

ANNUAL REPORT

2015-16



Rashtriya Gramin Vikas Nidhi

LIST OF GOVERNING BOARD MEMBERS OF RGVN

As on 24.09.2016

NAME	DESIGNATION
Shri B N Nayak Executive Director & CFO, IFCI Ltd IFCI Tower, 61, Nehru Place, New Delhi- 110 019	Chairperson
Shri Basab Ray Dy. General Manager, IDBI Bank Regional Office of North Bengal & Sikkim 3rd Floor, Nanak Complex, Sevoke Road, Siliguri 734001	Nominee (IDBI)
Smt. Rajashree Kakati Baruah Chief General Manager, NABARD, Dispur, Guwahati	Nominee (NABARD)
Shri Biswanath Sinha Associate Director, Sir Dorabji Tata Trust, 26th Floor Centre No.-1, Cuffe Parade, Mumbai – 400005	Nominee (TSWT)
Dr. Gautam Mazumdar Associate Professor, Economics Department, Cotton College, Guwahati	Member
Dr. Kamala Kanta Saharia Professor, Dept. of Extension Education, College of Veterinary Science, Assam Agricultural University, Khanapara, Guwahati	Member
Dr. Indranee Dutta Director, OKD Institute of Social Change and Development VIP Road, Upper Hengrabari (Near Tennis Stadium), Guwahati -781 036	Member
Ms. Maya Vengurlekar Chief Operating Officer, CRISIL Foundation, CRISIL House, Central Avenue, Hiranandani Business Park, Powai, Mumbai	Member
Dr. Amiya Kr. Sharma Executive Director Rashtriya GraminVikas Nidhi, Rajgarh Road, Guwahati - 781003	Ex-Officio Member

Changes in the Composition of the Governing Board

Shri. S.P. Arora, Executive Director, IFCI Ltd. Held the office of Chairperson, RGVN from 31st January 2014 till 4th of April 2016. RGVN offers its sincere gratitude to Shri. S.P. Arora for his able guidance, wise counsel and institutional support in achieving the objectives of RGVN.

RGVN would also like to thank Shri. P.G. Jayashankar who served RGVN as a nominee Board Member of IFCI Ltd.

Contents

RGVN THROUGH THE YEARS	:	1
FOUNDING MEMBERS	:	3
OBJECTIVES	:	4
CHAPTER I : OVERVIEW	:	5
CHAPTER II : AGRICULTURE & LIVELIHOOD PROJECTS	:	7
CHAPTER III : CSR COLLABORATIONS	:	18
CHAPTER IV : GOVERNANCE, FINANCE AND ACCOUNTS	:	25
ACKNOWLEDGEMENT	:	26
PROFILES	:	27
BALANCE SHEET	:	31
SPREAD OF RGVN	:	53
SNAPSHOTS	:	54

RGVN THROUGH THE YEARS

1990: RGVN was promoted by IFCI as a not for profit organisation under Societies Registration Act. XXI, of 1860 to promote, support and develop NGOs/CBOs. Headquartered at Guwahati, Assam, it started operations in the Northeast, 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 Bhubneshwar. Collaborated with Tata Tea for Tea Estate Community Upliftment Programme in Assam (1993-95)

Initiated Rural Development through Professional agencies like NECON, NEITCO 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 collaborations 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 implementations of the World Bank Project in Assam. (2002-2003)

2005: NGO MF Programme started in Orissa and Bihar with funds support from SIDBI. Regional Office opened in Chattisgarh to strengthen operation there.

2006: Initiated NGO Facilitation Centre and Rural Innovations Fund

2007: Tata Social Welfare Trust (TSWTT) joined as sponsor of RGVN.

Gender Analysis Centre (GAC) started. Collaborations with Sir Dorabji Tata Trust (SDTT) for building Grass root Resources Centres; 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 Community Development Trust.

RGVN THROUGH THE YEARS

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.

2011: RGVN focuses on Livelihood and Institute 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 HSI 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 is also focusing on other developmental sectors like drinking water, sanitation & 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 promoting agricultural livelihood activities and 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 for Rehabilitation of Livelihood of people affected by Flood in two districts of Assam.

RGVN has been appointed as the Resource Organisation (RO) by the Assam State Urban Livelihood Mission for Social Mobilisation and Institutional Development under NULM. The RO is responsible for forming of 1000 nos. SHGs in 25 cities of Assam. The RO has also been entrusted to do the grading of the existing groups and provide them necessary hand holding support.

2016

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 firming up in FY 2015-16. One is with VIF (Vattikuti India Foundation) for a community led poverty alleviation programme in Assam.

This project is called Unnati, which encompass Livelihood Programme and Financial Inclusion Programme. Livelihood programme to provide all guidance and assistance to the poor in taking up activities for income generation by utilizing the micro-loans provided by the latter as BC of IDBI Bank.

Another collaboration is with Karl Kubel Stiftung (KKS), a German donor organization for “Introduction of an Innovative Self-Sustaining Service Provision System for Transfer of Agricultural Technology and Market Development of Farming Communities” in Burbhandha block of Morigaon district, Assam.



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 of 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

RGVN's MAIN OBJECTIVES

- To Promote, Support and Develop voluntary organizations engaged in the social and economic uplift of rural and urban poor, physically and socio-economically handicapped people;
- To Improve the pace and quality of economic development, especially in the remote villages and the decentralized sector;
- To Focus and support the disadvantaged group in society, which has the potential for pursuing socially and economically productive activities
- To Assist poor and neglected especially those belonging to the tribal belt, scheduled caste and women for their economic self-sustenance.



CHAPTER I : OVERVIEW

Development is about enlarging people's choices— focusing broadly on the richness of human lives rather than narrowly on the richness of economies. With the increasing population, demand for basic needs has been steeply rising during the past five decades in most of the developing countries. The growing populations need food, clothing, shelter, fuel and fodder for their livestock. In India, over 60-70% of the people are living in rural areas who neither have adequate land holdings nor alternate service opportunities to produce or procure these commodities. In the absence of adequate employment opportunities, the rural people are unable to generate enough wages to sustain their livelihood.

In India, agriculture is the major source of livelihood in rural areas but most of the small holder farmers have not been successful in cultivating their land economically. Farming system is primitive, mostly rain fed and meant for subsistence. New inputs and tools are not available as such farmers' ability to take risks when introducing new technologies therefore remains highly curtailed. There is limited support from public sector due to lack of manpower resources, fund constraint and other issues. The private sector is still not in a position to provide services to the local community due to lack in technical knowledge and orientation. This has led to low farm production, low income and food insecurity amongst smallholder farmer households.

RGVN has tried to address these issues through its agriculture livelihood programmes, which focuses mainly on transfer of accessible and affordable technologies to increase farm production and income; institution building to ensure collective action and sustainability; and market development to guarantee better

inputs and fair price for products.

Apart from lower income, rural people also suffer from shortage of clean drinking water, poor sanitation, poor health care and illiteracy which adversely affect the quality of life. Poor quality drinking water is adversely affecting the health and diarrhoea is an important cause of infant mortality. RGVN's programme on healthy living supported under IFCI CSR initiative focuses solely on safe drinking water and sanitation in rural areas of Assam. Other livelihood programmes of RGVN also focus on these as cross cutting issues.

There has been phenomenal growth of micro-finance institutions in the country during the last decade. As a result, micro loans have become readily available to the poor living in both rural and urban areas. While the MFIs have succeeded in recovering and recycling the loans by inculcating the habit of timely repayment among their clients through rigorous follow-up and monitoring, most of the micro-loans, purportedly granted for productive purposes end up as consumption loans in the hands of the poor, as little attention is paid to utilization of the loans for productive purposes for which it is meant. Besides, micro-loans are granted at high rates of interest. Easy availability of micro-loans at the hands of the poor has resulted in neither creation of asset nor generation of income. The poor is thus ending up with huge liabilities without commensurate rise in asset/income.

With a view to addressing this issue, RGVN has launched the Unnati Programme, where two verticals i.e. livelihood and Financial Inclusion (F.I.) will work side by side. The former providing all guidance and assistance to the poor for taking up activities for income generation by utilizing the micro-loans provided by the latter as BC of IDBI Bank. Besides, RGVN being a not for profit

organization, will be able to extend the loans at a much cheaper rate of interest.

For any programme to have a deep-reaching and significant effect on communities, it is essential that they are aware of using their finances judiciously. Keeping this in mind, the Moi Pragati programme funded by CRISIL Foundation was designed to reach out to 100000 households through women SHGs. The programme aims to empower women by building their capacities on basic financial management aspects thus enabling them to take independent and informed financial decisions.



CHAPTER II: AGRICULTURE & LIVELIHOOD PROJECTS

In this chapter a few of the flagship programmes are highlighted

2.1 Empowering women in agriculture in Assam – under MKSP (March 2014 to February 2017)

Funded by Ministry of Rural Development, Govt. of India and Sir Dorabji Tata Trust, Mumbai, the project 'Empowering Women in Agriculture' is being implemented by North East Development Consortium (NDC)- a consortium of five organisation of which RGVN is a part of.

RGVN's project areas include Chenga & Barpeta blocks of Barpeta district and Dhemaji block of Dhemaji district with a target of 2000 women farmers in Barpeta and 1000 women farmers in Dhemaji district.

In the district of Barpeta 20 targeted villages were identified, mapped and profiling of 2006 Mahila Kisan done. 34 Women Community Resource Person and 14 Para- Professional were selected and involved in various activities like community mobilization, SHG strengthening, book keeping, hand-holding for SRI practices, multi-cropping, vermin compost making, livestock rearing, homestead garden etc under the project.

191 SHGs incorporated and 20 Village Organization (VO) formed and necessary organizational development training provided. 74 nos of women farmers were provided exposure visit to KVK, Howly. Training to Mahila Kisan provided - 593 on SRI, 71 on Vermi Compost Making, 71 on fishery. 2 water pump support for 2 VOs (1 in Barpeta block and 1 in Chenga block). 40 nos of spray machine provided to 20 VOs (2 nos each in the VOs of Chenga block and 2 nos each in the VOs of Barpeta block). 172 nos of weeder provided to 20 VOs (10 VOs in Chenga block and 10 VOs in Barpeta block). 55 Mahila kisan were extended support for Livestock rearing, 156 Mahila Kisan for Multicropping

and 53 Mahila Kisan for Horticulture produce enhancement were supported.

Similarly, in the district of Dhemaji 10 targeted villages were identified, mapped and profiling of 1024 Mahila Kisan done. 20 Women Community Resource Person and 8 Para- Professional were selected and involved in various activities like community mobilization, SHG strengthening, book keeping, hand-holding for SRI practices, multi-cropping, vermin compost making, livestock rearing, homestead garden etc under the project. 101 SHGs incorporated and 10 Village organizations formed and necessary organizational development training provided. Training to Mahila Kisan provided - 317 on SRI, 62 on Vermi Compost Making, 51 on piggery, 2 water pump support for 2 VOs, 20 nos of spray machine provided to VOs.

