climate change; second, regulations and incentives rewarding investment in land restoration are economically sensible; third, as climate change exacerbates dry land areas, drought preparedness and management needs to become a priority; and last, ensuring that there is a gender balance, youth are engaged and land rights are protected should be priorities. In a significant move in this direction, India has committed to restore 26 million hectares of degraded land and achieve land degradation neutral status by 2030 whereby any increase in land degradation would be offset by gains in land reclamation.

**National Plans and Perspective**

India is one of seventeen mega-biodiverse countries in the world with 28% flora endemic to the country. Land under forest cover has been steadily increasing through reclamation efforts. However, India lost 31% of grassland between 2005 and 2015. The degrading agricultural land and change of land use has caused economic losses estimated at 2.54 percent of India’s GDP (TERI).

Wetlands (excluding rivers) in India cover around 3 percent of the country’s geographical area and 37 wetland sites are protected under the Ramsar Convention on Wetlands. While India has more than 91000 species of fauna with many species endemic to the sub-continent, of this, 683 species are enlisted as endangered/vulnerable in IUCN’s Red list.

**Source: State of India Forest Report 2019**
Towards its commitment to achieve Sustainability Development Goals India has chosen to increase its forest cover to 28-29% by 2030 which will be instrumental in reversing the trend of increasing desertification and land degradation in India.

In this regard, India has become part of the “Bonn Challenge”, and pledged to reverse the trend of land degradation and increase afforestation through a number of interventions, such as:

- National Action Programme to combat desertification (NAP-CD)
- Forest Plus 2.0 to enhance forest landscape management in India with pilot projects in Bihar, Kerala and Telangana.
- A pilot project to restore degraded forest landscapes in five states to enhance the capacity on forest landscape restoration (FLR).
- Secure Himalaya Project by Environment, Forests and Climate Change Ministry (MoEFCC) in collaboration with United Nations Development Programme (UNDP) to cover the high Himalayan Ecosystem spread over Uttarakhand, Sikkim, Jammu & Kashmir and Himachal Pradesh.
- National Mission for a Green India (GIM) as one of the eight Missions outlined in the National Action Plan on Climate Change (NAPCC) aimed at protecting, restoring and enhancing India’s diminishing forest cover.

India has become the first nation in the world to adopt an agroforestry policy. The National Agroforestry Policy, which deals with the practice of integrating trees, crops and livestock on the same plot of land.

**Wetlands and Wildlife Conservation**

Preserving the wetlands ecosystem is essential in securing ecological balance and is an important constituent of commitment for SDG-15.

India’s Wetland Conservation and Management Rules, 2017 prohibits a range of activities in wetlands like setting up and expansion of industries, waste dumping and discharge of effluents.

**While India has set a specific target of conserving the elephant and tiger population in the country, under Project Elephant and Project Tiger respectively, wildlife conservation forms an important constituent of Indian policy. The major initiatives in this regard include:**

- Integrated Development of Wildlife habitats for protection and conservation of wildlife and its habitats and also for the recovery programmes of the critically endangered species.
- Its network of 700 Protected Areas (103 National Parks, 528 Wildlife Sanctuaries, 65 Conservation Reserves and 4 Community Reserves).

The country is committed to achieving the Aichi targets of the Convention on Biological Diversity and is also an active participant in the implementation of the Nagoya Protocol.

**Towards sustainability: Climate change actions and management of natural resources**

Climate change is a serious challenge that threatens sustainable development across the globe. The Special Report on Global Warming of Intergovernmental Panel on Climate Change (IPCC) gave a clear warning on impacts of global warming on agriculture. Developing countries like India are more vulnerable to it due to overdependence of population on agriculture and pre-dominance of small and marginal farmers. Sectors critically important to the society such as human health, agriculture and food security, water supply, transportation, energy, ecosystems, etc. are expected to become increasingly disruptive in the coming decades.
**NABARD's role**

NABARD, through its various programmes for watershed development, wadi, natural resource management and climate change, have helped in creating livelihood for the poor as well as reversing the effects of climate change. Initiatives have also been taken in establishing people's organisations like self-help groups (SHGs), joint liability groups (JLGs), farmers' club, Farmer Producers Organisations (FPOs), etc. that have ensured sustainable management of natural resources, like soil and water.

