



About Us

What We Do

ACHIEVEMENTS

2020-21

NABARD by virtue of its **Financial, Developmental and Supervisory role** is touching almost every aspect of rural economy, including providing **refinance support**, **building rural infrastructure**, **preparing district level credit plans**, **guiding and motivating the banking industry** in **achieving credit targets**, **supervising Cooperative Banks** and **Regional Rural Banks**, helping banks to develop sound banking practices, enabling them to on-board to the CBS platform, designing new projects for rural development, **implementing Go's development schemes**, training handicraft artisans and providing them a **marketing platform** for selling their articles, etc.

A) FINANCIAL FUNCTIONS

Refinance

NABARD disbursed **₹1,30,964 crore** and **₹92,786 crore** for **supporting ST and LT financing by banks**, respectively, during the year 2020-21.

NABARD provides by **way of refinance**, **loans and advances repayable** on demand or on the expiry of fixed period not exceeding 12 months, to **Cooperative Banks and Regional Rural Banks** for **production, marketing and procurement activities**. The basic objective of **short-term refinance provision** is to **supplement the resources of banks** and **to improve credit flow at the ground level**.

NABARD provides long-term and medium-term refinance to the **various institutions** to supplement their resources for providing adequate credit **for supporting investment activities of farmers and rural artisans**, etc.

Short Term Loans

Crop loans are extended to farmers for **crop production** by financial institutions, **which support in ensuring food security in the country**. During the year 2020-21, NABARD has **disbursed ₹95,731 crore** for **Seasonal Agricultural Operations** and **₹11,733 crore** for **other than seasonal agriculture operations** to **Cooperative Banks and RRBs**.

NABARD also introduced a new window of **assistance to SFBs** and under this facility **Short Term Refinance of ₹49 crore** was extended to North East SFB.

Long Term Loans

NABARD's long-term refinance provides credit to **financial institutions** for a wide gamut of activities encompassing **farm and non-farm activities with tenor of 18 months to more than 5 years**. During the year 2020-21, NABARD has disbursed ₹92,786 crore to financial institutions.

To address to the **issue of rural migration** and **give boost to agriculture & rural sector post Covid period**, NABARD introduced **4 special refinance schemes viz. Scheme for PACS as MSC, Scheme for beneficiaries of the watershed as well as Wadi project areas, Scheme for Water, Sanitation and Hygiene (WASH) and Scheme for Micro Food Processing activities**.

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ensure unhindered flow of credit to farmers to carry out harvesting and production activities during lockdown due to which India outperformed in Agriculture production even during lockdown.

NABARD provided additional SLF of ₹1567 crore to NBFC-MFIs with asset size less than ₹500 crore. SLF was also extended to eligible SCARDBs taking into account the liquidity crunch faced by them in the wake of Covid-19 pandemic. As on 31 March 2021, ₹908.16 crore has been disbursed to SCARDBs in 5 States under this line of credit.

Rural Infrastructure Development Fund

RIDF was set up with NABARD in 1995-96 by the Reserve Bank of India out of the shortfall in lending to priority sector by scheduled commercial banks for supporting rural infrastructure projects. NABARD disbursed ₹29193 crore during 2020-21 under RIDF which contributes substantially to the rural infrastructure funding in the country today.

Long-Term Irrigation Fund

The Long-Term Irrigation Fund (LTIF) was announced in the Union Budget 2016-17 for fast tracking 99 identified medium and major irrigation projects, spread across 18 states in mission mode by December 2019. Subsequently, Government of India approved funding for four more projects under LTIF viz; Polavaram project in Andhra Pradesh, North Koel project in Bihar and Jharkhand, Relining of Sirhind and Rajasthan Feeder Canal project of Punjab, and Shahpur Kandi Dam in Punjab. Ministry of Jal Shakti (MoJS) is the nodal Ministry designated to coordinate and facilitate completion of the projects. During the year 2019-20, Gol approved the funding arrangement under LTIF beyond December 2019 and up to 31 March 2021 or till the continuation of the scheme is approved, whichever is earlier. During 2020-21, an amount of ₹2461.84 crore and ₹7761.20 crore was sanctioned and disbursed respectively. Cumulative loans sanctioned and released under LTIF as on 31st March 2021 stands at ₹84326.60 crores and ₹52479.71 crores respectively.