Capacity building initiatives such as training to 90 Mahila Kisan on nursery management/ homestead vegetable growing, exposure visit, vermi-compost making, drudgery reduction was provided in collaboration with Krishi Vigyan Kendra, Howly. Moreover, an exposure visit to KVK, West Bengal was also organised for the MKSP staff. NABARD- Barpeta had also extended support for training on Vermi Compost. KVK, Howly had supported for 15 bigha of lentil cultivation, 2 nos vermi bed.

As part of RGVN's flood rehabilitation support provided by RGVN 330 Mahila Kisan of Barpeta and Chenga block and 270 Mahila Kisan of Dhemaji Block were provided with mustard seeds, vegetable seeds and small sprayer for the Rabi season.

Increase in income through vermi composting



Anima Begum, President of Rupali SHG lives with her husband and three children in Dargahpur village of Dargahpur village. Prior to joining under the project her source of income included the salary of Rs. 1500/- p.m. which she earned as Anganbadi helper and her husband's salary of Rs. 5,500/- p.m. as a security guard.

Under the RGVN MKSP project she received training on vermi compost from Krishi Vigyan Kendra (KVK), Howly from 30th January to 3rd February, 2015. After the training she received 20 earthworms from KVK with which she started vermicompost in a small thermacol box. From this batch she harvested 30 kgs of compost and 1000 (nos.) worms. She sold all her compost at the rate of Rs. 10/- p.kg and 500 (nos.) of worms at Rs. 2/- per worm. Her total earning at the end of the cycle was Rs. 1300/-. As her earnings at this stage were insufficient to improve her vermi-composting business,

she applied and received loan of Rs. 3000/- from RGVN-MKSP through Marami Village Organisation. She utilized the loan amount for preparing the vermibed (which she received from Agricultural Dept, Assam) and harvested 85 kgs of compost & 2000(nos) worms. Her total income from the second harvest was o Rs.2850 which she earned from selling 45 kg of compost and 1200 (nos.) worms. Her total earning from the vermi composting by the end of 2015 was Rs. 4150/- .

Anima Begum continues with the activity and her next batch is expected to be ready in February 2016. Anima Begum also being Community Resource Person under the project had provided training to other Mahila Kisan in the village for vermi composting and successful in generating compost making practices (starting in a pit for the bio-mass) in small scale in almost all the household involved in agriculture practices in her village.

2.2 People's Institutions for Livelihood Security in Assam (August 2014 to December 2015)

The project funded by Innovative Change Collaborative (ICCO) aims at assisting the beneficiaries to get secured & sustainable farm based livelihoods. It also, emphasizes on year long food & nutritional sufficiency with at least 30% increase in family income. Implementation was done by NGO Consortium consisting of RGVN (as lead partner), Grameen Sahara, SATRA and Baptist Christian Hospital. The project is implemented in seven districts of Assam covering nine Development Blocks and 27 Gaon Panchayats. Total beneficiary coverage is 10,500 including 7,700 indirect beneficiaries.

RGVN is implementing this project in three districts covering three development blocks. All total 5900 HH covered in this project including 4,500 indirect beneficiaries. Total budget of the project is 2, 50,000 Euros, of which RGVN's share is 80,000 Euros.

Interventions undertaken are as follows:

- Training on SRI, Seed Manure distribution: Training has been imparted to the beneficiaries on SRI technique and also seed and organic manure have been distributed for adoption of the technique. 70-80 farmer households have adopted the technique.
- SHG Formation & Training on Group Dynamics: All total 72 groups have been formed in the project area and group dynamics trainings have been provided to group members.
- Training on Pig rearing: Training has been provided to the beneficiaries on scientific pig rearing practices.
- Pig sty construction & Piglet distribution: Sty constructed & piglet distributed to 120 beneficiaries.
- Training on goat rearing & she goat distribution: Training has been provided to beneficiaries on scientific goat rearing practices & 2 number of she goats distributed to 200 beneficiaries.
- Capacity building on organic farming, technical training on selected crops & compost making: All three trainings are being provided to the beneficiaries.
- Support under Agriculture: Process is initiated to provide fruit saplings support to 450 beneficiaries and other support to 630 beneficiaries for vegetable cultivation.
- Cluster level federation (CLF): Training on formation of Cluster level formation and training on CLF dynamics to CLF members have been completed.
- Demo plots for organic farming: 2 demo plots have been prepared and cultivated for organic farming.
- Community Investment Support: Total 7 no.s of Pump set have been distributed at Community level. All the agriculture beneficiaries have prepared compost.
- Nursery development: Total 9 no.s of nurseries have been developed.
- Market development: Agricultural beneficiaries have been linked with market agent, traders through community level meeting and market exposure.
- Training to Local Service Providers (LSPs) provided on improved agricultural practices, micro & small enterprises and nursery development.

2.3. Rehabilitation of livelihood of people affected by flood in two districts of Assam (April 2015-March 2017)

Funded by NR Tata Trust, the project aims to rehabilitate the livelihoods of the people affected by floods through technologically upgraded livestock, poultry units and vegetable cultivation for better income. The total amount sanctioned for Rs. 69, 14,000/- which is being implemented in two blocks of two districts of Assam, namely Boka/Chayani Bordwar and Goroimar blocks in Kamrup(R) and Matia and Balajana blocks in Goalpara district. 1060 beneficiaries (555 in Kamrup Rural and 505 in Goalpara) have been identified and provided support.

A total of 86 SHGs (44 in Kamrup Rural and 46 in Goalpara) have been formed and from the same SHGs, 12 Village organisations (VO) were formed. To ensure community participations in purchase of assets and livestock bank accounts were opened for each VO. Additionally, 4 clusters were formed which included the executive members of the VOs.

100 HHs in each district received poultry bird, 300 goats were distributed among 100 beneficiaries (each beneficiary received 3 goats each) of each district and 200 pigs were distributed among 100 beneficiaries (each beneficiary received 3 piglets) of each district. 40 % of the HHs have sold the pigs which have contributed to 20% additional income to their household income. Seed and vermi compost technology were provided to 400 HHs (200 in each district); and 10 nurseries (5 in each district) were started for improvement in vegetable cultivation. Moreover, floating bed cultivation was done by 50 farmers in Kamrup (R) with success.

2.4 Enhancement of Productivity and Establishment of People's Institution in Goalpara district of Assam (March 2015-April 2016)

IFCI Social Foundation has sanctioned a project - Enhancement of Productivity and Establishment of People's Institution in Goalpara district of Assam for 500 poor farming families in March, 2015. The project cost is Rs 37.50 lakh. Project office has been set up at Krishnai with three field personnel.

Key areas of interventions include:

1. 300 piglets have been distributed to 100 beneficiaries (3 piglets each). Prior to this working capital was disbursed to the beneficiaries for building pig stys and cost of feed. 3 months old piglets were distributed. Once these piglets give birth to another set of piglets, the new set of piglets would be fattened and sold off after they attain weights of 90-100 kg.
2. Working capital and vegetable seeds of six different vegetables were given to 100 vegetable farmers. A majority of the farmers have reaped a good vegetable harvest. The vegetables have fetched them a good price.
3. A high yielding variety of rice seeds were distributed to 25 rice farmers. Each farmer was given 2 kg of rice seeds along with working capital.
4. 2000 chicks have been distributed amongst 100 poultry beneficiaries @ 20 chicks per beneficiary. Based on their management of their poultry, more nos. of chicks shall be distributed.
5. 2000 ducklings have been distributed to 100 beneficiaries. The beneficiaries are selling the eggs @ Rs.10/- per pair. Income levels have gone up gradually

6. 3 goat kids were distributed to each of 50 beneficiaries. A high rate of success has been noticed with the goatery farmers.

2.5 Project Facilitation Team (PFT) under North East Rural Livelihood Project (September 2013-March 2017)

RGVN has collaborated with North East Rural Livelihood Project (NERLP) under the Ministry of Doner, to provide Consultation Services as Project Facilitation Team (PFT) and facilitate all activities of NERLP. This project began in 2013. Though the project is for 5 years, it is renewed every year. The project is going on in 3 blocks of Sikkim and one block in North Tripura. The contract agreement of all the blocks has been extended for the upcoming year.

In Kadamtala block under North Tripura total 837 SHGs were formed, Community Development Group formed- 16, SHG Federation formed – 20, SHG Book of record training organized for 500 SHG leaders and Organisation Management training organized for 500 SHG leaders as on December 2015. Moreover one Fishery cluster is under process in Kadamtala Block. In Jorethang Block of Sikkim total 1143 household covered in 3 GPU and total SHG formed 112.

2.6 Promotion of Exclusive Farmers Producers Organization (November 2014 to January 2016)

Funded by VRUTTI Bangalore with a total project cost of Rs. 15 lakhs, the project site selected was Dhankanal district of Odisha. The project aims to ensure sustainable livelihood and enhance income of 2000 women primary producers through a viable producer's organisation (FPO) under Producers' Company Act, 1956 (schedule IV).

Intervention included formation of a producers' organisation which was registered as "Krushak Sathi Producer Company Ltd. Odisha" in November 2015. The new company has initiated business transaction worth Rs. 2 lakhs by marketing mushrooms. A three day orientation cum workshop was organized by VRUTTI and CMS for the core members of the company in December 2015 for the purposes of strategic business planning. A five year business plan was also developed in the same workshop to ensure optimal functioning of the company. Moreover eight sub cluster level farmers meeting have been organized to aggregate the produces and backward linkage process.

2.7 Promotion of Farmer Producer Organization (December 2015 to December 2018).

NABARD had sanctioned financial assistance of Rs. 18.12 lakh for formation and nurturing of 2 (two) nos of Farmer Producer Organization (FPO) in Morigaon district, Assam covering the villages Khulagaon, Barukata, Hatiutha and Kuwargaon of Manaha GP of Mayong block. Baseline survey done in the identified cluster, 2 FPOs were formed and registered in the name and style as 'Monoha Anchalik Krishak Unnayan Samittee' for Khulagaon and Barukata villages with 50 pig rearing farmer as member and ' Sarba Unnayan Samittee, Monoha' for Hatiutha and Kuwargaon with 50 pig rearing farmer as members. Training on scientific pig rearing provided to all the 100 farmers. One CEO in each of the FPO selected.

2.8 SLEEP - Sustainable Livelihood Enhancement and Enterprise Promotion, a Project supported by HIVOS. (Project Period)

The three year project supported by HIVOS the

Netherland was implemented in four districts of Odisha, one district of Telengana and two districts of Andhra Pradesh (A.P). This project promoted 6 exclusive Vegetable Producers Organisation and one NTFP and one Bell Metal Producers Organisation. The project ended in June 2015.

During the last financial year of the project 100 women farmers from Vizag and Vizianagaram district of A.P & 80 women farmers from Angul and Dhenkanal district of Odisha had visited a successful Registered Producers Organization located at Arkoo area of Andhra Pradesh & Pottangi area of Koraput district in Odisha to study the functioning of the company doing exclusive vegetable production and marketing in November 2015.

Two centralized training program each in A.P and Orissa was organized for the Board of Directors of the two registered producers' organization on business plan strategy and governance to strengthen their knowledge on the management of the producers' organization during October and November, 2015 (in A.P) and September and November 2015 (in Orissa).

16 field level training (6 in A.P and 10 in Orissa) on "Supply Chain Management" was organized to enhance the procurement and marketing functioning of the producers organization.

