



NABARD

Impact Report 2023-24



NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

**View our Impact Report 2023-24 online at
www.nabard.org**

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Impact Report

2023-24

National Bank for Agriculture and Rural Development
Mumbai, India



विज़न

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

Vision

Development Bank of the Nation
for fostering rural prosperity

मिशन

सहभागिता, संधारणीयता और समानता पर
आधारित वित्तीय और गैर-वित्तीय सहयोगों,
नवोन्मेषों, प्रौद्योगिकी और संस्थागत विकास
के माध्यम से समृद्धि लाने के लिए कृषि और
ग्रामीण विकास का संवर्धन

Mission

Promote sustainable and equitable
agriculture and rural development
through participative financial
and non-financial interventions,
innovations, technology and
institutional development for
securing prosperity

Board of Directors as on 31 March 2024

Chairman appointed
under Section 6(1)(a) of
the NABARD Act, 1981



Shri Shaji K. V.

Directors appointed
under Section 6(1)(b) of
the NABARD Act, 1981



Dr Urvish Shah

Directors appointed
under Section 6(1)(c) of
the NABARD Act, 1981



Dr M. D. Patra



Smt Revathy Iyer



Dr Ravindra H. Dholakia

Directors appointed
under Section 6(1)(d) of
the NABARD Act, 1981



Shri Manoj Ahuja



Shri Shailesh Kumar
Singh



Dr M. P. Tangirala

Directors appointed
under Section 6(1)(e) of
the NABARD Act, 1981



Shri Ashok Barnwal



Shri Gopal Krishna
Dwivedi



Shri Vinod Kumar Suman

Directors appointed
under Section 6(3) of
the NABARD Act, 1981



Shri Goverdhan Singh Rawat



Dr Ajay K. Sood





Our Leadership

Message from Chairman



India, one of the world's fastest-growing economies, is making remarkable strides in balancing social justice, environmental conservation, and economic growth. As the largest Development Financial Institution in the country, NABARD takes pride in its role in facilitating these accomplishments.

For over four decades, NABARD's initiatives have laid the foundation for both individual well-being and the nation's overall development. NABARD, being the premier institution for rural development, has consistently endeavoured to empower underserved communities, enhance agricultural productivity, and build resilience in rural India. NABARD's various initiatives aim to improve rural livelihoods, conserve natural resources, create sustainable employment opportunities, develop rural infrastructure, and uplift rural communities. Whether it is Tribal Development, Watershed Management, Natural Resource Management, providing refinance support, promoting Farmer Producer Organisations (FPOs) and Self-Help Groups (SHGs) at the grassroots level, or building the capacity of Primary Agricultural Credit Societies (PACS) in villages, NABARD continues to address every vital aspect of rural development.

I am pleased to present the second edition of the 'Impact Report', which encapsulates the impact NABARD has had on rural lives. This Impact Report is an effort to capture and reflect the outcomes, progress, and transformative impact of NABARD's initiatives aimed at promoting sustainable rural development and inclusive economic growth. The report provides a comprehensive overview of NABARD's efforts and achievements in fostering a sustainable and equitable future for the rural economy. It offers insights into the diverse and far-reaching outcomes of our programs, showcasing the positive changes we have achieved across various sectors such as agriculture, rural infrastructure, microfinance, and environmental sustainability. By highlighting key interventions and their results, we aim to provide a transparent account of our efforts and demonstrate the significant difference we are making in the lives of millions of rural citizens.

Our journey is ongoing, and the impact we have seen thus far is a testament to the collective dedication of our stakeholders, partners, and beneficiaries. As we continue to strive for a prosperous and inclusive rural India, this report serves as a valuable resource for all our stakeholders and partners engaged in the development sector, both in India and globally.

Shaji K. V.
Chairman



Message from Deputy Managing Directors



As a development financial institution of India, NABARD is poised to play an instrumental role in advancing India's sustainability and climate resilience objectives.

Through innovative developmental and rural empowerment initiatives, NABARD is not only facilitating

access to credit and financial inclusion but also supporting renewable energy, sustainable livelihoods, and climate change mitigation projects. By focussing on financial inclusion, infrastructure development, and climate adaptation, NABARD is committed to developing sustainable solutions for addressing the pertinent challenges of agriculture and rural economy at grassroot level. The second edition of the Impact Report of NABARD provides a comprehensive view of the economic, social and environmental effects of the various initiatives and interventions of NABARD across the country, demonstrating our strong commitment to sustainable development practices.

I am positive that the report provides transparent account of our multifarious economic, environmental, and social outcomes on ground, ensuring complete accountability to our stakeholders.

Goverdhan S. Rawat

Deputy Managing Director



For the last four decades, NABARD is at the forefront of driving transformation in rural India by leveraging technology and partnerships to create sustainable, scalable solutions that address the pressing challenges faced by rural communities.

NABARD's mission aligns closely with the core principles of the SDGs, as we work to eradicate poverty, promote gender equality, ensure food security, combat climate change, and build sustainable infrastructure. NABARD is actively fostering an ecosystem for employment generation in rural India through various initiatives aimed at enhancing skills, promoting entrepreneurship, and supporting sustainable livelihoods through Skill Development Programmes, Financial Inclusion, Market Development, Policy Advocacy and providing refinance as well as direct finance. With its wide-ranging interventions, NABARD is uniquely positioned to drive transformative changes across rural India ensuring that development benefits both people and the environment.

I am pretty sure that this report will shed light on our multi-faceted development interventions that have positively impacted the economy, environment and society.

Dr Ajay Kumar Sood

Deputy Managing Director

Preface



The second edition of the NABARD Impact Report 2023-24 reflects our continued commitment to fostering rural development through sustainable practices and innovation. Aligned with the Global Reporting Initiative (GRI) standards, this edition captures the breadth and depth of NABARD's initiatives, and the tangible impacts they have generated across India's rural landscape.

The report delves into the vital role played by NABARD in creating employment opportunities in rural areas by promoting agricultural and allied activities, improving rural infrastructure, capacity building and supporting micro-enterprises. These initiatives highlight our multifaceted approach to development with a holistic focus on economic, social, and environmental sustainability.

I extend my gratitude to our leadership for their continuous guidance and support, and congratulate the team on successfully producing this publication. I am hopeful that this report will offer valuable insights into our diverse development initiatives that have made a positive impact and inspire further collaboration and innovation as we work towards building a resilient and prosperous rural India.

Kuldeep Singh

Chief General Manager





Highlights

Economic

During FY2024



Refinance

- × ₹1,831.53 billion of ST refinance
- × 3,82,06,561 farmers benefited under ST refinance
- × ₹1,324.87 billion of LT refinance



MSME

- × 33,70,672 person-days employment generation
- × 4,21,334 individual units supported
- × ₹536.78 billion financial support

Cumulative as on 31 March 2024



Infrastructure Creation

RIDF

- × 0.57 million km of road constructed
- × 1.41 million metre of bridges constructed
- × 42.2 million ha of irrigation potential created
- × 30.96 billion person-days employment generation (non-recurring)
- × ₹5,500 billion financial support provided

NIDA

- × 2 million households connected with internet
- × 30,000+ government offices connected with internet

DIDF

- × 32 end-borrowers i.e. cooperative milk unions, state cooperative dairy federations, multi-state milk cooperatives, milk producer companies, SHGs and FPOs
- × 27 milk unions supported
- × 7.39 MLPD capacity created for milk processing
- × 0.34 MLPD bulk milk cooler capacity created
- × 265 MTPD milk powder processing capacity

FPF

- × 14 mega food parks sanctioned
- × 9 agro-processing clusters sanctioned
- × 15 food processing units (no.) sanctioned
- × 13,750 MT freezer capacity created

RIDF, LTIF, NIDA, MIF

- × 48.96 million ha irrigation potential created

FPF, WIF, NIDA

- × 10.33 million MT dry and cold storage warehouse capacity



Driving Rural Oriented Innovations

RBIC

- × 1,376 incubatees supported
- × 430 startups registered

Geographical Indications (GI)

- × 300 products supported by NABARD for pre and post registration activities
- × 138 products GI-registered



Empowering the Grassroot Collectives

FPO

- × 7,355 promoted
- × 6,056 registered
- × 2 million farmers covered as shareholders
- × 82% are small and marginal farmers
- × 30% are women
- × 1,995 credit linked
- × 1,479 provided credit guarantee
- × 470 onboarded on online marketing platforms (ONDC, Amazon, etc.)

OFPO

- × 81 promoted
- × 25,922 artisans supported
- × 42 onboarded e-commerce platforms
- × 14,562 women beneficiaries
- × 18 all-women OFPO
- × 6,890 members in all-women OFPO

SHG

- × 14.4 million savings linked with banks
- × 12.04 million savings linked - exclusive women
- × 7.74 million credit linked
- × 5.32 million credit linked - exclusive women

Social

Cumulative as on 31 March 2024



Social Infrastructure

RIDF and NIDA

- ✖ **17,931** healthcare centres (sub centres/ primary health centres/CHC/ district hospitals) supported
- ✖ **81,107** schools supported
- ✖ **1,777** colleges supported
- ✖ **20,710** rural drinking water supply scheme

NIDA

- ✖ **15 MLPD** Sewage Treatment Plant with linked sewer lines



Supporting Livelihood and Employment

MEDP

- ✖ **20,822** programmes sanctioned
- ✖ **6,17,890** participants
- ✖ **₹607** million sanctioned

LEDP

- ✖ **2,449** programmes sanctioned
- ✖ **3,12,915** participants
- ✖ **₹1,284** million sanctioned

SHGs/JLGs/PO

- ✖ **387** SHGs/JLGs/PO boarded on e-commerce platforms

RIDF, NIDA, Climate Change Projects, WDF

- ✖ **31.153** (billion person-days) non-recurring employment generated

Environment

Cumulative as on 31 March 2024



Strengthening Rural Climate Resilience

TDF

- ✖ **0.59 million acre** covered under Wadi
- ✖ **0.63 million** beneficiary tribal families
- ✖ **0.027 million** beneficiaries supported with other than orchard development activities
- ✖ **29 million** trees planted
- ✖ **76** aspirational districts covered

WDF

- ✖ **2.71 million ha** area covered under watershed programme
- ✖ **1.98 metre** groundwater level increased
- ✖ **1.49 million** beneficiaries
- ✖ **3,747** watershed development projects sanctioned

Climate Change Projects

- ✖ **0.93 million tonnes** estimated carbon sequestration

AF, NAFCC and GCF

- ✖ **08** projects under AF
- ✖ **30** projects under NAFCC
- ✖ **02** projects under GCF



Chief General Managers as on 31 March 2024



Sunil Kumar



Niraj Kumar Verma



Nilay D. Kapoor



C. Udayabhaskar



Monomoy Mukherjee



T. Ramesh



Gyanendra Mani



Rajiv Siwach



S. K. Dora



Susheela Chintala



Raghunath B.



Gopa Kumaran Nair G.



Kuldeep Singh



Baiju N. Kurup



Sunil Kumar



Kanhu Charan
Badatya



Usha Ramesh



P. K. Bhardwaj



Nirupam Mehrotra



L. Leivang



Suparna Tandon



S. K. K. Mishra



V. K. Bist



Bhallamudi Sridhar



M. S. Rao



D. Hegde



M. R. Gopal



M. Nageswara Rao



B. Uday Bhaskar



B. K. Singhal



N. Neeraja



S. D. Rohilla



Manikumar S.



Sudhir K. Roy



R. Shankar Narayan



S. K. Jahagirdar



Subrat Kumar Nanda



Dinesh
Poolakkunnath



R. V. Ramakrishna



S. Srinath



C. Saraswathi



R. Anand



Tiakala Ao



Rashmi A. Darad



Satish B. Rao



Kamalesh Kumar



Partho Saha



Officer on Deputation as on 31 March 2024



U. Dinesh Shanbhag

OICs of Regional Offices/Cells as on 31st March 2024



Archana Singh



K. V. S. S. L. V.
Prasada Rao



Sanjay Kumar Gupta



Loken Das



Vivek Pathania



Dr Milind R. Bhirud



Prabhudatta Sahoo



Nabin Kumar Roy



Arobinda
Kumar Sarkar



V. S.
Balasubramanian



Vaseeharan S. S.



Damodar Mishra



Surinder Singh



Bendang Aier



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Abbreviations

AgHub: Agricultural Hub

a-IDEA: Association for Innovation Development of Entrepreneurship in Agriculture

ArSRLM: Arunachal State Rural Livelihoods Mission

ATMA: Agricultural Technology Management Agency

AVSAR: Airport as Venue for Skilled Artisans of the Region

BDA: Business Development Associate

CAT: Capacity Building for Adoption of Technology

CCF: Catalytic Capital Fund

CFF: Credit Facility to Federations

CRAR: Capital to Risk (Weighted) Assets Ratio

FIF: Financial Inclusion Fund

FSPF: Farm Sector Promotion Fund

GCF: Green Climate Fund

GRI: Global Reporting Initiative

GVN: Grameen Vikas Nidhi

NAFCC: National Adaptation Fund for Climate Change

NRIDA: National Rural Infrastructure Development Agency

ONDC: Open Network for Digital Commerce

PFMS: Public Financial Management System

PIA: Project Implementing Agency

PMAY – G: Pradhan Mantri Awas Yojana – Gramin

PODF – ID: Producer Organisation Development Fund – Interest Differential

POS/mPoS: Point of Sale / Mobile Point of Sale

PRODUCE: Producer Organisation Development and Upliftment Corpus

RSETI: Rural Self Employment Training Institute

RUDSETI: Rural Development and Self Employment Training Institute

SBM – G: Swachh Bharat Mission – Gramin

SBLP: SHG Bank Linkage Program

SFURTI: Scheme of Fund for Regeneration of Traditional Industries

ST (OSAO): Short Term (Other than Seasonal Agricultural Operations)

ST (SAO): Short Term (Seasonal Agricultural Operations)

VDVKs: Van Dhan Vikas Kendras

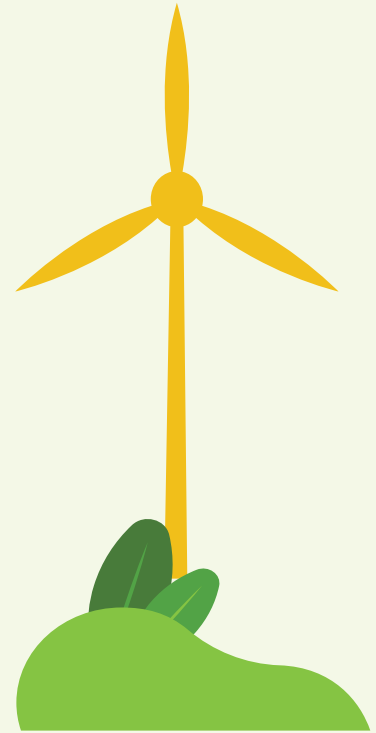
VSAT: Very Small Aperture Terminal

1.

About the Report

The NABARD Impact Report 2023-24 highlights economic, environmental, and social outcomes of key interventions, initiatives, and innovations by NABARD, that contribute to the achievement of the UN Sustainable Development Goals (SDGs) by 2030.

Adopting a triple bottomline perspective – People, Planet, and Profit (PPP) – the report focusses on the Environmental, Social, and Governance (ESG) factors that relate to the overall mandate and functions of NABARD. It adheres to the recognised Global Reporting Initiative (GRI) Standards and presents clear and relevant information on the “material aspects” that are significant to both NABARD and its stakeholders. The Global Reporting Initiative (GRI) Standards provide a comprehensive framework for organisations to measure, disclose, and manage their economic, environmental, and social impacts. These standards are widely recognised and help businesses report on sustainability in a consistent, transparent, and accountable manner. The GRI Standards cover a broad range of topics, including governance, climate change, human rights, and labour practices, enabling organisations to communicate their sustainability performance to stakeholders. By adhering to these standards, companies can demonstrate their commitment to responsible business practices and contribute to the achievement of global sustainability goals.





1.1 NABARD's Development Impact Assessment as per GRI Standards

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1.2 Our Strategies for Impact

NABARD's Sustainability Strategies are entrenched in its Vision "Development Bank of the Nation for Fostering Rural Prosperity". Indeed, for more than 4 decades, we have been building an empowered and financially inclusive Rural India by touching every aspect of the Rural Economy through a Triple Bottomline Approach.

1.2.1 Our Triple Bottomline Approach



- ❖ Promoting inclusive growth for income & employment generation
- ❖ Building communities for sustainable development – Farmer Producer Organisations (FPOs), Farmers Clubs, Self Help Groups (SHGs), Joint Liability Groups (JLGs), etc.
- ❖ Financial inclusion, microfinance, livelihoods & skill development
- ❖ Strong employee welfare system
- ❖ Gender equality and empowerment of women

PEOPLE



- ❖ Climate Change Action & Natural Resource Management
- ❖ Sustainable Agriculture & Rural Development
- ❖ Sustainable Forest Management and Watershed Development

PLANET



- ❖ Strong financials
- ❖ Business orientation - Refinance, Financing Rural Infrastructure, Other Direct Finance
- ❖ Profits ploughed back into developmental interventions
- ❖ Zero NPA
- ❖ Adequately capitalised

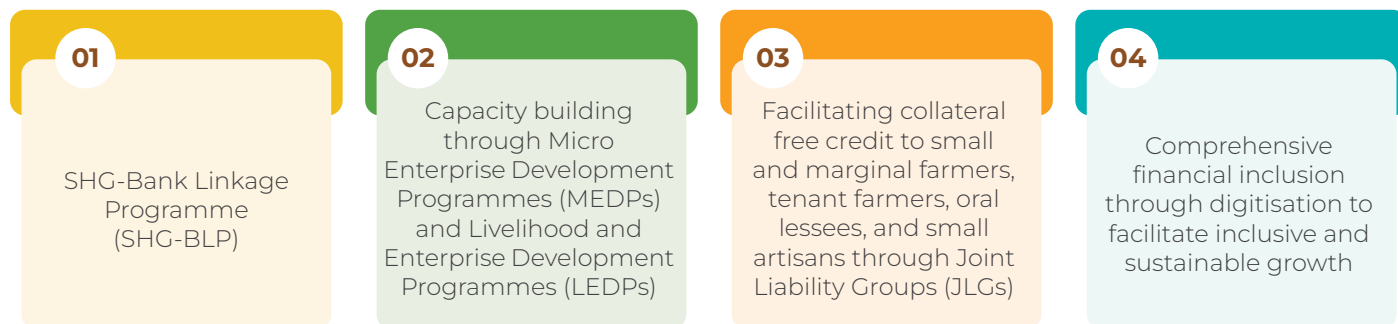
PROFIT

NABARD's economic, environmental and social interventions and investments through various programmes and schemes strongly align with most of the Sustainable Development Goals (SDGs), viz., alleviating poverty, removal of hunger, climate action, gender equality, reducing economic inequality, health, education, infrastructure, economic growth, etc.

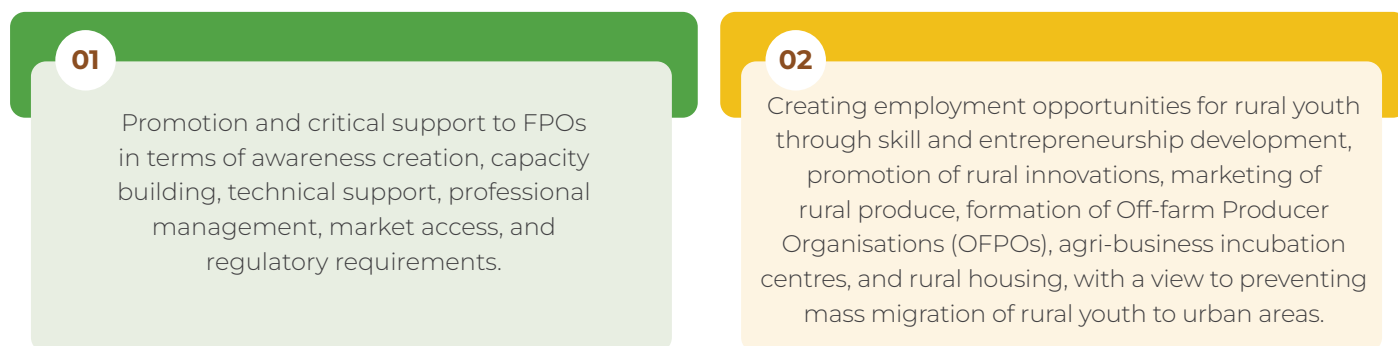


1.2.2 Fostering People's Prosperity through Developmental Initiatives

Creating Sustainable Livelihoods by promoting microfinance and mainstreaming of the disadvantaged, especially women by ensuring their economic and social empowerment through:



Collectivisation and Institution Building for Farmers and Artisans



1.2.3 Economic Sustainability through Business Initiatives

- ❖ Refinance support to rural financial institutions for facilitating credit flow to agriculture and off-farm sectors for enhancing agricultural productivity, and generation of income and employment in rural areas
- ❖ Financial support to state governments under Rural Infrastructure Development Fund (RIDF) for improving rural connectivity, facilitating access to markets, better infrastructure for educational institutions and healthcare centres, drinking water supply, and increase in storage capacity for agricultural produce
- ❖ Generation of renewable energy, rural roads, supply of clean drinking water supply and sanitation have been supported under NABARD Infrastructure Development Assistance (NIDA), while creating income and employment
- ❖ Creating irrigation potential for increasing agricultural productivity and generation of income and employment through support under RIDF and Long Term Irrigation Fund (LTIF)
- ❖ 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 realisation 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 under Swachh Bharat Mission – Gramin (SBM – G)

1.2.4 Promoting Environmental Sustainability through Green Initiative

The phenomenon of climate change is steering the globe towards an increasingly warmer and more devastating future, requiring adequate and sustained focus on measures of climate risk mitigation and adaptation. India, akin to other developing countries, faces heightened susceptibility to this trend, which adversely affects the livelihoods of a significant segment of its population, particularly small and marginal farmers, along with tenant farmers who depend on climate-sensitive sectors such as agriculture, fisheries, and forestry. Consequently, NABARD has prioritised financing initiatives aimed at enhancing climate change resilience within its development framework.

Supporting Climate Change Adaptation

01

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).

02

Deploying Green Climate Fund (GCF) resources for climate resilient development and low emission strategies, as Direct Access Entity (DAE) for India.

03

Facilitating sanction of several projects on adaptation actions to combat the challenges of climate change in agriculture, water and forestry, as NIE for National Adaptation Fund for Climate Change (NAFCC) of Ministry of Environment, Forest and Climate Change (MoEFCC), GOI.

04

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

Community-Based Development

01

Supporting community-based watershed development programmes to enhance resilience against climate variability, managing dryland resources through soil and water conservation, protecting natural ecosystems from degradation, promoting livelihood development for women and landless individuals through income generation, introducing innovative technologies, implementing sustainable farming practices to boost production and productivity, ensuring climate resilience through risk mitigation strategies, and promoting crop water budgeting.

02

Supporting tribal families through wadi (orchard) development, soil conservation, water resources development, women/ landless family development and healthcare.



1.3 Stakeholder Engagement and Material Topics

Stakeholder Engagement

NABARD stands as the premier development financial institution dedicated to promoting agriculture and rural development in India. It regularly interacts with a broad spectrum of stakeholders across different levels to ensure that our development and business policies are aligned with the highest international standards, while also considering the needs and insights of our stakeholders. This inclusive approach cultivates a deeper understanding and a sense of ownership of the policies, which in turn facilitates their effective execution. The stakeholders include, but are not limited to, the



Government of India, state governments, the Reserve Bank of India, banks, civil society organisations, multilateral development agencies, farmers, traders, artisans, and other development organisations.

Major Stakeholders

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

Material Topics

Material topics illustrate the considerable economic, environmental, and social effects of NABARD's diverse interventions. These topics also play a crucial role in shaping the evaluations and choices made by stakeholders. The subsequent materiality assessment further considers the fundamental expectations articulated both internally and externally within the organisation.



2

Economic Impact







2.1 Catalysing Economic Growth with Innovation and Investment



NABARD plays a crucial role in fostering comprehensive development across rural areas, agriculture, and allied sectors, with a steadfast focus on advancing financial inclusion and uplifting marginalised communities. Its strategic interventions are designed to bridge gaps in access to resources, empower vulnerable groups, and build resilient rural ecosystems. By aligning its initiatives with the Sustainable Development Goals (SDGs), NABARD ensures that its efforts drive inclusive growth while addressing critical challenges like poverty, inequality, and environmental sustainability. By extending credit, offering technical assistance, fostering technological advancements, and providing developmental support, NABARD empowers farmers, rural entrepreneurs, institutions, and grassroots collectives such as Farmer Producer Organisations (FPOs), Off-Farm Producer Organisations (OFPOs), Self-Help Groups (SHGs), and Joint Liability Groups (JLGs). This comprehensive approach underpins the long-term economic sustainability of rural communities. In addition to economic interventions, NABARD actively promotes sustainable agricultural practices, renewable energy adoption, and rural infrastructure development, creating a balanced synergy between environmental conservation, social equity, and economic growth. Its efforts ensure that rural development progresses in harmony with ecological preservation and societal well-being.

NABARD also drives innovations in rural enterprises through Rural Business Incubation Centres (RBICs), fostering startups and cultivating an entrepreneurial mindset among rural populations. Furthermore, NABARD emphasises innovation in its existing products while developing and launching new, innovative solutions tailored to the evolving financial sector landscape, the changing needs of its clientele, and the emerging dynamics of rural economies. By integrating these advancements with its focus on digitalisation and capacity building, NABARD equips rural communities with the tools to thrive in a rapidly transforming economy. These initiatives bridge gaps in access, enhance self-reliance, and solidify NABARD's role as a transformative force driving rural prosperity and resilience.

NABARD has successfully managed to strike a harmonious balance between financial stability and its development initiatives, leaving lasting impact on its development partners and the public. This is evident from its strong asset quality, consistently high Capital to Risk Weighted Assets Ratio (CRAR), and robust financial resilience. Furthermore, NABARD's employee productivity ensures efficient operations that maximise its impact. The organisation's gross income showcases its effective resource utilisation, further strengthening its financial stability. NABARD's substantial balance sheet size also highlights its key role in promoting economic growth and rural development.

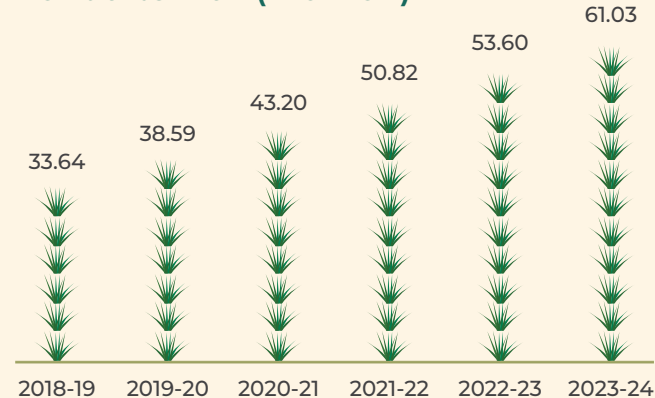
NABARD's balance sheet has almost doubled, increasing from ₹4.9 trillion in 2018-19 to ₹9.1 trillion in 2023-24. This impressive growth, marked by a compound annual growth rate (CAGR) of 13.2% has laid a formidable foundation for our developmental initiatives.

Balance Sheet Size (₹ billion)



The balance sheet of NABARD has demonstrated steady growth in gross income, reaching ₹488.47 billion in 2023-24. Profit after tax has increased from ₹33.64 billion in 2018-19 to ₹61.03 billion 2023-24, reflecting a CAGR of 12.7%.

Profit after Tax (₹ billion)



In its 43rd year of development journey, NABARD's employees have been a steadfast pillar of strength. In the fiscal year 2023-24, on an average each employee made a contribution of ₹1.38 billion to the business and ₹19 million to the net profit.





2.2 The Foundation of Future Growth: NABARD's Strategic Investment Pathway

NABARD has championed initiatives that promote sustainable progress in agriculture and rural economy through diligent management and strategic investments. As of 31 March 2024, NABARD invested ₹11.06 billion in ten companies engaged in agriculture and rural development space.

₹600 million

Agricultural Insurance
Corporation of India
Limited (AICIL)

₹10 million

Agriculture Finance
Corporation (AFC)

₹9,663 million

Small Industries
Development Bank of
India (SIDBI)

₹400 million

Open Network
for Digital
Commerce

₹168.8 million

National Commodity
and Derivative Exchange
(NCDEX)

₹105.3 million

National e-Repository
Limited (NeRL)

₹3 million

Multi Commodity
Exchange (MCX)

₹15 million

National e-Governance
Services India Limited
(NeSL)

₹0.04 million

Agricultural Skill
Council of India
(ASCI)

₹97.5 million

CSC e-Governance
Services India Limited
(CeGSIL)



NABARD invests in Alternative Investment Funds (AIFs) with an objective to drive innovation and disseminate technology in the agriculture and rural sectors. As on 31 March 2024, the total commitment by NABARD stood at ₹7.29 billion in 31 funds vis-à-vis a commitment of ₹6.34 billion in 25 funds as on 31 March 2023.

2.3 Building Tomorrow: Pioneering Infrastructure Development

Rural infrastructure is a vital driver of economic growth, sustainability, and social development, fostering economic productivity and improving livelihoods. Strategic investment in infrastructure has a profound multiplier effect on economic growth, creating employment opportunities and enhancing rural communities' overall quality of life. Modern rural infrastructure, including irrigation systems, robust road networks, renewable energy installations, and reliable electricity, is essential for transforming the rural economy and integrating it into the broader development framework. NABARD has emerged as a catalyst for rural transformation, leading the charge in infrastructure development with a comprehensive and inclusive approach. Rural infrastructure is critical for stimulating the rural economy and achieving the United Nations' Sustainable Development

Goals (SDGs) by 2030. Studies reveal that a 1% increase in the stock of infrastructure is associated with a 1% increase in gross domestic product (GDP) across countries¹. Furthermore, the estimated welfare multiplier of 0.8 for effective public infrastructure investment can lead to the substantial welfare gains. Several studies have articulated theoretically and established empirically the positive impact of infrastructure on agricultural development.

Through its flagship initiatives such as the Rural Infrastructure Development Fund (RIDF), NABARD Infrastructure Development Assistance (NIDA), Warehouse Infrastructure Fund (WIF), Food Processing Fund (FPF), Dairy Processing and Infrastructure Development Fund (DIDF), and Fisheries Infrastructure Development Fund (FIDF), NABARD

has significantly contributed to building essential infrastructure. These initiatives have facilitated the construction of rural roads, irrigation systems, warehousing facilities, market yards and renewable energy projects, driving growth while creating direct and indirect employment opportunities. Furthermore, NABARD's efforts to expand digital infrastructure have been transformative, enabling internet connectivity across villages and households. This digital leap has facilitated access to education, healthcare, and entrepreneurial opportunities, narrowing the digital divide and fostering inclusive growth. By providing technical expertise and financial support for rural infrastructure projects, NABARD continues to lay the foundation for a resilient, modern, and sustainable rural economy, steering the development trajectory toward inclusive prosperity.



¹ Summers and Heston, 1991, cited in World Bank (1994), *World Development Report 1994: Infrastructure for Development*, Published for the World Bank by Oxford University Press, New York



2.3.1 Rural Connectivity

NABARD's support through the Rural Infrastructure Development Fund (RIDF) and NABARD Infrastructure Development Assistance (NIDA) has significantly improved rural connectivity by funding the construction of roads and bridges, stimulating economic growth and enhancing accessibility. These infrastructure investments have boosted agricultural productivity, irrigation potential, and overall socioeconomic conditions. Impact evaluation studies show a rise in credit demand, diversification of lending portfolios, and expansion of bank networks, contributing to financial inclusion. Furthermore, improved rural health outcomes have reduced healthcare expenses and increased workforce productivity. By creating employment opportunities and addressing critical infrastructure needs, NABARD plays a vital role in driving sustainable rural development.

