

NABARD at a Glance

(amount in ₹ crore as on 31 March)

Sources of Funds	2021	2020	Net accretion
Capital	15,080	14,080	1,000
Reserves & Surplus	39,269	34,951	4,318
National Rural Credit (Long-Term Operations) Fund	14,497	14,495	2
National Rural Credit (Stabilisation) Fund	1,597	1,595	2
Deposits (Tea/Coffee/Rubber)	64	61	3
Bonds & Debentures	1,95,882	1,39,752	56,130
Borrowings Jawaharlal Nehru National Solar Mission (JNNSM)	3	3	0
Foreign Currency Loan	960	1,052	-92
Commercial Paper	42,457	24,036	18,421
Statutory Liquidity Facility from Reserve Bank of India	24,567	0	24,567
Collateralised Borrowing and Lending Obligation (CBLO)	12,044	6,225	5,819
Certificate of Deposits	11,590	21,145	-9,555
Term Loan from Banks	26,435	7,000	19,435
Term Money Borrowing	3,602	7,210	-3,608
Repo Account	0	0	0
Rural Infrastructure Development Fund (RIDF) Deposits	1,36,227	1,30,442	5,785
Short Term Cooperative Rural Credit Fund	44,644	44,787	-143
Short Term Regional Rural Bank Credit Refinance Fund	9,921	9,953	-32
Warehouse Infrastructure Fund (WIF)	5,540	5,940	-400
Food Processing Fund	350	350	0
Long Term Rural Credit Fund	44,826	44,930	-104
Other Liabilities	18,386	15,600	2,786
Other Funds	9,857	8,468	1,389
TOTAL	6,57,798	5,32,075	1,25,723

Uses of Funds	2021	2020	Net accretion
Cash and Bank Balances	4,408	11,997	-7,589
CBLO/Tri-party Repo	0	0	0
Investments in:			
Government Securities	38,435	23,248	15,187
Other Approved Securities	0	0	0
Equity Shares	1,110	1,114	-4
Debentures and Bonds	1,475	2,246	-771
Shareholding in Subsidiaries & Joint Ventures	480	415	65
Others	3,295	5,865	-2,570
Sub Total	44,795	32,888	11,907
Loans & Advances:			
Production & Marketing Credit	1,06,372	68,693	37,679
Conversion Loans for Production Credit	15	92	-77
Medium Term and Long Term Project Loans	1,98,800	1,65,980	32,820
Direct Refinance to District Central Cooperative Banks	4,567	3,026	1,541
Loans under RIDF	1,32,724	1,25,647	7,077
Loans under WIF	5,155	5,165	-10
Long Term Non-Project Loans	59	63	-4
Loans under NABARD Infrastructure Development Assistance	17,999	11,751	6,248
Loans under Producers' Organisation Development Fund	38	83	-45
Credit Facility to Federations	20,038	12,123	7,915
Loans under Food Processing Fund	293	279	14
Loans under Long Term Irrigation Fund	51,713	44,687	7,026
Pradhan Mantri Awaas Yojana – Gramin	48,819	28,819	20,000
Special Development Debentures of SCARDBs ^a	710	1,118	-408
Other Loans (including JNNSM)	103	337	-234
Loans under Micro-Irrigation Fund	1,827	0	1,827
Loans under Fisheries and Aquaculture Infrastructure Development Fund	194	0	194
Swachh Bharat Mission – Gramin	12,298	12,298	0
Dairy Processing and Infrastructure Development Fund	956	1,010	-54
Green Climate Fund	320	344	-24
Sub Total	6,03,000	4,81,515	1,21,485
Fixed Assets	566	530	36
Other Assets	5,029	5,145	-116
TOTAL	6,57,798	5,32,075	1,25,723

^a amount subscribed to Special Development Debentures of State Cooperative Agriculture and Rural Development Banks (SCARDBs) which are in the nature of deemed advances