

# RASHTRIYA GRAMIN VIKAS NIDHI



## ANNUAL REPORT 2020-21

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## VISION

Creating an enabling environment where the poor and underprivileged can ensure sustainable livelihood with dignity.

## MISSION

To improve the economic and social status of the rural and urban poor and the underprivileged through institution building and livelihood enhancement.

## MAIN OBJECTIVES

- To focus and support the disadvantaged groups in the society, who have the potential for pursuing the socio-economic productive activities by improving the quality of economic development especially in the remote areas and decentralized sectors.
- To promote, develop, nurture and build capacities of 'grass-root' development institution, viz. NGOs, Self Help Groups (SHGs), Producer Groups, Federations, Cooperatives, etc.
- To enhance the livelihood of the under-privileged and ensure conservation of natural resources with sustainable use of biodiversity by promoting self-sustaining alternative livelihood through agricultural & food security interventions and income generating projects.
- To provide under-privileged sections of society with essential civic and other amenities required for a healthy, dignified and decent Quality of Life (QoL).
- To promote Financial Literacy & Inclusion through structured programmes to empower the rural poor.

## FOUNDING MEMBERS OF THE GOVERNING BOARD OF RGVN

### **SHRI S M PALIA**

Retired Executive Director, IDBI

### **SHRI D R MEHTA, IAS**

Additional Secretary, Government of India

### **SHRI R R CHARI**

Retired Commissioner, Income Tax

### **DR. V G PATEL**

Director, EDII, Ahmedabad

### **SHRI R K KRISHNA KUMAR**

Joint Managing Director, Tata Tea Ltd.

### **SHRI D N BEZBORUAH**

Editor, The Sentinel

### **MISS N N HARALU, IFS (RETD.)**

Chairperson, NSSW Advisory Board

### **MRS. B ZODINPUI**

Retired Govt. Officer & Social Worker

### **SHRI G S SAXENA**

Deputy General Manager, IFCI

## GOVERNING BOARD MEMBERS OF RGVN

**Shri Sunil Kumar Bansal - Chairperson**

Dy MD, IFCI Ltd, IFCI Tower,  
61, Nehru Place, New Delhi – 110019

**Shri Sib Sankar Saha - Nominee (NABARD)**

Chief General Manager, NABARD  
Dispur, Guwahati

**Shri Biswanath Sinha - Nominee (TSWT)**

Associate Director, Sir Dorabji Tata Trust  
Centre 1, 26<sup>th</sup> Floor, World Trade Centre  
Cuffe Parade, Mumbai - 400004

**Dr. Indranee Dutta - Member**

Retd. Director, OKD Institute of Social Change and Development,  
VIP Road, Upper Hengerbari (Near Tennis Stadium), Guwahati 781036

**Ms. Maya Vengurlekar - Member**

Senior Director & Chief Operating Officer, CRISIL Foundation  
CRISIL House, Central Avenue, Hiranandani Business Park  
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**Dr. Gayatri Bezboruah - Member**

Professor, Gauhati Medical College and Hospital  
Bhangagarh, Kamrup Metro Guwahati - 781032

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**Dr. Amiya Kr. Sharma - Ex-Officio Member**

Executive Director  
RashtriyaGraminVikasNidhi  
Rajgarh Road, Guwahati – 781003

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## RGVN AT A GLANCE

To promote, support and develop nascent NGOs/ CBOs, RGVN was registered as a non-profit organization under Societies Registration Act, XXI, of 1860 under the leadership of Mr S M Palia. It began its operations in **1990** in the North East where the NGO movement had till then not picked up.

- 1991** : IDBI joined as a sponsor of RGVN.
- 1992** : RGVN started operations in Bihar and Eastern Uttar Pradesh by setting up a Regional Office in Patna.
- 1993** : RGVN expanded its area of operations to Orissa, Madhya Pradesh (Bastar region-now in Chhattisgarh) and coastal Andhra Pradesh by setting up a Regional Office at Bhubaneswar. Collaborated with Tata Tea Estate Community Upliftment Programme in Assam (1993-95). Initiated Rural Development through professional agencies like NECON, NEITCON etc. (1993-95)
- 1994** : NABARD joined as a sponsor of RGVN.
- 1995** : The Credit and Savings Programme was initiated as a pilot project in a few districts of Assam and Meghalaya based on the Grameen Bank Model. Started the Fellowship Programme in a humble way with RGVN's own resources.
- 1997** : Initiated Low Cost Housing Programme in Northeast and Bihar in Collaboration with HDFC.
- 1998** : Capacity Building Programme both for NGOs and RGVN executives expanded and strengthened with fund support from Ford Foundation. Resource Unit set up in RGVN Head Office. Fellowship Programme strengthened with Ford Foundation support.
- 2000** : Collaborated with HDFC towards Low Cost Housing for super cyclone victims in Orissa. CSP operations expanded in Assam. Collaborations with Assam Rural Project (ARIASP), Society towards implementation of the World Bank Project in Assam (2002-2003).
- 2006** : NGO MF Programme started in Orissa and Bihar with funds support from SIDBI. Regional office opened in Chhattisgarh to strengthen operations there. Initiated NGO Facilitation Centre and Rural Innovation Fund.
- 2007** : Tata Social Welfare Trust (TSWT) joined as a sponsor of RGVN. Gender Analysis Centre started. Collaborations with Sir Dorabji Tata Trust (SDTT) for building Grassroots Resource Centers; Fellowship Programme; Youth Volunteers Programme; and augmentation of operations in Chhattisgarh Regional Office. NGOMF started in NER.
- 2008** : NGO MF expanded along with CSP, Partnership with Rashtriya Mahila Kosh. Promotion of System of Rice Intensification (SRI) in Assam.
- 2009** : RGVN's Credit and Saving Programme hived off into an independent entity called Brahmaputra Development Trust (BCDT). Expansion of SRI in Assam. Renewable Energy and Low Cost Sanitation as emerging programmes.
- 2010** : RGVN CSP obtained legal status of an NBFC named RGVN (NE) Micro Finance Ltd. More focus on livelihood and holistic development directly by RGVN instead of NGOSP.
- 2011** : RGVN focuses on Livelihood and Institution Building. CSR collaborations with IFCI Ltd; HCCBPL, Usha International, CRISIL, NRL, Power Grid, IOC. Also collaborated with OXFAM India for a DRR Project in Assam.



- 2012** : RGVN collaborated with Concern Universal and HIS for the project “Cross Border Transfer of Agricultural Technologies, Institutional and Market Development Project” funded by European Union in Assam. In Bangladesh implemented by Dhaka Ahsania Mission.
- 2013** : RGVN continues its focus on livelihood and agricultural activities through various projects. RGVN also focused on other developmental sectors like drinking water, sanitation and lighting, especially in the tea gardens. Williamson Magor, Amalgamated Plantations, AFRODEV came into contact.
- 2014** : ICCO and RGVN partnered in 2014 towards promoting agricultural livelihood activities in Assam. IFCI Ltd. supported RGVN in 2015 towards agricultural livelihood activities, drinking water, sanitation and solar lighting in Morigaon, Assam.
- 2015** : IFCI Ltd. supported RGVN towards promoting agricultural livelihood activities and drinking water, sanitation and solar lighting in Assam. Tata Trust supported RGVN for rehabilitation of livelihood of people affected by flood in two districts of Assam. RGVN appointed as the Resource Organisation (RO) by the Assam State Urban Livelihood Mission for Social Mobilisation and Institutional Development under NULM. FPOs initiated with the help of NABARD.
- 2016** : RGVN initiated a project named “COMPELO” (*Consulting Service for Micro Planning & Enhancing Livelihood Opportunities*) in consortium with IIE, under APFBC Society funded by *Agency France de Development* (AFD) with co-funding from the Government of Assam. RGVN’s partnership with CRISIL in Assam continues under the banner “Moi Progoti” towards empowerment of women by strengthening their financial capabilities. Two new collaborations were firmed up. One was with VIF (Vattikuti India Foundation) for a community led poverty alleviation programme in Assam. Another collaboration was formed with Karl Kubel Stiftung (KKS), a German donor organization.
- 2017** : Association with Swachh Bharat Mission (R) for construction of toilets. RGVN becomes a national KRC for SBM in partnership with CUSHW, New Delhi. Project with SIPRD, Assam. Starting of Child Development Project of KNF, Germany in Assam and Meghalaya. RGVN signs MOU with NABARD and AGVB for promoting JLGs in Assam as BC of AGVB.
- 2018** : A brand “*Grasslooms*” launched as Weaving Value Chain. RGVN to do the handholding and BCDT to market the products. Association with VAF, TATA Trust for study on Digital Inclusion. IFCI funds a project on sanitary latrines for UP and Odisha.
- 2019** : RGVN collaborated with ITC Ltd. (partnered with NITI Aayog) and is working under the “**Transformation of Aspirational Districts Program**” in five districts of Assam - Dhubri, Darrang, Barpeta, Goalpara and Baksa to increase net returns from farming through reduction in costs of production and increasing productivity of major crops in each of the identified district. RGVN with CRISIL in Assam continues for second phase under the banner “Moi Progoti” towards empowerment of women by strengthening their financial capabilities.
- Start of a relationship between APPI and RGVN for promotion of agri-farmers collectives in Morigaon, Assam.
- 2020** : The year of Covid. ITC funds a new project in Rampur, Kamrup. RGVN tried to carry on the programmes already in execution. New FCRA account opened. Two Rural Marts funded by NABARD opened, one in Guwahati and the other Kaziranga. Eri silk project launched, one part funded by CRISIL and the other by NABARD.

# CHAPTER 1 : OVERVIEW

## Introduction

If one goes back to the period before 1991 when liberalization was introduced, there was quite a bit of turmoil in the country mainly because of economic (Import) crisis faced by the country as well as the Mandal Commission. There were many struggling NGOs who were trying to do some good for the society. However, there was no seed fund available for them. To get govt funds and even from some private funds one had to wait for three years at least. An idea was mooted that an organization to help budding NGOs and other community based organizations should be set up as these organizations can bring change in their respective locations. Mr SM Palia of IDBI and a few of his friends worked on the idea and thus RGVN was born.

## RGVN- Reaching the Unreached

Rashtriya Gramin Vikas Nidhi, popularly known as RGVN, was established on April 20<sup>th</sup>, 1990, as an autonomous, non-profit organization / non-government organization (NGO) registered under the Society's Registration Act of 1860. The headquarter was set up in Guwahati, Assam making it the only institution where the HO was in the NER but the activities were carried out also in the mainland. RGVN's founding sponsor, IFCI Ltd., provided the initial set-up support and with time IDBI and NABARD became its sponsors. In 2007 Tata Social Welfare Trust (TSWT) also contributed to the corpus and thus became a sponsor.

RGVN is a national level multi-state development and support organization working in the states of Assam, Arunachal Pradesh, Meghalaya, Mizoram, Nagaland, Manipur, Tripura, Sikkim. After expanding operations in the Northeast, development activities were also extended to the poverty-stricken pockets of Eastern Indian states of Odisha, Jharkhand, Bihar Chhattisgarh, Eastern Uttar Pradesh and coastal Andhra Pradesh.

Governance of RGVN is vested in a Governing Board comprising nominees of sponsors IFCI, IDBI, NABARD and Tata Social Welfare Trust, and eminent persons from the banking, education and development sectors. The Chairperson is a nominee member to the Board from IFCI, the founding sponsor.

## RGVN through the ages-Projects with a Sustainable Development Lens

Even before the introduction of both Millennium Development Goals (MGDs) in 2000 and Sustainable Development Goals (SDGs) in 2015 by the United Nations, RGVN, since its inception has always worked with a sustainable development approach. Although, RGVN has had its own ups and downs like any other development organization, the mission of the organization has always stayed intact since its establishment, in April 1990, to create an enabling environment where poor and underprivileged can ensure sustainable livelihood with dignity. The vision of RGVN has been at improving the economic and social status of the rural and urban poor and underprivileged people through institutional building and livelihood enhancement.

Through funding from various donors and corporations as well as the government schemes and programmes, RGVN has successfully implemented various developmental projects in various areas of significance. Initially the projects were done by the NGOs/CBOs in their areas. But later on RGVN

started implementing the projects itself by hiring more people.

These projects when looked at from the lens of sustainable development, has inter-linkages with various SDGs. Over the years, these goals have been successfully implemented through various projects. If one looks at the SDGs, one can see the close relationship with the following objectives of RGVN.

- To focus and support the disadvantaged groups in the society, who have the potential for pursuing the socio- economic productive activities by improving the quality of economic development especially in the remote areas and decentralized sectors.
- To promote, develop, nurture and build capacities of 'grass-root' development institutions, viz NGOs, Self Help Groups (SHGs), Producer Groups, Federations, Cooperatives, etc.
- To enhance the livelihood of the under- privileged and ensure conservation of natural resources with sustainable use of biodiversity by promoting self- sustaining alternative livelihood through agriculture and food security interventions and income generating projects.
- To provide under- privilege sections of society with essential civic and other amenities required for a healthy, dignified and decent Quality of Life (QoL).
- To promote financial literacy and inclusion through structured programs to empower the rural poor.

