

## Notes to the NABARD Annual Report 2023–24

1. AY before a calendar year denotes the agriculture year or the 12-month period ending 30 June of the year. For instance, AY2024 ends on 30 June 2024.
2. FY before a calendar year denotes the fiscal year or the 12-month period ending 31 March of the year. For instance, FY2024 ends on 31 March 2024.
3. Given the phasing of projects, disbursement in any FY may not correspond to sanction for that FY.
4. As a result of rounding off, numbers in tables may not add to totals, and percentages in figures have been adjusted to add to 100.
5. Unless otherwise mentioned '\$' in this report refers to US\$.
6. Regions as defined by NABARD:  
*South:* Andhra Pradesh, Telangana, Karnataka, Kerala, Tamil Nadu, Puducherry, and Lakshadweep  
*West:* Gujarat, Goa, Maharashtra, Dadra & Nagar Haveli, and Daman & Diu  
*North:* Haryana, Himachal Pradesh, Punjab, Rajasthan, Jammu & Kashmir, Delhi, and Chandigarh  
*Central:* Madhya Pradesh, Chhattisgarh, Uttar Pradesh, and Uttarakhand  
*East:* Bihar, Jharkhand, Odisha, West Bengal and Andaman & Nicobar Islands  
*North East:* Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, and Sikkim
7. Dotted bottom borders of boxes, showcases, tables, etc. indicate that the exhibit is continuing to the next page.

*On the cover:* When hands come together for synchronised action, they support and strengthen each other to create synergy. The overall gain is often greater than the additive strength and skills of the hands that work together. The cover is an artist's interpretation of this socioeconomic phenomenon in the context of India's agriculture and rural development.

*Photo credits:* All photos in the report including those on the cover are courtesy NABARD. Cover photos are related to activities at Anjarakandy Farmers' Service Cooperative Bank, Idkidu Primary Agricultural Credit Society, and Ankalkhop Vividh Karyakari Sahkari Society Limited.

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