Impact under NIDA as on 31 March 2024

13,168

Road constructed (km)

7,900

Bridges constructed (m)

3,245

No. of villages connected

24.83 million

Population benefited

Impact under RIDF

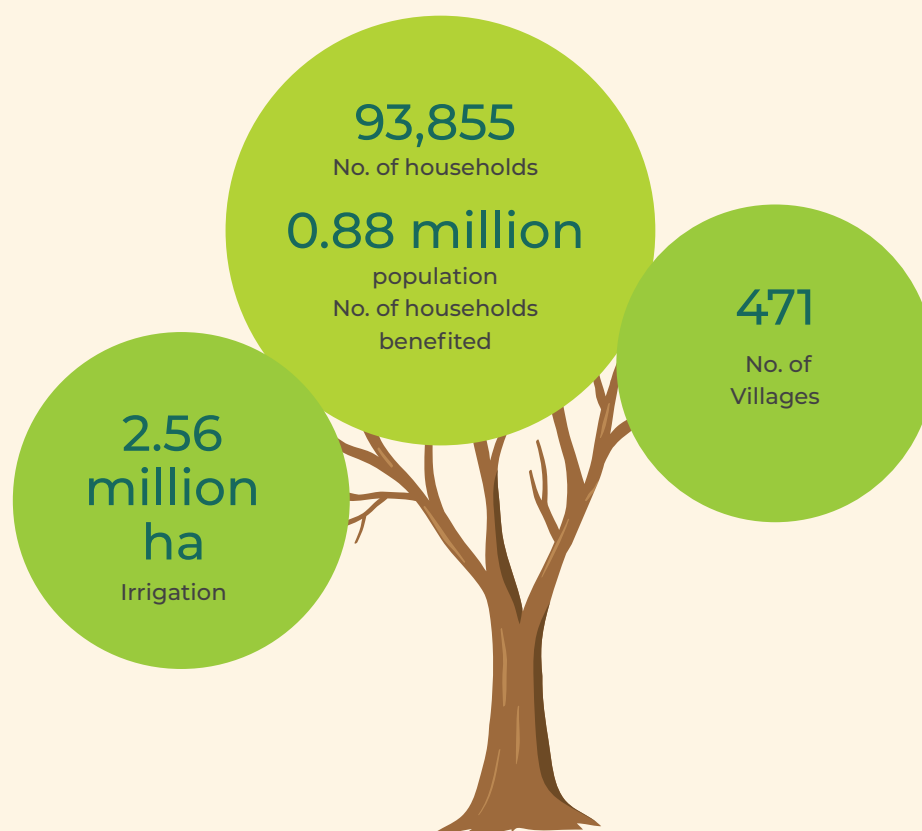
Sector	FY 2023-24	Cumulative
Road constructed (km)	27,304	0.56 million
Bridges constructed (m)	74,176	1.41 million



2.3.2 Irrigation Infrastructure

NABARD plays a crucial role in advancing irrigation infrastructure and promoting efficient water usage practices through its various funding programmes. It focusses on projects that enhance agricultural productivity, increase farm incomes, and reduce the reliance on erratic rainfall patterns. Through initiatives supported by funds like RIDF, NIDA, LTIF, and MIF, NABARD supports the development of irrigation systems, expanding cultivable command areas, and boosting the overall irrigation potential across the country. Additionally, NABARD promotes the adoption of sustainable irrigation technologies and practices through funds like MIF, addressing the challenges of water efficiency in Indian agriculture and fostering long-term agricultural sustainability.

Impact under NIDA as on 31 March 2024



Impact under RIDF

Sector	FY 2023-24	Cumulative Impact
Irrigation potential created (in hectare)	4.64 million	42.22 million

Impact under LTIF

The targeted augmentation of irrigation potential through LTIF support is 3.46 million hectares, of which 2.52 million hectares have been successfully achieved between 2016 and 2023.

Impact under MIF

1.66 million ha

Coverage achieved



2.3.3 Power Generation and Transmission Infrastructure

Access to reliable electricity is essential for driving economic activities and improving productivity in both agriculture and off-farm sectors. It plays a vital role in boosting income, reducing poverty, and promoting social development in rural areas. NABARD has been instrumental in supporting the expansion of power generation and transmission infrastructure, particularly through NIDA, thereby helping to strengthen electricity access and foster economic growth in rural communities. NABARD has sanctioned 4 solar and 5 wind power projects in 7 states (113 mega watt). Further, it has sanctioned and financed 55 projects in 15 states.

2.3.4 Communication Infrastructure

Communication is a catalyst for economic transformation, driving change and opening avenues to new resources and opportunities. By fostering connections among key players, enabling dialogue, and shaping policies, it plays a vital role in economic development. Access to communication services is essential for integrating rural populations into modern society, improving their quality of life, and enabling inclusive growth. Recognised this, NABARD has significantly contributed to the development of communication infrastructure, particularly in rural and remote areas. Through initiatives like NIDA, it has facilitated internet connectivity in numerous villages, enhancing access to information, markets, and services, and creating lasting economic and social impact.

Impact under NIDA as on 31 March 2024

2 million

households connected with
internet

30,000+

government offices connected
with internet

2.3.5 Dairy and Fisheries Infrastructure

NABARD has been instrumental in driving economic transformation at the grassroots level by strengthening allied activities in agriculture, which are key to ensuring economic sustainability, diversification, and resilience in rural areas. In India, where dairy contributes 5% to the national economy and directly supports over 80 million farmers, assistance provided through initiatives such as DIDF have significantly enhanced the sector's efficiency and profitability.

Through DIDF, NABARD has supported the modernisation, expansion, and establishment of milk processing units, thereby increasing milk processing capacities and enabling the production of value-added dairy products. The creation of robust chilling infrastructure has also improved storage and preservation, ensuring better milk quality and reducing wastage. These efforts have not only amplified income opportunities for farmers but have also catalysed economic growth across rural communities.

Capacity created under DIFD as on 31 March 2024

7.39 MLPD

Milk processing

**265 MT
per day**

Milk powder processing

1.4 MLPD

Value-added product plants

0.34 MLPD

Chilling Infrastructure



MLPD: Million Litres Per Day, MT: Metric Tonne

The fisheries sector, recognised as India's 'Sunrise Sector,' sustains the livelihoods of approximately 30 million people, particularly from marginalised and vulnerable communities¹. NABARD, as one of the nodal loaning entities under the Fisheries and Aquaculture Infrastructure Development Fund (FIDF), plays a transformative role in this sector. Through investments in critical public infrastructure such as fishing harbours, fish landing centres, ice plants, and cold storage facilities, NABARD facilitates the creation of employment opportunities for both offshore fishermen and onshore workers. These initiatives not only enhance the efficiency of fish landing, processing, and transportation but also boost productivity and income generation within the fisheries value chain.

The recent extension of FIDF until 2025-26 by the Government of India further amplifies NABARD's impact, enabling the development of advanced infrastructure such as brood banks, hatcheries, aquaculture projects, fish feed plants, and disease diagnostic laboratories, cage culture, mariculture, and the introduction of deep-sea fishing vessels. This underscores NABARD's commitment to fostering economic sustainability, creating resilient rural livelihoods, and strengthening the agricultural economy.

NABARD's commitment to developing infrastructure in allied activities underscores its dedication to promoting economic sustainability in agriculture. By promoting growth and modernisation in sectors like dairy and fisheries, NABARD not only boosts income opportunities for rural communities but also augments the overall resilience and vitality of the agricultural landscape.



¹ Press Information Bureau, Ministry of Fisheries, Animal Husbandry & Dairying, 12 December 2024



FIDF Impact as on 31 March 2024

32.48

Loan sanctioned
(₹ billion)

8.81

Loan disbursed
(₹ billion)

82

No. of projects
sanctioned

32

No. of projects
completed

20

No. of Fish Landing
Centres supported

15

No. of Fish Seed Farms
supported

7

No. of Fisheries Training
Centres established

5

No. of Fish
Farms established

110

Additional Fish Farms
supported by the
created infra

4

No. of GIFT Hatcheries
established

1

No. of Brood Banks
supported

1

No. of Ornamental
Fisheries Units supported

1

No. of Fish Rearing Ponds supported

2.3.6 Post-harvest infrastructure

Investments in warehouse infrastructure are essential for minimising post-harvest losses due to spoilage, pests, and weather conditions, and improving economic sustainability in agriculture. The Warehouse Infrastructure Fund (WIF) stands as a beacon of future possibilities, offering crucial financial support for establishing modern warehousing facilities. These investments are vital in minimising food wastage by ensuring proper storage and management of agricultural produce.

WIF Impact as on 31 March 2024

9.96 million MT

Capacity Created

1,11,162

Geo-tagging of storage structures

Web-based NABSIIMS linked with
farmers' portal

Modern and earthquake resistant warehouses financed to
ensure food security under the Targeted Public Distribution
System in difficult terrains of Northeast



Impact under NIDA as on 31 March 2024

29,600 MT

Warehousing and cold storage capacity

Continuing its commitment to reducing food wastage and promoting economic sustainability, NABARD's Food Processing Fund (FPF) provides substantial benefits by reducing food wastage and promoting economic sustainability in agriculture. By investing in the development of food processing clusters, the FPF drives value addition and job creation, particularly in rural areas. This strategic support not only enhances operational efficiency and product quality but also minimises post-harvest losses. Furthermore, the fund helps in establishing and modernising food processing units, fostering market diversification and creating stronger linkages between farmers and consumers. These initiatives collectively contribute to a more resilient and vibrant agricultural landscape.

FPF Impact as on 31 March 2024

0.25 million MT

of dry warehouses for non-perishable raw material and finished goods

58,500 MT

aggregate capacity of silos for bulk storage of agricultural produce

97,610 MT

cold storage capacity for perishable finished products

13,750 MT

freezer capacity for storing finished products

11.4 MT

per hour capacity to produce individually quick frozen (IQF) fruit and vegetable products

142.5 MT

per hour capacity to sort and grade fruits and vegetables

1,895 MT

controlled ripening capacity

39.1 MT

per hour capacity to extract and aseptically pack fruit pulp

Infrastructure projects supported by NABARD will contribute towards progress in attaining the following Sustainable Development Goals (SDGs):

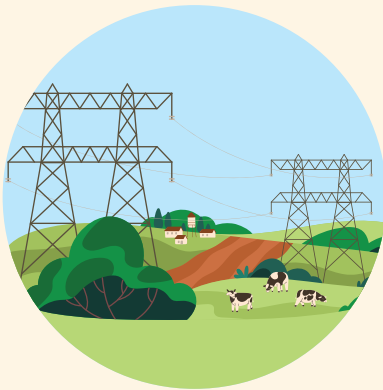




2.4 Empowering Rural Dreams: Employment Generation

NABARD has made employment generation a key focus of its financial support programmes. It has significantly contributed to creating both recurring and non-recurring job opportunities in rural regions by facilitating investments from both public and private sectors. NABARD provides financial assistance, credit facilities, and capacity-building programmes aimed at empowering rural communities, institutions, small enterprises, and self-help groups.

Key Areas Contributing to Employment Generation



Rural Infrastructure

Roads & Bridges, Irrigation Projects, Social Sector Projects



Fostering Private Investment

Plantation & Horticulture, Irrigation, Storage & Market Yards, Animal Husbandry, Watershed Development, Wadi (Orchard) Development



Rural Enterprises

Micro Enterprises, Skill Development & Marketing Infrastructure, Rural Haat

NABARD's Development Initiatives that helped Generate Employment

Rural Infrastructure

Roads & Bridges, Irrigation Projects, Social Sector Projects

Schemes



Rural Infrastructure Development Fund (RIDF)

Objectives

To support public sector capital investment in rural infrastructure through providing low-cost fund support to State Governments and State-Owned Corporations.

Impact (as of 31 March 2024)

Employment Generation (non-recurring)

30.96 billion person-days.

Schemes



NABARD Infrastructure Development Assistance (NIDA)

Objectives

To fund the State Govt. /State owned/ Central Govt. Owned institutions for creation of rural infrastructure which facilitates better communication, connectivity, irrigation, social infrastructure and credit absorption capacity in rural areas.

Impact (as of 31 March 2024)

Employment Generation (non-recurring)

Non-Recurring- **183.55** million &
Recurring- **25.63** million

Schemes



Food Processing Fund (FPF)

Objectives

To provide impetus to development of food processing sector on cluster basis in the country to reduce wastage of agricultural produce and to create employment opportunities, especially in rural areas.

Impact

These projects have significantly enhanced farmer incomes and generated direct and indirect employment opportunities in processing, logistics, and retail.

Schemes



Fisheries and Aquaculture Infrastructure Development Fund (FIDF)

Objectives

FIDF envisages creation of fisheries infrastructure facilities both in marine and inland fisheries sectors and augment the fish production.

Impact

Generation of employment opportunities for sea-going fisherfolk and people in shore-based establishments.



Fostering Private Investment

Plantation & Horticulture, Irrigation, Storage & Market Yards, Animal Husbandry, Watershed Development, Wadi (Orchard) Development

Schemes



Refinance and Rural Credit

Objectives

Long-term refinance (18 months and above) provides investment credit which leads to capital formation through asset creation and promotes alternate employment opportunities in rural and semi urban areas by supporting the farm and off-farm sector activities.

Special Long-Term Refinance for Micro Food Processing Activities.

Supports rural livelihoods and employment for youth and reverse migrants.

Impact

Employment Generation in long-term refinance to MSMEs during 2023-24 - **3.37** million

Schemes



Watershed Development Fund (WDF)

Objectives

Promote participatory watershed development, unifying various watershed initiatives into a cohesive national program.

Impact

Creation of Employment through:

- ✘ Construction of soil and water conservation structures.
- ✘ Project management, repairs, and maintenance activities create numerous job opportunities.

Capacity building of members and farmers enhances their skills and knowledge.



Fostering Private Investment

Plantation & Horticulture, Irrigation, Storage & Market Yards, Animal Husbandry, Watershed Development, Wadi (Orchard) Development

Schemes



Tribal Development Fund (TDF)

Objectives

Create replicable models of integrated development of tribal families on participatory basis, through adoption of sustainable income generating activities based on potential of the area and the tribal needs.

Impact

Benefited - 0.63 million tribal families living across 0.59 million acres.

Cumulatively, 29 million trees (approx.) have been planted.

Employment generation through:

- ✕ Micro enterprise development
- ✕ Training and capacity building
- ✕ Women empowerment
- ✕ Promotion of on-farm and off-farm activities

Schemes



Adaptation Fund (AF), National Adaptation Fund for Climate Change (NAFCC), Green Climate Fund (GCF)

Objectives

The Adaptation Fund aims to finance project and programmes to help developing countries to adapt to the challenges posed by climate change.

NAFCC aims to meet the cost of adaptation to climate change for the State and Union Territories of India that are particularly vulnerable to the adverse effects of climate change.

Green Climate Fund aims to promote a paradigm shift towards low emission and climate-resilient development pathways by providing support to developing countries to limit or reduce their greenhouse gas emissions and to adapt to the impacts of climate change, considering the needs of those developing countries particularly vulnerable to the adverse effects of climate change.

Impact

A total of **8, 30** and **2** projects are completed under AF, NAFCC, and GCF respectively, which helped generate direct and indirect employment.





Rural Enterprises

Micro Enterprises, Skill Development & Marketing

Schemes



Livelihood and Enterprise Development Programme (LEDP), Micro Enterprise Development Programme (MEDP) and Skill Development Programme (SDP)

Objectives

LEDP: To enhance the capacities of Self Help Group members through skill upgradation, exposure visits, demonstrations, and support for livelihood activities.

MEDP: To foster sustainable livelihood among rural communities by providing skill development and capacity-building opportunities.

SDP: In tune with Govt. of India's goal, NABARD supports skill development programmes through a structured approach for addressing the skill gaps in rural India through demand and outcome-based programmes through multiple stakeholders in skill development ecosystem leading to wage/self-employment. NABARD has developed a digital platform "NABSKILL" (www.nabskillnabard.org) enabling complete digitalisation of skill interventions.

Impact

- ✖ Skill Enhancement
- ✖ Micro-Enterprise Creation
- ✖ Market Integration
- ✖ Cluster-Based Employment

Schemes



Rural Self Employment and Training Institutes (RSETIs)

Objectives

To provide skill training and mentorship to rural unemployed youth, fostering entrepreneurship and contributing to economic prosperity. RSETIs were established in January 2009 by the Ministry of Rural Development (MoRD) to address the issue of unemployment among rural youth by providing them with quality residential training and post-training support.

NABARD's Role: Scheme to develop Learning Management System for Rural Self Employment Training Institutes (RSETIs)

E-Learning Platform: The project, being implemented in collaboration with the National Academy of RUDSETI and IIT Madras, aims to improve skills training towards greater financial inclusion by building an e-learning platform for RSETIs. This platform will offer 64 courses in 11 languages, providing 4,400 hours of video content for skill development.

Impact

Targeted age group: Provide free skill training and mentorship to rural unemployed youth aged 18 to 45 years.


Annual Impact: It aims to enhance the capabilities of approximately 0.6 million rural trainees annually, fostering entrepreneurship and contributing to economic prosperity.

Capital expenditure support to RSETIs/RUDSETIs: A one-time grant support up to a maximum of ₹0.45 million per RSETI/RUDSETI is provided for the purchase of training equipment and maintenance.

Rural Enterprises

Micro Enterprises, Skill Development & Marketing

Schemes

 **Self-Help Group
– Bank Linkage
Programme
(SHG-BLP)**

Objectives

To empower members, especially women, by promoting savings, providing access to credit, and fostering social cohesion for sustainable livelihoods and community development.

Impact

Shift from non-income generating to production activities, reduced transaction costs, increased income levels, and significant contributions to poverty alleviation and women's empowerment

Schemes

 **Joint Liability
Groups (JLGs)**

Objectives

To empower landless farmers, tenant cultivators, and small artisans by providing collateral-free credit, enabling them to engage in diverse farm and non-farm activities.

Impact

Enables marginalised communities to engage in diverse farm and non-farm activities, promoting self-employment and economic resilience.

Schemes

 **Farmer Producer
Organisations
(FPOs)**

Objectives

The objective of FPOs is to empower farmers by enhancing their collective strength, improving their access to quality inputs, technology, credit, and better marketing opportunities through economies of scale.

Impact (As on 31 March 2024)

- ✖ 7,355 FPOs sanctioned
- ✖ 6,056 registered
- ✖ 2 million farmers covered as shareholders
- ✖ About 82% are small and marginal farmers, and 30% are women





Rural Enterprises

Micro Enterprises, Skill Development & Marketing

Schemes



Off-Farm Producer Organisations (OFPOs)

Objectives

Promote rural enterprises, mechanisation, technology adoption, and market linkages for sustainable and inclusive development.

Impact

Cumulatively, 25,922 beneficiaries, of which 18 all-women organisations with 6,890 members covered.

Employment generation by

- ✘ Supporting rural artisans and small-scale producers.
- ✘ Promote mechanisation, technology adoption, and establishing market linkages for sustainable livelihoods.

Schemes



Geographical Indications (GI) Registration

Objectives

GI is a form of Intellectual Property Rights that identifies goods originating from a specific geographical location.

Products

GI-tagged in FY2024 include Sambal Horn Craft (Uttar Pradesh), Tangsa Textile Products (Arunachal Pradesh), Basohli Pashmina Woollen Products (Jammu & Kashmir), Majuli Mask (Assam), Bikaner Kashidakari Craft (Rajasthan), and Risa Textiles (Tripura).

As of 31 March 2024, NABARD has supported pre & post GI registration activities of 300 products, of which 138 products have been GI-registered.

Impact

The GI registration has helped in better price realisation to the artisans, thereby providing better employment opportunities in alignment with One District One Product (ODOP) program of GOI.

2.5 Rejuvenating Rural Growth: NABARD's Refinance Solutions for Greater Credit Access

NABARD ensures a steady flow of credit to agriculture and rural sectors by providing refinance to banks and financial institutions, thereby facilitating economic activities and growth. Access to credit enables farmers and agricultural enterprises to invest in modern technologies, inputs, and infrastructure, leading to higher production and productivity. The availability of credit also supports the establishment and expansion of off-farm businesses and agricultural enterprises, creating job opportunities and increasing income for rural households. Through a variety of short-term, medium-term, and long-term refinance options, NABARD ensures financial institutions have the necessary resources to extend credit to farmers, agricultural enterprises, and off-farm businesses. This, in turn, stimulates capital formation in agriculture, leading to increased production, productivity, and income for rural households.

Additionally, the Direct Refinance Assistance (DRA) provided to district central cooperative banks (DCCBs) significantly enhances credit availability for rural populations. NABARD's refinance interventions play a crucial role in strengthening agricultural growth, thus contributing substantially to the economic advancement and well-being of rural India.

Refinance: Short-term credit (maximum outstanding) (₹ billion)

Particulars	FY2023	FY2024	% Change
ST (SAO), StCB	494.05	505.18	2.25
ST (SAO), RRB	148.19	151.58	2.29
ST (OSAO), StCB	196.54	261.09	32.84
ST (OSAO), RRB	94.63	119.05	25.81
Additional ST (SAO), StCB	477.14	576.59	20.84
Additional ST (SAO), RRB	178.51	218.04	22.14

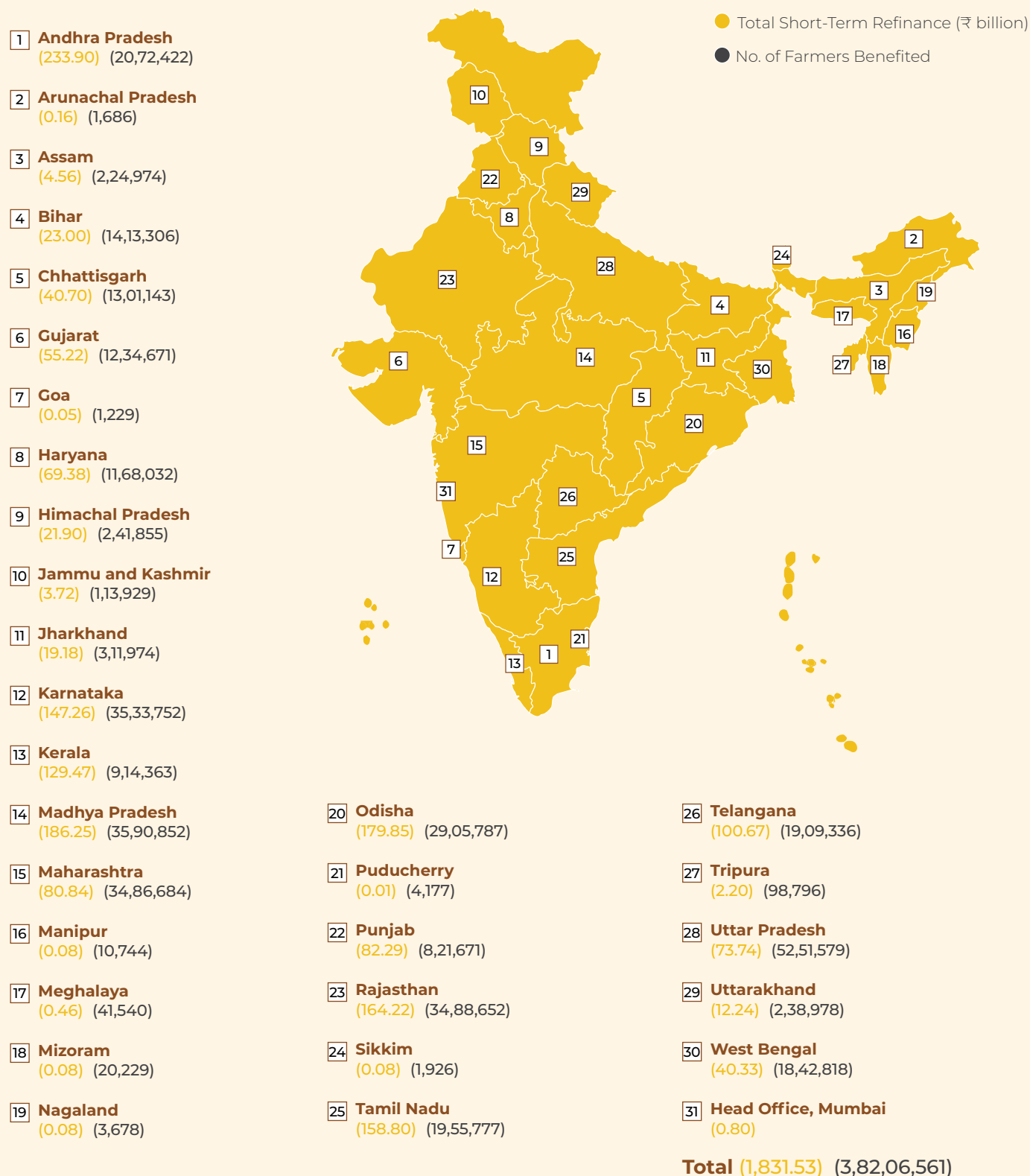
Refinance: Investment credit (₹ billion)

Particulars	FY2023	FY2024	% Change
Agriculture and allied activities	277.93	528.07	90.00
Non-farm sector	544.00	536.78	-1.33
Self-help groups	222.78	223.44	0.30
Rural housing	25.44	36.58	43.79





State-Wise Impact of Short-Term Refinance



Sector-Wise Long-Term Refinance

Sr No.	Purpose	Disbursement During 2023-24 (₹ billion)	No. of Farmers Benefited/ No. of Units Supported	Impact [#]
1	Minor Irrigation	8.45	59,604 (Farmers)	1,20,605 (ha)
2	Land Development	45.44	2,14,253 (Farmers)	2,31,393 (ha)
3	Farm Mechanisation	53.88	2,12,842 (Farmers)	6,89,074 (ha)
4	Plantation & Horticulture	22.48	1,97,826 (Farmers)	2,13,652 (ha)
5	Poultry/Sheep/Goat/Piggery/ Animal Husbandry-Others	112.58	13,49,487 (Farmers)	
6	Fisheries	1.28	7,209 (Farmers)	7,209 ponds
7	Dairy Development	31.96	2,29,815 (Farmers)	4,59,630 milch animals
8	Storage/Godowns and Market Yards	1.85	1,030 (Individual Units)	3,70,925 mt
9	Forestry	0.14	823 (Farmers)	
10	Biogas	4.52	5,193 (Farmers)	
11	MSME	536.78	4,21,334 (Individual Units)	33,70,672 (employment created)
12	Self-Help Group	223.44	28,65,921 (Groups)	2,72,26,250 women
13	Rural Housing	36.58	96,733 (Individual Units)	4,15,952 rural population
14	Agri-Clinics and Agri-Business Centres	0.48	648 (Individual Units)	
15	Others	244.98	24,758 (Individual Units)	
16	Total	1,324.87		

[#] Impact calculated under each purpose as follows:

- Minor Irrigation- assuming each project covers 5 acres of land;
- Land Development- assuming average landholding of 1.08 ha;
- Farm Mechanisation- assuming average area benefited per tractor is 8 acres;
- Plantation & Horticulture- assuming average landholding of 1.08 ha;
- Fisheries- assuming 1 pond per farmer;
- Dairy Development- assuming 2 milch animals per benefited farmer;
- MSME- employment generation per unit as 8 (PMEGP).
- Storage/Godowns and Market Yards -assuming cost of ₹ 5,000 for development of 1 mt of storage;
- Self-Help Group- assuming 95% of total SHG as women SHG and 10 members per SHG;
- Rural Housing- assuming household size of 4.3

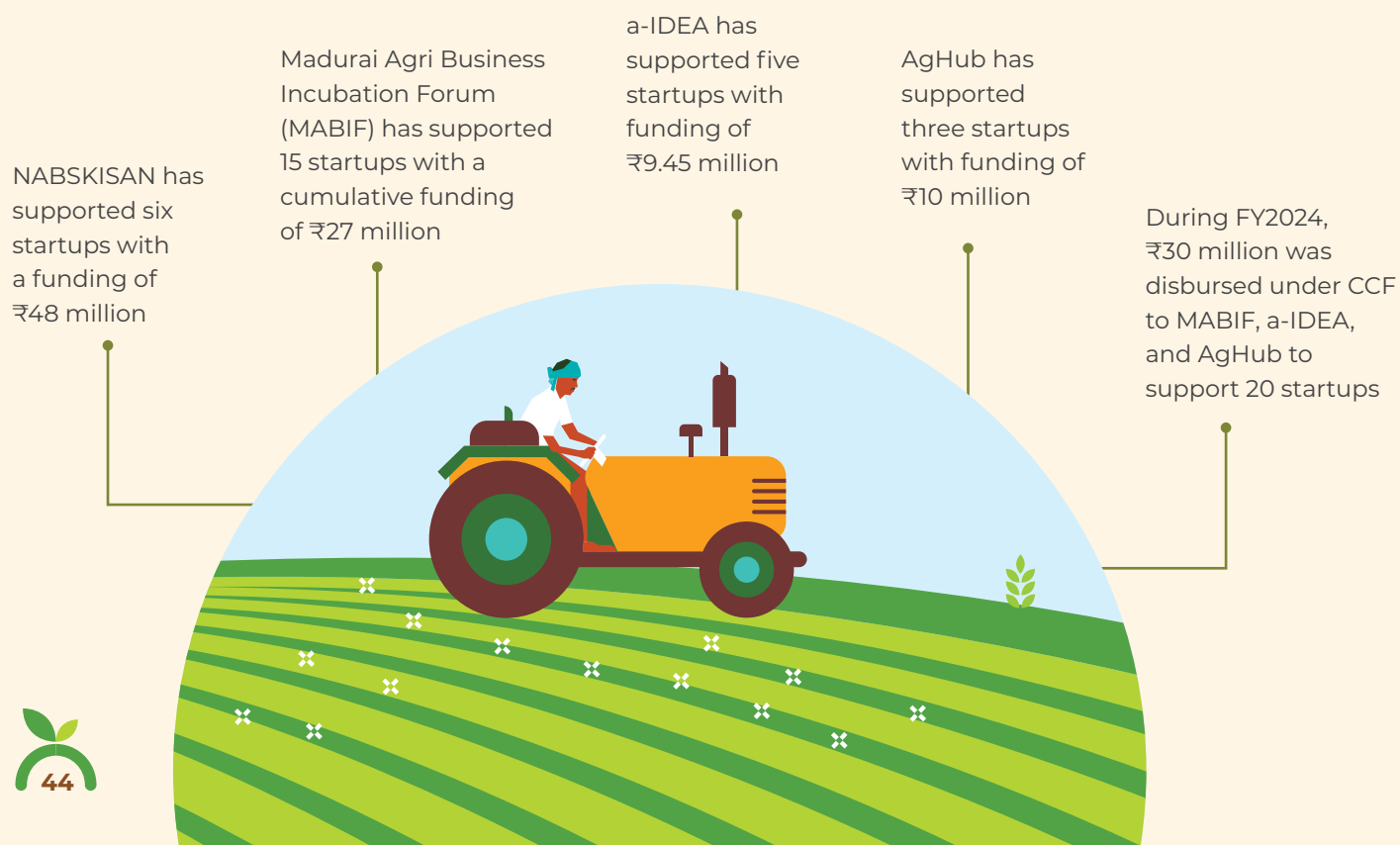


2.6 Catalysing Innovation in Rural and Agricultural Landscape: NABARD's Initiatives and Impact

NABARD is vigorously nurturing the startup and innovation landscape, especially within the agriculture and rural sectors, to promote inclusive development. By offering extensive assistance and grant support, NABARD aids in the creation of Rural Business Incubation Centres (RBIC), cultivating an environment where rural entrepreneurs can innovate and thrive. The Catalytic Capital Fund (CCF) of NABARD provides essential support to agricultural and rural startups during their critical 'Death Valley' phase, ensuring their survival and growth through the backing of incubation centres and NABARD subsidiaries. Additionally, to strengthen the investment ecosystem for agriculture, food, rural businesses and agri/rural finance ventures, NABARD has established a wholly-owned subsidiary viz. NABVENTURES Ltd. focussed on investing in early to mid-stage startups. These efforts help turn innovative ideas into impactful solutions that tackle the significant challenges facing the agriculture sector.

Impact under CCF as on 31 March 2024

Particulars	Cumulative
No. of Rural Business Incubation Centres promoted	3 RBICs and NABKISAN
No. of startups registered	430
Persons employed	10,527
Incubatees supported	1,376
Incubatees and startups connected with	1,496 FPOs benefiting 0.55 million rural folks



2.7 Driving Growth through Agricultural Innovation

NABARD actively supports agricultural innovation, technology transfer, and capacity building through its Farm Sector Promotion Fund (FSPF). Through this NABARD focusses on innovation, productivity improvement, value chain enhancement, piloting technologies developed by research institutes, integrated farming systems, high-tech agriculture, and IoT initiatives. Cumulatively, 950 projects have been completed under FSPF, while during FY 2023-24, 139 projects were sanctioned with grant assistance of ₹ 0.24 billion. Cumulatively, 2,38,039 beneficiaries have been benefited under FSPF, while 31,077 beneficiaries benefited during the fiscal year.

The Capacity Building for Adoption of Technology (CAT) programme by NABARD aims to promote the adoption of innovative agricultural technologies and best practices among farmers. This programme offers grant support to enhance farmers' capacity through exposure visits and trainings, enabling them to adopt new technologies and practices in agriculture and allied sectors effectively.

Since the launch of the FSPF, 2,774 exposure visits have been facilitated, benefiting 82,060 farmers. In the fiscal year 2023-24, 182 exposure visits were undertaken for the benefit of 4,735 farmers with grant assistance of ₹280 million.





