

HIGHLIGHTS OF MAJOR ACTIVITIES / INITIATIVES UNDERTAKEN BY THE TRUST DURING THE YEAR:



A. NABARD Supported Projects:

1. **Wadi projects under Tribal Development Fund:** Wadi project / Programme is one of the most popular developmental programmes of NABARD. Under Wadi or TDF programme / project, tribal families are supported for developing one acre orchard in his / her waste / dry land. Along with support for horticulture, the families are also supported for soil conservation, water resource development, development of improved and sustainable agriculture, support to landless families, health, women development, training and capacity building etc. In other words, this is a developmental programme with a holistic approach.



During the financial year, NABARD's Maharashtra Regional office, Pune has sanctioned 2 more Wadi projects, to be implemented in Deori block of Gondia district and Korchi block of Gadchiroli district. With these new projects, the number of Wadi projects being implemented by the Trust has gone up to 16, i.e. Maharashtra (7), Madhya Pradesh (5) and Chhattisgarh (4). The details of sanction and number of Wadis established under each project are as under;

Sr. No	Date of sanction	District / State	Block	No of villages	Wadi project status					
					No of beneficiaries	No of wadis sanctioned	Landless beneficiaries	No of wadis established till date	No of Landless supported	Amount sanctioned (in lacs)
1	04/05/2009	Chhindwara / Madhya Pradesh	Tamia	17	1104	1014	90	1014	90	331.22
2	04/05/2009	Betul / Madhya Pradesh	Bhainsdehi	16	1140	1000	100	100	102	369.08
3	12/05/2010	Amravati / Maharashtra	Chikaldhara	22	2200	2000	200	2010	224	860.46
4	12/05/2010	Nagpur / Maharashtra	Parshivni	16	892	812	80	815	118	348.00
5	18/02/2011	Chhindwara / Madhya Pradesh	Tamia	18	1155	1100	40	1110	14	436.94
6	03/03/2011	Rajnandgaon / Chhatisgarh	Chhuriya	16	1174	1100	74	1105	69	457.60
7	31/03/2011	Gadchiroli / Maharashtra	Kurkheda	22	1100	1000	100	1010	64	430.99
8	05/05/2011	Amravati / Maharashtra	Chikaldhara	25	2200	2000	200	2010	228	875.89
9	18/02/2011	Chhindwara / Madhya Pradesh	Tamia	28	2200	2000	200	2010	68	851.28
10	14/12/2011	Seoni / Madhya Pradesh	Kurai	17	1500	1350	150	1360	72	574.82
11	11/05/2012	Gadchiroli / Maharashtra	Korchi	33	1650	1500	150	1510	76	692.04
12	22/01/2013	Rajnandgaon / Chhatisgarh	Dongargarh	16	1050	1000	50	610	09	527.82
13	04/03/2013	Rajnandgaon / Chhatisgarh	Chhuriya	18	1170	1000	70	610	05	538.51
14	24/02/2014	Rajnandgaon / Chhatisgarh	Ambegarh Chowki	22	1070	1000	70	202		359.12
15	19/03/2015	Gadchiroli / Maharashtra	Korchi	26	1100	1000	100			465.18
16	20/03/2015	Gondia / Maharashtra	Deori	21	1100	1000	100	150		468.60
		Total		333	21765	19876	1784	16536	1139	8588.55

NCT has implemented various innovative initiatives within the NABARD supported Tribal Development Programme for successful implementation of the programme. It is observed from the experience of the Trust that there are 5 major activities / factors which have positive impact on success of Wadi programme as follows:

- (1) **Proper Trench and Pit making** : Technically, proper pit is required for overall growth of any horticulture plant. NCT made it a point that all farmers make proper pits of size 41"x 41"x 41", which is just over the standard size of 1M x 1M x 1M. NCT also propagates and ensures even size for any horticulture variety such as Mango, Guava, Lime, Awla or for Custard apple. This is to make sure that the farmers will not neglect the 2nd horticulture crop. Normally, it is observed that Tribal farmers take good care of Mango and give step-motherly treatment to the 2nd or

3rd horticulture crop, in spite of the fact that they are also equally important for him in fetching better and continuous income throughout the year.



Proper Pit & Trench

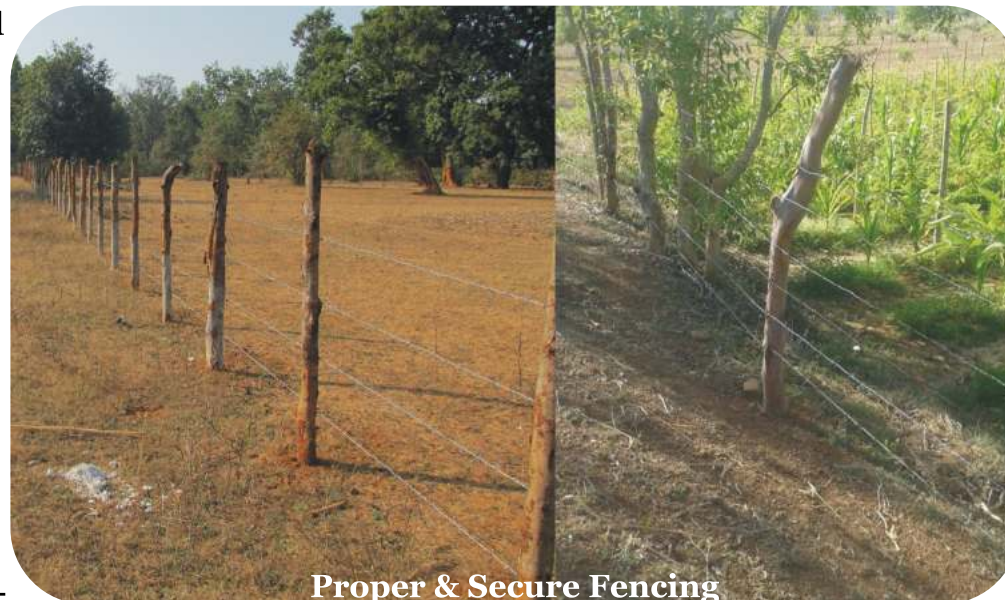
It is also technically proven that proper contour trenches have a highly positive effect on survival of horticulture plants. Also due to improved and increased soil moisture, the beneficiaries can easily go for Rabi intercropping, which fetches additional income to the family. NCT propagates digging of trenches first and then the pit because farmers can keep the top soil of the trench separately and use the same for filling the pit and use the bad or stony soil as bunds for the trenches. NCT ensures that 60 trenches of size 8'x 2' x 2' be made just 6 feet above the pit. These 60 trenches have the capacity to conserve over 8 Lac liters of water during the 3 months rainy season. Due to this huge conservation of water in one acre of land, the moisture content of the soil is maintained up to Feb-March.

Very interestingly, it is observed that, any beneficiary who has completed 100% trench and pit as per prescribed dimensions, has taken care of his Wadi properly. At the same time, the farmers who

have not completed the trenches and pits have neglected the wadis and some of them have migrated, in spite of strong efforts by the project implementation team. It clearly shows that 100% trench and pit making is a "once in a life time" activity and very tough to achieve. Once it is done properly, the farmers normally take care of their Wadis as they do not want their efforts to go waste. Hence, NCT ensures that all farmers dig the trenches of 8ft X 8 ft x 8 ft and pit of size 41'x 41'x 41'. This has helped the Trust to maintain (1) High survival rate (2) involvement of the beneficiary and (3) excellent health of horticulture crops.



- (2) **Proper fencing for protection of Wadis :** proper fencing is required to protect the Wadis from stray animals. Since 3 years, NCT is successfully convincing the farmers to convert the amount available as labour charges into purchase of barbed wire for fencing. Even farmers are willing to put in a little money as the amount available as labour charges is not sufficient. Barbed wire fencing has not only helped in protection of the Wadis, but also has helped in building the much required confidence amongst the farmers to take up the Wadi maintenance as in Horticulture crops the benefit is seen only after 4-5 years.
- (3) **Use of Amrutpani and Gomutra+Milk spray :** This is a very simple organic treatment, which costs the farmers nothing. NCT has inculcated the habit of application of Amrutpani (cow dung and cow urine is mixed and with the help of little jaggery, the mixture is fermented for 4 days to increase micro organisms) once in every 5 days. It is observed that, the growth and health of plants where farmers regularly use Amrutpani is excellent and even in summer, these wadis have survived with very less water.



Proper & Secure Fencing



WADI Care & Maintenance

Regular spray of Cow Urine and Fresh cow milk (50ml each in 15 lit of water) has helped in proper growth and health of plants. Spraying Cow urine keeps pests and disease away and spraying cow milk increases photosynthesis.

These two simple, organic, no cost treatments have helped in better survival and good growth of Wadi plantation.

- (4) **Proper use of FYM, micronutrients and organic growth agents** : Over a period of time and through experience, it is learnt that use of Farm-Yard-Manures, micronutrients and organic growth agents have helped in proper growth and good survival of Wadi plantation. Hence, proper care is taken in minimum 2 times application of FYM, use of micronutrients both in the form of soil application as well as spray application; use of organic growth agents is being adopted for better growth of Wadi plants.
- (5) **Community mobilization and empowerment of Village Planning Committees**: Community mobilization or involvement of community in project implementation is the key to the success of any project. Keeping this in mind, as per NABARD guidelines, NCT has promoted Village Planning Committees (VPCs) in all project villages of all TDF projects. Combining all VPCs, a Project Planning Committee (PPC) has also been formed. Proper training has been given to the members of both, VPC and PPC. NCT intends to convert all PPCs into producers' organizations (POs) by the time the TDF project completes 4-5 years of project implementation.