## **RGVN's Focus Areas and Projects Undertaken**

### **Focus Areas**

- **Institution & Capacity Building-** Building of rural institutions is one of the primary objectives of RGVN. The organization undertakes needs assessment, and formulates capacity enhancement and strategic development plans for these community based organizations. RGVN carries out institution & capacity building activities with funds from national and international development agencies. It may be mentioned here that RGVN 's main achievement has been institution building and it has played a major role in the development of NGOs in the areas where it works. It has handheld and partnered with 1800 NGOs, SHGs, cooperatives and farmers' collectives. It is also commendable that RGVN has set up the largest Microfinance Institution in the North East region, namely the RGVN (NE) Microfinance Ltd which has now transformed into North East Small Finance Bank. RGVN and NESFB are now two entirely different organisations managed by two entirely separate Governing Boards. RGVN has also built the largest women's cooperative in Odisha, UMASS.
- **Surveys & Analytical Studies-** RGVN has a very good group of qualified professionals. Thus Typically, the scope of projects that RGVN deals with includes:
  - ✓ Village identification and mobilization.
  - ✓ Training of surveyors and survey-supervisors.
  - ✓ Data collection, input and validation.
  - ✓ Data analysis & interpretation.
  - ✓ Conducting various studies and surveys and Report preparation
  - ✓ Formulation of strategies & recommendations for appropriate interventions.

- **Livelihood**

**Agricultural** - One of the most essential projects that RGVN takes pride in, is on the projects based on agriculture and livelihood.

- ✓ RGVN assists in the formation of groups by creating SHGs, FMCs, Producer Groups, Business Management Committees, etc. RGVN also assists on the provision of technical & commercial support through trained Local Service Providers (LSPs).
- ✓ Providing **training and technical services** to facilitate the adoption of new and innovative technologies directly and/ or through LSPs.
- ✓ Furthermore, **quality input** materials (typically non- cash, either free- of cost or subsidised) are also provided directly and/or through LSP's.
- ✓ To enhance the income of all the stakeholders RGVN not only creates a **value chain**, i.e., households, market actors (input & output) as well as LSPs but, also facilitates **linkages**. Linkages helps in the facilitation of the SHGs, FMCs, Producer Groups, Agro Service Centres etc., to suppliers and markets as well as to financial institutions for credit linkages. Projects that are focused on agriculture and livelihood are funded by agencies like APPI, KKF, AGCL, EU etc.

Various agricultural focus areas are:

- ✓ **Agricultural/ Horticulture-** Training and technical services to farmers in System of Rice Intensification (SRI), organic farming, vermi-compost usage, floating-bed cultivation, nurseries for vegetable, mushroom cultivation, various Horticultural crop, preservation and processing of seasonal fruits and vegetables etc.
- ✓ **Animal Husbandry & Pisciculture-** Training and technical services on scientific breeding, inoculation, nutrition, hygiene, etc., as well as quality inputs like superior quality chicks, ducklings, piglets, fish- fingerlings, fertilizers, feed, etc.

The projects on agriculture and livelihood are been funded by APPI, KKF, AGCL, EU etc.

**Handlooms & Handicrafts-** Training and technical services in weaving and tailoring are imparted to the rural local communities. Inputs such as superior quality yarn and raw materials are provided. To produce the product there is use of technology and sustainable design inputs. Experienced trainers and designers are engaged to achieve the desired output.

**Other trainings for livelihood generation-** Various vocational trainings are provided which includes *trainings on masonry, leaf plate stitching, promotion of micro-enterprises* etc. Training upkeep of already existing assets like *fisheries and ponds* etc., are also provided. RGVN promotes town-based entrepreneurship for livelihood generation. A special emphasis is provided on women centric micro- enterprises.

- **Financial Literacy & Inclusion-**

In order to empower the rural poor financially, it is essential to spread awareness on the various schemes and programmes available to the poorer sections of the society that they

can avail. RGVN's prime focus being on womens' financial empowerment, following aspects have been touched upon-

- ✓ Conducting various trainings on Financial Literacy and empowerment
- ✓ Assists the rural poor in awareness generation through Sakhi Model.
- ✓ Digital Literacy
- ✓ Training and provision/ facilitation of Linkages for: Government Schemes (Jan Dhan, PMSBY, PBJBY), Bank accounts, savings & loans, Pensions, Life Insurance, Insurance of livestock & crops.
- ✓ funded by CRISIL and NABARD.

- **Projects on Quality of Life (QoL)** - It is essential for every human being to lead a good quality of life. RGVN has taken an initiative directed towards providing rural communities with facilities for access to:

- ✓ Safe drinking water.
- ✓ Good quality medium-cost sanitation facilities.
- ✓ "Clean Energy" for lighting, cooking, etc.
- ✓ Promotion of gender equity

RGVN realizes that quality of life issues need foremost attention, especially, when the lives of the poor and vulnerable are involved.

RGVN has worked in the area of water and sanitation. It has built several toilets, some even in remote areas where the government programmes have failed to filter in. It has renovated spring wells, built ring wells and tube wells and is now working on solar pumps connected to water filters, in areas where there is no electricity. Free health check-ups have also been conducted in villages with no access to healthcare facilities. Talks and discussions on the important aspects of health care like nutrition, common ailments, family planning methods and hygiene and sanitation has helped the people in the rural areas generate awareness on such topics as well as free medicines been distributed. Furthermore, training programmes on proper waste disposal management are also provided.

Agencies funding projects based on Quality of Life (QoL) are IFCI, AGCL, Coca Cola etc.

- **Forests and Biodiversity Conservation-** Although RGVN has imparted skill training to the forest dependent communities on the sustainable use of forest and non-forest products in the past, but, there has not been any project that was solely focused upon forests and biodiversity conservation until the year 2016. The components of the project were:

- ✓ Community orientation towards forest and wildlife conservation and alternate livelihood with an emphasis on income generation and livelihood security of the forest dependent communities.
- ✓ Development of Participatory Micro Planning, Organising Skill Development Training in different trades as well as Design development workshops, conducting Entrepreneurships Orientation programmes (EOP), Exposure visits, Training

certification under sector skill council, Branding and Marketing of the products produced by the local communities.

The donor agency for the project includes *Agence Francaise de Developpement*(AFD) & Co- funded by State Government of Assam.

- **Projects on Institution Building-** For a project to be successful, the institutions have to made strong so that the objectives of the projects are fulfilled even after its completion. RGVN has worked relentlessly towards institutional building. Awareness meetings are held on formation of self-help groups (SHGs), farmers producer organizations (FPOs) etc. Local service providers (LSPs) have also been given training by RGVN under various programmes. Capacity building to make these institutions stronger are also been provided.

### **Other Projects, Programmes and Activities of RGVN-**

- **Initiative on Handloom and Textiles-** For supporting sustainable livelihoods and promoting individual and community initiatives a handloom vertical has been there since the beginning of RGVN's inception. But, *GRASSLOOMS* is the very own initiative of RGVN which is a handloom value chain. GRASSLOOMS brand was launched in 2018. The vision was to create an exclusive platform that endorses and promotes the age-old traditional skills and proficiency of the weaver artisans from the North- East. It is now promoting livelihood generation among the women in the rural areas of Assam by upgrading the already existing skills of the women artisans through proper skill training. Training is being imparted on the various weaving techniques so as to enable them to produce global quality standard products at affordable prices. Various products of furnishing products like cushion covers, runner, mat napkins etc., and apparels like saree, stole, dupatta, chadar etc., are produced and sold in the market with proper pricing. Over the years, since its inception, GRASSLOOMS, have envisaged as a market platform in order to market the products worldwide. Also, weaver-based institutions have been crated and various government aids and programmes related to handloom sector have been availed. As on March 2019, 480+ weavers have been registered under GRASSLOOMS in five districts in Assam and weaving on job work basis.
- **Child Rights-** RGVN works towards-
  - ✓ Formation **of a children's club** for community awareness
  - ✓ Conscience creation for their protection and development.
  - ✓ Renovation of and re- building of schools which had dilapidated infrastructure.
  - ✓ Installation of solar powered lights and fans in schools.
  - ✓ Training imparted to teachers and awareness created amongst parents about the importance of receiving education.
- **Programmes on flood relief-** Since, Assam is severely affected by floods every year during the raining seasons. Enormous damages to valuables and crops are being felt in both Brahmaputra and the Barak Valley. RGVN during such difficult times have assisted the flood affected areas in association with other agencies by providing-

- ✓ Flood relief in different parts of Assam and also in other states where it has its presence.
  - ✓ Organises various free Health check-up Camps
- **Gender Analysis Centre-** RGVN's Gender Analysis Centre was inaugurated in January 2007. It works towards the overall empowerment of women. RGVN's primary focus being on women has worked in several women centric projects and is still working on such projects. We specialise in-
    - ✓ Awareness generation on various areas as well as conducting training programmes
    - ✓ Gender issues,
    - ✓ Promotes Gender mainstreaming
    - ✓ Gender budgeting.
  - **Elderly Care-** RGVN has launched a programme called *Hello and Millo* in 2019, a senior citizen's club.
    - ✓ The main objective of forming the club is to help senior citizens enjoy a better life.
    - ✓ There is continuous interaction with the members throughout the year through home visits and get together once every week, in which all the members engage in recreational activities like singing, yoga and discussion on current topic of relevance.



## CHAPTER 2

### AGRICULTURE AND LIVELIHOOD PROJECTS



Creating livelihood in the Agriculture and allied sectors has been very close to RGVN's heart, being in an area where not much industrial development has been witnessed. The local people do have the traditional skills. But there has to be more inputs available elsewhere which they may not be aware. Thus a number of innovative projects are being implemented.

#### **2.1: Strengthening Farmer Collectives & Improving Resilience of Vulnerable Communities**

is one project besides formation of FPCs and preparing orchards solar based technology is being brought in to assist the farmers. The APPI and KKF are supporting the farmers in this area. CInI under Sustain Plus platform is giving additional support. RGVN is trying to reduce the use of non-renewable energy in this area.

The basic objective is to contribute to the realization of the SDG 1, 2 and 13 (No poverty, Zero hunger and climate action) by contributing towards sustainable well-being and resilience of small farmer households of the flood prone district of Morigaon, Assam, India through adoption of environment friendly technologies and conservation agriculture.

To this end, RGVN had proposed that in the first year, 750 smallholder households residing in 5 contiguous villages of Bhurbhanda block are capacitated to increase their agricultural production and income by implementing solar energy systems and efficiency technologies and adoption of conservation agriculture.

#### **Some of the activities under this project are:**

- **Construction and installation of Common Facility Centres:** 5 Common Facility Centres (CFCs) were constructed in 5 different locations across the project location at Morigaon, which are: 3 at Dighalbori, Chutiyakhal, Bakharbori. Each of the CFCs contains three machines: solar rice huller, solar oil extractor and solar rice huller. The total number of people impacted by all of the CFCs is 600 beneficiaries.
- **Installation of Solar Pump:** A total of 9 solar pumps have been installed at different locations



across the project location, and 1 pump is yet to be installed. The locations are: Digholbori – One 2HP at orchard, One 3HP at Paddy field; Udari – One 2HP pump at orchard; Chutiyakhal – One 3HP pump at paddy field; Kanfola – One 2HP pump at paddy field; Bakharbori – One 3HP pump at paddy field. One yet to be installed; Manipur: One 2HP pump at orchard garden, One 2HP at paddy field, One 2HP at paddy field. The number of people impacted by all the solar pumps is 94 beneficiaries.

➤ **Awareness Meetings:** Awareness Meetings were done in 3 formats

- 1) **Machine Installation Awareness Trainings:** These awareness sessions were conducted either alongside or right after machine installations. Total no. of such meetings conducted was 21, and the number of beneficiaries impacted was 64.
- 2) **Awareness Meetings with TISS faculty:** Awareness meetings on topics such as environmental degradation and conservation, pollution, alternatives such as green energy were conducted by TISS faculty. The number of such meetings conducted was 20 and the number of beneficiaries impacted was 445.
- 3) **Street Plays:** Street plays were conducted where the aim was to introduce the concept of renewable energy and make them aware of its benefits esp. solar energy. The plays also included information about the CFCs constructed and how to avail their services. The number of such street plays was 23, and the estimated number of beneficiaries impacted was 920.

**Technical Trainings:** A residential training programme on solar machines repair and maintenance were carried out on 19th and 20th of February 2020 for a select set of beneficiaries in collaboration with SELCO Foundation at Don Bosco Technical School, Maligaon. A total of 25 beneficiaries (24 men, 1 woman) were selected for this training.

**The cInI project is a part of the larger framework of agriculture based livelihood development supported by KKF and APPI.**



Fig: Street Play for Awareness at Morigaon



Fig: Awareness Meeting at Bakharbori Village, Morigaon



Fig : Solar Pump installed at Manipur village, Morigaon



Fig: Common Facility Centres (CFC)at Digholbori Village, District Morigaon



Fig: Inside the Dighalbori CFC – 1 solar rice huller, 1 solar oil extractor, 1 ginger powder machine

## **2.2 RGVN-APPI Project. Promoting Farmer Collectives & Improving Resilience of Farming Communities. The project has been funded by: Azim Premzi Philanthropic Initiatives (APPI)**

More than 2000 women members belonging to small and marginal farmer households have been included under the project at Bhurbhanda block in Morigaon district. Morigaon is considered as one of the backward districts of India which receives Backward Region Grant Fund (BRGF) from the Government of India each year. Morigaon is one of the most flood affected districts of Assam which makes the community highly vulnerable.

The project has identified and engaged 30 Local Service Providers (LSPs) who are a pool of male and female community based resource person for providing easily accessible and affordable services in the agricultural and allied sectors to the targeted community at their doorstep. The LSPs are being provided training time to time by experts for updating their knowledge and skills.