2.8 Enabling Grassroot Rural Communities: NABARD's Assistance for Rural Collectives

NABARD leads significant efforts to enhance economic sustainability by providing robust support to rural collectives, such as FPOs, OFPOs, SHGs, and JLGs. By nurturing these groups, NABARD enables smallholder farmers and artisans to engage in profitable agribusiness ventures and non-farm enterprises, driving transformative change in rural economies.

Harnessing Strength in Numbers - Supporting FPOs and OFPOs

NABARD supports FPOs and OFPOs through various initiatives focussed on fostering growth, innovation, and sustainability while enhancing their entrepreneurial capabilities. It provides financial assistance in the form of grants and credit guarantees, alongside non-financial support such as awareness campaigns, skill development, technical guidance, and market access facilitation. By connecting these collectives to online platforms like ONDC and leading e-commerce sites, NABARD expands their market reach, enabling them to secure better prices for their products and services.

Promotion of FPOs: Impact as on 31 March 2024

Sr. No.	Parameters	Cumulative	FY 2023-24
1	Grant sanctioned (₹ million)	13,752	1,432
2	Grant disbursed (₹ million)	6,466	1,523.3
3	No. of FPOs sanctioned	7,355	221
4	No. of FPOs registered	6,056	443
5	No. of farmers covered (in million)	2.47	0.27
6	Share of marginal and small farmers (in %)	82	82
7	Share of women farmers (in %)	30	30
8	No. of FPOs credit linked	1,995	495
9	No. of FPOs provided credit guarantee	1,479	776
10	No. of FPOs onboarded on online marketing platforms (ONDC, Amazon, etc.)	470	470

Strengthening FPOs supports the realisation of the following SDGs:



Promotion of OFPOs: Impact as on 31 March 2024

81 No. of OFPOs promoted **25,922** No. of beneficiaries **18** with a total of **6,890** members
No. of all women OFPOs

Activities supported (activity-wise
break-up of number of OFPOs)

37 Handicraft **39** Handloom **5** Multi Craft

No. of OFPOs onboarded
e-commerce platforms

42



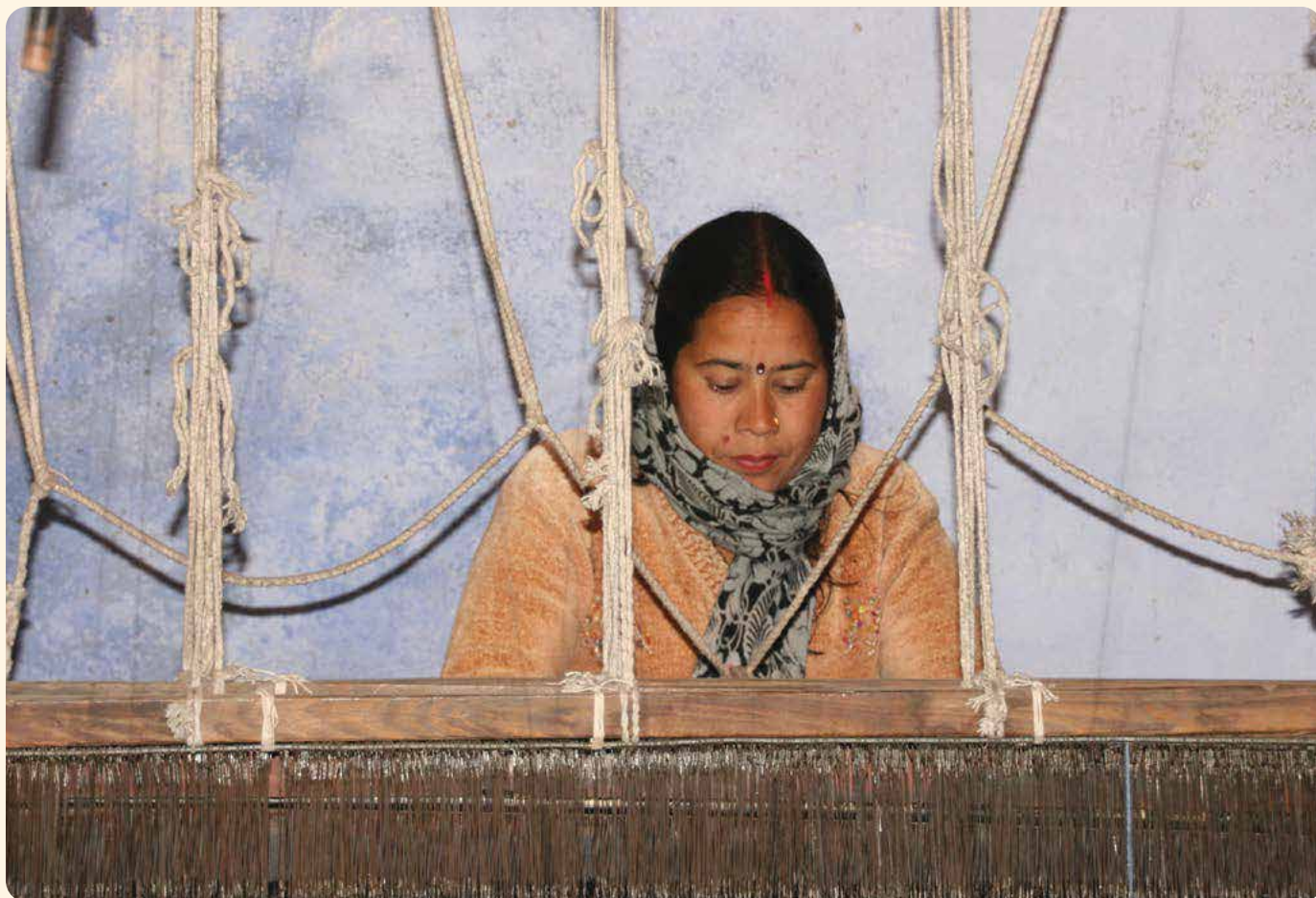
Promotion of OFPOs supports the realisation of the following SDGs



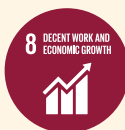


2.9 Bridging Marketing Barriers: NABARD's Efforts in Market Access for Producers

NABARD plays a pivotal role in expanding market access for producers by addressing marketing challenges and enabling better price realisation. During FY2024, it introduced a scheme for grant support to SHGs, JLGs, producer organisations (POs), and microentrepreneurs for training, onboarding, and marketing of products on digital marketplaces, social media, and ONDC. Additionally, NABARD launched a scheme for physical marketing of products, offering support for setting up gram dukans, moveable carts, and stalls in key locations, including airports under the Airport as Venue for Skilled Artisans of the Region (AVSAR) initiative. During the year, 31 gram dukans, 5 moveable carts, and 9 stalls were sanctioned to support 7,812 members of SHGs/JLGs/POs. Further, through 78 training programmes, a total of 1,435 SHGs/JLGs/POs were trained, with 387 groups subsequently onboarded onto e-commerce platforms. During the fiscal year, efforts were made for promotion and development of FPOs by organising melas like “Tarang: Celebrating Collectivisation” to showcase and market their products.



NABARD also enhances rural producers' visibility by extending support for setting up rural haats, marts, and artisan participation in exhibitions, fostering growth and income generation for rural communities. Under RIDF, cumulatively, NABARD has provided support to 1,686 market yards/submarket yards, with 6 of these receiving assistance during FY2024.



3

Social Impact







3.1 Social Impact: Shaping a Sustainable Future through Meaningful Social Change



Social infrastructure plays a vital role in nation-building and rural transformation by fostering the conditions necessary for economic growth, social equity, financial inclusion and sustainable development. A strong social infrastructure fuels human capital development, leading to a skilled workforce and better economic prospects by investing in institutions, facilities, and services that support the well-being and social development of communities, such as schools, healthcare systems, transportation, water supply, sanitation, and public spaces.

NABARD integrates environmental, social, and economic sustainability into its policies, programmes, and funding activities to create long-lasting, systemic changes that improve both human and environmental well-being. NABARD's environmental efforts include financing climate-resilient agricultural practices, renewable energy projects, and water management systems that promote sustainability while addressing the challenges of climate change. Its social initiatives emphasise financial inclusion, empowerment of women through Self-Help Groups (SHGs), and improving rural infrastructure to ensure access to healthcare, education, and clean water for marginalised communities. On the governance front, NABARD ensures transparency and accountability through robust governance structures and effective risk management frameworks. NABARD has been a key player in integrating Environmental, Social, and Governance (ESG) principles into its operations and funding 'initiatives that focus on promoting sustainable rural development in India.

Tribal Development Programme, Self Help Group-Bank Linkage Programme (SHG-BLP), Livelihood and Enterprise Development Programme (LEDP), Micro Enterprise Development Programme (MEDP), promotion of off-farm sector enterprises and employment, and support for the traditional Indian handloom sector, are some of the notable initiatives through which NABARD focusses on creating sustainable livelihood, providing affordable credit to rural women, supporting education, health, and entrepreneurship among local communities contributing directly to the social fabric of rural areas. Additionally, NABARD also plays a role in supporting the expansion of digital infrastructure in rural areas by funding projects related to broadband connectivity, e-governance, and digital literacy.





3.2 Investing in Rural Infrastructure for Economic and Social Transformation

In rural areas, social infrastructure is key to reducing poverty and addressing inequalities between urban & rural regions. NABARD, through its multifaceted initiatives, is committed to fostering sustainable agriculture, rural development, and broader economic progress by investing in infrastructure that improves the quality of life in rural communities.

RIDF has been instrumental in financing projects related to rural roads, water supply, sanitation, irrigation, and healthcare facilities, thereby enhancing access to essential services and improving the quality of life in rural areas. Through NIDA, NABARD provides funding for large-scale infrastructure projects that promotes rural development, such as agri-processing units and renewable energy solutions, creating

new livelihood opportunities and driving economic growth.

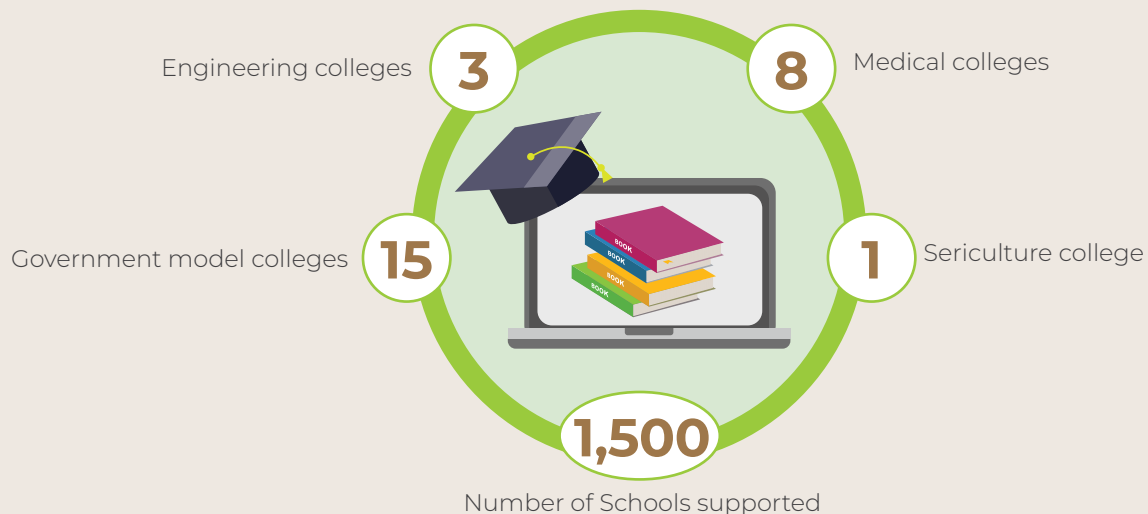
NABARD has provided loans to the Government of India to facilitate the development of vital social infrastructure through initiatives such as the Pradhan Mantri Awaas Yojana–Gramin and Swachh Bharat Mission–Gramin, with the goal of improving housing and sanitation facilities in rural areas.

3.2.1 Education

In India, the opportunity presented by the demographic dividend is considerable, making it essential to guarantee that every child has access to quality education. This is crucial for leveraging the potential of future generations, fostering inclusive development, and creating a more resilient and prosperous society. NABARD plays a pivotal role by offering financial support for the enhancement of educational infrastructure in rural regions through initiatives such as NIDA and RIDF, which encompass the construction and renovation of schools, hostels, and vocational training centres.



Support to educational institutions under NIDA as on 31 March 2024



Support to educational institutions under RIDF as on 31 March 2024

Parameters	FY 2023-24	Cumulative
Number of colleges supported	20	1,750
ITIs	03	247
Polytechnic colleges/ inter colleges/ agri colleges/ horticulture	17	1,503
Hostels	187	221
Number of schools supported	788	79,607

3.2.2 Health

A high population density coupled with large rural and underserved population makes investment in health infrastructure crucial to ensure that even the most marginalised communities can receive timely and quality medical care. NABARD has been providing finance through RIDF and NIDA to strengthen healthcare infrastructure in rural areas, benefiting a large segment of the population.



Support to public healthcare infrastructure under NIDA as on 31 March 2024

Number of healthcare centres (sub centres/ Primary health centres/CHC/district hospitals) supported	Villages benefited	Population benefited (million)
FY 2023-24 Establishment of mother and child care units in 04 sub divisional hospitals; upgradation of 153 CHCs, 19 DHs, 6 SDHs Cumulative 84 district hospitals 153 community healthcare centres 4 sub-divisional hospitals	14,589 Cumulative	3.26 Cumulative

Support to public healthcare infrastructure under NIDA as on 31 March 2024

No. of healthcare centres (sub centres/ primary health centres/ CHC/ district hospitals) supported	Population benefited (no.)	Villages benefited (no.)
171 FY 2023-24	17,690 Cumulative	16.61 million FY 2023-24
		3,481 FY 2023-24



3.2.3 Sanitation and Drinking Water

Poor sanitation facilities and unsafe drinking water expose communities to health risks, leading to high rates of morbidity and mortality, especially among children. Ensuring clean water and proper sanitation can prevent diseases like cholera, diarrhoea, typhoid, dysentery, etc. and improve overall public health. NABARD has been actively contributing to sanitation and safe drinking water initiatives in rural India by providing financial assistance, supporting infrastructure development, and promoting awareness programmes. Through RIDF, NABARD has helped finance projects for household and community sanitation, construction of toilets, and safe drinking water supply systems in villages. Under RIDF, NABARD contributed to the state share of flagship GOI schemes under Jal Jeevan Mission. Under NIDA initiative, NABARD has been extending long-term, flexible financing towards the development of pipelines, water treatment plants, construction of household and community toilets, wastewater management systems, rural drinking water supply networks and decentralised drinking water solutions, directly enhancing health and well-being of rural population.

Beneficiaries of Safe drinking water projects under RIDF

No. of rural drinking water
supply scheme

205

FY 2023-24

20,706

Cumulative

No. of villages benefited
(estimated) in FY 2023-24

14,361

Population served
in FY 2023-24

20.57 million

Safe drinking projects financed under NIDA

Safe drinking water projects

9.79 million

Population served

31,722 habitations

No. of village benefited



3.2.4 Rural Housing



Through its collaboration with government schemes like the Pradhan Mantri Awaas Yojana–Gramin (PMAY-G) NABARD helps extend credit to rural households, enabling them to construct or upgrade their homes with essential amenities such as electricity, safe drinking water, sanitation, and cooking gas to impoverished and homeless individuals, as well as those residing in dilapidated dwellings in rural areas. Under the PMAY-G, NABARD extended loans from fiscal years 2018 to 2021 to the National Rural Infrastructure Development Agency (NRIDA), a Special Purpose Vehicle under the Government of India, to partially finance the central share. By channelling funds through initiatives such as RIDF, NABARD supports the creation of essential housing infrastructure, improving the living standards of rural communities. As on 31 March 2024, ₹488.10 billion are outstanding under PMAY-G bonds.





3.3 Empowering Every Citizen: Through Financial Inclusion

The journey toward equitable economic growth hinges on the ability of all citizens to participate in and benefit from the nation's progress. In this way, financial inclusion is not just an economic imperative; it is a pathway to social empowerment, poverty reduction, and sustainable development.

NABARD has consistently championed the cause of promoting microfinance, credit linkages, and financial literacy, particularly for women, farmers, and

small entrepreneurs in its mission to provide every Indian, particularly those in rural areas, with access to formal financial services. By promoting the SHG-Bank Linkage Program (SBLP), NABARD has facilitated access to formal financial services for millions of women and marginalised communities. Similarly, Joint Liability Groups, promoted by NABARD, have been instrumental in extending credit to small farmers, tenant farmers, and landless agricultural labourers.

While significant progress has been made, challenges remain in reaching the last mile, especially in terms of financial literacy and the digital divide in some rural regions. Financial literacy and digital literacy are essential tools for needy people to access better livelihood opportunities and benefit from government welfare schemes.

3.3.1 Self Help Groups (SHGs)

NABARD has played a pivotal role in pioneering and scaling the SHG-Bank Linkage Program (SBLP) across India. By linking SHGs with formal banking institutions, NABARD has not only facilitated access to microcredit but has also fostered a culture of saving, financial discipline and collective responsibility. These small, community-based groups, often comprising women have improved the socio-economic status of millions of rural families, promoting entrepreneurship, and contributing to overall rural development.

Financial inclusion of the poor especially women as on 31 March 2024

177.5 million

Estimated no. of families covered
till 31 March 2024

14.42 million

Total no. of SHGs savings linked with
banks as on 31 March 2024

83.51%

Out of total SHGs saving linked -
exclusive Women SHGs

5.48 million

Total no. of SHGs credit linked
during 2023-24



97.04%

Out of total SHGs – credit linked exclusive Women SHGs

₹38.2 million

Average loan amount disbursed/SHG during 2023-24

₹33.5 million

Average loan amount outstanding/SHG as on 31 March 2024



3.3.2 Joint Liability Groups (JLGs)

NABARD's innovative JLG model has enabled individuals who typically lack collateral or credit history to access loans through collective borrowing. By bringing together individuals into groups, NABARD's JLG model fosters a system of mutual accountability and financial discipline. This innovative framework not only enhances access to credit for rural population but also strengthens their ability to invest in agriculture, small businesses, and income-generating activities, thereby improving their economic stability.





NABARD offers both technical and financial support to financial institutions aimed at establishing and developing Joint Liability Groups (JLGs), thus enabling the programme to extend its reach to the most isolated regions. Additionally, NABARD assists JLG members in securing timely, collateral-free loans through formal banking system and promotes income diversification by facilitating the growth of micro-enterprises in the non-agricultural sector. Furthermore, NABARD provides concessional refinance to the banks financing JLGs. Over the past five years, JLG accounts have grown at an impressive CAGR of 43.76%¹, showcasing NABARD's impact in strengthening rural credit system. Together, SHGs and JLGs now cover more than 50% of Indian households, reaching 10% of the country's population², further solidifying NABARD's pivotal role in transforming rural economies.

¹ *Economic Survey 2023-24*

² *Economic Survey 2023-24*

Promoting of JLG as on 31 March 2024

33.13 million

No. of JLGs promoted
till 31 March 2024

7.33 million

No. of JLGs promoted
during 2023-24

₹3.36 billion

Cumulative Grant assistance to
facilitate promotion of JLG

0.22 million

members of the successful JLGs
have already benefited from various
training and exposure visits

3.3.3 Expansion of Rural Banking Infrastructure

The Financial Inclusion Fund (FIF), managed by NABARD, is instrumental in facilitating efforts to provide banking and financial services to populations that are underserved or unbanked, especially in rural and remote regions. FIF promotes financial literacy, enhances banking infrastructure, and supports various initiatives, including village knowledge centres, micro-credit programmes, and digital financial solutions. Through its financial assistance, FIF aids in the development of banking infrastructure in these areas by funding the establishment of banking outlets, branchless banking options such as Business Correspondents (BCs), and village knowledge centres. To advance digital financial inclusion, FIF endorses the deployment of digital payment systems, mobile banking, and e-wallets in rural communities. By offering grants to institutions and organisation dedicated to these objectives, FIF ensures that marginalised groups have access to vital financial services, encompassing credit, savings, insurance, and remittance services.

Progress under FIF Amount (₹ Billion)

Parameters	FY 2023-24	Cumulative
Amount sanctioned - FIF	4.32	58.92
Amount disbursed - FIF	2.43	33.00

Stimulating demand and supply for financial inclusion infrastructure

Parameters	FY 2023-24	Cumulative
No. of financial literacy camps conducted	0.12 million	0.81 million
No. of POS/mPoS machines provided	5,137	72,551
No. of micro-ATMs provided	13,489	77,219
No. of Bank Mitras/Business Correspondents who were trained	11,800	29,000
No. of Demonstration Van for Banking Technology supported	34	838
No. of RFI (RRBs and Cooperatives break-up) supported for on-boarding to BHIM UPI	14	24 RRBs & 35 RCBs
No. of RRBs and Cooperatives supported for on-boarding to PFMS Platform	13 RCB	367 RCBs
No. of RRBs and Cooperatives supported for implementing Green Pin facility	30	114 Banks
No. of RRBs and Cooperatives supported for on-boarding to BBPS	4	128 Banks
No. of RRBs and Cooperatives supported for on-boarding of CKYCR	19 DCCBs & 1 RRB	40 RRBs and 316 RCBs

- ✖ 381 RSETIs nationwide to benefit from the initiative of CAPEX support to RSETIs-RUDSETIs 2.0.
- ✖ 0.35 million individuals will be trained annually through RSETIs.
- ✖ 23 Kiosk outlets were established in unbanked villages in NER states.
- ✖ Over 97 VSAT devices in challenging terrains.
- ✖ Over 600 solar power unit/UPS devices deployed.
- ✖ 55 banks have been benefited from implementation of Positive Pay System.





3.4 Unlocking Entrepreneurship Potential Through Skills

India's vast labour force and youthful population present a significant opportunity for economic development. Skill development and entrepreneurship initiatives are essential for leveraging its demographic advantage. In rural India, where employment opportunities are limited, empowering rural youth and women with entrepreneurial skills boosts self-reliance, creates local enterprises, generates income, stimulates local economies, and reduces the dependency on urban migration for livelihoods. This, in turn, contributes to national economic growth.

The LEDP (Livelihood and Enterprise Development Programme) and MEDP (Micro-Enterprise Development Programme) initiatives of NABARD focus on empowering rural

communities, particularly women and marginalised groups, through skill development, entrepreneurship and linking participants with sustainable livelihood opportunities. LEDP provides not only skills but also backward and forward linkages, such as access to raw materials, financial credit, and market linkages. This ensures that participants can successfully transition from learning to earning, with continuous support from NABARD. On the other hand, MEDP provides short-term, focussed training programmes tailored to specific skills required in local contexts, like food processing, tailoring, and crafts. This approach allows quick results, enabling participants to immediately apply their skills and start small-scale businesses. The adaptability to local needs makes MEDP highly effective.

Both programmes exhibit a notable strength in their commitment to empowering women and supporting community-based learning initiatives. This focus on peer learning and collaborative development is critical for the upliftment of communities and the achievement of sustainable rural development.



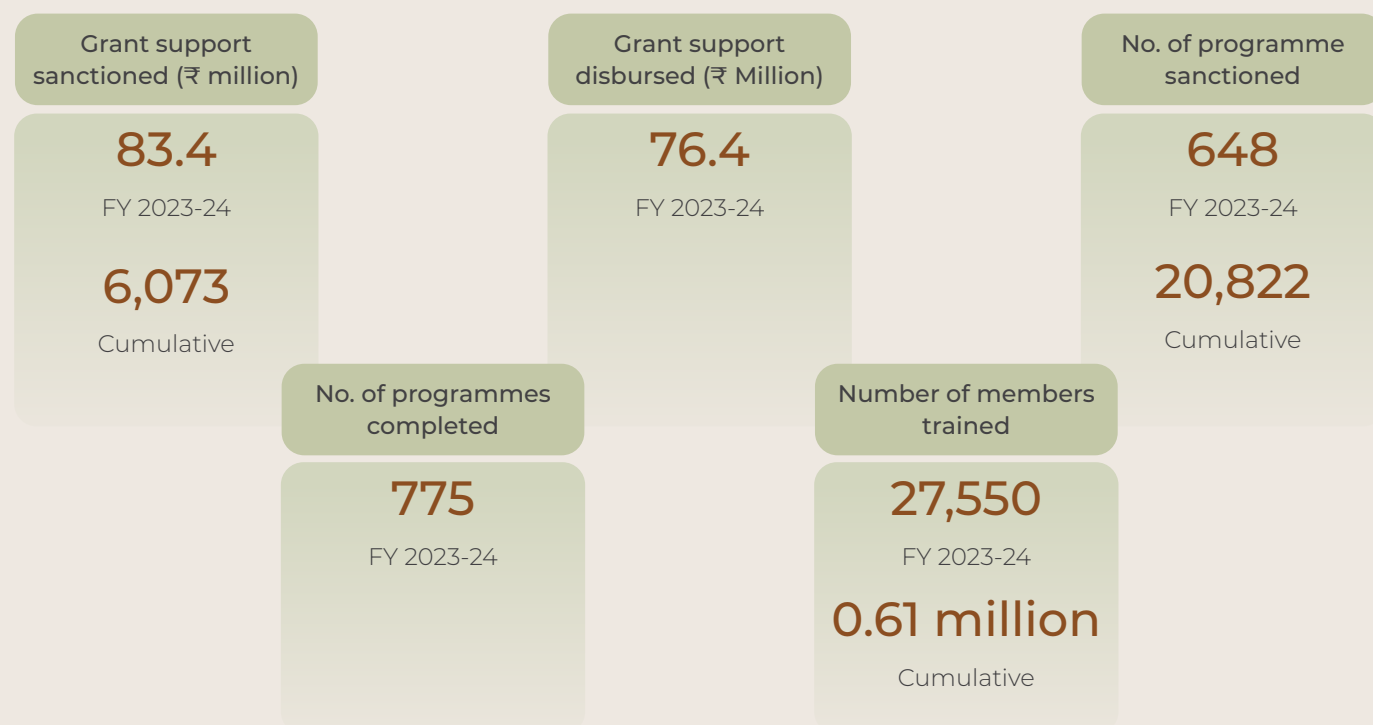
Progress under LEDP:

Grant support sanctioned (₹ million)	No. of programmes sanctioned	No. of programmes completed	Number of members trained
223	300	678	33,965
FY 2023-24	FY 2023-24	FY 2023-24	FY 2023-24
1,284	2,449		0.3 million
Cumulative	Cumulative		Cumulative

Progress under LEDP and MEDP:

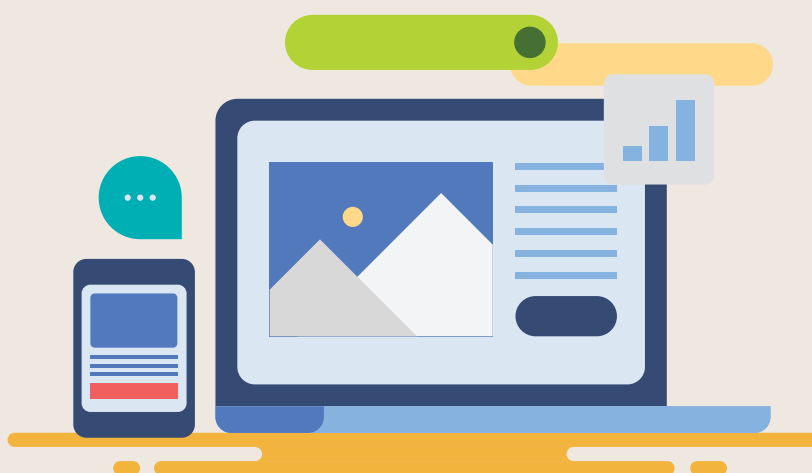
Number of members credit linked under LEDP	11,335	Number of members credit linked under MEDP	1,417
	FY 2023-24		FY 2023-24

The progress under MEDP:



Onboarding onto E-Commerce platforms / ONDC / social media platform

- During FY 2023-24, 1,435 SHGs/JLGs/POs were trained under 78 training programmes, while 387 of these groups were successfully integrated with e-commerce platforms.
- Onboarding support for a period of 6 months was provided for marketing of products on online/digital marketplaces, viz., e-commerce, social media platforms such as Instagram, Facebook, WhatsApp, etc., and ONDC under the newly launched scheme of 'Scheme for Grant Support to SHGs/JLGs/producer organisations (POs)/microentrepreneurs for training, onboarding and marketing of products on online/digital marketplaces e-commerce, social media platforms and ONDC'.
- 689 products are available on NABARD's Mystore page for the online sale of products of rural collectives and microentrepreneurs that has been live since 22 November 2023.





3.5 Creating a Dynamic Workplace: Driving Engagement and Growth

NABARD is committed to building a diverse talent pool by welcoming individuals from various backgrounds to promote an inclusive culture. It adheres meticulously to the reservation

guidelines set by the Government of India (GOI). With a focus on employees well-being, NABARD equips its workforce with essential tools and resources to drive their success, fostering a motivated,

engaged, and high-performing team. This dedication not only enhances the organisation's long-term success but also cultivates a positive, engaging and supportive work environment for everyone.



Cadre of which	Total	General	OBC	SC	ST	PWD	ExS	EWS
Group A	2,219	1,053	556	356	198	66	42	56
Group B	643	317	156	88	61	36	42	21
Group C	272	105	45	80	41	17	17	1

Note: EWS = Economically Weaker Section, ExS = Ex-Servicemen, OBC = Other Backward Classes, PWD = Person with Disability, SC = Scheduled Caste, ST = Scheduled Tribe.

NABARD's training policies and programmes cultivate a culture of learning and skill development, benefiting both its employees and client institutions.

Training outputs in FY2024

S.No.	Training Establishment / Particulars	Programmes	Participants
A. For NABARD Staff			
1	NBSC, Lucknow	110	2,725
2	BIRD, Lucknow	06	129
3	BIRD, Mangaluru	02	49
4	BIRD, Kolkata	01	10
5	Foreign Exposure Programmes	31	65
	Total	150	2,978
B. For Clients			
1	BIRD, Lucknow	252	8,161
2	BIRD, Mangaluru	94	2,704
3	BIRD, Kolkata	82	2,305
	Total	428	13,170
C. Other Training Programmes			
1	Officers deputed to off-the-shelf under capacity building programmes	106	290
2	Pre-recruitment Training	01	740
3	Pre-promotional Training	07	214
	Total	114	1,244

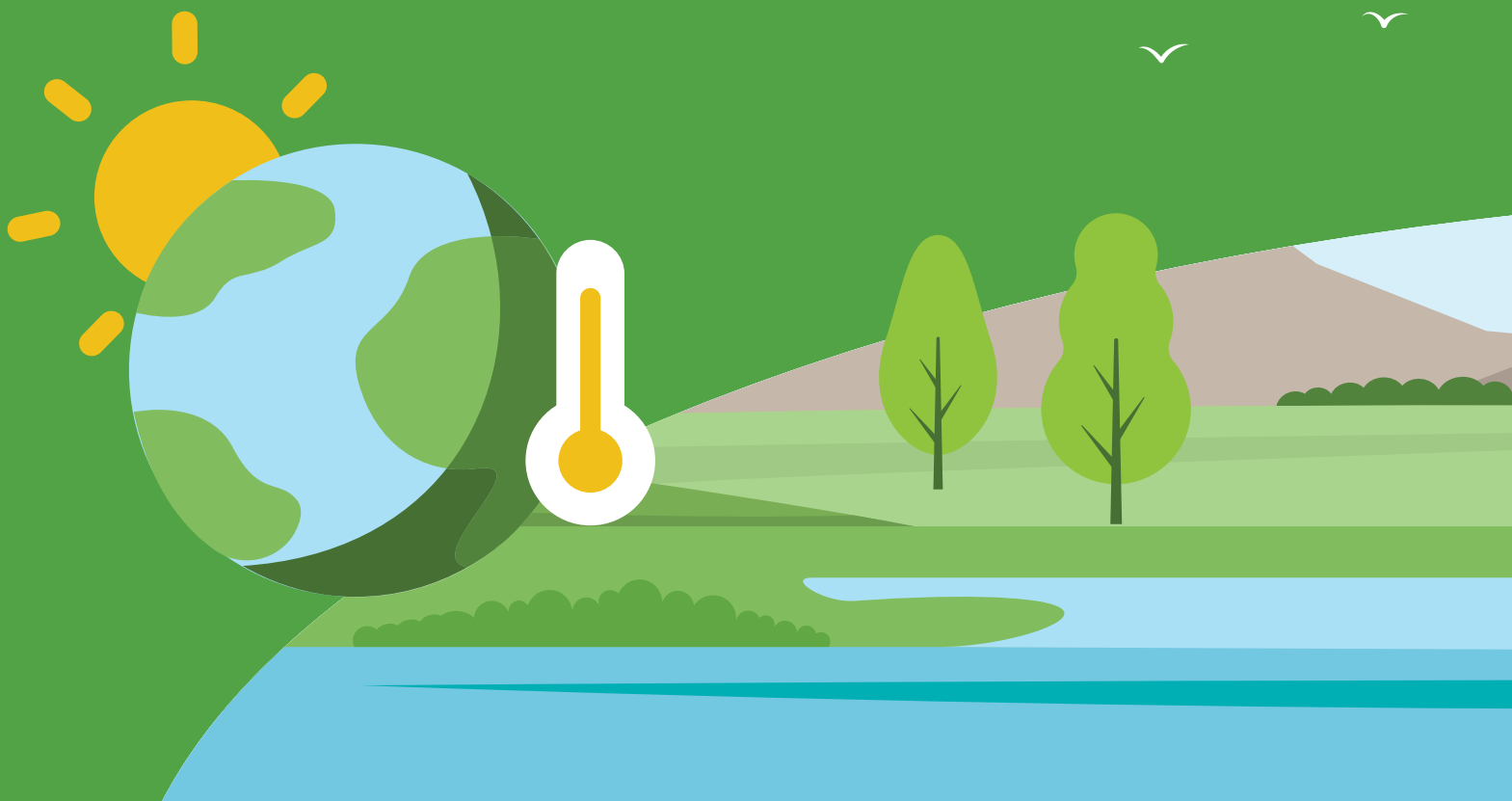
Note:

1. Participants and programmes are not mutually exclusive. One participant might have attended more than one programme.
2. Further, 57 employees took up professional and distant learning courses from reputed institutes under Incentive Study Scheme.

