

NABARD AT A GLANCE

(Amount in ₹ crore as on 31 March)

Sources of Funds	FY2025	FY2024	% growth over FY2024
Own Funds (Capital, reserves & surplus)	80,494	72,867	10.5
National Rural Credit (Long-Term Operations) & National Rural Credit (Stabilisation) Funds	16,110	16,106	0.0
Deposits	2,75,991	3,01,958	-8.6
Short-Term Cooperative Rural Credit Fund	32,079	50,518	-36.5
Short-Term Fund for Regional Rural Banks	7,024	15,158	-53.7
Long-Term Rural Credit Fund	38,945	45,175	-13.8
Tea, coffee, and rubber deposits	40	52	-23.1
Rural Infrastructure Development Fund deposits	1,94,483	1,86,685	4.2
Warehouse Infrastructure Fund	2,870	3,890	-26.2
Food Processing Fund	550	480	14.6
Borrowings in bond market	3,27,367	2,86,151	14.4
Bonds & debentures	2,01,837	1,60,621	25.7
Tax-free Bonds	5,000	5,000	0.0
Bonds for Long Term Irrigation Fund	57,667	57,667	0.0
Bonds for Pradhan Mantri Awas Yojana–Gramin	48,810	48,810	0.0
Bonds for Swachh Bharat Mission–Grameen	12,298	12,298	0.0
Bonds for Micro-Irrigation Fund	1,755	1,755	0.0
Borrowings in money market	2,51,220	2,01,083	24.9
Certificates of deposit (discounted value)	37,939	23,630	60.6
Commercial papers (discounted value)	57,386	52,113	10.1
Term money borrowings	10	2,508	-99.6
Term loans from banks	1,03,656	94,007	10.3
Foreign currency loan	518	552	-6.2
Borrowings for Jawaharlal Nehru National Solar Mission	3	3	0.0
Triparty Repo Dealing and Settlement & Repo	51,708	28,270	82.9
Borrowings against short-term deposits	0	0	0.0
Others (Liabilities and Funds)	33,449	32,698	2.3
Other liabilities	26,110	24,501	6.6
Other funds	7,339	8,197	-10.5
Total	9,84,631	9,10,863	8.1

Uses of Funds	FY2025	FY2024	% growth over FY2024
(A) Cash and investments	1,37,111	1,07,048	28.1
Cash and bank balance	44,360	29,899	48.4
Government securities and other investments	91,752	69,694	31.6
Triparty repo lending	999	7,455	-86.6
Refinance to enhance ground level credit for rural production and investment	4,91,885	4,68,593	5.0
Production and marketing credit	1,69,225	1,58,706	6.6
Medium- and long-term project loans*	2,52,697	2,68,248	-5.8
Direct refinance to district central cooperative banks	27,768	20,504	35.4
Producers Organisation Development Fund	0	1	-100.0
Credit facility to federations	41,677	20,583	102.5
Green Climate Fund	518	552	-6.2
Infrastructure creation loans	2,85,820	2,65,192	7.8
Rural Infrastructure Development Fund	1,84,724	1,70,007	8.7
Long Term Irrigation Fund	51,804	53,617	-3.4
Dairy processing and Infrastructure Development Fund	1,367	1,508	-9.4
Warehouse Infrastructure Fund	2,582	3,386	-23.7
NABARD Infrastructure Development Assistance	40,879	32,404	26.2
Food Processing Fund	386	431	-10.4
Micro-Irrigation Fund	2,872	3,037	-5.4
Fisheries and Aquaculture Infrastructure Development Fund	1,141	802	42.3
Rural Infrastructure Assistance to State Governments	65	0	–
Social sector investments	61,117	61,117	0.0
Pradhan Mantri Awas Yojana-Gramin	48,819	48,819	0.0
Swachh Bharat Mission-Grameen	12,298	12,298	0.0
Others	298	337	-11.6
Other Loans (Including Jawaharlal Nehru National Solar Mission)	2	5	-60.0
Long-term non-project loans	296	332	-10.8
(B) Sub-total of loans and advances	8,39,120	7,95,239	5.5
(C) Fixed assets & other assets	8,400	8,576	-2.1
Total = A+B+C	9,84,631	9,10,863	8.1

* including amount subscribed to Special Development Debentures of SCARDBs which are in the nature of Deemed Advances.

NABARD AT A GLANCE

(Amount in ₹ crore)

A) Financial support (disbursements)

I) Refinance: Short-term credit (maximum outstanding) (₹ crore)

Particulars	FY2025	FY2024	% change from FY2024
ST-SAO, StCB	32,079	50,518	-36.5
ST-SAO, RRB	7,024	15,158	-53.7
ST-OSAO, StCB	31,124	26,109	19.2
ST-OSAO, RRB	16,439	11,905	38.1
Additional ST-SAO, StCB	72,866	57,659	26.4
Additional ST-SAO, RRB	29,351	21,804	34.6

Notes:

- RRB = Regional Rural Bank; StCB = State Cooperative Bank; ST-SAO = Short-Term Credit for Seasonal Agricultural Operations; ST-OSAO = Short-Term Credit for Purposes Other than Seasonal Agricultural Operations
- ST (OSAO), RRB includes ₹80 crore from small finance banks.

II) Refinance: Investment credit (₹ crore)

Particulars	FY2025	FY2024	% change from FY2024
Agriculture and allied activities	41,457	52,807	-21.5
Non-farm sector	25,010	53,678	-53.4
Self-help groups	28,657	22,344	28.2
Rural housing	4,274	3,658	16.8

III) Credit support (₹ crore)

Particulars	FY2025	FY2024	% change from FY2024
Rural Infrastructure Development Fund	42,714	42,564	0.4
Long Term Irrigation Fund	1,441	2,605	-44.7
Warehouse Infrastructure Fund	106	367	-71.1
Food Processing Fund	61	106	-42.4
NABARD Infrastructure Development Assistance	11,868	7,304	62.5
Direct refinance assistance to cooperative banks	37,217	26,869	38.5
Credit facility to federations	65,991	39,240	68.2
Dairy Processing and Infrastructure Development Fund	49	176	-72.2
Fisheries and Aquaculture Infrastructure Development Fund	443	289	53.3
Rural Infrastructure Assistance to State Governments	65	0	-

B) Development initiatives

Particulars	FY2025	FY2024	% change from FY2024
Watershed development projects (no.)	11	60	-81.7
Area (hectare)	2,193	60,000	-96.4
Families benefitted (no.)	4,448	24,261	-81.7
Springshed development projects (no.)	3	14	-78.6
Area (hectare)	900	4,200	-78.6
Families benefitted (no.)	189	882	-78.6
Projects under Tribal Development Fund (no.)	4	59	-93.2
Area (acre)	200	14,561	-98.6
Families benefitted (no.)	1,675	18,844	-91.11