NABARD has been actively contributing to addressing many sub-goals under SDG 15 and many other Sustainable Development Goals on poverty reduction, climate action, food security, gender equity, employment as well as sustainable forest management.

NABARD's **Integrated Watershed Management** approach under Watershed Development Fund has supported interventions like soil and water conservation, afforestation, agro forestry, micro irrigation (Drip/Sprinkler irrigation), livelihood generation, and improved land use pattern etc. This approach has been instrumental in reversing the land degradation by covering 23.05 lakh ha area and helped create sustainable livelihood for the poorer farm communities across the country.

The watershed approach helps directly achieve three of the 9 sub-targets under SDG 15:

15.1 Conserve and Restore Terrestrial and Freshwater Ecosystem

15.2 End Deforestation and Restore Degraded Forests

15.5 Protect Biodiversity and Natural Habitats
Watershed Management- Boon to Agriculture

Initiative
Ganganapalli watershed development in YSR Kadapa District, Andhra Pradesh

Beneficiaries
277 families with 791 hectares of land in Ganganapalli village

Issue
Crop cultivation dependent on rainfall and soil erosion resulting in low farm productivity

Solution
Continuous Contour Trench (CCT), Water Absorption Trenches, afforestation, check dams, percolation tanks, farm ponds, dug out ponds, farm bunding with revetment, gully control through ridge to valley approach was adopted
Desilting of existing ponds

Impact
Transformation of 200 acres of uncultivated land into cultivable
Cultivation of onion, cotton, red gram, green gram, jowar, sunflower.
**Tribal Development Fund (TDF)**

India is the first nation in the world to adopt an agroforestry policy dealing with the practice of integrating trees, crops and livestock on the same plot of land. NABARD’s *wadi* approach under its **Tribal Development Fund** has been a pioneer in providing sustainable livelihood to the tribal families along with promoting environmental sustainability. Tribal Development Programme is pro-environment with predominantly long duration horticultural crops. The horticultural plants give sustainable income to the tribal families over a period of 30-40 years. Further, plantation of multipurpose trees on the boundary of wadi fulfills the demand of fuel, fodder, timber, green leaf manure and other non-timber forest products. This fund has benefitted 0.5 million tribal families spread across 0.45 million acre of land till 31st March 2020.

TDF has been instrumental in addressing one such sub goal under SDG 15: 15.3 End Desertification and Restore Degraded Land

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**Springshed Based Watershed Development Programme**

Destruction and degradation of natural resources, especially forests, and adverse impact of climate change over a period, have caused the drying up of springs in hilly region. In order to address the above issues, NABARD launched an innovative and integrated springshed based participatory watershed development programme in the NER, including Sikkim and other hilly states/areas, in January 2017, on a pilot basis with financial support from WDF. As on 31 March 2020, 67 spring-shed development projects have been sanctioned in NER (including Sikkim) and other hilly states.

This participatory-based approach have been helpful in addressing following sub goal:

15.4 Ensure Conservation of Mountain Ecosystems

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**Climate Change Initiatives of NABARD**

As a National Implementing Entity (NIE)/Direct Access entity for three important funding arrangements, viz. Adaptation Fund (AF), National Adaptation Fund for Climate Change (NAFCC) and Green Climate Fund (GCF), NABARD aims at channelizing national, international and private finances towards ecological and livelihood security in India. At present, NABARD is implementing 40 climate adaptation and mitigation projects with a total financial support of ₹18.20 billion under AF, GCF and NAFCC.
As a Direct Access Entity (DAE) for Green Climate Fund (GCF) NABARD has facilitated sanctioning of projects which are expected to generate clean energy from solar roof top and reduce emission of 5.2 million tons of CO2 equivalent over the lifetime of the project (20 years).