The Gol has further extended the release of funds under the scheme upto 30 September 2021.

Pradhan Mantri Awaas Yojana - Grameen (PMAY-G)

NABARD sanctioned an amount of ₹20,000 crores and released ₹19999.80 crores during 2020-21 to the National Rural Infrastructure Development Agency (NRIDA) under PMAY-G. The cumulative amount sanctioned to NRIDA as on 31 March 2021 was ₹61975 crore out of which ₹48819.03 crore was released. The financial assistance was channelized towards PMAY-G, which plans to provide a pucca house, with basic amenities, to all houseless households including those living in kutchha and dilapidated houses, by 2022.

Micro Irrigation Fund (MIF)

MIF with a corpus of ₹5000 crore was operationalized in NABARD during 2019-20. The objective of the fund is to facilitate State Govts. in mobilizing additional resources for expanding coverage under micro irrigation and incentivizing its adoption beyond provisions of PMKSY-PDMC. Ministry of Agriculture and Farmers Welfare (MoA&FW), Government of India is the Nodal Ministry. During 2020-21, NABARD sanctioned and released loan amount of ₹1128.60 crore and ₹1827.47 crore respectively under MIF. The cumulative sanctions and releases as on 31st March 2021 stands at ₹3970.17 crores and ₹1827.47 crores, respectively.

NABARD Infrastructure Development Assistance (NIDA)

NABARD Infrastructure Development Assistance (NIDA) offers flexible long-term loans to well-managed public sector entities for financing rural infrastructure. Projects for agriculture infrastructure, rural connectivity, renewable energy, power transmission, drinking water and sanitation, and other social and commercial infrastructure are financed under NIDA. Inclusion of public-private partnership (PPP) and non-PPP projects to be undertaken by registered entities like corporates/companies, cooperatives, etc. has further broadened NIDA's scope of funding. Financing under NIDA offers scope for off-budget and on-budget borrowing to state governments and aids in easing state budget constraints.

During the year 2020-21, term loan of ₹22767.75 crore was sanctioned under NIDA through 19 credit proposals constituting 08 irrigation projects (60.9%; ₹13864.98 crore), 04 Drinking water projects (21.66%; ₹4931.52 crore), 03 Transmission projects (3.93%; ₹893.68 crore) and 01 each under Rural connectivity (5.09%; ₹1158.53 crore), Rural Housing (3.48%; ₹792.44 crore), Sewerage (0.28%; ₹64.87 crore) and Communication sector (4.06%; ₹1061.73 crore)

The benefits derived from various NIDA projects are as follows :

Sector	Impact
Irrigation	13,83,013 ha benefitted



	Sanctioned Infrastructure
Rural connectivity	7,410 km road length and 7.93 km bridge length built
Drinking water supply	31,722 habitations with doorstep supply
Warehousing and cold storage capacity	29,600 MT capacity created
Sanitation	15 million liters per day capacity of sewer treatment facility with associated sewer lines
Communication	Network to connect 30,000 + Govt Offices and free internet to 20 lakh households

Direct Refinance Assistance to DCCBs for Short-Term Multipurpose Credit (DRA)

NABARD has been providing ST refinance to StCBs for on-lending to District Central Cooperative Banks (DCCBs) for various purposes. Direct refinance assistance to DCCBs is an additional line of credit for diversification of lending and enhancing their earnings through profitable portfolios. The credit limit is sanctioned to well-governed and financially strong 'A' or 'B' rated StCBs or DCCBs, as per the latest inspection report of NABARD. The purpose of the loan covers inter alia working capital, repair and maintenance of farm equipment and other productive assets, storage/grading/packaging of produce, marketing activities, non-farm activities, etc. The limit is in the nature of cash-credit, operative for one year from the date of sanction. The limit is also available for a period of three months to meet the specific requirements of banks.