A handbook on "Bio Fertilizers and Manures" was developed in consultation with experts from Agriculture and Horticulture department in Odia language for the farmers.

Two SLEEP promoted clusters in Orissa have been registered as - Adarsh Krushi Utpadak Company Ltd at Angul and Jagruti Mahila Mahasangha at Govindpur, under companies Act 1956. They have started their business under the new entities.

2.9. Projects with NULM

Two MoU were signed between Assam State Urban Livelihood Mission Society (ASULM)

and RGVN.

2.9.1. Formation of SHGs (November 2015-November 2018)

The first agreement signed on 26th November, appointed RGVN as Resource Organization (RO) for Social Mobilization and Institutional Development under NULM. The RO is responsible for forming 4000 SHG within the project period and total sanctioned amount stands at Rs.400 lakhs. The ASULM will be sanctioning Rs. 10,000/- per SHG. In the first phase of the project NULM has set a target of formation of 1000 nos. SHGs in 25 cities of Assam and total agreement cost stands at Rs.100 lakhs.

The responsibilities of RO include:

- Mobilise people on the basis of affinity groups
- Formation of SHGs as per SHG rules and help the SHG to open bank accounts
- Organize training and exposure visits for the SHG members for capacity building
- To provide handholding to SHGs for a minimum of 15 months. Support to include monitoring by attending their meetings, organizing meeting with bankers and government officials, to encourage cross learning through interactions with established SHGs, and to avail benefits provided by NULM.

After ensuring that the SHGs formed are self sustaining, RO will withdraw support after 15-24 months.

2.9.2 Grading of SHGs (December 2015-August 2017)

The second MoU signed on 3rd December 2015 stipulated that RGVN will grade all existing

SHGs in 25 cities of Assam. The target for the same was not fixed by AULM, as RGVN will be responsible of getting the details of the SHGs existing in a city from the concerned Municipal board/Town Committees. For each SHG grading the amount sanctioned is Rs.7000 for the period of 21 months.

The fieldwork for the same started on 16th January 2016 in 23 cities. By 31st March 1707 groups in total were graded and submitted to AULM.

2.10 Unnati –A Community Led Poverty Alleviation Programme (September 2015-September 2017)

Funded by Vattikuti India Relief Foundation (VIRF) and RGVN as its implementing partner, a pilot programme has been launched in two blocks in two districts of Assam- Nalbari (Mukalmua and Mugdi) and Darrang (Aulachowka and Jonaramchowka).

A community based poverty alleviation programme, it aims to achieve success by:

- Organizing small farmers
- Setting up Local Service Providers
- Increase in productivity by transfer of simple, low cost, environment friendly technology
- Market Linkage
- Availability of credit and other banking services within a distance of 1.5 kms from their homes.

This programme will work on two verticals i.e Livelihood Enhancement & Financial Inclusion (FI).

The core responsibilities of the Livelihood vertical include: group formation, imparting training on group management skills and book keeping and accountancy, identification of Income Generating Activity (IGA), development of business skills, identification

of LSPs and to provide handholding support to them. The team is also responsible for developing backward and forward market linkages.

Under the FI vertical, support will be provided by additional key stakeholders - DAVINTA Technology India (P) Ltd for technology support and IDBI Bank for providing banking facilities like loaning. The main objective is to provide banking facilities to support the IGA activities of the groups. The groups will be given loan on the basis of IGA activity and a viable business planning.

RGVN will appoint Kirana Merchants as BC Agents for financial transactions and additional mobile Field Agents for FI & CBO activities. Banking service will be delivered through wireless mobile service and all transactions will be real time. Other activities to include opening of Savings, Recurring and Fixed deposit Accounts in IDBI Bank of all households (beneficiaries and non beneficiaries) to facilitate access to Government subsidies/benefits under schemes like MGNREGA, IAY, Old Age/ Widow Pension etc. in their accounts with the BCA outlets located in their own/ neighbouring villages under direct transfer to bank.

Devices were distributed to the field staff in March 2016 till date Family Data Collection has been completed for 1500 households. The achievements of the project have been outlined below:

ACHIEVEMENTS	DARRANG	NALBARI	TOTAL
No. of HHs identified	2580	3570	6150
No. of HHs covered	2520	3110	5630
No. of groups formed	261	311	572
No. of groups handed over to FI	203	311	514
No. of groups handed approved by FI	190	219	409
No. of groups with IGA identifies	261	311	572
No. of groups trained by LSPs	240	285	525
NO. of FFD conducted (by LSP)	107	26	133
No. of vaccination camps conducted	0	14	14
No. of MMW conducted	0	1	1

2.11. Promoting Self sustaining Producer Organization in Bhurbandha block, Morigaon, Assam (January 2016-December 2019)

RGVN is implementing an agriculture livelihood project named "Introduction of an Innovative Self Sustaining Service Provision System for Transfer of Agricultural Technology and Market Development of Farming Communities" in Morigaon district, Assam, which is one of the country's 250 most backward districts. Morigaon is also affected by flood every year.

This project is funded by Karl Kubel Stiftung (KKS) and Federal Ministry for Cooperation and Development (BMZ), Germany. The total project cost is Rs. 21,341,056/- out of which foreign contribution is Rs. 17,752,956/-.

The project also invites co funding from non European organizations, preferably an Indian organization. Indian Oil Corporation Ltd has agreed to co fund the disaster preparedness



component of this project under their CSR initiatives.

The project aims to bring about positive change in the overall wellbeing of 750 BPL farming families in Bhurbandha Block of Morigaon district, Assam, India, with special focus given to better livelihood practices, building strong grass root institutions (like Farmer groups, Producer Organizations and Local Service Provider Association) and disaster preparedness. The project duration is

four years (2016-2019).

Gender impact strategies form a core part of the programme. The project strives to increase opportunities for women in income-generating activities, learning, and participation in decision-making processes through inclusion of 100% (750) women as designated beneficiaries. The project will thus work to incorporate women beneficiaries as leaders and as active participants.

The main areas of intervention of the project are:

1. Technology transfer
2. Marketing extension
3. Institution building
4. Disaster preparedness

PROGRESS:

- 75 number of groups formed covering 750 beneficiaries.
- 15 Local Service Providers (LSP¹) identified and trained under the project. Trainings imparted on:
 1. Scientific, affordable and environment friendly agricultural practices related to field crops, poultry (Hen & Duck), fishery, goatery & piggery.
 2. Market extension and business planning
 3. Community planning for Technology Transfer, Market Development, HID
- 75 number of groups imparted trainings by LSPs on the above mentioned topics.

- 75 groups were also trained on group dynamics and PRA & Perspective Plan
- Identification of 160 HHs (16 groups) for general vegetable cultivation and transfer of seeds
- 32 Farmers Field Days conducted on composting and seed bed preparation.
- Monitoring formats developed and are implemented to track group performance, market extension exercises, farmer field day, and LSP performance.

2.12 RGVN-NRL Mushroom Project (2015-16)

A project on promotion of Livelihood through Mushroom cultivation was sanctioned by Numaligarh Refinery Limited, Golaghat. The sanctioned project budget is Rs. 4.98 Lakhs. Four clusters namely 1 no. Panka Grant, Telgaram, Pankagaon (Kanaighat) and 4 no Rangbang in Morangi block of Golaghat district in Assam.

A total of 72 beneficiaries were identified and training on 'Oyster' mushroom cultivation was imparted. Inputs such as mushroom spawn, HMPE packets, etc. were also given to the beneficiaries. Production of approximately 3108 kg of fresh mushroom took place in the project area during the project period. The total fresh mushroom sold was 1694 kg and sold at an average rate of Rs. 122/ kg giving a cash turnover of Rs. 2,07,407/-. Approximately 7 15 kg were used for own consumption which can be considered to a value of Rs.87,230/-.

¹ LSPs (Local service Providers) are a sustainable pool of progressive male and female farmers/service providers promoted under the project who are available at community level for providing accessible, affordable and quality services on agricultural technology, market and business development to small farmers. They and their association's i.e SPAs (Service Provider Associations), serve as 'triggers' to improve farm production and marketing.

LSPs provide regular services in their field of expertise, like: Training to farmer groups and individual farmers, Regular guidance and advice to farmers, Provide quality inputs such as seed, pesticide, feed and medicine, Offer services like general treatment, vaccination for poultry and livestock etc, Organize farmers and facilitate changes towards environmentally sound practices, Advise on marketing and business development



Approximately 18% of production were dried during peak production period (December end to February mid). Towards the end of season 5% of the production got damaged due to early rainfall and storm.

Local fresh mushroom buyers were linked to the project area for bulk sale of fresh mushroom produced by the beneficiaries. Moreover, the beneficiaries themselves sold the produces at the local markets and the in the village itself at better price upto even Rs. 220/kg. The HMPE packets availability in the local market was ensured and linked. Steps were initiated for training on value addition of oyster mushroom for pickles, drying etc.

Moreover, they could obtain good quality organic compost from the production waste which they applied in their kitchen gardens.



Compost application minimized the use of synthetic fertilizers and resulted in production of healthy and chemical free fruits and vegetables from their kitchen gardens.

Empowerment for rural woman through mushroom farming ...

Under the able leadership of Smriti Borah and Phunu Thengal, two women SHGs comprising of 12 members scripted a success story of women empowerment in and around the refinery oil township of Numaligarh. It all began in the year 2015 when RGVN started the project called “RGVN-NRL Mushroom project” with fund support of Numaligarh Refinery Limited.

Prior to joining the project these women were without any substantial self income or completely incomeless. Six women members including the group leaders were known to earn an average annual income of Rs. 12,000/- before this project started. The rest of the members were simply homemakers hence remained as dependents on the income of other family members. Although they wished to contribute towards the need of their family, they were clueless regarding how to go about it. In 2015, they were identified as beneficiaries under the project and were shown a path for improving their status of livelihood. The project encouraged them to adopt mushroom farming as their primary Income Generating Activity (IGA).

The Mushroom Project thus gave a new lease of life to these impoverished women who were living hand to mouth. After joining the project, these women received many benefits. They participated in the training on oyster mushroom cultivation organized under the project in November 2015. The training instilled confidence in them and they became technically competent to

prepare the beds for growing.

Following the training the group members constructed low cost cropping rooms with materials available from their backyard. Sprayers, tarpaulin, polythene sheets, polybags, polypropylene bags, spawn, etc. were given as inputs worth Rs 3500/-. The total cost of production in the first cycle of production was Rs. 13,500/-

With the dedication and hard work, they could harvest 320 kg of fresh mushroom in a period of 3 months. They could easily sell a major part of their produce to local buyers which fetched them a profit of Rs.48,000/- in cash. The entire activity enabled the members to achieve an additional income of Rs.4000/- per member. From own total production the members consumed 90 kgs of fresh mushrooms worth Rs.13,500/-. The members are now full of self confidence and contemplating that their business will grow into a big enterprise some day.

Moreover, they could obtain good quality organic compost from the production waste which they applied in their kitchen gardens. Compost application minimized the use of synthetic fertilizers and resulted in production of healthy and chemical free fruits and vegetables from their gardens.

