

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:780

ANSWERED ON:01.03.2013

NABARD PROGRAMMES

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Will the Minister of FINANCE be pleased to state:

- (a) the role being played by National Bank for Agriculture and Rural Development (NABARD) in rural financing and development programmes in the country;
- (b) the details thereof, State/UT-wise and scheme-wise including Kerala and Odisha;
- (c) whether NABARD is promoting cluster development in the country-side;
- (d) if so, the details thereof for the last three years, State/UT-wise and cluster-wise including Kerala and Odisha; and
- (e) the other programmes/projects being undertaken/proposed to be undertaken by NABARD to address the problem of rural credit and raise the standard of living of people in the rural areas of the country?

Answer

The Minister of State in the Ministry of Finance (Shri Namu Narain Meena)

(a) to (e):- NABARD was established on 12 July 1982 to provide focus to agriculture credit and rural development. NABARD adopted, as its mission, the promotion of sustainable and equitable development of agriculture and rural prosperity through effective credit support, related services, institution development and other innovative initiatives.

The Cluster Development Programme was introduced in 2005 by NABARD to facilitate credit flow to agriculture, small-scale and cottage industries, handicrafts and other rural crafts. NABARD has sanctioned 120 clusters in different States including 43 handicraft clusters, including Kerala and Odisha, the details of which are Annexed.

Apart from performing various measures towards institution-building, rural financing, monitoring and evaluation of refinanced projects and promoting research in rural banking, the NABARD has recently prepared Action Plan for promotion of Women SHGs in backward and Left Wing Extremism (LWE) affected districts, prepared livelihood Development Banking Plans and has set up a Producers Organisation Development Fund(PODF)