

Annual Report

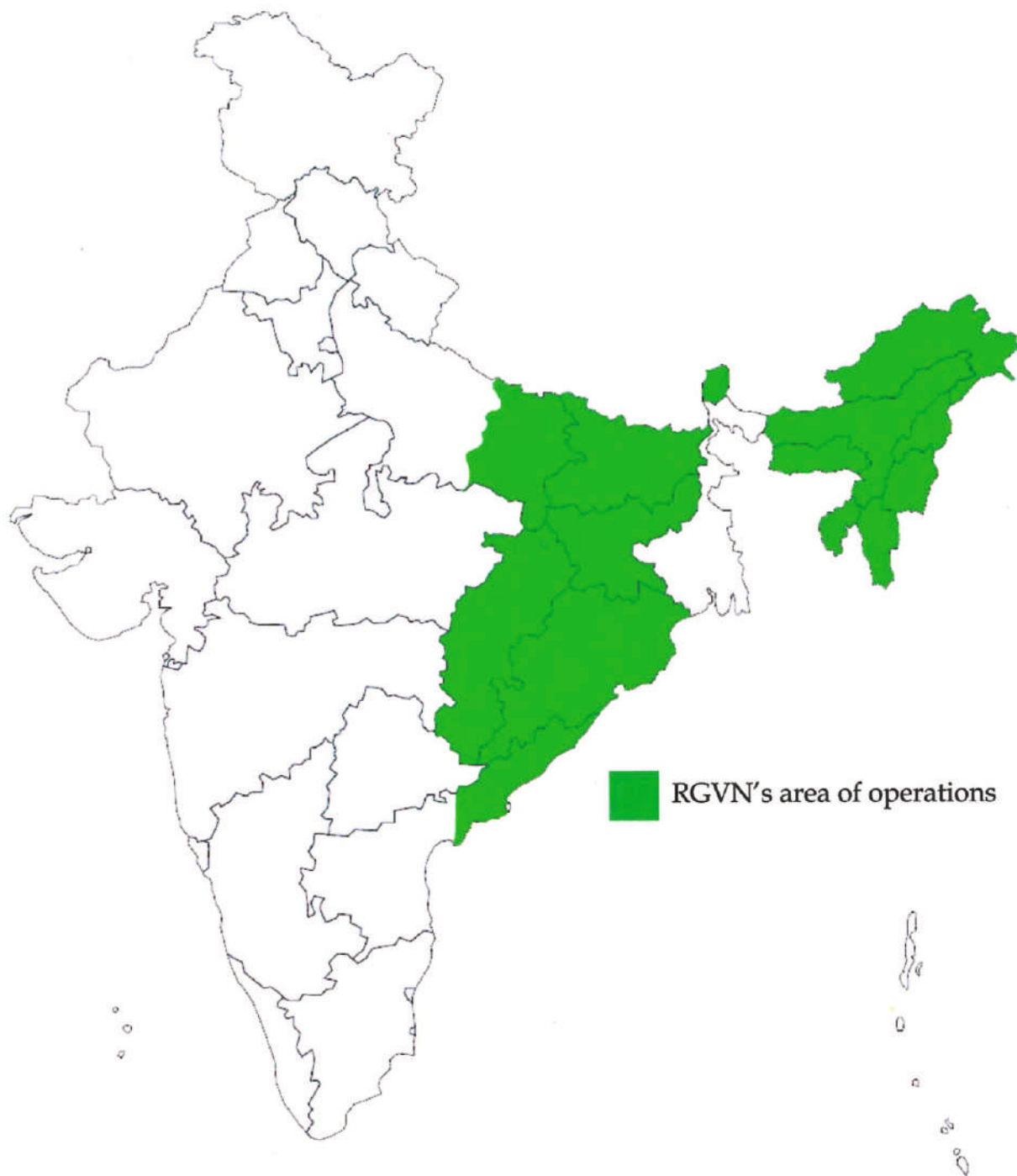
2017-18



Rashtriya Gramin Vikas Nidhi



SPREAD OF RGVN



Vision

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

Mission

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

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 groups in the society, who have 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 and children for their economic self-sustenance.



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Rajgarh Road, Guwahati - 781003

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RGVN THROUGH THE YEARS

To promote, support and develop NGOs/CBOs, RGVN was registered as a not for profit organisation under Societies Registration Act, XXI, of 1860 in 1990. Headquartered at Guwahati, Assam, it started operations in the Northeast, where the NGO movement had 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 (Baster region-now in Chhattisgarh) and coastal Andhra Pradesh by setting up a Regional Office at Bhubaneswar. Collaborated with Tata Tea for Tea Estate Community Upliftment Programme in Assam (1993-95). Initiated Rural Development through Professional agencies like NECON, NEITCON etc. (1993- 95)

1994: NABARD joined as a sponsor of RGVN.

1995: The Credit and Savings Programme was initiated as a pilot project in a few districts of Assam and Meghalaya based on the Grameen Bank Model. Started the Fellowship Programme in a humble way with RGVN's own resources.

1997: Initiated Low Cost Housing Programme in Northeast and Bihar in Collaboration with HDFC.

1998: Capacity Building Programme both for NGOs and RGVN executives expanded and strengthened with fund support from Ford Foundation. Resource Unit set up in RGVN Head Office. Fellowship Programme strengthened with Ford Foundation support.

2000: Collaborated with HDFC towards Low Cost Housing for super cyclone victims in Orissa. CSP operations expanded in Assam. Collaborations with Assam Rural Project (ARIASP), Society towards implementation of the World Bank Project in Assam. (2002-2003)

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

2006: Initiated NGO Facilitation Centre and Rural Innovation Fund.

2007: Tata Social Welfare Trust (TSWT) joined as a sponsor of RGVN. Gender Analysis Centre (GAC) started. Collaborations with Sir Dorabji Tata Trust (SDTT) for building Grassroot Resource 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 (BCDT). Expansion of SRI in Assam. Renewable Energy and Low Cost Sanitation as emerging programmes.

2010: RGVN CSP obtained legal status of an NBFC named RGVN (NE) Micro Finance Ltd. More focus on livelihood and holistic development directly by RGVN instead of NGOSP.

2011: RGVN focuses on Livelihood and Institution Building. CSR collaborations with IFCI Ltd; HCCBPL, Usha International, CRISIL, NRL, Power Grid, IOC. Also collaborated with OXFAM India for a DRR Project in Assam.

2012: RGVN collaborated with Concern Universal and 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 also focussed on other developmental sectors like drinking water, sanitation and lighting, especially in the tea gardens. Williamson Magor, Amalgamated Plantations, AFRODEV came into contact.

2014: ICCO and RGVN partnered in 2014 towards promoting agricultural livelihood activities in Assam. IFCI Ltd. supported RGVN in 2015 towards 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 RGVN for rehabilitation of livelihood of people affected by flood in two districts of Assam. RGVN appointed as the Resource Organisation (RO) by the Assam State Urban Livelihood Mission for Social Mobilisation and Institutional Development under NULM. 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 the 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 firmed 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 utilising the micro loans provided by the latter as BC of IDBI bank. Another collaboration is with Karl Kubel Stiftung (KKS), a German donor organisation 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.

2017: Association with Swachha Bharat Mission (R) for Construction of Toilets. RGVN becomes a national KRC for SBM in partnership with CUSHW, New Delhi. Project with SIPRD, Assam. Starting of Child Development Project of KNF, Germany in Assam and Meghalaya. RGVN signs MOU with NABARD and AGVB for promoting JLGs in Assam as a BC of AGVB.

2018: A brand “Grasslooms” launched as Weaving Value Chain. RGVN to do the handholding and BCDT to market the products. Association with VAF, TATA Trust for study on Digital Inclusion.

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OVERVIEW

The word gender gives out a lot of positive vibes for organizations like RGVN that wants to see gender equalization in our society and actively pursues it through its programmes. RGVN staff members are very proud of the fact they are working for the cause of women. However, being a not for profit society and hence being dependent on the funders for various projects one faces constraints such that a very strong gender focus is difficult to be maintained. However, the underlying focus in RGVN's projects has been on the well-being of the poor women.

In this Annual Report, one would like to bring out the gender centric focus in the activities of RGVN. We have presented the reports in a way that the readers wear a gender lens to look and appreciate our activities. Normally such reporting is not done in the annual reports. But perhaps it is never too late to bring out such a trend. This annual report has been, therefore, used as vehicle to promote another of our ideas, that of gender equality.

Of the many projects being implemented by RGVN, the one with CRISIL stands out as the complete gender centric one. Here we have hundred thousand women being given training on financial literacy for three years and the project is extended for another three years with a different focus. The workers from RGVN in the project too are mostly women. More than four hundred women are working as volunteers in the project because they feel that they too can become empowered if they work in such a

project. It was interesting to find that for the interview for volunteers, more than four thousand women had turned up. We wish we could take all of them.

Under the COMPELO project implemented with funding from Franco Development Agency to the forest department of Assam, the beneficiaries could have been any forest dweller in the JFMCs or the EDCs. However, RGVN's focus has been the women who toil day long to meet the needs of the family. This is evident from the interaction and also experience with the male members of these areas. The candles, the weaves, the bags, the wall hangings made by the women are beautiful and we are happy that some of them are already earning their livelihoods away from the forests.

RGVN is also working with the villagers of a village near Duliajan in Assam. The project has been funded by the AGCL. Once again the provision of drinking water and sanitary latrines are being taken up because the women need them more. Livelihood generation there too is being centered around women.

The project financed by IFCI Social Foundation in Goalpara district too focuses on women. Although farming households are targeted we make sure that the ladies get involved in the project. In this area RGVN has been working for the last seven years and there are marked changes in the living standards of the people there.

The Vattikuti Foundation assisted project

with loans from IDBI Bank too, has targeted two thousand women whose livelihoods are being enhanced. That they have been empowered because of the loans and training given on livelihood become evident when one visits the area.