The beneficiary households were organized into 220 farmer producer groups which were then trained by the trained LSPs. In the first year, more than 300 households participated in technical sessions and Farmers Field Days (FFDs) facilitated by LSPs on sustainable agricultural practices such as System of Rice Intensification (SRI) and Vermicomposting.

A sharing workshop was organized under the project with LSPs on working with communities in October 2019.

Training events were organized for capacity building of LSPs. These trainings were imparted by experts/ Subject Matter Specialists (SMS) from public and private agencies.

SRI practices in paddy promoted under the project were adopted by more than fifty percent of the households out of 252 selected and trained for implementing the activity in the reporting year.

The highest yield obtained is 67 quintal per hectare for the promoted variety “Dichang” whereas under traditional practices the yield of the variety is 36 to 45 quintal per hectare.

Under promotion of eco-friendly practices, 187 households adopted vermicomposting technique out of 253 selected and trained households in the reporting year

As a part of promoting family nutrition, fruit saplings were distributed under the project to 600 households.

Under the objection of reducing farm drudgery paddy weeders were procured and used by households adopting SRI practices.

Group meetings are organized once a month in each beneficiary group with facilitation support from project and LSPs. More than 2000 group meetings have taken place during the reporting period.

The project have been able to link 50 producer groups to agricultural input supplier for procuring items such as earth worms, trichoderma, conoweeders and paddy seeds

Concerned staffs of government line agencies were oriented on the project for sustainable support to the project. During the reporting period a number of orientation meetings were organized.

## Case Study Encouraging Achievement of a Local Farm Woman

Nirumai Patar, resident of 1 No. Manipur village is one of the beneficiaries of the RGVN-APPI project and also a producer member of Milijuli SHG formed under the project. Since incorporation as project beneficiary she participated in various skill development training programmes promoted under the project for improving farm productivity and income. With handholding support from LSP Nitumoni Das she successfully adopted better farming practices promoted under the project such as SRI, kitchen gardening, and vermicomposting. Vermicomposting as an alternative source of livelihood appeared to be quite promising to her and her spouse Amin Singh Patar. Moreover, the income from this activity had the potential to compensate the loss of paddy during severe floods which is quite common in the area.

Finally Nirumai Patar along with her husband set up two vermicomposting units in their homestead for production of compost which has led to considerable improvement in their household income. One of the vermicomposting units was supplied by the local agriculture department free of cost under the RKVY scheme looking at the couple's interest and involvement in the activity. So far she has sold 2.4 tonnes of vermicompost which fetched her income of Rs. 20,200/- in a period of one year. Besides compost she has earned an amount of Rs.44, 660/- simply by selling worms. So far she is reported to have sold the highest quantity of compost to the Yangli FPC (Farmer Producer Company) formed under the project. Her annual household income has been enhanced by almost 30%. She spends 70% of her income towards education of her three daughters and remainder 30% used for meeting food and farm related expenses.

Nirumai Patar has set an example for many others in her community as a successful women farmer producer and also as one of the members of the Board of Directors (BoDs) of the Yangli.



**2.3** Karl Kubel Stiftung (KKS) and Federal Ministry for Cooperation and Development (BMZ), Germany-sponsored project on **Improving Food Security And Disaster Prevention in Assam, India** aims at the sustainable improvement of the living conditions of the marginalised smallholder families living in the highly flood-prone district of Morigaon. 1100 smallholder households living in 10 contiguous villages of the Bhurbandha block will increase and diversify the agricultural production, improve access to the market and are active in disaster control. They convert their agricultural production and animal husbandry in an environmentally friendly way and increase productivity.

#### **Achievements:**

- ✓ Baseline Survey has been completed and the results shared with donor agency to discuss strategies and steps forward
- ✓ Paddy seeds distribution of types Swarna Sub (1000kg) and Rangeet (1000kg) were done among 300 community members at the project location. These varieties of seeds are flood-resilient and can survive when submerged in water for a long time. These seeds were procured from BharatiyaKishanSangha, Assam
- ✓ A total of 40 groups have been formed and mobilised under this project, with each group having 10 members.
- ✓ An FPO has been established with approximately 400 members who are women rural farmers. This FPO is being formed, and steps are being undertaken to convert it to a full-functioning FPC, such as:
  - 1) Board of Directors for the FPC have been selected, and they hold monthly meetings
  - 2) The FPO has been formally named “Krishak Shakti UnnayanSamiti”
  - 3) A bank account has been opened under its name, where the collected membership fees and share money has been allocated
  - 4) The President and Secretary has been selected by the members of the FPC

**2.4 “Transformation of Aspirational Districts Program”** has been launched by Government of India on January 2018 which aims to quickly and effectively improve the performance of 25 districts across identified key performance indicators in sectors which improves quality of life and economic productivity. NITI Aayog was established by the Narendra Modi’s NDA government to replace the Planning Commission has partnered with ITC for providing technical support to improve productivity of agriculture and allied sectors. The prime objective of the partnership increasing net returns from farming through reduction in costs of production and increasing productivity of major crops in each of the identified district. In Assam the targeted districts are Dhubri, Darrang, Barpeta, Goalpara and Baksa.

#### **Project Objective**

Overall Objective

Increasing net returns from farming through reduction in costs of production and increasing productivity of major crops in each of the identified districts.

Specific Objective-

Specific Objective 1 (SO1): To develop capacities of block level government extension officials of each of the district in domain knowledge and training techniques in the area of - standard package of practices for agriculture and livestock development

Specific Objective 2 (SO2): To build capacities of village level department personnel and farmers through trained government extension officials in a cascading approach

Specific Objective 3 (SO3): To support in realisation of Government schemes

## PROJECT OUTCOMES

### Farmers Field School

A farmer field school is a group-based learning process which is adopted by many NGOs as well as government to promote and transfer of technology among farmers and rural population. A farmer field school also brings together different methods and concepts for community development. These schools largely promote judicious and economically viable use of available resources to improve the sustainability of production. FFS comprises of one lead farmer and 24 student farmers.

### Farmers Field School – Kharif Paddy

In the targeted district 50 FFS villages in each district are selected which totals to 250 villages. In each village one demo plot for the Kharif season was established in each of the five districts of Assam. Inputs like Fertilizers(recommended dose), Pheromone traps were provided to the lead farmers. The aim is to promote the use of recommended dose of fertilizers in the field and also use alternatives to pesticides for pest control.



Transplantation of Kharif Paddy - Dhubri



Nursery Bed Preparation - Goalpara



Weeding in Kharif Paddy - Baksa



Fertilizer application Darrang



FFS Kharif Paddy-Barpeta

### Farmers Field School-Rapeseed & Mustard

250 FFS for Rapeseed and Mustard were formed during the month of October, 2020 in the 5 districts viz. Baksa, Barpeta, Darrang, Dhubri, Goalpara. Mustard seeds variety M-27 and Borax was provided to the lead farmer under the project.



FFS Mustard-Darrang



FFS Mustard-Baksa



FFS Mustard-Goalpara

### Farmers Field School - Bodo Paddy

In the targeted district 50 FFS villages in each district are selected which totals to 250 villages. In each village one demo plot for the Rabi season was established in each of the five districts of Assam. Transplantation was completed following line sowing. Paddy seed variety Pioneer 27P22 along with biofertilizer, Fipronil granule and Lambda Cyhalothrin was provided to the lead farmer under the project.



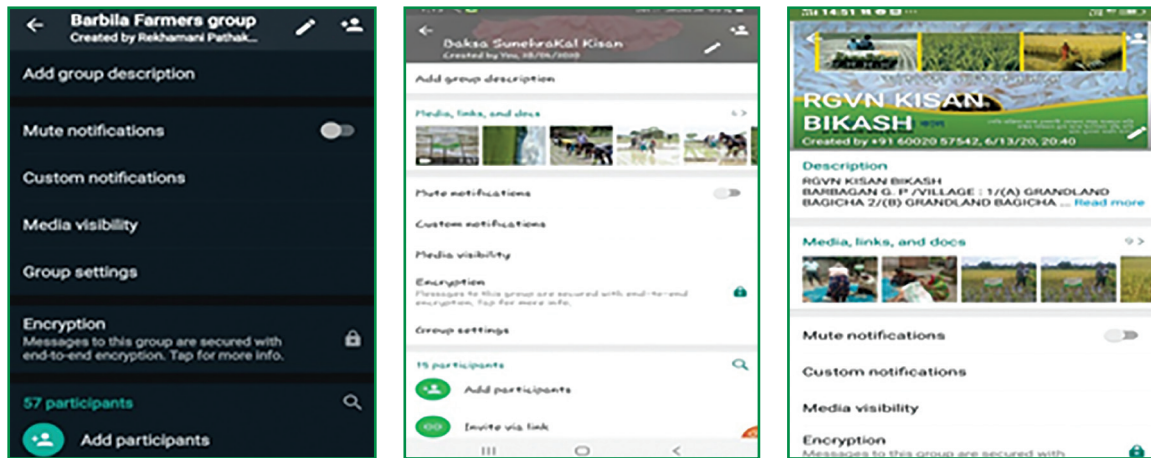
Bodo Paddy Transplantation-Baksa, Dhubri & Goalpara

### Farmers Training

Farmer orientation trainings and trainings based on crop modules were provided throughout the cropping seasons. The trainings are provided with the aid of Crop modules developed by VIKSAT on modern cropping techniques and cultivation methods. The trainings were imparted by the Village Resource Persons, Cluster Coordinators and District Coordinators in association with the District Agriculture Departments and ATMA. However with onset of Covid 19 pandemic the physical trainings were restricted and as an alternate way to reach the farmers and continue trainings online training was initiated and farmers whatsapp groups were created..A total of 102976 farmers were trained by conducting meetings and 55393 farmers were registered in Whatsapp group and trained in online platform.



Farmers Training conducted in Goalpara, Dhubri and Barpeta



Farmers WhatsApp Group of Barpeta, Baksa and Darrang

### Scheme Awareness and Linkage

Scheme awareness meeting on Soil Health card, Kisan Credit Card, PMFBY, etc were conducted during the offline trainings among the farmers. With the help of District agriculture Office, a total of 6509 farmers from all the districts got KCC, 190148 farmers from all these districts applied for crop insurance, 14619 new Soil Health Cards were given, 6810 farmers got PM kisan during the period and also 389 no.s of micro irrigation sets were distributed among farmers in the five districts, 41000 farmers got MIDH and Commercial plants, 285.16 acres of land area covered under MIDH scheme in the FFS village of the targeted districts.



During PMFBY meeting at Baksa



During documents filling for crop insurance at Dhubri



During PMFBY Forms collection Darrang



Mass awareness program was conducted through TOTO vehicle in the five district.



## MGNREGA

For MGNREGA work, objective was to give the information about the MGNREGA work and mobilized the farmers. District Coordinator initially met DRDO officials then went to block and then met GRS. From all the districts 55 numbers of GP letter received from GPs and data were provided by GRS and concerned MIS. During the period 1082 MGNREGA works were identified as progressing in work comprising 11 irrigation tank, 19 farm Pond Work, 268 earthen bund, 8 Agri bunds, 3 Water Harvesting Tank, 3 Earth filling, 1 Renovation of Wetland (Beel) and 20 other structure like canal/pyne

under the FFS Gram Panchayats. 67 Land Development work also found to be progressing such as Sand gravel/ CC block road/Road Culvert Bridge making etc. 676 plantation work was found to be in progress. Total 573444 numbers of Job card workers were found to be working in these works.



MGNREGA work at Dhubri



MGNREGA Canal Work in Baksa



Construction of Agri bund Barpeta



MGNREGA work at Darrang



GP Certificate collected at Dhubri



Value Chain Study on Piggery, Baksa

## Value Chain Study

Value chain analysis helps to understand how it adds value to something and subsequently how it can sell its product or service for more than the cost of adding the value, thereby generating a profit margin. Value Chain study for piggery in Baksa and fishery in Darrang was carried out. The Fishery Value Chain report has been approved from the District Fishery Office and submitted to the Deputy Commissioner of Darrang. The further work will be started in the next year.

## Model Village

50 direct intervention villages are taken as model village to saturate them by linkages and awareness creation. A household survey was conducted in 10 villages in each of the five districts of Assam in 2019. The remaining 40 villages were covered during this year. Information regarding personal details of farmers, total land holding, crops cultivated and Government schemes availed etc. were collected to link them further with the schemes such as KCC, PMFBY, SHC and others. Aim is to saturate the 50 direct intervene village with all the facilities in every aspects and make it a model village in the district.

**2.5 “Income enhancement From Homestead based Livelihood resource and Agriculture, of landless, small & marginal farmers of Kamrup (R). ITC has sponsored a project for income enhancement From Homestead based Livelihood resource and Agriculture, of landless, small & marginal farmers of Kamrup district, Assam. The project has been running for the last few months and it is towards a sustainable enhancement of environmental capital and enables its citizens to live with social and economic dignity. For this ITC has provided funds for implementation of its project areas within 5-10 km from its ITC factories. The project started in February 2020 and the area consists of 7 Gram Panchayat and 49 Villages.**

**One of the objectives of the project is to strengthen the community institutions- SHGs and VOs. The women farmers will take up intensification of activities through revolving fund process from these institution. Besides, the capacity of the communities in two Blocks, promoted by ASRLMs will also be enhanced. Climate Smart Agriculture is aimed at in this project.**

## Project Outcome in Brief

Under this project farmer field schools (FFS) are organized too. Pesticides and Traps have been distributed amongst the lead farmers and plot preparation of Dhaincha was being successfully implemented.