NABARD's commitment to social infrastructure has been pivotal in shaping a more equitable and sustainable rural landscape. Going forward, NABARD's continued emphasis on inclusive growth, digital innovations, and green finance will be crucial in shaping a resilient and self-sufficient rural economy. Through initiatives that promote community participation, skill development, and financial inclusion, NABARD is dedicated to work towards achieving sustainable and equitable development in rural areas.

4

Environmental Impact





राष्ट्रीय कृषि और ग्रामीण विकास बैंक (नाबार्ड)
द्वारा प्रायोजित
आदिवासी विकास निधि योजनातर्गत
वाडी विकास परियोजना
खैरहंर, ब्लॉक-तगवाँ, जनापद-सोनभद्र
आपका हार्दिक स्वागत करती है
* आयोजक *
नवीय दृष्टिकोण सेवा समिति सोनभद्र



4.1 Environmental Impact: Nurturing a Sustainable Future



Bordered by the fragile young Himalayas and a long coastline, India's vast and varied geography is particularly vulnerable to climate change.

Climate change has a widespread impact, influencing nearly every individual and region globally. However, its effects are particularly pronounced in rural, marginalised communities that depend significantly on agriculture and fishing for their livelihoods. These communities encounter various challenges, including the risks associated with climate variability. NABARD's Wadi approach stands out as an excellent model of sustainable forest management. It not only offers sustainable livelihood opportunities to tribal families but also fosters environmental sustainability. At the same time, NABARD's watershed development programme plays a crucial role in delivering essential environmental resources. This initiative empowers communities affected by climate shocks, enhancing their resilience, and enabling them to adapt more effectively. Also, NABARD serves as the National Implementing Entity for the Adaptation Fund under the United Nations Framework Convention on Climate Change (UNFCCC) and the National Adaptation Fund for Climate Change, as well as the Direct Access Entity for the Green Climate Fund under the UNFCCC. Through these initiatives, NABARD directs financial resources towards climate change adaptation and mitigation, offering crucial assistance to the communities that are most at risk. By concentrating on the dual aspects of livelihood improvement and ecological preservation, NABARD is fostering a more sustainable and resilient future for communities in vulnerable situations.

4.2 NABARD's Approach to Promoting Sustainable Development

Sustainable development represents a comprehensive strategy that harmonises ecological, economic, and social goals to ensure the enduring vitality and productivity of the ecosystems. This framework emphasises the conservation of biodiversity, the safeguarding of water and soil resources, and the mitigation of climate change through effective carbon sequestration. By actively engaging local communities in governance and decision-making processes, NABARD's commitment to sustainable development not only honours indigenous rights but also bolsters economic sustainability. This inclusive approach fosters a resilient ecosystem that can thrive while meeting the needs of

present and future generations. In this endeavour, NABARD's Wadi approach, supported by its Tribal Development Fund (TDF), has been pivotal in promoting environmental sustainability while securing sustainable livelihoods for tribal families and mitigating migration pressures. For greater inclusivity, empowerment, and upliftment of tribal communities, TDF has expanded its scope beyond orchard farming to support other activities like sericulture, apiculture, animal husbandry, lac cultivation, eco-tourism, pisciculture, micro-enterprise development, and collection of Non-Timber Forest Products (NTFPs), to benefit landless tribal families also.

For instance, the TDF project in Poothadi Block, Wayanad, Kerala, has increased the income of agricultural households and improved their standard of living by providing safe roofing, access to clean drinking water, and better electricity supply.

By diversifying livelihood options, NABARD not only enhances the economic stability of tribal communities but also promotes the sustainable use of natural resources. This integrated approach ensures that the benefits are inclusive and far-reaching, contributing to the overall resilience and well-being of these communities.

Impact of NABARD's TDF (as per various impact evaluation studies conducted by NABARD):



Household income

Annual income for tribal households increased by 15-40%, driven by diversified agricultural practices.



Agricultural productivity

Productivity rose by 15-49% due to the introduction of horticultural crops and water resource improvements.



Women empowerment

Women's participation in SHGs grew by 40%, with a 15% increase in their role in decision-making.



Food security

Beneficiary households saw a 25% improvement in food security and a more diverse food supply year-round.



Quality of life

Increased income and better access to amenities and sanitation have enhanced overall living standards.



Migration reduction

Migration rates decreased by 5-25% within project villages.



Farm employment

Farm labour days increased from 140 to 250 annually.



Education access

There was a notable rise in school attendance for girls, with educational expenses increasing fourfold.



Nutritional gardens

Over 75% of beneficiary households established nutritional gardens in their backyards, contributing to improved nutrition.



Progress under TDF

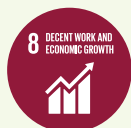
Parameters	FY 2023-24	Cumulative
Sanctioned amount (₹ billion)	1.32	28.39
Disbursed amount (₹ billion)	1.25	20.54
No. of projects sanctioned	59	1,026
No. of projects completed	42	520

Support to vulnerable communities

Parameters	FY 2023-24	Cumulative
No. of beneficiary tribal families (in millions)	0.02	0.63
Aspirational districts covered (lists provided in separate sheets)	15	76
No. of FPOs promoted in the TDF projects	10	260
No. of beneficiaries supported with other than orchard development activities (in millions)	0.004	0.027

Impact of Climate Change Adoption

Parameters	FY 2023-24	Cumulative
Area covered (million acre)	0.015	0.58
Estimated no. of trees planted (million)	0.8	28.9
No. of orchards created (million)	0.015	0.577



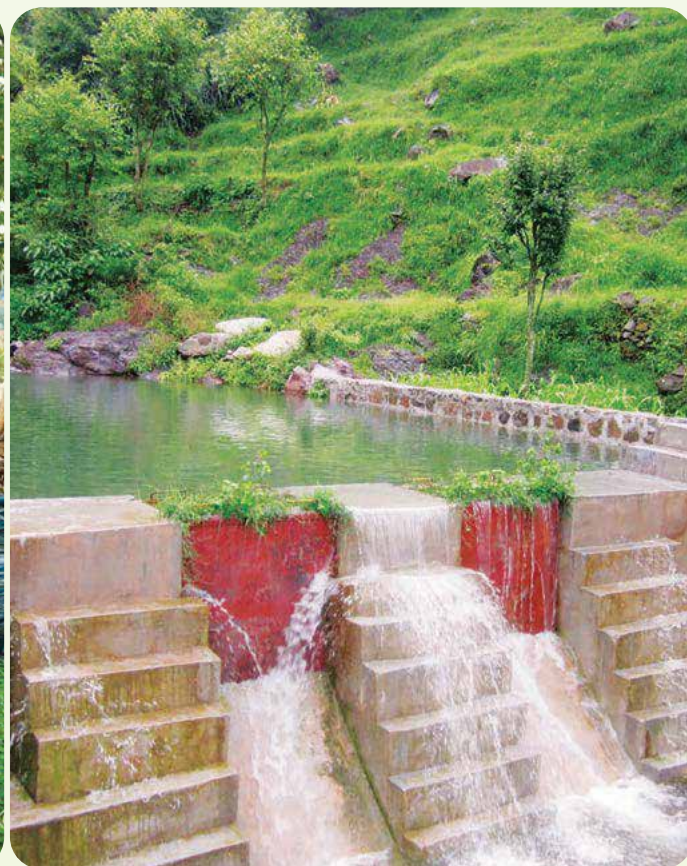
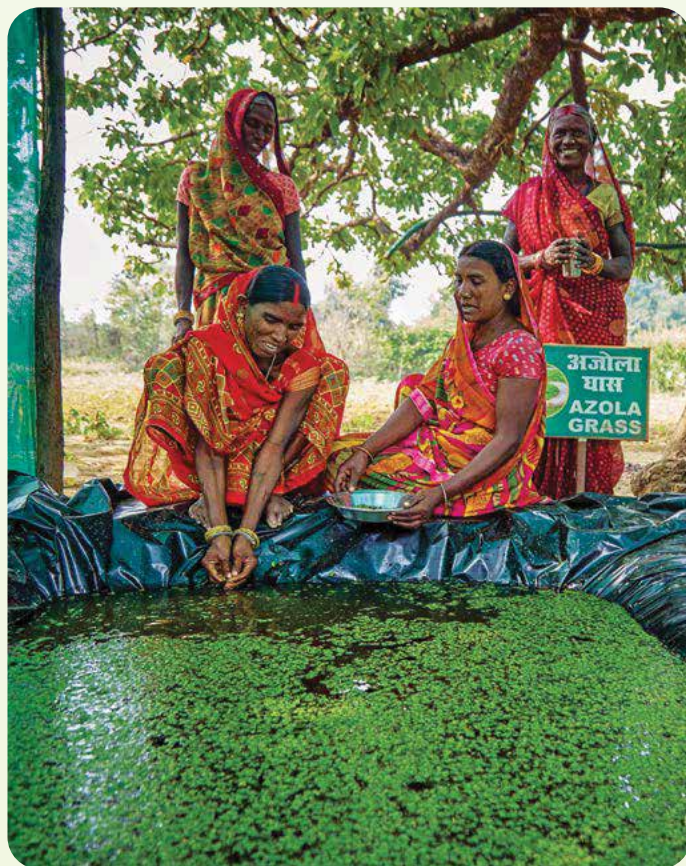
Aspirational Districts Covered under Tribal Development Programme of NABARD-Cumulative

Sr. No.	Name of district	Sr. No.	Name of district	Sr. No.	Name of district
1.	Araria	27.	Haridwar	53.	Nawada
2.	Bahraich	28.	Hazaribag	54.	Nuapada
3.	Baksa	29.	Jamui	55.	Pakur
4.	Balangir	30.	Kadapa	56.	Palamu
5.	Balrampur	31.	Kalahandi	57.	Purnia
6.	Banka	32.	Kandhamal	58.	Raichur
7.	Baran	33.	Kanker	59.	Rajnandgaon
8.	Barwani	34.	Karauli	60.	Ramgarh
9.	Bastar	35.	Katihar	61.	Ranchi
10.	Bhadradi Kothagudem	36.	Khandwa	62.	Rayagada
11.	Bokaro	37.	Khunti	63.	Ribhoi
12.	Chamba	38.	Kiphire	64.	Shravasti
13.	Chandel	39.	Koraput	65.	Simdega
14.	Chhatarpur	40.	Korba	66.	Singrauli
15.	Dahod	41.	Kumaram Bheem Asifabad	67.	Sirohi
16.	Dantewada	42.	Kupwara	68.	Sonbhadra
17.	Dhalai	43.	Latehar	69.	Sukma
18.	Dhenkanal	44.	Lohardaga	70.	Udalguri
19.	Dumka	45.	Mahasamund	71.	Visakhapatnam
20.	East Singhbhum	46.	Malkangiri	72.	Vizianagaram
21.	Gadchiroli	47.	Mamit	73.	Washim
22.	Gajapati	48.	Nabarangpur	74.	Wayanad
23.	Giridih	49.	Namsai	75.	West Singhbhum
24.	Goalpara	50.	Nandurbar	76.	Yadgir
25.	Godda	51.	Narayanpur		
26.	Gumla	52.	Narmada		



4.3 Watershed Development

Fund- Building resilience and strengthening adaptive capacities



Watershed management is a comprehensive approach to managing the land and water resources within a watershed to ensure their sustainable use and health. It involves the coordinated efforts of various stakeholders, including landowners, environmental specialists, and local communities, to address issues such as water quality, water supply, and stormwater management. By fostering collaboration and

implementing strategic plans, watershed management aims to balance environmental, social, and economic needs, ensuring the long-term vitality of the watershed.

The Watershed Development Programme of NABARD has benefited communities through soil and moisture conservation, higher productivity, climate proofing, and by providing alternative livelihoods, besides ensuring the security and

sustainability of existing livelihoods. For instance - a study evaluating the impact of WDF revealed an increase in agricultural term loans, a doubling of crop loan accounts, and enhanced credit flow in the states where WDF was made available.¹

¹Source: Annual Report 2023-24.



Progress under WDF

Parameters	Achievement	
	FY 2023-24	Cumulative
Amount sanctioned (₹ billion)	0.60	28.11
Amount disbursed (₹ billion)	1.16	22.45
No. of projects sanctioned	74	3,747
No. of projects completed	258	2,942

Adaptation to the Impact of Climate Change

Parameters	Achievement	
	FY 2023-24	Cumulative
Ground water level increased (metre)	0.55	1.98
Yield increased (Qtl/ha)	0.65	4.63
Cropping Intensity Improved (%)	8.50	21.32
Increase in productivity and improvement in quality of soil (%)	-	24
Area covered (million ha)	0.064	2.71

Support to Farmer Communities (in million)

Parameters	Achievement	
	FY 2023-24	Cumulative
No. of beneficiaries	0.03	1.49
No. of SC beneficiaries	-	0.46
No. of ST beneficiaries	-	0.18
Employment generated man days-Recurring	0.02	1.29
Employment generated man days-Non-recurring	0.10	8.77
No. of families stopped/defied migration	0.0002	0.01





4.4 Channelling Funds into Projects Focussed on Climate Adaptation and Mitigation



NABARD serves as the National Implementing Entity (NIE) for the Adaptation Fund (AF) under the United Nations Framework Convention on Climate Change (UNFCCC) and the National Adaptation Fund for Climate Change (NAFCC), as well as the Direct Access Entity (DAE) for the Green Climate Fund (GCF) under the UNFCCC.

In this capacity, NABARD facilitates projects aimed at enhancing groundwater resources, ensuring food security, promoting economically viable solar models, and augmenting green cover through integrated

farming practices. These initiatives support vulnerable and marginalised communities in adapting to climate change by fostering sustainable livelihoods.

By fostering partnerships with local governments, NGOs, and private sector entities, NABARD ensures a holistic approach to rural development. The emphasis on community participation not only strengthens the resilience of these communities but also promotes a sense of ownership and responsibility towards environmental conservation.

✦ NABARD, in its capacity as National Implementing Entity (NIE) to Adaptation Fund, accessed funds amounting to USD 9.94 million for supporting 06 concrete adaptation projects and 02 technical assistance projects, across India. These projects benefited 57,802 vulnerable people in 06 States with impact across sectors like water management, coastal resource management, food security, agriculture, food system conservation and livelihoods.

✦ GCF is one of the largest climate financing mechanisms which

finances both mitigation and adaptation projects. NABARD is eligible to submit projects of large size having an outlay of more than USD 250 million. Under GCF, two proposals submitted by NABARD were sanctioned

targeting both mitigation and adaptation measures.

- ✘ Under the National Adaptation Fund for Climate Change (NAFCC), grants totalling ₹8.39 billion were allocated to 30 projects

across 26 States and 2 Union Territories. These projects aim to mitigate the impact of climate change on key sectors such as water management, agriculture, livestock, coastal areas, and forest ecosystems.

Progress Under the Climate Change Funds

Parameters	FY 2023-24	Cumulative
Sanctioned amount (₹ million)	-	19,716
Released amount (₹ million)	2,893	13,351
Sanction and disbursement in NE Region (₹ million)	0	Sanctioned - 1,164.45 Disbursed - 930.2
No. of projects sanctioned	1	40
No. of projects completed	0	25

Supporting the Vulnerable Communities (in million)

Parameters	Cumulative
No. of beneficiary families	1.73
Employment generation (man days) Recurring	0.51
Employment generation (man days) Non-recurring	0.99



The Decarbonisation Impact

Parameters	FY 2023-24	Cumulative
Carbon sequestration (million tonne)	-	0.93
No. of mitigation projects	1	3
No. of adaptation projects	0	37





4.5 Building Climate-Resilient Infrastructure



Infrastructure is a cornerstone in the strategies aimed at mitigating the risks and adverse effects of climate change. The observable impacts of climate change, such as increasing temperatures, changing precipitation patterns, more frequent and severe extreme weather events, and rising sea levels, will profoundly affect various types of infrastructure. Therefore, it is crucial to plan, build, and manage

infrastructure to be resilient and adaptable to these evolving climatic conditions. This involves meticulous planning, construction, and upkeep of infrastructure to withstand extreme weather events and other climate-related impacts.

NABARD has been instrumental in financing infrastructure projects through the Rural Infrastructure Development Fund (RIDF) and the

National Infrastructure Development Assistance (NIDA). These initiatives are pivotal in supporting the adaptation to and mitigation of climate-related risks. NABARD's efforts are in alignment with the objectives of the Nationally Determined Contributions (NDCs) and significantly contribute to the advancement of rural prosperity.

NABARD contributed to the state share of flagship GOI schemes by sanctioning projects worth ₹51.55 billion under Jal Jeevan Mission, ₹10.63 billion under Pradhan Mantri Kustum Yojana, and ₹6.17 billion towards the installation of 20,000 solar-powered pump sets under the Saur Sujala Scheme in Chhattisgarh.

Under NIDA, NABARD has funded 4 solar and 5 wind power projects in 7 states. This has facilitated the generation of renewable power, boosting capacity by 113 megawatt (MW).

Under RIDF, NABARD has funded generation of 15 megawatt of renewable power capacity.



Adaptation Fund Performance

Name of State/UT	Name of the sanctioned project	Amount sanctioned (₹ million)	No of beneficiary families
Andhra Pradesh	Conservation and Management of Coastal Resources as a Potential Adaptation Strategy for Sea Level in Andhra Pradesh	41.35	3,905
West Bengal	Enhancing adaptive capacity and increasing resilience of Small and Marginal Farmers in Purulia and Bankura Districts of West Bengal	150.65	-
Madhya Pradesh	Building Adaptive Capacities of Small Inland Fisherman Community for Climate Resilience and Livelihood Security in Madhya Pradesh	166.14	-
Rajasthan	Climate Proofing of Watershed Development Projects in the States of Rajasthan	80.64	19,552
Tamil Nadu	Climate Proofing of Watershed Development Projects in the States of Tamil Nadu		6,351
Uttarakhand	Climate smart actions and strategies in north western Himalayan region for sustainable livelihoods of agriculture-dependent hill communities in Uttarakhand	58.17	800
Madhya Pradesh (KPC Project)	'Building Adaptive Capacities of Community, Livelihoods and Ecological Security in the Kanha-Pench Corridor of Madhya Pradesh'	107.43	7,850
Technical Assistance	South-South Co-Operation Grant for supporting NIE accreditation in Afghanistan	1.60	-
Technical Assistance	Readiness Grant for development of ESG framework	3.47	-
		609.47	38,458.00



NAFCC: Nationwide Impact

Andhra Pradesh

- 1 Climate-resilient interventions across dairy sector in coastal and arid areas (127.13)(10,291)

Arunachal Pradesh

- 2 Addressing Climate Change Vulnerability of Papum-Poma River for conservation and recharging of its springs (239.15)(584)

Assam

- 3 Management of Ecosystem of Kaziranga National Park by Creating Climate Resilient Livelihood for Vulnerable Communities through Organic farming and Pond Based Pisciculture in Kaziranga National Park (245.66)(2,365)

Bihar

- 4 Scaling up of climate smart agriculture through mainstreaming climate smart villages (230.66)(10,000)

Chhattisgarh

- 5 Climate Adaptation Strategies in Wetlands along Mahanadi River Catchment areas (214.72)(NA)

Gujarat

- 6 Climate Change Adaptation for Natural Resource Dependent Communities in Kachchh, Gujarat: Strengthening Resilience through Water & Livelihood Security and Ecosystem Restoration (213.58)(2,170)

Haryana

- 7 Scaling up climate smart agriculture through mainstreaming climate smart villages (220.98)(NA)

Himachal Pradesh

- 8 Sustainable Livelihoods of Agriculture-Dependent Rural Communities in Drought Prone District of HP through Climate Smart Solutions (200)(30,000)

Jammu and Kashmir

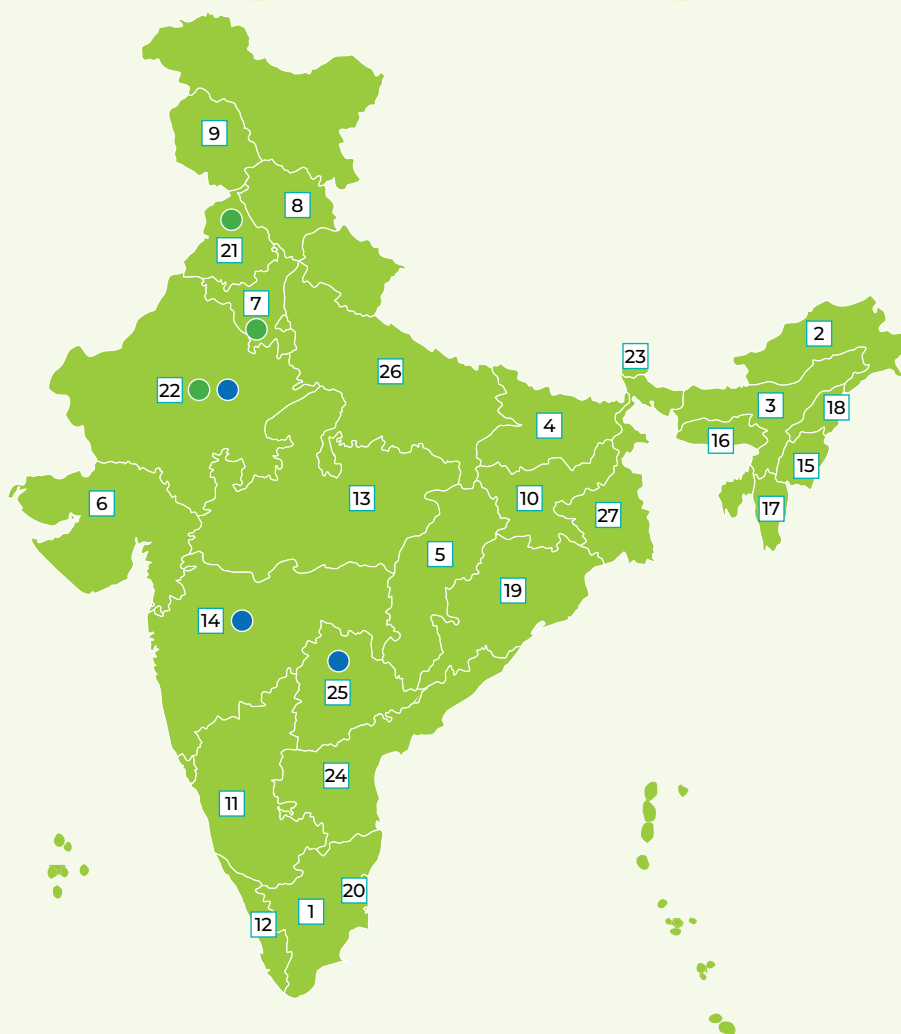
- 9 Climate Resilient Sustainable Agriculture in Rain-Fed Farming (Kandi) Areas (225.15)(4,679)

Regional Project- 1

Regional Project (1) on climate resilience building in rural areas through crop residue management (Punjab, Haryana, Rajasthan and UP) (120.66)

Regional Project- 2

Regional Project (2) on Restoration of degraded landscapes to natural state of ecosystem for climate resilience and livelihood improvement of vulnerable communities (Telangana, Maharashtra and Rajasthan) (1261)(20)



X Name of State/ UT

● Regional Project - 1

● Regional Project - 2

() - Amount sanctioned in ₹ million

() - No. of Beneficiary Families

Map not to scale. For illustrative purposes only.

Jharkhand

- 10 Enhancing climate resilience of forests and its dependent communities in two landscapes
(247.32)(6,477)

Karnataka

- 11 Conservation and Management of indigenous varieties of livestock
(188.15)(2,080)

Kerala

- 12 Promotion of Integrated Farming System of Kaipad and Pokkali in Coastal Wet-lands
(250)(600)

Madhya Pradesh

- 13 Enhancing adaptation capacity to climate change through development of climate smart villages
(248.78)(66,107)

Maharashtra

- 14 Efficient Water Mgt. and Agriculture Technology Adoption for Climate Adaptive and Resilient Farming System in 51 villages of Nandurbar and Buldhana Districts
(229.45)(3,822)

Manipur

- 15 Model Carbon Positive Eco-Village In Phayeng
(100)(864)

Meghalaya

- 16 Spring-shed development works for rejuvenation of springs for climate resilient development in the water stressed areas
(229.1)(13,636)

Mizoram

- 17 Sustainable Agriculture Development through Expansion, Enhancement and Modelling
(103.80)(2,954)

Nagaland

- 18 Gene pool conservation of indigenous varieties under traditional integrated rational farming system (Jhum optimisation) for promoting livelihood and food security as climate change adaptation strategy
(246.67)(1,000)

Odisha

- 19 Conserve water through the management of run-off in the river basin to improve groundwater recharge to reduce vulnerability and enhance resilience for traditional livelihood in Nuapada
(200)(1,312)

Puducherry

- 20 Integrated surface water management through rejuvenation of 20 tanks and 32 village ponds for climate change adaptation in Puducherry
(167.6)(20,162)

Punjab

- 21 Towards Climate Resilient Livestock Production System
(174)(1,27,272)

Rajasthan

- 22 Mukhya Mantri Jal Swavlamban Abhiyaan for Climate Change Adaptation and Water Harvesting in Arthuna, Anandpuri and Sajjangarh blocks of District Banswara
(249.77)(44,759)

Sikkim

- 23 Addressing Climate Change Vulnerability of Water Sector at Gram Panchayat Level in Drought Prone areas
(246.67)(40,000)

Tamil Nadu

- 24 ■ Management and rehabilitation of coastal habitats and biodiversity for Climate Change Adaptation and Sustainable Livelihood in Gulf of Mannar
(247.4)(NA)
■ Climate proofing of rainfed watersheds in Salem and Virudhunagar districts
(238.02)(4,456)

Telangana

- 25 Resilient Agricultural Households through Adaptation to Climate Change
(240.03)(3,438)

Uttar Pradesh

- 26 Ecosystem Services based adaptation to climate change in Bundelkhand region
(198.04)(2,631)

West Bengal

- 27 Rain Water Harvesting and Sustainable Water Supply to the Hilly Areas in Darjeeling as an Adaptive Measure to Potential Climate Change Impacts
(200.74) (NA)



Details Related to Green Climate Fund



Pan India

FP 081 Solar Rooftop

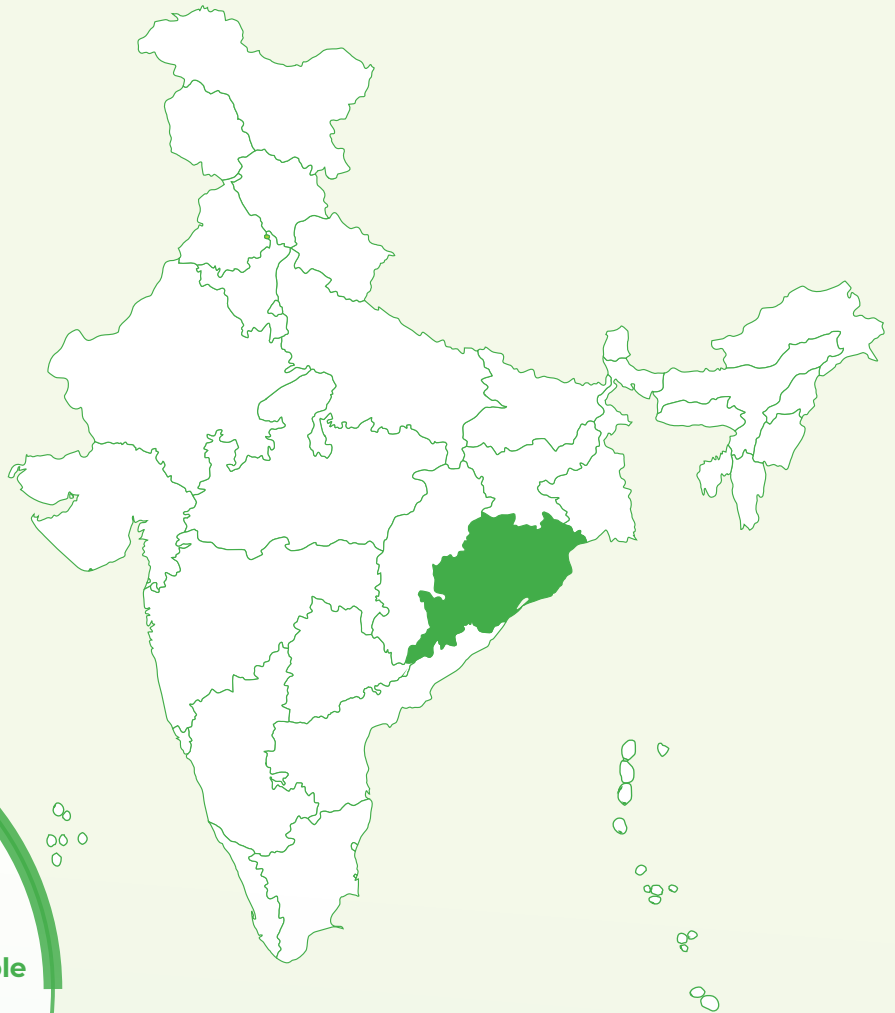
Amount sanctioned

₹8,266.91 million

Emissions reduced

0.92 million tonne CO₂ eq.

Map not to scale. For illustrative purposes only.



Odisha

**FP 045 Ground Water
Recharge and Solar Micro
Irrigation to Ensure Food Security
and Enhance Resilience in Vulnerable
Tribal areas of Odisha**

Amount sanctioned
₹2,267.57 million

No. of beneficiary families
12,62,774

Map not to scale. For illustrative purposes only.

5

Featured Projects







5.1 Climate Action - Adaptation Fund



From Struggle to Strength: Fostering Sustainable Practices for Small Farmers

Name of the Project: Enhancing Adaptive Capacity and Increasing Resilience of Small and Marginal Farmers in Purulia and Bankura Districts of West Bengal.

Implementing Entity: Development Research Communication and Services Centre

Area Covered: 40 Mouza Villages of Purulia and 22 Mouza Villages of Bankura Districts of West Bengal

Total Financial Outlay: USD 2.51 Million

Year of Sanction: 2015

Year of Completion: 2022

Name of the Fund: Adaptation Fund

- ❖ In recent decades, the region shifted towards a rice-based economy due to the influence of Green Revolution practices.
- ❖ Low adaptive capacity, poor education, and reliance on temporary labour have led many households to depend on remittances from migrant workers.



Challenges Addressed

- ❖ Sparse vegetation and deforestation worsened topsoil erosion due to poor rainwater absorption.
- ❖ Challenges in rainwater conservation and soil erosion restrict growth of agriculture, with rice being the sole Kharif season crop.
- ❖ Extreme summer heat and heatwaves hinder pre-Kharif farming activities.
- ❖ Water scarcity, unpredictable weather, and unsustainable farming limit Rabi crop cultivation.
- ❖ The population comprises historically marginalised groups who once practised low-water agriculture before the Green Revolution.

Impact

The project resulted in reduction of Climate Vulnerability of 5,000 households (22,596 beneficiaries) of small and marginal farming communities.

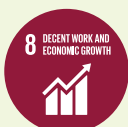
1. Hyper-local Weather Forecast & Agro-Advisory:

Local weather forecasts (10 km radius) are more effective than district-level ones in reducing crop losses. Weather data, translated into Bengali and shared via SMS and community meetings, helps farmers make informed decisions.

