

# RASHTRIYA GRAMIN VIKAS NIDHI



ANNUAL REPORT  
**2019-20**

# CONTENTS

OBJECTIVES

FOUNDING MEMBERS OF THE GOVERNING BOARD OF RGVN

GOVERNING BOARD MEMBERS OF RGVN

RGVN AT A GLANCE .....	1 - 3
CHAPTER 1: OVERVIEW .....	4 - 12
CHAPTER 2: AGRICULTURE & LIVELIHOOD PROJECTS .....	13 - 30
CHAPTER 3: FINANCIAL INCLUSION PROJECTS .....	31 - 35
CHAPTER 4: PROJECTS ON HEALTHY LIVING – SWACHH BHARAT .....	36 - 42
ACKNOWLEDGEMENT .....	43
PROFILES OF KEY PERSONNEL .....	44 - 45
BALANCE SHEET .....	46 - 65

R G V N





# ANNUAL REPORT

# 2019-20

## VISION

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

## MISSION

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

## MAIN OBJECTIVES

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



## FOUNDING MEMBERS OF THE GOVERNING BOARD OF RGVN

**SHRI SM PALIA**

Retired Executive Director, IDBI

**SHRI D R MEHTA, IAS**

Additional Secretary, Government of India

**SHRI R R CHARI**

Retired Commissioner, Income Tax

**DR. V G PATEL**

Director, EDII, Ahmedabad

**SHRI D N BEZBORUAH**

Editor, The Sentinel

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

Chairperson, NSSW Advisory Board

**MRS. B ZODINPUI**

Retired Govt. Officer & Social Worker

**SHRI G S SAXENA**

Deputy General Manager, IFCI

---

R A S H T R I Y A   G R A M I N   V I K A S   N I D H I

---

# GOVERNING BOARD MEMBERS OF RGVN

**1. Shri Sunil Kr. Bansal - Chairperson**

Deputy Managing Director, IFCI Ltd,  
IFCI Tower, 61, Nehru Place, New Delhi – 110019

---

**2. Shri Dipankar Das - Nominee (IDBI)**

Deputy General Manager, Retail Banking Group  
IDBI Bank Ltd, IDBI Building,  
G.S Road, Guwahati – 781005

---

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

Chief General Manager, NABARD,  
Dispur, Guwahati

---

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

Associate Director, Sir Dorabji Tata Trust  
Centre 1, 26<sup>th</sup> Floor, World Trade Centre  
Cuffe Parade, Mumbai - 400005

---

**5. Dr. Indranee Dutta - Member**

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

---

**6. Ms. Maya Vengurlekar - Member**

Senior Director & Chief Operating Officer, CRISIL Foundation  
CRISIL House, Central Avenue, Hiranandani Business Park,  
Powai, Mumbai-400076

---

**7. Dr. Gayatri Bezboruah - Member**

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

---

**8. Smt. Krishna Sarma- Member**

Managing Partner, Corporate Law Group  
F-21, Jangpura Extension, New Delhi - 110014

---

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

Executive Director  
RashtriyaGraminVikasNidhi  
Rajgarh Road, Guwahati – 781003



## RGVN AT A GLANCE

RGVN was registered as a non-profit organization under Societies Registration Act, XXI, of 1860 to promote, support and develop NGOs/CBOs,. It began its operations in :

- 1990 : in the North East where the NGO movement had till then not picked up.
- 1991 : IDBI joined as a sponsor of RGVN.
- 1992 : RGVN started operations in Bihar and Eastern Uttar Pradesh by setting up a Regional Office in Patna.
- 1993 : RGVN expanded its area of operations to Orissa, Madhya Pradesh (Bastar region now in Chhattisgarh) and coastal Andhra Pradesh by setting up a Regional Office at Bhubaneswar. Collaborated with Tata Tea Estate Community Upliftment Programme in Assam (1993-95). Initiated Rural Development through Professional agencies like NECON, NEITCON etc. (1993-95)
- 1994 : NABARD joined as a sponsor of RGVN.
- 1995 : The Credit and Savings Programme was initiated as a pilot project in a few districts of Assam and Meghalaya based on the Grameen Bank Model. Started the Fellowship Programme in a humble way with RGVN's own resources.
- 1997 : Initiated Low Cost Housing Programme in Northeast and Bihar in collaboration with HDFC.
- 1998 : Capacity Building Programme both for NGOs and RGVN executives expanded and strengthened with fund support from Ford Foundation. Resource Unit set up in RGVN Head Office. Fellowship Programme strengthened with Ford Foundation support.
- 2000 : Collaborated with HDFC towards Low Cost Housing for super cyclone victims in Orissa. CSP operations expanded in Assam. Collaborations with Assam Rural Project (ARIASP), Society towards implementation of the World Bank Project in Assam (2002-2003).
- 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 started. Collaborations with Sir Dorabji Tata Trust (SDTT) for building Grassroots Resource Centers; Fellowship Programme; Youth Volunteers Programme ; and augmentation of operations in Chhattisgarh Regional Office. NGOMF started in NER.
- 2008 : NGO MF expanded along with CSP, Partnership with Rashtriya Mahila Kosh. Promotion of System of Rice Intensification (SRI) in Assam.

- 2009 : RGVN's Credit and Saving Programme hived off into an independent entity called Brahmaputra 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 focusses on Livelihood and Institution Building. CSR collaborations with IFCI Ltd; HCCBPL, Usha International, CRISIL, NRL, Power Grid, IOC. Also collaborated with OXFAM India for a DRR Project in Assam.
- 2012 : RGVN collaborated with Concern Universal and HIS for the project "Cross Border Transfer of Agricultural Technologies, Institutional and Market Development Project" funded by European Union in Assam. In Bangladesh implemented by Dhaka Ahsania Mission.
- 2013 : RGVN continues its focus on livelihood and agricultural activities through various projects. RGVN also 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 agricultural livelihood activities, Drinking Water, Sanitation and Solar Lighting in Morigaon, Assam.
- 2015 : IFCI Ltd. supported RGVN towards promoting agricultural livelihood activities and drinking water, sanitation and solar lighting in Assam. Tata Trust supported RGVN for rehabilitation of livelihood of people affected by flood in two districts of Assam. RGVN appointed as the Resource Organisation (RO) by the Assam State Urban Livelihood Mission for Social Mobilisation and Institutional Development under NULM. FPOs initiated with the help of NABARD.
- 2016 : RGVN initiated a project named "COMPELO" (Consulting Service for Micro Planning Enhancing Livelihood Opportunities) in consortium with IIE, under APFBC Society funded by Agency France de Developpment (AFD) with co-funding from the Government of Assam. RGVN's partnership with CRISIL in Assam continues under the banner "MoiProgoti" towards empowerment of women by strengthening their financial capabilities. Two new collaborations were firmed up in FY 2015-2016. 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. Another collaboration was formed 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"
- 2017 : Association with Swachh Bharat Mission (R) for construction of toilets. RGVN becomes a national KRC for SBM in partnership with CUSHW, New Delhi. Project with SIPRD, Assam. Starting of Child Development Project of KNF, Germany in

Assam and Meghalaya. RGVN signs MOU with NABARD and AGVB for promoting JLGs in Assam as BC of AGVB.

- 2018 : A brand “Grasslooms” launched as Weaving Value Chain. RGVN to do the handholding and BCDT to market the products. Association with VAF, Tata Trust for study on Digital Inclusion.
- 2019 : RGVN collaborated with ITC Ltd. (partnered with NITI Aayog) and is working under the “Transformation of Aspirational Districts Program” in five districts of Assam - Dhubri, Darrang, Barpeta, Goalpara and Baksa to increase net returns from farming through reduction in costs of production and increasing productivity of major crops in each of the identified district. RGVN with CRISIL in Assam continues for second phase under the banner “MoiProgoti” towards empowerment of women by strengthening their financial capabilities.

Starting of a relationship between APPI and RGVN for promotion of Farmer Collectives & Improving Resilience Of Vulnerable Communities in Morigaon, Assam. Also beginning to promote solar energy based solutions for increasing agriculture productivity in Morigaon under Sustain Plus platform with fund support from Tata Trusts, through Collectives for Integrated Livelihood Initiatives (CInI).

Beginning of an association with Selco Foundation for providing solar-powered home lighting systems and livelihood-linked solar powered appliances in a few villages in Goalpara District, Assam.

## CHAPTER 1 OVERVIEW

### Introduction

In India, about 80 crore of the population lives in 6,40,000 villages (approx.) and 30% of the population lives in chronic poverty. Though, India's GDP is growing at over 8% per annum, rural India is growing at a meagre 2.1% per annum. The demographics depicts a rural-urban disparity. Therefore, to decrease the disparity, the villages in India also need to focus upon in a concerted manner to promote an inclusive growth. This is because of the existing social practices of caste system and conditions like illiteracy, lack of health practices, unemployment, etc., in the rural areas. Furthermore, these areas have unabated migration of population towards the urban areas. The Eastern and North East India have not been doing very well compared to the Southern and Western India. Organizations like RGVN are needed to see if the rural urban gap can be reduced while bringing up the overall standard of living for the people in this part of India.

### Rashtriya Gramin Vikas Nidhi- Reaching the Unreached

Established in April 1990, Rashtriya Gramin Vikas Nidhi, popularly known as RGVN was established as an autonomous, non-profit organization / non-government organization (NGO) registered under the Society's Registration Act of 1860 and headquartered in Guwahati, Assam. RGVN's founding sponsor, IFCI Ltd., provided the initial set-up support and with time IDBI, NABARD and Tata Social Welfare Trust (TSWT) became its sponsors.

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

Governance of RGVN is vested in a 9 member Governing Board comprising nominees of sponsors IFCI, IDBI, NABARD and Tata Social Welfare Trust, and eminent persons from the banking and development sectors, and the Chairperson being a nominee member to the Board from IFCI, the founding sponsor.

### RGVN through the Ages- Projects with a Sustainable Development lens

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

Through CSR funding from various corporations as well as the government schemes and programmes, RGVN has successfully implemented various developmental projects in various areas of significance. These projects when looked at from the lens of sustainable development has interlinkages with various SDGs. Over the years, these goals have been successfully implemented through various projects. Out of the 17 SDGs, RGVN has touched upon 15 of them over the years, which are as follows:

1. SDG 1- No Poverty
2. SDG 2- Zero Hunger
3. SDG 3- Good Health and Well- Being
4. SDG 4- Quality Education
5. SDG 5- Gender Equality
6. SDG 6- Clean Water and Sanitation
7. SDG 7- Affordable and Clean energy
8. SDG 8- Decent Work and Economic Growth
9. SDG 9- Industry, Innovation and Infrastructure
10. SDG 10- Reduced Inequalities
11. SDG 11- Sustainable Cities and Communities
12. SDG 12- Responsible Consumption and Production
13. SDG 15- Life on land
14. SDG 16- Peace, Justice and Strong Institutions
15. SDG 17- Partnership for the Goals

**One can see that these 15 goals have also been concisely highlighted in the objectives of RGVN:**

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

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

- **Institution & Capacity Building-** RGVN undertakes needs assessment, and formulates

capacity enhancement and strategic development plans for the organizations. RGVN carries out institution & capacity building activities with funds from national and international development agencies. It may be mentioned here that RGVN 's main achievement has been institution building and it has played a major role in the development of NGOs in the areas where it works. It has handheld and partnered with 1800 NGOs and SHGs. RGVN has set up the largest Microfinance Institution in the North East region, namely the RGVN NE Microfinance Ltd which has now transformed into North East Small Finance Bank. RGVN and NESFB are now two entirely different organisations managed by two entirely separate Governing Boards. RGVN has also built the largest women's cooperative in Orissa, UMASS.