FFS line sowing and Nursey bed

## Scaling Up Sustainable Intensification

Scaling up sustainable intensification (SUSI) programmes involves providing active self help groups with revolving fund for development in Piggery and Goatery management related trainings along with breed improvement, mainly focusing on capacity building.



SUSI Training

## Pashu Sakhi

Pashu Sakhi is a Community Animal care Service Provider (CASP) which enable the last mile coverage in rural areas where clinical services for livestock is not available on time or expensive to afford for rural poor.



Photos of Pashu Sakhi with medicines

## Animal Health Camp

4 Veterinary health camp have been organised in the month of December 2020 and 2 camps have been conducted in September 2021, special focus was on deworming, vaccination and medicine distribution.



Animal Health Camp



Piggery shed



FFS crop cutting



Veterinary Health camp



Family Based Livelihood Planning with SHG



Vegetable seed distribution



Pashu Sakhi meeting



Exposure visit to SeSta (Darrang)



Ridge Gourd Seed Distribution to farmers



N95 mask distribution to SHG workers

ITC Limited has a corporate social responsibility committed to contribute in a sustainable manner towards enhancement of environmental capital and to enable citizens to live a life of social and economic dignity. In pursuit of this ITC provides funds for proper implementation of projects in areas within 5- 10 km from the ITC factories, thus, collaborated with RGVN for fulfillment of its said goals. The project started in February 2020. The area consists of 7 Gram Panchayat and 49 villages fewer than two blocks, Rampur and Chhaygaon of Kamrup (R), Assam.

#### **Project Objectives:**

- Strengthening of the community institutions viz., SHGs and VO and capacitate 1000 women farmers to take up Scaling up of Sustainable intensification (SUSI) activities through revolving fund process from the community institution.
- Capacitate the community cadres from the 2 blocks that are promoted by ASRLMs (Pashu/ Krishi) Sakhi, for dissemination of training and creating models for livelihood activities through community institutions.
- Promote and Demonstration on climate smart Agriculture and high value crops.

#### **2.6: “TRANSFORMATION OF BHADOINAGAR VILLAGE, DIBRUGARH DISTRICT, ASSAM”**

**Project Name:** “Rupkathar Gaon Project # 2 - A Holistic Rural Transformation Initiative.

**Project Sponsor:** Assam Gas Company Limited (AGCL), Duliajan, under their CSR programme.

**Project Cost :** Rs. 1.42 Crore

**Project Period:** July 2020-June 2022.

**Project Location:** Bhadoinagar [Near Duliajan] Dibrugarah District, Assam.

**About the Project:** The Mission of AGCL’s “Rupkathar Gaon Project” is to formulate and implement socio – economic interventions through a series of projects that would holistically transform rural communities by enhancing their Agriculture-based Livelihood Opportunities & Incomes, as well as their overall Quality of Life.

#### **Project Objectives:**

The project is directed at Holistic Transformation of Villages, of Bhadoinagar Gaon was selected to be the first, with primary focus on the following:

- ❖ Provison/Upgrade of Civic Amenities and Community Infrastructure; and
- ❖ Enhancement of Agriculture - based Livelihood Opportunities & Incomes and Adoption of Appropriate Agriculture related Technologies & Farm Mechanization.

## **Project Outcomes:** **Civic Amenities and Infrastructure:**

**Safe drinking water:** In this project, 2 nos of Solar-Powered, Filtered Drinking Water Supply Systems have been sanctioned to cater to the drinking water requirements of Bhadoinagar village. One such system has since been commissioned. A total of 12 kiosks have also been set up covering an area of 3.3 sq. Km. with a storage capacity of 6000 litres.

### **Agriculture based Livelihood opportunities & Cultivation Support**

**1. Paddy & Vegetable Cultivation:** Significant increase in crop yields and farmer income achieved through Training and Deployment of SRI Technology; Crop Monitoring and Technical Support; Farm Mechanization and Adoption of Best Practices in Cultivation; and Provision of Quality seeds, Fertilizers, Nutrients, Pest-control and Irrigation Facilities.

Major Enhancement in Farmer Incomes achieved by successful introduction of medium scale Cultivation of Summer & Winter Vegetables (Prior to this Project, vegetable cultivation in the village was largely confined to a few Kitchen gardens, mostly for household consumption).



Fig: Paddy Mat Nursery



Fig: Potato Cultivation

**2. Vermicompost Units:** 4 Vermicompost Production units have been established. All these units are now commercially viable and financially self-sufficient and they cater to the vermicompost requirements of Bhadoinagar and nearby villages.



Fig: Vermicompost Pit



Fig: Plant Nursery & Greenhouse

**3. 1 No. Vegetable Nursery** with green house set up in 'entrepreneurship mode'. This nursery is now commercially viable and financially self-sufficient, and caters to the demand for vegetable saplings in Bhadoinagar village.



Fig: Mushroom Cultivation

**4. 4 Nos. Mushroom Production Units** set up in SHG mode (each with 4-5 women members). All these units are commercially viable and have sold their produce to nearby village also.



Fig: Irrigating with Borewell

**5. 3 Nos Borewells** at strategic locations and 3 Nos Diesel Pumps provided to facilitate irrigation from ground-water and surface-water sources.



### Adoption of Appropriate Agriculture-related Technologies & Farm Mechanization:

**Farm Mechanization:** An Agro Service Centre (“Krishak Mitra”) has been established in Bhadoinagar Gaon to cater to various agriculture related needs of Farmers in respect of: (a) Farm Equipment (Tractor, Power tiller, Paddy Transplanter, Paddy Reaper, Paddy Thresher); (b) Farm Inputs (Seeds, Fertilizers, Nutrients, Pesticides); (c) Implements & Tools (Pumps, Weeders & Hoes, Sprayers, etc.). Easy access to these items, which are being made available to Farmers on a “Pay-for-Use Basis”, should significantly reduce Cultivation Costs, Increase Farm Productivity, and facilitate Adoption of Best Practices in Cultivation.



Fig :1



Fig: 2



Fig :3



Fig: 4



Fig :5



Fig: 6

**FIG 1:** Paddy Field Ploughing using Power Tiller; **FIG 2:** Paddy Transplanting; **FIG 3:** Paddy Weeding; **FIG 4:** Paddy Harvesting, **FIG 5:** Tractor; **FIG6:** AGCL & RGVN Team in front of the Agro-Service Centre

**Other Interventions:** Lemon plants were distributed amongst the households at the start of the project. The plants have now grown and bearing fruit.

## **2.7: Livelihood Finance Projects under “Food Security & Livelihood” under RGVN-Raipur**

As development support agency and to reaching the un-reached RGVN-Raipur has extended financial support as well as hand holding assistance to the un-reached poor people in remotely placed area of this region for strengthening their socio-economic conditions through sustainable livelihood. Livelihood finance is a means of developmental experiments that have been tested by RGVN-Raipur since its inception. It is thus an emerging and yet experimental and less understood phenomenon that opens the doors of capital to the individuals who are excluded from mainstream financial institutions. It presents a new vision for financial arrangement that can potentially stimulate economic growth in the poor families. Livelihood finance acts as a remedy in at least two respects – sustainable rural development and women empowerment. It is means to empower the poor and socially marginalized groups of the society, particularly women.

In order to assist poor and neglected especially those belonging to the tribal belt, Scheduled caste and women for their economic self-sustenance and to improve the pace and quality of economic development, especially in remote villages and the un-reached urban poor in the decentralized sector RGVN-Raipur has extended financial support as well as hand holding assistance to the un-reached poor people of this region for strengthening their socio-economic conditions through sustainable livelihood. Our experience proves that small injections of credit support into that strata of society which has nothing or very little, does, indeed, bring about an improvement in the quality of life. In this regard considerable progress made in the overall functions of CGRO over the period of time, the return flow of lending under livelihood finance covers further social capital investment in CGRO.

Thus, to assist some extent and support the needs of the poor and underprivileged people in the region who are the ultimate unreached beneficiaries, RGVN-Raipur has taken up the following Livelihood Projects.

### **Project Name: LITE - “Livelihood interventions by town based entrepreneurs”**

In the field of organizational innovations, RGVN has supported urban based poor women entrepreneurs to strengthen their livelihood in sustainable manner by undertaking various income generation activities. The specific project captioned as **LITE – [Livelihood interventions by town based entrepreneurs]** and being implementing through associate partner agencies based at Bhilai city under Durg district.

**Project objectives:** Enhancement of sustainable livelihood among poor women & recovery of Returnable Grant with commitment charge.

### **Project outcomes:**

Aided women beneficiaries under the project undertaken various IGP activities and heading towards sustainable livelihood with dignified living status. Due to pandemic in recent time the project is being affected severely. Due to Covid-19 pandemic outbreak scheduled repayment got overdue

significantly due to less economic activities and further uncertainty due to corona virus situation. However, during the FY2020-21 an amount of Rs.0.710 lakh has been ensured as repayment under Livelihood projects.

**Project Name: “ALIVE – “Alternative Livelihood Interventions by Village Entrepreneurs”**

“ALIVE” project supported through associate NGO in remotely placed rural area; which is based at village Matarvahar & Raniparteva under Chura Block of Gariaband (Raipur) district of Chhattisgarh. The project has supported village based entrepreneurs, most of them are Tribal women, to undertake agro & allied activities namely mushroom production, leaf-plate making & achar-badi- cornflakes etc... making & selling in weekly haat& local village level market

**Project Location: Matarbahar, Chura(Gariaband) & Boriyakhurd, Raipur, CG**

**Financial Outlay (Cumulative):** Rs.10.50 Lakh based at Chura, Gariaband, Raipur & Rs.4.00 Lakh based at Boriyakhurd, Raipur.

**Project objectives:** Enhancement of sustainable livelihood among poor women & recovery of Returnable Grant with commitment charge.

**Achievements/outcome of the Project:**

- ❖ 1st phase of the project based at Chura, Gariabandth, Raipur has been completed successfully.
- ❖ Subsequent appraisal & sanction of livelihood project has been completed so far. Further disbursement to the aided beneficiaries under the livelihood project is being deferred due to covid-19 pandemic distress.



### **Farmers Producers Organizations (FPOs) and other collectives:**

With the help of NABARD, RGVN has been promoting FPOs in Odisha and Assam. In Odisha the FPOs are producing vegetables and in Assam the two FPOs are into piggery. As continuous handholding is required for these poor farmers to get into a successful organization, it has been a difficult task. RGVN's clientele has been the poor people whereas FPOs need to be from the farmers who are well off and can run businesses themselves.

In Morigaon another FPC has been initiated under the KKF project. Likewise, under the SFURTI project on handloom an SPV in the form of a cooperative has been set up in Kamrup district in Assam.

As would be clear from the discussions on various projects, RGVN always works with SHGs, JLGs, Co-Operatives, NGOs wherever possible, to ensure peer assistance and peer pressure.

## CHAPTER 3

### FINANCIAL INCLUSION PROJECTS



#### 3.1 “MOI PRAGATI- EMPOWERING WOMEN BY STRENGTHENING THEIR FINANCIAL CAPABILITIES”

(A financial inclusion programme funded by CRISIL Foundation)

RGVN in association with CRISIL Foundation has been carrying out a project on financial inclusion “*Empowerment of Women by strengthening their Financial Capabilities*”. The programme promoted financial literacy among economically less privileged sections of the society through the SHG model, by building their financial capacities through awareness workshops and financial counseling and have reached to 1,00,000 women beneficiaries over a span of three years in six districts of Assam.

The first phase of the programme started in the beginning of 2015 and continued till end of 2017. The focus during this period was to reach out to rural women organized into Self Help Groups (SHGs) through a cadre of 94 community level workers called CRISIL Mitras with the aim of enabling them to have greater control over her finances.

The second phase of the programme which had started from January 2018 aims to strengthen, sustain and expand the impact created by the programme in Phase I through a team of 593 field level volunteers called **Sakhi** in 1143 villages, across six districts of Assam.

#### Project Objectives:

##### Objective1: Strengthen

Remain invested with the beneficiaries of Moi Pragati phase I & II, while reaching out to new beneficiaries.

- Provide a financial resource pool in the community through Gramshakti online certification programme.

- Continue to provide handholding and counseling support to the community through the established Sakhi cluster model.
- Improve usage of financial products and services and also access to social security schemes
- Improve financial decision making and behaviour

### **Objective 2: Sustain**

- Sustain the cluster level federations of the sakhis through continuous handholding and training.
- Linking the clusters with main stream organizations.

### **Objective 3: Expand**

In Moi Pragati the programme will reach out to the community at the large

- Continue to target the villages covered in Phase 1&2
- Increase geographies, extending to 400 new villages and 5 new blocks totalling to 21 blocks and 1565 villages.
- Expand programme scope to cater to women not organized into SHGs, men and family units/households
- Convergence with existing institutions at all level from Gram-panchayats to ASRLM, Nabard and RBI, to create an enabling environment for the Sakhis to operate.

The Project also aims to form CLFs (Cluster Level Federations) with the Sakhis as part of exit strategy under the Moi Pragati programme. Each cluster is looked upon as an umbrella organization representing sakhis from different villages of a particular area.

### **Project Outcomes:**

Currently there are 768 Sakhis in the project covering up to 1600 villages across 22 blocks. Around 113000 beneficiaries have been covered till now in this phase of the programme and have facilitated linkage with more than 100 schemes and services which also include schemes like E-Shram Card, Adhaar card etc. Through this facilitation of linkages with govt schemes and services the sakhis are able to generate revenue of Rs 7379144/- from Feb-Sep 2021. Cumilatively the Sakhis have reached to more than 450000 and have facilitated around 87000 linkages with various govt. schemes and services.