- 2. Improved Water Security:** Water structures like ponds, wells, and cisterns have enhanced water availability for drinking, irrigation, and livestock. 300 ha of fallow land brought under Soil-Water Conservation structures.
- 3. Crop Diversification:** Increase in farm productivity has been reported by 30% for at least 60% beneficiary families (3,000 HHs). A total of 1,192 hectares of single-crop land has been converted into double-cropped areas. Further, an additional 347 hectares have been brought under summer cropping.



- 4. Improved Nutrition & Health:** Initiatives like nutrition gardens and fish rearing in ponds have increased access to diverse, nutritious foods, reducing hunger and improving community health.
- 5. Livelihood Diversification:** Support for 2,672 households in raising indigenous small ruminants and birds has diversified income, resulting in an 80% increase in income for beneficiary households.
- 6. Reduced Migration:** Improved water security, diversified income sources, and enhanced agricultural productivity have reduced seasonal migration.
- 7. Women's Empowerment:** The formation of women's self-help groups (SHGs) and their collective efforts, such as digging ponds, maintaining accounts, and performing community work, played a crucial role in initiating and sustaining developmental activities.
- 8. Strengthened Social Capital:** The project has fostered strong social bonds, cooperation, community ownership of resources, and pride in agricultural achievements among group members.





5.2 Food Processing Fund (FPF)



From Cashews to Careers: Empowering Women Through Sustainable Processing Jobs

Name of the Project: Cashew Processing in Gujarat

Implementing Entity: M/s Aelea Commodities Private Limited

Total Financial Outlay: ₹304.44 million

NABARD's Support: ₹100 million

Year of Sanction: 2020

Year of Completion: 2023

Location of the Project: Surat, Gujarat



Impact

Processing capacity created (MT)	Cashew processing Unit – 40 MT /day
Employment generated (person days)-recurring	Recurring – 200
Employment generated (person days)-non-recurring	Non-Recurring – 250 (99% Local employees, 85% Women Employees)
Capacity to sort and grade fruits and vegetables (MT)	40 MT/Day
Capacity per hour to extract and aseptically pack fruit pulp (MT)	500 MT

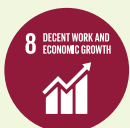
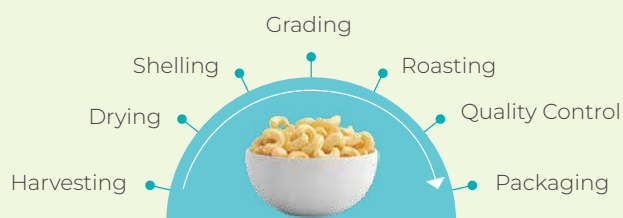
Challenges Addressed

- ❌ Lack of processing units for cashew nuts.
- ❌ Employment opportunities for semi-skilled and unskilled workers.

Strategies

1. Providing marketing linkage to the farmers through direct procurement of their produce.
2. Providing avenues for value addition through scientific processing.
3. Creating integrated facility for processing agri commodities making the farmers one of the most cost-efficient producers.
4. Improving quality of processed products through better procurement practices.

Cashew Processing: From Tree To Treat



5.3 Farmer Producer Organisation



Linking Harvests to Profit: Helping Mushroom Farmers Tap Lucrative Markets

Name of the Project: Promotion and Formation of an FPO - Madhopur Farmers Producer Company Ltd.

Implementing Entity: Madhopur Farmers Producer Company Ltd.

Total Financial Outlay: ₹0.90 million

NABARD's Support: ₹0.90 million

Year of Sanction: 2015-16

Year of Completion: 2020-21 (FPO is active)

Location of the Project: Chandi, Nalanda, Bihar



4. Activities: Input procurement and sale, produce aggregation, processing, marketing, etc.

- ✘ Input outlet set up – Fertilisers, pesticides, seed – tie-up with IFFCO and Yara for regular supply.
- ✘ FPO through BDA support of NABARD of ₹0.34 million was able to procure packaging machines which helped FPO in packaging of processed mushroom (dried, powder and pickle). Simultaneously, FPO also undertook processing of honey and packaging of the same.
- ✘ FPO enlisted its product on digital e-commerce platforms - Amazon, Flipkart as well as ONDC.
- ✘ Further, FPO tied up with DeHaat to supply inputs to farmers through door-to-door delivery.
- ✘ FPO has registered its trademark and brand name, obtained FSSAI licence, IEC code and ISO certification.
- ✘ With grant support from NABARD, they have established a mobile rural mart on electronic vehicle in 2023. Home delivery of various inputs to farmers and collection of dried mushrooms are being done through the mobile mart.
- ✘ Regular training and capacity building of member farmers through Kisan Pathshala and other programmes of Agriculture dept./ATMA.
- ✘ Timely and quality input supply - different types of fertilisers, seed and pesticide are being provided at reasonable cost to all member farmers leading to reduced cost of production.
- ✘ With both forward and marketing linkages established, farmers have reported an increase of ₹5,000-35,000 in annual income after becoming member of FPO.

Challenges Addressed

The rural poor of Chandi block of Nalanda District, particularly women who were trained on mushroom production techniques, found it difficult to sell their produce due to less demand in local market and high perishability of the produce.

Further, lack of timely and cheaper inputs was a persistent problem for small and marginal farmers of the area and often resulted in high cost of production and lower production of produce (Mushroom). This was aggravated by lack of improved technologies, seeds, etc.

Strategies

To address the issue, NABARD provided assistance of ₹0.90 million under PRODUCE to form a Farmer Producer Company with mushroom and honey as the major produce.

Impact

1. **Number of Farmers Supported** - 512
2. **Number of Women Beneficiaries** - 106
3. **Number of Small and Marginal Farmers** - 501





5.4 Farm Sector Promotion Fund



Healing the Earth: Reclaiming Alkaline Soils and Renewing Agricultural Potential

Name of the Project: Reclamation and Restoring Fertility of Alkaline Soils

NABARD's Support: The sanctioned grant assistance is ₹38.7 million (Implementation Phase)

Year of Sanction: 2022

Year of Completion: 2024

Location of the Project: Sangrur and Patiala districts of Punjab

- ❖ Land levelling and bunding for rainwater storage and uniform distribution of irrigation water
- ❖ Uniform Application of 5,992 MT powdered gypsum procured from FAGMIL with provision of quality checks as per the soil test recommendation



Challenges Addressed

- ❖ Alkaline soils with an Exchangeable Sodium Percentage (ESP) greater than 15, pH more than 8.2, and Electric Conductivity (EC) below 4 ds/m, with a hard calcareous layer at 0.5 to 1 metre depth.
- ❖ Reduced yield in the salinity-affected fields (35% of Punjab's cultivable land) as compared to other areas of State.
- ❖ Inadequate use of appropriate quantities based on soil testing and non-availability of quality gypsum.
- ❖ Lack of awareness w.r.t. technical aspects (SoPs) on gypsum application process

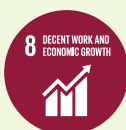
Strategies

- ❖ Technological support from ICAR-CSSRI
- ❖ Community Mobilisation.
- ❖ Soil sampling and analysis for determination of gypsum requirement
- ❖ Land levelling and bunding for rainwater storage and uniform distribution of irrigation water
- ❖ Uniform Application of 5,992 MT powdered gypsum procured from FAGMIL with provision of quality checks as per the soil test recommendation
- ❖ Mixing gypsum in the surface soil to about 10 cm soil by ploughing
- ❖ Ponding of water for minimum of one week before transplanting of rice
- ❖ Transplanting of salt tolerant rice varieties.
- ❖ Post gypsum application, crop cultivation (wheat & paddy) as per SoPs suggested by ICAR-CSSRI was followed by farmers.
- ❖ Crop cutting experiments and soil & water sample analysis have been conducted to ascertain the productivity improvement achieved post reclamation of soil.



Impact

- 1. No. of Beneficiaries:** 517 farmers (323 in Patiala and 194 in Sangrur).
- 2. Area Covered:** 1,000 hectares.
- 3. Increase in Income Per Family:**
 - a. Increase in wheat yield from 32 qtl per hectare in 2021-22 to 49 qtl per hectare in 2023-24; increase in paddy yield from 49 qtl per hectare in 2021-22 to 61 qtl per hectare in 2023-24.
 - b. Incremental income of ₹42,500/ per hectare from wheat cultivation and ₹60,255/ per hectare from paddy cultivation.
- 4. FPOs Formed:** Two Village Soil Reclamation Committees formed under the projects in both the districts and converged into FPO for sustainability of project.
- 5. Training Provided:** 20 Training & Capacity building programmes were conducted both on field & at ICAR-CSSRL, Karnal to educate & train farmers for gypsum application, wheat & paddy crop varieties recommendation & geo-tagging of fields.
- 6. Procurement Business:** The Committees formed under the project desire to undertake business of direct procurement of gypsum from agencies so that the soil reclamation in scientific manner may be replicated in other areas as well.





5.5 Geographical Indication



Crafting Identity: How Geographic Indication Boosts Artisans' Craft and Livelihoods

Name of the Project: Registration of 76 GI Products of Uttar Pradesh

Implementing Entity: Human Welfare Association, Varanasi

Total Financial Outlay: ₹16.13 million

NABARD's Support: ₹14.52 million

Year of Sanction: 2012 (5 products), 2015 (3 products), 2018 (16 products), 2020 (10 products), 2021 (10 products), 2022 (10 products), 2023 (10 products), 2024 (12 products)

Year of Completion: Projects Sanctioned in 2018, 2020, 2021 & 2022 have been completed

Location of the Project: All 75 Districts of Uttar Pradesh

- ❖ Disagreements over GI ownership and usage between various producers or regions, resulting in legal conflicts and delays in the registration process.

Strategies

NABARD's GI Project has played a crucial role in addressing the challenges faced in the registration of Geographical Indications (GIs) in Uttar Pradesh.

- ❖ Through initiatives such as awareness campaigns, technical assistance, infrastructure development, and dispute resolution, NABARD has helped producers understand the benefits of GIs, streamline the registration process, improve access to resources, and resolve conflicts.
- ❖ These efforts have contributed to the growth and development of the GI sector in the state, promoting the recognition and protection of unique local products.

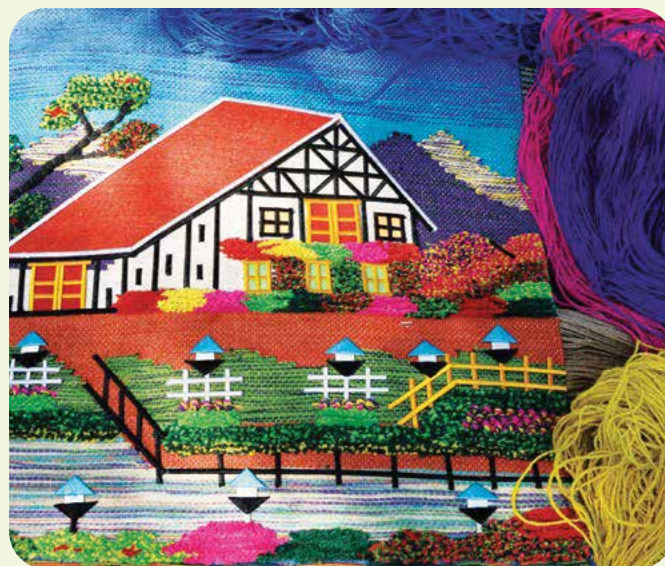
Challenges Addressed

Before GI Project of NABARD, only 16 products were registered during the period 2000-2015. The process of registering Geographical Indications (GIs) in Uttar Pradesh was facing several challenges:

- ❖ Lack of awareness among producers and consumers about GI and its benefits.
- ❖ The intricate and lengthy registration process, frequently requiring the involvement of several government agencies

Impact

- Number of Products:** NABARD has facilitated registration of 76 products, out of which 54 have been registered and 22 are in the final stages of registration.
- Number of Beneficiaries:** 4 million Artisans, Weavers and Farmers have been directly or indirectly benefited through the intervention
- Number of Women Beneficiaries Supported:** Amongst the total beneficiary, 35% beneficiary have been Women Artisans, Weavers and Farmers
- Enhancement in Income:** 40-200% increase in annual income of artisans, weavers and farmers



v. Impact of NABARD's Geographical Indication (GI) Project in Uttar Pradesh is as Follows:

- ❖ **Economic Boost:** GI tags have significantly increased the market value of local products, leading to higher income for artisans and producers.
- ❖ **Employment Generation:** The project has created numerous job opportunities in rural areas, reducing migration to urban centres.
- ❖ **Cultural Preservation:** GI tags help preserve traditional crafts and practices, such as Banaras Brocades, Gulabi Meenakari and Sarees.
- ❖ **Brand Recognition:** Products with GI tags gain national and international recognition, enhancing their marketability.
- ❖ **Quality Assurance:** GI tags ensure that products meet specific quality standards, boosting consumer trust.
- ❖ **Support for Small Producers:** NABARD's initiatives provide financial and technical support to small-scale producers, helping them compete in larger markets.





5.6 Gramya Vikas Nidhi



Transforming Abilities into Achievements: Skill Development for Special Kids

Name of the Project: Skill Development Programme on Umbrella Making, Doormat Making and Handicraft for Special Kids

Implementing Entity: Wide Inspiration, Wide Aspiration (WIWA)

Total Financial Outlay: ₹0.7 million

NABARD's Support: ₹0.56 million

Year of Sanction: 2022

Year of Completion: 2023

Location of the Project: Thiruvananthapuram, Kerala



- ❖ After completion of the skill training, brand with the name “NABWIBES” was launched for sale of products manufactured through this project and the umbrellas made by Sneha Bhavan Special School children was launched with the name ‘Handy Sky’.

Impact

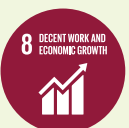
- i. Number of differently abled candidates trained: 30
- ii. They could produce/manufacture things and earn their own income and become financially independent. After the training, the children made 495 umbrellas, 190 shawls, 15 doormats and 790 bamboo crafts as finished products and a sales revenue of ₹0.29 million has been generated as on date.
- iii. On an average, the youths can make 50 mufflers, 100 umbrellas, 100 rice baskets (bamboo product), 10 pair of beaks (handicraft) per month and were able to get average of ₹6,000 per month as income/wage.
- iv. The training was able to touch the psychological, physical, and emotional levels of the children beyond vocational training. Children have been able to develop personality, mature behaviour and grasp things with discipline.
- v. The products prepared by differently abled children are being marketed under the brand names through Kudumbashree mall at Vellarada Junction.
- vi. The agency is now trying to include more special youths in the activities.

Challenges Addressed

- ❖ Employment opportunities for the 30 differently abled candidates.
- ❖ Marketing of manufactured items.

Strategies

- ❖ The programme was effective in providing skill training in muffler making, bamboo products making and beak making for 30 Differently abled trainees along with skill training in Umbrella & Door mat making, and Handicraft making.



5.7 Livelihood and Enterprise Development Programme (LEDP)



Creating Sustainable Toys and Handicrafts from Waste Material

Name of the Project: LEDP on Toy Making and Handicrafts from Waste Materials

Implementing Entity: Jan Vikas Kranti

NABARD's Support: Grant support of ₹0.62 million

Year of Sanction: 2022

Year of Completion: 2024

Location of the Project: Bhojpur, Bihar

- ❖ Fund – Since all the participants were members of SHG groups, they decided together that all the women would take money from their respective groups to manufacture their products.

Impact

- i. **Number of Members Trained:** 90.
- ii. **Training Activity:** Toy Making and Handicrafts from Waste Materials
- iii. **Credit Linkage:** 74 trainees were credit linked.

- iv. **Marketing Ties:** Currently, 74 artisans are participating in cluster mode at 3 Hunar Didi Karyashala established under the programme and making decorative items / toys from waste material like thrown away bottle, torn cloths, broken utensils etc. in cluster mode. Their products are showcased at Bhojpuriya Hunar Haat (A mart promoted by Jan Vikas Kranti) to meet local demand. Artisan are participating in various melas organised by NABARD and other agencies all over India (Kolkata, Raipur, Ranchi, Patna, Jammu etc.). The Process for onboarding products on ONDC platform has also been initiated.



Challenges Addressed

- ❖ Women in SHGs lacked income-generating activities.
- ❖ Limited skill training hindered women from finding employment or starting businesses.
- ❖ Women aspiring to start micro-enterprises lacked entrepreneurship guidance.
- ❖ Unable to show case their craftsman skill due to highly unorganised and scattered.
- ❖ Lack of marketing facility as well presentation skill.

Strategies

- ❖ Skill Upgradation through 15 days basic training and subsequent refresher training.
- ❖ Design diversification as per market requirement.
- ❖ Sourcing of Materials – Material sourced from homes and nearby market thus proving instrumental in reducing land pollution.

- v. **No. of Units Set Up:** 74.

- vi. **Income Enhancement:** Before training, all the artisans used to make products but their income from this was not more than ₹2,000 to ₹3,000 per month and sometimes even less than that. But after intervention their skills increased, their products became according to the modern market and they got new materials and designs, with such help they are continuously progressing and now their income level has increased to ₹5,000-₹10,000/ per month.





5.8 Micro Entrepreneurship Development Programme (MEDP)



Empowering Women: Crafting with Purpose

Name of the Project: Micro Entrepreneurship Development Programme on Pine Leaved Craft

Implementing Entity: Mandi Saksharta Evum Jan Vikas Samiti (MSJVS)

NABARD's Support: ₹0.1 million

Year of Sanction: 2023

Year of Completion: 2024

Location of the Project: Block-Churag, District-Mandi



Challenges Addressed

- ❖ In Himachal Pradesh, there are approximately 1,200 to 2,500 incidents of forest fires annually, affecting thousands of hectares of land and impacting vegetation and wildlife.
- ❖ Between April and June each year, several tonnes of pine needles/fallen leaves fall from pine forests per hectare contributing to devastating forest fires during the summer.



Strategies

- ❖ In response to this critical issue, the Mandi Literacy and Community Development Committee sought assistance from NABARD, which approved a training programme under the Micro Entrepreneurship Development Programme for 30 women from 15 Self-Help Groups. The 15-day training focussed on creating various products from pine needles. The women from these groups systematically collected pine needles and learned to make a range of products, such as baskets, pen stands, mobile covers, showpieces, and flower vases, in various designs. They also applied natural polish to enhance the beauty of these items.
- ❖ These products are being sold through various NABARD-approved rural marts and village shops, and the women are not only earning a livelihood but also conveying a message of environmental stewardship.
- ❖ After the training, Anita Devi, a member of the Aastha Self-Help Group from the village of Kuftu, Churag, opened a local shop where she sells products made from pine needles and earns between ₹2,000 to ₹3,000 per month. Similarly, most women are creating products and selling them through various



channels, becoming self-reliant. This initiative has not only reduced the risk of forest fires but also provided economic opportunities to marginalised community's dependent on forest resources.

Impact

- i. **Number of Trained Members:** 30
- ii. **Training Activity:** Learned to collect pine needles and create various products such as baskets, pen stands, mobile covers, showpieces, and flower vases.

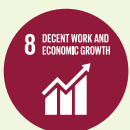


iii. **Credit Linkage:** No loan required for this activity.

iv. **Marketing Ties:** Products are being sold through NABARD-approved rural marts, village shops, various fairs, local markets, and units established by members.

v. **Number of Units Set Up:** 2

vi. **Income Enhancement:** Women are earning between ₹2,000 and ₹3,000 per month through this initiative.





5.9 Climate Action - NAFCC



Sowing the seeds of Adaptation and Resilience

Name of the Project: Promotion of Integrated Farming System of Kaipad and Pokkali in Coastal Wetlands of Kerala

Implementing Entity: Agency for Development of Aquaculture, Kerala (ADAK).

Area Covered: 105 hectares of Kaipad lands in Kannur district and 495 hectares of the Pokkali fields in Thrissur, Ernakulam, and Alappuzha districts

Total Financial Outlay: ₹250 million

Name of the Fund: National Adaptation Fund for Climate Change (NAFCC)

- ❖ The neutralisation of soil acidity in Pokkali fields, reliant on regular tidal flux and monsoon freshwater runoff, had been delayed by irregular monsoons and climatic changes.
- ❖ Saline water seepage into Pokkali fields had been a persistent issue, mitigated by the construction of strong earthen bunds and inner channels.
- ❖ Lack of mechanisation in paddy harvesting had posed major challenges during the floods of 2018, 2019, and 2020, as harvesting coincided with the August-September flood season.
- ❖ Unusual climatic patterns had severely affected Kaipad lands, necessitating an increase in bund height to prevent flooding. Traditional Kaipad rice varieties, more resistant to salinity, had been found advantageous, prompting the need for a seed bank to benefit local farmers.

Challenges Addressed

- ❖ The 2018 floods devastated Pokkali farming in Alappuzha, Ernakulam, and Thrissur. Climate change intensified the impact, with heavy rains in 2019 causing crop losses and seed shortages, while delayed rainfall and increased salinity further hindered paddy growth.

Strategies

Farmers used location specific high yielding varieties of paddy having salt tolerance/submergence tolerance, for cultivation viz., Vyttila (1,6,8), Chettiviruppu, Ezhome (1,2,3,4), Kuthir, Uma, Jyoti, and Anakkodan.



Other Interventions included,

- ✖ Land conversion
- ✖ Integrated farming
- ✖ Diversification of aquaculture practices
- ✖ Mangrove planting
- ✖ Rice-shrimp farming
- ✖ Labour migration facilitation from other jobs to Pokkali farming and capacity building.



Impact

- ✖ The project heightened climate change awareness among Pokkali farmers, leading to bund reinforcement and mangrove planting.
- ✖ It revitalised 600 hectares of coastal wetlands,
- ✖ Benefiting 120 farmer groups, and
- ✖ Achieving significant fish, shrimp, and rice production while constructing crucial assets like bunds for flood protection.

Highlights of Sustainable Employment Generation:

A total of 1,73,560 paddy labourers were employed on a regular basis out of which more than 15,000 were women labourers, which strengthened and encouraged their participation in paddy cultivation.

i. Assets Created:

Sr. No.	Particulars	Numbers
1	Bund	120 bund each in 5 ha unit area
2	Sluice	208
3	Pump	232
4	Feed tray	1,180
5	Net frame	412
6	Bag net	234
7	Water testing kit	120
8	Solar lamps	116
9	Farm shed	117
10	Mangroves planted	64,135

ii. Income Generated (₹)/ha during 2020-21

Sr. No.	Particulars	Income generated in 2020-21 (₹)
1	Paddy + Paddy straw	2,26,842
2	Shrimp	9,68,960
3	Fish	4,06,590
	Total	16,02,392





5.10 Off Farm Producer Organisation (OFPO)



Threads of Unity: Empowering Weavers Through Collaboration and Collective Growth

Name of the Project: Amarchintha Silk Handloom Weavers Producer Company Limited, Major OFPO.

Implementing Entity: Rural Development Society, PIA.

Location of the Project: Wanaparthi District, Telangana.

NABARD's Support:

Particulars	Major OFPOs	Rural Marts	Follow-on Support
Total Financial Outlay	₹10.8 million	₹0.75 million	₹7.75 million
NABARD's Support	₹2.25 million	₹0.63 million	₹5 million

Strategies

- ✘ Recognising the urgent need to revitalise the weaving industry, mobilise more artisans, and train the younger generation, a major OFPO project was sanctioned in 2019. This project aimed to introduce new tools, designs, and direct market access. Having successfully met the project's goals over the three-year period, the OFPO has now been sanctioned Follow-on Support of ₹5 million under the Major OFPO category. This funding will enhance their production unit and expand their garmenting operations. Most of the follow-on support is allocated to acquiring machinery and equipment for the Common Facility Centre (CFC), with additional funds dedicated to training, capacity building, marketing, and covering the OFPO's operational expenses.
- ✘ Recognising the crucial role of marketing in product sales, the OFPO was granted ₹0.63 million, to establish a Physical Rural Mart, which has been operational since September 2023. This mart provides local artisans with a stable venue to showcase and sell their products. Additionally, the OFPO is receiving support to participate in several National Exhibitions organised by NABARD, offering a valuable platform to promote their sarees on a larger scale.

Challenges Addressed

Forced into Daily Wage Labour:

Weaving of Gadwal Handloom Sarees is labour-intensive, time-consuming, has limited market access with heavy reliance on master weavers, leading to many weavers from Amarchintha village abandoning their craft due to insufficient earnings and migrate to other regions for daily wage work. This shift led to a dramatic decline in the weaving community, reducing the number of active weavers in the village from 500 to just 150.

Impact

- Financial Success:** The project has achieved remarkable financial success, with the OFPO generating over ₹13.8 million in sales during the fiscal year 2023-24.
- Support from MSME:** NABARD's involvement has drawn the attention of the MSME sector, leading to support under the SFRUTI scheme with a grant of ₹15 million for the establishment of CFC, garment unit and training hall.

- iii. **Credit Linkage:** The formation of the OFPO enabled the acquisition of ₹10 million in credit linkage and working capital from TSCAB, boosting the General Loan Credit (GLC) to the MSME sector.
- iv. **Awards and Recognition:** In 2023, 02 OFPO weavers were honoured with Telangana state awards in the best weaver category, acknowledging their exceptional craftsmanship.
- v. **Increased Income:** Weavers now earn approximately ₹30,000 per month, along with an annual bonus, ensuring a steady and reliable income throughout the year.
- vi. **Beneficiary Impact:** Out of 538 mobilised beneficiaries, 260 are women who earn an additional ₹10,000 per month through the garment unit, enhancing their financial stability.
- vii. **Active Participation:** Around 185 members (34%) are actively engaged in OFPO activities such as weaving, selling, training, and marketing, while the rest weave sarees independently and market them through the OFPO.
- viii. **Reverse Migration:** Increase in the number of active weavers in the village from 150 to 350. The introduction of support programmes and revitalisation efforts has encouraged many weavers to return to their traditional craft.
- ix. **Establishment of Tailoring Unit in CFC:** The establishment of tailoring unit in the CFC has been able to cater to the weavers in the surrounding areas too. This resurgence has not only revitalised the weaving community but has also provided sustainable livelihoods, reducing the need for migration in search of daily wage work.
- x. **Income Growth:** The average monthly income of weavers has risen from ₹5,000 to ₹6,000 for basic designer sarees, and from ₹10,000 to ₹12,000 for high-end designer sarees.



- xi. **Dividends:** Weavers receive annual dividends of approximately ₹3,000 to ₹4,000, as decided in their general body meetings, supplementing their income.
- xii. **Rural Mart Performance:** Achievement of average sales of ₹4.5 million during peak seasons such as festivals and weddings.
- xiii. **Wholesale Orders:** Wholesalers from Suttar, Maharashtra, have placed orders for plain sarees, with 200 sarees sold to date. The OFPO has also formed a partnership with a boutique in Mahbubnagar.
- xiv. **Cluster Convergence:** Efforts are underway to explore convergence with weaving clusters in MP (Maheshwari), Maharashtra (Paithani), and Andhra Pradesh (Dharmavaram).
- xv. **Social Security:** Members are being provided with insurance coverage of ₹1 million each, ensuring social security and protection.





5.11 Primary Agricultural Credit Societies as Multi-Service Centre



Tools for Success: Equipping Farmers with the Right Resources

Name of the PACS: Hipparagi PACS Ltd
Hipparagi, Bagalkote

Implementing Entity: Bagalkot DCCB

Total Financial Outlay: ₹13.45 million

NABARD's Support: ₹10.75 million

Location of the Project: Bagalkote,
Karnataka

Impact

- ✖ During 2022-23 around 102 farmers availed the services of combine harvester for harvesting sugarcane crop.
- ✖ PACS is entering into agreement with sugar factories to avoid direct dealing with farmers by the private players which reduced handling charges for farmers. Apart from timely harvesting and preventing weight loss/recovery of sugarcane, each farmer saved around ₹2,000-₹2,500/trip.
- ✖ Profit of PACS has increased from ₹7.01 million during 2021-22 to ₹7.51 million for the year 2022-23.

Challenges Addressed

- ✖ Shortage of labour for harvesting sugar cane during the peak harvesting season.
- ✖ Combined Harvesters come from distant places such as Belagavi, Maharashtra.
- ✖ Delay in a week's time may lead to post harvest loss and delay in preparing the land for next cultivation.

Strategies

- ✖ Custom Hiring Centre with sugar cane harvester, two tractors and transportation vehicle.



5.12 Rural Infrastructure Development Fund



Clean Water, Stronger Communities: Revitalising Rural Areas

Name of the Project: Budhel to Borda Bulk Pipeline for Drinking Water Supply

Implementing Department: Narmada Water Resources Water Supply & Kalpsar Department

Tranche: XXVI

Total Financial Outlay: ₹3.76 billion

RIDF Loan: ₹2.96 billion

Year of Sanction: FY 2020-21

Year of Completion: FY 2023-24

Location of the Project: Bhavnagar, Amreli and Gir Somnath Districts, Gujarat



population, particularly during dry seasons or droughts. It has ensured household supply @ 100 litre per capita per day (LPCD) to rural population of 4.3 million covering 612 villages in Bhavnagar, Amreli and Gir Somnath district. Including, population of 1.55 million from urban area also benefited indirectly.

- Economic Development:** Adequate water supply is crucial for economic growth and development. The project supports agricultural activities, industries, and tourism in the region.
- Public Health:** Access to clean drinking water is essential for public health. The project improves the overall health and well-being of the population by reducing waterborne diseases.
- Rural Development:** The project directly benefits rural areas by providing a reliable water supply, improving living standards, and fostering rural development.
- Women Empowerment:** Improved access to potable water has significantly empowered women, allowing them to allocate more time and energy to productive activities.

Challenges Addressed

The primary challenge faced by the region was the inadequate water supply to meet the increasing demands of the growing population, especially in the drought-prone Saurashtra region. The existing pipeline capacity was insufficient to cater to the needs of Bhavnagar, Amreli, and Gir Somnath districts.

Strategies

To address these challenges, the project proposed augmenting the existing network by laying parallel pipelines between Budhel Pumping Station and Borda junction. This expansion would significantly increase the water supply capacity, ensuring adequate water availability for both rural and urban areas. It may cater to the future demand from 612 villages of Bhavnagar, Amreli and Gir Somnath districts.

Impact

- Improved Water Security:** The augmented water supply ensures enhanced water security for the

Sr. No.	Impact Parameters	Numbers
1	Rural Population benefited	4.3 million
2	Villages	612
3	Towns	20
4	Non-recurring employment generation	7.00 million-man days





5.13 Rural Haat



Rural Haat - Empowering Local Economies and Women

Name of the Project: All Palin West Women Rural Haat at Palin, Kra Daadi

Implementing Entity: Arunachal State Rural Livelihood Mission (ArSRLM)

Total Financial Outlay: ₹1.6 million

NABARD's Support: ₹1.5 million

Year of Sanction: 2023

Year of Completion: 2024

Location of the Project: Kra Daadi, Arunachal Pradesh

The haat brought together vendors, artisans, and SHG mothers, offering them not only market access but also employment opportunities. SHG members from eight villages, including Tassar, Langbia, Upper Hinda, and others, now contribute to and benefit from this initiative.



Challenges Addressed

The Rural Haat project was initiated to address the challenges faced by local producers in accessing markets for their natural produce and handicrafts. Previously, they were heavily reliant on middlemen, which reduced their profitability. Additionally, many self-help group (SHG) mothers had limited financial independence and opportunities for employment. There was a need for a platform that would allow them to sell their goods directly to customers, thus boosting local economies and empowering women.

Strategies

Through the Rural Haat, local farmers, artisans, and SHG members were provided with a dedicated platform to sell their produce and handicrafts directly to consumers. The project also activated previously dormant Producer Groups (PGs), Farmer Producer Organisations (FPOs), and Farmer Producer Companies (FPCs), facilitating the smooth operation of these institutions.

Impact

- i. **Number of Vendors Selling Produce:** 20
- ii. **SHGs/PLFs Benefiting Directly or Indirectly:** 60 SHGs
- iii. **Villages Covered:** 8 villages (Tassar, Langbia, Upper Hinda, Middle Hinda, Lower Hinda, Tarangbang, Rakso, Lumba)
- iv. **Women Beneficiaries:** 560 women
- v. **Expected Income Enhancement:** Minimum ₹2,00,000 annually per beneficiary, a significant increase from the current income of less than ₹1,00,000
- vi. **Employment Creation:** The haat has created jobs for SHG mothers, both as vendors in the market and for artisans and producers in villages.



vii. Marketing Tie-ups: Collaborations with FPOs, FPCs, Producer Groups (PGs), and Van Dhan Vikas Kendras (VDVKs) have strengthened the marketing of local products.

Additional Impact on Artisans and Handloom

The project provides much-needed support for local artisans, though specific details about the number of artisans and the type of handloom or art forms supported are still being gathered. However, it is evident that the

Rural Haat has offered an avenue for the promotion of traditional crafts, further empowering local communities.