- **Surveys & Analytical Studies-** Typically, the scope of projects that RGVN deals with includes:
  - ✓ Village identification and mobilization.
  - ✓ Training of surveyors and survey-supervisors.
  - ✓ Data collection, input and validation.
  - ✓ Data analysis & interpretation.
  - ✓ Conducting various studies and surveys and report preparation
  - ✓ Formulation of strategies & recommendations for appropriate interventions.
  
- **Livelihood**
  - **Agricultural** - One of the most essential projects that RGVN takes pride in, is on the projects based on agriculture and livelihood.
    - ✓ RGVN assists in the formation of groups by creating SHGs, FMCs, Producer Groups, Business Management Committees, etc. RGVN also assists on the provision of technical & commercial support through trained Local Service Providers (LSPs).
    - ✓ Providing **training and technical services** to facilitate the adoption of new and innovative technologies directly and/ or through LSPs.
    - ✓ Furthermore, **quality input** materials (typically non- cash, either free- of cost or subsidised) are also provided directly and/or through LSP's.
    - ✓ To enhance the income of all the stakeholders RGVN not only creates a **value chain**, i.e., households, market actors (input & output) as well as LSPs but, also facilitates **linkages**. Linkages helps in the facilitation of the SHGs, FMCs, Producer Groups, Agro Service Centres etc., to suppliers and markets as well as to financial institutions for credit linkages. Projects that are focused on agriculture and livelihood are funded by agencies like APPI, KKF, AGCL, EU etc.

**Various agricultural focus areas are:**

- ✓ **Agricultural/ Horticulture-** Training and technical services to farmers in System of Rice Intensification (SRI), organic farming, vermi-compost usage, floating- bed

cultivation, nurseries for vegetable, mushroom cultivation, various horticultural crop, preservation and processing of seasonal fruits and vegetables etc.

- ✓ **Animal Husbandry & Pisciculture-** Training and technical services on scientific breeding, inoculation, nutrition, hygiene, etc., as well as quality inputs like superior quality chicks, ducklings, piglets, fish- fingerlings, fertilizers, feed, etc.

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

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

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

- **Financial Literacy & Inclusion-**

In order to empower the rural poor financially, it is essential to spread awareness on the various schemes and programmes available to the poorer sections of the society that they can avail. RGVN's prime focus being on womens' financial empowerment, following aspects have been touched upon-

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

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

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

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

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

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

- **Forests and Biodiversity Conservation-** Although RGVN has imparted skill training to the forest dependent communities on the sustainable use of forest and non-forest products in the past, but, there has not been any project that was solely focused upon forests and biodiversity conservation until the year 2016. The components of the project were:
  - ✓ Community orientation towards forest and wildlife conservation and alternate livelihood with an emphasis on income generation and livelihood security of the forest dependent communities.
  - ✓ Development of Participatory Micro Planning, Organising Skill Development Training in different trades as well as Design Development Workshops, conducting Entrepreneurships Orientation Programmes (EOP), Exposure visits, Training certification under Sector Skill Council, Branding and Marketing of the products produced by the local communities.

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

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

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

- **Initiative on Handloom and Textiles-** For supporting sustainable livelihoods and promoting individual and community initiatives a handloom vertical has been there since the beginning of RGVN's inception. But, *GRASSLOOMS* is the very own initiative of RGVN which is a handloom value chain. GRASSLOOMS brand was launched in 2018. The vision was to create an exclusive platform that endorses and promotes the age-old traditional skills and proficiency of the weaver artisans from the North-East. It is now promoting livelihood

generation among the women in the rural areas of Assam by upgrading the already existing skills of the women artisans through proper skill training. Training is being imparted on the various weaving techniques so as to enable them to produce global quality standard products at affordable prices. Various products of furnishing like cushion covers, runner, mat napkins etc., and apparels like saree, stole, dupatta, chadar etc., are produced and sold in the market with proper pricing. Over the years, since its inception, GRASSLOOMS, is envisaged as a market platform in order to market the products worldwide. Also, weaver-based institutions have been created and various government aid and programmes related to handloom sector have been availed. As on March 2019, 480+ weavers have been registered under GRASSLOOMS in five districts in Assam and weaving on job-work basis.

## **5.2 PROJECT FACILITATION TEAM (PFT) UNDER NORTH EAST RURAL LIVELIHOOD PROJECT (NERLP)**

The PFT Jorethang was established on 1st of Oct 2013 with six staff under Rashtriya Gramin Vikas Nidhi (RGVN). It is situated at ICDS Fataak Chisopani, South Sikkim. There are total three GPU and fifteen villages under the block. There are total 115 SHGs under the block which covers 1180 HH out of 1606 HH of the block. Four SHG village Federations and fifteen CDG were formed. The sector wise details are as under:

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 cardamom cultivation, milk collection centre, bio fertilizer, and irrigation structure and nursery development clubbed with agricultural activities. A total of nineteen Producer Groups were formed to strengthen ginger cultivation, dairy and goatery.

Under Gyalshing (PFT), 263 SHGs were formed out of the of which 235 SHGs were linked with Bank. 20 Community Development Plants (CDPs) on different field link irrigation, water, cardamom plantation, hi-tech poly house for agriculture, mini poultry hatchery unit etc have been completed. 15 producer Group have received their fund and they have purchased agriculture equipment link power tiller, brush cutter spray machine and contracted poly houses, low seed tunnel, rain shelter etc. One seed processing unit and one vegetable pack house have been constructed in Yangten GPU where they have received all the equipments link Seed Grader, Seed Separator, and Seed Dryer etc. 2 collection centres for vegetables in to GPU of Gyalshing block and 1 prime location market has been constructed in Gyalshing bazar where SHG and SHG federation has started canteen and organic seed shop.

The Kadamtala block of North Tripura was bifurcated into two blocks as Kadamtala and Kalachara covering 36 villages. 1164 SHG's were formed out of which 283 were linked with the bank. 48 SHG Village federation and 27 CDGs were promoted. Procurement for Custom Hiring Centre (CHC) of vegetable producer Group (PG) was formed in 8 villages. One Livelihood infrastructure Rice Mill, One vegetable pack House and Tow Road Side Market Sheds were complete. Besides these, Fishery and Vegetable PoP trainings were also held.

## FARMER PRODUCER ORGANIZATIONS (FPOS) AND OTHER COLLECTIVES

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

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

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

### **1. BHATARIKA PRODUCER COMPANY LTD (BPCL), CUTTACK, ODISHA vide registration no-CIN U01110R2016PTC025630 Dated 08/08/2016-**

Business plan has been finalized in consultation with the farmers. Initiatives are taken for opening a cash credit in State Bank of India. The farmers are making the sale of products in local market. However it is planned to tap the bigger markets of Cuttack and Bhubaneswar. Simultaneously the Chief Executive Officer (CEO) of the company is being oriented to contact the corporates like Big Bazaar, Reliance Fresh, Udyan Fresh etc for selling the bulk vegetables.

On 29th April 2019 a capacity building of the farmers on 'Access to Govt. Schemes and Programs was organized at Sambalpur, Odisha.

Objectives of the Programme-

- To introduce the BPCL among the line departments and PRI bodies.
- To seek their departmental support for further strengthening the collective activities. A total of 50 farmers including the Board of Directors CEO of BPCL, had participated in the training.

PRI members of three panchayats, the officials of Agriculture, Horticulture, Cooperative Society, and AGM, NABARD, Cuttack addressed the producers with the inputs of the provisions/assistance of their respective departments.

### **2. BANADURGA PRODUCER COMPANY LTD (BPCL), RENGALI, SAMBALPUR, ODISHA vide registration no-CIN U01110R2016PTC025830 Dated 21/09/2016**

The women farmers have started cropping of vegetables of parwal, barbatti, brinjal, bitter gourd, cabbage, cauliflower etc. They have planned for aggregate marketing with their share capital this year. A capacity building cum project Monitoring Committee meeting was organized at Jharan Pali of Rengali Block on 29th April 2019. In this programme, the Deputy Director, Horticulture dpt. Sambalpur Deputy Director, Agriculture, Lead Bank Manager, Director, SBRSETI and 20 farmers had participated.

### The Govt. Officials stressed upon the following

- Online registration of individual farmers to avail subsidies on seeds farm implements etc.
- Organise Exposure visit to Noida of Rengali Block
- To apply for seed and fertilizer license
- Linkage of Adhaar Card with bank account is a must
- Support for farmer's capacity building

## PROVIDING SOLAR HOME LIGHTING SOLUTIONS

SELCO Foundation, a charitable Trust registered under Indian Trust Act with its registered office at Bangalore, entered into a partnership with RGVN to implement a project titled 'Providing Solar Home Lighting Solutions for Goalpara District, Assam'. The project period was 6 months from July 2019 till January 2020.

Besides providing Solar Powered Home-Lighting Systems to households in a few villages under Krishnai Block of Goalpara district, the Project also offers various solar-powered devices to small business enterprises which enhance productivity thereby raising income, such as running a photocopy machine shop, a rice huller etc. in electricity- deficient areas. Surveys and field meetings have been held with the village communities in 5 villages of Krishnai Block and response has been encouraging. Two photocopy machine shops have procured these systems and 7 House-Lighting Systems have since been provided.

Under this project, 43 Home Lighting Systems have been installed in that many households. Solar powered systems have also been installed in 4 Lok Seva Livelihood Kendra's which makes use of solar energy to operate photocopy machines, scanners etc. where electricity supply is poor and erratic. These four shops have benefitted immensely. A solar-powered Rice Huller has also been installed in one of the villages in Krishnai.

- **Child Rights**- RGVN works towards-
  - ✓ Formation **of a children's club** for community awareness
  - ✓ Conscience creation for their protection and development.
  - ✓ Renovation of and re- building of schools which had dilapidated infrastructure.
  - ✓ Installation of solar powered lights and fans in schools.
  - ✓ Training imparted to teachers and awareness created amongst parents about the importance of receiving education.
- **Programmes on flood relief**- Since, Assam is severely affected by floods every year during the rainy seasons. Enormous damage to valuables and crops are felt in both the Brahmaputra and the Barak Valley. RGVN during such difficult times have assisted the flood affected areas in association with other agencies by providing-

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



## CHAPTER 2

### AGRICULTURE AND LIVELIHOOD PROJECTS

**Agriculture and livelihoods have been very close to RGVN's heart, in an area where not much industrial development has been witnessed. There are a number of projects which are being implemented.**

**2.1 : Introduction of an Innovative Self Sustaining Service Provision System for Transfer of Agricultural Technology and Market Development of Farming Communities**"- RGVN is implementing an agriculture livelihood project in five contiguous villages of Morigaon district, Assam, which is recognized as one of the country's most backward districts. Every year the district receives Backward Region Grant Fund (BRGF) from the Govt. of India. Morigaon is also affected by flood every year. Project is funded by Karl KubelStiftung (KKS) and Federal Ministry for Cooperation and Development (BMZ), Germany.