Sanctions under DRA, registered growth of 33% i.e. from ₹8932 crore in FY 2019-20 to ₹11890 crore during FY 2020-21. The disbursements under DRA has decreased by 20% from ₹9200 crore during FY 2019-20 to ₹7373.49 crore during FY 2020-21.

Credit Facility to Federations (CFF)

Credit facility to Federations (CFF) provides short-term credit support to state government entities like agricultural marketing federations, civil supply corporations, dairy cooperatives, /milk unions or federations etc., for procurement, processing and marketing of agricultural commodities, input supply, and value and supply chain management. Under this facility, credit support is made available for procurement of food grains, pulses and oilseeds and other agricultural commodities like milk. The facility is also available for procurement and marketing of agricultural inputs like seed and fertilizer. This facility is extended as short-term loan for a period of twelve months and another product in the nature of a very short term loan for three months to meet the specific requirements of the agencies.

Sanctions under CFF, has registered a growth of 60% i.e. from ₹25071 crore in FY 2019-20 to ₹40160 crore during FY 2020-21. Sanctions were made to 14 agencies, out of which 7 were new clients. The new activities financed were seed processing and procurement of coarse grains. The disbursements under CFF has increased by 29% from ₹37206.56 crore during FY 2019-20 to ₹47852.62 crore during FY 2020-21. The outstanding position as on 31 March 2021 was ₹20038.21 crore against ₹12123.24 crore as on 31 March 2020, which is an increase by 65%. The 5-year CAGR of sanctions, disbursements and outstanding under CFF was 45%, 47% and 32% respectively.

Dairy Processing and Infrastructure Development Fund (DIDF)

In accordance with its announcement in the Union Budget 2017-18, Government of India created a Dairy Processing and Infrastructure Development Fund (DIDF) in NABARD, with a total corpus of ₹8004 crore to be utilised over a period of five years. The objectives of the scheme are modernisation and infrastructure augmentation for milk processing and value addition, and to ensure optimum price realisation by the primary producers. It envisages creation of additional milk processing capacity of 12.6 million litres per day (MLPD), modernisation capacity of 1.2 MLPD, milk powder processing capacity of 210 million tonnes per day (MTPD), and other infrastructure facilities during the implementation period.

During the FY 2020-21, sanctions to the tune of ₹943.61 crore were made to NDDB (6 milk unions) and NCDC (3 milk unions). The total disbursements made during the year were ₹120.70 crore.

Fisheries and Aquaculture Infrastructure Development Fund (FIDF)

In line with its announcement in the Union Budget 2018-19, Government of India created the Fisheries and Aquaculture Infrastructure Development Fund (FIDF) with a total corpus of ₹7,522.48 crore to be implemented over a period of five years. NABARD will fund the public infrastructure components to the State Governments to the tune of about ₹2600 crore for various facilities like fishing harbours, fish landing centres, modernized State fish seed



corpus of ₹15000 crore. Under RIAS, NABARD will provide financial assistance to State Governments in Eastern Region, for creating infrastructure that supports rural livelihoods, hinging on 5-J approach – Jan (human being), Jal (Water), Jameen (land), Janwar (livestock) & Jungle (forest)

Warehouse Infrastructure Fund

Government of India created Warehouse Infrastructure Fund (WIF) in the year 2013- 14 with NABARD with a corpus of ₹5,000 crore for providing loans to meet the requirements for scientific warehousing infrastructure for agricultural commodities in the country. The cumulative disbursement as on 31 March 2021 stood at ₹7,620.69 crores.

Food Processing Fund

With a view to promoting food processing industries in the organised sector on a cluster basis, the Government of India instituted the Food Processing Fund (FPF) in NABARD in 2014-15, with a corpus of ₹2,000 crore. NABARD sanctioned ₹116.4 crore for setting up of 7 Agro Processing Clusters and 5 individual food processing units during 2020-21 taking the cumulative loan sanctioned to ₹701.18 crore for 12 Mega Food Park (MFP) projects, 10 Agro Processing Clusters and 10 Food Processing Units as on 31 March 2021. During the year, ₹53.24 crore was disbursed, taking the cumulative disbursements to ₹409.38 crore for the sanctioned projects.