Other Innovative activities under TDF projects : Various innovative initiatives have been supported by the Trust under all the TDF projects being implemented. Some of them are as under;

- 1) **Adoption of SRI method in rice cultivation** : NCT has created substantial awareness in this regard in the wadi beneficiary farmers, mainly in Rajnandgaon in Chhattisgarh state and Gadchiroli & Gondia districts of Maharashtra state, both of which are sensitive districts. In both Rajnandgaon and Gadchiroli (adjacent districts), rice is the major crop. NCT is propagating SRI method of rice cultivation since 2011. NABARD has provided low cost loans to NCT for on-lending to farmers for adopting SRI method of rice cultivation. This intervention has been a great success in project villages of TDF projects of Chhuriya in Rajnandgaon and Korchi and Kurkheda in Gadchiroli district. The average rice yield has increased from 12-15 quintals per acre to 25-30 quintals per acre, in spite of heavy rains during the monsoon season. The details of loan, number of farmers taken the loan and average yield of rice during Kharif 2014 is as under:

Sr No	Name of the project	Loan sanction from NABARD in Rs. Lacs	Amount repaid to NABARD in Rs. Lacs	Current Balance in Rs. Lacs	No of farmers availed loan	Average Yield from SRI method	Average yield from conventional method
01	TDF-Chhuriya	46.39	14.00	32.39	800	22-25	7-12
02	TDF-Korchi	25.00	12.50	12.50	350	21-36	8-12
03	TDF-Kurkheda	30.00	15.00	15.00	550	19-35	8-13
	Total	101.39	41.50	59.89	1700		



This intervention has raised the confidence of farmers as they have, on an average gained about Rs. 10-15 thousand extra per acre of rice cultivation. In Chhuriya, all the 14 VPCs have come forward and formed their PPC. This PPC is functioning as a Producer Organization known as “Jai Sriram Utpadak Samiti” for Paddy cultivating farmers using SRI method. This Producer organization facilitates the loan distribution and its repayment to the Trust. They have also procured paddy and marketed rice under their own brand name in 10Kg and 25 Kg bags. As this year was the 1st year for marketing of their produces, the farmers have learnt the entire process of procurement, processing, packing and marketing of rice.

2) **Implementation of TDF Projects through bank transfer of funds to Village planning committee accounts:**

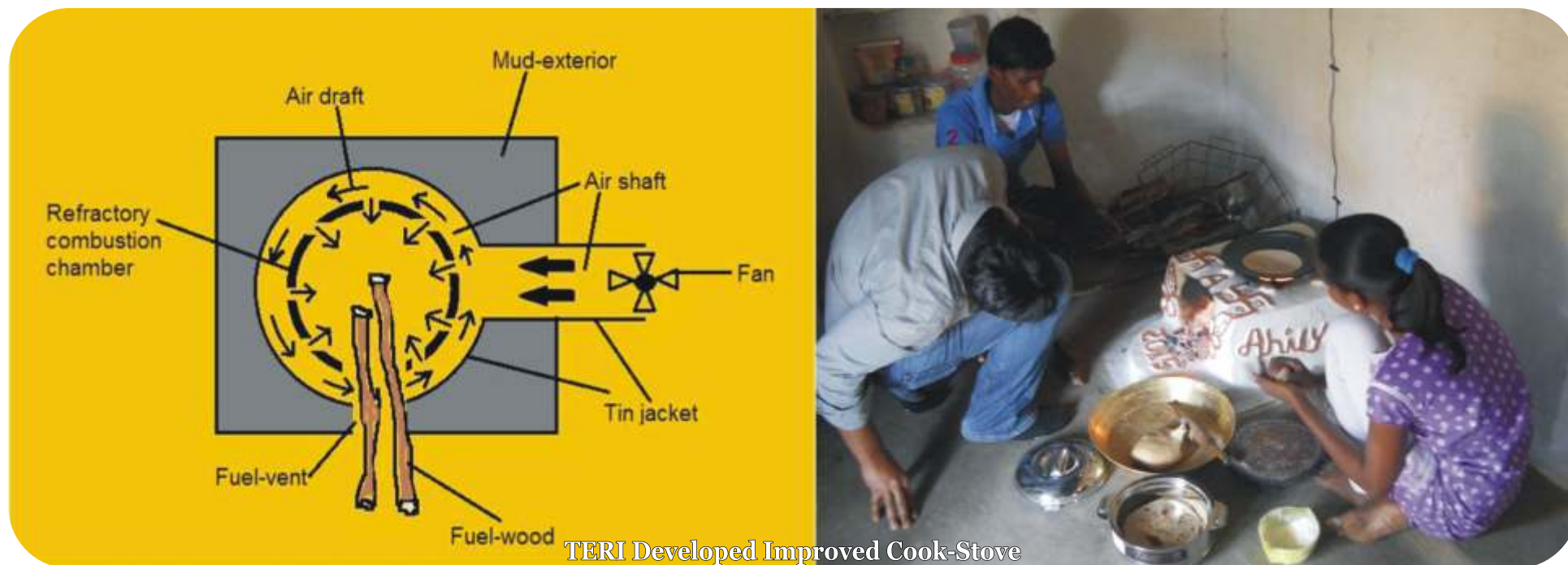
To increase transparency in project implementation, NABARD as well as Government of India, insists upon direct transfer of funds to the bank account of beneficiaries. Taking the initiative forward, the Trust transfers major portion of grant amount sanctioned by NABARD into the bank account of respective Village Planning Committee (VPC) accounts. The major activities covered are that of Water Resource Development (WRD), landless support, labour

payments, purchase of small inputs etc. This has helped in maintaining transparency in project implementation. This process has also enhanced the involvement of the beneficiaries and committee members in project implementation. The Trust has evolved an innovative system for approving the activity and proper monitoring and documentation, after transfer of funds in to VPC's account. The major purchases such as planting materials, inputs, pump-sets, drums, barbed-wire for fencing etc is purchased with quotation system, involving project implementation team and project beneficiaries.



Rice Cultivation with SRI method

- 3) **Introduction of TERI developed improved cook-stove :** As per NABARD's sanction of TDF projects, NCT supports each tribal family with a smokeless chulha (stove), which helps the women members of the family to overcome drudgery. Normally, a low cost chulha is made of cement, grit and sand. During the year The Energy Research Institute (TERI), New Delhi approached NCT for introducing low cost,



improved cook-stoves, which operate on simple technique and are very easy to install. These cook-stoves save $\frac{3}{4}$ of fire wood and at the same time provide clean energy. The food cooked using this stove is much cleaner and tastier. NCT introduced this type of cook-stoves in NABARD supported all TDF projects by installing 9547 chulhas.

- 4) **Mandav Model for vegetable cultivation :** Enhancing the income of tribal families from intercropping in wadis is an important intervention in Wadi projects. NCT has introduced / trained the farmers in various types of intercropping such as cereals, chilli cultivation, vegetable cultivation using mandav (two-tier) model etc. The mandav model tried at TDF Tamia expansion I project has given good returns to the wadi beneficiaries. They have developed a two tier vegetable cultivation model in which creeper vegetables are grown on the 'mandav' and spices/herbs such as Ginger, turmeric are grown under the Mandav. This model resulted in good returns to the tribal wadi beneficiaries. Farmers are earning 10-15 thousand during Kharif and Rabi season.



2. **Aarogyala Yojana (Loan based Rural Sanitation Programme)** : NCT is implementing this loan based rural sanitation programme, known as 'Aarogyalay Yojana' supported by NABARD since 2008. NCT has supported over 8700 SHG members from Nagpur, Wardha and Amravati districts of Maharashtra and Chhindwara and Seoni districts of Madhya Pradesh. Over a period of last 7 years, this has emerged as a successful model for providing sanitation facilities in rural villages. The position of loan, its repayment and number of units supported up to 31/03/2015 is as under;

Sr. No	Loan amount	Month & year of sanction	Amount repaid to NABARD	Balance	No of units for which loan has been sanctioned	Actual No units achieved
I	Maharashtra					
1	10.00	May 2009	10.00	Nil	100	115
2	50.00	Feb 2010	45.00	05.00	500	666
3	100.00	July 2011	70.00	30.00	1000	1732
4	720.00	May 2013	119.20	600.80	5000	4801 (on-Going)
Total	880.00		244.20	635.80	6600	7314
II	Madhya Pradesh					
1	100.00	Mar 2011	66.72	33.28	1000	1402
Total	100.00		66.72	33.28	1000	1402
Grand Total	980.00		310.92	669.08	7600	8716

This has been one of the most successful programmes for the Trust because (1) the Trust provides clean loans to the SHG members and also





provides technical support in construction of toilets. All SHG members who have taken loan have utilised the amount for the purpose, constructed toilet units and have started using the same. (2) The availability of a toilet has reduced the drudgery of rural women, has helped them in improving their health and hygiene standards and saved money on various diseases. (3) The women SHG members are repaying the loans promptly, which has helped the Trust to repay the principal amount and service the interest to NABARD

Survey of women SHG members who have availed the loan for construction of toilets in Nagpur, Wardha and Amravati districts of Maharashtra & Chhindwara and Seon districts of Madhya Pradesh

No of women SHG members who have availed loan: 8100 (As on 31/01/2015): No of women covered in Survey: 870

Sr No	Parameters	Result
1	Reason for not having a toilet at their home	97 % say money was not available 3 % says other reasons like space
2	Situation when they did not have toilet facility at home	74 % says they had extreme problem 24 % says they had a little problem 2 % says they had no problem!!!!
3	Change after construction of toilet	77 % says they had extreme change 21 % says they had very little change 2 % says no change
4	Benefit on health aspects after construction of toilet	89 % says it has helped them a lot 10 % says it has helped them moderately 1 % says it has made no change
5	Saving of money on health related issues, after construction of toilet	68 % of them says they have saved between Rs.500/- to 2000/- 24 % of them says they have saved up to 500/- 8 % of them says they have saved about 100/-
6	Impact on education (that of their children), after construction of toilet	70 % says it has made great impact on education (there are specific reasons such as saving time, relief from social embarrassment, improved health, reduced fear of snake bite etc) 12% says it has made moderate impact 8 % says it has made no impact
7	Burden of Repayment of loan	71 % says there was no difficulty 25 % says they had a little difficulty in repaying 4 % says they had great difficulty in repaying the loan
8	Social Change after construction of toilet	66 % of them says it has made great change socially 31 % of them says it has made moderate change socially 3 % have told it has made no change
9	Impact of toilet construction of their social dignity	73 % of them says it has made great impact on their dignity 24 % of them says it has made moderate impact 3 % of them says it has made no impact on their dignity



2. **Promotion of Self-Help Groups:** NCT is implementing an ambitious 5000 SHG-Bank linkage program for NABARD. This programme which was sanctioned during 2011 is being implemented in Chhindwara and Seoni districts of Madhya Pradesh. Various types of trainings have been imparted to all these SHGs. Apart from this, NCT is also implementing two SHG promotion and credit linkage programmes at (1) Women-SHG programme at LWE affected Seoni district and (2) Betul districts of Madhya Pradesh. As the bankers were little reluctant to finance SHGs and due to demand from SHGs, NCT has started providing small loans to these SHGs from its Micro Finance portfolio. This has helped the SHGs in generation of additional income, motivated them to continue the SHG concept and also motivated other non-SHG members in the villages to form new SHGs for their overall development. Hence, the Trust has decided to support these new SHGs wherever it is possible and link them to the local banks whenever they are ready to do so.