**Project Period: (2016-2019, extended to August 2020)**

#### **Target:**

- Technology transfer
- Marketing extension.
- Institution building
- Disaster Preparedness

#### **Achievements:**

RGVN has achieved the following:

- ✓ 750 smallholder farmers organized into 75 producer groups and capacitated to enhance production, productivity and profitability.
- ✓ Producer groups are formed into 2 Producer Group Networks for the purpose of collective selling of produce and collective buying of inputs.
- ✓ Producer Group Networks formed into 1 Farmer Producer Organization named as "Krishak Shakti Unnayan Samiti".
- ✓ 15 community based service providers developed and providing agricultural extension services to community.
- ✓ 1 LSP Association developed and already registered under Societies Registration Act.
- ✓ 80 goatery units; 40 piggery units; 200 poultry units developed with adoption of better rearing practices.
- ✓ 750 vegetable production units of farmers developed and production increased with better cultivation practices.
- ✓ 1 banana and 1 lemon mini orchard established, along with intercropping of seasonal crops covering 3 acres land area. Harvesting and marketing of intercrops already started.
- ✓ 200 kitchen gardens established, increasing intake of nutritious food by farm families.
- ✓ SRI practices promoted and adopted by 600 farm families.
- ✓ 750 households planted fruit trees for improving household nutrition.

- ✓ 10 input and output traders linked to farmers to access farm inputs and sell produce.
- ✓ 300 HHs have set up low cost vermin compost and vermin wash units in their homestead, out of which 150 HHs have started production. Plan to set up such low cost units 750 HHs.
- ✓ 72 HHs have set up Azola units in their homestead, production from it is used as poultry feed.
- ✓ For the purpose of aggregation and quality check – there is a plan for organic certification.
- ✓ Area being flood prone, disaster infrastructure – like 20 raised hand pumps installed; 5 raised granaries and 1 livestock platform constructed.

**2.2: Promoting Farmer Collectives & Improving Resilience of Vulnerable Communities** – This project is funded by Azim Premzi Philanthropic Initiatives (APPI) and is implemented in 15 villages of Morigaon district. The chief focus is capacity building of small and marginal farmers to facilitate adoption of improved, simple, affordable, acceptable, and environment friendly agricultural package of practices to attain rapid growth in farms, enabling them to improve food and nutrition security.

**Project Period-1<sup>st</sup> June 2019- 31<sup>st</sup> May, 2022**

#### **Activities Initiated till date**

1. 2200 women members belonging to small and marginal farmer households included under the project at Bhurbhanda block in Morigaon district. Morigaon is considered as one of the backward districts of India which receives Backward Region Grant Fund (BRGF) from the Government of India each year. Morigaon is one of the most flood affected districts of Assam which makes the community highly vulnerable.
2. The project has identified and engaged 30 Local Service Providers (LSPs) who are a pool of male and female community based resource persons for providing easily accessible and affordable services in the agricultural and allied sectors to the targeted community at their doorstep. The LSPs are being provided training, time to time, by experts for updating their knowledge and skills.
3. The beneficiary households were organized into 220 farmer producer groups which were then trained by the trained LSPs. In the first year, 332 households participated in technical sessions and Farmers Field Days (FFDs) facilitated by LSPs on sustainable agricultural practices such as System of Rice Intensification (SRI) and Vermicomposting.
4. A sharing workshop was organized under the project with LSPs on working with communities in October 2019.
5. Six training events organized for capacity building of LSPs during November 2019 and March 2020. Training imparted by experts/ Subject Matter Specialists (SMS) from public and private agencies.
6. SRI practices in paddy promoted under the project were adopted by 125 households out of 252 selected and trained for implementing the activity in the reporting year. The highest yield obtained is 67 quintal per hectare for the promoted variety “Dichang”. Under traditional practices the yield of the variety is 36 to 45 quintals per hectare.
7. Under promotion of eco-friendly practices, 187 households adopted vermi-composting

technique out of 253 selected and trained households in the reporting year.

8. As a part of promoting family nutrition, 2400 fruit saplings were distributed under the project to 600 households during May and June this year.
9. Under the objective of reduction of farm drudgery, 30 number of paddy weeders were procured and used by households adopting SRI practices.
10. Group meetings are organized once a month in each beneficiary group with facilitation support from project and LSPs. 1742 group meetings have taken place during the reporting period.
11. The project has been able to link 50 producer groups to agricultural input supplier for procuring items such as earth worms, trichoderma, cono-weeders and paddy seeds.
12. Concerned staff of government line agencies were oriented on the project for sustainable support to the project. The project has been able to link producer groups to access government line departments for supply of organic fertilizers, solar irrigation pumps and also seeds.
13. 2 fruit orchards with intercropping set up in fallow land, 3 more are in the process of being set up. Each orchard is around 1 acre land size.

### **“Little steps towards Improving Resilience”- Case Study of Manju**

**Background:** Mrs. Manju Das (28), a mother of two children, is a resident of Jarabari village which is mostly vulnerable due to flood. Surging waters of the river Kolong and Brahmaputra every year inundates the village during monsoon season. Half of the villagers are land less and cultivate crops, mostly Boro paddy and mustard by taking agricultural land on seasonal lease. Therefore, people can't survive on agriculture alone and compelled to work as wage labour, livestock and small business as a means of livelihood. Like the other villagers, Manju and her husband also work in the fields and involve in wage labour activity in a nearby brick industry and some trading business activities to earn livelihood. They are land less farmers.

In mid 2019 Manju got an opportunity to enroll herself as a farmer under RGVN-APPI Project along with other women farmers of the village. She got the enrollment No. 0640. In the month of January 2020 they were being trained up to cultivate Boro Paddy in SRI method. Though the method was new to her but for her mother-in law it was not unknown. One progressive farmer from the village practised this method 16 years back in that village after learning about the system. He motivated the villagers to adopt the system and government provided seeds free of cost. Villagers were involved to practise the method with full vigor and were able to grow good plants but unfortunately no seeds grew on the plants at the end of the season. People thought that the method was wrong and they totally avoided such system and again reoriented themselves to traditional method. So, the family was confused what to do.

**Her journey to improving resilience:** At last Manju, her husband and parent-in-law together decided to practise this method once again but in a small plot of land just to test. The project

provided sufficient training about the method, handholding services, weeder machine and seeds to cultivate in 1 bigha of land.

The seed, namely *Disang* invented by Assam Agriculture University, was a short duration variety and given with an objective to get harvest before on set of flood. Usually productivity of the variety is 12-15 maund per bigha.

After harvesting of the paddy which was grown by SRI method, Manju observed that they were able to harvest 22.34 maund per bigha. Moreover, just after harvesting of their *Disang* paddy, other varieties of paddy were inundated by early flood.

**Way forward:** Now the family members have understood that unlike their perception the SRI method is very good to practise and they would adopt this method for their entire crop in next year. Now they realized that during their 1<sup>st</sup> SRI practice it was the seed which was of poor quality but not the method. At least 10 other farmers are also coming forward to adopt SRI method in next Boro season.

**2.3: SUSTAIN+ towards *Strengthening Farmer Collectives & Improving Resilience Of Vulnerable Communities*.** SUSTAIN+ is an Open Source Platform for Sustainable Energy Access and Poverty Alleviation Initiatives in India. The platform aims to scout, support and scale sustainable energy access driven solutions and programs through its partners, so as to solve critical developmental issues. SUSTAIN+ is promoted by Tata Trusts, SELCO Foundation, Foundation for Innovation and Social Entrepreneurship (FISE) and Collectives for Integrated Livelihood Initiatives (CInI). Project is funded by Tata Trusts, through Collectives for Integrated Livelihood Initiatives (CInI).

**Project Period:** 1st October, 2019 to 31<sup>st</sup> March, 2021.

It is one project where solar based technology is being brought in to assist the farmers in Morigaon. The abovementioned projects with APPI and KKS&BMZ are supporting the farmers in this area. CInI under Sustain Plus platform is giving additional support. RGVN is trying to reduce the use of non renewable energy in this area.

**Activities initiated till date:**

- **Installation of seven solar pumps:** The installation of seven solar pumps has been completed at Manipur, Digholbori Udari Chutiakhal and Kanphala villages. All the pumps are now in working condition and serving the community. A post-installation training carried out to ensure the technology reaches all members of the community and they know how to use the machinery.
- **NE Trade Facilitation Fair:** 216 beneficiaries were part of the NE Trade Facilitation Fair organised by Sustain+ and other partners, at ManiramDewan Trade Centre, Guwahati. The beneficiaries were exposed to different forms of solar and energy-efficient technology, along with farm machinery, that may be helpful for them for their farming processes.
- **Process for Setting up 5 Common Facility Centres ongoing.** Each CFC to have – Rice Huller, Oil expeller & Spice grinder.
- **Awareness and capacity building programmes** were held to create and understand environmental issues and the need for renewable energy.

# 1. Photos

## 3.1 Installation of Solar pump at Digholboriand Udari under Sustain+ project :



### 2.3 Project Introduction

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

Some of the activities executed during 2019-20:

#### 1. Master Trainer Workshop:

Master Trainer Workshop had been conducted in the five districts of Assam wherein the different government officials from Agriculture such as Agricultural Development officers (ADOs), Senior ADOs, ATM, BTM had participated in the workshop and the report of each of the following had been submitted for the Rabi as well as Kharif season.



Master Trainers Workshop at Goalpara, Darrang, Baksa, Barpeta, Dhubri

## 2. Farmers Field School

FFS has been set up in 250 villages for the Kharif as well as Rabi season each, using varieties provided by Government of Assam in 100 hectares each in the five districts of Assam. Since the cultivation season coincided with the rainy season, floods had occurred and damaged the nursery beds in most of the villages. Then again the paddy seedlings were collected from community nurseries and then transplantation was done in the main field. The main objective of the programme was to promote line sowing, which are being transplanted to the main field to increase the net returns of the farmers through reduction in costs of production and increasing productivity of major crops in the identified district.