It also sanctioned assistance for augmenting ground water resources through tanks and helping in climate resilient crop planning in 0.25 million ha. The project aims to address food security issue of 5.2 million vulnerable persons in the State of Odisha; to save energy amounting to 3.27 million kWh per year from 1,000 solar pumps and reduce emission by 2,614 MT of CO2 equivalent/year.

NABARD has also set up its in-house Climate Change Fund (CCF) for promoting and supporting activities aimed at addressing climate change impacts, adaptation and mitigation measures, awareness generation, knowledge sharing and for facilitating sustainable development.

All the above initiatives have helped further the efforts in addressing following sub goals under SDG-15.

15.1 Conserve and Restore Terrestrial and Freshwater Ecosystem
15.2 End Deforestation and Restore Degraded Forests
15.3 End Desertification and Restore Degraded Land
15.4 Ensure Conservation of Mountain Ecosystems
15.5 Protect Biodiversity and Natural Habitats
Building Adaptive Capacities of Communities, Livelihoods and Ecological Security in Kanha-Pench Corridor of MP

**Intervention:** The project attempted to ensure the ecological security of the region by advocating the adoption of nature based, organic agricultural practices

**Beneficiaries:** Villagers in 40 villages of Mandla, Balaghat and Seoni and this region connects two tiger reserves viz Kanha Tiger Reserve and Pench Tiger Reserve.

**Impact:**
- 78% of households have capacity, access to inputs and mechanisms to implement sustainable and adaptive livelihood techniques
- There is 100% reduction in forest resource dependence of beneficiary households
- Gross income of households has increased by 20%.
- There is 25% increase in cropping intensity.
- Area treated by watershed is 2862 hectares.
- 50% of households have reported improvement in knowledge/decision making ability on climate resilient agricultural and other livelihood practices

**Conversion of Fallow land into agricultural land**
NABARD has pioneered developmental support models for innovations in farm/off-farm sectors; promotion of ICT based interventions; consolidation and convergence with government programmes; leveraging of CSR funds; rural start-ups; use of IoT/AI; and skill development, etc. These efforts reinforced by prudent Research and Development (R&D) activities have ushered in significant improvements in the standard of living of the unreached sections of the rural India.

“Development is, ultimately, the progress of human freedom and capability to lead the kind of lives that people have reason to value.”

—Jean Dreze

6

Social Sustainability
Changing Rural Landscape and Lives

NABARD’s **Rural Infrastructure Development Fund (RIDF)** investments covers a wide spectrum of activities that have so far resulted in multitude of benefits including creation/restoration of irrigation potential of 34.096 million ha, rural connectivity through 0.48 million km rural road network and 1.178 million metre long rural bridges. It has aligned the priorities under the Fund with those of national priorities through more focus on irrigation and other agri-related projects, supply of rural drinking water, construction of educational institutions, etc. The projects on generation of hydel/solar/wind power for use in agriculture and related sectors are encouraged under RIDF.

**River bank protection on Mahanadi, Odisha including construction of spur near Choumuhani Rest, Odisha rendering** (i) 5,000 population safe from flood havoc; (ii) protection of life & property of 20,000 people living in nearby villages protected from flood hazards, (iii) industrial houses namely ESSAR STEEL & IFFCO operating in Paradeep protected from flood.

**Mission Bhagiratha of Telangana to provide drinking water at 100 LPCD (litre per capita per day) in rural areas to all households, schools, anganwadis and other institutions at their doorstep through a RIDF loan of ₹27.03 billion. (RIDF coffee Table Book)**

**Reducing maternal mortality and child mortality in Ujjain, Madhya Pradesh with the construction of 450 bedded hospital. Hospital caters to 1 million rural population. (RIDF coffee Table Book)**

**Provision of potable, clean and safe drinking water in Chhattisgarh by harnessing solar power for lifting water from bore through 900-watt solar powered submersible pump through a RIDF loan of ₹1.26 billion.**

The increased connectivity of rural areas due to roads and bridges constructed under RIDF has resulted in increased spending on education and health.