The project on Gender Mainstreaming funded by the SIPRD is only to spread the message of gender equality, gender mainstreaming and even gender budgeting. The participants initially were from both the sexes belonging to government departments, NGOs, PRIs and other officials. But later on one saw that even women need to be sensitized on gender issues. And now there are more women than men in the trainings.

Another project is the KNH funded one for the children around Byrnihat in Meghalaya. The villages chosen are located on both sides of the National Highway. Byrnihat being an industrial hub has lots of workers from different parts of the country. The children are at the receiving end because the schools teach in Assamese or English medium depending on which side of the road, the school is located. Seeing the plight of the poor there, RGVN had approached the funder for a programme related to women and children. Eventually KNH came to fund the project after a lot of discussion with our team. Here too the main persons interacting with RGVN are women. Since this is the first of such kind of projects, RGVN hopes to gather a lot of insight into this segment which is very needy.

The NULM project is a women self-help group based project. Almost thirty thousand women are being organized, trained and given bank linkage under this project. SHGs are being formed and since RGVN was already working in some of these areas and through the project the women have come closer to RGVN.

This time around one hopes to link these women to the banks so that they can earn much

more from the small ventures instead of giving the surplus back to the MFIs. We are also trying to link them to the MUDRA loans.

The NERLP project in Sikkim and Tripura are along similar lines. Through this project RGVN has been able to work directly with the women in Tripura and Sikkim.

It may be mentioned here that RGVN and its sister organization BCDT (Brahmaputra Community Development Trust) have started the Grasslooms project to help the weavers of the NE region. Needless to mention that most of the beneficiaries of this project consist of women. The objective of the project is to make sure that the weavers get a good remuneration while the region's reputation in the handloom sector gets a boost.

RGVN also took up construction of sanitary toilets under the Swachh Bharat Abhijan (SBA). This project directly benefits the women and girls and hence it is in RGVN's core area. In fact RGVN has been constructing toilets for the last seven years –much before the SBA came into being. Similarly, provision of drinking water was another activity of RGVN, whereby the poor women were provided with water filters. In some cases RGVN constructed wells for the villagers and even cleaned up ponds for the villagers. Some of these projects were funded by Coca Cola, IDBI Bank, IFCI Ltd. etc. and some with RGVN's own resources.

Overall, RGVN is mainly focused on removal of poverty though its actions and projects with the women folk who share most of the burden in the family. This has made RGVN a robust organization where the female employees have a large role to play. While in the field RGVN has male employees mostly, in the head office the number of female workers far exceeds the number of male workers. This has also resulted in formulation of projects which have gender focus.

ACTIVITIES

AGRICULTURE & LIVELIHOOD PROJECTS

2.1 Promoting Self Sustainable Producer Organizations in Bhurbandha Block, Morigaon

RGVN has initiated 'Introduction of an Innovative Self Sustaining Service Provision System for Transfer of Agricultural Technology and Market Development of Farming Communities', an agricultural livelihood project, executed in five contiguous villages of Morigaon district, Assam. This district has been recognized as one of the country's most backward districts, and ranks 250 out of 640. The district receives the Backward Region Grant Fund (BRGF) by the government annually. The region is also affected by floods every year. The project is being funded by Karl Kubel Stiftung (KKS) and Federal Ministry for Cooperation and Development (BMZ), Germany. The total project cost amounts to Rs.2,47,35,496 (Rupees two crores forty seven lakh thirty five thousand four hundred and ninety six).

The project aims to bring about positive change in the overall well-being of 750 BPL farming families in the Bhurbandha Block of Morigaon district, Assam, with special focus given to better livelihood practices, building strong grass root

institutions (like farmer groups, producer organizations and local service provider associations) and disaster preparedness. The project duration is four years, Jan 2016 to Dec 2019. RGVN has set up a project office in Morigaon for smooth implementation of the programme.

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 hundred percent (750) women as designated beneficiaries. The project, thus, works to incorporate women beneficiaries as leaders and



Raised multi layer vegetable cultivation as a step towards reducing damage during flood

as active participants.

The main areas of intervention of the project are:

1. Technology transfer: includes a simple, affordable, acceptable and environment friendly agricultural package of practice.

2. Marketing extension: includes promotion of collective buying of inputs and collective selling to avail fair prices.

3. Institution building: includes formation and strengthening of farmer groups and farmer group associations to enhance collective strength to overcome problems in the household level agricultural activities that they take up for their family's sustenance.

4. Disaster Preparedness: includes construction of disaster infrastructures and awareness creation.

As hundred percent of the designated beneficiaries are women, they are actively involved in all the above mentioned areas of intervention.

- ♦ RGVN has completed two years of project implementation and has achieved the following:

- ♦ 750 smallholder farmers organized into 75 producer groups and capacitated to enhance production, productivity and profitability.

- ♦ Producer groups are now working towards establishing two Producer Group Networks.

- ♦ 15 community based service providers have been developed and are providing agricultural extension services to the community.

- ♦ One LSP Association has been developed and registered under Societies Registration Act.

- ♦ 70 goatery units have

been developed with adoption of better rearing practices (another 15 units to be developed soon).

- ♦ 33 piggery units have been developed with adoption of better rearing practices (another 12 units to be developed soon).

- ♦ 200 poultry units have been developed with adoption of better rearing practices.

- ♦ 750 vegetable production units of farmers have been developed and production increased with better cultivation practices

- ♦ 1 banana and 1 lemon mini orchard established along with intercropping of seasonal crops covering 2 acres land area. Harvesting and marketing of intercrops already started.

- ♦ 103 kitchen gardens have been established, increasing intake of nutritious foods by farm families.

- ♦ SRI practices have been promoted and adopted by 230 farm families.

- ♦ 750 households have planted fruit trees for improvement of household nutrition.

- ♦ 10 input and output traders have been linked to farmers to access farm inputs and sell produce.

- ♦ 300 households have set up low cost vermi compost and vermi wash units in their



SRI demo plot at Chutikhal village

homestead, out of which 150 households have started production. The aim is to set up such low cost units in 750 households.

- ♦ 72 households have set up Azola units in their homestead. Production from it is used as poultry feed.

- ♦ The area being flood prone, disaster infrastructures have been made available. These are the installation of twenty raised hand pumps, five raised granaries and one livestock platform

2.2 Assam Project on Forest and Biodiversity Conservation (APFBC)

The Assam Project on Forest and Biodiversity Conservation Society, co-funded by Government of Assam and French Development Agency envisages integration of Sustainable Forest Management Interventions with special emphasis on income generation and livelihood security of forest dependent community which covers the entire state of Assam. It is a Special Purpose Vehicle created by the Government of Assam and registered under Society Registration Act mandated with overall execution, management and coordination of the project activities.

The APFBC Society has entrusted the responsibility of preparation of Micro Planning and enhancement of need based alternate

livelihood opportunities to a consortium named COMPELO (Consulting Service For Micro Planning Enhancing Livelihood Opportunities) led by IIE and RGVN as associate partner. The objective of the project being - To add value to goods and services generated by Communities through sustainable use of Forest and Non Forest Resources.

In order to promote value addition to goods and services generated by communities, the activities of Micro Planning, Skill Development Programme, Entrepreneurship Promotion, New Product Development, Design Workshop, Exposure Visit, Product Processing, Value Addition and Marketing has been carried out in thirty nine Joint Forest Management Committees (JFMCs) and twenty five Eco-Development Committees (EDC) in Phase I & II.

The project has been implemented in eleven Forest Divisions of Assam namely - Nagaon South, Nagaon Wildlife, Nagaon Division, Sivsagar, Golaghat, Hailakandi, Silchar, Karimgunj, Doomdooma, Guwahati Wild Life and Eastern Assam Wildlife, (Kaziranga Wild Life) Division.

Micro Planning forming the base of the subsequent activities have been completed for all the EDCs and JFMCs. Keeping in mind the



Skill Development Training

regional language, all the micro plans have been translated into the local language.

Based on the micro plan the livelihood enhancement activities have been undertaken primarily aiming to reduce the dependency of targeted communities on forest resources. Skilled training has been imparted in trades like - Weaving, Cane and Bamboo products making, Water Hyacinth product making, Apparel making, Agarbatti making, Bee keeping, Mushroom cultivation, Nursery, Tailoring, Computer, Driving, Candle making, Ornamental Fish culture, Sital Pati etc.

Prototype development through design infusion and diversification is helping in capturing a broader market. To ensure continuity of the work, collective units like SHG and JLG have been formed. Bank linkages by opening of JLG/SHG accounts has also been carried out. So far eighteen JLGs have been formed in eight

quality products having high demand in the market is the biggest challenge and success of the project depends heavily on providing a proper market linkage through the community. Taking part in various exhibitions cum fairs along with exposure visits is a step taken forward in this area. A three - level marketing approach has been adopted (i) Tapping the local community market (ii) Institutional sales and mass market and (iii) Inter Regional Marketing. As a market promotion strategy a trade mark has been developed in the name of '**BANASHRISTI**' for the product developed by the JFMC/EDC community. Also a '*Banashristi*' outlet is functioning in the Assam State Zoo, Guwahati.

Providing training equipment, raw materials and master trainers at the door steps of these people residing along the far flung forest fringe villages, has brought hope for them. People are very enthusiastic and with people's active



Participation in Exhibitions

EDC/JFMCs.

Marketability of the products through proper value addition requires an indepth market research and quality control along with standardisation of products. Production of good

participation twin objectives of forest conservation and enhancing peoples' livelihoods have been met.

Success story of Ms. Nirmala Bora

Nirmala Bora, a beneficiary of the APFBC



Few Products produced by the Forest fringe community

resident of Ouguri EDC, under Pobitora WL Range of Guwahati Forest Division had purchased

a loom will be her own resources and started taking orders. From then onwards there was no looking back for her. Now her monthly earnings have jumped to Rs.8000 - Rs.10000 per month.