**Lead Farmers Training**



**Seed Sowing**



**Seed Sorting**



**Nursery Bed Raising**



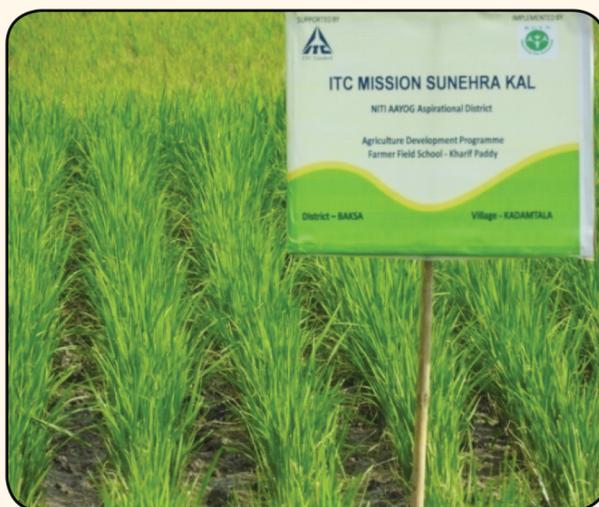
**Nursery bed damaged due to flood**



**Transplanting in the main field**



**Preparation of the main field**



**Paddy Field**



**Fertilizer Distribution**



**Fertilizer Application**



**Yellow Sticky Trap**



**Rapeseed & Mustard**



FFS had been set up in 244 villages for the Rabi Rapeseed & Mustard and Green gram cultivation, using varieties provided under the project in 98 hectares in the five districts of Assam. 194 plots had been prepared for rapeseed and mustard cultivation in all the districts except Baksa. Rapeseed & mustard had been in flowering stage. In Baksa, green gram would be cultivated at appropriate time. The main objective of the programme was to promote line sowing, which are being transplanted to the main field to increase the net returns of the farmers through reduction in costs of production and increasing productivity of major crops in the identified district.



### 3. Crop Cutting

Crop cutting was completed in all the 250 FFS each for Kharif & Rabi season villages wherein the different government officials from Agriculture had participated in the programme for the Kharif season. Crop cutting had been done by taking 5X5 sq. m. Area of the demo plots in the field.



Crop Cutting for Paddy Crop

#### 4. Farmers Field Day:

Farmers field day had been completed in all the districts wherein the different Agricultural officials such as ADO, ATM and AEA were present. In all the Farmers Field Days the farmers were told about the importance of line sowing, fertilizer application at appropriate dose, crop cutting and other agricultural operations that are needed in the field. At the end of the programme the farmers were shown the difference between the control and demo plots and it was found that in all the twenty field production was more where scientific method was followed.





## 5. Trainings:

Training on Kharif and Rabi season cultivation was given to the VRPs by the Master Trainers (ADOs), Block Technology Manager (BTM) and Assistant Technology Manager (ATM). 1,86,206 farmers has been trained in all the five districts of Assam.



**Training to VRPs by Master Trainers**



**Farmers Training**

## 6. Scheme Awareness:

Awareness had been generated in each district to make the farmers aware about government schemes which included PradhanMantriFasalBimaYojana (PMFBY)-Crop Insurance, Kisan Credit Card (KCC), Micro Irrigation, and Soil Health Card (SHC) were helped by the staff to fill in the application and submit it to the government such as PMFBY, SHC, etc. 406 applications have been submitted regarding KCC. Out of these, 803 KCC applications have been sanctioned in Baksa district. 76, 326 applications have been submitted regarding Crop Insurance. 289 applications had been submitted regarding Micro irrigation. 534 applications

have been sanctioned in Baksa and Barpeta district. 366 applications have been submitted regarding SHC in Darrang and Goalpara District. 2285 have been sanctioned in Darrang and Baksa district.



**Awareness meetings on schemes**

### Meeting at Bhopal

A two day workshop was held on 19<sup>th</sup> and 20<sup>th</sup> September 2019 at Indian Institute of Forest Management, Bhopal and was attended by two project executives Murchana Malakar, Agriculturist and Nabab Ahmed, District Coordinator, Goalpara regarding Communication and Behaviour change in regard to POP and to further train the Master Trainers and help in facilitating training to the farmers at the ground level in an appropriate manner.



**Training session by Mayank Joshi**



**Participants in the Master Trainers Workshop at Bhopal**

## 7. Field Trip

On the 16<sup>th</sup>& 17<sup>th</sup> of March 2020 the RGVN ITC MSK and Rampur team which included Jaideep Das (Assistant Director), AtanuChatterjee (Social Investment Team, ITC), MurchanaMalakar (Agriculturist), SanghamitraPhukan (Project Coordinator), SubhrataHazarika (MIS Executive), Nabab Ahmed (District Coordinator, Goalpara), KaushikKakati (District Coordinator, Baksa), MrinalPathak (District Coordinator, Barpeta), RajibSarma (District Coordinator, Darrang) and MostafaZahidulAlom (District Coordinator, Dhubri) had an exposure visit to Chirang. On the visit we went to the SESTA office at Borbari, Chirang. There the SESTA team Executives Grace and Satyajit explained to us what the areas they were working on, based on the needs of the rural community. Thereafter, they took us to the Sikajhora and Bishnupur Village to meet the Self Help Group Members who were working on rearing the livestock such as Goat, Piggery and Poultry. They also explained on maintaining orchards for Assam Lemon and Arecanut Cultivation. After the discussion, the team visited each of the components and were suggested to do it in their area of work. It was a fruitful experience for the team.





## 2.4 PADDY NURSERY PROJECT

In order to provide rice saplings to the poor farmers whose crops were damaged by floods in Goalpara district of Assam, The Govt. District Agriculture Officer at Goalpara engaged RGVN to develop nurseries for growing rice saplings. Accordingly, with the active support of Goalpara District Agriculture Office and RGVN's field personnel at Krishnai, three paddy nurseries were raised at three locations of Krishnai Block over a total area of 13 hectares of land. Farmers benefitted immensely from this project and praised Goalpara District Agriculture Office and RGVN for their efforts. The total project cost was Rs. 3.45 lakh.



## 2.5 Livelihood Finance Projects under “Food Security & Livelihood” under RGVN-Raipur

As development support agency and to reach the un-reached, RGVN-Raipur has extended financial support as well as hand holding assistance to the un-reached poor people in remotely placed area of this region for strengthening their socio-economic conditions through sustainable livelihood. Livelihood finance is a means of developmental experiments that have been tested by RGVN-Raipur since its inception.

Livelihood finance acts as a remedy in at least two respects – sustainable rural development and women empowerment. It is a means to empower the poor and socially marginalized groups of the society, particularly women.

In order to assist poor and neglected especially those belonging to the tribal belt, Scheduled caste and women for their economic self-sustenance and to improve the pace and quality of economic development, especially in remote villages and the un-reached urban poor in the decentralized sector, RGVN-Raipur has extended financial support as well as hand holding assistance to the un-reached poor people of this region for strengthening their socio-economic conditions through sustainable livelihood.

Our experience proves that small injections of credit support into that strata of society which has nothing or very little, does, indeed, bring about an improvement in the quality of life. In this regard considerable progress made in the overall functions of RGVN Raipur over the period of time, the return flow of lending under livelihood finance covers further social capital investment in RGVN Raipur.

In order to meet the needs of the poor and underprivileged people in the region who are the ultimate unreached beneficiaries, RGVN-Raipur has taken up the following activities.

### Highlight of ongoing projects.

#### 1. “ALIVE – *Alternative Livelihood Interventions by Village Entrepreneurs*

An entrepreneurial endeavor exclusively by women in remotely placed villages – Matarvahar and Ranipartewa under Chura Block of Gariaband, Raipur district of Chhattisgarh. The project supported 60 end beneficiaries, most of whom are tribal women undertaken IGP through agriculture and allied activities namely – mushroom production, leaf-plate, broomstick, pickles, cornflakes making etc. The said project supported through associate NGO under Gariaband (Raipur) district has been successfully completed. Aided beneficiaries have enhanced their livelihood significantly and further repeat assistance among end beneficiaries in terms of livelihood finance is being considered.

2. Further support under ALIVE has been extended to a women SHG promoted and developed by RGVN in a village Boriyakhurd under Raipur district which is running smoothly & successfully. Further assistance amounting to Rs.1.00 lakh has been sanctioned and an amount of Rs.75,000/- has been disbursed to aided beneficiaries.

### 3. **Urban Livelihood Project - [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 sustainable manner by undertaking various income generation activities. The specific project captioned as **LITE – [Livelihood Interventions by Town-based Entrepreneurs]** is being implemented through associate partner agencies and RGVN promoted SHGs based at Bhilai city under Durg district and Raipur, respectively.

Under the project LITE 85 poor households have been supported through financial assistance by RGVN. Financial support is in the form of returnable grants with a commitment charge. The essential idea is to induce commercial discipline in the supported agencies, and once good credit record and self confidence are built up, to enable them to tap the much larger resources of the banking and financial institutions. At the same time efforts are made to have in-depth knowledge on qualitative aspects of livelihood finance and to make a need based and result oriented livelihood finance. Gradually thought may be given to free the women entrepreneurs from the clutches of local money lenders.



## CHAPTER 3

### FINANCIAL INCLUSION PROJECTS

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

**(A financial inclusion programme funded by CRISIL Foundation)**

RGVN has been working on the issue of financial inclusion and financial literacy since its inception. Many programmes were done with the help of NABARD, and other institutions. Microfinance was taken up for financial inclusion. However with CRISIL, RGVN has been able to take financial literacy to a different level.

Moi Pragati is a Financial Inclusion programme funded by CRISIL Foundation and implemented by RGVN. The first phase of the programme started in the year 2015 and continued till 2017 and the main focus 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 financial decision-making.



#### **Achievements of Phase 1 :**

The project targets were financial inclusion of 1,00,000 women in 9 blocks of 6 districts of Assam in three years. RGVN is glad to have achieved the targets. 1,00,000 women were financially trained and programme outreach was approx. 1,00,500 women beneficiaries

#### **MoiPragati Phase II**

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

works on the following objectives:

- **Strengthen:** Continue engagement with 100,000 women covered in Phase I to influence behavioral change.
- **Sustain:** Build and strengthen an enabling ecosystem at the village level which will continue to support the community in building financial capabilities after the year 2020.
- **Expand:** Expand outreach to other members in these communities, both men and women, who may or may not be organized into SHGs.

**Profile of a Sakhi:** The Sakhis have been trained as agents of financial literacy; Community Financial Counselor; Promoters of financial inclusion and facilitators of linkage with various schemes promoted by the Government and non government institutions.

### **Execution of the programme**

The sakhis are the main pillars of the “MoiPragati”, Phase-2 programme and hence are given all possible training and assistance. Each Sakhi is guided by a FO who acts as a mentor for the Sakhis and are continuously provided guidance and handholding. Monthly meetings are being conducted in the district offices where the Sakhis are given training on the new schemes and services. They are also given opportunities to share their experiences among the other fellow Sakhis in these meetings.

The programme itself not only aims to empower the women in the community but also work for the holistic development of the village.

The fee-based methodology for earning of Sakhis is slowly being recognised and accepted, from which we can expect to build them as self-confident social entrepreneurs in the villages in near future. Each Sakhi is provided with a diary where they record their daily activity and the amount of revenue they have earned.

Also in order to enhance the professionalism and strengthen the Sakhis in various digital platform for learning, application based training modules with personal IDs have been introduced in the programme so that Sakhis can refresh their financial knowledge at any time and keep themselves updated with the latest schemes and services.

### **Gramshakti**

Gramshakti is a certification programme designed to promote financial literacy and inclusion in rural India. Under this initiative the Sakhis undergo a course consisting of various modules related to financial services, products and various other aspects. The complete training is delivered to the Sakhis conveniently, in their village, in their language, in their palm, through their smartphone.