The combined efforts of these two groups of women in Pankagaon gaon and 1 No Panka Grant, villages in Morangi Block of Golaaghat district, has proved that joint initiatives can be a catalyst for earning a livelihood by adopting mushroom cultivation

CHAPTER III: CSR COLLABORATIONS

3.1 'Moi Progoti' - Empowerment of women by strengthening their financial capabilities (January 2015-December 2017)

After the successful completion of the two year pilot program, the 'Moi Progoti' project aims to expand the earlier scope of financial literacy workshops and bank account opening by developing a more holistic financial inclusion initiative which includes financial goal setting and counselling. This is done through the 94 trained Crisil Mitras, who provide the same through the tools developed by CRISIL.

It is being implemented in 6 districts of Assam- Morigaon, Darrang, Kamrup, Barpeta, Nalbari and Goalpara and aims to cover 100,000 rural women. The total sanctioned amount is Rs. 5 crore.

The programme has been divided into 7 'Life cycles' (LC) with each lifecycle having its set target beneficiaries. Two LCs have been successfully completed in which 2500 SHGs from 65 villages in six districts were trained.

Each lifecycle consist of the following components:

- 1. Financial Literacy Workshops (FLW)** – An interactive financial module giving crisp fundamental information on five basic components - SHG, Bank, Loan, Insurance and Pension are delivered by CRISIL Mitras to the SHGs.
- 2. Refresher I** – Recall of information delivered in FLW and information given on Jan Dhan Yojana.
- 3. Refresher II** – Information on Loan products & Govt. Social Security Schemes

are given.

- 4. Community Level Meetings-** A platform where beneficiaries come into interface with financial service providers and get first hand product information.
- 5. Financial Health Card (FHC)** Data Collection – A budget diary is given to each beneficiary during FLW to record their household income/expenses and that data is entered by CRISIL Mitras in the Pragati App in the tablets given by CRISIL.
- 6. FHC Counseling** – From the financial information given by each beneficiary a Financial Health Card is generated from the Pragati App which gives a picture of their financial health and the CRISIL Mitras counsel them accordingly towards maintaining a fair balance of their income and expenses to improve their financial status and take up avenues to enhance income.

Achievements during 2015-2016:

Outreach Status	
SHGs Trained	2444
Beneficiaries Trained	25585
Beneficiaries Maintaining Budget Cards	21994
Financial Linkage Status	
Bank Linkage (New A/Cs opened)	5379
Savings (RD, FD & Postal A/Cs)	445
Insurance including PMSBY, PMJJBY	3922
Credit/Livelihood Linkage (ASRLM & NGO Schemes)	3113

3.2 Adoption of Amkota Village, Morigaon District, Assam (August 2014-July 2017)

IDBI Bank as part of its CSR initiative has collaborated with RGVN in adopting the Aamkota village in Morigaon District to transform it into a Model Village over a span of three years by undertaking planned interventions to improve its infrastructure,

livelihoods and other facilities and services. IDBI Bank has made a contribution to the tune of Rs.35.55 lakh towards fulfillment of this initiative.

The beneficiaries belong to SC/ST communities living below the poverty line, with paddy cultivation in small land holdings as their main occupation. A sum of Rs. 15, 57,050/- was released as first installment against which the following interventions were undertaken:

Sl.No.	Category	Interventions:
1.	Sanitation	<ul style="list-style-type: none"> 30 sanitary toilets constructed awareness campaign on cleanliness ,health and hygiene was also launched
2.	Ring well construction/ Proximity to source of water	<ul style="list-style-type: none"> 4 ring wells have been constructed which has been successful in meeting the needs of the people (even in dry weather) who previously needed to walk 3-4kms to reach their nearest source of water.
3.	Medical Facilities	<ul style="list-style-type: none"> A doctor (MBBS) visits the village every Thursday for three hours. 500 people have availed the services till now. Free medicines are distributed to the patients which are purchased by RGVN as per the Doctor's prescription A Weighing Scale, Sugar Testing Instrument and Blood Pressure reading instrument have been provided at the kiosk.
4.	Solar Lighting	<ul style="list-style-type: none"> 100 solar lanterns have been distributed to all the HHs Solar lighting of the Naamghar has also been accomplished.
5.	Improvements to the community centre	<ul style="list-style-type: none"> Community hall constructed within the premises of the Naamghar Renovation of the boundary wall and the main gate Namghar has been painted and refurbished
6.	Visibility	<ul style="list-style-type: none"> 2 Sign Boards for the Village have been put up on the approach road to the village where the names and logos of IDBI Bank and RGVN have been prominently displayed.

3.3. Healthy Living for Underprivileged Rural Communities in Assam (July 2015-March 2017)

The Healthy Living for Underprivileged Rural Communities in Assam aims at providing sanitation, safe and clean drinking water, and solar power facilities in five villages of Morigaon and Kamrup districts of Assam. The project duration is 20 months beginning from 1st July 2015, and the total sanctioned amount provided by IFCI Social Foundation is Rs. 1.60 crore.

The sanitation component of the project involves construction of 209 toilets in 4 villages, i.e Bonkukurajan & Nizarapar in Morigaon District; and Sildubi & Bherbheri in Kamrup-Rural District. All of these villages are now completely “Open Defecation Free”.

The drinking water component of the

project involves provisions of drinking water to 200+ households (approximately 1,200 persons) which has been partially achieved. The construction of Water Supply Plants & Distribution Kiosks have been completed in two villages (Bonkukurajan and Nizarapar in Morigaon District) and the remaining 3 plants (in Sildubi, Bherbheri and Burha-Mayong villages) are scheduled to be commissioned by December 2016.

Conduct of Awareness & Training Camps on the Use & Maintenance of Sanitary Toilets, and the Importance of Safe Drinking Water for Health, have been completed.

Additionally, renovation of the Community Hall, construction of two storage units and six community toilets have been provided in the Bonkukurajan village of Morigaon District.

Completed Sanitary Toilet Solar Powered Drinking Water Plant



Completed sanitary toilet



Solar Powered Drinking Water Plant

3.4. Training workshop for the weavers



A month long “Design Development Training Workshop for the Weavers” from 13th July to 18th August 2015 was organized jointly by Exim Bank of India and Rashtriya Gramin Vikas Nidhi in Sipajhar town of Darrang district under Exim Bank of India’s Grassroot Initiative and Development (GRID). The skill upgradation training on weaving was provided to 50 women artisans belonging to underprivileged section of community and literate skilled weavers of the area. Two Master Trainers were selected to provide technical support to the beneficiaries on weaving, designing and finished product development. Both practical and theoretical classes conducted on artistic textile designing. The overall objective of the workshop was to achieve product development capacity of the selected beneficiaries so as to enable them to produce a diversified range of products in keeping with the latest market trends through interaction between traditional handloom weavers and expertise available in the fields of weaving, designing, processing etc. During the training period the artisans created products worth Rs. 19,287/-

The course content of the training was designed in a manner to enable the participants

to acknowledge and acquire knowledge of tools and equipment, innovative artistic textile crafts, machineries (like Jacquard and Jack loom), product diversification, finished products matching market demand, marketing, entrepreneurship development etc. Besides this course, practical classes on pre/post-weaving were also taken like winding of yarn, punching of card as per graphed design etc.

Total project cost was Rs. 18.10 lakh out of which Rs. 16.15 lakh was received as grant from Exim Bank of India. Rs. 1.95 lakh was RGVN’s contribution.

3.5. Yuva Vikash, a project supported by ACC Ltd.(April 2014-December 2015)

The project aims to address the unemployment problem amongst the youth from Phailin & subsequent flood affected districts in Odisha and Andhra Pradesh. The sanctioned amount of Rs. 9.00 lakhs has been utilized to develop skills in the area of construction work at the L&T facility. A total of 125 candidates have already passed out from the centre and 72 have been employed by L&T itself in their different project sites. A new batch of 60 youths have been enrolled for training in the same institute.

3.6 A CSR Initiative of IFCI Social Foundation in Uttar Pradesh

20 toilet units (two each for boys and girls) , along with the provision of 20 hand pumps in 20 selected schools/institutions , which is to be implemented in Phoolpur constituency under Allahabad district of Uttar Pradesh. The selection process of the said school/ institutions has been completed through

a baseline survey conducted by RGVN and construction of a toilet unit in one institution is in progress.

3.7 HCCBPL-RGVN Rain water harvesting project

Initiated in July 2015 the CSR project funded by HCCBPL for the purpose of rain water harvesting for earth recharge and use of stored water for agricultural purposes during lean seasons came into being after months of administrative blockades.

The project site -located in Makhdumpur block of Jehanabad district in Bihar falls under the agro-climatic Sub-Zone III, with an average annual rainfall of 999.9mm, which is insufficient to meet the needs of the farming community.

In addition, the topography is such that it is difficult to retain water which adds to the woes of the community. Hence, rejuvenation and embankment of an existing Aahar (Khaksar Aahar) located in Mahadeo –Bigha village, of Bhaik Panchayat under Makhdumpur Block was selected for the purpose. An embankment of 26-30' width at lower/ground level, 18 to 20' at upper level and 8 to 10' high was constructed, which was more than proposed dimension of -20' width at lower level, 8' width at upper Level and height of 7'-suggested at the initial stage of the project, in order to ensure longevity of the pond structure.

The project has been well received by the community, with other Panchayats coming forward with similar requirements in their areas.

3.8 Financial Literacy under NABARD

3.8.1 Financial Literacy in Garhwa, Jharkhand

After the successful completion of 1 & II Phase of Nukkad Natak in Garhwa District of Jharkhand on Financial Inclusion of Poor by the RGVN ER-II in the year 2014 and 2015 respectively, NABARD Regional office Ranchi Sanctioned next phase in March, 2016 for covering five remaining blocks of Garhwa District in Jharkhand. Through the medium of street plays the project aims to create awareness for rural poor, especially women regarding the various schemes of Government and NABARD such as Pradhan Mantri Jan Dhan Yojana, Atal Pension Yojana, Jeevan, Jyoti Yojana, Mudra Yojana, etc. and to create linkages between the people & formal financial institutions.

Moreover, people are also encouraged to form SHG, JLG, Kisan Club and avail the schemes of NABARD & Government for their financial & economic growth. The street play titled, “Jano Ge to Jeeto Ge” (If u know, u will win), has been well received in all areas. Additionally, hand bills, poster and pamphlets were distributed and discussion with DDM and local bank Branch Managers etc were also organized for the benefit of the poor people.

3.8.2. Financial Literacy in Hazaribagh Jharkhand:



Seeing the success of “Jano Ge to Jeeto Ge” in garhwa, NABARD Ranchi office sanctioned same concept to be replicated in five blocks

in Hazaribagh district in Jharkhand. Around 160 street plays will be organized in remote and rural areas for motivating the unreached and bringing them with the ambit of financial institutions.

The success of the program can be seen in the inclusion of the 60% of the poor communities of the target area were linked to various financial products including, no-frill savings bank accounts, Jan Dhan Yojana, Atal Pension Yojana, Mudra bank Yojana, WSHG and Farmer's Club etc in the initial stage.