Ms. Nirmala Bora

2.3 Unnati - A Community Led Poverty Alleviation Programme in Assam

RGVN and Vattikuti India Relief Foundation, a US based non-profit corporation, which has been founded by Raj Vattikuti, had partnered with RGVN to launch a technology enabled financial inclusion and livelihood project for the rural poor. It commenced in 2016, in the Panchim Mangaldoi block and the Barkhetri



Duckery unit of LSP Pradip Medhi in Hidlatarry village

Mangaldoi block and the Barkhetri block of Darrang and Nalbari districts of Assam, respectively. The project focuses on the verticals, livelihood enhancement and financial inclusion. RGVN acts as the banking correspondent of IDBI Bank by channelizing credit and other banking services to the poor.

Vattikuti India Relief Foundation (VIRF)

funded the livelihood enhancement programme which runs for the benefit of the loanees. The programme furnishes motivation, training, hand-holding, marketing linkages etc. for the benefit of the underprivileged availing credit, thus, enabling them to invest in appropriate income generating livelihood activities. It lays utmost emphasis on the provision of security free bank credit at the most competitive interest rate. Credit and banking facilities are made efficiently available at neighbourhood shops, where the shopkeeper acts as the agent. The agent is provided with a hand held micro- ATM, which is connected to the Bank's central server, allowing the facilitation of real time transactions at their very door steps, in the most remote villages. The technology services used in the course of the project were provided by Davinta Technology Pvt. Ltd., a Bengaluru based firm of the Vattikuti group.



Non-farm Livelihood activities utilising loan amount

Within the span of a few months, more than 2,600 underprivileged families under the pilot project executed in the two blocks, were provided credit to the tune of 6.5 crores, in addition to the support received in their livelihood activities. The project ensures the door step delivery of credit and recovery of repayment instalments, thus ensuring a 0% NPA

December 2017, except for the recovery of amounts lent. However, the top management of IDBI Bank has recently assured renewed support soon. In the meantime, we have received approval from Assam Gramin Vikas Bank and NABARD for implementation of a similar project. Work on this project has started.



Pigs purchased by farmers in Paschim Mangaldoi with loan amount

for the Bank. Such a partnership also creates a win-win scenario for all stakeholders: the underprivileged families get security free credit at the most competitive interest rate and all banking services at their door step, in addition to free guidance to choose and practise appropriate livelihood activities. The Bank gets NPA-free credit portfolio with minimum involvement of own manpower, while the village shopkeepers get additional income.

Unfortunately, due to IDBI Bank's internal problems, there has been a pause in the support of this programme, and as a result, there hasn't been further progress since

2.4 LITE - Livelihood Interventions by Town based Entrepreneurs

In the line of organizational innovations, RGVN has supported urban based poor women entrepreneurs to strengthen their livelihood in a sustainable manner by undertaking various income generation activities. The focus was to promote self-help groups (SHGs) based in Bhilai (Durg district) and Raipur. Fifty households have been aided through financial assistance during the reporting period. Financial assistance took the shape of returnable grants with a commitment charge. The essential idea was to induce commercial discipline towards the

supported agencies, and once good credit record and self-confidence were built, it enabled them to tap the much larger resources of the banking and financial institutions.

Supported beneficiaries undertook various income generation activities for livelihood enhancement. Few of the activities were leaf plate stitching, small scale beauty parlour, dairy firms, small business activities such as selling of garments, grocery, confectionery, street vegetable and fruit vending, renting out of building construction instruments and

purchasing of hand carts.

2.4 ALIVE – Alternative Livelihood Interventions by Village Entrepreneurs

ALIVE, an entrepreneurial endeavor in the villages of Matarvahar and Raniparteva under Chura Block of Gariaband (Raipur) district of Chhattisgarh. The project supported 60 end beneficiaries, most of whom were tribal women undertaking agriculture and allied activities, namely, mushroom production, leaf-plate, pickles, cornflakes making etc. These were sold in weekly haats and local village markets.



Local Village Market of Matarvahar

FINANCIAL INCLUSION PROJECTS

3.1 “Moi Pragati” – Empowerment of women by strengthening their financial capabilities. (A financial inclusion programme funded by CRISIL Foundation)

The first phase of Mein Pragati in Assam started in the beginning of 2015 and continued till end of 2017. The focus during this period was to reach out to rural women organized into Self Help Groups (SHGs) with the aim of enabling each woman with a larger sense of control over her finances through three simple steps.

- ♦ A greater sense of control over expenses within her circle of influence.
- ♦ Greater control over savings.
- ♦ Greater control over making financial decisions.

Moi Pragati, Phase-1 was done through a trained resources pool CRISIL Mitras (CMs)- they were recruited from the target communities itself and were extensively trained to facilitate financial learning among rural women. These community level workers encouraged discussion, reflection and financial discipline amongst the target population by engaging with them for a period of four month (called life cycle). After the completion of the life cycle they started with another fresh set of SHGs.



PAN Card opening by Sakhis



PMUY linkage by Sakhis

Achievements of Phase 1 :

Project Targets : Financial inclusion of 1,00,000 women in nine blocks of six districts in three years.

Achievements- 1,00,000 women, financially trained and programmed; outreach was approx. 1,00,500 women beneficiaries till now.

During the training the beneficiaries were also given Budget cards wherein they could record their weekly/monthly expenses. The idea of the budget card was to make the people aware of their various sources of incomes and expenditures so that they could take wise decisions regarding their finances. It was very heartening to see that 86% of people maintained the budget diaries even if it was with the help of their



Village Level Financial Inclusion Committee (VLFIC) meeting to monitor the activities of the Sakhis

family members.

Mein Pragati Phase II (Duration: January, 2018 – December, 2020)

Goals

- ♦ Continued engagement with 100,000



Participation of SHG members to sell/display their hand-made products in melas on the occasion of International Women's Day, 2018

women with the goal of sustaining and strengthen the impact created during Phase I.

- ♦ Built a resource pool of village based, trained resource persons who provided handholding and counseling support to community members to strengthen their financial capabilities.

Implementation :

Total 26 numbers of CRISIL Mitras from Phase I were selected for Phase II and promoted as field officers. Each of them had the primary responsibility to train 20 Sakhis to operate as agents for financial linkages and capability building in the communities. They were overall in-charge for monitoring total 470 Sakhi's operation in the field in nine blocks of total six districts- Morigaon, Nalbari, Barpeta, Darrang, Kamrup and Goalpara.

Profile of a Sakhi :

- ♦ Rural financial advisor - financial literacy and awareness.
- ♦ Strengthen community level institutions.
- ♦ Promote rural livelihood

Execution :

In order to monitor various various activities of the sakhis, a grassroot monitoring body namely, Village Level Financial Inclusion committee (VLFIC) was formed in each village of our project areas. It monitored the financial inclusion achievements under Moi Progoti Programme at the village level. It also played an advisory role for the promotion of activities under the Programme. The committee consisted of total 5-6 members including Village head, PRI member, social worker, teacher, ashra worker etc.

Success story of a Sakhi - 'Ms. Sabita Devi'

One of the active sakhis of Darrang District, Assam, Ms. Sabita Devi joined *Moi Pragati* during the first phase of the programme. She initially used to receive money as per the the number of financial awareness meetings, she conducted. Before becoming a sakhi she was dependent on her husband's income and did no sort of income generating activity at all. But now, after becoming a sakhi, she has also been able to contribute to the family's finances. She earns an amount of almost Rs.2500 every month. Moreover, she has become a motivation among the fellow women of her neighbourhood, who have also come forward seeing her. Apart from conducting awareness meetings, now she is also involved in associating women to open bank accounts, pan cards, LIC policies and various government schemes.



Sabita Devi making people understand various financial schemes

PROJECTS ON HEALTHY LIVING – SWACHH BHARAT

4.1 Adoption of Amkota Village, Morigaon District, Assam

IDBI Bank as part of its CSR initiative 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. The beneficiaries belonged to SC/ST communities living below the poverty line, with paddy cultivation in small land holdings as their main occupation. The project came to a close in October 2017.

Sl.No.	Activities	Interventions
1.	Sanitation	100 low cost sanitary toilets were constructed, 100 water filters have also been distributed amongst each of the 100 households.
2.	Drinking Water	4 ring wells were dug which are providing the drinking water needs of the people.
3.	Medical Facilities	An MBBS doctor visits the village to treat the patients once a week. About 700 patients have twice availed its services which also include providing free medicines.
4.	Solar Lighting	100 solar lanterns were distributed. Namghar was also lit up with solar powered lamps.
5.	Improvements to community latrine	Community constructed within the premises of Namghar. Namghar's boundary wall and main gate renovated.
6.	Renovation of primary school	Dilapidated primary school renovated with pucca flooring and G.I. sheet roofing. Teachers' common room built. Playing materials were given, a see-saw and a slide installed.
7.	Yarn Bank	A yarn bank with 16 weavers has been established at Amkota village.

4.2 Healthy Living for Underprivileged Rural Communities in Assam

The 'Assam Gas Company Limited CSR Project', an initiative to enhance the quality of life and the livelihoods of underprivileged rural communities in Assam. This project awarded to RGVN covers No. 1 Chapatoli village, which is located near Duliajan town in the Dibrugarh district of Assam. It was sanctioned in March 2017, and work commenced in early July, 2017. The project is fully funded by a grant of Rs. 1.50 crores from Assam Gas Co Ltd., Duliajan, Assam, and is scheduled for completion by March 2019.



Isometric View of a Toilet

The project contains five components, viz. (a) provision of high-quality Sanitary Toilets to 228 individual households; (b) construction of two Solar-powered Drinking Water Supply Systems in the village, each of which will have 4-5 water dispensing kiosks; (c) renovation/re-building of physical infrastructure in two Lower Primary Schools and one Community Centre; (d) provision of Solar Nano-grids

for powering Indoor Lights, Fans and Streetlights in two Lower Primary schools and one Community Centre; and (e) livelihood enhancement through provision of technical training, quality seeds and fertilizers, irrigation, agro-equipment and other essential assets, project monitoring services, as well as facilitating market linkages (including building of local markets) for their produce.