Also 50 clusters or CLFs have been formed till now and another 20 are in the stage of formation. Each clusters have 7-12 members including one President and a secretary. Many clusters have also opened their bank accounts and have initiated the process of society's registration.

### **Highlights/ Case Studies:**

#### **Highlights:**

During the lockdown an initiative of Telephonic support to the community members was launched known as Gramsahay. Under Gramsahay many sakhis had provided scheme related information to the community members using the telephone keeping in mind of the pandemic situation.

Many Sakhis had also helped in the vaccination drive by registering the community members for the vaccination using their smartphones.

## Case Study:

**Name of the Cluster: Jeuti CLF**

**Total Member: 13**

**Village: Maishakhuliapara**

**District: Goalpara**

Jeuti CLF is one of the cluster level federations from Kuchdhuwa Block, Goalpara. This CLF was one of the first initial clusters which were formed in the programme. The cluster has 13 active members (Sakhis) including one President and a Secretary. On April 2021 this cluster had taken up the activity for toilet construction which was sanctioned under the 14<sup>th</sup> Finance Scheme. The toilet was constructed in a community area of Patiyarpara village in Goalpara. In the same month they also got one more order for construction of the toilet which was sanctioned by the Election Commission under the 15<sup>th</sup> Finance scheme. The toilet was constructed in a L.P school in Patiyarpara village.



Through this group activity they have earned around Rs 60000/- which they had saved in their group bank account for future work. They are also planning to register their cluster as a society so that they can take undertake such activities on a large scale in future. They are really thankful to RGVN and Moi Pragati team for initiating the process of cluster formation and supporting them in every sphere.

# CHAPTER 4

## PROJECTS ON HEALTHY LIVING

### Corporate Social Responsibility (CSR)

#### REPORT FROM RGVN PATNA REGIONAL OFFICE

Year 2020 has seen over 85 million cases of corona virus in the world, with more than 1.8 million who have died. There is a tremendous sense of loss, loss of life, identity, touch, purpose and even the loss of hope. Each of us is living with COVID and experience personal and professional situations.

As an organization the way RGVN thinks feels and acts in driving the agenda of development in its operational areas, we faced many challenges at ground level. The focuses were on:



**SAFE & CLEAN DRINKING WATER FOR LIVELIHOOD PROMOTION**



**FOOD SECURITY**



**SKILL DEVELOPMENT**



**FINANCIAL LITERACY & INCLUSIONS**



**RENEWABLE ENERGY**



**INSTITUTIONAL BUILDING**



**AGRICULTURE & ALLIED SECTORS**



**CLIMATE CHANGE**





**Highlight of the year 2020-2021**

राष्ट्रीय ग्रामीण विकास निधि

## ३५० गरीब परिवारों को मिली राशन

सिलीगुड़ी, जून १०: भारत की शीर्ष एफएमसीजी कंपनियों में से एक एचसीसीबी ने कम्युनिटी आउटरीच पहल के माध्यम से जलपाईगुड़ी के रानीनगर के जरूरतमंद ग्रामीणों के बीच मुफ्त राशन किट वितरित की। कंपनी ने अपने एनजीओ पार्टनर, राष्ट्रीय ग्रामीण विकास निधि (आरजीवीएन) के साथ मिलकर इंडियन रेड क्रॉस सोसाइटी, जलपाईगुड़ी के सहयोग से कार्यक्रम का आयोजन किया।



### **WEST BANGAL, RANINAGAR ( Date 07/06/2021)**

RGVN with support from HCCB Distributed 350 packed (dry Ration Packet) aimed to provide immediate relief to the most impacted households; the major focus was to provide dry ration for 10 to 15 days to the most vulnerable households in four adopted surrounding villages of Raninagar Plant area in jalpaiguri district of West Bangal. Representatives from HCCB Plant, Panchayat and Red Cross society actively participated in the distribution camp.



## BIHAR, PATNA Date 15/06/2021 (SWACHHATA KENDRA & SURROUNDING AREA AMONG 350 SWEEPER COMMUNITIES)

RGVN with support from HCCB Distributed 350 packed (dry Ration Packet ) aimed to provide immediate relief to the most impacted households, the major focus was to provide dry ration for 10 to 15 days to the most vulnerable households (Sweeper communities) at Swachhta Kendra , Gardani bagh , Patna run in association with HCCB , UNDP and MUNICIPAL CORPORATION. Representatives of HCCB & UNDP were also present at the site of distribution.



Apart from the institutional essential services, RGVN also took an initiative to address the issues of this lockdown by providing additional requirement of medicine & nutrition to the families who were in need. Overall the program was a success because it helped those who were in need of support. RGVN as such will always strive to work selflessly and increase its reach in serving more of the vulnerable strata.

### **Community Safe Drinking Water Raninagar, Jalpaiguri**

Groundwater in this industrial area of North Bengal is contaminated due to Industrial discharge and also due to rain water. The people in the areas trek long distances to collect water for Drinking and Cooking from the Hand Pump & Open Well. Thus, they were forced to use any water that is available even if it is contaminated. Consequently, most often hit by water borne epidemics of jaundice, cholera or gastroenteritis. This year, due to pandemic, only few selected community bore well is being constructed at Barua Para (Back side of Plant) after discussion and consent of the local panchayat for the benefit of surrounding local house-holds. After its Completion around 100 Households of the area will be benefited from this.



**Livelihood Support to Women SHGs Members for their Income Generation Activities.** Four SHGs one each in Bamanpara, Bakshipara, Baruapara and Tribal-basti were selected for livelihood support with due consultation of Local Panchayat. Altogether 48 Women Member was supported for Sewing and Goat Rearing Activities (36 women for Sewing and 12 Women for Goat Rearing). Distribution of one Sewing Machine to each member of 3 SHGs was done in the presence of HCCB Factory Managers and SSB ex DIG and Panchayat Members. Letter on Training on sewing machine was done by Singer Company to SHGs Members for day to day care and handling of Sewing Machine.



**Kitchen Garden Support:** Kitchen Garden Support to One AVG Group (Activity Based Group) consisting 12 families in villages named Tribal Basti. Fruit and Vegetable Plant and Leafy vegetable seed were distributed to each beneficiaries (i.e. Seeds: Spinach - 100gm, Coriander - 50 gm, Laffa - 50 gm, Data - 50 gm, Bottle gourd - 10 gm, Pumpkin - 10 gm , Vegetables plants: Brinjal - 5 pc, Green Chilly - 5 pc, Tomato - 5 pc, Onion - 10 pc, Cabbage - 5 pc , Cauliflower - 5 pc, Capsicum - 5 pc and Fruit prices plants: Lemon - 5 pc, Sweet lime - 5 pc, Lotka - 3 pc, Black paper - 5 pc and Papaya 2 pc.)

Prior to this, Pole and Net were distributed for fencing of Kitchen Garden to each beneficiaries.



**Environment Protection & Waste Management:** Mr. Dinabandhu Roy (Agriculture Specialist) was invited to offer awareness among Villagers on Clean and Green Environment around 50 household from Tribal Basti/ Chewra Para participated in this Program. Letter on Dust Bin were placed near Aganwari Centre to keep the surrounding and environment Clean.



**Goat Keeping Training:** Mr. Ranjit Shil (Animal Husbandry Expert) was invited for the benefit of Goat Keepers supported under the livelihood support to provide training on Goat keeping and rearing. This training will be helpful to villagers and SHG Members to keep their goat healthy and fit. General Medicines were also distributed for taking care of their primary Health.



**Access to Health:** This year due to Pandemic, formal Health camp were not organised, only a awareness through Red Cross Society form person to person were done on periodic basis on Safety measures and use of Mask etc.



**Access to Education:** We have Developed Village Church in Chewra-Para/ Tribal Basti into Early child Education learning Centre in 2019, where around 35 to 40 children of tea garden labours gets pre-school education through local experience teaches. This year Due to Pandemic (COVID-19) and government guide lines, Centre was closed for around 6 Months. However, Honorarium to teachers and learning materials were supported in the year 2020.



## CHAPTER 5

### OTHER PROJECTS

#### 5.1 : CHUSOKANI Project sponsored by KNH

The project works with children of 10 villages in Byrnihat on child rights and environment protection. 10 children clubs have been formed in 10 villages covering 620 children till date. In 4 years of KNH project, it has been successful in building strength and their skill capacity to scale up with any given situation and take up their own issues and try to solve them with integration and cooperation from local authorities responsible for the villages. They have developed good repo and network with block officials, district medical offices, children welfare committees and factory owners of Byrnihat and jointly execute activities pertaining to children and preservation of environment. Children are digitally educated and have virtually communicated during lockdown due to Covid-19 and have created social platforms to exchange information and disseminate children issues arising within the intervention villages.

Children have overcome isolation and silence and have outspoken so much so that they have made videos on various themes and shared them to different sources. Children have become experts on transact walk and are doing PRA (Participatory Rural Appraisal) in the respective villages. Computer school is a successful story with a donation of computer from a local factory. So far the computer school has covered more than 150 children in 3.5 years.

Project Objectives: *“Children taking charge of building community awareness and conscientization for their protection”.*

#### Project Outcomes:

- Development of the children clubs are visualized as they have become strong platform to share and exchange information and knowledge through social media platform.
- Articulations of themes or topics are very loud and clear now by the children. Some children have started to speak up and make videos on various topics contrary to previous situation where children were aloof and silent to speak up. Now they have geared up with confidence.
- Children can do transact walk and PRA on their own.

#### Highlights / Case Studies: Story on the role of bortandu children club club members on the rescue of a girl child from the clutch of a cruel mother and an aged man.

Nitali Rahang is a jolly merry making child. She along with her same age friends goes to school with an ambition to get quality education and go for higher studies. Now she is studying in class VI. She has the passion to study and so attends her classes regularly. But her zeal to study came close to an end when the ill day came as her mother instigated her to marry a man triple of her age. The mother won't listen, she would forcefully send off the girl child to the aged man out of greed. Gradually her mother started to force Nitali to oblige her words to marry the aged man. But Mitali won't give up and stick to her studies. Behaviour towards the girl child slowly shifted from love to violence. Her mother started to inflict physical harassment and with unbearable pain she shouts on the whip of every stick and slap. The two brothers with their wives also joined with the mother to

punish the girl child for disagreeing for the marriage.

The repeated cry and weeping of the girl child and the towering shout of the parents alerted the neighbours and the Bortandu children club members. The villagers suspected a foul smell and enquired the girl about the disturbing situation that arose from the girl's family.

Nitali narrated the whole story to the neighbours and the members of the children clubs. In return, the children requested the mother to maintain peace and tranquillity in the village and at the same time warned the mother of the child not to engage in the activity which violates the law of marrying a girl at the age of below 18 years

The mother won't listen and give up. She consistently tried to compel the girl child to marry the aged man. But enough was enough. Nitali reported the members of the Bortandu Children Club the inhuman activity meted to her every day. As the last resort, the members of the Bortandu Children Club informed about the incident to the field staffs of RGVN. The RGVN staffs (Krishnaram Medhi, Dipanjali and Janki Pegu) acted very quickly. They along with the children visited the village and investigated to find out the reality.

The members of the Bortandu Children Club Ms. Megharani Basumatary 14 (Secretary), Dipankar Boro 18 (Captain), Biswajit Boro 17 (Vice Captain), Sikha Das 13 (Member), Kabyashree singha 13 (Member), Pompy Das 20 (Ex member), Manisha Thapa 20 (Ex-member) accompanied to the house of the girl child. All of them requested the mother and the brothers not to compel her to get married as she is under age. They explained about the impact on the girl's health if she married early. But the mother won't compromise.

When all the children and the RGVN staffs investigated deeply, as a surprise they found that the mother Ms. Poteswari Rahang 45, who married thrice have debts in three financial institutions. The repayment of the terms is weekly, bi-weekly and monthly. She spent all the loan money for the purposes which are not of the financial institutions and never used in productive works. The illiterate lady has no agricultural land and lives in a rent house.

She failed to repay the instalment of the loans. Finding no way out for the repayment within a short terms and fixed periods she invited a man with the help of a middle woman.

Now this fellow Mr. Pradip Rabha, 45, who works as a labour in the newly constructed railway track got the full liberty and the opportunity to visit the girl's house and gets drunk regularly with the mother and the two brothers (Bimal Rahang 25 and Nirmal Rahang 22). It has come to light that Mr. Rabha repaid the loans on time for the mother every time. He also purchased ration for the family for three months. Mr. Pradip lured the child by buying mobile, shoes and cloths.

On one occasion, one of the sons (Nirmal Rahang) physically assaulted his wife (Ms. Bindu Rahang) due to which the wife filed a case against the husband in Sonapur Police station. The boy was jailed for some days but as a surprise, the boy was released from jail. It is heard that Mr. Pradip Rabha helped them financially to fight the case and get the son out of prison.

The mother became greedy. The mother became so much dependent on the person that she was willing to give her young daughter to him. Her decision was final and she set to hand over the girl child to the man.

On the 19<sup>th</sup> Febuary'21 (Friday) the Bortandu Children Club members called the staffs of RGVN to help to stop the child marriage. The RGVN staffs along with the members of Bortandu Children Club

quickly acted upon the incident and called different people (Child Welfare Committee, Police Station, revenue headman, NGO people) and shared information on the situation and sought assistance from them to get proper solution. They suggested the children and the RGVN staffs that since it's a case under POSCO Act, it should be carried out according to the legal norms. They suggested the RGVN staffs to call the childline as an initial process. They called at 1098 (child line) to help rescue the child from the clutch of the greedy mother.