The Rural Haat initiative, supported by NABARD and executed by ArSRLM, has successfully transformed the local economy in Palin Market. It has enhanced the livelihoods of local producers, artisans, and SHG mothers, while significantly increasing their financial independence and empowering women in rural Arunachal Pradesh.





5.14 Skill Development Programme - GVN



From Farm to Flavour: Equipping Youth with Expertise

Name of the Project: Skill Development Programme-Pickle & Juice Production for Employment.

Implementing Entity: YouthNet

NABARD's Support: ₹1.16 million

Year of Sanction: 2023

Year of Completion: 2024

Location of the Project: Kohima and neighbouring districts, Nagaland

Challenges Addressed

The primary challenge addressed by the Skill Development Programme was the lack of employability and entrepreneurship opportunities among the youth in Nagaland, particularly in the food processing sector. Unemployment and underemployment were significant issues in the region, compounded by limited access to formal training in marketable skills.

This Programme sought to overcome these barriers by:

- I. Skill Development:** Providing youth with hands-on training in pickle and juice production, helping them acquire practical skills that could be immediately applied in employment or entrepreneurial ventures.
- II. Cultural Preservation:** Addressing the loss of traditional food processing methods by integrating these techniques into modern practices, ensuring that local heritage is preserved while offering a pathway to economic growth.

III. Market Linkages: Overcoming the challenge of market access for local products by connecting participants to e-commerce platforms and physical retail outlets, thereby facilitating wider product distribution and sales.

IV. Financial Accessibility: Tackling the difficulty in accessing financial resources by linking participants to credit facilities and providing business development guidance

Strategies

The Skill Development Programme titled “Sip & Crunch” was designed to empower local youth in Kohima and neighbouring districts across Nagaland, by equipping them with food processing skills focussed on pickling and juice beverage production. YouthNet, with support from NABARD through the Gramya Vikas Nidhi (GVN) fund, implemented the Programme to enhance employability, entrepreneurship, and cultural heritage preservation.



Participants received comprehensive training on food safety, hygiene, and business acumen, enabling them to transition from trainees to business owners. YouthNet's approach included hands-on training and continuous post-training support, such as marketing assistance and employment connections via their Made in Nagaland Centres and other platforms. The Programme helped integrate local traditions with modern food processing techniques, thereby offering a culturally significant solution to unemployment in the region.

Impact

- i. **Number of Members Trained:** 140 participants completed the training.
- ii. **Training Activity:** Pickle & Juice Production for Employment. The programme focussed on pickle and juice production for employment, delivering both theoretical knowledge and practical skills.
- iii. **Credit Linkage:** The Programme facilitated credit access for participants looking to establish businesses. YouthNet's entrepreneurial guidance and linkages to financial institutions aided this process.
- iv. **Marketing Ties:** Trainees received assistance with market linkages, utilising platforms like YouthNet's Made in Nagaland Centres and e-commerce site, www.madeinnagalandcenter.in and Amazon.in, to sell their products both locally and globally.
- v. **No. of Units Set Up:** 18 participants have established their own small-scale or home-based businesses following the training.
- vi. **Income Enhancement:** Participants have reported improvements in income, with 18 new businesses contributing to local economies through the sale



of pickles and juices. Many of these products are also sold via YouthNet's e-commerce, Amazon, and physical retail outlets.

- vii. **Brand Launched:** Brands such as "Tara Tsoa" "Pickle Pride" and "Deshen Foods" emerged from the training, contributing to the local market with unique and high-quality products.
- viii. **Linkage to E-commerce:** Trainees' products are promoted and retailed through YouthNet's online platforms www.madeinnagalandcenter.in and their social media channels. The products are also retailed and sold on Amazon. in
- ix. This digital presence has expanded the market reach of locally produced food items.
- x. **Any Other Relevant Information:** Beyond the technical and business skills, the Programme promoted the cultural heritage of Nagaland by preserving traditional food processing methods. The certification process, with 126 trainees completing FSSAI registration, further bolstered local entrepreneurship and ensured compliance with food safety regulations.





5.15 Tribal Development Fund



Fruitful Beginnings: Orchard Projects Creating New Opportunities for Tribal Farmers

Name of the Project: Kallenahali TDF

Implementing Entity: SPEECH

Total Financial Outlay: ₹29.98 million

NABARD's Support: ₹28.58 million

Location of the Project: Chitradurga District, Karnataka

Challenges Addressed

- ❖ Lack interest in tree-based farming for substantial income.
- ❖ Migration for labour work instead of cultivation in their own land.
- ❖ Low family income due to crop failure.



Strategies

- ❖ 421 acres brought under Wadi, covering 421 farmers. Support to 75 landless beneficiaries. Plantation of Horticulture crops – Mango & Cashew.
- ❖ Capacity building and exposure visits for communities on WADI implementation & horticulture crops.
- ❖ Soil & water conservation measures undertaken to arrest topsoil and deep ploughing activity to increase water retention.
- ❖ Cement rings to provide irrigation to plants during dry spells and summer.
- ❖ Border plantation with Melia Dubia, Teak, Silver oak to create additional income and for fodder production.

Impact

- ❖ **Number of Wadis Promoted:** 421
- ❖ **Area Promoted:** 421 acres
- ❖ **Number of Tribal Farmers Benefited:** 421 Farmers
- ❖ **Number of Women Farmer Beneficiaries:**
187 Wadi Beneficiary
67 Micro Enterprises Development
- ❖ **Details of Trees Planted**

About 60 acres of uncultivated land have been converted to cultivable.

Village	Mango	Cashew	Border Plants
Kallenahalli	3,240	2,160	16,200
Sasalahatti	4,020	2,680	20,100
Bachaboranahatti	5,490	3,660	27,450
Total	12,750	8,500	63,750



❖ Desilting of existing water harvesting structures such as trench cum bund, was helpful in increasing table.

❖ **No. of Families Defied/Stopped Migration:**
32 Families

❖ **Ground Level Institutions**

- ❖ No. of SHG/JLG promoted: 20 SHGs Promoted
- ❖ No. of SHG/JLG credit linked : 20 SHGs Credit Linked
- ❖ Increase in income of SHG/JLG members : Yes

❖ Enterprise activity taken up by SHG/JLG :

1. Animal Husbandry - 40
2. Tailoring - 20
3. Petty Shop - 10
4. Plumbing Work - 1
5. Xerox Shop - 1
6. Masonry Work - 1
7. Motor Rewinding - 1
8. Hotel cum Shop - 1





5.16 Watershed Development Fund (WDF)



Harnessing Nature's Flow: for Water Security and Agricultural Prosperity

Name of the Project: Saigohan Watershed project

Implementing Entity: Naman Seva Samiti

Total Financial Outlay: ₹8.63 million

NABARD's Support: ₹7.81 million

Year of Sanction: 2017

Year of Completion: 2021

Location of the Project: Betul District of Madhya Pradesh



Impact

- i. Command area - 885.81 ha
- ii. Number of households benefited - 2,177
- iii. After the project intervention, the rate of migration reduced 20% due to creation of employment in various sectors within village itself.
- iv. Increase per capita income due to establishment of different new small & micro entrepreneurship entities such as grocery shops, tailoring work,

Challenges Addressed

The Saigohan watershed project is located in South-west part of Betul District of Madhya Pradesh. The project was taken into consideration due to unavailability of irrigation facilities, low agriculture productivity, inadequate knowledge on improved agriculture technologies, Increase in migration for search of employment and dependency on rainfed agriculture.

Strategies

The project planning has been completed based on PLA/PRA and NET planning exercises covering major interventions such as soil & water conservation, Development of suitable microenterprises for landless & women to ensure sustainable income including training & capacity building and to promote advance technologies for conservation agriculture through village level institutions.





mushroom farming, fruit shops, dairy outlet, carpenter, masonry, vegetable shop, goatery & poultry activities by the watershed community.

- v. The plantation of the horticultural plants viz., Mango and Guava has yielded good results, and the survival rate of these plants are good enough to fetch additional income to the project beneficiaries.
- vi. Area under crop cultivation has increased from 570.89 ha to 824 ha.
- vii. After completion of the project, 253.11 ha of the cultivable waste land is converted in crop cultivation.
- viii. Rabi crop has increased from 78.9 ha to 217 ha, Kharif crop has increased from 483.89 ha to 589 ha and summer crop (zaid) has been increased from 08 ha to 18 ha.
- ix. Efficient use of water resources: Drip irrigation system including Mulching practices to promote water efficient technologies.
- x. Soil fertility & productivity measures: Vermi composting, Azolla Cultivation, Crop rotations etc.
- xi. Under project area cropping intensity increased 20%.
- xii. An area of 837.27 ha has been treated under both CBP and FIP phases against a total geographical area of 885.81 ha. In the watershed villages, water

level in wells, springs & other water bodies have been increased. In wells, water level has increased up to 1.0 to 1.5 m.

- xiii. Impact on cattle population - A substantial increase in the cattle population has been observed in the watershed area and the details are as under:

Cattle	Before Watershed Intervention	After Watershed Intervention	Percentage Increase
Indigenous Cows	171	311	82
Goat	632	822	30
Poultry	882	1,764	100
Buffaloes	333	605	82

- ❖ **SHGs Promoted** - 14 SHGs have been promoted out of 146 women in Saigohan village.
- ❖ **Activities undertaken Like Apiculture, Goat Rearing, Dairy etc.** - 05 dairy units & 10 Goatery units established to ensure the sustainable income of farmers at village level.
- ❖ Number of farmers benefited (number of women and small and marginal farmers) 1660 (Male-875; Female -785)
- ❖ **Employment Generated** - Employment opportunities for 109 household has been assured through various programme interventions.
- ❖ **No. of Families Defied Migration** - 20% reduction in migration due to the interventions.
- ❖ **No. of SHG/JLG Credit Linked** - An amount of ₹14.6 million has been infused from various banks under Micro finance initiatives through promotion of SHG's/JLG's.
- ❖ **FPO:** Tapti Farmer Producer Organisation" has been constituted in which 25-30 farmers are members of the FPO.





5.17 Warehouse Infrastructure Fund



Beyond the Field: Warehouse Support

Name of the Project: Construction of 5,000 MT godown

Implementing Entity: UP State Warehousing Corporation

Total Financial Outlay: ₹45.7 million

NABARD's Support: ₹32.3 million

Year of Completion: 2022

Location of the Project: Auraiya, Uttar Pradesh

Challenge Addressed

Lack of warehousing facility in the area for storage of major agriculture produce.

Strategy

A warehouse of 5,000 MT capacity was constructed in Auraiya, UP with a support of ₹32.3 million from NABARD.

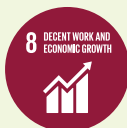
Impact

- ✦ The godown is being used to store 5,000 metric tonnes (MT) of foodgrains, including bajra (pearl millet), wheat, and rice.





- ❖ 1,500 to 2,000 farmers have been benefited from this facility, enabling them to avoid distress sales and get remunerative prices for their produce.
- ❖ This godown has helped farmers to protect their produce from natural calamities, preventing spoilage by ensuring proper storage and leading to better rates in the market.
- ❖ The rural godown has created recurring employment for 5 to 7 persons annually.
- ❖ In terms of non-recurring employment, it has generated approximately 10 to 15 man-days of labour.
- ❖ The godown has been geo-tagged, with 01 structure currently in place, ensuring transparency and monitoring through digital tracking.
- ❖ This data reflects how the rural godown will bolster agricultural storage and economic stability for local farmers.



6

Impactful Completed Projects



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Supported by NABARD
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I. Economic Impact

NABARD has profound impact on facilitating the agricultural development and allied activities, with a strong focus on promoting financial inclusion and empowering marginalised communities.

6.1 Forging the Future: Infrastructure Development Initiatives

Rural infrastructure is one of the critical factors for stimulation of the rural and agricultural development. NABARD has been facilitating the creation of infrastructure in rural areas through its various funds.

6.1.1 Rural Infrastructure Development Fund (RIDF) completed during FY 2023-24

Under RIDF, NABARD has been financing infrastructure projects in rural areas and have had indelible impact on rural lives.

a) Irrigation projects completed under RIDF during FY 2023-24

Sr. No.	Name of the Project	State	Districts Covered	Amount Sanctioned (₹ Million)	Amount Disbursed (₹ Million)	Irrigation Potential Created (in hectare)
1	Irrigation Works	Assam	Bajali, Baksa (3), Barpeta (3), Bishwanath (3), Bongaigaon, Cachar, Charaideo (2), Dhemaji, Dibrugarh (8), Golaghat (3), Hojai (2), Jorhat, Kamrup (M), Kamrup (Rural) (2), Karimganj, Kokrajhar (2), Lakhimpur (3), Nagaon (3), Morigaon, Nalbari (4), Sivasagar, Sonitpur (4), Tinsukia (4), Udalguri (2)	444.07	380.83	1,942
2	Ganga Water Lift Project Phase I (Part I and Part II)	Bihar	Patna, Nalanda, Gaya	10,037.74	10,036.68	–
3	Irrigation Works	Bihar	Araria (3), Aurangabad (44), Jamui (27), Jehanabad (44), Kaimur (42), Katihar (4), Kishenganj, Nalanda (13), Nawada (66), Patna (78), Rohtas (71), Sheikhpura (13)	3,482.98	3,082.31	51,815.47
4	SAUNI Link	Gujarat	Jamnagar, Devbhumi Dwarka, Bhavnagar, Amreli	6,853.00	6,853.00	26,068
5	Irrigation Works	Gujarat	Mahisagar (2), Dahod, Kachchh, Panchmahal	18,321.38	16,714.69	1,34,302

Sr. No.	Name of the Project	State	Districts Covered	Amount Sanctioned (₹ Million)	Amount Disbursed (₹ Million)	Irrigation Potential Created (in hectare)
6	Installation of 22,000 Solar Water Pumping Systems in 22 districts of Haryana	Haryana	Ambala, Bhiwani, Charki Dadri, Faridabad, Fatehabad, Gurugram, Hisar, Jhajjar, Jind, Kaithal, Karnal, Kurukshetra, Mahendragarh, Mewat, Palwal, Panchkula, Panipat, Rewari, Rohtak, Sonapat, Sirsa, Yamuna Nagar	4,574.98	4,537.52	60,508.75
7	Irrigation Works	Haryana	Fatehabad (2), Hisar (2), Jind (5), Rohtak (2), Sirsa	857.57	820.10	24,308.75
8	Installation of Micro Irrigation System for agricultural crops in Karnataka	Karnataka	Karnataka	650	617.5	670
9	Irrigation Works	Karnataka	Bagalkote, Ballari (2), Belgaum (2), Bidar (2), Bijapur, Chikballapur (6), Chikmagalur, Chitradurga, Davangere (3), Dharwad (2), Gadag, Haveri (4), Raichur, Shimoga (6), Tumkur (6), Uttara Kannada (7), Yadgir	998.3	839.15	4,263.78
10	Irrigation Works	Madhya Pradesh	Narsinghpur, Narmadapuram, Raisen, Balaghat, Singrauli, Neemuch	27,986.81	10,296.6	1,05,872
11	Irrigation Works	Rajasthan	Alwar, Banswara, Bharatpur, Bundi (6), Chittorgarh (8), Dholpur, Dungarpur, Jaipur, Jhalawar, Kota (3), Pratapgarh, Udaipur	9,986.96	9,250.89	2,41,941.9
12	Irrigation Works	Telangana	Nalgonda (2), Jangaon (2), Jagtial (4), Jayashankar Bhoopalpally (2), Karimnagar (6), Mahabubabad (2), Mancheri, Nagarkurnool (3), Nizamabad (5), Peddapally (2), Sanga Reddy (2), Siddipet (3), Yadadri Bhongir	1,539.38	1,298.68	6,546.92
13	Irrigation Works	Kerala	Alappuzha (4), Ernakulam, Kasargod (2), Kollam (8), Kottayam (6), Kozhikode (2), Thrissur (7), Trivandrum (4)	1,054.05	851.25	18,948
14	Irrigation Works	Tamil Nadu	Chengalpet, Dharmapuri, Dindigul (2), Erode (2), Mayiladuthurai, Nagapattinam, Namakkal, Perambalur, Ramanathapuram, Ranipet, Sivagangai, Thanjavur, Tiruppur, Tiruvallur, Tiruvannamalai, Trichy,	747.45	746.88	27,221



Sr. No.	Name of the Project	State	Districts Covered	Amount Sanctioned (₹ Million)	Amount Disbursed (₹ Million)	Irrigation Potential Created (in hectare)
15	Minor Irrigation projects	Uttarakhand	All districts of the state	1,463.32	1,430.87	6,159.9
16	Irrigation Works	West Bengal	Birbhum, Jhargra, Purulia	588.86	553.91	3,127.25
17	Irrigation Works	Himachal Pradesh	Bilaspur (6), Hamirpur (9), Kangra (15), Mandi (14), Shimla (2), Sirmaur (2), Solan (4), Una (16)	1,575.63	1,521.19	8,801.46
18	Irrigation Works	Andhra Pradesh	Kurnool, Palnadu	50.16	43.01	5,059.99
19	Irrigation Works	Chhattisgarh	Balod (15), Baloda Bazar (18), Balrampur (18), Bastar (21), Bemetara (12), Bijapur (9), Bilaspur (8), Dantewada (8), Dhamtari (8), Durg (6), Gariyaband (10), Gaurela-Pendra-Marwahi (6), Janjgir-Champa (18), Jashpur (16), Kabirdham (10), Kondagaon (10), Korba (10), Koriya (10), Mahasamund (10), Mungeli (6), Narayanpur (4), Raigarh (18), Raipur (4), Rajnandgaon (9), Sukma (3), Surajpur (7), Surguja (7), Uttar Bastar Kanker (14)	10,602.94	10,555.76	58,528.78
20	Irrigation Works	Uttar Pradesh	Aligarh, Baghpat (2), Bahraich (11), Ballia (23), Bareilly (4), Basti (3), Bijnor, Budaun (2), Bulandshahr (2), Farrukhabad (3), Gautam Buddha Nagar (2), Ghazipur (4), Gonda (8), Gorakhpur (9), Hamirpur, Kushinagar, Lakhimpur Kheri (4), Maharajganj (3), Mau (2), Meerut, Muzaffarnagar (3), Pilibhit (4), Prayagraj, Saharanpur (3), Sant Kabir Nagar (8), Shamli (2), Shravasti (2), Siddharthnagar (16), Sitapur	5,291.62	4,337.7	2,70,375.8

Note: Data in brackets corresponds to number of projects in each district

b) Godown projects completed under RIDF during FY 2023-24

State	Districts Covered	Amount Sanctioned (₹ million)	Amount Disbursed (₹ million)	No. of Marketing Centre	Non-Recurring Job (million mandays)
Chhattisgarh	Balod (44), Bastar (11), Bemetara (17), Dhamtari (14), Durg (25), Kanker (3), Kondagaon (8), Mahasamund (19), Raigarh (9)	383.40	296.77	30000	0.5

c) Rural roads projects completed under RIDF during FY 2023-24

Sr. No.	State	Districts Covered	Amount Sanctioned (₹ million)	Amount Disbursed (₹ million)	Road Constructed (in km)	Person Days Created (non-recurring) Million Person Days
1	Arunachal Pradesh	Changlang (4), Dibang Valley, East Kameng (3), East Siang (2), Kra Dadi (3), Kurung Kumey (3), Longding (2), Lower Subansiri (4), Namsai, Pakke Kessang, Upper Subansiri (4), West Siang (3)	2,797.78	2,765.61	287.15	5.14
2	Haryana	Ambala, Bhiwani (8), Charkhi Dadri, Faridabad (31), Fatehabad (12), Hisar (8), Jhajjar (3), Jind, Kaithal (16), Karnal (28), Kurukshetra (14), Mahendragarh (24), Mewat (2), Panchkula (2), Panipat (6), Rewari (15), Rohtak, Sirsa (7), Sonapat (16), Yamunga nagar (14)	4,353.98	3,819.68	952.92	1.67
3	Jharkhand	Khunti (16), West Singhbhum (2), Ranchi (21), Dhanbad (17), East Singhbhum (32), Garhwa (3), Latehar (7), Ranchi (10), Lohardaga (10), Simdega (6), Koderma (6), Ramgarh (7), Dumka, Deoghar, Sahibganj, Giridih, Chatra	4,635.50	4,238.42	550.93	–
4	Maharashtra	Ahmednagar (3), Akola (2), Amravati (3), Aurangabad, Beed (4), Bhandara, Chandrapur (3), Gondia (2), Hingoli, Jalgaon (9), Jalna (2), Kolhapur (11), Latur (3), Nagpur (3), Nanded (5), Nandurbar (3), Nashik (9), Parbhani (2), Pune (18), Raigad (2), Ratnagiri, Sangli (6), Satara, Sindhudurg (2), Solapur, Washim (2), Wardha (2)	7,814.07	7,367.81	288.82	20.81
5	Punjab	Patiala (2), Sangrur (2), Gurdaspur	19,601.33	18,191.51	2,079.83	25.95
6	Rajasthan	Ajmer (17), Alwar (27), Banswara (10), Baran (3), Barmer (5), Bharatpur (5), Bhilwara (7), Bikaner (6), Bundi (6), Chittorgarh, Dausa (5), Didwana (2), Dungarpur, Hanumangarh (7), Jaipur (2), Jaisalmer (5), Jalore (7), Jhalawar (7), Jhunjhunu, Karauli (11), Kota, Nagaur (6), Pratapgarh (6), Pali, Sawai Madhopur (20), Rajsamand (8), Sikar (5), Sri Ganganagar (10), Tonk (10), Udaipur (54)	1,329.76	1,219.76	918.69	33.35
7	Kerala	Kozhikode (2), Palakkad, Kottayam	134.61	122.05	15.45	0.1



Sr. No.	State	Districts Covered	Amount Sanctioned (₹ million)	Amount Disbursed (₹ million)	Road Constructed (in km)	Person Days Created (non-recurring) Million Person Days
8	Puducherry	Karaikal, Puducherry (5)	82.54	82.05	16.3	0.08
9	Uttarakhand	All districts of the state	1,741.15	1,578.27	386.35	–
10	West Bengal	North 24 Parganas (2)	813.67	744.31	60.1	–
11	UT of J&K	Doda (2), Jammu, Kathua (3), Kulgam (2), Poonch, Rajouri (9), Ramban (3), Samba (5), Udhampur (6)	1,051.01	969.90	123.4	3.73
12	Himachal Pradesh	Bilaspur (19), Chamba (5), Hamirpur (23), Kangra (27), Kullu (4), Mandi (11), Shimla (9), Sirmaur (4), Solan (15), Una (8)	4,342.31	3,920.13	689.56	–
13	Andhra Pradesh	Alluri Sitharama Raju (5), Anakapalli (6), Anantapur (5), Annamaya (10), Bapatla, Chittoor (10), East Godavari (2), Eluru (4), Guntur (5), Konaseema (2), Krishna (5), Nellore, NTR, Palnadu (3), Sri Satya Sai (4), Srikakulam (5), Tirupati (3), West Godavari (14), YSR Kadapa	1,074.93	1,010.88	245.67	1.76
14	Meghalaya	West Khasi Hills, East Garo Hills	34.2	34.2	5	0.08
15	Manipur	Bishnupur (2), Imphal East (4)	729.85	218.95	32.72	1.03
16	Sikkim	Gangtok (2), Gyalshing (9), Mangan (3), Namchi (13), Pakyong (4)	1,574.44	1,547.94	82.45	–
17	Chhattisgarh	Mahasamund (3), Raipur (3), Rajnandgaon (2)	242.34	177.96	25.32	0.70
18	Uttar Pradesh	Agra, Aligarh, Amethi (6), Ayodhya (2), Azamgarh, Barabanki (3), Bareilly, Chandauli (2), Deoria (2), Fatehpur (5), Ghaziabad, Ghazipur, Gorakhpur, Hardoi (7), Jaunpur (6), Jhansi (2), Kushinagar (4), Lakhimpur Kheri (5), Lalitpur (2), Lucknow, Maharajganj (5), Mathura (4), Pilibhit, Prayagraj, Raebareli (2), Rampur, Sitapur (6), Sultanpur (4), Unnao (11), Varanasi	2,604.09	2,453.21	295.59	–
19	Mizoram	Mamit (3), Lunglei, Serchhip	1,007.05	1,007.04	146	–
20	Bihar	Buxar, Gaya (3), Khagaria, Nalanda, Saran, Shergati, Sitamarhi	1,555.46	1,496.12	97.95	2.82

Note: Data in brackets corresponds to number of projects in each district

d) Rural Bridges projects completed under RIDF during FY 2023-24

Sr. No.	State	Place of the Sanctioned Project (district)	Amount Sanctioned (₹ million)	Amount Disbursed (₹ million)	Bridges Constructed Included Ropeway and Rob (in m)	Person Days Created (non-recurring)
1	Arunachal Pradesh	East Kameng, East Siang, Kamle, Kurung Kumey (5), Papum Pare	545.99	506.58	622.5	1.06
2	Haryana	Sonepat	29.41	26.93	59.4	0.02
3	Jharkhand	Dhanbad (10), Garhwa (4), East Singhbhum (5), Giridih (2), Gumla (5), Palamu (5), Dumka (2), Ranchi (6), West Singhbhum (5), Sahebganj, Latehar (3), Hazaribagh (3), Godda (4), Seraikella-kharsawa (2), Deoghar (5), Khunti (3), Chatra (2), Bokaro (3), Pakur (2), Ramgarh, Lohardaga (3),	2,521.21	2,289.82	7,869.85	3.04
4	Maharashtra	Ahmednagar (14), Akola (3), Amravati (14), Aurangabad (21), Beed (12), Bhandara, Buldhana (17), Chandrapur (6), Dhule (7), Gadchiroli (4), Gondia (4), Hingoli (4), Jalna (6), Jalgaon (37), Kolhapur (36), Latur (5), Nagpur (8), Nanded (18), Nandurbar (10), Nashik (25), Osmanabad (8), Palghar (22), Parbhani (11), Pune (43), Raigad (9), Ratnagiri (16), Sangli (22), Satara (24), Sindhudurg (7), Solapur (5), Thane (15), Wardha (2), Washim (6), Yavatmal (10)	5,938.73	5,604.27	283	15.84
5	Uttarakhand	Almora, Bageshwar, Nainital	106.77	104.95	262	–
6	UT of J&K	Udhampur (2), Doda	101.60	101.60	241	0.39
7	Himachal Pradesh	Hamirpur (3), Kullu (2), Shimla	221.13	206.62	241.84	–
8	Andhra Pradesh	Visakhapatnam (3), Anakapali	19.76	12.53	60.11	0.05
9	Manipur	Imphal East, Senapati, Ukhrul	169.13	50.74	139.52	0.23

Note: Data in brackets corresponds to number of projects in each district

e) Power generation projects completed under RIDF during FY 2023-24

State	Districts Covered	Amount Sanctioned (₹ million)	Amount Disbursed (₹ million)	Renewable Energy Potential Created (MW)
Arunachal Pradesh	East Kameng, Kurung Kumey, Tawang (2), Upper Subansiri, West Kameng	218.00	218.00	0.0006


f) Agriculture and allied activities related projects completed during FY 2023-24

Sr. No.	Name of the sanctioned project	State	Districts Covered	Amount Sanctioned (₹ million)	Amount Disbursed (₹ million)	No. of farmers	No. of Villages	Non-recurring Employment (million mandays)	Other related information
1	Milkfed Setting up of 50 MTPD Bye-pass Protein Plant at Cattle Feed Plant	Punjab	Gurdaspur	90.78	85.3	1,14,227	7,025	0.11	2,835 Societies benefited from HQ Feed
2	Common Facility Centres under Sericulture	Nagaland	Phek, Wokha, Mokokchung	44.67	44.67	3,600	3	2.47	—
3	Coffee Plantation	Nagaland	Kohima, Zunheboto, Tuensang, Phek, Wokha, Mokokchung, Kiphire, Peren, Longleng, Dimapur	67.17	67.17	2,500	28	0.30	—
4	Cultivation & Rearing of Silkworm	Nagaland	Phek, Wokha, Mokokchung, Dimapur, Kohima, Peren, Zunheboto, Tuensang	53.1	53.1	800	70	2.10	—
5	Development of seed multiplication farm Bakore	UT of J&K	Jammu	31.07	30.86	38,889	2		21 ha covered
6	Soil and Water Conservation	Meghalaya	East Garo Hills (5), East Jaintia Hills (3), East Khasi Hills (8), North Garo Hills (4), Ri Bhoi (4), South Garo Hills (3), South West Garo Hills (3), South West Khasi Hills (3), West Garo Hills (5), West Jaintia Hills (9), West Khasi Hills (3)	333.10	333.10	7,156	145	3.69	3,152.34 ha bought under soil and water conservation measures

Note: Data in brackets corresponds to number of projects in each district

6.1.2 Infrastructure projects completed under NABARD Infrastructure Development Assistance (NIDA) during FY 2023-24

NABARD Infrastructure Development Assistance (NIDA) offers flexible long-term loans to State Governments and well-managed public sector entities for financing rural infrastructure.

a) Irrigation projects completed during FY 2023-24

Name of the Sanctioned Project	State and Districts	Amount Sanctioned (₹ million)	Amount Disbursed (₹ million)	Irrigation Potential Created (in million hectare)	Beneficiaries of Irrigation Projects (No. of Villages)	Beneficiaries of Irrigation Projects (No. of households)	Person Days Created (recurring)	Person Days Created (non-recurring)
Narmada Kshipra Link Multipurpose Irrigation Project	Dewas, Ujjain and Shajapur, Madhya Pradesh	17,458.3	17,458.3	0.03	162	0.32 million	9,422 jobs/year	3.82 million

b) Rural Road projects completed during FY 2023-24

Sl. No	Name of the Sanctioned Project	Place of the Sanctioned Project (State, dist, block, village)	Amount Sanctioned (₹ million)	Amount Disbursed (₹ million)	Road Constructed (in km)
1	Thamarassery - Varattiakkal road	Kozhikode	324	324	14.7

6.1.3 Infrastructure projects completed under Food Processing Fund (FPF) during FY 2023-24

NABARD's FPF helps in minimising food wastage, diversifying and expanding value addition, and linking farmers to consumers.

Sl. No	Name of the Sanctioned Project	State and District Covered	Amount Sanctioned (₹ million)	Amount Disbursed (₹ million)	Processing Capacity Created (MT)
1	M/s Vitanosh Ingredients Pvt Ltd	Gujarat Agro Mega Food Park, Surat District, Gujarat	109	109	5,000 MT per annum of edible foodgrade lactose



6.1.4 Infrastructure projects completed under Warehouse Infrastructure Fund (WIF) during FY 2023-24

NABARD provides financial support under the WIF to state governments, state-owned agencies, and corporates for systematic development of warehouse capacity to support value chains in agriculture.

Sr. No.	State	Districts Covered	Amount Sanctioned (₹ million)	Amount Disbursed (₹ million)	Capacity Created of Storage Structure (MT)
1	Mizoram	Hnahthial, Khawzawl, Lunglei, Lunglei, N Vanlaiphai, Saitual, Tlabung, W Phaileng	95	95	3281
2	Gujarat	Multi-District (8), Kheda and Sabarkantha	4,781.80	3,832.08	6,39,672.4
3	Punjab	20 districts of Punjab	2,066.38	2,050.64	27,32,506
4	Rajasthan	Udaipur, Jaisalmer	940.36	509.30	69,150
5	West Bengal	Bankura (4), Birbhum, Burdwan (3), Coochbehar (3), Dakshin Dinajpur (3), Hooghly (4), Howrah (2), Malda (2), Murshidabad (2), Nadia (3), North 24 Parganas (3), Paschim Medinipur (5), Purba Bardhaman (4), Purba Medinipur (11), Purulia (3), South 24 Parganas (3)	1,976.63	1,717.23	159,775.6
6	Tamil Nadu	Ariyalur, Erode, Pudukottai (2), Thanjavur (9), Thiruvallur (3), Tiruchirapalli, Toothukudi	970.71	–	–

Note: Data in brackets corresponds to number of projects in each district

6.1.5 Infrastructure projects completed under Fisheries and Aquaculture Infrastructure Fund (FIDF) during FY 2023-24

Under FIDF, NABARD plays an essential role as a nodal loaning entity, focussing on the creation of fishing harbours and fish landing centres.

