

NABARD at a Glance

(amount in ₹ crore as on 31 March)

Sources of Funds	2022	2021	% growth over FY2021
Own funds	77,117	70,443	9.5
Capital, reserves & surplus	61,019	54,349	12.3
National Rural Credit (Long-Term Operations) & National Rural Credit (Stabilisation) funds	16,098	16,094	0.0
Deposits	2,52,127	2,41,572	4.4
Short-Term Cooperative Rural Credit Fund	44,541	44,644	-0.2
Short-Term fund for RRBs	9,898	9,921	-0.2
Long-Term Irrigation Fund	44,710	44,826	-0.3
Tea, coffee & rubber deposits	61	64	-4.7
Rural Infrastructure Development Fund deposits	1,47,227	1,36,227	8.1
Warehouse Infrastructure Fund	5,380	5,540	-2.9
Food Processing Fund	310	350	-11.4
Borrowings in bond market	2,30,593	1,95,882	17.7
Bonds & debentures	1,07,292	75,649	41.8
Tax free bonds	5,000	5,000	0.0
Bonds for Long-Term Irrigation Fund	55,438	52,370	5.9
Bonds for Pradhan Mantri Awaas Yojana–Gramin	48,810	48,810	0.0
Bonds for Swachh Bharat Mission–Gramin	12,298	12,298	0.0
Bonds for Micro-Irrigation Fund	1,755	1,755	0.0
Other borrowings	1,63,657	1,21,658	34.5
Term loans from banks	70,621	26,435	167.1
Certificates of deposit (discounted value)	16,184	11,590	39.6
Commercial papers (discounted value)	34,552	42,457	-18.6
Term money borrowings	1,987	3,602	-44.8
Special Liquidity Facility from Reserve Bank of India	22,399	24,567	-8.8
Foreign currency loan	918	960	-4.4
Borrowings for Jawaharlal Nehru National Solar Mission	3	3	0.0
Triparty Repo Dealing and Settlement & Repo	16,993	12,044	41.1
Others	33,978	28,243	20.3
Other liabilities	21,487	18,386	16.9
Other funds	12,491	9,857	26.7
Total	7,57,472	6,57,798	15.2

Uses of Funds	2022	2021	% growth over FY2021
Cash and investments	71,625	49,203	45.6
Cash and bank balance	5,791	4,408	31.4
Government securities and other investments	65,834	44,795	47.0
Refinance to enhance GLC for rural production and investment	3,91,161	3,30,860	18.2
Production and marketing credit	1,19,563	1,06,372	12.4
Conversion of production credit into Medium-Term Loans	8	15	-46.7
Medium-Term and Long-Term project loans	2,39,122	1,99,510	19.9
Direct refinance to District Central Cooperative Banks	9,822	4,567	115.1
Producers' Organisation Development Fund	15	38	-60.5
Credit facilities to federations	22,314	20,038	11.4
Green Climate Fund	317	320	-0.9
Infrastructure creation loans	2,27,584	2,10,861	7.9
Rural Infrastructure Development Fund	1,42,526	1,32,724	7.4
Long Term Irrigation Fund	53,283	51,713	3.0
Dairy processing and Infrastructure Development Fund	925	956	-3.2
Warehouse Infrastructure Fund	4,777	5,155	-7.3
NABARD Infrastructure Development Assistance	23,319	17,999	29.6
Food Processing Fund	304	293	3.8
Micro-Irrigation Fund	2,084	1,827	14.1
Fisheries and Aquaculture Infrastructure Fund	366	194	88.7
Social sector investments	61,117	61,117	0.0
Pradhan Mantri Awaas Yojana–Gramin	48,819	48,819	0.0
Swachh Bharat Mission–Gramin	12,298	12,298	0.0
Others	410	162	153.1
Other loans (including JNN Solar Mission)	64	103	-37.9
LT non-project loans	346	59	486.4
Sub-total of loans and advances	6,80,272	6,03,000	12.8
Fixed and other assets	5,575	5,595	-0.4
Total	7,57,472	6,57,798	15.2

A) Financial support (disbursements)

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

Particulars	FY2022	FY2021	% growth over FY2021
ST-SAO, StCB	45,569	44,643	2.1
ST-SAO, RRB	10,126	9,730	4.1
ST-OSAO, StCB	20,322	8,921	127.8
ST-OSAO, RRB	8,269	2,812	194.1
Additional ST-SAO, StCB	50,844	30,781	65.2
Additional ST-SAO, RRB	16,973	10,577	60.5

Note: 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

II) Refinance: Investment credit (₹ crore)

Particulars	FY2022	FY2021	% growth over FY2021
Agriculture and allied activities	36,279	18,124	100.2
Non-farm sector	41,816	48,344	-13.5
Self-help groups	28,812	24,032	19.9
Rural housing	6,258	2,286	173.8

III) Credit support (₹ crore)

Particulars	FY2022	FY2021	% growth over FY2021
Rural Infrastructure Development Fund	33,883	29,193	16.1
Long Term Irrigation Fund	3,197	7,761	-58.8
Warehouse Infrastructure Fund	594	909	-34.7
Food Processing Fund	111	53	109.4
NABARD Infrastructure Development Assistance	7,136	7,506	-4.9
Direct Refinance Assistance to cooperative banks	17,574	7,373	138.4
Credit Facility to Federations	46,434	47,853	-3.0
Dairy Processing and Infrastructure Development Fund	119	121	-1.7

B) Development initiatives

Particulars	FY2022	FY2021	% growth over FY2021
Watershed development projects (no.)	71	65	9.2
Area (ha)	70,148	65,195	7.6
Families benefitted (no.)	28,684	26,585	7.9
Spring-shed development projects (no.)	31	17	82.4
Area (ha)	10,137	6,018	68.4
Families benefitted (no.)	1,953	884	120.9
Projects under Tribal Development Fund (no.)	63	51	23.5
Area (acre)	20,470	16,362	25.1
Families benefitted (no.)	24,682	19,801	24.7