The courseware has equipped the Sakhis with not just the requisite financial knowledge, but also the leadership skills, attitudes and behaviour required of a facilitator, aggregator and advisor to people. It has helped the skill building of Sakhis in the digital platform.

The programme has expanded to 200 more sakhis covering 400 villages. There are a total of 150 sakhis who have undertaken and passed the Gram Shakti certification programme.



**Livelihood Initiative :**

In order to promote the livelihood objective of Moi Pragati Programme the following initiative was introduced in the programme. The initiative has been divided into three sub-programmes i.e: Eri Silk Rearing project in Morigaon, Arecanut Livelihood project in Kamrup Rural and Handloom Project in Kamrup Rural

Achievement of Phase 2:

**The programme won the National CSR Award 2018 in the “CSR in Challenging Circumstances, Northeast” category.**

Overall figures (April 2019 – March 2020)

Particulars	Details
No. of Villages Covered	743
No. of Active Sakhis	400
Total Sakhi Revenue	Rs 95 lakh
Total SHGs covered	13375
Total no of beneficiaries covered	1,50,000

Linkage with Major Schemes & Services: The success of the project can also be gauged by the linkages that were made. The following table speaks volumes.

SI No	Schemes/Services	No of Applications
1	Pan Card	17000
2	PMUY	3300
3	Livelihood Linkages	2900
4	PMSBY	1700
5	PMJJBY	900
6	Guided Bank Visits	6000

7	Bank Account opening	4000
8	SHG Book Keeping	6000
9	Loan Linkages	10500
10	Disability Certificate	400
11	BOCW	800
12	SukanyaSamridhi	400
13	Weavers Card	7300
14	RD	1700

### 3.2 “Rupantar-Transforming Lives”

RGVN, has initiated a weaving based livelihood programme named- “Rupantar-Transforming Lives” in 3 districts of Assam. Namely - Nalbari, Darrang and Morigaon.

The project is being funded by Vattikuti India Foundation (VIF). Earlier VIRF from the USA had funded a similar project on livelihood.

The overall objective of the project is to provide poverty alleviation assistance to the financially distressed households in 3 districts of Assam. Also, it aims to enhance their livelihood focusing mainly on development of the weavers who are interested and willing to participate and thus contribute towards sustainable well-being and economic empowerment.

The initial project duration was for one year, 2019-2020, however it is further extended by another year *i.e.* 2020-2021.

This programme aims to provide livelihood training, keeping the prime focus on weavers to the existing weaver base of RGVN. Along with the basic weaving training, some yarn is given to each beneficiary free of cost. The primary focus being, to help the beneficiaries to create a self-sustaining livelihood model. The weavers will have the option of procuring more such yarn and increase scale of production through the passage of time.

Through the Financial Assistance provided to them by Davinta Financial Services through a parallel programme, they can also opt to buy a loom or use the amount for any other activity which is economically beneficial to them. RGVN has set up project offices in Nalbari, Darrang and Morigaon for smooth implementation of the programme.

To complete the entire ecosystem, the focus is also on marketing aspect. Various marketing channels like, Local Haats, Direct Sales, Fairs and Exhibitions, Merchant points etc. have been identified to channelize the products that are produced by the beneficiaries. The products so far has been sold out in the local direct sale itself. Grassrooms, the showroom promoted by RGVN through BCDT, is also helping in training and development of the weavers.

RGVN has completed 1 year of this project implementation and is engaged in the following activities till now. Training has been imparted to 1430 beneficiaries so far while yarn was given to 1430 weavers and handholding was done where ever required to guide the weavers on product design, raw materials and market linkage for their products and imparting financial literacy. Due to the spread of pandemic, some of the beneficiaries have also produced face masks. For the sale of the product, market linkages have been established through various shops and government orders Over 1600 masks have been sold and the financial benefits have been passed on to these beneficiaries.



Community meeting



Training Session on weaving for the beneficiaries



Yarn Distribution

## CHAPTER 4

### PROJECTS ON HEALTHY LIVING –SWACCHA BHARAT



#### 4.1 RGVN (PATNA REGIONAL OFFICE) Highlights of the year 2019-2020

**4.1.1 Individual Household Latrines (IHHL) to Rural Households** in selected areas of Bihar, Jharkhand, Odisha and U.P in partnership with IFCI Social Foundation:

In India there is a lack of household toilets, especially in rural areas. Because of this many people suffered many diseases or problems because of the open toilets. To mitigate these problems, the Honorable Prime Minister Shri Narendra Modi launched the Swachh Bharat Abhiyan on October 2nd 2014, on the 150th birth anniversary of Mahatma Gandhi with the inspiration to make India a clean India by 2019.

**IFCI Social Foundation** supported RGVN under CSR Fund for construction of 360 nos. of low cost Individual Household Latrines (IHHL) in Bihar, Jharkhand Odisha and Uttar Pradesh. During the year construction of 90 Toilet units covering five blocks in U.P have been completed. Similarly constructions of 90 Toilet units in Odisha covering four blocks have been completed. In Bihar Construction of 39 toilet Units covering 2 districts have been completed and in Jharkhand



construction of 46 toilet units in two districts have been completed during the reporting period.

#### **Challenges Faced:**

As all the selected areas are located in rural & remote areas, regular monitoring was a difficult task. Local manpower support was also very limited. Procurement of specified material was also a big challenge. Apart from this transportation, handling and labour cost were also major issues, leading to cost escalation and delay.

#### **Outcome:**

This project has helped individual households in the identified villages to get rid of open defecation. Poor communities especially women, can have better sanitation status leading to satisfaction and healthy living.

This initiative was a step towards bringing better health & hygiene to 271 poor households and enabling and empowering them to improve their quality of life.

#### 4.1.2. MODEL VILLAGE INITIATIVES (SILIGURI) NORTH BENGAL:

The project covered three villages (i.e. Bamanpara, Bakshipara & Tribal Basti) under Raninagar Block of Jalpaiguri District in West Bengal. Around 1000 House Holds. Area of Intervention were Health, Hygiene, Basic Education, Agriculture, Livelihoods and Safe Drinking Water.

#### MODEL VILLAGE in Duliajan:

The Assam Gas Company Limited assisted RGVN in promoting model villages in and around its office at Duliajan, Assam. The villagers now have sanitary latrines, solar powered homes, schools and also livelihoods in terms of agriculture and horticulture.

SRI [System of Rice Intensification] was introduced in this Upper Assam area which was known for mono-cropping. The farmers are now happy producing more than one crop. To help the farmers sell the produce, a rural mart has been set up there.

### Medical Health Check Up Camp - Jalpaiguri (Siliguri)



Four such health camps were organized around HCCBPL Plant Area in Raninagar Block of Jalpaiguri of North Bengal during the year. Around 1000 people from local poor communities benefitted from these camps. Eminent doctors of Gynaecology and Paediatrics attended these poor people. Awareness on personal hygiene and health were also conducted by Red Cross volunteers. Medicine and sanitary napkins were distributed among the communities.

## Mega Health Camp for Women



A Mega Health Camp especially for Women was organized by HCCBPL & RGVN at Mandal Ghat, Jalpaiguri to mark the occasion of World Women Day. Around 500 Local Women participated in the Health Camp. Volunteers from Red Cross Society, Panchayat and Local Youth actively participated. Asha and ANM Worker addressed the gathering apart from Gynecologist and other Physician.

## Support to School Programme



Education is the backbone of every society in this world. But what matters the most is quality education - which still remains a dream for many. Early childhood care and school learning gap and improve equity in achieving lifelong learning and achieve full development potential among young children. Under support to school program and with support from HCCBPL old Church in Tribal Basti has been converted as early childhood learning centre for the benefit of around 50 children of tea garden labourers. Two educated young girl has been identified for imparting elementary knowledge among poor children proper renovation and teaching & learning material were also ensured.

## Environment Awareness and Village Cleaning Program



In order to increase awareness, participation and sensitizing people towards creating a world without waste. Few awareness and cleanliness camps were organized around industrial area of Raninagar. The special emphasis on the Clean India campaign were on the poor people. The important objective was to change the mindset of the people about the sanitation and hygiene information. Villagers have actively participated in the program and also joined hand to make their surrounding clean and green. They also took oath to contribute towards clean and hygiene surroundings; safe drinking water etc.

## Diaster Management



Awareness on Disaster Management events were organized for the safety of local communities with the help of Fire Brigade members. The events that were organised to mark the occasion were safety measures to be taken along with live demonstration on LPG fire control in house hold and also on puja rush and stampede control.

**(Enhancing employability for women during their leisure with vocational training & support)**



SHG groups were formed in the identified villages for taking up local viable Income Generation activities. Initially, Betel leaf Plate making, Poultry and goatery were identified as traditional viable activities by these SHGs. Later on two groups were formed and supported for Poultry activities in the area during the period.

**SAFE DRINKING WATER (Water is life, and clean water means Health)**



In India, rural poor families lack access to safe piped water supply. To address this unmet need and to provide high-quality treated water, complementary to the Government's piped water efforts, Communities Water Tank can mitigate climate change and keep pace with rapid urbanization. Raninagar Industrial Area in Jalpaiguri district of West Bengal needs 24x7 access to safe drinking water in easy reach of their living and working spaces. Due to Industrial Area, water contamination and water borne diseases are common. To full fill their long demand RGVN has constructed three community water tanks in the identified villages. The objective was to provide safe drinking water by bore wells in the villages. Installation of Water Purifier was also done to make it safer. Around 110 households in this village will directly benefit from this.

## Impact Assessment Study of Project “AIPAD”, Bihar

RGVN, Patna was awarded the task of carrying out the ‘**Impact assessment study**’ of the AIPAD project which has been implemented in 5 blocks of Bhagalpur District Bihar over a period of 5 years from the year 2014. The **Nand and JeetKhemka Foundation (NJKF)**, Delhi funded this project covering 5 blocks namely Kahalgaon, Pirpainti, Sanhoulla, Shahkund and Jagdishpur.

The project aimed to improve access to public schemes and services and enhance the wellbeing of citizens in the project area by using a participatory community based advocacy, monitoring and accountability model. The study was carried out in the target area of AIPAD covering the project interventions since the beginning of the project and its impact on community and behavioral change. Impact Report has been submitted to NJKF. Total budget allocation was around 3.25 Lakh.

## RAIN WATER HARVESTING

Groundwater has been a traditional source of irrigation. But since last many years it has been depleting fast. Due to this drinking water quality is also going down. The continuous use of water for agriculture and industrial purpose have also caused the groundwater table to go further down considerably.

Under the sustainable water resources, development and management programme of HCCBL Co and with their active support, RGVN decided to rejuvenate some of the ponds selected in one village under Bikram block of Patna District in Bihar on the basis of the catchment and rainfall pattern.

After proper approval of pond design, cleaning and excavation were done and now the ponds are excavated by 2.5 to 3 metres depth. These ponds will collect good amount of water during a normal rainfall. Since the sedimentation and silt which were deposited at the bottom of the ponds were removed, the infiltration rate will increase which will help to recharge the groundwater in the area.