After certain procedure they reached the house of the child on time and confiscated the girl child from the clutch of the mother. They investigated the whole story and found that the mother caged the child and compelled her to marry the aged man. 1098 people counselled the mother of children and requested to be bold to take such steps against the society evils.

The girl child was taken away by the childline people, did medical test in Sonapur PHC and kept in a child care home in Rupnagar in Guwahati. Safe and Secured. She was brought back to home after the situation was normal and the mother took oath not to harass her. Now she is at home, plays and goes to school with her friends.

The roles of the members of the Bortandu children club were appreciated by the villagers, revenue headman and the childline people.



**Transect walk by children to discuss on environment protection**



Monthly meeting of children club in Dehalbagan villages



Awareness building program on usage of traditional herbs



PRA by children during monthly meeting in Lower ballian village

**5.2: SFURTI (Scheme of Fund for Re-generation of Traditional Industries )** Artistic Handloom and Textile Cluster , Bihdia ,Kamrup ( R ) , Assam is a 3 year duration project sponsored by Dept. of M S M.E., Govt. of India.

In India, the Handloom sector Industries / Artisans require quality infrastructure support to meet customer’s expectation, survival in competitive market and to be ready for export by absorbing latest technology methods. For bringing market fit product from existing entrepreneurs by giving them training on latest designing and technology. MSME launches SFURTI Project to meet the required support to Artisans. The scheme will provide three different types of Interventions viz. i) Soft Intervention, ii)Hard Intervention & iii) Thematic Intervention. The “Artistic Handloom and Textile Cluster, Bihdia includes 310 nos. of beneficiaries under a registered co-operative society with the name of “Kaberi Bowakata Aru Chital Kutir C.S. Ltd.”. The C.F.C . will benefit the, as all the weaving related machineries will be present at the C.F.C. Premises. Besides CFC another 150 nos. of looms will be distributed among the beneficiaries.

**Project Objectives**

The objectives of the Project is to make the traditional Industries and Artisans to provide support for their long term sustainability and economy, employment of Artisans and rural entrepreneurs. to enhance marketing infrastructure by new product design and packing, to equip artisans with improved skills and capabilities through training and exposure visit, launching E-Commerce for artisan to improve marketing as well as Product design etc.

### Project Outcomes

The outcome of the Project is that it will help the Artisans as well as Rural entrepreneurs will upgrade their weaving with new designing and marketing sector ,so that they can improve their livelihood.



Fig: Awareness Meeting of Beneficiaries



Fig: EDP Training of Weavers



Fig: CFC Building under construction



Fig: Weavers at Work in a Skill Training

## ACKNOWLEDGEMENT

We are grateful to our sponsors:

- IFCI
- IDBI
- NABARD
- Tara Social Welfare Trust

RGVN acknowledges the following organizations for their support and encouragement:

- |                                   |                               |
|-----------------------------------|-------------------------------|
| • CRISIL                          | Govemnt of Assam              |
| • Concern Universal               | APFBC                         |
| • European Union (EU)             | Hindustan Coca-Cola Beverages |
| • Helvetas Swiss Intercooperation | KKF                           |
| • NERLP                           | KNH                           |
| • NULM                            | IIE                           |
| • Vattikuti India Foundation      | AGCL                          |
| • CUTS International              | SIPRD                         |
| • SDTT                            | ITC                           |
| • EXIM Bank                       | AGVB                          |
| • HIVOS                           | NESFB                         |
| • IOC                             | SBI Foundation                |
| • APPI                            |                               |

We are thankful to our founder Chairperson Mr. S.M Palia under whose initiative RGVN was established.

RGVN acknowledges the services and guidance rendered by the following outstanding individuals- Mr. V.P Singh, Dr. Mahfuza Rahman, Smt. Harsha Parekh, Ms. Patricia Mukhim, Mr. Vijay Mahajan, Mr. D.N Bezbaruah, Dr. Jayanta Madhab and Mr. Deep Joshi.

Moreover, we would also like to extend our appreciation to our NGO partners for helping us in our mission.

## PROFILES OF KEY PERSONNELS

### **Dr. Amiya Kumar Sharma, PhD Economics, Rutgers University, USA**

Is the current Executive Director of RGVN, has almost 30 years' experience in teaching, as well as working in various fields of development. Is a well-known development Economist of Assam and has understanding of various issues related to development of the poor.



### **Ms. Aneeta Dutta, M.A in English**

Has worked in RGVN for 20 years in various livelihoods enhancement projects. Has the ability to carry out in depth case studies individually as well as a team and also has extensively worked on value chain development activities in the agricultural sector. Is currently leading the CRISIL supported financial literacy and financial inclusion project, besides other CSR projects. Has received extensive training on livelihood, both India and abroad.



### **Mr. Utpal Ranjan Dutta, MBA**

Has been working in RGVN since its inception in 1990 and is presently the Deputy Director (HR & Admin.). In addition to his work in the realm of HR & Admin, he is presently involved in the implementation of one CSR project and another on agriculture.



### **Mr. Jaideep Das, MSW**

Associated with RGVN for the last 20 years and working for livelihood of rural and urban poor by providing credit support through locally active NGOs as well as other CBOs. Has been heading the North Eastern Region and Sikkim division, and co-ordination with various other institutions for collaborations, assessing the needs of capacity building of partner NGOs as well as beneficiaries and facilitating to provide required inputs. He has attended a certificate course on Community Based Micro-Finance at Coady International Institute, Nova Scotia, and Canada.



### **Mr. Amarjyoti Choudhury, M. Com**

Associated with RGVN for 20 years. Has vast experience in handling accounts and finance of both development and micro finance sector. Also has experience in providing financial training in this sector.





**Tarun Kumar Singh, M.Com, LLB**

Has been part of RGVN team for more than 20 years and currently heading the regional office in Bihar which looks after Bihar, Jharkhand, and Eastern U.P. Has experience of implementing livelihood promotion projects, business planning, trainings & CSR projects along with expertise of handling finance and accounts.



**Mrs. Indrani Sharma, MBA**

Has been working in RGVN for the last twenty years. Has worked in various livelihood enhancement project including agricultural livelihood projects. Has field level experience as well as managing field/projects teams.



**Mr. Arup Rajkhowa, Masters in Management Studies**

Has been working in RGVN since 2012. As a principal consultant, he has worked in various projects relating to provision of solar lightening, drinking water and sanitation to poor rural communities. Has good experience in strategic planning, and data analysis, documentation, and report writing and the ability to conceptualize, formulate and execute complex, multi-disciplinary projects.



R G V N



**BALANCE SHEET**  
**2020 - 21**

# FORM NO. 10B [See rule 17B]

Audit report under section 12A(b) of the Income-tax Act, 1961, in the case of charitable or religious trusts or institutions



e-Filing Anywhere Anytime  
Income Tax Department, Government of India

Acknowledgement Number -905595160100122

We have examined the balance sheet of RASHTRIYA GRAMIN VIKAS NIDHIAAAR3014Q [name of the trust or institution] as at 31st March 2021 and the Profit and loss account for the year ended on that date which are in agreement with the books of account maintained by the said Trust or institution

We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of the audit. In our opinion, proper books of account have been kept by the head office and the branches of the abovenamed Institution visited by us so far as appears from our examination of the books, and proper Returns adequate for the purposes of audit have been received from branches not visited by us, subject to the comments given below: **NA**

In our opinion and to the best of our information, and according to information given to us, the said accounts give a true and fair view-

(i) in the case of the balance sheet, of the state of affairs of the above named Institution as at 31st March 2021 and

(ii) in the case of the profit and loss account, of the profit or loss of its accounting year ending on 31st March 2021

The prescribed particulars are annexed hereto.

Name	DEVAJIT SHARMA
Membership Number	052268
Firm Registration Number	-
Date of Audit Report	24-Dec-2021
Place	49.37.33.177
Date	10-Jan-2022

## ANNEXURE

### STATEMENT OF PARTICULARS

#### I. APPLICATION OF INCOME FOR CHARITABLE OR RELIGIOUS PURPOSES

1. Amount of income of the previous year applied to charitable or religious purposes in India during that year	₹ 8,10,75,611
2. Whether the Institution has exercised the option under clause (2) of the Explanation to section 11(1) ? If so, the details of the amount of income deemed to have been applied to charitable or religious purposes in India during the previous year.	No, -
3. Amount of income finally set apart for application to charitable or religious purposes, to the extent it does not exceed 15 per cent of the income derived from property held under trust wholly for such purposes.	₹ 0
4. Amount of income eligible for exemption under section 11(1)(c) (Give details)	No

Sl. No.	Details	Amount
	No Records Added	

5.	Amount of income, in addition to the amount referred to in item 3 above, accumulated or set apart for specified purposes under section 11(2)	₹ 0
6.	Whether the amount of income mentioned in item 5 above has been invested or deposited in the manner laid down in section 11(2)(b) ? If so, the details thereof	Not Applicable, -
7.	Whether any part of the income in respect of which an option was exercised under clause (2) of the Explanation to section 11(1) in any earlier year is deemed to be income of the previous year under section 11(1B) ? If so, the details thereof	No, -, -
8.	Whether, during the previous year, any part of income accumulated or set apart for specified purposes under section 11(2) in any earlier year-	
	(a) has been applied for purposes other than charitable or religious purposes or has ceased to be accumulated or set apart for application thereto, or	No, -, -
	(b) has ceased to remain invested in any security referred to in section 11(2)(b)(i) or deposited in any account referred to in section 11(2)(b)(ii) or section 11(2)(b)(iii), or	No, -, -
	(c) has not been utilised for purposes for which it was accumulated or set apart during the period for which it was to be accumulated or set apart, or in the year immediately following the expiry thereof? If so, the details thereof	No, -, -

## II. APPLICATION OR USE OF INCOME OR PROPERTY FOR THE BENEFIT OF PERSONS REFERRED TO IN SECTION 13(3)

1.	Whether any part of the income or property of the Institution was lent, or continues to be lent, in the previous year to any person referred to in section 13(3) (hereinafter referred to in this Annexure as such person)? If so, give details of the amount, rate of interest charged and the nature of security, if any	No
----	--	----

Sl. No.	Amount	Rate of interest charged (%)	Nature of security, if any.	Remarks
		No Records Added		

2.	Whether any land, building or other property of the Institution was made, or continued to be made, available for the use of any such person during the previous year? If so, give details of the property and the amount of rent or compensation charged, if any	No
----	--	----

Sl. No.	Details of property	Amount of rent or compensation charged
No Records Added		

3. Whether any payment was made to any such person during the previous year by way of salary, allowance or otherwise? If so, give details No

Sl. No.	Detail	Amount
No Records Added		

4. Whether the services of the Institution were made available to any such person during the previous year? If so, give details thereof together with remuneration or compensation received, if any No

Sl. No.	Name of the Person	Amount of Remuneration/ Compensation	Remarks
No Records Added			

5. Whether any share, security or other property was purchased by or on behalf of the Institution during the previous year from any such person? If so, give details thereof together with the consideration paid No

Sl. No.	Name of the Person	Amount of Consideration paid	Remarks
No Records Added			

6. Whether any share, security or other property was sold by or on behalf of the Institution during the previous year to any such person? If so, give details thereof together with the consideration received No

Sl. No.	Name of the Person	Amount of Consideration received	Remarks
No Records Added			

7. Whether any income or property of the Institution was diverted during the previous year in favour of any such person? If so, give details thereof together with the amount of income or value of property so diverted No

Sl. No.	Name of the Person	Income or value of property diverted	Remarks
No Records Added			

8. Whether the income or property of the Institution was used or applied during the previous year for the benefit of any such person in any other manner? If so, give details No

Sl. No.	Name of the Person	Amount	Remarks
No Records Added			

**III. INVESTMENTS HELD AT ANY TIME DURING THE PREVIOUS YEAR(S) IN CONCERNS IN WHICH PERSONS REFERRED TO IN SECTION 13(3) HAVE A SUBSTANTIAL INTEREST**

Sl. No.	Name of the concern	Address of the concern	Where the concern is a company	Number of Equity Shares	Number of Preferential Shares	Number of Sweat Equity Shares	Nominal value of the investment	Income from the investment	Whether the amount in col. 5 exceeded 5 per cent of the capital of the concern during the previous year
No Records Added									

Place 49.37.33.177

Date 10-Jan-2022

Acknowledgement Number - 905595160100122

This form has been digitally signed by DEVAJIT SHARMA having PAN ARHPS3585N from IP Address 49.37.33.177 on 10-Jan-2022 11:35:54 AM  
 Dsc SI No and issuer 19684163CN=e-Mudhra Sub CA for Class 2 Individual 2014,C=IN,O=eMudhra Consumer Services Limited,OU=Certifying Authority