Geo Tagging of Warehouses

NABARD took on the onus of creating a web based Agri-Storage Information System, which not only captures the details of the infrastructure but also captures the Geo-spatial coordinates. The project of Geo Tagging of warehouses (dry & wet) was started as a pilot in two States (Haryana and Tamil Nadu) and the work was taken up by NABCONS, our consultancy arm. Meanwhile, the Union Budget 2020 outlined a 16 point Action Plan for achieving the goal of “Doubling of Farmers’ Income by 2022” that included undertaking an exercise to map and geotag agri-warehousing, cold storage, refer van facilities by NABARD. As a result, the study has become an all India exercise and is a priority of the Government of India. Thus exercise was initiated in the month of November 2020 and is scheduled to be completed by end of June 2021.

The progress of geotagging work is as under:

Sr. No.	Phase	Estimated number storage structures	Number of storage structures geotagged	Percentage of geotagged	Status
1	1st phase (pilot)	6772	6310	93.18	Completed
2	2ndphase (PAN India)	100463	95459	95.01	In-progress
	Total	107235	101769	94.90	

The Farmers APP (KisanBhandar) has been developed for both Android and IOS supporting devices which will be used by Farmers/Traders/Producers to locate the geotagged assets in the vicinity. The APP will be launched by Government of India and thereafter users can download it from Google Play Store and Apple Store.

B) SUPERVISORY FUNCTIONS

For the FY 2020-21, 302 statutory inspections and 9 voluntary inspections were scheduled with reference to the financial position of banks/ other institutions as on March 31, 2020. The details are as under:-

Inspection budgeted and conducted – 2020-21

Particulars	Statutory Inspections			Voluntary Inspections	Total
	StCB	DCCB	RRB	SCARDB	
No. of Inspections Budgeted	34	216	43	9	302
No. of inspections conducted	34	216	43	9	302

C) Developmental Functions

Watershed Development



have been sanctioned. Cumulative sanction and disbursement stood at ₹2378 and ₹1688 lakh respectively.

Climate Change Adaptation Projects

Under Adaptation Fund, the cumulative sanction for six projects and two Readiness Grant stood at USD 9.94 million (₹60.95 crore). NABARD has facilitated sanctioning of two projects with total outlay at USD 134.35 million (₹915.6 crore) under Green Climate Fund. We have also cumulatively sanctioned 30 projects under NAFFC amounting to ₹847 crore at the end of FY 2020-21. NABARD disbursed an amount of ₹0.97 crore during 2020-21 under Climate change fund for promoting and supporting activities aimed at addressing climate change impacts, adaptation and mitigation measures, awareness generation, knowledge sharing and for facilitating sustainable development.

Umbrella Programme on Natural Resource Management

Cumulatively 334 UPNRM projects have been sanctioned across the country covering 10 major natural resource management sectors with a financial assistance of ₹738.55 crore including grant assistance of ₹45.38 crore. The cumulative disbursement as on 31 March 2021 stood at ₹577.22 crore including grant assistance of ₹31.54 crore.

Financial Inclusion

As on 31 March 2021, a cumulative amount of ₹4,592.81 crore was sanctioned and an amount of ₹2,527.67 crore was disbursed towards various schemes implemented under FIF (Financial Inclusion Fund) by generating demand for banking services and building payment/acceptance infrastructure at the ground level. To bridge the gap between the demand and supply side of FI, under differentiated strategy adopted to address the regional disparities and to bring about inclusive and equitable financial inclusion across the country since 2019, grant assistance was extended at an enhanced rate of 90% in 358 Special Focus Districts which includes aspirational districts, LWE districts, Credit Deficient Districts, Lakshadweep, Andaman and Nicobar Island and districts in Hilly states and NER.

Microfinance Sector

NABARD had launched the Self Help Group-Bank Linkage Programme (SHG-BLP) in 1992. The programme has empowered 112.23 lakh Self Help Groups (SHGs) and 13.5 crore rural households in India as on 31 March 2021. Nearly 28.87 lakh SHGs availed credit support of ₹58070 crore from various banks during 2020-21, at an average of ₹2.01 lakh per SHG. 41.30 lakh JLGs were promoted and financed by banks during 2020-21.