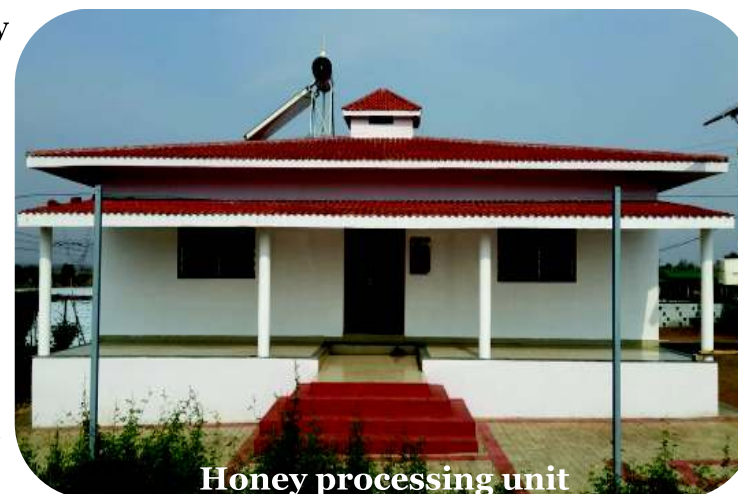
Apart from these on-going programmes, The Trust has promoted over 10000 SHGs in 4 districts of Maharashtra and 3 districts of Madhya Pradesh. These SHGs have been formed since 2001. NCT has promoted federations of these SHGs to provide sustainability and supported their Community Managed Resource Centres (CMRCs). The Trust is providing handholding to all SHGs promoted during last 10 years.

The details of on-going SHG-Bank linkage programmes as on 31/03/2015 is as under:

Sr No	Programme	Total SHG formed and saving linked	SHGs credit linked	Total saving by SHGs	Amount of Bank loan
01	5000 SHG	3860	1151	465.72	257.63
02	W-SHG	300	161	32.81	40.25
03	500 SHG-Betul	261	000	12.00	00.00

3. **Honey Project under UPNRM:** NCT is supporting about 400 traditional tribal honey collectors through systematic training, collection, processing and marketing of wild honey collected from tribal areas of Yavatmal, Wardha, Chandrapur, Garchiroli, Amravati and Nagpur districts. The honey is sold under the brand name "VANAMRUT". NCT is implementing this innovative project since 2008. NABARD supported this project with a loan support of Rs. 15.15 Lakhs under its Umbrella Programme for Natural Resource Management (UPNRM) during 2008, which NCT has fully repaid during the year financial year 2012-13.

During the year on behalf of the honey collector's association, NCT has marketed processed honey worth Rs. 17.22 Lacs. Under the Mango Tree, a social organisation form Mumbai has emerged as one of the major bulk buyers for honey collected by tribal beneficiaries from Vidharba region.



Honey processing unit

4. **Pilot project on augmenting productivity of lead crops/Activity through adoption of sustainable Agriculture practices:** NABARD has sanctioned a pilot project on augmenting productivity of lead crops/Activity through adoption of sustainable Agriculture practices under its FTTF to NCT during May 2011. During 2012-14, NABARD has released Rs. 15.45 Lacs as against the sanctioned amount of Rs. 38.94 Lacs. Over the period of 3 years, NCT has spent Rs. 18.94 Lacs while implementing the project. NCT has stopped the project implementation due to (1) the project has already benefitted reasonably during the three years of project implementation and (2) for want of funds from NABARD. The current year was the 3rd year of project implementation. During the 1st year NCT had demonstrated low-cost, high yield farming to the farmers of 9 project villages by way of establishing 48 model plots during Kharif 2012. Farmers had adopted the same during Rabi 2012 and summer crop of ground during Jan-April 2013. The project was such a success that during Kharif 2013, 98 farmers cultivated Cotton as taught by the Trust through its NCT-Konde model. The yield of cotton was over one-and-a-half times, up to 30 quintals per acre. The success of the same was carried forward by farmers during Rabi 2013 for Wheat and gram. There was a set-back in yield due to an unexpected hailstorm during October 2013. However, without looking back, during January 2014, over 50 farmers have adopted the NCT-Konde model for summer ground nut cultivation. Presently farmers are continuously adopting the improved method / technique introduced / taught during the 3 years project implementation period.

The overall yield augmentation of lead crops in the project villages is between 1.5 to 2 times, which is phenomenal. Encouraged by the success, farmers from adjacent villages have come forward to adopt the NCT-Konde model of improved agriculture farming in Sausar block of Chhindwara district of Madhya Pradesh. During the year, a team of officials from NABARD HO and a batch of officials of NABARD and other bankers have visited the project.

5. **Non-Timber Forest Produces (NTFP) project under Farmers Technology Transfer Fund (FTTF) for Women SHGs:** NCT is implementing 3 Tribal Development Project for NABARD in Tamia block of Chhindwara district since 2008. NABARD has sanctioned these 3 projects covering about





50 villages. All these villages are situated in hilly, forest areas. Non Timber Forest produce (NTFP) is available in abundance in these villages and adjacent forests. The major produces are Awla, Harra, Behada, Chironji, local Mangoes, Bel, Jamun, honey etc. The poor tribal families are dependent on these forest produces for their livelihood. They sell the produce

collected from the forests in local market which fetches very little money. NCT has promoted over 80 women SHGs in above project villages and majority of families who are members of SHGs are involved in collection of NTFPs on a regular basis. These women SHGs wanted to start collection, grading, processing and marketing of NTFPs collected by their members.

The Trust successfully completed this 3 year project as on 31/03/2014. Under the project a marketing arrangement has been made by setting up a retail outlet at Tamia. The outlet has been inaugurated by Shri. Ravi Mohan, the Regional Director, RBI, Bhopal on 10.01.2014. He was accompanied by Shri. Umesh Kumar Singh, Field General Manager, Central Bank of India, Bhopal Zone. Under the project, a Producer company named as Falam Sampada Producer Company has been set up under Companies Act 2013. A logo and brand name Falam Sampada has been developed for the purpose of marketing the produce.

Jilla Panchayat, Chhindwara has supported this producers' organisation Rs. 10.00 Lacs for construction of NTFP processing unit. Accordingly a suitable building has been constructed at Tamia and the same was inaugurated by Dr. R N Kulkarni, CGM, NABARD, MPRO, Bhopal on 27/0/2015.

6. **Watershed Development:** currently NCT is implementing 4 Watershed Development Projects in Madhya Pradesh & Chhattisgarh.

In Maharashtra watershed development programme has been successfully completed at Village Gondi Mohagaon in Katol Tehsil of Nagpur District under Indo German watershed Development project, supported by NABARD. The total area of the watershed covered was 971.64 hectares. NABARD entrusted the responsibility of RSO to WOTR. With the guidance of RSO, the community had completed the qualifying shramdan during 2008. Convincing the community for qualifying shramdan was a challenge for both PIA and RSO as the villagers did have the habit, experience and attitude for contributory work. The sanction of CBP was delayed as it took little more time for the community to complete the qualifying shramdan. CBP was sanctioned on 14/11/2008 for 147.95 hectares. An amount of Rs. 7.25 Lakhs was released by NABARD for the same. The community completed the CBP by 14/12/2009, utilizing 100% fund and contributed shramadan worth Rs. 1.49 Lakhs. The CBP was completed successfully and the quality of work done was highly satisfactory. A Village Watershed Committee (VWC) was formed with 15 members and an Samyukt Mahila Samittee (SMS) with 15 members. During the CBP phase various trainings and exposures were organized for the members of village watershed committee. Presently both VWC and SMS are registered with Joint Charity Commissioner, Nagpur. Full Implementation Phase (FIP) was sanctioned on 24/02/2010 for remaining 754.55 hectares for Rs. 50.66 Lakhs. The total sanction, release and utilization of funds up to 20/06/2015 are as under;



Sr No	Component	Amount
A. Amount Sanction from NABARD		
1	Project Measures-CBP	7,25,000.00
2	Project Measures-FIP	50,66,600.00
3	Training & demonstration	1,00,000.00
4	Women Development Activities	2,58,300.00
5	Livelihood Activities	2,00,000.00
6	Innovative Activities	50,000.00
7	Maintenance Fund	1,63,741.00
	Total	65,63,641.00
	Project Management-CBP	2,18,800.00
	Project Management-FIP	15,08,000.00
	Total	17,26,800.00
	Grand Total	82,90,441.00
B. Amount Released by NABARD & Utilised by VWC & NCT		
1	Project Measures-CBP	7,25,000.00
2	Project Measures-FIP	50,66,600.00
3	Training & demonstration	50,000.00
4	Women Development Activities	2,58,300.00
5	Livelihood Activities	2,00,000.00
6	Innovative Activities	50,000.00
7	Maintenance Fund	1,70,923.00
	Total	65,20,823.00
	Project Management-CBP	2,18,800.00
	Project Management-FIP	14,60,187.00
	Total	16,78,978.00
	Grand Total	81,99,801.00

NABARD's Madhya Pradesh Regional Office has sanctioned 2 watersheds being implemented in Ghatlinga-Boudiyapani & Srijot villages of Tamia block of Chhindwara district. The Capacity Building Phase (CBP) has been successfully completed by both the watershed communities. NABARD has released Rs.7.97 Lacs for the CBP phase and Village watershed Committee and NCT have utilized the full amount as on 31/03/2015. NCT has submitted the Full Implementation Phase project report for the consideration of NABARD, Madhya Pradesh Regional office. NABARD has sanctioned grant assistance for preparation of DPR. NCT has prepared and submitted the Detail Project Report to NABARD during March 2014 and formal sanction of FIP is awaited.