4. OTHER ACTIVITIES

4.1. CUTS (August 2014-July 2016)

RGVN has been working with CUTS International as one of the strategic partners for the last two years under SDIP (Sustainable Development Investment Portfolio Project) which is a portfolio investment approach by Australian Government's Department of Foreign Affairs and Trade (DFAT) to address the issues of water, food and energy security in South Asia through better regional cooperation, policy reforms, technology transfer and capacity building targeting the poorest and most vulnerable, particularly women and girls. It focuses on the Indus-Ganges-Brahmaputra River Basin.

Key areas of intervention:

- Five workshops conducted in the following areas-Sustainable Agricultural Practices, Building Civil Society voice for the use of cross border Inland Water, Policy Dialogue meet on Renewable Energy, Advocacy meeting on Workable Do-able Solar Models, Advocacy meeting on Agri-value chains
- 6 one to one meetings with state

level agriculture experts of Assam to share RGVN'S activities in conducting Sustainable Agricultural Practices and seek recommendation.

- Study of agriculture water management in Morigaon dist
- Potentiality assessment of flood resistant crop in Assam
- Distributing Leaflets for dissemination of knowledge and awareness on different sustainable agricultural practices such as Sandy Soil Cultivation, Vermicomposting and Floating Bed Cultivation.
- Installation of sustainable solar model in a village haat near Bhutan International Border which includes -750 VA (600 Watt) Solar Inverter (PCU), 12 V / 135Ah Solar Battery from Luminous, 300 Watt capacity solar PV modules- Tata Solar, 14 No.s LED light of 5 Watt for each shop with holder & switch, 2 No.s LED outdoor Luminary of 12Watt each with Pole

4.2. Promotion & Strengthening of two market led farmer producer organization (March-2016-February 2019)

NABARD regional office at Bhubaneswar has sanctioned an amount of Rs. 18.12 lakhs to promote & strengthen two farmer producer organization in two areas Badamba block of Cuttack district & Rengali Block of Sambalpur district, Orissa.

4.3. Collaboration with Afro Asian Development Consortium (AADC)

RGVN has collaborated with Afro Asian

Development Consortium for a piggery & fishery development programme in Assam. The programme is operational in Darrang, Barpeta & Morigaon districts of Assam.

A breeding centre for pig has been set up at Nirugaib (Mayong) jointly by RGVN and AADC. The physical infrastructure was constructed by RGVN and inputs supplied by AADC. 100 piglets supplied and are being reared in the centre, which aims to fill the need of good quality pig stock in the local markets.

4.4. RGVN Yarn Bank

RGVN has promoted and supported 6 Yarn Bank in Lower and middle Assam. In the 2nd phase, it has been decided to provide yarn amounting to Rs. 10,000/- to each yarn bank. It was decided to support another 4 yarn bank in Morigaon, Kamrup (R) and Darrang district.

4.5. Baseline and Endline Survey for GoA.

Election Department, Govt. of Assam has entrusted RGVN a quick Baseline and End line Survey to assess the knowledge, attitude, behaviour, belief and practices of electors in Assam on electoral process. The survey is conducted in seven (7) assembly constituencies' viz. Dispur, Diphu, Silchar, Patacharkuchi, Sidli, Bihpuria and Jorhat. The total sample size of the study is 3000.

Seven (7) supervisors were selected from each constituencies and one day (12.12.2015) provided to them. The final report of the baseline survey was completed and submitted to the Election department, GoA in January 2016

4.6 RGVN-Sishugram Trust Project

A project on eco-conservation is going on at

Ghorajan village in North Guwahati. During this period the water hyacinth of all the ponds were cleaned. At present there are seven cows, one boar and 20 piglets. A total of 34 piglets were sold at Rs. 68000/- and the amount received was spent on the development of a nursery and a duckery unit. Banana plantations were also done in the campus along with the development of a new fishery.

4.7 Baseline study for NRL (Numaligarh Refinery Ltd)

RGVN has been recently sanctioned a sum of Rs 4.80 lakh to undertake a baseline study in villages near NRL in Golaghat district of Assam. Survey was completed and final report submitted in September, 2015.

4.8 NIDAN-PLAN STUDY: (2nd Phase)

The follow up programme to provide technical support to Plan India partners, especially NIDAN-plan for establishing structure of Federation in NIDAN-Plan project area in Samastipur, Bihar has been going on. The second phase of the programme is underway

4.9 Formation of two Producer Organizations

NABARD has sanctioned a sum of Rs 18.12 lakh in November, 2015 for formation of 2 Producer Organizations (Piggery) in Morigaon district. The MOU was signed in December, 2015. By the end of March 2016, the two producers organizations were registered under Societies Registration Act 1860.

CHAPTER IV: GOVERNANCE, FINANCE AND ACCOUNTS

RGVN prides itself in having a very strong finance and accounts unit. At present there are 9 persons looking after the accounts of the RGVN. Besides there is an internal auditor and one statutory auditor. The Board reviews the accounts regularly as public money is involved to set an example before the other NGOs whom RGVN grooms.

As on 31st March 2016, the Corpus fund aggregated to Rs. 1307.25 lakhs. Investments have been made in approved securities as required under section 11 (5) of the Income Tax Act. Such long term investments aggregate Rs. 1237.80 lakhs. In addition, short term deposits of Rs. 191.52 lakhs have been kept with commercial banks and mutual funds.

Accounts:

During FY 2015-16 RGVN earned an income of Rs. 897.21 lakh comprising Rs. 122.56 lakh as yield of investment of corpus and other funds, Rs. 16.79 lakh a return flows from NGOs, Rs. 4.16 lakh as an interest on loan and miscellaneous receipts and Rs. 753.69 lakh as grant for specific projects. The total expenditure during the year was Rs. 897.45 lakh comprising Rs. 769.62 lakh in specific projects. Of the remaining expenditure Rs. 108.66 lakh has been allocated as expenditure incurred in pursuance of objects of RGVN and Rs. 19.17 lakh towards cost of back up services.

Auditors:

M/s Rajendra Leela & Associates, Chartered Accountants, Guwahati were appointed statutory auditors of RGVN for the year 2015-16. The consolidated accounts have been audited and certified by the auditors.

ACKNOWLEDGEMENT

We are grateful to our sponsors:

- IFCI Ltd.
- IDBI Bank
- NABARD
- Tata Social Welfare Trust

RGVN acknowledges the following organisations for their support and encouragement:

- CRISIL
- Concern Universal
- European Union (EU)
- Helvetas Swiss Interco operation
- Brahmaputra meets Mississippi Group/ AFNA
- North East Rural Livelihood Project
- National Urban Livelihood Mission
- Vattikuti India Relief Foundation
- CUTS International
- SDTT

- EXIM Bank
- National Urban Livelihood Mission
- HIVOS
- Indian Oil Corporation (IOC)
- Government of Assam (GoA)
- Numaligarh Refinery Ltd. (NRL)
- Power Grid Corporation of India Ltd.
- Hindustan Coca Cola Beverages Pvt. Ltd.

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 Deep Joshi.

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

PROFILES OF KEY PERSONNEL

Dr. Amiya Kumar Sharma

(PhD in 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.



Aneeta Dutta

(MA 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 in India and abroad.

Mr. Utpal Ranjan Dutta

(MBA)

Has been working in RGVN since its inception in 1990 and is presently the Assistant Director (HR and Admin.) . In addition to his work in the realm of HR. and admin. , he is presently involved in the implementation of two CSR projects, one on livelihood and other on model village.



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/project teams.

PROFILES OF KEY PERSONNEL

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-ordinating 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, Canada.



Mr. Amarjyoti Choudhury

(M.Com)

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

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 lighting, 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.



PROFILES OF KEY PERSONNEL



Mr. Arindam Pal

(MSc. In Agricultural Science)

Has been working in RGVN for the last four years. Prior to that he has served in the banking sector (rural finance) for 33 years in various capacities. Since then he has worked in various livelihood enhancement projects including agricultural livelihood projects. He has experience in both field level as well as managing field/project teams and also, the ability to analyze and conceptualize ideas.

Mr. Asif Bin Qutub

(B.E (Mech) with M.Sc in Total Quality Management)

Has more than 15+ years of cross-functional experience in the developmental and livelihood sector in Eastern India. He has the experience of working with International Organization with exposure to East African Countries and projects under World Bank Aided Project.



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.

B.L.Barooah

(B.Sc., Agri)

Graduate in Agricultural Science, having 3 years experience in tea industry, 33 years in rural development and agricultural banking and 2 years in rural self-employment training, inclusive of tenures as Chairman of Arunachal Pradesh Rural Bank and Chairman of Langpi Dehangi Rural Bank. He has been associated with RGVN since 2014



PROFILES OF KEY PERSONNEL



Dharitri Dwivedy

(PhD in Political Science)

Has been part of RGVN for the past 20 years and has been heading the Eastern Region office in Bhubaneswar including Odisha and Andhra Pradesh operations. Has experience of promoting grass root organisations, micro finance institutions, co-operatives and Producer Companies in Odisha, Andhra Pradesh and Telengana state. Her areas of specializations are value chain development, livelihood promotion, strategic business planning and training on entrepreneurship development.

Barun Barpujari

(B.E. Chemical Engineering)

Following 37 years of rich and diverse experience in Energy Sector(Oil & Gas/Solar & Wind) & Sustainable Development, retired as Executive Director (Assam Oil Division) Indian Oil Corporation Ltd. He led IOCL's foray into Renewable Energy and Sustainable Development initiatives, carbon and water foot-printing, several flagship CSR projects of IOCL that have been positively impacting the lives of the target beneficiaries. His desire to work in the social sector post his superannuation from IOCL, has led to his joining RGVN in April 2016.



Dr(Ms) Chitra Kalita

A.P.S.,B.Mus

Retired as the Joint Director in Planning and Development, Govt of Assam in 2012. She served as a consultant to NABCOM and NABARD for the years-2013-2015 and is presently associated with RGVN, NER division as a consultant since March 2016.

Late Pranjal K Bhattacharya

RGVN deeply misses P K Bhattacharya (Retd. Director, Dept. of Economics and Statistics, Assam) who left a big impact on RGVN during his short stint.





RGVN



BALANCE SHEET

2015-16



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

We have examined the balance sheet of **RASTRIYA GRAMIN VIKAS NIDHI**, **AAAAAR3014Q** [name and PAN of the trust or institution] as at **31/03/2016** 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:

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 **31/03/2016** and

(ii) in the case of the profit and loss account, of the profit or loss of its accounting year ending on **31/03/2016**

The prescribed particulars are annexed hereto.