Awareness Camp & Cleaning Kit Distribution



*Before Re-building
and Renovation*



*After Re-building and
Renovation*



Vermi-compost Unit



Irrigation Facilities



*Paddy Cultivation
using SRI Approach
(Planting)*



*Paddy Cultivation
using SRI Approach
(Pre-harvesting)*



*Vegetable Cultivation
(Cabbage)*



*Vegetable
Cultivation (Brinjal)*

4.3 Community Drinking Water Project (Bawanpara-Siliguri, North Bengal) - A CSR initiative in collaboration with Hindustan Coca-Cola Beverages Private Ltd.

Bawanpara is one of the villages in the Jalpaiguri district in the industrial area of North Bengal that suffers from extreme contamination of water. There are three big industries and few small industries in and around this pocket. Surrounding villages used to access water from dug wells and few hand-pumps in their reach. The wells, being open at all times, soon became a source of diseases during rainy season. Moreover, industrial discharge from surrounding industries further polluted the ground water. People were generally suffering from water borne diseases like jaundice, cholera and allergy problems.

Hindustan Coca Cola Beverages Pvt. Ltd., along with the partnership of RGVN, intervened with an objective to ensure access to clean drinking water solutions. Pre- intervention included a series of meetings with community and local panchayat to make the community aware of the harmful effects of using an open source of drinking water and workout a possible way out for safe drinking water. This led to a mutually agreed intervention : construction of common platform for Bore Well Installation as a possible solution for safe drinking water as the first and foremost step.

Response from of the local community was very encouraging. Close to 300 households, already started availing water for cooking and drinking purposes. An operation and maintenance committee was formed to deal with day-to-day issues arising with the drinking water. As a result, each house in the community was connected to water. The committee members ensure regular water collection of 90 minutes in the morning and evening respectively.

The program has had a wonderful start and

looks poised to deliver great impact in the life of poor people over next 5-10 years.

4.4 Hand Pump Installation in Jalpaiguri Industrial Area

Some sincere and unified efforts of RGVN and Hindustan Coca-Coala Beverage Pvt. Ltd. led to the installation of water hand pumps and create awareness among 150 people on best health hygiene practices. Tribal Basti, a small village with a population of just 150 people, mostly tribals from Jharkhand and Bengal, engaged in tea gardens and industrial units as labourers. It is situated in Jalpaiguri industrial area. For years, people of the area have been facing safe drinking water problem.

The wells that people were using were mostly contaminated due to lack of covers. To help address this issue RGVN along with Hindustan Coca Cola Beverages Pvt. Ltd. chalked out a plan to initiate a public awareness for uniting people to find the solution of the commonly faced problem. During the meetings, members of the community decided that water hand pump be installed to overcome the problem.

Under CSR support from Hindustan Coca Cola Beverages Pvt. Ltd, RGVN initiated installation of two hand pumps at two common place identified by the villagers to resolve the problem of drinking water crisis. After the successful installation of hand pumps and awareness campaigns, the hand pumps were handed over to the community members and were given the responsibility of maintaining the hand pumps for lasting impact.

Provision of safe drinking water and conducting awareness sessions with the community members especially women and children have increased community knowledge about preventive health and environmental sanitation and would contribute in reduction of water borne diseases and improve their personal health as well. The increased community

awareness and knowledge about health and sanitation will have a long term impact on their perception and attitude for dealing with these water issues; women are more mentally relaxed. Over all, health and hygiene practices have greatly increased as people are aware of harmful effects of living unhygienic life. The local people are very much happy and satisfied with the project and are now ready to take over the same for further operation and maintenance as well with the promise to make this village an ODF village.

4.5 IFCI Social Foundation CSR Project – Phoolpur (U.P)

The project was funded as a CSR initiative of IFCI Social Foundation in March, 2016 to RGVN under their “Healthy Living Project” for construction of 20 Toilet units (2 seated each for boys and girls separately along with urinals and provision of hand pumps for their hygienic use) which improved the overall sanitary and hygiene conditions of identified schools. During the year 2017-18, under 2nd Phase, altogether 6 Units were completed along with installation of Hand Pumps for their hygienic use in Soraoun, Kaudihar and Mauinama Blocks.

The institutions where these toilets were constructed are 1. Rameshwar Pratap Inter College, Soraoun, Allahabad, 2. Jaglal Jagat Bahadur Singh Inter College, Soraoun, Allahabad, 3. G.D.C.P Inter College, Kaurihar, Allahabad, 4. B.P. R. Bikalang Ewam Punarvash Sansthan, Kaurihar, Allahabad, 5. Smt. Nirmala Devi Inter College, Soraoun, Allahabad, and 6. Vidyawati Degree

College, Katra Dayaram, Mauinama, Allahabad.

Concept of separate toilets for boys and girls in schools was widely appreciated in the targeted area of Phoolpur, U.P. In general, most of the institutions lagged behind this type of facilities for boys and girls in their premises. Management of these schools appreciated the initiatives and efforts taken by IFCI Social Foundation and RGVN. The children were supervised of maintaining hygiene and sanitation of the school premises by the school authorities; advising and ensuring that children use sanitary facilities in both school and home as well.

4.6 Sanitation and Hygiene

Poor access to adequate sanitation, resulting in the practice of widespread open defecation, had negative health and social impacts on communities, particularly in terms of diseases such as diarrhoea and cholera. Hence, sanitation was a top priority of the government then. For this, there needed to be a countrywide movement with participation of one and all. The Sanitation and Hygiene Project was implemented with the Department of PHED,



Individual House Hold Latrines



Swachhta Programmes

Govt. of Assam, which is one of the implementing agencies of Swachh Bharat Mission (Gramin) in Assam.

The main features of the project was to eliminate open defecation in rural areas.

A total of 433 nos of IHHL (Individual House Hold Latrine) were constructed by RGVN in three districts of Assam. Out of which 253 IHHL in Kamrup, 159 IHHL in Goalpara and 21 IHHL in Sonitpur district.

Besides the construction of toilet, emphasis

was also made on the use and maintenance of the toilet. Hand washing with soap which plays an important role in elimination of 70% diseases was also explained to them.

RGVN also played a key role in selection of the Swachh Grahis for the Nagaon district. The Swachh Grahis formerly known as Swachh Doots were voluntary workers who worked for sanitation and hygiene in the village. At the initial stage, two Swachh Grahis were selected from each Gaon Panchayat. A total of 257 Swachh



Swachhta Programmes

Grahis were selected from three subdivisions namely, Nagaon, Kaliabor and Dhing subdivisions, PHE, Govt. of Assam.

Few orientations & training programmes were conducted for the Swachh Grahis of Nagaon district. A total of 203 Swachh Grahis were trained in Nagaon district in collaboration with the District Water and Sanitation

Committee, Nagaon.

A survey was conducted for selection of beneficiaries for the Swachh Kosh. Random survey was done to find out the eligible beneficiaries for the construction of IHHL from the Swachh Kosh. The survey was done in the district of Kamrup (M), Jorhat and Majuli. Parts of Darrang and Nalbari were also covered in the survey.



Swachh Bharat Campaign (Tezpur)



Swachh Bharat Campaign (Kokrajhar)



Swachh Bharat Campaign (Dhubri)



Swachh Bharat Campaign (Mangaldai)



Swachh Bharat Campaign (Nagaon)

INSTITUTION BUILDING

5.1 Formation of SHGs under NULM

RGVN associated with Deendayal Antyodaya Yojana-National Urban Livelihoods Mission Society (DAY-NULM) under the Ministry of Housing and Urban Affairs, Government of India as Resource Organization (RO) under the SM & ID component by executing two agreements during the financial year 2015-16. It was a major poverty alleviation project where at least one member from each urban poor household, preferably a woman, was brought under the Self-Help Group network in a time-bound manner. These groups served as a support system for the poor, to meet their financial and social needs. SHGs federated at the Slum/Ward-level into an Area Level Federation (ALF). ALFs organized into federation at the City level as a City Level Federation (CLF).

The existing area based structures created under SJSRY – Neighborhood Group (NHG), Neighborhood Committee (NHC) and Community Development Society (CDS) were suitably transformed into SHG based structures in due course of time. SM and ID component were divided into sub-components for clarity deliverable activities. These sub components are as follows:

- 1. Building Community Institutions: SHGs and their Federations**
- 2. Universal Financial Inclusion**
- 3. Training and Other Capacity Building**

Programmes for SHGs and their Federations

4. Revolving Fund Support to SHGs and their Federations

5. City Livelihood Centres (CLCs)

RGVN was entrusted with a target of 3500 SHGs (both existing and new) to cover 25 city centers of Assam. It achieved a target of 2,500 urban women SHGs and handed over the SHGs to CMMU/ULBs as the time frame in the agreement came to an end.

RGVN also formed 1000 new SHGs and provided handholding support. 214 Area Level Federation of Urban women SHGs were promoted and 172 ALFs as Thrift and Credit Cooperatives Under Assam Cooperative Societies Act were registered. Moreover, 2,469 women SHGs have been brought under the institutional framework.

The Financial Assessment of the Urban SHGs :

Savings of Rs.191.32 lakhs were mobilized by thousand new SHGs. The cumulative loan disbursed was Rs.220.84 lakhs (this amount included RF Support, Interest Income, Donations and Fund raised by SHGs through participation in Melas etc.).

Success Story

SHG makes life better – story of KALI DAS

Background : Ms. Kali Das (57), a widow, was living in a small thatched house in Farmud Ali Road, Jorhat. Her livelihood depended on a

small paan shop which required an investment of Rs.500 per day as a working capital. Her shop consisted of a small table and a sitting stool. Earlier, she heard about SHGs but she never got any opportunities to join one. When some women from her nearby locality came forward and formed a SHG, Priya Mohila, she also joined it.

Her journey towards Self Reliance : After joining the SHG, Das started to deposit Rs.30.00 every week. She took a loan of Rs.10000 from the SHG to scale up her micro business. Out of which, she spent Rs.5000 for making a bamboo shed to upgrade her paan shop to a small grocery shop. And the rest she invested in purchasing groceries for her shop. At present she is selling goods which almost equals to an amount of Rs.500 per day.

5.2 Project Facilitation Team (PFT) under NERLP

The Project Facilitation Team whose contract ended on March 31, 2018, performed very well.