Apart from above, NABARD's Chhattisgarh Regional Office has also sanctioned 2 watersheds to be implemented in Jaitguntra and Khoba villages of Chhuriya Block of Rajnandgaon districts. Capacity building phase has been successfully completed. During the CBP phase NABARD has supported the Village Watershed Committees of Jaitgundra and Khoba with Rs. 9.88 Lacs and Rs. 9.25 Lacs respectively. NABARD has sanctioned grant assistance



for preparation of Detailed Project report. NCT has prepared the DPR with detailed survey of project area and has submitted the same to NABARD during March 2014 and formal sanction for FIP



B. Agriculture Knowledge Centre (AKC) Or Krishi Gyan Kendra: NCT is involved in welfare of farmers and crop yield augmentation initiatives since 2005. It was a continuous endeavour of the Trust to support the farmers in adoption of new technologies / methods, while maintaining / continuing the traditional farming methods. NCT felt the need of demonstration and training of farmers for both new technology adoption and traditional methods. Hence, the Trustees established a Integrated farm at Village Raulgaon in Katol block of Nagpur district, which is 32 KMs away from Nagpur city. NCT has constructed an Agriculture Knowledge Centre (AKC) at this place, where farmers can stay for day or two and learn various farming methods.



NABARD Chairman inaugurating the AKC

The AKC was inaugurated by Dr. Harsh Kumar Bhanwala, Hon. Chairman of NABARD on 24/02/2015. He praised the efforts made by NCT in establishing the centre and several activities in one centre.

Following activities / initiatives are available for the farmers to see, learn and replicate.

- 1) Vegetable cultivation using drip irrigation & precision farming methods.
- 2) Multi-Cropping methods.
- 3) Water conservation and rain water harvesting.
- 4) Automated water management system using Drip-Automation.
- 5) Vegetable cultivation and floriculture under hi-tech Poly houses and Shade-net houses, use of sprinklers and foggers to maintain required humidity and temperature to create conducive atmosphere for vegetable cultivation & floriculture.
- 6) Improved dairy activities with proper cow shed, mechanised milking machine, use of chop-cutter, collection and use of cow-urine through drip system.
- 7) Various types of compost preparation such as compost pit, NADEP, Vermicompost, Vermi-wash, Amrutjal etc



- 8) Apiculture
- 9) Azola cultivation as Nutrient rich fodder for dairy animals
- 10) Fodder development & Management
- 11) Use of solar energy
- 12) Integrated pest management
- 13) Horticulture crops such as excellent varieties of Guava, Papaya, Custard apple etc

C. Project Supported by Central and State Government Departments and Banks:

1. **Mandav Model of Vegetable Cultivation under NRLM:** During the year the Trust has implemented a livelihood initiative for the Jilla Panchayat, Chhindwara under National Rural Livelihood Mission (NLRM). Under the initiative, 102 farmers of Below Poverty Line category have been supported for starting vegetable cultivation using innovative Mandav model. In this model, creeper variety of vegetable is grown on a Mandav and below the Mandav different varieties of spices/herbs such as Ginger, Turmeric, Garlic etc is grown. In this innovative method or model a small area of about 2000 Sq ft is used for cultivation of vegetables and spices using 2 tier method. Farmers are helped to increase their daily income by selling vegetables. Also the nutrition level of the family has improved with use of nutrient rich vegetables on a daily basis.
2. **Microfinance Activity supported by State Bank of India:** State Bank of India has sanctioned a Cash Credit limit of Rs. 120.00 Lacs to NCT during 2011, for on lending to SHG members for taking up income generation activities. The activity is doing extremely well and as on 31/03/2015, 6317 members were supported with a cumulative loan disbursement of Rs. 741.01 Lacs. The Trust has repaid the Bank Rs. 110.00 Lacs. This loan has helped SHGs members in generating additional income which has

made a positive impact on their living standard. The highlight of this success story is that, 100% members have/are made/making the repayment in time. There is a great enthusiasm in all SHGs as they are getting loan easily and have been empowered.

3. **Microfinance Activity supported by RMK:** Rashtriya Mahila Kosh (RMK), an entity under the Ministry of Women and Child Development, Government of India, New Delhi has sanctioned Rs. 350.00 lacs main loan to NCT for on lending to its SHG members during 2011 for starting income generation activities. NCT on lent the same to 2492 SHG members for various income generation activities. As on 31/03/2015, NCT has repaid Rs. 287.00Lacs to RMK. The amount has been revolved to the tune of Rs. 482.34 Lacs. This has helped the rural families to enhance their income. The repayment from SHGs to NCT and NCT to RMK is very regular. RMK's officials have appreciated the efforts made by the Trust in empowering the SHG members.
4. **Khushi Eco-Products:** The ministry of Textiles, GOI has sanctioned a Handloom cluster development initiative to NCT during 2010. The Trust has successfully implemented the project in Lodhikheda village of Sausar block of Chhindwara district of Mdhaya Pradesh. The Trust had appointed a textile designer for developing the textile designs. In order to add value to the handloom textile woven by the weavers and also in order to generate more employment in the cluster, women weavers in particular, NCT has started converting the handloom textile in to beautiful men and Ladies garments. NCT has also promoted a company involving all stake holders such as, weaver's representatives, garment manufacturing women representatives and long-serving dedicated staff members of NCT. The name of the company is "Khushi Eco-Products Pvt Ltd" The main objective of this company is to provide marketing for the products



manufactured by the handloom cluster and also to provide marketing opportunities to many rural, eco friendly products produced by SHG members, farmers and rural artisans. NCT has also contributed to the construction of a common facility centre (CFC) at Lodhikheda where weaving and garment manufacturing activities are being carried out. NCT has put-in over Rs. 30.00 Lacs for making this activity successful.

5. **Unilever Supported Domex Toilet Academy (DTA):** Unilever supports sanitation and hygiene all over the world. They have come out with an idea of launching Domex Toilet academy, where rural entrepreneurs are trained in sanitation support business. Young boys and girls from rural areas are trained in rural sanitation and supply of construction materials. These trained entrepreneurs would supply the construction materials such as bricks, cement, roofing materials, doors etc at reasonable rate, purchasing bulk from the market. They also provide technical know-how about construction of toilets in a given situation.

NCT is a partner NGO to this initiative of Unilever through E-kutir Rural Management Private Limited a social business development organisation from Bhubaneswar, Orissa. DTA has

supported NCT in capacity building of entrepreneurs, training of masons in rural sanitation and training SHG women in sanitation and construction of rural toilets. NCT has promoted 28 young rural entrepreneurs up to 31/03/2015 and plans to promote another 20 rural entrepreneurs in next 6-8 months. DTA has also supported with Rs. 20.00 Lacs revolving fund assistance for on-lending to SHG members for the construction of sanitation units in Maharashtra and Madhya Pradesh.

6. **Care Today Fund:** Care Today Fund, a Corporate Social responsibility wing of India Today Group has supported the Trust with Rs. 34.00 Lacs for the construction of 275 toilets in 10



villages of Paoni Grampanchayat in Ramtek block of Nagpur district. Ramtek block is a tribal dominated, backward tehsil of Nagpur district. Care Today Fund has supported each family with Rs. 12000/- for the construction of toilet units. NCT, with the help of rural entrepreneurs supported 275 economically backward tribal families for construction of toilet units. With this support, 4 out of 10 villages have become open defecation free during the year. As on 31/03/2015, NCT has completed the construction of 222

units and plans to complete the targeted 275 units up to 30/05/2015.

7. **Habitat for Humanity India:** Habitat for Humanity India has supported NCT with a zero percent rate of interest for the construction of toilet units in rural areas of Karanja and Arvi blocks of Wardha district. HfHI supports NGOs for construction of low cost houses in India. NCT has supported 250 rural households with the help of Rs. 25.00 Lacs loans provided by HfHI. The organization has plans to support NCT in future also, even in providing cement for the construction of toilets in rural areas.

D. Visits of Dignitaries:

1. NABARD's Chairman Dr. Harshkumar Bhanwala has visited the Trust's initiatives on 24/02/2015. Dr. Bhanwala inaugurated the Agriculture Knowledge Centre (AKC) established by the Trust at village Raulgaon, 32 KMSs from Nagpur. He visited various agriculture technologies & Honey processing centre established by the Trust. At the centre, Dr. Bhanwala addressed the Tribal farmers & tribal honey hunters.



VISITORS BOOK			
DATE	NAME ADDRESS & EMAIL	CONTACT NO.	REMARKS
24/02/2015	HARSH KUMAR BHANWALA CHAIRMAN, NABARD		Excellent visit worth by N.C.T. - Raulgaon Centre plan is well executed has immense capability to follow contribute to development of rural areas 24/02/2015

During his visit Dr. Bhanwala also visited the loan based sanitation programme being implemented by the Trust. He visited a village where toilet units have been built by the SHG members taking NABARD supported loan from NCT. He addressed about 1500 SHG members who have been benefitted from this programme.



2. Dr. R N Kulkarni, CGM, Madhya Pradesh Regional office, Bhopal has twice visited various projects being implemented by the Trust. On 21/06/2014 Dr. Kulkarni visited the TDF project being implemented in Bhainsdehi block of Betul district. He visited several wadis and interacted with the project staffs at the project office. Dr. Kulkarni and a team of around 30 NABARD senior officers and DDM visited the Sanitation and Lead Crop yield augmentation project being implemented by NCT at Sausar block of Chhindwara district on 28/12/14. He visited village Nimni and saw toilet units and interacted with the SHG members who have taken NABARD supported loan for construction of toilets. He also visited the model plots established by farmers under lead crop yield augmentation programme.
3. Dr. U S Saha, CGM, Maharashtra Regional office has twice visited the projects being implemented by the Trust. On 28/06/14, Dr. visited the Honey processing unit and the integrated farm developed by the Trust at village Raulgaon in Nagpur district. He also interacted with the SHG members who have taken NABARD supported loan for sanitation purpose. Dr. Saha again visited the Agriculture Knowledge centre on 24/02/2015 along with the Chairman of NABARD during the inauguration of the centre. On the same day Dr. Saha also visited the sanitation project at Ramtek in Nagpur district.



4. Shri Murli Radhakrishnan, Regional Director, RBI, Bhopal has visited the TDF project & Handloom project being implemented by NCT on 12/12/2014. Shri Radhakrishnan visited the Khushi showroom at Lodhikheda and visited the Wadis of Tribal farmers at Tamia block of Chhindwara district.