**Anganwadi centres:** to enable the State governments in reducing the infant mortality rate and Maternal mortality rate and also in holistic development of children.

**Primary Health centres PHCs sanctioned by NABARD under RIDF ensured availability of medical facilities in rural areas.**

The rural drinking water projects sanctioned by NABARD has helped in providing safer drinking water and reducing incidence of water borne diseases particularly in infants.

The construction of residential schools cum Junior colleges have resulted in increased enrolment and reduction in gender inequality.

Solid Waste Management and Infrastructure works related with sanitation in rural areas to support under RIDF for underground drainage structure, centralised sewerage treatment and disposal system etc. improve overall hygiene and environmental conditions resulting in increasing productivity of rural populace.
Other Major interventions of NABARD:

- **Pradhan Mantri Awas Yojna - PMAY (G)** In pursuance of the objective of the Government of India (GoI) to provide “Housing for All” by 2022, 'Pradhan Mantri Awaas Yojana-Gramin' (PMAY-G). NABARD has been extending loans to National Rural Infrastructure Development Agency (NRIDA), a SPV of GoI, towards part funding of central share since 2017-18.

- Further, under **Swachh Bharat Mission-Gramin (SBM-G)**, NABARD has been extending loans to National Centre for Drinking Water, Sanitation and Quality (NCDWS&Q), a SPV of GoI, towards part funding of Central share since 2018-19.
Solar powered drinking water supply project

**The initiative**--Solar powered drinking water supply project with RIDF loan

RIDF Loan : ₹ 52 million

**Beneficiaries**

Village population of 0.43 million in Chattisgarh, 2141 rural HH

**The Challenge**

Resolving the clean water crisis which has created health related issues

**The solution**

Water is lifted with a 900 Watt solar powered submersible pump installed in existing bore wells.

The system has dual solar powered pumps having hand pumps and solar powered pumps with four (4) tapped stand post.

**The Impact**

The project caters to total 2151 number of rural households for drinking water through solar power.

It has generated non-recurring employment of 0.51 million mandays benefitting nearly 16000 people.

As a result of the project rural households no longer have to fetch water from long distance.

Providing clean drinking water, it has helped in eradicating many diseases; increasing number of working days for villagers due to good health.
Social empowerment through collectivisation, Micro Entrepreneurship development programme-MEDP

E-Shakti

E-Shakti project has attempted addressing most of the sustainability issues existing in the SHG eco-system by introducing standardized books of accounts, digital accounting system, bringing transparency and regularity in the operations of SHGs. It has further increased awareness levels of bankers about functioning of SHGs by substantially reducing the saving – credit linkage gap in SHGs over last few years.

- NABARD launched E-Shakti, a project for digitisation of SHGs and is currently under implementation in 254 districts across 26 States and 02 UTs.
- It captures the social, demographic, functional and financial profiles of the SHGs/members so as to bring them under the fold of digital financial inclusion.

Current Status

Villages covered
1,06,635

Groups Covered
7,21,708

Bank Branches involved
20871

Implementing agencies
457

Total Members
7.9 million

Cumulative Savings
₹40.22 billion
Bamboo Dreams

**The Initiative:** Two MEDP (to Amyaa NGO Changlang, Arunachal Pradesh

**Beneficiaries:** 60 SHG members in Diyun Circle, Changlang district on Bamboo Furniture making.

**The Challenge:**
Poor tribal population
Majority of people depending on agriculture
Lack of training in diversification of bamboo products

**The solution:**
- To improve livelihoods of poor tribals, NABARD sanctioned two MEDP training programmes of 13 days’ duration each to Amyaa NGO in 2019-20, to benefit 60 SHG members in Diyun Circle, Changlang district on Bamboo Furniture making.
- Due care was taken to match with local requirement with inclusion of wood carving, carpentry, tailoring, bag making using large cardamom fibres, food processing, etc.