Sr. No.	Name of the Sanctioned Project	State	Loan Sanctioned (₹ million)	Loan Disbursed (₹ million)	Average Annual Fish Landing Capacity created (Tonnes)
1	Renovation of Fishing Harbour at Mudhunagar Village of Cuddalore District	Tamil Nadu	100.00	90.00	38,350
2	Renovation of Fishing Harbour at Tharangambadi Village of Nagapattinam District	Tamil Nadu	120.00	108.00	29,025
3	Renovation of Fishing Harbour at Thiruvottriyur Kuppam Village of Thiruvallur District	Tamil Nadu	200.00	150.00	59,400
4	Construction of Integrated training centre and office in Cuddalore District	Tamil Nadu	5.00	5.00	–
5	Construction of Rearing Ponds at Gadana dam in Tirunelveli District	Tamil Nadu	5.00	5.00	–

Sr. No.	Name of the Sanctioned Project	State	Loan Sanctioned (₹ million)	Loan Disbursed (₹ million)	Average Annual Fish Landing Capacity created (Tonnes)
6	Construction of integrated Training Centre and office building at Radhapuram in Tirunelveli District	Tamil Nadu	1.60	1.60	–
7	Modernisation of Fish Seed Farm and additional water supply arrangements at Mettur Dam in Salem District	Tamil Nadu	4.80	4.80	–
8	Modernisation of Manimuthar Fish Seed Farm in Tirunelveli District	Tamil Nadu	2.50	2.50	–
9	Modernisation of fish seed farm at Chembarakbakkam in Kanchipuram District	Tamil Nadu	1.68	1.68	–
10	Modernisation of fish seed farm at Sathyar Dam in Madurai District	Tamil Nadu	4.20	4.20	–
11	Modernisation of Fish Seed Farm and construction of training centre at Authur in Chengalpattu District	Tamil Nadu	5.00	5.00	–
12	Extension of T Jetty at Tharuvaikulam in Thoothukudi District	Tamil Nadu	10.00	10.00	–
13	Construction of Fish Landing Centre at Mandapam (North) in Ramanathpuram District	Tamil Nadu	10.00	10.00	–
14	Construction of Fish Landing Centre at Mandapam (South) in Ramanathpuram District	Tamil Nadu	10.00	10.00	–
15	Construction of Fish Landing Centre at Kottaiappattinam Village in Pudukottai District	Tamil Nadu	3.05	3.05	–
16	Construction of Fish Landing Centre at Vadakkamapattinam Village in Pudukottai District	Tamil Nadu	1.55	1.55	–
17	Construction of Fish Landing Centre at Puthukudi Village in Pudukottai District	Tamil Nadu	1.40	1.40	–
18	Providing additional facilities to Fish Landing centre Portonova-Annankovil in Cuddalore District	Tamil Nadu	10.00	10.00	–
19	Providing additional infrastructure facilities to Fish Landing Centre at Mudasalodai Village in Cuddalore District	Tamil Nadu	9.50	9.50	–
20	Construction of Fish Landing Centre at Vanagiri Village in Nagapattinam District	Tamil Nadu	8.00	8.00	–



Sr. No.	Name of the Sanctioned Project	State	Loan Sanctioned (₹ million)	Loan Disbursed (₹ million)	Average Annual Fish Landing Capacity created (Tonnes)
21	Development of Fish Landing Centre at Keezhathottam in Thanjavur District	Tamil Nadu	8.00	8.00	–
22	Construction of Fish Landing Centre at Kellamundhal in Ramanathapuram District	Tamil Nadu	10.00	10.00	–
23	Providing additional auction hall, repairing the damaged pavement, street light arrangements, and dredging the Harbour at Nagapattinam Fishing Harbour in Nagapattinam District	Tamil Nadu	6.00	6.00	–
24	Establishment of Brood Bank for IMC at FERTC Kalyani Fish Farm in Nadia District	West Bengal	5.62	5.00	–
25	Providing additional Berthing Facilities by providing Wharf at Thoothukudi Fishing Harbour in Thoothukudi District	Tamil Nadu	25.00	25.00	–
26	Construction of Fish Landing Centre at Aruvikarai in Tirunelveli District	Tamil Nadu	10.00	10.00	–
27	Establishment of New Government Fish seed rearing centre at Kadamba in Thoothukudi District	Tamil Nadu	5.00	5.00	–
28	Modernisation of Government Fish farm at Asoor in Trichy District	Tamil Nadu	4.00	4.00	–
29	Establishment of Government GIFT (Genetically Improved Farmed Tilapia) Seed hatchery at Agaram in Cuddalore district	Tamil Nadu	3.60	3.60	–
30	Modernisation of Government Fish seed farm at Nallikotai in Thiruvarur District	Tamil Nadu	5.00	5.00	–
31	Renovation of existing fish seed farm in Hogenakkal in Dharmapuri District	Tamil Nadu	2.50	2.50	–
32	Establishment of GIFT seed hatchery at Barur in Krishnagiri district	Tamil Nadu	2.50	2.50	–
33	Establishment of brooder facilities in Government old fish farm at Bhavanisagar in Erode District	Tamil Nadu	5.00	5.00	–
34	Modernisation of Government Trout Fish Seed farm at Avalanche in Nilgiri District	Tamil Nadu	2.50	2.50	–
35	Modernisation of Fish seed farm at Thirukkampuliur in Karur District	Tamil Nadu	2.20	2.20	–

6.1.6 Infrastructure projects completed under Dairy Processing & Infrastructure Development Fund (DIDF) during FY 2023-24

The DIDF was vested in NABARD in FY2018 for the creation and modernisation of milk processing facilities and development of other dairy-related infrastructure.

Sr. No.	Name of the Sanctioned Project	State and Districts Covered	Loan Provided (₹ million)	No. of End-borrowers	Capacity Created for Milk Processing (MLPD)	Capacity to Process Value-added Products (MTPD)	Chilling Infrastructure Created (MT)
1	Term Loan for Expansion of Existing Dairy plant capacity	Guntur District, Andhra Pradesh	312.7	1 (Sangam Milk Producer Company)	0.04	250	–
2	Term Loan for Establishment of Fermented product & Paneer plant of 200 TLPD capacity	Jalandhar, Punjab	629.5	1 (Doaba Cooperative Milk Producers Union Ltd.)	0.01	125	–
3	Term Loan for setting up of New dairy plant of 500 TLPD capacity and Expansion of Butter manufacturing capacity from 7.5TLPD to to TLPD	Ludhiana, Punjab	659.9	1 (Ludhiana District Cooperative Milk Producers' Union Ltd.)	0.05	3	–





6.2 Driving rural-oriented innovations

NABARD aids in fostering agricultural innovations, facilitating technology transfer, and enhancing capacity, promoting start-ups.

6.2.1 Projects completed under FSPF during FY 2023-24

NABARD has been focussing on innovations, productivity improvement, value chain enhancement, piloting research institute-developed technologies, integrated farming systems, high-tech.

Sr. No.	Name of the State	Name of the Sanctioned Project	Place of the Sanctioned Project (State, dist, block, village)	Amount Sanctioned (₹ million)	Amount Disbursed (₹ million)	No. of Beneficiaries
1	Assam	Model Millet Project (5), Zero Energy Cool Chamber, Nutritional and Sustainable Livelihood with Climate Resilient Mushroom Cultivation	Dibrugarh, Darrang, Kokrajhar, Nagaon, Barpeta	10.63	7.35	221
2	Telangana	Multi crop farming of Organic Vegetables, Nutri-garden and Herbal garden for nutritional and health security, Validation of Climate Smart Sustainable Integrated Farming Systems, Development of drone-based package of practices in direct seeded rice, Technology Dissemination in Moringa Cultivation and Establishment of Moringa Leaves Processing Unit, Developing prototype of mobile subjee cooler, Providing digital platform for FPO market linkages, Multilayer Vegetable Cultivation, Multi Species Aquaculture Complex (MAC) based on Re-circulatory and Bio floc aqua culture system, Agribusiness Management Development Program (ABMDP) for Prospective CEOs of FPOs	Hyderabad (2), Nalgonda (3), Karimnagar, Siddipet, Vikarabad, Kamareddy (2), Warangal and Khammam	18.54	17.26	1,021
3	Himachal Pradesh	Conservation and Management of traditional beekeeping, Community fodder interventions for dairy animals, Sericulture cultivation	Bilaspur, Kangra, Kullu	4.63	4.08	831
4	Mizoram	Cluster development for gooseberry production, field demonstration for green terrace farming, modern beekeeping for honey production and pollination services, seed replacement of turmeric with high yielding and high curcumin content, commercial cultivation of medicinal plants, macadamia orchard plantation	Serchhip (2), Aizawl, Lunglei, Lengpui, Siaha	6.43	6.23	272

Sr. No.	Name of the State	Name of the Sanctioned Project	Place of the Sanctioned Project (State, dist, block, village)	Amount Sanctioned (₹ million)	Amount Disbursed (₹ million)	No. of Beneficiaries
5	Tamil Nadu	Millet value-added products development and marketing through FPOs, Promotion of Millets, Empowering Farmers and Connecting Consumers through Avinashiappar FPCL Mobile Application, Training & Demonstration of IoT-based UAV, Compendium technology for productivity improvement in Coconut farming (Farmers collective)	Ramanathapuram, Erode, Puducherry, Dharampuri, Tiruchirappalli, Karaikal	7.31	1.46	1,500
6	West Bengal	Technological interventions for quality mango production, Training cum Demonstration on Pearl Culture with Integration of fish cultivation, Popularising Cultivation of Sorghum Millet (Jowar), Revival of endangered indigenous rice varieties, Stakeholder Consultation to develop Food Processing Industry Policy, Creation of Seed Hub of certified Potato, Paddy and Mustard, Formulation of Area Development Schemes and Development of Area-Specific Software Template for Model Integrated Farming, Bio-active enriched vermicompost production, Development of Seri-entrepreneurship, Agroforestry for increasing farmers income in non-alluvial region	Birbhum (2), Coochbehar, Kolkata (2), Malda, Mushidabad, Purba Medinipur (2), Uttar Dinajpur	10.65	8.41	4,360
7	Gujarat	Demonstration of Drone Technology, U V Tunnel Tech. - to enhance shelf life of fruits & vegetables, Cluster development and up-scaling of Kasoori Methi, Organic Cumin Seed Value Chain , Organic Fennel Seed Value Chain, U V Tunnel Tech.- APPLE project	Banaskantha, Chhotaudepur (2), Gandhinagar, Navsari, Patan	13.81	11.30	1,835
8	Bihar	Increasing Farmers Income through Hibiscus farming, Production of quality mushroom spawn for popularising mushroom production	Aurangabad, Saharsa	1.12	0.90	250
9	Punjab	Kisan Mandi (2), Subscribing Animal Husbandry Monthly Magazine , To diversify area under vegetable crops	Fazilka, Kapurthala, Pathankot	1.87	1.81	1,920



Sr. No.	Name of the State	Name of the Sanctioned Project	Place of the Sanctioned Project (State, dist, block, village)	Amount Sanctioned (₹ million)	Amount Disbursed (₹ million)	No. of Beneficiaries
10	Kerala	Revamping mushroom cultivation, Capacity building for small and marginal beekeepers in scientific beekeeping, hygienic harvesting and value addition of bee hive products , mmercial Meliponiculture Technology in homesteads , Design and development of Tractor powered belt conveyor and loader, Bamboo Bank (2), Cultivation and conservation of Kunnanvazha, Rural Trichocard Units, ornamental fish farmers by setting up of business incubation centre , Smart farming through AI powered Farmer's assist app, Nab Berries – Project on strawberry farming and Value addition, Pilot project for SAPER - coconut sap tapping robot, Value chain in turmeric, Revamping mushroom cultivation	Alappuzha(2), Ernakulum (2), Idukki, Kannur, Kozhikode (2), Malappuram, Palakkad (2), Thiruvananthapuram, Thrissur (3)	10.08	9.68	3,385
11	Odisha	Women-led sweet potato cultivation and marketing, Commercial Cultivation of Black Moong and its marketing value chain, Cultivation of Black Paddy by adopting ecological farming practices Implementation of Water Use Efficient Alternate Crop Plan & Integrated Farming System models for paddy dominant areas (5)	Korapat, Balasore, Kalahandi, Sambalpur, Sonepur (2), Malkangiri	14.19	13.12	1,650
12	Haryana	Pilot project on crop diversification through Onion cultivation, pest management in sugarcane, Smart Agri-technology based Up-Scaled Project on Tomato, Promotion of Millets Production and Processing	Karnal (3), Kaithal, Jind, Ambala, Yamunanagar, Gurugram, Nuh, Mahendragarh and Rewari	5.65	5.49	366
13	Andaman and Nicobar	Effective rain water harvesting and utilisation through lined tank technology, National Seminar on potential and scope of commercial floriculture and its export, Smart Branding of Andaman Coconut with Organic Certification, Standardisation of freshwater aquaculture practices, Fish Festival, Development of fodder production and sale unit for livestock and birds, Research Survey for Identifying Location for Developing Water Resources, model pig village, Control in refugia and in house invasive flies of livestock in organised and unorganised herd, Promotion of indigenous Kadaknath chicken, Standardisation of Protocol for Genetic Improvement of Dairy Cattle	South Andaman (10), North & Middle Andaman (5)	10.13	7.10	3,380

Sr. No.	Name of the State	Name of the Sanctioned Project	Place of the Sanctioned Project (State, dist, block, village)	Amount Sanctioned (₹ million)	Amount Disbursed (₹ million)	No. of Beneficiaries
14	Uttar Pradesh	Demonstration of Multi-Farming Model, Demonstration of strengthening agri based livelihood through climate resilient practices, Community Managed Goat breeding cum Marketing Centres, Integrated Pest Management (IPM) and Indigenous Technique Knowledge (ITK) in Vegetables, Double cropping of vegetables on scaffolding by new technology	Ghaziabad, Jhansi, Sitapur, Barabanki, Hapur	12.56	12.56	1,640
15	Jharkhand	Cultivation of BioFortified variety of Orange Fleshed Sweet Potato, ICT/IOT based smart farm project	Ramgarh, Hazaribagh	2.93	2.93	2,000
16	Arunachal Pradesh RO	Basic training on Sericulture (Silkworm rearing), Capacity Building for Adoption of Technology (CAT) (6), Oyster Mushroom Production & Demonstration Model, Aquaculture through climate resilient programme	Changlang (3), East Kameng, East Siang (3), Lower Dibang Valley, Lower Subansri (2), Papum pare	3.36	2.51	362
17	Chhattisgarh	Promotion of lac production, strawberry production, lemongrass production	Gariyabandh, Korba, Jashpur	3.12	3.07	249
18	Goa	Diversifying school kitchen garden	North Goa	0.10	0.10	50
19	Karnataka	Increasing groundnut production	Kolar, Yadgir	2.91	2.86	515
20	Maharashtra	Grafting Technology in Vegetables, Establishment of community radio station, Artificial intelligence technology in vegetable cultivation, Establishing agriculture export facilitation centre, Adopting System of Wheat Intensification (SWI) method	Wardha, Pune (2), Chandrapur, Palghar	13.16	10.31	850

Note: Data in brackets corresponds to number of projects in each district

6.2.2 Projects completed under Capacity Building Fund- Social Stock Exchange during FY 2023-24

The fund is meant for activities related to awareness creation and capacity building of stakeholders, such as not-for-profit organisations (NPOs), for-profit enterprises, investors, etc., regarding SSEs.

Sr. No.	Grant Support Sanctioned (₹ million)	Grant Support Disbursed (₹ million)	For-profit organisation/ Not-for profit organisation, Investors etc. which have benefitted from CBF-SSE	No. of Training Programs Conducted
1	1.03	1.03	100 NPOs and 6 donors	5



6.2.3 Projects completed under Catalytic Capital Fund during FY 2023-24

NABARD's Catalytic Capital Fund, a ₹1 billion initiative, supports agri and rural startups facing the “valley of death” stage, providing financial assistance through incubation centres and NABARD subsidiaries to encourage innovation and technology-based business enterprises.

Sr. No.	Name of the Sanctioned Project	Place of the Sanctioned Project	Amount Sanctioned (₹ million)	Amount Disbursed (₹ million)	Start-ups Registered	No. of Incubatees
1	Catalytic Capital Assistance to Madurai Agri Business Incubation Forum for supporting Rural & Agri Business startups in agriculture and identified sectors	Madurai, Tamil Nadu	30	29.7	151	935



6.3 Empowering the Grassroot Collectives

NABARD spearheads impactful endeavours aimed at bolstering economic sustainability through its steadfast support for rural collectives.

6.3.1 Off Farm Producer Organisation (OFPO)-projects completed under FY 2023-24

NABARD promotes OFPOs for establishing rural enterprises in handloom, handicraft, and agro processing sectors and generate local employment.

Sr. No.	Name of OFPO	Place of OFPO	Grant Support Sanctioned (₹ million)	Grant Support Disbursed (₹ million)	Details of Activity Supported	No. of Women Beneficiaries	On Boarded on E-commerce Platforms	Pre and Post Income of OFPO members
1	Sikkolu Weavers Producer Company Ltd	Srikakulam, Andhra Pradesh	2.5	1.86	Hand Loom Fabric and Sarees and Duppatas and Readymade Garments	463	No	₹8,000/ Artisan to ₹18,000/ Artisan (Monthly)
2	Sri Balaji Wood Carving Artisans Mutually Aided Co-operative Society Ltd.	Chittoor, Andhra Pradesh	2.46	2.31	Wood Carving of God and Goddess Idols, Wall Panels, Carving Furniture, Brackets, Toys and Dolls	112	No	₹9,000/ artisan to ₹15,000/ Artisan (Monthly)

Sr. No.	Name of OFPO	Place of OFPO	Grant Support Sanctioned (₹ million)	Grant Support Disbursed (₹ million)	Details of Activity Supported	No. of Women Beneficiaries	On Boarded on E-commerce Platforms	Pre and Post Income of OFPO members
3	Aanart Gurjara Craftwork PCL	Patan, Gujarat	9.57	6.73	Aaari Work, Rabari Work, Simple work, Aambalo Tanko, Kantha work, Macrame Work, Crochet, Bead Work, etc.	399	Yes	₹3,600/ Artisan to ₹8,400/ Artisan (Monthly)
4	Beliyan Producer Company Limited	Palwal, Haryana	3.07	3.07	Sujni Craft and Jaipuri Rajai	250	Yes	₹4,000/ Artisan to ₹10,000/ Artisan (Monthly)
5	Sehar Carpet Producer Company Ltd.	Baramulla & Bandipora, J & K	2.49	2.04	Woollen Carpet Weaving	72	No, own website	₹4,101/ Artisan to ₹5,095/ Artisan (Monthly)
6	Kraftribe PCL	Saraikela Khraswan, Jharkhnad	9.48	8.26	Kanshi Grass Craft & Bamboo Craft	100	Yes	₹5,000/ Artisan to ₹15,000/ Artisan (Monthly)
7	Dunguripali Banakara Producer Company Ltd	Subarnapur, Odisha	2.35	3.11	Odisha Ikat Handloom Weaving	52	Yes	₹9,000/ Artisan to ₹15,000/ Artisan (Monthly)
8	Mewar Pottery Producer Company Limited	Udaipur, Rajasthan	11.7	9.69	Black Pottery	160	No	₹2,000/ Artisan to ₹6,000/ Artisan (Monthly)
9	Thar Artisans Producer Company Limited	Barmer, Rajasthan	9.21	6.69	Applique Work	777	No	₹1,000/ Artisan to ₹3,000/ Artisan (Monthly)
10	Green Fem Producer Company Ltd	Madurai, Tamilnadu	1.97	1.97	Making eco friendly products – jute, cloth, paper bag, natural soap, herbal napkins, phenol, honey, pickles, jam, juice, etc.	350	Yes	₹5,000/ Artisan to ₹10,000/ Artisan (Monthly)



Sr. No.	Name of OFPO	Place of OFPO	Grant Support Sanctioned (₹ million)	Grant Support Disbursed (₹ million)	Details of Activity Supported	No. of Women Beneficiaries	On Boarded on E-commerce Platforms	Pre and Post Income of OFPO members
11	Bhatahat Artisans PCL	Gorakhpur, UP	1.8	1.53	Terracotta/ Pottery Activity	127	Yes	₹8,000/ Artisan to ₹11,000/ Artisan (Monthly)
12	Soumarya Universal Producer Company Limited	Birbhum, West Bengal	2.4	2.4	Khes,dokra, Garment making, Tailoring	325	Yes	₹2,000/ Artisan to ₹5,000/ Artisan (Monthly)

6.3.2 Farmer producers' organisations (FPO) projects completed under FY 2023-24

NABARD promoted FPOs have emerged as an effective mechanism to transform such small holding-based farming into a viable agri-business enterprise.

Sr. No.	State	District	Total Farmers Covered	Small and Marginal Farmers	No. of Women Farmers	No. of FPOs that Availed Credit Guarantee	FPOs Onboarded on Online Marketing Platforms (ONDC, Amazon, etc.)
1	Andhra Pradesh	Visakhapatnam(9), Kurnool (4), Anantapur(5), East Godavari (3), Guntur (5), Nellore, Srikakulam (3), West Godavari(3), Kadapa(5), Prakasam	22,157	18,239	6,800	1	6
2	Assam	Barpeta, Cachar, Chirang, Kamrup	1,772	1,365	318	–	–
3	Bihar	Araria(5), Banka, Begusarai, Bhojpur(2), East Champaran, Gaya(4), Gopalganj, Kaimur(8), Khagaria(3), Lakhisarai, Madhepura, Madhubani, Munger, Muzaffarpur(2), Rohtas (10), Samastipur, Saran(2), Siwan(2), Vaishali(2), West Champaran(2)	22,238	–	7,369	6	–
4	Gujarat	Amreli(5), Bharuch, Dang(4), Junagadh, Kheda, Navsari, Mehsana(2), Panchmahal, Patan(2), Surat, Sabarkantha(2), Rajkot(2), Surendranagar(2), Valsad, Vadodara	11,457	10,017	1,265	0	14
5	Haryana	Mahindernagar(3), Sonipat	1,924	1,689	380	0	3
6	Himachal Pradesh	Bilaspur, Chamba(2), Shimla(3), Sirmaur(3),	1,517	1,488	332	2	0
7	Jharkhand	Deoghar(5), Giridih(10), Gumla(5)	11,156	10,774	3,503	9	1

Sr. No.	State	District	Total Farmers Covered	Small and Marginal Farmers	No. of Women Farmers	No. of FPOs that Availed Credit Guarantee	FPOs Onboarded on Online Marketing Platforms (ONDC, Amazon, etc.)
8	Karnataka	Bidar(2), Bagalkot(4), Chikkaballapur(2), Gulbarga, Raichur(6), Kolar, Uttar Kannada	12,556	8,623	3,101	9	9
9	Kerala	Alappuzha, Kannur(3), Kottayam, Palakkad(2)	4,246	3981	1,071	3	2
10	Madhya Pradesh	Betul(2), Balaghat(6), Burhanpur, Indore(3), Rewa(2), Dewas, Ujjain(2), Sehore(5), Sidhi	14,099	10,932	3,591	9	9
11	Maharashtra	Amravati(3), Buldhana(2), Dhule(4), Gondia, Jalgaon(5), Jalna, Nanded(8), Nashik, Palghar, Parbhani(2), Pune(5), Solapur(3)	14,795	12,312	3,507	10	7
12	Manipur	Ukhrul, Jiribam	843	536	476	0	1
13	New Delhi	North Delhi	300	279	1	–	–
14	Rajasthan	Khairthal Tijara	500	450	179	0	1
15	Tamil Nadu	Ariyalur, Dharmapuri(2), Kanyakumari, Ramanathapuram(2), Theni(2), Karur, Tiruvannamalai, Tiruvarur(7), Virudhunagar(3), Tiruchirappalli	17,074	12,882	12,948	–	2
16	Telangana	Adilabad(2), Jangaon(3), Jagityal, Khamman(3), Kamareddy, Karimnagar(2), Kumaram Bheem Asifabad(3), Mahabubabad(4), Medak(5), Mahbubnagar(3), Nagarkurnool(2), Nalgonda(12), Nizamabad(4), Siddipet(4), Suryapet, Vikarabad(2), Wanaparthy(3), Warangal Urban, Warangal Rural(7), Yadadri Bhuvanagiri(2)	33,970	29,271	9,392	25	–
17	Uttar Pradesh	Kushinagar, Firozabad	1,254	1,254	934	2	1
18	Uttarakhand	Chamoli(2), Pithoragarh, Uttarkashi	1,833	1,624	1,190	4	0

Note: Data in brackets corresponds to number of projects in each district





II. Social Impact

NABARD has been financing social infrastructure projects and has spearheaded numerous viable business models aimed at empowering women and marginalised segments of society economically and socially.

6.4 Building Blocks for Prosperity: Investing in Rural Social Infrastructure

NABARD has financed various impact infrastructure and has acted as a catalyst in delivering vital social infrastructure in rural areas.

6.4.1 Infrastructure projects completed under Rural Infrastructure Development Fund (RIDF) during FY 2023-24

Assistance under RIDF over the decades has not just built physical infrastructure on ground but has had transformational impact on rural lives.

a) Educational projects completed under RIDF during FY 2023-24

Sr. No.	State	District Covered	Amount Sanctioned (₹ million)	Amount Disbursed (₹ million)	Nature of Educational Establishment Supported
1	Arunachal Pradesh	West Kameng, Upper Subansiri	25.56	25.56	Government Schools
2	Haryana	Bhiwani, Faridabad, Gurugram, Karnal, Palwal (2), Rewari, Rohtak	309.20	281.92	Government Schools
3	Karnataka	Chamarajanagar (2), Ramanagaram	79.05	79.05	Government Hostels
4	Karnataka	Belgaum (3), Bijapur, Bidar, Chitradurga, Gadag, Mysore, Ramanagaram, Koppal	201.33	201.33	Govt ITI College
5	Karnataka	Uttar Kannada (2), Ballari, Chikmagalur (2), Davangere (2), Dharwad, Gadag (3), Gulburga, Koppal (2), Raichur (2), Ramanagaram, Tumkur (2),	678.29	674.86	Govt. Polytechnic College
6	Karnataka	Bagalkote, Bijapur (3), Chitradurga (2), Dakshina Kannada, Hassan (4), Mandya, Mysore (4), Raichur, Shimoga (4), Tumkur	184.62	173.92	Pre-University College
7	Karnataka	CHIKBALLAPUR	50.23	49.89	GTTC College
8	Karnataka	Bagalkote (7), Ballari (9), Belgaum (33), Chikmagalur (2), Chitradurga (5), Dakshin Kannada, Dharwad (22), Hassan (3), Haveri (21), Kodagu (8), Mandya (2), Mysore (4), Shimoga (29), Udipi (2), Uttar Kannada	206.29	188.34	Anganwadi buildings
9	Karnataka	Bagalkote (49), Ballari (27), Bangalore Rural, Belgaum (212), Bijapur (18), Chamarajanagar (16), Chikaballapur (15), Chikmagalur (5), Chitradurga (29), Dharwad (30), Gadag, Gulburga (40), Hassan (23), Haveri (2), Mandya, Mysore (92), Raichur (24), Shimoga (27), Tumkur (34), Udipi (2), Uttar Kannada (6)	1,285	1,192.36	Primary Schools

Sr. No.	State	District Covered	Amount Sanctioned (₹ million)	Amount Disbursed (₹ million)	Nature of Educational Establishment Supported
10	Rajasthan	Ajmer (19), Alwar (32), Banswara (11), Baran (15), Barmer (14), Bharatpur (10), Bhilwara (7), Bikaner (22), Bundi (10), Chittaurgarh (14), Churu (22), Dhaulpur (23), Dungarpur (9), Ganganagar (4), Jaipur (20), Jaisalmer (14), Jalore (19), Jhalawar (8), Jhunjhunu (8), Jodhpur (3), Karauli (8), Kota (2), Nagaur (6), Pali (11), Pratapgarh (6), Rajsamand, Sawai Madhopur (5), Sikar (4), Sirohi (18), Tonk (18), Udaipur (18)	1,054.70	955.80	Government Schools
11	Kerala	Kozhikode, Kasargod	60.35	48.57	Government Higher Secondary School
12	Tamil Nadu	Cuddalore (17), Dharmapuri (17), Dindigul (9), Erode (14), Krishnagiri, Madurai (21), Nagapattinam (2), Namakkal (2), Perambalur (4), Pudukkottai (8), Salem (14), Thanjavur (39), Theni (4), Tiruppur (7), Thiruvallur (23), Thiruvannamalai (16), Thoothukudi, Tiruvarur (3), Tirunelveli (2), Trichy (7), Vellore (4), Viluppuram	573.01	558.90	Government Schools
13	Uttarakhand	Udham Singh Nagar, Nainital and Dehradun	139.9	133.2	Govt. ITI Buildings
14	Uttarakhand	Almora	30.6	29.7	GIC
15	West Bengal	Burdwan	68.02	60.16	Construction of new Industrial Training Institution
16	Andhra Pradesh	Alluri Sitarama Raju (13), Bapatla, Kakinada (2), Nellore, Palnadu (2), Parvathipuram Manyam (2), Prakasam, Tirupati, YSR	272.24	246.96	Additional Facilities at schools

Note: Data in brackets corresponds to number of projects in each district


b) Health projects completed during FY 2023-24

Sr. No.	State	District Covered	Healthcare Centres (Sub centres/Primary health centres/CHC/ District hospitals) supported	Amount Sanctioned (₹ million)	Amount Disbursed (₹ million)
1	Arunachal Pradesh	Pakke Kessang	20 Bedded hospital	63.23	63.23
2	Gujarat		Construction of 2000 Health centres- RIDF XX	6,693.20	3,720.44
3	Rajasthan	Banswara (2), Jhunjhunu, Kota	PHC	70.60	55.50
4	Rajasthan	Jodhpur, Tonk (2)	SHC		
5	WB	Purba Medinipur, Jhargram, Alipurduar	PHC	10.08	8.49
6	J&K	Anantnag (2), Baramulla, Budgam (2), Ganderbal (2), Kulgam, Kupwara, Pulwama (4), Shopian (2), Srinagar	PHC	251.93	247.65
7	Andhra Pradesh	Srikakulam	Construction of 100 Bedded Area Hospital	87.46	84.13
8	Andhra Pradesh	Vizianagaram	Strengthening of (30 Bedded) Community Health Centre	26.53	26.51
9	Andhra Pradesh	West Godavari	Strengthening of 50 bedded Community Health Centre	40.52	22.40
10	Mizoram	Mamit (2), Lunglei (3), Saiha, Aizawl, Lawngtlai	CHC	135.74	135.74
11	Mizoram	Aizawl (2), Champhai (2), Serchhip, Saiha, Lunglei	PHC	107.76	107.76
12	Mizoram	Mamit(3), Lunglei (5), Aizawl (2)	PHSC	13.61	13.61
13	Mizoram	Lunglei (3)	SC	7.85	7.85
14	Goa	North Goa	Phase II building of Goa Dental College	289.10	289.10
15	Karnataka	Dakshina Kannada, Hassan, Haveri (2), Tumkur, Koppal, Bangalore Rural	Hospital	486.2	486.2
16	Karnataka	Ramanagaram, Bijapur (2)	CHC	136.15	136.15
17	Karnataka	Tumkur, Mandya, Mysore (2), Hassan	Maternity & Child care	535.01	535.01
18	Karnataka		PHC	236.89	236.89

Note: Data in brackets corresponds to number of projects in each district

c) Safe Drinking Water projects completed under RIDF during FY 2023-24

Sr. No.	Name of the Sanctioned Project	State	Place of the Sanctioned Project (district)	Amount Sanctioned (₹ million)	Amount Disbursed (₹ million)	Population Served (Absolute number)
1	Providing water supply at Old Dirang [1.29 MLD]	Arunachal Pradesh	West Kameng	90.00	90.00	–
2	Borola Multi Village Piped Water Supply Scheme	Assam	Udalguri	174.25	174.00	10,100
3	Budhel to Borda Bulk Pipeline Project for Drinking Water Supply	Gujarat	Bhavnagar	2,936.90	2,936.90	43,00,000
4	Safe Drinking Water projects	Haryana	Hisar (3), Rewari (3)	1,779.23	1,736.85	2,99,503
5	Safe Drinking Water projects	Jharkhand	Cumla, Koderma, Seraikela Kharsawan	536.66	514.43	1,89,989
6	Safe Drinking Water projects	Madhya Pradesh	Rajgarh (2), Shivpuri, Datia (2), Ratlam	3,387.83	2,800.89	10,18,726
7	Safe Drinking Water projects	Punjab	Amritsar (2), Fatehgarh Sahib (3), Ferozepur, Gurdaspur (5), Jalandhar (14), Kapurthala, Ludhiana (9), Moga (4), Patiala (15), Sangrur (6), Tarn Taran (7)	95.30	523.43	87,029
8	Safe Drinking Water projects	Rajasthan	Jaisaler, Jalore (2)	7,533.40	4,910.30	10,00,000
9	Safe Drinking Water projects	Telangana	Medak (4), Jogulamba-Gadwal (5)	903.58	839.07	–
10	Drinking Water Supply projects	Uttarakhand	Pauri Garhwal, Nainital, Chamoli, Rudraprayag, Dehradun, Tehri Garhwal	1,051.5	939.9	–
11	Safe Drinking Water projects	Himachal Pradesh	Bilaspur (9), Hamirpur (16), Kangra (13), Kullu (5), Mandi (13), Shimla (3), Sirmaur (104), Una (17)	1,731.18	1,680.41	–
12	Safe Drinking Water projects	Andhra Pradesh	Alluri Sitarama Raju (72), Anakapalli (58), Annamaya (2), Bapatla, East Godavari (15), Eluru (4), Kakinada (6), Konaseema (6), Krishna, Kurnool, Nellore (20), Palnadu (2), Parvathi puram Manyam (5), Srikakulam (40), Vizianagaram, West Godavari, YSR	759.47	700.11	2,17,591
13	Safe Drinking Water projects	Manipur	Thoubal, Tamenglong	4.99	1.50	21,500
14	Safe Drinking Water projects	Mizoram	Champhai (3), Khawzawl (6), Lawngtlai, Lunglei, Mamit, Serchhip	619.79	619.79	11,200
15	Amathane Rural Water Pumping Station	Goa	North Goa	118.00	118.00	25,000
16	Water Supply Improvement	Tamil Nadu	Theni	80.25	80.25	28,732

Note: Data in brackets corresponds to number of projects in each district





6.5 Supporting livelihood and employment generation

Skill development initiatives provide rural inhabitants with essential skills and knowledge, enabling them to secure employment or become self-employed within rural communities.