5. A team from NISSAN, Japan has visited various villages in Nagpur, Wardha and Chhindwara districts for studying the rural transport and livelihood situation on 06.11.2014. The team consisting Mr. Vincent Valdmann, Mr. Kenji Izumi, Mr. Shin Hayami, Mr. Chiaki Kimura, Mr. Srikrishna Murthy, Ms Kovila met and discussed with farmers and SGM members and understood various rural issues.



6. Visit of Shri Ranjit, General Manager, N A B A R D ' s Chhattisgarh Regional office, Raipur, visited the TDP project villages in Chhuriya block of Rajnandgaon district on 11.06.14. The GM interacted with the farmers and



visited a few wadis established through NABARD's support.

7. Dist. Collector, Chhindwara Shri Sanjeev Singh IAS and CEO, Jilla P a n c h a y a t , Chhindwara Ms Tanvi S Bahuguna IAS visited F h a l a m S a m p a d a showroom on 25.07.14. They appreciated the efforts made by the t r i b a l w o m e n f e d e r a t i o n i n processing and marketing of NTFP products.



8. A team of DFID and TERI visited villages on 10/03/2015 in Chhindwara and Seoni districts. NCT is supporting tribal



households in installing improved, smoke-less stoves developed by TERI. A team of DFID and TERI visited several villages where such stoves are installed and being used by the tribal beneficiaries. Ms Adrita Subbaiah of DFID and Shri Vivek Zha and Shri Arun Srikumar from TERI visited the tribal households. They have interacted with the beneficiaries on how the new, innovative small



imitative has helped them in improving the health and hygiene issues.

9. A team of HUL and USAID/INDIA visited the DTA project implemented by NCT on 03/03/2015. Shri Prasad Pradhan, Director, UL, Abhinav Tiwari, HUL Dr. Sang E, Lee, Food security officer and Ms. Moni S Sagar, USAID/INDIA have visited villages in Ramtek and interacted with beneficiaries of DTA supported sanitation project. They also visited many sanitation units and interacted with entrepreneurs who have helped the beneficiaries in construction of toilets.



10. Mr. Matteo Rizzi from Unilever, UK and Shri Abhinav Tiwari, HUL, Mumbai visited Domex Toilet Academy initiatives on 30/01/2015 at Chhindwara. They visited many villages and interacted with the beneficiaries. Mr. Matteo also visited many sanitation units constructed by the families with the help of DTA and rural entrepreneurs.



11. Shri Balaji Singh Chawhan, Executive director Care Today fund has visited the project villages in Ramtek block of Nagpur district on

04/11/2014. Shri Chawan has visited village Moudi, Van-Paoni and interacted with the tribal beneficiaries. He visited several toilet units and appreciated the efforts taken by NCT, entrepreneurs and tribal beneficiaries.



Shri. Chawan also visited the Agriculture Knowledge Centre at Raulgaon during his visit.

12. Senior Officials from Habitat for Humanity India Shri Deepak Viswanathan and Shri. Neelesh Karkare visited project villages in Karanja and Arvi blocks of Wardha district on 13/11/2014. They visited village Maraksur and Saikheda and interacted with the beneficiaries who have taken loan for construction of toilets. They have also guided the team NCT and beneficiaries on proper construction toilet units. Habitat for Humanity India has plans to support NCT during next financial year, even by way of supplying cement for the construction of toilet units.



13. Shri P L Kulkarni, DGM, NABARD has visited TDF Korchi, Kurkheda, Amravati, Amravati-Additional & Parshivni projects during the financial year. Shri. Kulkarni visited several villages, wadis established by tribal beneficiaries and project offices of NCT. He guided the beneficiaries as well as project team in effective and successful implementation of Wadi project. Shri. Kulkarni has also accompanied the Chairman during his visit to the Trust on 24/02/2015.



14. Shri A K Mishra, DGM, Raipur RO has visited project villages of TDF Ambagarh Chowki on 11/11/2014. Shri Mishra visited many wadis and interacted with the tribal farmers. He advised them to adopt vegetable cultivation as intercrop in their wadis. The District Development Manager Shri A S Thakur also accompanied him during his visit.



E. Facilitation as Lead NGO:

1. College of Agricultural Banking, Pune and RBI sponsored training college organised 3 day training during 8-10 October 2014 and



exposure for bankers from all over India in Nagpur. NCT was selected as the facilitating NGO for the programme. NCT organised exposure to its Agriculture Knowledge Centre at Raulgaon, Exposure to SHGs and sanitation programme at Mauda and Ramtek and was involved in holding sessions on various SHG and rural financing issues.

2. Bankers Institute for Rural Development (BIRD) organised a 3 day workshop cum exposure for Bankers and NGO functionaries on 9th November 2014. NCT acted as a facilitator to the programme. 30 Bankers and NGO functionaries visited the AKC at Raulgaon, SHGs at Karanja. They interacted with SHG members who have taken loan for sanitation purpose. They also interacted with the SHG federation members on various rural financing issues. NCT has also held a session during the training programme.





3. NABARD's Madhya Pradesh Regional Office, Bhopal organised a two day field structured meet on 27-28 January 2015. A team of about 40



DDMs and officers headed by Dr. R N Kulkarni visited TDF and watershed project on 27th January 2014. The CGM inaugurated the Falam Sampada production centre at Tamia. On 28/01/2015, the team visited village Nimni and Kadaiya. They visited loan based sanitation project being implemented by NCT and interacted with SHG members who have taken loan for construction of toilets. The team has also visited the lead crop yield augmentation programme at village Kadaiya. They interacted with farmers who have been benefitted from this programme.

SUCCESS STORIES

I am Mrs. Rekha Rajendra Harnekar, living with my husband and two children in a small town Ramtek of Nagpur district of Maharashtra. My husband works with Nagar Parishad of this town. I have joined an SHG

group which is heading towards attaining the goals and objectives successfully named Samruddhi Mahila Bachat Gat, at Ramtek Tehsil of Nagpur district on 24th January 2008. I use to attend the monthly meeting of our group regularly and also use to save Rs. 100 per month without fail. Since inception we started lending money to the needy members within our SHG group for 2 % interest. This has made my mind also to avail loan from SHG group for my small needs but I realized that my most prioritized need is toilet, because I didn't have toilet at my home till availing loan from DTA-NCT and had to face many difficulties like stray animals, filthy rags, walking a long in search for privacy which caused various diseases like diarrhea etc, but taking loan for toilet construction for me was also a little difficult task as the amount needed was huge also repayment within six months was also a concern for me.



Mrs. Kavita Uikey a social worker of Nageshwara Charitable Trust (NCT) approached my home. During our discussion Mrs. Kavita had explained me about availing easy loan supported by Domex Toilet Academy for construction of toilet; she had also explained how and when loan will be disbursed, about the Installments, rate of interest (12% annual), documentation and repayment procedures.

After hearing whole procedures I was convinced to avail sanitation loan, this was an amazing moment and realized that my dream for proper toilet unit can become a reality. Without wasting time I had submitted the application forms along with the documents to NCT office and within 7 working days I had received my first installment of Rs 5000/- (Out of total loan of Rs.15000/-) and had started initial pit digging work. After that I had received second installment of Rs 5000/- to start construction work and thereafter last installment of Rs 5000/- later I had been asked to give a completion certificate to the Nageshwara

Charitable Trust.

Now I feel very proud of having our own toilet in my house, I could confidently share my experience with other and could motivate them to avail loan and to construct their own toilets with the support of DTA-NCT. I am very thankful to Domex Toilet Academy and Nageshwara Charitable Trust for their support and also for taking up this great noble initiative.

Gayatri Mahila BG, Mouda : My Name is Mrs. Savita Karvade. I reside in Mouda. We are a four member family including myself, my husband and two kids. My husband runs a small electronic goods



repairing shop. Our income was very low and our daily needs could not be met. My husband and I always worried about our income. In the mean time I became a member of Gayatri Mahila BG. We were saving regularly our SHG got loan of Rs. 12000/- from State Bank of India. I have taken loan from SHG for purchase of some

spare parts for the shop. Our shop is running well and has increased our income. I have repaid the loan with this income. I planned to expand the business.

Nageshwara Charitable Trust Started Micro Finance with the support of State bank of India. Our SHG members requested loan from NCT MF. I too took loan Rs. 10000/-. I have invested this loan amount in our shop. Due to increase in capital our shop is running well and our income has increased by Rs. 2000 to 2500/- per month and I have repaid loan easily. Our financial condition has also improved. I have taken part in Gram Swachta Programme, plantation, night School etc. Our SHG has been formed by Nageshwara Charitable Trust. The Trust supports us from time to time. Now our SHG members are happy. Thanks to NCT and SBI.

“चंद्रकला” – एक सफल भविष्य की ओर

राजनांदगांव जिले के छुरिया ब्लाक के ग्राम भेजराटोला, में वर्ष 2011 में नाबार्ड द्वारा प्रायोजित वाडी परियोजना से जहां हर घर में खुशहाली आई, उसी ग्राम में हसता-खेलता एक परिवार भावसिंग चंद्रवंशी का था जो अपने परिवार के साथ मजदूरी करके जिवनयापन कर रहा था। भावसिंग का डायरीया से



अकस्मात निधन होने के कारण चन्द्रकला और उसके छोटे बेटे पर विपदा का कहर टुट पड़ा। चंद्रकला पर उसके 1वर्ष का छोटा बच्चे के पालनपोषण की जिम्मेदारी थी, उसके पास जीवन यापन करने के लिए खेती-बाड़ी ना होने से वह गांव रोजी-मजदूरी करने लगी। लगभग 5 वर्ष तक रोजी-मजदूरी करने पर भी उसका और बच्चे का भविष्य अंधकारमय लग रहा था।