### Rejuvenated Ponds

**POND NO 1 (BHOOTAHI)**

**POND No. 2 (CHAKRADAHI)**



**OTHER PROJECTS:**

There were many other small projects that RGVN implemented during the year. Some of the notable ones are the ones funded by KKF, Dept of Economics and Statistics, Govt of Assam; project sanctioned by AGCL; projects sanctioned by NABARD; By IFCI Social Foundation.

## ACKNOWLEDGEMENT

We are grateful to our sponsors:

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

RGVN acknowledges the following organizations for their support and encouragement:

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

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

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

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

## PROFILES OF KEY PERSONNELS



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

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



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

Has worked in RGVN for 25 years in various livelihoods enhancement projects. Has the ability to carry out in depth case studies individually as well as a team and also has extensively worked on value chain development activities in the agricultural sector. Is currently leading the CRISIL supported financial literacy and financial inclusion project, besides other CSR projects. Has received extensive training on livelihood, both India and abroad.



**Mr. Utpal Ranjan Dutta, MBA**

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



**Mr. Jaideep Das, MSW**

Associated with RGVN for the last 25 years and working for livelihood of rural and urban poor by providing credit support through locally active NGOs as well as other CBOs. Has been heading the North Eastern Region and Sikkim division, and co-ordination with various other institutions for collaborations, assessing the needs of capacity building of partner NGOs as well as beneficiaries and facilitating to provide required inputs. He has attended a certificate course on Community Based Micro-Finance at Coady International Institute, Nova Scotia, and Canada.



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

Associated with RGVN for 25 years. Has vast experience in handling accounts and finance of both development and micro finance sector. Also has experience in providing financial training in this sector.



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

Has been part of RGVN team for more than 25 years and currently heading the regional office in Bihar which looks after Bihar, Jharkhand, and Eastern U.P. Has experience of implementing livelihood promotion projects, business planning, trainings & CSR projects along with expertise of handling finance and accounts.



**Mrs. Indrani Sharma, MBA**

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



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

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

R G V N



**BALANCE SHEET  
2019 - 20**



## 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 **RASHTRIYA GRAMIN VIKAS NIDHI**, **AAAAR3014Q** [name and PAN of the trust or institution] as at **31/03/2020** 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 31/03/2020 and
- (ii) in the case of the profit and loss account, of the profit or loss of its accounting year ending on 31/03/2020

The prescribed particulars are annexed hereto.

Place **GUWAHATI**  
Date **18/12/2020**

Name  
Membership Number  
FRN (Firm Registration Number)  
Address

  
**DEYAJIT SHARMA**  
**052268**  
**0314214E**  
**5, KALYAN SARMA PATILAR**  
**ROAD SANTIPUR HILLSIDE**  
**GUWAHATI ASSAM 781009 I**  
**NDIA**

## 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 ( ₹ )	88960791
2.	Whether the institution has exercised the option under clause (2) of the Explanation to section 11(1) ? If so, the details of the amount of income deemed to have been applied to charitable or religious purposes in India during the previous year ( ₹ )	No
3.	Amount of income finally set apart for application to charitable or religious purposes, to the extent it does not exceed 15 per cent of the income derived from property held under trust wholly for such purposes. ( ₹ )	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 ( ₹ )	No
8.	Whether, during the previous year, any part of income accumulated or set apart for specified purposes under section 11(2) in any earlier year-	
	(a) has been applied for purposes other than charitable or religious purposes or has ceased to be accumulated or set apart for application thereto, or	No
	(b) has ceased to remain invested in any security referred to in section 11(2)(b)(i) or deposited in any account referred to in section 11(2)(b)(ii) or section 11(2)(b)(iii), or	No



(c) has not been utilised for purposes for which it was accumulated or set apart during the period for which it was to be accumulated or set apart, or in the year immediately following the expiry thereof? If so, the details thereof	No
---	----

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

1. Whether any part of the income or property of the <b>institution</b> was lent, or continues to be lent, in the previous year to any person referred to in section 13(3) (hereinafter referred to in this Annexure as such person)? If so, give details of the amount, rate of interest charged and the nature of security, if any.	No
2. Whether any part of the income or property of the <b>institution</b> was made, or continued to be made, available for the use of any such person during the previous year? If so, give details of the property and the amount of rent or compensation charged, if any.	No
3. Whether any payment was made to any such person during the previous year by way of salary, allowance or otherwise? If so, give details	No
4. Whether the services of the <b>institution</b> were made available to any such person during the previous year? If so, give details thereof together with remuneration or compensation received, if any	No
5. Whether any share, security or other property was purchased by or on behalf of the <b>institution</b> during the previous year from any such person? If so, give details thereof together with the consideration paid	No
6. Whether any share, security or other property was sold by or on behalf of the <b>institution</b> during the previous year to any such person? If so, give details thereof together with the consideration received	No
7. Whether any income or property of the <b>institution</b> was diverted during the previous year in favour of any such person? If so, give details thereof together with the amount of income or value of property so diverted	No
8. Whether the income or property of the <b>institution</b> was used or applied during the previous year for the benefit of any such person in any other manner? If so, give details	No

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

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

Place **GUWAHATI**  
Date **18/12/2020**

Name  
Membership Number  
FRN (Firm Registration Number)  
Address

  
**DEVAJIT SHARMA**  
**052268**  
**0314214E**  
**5, KALYAN SARMA PATHAR**  
**ROAD SANTIPUR HILLSIDE**  
**GUWAHATI ASSAM 781009 I**  
**NDIA**

Form Filing Details	
Revision/Original	Original





## RASHTRIYA GRAMIN VIKAS NIDHI GUWAHATI BALANCE SHEET AS AT 31<sup>st</sup> March 2020

SOURCES OF FUND	Schedules	As at 31.03.2020 Rs.	As at 31.03.2019 Rs.
Corpus Fund	A	13,24,05,765	13,24,05,765
Reserves & Surplus	B	87,55,388	1,22,44,611
Development & Benefit Fund	C	51,05,793	48,87,982
Loans		1,56,18,608	1,56,18,608
HDFC Housing Loan		4,54,662	6,30,678
Vehicle Loan -HDFC Bank Ltd. (Four wheeler)		29,50,000	29,50,000
IDBI Bank Loan (on lien)			
Grants (Pending utilization)	D	2,32,17,269	1,08,06,854
Project (Pending utilization)	E	36,73,757	85,06,499
Provision For Doubtful Loan		7,21,125	7,21,125
Call & Insurance Premium Deposit Payable			6,93,912
Other Liabilities		2,88,400	3,15,828
<b>TOTAL</b>	<b>Rs.</b>	<b>19,31,90,767</b>	<b>18,97,81,862</b>
<b>APPLICATION OF FUND</b>			
Fixed Assets (at depreciated value)	F	66,67,196	66,83,167
Investment		10,63,25,111	10,26,75,111
At cost	G	1,05,50,850	84,43,121
Brahmaputra Community Development Trust			
Loans (out of loans/ funds receives for specific projects)	H	2,80,40,537	2,81,92,537
Cash & Bank Balance	I	1,81,83,733	1,86,83,930
Advances & Other Receivables	J	2,34,23,340	2,51,03,996
<b>TOTAL</b>	<b>Rs.</b>	<b>19,31,90,767</b>	<b>18,97,81,862</b>
<b>NOTES ON ACCOUNTS</b>			
O			
In terms of our REPORT of even date annexed hereto			
For DAS & SHARMA		 SUNIL KUMAR BANSAL CHAIRPERSON	
 DEVAJIT SHARMA PARTNER MEM No: 052268 : FIRM No:0314214E GUWAHATI DATE, 18th December 2020 UDIN : 20052268AAAABK3680		 AMIYA Kr. SHARMA EXECUTIVE DIRECTOR	
			

**RASHTRIYA GRAMIN VIKAS NIDHI  
GUWAHATI**

**For the period ended 31 st March 2020**

	Year ended 31.03.2020				Year ended 31.03.2019			
	Schedul es	Direct Rs.	Administrati on Rs.	Total Rs.	Direct Rs.	Administrati on Rs.	Total Rs.	
<b>INCOME</b>								
Interest/Dividend on Investment on loan		-	-	93,92,971	-	-	94,65,886	
Recoveries in pursuance of Objects & Commitment Charges		-	-	2,79,000	-	-	18,60,090	
Grants for Specific Projects		-	-	7,53,72,364	-	-	7,35,76,834	
Miscellaneous Receipts		-	-	4,43,203	-	-	5,33,162	
<b>Total Rs.</b>				<b>8,54,87,538</b>			<b>8,54,35,972</b>	
<b>EXPENDITURE</b>								
Direct Expenditure in Pursuance of Objects	K	7,65,03,822		7,65,03,822	7,45,02,410		7,45,02,410	
Expenses on and for Personnel	L	73,36,694	12,94,711	86,31,405	73,88,528	13,03,858	86,92,386	
Meetings		1,26,075	22,248	1,48,323	1,06,040	18,713	1,24,753	
Expenses on Administration	M	20,40,200	3,60,035	24,00,235	11,56,208	2,04,037	13,60,245	
Interest	N	5,45,030	96,182	6,41,212	25,54,231	4,50,747	30,04,978	
Depreciation		5,54,000	97,765	6,51,764	6,27,751	1,10,780	7,38,530	
<b>Totals Rs.</b>		<b>8,71,05,820</b>	<b>18,70,941</b>	<b>8,89,76,761</b>	<b>8,63,35,168</b>	<b>20,88,134</b>	<b>8,84,23,302</b>	
Excess of expenditure over income.		-	-	(34,89,223)	-	-	(29,87,330)	
Less; Plough back to Corpus (TSWT)		-	-		-	-	16,80,000	
Balance c/f				<b>-34,89,223</b>			<b>-46,67,330</b>	

NOTES ON ACCOUNTS

O

In terms of our REPORT of even date annexed hereto

For DAS & SHARMA

DEVAJIT SHARMA  
PARTNER

MEM No: 052268 : FIRM No:0314214E  
GUWAHATI

DATE, 18th December 2020

UDIN : 20052268AAAABK3680



  
SUNIL KUMAR BANSAL  
CHAIRPERSON

  
AMIYA Kr. SHARMA  
EXECUTIVE DIRECTOR

## RASHTRIYA GRAMIN VIKAS NIDHI

<b>SCHEDULE-A</b>	As at 31.03.2020	As at 31.03.2019
<b>CORPUS FUND</b>	Rs.	Rs.
Corpus Fund	10,93,05,000	10,93,05,000
TSWT-RGVN Corpus Fund	2,31,00,765	2,31,00,765
<b>Rs.</b>	<b>13,24,05,765</b>	<b>13,24,05,765</b>

<b>SCHEDULE-B</b>		As at 31.03.2020		As at 31.03.2019
<b>RESERVES &amp; SURPLUS</b>		Rs.		Rs.
i) Capital Reserve (Grants for acquisition of		40,79,154		40,79,154
ii) Income & Expenditure Account (surplus of earlier year)	81,65,457		1,28,32,787	
Less; Deficit	-34,89,223	46,76,234	-46,67,330	81,65,457
<b>Rs.</b>		<b>87,55,388</b>		<b>1,22,44,611</b>