**The Impact:**
- The training resulted in livelihood enhancement of 60 SHG members and provided a new ecologically sustainable dimension to the development and livelihood possibilities in this poverty stricken region.
- The skilling under the program proved to be an additional income source to the family who were solely depending on crop cultivation for livelihood.
Securing sustainable tribal livelihoods under the Tribal Development Fund

Financial assistance under TDF is extended in the form of ‘grant’ to support setting up of small orchards (wadi), undertaking off-farm activities, sericulture, beekeeping and other microenterprises by the tribal families. TDF aims primarily to:

- Promote sustainable livelihoods among tribal families so as to provide them with sustainable and perpetual income streams.
- Promote other activities such as soil conservation, water resource management, training and capacity building, community development, community health, empowerment of women through drudgery reduction, promotion of SHGs etc.

Sowing sustainability through Wadi under TDF

**Beneficiary:** Govindhan, Pattaraikadu tribal village, Javadhu hills, Tamil Nadu

**The Challenge:**
- Mono-cropping (little millet) on two acres of dry land.
- Inadequate family income

**The Solution:**
- With the Tribal Development Project, trained in various activities such as pit digging works, manuring, planting of seedlings, ploughing, inter cropping, soil works, weeding, etc.
- Intercropping fruits with samai (little millet)
  - TDF project also supported construction of one farm pond for water conservation.

**The Impact:**
- There is 100% survival rate of plants with regular income from the intercropping of Samai.
- Family migration has stopped.
Off-Farm sector and social impact

Promotion of the Off-Farm Sector (OFS) assumes greater significance in the context of reducing dependence of our rural population on agriculture, providing alternative livelihood options, arresting migration, leveraging on local resources and doubling of farmers’ income.

NABARD has championed the cause of off-farm sector and has been playing a crucial role in promoting rural enterprises in handloom, handicraft and agro-processing sectors. The thrust is on generating local employment through value addition, design innovation and development, processing, brand-building, and logistics infrastructure, mechanization and development of technology plus strong forward and backward linkages. This ultimately brings in sustainable and inclusive development through collectivization and formalization by promoting OFPOs.

Ground level impact:

- Nimdih Tribal Producer Company of 216 handicraft artisans from the Sabar and Mahali tribes promoting the members in making Khasi Grass Products as a livelihood alternative. The Sabar are Primitive and Vulnerable Tribal Group who have remained cut-off from the outside world for long.
- Khekra Handloom Producer Company Limited has developed its own brand, “BAGHPAT FABS”, available on online marketing platform.
- Tribal Bagh Print Producer Company Limited is involved in production of the internationally renowned textile brand with Geographical Indication, Bagh Prints of Madhya Pradesh

Ramlai Handloom Producer Organization is one of the largest OFPO comprising of 800 members, a majority of whom are women. It is based out of Thenzawl, Mizoram.
Marketing support through Rural Mart – Kalahandi, Odisha

- NABARD supported Rural Mart in the M Rampur Haat, Kalahandi provides marketing facility to more than 100 villages and the neighbouring districts like Balangir and Kandhmal.
- The area is mostly LWE affected area and the women and rural producers belong to tribal community. The producers are unorganized and used to sell their products at individual level.
- This marketing initiative has brought about perceptible changes in their lives through women’s participation and Income of nearly 200 SHG Members and their families has increased by around 10%.

The thrust of the Micro-credit activities has been on self-reliance and sustainability. Being able to recognise their own capacity, they are now spreading their enthusiasm and motivating other women, which is leading a movement towards sustainable development.

(Nimdih Tribal Producer Company Ltd, Saraikela-Kharsawan, Jharkhand)
Skill, Earn, Sustain

In tune with GoI’s goal, NABARD has developed a structured approach for addressing the skill gap in rural India through demand- and outcome-based programmes. NABARD has partnered with multiple stakeholders in the skill development ecosystem to increase the rate of wage-/self-employment in the rural areas.