नागेश्वरा चेरिटेबल ट्रस्ट के द्वारा भूमिहिन एवं विधवा ग्रामिणों को सहायता प्रदान करने के लिए वाडी परियोजना के माध्यम से भेजराटोला में ग्राम नियोजन समिती की बैठक रखी गई जिसमें चन्द्रकला चंद्रवंशी से पुछा गया की वो अपनी आर्थिक स्थिति को सुदृढ़ करने के लिए क्या कार्य कर सकती है। तो चन्द्रकला ने कहा की नाबार्ड सहायता करे तो मैं होटल का छोटा सा व्यवसाय करना चाहती हूँ। मेरा छोटा सा झोपडा गांव के चौराहे पर है जिसमें आप के सहयोग से चाय नास्ता बेच कर जीवन यापन कर सकती हूँ। फिर गांव की समिती के माध्यम से उसका नाम भुमिहीन के रूप में प्रस्तावित किया गया और होटल व्यवसाय को संचालित करने के लिए चन्द्रकला चंद्रवंशी ने अंशदान राशी के रूप में समिती मे 3000 रु जमा किये और नाबार्ड द्वारा, नागेश्वरा चेरिटेबल ट्रस्ट के माध्यम से उसके सुनियोजित जीवन को संचालित करने के लिए 10000 रु कि सहायता प्रदान की गई। समिती के पास कुल जमा राशी 13000 रु से चंद्रकला को होटल व्यवसाय के लिए टेबल, कुर्सी, बर्तन एवं खाद्य सामग्री आदि खरीदी कराई गई सामग्री खरीदते समय स्वयं चन्द्रकला चंद्रवंशी, भेजराटोला ग्राम नियोजन समिती के सदस्य, और नागेश्वरा चेरिटेबल ट्रस्ट के कार्यकर्ता उपस्थित थे।

आज चन्द्रकला चंद्रवंशी अपने छोटे से होटल व्यवसाय से प्रति दिन रु. 200 – रु. 300 की आय अर्जित कर रही है। और जिस बच्चे को अपनी विपदा के समय पढ़ाने के विषय में सोच भी नहीं रही थी आज उस बच्चे को अच्छी शिक्षा दिलाने के लिए स्कूल भेज रही है। और सक्षम रूप से अपने परिवार का पालन-पोषण अच्छे से कर रही है। नाबार्ड द्वारा उसको की गई सहायता के लिए वह तहेदिल से धन्यवाद देती है।



सहयोग से सफलता

तामिया तहसील के एक छोटे से ग्राम मोहलीमाता जिसमें नागेश्वरा चैरीटेबल ट्रस्ट के माध्यम से नाबार्ड प्रायोजित बाड़ी परियोजना का क्रियान्वयन हो रहा है। इस ग्राम में कुल 62 हितग्राहियों को सन् 2011 में



बाड़ी हेतु चयन किया गया। ग्राम की भूगोलीय विषमता एवं जल संसाधन की कमी के चलते अब गरीब आदिवासी बाड़ी परियोजना को लेकर अपने उज्ज्वल भविष्य का सपना देखना आरंभ कर दिये। इसके चलते ग्राम में किसानों के यहाँ माण्डव से सब्जी उत्पादन करने का प्रयास प्रारंभ किया गया। जिसमें संस्था एवं समिति जानती थी कि वर्तमान में माण्डव विधि से सब्जी उत्पादन का कार्य प्रारंभ है। परन्तु उत्पादित सब्जी केवल धर की जरूरत के अनुसार उत्पादन किया जाता है।

ग्राम नियोजन समिति (VPC) के सदस्यों ने परियोजना नियोजन समिति (PPC) के समक्ष यह बात रखी कि हमारी सब्जी उत्पादन से बचत तो हो रही है परन्तु हमें अपनी आर्थिक आय बढ़ाने हेतु क्या हम इस कार्य को बड़े स्तर पर नहीं कर सकते ??? यह सवाल हर एक सदस्य के दिलों में दिमाग में गूँज रहा था। इस सवाल के जबाब को लेकर परियोजना ने एक अहम भूमिका अदा की।

किसान सब्जी उत्पादन का कार्य बड़े स्तर पर प्रारंभ करें। क्योंकि यहाँ भूमि एवं जल की उपलब्धता समान रूप से सभी किसानों के पास नहीं थी। किसानों को समूह के रूप में संगठित होना इस सफलता के लिये अनिवार्य था। 3 किसानों के माध्यम से एक दूसरे के सहयोग से यह पहल को मूर्तरूप प्रदान किया गया। मौसम के अनुसार उस समूह एवं परियोजना द्वारा प्याज की खेती को चयनित किया गया। जिसमें समूह द्वारा 2 एकड़ भूमि को लिया गया। लेकिन भूमि से पानी की उपलब्धता लगभग 1.5 किलोमीटर दूर थी यह समस्या एक गम्भीर समस्या थी जिससे उनका आत्मविश्वास कुछ समय के लिये ढोल रहा था। यह बात समिति के सदस्य गेंदेसिंह को पता थी। वह विश्वास के साथ उनके आत्मविश्वास को बनाये रखने के लिये वह भी समूह से जुड़ गया। यह एक सफल विकल्प साबित हुआ और चारों मिलकर योजना बद्ध तरीके से प्याज का उत्पादन किया जो कि मात्रा लगभग 15 टन जिसकी कीमत क्षेत्रीय बाजार के मूल्य अनुसार 1 लाख 30 हजार से लेकर 1 लाख 70 हजार रुपये आँकी गयी।

इस सफलता को लेकर समूह के सभी सदस्य उत्साहित और आत्मविश्वास से भरे हुये हैं और वे अब इस व्यासायिक खेती को क्रमशः आगे बढ़ाने के लिये भविष्य में बनाये रखने के लिये अग्रसर हैं।

: अनुमानित लागत :

1. जमीन किराया	— (6 माह)	5000.00 / 2 एकड़
2. भूमि की तैयारी	— ट्रैक्टर की जुताई (600 x 3)	1800.00
3. गोबर खाद	— 3 ट्रॉली (1200 x 3)	3600.00
4. बीज	— 2.5 किग्रा. (2400 x 2.5)	6000.00
5. विद्युत	— 3 माह	5000.00

		21400.00

सौ. शकुंतला ताराचंद कुंभलकर, वनपवनी

नमस्कार, मी सौ. शकुंतला ताराचंद कुंभलकर, मु. वनपवनी, पवनी ग्राम पंचायत, त. रामटेक, जिल्हा नागपूर येथील रहिवासी आहे. माझे वय 49 वर्ष आहे तसेच माझे पती 55 वर्षांचे आहेत. मला 1 मुलगा आणि 1 मुलगी आहे, ते दोघेही

लग्नाच्या वयाचे आहेत. मी आई असल्यामुळे मला असे वाटते की घरात शौचालय असावे परंतु परिस्थिती नाजुक असल्यामुळे आमची शौचालय बनविण्याची इच्छा असुनही शौचालय बांधण्याकरीता 12000 ते 15000 रुपये जुळवायचे कसे हा विचार होता. अशाच वेळेस एकदा गावांत दवंडी झाली की आपल्या गावांत ग्रामसभा आहे आणि त्या सभेत शौचालय 100 टक्के अनुदानावर

बनवून मिळणार आहेत असे माहित झाले. तेव्हा मी ग्रामसभा स्थळी ठरवलेले दिवसी पोहोचले सभेला नागेश्वरा चॅरिटेबल ट्रस्टचे सचिव श्रीमान मूर्ति सर मार्गदर्शन करीत होते आणि त्यांनी सांगितलेली संपूर्ण माहिती ऐकुन घेतली. केअर टूडे फंड (इंडिया टूडे) च्या सहाय्याने आणि नागेश्वरा चॅरिटेबल च्या मार्गदर्शनाखाली शौचालय बनवून मिळणार आहे. असं ऐकुन मला खूप आनंद झाला कारण ज्या घरी मुलगी लग्नाच्या वयाची असते त्या घरी तिच्या आईला अत्यंत काळजी वाटते कारण मी ज्या गावात वास्तव्य करते इथे गावालगत स्त्रिया दिवसाला शौचालय करीता जात नाही. त्यामुळे पोटाचा त्रास



वाढतो आणि जंगलात जाणे म्हणजे जनावरांची भिती या सर्व बाबी स्त्रियांनाच लागू होतात. संस्थेने सांगितल्याप्रमाणे आम्ही आमचे नाव ग्राम पंचायत मध्ये शौचालयाच्या मागणी करीता नोंदवले. त्याप्रमाणे आमच्या घरी जागेचे निरीक्षण करून शौचालयाचा नकाशा जागेवर आखण्यात आला आणि लगेच 2 दिवसात आमच्या घरा समोर सर्व साहित्य आले. दुसऱ्या दिवशी पासून कामाला सुरुवात झाली. एका आठवड्यात शौचालयचे काम पूर्ण झाले आम्ही त्यावर 15 दिवस पर्यंत पाणी नियमितपणे टाकले. त्यावर सफेदी करून नाव टाकून पूर्ण करण्यात आले. तसेच संस्थेकडून आम्हाला वापर करण्याबाबत माहिती देण्यात आली व आम्ही परिवारांचे सर्व सदस्य शौचालयाचा वापर करण्यास सुरुवात केली. आमच्या घरात शौचालय झाल्यामुळे परिवारात होणारा आरोग्यावर खर्च कमी झाला आणि वेळेची बचत झाली. वाचलेला वेळ आम्ही आमच्या कुटुंबाच्या समृद्धीकरीता करून आमचे उत्पन्न वाढविण्यात मदत झाली.

मी धन्यवाद देते कि नागेश्वरा चॅरिटेबल ट्रस्टच्या मदतीने आमच्या गावात केअर टूडे च्या आर्थिक सहाय्याने शौचालय बनवून मिळाले. आम्ही अश्या या केअर टूडे तसेच नागेश्वरा चॅरिटेबल ट्रस्ट तसेच संस्थेचे मार्गदर्शक सर्वांना शत शत प्रणाम.