EShakti

In a bid to digitise SHGs, project EShakti was launched on 15 March 2015 in 02 districts as a pilot. As on 31 March 2021, data pertaining to 12.33 lakh SHGs involving 140.91 lakh members in more than 1.67 lakh villages of 281 districts have been on-boarded in EShakti portal. The Project has enabled the Bankers in providing on line credit to SHGs based on an inbuilt grading system in the portal. It has resulted into increase in credit linkage with banks from 4.68 lakh (38% groups) to 6.49 lakh (53% groups) as on 31 March 2021. SMS alerts received by SHG members on their banking transaction in local language (10 languages) boosted the confidence and empowerment among the women.

SHG based Livelihood Interventions

For stimulating micro entrepreneurship movement NABARD has launched two skill building and capacity building programmes viz., Micro Enterprise Development Programme (MEDP) and Livelihood and Enterprise Development Programme (LEDP). As on 31 March 2021, 5.22 lakh SHG members were trained through 18434 MEDPs since 2006 with total sanctioned grant support of ₹35 crore. As on 31 March 2021, more than 1.36 lakh SHG members have been supported through 1284 LEDPs with grant sanction of ₹63 crore.

Skill Development

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

NABARD has so far extended support for training 9.58 Lakh rural youth through 35,557 programmes with grant assistance of ₹174 crore by gainfully engaging rural youth both in wage as well as self-employment. During 2020-21, NABARD has skilled 31,890 rural youth by supporting 679 skill development programmes with grant assistance of ₹20 crore.

During 2020-21, various initiatives were taken to address the employability of reverse migrants during the crucial times of COVID-19. A mega project on "Rapid Reskilling and Quick Employment for 10,000 Reverse Migrants" was supported in Uttar Pradesh (Raebareli, Gorakhpur, Mirzapur, Maharajganj and Allahabad), Bihar (Muzaffarpur, Vaishali, Rohtas and Gaya) and Jharkhand (Hazaribagh).



to support producers take up collective business through capacity building, business planning, market linkages, design development etc, a scheme for formation and nurturing of Off Farm Producer Organisations (OFPOs) was initiated during the year 2016-17. Under this, support is extended to an eligible entity to act as Producer Organisation Promoting Institution to mobilises rural off farm producers for undertaking business collectively so as to enable scale as well as better bargaining power, facilities and opportunities of business.

As on 31 March 2021, 40 OFPOs covering around 14,043 beneficiaries have been supported with grant assistance of ₹17.4 crore across 20 states. Of which, 27 OFPOs have been registered under Companies/Societies Act and are undertaking business activities through aggregation, marketing and input distribution. Eight OFPOs are all-women OFPOs and are expected to empower 3325 women weavers/artisans directly.

Marketing Initiatives

To support rural producers in the farm and off-farm sector to market their produce effectively, NABARD has been extending support for setting up of Rural Haats, Rural Marts and participation of artisans and craftsmen in National/Regional level Exhibitions and Melas.

Rural Haats

Rural Haats have been vital to the lives of rural communities by providing them accessible market place to buy and sell their farm and off-farm produce. Rural Haats have emerged as an effective marketing link for Producer Organizations, Village Watershed and Tribal Development Committees. NABARD support to Rural Haats is towards infrastructure creation like raised platforms, roofing, drinking water facility, Sanitation etc. During 2020-21, a total of 58 Rural Haats have been sanctioned with a grant support of ₹7.6 crore. As on 31 March 2021, 636 Rural Haats have been supported with grant assistance of ₹54.23 crore.

Rural Marts

Rural Marts help to promote entrepreneurship amongst producer communities and provide market link for domestic products manufactured by rural community particularly women and weaker sections. It helps in generating income and employment at grassroot level. During 2020-21, 155 Rural Marts have been sanctioned with a grant support of ₹7.6 crore. As on 31 March 2021, 1,085 Rural Marts have been supported with grant assistance of ₹23.2 crore.