<b>SCHEDULE - C</b>	As at 31.03.2020	As at 31.03.2019
<b>DEVELOPMENT &amp; BENEFIT FUND</b>	Rs.	Rs.
Employees Welfare Funds:		
Hospitalization Benefit	53,329	53,329
Disability	21,43,877	21,43,877
	21,97,206	21,97,206
Gratuity provision for employee	19,08,587	16,90,776
Human Resources Dev. Funds	5,00,000	5,00,000
Rural Innovation Fund	5,00,000	5,00,000
<b>Rs.</b>	<b>51,05,793</b>	<b>48,87,982</b>



## RASHTRIYA GRAMIN VIKAS NIDHI

<b>SCHEDULES - D</b>	Balance as at	Received during the	Utilized during the	Balance as at
<b>GRANTS</b>	01.04.2019	period	period	31.03.2020
	Rs.	Rs.	Rs.	Rs.
Domestic. National Bank for Agriculture and Rural Development - Promotion of Farmer Producer Organisation (FPO), at Morigaon Dist, of Assam.	2,95,218		1,53,935	1,41,283
RGVN-Solar Energy, initiative of individual & charitable org for solar project	2,40,172			2,40,172
North East Rural Livelihood Programme-SIKKIM	28,86,429	45,77,097	40,25,449	34,38,077
North East Rural Livelihood Programme-Tripura	11,06,434	19,06,722	17,23,116	12,90,040
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.	16,01,265	1,28,88,769	1,19,05,634	25,84,400
Beneficiaries Contribution under Karl Kubel Stiftung Project	2,37,420	10,000		2,47,420
ITC Ltd, CSR activities in 5 aspirational Dist of Assam, for their commitment to contribute in a sustainable manner towards enhancement of environmental capital and to enable a citizens to live a life of social economic dignity.	32,761	1,28,87,000	1,23,20,165	5,99,596
APPI (Azim Premji Philanthropic Initiatives Pvt Ltd) to build capacity of small and marginal farmers to facilitate adoption of improved, simple, affordable, acceptable and environment friendly agricultural package of practices to attain rapid growth in farms, enabling them to improve food and nutrition security.		90,01,431	45,76,386	44,25,045
Assam Project On Forest and Biodiversity Conservation Society.		4,84,000	4,84,000	0
	63,99,699	4,17,55,019	3,51,88,685	1,29,66,033



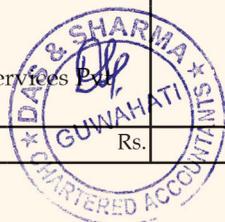
## RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULES - D GRANTS	Balance as at 01.04.2019	Received during the period	Utilized during the period	Balance as at 31.03.2020
	Rs.	Rs.	Rs.	Rs.
Foreign:				
Vattikuti Relief India Foundation (VIRF) -& RGVN had join together for a program "UNNATI" for proverty alleviation and promoting a less cash ecosystem to attain a complete and comprehensive Financial Inclusion among poors in six Dist of Assam.	190,206	182,490	372,696	0
Karl Kubel Stiftung, Introduction of an Inovative Self-Substaining Service Provision System for Transfer of Agricultural Technology and Market Development for Farming Communities- for Bhurbandha Block of Morigaon Dist,of Assam	972,748	5,068,981	5,801,881	239,848
Kindernotefilfe (KNH) " Chusokani"- Project on Child Rights In Assam & Meghalaya	1,684,135	4,927,382	3,514,978	3,096,539
European Union funded project on Cross - border Transfer of Agricultural Technologies, Institutional and Market Development for six Districts of Assam.	1,560,066			1,560,066
Vattikuti Relief India Foundation (VIRF) -& RGVN had join together for a program "UNNATI" for proverty alleviation and promoting a less cash ecosystem to attain a complete and comprehensive Financial Inclusion among poors in six Dist of Assam.		5,320,852	5,121,327	199,525
SELCO Foundation, towards Solar Lighting Solution for Goalpara Dist of Assam.		1,000,000	1,000,000	0
CINI (Collectives For Integrated Livelihood Initiatives) for the project " Strengthening Farmer Collectives & Improving Resilience Of Vulnerable Communities" under the Sustain Plus Energy Platform.		6,043,321	888,063	5,155,258
	4,407,155	22,543,026	16,698,945	10,251,236
<b>Rs.</b>	<b>10,806,854</b>	<b>64,298,045</b>	<b>51,887,630</b>	<b>23,217,269</b>



### RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULES - E PROJECT / CSR	Balance as at 01.04.2019	Received during the period	Utilized during the period	Balance as at 31.03.2020
	Rs.	Rs.	Rs.	Rs.
IFCI Social Foundation under CSR activities for Healthy Living Project, providing Toilets , Drinking water & Solar lighting for poor & under privilege villages at the State of Assam.	22,092		11,023	11,069
IFCI-Patna- Proposal for Construction of Toilets in School- Phoolpur District in Allahabad, Uttar Pradesh	29,34,979	26,10,000	46,75,514	8,69,465
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.	24,90,352	70,66,841	83,92,786	11,64,407
State Institute of Panchayat & Rural Development towards organising training on Gender Issues, Gender mainstreaming Gender Budgeting & Development of women and child friendly GP	5,09,594		5,09,594	0
Hindustan Beverages product company Ltd,	25,49,482	65,78,274	77,00,005	14,27,751
SFURTI( Scheme Of Fund For Regeneration Of Traditional Industries) under Ministry Of Micro, Small and Medium Industries, Govt Of India towards developing "Artistic Textile Cluster, Bihdia"		2,30,000	28,935	2,01,065
Directorate of Economics & Statistics (DEC), Assam, Guwahati (fishery project)		8,49,000	8,49,000	0
Nand Jishore Khemka Foundation-Patna		3,73,175	3,73,175	0
North East Rural Livelihood Programme- Training of Trainers.		2,53,355	2,53,355	0
IFCI-Goalpara.		6,64,479	6,64,479	0
Invest India Micro Pension Services Pvt. Ltd.		26,868	26,868	0
Rs.	85,06,499	1,86,51,992	2,34,84,734	36,73,757



**RASHTRIYA GRAMIN VIKAS NIDHI**

SCHEDULE -F  (FIXED ASSETS)	GROSS BLOCK				DEPRECIATION			NET BLOCK	
	As at 01.04.19 Rs.	Addition Rs.	Sales Rs.	As at 31.03.2020 Rs.	Upto 31.03.19 Rs.	For the period Rs.	Upto 31.03.2020 Rs.	As at 31.03.2020 Rs.	As at 31.03.2019 Rs.
Office Equipment	88,95,937			88,95,937	85,37,730	1,43,283	86,81,013	2,14,924	3,58,207
Furniture & Fixture	45,48,287	5,58,504		51,06,791	23,04,340	2,80,245	25,84,585	25,22,206	22,43,948
Motorcycle	17,57,889			17,57,889	14,76,644	42,187	15,18,831	2,39,058	2,81,245
Cycle	56,931			56,931	35,798	3,170	38,968	17,963	21,133
Vehicle	33,01,468			33,01,468	26,85,119	92,452	27,77,571	5,23,897	6,16,349
Computer Software	6,96,428	77,290		7,73,718	6,03,321	68,159	6,71,480	1,02,238	93,107
Weeder	45,724			45,724	35,272	1,568	36,839	8,885	10,452
Drip Irrigation	1,91,011			1,91,011	53,006	20,701	73,707	1,17,304	1,38,005
<b>Rs.</b>	<b>1,94,93,675</b>	<b>6,35,794</b>	<b>0</b>	<b>2,01,29,469</b>	<b>1,57,31,229</b>	<b>6,51,764</b>	<b>1,63,82,994</b>	<b>37,46,475</b>	<b>37,62,446</b>
Land	29,20,721			29,20,721	0		0	29,20,721	29,20,721
<b>Rs.</b>	<b>2,24,14,396</b>	<b>6,35,794</b>	<b>0</b>	<b>2,30,50,190</b>	<b>1,57,31,229</b>	<b>6,51,764</b>	<b>1,63,82,994</b>	<b>66,67,196</b>	<b>66,83,167</b>



## RASHTRIYA GRAMIN VIKAS NIDHI

<b>SCHEDULE -G</b>	As at	As at
<b>INVESTMENTS (AT COST)</b>	31.03.2020	31.03.2019
	Rs.	Rs.
<b>BONDS:</b>		
West Bengal Infrastructure Development Finance Corporation Ltd. (Face value Rs. 50,00,000/-@ 9.20% date of maturity 06.04.2020.)	50,00,000	50,00,000
Yes Bank		50,00,000
Bank of Baroda		50,00,000
Industrial Finance Corporation of India (IFCI) (Face value Rs.3,00,00,000/- @9.90% date of maturity 01.12.2021)	3,00,00,000	5,10,00,000
Bank of Baroda (Face value Rs. 2,80,00,000/- @ 8.65% put/call option 11.08.2022)	2,80,00,000	2,80,00,000
<b>FIXED DEPOSIT:</b>		
HDFC Ltd. ( FD @ 8.13 quarterly, Rs 25,00,000 maturity on 12.05.2020)	25,00,000	25,00,000
Punjab National Bank. ( FD @ 8.15 monthly, Rs 1,00,00,000 maturity on 06.12.2024) ( FD @ 8.45 yearly, Rs 1,70,00,000 maturity on 06.12.2024) ( FD @ 8.15 yearly, Rs 54,00,000 maturity on 13.02.2025)	3,24,00,000	
IDBI Bank (FD @ 6.00%, maturity value 53,87,420/-, maturity on 02.11.2022)	40,00,000	40,00,000
<b>Mutual Funds:</b>		
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 Income Opportunity Fund	33,854	33,854
<b>TERM DEPOSITS:</b>		
<b>SHORT:</b>		
Banks	38,25,463	15,75,463
<b>Rs.</b>	<b>10,63,25,111</b>	<b>10,26,75,111</b>



## RASHTRIYA GRAMIN VIKAS NIDHI

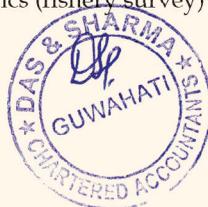
SCHEDULE -H LOANS	Outstanding as at 01.04.2019 Rs.	Disbursed during the period Rs.	Repayment during the period Rs.	Outstanding as at 31.03.2020 Rs.
<b>Secured:</b>	1,99,26,459			1,99,26,459
Housing Development Finance Corporation Ltd. (Shelter Loan) (secured by mortgage of dwelling units of beneficiaries in form of lender)				
<b>Unsecured:</b>				
Small Industries Development Bank of India( for Micro Finance on lending to beneficiaries at Patna Regional office)	33,561			33,561
Small Industries Development Bank of India( for Micro Finance on lending to beneficiaries at Bhubaneswar Regional office)	11,41,430			11,41,430
Assam Co-operative Apex Bank (for Micro Finance on lending to beneficiaries at NER Regional Office)	6,27,490			6,27,490
National Bank for Agriculture & Rural Development (for Micro Finance on lending to beneficiaries at NER, Patna, Bhubaneswar & Chhattisgarh Regional Office)	22,29,962			22,29,962
Rashtriya Mahila Kosh (for Microfinance on lending to beneficiaries at NER Regional Office)	17,22,795			17,22,795
Small Industries Development Bank of India( for Micro Finance on lending to beneficiaries at NER Regional office)	8,79,776			8,79,776
National Bank for Agriculture & Rural Development (for Mushroom Cultivation at Baska Dist of Assam under NER Regional Office)	1,45,367			1,45,367
State Bank Of India (for Microfinance on lending to beneficiaries at Bhubaneswar Regional Office)	12,57,591			12,57,591
NGO support programme, the loaning activities of RGVN for livelihood since inception. The amount disbursed upto 2013-14 has been treated as "Expenditure in Pursuance of Objects". As per true accounting practice, this year the amount has been reflected under loan.	2,28,106	75,000	2,27,000	76,106
<b>Rs.</b>	<b>2,81,92,537</b>	<b>75,000</b>	<b>2,27,000</b>	<b>2,80,40,537</b>