श्री मंगल बिसराम जामकर —ग्राम गाडसिंबा

नाबार्ड प्रायोजित वाडी परियोजने अंतर्गत नागेश्वरा चॅरिटेबल ट्रस्ट, नागपूर व्दारा ग्राम गाडसिंबा ता. चिखलदरा या आदिवासी लोक वस्तीच्या गावात आदिवासी वाडीधारक शेतकऱ्यांची निवड



करून 1ग1 मिटरचे खड्डे खोदून 40 आंबा व 20 आवळा याप्रमाणे बगीच्या लावण्यात आला. सर्व लाभार्थ्यांना संस्थेतर्फे खत, स्प्रे व सर्व साहित्य पुरविण्यात आले. वाडीच्या संरक्षणाकरीता व वाडीकरीता सर्व प्रकारचे मार्गदर्शन करण्यात आले. परंतु आदिवासींची ओढ त्वरीत आमदनी कडे असल्यामुळे वाडीकडे विशेष लक्ष देत नाहीत. परंतु एन. सी. टी. तर्फे प्रकल्प समन्वयक, कृषी तांत्रिक अधिकारी व फिल्ड सुपरवायजर

यांच्या रोजच्या मार्गदर्शनाखाली वाडी सफल करण्यासाठी प्रयत्न होत आहे

या गावात मंगल बिसराम जामकर वय वर्ष 51 हा एक वाडीधारक असून कोरडवाहु शेतामध्ये एक एकर जागेत 40 आंबा 20 आवळा यांची झाडे लावण्यात आली. घरची परिस्थिती जेमतेम होती. आंब्याला

फळ येण्यासाठी 5 वर्षे वेळ होता. त्यामुळे वाडीकडे बघण्याचा दृष्टीकोन नकारात्मक होता. परंतु त्यांना सतत भेटून, लागणारे साहित्य व मार्गदर्शन देवून त्यांचे विचार सकारात्मक (सोच) करवून घेतली व भविष्यात मिळणाऱ्या उत्पादनाचे महत्व सांगून, त्यांना एन. सी. टी. तर्फे नेटचे शेड बांधून दिले व त्यात गादी वाफे तयार करून भाजीपाला मिरची, टमाटर यांचे रोप तयार करून दिले त्यापासून त्यांनी जे उत्पादन काढले त्यात त्यांना भरपूर नफा मिळाला. ग्रामपंचायतकरीता विहीर खोदण्यासाठी शेतात जागा दिली. त्यामुळे 24 तास पाण्याची सोय झाली. संस्थेच्या मार्गदर्शनात गहु, चना यांचे उत्पादन घेण्यात आले. त्यामुळे नफ्यात भरपूर वाढ झाली व त्याने बैलजोडी विकत घेतली. चौथ्या वर्षी त्यांना कमी प्रमाणात आंबा व आवळ्याचे पिक झाले ते विकून त्यांनी 8,000 रु. कमावले. त्यांचा आत्मविश्वास वाढला व जिद्दीने वाडीची चांगल्या प्रकारे देखभाल करत आहे व भरपूर मेहनत घेत आहे.. वाडी परियोजनेमुळे व कृषी तांत्रिक अधिकारी यांचे मार्गदर्शनामुळे त्यांचे नकारात्मक विचार बदलून त्यांच्या उत्पादनात वाढ झाली. त्यामुळे त्याचे व त्याच्या कुटुंबाचे राहणीमान उंचावले. मंगल याने बँकेत नविन खाते उघडून पैसे जमा करणे सुरु केले. शेतात गोठा तयार करून दोन गाई व म्हशी विकत घेतल्या. त्यापासून उत्पन्न सुरु झाले. आज त्यांनी दोन एकर शेताची खरेदी केली. आज त्यांचे कुटुंब अतिशय आनंदात राहत आहे. हा बदल घडवून आणण्याचे श्रेय ते नागेश्वरा चॅरिटेबल ट्रस्टला व कृषी तांत्रिक अधिकारी यांना देतात.

तसेच, त्यांची वाडी पाहून गावातील इतर वाडीधारक प्रेरणा घेऊन आपले आर्थिक उत्पन्न वाढविण्यासाठी संस्थेच्या मार्गदर्शनात मेहनत घेत आहे.

सौ. राखी रविंद्र डखरे

भाग्यलक्ष्मी महिला बचत गट जरुड, ता. वरुड

नमस्कार, मी सौ. राखी रविंद्र डखरे, भाग्यलक्ष्मी महिला बचत गटाची सदस्य असून रा. जरुड, ता. वरुड येथील रहिवासी आहे. माझ्या गावातील जास्तीत जास्त महिला या घरघुती छोटे-मोठे व्यवसाय करणाऱ्या, व्यवसायातून मिळणारे पैसे घरातच खर्च करायच्या बचत करणे माहित होते पण बँकेमध्ये जाऊन वेळ कशाला घालवायचा या मानसिकतेच्या, अशातच आमच्या गावामध्ये नाबार्ड योजनेअंतर्गत नागेश्वरा चॅरिटेबल ट्रस्टच्या कार्यकर्त्यांनी महिला बचत गटाविषयी माहिती दिली. आम्ही 14 महिलांनी एकत्र येवून आमचा महिला बचत गट तयार केला. बचत गटामुळे माझ्या गावातील छोट्या व्यावसायिक





महिलांना बँकेत न जाता बचत करणे तसेच अति मागासलेल्या काही अशिक्षित महिलांना सुध्दा बचत करणे सोपे झाले. या बचत गटाच्या माध्यमातुन सर्वात चांगला फायदा झाला तो म्हणजे शौचालयाचा.

बचत गटाच्या माध्यमातुन नाबार्ड योजने अंतर्गत नागेश्वरा चॅरिटेबल ट्रस्टच्या कार्यकर्त्यांनी गावामध्ये अनेक योजना आणल्या तसेच स्वच्छतेसाठी, शौचालयाकरीता जनजागृती कार्यक्रम सुध्दा घेतले. शौचालय या विषयावर जनजागृती कार्यक्रमाच्या माध्यमातुन मला शौचालय बांधकामाकरिता नाबार्ड अंतर्गत नागेश्वरा चॅरिटेबल ट्रस्ट च्या माध्यमातुन मिळणाऱ्या अर्थसहाय्याबद्दल कळले. मी लगबगीने कर्जप्रकरणाकरीता लागणारे कागदपत्रे तयार केली माझ्या सोबतच माझ्या गटातील आणि 4 महिलांना देखील तयार केले आणि संस्थेकडे कर्ज प्रकरण सादर केले. आम्हाला 8 दिवसाच्या आत संस्थेकडून रु. 10000/- अर्थसहाय्य मिळाले यामध्ये जवळचे रु. 4000/- टाकुन मी माझ्या घरी 8 दिवसात शौचालय बांधुन घेतले.

माझ्या घरच्या परिस्थितीचा विचार केला असता मला गरज असुनही माझ्याकरीता व माझ्या परिवाराकरीता शौचालय बनविणे अतिशय अवघड वाटत होते. पाच सदस्यांच्या कुटुंबाचा आधार म्हणजे माझे पती, एकट्या माणसाच्या मिळकतीवर घरखर्च करून शौचालय बांधकामावर खर्च करणे जरा कठीणच होते. परंतु महिला बचत गटाच्या माध्यमातुन मी माझ्या घरी शौचालय बनविले याचा मला अभिमान आहे. शौचालयामुळे माझ्या घरी आरोग्यावर होणारा खर्च कमी झाला. शौचास बाहेर उघडयावर जाण्याचा वेळ वाचला बाहेर शौचास जावे लागत असल्याने शौचास जातांना विचार करावे लागायचे त्यामुळे पोटाचे विकार होत होते. परंतु शौचालय तयार केल्याने तो देखील त्रास वाचला.

गायत्री महिला बचत गट, मौदा

मी शोभा पुरुषोत्तम शेंडे मौदा हया गावात राहते. घरची परिस्थिती फार गरिबीची आहे. माहेरचा पण आधार नाही. पतिचा छोटासा कोंबडयाचा धंदा होता. त्यांना महिन्यातुन 800 ते 900 रुपये महिना



मिळायचा त्यात कसा बसा संसार चालत होता. तरी पण मी सुखी होते. अशातच ईश्वराची कृपा झाली. एके दिवशी काही महिला एकत्र येवुन बचत गटाविषयी चर्चा करित होत्या. मी त्यांना विचारपुस केली असता त्यांनी गटाविषयी संपुर्ण माहिती दिली. मी त्यांच्या गटात समाविष्ट झाले आमच्या गटाचे नाव गायत्री महिला बचत गट हे आहे. तेव्हा गटामार्फत भारतीय

स्टेट बँक आफ इंडिया बँकेने 30,000 रु कर्ज मंजूर केले. त्या कर्जाची आम्ही नियमित परतफेड केली. त्यानंतर नागेश्वरा चॅरिटेबल ट्रस्टने भारतीय स्टेट बँक आफ इंडिया मार्फत मायक्रो फायनान्सचे कर्ज वाटप सुरू केले आहे. म्हणुन आम्ही फार्म भरले. या पैशातुन मी कोंबडया खरेदी केल्या त्यामुळे मला जास्त भांडवल मिळू लागले. त्यामुळे महिन्याचा घरचा खर्च व घेतलेल्या कर्जाची परतफेड करू लागले. त्यानंतर पुन्हा दुसऱ्यांदा महिला बचत गटातुन 12 ते 13 महिला मिळुन 80,000 रु कर्ज घेतले. त्या कर्जाद्वारे मिळालेल्या पैश्यात कोंबडयाचा धंदा मोठया प्रमाणात सुरू केला. आता मी फार आनंदी आहे. बचत गटामुळे माझा आर्थिक विकास घडुन आला त्यामुळे मी बचत गट व नागेश्वरा चॅरिटेबल ट्रस्ट यांचे फार आभारी आहे. कारण आमच्या सारख्या गरिब महिलांना मदत करून आमचे जिवनमान उंचावण्यात मदत केली. आमच्या परिस्थिती मध्ये सुधारणा घडून आली. मी श्री. मुर्ति साहेब व त्यांचे सहकारी यांचे उपकार कधीच विसरू शकत नाही.

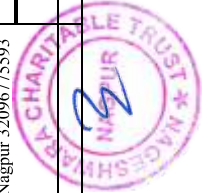


Chairman Visit



NAGESHWARA CHARITABLE TRUST
(Centre For Women and Rural Development)
RECEIPTS & PAYMENTS ACCOUNT FOR THE YEAR ENDED ON 31st MARCH 2015.