Place **GUWAHATI**
Date **24/09/2016**

Name
Membership Number
FRN (Firm Registration Number)
Address



Rajendra Kumar Gupta
RAJENDRA KUMAR GUPTA
056123
322234E
OPP:GOSWAMI BUILDING G
S. ROAD MANIPURI BASTI G
UWAHATI ASSAM 781007 IN
DIA

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 (₹)	90156845
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 accumulated or 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
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 (₹)	Not Applicable
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
2.	Whether any part of the income or 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
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
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
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
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
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
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

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

S. No.	Name and address of the concern	Where the concern is a company, number and class of shares held	Nominal value of the investment(₹)	Income from the investment(₹)	Whether the amount in col. 4 exceeded 5 per cent of the capital of the concern during the previous year-say, Yes/No
Total					

Place **GUWAHATI**
Date **24/09/2016**

Name
Membership Number
FRN (Firm Registration Number)
Address

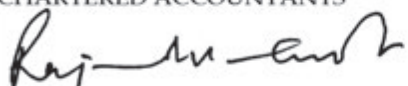



Rajendra Kumar Gupta
RAJENDRA KUMAR GUPTA
056123
322234E
OPP:GOSWAMI BUILDING G
S. ROAD MANIPURI BASTI G
UWAHATI ASSAM 781007 IN
DIA

Form Filing Details	
Revision/Original	Original





**RASHTRIYA GRAMIN VIKAS NIDHI
GUWAHATI
BALANCE SHEET AS AT 31 th March 2016**

SOURCES OF FUND	Sched ules	As at 31.03.2016 Rs.	As at 31.03.2015 Rs.
Corpus Fund	B	130,725,765	130,725,765
Reserves & Surplus	A	16,394,493	15,729,070
Funds	C	3,848,407	4,146,501
Loans (HDFC Housing Loan)	F	15,618,608	15,618,608
Grants (Pending utilization)	D	21,452,907	17,240,478
Project (Pending utilization)	E	10,474,051	6,722,898
Provision For Doubtful Loan		71,125	71,125
Collateral Deposit		503,840	243,840
Vehicle Loan (Four wheeler)		323,177	507,845
TOTAL	Rs.	199,412,373	191,006,130
APPLICATION OF FUND			
Fixed Assets (at depreciated value)	G	2,752,244	2,299,294
Investment (at cost)	H	142,931,258	127,676,258
Loans (out of loans/ funds receives for specific projects considered good unless otherwise stated)	I	28,793,536	29,018,509
Balances	J	12,979,823	21,646,235
Advances & Other Receivables	K	8,552,303	6,919,296
Brahmaputra Community Development Trust		3,370,866	3,370,866
Unexpired Financial Charges (interest on vehicle loan)		32,343	75,672
TOTAL	Rs.	199,412,373	191,006,130
<p>NOTES ON ACCOUNTS P</p> <p>In terms of our REPORT of even date annexed hereto</p> <div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="width: 45%;"> <p>For M/S RAJENDRA LEELA & ASSOCIATES CHARTERED ACCOUNTANTS</p>  <p>(CA. RAJENDRA KUMAR GUPTA) PROPRIETOR MEM No: 056123 : FIRM No: 322234E GUWAHATI DATE, 24th September 2016</p> </div> <div style="width: 10%; text-align: center;">  </div> <div style="width: 40%;">  <p>B.N. NAYAK CHAIRPERSON</p>  <p>AMIYA Kr. SHARMA EXECUTIVE DIRECTOR</p> </div> </div>			

**RASHTRIYA GRAMIN VIKAS NIDHI
GUWAHATI**

For the period ended 31 th March 2016

Year ended 31.03.2016				Year ended 31.03.2015			
	Schedul es	Direct Rs.	Administ ration Rs.	Total Rs.	Direct Rs.	Administ ration Rs.	Total Rs.
INCOME							
Interest/Dividend on Investment on loan		-	-	12,256,149	-	-	14,159,046
		-	-	53,203	-	-	212,894
Recoveries in pursuance of Objects & Commitment Charges		-	-	1,679,240	-	-	2,339,050
Grants for Specific Projects		-	-	75,369,469	-	-	55,663,995
Miscellaneous Receipts		-	-	363,311	-	-	443,006
Total Rs.				89,721,372			72,817,991
EXPENDITURE							
Direct Expenditure in Pursuance of Objects	L	76,962,462		76,962,462	56,829,371		56,829,371
Expenses on and for Personnel	M	7,991,129	1,410,199	9,401,328	6,711,323	1,184,351	7,895,674
Meetings		211,072	37,248	248,320	378,770	66,842	445,612
Expenses on Administration	N	2,067,248	364,808	2,432,056	1,836,624	324,110	2,160,734
Interest	O	36,830	6,499	43,329	226,823	40,028	266,850
Loss on Sale of Investment							5,532,100
Depreciation		559,493	98,734	658,227	651,466	114,965	766,431
Totals Rs.		87,828,233	1,917,489	89,745,722	66,634,377	1,730,295	73,896,772
Excess of expenditure/ income over income/ expenditure.				-24,350			-1,078,781
Balance c/f				-24,350			-1,078,781

NOTES ON ACCOUNTS

P

In terms of our REPORT of even date annexed hereto

For M/S RAJENDRA LEELA & ASSOCIATES
CHARTERED ACCOUNTANTS



**B.N.NAYAK
CHAIRPERSON**



(CA. RAJENDRA KUMAR GUPTA)
PROPRIETOR
MEM No: 056123 : FIRM No: 322234E
GUWAHATI
DATE, 24th September 2016





**AMIYA Kr. SHARMA
EXECUTIVE DIRECTOR**

RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE-A		As at 31.03.2016 Rs.		As at 31.03.2015 Rs.
RESERVES & SURPLUS				
Capital Reserve (Grants for acquisition of Add; During the period	3,313,791 689,773	4,003,564		3,313,791
Income & Expenditure Account surplus of earlier year	12,415,279		13,494,060	
Add/Less; Loss/Surplus of current year/ previous year	-24,350	12,390,929	-1,078,781	12,415,279
Rs.		16,394,493		15,729,070

SCHEDULE-B		As at 31.03.2016 Rs.		As at 31.03.2015 Rs.
CORPUS FUND				
Corpus Fund Add; Plough back from interest during the year	109,305,000		109,305,000	
		109,305,000		109,305,000
TSWT-RGVN Corpus Fund Add; Plough back from interest during the year	21,420,765		21,420,765	
		21,420,765		21,420,765
Rs.		130,725,765		130,725,765

SCHEDULE - C		As at 31.03.2016 Rs.	As at 31.03.2015 Rs.
FUNDS			
Employees Welfare Funds:			
Hospitalization Benefit	53,329	377,219	
Disability	2,143,877	2,143,877	
	2,197,206	2,521,096	
Gratuity provision for employee	651,201	625,405	
Human Resources Dev. Funds	500,000	500,000	
Rural Innovation Fund	500,000	500,000	
Rs.	3,848,407	4,146,501	





RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULES - D GRANTS	Balance as at 01.04.2015	Received during the period	Utilized during the period	Balance as at 31.03.2016
	Rs.	Rs.	Rs.	Rs.
Humanist Institute for Co-operation with Development Countries, The Netherlands (for graduating NGOs to MFIs in Orissa State)	816,542	3,107,954	3,924,496	0
SIDBI (Flexi Grant) (for capital accusation for Patna Regional Office)	123,716			123,716
Sir Dorabji Tata Trust , to initiate an action research in two regions in Northwest on promotion of constructive development activities by civil groups to create replicable livelihood models.	64,758			64,758
Sir Dorabji Tata Trust (Revolving Fund for Bihar)	2,926,316		2,926,316	0
Housing Development Finance Corp. (Implementation Exp, RGVN/ Agency)	194,000			194,000
Social Work and Research Center, Tilonia	8,000			8,000
The J.R.T. Tata Trust, towards flood relief in the state of Orissa.	2,357,952			2,357,952
European Union funded project on Cross - border Transfer of Agricultural Technologies, Institutional and Market Development for six Districts of Assam.	3,636,440		1,849,335	1,787,105
Assam Foundation of North America towards setting up an yarn bank in Assam.	292,195		247,922	44,273
National Bank for Agriculture and Rural Development - Mushroom cultivation in Baska Dist of Assam under NER Regional Office.	23,487	103,700	127,187	0
National Rural Livelihood Mission, Mahila Kisan Sashaktikaran Pariyojana, towards implementing in two blocks of Berpata Dist & one block at Dhamaji Dist of Assam.	143,429	9,309,060	5,330,074	4,122,415
RGVN-Solar Energy, innitiative from individual & charitable org for salar projects	236,800	24,000	23,628	237,172
International Rice Research Institute, towards implementing a demonstration of "Stress Tolerant Rice Varieties" in Assam.	220,421		220,421	0



RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULES - D GRANTS	Balance as at 01.04.2015	Received during the period	Utilized during the period	Balance as at 31.03.2016
	Rs.	Rs.	Rs.	Rs.
North East Rural Livelihood Programme- SIKKIM	564,023	4,778,003	4,058,200	1,283,826
North East Rural Livelihood Programme- Tripura	299,925	1,982,140	1,644,642	637,423
NABARD-Financial Literacy programme for the state of Manipur under North Eastern State Regional Office.	3,900		3,900	0
CRISIL- "Pragati" a Financial Literacy and financial inclusion programme to empower women to make independent financial decisions and informed financial choices that can help improve their standard of living and economic activities. The program is held at six Dist of Assam.	1,680,674	24,493,500	18,694,088	7,480,086
National Bank for Agriculture and Rural Development - SRI paddy cultivation in Kamrup(Rural Dist).	74,293	312,275	386,568	0
Vrutti livelihood Resources Centre for the state of Odisha as subsidiary grant received from HIVOS towards implementing the project for Management of Small Grant Facility to mobilize and strengthen Effective Producers Org that are Trade/ Market	128,350	375,000	491,537	11,813
Assam Gramin Vikas Bank- Financial Literacy programme for the state of Assam.		178,084	178,084	0
National Bank for Agriculture and Rural Development, Financial literacy for the state of Jharkhand.		898,600	575,059	323,541
Navajbai Ratan Tata Trust- floor relief programme for Goalpara Dist of Assam.		4,721,262	3,300,406	1,420,856
EXIM Bank programme on handloom training at Sipajhar under Mongaldoi Dist of Assam.		1,587,200	1,587,200	0
Vattikuti Relief India Foundation (VIRF) -& RGVN had join together for a program "UNNATI" for poverty alleviation and promoting a less cash ecosystem to attain a complete and comprehensive Financial Inclusion among poors in two Dist of Assam.		11,178,553	10,620,209	558,344





RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULES - D GRANTS	Balance as at 01.04.2015	Received during the period	Utilized during the period	Balance as at 31.03.2016
	Rs.	Rs.	Rs.	Rs.
ICCO Cooperation, Innovative Changes Collaborative ,the primary focus is to ensure food & nutrition security through Institutional Process for Learning, Management of Common Resources, for 3 (three) Dist : Nalbari, Barpeta & Morigoan, in the state of Assam.	3,445,257	1,818,875	5,264,132	0
Karl Kubel Stiftung, Introduction of an Inovative Self-Substaining Service Provision System for Transfer of Agricultural Technology and Market Development for Farming Communities- for Bhurbandha Block of Morigaon Dist,of Assam		900,000	222,373	677,627
National Bank for Agriculture and Rural Development - Promotion of Farmer Producer Organisation(FPO), at Morigaon Dist, of Assam.		120,000		120,000
National Bank for Agriculture and Rural Development - Lead Crop at Barpeta Dist of Assam.		113,112	113,112	0
Rs.	17,240,478	66,001,318	61,788,889	21,452,907



RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULES -E PROJECT / CSR	Balance as at 01.04.2015 Rs.	Received during the period Rs.	Utilized during the period Rs.	Balance as at 31.03.2016 Rs.
JINDLE Steel for development of SHG in the state of Odisha.	3,505			3,505
Numalighar Refinery Ltd for implementation of "System Of Rice Intensification" (SRI) in and around their refinery at Numalighar in the Dist of Golaghat of Assam.	250,238	322,000	66,530	505,708
Hindustan Coca-Cola Beverages Pvt Ltd, towards providing basic hygienic amenities & livelihood support for three villages surrounding their Burnihat & Gaya premises .	975,917	1,250,115	2,059,580	166,452
IDBI Bank's initiative under their CSR activities for adoption of Amkota Village under Morigoan Dist as model village.	865,837	1,058,000	760,548	1,163,289
Industrial Finance Corporation of India, initiative towards promotion of low cost sanitation and solar lighting in semi urban areas near Guwahati, Assam	196,587			196,587
Industrial Finance Corporation of India, initiative towards development of land at shishugram	375,865		375,865	0
Consumer Unity & Trust Society, of Rajasthan, a portfolio partner of the Dept of Foreign Affairs and Trade (DFAT), Govt of Australia for the project entitle, "Sustainable Development Investment Portfolio in South Asia"	93,883	1,100,000	718,849	475,034
Govt of Assam, Directorate of Eco & Statistics for study Study of Real Estate growth in GHY, Dist wise production of Mushroom & Floriculture in Hajo, in the state of Assam.	29,318	1,100,000		1,129,318
Numaligarh Refinery Ltd survey of beneficiaries at its project site at Numaligarh.	119,581	150,000	191,169	78,412
IFCI Social Foundation under CSR activities for Enhancement of Productivity and Establishment of People's Institution in Assam , Goalpara Dist.	3,750,000		3,223,851	526,149





RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULES - E PROJECT / CSR	Balance as at 01.04.2015 Rs.	Received during the period Rs.	Utilized during the period Rs.	Balance as at 31.03.2016 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.		8,690,313	4,559,049	4,131,264
Assam State Disaster Management study disaster, for study.		428,357	428,357	0
State Institute of Rural Development , Assam towards study.		100,000	15,500	84,500
Indian Institute for Enterprises, Assam for training of skill development.		178,360	178,360	0
ACC Ltd CSR initiative for assisting to improve the quality of life and self reliance after natural disaster caused by PHAILIN.	35,789			35,789
NABCON Consultancy Services Pvt. Ltd. Towards survey of 3696 beneficiaries under Rashtriya Krishi Bikas Yojana (RKVY).	26,378	475,216	501,594	0
Biolite		43,686	43,686	0
Nidan- Providing Technical Support to Strengthening the Community Managed Microfinance program at Bihar.		265,480	68,040	197,440
IFCI-Patna- Proposal for Construction of Toilets in School- Phoolpur District in Allahabad, Uttar Pradesh		1,500,000	20,517	1,479,483
Numaligar Refinery Ltd, Mushroom: Promoting Livelihood Enhancement project & Women Empowerment at Golaghat in the state of Assam		366,246	253,339	112,907
North East Rural Livelihood Project- Conducting TOT on Organizational Management of SHG Village Federations to PFT Coordinators and DPMU Coordinators of Project District , in the state of Sikkim, Nagaland, Mizoram & Tripura.		303,960	115,746	188,214
	6,722,898	17,331,733	13,580,580	10,474,051





RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE- F LOANS (for specific projects)	Balance as at 1.4.2015 Rs.	Received during the period Rs.	Repaid during the period Rs.	Balance as at 31.03.2016 Rs.
Secured: Housing Development Finance Corporation Ltd. (Shelter Loan secured by mortgage of dwelling units of beneficiaries and undertaking of RGVN)	15,618,608			15,618,608
(a)	Rs. 15,618,608	0	0	15,618,608

SCHEDULE -G (FIXED ASSETS)	GROSS BLOCK				DEPRECIATION			NET BLOCK	
	As at 01.04.15 Rs.	Addition Rs.	Sales Rs.	As at 31.03.2016 Rs.	Upton 31.03.15 Rs.	For the period Rs.	Upto 31.03.2016 Rs.	As at 31.03.2016 Rs.	As at 31.03.2015 Rs.
Office Equipment	8,091,977	352,984		8,444,961	7,383,468	265,373	7,648,841	796,120	708,509
Furniture & Fixture	2,335,574	277,075		2,612,649	1,682,994	92,966	1,775,960	836,690	652,580
Motorcycle	1,389,193	294,606	1,500	1,682,299	1,213,023	93,855	1,306,878	375,421	176,171
Cycle	13,835	43,096		56,931	11,230	9,140	20,370	36,561	2,606
Vehicle	2,822,070			2,822,070	2,238,194	116,775	2,354,969	467,101	583,876
Generator	48,500			48,500	44,859	910	45,769	2,731	3,641
Computer Software	425,000	144,918		569,918	278,809	72,777	351,586	218,332	146,191
Weeder	45,724			45,724	20,004	6,430	26,434	19,290	25,720
Rs.	15,171,873	1,112,679	1,500	16,283,052	12,872,581	658,227	13,530,808	2,752,244	2,299,294





RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE -H	As at 31.03.2016	As at 31.03.2015
INVESTMENTS (AT COST)		
NGOSP	Rs.	Rs.
BONDS:		
West Bengal Infrastructure Development Finance Corporation Ltd. (Face value Rs.50,00,000/-) (Rs. 50,00,000/- @ 9.20% date of maturity 06.04.2020.)	5,000,000	5,000,000
ICICI Bank (perpetual) (Face value Rs.1,17,80,000/-) (Rs.30,00,000/- @10.10% put/call option 09.08.2016) (Rs.40,00,000/- @9.98% put/call option 13.06.2016) (Rs.10,00,000/- @8.95% date of maturity 22.06.2021) (Rs.37,80,000/- @10% date of maturity 10.11.2017)	11,780,000	11,780,000
Axis Bank (perpetual) (Face value Rs.70,00,000/-) (Rs. 50,00,000/- @10.05% put/call option 30.09.2016) (Rs. 20,00,000/- @10.1% date of maturity 30.03.2017)	7,000,000	7,000,000
HDFC Ltd. (Face value Rs.20,00,000/-) (Rs. 20,00,000/- @ 10.35% date of maturity 06.06.2017)	2,000,000	2,000,000
Kotak Mahindra Bank (Face value Rs.10,00,000/-) (Rs. 10,00,000/- @ 10.25% date of maturity 09.05.2018)	1,000,000	1,000,000
Yes Bank (Face value Rs. 50,00,000/-) (Rs. 50,00,000/- @ 9.65% date of maturity 22.01.2020)	5,000,000	5,000,000
Bank of Baroda (Face value Rs. 50,00,000/-) (Rs. 50,00,000/- @ 9.15% put/call option 23.11.2020)	5,000,000	5,000,000
Industrial Development Bank Of India (Face value Rs.50,00,000/-) (Rs. 50,00,000/- @8.85% date of maturity 20.12.2016)	5,000,000	5,000,000
Industrial Finance Corporation of India (IFCI) (Face value Rs.5,10,00,000/-) (Rs.3,00,00,000/- @9.90% date of maturity 01.12.2019) (Rs.2,10,00,000/- @9.81% date of maturity 01.12.2021)	51,000,000	51,000,000
TERM DEPOSITS:		
HDFC Ltd. (FD @ 9.55% quarterly, Rs 25,00,000 maturity on 15.08.16) (FD @ 9.55% quarterly, Rs 1,00,00,000 maturity on 25.07.16) (FD @ 9.55% quarterly, Rs 20,00,000 maturity on 23.11.16) (FD @ 9.55% quarterly, Rs 40,00,000 maturity on 04.11.16) (FD @ 9.55% quarterly, Rs 50,00,000 maturity on 22.05.17)	23,500,000	23,500,000





RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE -H	As at 31.03.2016	As at 31.03.2015
INVESTMENTS (AT COST)		
NGOSP	Rs.	Rs.
HDFC Ltd. (FD @ 9.8% quarterly,Rs 50,00,000 maturity on 12.10.17)	5,000,000	8,000,000
HDFC Ltd. (FD @ 8.75 quarterly,Rs 25,00,000 maturity on 12.06.17)	2,500,000	
Mutual Funds:		
SBI Contra Fund-Regular Plan-Dividend	65,794	65,794
IDBI Ultra Sh. Term Fund IDBI-Growth	6,000,000	
TERM DEPOSITS:		
SHORT:		
Banks	13,085,464	3,330,464
Rs.	142,931,258	127,676,258





RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE - I LOANS	Outstanding as at 01.04.2015 Rs.	Disbursed during the period Rs.	Repayment during the period Rs.	Outstanding as at 31.03.2016 Rs.
Secured:				
Housing Development Finance Corporation Ltd. (Shelter Loan) (secured by mortgage of dwelling units of beneficiaries in form of lender)	19,926,459			19,926,459
Unsecured:				
Small Industries Development Bank of India(for Micro Finance on lending to beneficiaries at Patna Regional office)	36,561			36,561
Small Industries Development Bank of India(for Micro Finance on lending to beneficiaries at Bhubaneswar Regional office)	1,149,725		8,295	1,141,430
Assam Co-operative Apex Bank (for Micro Finance on lending to beneficiaries at NER Regional Office)	637,090			637,090
National Bank for Agriculture & Rural Development (for Micro Finance on lending to beneficiaries at NER, Patna, Bhubaneswar & Chhattisgarh Regional Office)	2,429,962			2,429,962
State Bank Of India (for Microfinance on lending to beneficiaries at Bhubaneswar Regional Office)	1,357,591		86,400	1,271,191
Rashtriya Mahila Kosh (for Microfinance on lending to beneficiaries at NER Regional Office)	1,957,035			1,957,035
Small Industries Development Bank of India(for Micro Finance on lending to beneficiaries at NER Regional office)	879,776			879,776
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.	478,741	2,360,520	2,470,596	368,665
National Bank for Agriculture & Rural Development (for Mushroom Cultivation at Baska Dist of Assam under NER Regional Office)	165,569		20,202	145,367
Rs.	29,018,509	2,360,520	2,585,493	28,793,536





RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE - J BALANCES	As at 31.03.2016 Rs.	As at 31.03.2015 Rs.
In hand:		
RGVN	17,776	12,178
In Current / Savings Accounts with banks		
RGVN	12,962,047	21,634,057
Rs.	12,979,823	21,646,235

SCHEDULE - K ADVANCE & OTHER RECEIVABLES	As at 31.03.2016 Rs.	As at 31.03.2015 Rs.
Advances (unsecured and considered good recoverable and/or adjustable)		
to staff & others(Agencies for projects)	1,611,977	915,129
Personnel Loan (staff)	893,737	713,283
Security Deposits	203,200	193,200
Tax at sources	4,760,737	4,253,656
NABARD-Financial Literacy for Patna		234,371
Assam Gramin Vikas Bank-Financial Literacy for Assam		561,916
Tata Tea	6,852	6,852
Hindustan Coca-Cola Beverages Pvt Ltd.		7,889
Invest India Micro Pension Services Pvt Ltd.	26,915	33,000
Assam State Urban Livelihood Mission	406,637	
Election Commission of Assam	435,894	
ICCO Foundation	45,393	
Servive tax	160,961	
Rs.	8,552,303	6,919,296





RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE -L EXPENSES IN PURSUANCE OF OBJECTS	Year ended 31.03.2016 Rs.	Year ended 31.03.2015 Rs.
Expenditure on Specific Projects	140,223	257,653
Grant expenditure for Specific Project	75,369,469	55,663,995
Contribution for Relief and other activities	125,600	41,592
Training and Workshops	175,662	2,497
Rural Innovation	439,572	32,000
Fellowship	30,000	150,000
Innovative project	681,936	681,634
	76,962,462	56,829,371

SCHEDULE -M EXPENSES ON & FOR PERSONNEL	Year ended 31.03.2016 Rs.	Year ended 31.03.2015 Rs.
Salaries & Allowances	6,481,580	4,671,979
Gratuity	44,775	141,490
Leave Encasement	239,498	411,775
Leave Travel Assistance	873,431	813,996
Interest Subsidies	82,795	89,616
Contribution:		
Provident fund	618,801	370,774
Hospitalization Benefit Fund	568,895	300,000
Gratuity provision	25,796	625,405
Group Accidental Insurance	24,406	27,744
Welfare Expenses	376,823	442,895
Joining & Transfer Allowance	64,528	
Rs.	9,401,328	7,895,674





RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE - N EXPENSES ON ADMINISTRATION	Year ended 31.03.2016 Rs.	Year ended 31.03.2015 Rs.
Rent (Net)	580,438	482,051
Electricity	54,392	58,682
TRAVELLING & CONVEYANCE		
Executive Director	220,139	145,301
Employees	142,440	374,826
Others	97,505	115,323
Vehicle Operations	99,813	60,665
Printing & Stationery	217,297	35,762
Postage & Telephone	167,798	237,652
Books & Periodicals	31,585	32,017
Bank Commission & Charges	19,737	25,514
Legal & Professional Fees	58,600	30,206
Electronic Communication	32,820	31,537
Foundation Day Celebration	119,168	9,706
RGVN Retreat	29,000	138,930
REPAIRS & MAINTENANCE		
Office Equipment	75,000	42,963
Furniture & Fixture	10,275	19,260
Electrical	20,524	32,267
Upkeep of Offices	58,491	77,857
AUDITOR'S REMUNERATION		
Statutory Auditors	30,000	40,379
Income tax matter	92,450	
Internal Auditors	18,895	38,610
Auditor's Travel Expenses	105,000	
Insurance (others)	1,866	23,082
Miscellaneous Expenses	69,772	39,410
Advertisement Expenses	5,410	5,000
Guest Entertainment	38,121	40,814
Donation	14,300	22,920
Office Shifting Expenses	21,220	
Rs.	2,432,056	2,160,734





RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE -O		
INTEREST & PROCESSING FEE	Year ended 31.03.2016 Rs.	Year ended 31.03.2015 Rs.
National Bank for Agriculture & Rural Development(for Microfinance at NER,Patna,Bhubaneshwar & Chhattisgarh Regional Office)		34,712
National Bank for Agriculture & Rural Development(for mushroom cultivation under NER Regional Office)		8,903
Vehicle (car loan)	43,329	13,340
Total of Interest paid on Loan Fund	43,329	56,955
On Welfare Funds:		
Hospitalization Benefit Fund		32,878
Disability Fund		177,017
Total of Interest paid on Welfare Fund	0	209,895
Rs.	43,329	266,850



SCHEDULE P

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 no 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 revenue 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.
9. Gratuity is accounted for on cash basis.



NOTES ON ACCOUNTS

1. Financial returns from various Regional Offices are received and compiled at Head Office.
2. Credit has been taken in Capital Reserve Account to the tune of ₹ 6.9 lakhs and ₹ 753.69 lakhs in Income & Expenditure Account for disbursement under specific project out of fund received from various sources.
3. Interest paid @ 9% to the Staff Disability Fund and Employee's Hospitalization benefit fund up to 2014-2015 has been discontinued. RGVN has provided medical insurance to its permanent employees from the present financial year. The "Personnel Loan to Staff" carries an interest @ 9%, and treated as income under "Miscellaneous Receipt".
4. Provision for gratuity payable has been made @20% out of total payable for the financial year 2015-2016 included from 2014-2015.
5. The core RGVN activities of loan disbursement for livelihood projects have been reflected as "Loan" in "Application of Fund". Up till 2013-14, the loaning has been treated as part of expenditure. The repayment of Loan is the recovery of Assets, and the interest earn has been reflected as income.
6. 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.
7. The society has taken up assignment regarding study, survey, execution of project, etc.. of socio economic development of masses from other organization on contract basis from 2010-11. These projects expenditure has subsidized the Administrative & Personnel cost of RGVN on proportionate basis.
8. Provision for loan loss against loan lending to NGOs for undertaking Micro lending programme in Orissa, Bihar, NER, Chhattisgarh, Jharkhand & Andhra Pradesh was made @ 1% of loan outstanding up to 2014-15. Bad debts amounting to ₹ 1,42,73,714/- has been written-off during 2014-2015. The balance of ₹ 71,125/- reflects under Provision for loan loss. No further provision has been made.



9. Bifurcation of RGVN-CSP programme;

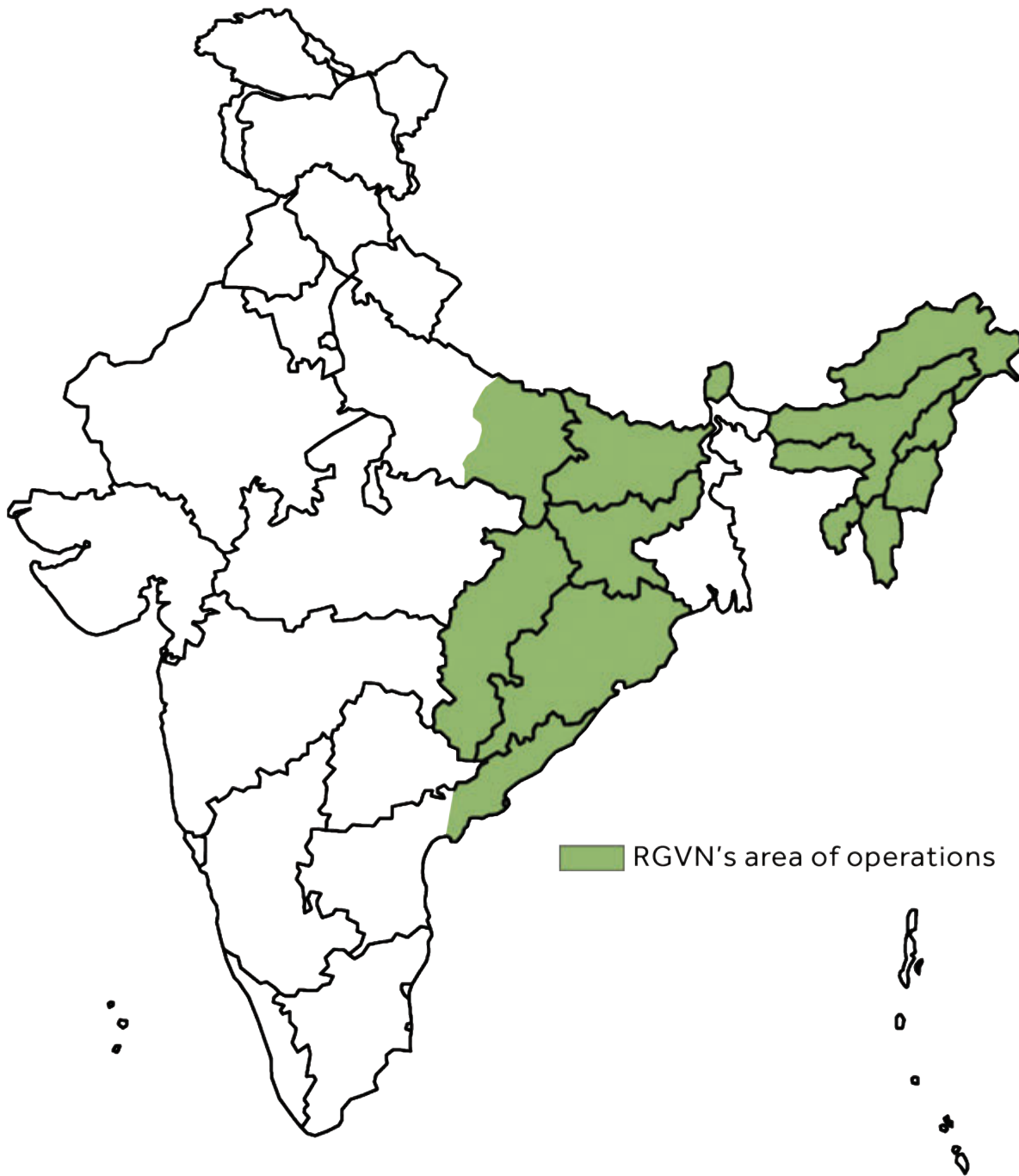
As per the terms and conditions of a 'Business Transfer Agreement' entered into by the Rashtriya Gramin Vikas Nidhi(RGVN) and Brahmaputra Community Development Trust(BCDT) on 25th of March,2010, effective from the morning hours of 1stMarch,2010, certain assets and liabilities of the erstwhile RGVN-CSP programme of the RGVN dealing mainly with Micro Finance activities were transferred to the Brahmaputra Community Development Trust (BCBT). The net amount receivable from BCBT is ₹ 33,70,866.

10. Previous year's figures have been rearranged and/or regrouped wherever necessary.





Spread of RGVN



Snapshots



REGISTERED HEAD OFFICE

Rashtriya Gramin Vikas Nidhi
Aruna Complex,
Opp. Bye Lane No. 8, Rajgarh Road, Guwahati-781003, Assam
Tel: +91-361-2452320, 2528652 Fax: +91-361-2528523
Email: rgvnho@gmail.com
Website: www.rgvnindia.org

REGIONAL OFFICES

NORTH EASTERN REGION

Aruna Complex, 1st floor, Opp. Bye lane No. 8
Rajgarh Road, Guwahati-781003, Assam
Tel/Fax: +91-361-2454376
E-mail: [rgvnner _ 2008@rediffmail.com](mailto:rgvnner_2008@rediffmail.com)

EASTERN REGION, Patna

Maurya Lok Commercial complex, Block-C, 3rd Floor
Dak Bungalow Road, Patna-800001
Tel/Fax: +91-612-2227565, 2207328
Email: rgvnpatna@rediffmail.com

EASTERN REGION, BHUBANESWAR

N1-91, IRC Village, Nayapalli, Bhubaneswar-751015
Tel: +91-674-2556402, 2557471
E-mail: rgvnbbbsr@gmail.com

EASTERN REGION, RAIPUR

C-36, Vardhaman Nagar (Dumartari),
P.O. Deopuri, Pin – 492015, Raipur, Chhattisgarh;
Tel/Cell: +91-771-2102196, +91-7587109536
Email: rgvn_cgro@rediffmail.com