

# NABARD AT A GLANCE

(Amount in ₹ crore as on 31 March)

Sources of Funds	FY2024	FY2023	% growth over FY2023
<b>Own Funds</b>	<b>72,867</b>	<b>66,766</b>	<b>9.1</b>
Capital	17,080	17,080	0.0
Reserves and surplus	55,787	49,686	12.3
<b>National Rural Credit (Long-Term Operations) &amp; National Rural Credit (Stabilisation) funds</b>	<b>16,106</b>	<b>16,102</b>	<b>0.0</b>
<b>Deposits</b>	<b>3,01,958</b>	<b>2,78,101</b>	<b>8.6</b>
Short-Term Cooperative Rural Credit Fund	50,518	50,432	0.2
Short-Term fund for Regional Rural Banks	15,158	15,047	0.7
Long-Term Rural Credit Fund	45,175	44,996	0.4
Tea, coffee, and rubber deposits	52	57	-8.8
Rural Infrastructure Development Fund deposits	1,86,685	1,63,069	14.5
Warehouse Infrastructure Fund	3,890	4,050	-4.0
Food Processing Fund	480	450	6.7
<b>Borrowings in bond market</b>	<b>2,86,151</b>	<b>2,46,677</b>	<b>16.0</b>
Bonds & debentures	1,60,621	1,21,148	32.6
Tax free bonds	5,000	5,000	0.0
Bonds for Long-Term Irrigation Fund	57,667	57,666	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
<b>Borrowings in money market</b>	<b>2,01,083</b>	<b>1,64,081</b>	<b>22.6</b>
Certificates of deposit (discounted value)	23,630	18,386	28.5
Commercial papers (discounted value)	52,113	42,538	22.5
Term money borrowings	2,508	1,942	29.1
Term loans from banks	94,007	77,455	21.4
Foreign currency loan	552	910	-39.3
Borrowings Jawaharlal Nehru National Solar Mission	3	3	0.0
Triparty Repo Dealing and Settlement & Repo	28,270	19,172	47.5
Borrowings against short term deposits	0	3675	-100.0
<b>Others (liabilities and funds)</b>	<b>32,698</b>	<b>29,925</b>	<b>9.3</b>
Other liabilities	24,501	22,107	10.8
Other funds	8,197	7,818	4.8
<b>Total</b>	<b>9,10,863</b>	<b>8,01,652</b>	<b>13.6</b>

Uses of Funds	FY2024	FY2023	% growth over FY2023
<b>Cash and investments</b>	<b>1,07,048</b>	<b>64,692</b>	<b>65.5</b>
Cash and bank balance	29,899	16,092	85.8
Government securities and other investments	69,694	48,320	44.2
Triparty repo lending	7,455	280	2562.5
<b>Refinance to enhance ground level credit for rural production and investment</b>	<b>4,68,593</b>	<b>4,24,642</b>	<b>10.4</b>
Production and marketing credit	1,58,706	1,40,913	12.6
Medium- & long-term project loans*	2,68,248	2,52,039	6.4
Direct refinance to district central cooperative banks	20,504	13,956	46.9
Producers' Organisation Development Fund	1	6	-83.3
Credit facility to federations	20,583	17,355	18.6
Green Climate Fund	552	373	48.0
<b>Infrastructure creation loans</b>	<b>2,65,192</b>	<b>2,45,017</b>	<b>8.2</b>
Rural Infrastructure Development Fund	1,70,007	1,54,070	10.3
Long Term Irrigation Fund	53,617	53,966	-0.6
Dairy processing and Infrastructure Development Fund	1,508	1,500	0.5
Warehouse Infrastructure Fund	3,386	4,091	-17.2
NABARD Infrastructure Development Assistance	32,404	27,890	16.2
Food Processing Fund	431	422	2.1
Micro-Irrigation Fund	3,037	2,516	20.7
Fisheries and Aquaculture Infrastructure Development Fund	802	562	42.7
<b>Social sector investments</b>	<b>61,117</b>	<b>61,117</b>	<b>0.0</b>
Pradhan Mantri Awas Yojana-Gramin	48,819	48,819	0.0
Swachh Bharat Mission-Grameen	12,298	12,298	0.0
<b>Others</b>	<b>337</b>	<b>369</b>	<b>-8.7</b>
Other Loans (Including Jawaharlal Nehru National Solar Mission)	5	31	-83.9
Long-term non-project loans	332	338	-1.8
<b>Sub-total of loans and advances</b>	<b>7,95,239</b>	<b>7,31,145</b>	<b>8.8</b>
Fixed assets & other assets	8,576	5,815	47.5
<b>Total</b>	<b>9,10,863</b>	<b>8,01,652</b>	<b>13.6</b>

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

# NABARD AT A GLANCE

(Amount in ₹ crore as on 31 March)

## A) Financial support (disbursements)

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

Particulars	FY2024	FY2023	% change from FY2023
ST-SAO, StCB	50,518	49,405	2.3
ST-SAO, RRB	15,158	14,819	2.3
ST-OSAO, StCB	26,109	19,654	32.8
ST-OSAO, RRB	11,905	9,463	25.8
Additional ST-SAO, StCB	57,659	47,714	20.8
Additional ST-SAO, RRB	21,804	17,851	22.1

RRB = Regional Rural Bank, SFB = Small Finance 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.

Note: ST (OSAO), RRB includes SFB refinance of ₹80 crore (in FY2024) and ₹40 crore (in FY2023).

### II) Refinance: Investment credit (₹ crore)

Particulars	FY2024	FY2023	% change from FY2023
Agriculture and allied activities	52,807	27,793	90.0
Non-farm sector	53,678	54,400	-1.3
Self-help groups	22,344	22,278	0.3
Rural housing	3,658	2,544	43.8

### III) Credit support (₹ crore)

Particulars	FY2024	FY2023	% change from FY2023
Rural Infrastructure Development Fund	42,564	37,317	14.1
Long Term Irrigation Fund	2,605	3,069	-15.1
Warehouse Infrastructure Fund	367	461	-20.4
Food Processing Fund	106	142	-25.4
NABARD Infrastructure Development Assistance	7304	6,330	15.4
Direct refinance assistance to cooperative banks	26,869	18,179	47.8
Credit facility to federations	39,240	31,437	24.8
Dairy Processing and Infrastructure Development Fund	176	735	-76.1
Fisheries and Aquaculture Infrastructure Development Fund	289	226	27.9

## B) Development initiatives

Particulars	FY2024	FY2023	% change from FY2023
Watershed development projects (no.)	60	86	-30.2
Area (ha)	60,000	80,022	-25.0
Families benefitted (no.)	24,261	34,774	-30.2
Springshed development projects (no.)	14	30	-53.3
Area (ha)	4,200	8,850	-52.5
Families benefitted (no.)	882	1,890	-53.3
Projects under Tribal Development Fund (no.)	59	68	-13.2
Area (acre)	14,561	17,793	-18.2
Families benefitted (no.)	18,844	24,133	-21.9