Current Status

- Number of programmes in 2019-20: 1,066
- Number of programmes: 34,878
- Grant assistance provided in 2019-20: ₹189.2 million
- Youth trained in 2019-20: 33,216 rural youth
- Youth trained: 0.904 million rural youth
- Grant assistance: ₹1.5437 billion

Women Trainees undergoing a skill development programme at Ambuja Cement Foundation, a CSR Partner
Agri-Business Incubation Centres (ABICs)

NABARD extends support in setting up ABICs at Agriculture Universities/similar institutions to provide business support services and resources, marketing, finance to agri-startups and agri-entrepreneurs to develop them into viable commercial entities which may result in both direct and indirect benefits to the farmers.

During the year, an amount of ₹224.8 million was sanctioned for setting up of/upscaling of three ABICs at IIT, Kharagpur, West Bengal and Rajmata Vijayraje Scindia Krishi Vishwa Vidyalaya, Gwalior, Madhya Pradesh, a-IDEA (Association for Innovation Development of Entrepreneurship in Agriculture), at National Academy of Agricultural Research Management (NAARM), Hyderabad, Telangana.

As on 31 March 2020, on a pilot basis, five ABICs have been supported with a grant assistance of ₹464.8 million to nurture these start-ups working in irrigation, seed production, bio-pesticides, bio fertilizers, precision farming, agro-processing, marketing, bio fuel, drinking water, sanitation, energy, health, education, etc.

NABARD has supported GI registration of 34 products of which 11 have been registered. NABARD has also provided financial support for the creation of dedicated product catalogue in three international languages for ten GI products. A marketing outlet for GI products at Deendayal Hastakala Sankul, Varanasi is also being supported.
NABARD extends support to rural entrepreneurs and artisans from across the country to exhibit and sell their products in Mahalaxmi Saras—a prestigious marketing platform. The participants gain better understanding of the market and learn about product branding, packaging, communication skills, e-commerce as well as digital payment through on-the-spot capacity building programmes.

**In House Social Sustainability Initiatives**

NABARD has been ensuring adequate representation of weaker sections of society in the organisation. The staff position belonging to SC, ST and OBC employees are presented in the table:

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<tr>
<th>Cadre</th>
<th>Total</th>
<th>of which</th>
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<tr>
<td></td>
<td></td>
<td>General</td>
<td>OBC</td>
<td>SC</td>
<td>ST</td>
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<tr>
<td>Group A (Officers)</td>
<td>2,386</td>
<td>1,383</td>
<td>430</td>
<td>364</td>
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<tr>
<td>Group B</td>
<td>657</td>
<td>415</td>
<td>106</td>
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<td>56</td>
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<tr>
<td>Group C</td>
<td>536</td>
<td>196</td>
<td>75</td>
<td>191</td>
<td>73</td>
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<tr>
<td><strong>Total</strong></td>
<td>3,579</td>
<td>1,994</td>
<td>611</td>
<td>636</td>
<td>338</td>
</tr>
</tbody>
</table>
Women’s Participation has been steadily increasing in NABARD

Women’s representation (%)

 Representation of Differently Abled Personnel in NABARD has also shown upward trend. (infograph)

Differently Abled’s Representation (%)

<table>
<thead>
<tr>
<th>Year</th>
<th>Women's Representation (%)</th>
<th>Differently Abled's Representation (%)</th>
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<tbody>
<tr>
<td>2017-18</td>
<td>23.9</td>
<td>2.05</td>
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<tr>
<td>2018-19</td>
<td>23.04</td>
<td>2.24</td>
</tr>
<tr>
<td>2019-20</td>
<td>22.35</td>
<td>2.40</td>
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Enhancing Human Resources

Training and Development

- Based on Training Need Assessment (TNA) exercise, in-house and on-location training courses are designed, conducted, and delivered for the employees through the National Bank Staff College (NBSC), Lucknow and the Bankers Institutes of Rural Development (BIRD) at Lucknow and Mangaluru.

- During 2019–20, NABARD deputed 97 Senior Officers to self-identified programmes in Behavioural Science, Finance, Technology etc. to premier institutes, viz. Indian Institutes of Management (IIMs), Xavier Institute of Management, Bhubaneswar (XIMB), Xavier Labour Relations Institute (XLRI), Indian School of Business (ISB), etc.