## RASHTRIYA GRAMIN VIKAS NIDHI

<b>SCHEDULE - I</b> <b>CASH &amp; BANK BALANCES</b>	As at 31.03.2020 Rs.	As at 31.03.2019 Rs.
RGVN In Current / Savings Accounts with banks	23,730	15,249
RGVN	1,81,60,003	1,86,68,681
<b>Rs.</b>	<b>1,81,83,733</b>	<b>1,86,83,930</b>

<b>SCHEDULE - J</b> <b>ADVANCE &amp; OTHER RECEIVABLES</b>	As at 31.03.2020 Rs.	As at 31.03.2019 Rs.
Advances (unsecured and considered good recoverable and/or adjustable) to staff & others(Agencies for projects)	35,88,228	30,04,332
Personnel Loan (staff)	7,55,767	8,37,044
Security Deposits	6,32,700	6,28,200
Tax at sources	45,82,407	44,12,363
Invest India Micro Pension Services Pvt Ltd.		26,868
Assam State Urban Livelihood Mission	54,45,256	63,08,140
District Administration -Kamrup(Rural) & Goalpara Dist, Assam towards construction of toilets.	88,411	11,88,431
IFCI Goalpara Project		1,12,007
NERLP-TOT		2,53,355
Afrodev survey of Rurban	3,18,811	2,82,811
Innovative Financial Advisors Pvt Ltd.	36,80,000	40,00,000
Skill Training at Rangia & Mongaldoi.	17,24,240	15,64,436
Shisugram Fishery	18,16,022	18,16,022
Servive tax	2,19,197	1,86,562
Election Commission of Assam	27,328	
Compelo		10,022
Nanda Kishore Kemka Foundation, Patna towards survey		5,350
Directorate of Economics & Statistics (fishery survey)	23,574	
ITC -Rampur	4,20,578	
SBI fellowship	51,800	
Unexpired Financial Charges	49,021	4,68,053
<b>Rs.</b>	<b>2,34,23,340</b>	<b>2,51,03,996</b>



## RASHTRIYA GRAMIN VIKAS NIDHI

<b>SCHEDULE -K</b>	Year ended	Year ended
<b>EXPENSES IN PURSUANCE OF OBJECTS</b>	31.03.2020	31.03.2019
	Rs.	Rs.
Expenditure on Specific Projects	19,975	11,540
Grant expenditure for Specific Project	7,53,72,364	7,35,76,834
Project Development:		
Piggery	50,000	1,65,750
Handloom	3,53,800	2,50,560
Fishery		49,890
Solar	1,69,286	
Project Formulation	5,38,397	4,47,836
	<b>7,65,03,822</b>	<b>7,45,02,410</b>

<b>SCHEDULE -L</b>	Year ended	Year ended
<b>EXPENSES ON &amp; FOR PERSONNEL</b>	31.03.2020	31.03.2019
	Rs.	Rs.
Salaries & Allowances	58,43,111	53,84,163
Gratuity	1,08,385	36,480
Leave Encasement	2,35,602	2,45,325
Leave Travel Assistance	8,32,992	5,24,088
Interest Subsidies	44,491	86,150
Contribution:		
Provident fund	5,73,267	5,96,079
Hospitalization Benefit Fund	6,08,648	11,90,310
Gratuity provision	2,17,811	5,15,983
Welfare Expenses	1,49,808	1,13,808
Joining & Transfer Allowance	17,290	
	<b>Rs. 86,31,405</b>	<b>86,92,386</b>



## RASHTRIYA GRAMIN VIKAS NIDHI

<b>SCHEDULE - M</b>	Year ended	Year ended
<b>EXPENSES ON ADMINISTRATION</b>	31.03.2020	31.03.2019
	Rs.	Rs.
Rent (Net)	15,32,414	4,78,089
Electricity	54,411	31,851
Travelling & Conveyance		
Executive Director	1,41,656	58,354
Employees	2,19,438	1,30,162
Others	14,006	56,547
Vehicle Operations	42,699	61,525
Printing & Stationery	20,955	35,224
Postage & Telephone	15,807	19,272
Books & Periodicals	6,250	29,346
Bank Commission & Charges	7,870	6,760
Legal & Professional Fees	49,400	15,500
Electronic Communication	44,852	34,350
Foundation Day Celebration	65,207	20,405
Repairs & Maintenance		
Office Equipment	3,288	2,070
Furniture & Fixture	20,900	2,990
Electrical	17,018	26,020
Upkeep of Offices	26,718	21,348
Auditor's Remuneration		
Income tax matter	17,700	1,89,680
Internal Auditors	29,500	4,549
Insurance (others)		22,090
Miscellaneous Expenses	35,457	39,967
Advertisement Expenses	8,307	6,468
Guest Entertainment	15,596	10,287
Donation	10,786	10,500
Office Shifting Expenses		25,097
Signboard & Hoarding		21,794
<b>Rs.</b>	<b>24,00,235</b>	<b>13,60,245</b>



## RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE - N INTEREST	Year ended 31.03.2020 Rs.	Year ended 31.03.2019 Rs.
Interest on car loan	41,932	53,128
Bank Correspondent Commission paid - Agent		5,04,950
Bank Correspondent Commission paid - Technology Partner		2,67,371
Accrued Interest on Investment	3,77,100	15,99,184
Interest on Loan against FD	2,22,180	1,34,845
Premium paid on purchase of Investment(written off)		4,45,500
	6,41,212	30,04,978



## SCHEDULE : O

### ACCOUNTING POLICIES AND NOTES ON ACCOUNTS

#### A. ACCOUNTING POLICIES

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



## NOTES ON ACCOUNTS

1. Financial returns from various Regional Offices are recompiled at Head Office.
2. Credit NIL has been taken in Capital Reserve Account and ₹ 753.72 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 ₹ 3,77,100/- has been written off during this year as premium towards purchase of Bonds from secondary market during 2017-18. This is the final amount to be written off.
5. 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 ₹ 17,14,240/- at cost has been projected as receivable.
6. RGVN has promoted pisciculture at Sishugram complex of Red Cross Society at North Guwahati during 2017-2018. The harvesting of the same has not been completed. The cost amount of ₹ 18,16,022/- has been taken as receivable.
7. 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 ₹ 36,80,000/- has been projected as receivable during this year. In subsequent years the amount will be treated as “Expenditure on Administration” as per result.
8. Bifurcation of RGVN-CSP programme; As per the terms and conditions of a ‘Business Transfer Agreement’ entered into by the RashtriyaGraminVikasNidhi(RGVN) and Brahmaputra Community Development Trust(BCDT) on 25th of March,2010, effective from the morning hours of 1stMarch,2010, certain assets and liabilities of the erstwhile RGVN-CSP programme of the RGVN dealing mainly with Micro Finance activities were transferred



to the Brahmaputra Community Development Trust (BCBT). The net amount receivable from BCBT during bifurcation was ₹33,70,866/-. Up till now an additional amount of ₹ 50,72,255/- has been transferred with an additional amount of ₹ 21,07,729/- during 19-20 toward promotion of their handloom brand “GrassLoom”.

9. Other Liabilities include amount deducted from staff for subsequent deposit. RGVN has also availed an overdraft of ₹ 29,50,000/- from IDBI Bank Ltd against lien of FD under investment. The interest rate is 7% as against 6% receivable under FD.
10. The Unexpired Financial Charges comprise of ₹49,021/- 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) ,Dag No: 1520 & 2040 of K.P.patta No: 302.towards a total value of ₹ 30.30 lakhs. The paid amount is ₹ 29,20,721 and ₹ 1,09,279 is payable. The Sale-Deed is awaited.
12. Provision for gratuity payable has been made @ 40% out of total payable as on 31st March 2020.
13. Grant Fund Received during 2019-2020 :

SI No	Grants	Received during the period
1	Assam Project on Forest and Biodiversity Conservation Society	1,16,15,658.00
2	National Bank for Agriculture and Rural Development ,Assam.	1,11,000.00
3	North East Rural Livelihood Programe-SIKKIM	75,31,329.00
4	North East Rural Livelihood Programe-Tripura	26,35,435.00
5	CRISIL Foundation.	95,62,816.00
6	Beneficiaries Contribution under Karl KubelStiftung Project	2,14,455.00



7	ITC Ltd.	56,88,005.00
8	Vattikuti Relief India Foundation.	30,27,957.00
9	Karl KubelStiftung (KKF)	48,28,119.00
10	Kindernothilfe (KNH)	37,96,567.00
	Total	4,90,11,341.00

14. Project Fund Received during 2019-2020:

SL No.	Project/CSR	Received during the period
1	Vattikutti India Foundation, Bangalore.	6,12,363.00
2	Indian Oil Corporation, Noonmati,	2,18,767.00
3	ICICI Bank	2,40,095.00
4	VikasAnweshFoundation	1,00,000.00
5	IFCI Social Foundation.	54,80,000.00
6	Assam Gas Company Ltd	89,19,073.00
7	Hindustan CoCa-ColaBeverages Pvt. Ltd.	56,26,965.00
Total		2,11,97,263.00

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



### **REGISTERED HEAD OFFICE & NER OFFICE**

Rashtriya Gramin Vikas Nidhi  
House No. 55, Opposite By Lane No. 6 & 7  
Rajgarh Road, Guwahati-781003, Assam  
Tel: +91-361-2452320, 2528652

### **EASTERN REGION, PATNA**

MauryaLok, Commercial Complex, Block C, Third Floor  
Dak Bungalow Road, Patna-800001  
Tel: +91-612-2227565, 2207328  
Email: rgvnpatna@rediffmail.com

### **EASTERN REGION, BHUBANESWAR**

N1-91, IRC Village, Nayapalli, Bhubaneswar-751015  
Tel: +91-674-2556402, 2557471  
Email: rgvnbbsr@gmail.com

### **EASTERN REGION, RAIPUR**

F-12, Sector 1, Avanti Vihar, Raipur-492007, Chhatisgarh  
Tel: +91-771-4263113, 2442196  
Email: rgvn\_cgro@rediffmail.com