Kali Das at her shop

The Kadamtala block of North Tripura was bifurcated into two blocks as Kadamtala and Kalacherra covering 36 villages. 1,164 SHGs, 48 SHG Village Federations and 27 CDGS were promoted. 22 Community Development Plans were implemented for various livelihoods activities such as vermi composting, organic vegetable cluster, minor irrigation structures, nursery development, roadside market shed.



Some of the SHGs promoted by RGVN



Preparing a bio-compost bed in Krishnai, Goalpara

In the Jorethang Block of South Sikkim, a total of 115 SHGs were promoted in 50 villages. Four SHG Village Federations, 15 CDGs were formed and 15 CDPS were implemented to promote cardamon cultivation, minor irrigation clubbed with agriculture activities, leaf plate making unit, rain water harvesting structures, water conservation structures, nursery development, market shed development, seed production etc. 53 SHGs were bank linked, loan sizes ranging from Rs.50000 to Rs.500,000.

In Kaluk Block of West Sikkim, a total of 250 SHGs were promoted covering 27 villages. Seven SHG Village Federations were promoted and were registered as Society. 27 CDGs were formed and 26 CDPs were implemented to promote cardamon cultivation, milk collection centre, bio-fertilizer, irrigation structure and nursery development clubbed with agriculture activities. Three producer organizations were formed and strengthened on ginger, dairy, goatery.

In Geyzing block, West Sikkim, A total of 262 SHGs were promoted in 42 villages. Eight SHG Village Federations were promoted and registered as Society. 42 CDGs were promoted. 34 CDPs implemented for various livelihoods activities related to natural resource management practices such as irrigation for organic vegetable cultivation, irrigation for cardamom nursery, poly house promotion, solar street light, cardamom

nursery, seed production units, rice mill, milk collection centers etc. Value chain development for organic vegetable cultivation was started which was taken up by another agency. A farmers' field school for promotion of improved techniques was started on vegetable cultivation. 32 producer groups were formed on vegetables in 15 villages covering 3 GPOs.

5.2 Enhancement of Productivity and Establishment of People's Institution in Goalpara District of Assam

An amount of Rs. 42.61 lakhs was sanctioned by IFCI Social Foundation in October, 2017 for implementing a project titled, 'Enhancement of Productivity and Establishment of People's Institution in Goalpara District, Assam'. This was a livelihood project for 500 poor farmers of 5 villages in Krishnai Block of Goalpara district of Assam. 150 farmers are engaged in piggery farming, another 150 in goatery and 50 each in duckery, hen rearing, vegetable cultivation and paddy cultivation. All of these were income-generating activities with a needy market for their produce.

Local Service Providers (LSPs), trained by RGVN, in the domain of agriculture, livestock and poultry, provided the much-needed veterinary care and back support to the farmers, under the supervision of the local government veterinary doctor.

A project office at Krishnai, with three trained field personnels, implements the project at the field level. This project was the second phase of a similar project implemented by RGVN in the same district which also covered 500 farmers and was also funded by IFCI Social Foundation.

5.3 Promotion of Farmers Producers Organization (NABARD)

NABARD Bhubaneswar released Rupees 8.2 lakhs against sanctioning a financial support of Rupees 18.12 lakhs under produce fund for promotion of two Farmers Producers Organization (FPOs) in two potential pockets namely, Badamba in Cuttack district and Rengali in Sambalpur district. The progress of the two producer organizations are cited below:

♦ BHATARIKA PRODUCER COMPANY LTD (BPCL), CUTTACK, ODISHA

Business was collectively started with the purchase and sale of vegetable and paddy. Attempts were made to open cash credit accounts in the State Bank branch at Karadapal. However, the bank functionaries asked to wait for more transactions in their account. Meetings were held in villages to mobilize share capital from farmers. As per the initiatives of NABARD to digitize the FPO and POPI particulars in their official site, information was collected and data was furnished in their provided formats. The objectives conceptualized for the training programmes were-

- ♦ To explain the process of formation of FPO and various legal and statutory requirement.

- ♦ To understand the governance and management of a FPO and describe the roles of CEO, BOD and members.

- ♦ To describe various activities of FPO and to explain the process of developing a good business plan.

- ♦ To explain financial management, profitability and sources of funds for FPOs.

- ♦ To describe marketing plans and concepts.

- ♦ To describe the networking and convergence with other agencies.

- ♦ MIS and maintenance of books and records.

NABARD RO released the first year grant of Rs.4,20,000 for Bhatarika FPO, Badamba. The producer groups initiated procurement of paddy from the farmers and sold it for better prices during off seasons. They sold the vegetables through collective marketing. Through such business, Bhatarika, FPO earned a profit of Rs. 80 lakhs.

♦ BANADURGA PRODUCER COMPANY LTD (BPCL), RENGALI, SAMBALPUR, ODISHA

Women farmers cultivated parwal, beans, tomato, brinjal, bitter gourd, cabbage, cauliflower etc. A Project Monitoring Committee meeting was organised in Sambalpur on April 26, 2018. NABARD RO released the first grant of Rs.4,20,000 for Banadurga FPO, Rengali. NABARD RO organized a workshop for meeting on submission of claims under produce fund and other related matters with all POPIs in Odisha on February 26, 2018.

OTHER ACTIVITIES

6.1 Teachers' Skill Enhancement Programme

Backdrop

Education at school level holds one of the vital keys to the future development of our country and its transformation into a truly developed country. India's much touted demographic dividend would actually deliver dividend only if our youth are properly educated and adequately skilled. Today, children in rural areas are at a considerable disadvantage vis-a-vis their counterparts in urban areas due to the stark difference in quality of education provided. This gap needs to be bridged in order to give students from rural schools a level playing ground in their quest for their future endeavours.

Another very disturbing trend that has been emerging is that a large section of the students of Assam are opting for "Arts" and "Commerce" streams. In this emerging technology driven age, this trend needs to be reversed. Hence focus needs to be increased to improve the teaching and learning of science and mathematics at school level so that the trend is reversed and more students start opting for science streams and thereby prepare to participate in the digital transformation process underway in the country.

In urban areas, there is generally a "push" factor at home for children to attend school. However, very often this is missing in a rural set-

up. Hence, it is essential for the school to provide a "pull" factor by making learning interesting and a joy. Introducing **the Montessorie method** of teaching in the primary level along with the mid-day meals would provide the necessary "pull" factor. At the secondary/senior levels, arranging practical demonstration of science experiments and maths would make these subjects more interesting and provide greater clarity to the students.

Teachers have the potential to have the biggest influence in a student's future. A skilled and motivated teacher can have positive influence on several generations of students. Hence, training of teachers to improve their teaching skills could be an extremely potent strategy to improve the delivery of quality education in rural areas.

RGVN's Foray into the Education Space

Keeping the above in view, RGVN decided to start a **Teaching Skill Enhancement Programme for Teachers of schools**, primarily of rural schools to begin with. The issues above have been considered while designing the **Teachers' Skill Enhancement Programme** offered by RGVN. It was decided that initially, the programme would include the following

- ♦ Montessori method of teaching for primary section teachers – two days for each batch;
- ♦ Science and Math for ME & HS section

teachers – Under these two programmes, science and math kits would be used to facilitate effective teaching with practical demonstration. The Science kit contains material to conduct more than 100 experiments. Each of these training programmes are of two days duration.

- ♦ Motivational programme – for all sections of teachers. The programme is of one day duration

Implementation Strategy

It is proposed to

- ♦ Target the Government schools of Kamrup district of Assam as

- (a) They are better placed with respect to subject teachers than the private schools;

- (b) Most importantly, it would be easier to get the teachers released for the subject training through the District Education Department;

- (c) Initially choose a district close by to facilitate travel of teachers to the training centre to be located in Guwahati city

- ♦ Seek corporate funding under the CSR budget

Project Roll-out

Permission was sought and granted from the Commissioner (Education), Govt. of Assam and the Deputy Commissioner of Kamrup district to conduct the programme in Kamrup district. ADC, Kamrup was assigned the responsibility to identify the teachers to undergo the trainings and obtain their release from their respective schools.

Indian Oil Corporation Ltd. agreed to sponsor the program during 2017-18 for one round of trainings.

The programme started with the Montessori Method of Teaching for primary school teachers on 20th and 21st February 2018 and concluded with the programme on Motivation on 26th March 2018. The Science and Math programmes were held in between. In all seventy six teachers attended the programme with four absentees from the motivation

programme. The training programmes were held in IndianOil's Training Centre.

Each science and math teacher attending the programme was given a science and math kit respectively as teaching aid / demonstration purpose back in school.

Written feedbacks were also taken from each participant on various parameters of the programme. Very encouraging feedback was received and this has led us to seek sponsorship for continuing the programme in 2018-19.

6.2 Gender Issues, Gender Mainstreaming, Gender Budgeting and Development of Women and Child – Friendly Gram Panchayats

The project is funded by State Institute of Panchayat and Rural Development, Govt. of Assam. Started in the month of September, 2017, the time period for the completion of the project is estimated to be one year. Trainings on gender issues such as violence against women, advocacy of basic rights to equality, education, health and sanitation, acts and legalities, practical gender needs, developing of Women and Child – Friendly Gram Panchayats are imparted through this programme. District and Block level officials, Zonal officers, Community Development Project Officers, Police Department, Child Welfare Department, Child Protection Unit, Government Officials, Divisional Social Welfare Officers and other elected representatives are trained in collaboration with District Administrations of different districts. These training programmes are of three days duration and are to be conducted across 27 districts of Assam.

Till now, programmes were organised in ten districts of Assam, viz. Kamrup(M), Kamrup(R), Nalbari, Barpeta, Mangaldai, Udalguri, Morigaon, Goalpara, Baksa and Dima Hasao. Training programmes for Chirang, Nagaon, Sonitpur, Jorhat, Golaghat and Bongaigaon are under process. 30 to 35 no.s of district and block level officials have been trained in each district so far.