Exhibitions/Melas

Exhibitions and Melas provide a direct marketing platform to the artisans with access to market intelligence, customer preferences and bulk orders. Participation in these melas empowers the artisans to face the challenges in doing business.

The COVID-19 pandemic and the subsequent lockdown, and government restrictions impacted organizing of exhibitions and melas. As the situation eased, 09 Regional offices organized 10 exhibitions with grant assistance of ₹2.74 crore.

During the course of exhibitions, initiatives are taken to empower the participating producers by organizing Buyer-Seller Meets, conducting training programmes and workshops on branding, marketing, packaging, effective communication and entrepreneurship development, promoting financial inclusion and digital payment mechanisms.

Agri Business Incubation Centres (ABICs)

In order to develop a supportive ecosystem for agri entrepreneurs NABARD started supporting setting up of Agri Business Incubation centre in 2017-18. The policy envisaged extending support to eligible institutions like Agriculture universities /similar institutions (Host Institution) for setting up ABICs and meet the eligible operational expenditure for functioning for a period of five years. It is a step towards promoting more agri startups, Agri /Rural entrepreneurs and enterprises. The institutions so far supported for setting up independent Agri Business Incubation Centres are as given below:

Name of the Host Institution

Sr. No	Name of the Host Institution
1	Tamilnadu Agriculture University, Madurai, Tamilnadu
2	Chaudhary Charan Singh Haryana Agriculture University, Hisar, Haryana.
3	Indian Institute of Technology, Kharagpur, West Bengal.



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Professor Jayashankar Telangana State Agricultural University, Hyderabad, Telangana.

The ABICs supported will nurture start-ups /Agri enterprises/ entrepreneurs/Farmers/Farmer Producer Organisations etc working in irrigation, seed production, bio- pesticides, bio fertilizers, precision farming, agro-processing, marketing, bio fuel, drinking water, sanitation, energy, health, education, etc. The ABICs will provide business support services and resources, marketing, finance to agri-startups and agri-entrepreneurs to develop them into viable commercial entities which will result in both direct and indirect benefits accruing to the farmers.

Setting up of Catalytic Capital Fund

In India, most of the Agri based start-ups face challenges with respect to funding sources. These start-ups which have innovative enterprises and have an early stage technology/ innovative products/ process innovations/ supply chain innovations/ business model innovations struggle to find financial support at the right time. To support the Agri Start-ups, NABARD has set up "Catalytic Capital Fund for supporting Rural and Agri Start-ups". The Scheme is to support Startups in the valley of Death stage so that they become viable units.

Promotion of GI Products

Geographical Indications (GI) is an Intellectual Property right that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. A GI right allows its holder to prevent its use by a third party whose product does not conform to the applicable standards.

NABARD has supported GI registration of 72 products. NABARD has facilitated creation of an FPO for marketing of Mattu Gulla Brinjal (GI Product) resulting in increased turnover and direct selling to urban markets. NABARD has also provided financial support for the creation of dedicated product catalogue in three international languages for 10 GI products. A marketing outlet for GI products at Deendayal Hastakala Sankul, Varanasi has also been supported.

Credit Linked Capital Subsidy Scheme (CLCSS)

NABARD is one of the nodal agencies for implementing the Credit Linked Capital Subsidy Scheme (CLCSS) for Technology Upgradation of Micro & Small Enterprises of Government of India. The Scheme supports the induction of proven and improved technologies into micro and small units in specified products/sub-sectors. NABARD is the nodal agency for application from Rural areas.

Stand-Up India Scheme

Stand-Up India Scheme (SUI) launched by Government of India on 5 April 2016 facilitates bank loans ranging from ₹10.00 lakh to ₹1.00 crore to at least one SC or ST borrower, and at least one women borrower, per bank branch for setting up an enterprise. NABARD continue to be the connect centres for organizing pre and post disbursement handholding events at District level, to share best practices, review of the programmes, problem solving and guiding the potential borrowers. As on 31 March 2021, a total of 2,437 handholding events with 1,06,357 participants have been conducted in 507 districts across the country.

The Banyan is great, not because of its trunk, but because of its offshoots. We take pride in our partners, because it is they who enable us to reach out to rural India.





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