6.5.1 Projects completed under Micro Enterprise Development Programme (MEDPs) during FY 2023-24

MEDPs have been leveraged by NABARD to impart skills to and upgrade capabilities of SHGs to serve as a foundation for setting up of microenterprises.

State	Amount Disbursed (₹ million)	No. of programmes	Participants	Participants Self Employed/Employed in Job
Andaman & Nicobar	0.95	10	110	–
Andhra Pradesh	3.40	35	960	5
Arunachal Pradesh	3.47	67	1,980	1,980
Assam	3.63	41	720	212
Bihar	4.66	67	1,975	590
Chhattisgarh	4.15	54	1,570	670
Goa	0.18	2	60	–
Gujarat	2.58	36	325	–
Haryana	1.53	17	480	71
Himachal Pradesh	0.65	7	180	83
Jammu and Kashmir	0.31	8	210	30
Jharkhand	3.00	42	1,220	360
Karnataka	1.49	4	30	–
Kerala	1.69	31	930	–
Madhya Pradesh	14.90	4	5,030	–
Maharashtra	0.26	4	60	–
Manipur	0.10	3	30	30
Meghalaya	0.57	8	180	–
Mizoram	0.16	4	90	–
Nagaland	–	1	–	–
New Delhi	–	1	–	–
Odisha	4.25	37	1,170	1,125
Punjab	1.38	21	600	–
Rajasthan	4.52	40	1,170	–
Sikkim	0.27	7	120	–
Tamil Nadu	4.57	53	1,560	1,366
Telangana	3.88	58	1,740	–
Tripura	0.33	7	180	22
Uttarakhand	2.00	26	420	37
Uttar Pradesh	4.50	52	1,290	633
West Bengal	3.02	28	1,230	–
Total	76.39	775	25,620	7,214

6.5.2 Projects completed under Livelihood and Enterprise Development Programme (LEDPs) during FY 2023-24

LEDPs target SHG clusters in contiguous villages involved in farm and off-farm activities and support intensive skill building, refresher training, backward-forward linkages, value chain management, end-to-end solutions, and handholding over two credit cycles.

State	Amount Disbursed (₹ million)	No. of programmes	Participants	Participants Self Employed/ Employed in Job
Andaman & Nicobar	1.19	7	287	132
Andhra Pradesh	8.62	43	2,190	280
Arunachal Pradesh	1.95	7	540	540
Assam	15.33	68	3,902	2,029
Bihar	5.23	25	2,540	1,463
Chhattisgarh	0.84	6	300	90
Goa	–	2	–	–
Gujarat	5.17	35	720	–
Haryana	2.47	18	2,010	112
Himachal Pradesh	2.83	17	1,470	369
Jammu and Kashmir	1.38	7	515	50
Jharkhand	5.38	20	2,040	77
Karnataka	1.94	8	510	481
Kerala	5.31	33	2,160	72
Madhya Pradesh	12.13	4	7,740	–
Maharashtra	1.21	9	570	120
Manipur	2.09	10	562	163
Meghalaya	2.34	15	1,210	230
Mizoram	–	1	–	–
Nagaland	–	1	–	–
New Delhi	–	1	–	–
Odisha	9.93	38	4,000	872
Punjab	2.00	12	600	29
Rajasthan	9.59	51	6,180	1,617
Sikkim	11.21	8	150	–
Tamil Nadu	16.15	64	6,455	5,150
Telangana	17.04	79	7,230	–
Tripura	4.13	6	480	–
Uttarakhand	5.37	20	1,020	–
Uttar Pradesh	10.43	35	3,660	1,546
West Bengal	7.61	28	2,850	–
Total	–	678	61,891	15,422



6.5.3 Projects completed under Skill Development Programme during FY 2023-24

In tune with Govt. of India's goal, NABARD supports skill development programmes through a structured approach for addressing the skill gaps in rural India through demand and outcome-based programmes through multiple stakeholders in skill development ecosystem leading to wage/self-employment.

Sr. No.	Name of Programme	Place of the Programme (State, dist, block, village)	Grant Support Sanctioned (₹ million)	Grant Support Disbursed (₹ million)	No. of Members trained	Training Activity Undertaken	Any Other Relevant Information
1	Ambuja Cement Foundation for Conducting SDP -"Employability through skill initiative project"	Chandrapur district Maharashtra	2.49	1.25	197	Under four Courses viz. GDA (40) , Assistant Electrician (40), CNC Machine Operator (40) and Unarmed Security Guard (80)	Trainee Placed-161
2	Skill Development Programme on Solar Panel Installation Technician.	Punhana block District Mewat (Nuh) Haryana	0.42	0.29	30	Solar Panel Installation Technician.	Trainee Placed-22
3	Skill Development Programme on Injection Moulding Operator	Changsari Block in Kamrup District Assam	0.84	0.84	20	Injection Moulding Operator	Trainee Placed-20
4	Solar Panel Technician Installation	Vizianagaram, Srikakulam, and Visakhapatnam AP	0.62	0.54	22	Training sessions on Solar energy, solar panel components, installation techniques, safety protocols and regulations.	Out of total 22 members trained- 16 are wage employed, rest 06 are self employed
5	Home Health Aide Course	Vizianagaram, Srikakulam and Vishakhapatnam AP	0.63	0.63	28	Training sessions on personal care and hygiene, nutrition and meal preparation, mobility assistance, Use of assistive devices, communication skills, Holistic health and nutrition	Out of total 28 members trained- all 28 members are wage employed
6	4 Skill development programmes to Brainware Consultancy Private Limited of Barasat at North 24 District of West Bengal	North 24 District of West Bengal	1.21	1.21	90	Retail Sales Associate, Refrigerator & Air Conditioning, Food and Beverage -Steward Service	Trainee Placed-67

6.5.4 Geographical Indication projects completed during FY 2023-24

'Geographical indications (GI)' is an intellectual property right that identifies goods originating from a specific geographical location with distinct nature, quality, and characteristics linked to that location. NABARD supports the registration of products under GI tag.

Sr. No.	State	Place of the Sanctioned Project (State, dist, block, village)	Name of GI Products Supported	Grant Support Sanctioned (₹ million)	Grant Support Disbursed (₹ million)
1	Arunachal Pradesh	Anantnag	Mushqbudji Rice	0.25	0.20
2	Arunachal Pradesh	Changlang	Arunachal Pradesh Tangsa Textile Product	0.22	0.13
3	Arunachal Pradesh	Changlang	Arunachal Pradesh Monpa Handmade Paper	0.22	0.04
4	Arunachal Pradesh	Changlang, Namsai, Tirap	Arunachal Pradesh Khelap / Phalap/ Felap Tea (Bamboo Processed Tea)	0.22	0.13
5	Arunachal Pradesh	East Kameng	Arunachal Pradesh Nyishi Textile Products	0.22	0.04
6	Arunachal Pradesh	East Siang	Arunachal Pradesh Adi Apong (Beverage)	0.22	0.13
7	Arunachal Pradesh	Engo – Takar Dere building DPWS Gangging, Pasighat, East Siang	Arunachal Pradesh Angnyat/ Adlay/ Tanyak Millet	0.22	0.13
8	Arunachal Pradesh	Godak, PO & PS: Raga, Kamle	Arunachal Pradesh Marua Apo (Marua Millet Beverage)	0.22	0.13
9	Arunachal Pradesh	Longding	Arunachal Pradesh Wancho Wooden Craft	0.22	0.04
10	Arunachal Pradesh	Lower Dibang Valley	Arunachal Pradesh Handmade Carpet	0.22	0.04
11	Arunachal Pradesh	Namsai	Arunachal Pradesh Khaw Tai (Khamti Rice)	0.22	0.13
12	Arunachal Pradesh	Namsai, Lohit	Arunachal Pradesh Tai Khamti Handloom Textile	0.22	0.13
13	Arunachal Pradesh	Tawang	Arunachal Pradesh Monpa Textile Products	0.22	0.13
14	Arunachal Pradesh	Tawang	Arunachal Pradesh Adi kekir (Ginger)	0.22	0.04
15	Arunachal Pradesh	Upper Siang, Shi Yomi, Siang, West Siang, East Siang, Lepa Rada, Lower Dibang Velly	Arunachal Pradesh Adi Textile Products	0.22	0.13
16	Arunachal Pradesh	Upper Subansiri, West Siang, Lepa Rada, Lower Siang	Arunachal Pradesh Galo Textile Products	0.22	0.13
17	Arunachal Pradesh	Van Vihar, Itanagar, Papum Pare	Arunachal Pradesh Dao (Sward)	0.22	0.13
18	Arunachal Pradesh	West Kameng	Arunachal Pradesh Yak Churpi	0.22	0.13



Sr. No.	State	Place of the Sanctioned Project (State, dist, block, village)	Name of GI Products Supported	Grant Support Sanctioned (₹ million)	Grant Support Disbursed (₹ million)
19	Arunachal Pradesh	West Kameng	Arunachal Pradesh Apatani Textile Product	0.22	0.13
20	Assam	All districts of Assam	Assam Jaapi	0.22	0.17
21	Assam	All districts of Assam	Assam Pani Mateka Craft	0.22	0.17
22	Assam	All districts of Assam	Assam Mising Handloom Products	0.22	0.17
23	Assam	All districts of Assam	Assam Bihu Dhol	0.22	0.17
24	Assam	Dhubri	Assam Asharikandi Terracotta Craft	0.22	0.17
25	Assam	Kamrup (Rural)	Sarthebari Metal Craft	0.22	0.17
26	Assam	Majuli	Majuli Mask of Assam	0.22	0.17
27	Assam	Majuli	Assam Majuli Manuscript Painting	0.22	0.17
28	Goa	Entire state of Goa	Sat-Shiro Bheno (Sat-shirancho bhendo)	0.25	0.12
29	Goa	Entire state of Goa	Goan Bebinca	0.25	0.12
30	Goa	Entire state of Goa	Goa Mankur Mango (Malcorado or Mankurad)	0.25	0.12
31	Jammu and Kashmir	Doda	Bhaderwah Rajmash	0.25	0.20
32	Jammu and Kashmir	Kathua	Basohli Pashmina Woolen Products	0.25	0.20
33	Jammu and Kashmir	Rajouri	Rajouri Chikri Wood Craft	0.25	0.20
34	Jammu and Kashmir	Ramban	Ramban Sulai Honey	0.25	0.20
35	Jammu and Kashmir	Ramban	Ramban Anardana	0.25	0.20
36	Jammu and Kashmir	Udhampur	Udhampur Kaladi (Dairy Product)	0.25	0.20
37	Maharashtra	Hingoli	Basmat Haldi (Turmeric)	0.22	0.18
38	Maharashtra	Kendrapara	Kendrapara Rasabali	0.24	0.19
39	Maharashtra	Kolhapur	Hupari Silver Craft	0.22	0.18
40	Maharashtra	Koraput	Koraput Kala Jeera	0.24	0.19
41	Maharashtra	Nandurbar	Nandurbar Amchur	0.22	0.18
42	Maharashtra	Nandurbar	Nandurbar Mirchi (Chilli)	0.22	0.18
43	Maharashtra	Sangli	Miraj Tanpura	0.22	0.18
44	Maharashtra	Sangli	Miraj Sitar	0.22	0.18
45	Maharashtra	Sindhudurg	Sawantwadi Wooden Craft	0.22	0.18
46	Meghalaya	West Garo Hills, East Garo Hills, South Garo Hills, North Garo Hills and South West Garo Hills	Meghalaya Garo Dakmanda Textile	0.22	0.04
47	Meghalaya	West Garo Hills, East Garo Hills, South Garo Hills, North Garo Hills and South West Garo Hills	Meghalaya Chubitchi (Rice liquor)	0.22	0.04

Sr. No.	State	Place of the Sanctioned Project (State, dist, block, village)	Name of GI Products Supported	Grant Support Sanctioned (₹ million)	Grant Support Disbursed (₹ million)
48	Rajasthan	Bikaner	Bikaner Kashidakari Craft	0.25	0.20
49	Rajasthan	Bikaner	Bikaner Usta Kala Craft	0.25	0.20
50	Rajasthan	Jodhpur	Jodhpur Bandhej Craft	0.25	0.20
51	Rajasthan	Rajsamand	Nathdwara Pichhwai Craft	0.25	0.20
52	Rajasthan	Udaipur	Udaipur Koftgari Metal Craft	0.25	0.20
53	Tripura	Gomati	Tripura Risa Textile	0.22	0.09
54	Tripura	Gomati	Tripura Pachra/Rignai Textile	0.22	0.04
55	Tripura	Gomati	Tripura Matabari Peda (Sweet)	0.22	0.09
56	Uttar Pradesh	Agra	Agra Leather (Footwear)	0.20	0.15
57	Uttar Pradesh	Amroha	Amroha Dholak	0.15	0.13
58	Uttar Pradesh	Baghpat	Baghpat Home Furnishings	0.20	0.15
59	Uttar Pradesh	Banaras	Banaras Thandai	0.22	0.18
60	Uttar Pradesh	Banaras	Banaras Mural Painting	0.22	0.18
61	Uttar Pradesh	Barabanki	Barabanki Handloom	0.20	0.15
62	Uttar Pradesh	Bundelkhand region	Bundelkhand Kathiya Gehu (Wheat)	0.22	0.18
63	Uttar Pradesh	Chitrakoot	Chitrakoot Wood Craft	0.22	0.18
64	Uttar Pradesh	Etah	Jalesar Metal Craft	0.20	0.15
65	Uttar Pradesh	Jalaun	Kalpi Handmade Paper	0.20	0.15
66	Uttar Pradesh	Jaunpur	Jaunpur Imarti (Sweet)	0.22	0.18
67	Uttar Pradesh	Mahoba	Mahoba Gaura Patthar	0.15	0.13
68	Uttar Pradesh	Mainpuri	Mainpuri Tarkashi	0.15	0.13
69	Uttar Pradesh	Mathura	Mathura Sanjhi Craft	0.22	0.18
70	Uttar Pradesh	Pilibhit	Pilibhit Bansuri	0.22	0.18
71	Uttar Pradesh	Prayagraj	Prayagraj Moonj Craft	0.22	0.18
72	Uttar Pradesh	Sambhal	Sambhal Bone Craft	0.22	0.18
73	Uttar Pradesh	Sambhal	Sambhal Horn Craft	0.22	0.18
74	Uttar Pradesh	Varanasi	Banaras Lal Bharwamirch (Red Pickle Chilli)	0.22	0.18
75	Uttar Pradesh	Varanasi	Chiraigaon Karonda of Varanasi	0.22	0.18
76	Uttar Pradesh	Varanasi	Banaras Lal Peda (Sweet)	0.22	0.18
77	Uttar Pradesh	Varanasi	Banaras Shehnai (Musical Instrument)	0.22	0.18
78	Uttar Pradesh	Varanasi	Banarasi Tabla	0.22	0.18





III. Environmental Impact

NABARD consistently devises, supports, finances, and promotes a wide range of initiatives aimed at mitigating the effects of climate change in line with global and national priorities.

6.6 Strengthening rural climate resilience

Through various mechanisms, NABARD channels funds towards climate change adaptation and mitigation efforts, providing support to vulnerable communities.

6.6.1 Projects completed under Watershed Development Fund (WDF) during FY 2023-24

Through this fund, NABARD aids in mitigating weather-related risks and economically empowering farmers in rainfed regions.

Sr. No.	Name of the State	No. of Projects Completed During FY 2023-24	Amount Sanctioned (₹ million)	Amount Disbursed (₹ million)	Area Covered (ha)	Increase in Gross Cropped Area (ha)
1	Andhra Pradesh	6	54.75	49.94	5,636.9	335.46
4	Bihar	17	84.20	77.04	14,904	–
9	Himachal Pradesh	3	23.14	23.00	2,920	147.46
11	Jharkhand	1	11.04	11.04	1,363.25	87.81
12	Karnataka	2	26.16	26.16	2,376.7	29.97
13	Kerala	42	240.09	240.09	11,992	–
16	Manipur	1	0.15	0.15	320	–
17	Meghalaya	1	4.50	4.50	300	8.5
19	Nagaland	11	38.83	38.61	3,300	235.5
20	Odisha	3	29.56	26.11	3,032.6	326
24	Tamil Nadu	6	62.32	62.31	6,375.1	658
25	Telangana	6	55.41	50.31	5,579.9	337.61
28	Uttarakhand	2	27.05	26.26	1,856	15

6.6.2 Projects completed under Tribal Development Fund (TDF) during FY 2023-24

Under the TDF, NABARD supports sustainable livelihood options for tribal families to reduce food insecurity and distress migration.

Sr. No.	Name of the State	Districts Covered	Amount Sanctioned (₹ million)	Amount Disbursed (₹ million)	No. of Beneficiary tribal families	No. of Beneficiary non-tribal families	Area Covered (acres)	Total no. of Trees Planted
1	Assam	West Karbi Anglong, Chirang, Karbi Anglong	52.68	48.14	943	7	925	3,05,500
2	Gujarat	Dahod(2), Mahisagar	62.45	53.85	1,550	68	1,500	1,57,500
3	Jharkhand	Bokaro, Lohardaga	88.17	67.84	1,697	450	1,122	1,22,328

Sr. No.	Name of the State	Districts Covered	Amount Sanctioned (₹ million)	Amount Disbursed (₹ million)	No. of Beneficiary tribal families	No. of Beneficiary non-tribal families	Area Covered (acres)	Total no. of Trees Planted
4	Karnataka	Tumkur, Hassan, Ballari	77.93	65.39	1,507	–	1,309	56,196
5	Kerala	Kasaragod	13.99	13.99	293	–	304	7,637
6	Maharashtra	Nagpur, Palghar, Nandurbar(2)	89.98	76.71	2,150	–	1,950	1,02,750
7	Meghalaya	East Garo Hills, North Garo Hills	23.59	22.81	430	–	430	43,100
8	Mizoram	Lunglei(2), Serchhip	75.02	38.59	850	–	700	70,000
9	Odisha	Keonjhar, Khandhamal	54.21	46.85	971	49	970	76,145
10	Telangana	B.Kothagedum and KB Asifabad	50.98	47.88	1,000	–	500	73,500
11	Uttar Pradesh	Lalitpur(6), Sonbhadra(4)	268.24	247.15	5,950	50	5,400	5,20,550
12	West Bengal	Birbhum(2), Jalpaiguri, Jhargam(2), Purulia, Kalimpong	172.59	164.44	3,223	–	3,000	5,45,500



7

Effective Governance





**7.1**

rganisational Profile



Genesis

The National Bank for Agriculture and Rural Development (NABARD) was established on 12 July 1982, under NABARD Act, 1981, as a Development Financial Institution for fostering rural prosperity.

The paid-up capital of NABARD stood at ₹170.80 billion as on 31 March 2024, 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.

7.2 Governance Structure

The management and business of NABARD vests with the Board of Directors, appointed by Government of India.

Structure of the Board	Relevant provision of NABARD Act, 1981	Names of Directors
Chairman	Appointed under Section 6(1)(a) of NABARD Act, 1981	Shri Shaji K. V.
Experts from field such as rural economics, rural development, cottage and village industries, cooperative banks, regional rural banks, etc.	Appointed under Section 6(1)(b) of NABARD Act, 1981	Dr Urvish Shah
Directors from out of Directors of RBI	Appointed under Section 6(1)(c) of NABARD Act, 1981	Dr M. D. Patra Smt Revathy Iyer Dr Ravindra H. Dholakia
Directors from Central Government	Appointed under Section 6(1)(d) of NABARD Act, 1981	Shri Manoj Ahuja Shri Shailesh Kumar Singh Dr M. P. Tangirala
Directors from State Governments	Appointed under Section 6(1)(e) of NABARD Act, 1981	Shri Ashok Barnwal Shri Gopal Krishna Dwivedi Shri Vinod Kumar Suman
Managing Director	Appointed under Section 6(1)(g) of NABARD Act, 1981	This post is vacant
Deputy Managing Directors	Appointed under Section 6(3) of NABARD Act, 1981	Shri Goverdhan Singh Rawat Dr Ajay K. Sood

Committees of the Board

❖ Executive Committee	❖ Audit Committee	❖ Risk Management Committee
❖ Premises Committee	❖ Human Resources Committee	❖ Information Technology Committee
❖ Sanctioning Committee	❖ Review Committee on Wilful Defaulters	❖ Review Committee on Non-Cooperative Borrowers
❖ Stakeholders Relationship Committee		



7.3 Audit Committee of the Board

The Audit Committee of the Board (ACB) was constituted by the Board under Section 13(3) of NABARD Act, 1981.

Brief description of terms of reference:

- ✘ The ACB may provide direction as also oversee the operation of the total audit functions. Total audit function will imply the organisation, operationalisation and quality control of internal audit and inspection within the institution and follow-up on the statutory/external audit and inspections of the Reserve Bank of India (RBI).
- ✘ As regards internal audit, the ACB may review the internal inspection/audit function in the institution – the system, its quality, and effectiveness in terms of follow-up. It may also focus on the follow-up on frauds and major areas of housekeeping.
- ✘ Regarding statutory audits, the ACB may follow-up on all the issues raised in the reports. It may interact with the external auditors before the finalisation of the annual financial accounts and reports.
- ✘ Review and follow-up on all the issues/concerns raised in the inspection reports of the RBI.
- ✘ Review of implementation of Ind AS.
- ✘ Review of implementation of Basel III norms.
- ✘ Review of implementation of risk-based internal audit.
- ✘ Review & follow-up of information security (IS) audit observations.
- ✘ Interaction with rating agencies.
- ✘ Any other related issue.



7.4 Risk Management Committee of the Board

The Risk Management Committee of the Board (RMCB) was constituted by the Board under Section 13(3) of NABARD Act, 1981.

Brief description of terms of reference:

- ✘ Devise policy and strategy for integrated risk management containing various risk exposures of the bank including the credit risk. For this purpose, the RMCB should effectively coordinate between the Enterprise Risk Management Committee (ERMC), the Asset Liability Management Committee and other risk committees of the bank, if any.
- ✘ Decide the policy and strategy for integrated risk management containing various risk exposures of the bank including the market risk.
- ✘ Set policies and guidelines for market risk measurement, management, and reporting.
- ✘ Ensure that market risk management processes (including people, systems, operations, limits, and controls) satisfy the bank's policy.
- ✘ Review and approve market risk limits, including triggers or stop-losses for traded and accrual portfolios.
- ✘ Ensure robustness of financial models, and the effectiveness of all systems used to calculate market risk.
- ✘ Decide the operational risk policies and issues delegated to it by the Board.
- ✘ Review profiles of operational risk throughout the organisation.
- ✘ Decide operational risk capital methodology and resulting attribution.
- ✘ Decide and review rating norms of various clients.
- ✘ Decide the exposure norms for various clients/client groups.
- ✘ Review the exposure to clients at quarterly rests.
- ✘ Set and approve expressions of risk appetite, within overall parameters set by the Board.
- ✘ Reinforce the culture and awareness of operational risk management throughout the organisation.
- ✘ Any other matter that the Board may assign to it.



Note: Independent/ External auditors are appointed by NABARD to express opinion on the financial statements of NABARD, based on their audit 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.



7.5 We have a Pan India Presence



Map not to scale. For illustrative purposes only.

27

Departments at
Head Office, Mumbai

31

Regional Offices covering all
States & Union Territories

479

District Development
Offices

NABARD has **417** standalone DDMs and 4 DDM-Rs, 58 Cluster Officers serving 28 cluster offices, and **31** regional offices serving 758 districts in India.

Structure of Training Establishments



National Bank Staff College, Lucknow

Catering to training needs of
officers of NABARD



Bankers' Institute of Rural Development, Lucknow, Kolkata and Mangaluru

Catering to training and capacity building
needs of bankers, NGOs & other
developmental agencies, across India and
Asia-Pacific countries

7.6 Our Ethics, Values and Principles

Over the course of its four-decade journey, NABARD has established a commendable reputation for conducting its affairs with honesty, ethics, and integrity, while steadfastly supporting the development of the nation.

The organisation has cultivated a brand identity that emphasises integrity and unwavering honesty, consistently upholding the highest moral and ethical standards in all its endeavours. The core values serve as the bedrock of NABARD's operations, fostering leadership that is grounded in teamwork, vigilance, transparency, trust, integrity, excellence, and respect for both institutions and individuals.

NABARD's relationships with client institutions and beneficiaries are founded on principles of mutual respect, transparency, vigilance, integrity, and honesty. Vigilance is integral to NABARD's management

approach, ensuring that systems, practices, and processes function effectively through stringent checks and controls. The Vigilance Cell is dedicated to implementing proactive measures to avert issues through ongoing monitoring, enhancements to systems, and initiatives aimed at raising staff awareness.

In alignment with its commitment to transparency and regulatory compliance, NABARD has effectively responded to requests for information under the Right to Information (RTI) Act, 2005. Additionally, it enforces a Whistleblower Policy to uphold the highest ethical, moral, and business

standards within the organisation, fostering a culture of sustainable corporate governance. This policy empowers employees to report any unethical practices, misconduct, or violations of service rules.

In accordance with the Provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (14 of 2013), Central Complaints Committee at the Head Office (HO) and Regional Complaints Committee at the regional offices (ROs) of NABARD are functioning effectively to deal with said complaints.





7.7 Risk Management

NABARD has developed a robust and independent Risk Governance framework for Integrated Enterprise Risk Management, which encompasses Credit, Market, Operational, and Compliance Risks. This framework is seamlessly integrated into all business operations, ensuring that the risk profile of borrowers aligns with NABARD's risk appetite.

Additionally, procedures have been established to regularly present risk assessment and management strategies to the Enterprise Risk Management Committee, the Risk Management Committee of the Board, and the Board of Directors.

In recent years, NABARD has implemented several essential systems and processes, enhanced its risk management frameworks, and automated its enterprise risk management system (ERMS) to effectively mitigate enterprise risks while ensuring business performance and continuity. Regular inspections are conducted to maintain checks and balances within the system, and mid-office functions have been fortified to manage risks and evaluate profit and loss.

New risk management initiatives at NABARD

NABARD has introduced various improved/new systems and processes to strengthen its risk management framework. These include:

- ✦ establishing a framework for time-bound review of all NABARD policies;
- ✦ aligning all the risk management policies of NABARD to comply with the three pillars of the (recently introduced) Basel III framework: minimum capital requirement, supervisory review process, and market discipline;
- ✦ refining all the risk management policies and aligning them with the latest regulatory guidelines and industry best practices;
- ✦ introducing a committee-based approach for the sanction of refinance, direct finance and grants, as well as costs related to stressed assets management;
- ✦ constituting a tier of risk management committees headed by deputy managing directors – Credit Risk Management Committee, Operational Risk Management Committee, and Market Risk Management Committee;
- ✦ preparing standard operating procedures for NABARD business products in coordination with concerned business departments;
- ✦ upgrading the internal risk rating model for NABARD Infrastructure Development Assistance loans from a 4-point scale to a 9-point scale;
- ✦ implementing an enhanced early warning signal and default forecasting model for Non-Banking Financial Companies (NBFCs) and NBFC-microfinance institutions;
- ✦ initiating the process for reviewing, validating, and refining extant internal risk rating models;
- ✦ conducting regional risk awareness workshops to foster a robust risk management culture at all levels of staff; five workshops were held in FY2024;
- ✦ introducing new policies on outsourcing of information technology services and market risk management; two new policies were introduced in FY2024;
- ✦ refining the process of review of new/improved products and processes based on the recommendations of the New Product Approval Committee; and
- ✦ framing policies on major areas of work



Pragati 1.0

NABARD adopted a Board-approved Five-Year Strategic Plan, named 'Pragati 1.0', starting from 1 April 2023. This plan, framed around 7 broad visions and supported by 86 strategies, aims to achieve 386 milestones and guide NABARD's institutional journey till FY2028. The objective of the plan is to promote inclusive growth and sustainable development, strengthen the resilience of rural credit institutions, and achieve meaningful business expansion. 'Pragati 1.0' reflects NABARD's commitment to embracing innovation and going beyond traditional annual planning. It is designed to be strategic, people-focussed, technologically advanced, and solution-oriented. As on 31 March 2024, 96 milestones have been achieved.

Unveiling the New NABARD for Tomorrow's India (UNNATI)

To augment internal capabilities for effective implementation of 'Pragati 1.0', NABARD's repositioning exercise has been christened 'Unveiling the New NABARD for Tomorrow's India (UNNATI)'. As a part of this exercise, the following initiatives have been prioritised:

- ❖ **Renewed model of state financing:** NABARD, as the development partner of choice for state governments will meet their capital outlay requirements in areas aligned to its mandate and cocreate rural infrastructure development projects with them with a credit-plus offering. Under this initiative, each state government would be visualised



as a 'Segment of One' and customised finance and finance-plus offerings provided, based on its unique needs.

- ❖ **Climate financing:** During the year, NABARD came out with a 'green taxonomy' which is now being incorporated into credit assessment as also for tagging green projects. India's first subnational climate finance facility was successfully launched on 20 February 2024 with NABARD as the anchor, with a memorandum of understanding signed with the Government of Goa.
- ❖ **Partnership with multilateral development banks (MDBs):** NABARD is collaborating with MDBs, such as the World Bank, International Finance Cooperation, Asian Development Bank, Japan International Cooperation Agency, GiZ, Rabo Partnerships, etc., for the co-financing of projects, technical and operational assistance, and knowledge partnerships.
- ❖ **Shared services entity:** NABARD proposes to set up a shared

services entity for cooperative banks to provide tech-led Core Banking Solutions Plus services at par with scheduled commercial banks. This will create the necessary scale in operations to ensure cost effective and efficient delivery of solutions to the last-mile rural financial institutions.

- ❖ **Purpose-bound loans for agriculture:** NABARD is closely associated with the Reserve Bank of India, the State Bank of India, and stakeholders to pilot a mechanism to deliver purpose-bound loans using the central bank digital currency. The digital workflow for the pilot is being finalised.
- ❖ **Farmer Producer Organisation accelerator:** NABARD is designing an accelerator model for Farmer Producer Organisation (FPOs) which shall be launched for a select cohort of FPOs with strategic partnerships for on-ground implementation and support.








NABARD and Sustainable Development Goals

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 1 NO POVERTY	SHG-BLP, JLG	58-61
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	Refinance	41-43
	CFF	44
	Watershed Development	36-37, 72-73, 77, 108-109, 144
	TDF (Wadi & Non-Wadi)	37, 69-70, 106-107, 144
	FPOs	39, 46, 87-89
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	Climate Change	37, 68-81
	OFPO	98-99, 130-132
	MEDP, LEDP	38, 62-63, 94, 130-132, 138-139
 2 ZERO HUNGER	SHG-BLP, JLG	58-61
	RIDF, NIDA, LTIF, MIF, DIDF, FPF	27-33, 125-144
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	CFF	44
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	OFPO	98-99, 130-132
	MEDP, LEDP	38, 62-63, 94, 130-132, 138-139
 3 GOOD HEALTH AND WELL-BEING	RIDF, NIDA, LTIF, MIF, DIDF, FPF	27-33, 125-144
	Watershed Development	36-37, 72-73, 77, 108-109, 144
	TDF (Wadi & Non-Wadi)	37, 69-70, 106-107, 144
	Climate Change	37, 68-81
 4 QUALITY EDUCATION	RIDF, NIDA	27-33, 125-144
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NABARD

NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

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गाँव बढे >> तो देश बढे

 [YouTube/nabardonline](https://www.youtube.com/nabardonline)

www.nabard.org

Taking Rural India >> Forward