**RASHTRIYA GRAMIN VIKAS NIDHI  
GUWAHATI  
BALANCE SHEET AS AT 31<sup>st</sup> March 2021**

<b>SOURCES OF FUND</b>	<b>Sched ules</b>	<b>As at 31.03.2021 Rs.</b>	<b>As at 31.03.2020 Rs.</b>
Corpus Fund	A	13,24,05,765	13,24,05,765
Reserves & Surplus	B	72,21,712	87,55,388
Development & Benefit Fund	C	52,19,340	51,05,793
Loans			
HDFC Housing Loan		1,56,18,608	1,56,18,608
Vehicle Loan -HDFC Bank Ltd. (Four wheeler)		2,78,982	4,54,662
IDBI Bank Loan (on lien)		36,50,000	29,50,000
Grants (Pending utilization)	D	1,98,87,876	2,32,17,269
Project (Pending utilization)	E	36,73,887	36,73,757
Provision For Doubtful Loan		7,21,125	7,21,125
Other Liabilities		3,95,070	2,88,400
<b>TOTAL</b>	<b>Rs.</b>	<b>18,90,72,365</b>	<b>19,31,90,767</b>
<b>APPLICATION OF FUND</b>			
Fixed Assets (at depreciated value)	F	61,52,045	66,67,196
Investment			
At cost	G	10,86,25,463	10,63,25,111
Brahmaputra Community Development Trust		1,20,98,991	1,05,50,850
Loans (out of loans/ funds receives for specific projects considered good unless otherwise stated)	H	2,79,75,537	2,80,40,537
Cash & Bank Balance	I	1,27,02,935	1,81,83,733
Advances & Other Receivables	J	2,15,17,394	2,34,23,340
<b>TOTAL</b>	<b>Rs.</b>	<b>18,90,72,365</b>	<b>19,31,90,767</b>
NOTES ON ACCOUNTS	O		
In terms of our REPORT of even date annexed hereto			
For Das & Sharma		SUNIL KUMAR BANSAL CHAIRPERSON	
DEVAJIT SHARMA PARTNER Mem No: 052268 : Firm No: 314214E Guwahati Date, January 11th , 2022		AMIYA Kr. SHARMA EXECUTIVE DIRECTOR	

**RASHTRIYA GRAMIN VIKAS NIDHI**

**GUWAHATI**

**For the period ended 31 st March 2021**

Year ended 31.03.2021				Year ended 31.03.2020			
	Schedul es	Direct Rs.	Administra tion Rs.	Total Rs.	Direct Rs.	Administra tion Rs.	Total Rs.
<b>INCOME</b>							
Interest/Dividend on Investment on loan		-	-	98,42,375	-	-	93,92,971
Recoveries in pursuance of Objects & Commitment Charges		-	-	58,000	-	-	2,79,000
Grants for Specific Projects		-	-	6,95,50,392	-	-	7,53,72,364
Miscellaneous Receipts		-	-	3,21,862	-	-	4,43,203
<b>Total Rs.</b>				<b>7,97,72,629</b>			<b>8,54,87,538</b>
<b>EXPENDITURE</b>							
Direct Expenditure in Pursuance of Objects	K	6,99,62,675		6,99,62,675	7,65,03,822		7,65,03,822
Expenses on and for Personnel	L	72,84,191	12,85,446	85,69,637	73,36,694	12,94,711	86,31,405
Meetings		0	0		1,26,075	22,248	1,48,323
Expenses on Administration	M	16,82,473	2,96,907	19,79,380	20,40,200	3,60,035	24,00,235
Interest	N	2,37,543	41,919	2,79,462	5,45,030	96,182	6,41,212
Depreciation		4,37,879	77,273	5,15,151	5,53,999	97,765	6,51,764
<b>Totals Rs.</b>		<b>7,96,04,761</b>	<b>17,01,545</b>	<b>8,13,06,305</b>	<b>8,71,05,820</b>	<b>18,70,941</b>	<b>8,89,76,761</b>
Excess of expenditure over income.		-	-	(15,33,676)	-	-	(34,89,223)
		-	-		-	-	
Balance c/f				<b>-15,33,676</b>			<b>-34,89,223</b>

**NOTES ON ACCOUNTS**

O

In terms of our REPORT of even date annexed hereto

For Das & Sharma

SUNIL KUMAR BANSAL  
CHAIRPERSON

DEVAJIT SHARMA

PARTNER

Mem No: 052268 : Firm No: 314214E

Guwahati

Date, January 11th , 2022

AMIYA Kr. SHARMA  
EXECUTIVE DIRECTOR



## RASTRIYA GRAMIN VIKAS NIDHI

<b>SCHEDULE-A</b>		As at	As at
<b>CORPUS FUND</b>		31.03.2021 Rs.	31.03.2020 Rs.
Corpus Fund		10,93,05,000	10,93,05,000
TSWT-RGVN Corpus Fund	2,31,00,765		
Add: Plough back from interest earned from 2012 to 2019		2,31,00,765	2,31,00,765
	<b>Rs.</b>	<b>13,24,05,765</b>	<b>13,24,05,765</b>

<b>SCHEDULE-B</b>		As at		As at
<b>RESERVES &amp; SURPLUS</b>		31.03.2021 Rs.		31.03.2020 Rs.
i) Capital Reserve (Grants for acquisition of		40,79,154		40,79,154
ii) Income & Expenditure Account (surplus of earlier year)	46,76,234		81,65,457	
Less; Deficit	-15,33,676	31,42,558	-34,89,223	46,76,234
	<b>Rs.</b>	<b>72,21,712</b>		<b>87,55,388</b>

<b>SCHEDULE - C</b>	As at	As at
<b>DEVELOPMENT &amp; BENEFIT FUND</b>	31.03.2021 Rs.	31.03.2020 Rs.
Employees Welfare Funds:		
Hospitalization Benefit	53,329	53,329
Disability	21,43,877	21,43,877
	21,97,206	21,97,206
Gratuity provision for employee	20,22,134	19,08,587
Human Resources Dev. Funds	5,00,000	5,00,000
Rural Innovation Fund	5,00,000	5,00,000
	<b>Rs.</b>	<b>52,19,340</b>
		<b>51,05,793</b>

## RASTRIYA GRAMIN VIKAS NIDHI

SCHEDULES - D GRANTS	Balance as at 01.04.2020	Received during the period	Utilized during the period	Balance as at 31.03.2021
	Rs.	Rs.	Rs.	Rs.
Domestic.				
National Bank for Agriculture and Rural Development - Promotion of Farmer Producer Organisation(FPO), at Morigaon Dist, of Assam.	1,41,283	1,95,000		3,36,283
RGVN-Solar Energy, initiative of individual & charitable org for solar project	2,40,172			2,40,172
North East Rural Livelihood Programme-SIKKIM	34,38,077			34,38,077
North East Rural Livelihood Programme-Tripura	12,90,040			12,90,040
CRISIL- "Pragati" a Financial Literacy and financial inclusion programme to empower women to improve their standard of living and economic activities. The program is held at six Dist of Assam.	25,84,400	1,07,41,271	1,28,35,523	4,90,148
Beneficiaries Contribution under Karl Kubel Stiftung Project	2,47,420	18,300		2,65,720
ITC Ltd, CSR activities in 5 aspirational Dist of Assam, for their commitment to enhancement their life & social economic dignity.	5,99,596	1,04,36,000	1,06,34,499	4,01,097
ITC Ltd, CSR activities in Rampur under Kamrup Dist ,Assam to enhancement of environmental capital and to enable a citizens to live a life of social economic dignity.		38,50,000	38,50,000	0
APPI (Azim Premji Philanthropic Initiatives Pvt Ltd) to build capacity of small and marginal farmers to attain rapid growth in farms, enabling them to improve food and nutrition security.	44,25,045	1,64,11,170	1,52,53,437	55,82,778
United Way of Bangalore, towards distribution of smart phone to Gramin Sakhi during covid period		5,00,000	4,99,694	306
Nabard LEDP, ERI Cluster at Morigaon		4,20,400	2,38,080	1,82,320
	1,29,66,033	4,25,72,141	4,33,11,233	1,22,26,941

## RASTRIYA GRAMIN VIKAS NIDHI

SCHEDULES - D GRANTS	Balance as at 01.04.2020	Received during the period	Utilized during the period	Balance as at 31.03.2021
	Rs.	Rs.	Rs.	Rs.
Foreign:				
Karl Kubel Stiftung, Introduction of an Innovative Self-Substaining Service Provision System for Transfer of Agricultural Technology and Market Development for Farming Communities- for Bhurbandha Block of Morigaon Dist,of Assam	2,39,848	17,54,522	5,54,712	14,39,658
Kindernotehilfe (KNH) " Chusokani"- Project on Child Rights In Assam & Meghalaya	30,96,539	11,45,280	22,15,570	20,26,249
European Union funded project on Cross - border Transfer of Agricultural Technologies, Institutional and Market Development for six Districts of Assam.	15,60,066			15,60,066
Vattikuti Refief India Foundation (VIRF) -& RGVN had join together for a program "UNNATI" for proverty alleviation and promoting a less cash ecosystem to attain a complete and comprehensive Financial Inclusion among poors in six Dist of Assam.	1,99,525	32,40,725	33,50,896	89,354
CINI (Collectives For Integrated Livelihood Initiatives) for the project " Strengthening Farmer Collectives & Improving Resilience Of Vulnerable Communities" under the Sustain Plus Energy Platform.	51,55,258	76,96,916	1,28,29,994	22,180
Service Place-Senior Citizen Club		50,000	2,368	47,632
Karl Kubel Stiftung-II, For promoting and supporting the Project " Improving food security and disaster prevention in Assam"- for Bhurbandha Block of Morigaon Dist,of Assam		30,05,901	5,30,105	24,75,796
	1,02,51,236	1,68,93,344	1,94,83,645	76,60,935
<b>Rs.</b>	<b>2,32,17,269</b>	<b>5,94,65,485</b>	<b>6,27,94,878</b>	<b>1,98,87,876</b>

## RASTRIYA GRAMIN VIKAS NIDHI

SCHEDULES - E PROJECT / CSR	Balance as at 01.04.2020	Received during the period	Utilized during the period	Balance as at 31.03.2021
	Rs.	Rs.	Rs.	Rs.
IFCI Social Foundation under CSR activities for Healthy Living Project, providing Toilets , Drinking water & Solar lighting for poor & under privilege villages at the State of Assam.	11,069			11,069
IFCI-Patna- Proposal for Construction of Toilets in School- Phoolpur District in Allahabad, Uttar Pradesh	8,69,465		6,32,954	2,36,511
Assam Gas Company Ltd CSR activities ; providing Toilets , Drinking water & Solar lighting & also livelihood training for the poor & under privilege of three villages under Tinsukia Dist of Assam.	11,64,407	44,96,654	46,65,197	9,95,864
Hindustan Beverages product company Ltd,	14,27,751	12,53,200	8,38,686	18,42,265
SFURTI( Scheme Of Fund For Regeneration Of Traditional Industries) under Ministry Of Micro, Small and Medium Industries,Govt Of India towards developing "Artistic Textile Cluster, Bihdia"	2,01,065		1,49,852	51,213
Saathiya Skill- Bangalore		47,790	10,000	37,790
Directorate of Economic & Statistics for fishery project.		9,58,000	4,58,825	4,99,175
Rs.	36,73,757	67,55,644	67,55,514	36,73,887

## RASTRIYA GRAMIN VIKAS NIDHI

SCHEDULE -F (FIXED ASSETS)	GROSS BLOCK				DEPRECIATION			NET BLOCK	
	As at 01.04.20 Rs.	Addition Rs.	Sales Rs.	As at 31.03.2021 Rs.	Upto 31.03.20 Rs.	For the period Rs.	Upto 31.03.2021 Rs.	As at 31.03.2021 Rs.	As at 31.03.2020 Rs.
Office Equipment	88,95,937			88,95,937	86,81,013	85,970	87,66,983	1,28,954	2,14,924
Furniture & Fixture	51,06,791			51,06,791	25,84,585	2,52,221	28,36,806	22,69,985	25,22,207
Motorcycle	17,57,889			17,57,889	15,18,831	35,859	15,54,690	2,03,199	2,39,058
Cycle	56,931			56,931	38,968	2,694	41,662	15,269	17,963
Vehicle	33,01,468			33,01,468	27,77,571	78,585	28,56,156	4,45,312	5,23,897
Computer Software	7,73,718			7,73,718	6,71,480	40,895	7,12,375	61,343	1,02,238
Weeder	45,724			45,724	36,839	1,332	38,171	7,553	8,883
Drip Irrigation	1,91,011			1,91,011	73,707	17,596	91,303	99,708	1,17,305
<b>Rs.</b>	<b>2,01,29,469</b>	<b>0</b>	<b>0</b>	<b>2,01,29,469</b>	<b>1,63,82,994</b>	<b>5,15,151</b>	<b>1,68,98,145</b>	<b>32,31,324</b>	<b>37,46,475</b>
Land	29,20,721			29,20,721	0		0	29,20,721	29,20,721
<b>Rs.</b>	<b>2,30,50,190</b>	<b>0</b>	<b>0</b>	<b>2,30,50,190</b>	<b>1,63,82,994</b>	<b>5,15,151</b>	<b>1,68,98,145</b>	<b>61,52,045</b>	<b>66,67,196</b>

