NABARD - A brief introduction
NABARD as part of Indian Financial System

Sector wise distribution

Banking / Finance
- RBI (Regulator)
  - Scheduled Commercial Banks, Urban Co-operatives, SFBs, NBFCs, etc.

Capital / Commodity Markets
- SEBI (Regulator)
  - NABARD
  - SIDBI
  - NHB
  - EXIM BANK
  - IIFCL
    - Cooperatives & RRBs
    - SFCs & SIDCs
    - HFCs & Housing Corporations

Insurance
- IRDAI (Regulator)
Set up on **12 July 1982** as Apex Institution

For Agriculture and Rural Development by an **Act of Parliament**

By taking over the functions of **ACD of RBI and ARDC** to facilitate integrated Development of rural areas

Address needs for working **capital and investment credit**

For both **on farm and off farm activities** in rural areas
Vision: “Development Bank of the Nation for fostering rural prosperity”

Mission: “Promote sustainable and equitable agriculture & rural development through participative financial & non-financial interventions, innovations, technology and institutional development for securing prosperity”
Board of Directors

Chairman

3 Directors (Experts)
3 Directors (RBI)
3 Directors Government of India
4 Directors State Govts.
2 Whole Time Directors (DMDs)
1 Managing Director (MD)
Committees of the Board

- Executive Committee
- Sanctioning Committee for loans under RIDF
- Audit Committee
- Risk Management Committee
- Board of Supervision
- Information Technology Committee
- HR Sub Committee
- Premises Committee
NABARD
Org. Structure & HR

Physical & Human Resources

NABARD Head Office (27 Departments)

32 Regional Offices
4 Training Establishments
7 Subsidiaries

418 DDM Offices

Staff Strength: 3150 as on 31st Mar 2022
NABCONS — Providing Consultancy Services
NABFINS — Providing Micro Finance services
NABKISAN — Supporting Producer’s Organisations
NABSAMRUDDHI — Supporting Non-Farm Activities
NABVENTURES — Supporting Agri Start-Ups
NAB FOUNDATION — Promotional & Developmental Activities
NABSANRAKSHAN — Providing Guarantee for agricultural and rural development loans
Balance Sheet of NABARD

Total Assets over the years (₹ lakh crore)

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<td>Assets</td>
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<td>5.32</td>
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Surplus

₹Crore

16% growth in 2021-22 (Y-o-Y)

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<th>Year</th>
<th>Surplus (₹Crore)</th>
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<tr>
<td>2016-17</td>
<td>2646</td>
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<tr>
<td>2017-18</td>
<td>2962</td>
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<td>2018-19</td>
<td>3365</td>
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<td>2019-20</td>
<td>3859</td>
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<td>2020-21</td>
<td>4401</td>
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<td>2021-22 (P)</td>
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Productivity Per Employee

₹Crore

14% growth in 2021-22 (Y-o-Y)
Providing leadership to Rural Financial System through

Functions of NABARD

Credit
Developmental
Supervisory
Others
Functions of NABARD

- **Facilitating**
  - credit flow for agriculture and rural development
  - Credit Planning Monitoring Coordination

- **Refinance to RFIs**
  - Production credit
  - Investment Credit (farm & off farm)

- **Loans to State Governments**
  - Rural Infrastructure Development
  - Share Capital Contribution of Credit Cooperatives

- **Direct Loans**
  - NABARD Infrastructure Development Assistance (NIDA), Producer’s Organizations, Federations, CCBs, Agro Processing Units in designated food parks etc.
Functions of NABARD

- Facilitate Tech Adoption in RRBs/RCBs
- Capacity Building and Training
- CPEC in BIRD

- Worlds Largest MF Programme SHGBLP
- Access to 124 million Poor Households
- E-Shakti

- RFIs

- 6295 Producer Organisations promoted
- 58 OFPOs covering 18,825 artisans.
- TDF

- NIE for AFB
- NIE for NAFCC
- Accredited Entity for GCF
Supervising RRBs and Cooperative Institutions (B.R. Act of 1949 - Section 35)

**Statutory Inspection**
- 43 RRBs
- Coop. Banks 33 StCBs (2,072 Branches)
  + 351 DCCBs (13,500 Branches)

**Voluntary Inspection**
- 13 SCARDBs & 602 PCARDBs

**Off-site Surveillance**
- RRBs
- SCARDBs

9 Functions of **NABARD**
Functions of NABARD

Other Functions

- Contributing to policy formulation
- Implementation of GoI subsidy schemes
- Resource mobilisation for flagship programmes (PMAY-G, SBM, LTIF)
- Research & Development – Conduct of Research / Studies
- Supporting Rural Innovations
NABARD is “nabardonline” on Social Media!

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THANK YOU

www.nabard.org