***Training Programme conducted in
Halfong of Dima Hasao District***

6.3 Skill Development Training

RGVN associated with Edubridge, B-ABLE and Suraksha Skill Pvt. Ltd. for skill training programmes in Mangaldoi and Rangia respectively. In Mangaldoi two training centres were set up in association with Edubridge and B-ABLE to implement a project of the National Urban Livelihood Mission (NULM). The role of RGVN was to set up the infrastructure and mobilize trainees for the skill programmes. As part of the mobilizing programmes, RGVN organized various camps in Mangaldoi for the trainees to access information on the procedures of admission and their future prospects. So far, three batches have been completed in Mangaldoi where 90 youths participated in the training. The trainees were trained on (1) Front Desk Executive (2) Retail Sale and (3) Gems and Jewellery.

Tailoring and hardware trainings were given at the Rangia centre. Every day four batches were trained which comprised of 120 trainees. RGVN tied up with the Suraksha Skills Pvt. Ltd for implementing the project which was part of Assam Skill Development Mission (ASDM). The centre was renovated and required infrastructure was made available so as to qualify to the norms of the Assam Skill Development Mission.

6.4 Renovation and infrastructure support to Anganwadi Centres

Under CSR Support from Hindustan Coca Cola Beverages Pvt. Ltd. in Siliguri plant Area, Anganwadi Centres were given teaching and other infrastructure support for the benefit of 50 children, between 0-3 years of age and 3-6 years of age. This facilitated overall development of education and related infrastructure for the better learning atmosphere for the targeted children.



GOVERNANCE, FINANCE AND ACCOUNTS

RGVN prides itself in having a very strong finance and accounts unit. At present there are nine 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 2018, 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. 995.00 lakhs. In addition, short term deposits of Rs. 93.75 lakhs have been kept with commercial banks and mutual funds.

Accounts :

During FY 2017-18 RGVN earned an income of Rs. 945.22 lakh comprising Rs. 122.21 lakh as yield of investment of corpus and other funds, Rs. 24.13 lakh a return flows from NGOs, Rs. 4.77 lakh as an interest on loan and miscellaneous receipts and Rs. 794.11 lakh as grant for specific projects. The total expenditure during the year was Rs. 935.40 lakh comprising Rs. 812.41 lakh in specific projects. Of the remaining expenditure Rs. 102.36 lakhs has been allocated as expenditure incurred in pursuance of objects of RGVN and Rs. 20.63 lakhs towards cost of back up services.

Auditors :

M/s Rajendra Leela & Associates, Chartered Accountants, Guwahati were appointed Statutory Auditors of RGVN for the year 2017-18. 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 Foundation | ♦ Government of Assam (GoA) |
| ♦ Concern Universal | ♦ APBFC |
| ♦ European Union (EU) | ♦ Numaligarh Refinery Ltd. (NRL) |
| ♦ Helvetas Swiss Intercooperation | ♦ Power Grid Corporation of India Ltd. |
| ♦ North East Rural Livelihood Project | ♦ Hindustan Coca-Cola Beverages Pvt. Ltd. |
| ♦ National Urban Livelihood Mission | ♦ KKF |
| ♦ Vattikuti India Foundation | ♦ KNH |
| ♦ CUTS International | ♦ IIE |
| ♦ SDTT | ♦ AGCL |
| ♦ EXIM Bank | ♦ SIPRD |
| ♦ National Urban Livelihood Mission | ♦ ITC |
| ♦ HIVOS | ♦ AGVB |
| ♦ Indian Oil Corporation (IOC) | ♦ NESFB |

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

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

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

Profiles of Key Personnels

Dr. Amiya Kumar Sharma
(PhD 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.



Ms. 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 Deputy 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 the other on model village.



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 had attended a certificate course on Community Based Micro-Finance at Coady International Institute, Nova Scotia, Canada.



Profiles of Key Personnels

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. 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.



Ms. Indrani Sharma (MBA)

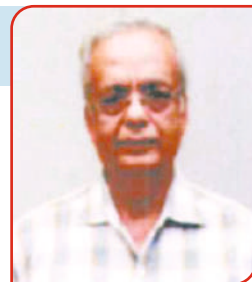
Has been working in RGVN for the last twenty years. Has worked in various livelihood enhancement project including agricultural livelihood projects. Has field level experience as well as managing field/project teams.



Profiles of Project Experts

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. 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.



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.



Dr. (Ms) Chitra Kalita **A.P.S.**

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.



Profiles of Project Experts

Mr. 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.



Ms. Rachna Yadav **(Msc., M.Phil Physics)**

Has been working in the development sector for the past 20 years in the North Eastern Region of India. Worked with UNDP and UNICEF for disaster management. Worked for over 10 years with CAPART (NEZ) as Facilitator cum Evaluator. As Visiting Fellow at NIRD (NERC) conducted several training programs and national level workshops in the area of Disaster Management, Sustainable livelihoods, Community participatory planning, Gender and Gender Budget. Trained in the areas of Ecological Economics, Gender and development, Remote sensing and GIS.



R G V N



BALANCE SHEET

2017-18

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 **RASHTRYA GRAMIN VIKAS NIDHI**, **AAAAAR3014Q** [name and PAN of the trust or institution] as at **31/03/2018** 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 **31/03/2018** and

(ii) in the case of the profit and loss account, of the profit or loss of its accounting year ending on **31/03/2018**

The prescribed particulars are annexed hereto.

Place **GUWAHATI**
Date **27/09/2018**

Name
Membership Number
FRN (Firm Registration Number)
Address



Rajendra Kumar Gupta
RAJENDRA KUMAR GUPTA
056123
0322234E
OPP:GOSWAMI BUILDING G
S. ROAD MANIPURI BASTI G
UWAHATI ASSAM 781007 IN
DIA

ANNEXURE

Statement of particulars

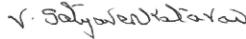



I. APPLICATION OF INCOME FOR CHARITABLE OR RELIGIOUS PURPOSES

1.	Amount of income of the previous year applied to charitable or religious purposes in India during that year (₹)	96303607
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. (₹)	No
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

BALANCE SHEET AS AT 31 th March 2018

(CA.RAJENDRA KUMAR GUPTA)
 PROPRIETOR
 MEM No: 056123 : FIRM No: 322234E
 GUWAHATI
 DATE, 14th September 2018



RASHTRIYA GRAMIN VIKAS NIDHI GUWAHATI							
For the period ended 31 th March 2018							
Year ended 31.03.2018					Year ended 31.03.2017		
	Schedul es	Direct Rs.	Administra tion Rs.	Total Rs.	Direct Rs.	Administra tion Rs.	Total Rs.
INCOME							
Interest/Dividend on Investment on loan		-	-	12,221,030	-	-	11,299,767
		-	-	16,000	-	-	18,000
Recoveries in pursuance of Objects & Commitment Charges		-	-	2,412,921	-	-	305,324
Grants for Specific Projects		-	-	79,411,251	-	-	92,155,232
Miscellaneous Receipts		-	-	461,346	-	-	131,290
Total Rs.				94,522,548			103,909,613
EXPENDITURE							
Direct Expenditure in Pursuance of Objects	K	81,241,130		81,241,130	94,110,169		94,110,169
Expenses on and for Personnel	L	7,488,055	1,321,421	8,809,476	5,788,554	1,021,510	6,810,064
Meetings		224,810	39,672	264,482	237,764	41,958	279,722
Expenses on Administration	M	1,124,379	198,420	1,322,799	1,398,441	246,784	1,645,225
Interest	N	665,735	117,483	783,218	23,485	4,144	27,629
Interest (accrued on investment paid)		-	-	-	-	24,740	24,740
Premium paid on purchase of Investment(written off)		-	257,000	257,000	-	256,000	256,000
Depreciation		732,630	129,288	861,917	549,722	97,010	646,732
Totals Rs.		91,476,738	2,063,284	93,540,022	102,108,135	1,692,146	103,800,281
Excess of income over expenditure.		-	-	982,526	-	-	109,332
Less; Loan Loss Provision		-	-	650,000	-	-	-
Balance c/f				332,526			109,332
NOTES ON ACCOUNTS							
O							
In terms of our REPORT of even date annexed hereto							
For M/S RAJENDRA LEELA & ASSOCIATES CHARTERED ACCOUNTANTS							
<div style="text-align: right;">  V.S.V.RAO CHAIRPERSON </div> <div style="text-align: center;">  </div> <div style="text-align: right;">  AMIYA Kr. SHARMA EXECUTIVE DIRECTOR </div> <div>  (CA) RAJENDRA KUMAR GUPTA PROPRIETOR MEM No: 056123 : FIRM No: 322234E GUWAHATI DATE, 14th September 2018 </div>							

RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE-A	As at 31.03.2018 Rs.	As at 31.03.2017 Rs.
CORPUS FUND		
Corpus Fund	10,93,05,000	10,93,05,000
TSWT-RGVN Corpus Fund	2,14,20,765	2,14,20,765
Rs.	13,07,25,765	13,07,25,765

SCHEDULE-B	As at 31.03.2018 Rs.	As at 31.03.2017 Rs.
RESERVES & SURPLUS		
i) Capital Reserve (Grants for acquisition of	40,03,564	40,03,564
ii) Income & Expenditure Account (surplus of earlier year)	1,25,00,261	1,23,90,929
Add; Surplus	3,32,526	1,09,332
Rs.	1,68,36,351	1,65,03,825

SCHEDULE - C	As at 31.03.2018 Rs.	As at 31.03.2017 Rs.
DEVELOPMENT & BENEFIT FUND		
Employees Welfare Funds:		
Hospitalization Benefit	53,329	53,329
Disability	21,43,877	21,43,877
	21,97,206	21,97,206
Gratuity provision for employee	11,74,793	7,83,883
Human Resources Dev. Funds	5,00,000	5,00,000
Rural Innovation Fund	5,00,000	5,00,000
Rs.	43,71,999	39,81,089



RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULES - D GRANTS	Balance as at 01.04.2017	Received during the period	Utilized during the period	Balance as at 31.03.2018
	Rs.	Rs.	Rs.	Rs.
Exim Bank towards handloom training at Nagaland	0	9,35,292	9,35,292	0
SIDBI (Flexi Grant) (for capital accusation for Patna Regional Office)	1,23,716	0	0	1,23,716
Sir Dorabji Tata Trust , to initiate an action research in two regions in Northwast on promotion of constructive development activities by civil groups to create replicable livelihood models.	64,758	0	0	64,758
Housing Development Finance Corp. (Implementation Exp, RGVN/ Agency)	1,94,000	0	0	1,94,000
Social Work and Research Center, Tilonia	8,000	0	0	8,000
European Union funded project on Cross - border Transfer of Agricultural Technologies, Institutional and Market Development for six Districts of Assam.	17,87,105	0	11,208	17,75,897
Assam Foundation of North America towards setting up an yarn bank in Assam.	44,273	0	0	44,273
National Rural Livelihood Mission, Mahila Kisan Sashaktikaran Pariyojana, towards implementing in two blocks of Berpata Dist & one block at Dhamaji Dist of Assam.	7,83,620	6,67,957	10,80,495	3,71,082
RGVN-Solar Energy, innitiative from individual & charitable org for salar projects	2,40,172	0	0	2,40,172
North East Rural Livelihood Programme- SIKKIM	25,02,222	58,74,620	61,63,061	22,13,781
North East Rural Livelihood Programme- Tripura	9,55,476	25,20,860	24,99,644	9,76,692
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.	22,06,754	2,00,16,913	2,03,20,792	19,02,875
Navajbai Ratan Tata Trust- floor relief programe for Goalpara Dist of Assam.	4,715	0	0	4,715



RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULES - D GRANTS	Balance as at 01.04.2017	Received during the period	Utilized during the period	Balance as at 31.03.2018
	Rs.	Rs.	Rs.	Rs.
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 six Dist of Assam.	21,05,944	74,39,138	91,59,442	3,85,640
Karl Kubel Siftung, 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	2,81,663	56,35,719	49,71,051	9,46,331
National Bank for Agriculture and Rural Development - Promotion of Farmer Producer Organisation(FPO), at Morigaon Dist, of Assam.	1,36,929	5,39,000	2,22,188	4,53,741
Beneficiaries Contribution under Karl Kubel Siftung Project	1,500	71,800	3,000	70,300
Assam Project on Forest and Biodiversity Conservation Society	31,97,236	1,86,73,769	1,88,08,395	30,62,610
Corporate Law Group	14,745			14,745
Rs.	1,46,52,828	6,23,75,068	6,41,74,568	1,28,53,328



RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULES -E PROJECT / CSR	Balance as at 01.04.2017	Received during the period	Utilized during the period	Balance as at 31.03.2018
	Rs.	Rs.	Rs.	Rs.
JINDLE Steel for development of SHG in the state of Odisha.	3,505	0	3,505	0
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.	5,05,708	0	5,05,708	0
Hindustan Coca-Cola Beverages Pvt Ltd, towards providing basic hygienic amenities & livelihood support for three villages surrounding their Burnihat & Gaya premises .	1,66,452	2,50,000	4,16,452	0
Numaligar Refinery Ltd, Mushroom: Promoting Livelihood Enhancement project & Women Empowerment at Golaghat in the state of Assam	1,38,626	0	1,38,626	0
ACC Ltd CSR initiative for assisting to improve the quality of life and self reliance after natural disaster caused by PHAILIN.	35,789	0	35,789	0
IDBI Bank's initiative under their CSR activities for adoption of Amkota Village under Morigoan Dist as model village.	3,48,338	5,64,090	9,12,428	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"	1,96,686	90,000	2,86,686	0
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.	9,12,418	0	912418	0
Directorate, Swachh Bharat Mission, District Water & Sanitation Committee (DWSC) and Key Resource Centre (KRC) for training & orientation for the Dist of Nagoan.	0	5,03,965	5,03,965	0
Indian Oil Corporation, Guwahati Refinery towards survey.	75,000	0	75,000	0



RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULES -E PROJECT / CSR	Balance as at 01.04.2017	Received during the period	Utilized during the period	Balance as at 31.03.2018
	Rs.	Rs.	Rs.	Rs.
State Institute of Rural Development , Assam towards study.	84,500			84,500
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.	43,30,857	0	42,77,280	53,577
IFCI-Patna- Proposal for Construction of Toilets in School- Phoolpur District in Allahabad, Uttar Pradesh	44,411	34,03,000	14,22,498	20,24,913
Assam Gas Company Ltd CSR activities ; providing Toilets , Drinking water & Solar lighting & also livelihood training for the poor & under privilege of three villages under Tinsukia Dist of Assam.	23,26,549	60,86,024	50,24,211	33,88,362
Election Department of Assam, Govt of Assam, towards study on electoral pattern of the state, before & after the Lok Sabha election.	0	8,42,555	10,773	8,31,782
Project Director, Welfare of Plains Tribe & Backward Classes , Govt of Assam, towards professional training at Morigoan & Kamrup(Rural) Dist .	0	23,63,500	1,43,862	22,19,638
State Institute of Panchayat & Rural Development towards organising training on Gender Issues, Gender mainstreaming Gender Budgeting & Development of women and child friendly GP	0	20,00,000	2,83,623	17,16,377
Vattikutti India Foundation, towards health camp & providing safe drinking water.	0	5,95,300	2,83,859	3,11,441
Rs.	91,68,839	1,66,98,434	1,52,36,683	1,06,30,590



RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE -F		GROSS BLOCK				DEPRECIATION			NET BLOCK	
(FIXED ASSETS)		As at 01.04.17 Rs.	Addition Rs.	Sales Rs.	As at 31.03.2018 Rs.	Upto 31.03.17 Rs.	For the period Rs.	Upto 31.03.2018 Rs.	As at 31.03.2018 Rs.	As at 31.03.2017 Rs.
Office Equipment		87,47,139	1,15,048	0	88,62,187	79,23,416	3,75,509	82,98,925	5,63,262	8,23,724
Furniture & Fixture		28,22,211	8,02,643	0	36,24,854	18,80,585	1,74,427	20,55,012	15,69,842	9,41,626
Motorcycle		16,82,299	0	0	16,82,299	13,81,962	45,051	14,27,013	2,55,286	3,00,337
Cycle		56,931	0	0	56,931	27,682	4,387	32,069	24,862	29,249
Vehicle		28,22,070	8,53,079	3,73,681	33,01,468	24,48,389	1,27,962	25,76,351	7,25,117	3,73,681
Generator		48,500	0	0	48,500	46,452	307	46,759	1,741	2,048
Computer Software		6,96,428	0	0	6,96,428	4,37,797	1,03,453	5,41,250	1,55,178	2,58,632
Weeder		45,724	0	0	45,724	31,257	2,170	33,427	12,297	14,468
Land		0	19,20,721	0	19,20,721	0	0	0	19,20,721	0
Drip Irrigation		0	1,91,011	0	1,91,011	0	28,652	28,652	1,62,359	0
Rs.		1,69,21,302	38,82,502	3,73,681	2,04,30,123	1,41,77,540	8,61,917	1,50,39,457	53,90,666	27,43,763



RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE -G INVESTMENTS (AT COST)	As at 31.03.2018	As at 31.03.2017
	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.)	50,00,000	50,00,000
ICICI Bank (perpetual)	0	37,80,000
HDFC Ltd.	0	20,00,000
Kotak Mahindra Bank (Face value Rs.10,00,000/-) (Rs. 10,00,000/- @ 10.25% date of maturity 09.05.2018)	10,00,000	10,00,000
Yes Bank (Face value Rs. 50,00,000/-) (Rs. 50,00,000/- @ 9.65% date of maturity 22.01.2020)	50,00,000	50,00,000
Bank of Baroda (Face value Rs. 50,00,000/-) (Rs. 50,00,000/- @ 9.15% put/call option 23.11.2020)	50,00,000	50,00,000
Industrial Finance Corporation of India (IFCI) (Face value Rs.5,10,00,000/-) (Rs.3,00,00,000/- @9.90% date of maturity 01.12.2019) (Rs.2,10,00,000/- @9.81% date of maturity 01.12.2021)	5,10,00,000	5,10,00,000
IDBI Perpetual Bond	0	2,90,00,000
TERM DEPOSITS:		
HDFC Ltd.	0	50,00,000
HDFC Ltd. (FD @ 9.00 quarterly, Rs 25,00,000 maturity on 12.06.17)	25,00,000	25,00,000
Punjab National Bank. (FD @ 6.25% yearly, maturity date on 02.11.2022)	40,00,000	0
IDBI Bank (FD @ 6.00%, maturity value 53,87,420/-, maturity date on 02.11.2022)	40,00,000	0
Mutual Funds:		
SBI Contra Fund-Regular Plan-Dividend	65,794	65,794
DSP BLACK Rock Money Manage Fund Reg Growth	5,00,000	5,00,000
DSP Black Rock Ultra Short Term Fund DP- Growth	69,00,000	69,50,000



RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE -G INVESTMENTS (AT COST)	As at 31.03.2018	As at 31.03.2017
	Rs.	Rs.
contd.....		
DSP Black Rock Income Opportunity Fund	33,854	25,00,000
DSP Black Rock Ultra Short Term Fund DP- Growth	0	50,00,000
TERM DEPOSITS:		
SHORT:		
Banks	18,75,463	18,25,463
Rs.	8,68,75,111	12,61,21,257



RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE -H LOANS	Outstanding as at 01.04.2017 Rs.	Disbursed during the period Rs.	Repayment during the period Rs.	Outstanding as at 31.03.2018 Rs.
Secured:				
Housing Development Finance Corporation Ltd. (Shelter Loan) (secured by mortgage of dwelling units of beneficiaries in form of lender)	1,99,26,459	0	0	1,99,26,459
Unsecured:				
Small Industries Development Bank of India(for Micro Finance on lending to beneficiaries at Patna Regional office)	36,561	0	3,000	33,561
Small Industries Development Bank of India(for Micro Finance on lending to beneficiaries at Bhubaneswar Regional office)	11,41,430	0	0	11,41,430
Assam Co-operative Apex Bank (for Micro Finance on lending to beneficiaries at NER Regional Office)	6,37,090	0	9,600	6,27,490
National Bank for Agriculture & Rural Development (for Micro Finance on lending to beneficiaries at NER, Patna, Bhubaneswar & Chhattisgarh Regional Office)	24,29,962	0	2,00,000	22,29,962
Rashtriya Mahila Kosh (for Microfinance on lending to beneficiaries at NER Regional Office)	19,57,035	0	2,34,240	17,22,795
Small Industries Development Bank of India(for Micro Finance on lending to beneficiaries at NER Regional office)	8,79,776	0	0	8,79,776
National Bank for Agriculture & Rural Development (for Mushroom Cultivation at Baska Dist of Assam under NER Regional Office)	1,45,367	0	0	1,45,367
State Bank Of India (for Microfinance on lending to beneficiaries at Bhubaneswar Regional Office)	12,57,591	0	0	12,57,591
NGO support programme, the loaning activities of RGVN for livelihood since inception. The amount disbursed upto 2013-14 has been treated as "Expenditure in Pursuance of Objects". As per true accounting practice, this year the amount has been reflected under loan.	1,85,800	7,95,000	3,92,320	5,88,480
Rs.	2,85,97,071	7,95,000	8,39,160	2,85,52,911



RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE - I CASH & BANK BALANCES	As at 31.03.2018 Rs.	As at 31.03.2017 Rs.
In hand:		
RGVN	8,428	28,579
In Current / Savings Accounts with banks		
RGVN	4,13,24,101	1,47,61,132
Rs.	4,13,32,529	1,47,89,711

SCHEDULE - J ADVANCE & OTHER RECEIVABLES	As at 31.03.2018 Rs.	As at 31.03.2017 Rs.
Advances (unsecured and considered good recoverable and/or adjustable) to staff & others(Agencies for projects)	43,31,243	49,45,485
Personnel Loan (staff)	10,66,111	7,92,316
Security Deposits	6,12,200	2,03,200
Tax at sources	54,88,112	50,30,868
Tata Tea	-	6,852
Invest India Micro Pension Services Pvt Ltd.	26,868	26,868
Assam State Urban Livelihood Mission	48,65,737	29,67,306
Election Commission of Assam	-	12,445
Directorate of Welfare of Plain Tribes & Backward Classes, Assam.	8,66,519	1,43,862
District Administration -Kamrup(Rural) & Goalpara Dist, Assam towards construction of toilets.	11,42,964	3,25,838
IFCI Goalpara Project	7,47,513	5,67,712
NERLP-TOT	2,53,355	2,13,355
HBPCL-Patna	1,08,976	22,339
IOC Teachers Training	38,889	-
Afrodev survey of Rurban	77,401	-
Innovative Financial Advisors Pvt Ltd.	26,00,000	-
Skill Training at Rangia & Mongaldoi.	10,57,248	-
Shisugram Fishery	17,94,022	-
Servive tax	1,86,562	2,22,062
Unexpired Financial Charges	4,01,081	5,18,714
Rs.	2,56,64,801	1,59,99,222



RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE -K EXPENSES IN PURSUANCE OF OBJECTS	Year ended 31.03.2018 Rs.	Year ended 31.03.2017 Rs.
Expenditure on Specific Projects	27,159	57,700
Grant expenditure for Specific Project	7,94,11,251	9,21,55,232
Relief	-	13,720
Training and Workshops	36,110	38,387
Rural Innovation	25,000	70,450
Project Development:		
Piggery	96,738	7,11,874
Mushroom	5,550	3,81,137
Handloom	3,00,000	3,740
Fishery	4,36,839	2,62,600
Duckery	2,22,297	
Project Formulation	6,80,186	4,15,329
	8,12,41,130	9,41,10,169

SCHEDULE -L EXPENSES ON & FOR PERSONNEL	Year ended 31.03.2018 Rs.	Year ended 31.03.2017 Rs.
Salaries & Allowances	49,14,601	39,69,290
Gratuity	3,90,893	2,94,703
Leave Encasement	4,75,785	2,24,104
Leave Travel Assistance	7,57,226	5,09,994
Interest Subsidies	90,160	73,173
Contribution:		
Provident fund	6,63,403	6,07,711
Hospitalization Benefit Fund	7,39,386	6,74,111
Gratuity provision	3,90,910	1,32,682
Welfare Expenses	3,77,992	3,24,296
Joining & Transfer Allowance	9,120	-
Rs.	88,09,476	68,10,064



RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE - M	Year ended	Year ended
EXPENSES ON ADMINISTRATION	31.03.2018	31.03.2017
	Rs.	Rs.
Rent (Net)	1,25,088	3,08,147
Electricity	1,27,251	80,807
TRAVELLING & CONVEYANCE		
Executive Director	53,442	1,38,614
Employees	1,01,463	1,68,603
Others	62,344	37,364
Vehicle Operations	71,000	1,33,340
Printing & Stationery	28,860	1,25,942
Postage & Telephone	1,10,270	75,948
Books & Periodicals	19,690	28,878
Bank Commission & Charges	20,956	15,155
Legal & Professional Fees	24,000	20,000
Electronic Communication	81,783	81,308
Foundation Day Celebration	91,693	40,617
REPAIRS & MAINTENANCE		
Office Equipment	662	28,520
Furniture & Fixture	4,550	1,390
Electrical	19,480	7,641
Upkeep of Offices	40,790	81,720
AUDITOR'S REMUNERATION		
Income tax matter	52,200	14,100
Service Tax Matter	-	2,290
Internal Auditors	16,180	52,824
Auditor's Travel Expenses	-	10,000
Insurance (others)	2,135	20,370
Miscellaneous Expenses	86,721	50,319
Advertisement Expenses	36,006	77,290
Guest Entertainment	19,375	13,368
Donation	32,047	28,470
Office Shifting Expenses	94,813	2,200
Rs.	13,22,799	16,45,225



RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE - N INTEREST	Year ended 31.03.2018 Rs.	Year ended 31.03.2017 Rs.
Interest on car loan	29,928	27,629
Bank Correspondent Commission paid - Agent	4,03,562	-
Bank Correspondent Commission paid - Technology Partner	3,49,728	-
	7,83,218	27,629



SCHEDULE : O

ACCOUNTING POLICIES AND NOTES ON ACCOUNTS

A. ACCOUNTING POLICIES

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

NOTES ON ACCOUNTS

1. Financial returns from various Regional Offices are recompiled at Head Office.
2. Credit has been taken in Capital Reserve Account to the tune of ₹ Nil and ₹ 794.11 lakhs in Income & Expenditure Account for disbursement under specific project out of fund received from various sources.

3. The Society has taken a loan from HDFC for onward lending to NGOs for undertaking Low Cost Housing Scheme. Accordingly the borrowings from HDFC has been reflected under the head “Borrowings” in Sources of Fund and the advances to NGOs have been reflected under the head “Loan” in application of Fund . Confirmation of balances from HDFC is awaited.
4. An amount of ₹ 7,70,000/- was paid as premium towards purchase of Bonds from secondary market during 2016-2017, as the net yield of these bonds was better than the yield available in the primary market. It has been decided to write off the total premium amount proportionately over a period of three years. Accordingly an amount of ₹ 2,56,000/- has been written off during 2016-2017 & ₹ 2,57,000/- for 2017-18 this year and the balance will be written off next year 2018-19.
5. Provision for loan loss against loan lending to NGOs was made to the tune of ₹ 6,50,000 for the year 2017-18.
6. RGVN has also promoted Skill Development under Assam Skill Development Mission under Ministry of Skill & Entrepreneurship Development, Govt of Assam with lead partner i) Edubridge Learning Pvt Ltd, ii) Suraksha Skill & Solution Pvt Ltd, & iii) Basix Academy For Building Lifelong Employability Ltd. RGVN has been the “Third Party” providing Infrastructure & mobilization with a share of 70% of the earning. An amount of ₹ 10,57,248/- at cost has been projected as receivable.
7. RGVN has promoted pisciculture at Sishugram complex of Red Cross Society at North Guwahati during 2017-2018. The harvesting of the same has not been completed. The cost amount of ₹ 17,94,022/- has been taken as receivable.
8. RGVN has approached “Innovative Financial Advisors Pvt Ltd” towards formulation of project proposal to securing finance from different sources for a fee. The term of reference is if the service provider is unable to raise 75% of the committed value, 50% of the service charge paid till date is refunded. And if the service provider is unable to raise 50% of the committed value, the entire service charge is refunded within 30 working days of solicitation of refund after completion of deadline. Therefore an amount of ₹ 26,00,000/- has been projected as receivable during this year. In subsequent years the amount will be treated as “Expenditure on Administration” as per result.
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 1st of March, 2010, certain assets and liabilities of the erstwhile RGVN-CSP programme of the RGVN dealing mainly with Micro Finance activities were transferred to the Brahmaputra Community Development Trust (BCDT). The net amount receivable from BCBT is ₹ 33,70,866/-. During 2017-18 additional amount of ₹ 16,28,494/-has been transferred as loan for handloom and vehicle hiring.
10. The Unexpired Financial Charges comprise of ₹ 2,57,000/-, to be written off during 2018-19

for interest paid on bond purchased on premium from secondary market and ₹ 1,44,081/- towards interest payable for capitalized of vehicle loan from HDFC Bank Ltd.

11. RGVN has purchased a plot of land measuring 3 Bigha 3 Katha & 1 Lacha from Swine Herds Pvt Ltd ,under village Palasbari, Mauza-Sayani under Kamrup (Rural Dist) under Dag No: 1520 & 2040 of K.P.patta No: 302. The amount has not been paid fully and the Sale-Deed is awaited.
12. Provision for gratuity payable has been made @ 30% out of total payable as on 31st of March, 2018.
13. Previous year's figures have been rearranged and/or regrouped wherever necessary.

SOURCE



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