## RASTRIYA GRAMIN VIKAS NIDHI

<b>SCHEDULE -G</b> <b>INVESTMENTS (AT COST)</b>	As at 31.03.2021 Rs.	As at 31.03.2020 Rs.
<b>BONDS:</b>		
West Bengal Infrastructure Development Finance Corporation Ltd.		50,00,000
Industrial Finance Corporation of India (IFCI) (Face value Rs.5,10,00,000/-) (Rs.3,00,00,000/- @9.90% date of maturity 01.12.2021)	3,00,00,000	3,00,00,000
Bank of Baroda (Face value Rs. 2,80,00,000/-) (Rs. 2,80,00,000/- @ 8.65% put/call option 11.08.2022)	2,80,00,000	2,80,00,000
HDFC Ltd. ( FD @ 8.13 quarterly, Rs 25,00,000 maturity on 12.05.2020)		25,00,000
Punjab National Bank. ( FD @ 8.15 monthly, Rs 1,00,00,000 maturity on 06.12.2024) ( FD @ 8.45 yearly, Rs 1,70,00,000 maturity on 06.12.2024) ( FD @ 8.15 yearly, Rs 54,00,000 maturity on 13.02.2025) ( FD @ 6.70 yearly, Rs 10,00,000 maturity on 3.02.2026) ( FD @ 7.60 half yearly, Rs 50,00,000 maturity on 06.05.2025) ( FD @ 6.88 half yearly, Rs 25,00,000 maturity on 01.09.2025)	4,09,00,000	3,24,00,000
IDBI Bank (FD @ 6.00%, maturity value 53,87,420/-, maturity date on 02.11.2022)	40,00,000	40,00,000
<b>Mutual Funds:</b>		
SBI Contra Fund-Regular Plan-Dividend		65,794
DSP BLACK Rock Money Manage Fund Reg Growth		5,00,000
DSP Black Rock Income Opportunity Fund		33,854
<b>TERM DEPOSITS:</b>		
<b>SHORT:</b>		
Banks	57,25,463	38,25,463
<b>Rs.</b>	<b>10,86,25,463</b>	<b>10,63,25,111</b>

## RASTRIYA GRAMIN VIKAS NIDHI

SCHEDULE -H LOANS	Outstanding as at 01.04.2020 Rs.	Disbursed during the period Rs.	Repayment during the period Rs.	Outstanding as at 31.03.2021 Rs.
<b>Secured:</b>				
Housing Development Finance Corporation Ltd. (Shelter Loan) (secured by mortgage of dwelling units of beneficiaries in form of lender)	1,99,26,459			1,99,26,459
<b>Unsecured:</b>				
Small Industries Development Bank of India( for Micro Finance on lending to beneficiaries at Patna Regional office)	33,561			33,561
Small Industries Development Bank of India( for Micro Finance on lending to beneficiaries at Bhubaneswar Regional office)	11,41,430			11,41,430
Assam Co-operative Apex Bank (for Micro Finance on lending to beneficiaries at NER Regional Office)	6,27,490			6,27,490
National Bank for Agriculture & Rural Development (for Micro Finance on lending to beneficiaries at NER, Patna, Bhubaneswar & Chhattisgarh Regional Office)	22,29,962			22,29,962
Rashtriya Mahila Kosh (for Microfinance on lending to beneficiaries at NER Regional Office)	17,22,795			17,22,795
Small Industries Development Bank of India( for Micro Finance on lending to beneficiaries at NER Regional office)	8,79,776			8,79,776
National Bank for Agriculture & Rural Development (for Mushroom Cultivation at Baska Dist of Assam under NER Regional Office)	1,45,367			1,45,367
State Bank Of India (for Microfinance on lending to beneficiaries at Bhubaneswar Regional Office)	12,57,591			12,57,591
NGO support programme, the loaning activities of RGVN for livelihood since inception. The amount disbursed upto 2013-14 has been treated as "Expenditure in Pursuance of Objects". As per true accounting practice, this year the amount has been reflected under loan.	76,106		65,000	11,106
<b>Rs.</b>	<b>2,80,40,537</b>	<b>0</b>	<b>65,000</b>	<b>2,79,75,537</b>

## RASTRIYA GRAMIN VIKAS NIDHI

<b>SCHEDULE - I</b>	As at	As at
<b>CASH &amp; BANK BALANCES</b>	31.03.2021	31.03.2020
	Rs.	Rs.
In hand:		
RGVN	7,249	23,730
In Current / Savings Accounts with banks		
RGVN	1,26,95,686	1,81,60,003
<b>Rs.</b>	<b>1,27,02,935</b>	<b>1,81,83,733</b>

<b>SCHEDULE - J</b>	As at	As at
<b>ADVANCE &amp; OTHER RECEIVABLES</b>	31.03.2021	31.03.2020
	Rs.	Rs.
Advances (unsecured and considered good recoverable and/or adjustable) to staff & others(Agencies for projects)	30,28,419	35,88,228
Personnel Loan (staff)	5,04,972	7,55,767
Security Deposits	6,32,700	6,32,700
Tax at sources	44,70,307	45,82,407
Assam State Urban Livelihood Mission	54,45,256	54,45,256
District Administration -Kamrup(Rural) & Goalpara Dist, Assam towards construction of toilets.		88,411
Afrodev survey of Rurban	1,36,411	3,18,811
Innovative Financial Advisors Pvt Ltd.	30,80,000	36,80,000
Skill Training at Rangia & Mongaldoi.	18,57,126	17,24,240
Shisugram Fishery	18,16,022	18,16,022
Servive tax	2,19,197	2,19,197
ESIC	38,022	
Election Commission of Assam		27,328
Directorate of Economics & Statistics (fishery survey)		23,574
ITC -Rampur	2,65,118	4,20,578
SBI fellowship	6,706	51,800
Unexpired Financial Charges	17,138	49,021
<b>Rs.</b>	<b>2,15,17,394</b>	<b>2,34,23,340</b>



## RASTRIYA GRAMIN VIKAS NIDHI

<b>SCHEDULE -K EXPENSES IN PURSUANCE OF OBJECTS</b>	Year ended 31.03.2021 Rs.	Year ended 31.03.2020 Rs.
Expenditure on Specific Projects	3,350	19,975
Grant expenditure for Specific Project	6,95,50,392	7,53,72,364
Project Development:		
Piggery		50,000
Handloom	1,56,000	3,53,800
Solar	2,27,393	1,69,286
Project Formulation	25,540	5,38,397
	<b>6,99,62,675</b>	<b>7,65,03,822</b>

<b>SCHEDULE -L EXPENSES ON &amp; FOR PERSONNEL</b>	Year ended 31.03.2021 Rs.	Year ended 31.03.2020 Rs.
Salaries & Allowances	59,32,724	58,43,111
Gratuity		1,08,385
Leave Encasement	1,51,100	2,35,602
Leave Travel Assistance	9,80,069	8,32,992
Interest Subsidies	24,641	44,491
Contribution:		
Provident fund	7,16,240	5,73,267
Hospitalization Benefit Fund	5,54,570	6,08,648
Gratuity provision	1,00,391	2,17,811
Welfare Expenses	1,09,902	1,49,808
Joining & Transfer Allowance		17,290
<b>Rs.</b>	<b>85,69,637</b>	<b>86,31,405</b>

## RASTRIYA GRAMIN VIKAS NIDHI

<b>SCHEDULE - M</b>	Year ended	Year ended
<b>EXPENSES ON ADMINISTRATION</b>	31.03.2021	31.03.2020
	Rs.	Rs.
Rent (Net)	11,93,788	15,32,414
Electricity	2,44,712	54,411
Travelling & Conveyance		
Executive Director	1,796	1,41,656
Employees	41,528	2,19,438
Others	12,655	14,006
Vehicle Operations	30,445	42,699
Printing & Stationery	8,620	20,955
Postage & Telephone	36,976	15,807
Books & Periodicals	9,607	6,250
Bank Commission & Charges	9,343	7,870
Legal & Professional Fees	38,000	49,400
Electronic Communication	71,476	44,852
Foundation Day Celebration	37,519	65,207
Repairs & Maintenance		
Office Equipment	22,362	3,288
Furniture & Fixture	600	20,900
Electrical	5,766	17,018
Upkeep of Offices	65,688	26,718
Auditor's Remuneration		
Income tax matter		17,700
Internal Auditors	1,607	29,500
Miscellaneous Expenses	32,606	35,457
Advertisement Expenses	1,890	8,307
Guest Entertainment	1,559	15,596
Donation	39,101	10,786
Office Shifting Expenses	24,400	
Signboard & Hoarding	47,336	
<b>Rs.</b>	<b>19,79,380</b>	<b>24,00,235</b>

## RASTRIYA GRAMIN VIKAS NIDHI

SCHEDULE - N INTEREST	Year ended 31.03.2021 Rs.	Year ended 31.03.2020 Rs.
Interest on car loan	31,883	41,932
Accrued Interest on Investment	2,47,579	3,77,100
Interest on Loan against FD		2,22,180
	2,79,462	6,41,212

## SCHEDULE : O

### ACCOUNTING POLICIES AND NOTES ON ACCOUNTS

#### A. ACCOUNTING POLICIES

1. The Main accounts are maintained on cash basis.
2. The Fixed Assets have been accounted for at historical cost i.e. cost of acquisition and expenses related to it and none of the fixed assets has been revalued during the year.
3. In accordance with the provisions of its Memorandum of Association, all contributions received are treated as Corpus unless otherwise decided by the Governing Board. Contributions received in kind are valued on estimated basis and accounted for accordingly by corresponding debit to assets.
4. Depreciation on Fixed Assets is provided for on WDV basis. Cash proceeds/realization up to the end of the year against the sale of assets is credited to the respective block of assets and profit/loss is worked out thereon. Full year's depreciation is charged in case of assets purchased during the year.
5. Short term deposits are taken as investments. Income from investments is accounted for on cash basis and includes the amount relating to earlier years also.
6. Returnable as well as non-returnable grants made to various groups in pursuance of objects and repayments there from are treated on capital basis and are accounted for accordingly on cash basis.
7. Expenses / losses other than Direct Expenditure in pursuance of Objects are allocated between such Direct Expenditure and Expenses for Administration at a percentage of 85 and 15 respectively.
8. Expenditure of revenue nature on specific projects out of grants received is charged to appropriate revenue heads and credit is taken to the extent of such expenditure to the Income and Expenditure Account. In case of expenditure of Capital nature out of grants, the respective fixed assets are debited and the credit to the same extent is taken to the Capital Reserve Account. The amount of grants pending utilization against such projects is treated as liability.

#### NOTES ON ACCOUNTS

1. Financial returns from various Regional Offices are recompiled at Head Office.
2. Credit NIL has been taken in Capital Reserve Account and ₹ 695.50 lakhs in Income & Expenditure Account for disbursement under specific project out of fund received from various sources.
3. The Society has taken a loan from HDFC for onward lending to NGOs for undertaking Low Cost Housing Scheme. Accordingly the borrowings from HDFC has been reflected under the head "Borrowings" in Sources of Fund and the advances to NGOs have been reflected under the head "Loan" in application of Fund . Confirmation of balances from HDFC is awaited.
4. RGVN has also promoted Skill Development under Assam Skill Development Mission under Ministry of Skill & Entrepreneurship Development, Govt of Assam with lead partner i) Edubridge Learning Pvt Ltd, ii) Suraksha Skill & Solution Pvt Ltd, & iii) Basix Academy For Building Lifelong Employability Ltd. RGVN

has been the “Third Party” providing Infrastructure & mobilization with a share of 70% of the earning. An amount of ₹ 18,57,126/- at cost has been projected as receivable.

5. RGVN has promoted pisciculture at Sishugram complex of Red Cross Society at North Guwahati during 2017-2018. The harvesting of the same has not been completed. The cost amount of ₹ 18,16,022/- has been taken as receivable.
6. RGVN has approached “Innovative Financial Advisors Pvt Ltd” towards formulation of project proposal to securing finance from different sources for a fee. The term of reference is if the service provider is unable to raise 75% of the committed value, 50% of the service charge paid till date is refunded. And if the service provider is unable to raise 50% of the committed value, the entire service charge is refunded within 30 working days of solicitation of refund after completion of deadline. Therefore an amount of ₹ 30,80,000/- has been projected as receivable during this year. In subsequent years the amount will be treated as “Expenditure on Administration” as per result.
7. Bifurcation of RGVN-CSP programme; As per the terms and conditions of a ‘Business Transfer Agreement’ entered into by the Rashtriya Gramin Vikas Nidhi(RGVN) and Brahmaputra Community Development Trust(BCDT) on 25<sup>th</sup> of March,2010, effective from the morning hours of 1<sup>st</sup>March,2010, certain assets and liabilities of the erstwhile RGVN-CSP programme of the RGVN dealing mainly with Micro Finance activities were transferred to the Brahmaputra Community Development Trust (BCBT). The net amount receivable fromBCBT during bifurcation was ₹ 33,70,866/-. Up till now an additional amount of ₹71,79,984/- has been transferred with an additional amount of ₹ 15,48,141/- during 20-21 toward promotion of their handloom brand “GrassLoom”.
8. Other Liabilities include amount deducted from staff for subsequent deposit. RGVN has also availed an overdraft of ₹ 36,50,000/- from IDBI Bank Ltd against lien of FD under investment. The interest rate is 7% as against 6% receivable under FD.
9. The Unexpired Financial Charges comprise of ₹ 17,138/- towards interest payable for capitalized of vehicle loan from HDFC Bank Ltd .
10. RGVN has purchased a plot of land measuring 3 Bigha 3 Katha & 1 Lacha from Swine Herds Pvt Ltd ,under village Palasbari, Mauza-Sayani under Kamrup (Rural Dist) ,Dag No: 1520 & 2040 of K.P.patta No: 302.towards a total value of ₹ 30.30 lakhs. The paid amount is ₹ 29,20,721 and ₹ 1,09,279 is payable. The process for obtaining permission from Dist Administration is awaited for execution of the Sale-Deed.
11. Provision for gratuity payable has been made @ 40% out of total payable as on 31<sup>st</sup> March 2021.
12. Previous year’s figures have been rearranged and/or regrouped wherever necessary.