- Further, 101 officers in various grades were trained in reputed institutes such as IIMs, Management Development Institute (MDI), Fixed Income Money Market and Derivatives Association (FIMMDA), Institute for Development Research in Banking Technology (IDRBT), Agriculture Universities, etc.

- During the year, 103 officers were also deputed for training in overseas institutes of repute to have global perspective and exposure in the areas of Agriculture, Banking and Technology.

NABARD employees and social responsibility

Contributions to Chief Minister's Relief Fund

With a view to provide relief in the aftermath of 'Cyclone Fani' in Odisha, NABARD employees contributed ₹13.1 million to 'Chief Minister's Relief Fund' of the State.
# GRI Content Index

## GRI Standards – In Accordance: Core

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# NABARD and Sustainable Development Goals

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NABCONS is a wholly owned subsidiary of NABARD. NABCONS is engaged in providing consultancy in all spheres of agriculture, rural development and allied areas. NABCONS leverages on the core competence of NABARD in the areas of agriculture and rural development, especially multidisciplinary projects, banking, institutional development, infrastructure, training, etc.

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NABARD Financial Services Ltd. (NABFINS), Bengaluru

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Nabsamruddhi Finance Limited

Nabsamruddhi Finance Limited (NFL) was promoted with equity participation from NABARD, Government of Karnataka, Canara Bank, ICICI Bank, Government of Andhra Pradesh, Govt of Telangana, Andhra Pradesh State Cooperative Bank, Telangana State Cooperative Apex Bank and a few Industrial Houses / individuals from the State. Nabsamruddhi Finance Limited was incorporated with the objective of providing credit facilities for promotion, expansion, commercialization and modernization of enterprises engaged in non-farm activities including microfinance, MSME, Housing, education, transport etc.

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NABFOUNDATION is a wholly owned subsidiary of NABARD with an authorised capital of ₹50 million and paid up capital of ₹10 million. It collaborates and coordinates with other organizations to complement and execute NABARD’s innovative initiatives towards rural development.
**Life on Land (Sustainable Development Goal-15)**

**Targets**

15.1 By 2020, ensure the conservation, restoration and sustainable use of terrestrial and inland freshwater ecosystems and their services, in particular forests, wetlands, mountains and drylands, in line with obligations under international agreements

15.2 By 2020, promote the implementation of sustainable management of all types of forests, halt deforestation, restore degraded forests and substantially increase afforestation and reforestation globally

15.3 By 2030, combat desertification, restore degraded land and soil, including land affected by desertification, drought and floods, and strive to achieve a land degradation-neutral world

15.4 By 2030, ensure the conservation of mountain ecosystems, including their biodiversity, in order to enhance their capacity to provide benefits that are essential for sustainable development

15.5 Take urgent and significant action to reduce the degradation of natural habitats, halt the loss of biodiversity and, by 2020, protect and prevent the extinction of threatened species

15.6 Promote fair and equitable sharing of the benefits arising from the utilization of genetic resources and promote appropriate access to such resources, as internationally agreed

15.7 Take urgent action to end poaching and trafficking of protected species of flora and fauna and address both demand and supply of illegal wildlife products

15.8 By 2020, introduce measures to prevent the introduction and significantly reduce the impact of invasive alien species on land and water ecosystems and control or eradicate the priority species

15.9 By 2020, integrate ecosystem and biodiversity values into national and local planning, development processes, poverty reduction strategies and accounts

**Means of Implementation**

15.a Mobilize and significantly increase financial resources from all sources to conserve and sustainably use biodiversity and ecosystems

15.b Mobilize significant resources from all sources and at all levels to finance sustainable forest management and provide adequate incentives to developing countries to advance such management, including for conservation and reforestation

15.c Enhance global support for efforts to combat poaching and trafficking of protected species, including by increasing the capacity of local communities to pursue sustainable livelihood opportunities
## Abbreviations

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<td>ABCI</td>
<td>Association of Business Communicators of India</td>
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<td>Aadhaar Enabled Payment Systems</td>
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