RECEIPTS		PAYMENTS	
Current year	Total Receipts	Current year	Total Payments
OPENING BALANCES :		OPENING BALANCES :	
(Cash & Bank)	1439589.22	MF Loan from SBL-CC Limit	3447598.00
Cash in Hand :		A/c No: 3136260424	
Cash with Bank Accounts		Loan for SHGs Sanitation purpose :	
Union Bank of India, Nagpur	166290.65	Maharashtra	37042000.00
Axis Bank Ltd., Nagpur	2001.00	Madhya Pradesh	
Bank of India, Nagpur	1495721.36	Livelihood Activities (MF)	9240000.00
Bank of India, Wardha	6543.00	Loan under RMK	6855000.00
HDFC Bank, Nagpur	1212.33	Habitat For Humanity	2350000.00
Bank of India, Nagpur	1569.00	Domex Toilet Academy	1980000.00
(Watershed)		Loan repaid to NABARD	2121500.00
State Bank of India, Nagpur	260450.20	TDF Churiya	928000.00
(General Account)		TDF Betul	
Bank of India, Nagpur	52154.00	Sanitation loan Maharashtra	12508000.00
Bank of India, NATUECO	11205.00	Sanitation loan MP	2224000.00
Bank of India, Nagpur	206517.00	TDF Loan Repaid	
State Bank of India, Nagpur	17254.00	TDF Tamia	625000.00
State Bank of India, Chhindwara	925.00	TDF Tamia Expansion I	500000.00
Axis Bank Ltd., Chhindwara	2820.00	TDF Churiya	250000.00
Bank of India, nagpur	1085.00	TDF Kurkheda	750000.00
(SADP)		TDF Korchhi	625000.00
Bank of India, Wadi	442761.00	TDF Betul	820000.00
(TDF Nagpur)		Loan Repaid to Rashtriya Mahila Kosh	9600500.00
Bank of India, PM	1045.00	Loan repaid to Dhanalaxmi	147212.00
TDF Nagpur	1045.07	Interest Paid on Loan (MFI)	5011298.00
State Bank of India, Wadi	1085.00	Interest Paid on Loan (TDF)	
(TDF Tamia Old)		TDF Tamia	59179.00
Bank of India, Sitabuldi, PM	3721.00	TDF Tamia Expansion I	89272.00
Central Madhya Pradesh Gramin Bankd		TDF Churiya	465532.00
(TDF Tamia Old)		TDF Kurkheda	134877.00
Axis Bank, Chhindwara, Wadi	79519.00	TDF Korchhi	112398.00
(TDF Tamia Old)		TDF Betul	156922.00
Axis Bank, Chhindwara, PM	38033.30	Bank Charges :	
(TDF Tamia Old)		Micro Finance Activities	47922.50
State Bank of India, Wadi	1547.00	NCT Bank Charges	13488.58
(TDF Tamia Expansion-I)		Project Management Cost	5805069.00
State Bank of India, Ramdaspath	1042.00	SHG Members Share	3770612.00
(TDF Tamia Expansion-I)		Vanamrut Project Expenditure	1988954.50
State Bank of India, Tamia	1000.00	Office Building :	
(TDF Tamia Expansion-I)		Vibhor Constructions	500000.00
Central Madhya Pradesh Gramin Bank, Tamia	3826.00	Office Furniture & Fixtures	1770000.00
(TDF Tamia Expansion-I)		Other Payments :	
Axis Bank, Chhindwara, Wadi	3536936.00	Deposit With Session Court Wardha	116365.00
(TDF Tamia Expansion-I)		Care Today Toilet Construction	
Axis Bank, Chhindwara, PM	23264.00	Care Today Fund Toilet Construction Expenses	2621711.00
(TDF Tamia Expansion-I)		Care Today Fund Project Management	325642.00
Cash with State Bank of India, Wadi	4550.00	WTO Travelling Expenses	115730.00
(TDF Tamia Expansion-II)		NABARD Project Expenditure :	
Cash with State Bank India, Tamia	28572.00	Lead Crop MP	19835.00
(TDF Tamia Expansion-II)		TOTAL C/D	115795617.6
Axis Bank, Chhindwara, Wadi	8149900.00		Cont....2
(TDF Tamia Expansion-II)			
Axis Bank, Chhindwara, PM	1050332.00		
(TDF Tamia Expansion-II)			
State Bank of India, PM	1041.50		
(TDF Tamia Expansion-II)			
State Bank of India, Ramdaspath	3443.50		
(TDF Betul)			
State Bank of India, Ramdaspath	3172.50		
(TDF Betul)			
Central Bank of India	1509.00		
(TDF Betul)			
Axis Bank, Betul , Wadi	11012.00		
(TDF Betul)			
Axis Bank, Betul , PM	33170.00		
(TDF Betul)			
State Bank of India, Nagpur 32096775593	8027649.00		
(TDF Seoni)			
TOTAL C/D	25114512.63		





Page-2		25114512.63 TOTAL B/D		115795617.6	
TOTAL B/D	769118.50	SHG Project, Chindwara	9922.00		
State Bank of India, Nagpur 32096799149	17832.00	Watershed Project Management-Jaigundra	71000.00		
(TDF Seoni)	4622227.50	Watershed Project Management-Khoba	75000.00		
Central Madhya Pradesh Gramin Bank, Nagpur	1097416.00	Climate Change Adoption Project	45.00		
(TDF Seoni)	1705.00	Watershed Project-Gondimohagon	2897.00		
Union Bank of India, Dhantoli-Wadi	7530.00	Misc. Expenditure	10582.00		
(TDF Amravati)	7227405.50	SHG 5000 Project, MP	3897993.00		
Union Bank of India, Dhantoli-PM	1413540.00	SHG Project, Betul	83750.00		
(TDF Amravati)	2092.00	TDF-Korchhi Expansion	1050.00		
Union Bank of India, Paratwada	3500.00	TDF Deori Expenditure	900.00		
(TDF Amravati)	4944489.50	SHG 5000 Project, MP	10000.00		
Bank of India, Achalpur	1147409.00	Women SHG	10000.00		
(TDF Amravati)	87601.50	WSHG Nukkad Natak Expenditure	127795.00		
Union Bank of India, Dhantoli	9000099.00	5000 Toilet Awareness Programme	581976.00		4882910.00
(TDF Amravati Additional)	1976466.00	Other Project Expenditure :			
Union Bank of India, Dhantoli	106505.00	Training and Exposer Expenditure	68500.00		
(TDF Amravati Additional)	2908184.00	Lodhikhera Handloom Cluster	12200.00		
Union Bank of India, Paratwada	578584.50	Khushi Eco Product	12200.00		
(TDF Amravati Additional)	1482.00	FINISH Training Expenditure	65226.00		
Bank of India, Achalpur	2229.00	IIT Youth Training Expenditure	2808.00		
(TDF Amravati Additional)	3723242.50	Hi Tech Sustainable Farming	105000.00		
State Bank of India, Ramdaspath	727796.00	Domex Toilet Academy	22550.00		
(TDF Kurkheda)	276658.00	SADP	80910.00		
State bank of India, Ramdaspath	1292.00	SATVA Media & Consulting Pvt. Ltd.	80284.00		
(TDF Kurkheda)	3544869.00	Organisation Developmental Expenses	3300.00		
State bank of India, Ramdaspath	893522.50	Solar Initiatives	2500.00		
(TDF Kurkheda)	351095.00	RIF Lac Cultivation Expenditure	300.00		
State Bank of India, Churiya	1630.00	NRLM Project Expenditure	190205.00		
(TDF Kurkheda)	4607000.00	Syngenta Project Expenditure	711377.00		
State Bank of India, Churiya	679000.00	Swabhimana Project Expenditure	70.00		
(TDF Kurkheda)	138452.00	TERI Stoves Expenditure	168215.00		1514745.00
State Bank of India, Churiya	30629208.00	TDF and other Projects	1300.00		
(TDF Kurkheda)	1495385.00	Expenditure against TDF Projects :	2423220.00		2423220.00
State Bank of India, Churiya	166477.00	TDF-Tamia	1051332.26		
(TDF Kurkheda)	1515635.07	TDF-Amravati I	8134909.00		
State Bank of India, Churiya	6311.00	TDF-Nagpur	2361652.00		
(TDF Kurkheda)	17896.00	TDF-Betul	4798583.00		
State Bank of India, Churiya	2562757.00	TDF-Tamia Expansion-I	5384002.00		
(TDF Kurkheda)	720705.00	TDF-Amravati II	12966211.00		
State Bank of India, Churiya	846528.08	TDF-Gadchiroli	5054911.50		
(TDF Kurkheda)	778005.50	TDF-Churiya	5926995.50		
State Bank of India, Churiya	934653.73	TDF-Seoni	10553271.50		
(TDF Kurkheda)	284119.00	TDF-Tamia Expansion II	16401856.00		
State Bank of India, Churiya	191458.00	TDF-Korchhi	15674754.94		
(TDF Kurkheda)	9200.5	TDF-Dongargarh	9470801.00		
State Bank of India, Churiya		TDF-Churiya Phase II	8617692.00		
(TDF Kurkheda)		TDF-Ambagargh Chowki	5071381.50		114182953.20
State Bank of India, Churiya		TDF-Deori	2714600.00		
(TDF Kurkheda)		TDF Project transfers in VPC Accounts	226940.00		226940.00
State Bank of India, Churiya		Interest Refunded to NABARD :			
(TDF Kurkheda)		TDF-Tamia I	6563.85		
State Bank of India, Churiya		TDF-Amravati I	114672.00		
(TDF Kurkheda)		TDF-Nagpur	34166.00		
State Bank of India, Churiya		TDF-Betul	39576.40		
(TDF Kurkheda)		TDF-Tamia Expansion I	141288.80		
State Bank of India, Churiya		TDF-Amravati II	174831.00		
(TDF Kurkheda)		TDF-Gadchiroli	194159.00		
State Bank of India, Churiya		TDF-Churiya	86892.00		
(TDF Kurkheda)		TDF-Tamia Expansion-II	233672.00		
State Bank of India, Churiya		TDF-Korchhi	240386.00		
(TDF Kurkheda)		TDF-Seoni	222858.00		
State Bank of India, Churiya		TDF-Churiya Phase-II	140751.00		
(TDF Kurkheda)		TDF-Dongargarh	80659.00		
State Bank of India, Churiya		TDF-Ambagargh Chowki	132764.00		1843239.05
(TDF Kurkheda)		Tax Deducted At Source :			
State Bank of India, Churiya		By The Energy & Resource India	15525.00		
(TDF Kurkheda)		By ICICI Bank Ltd., (SHG Loan Rep.coms)	11274.00		
State Bank of India, Churiya		By Bank Of India (TDF Loan, RMIK, San.)	97441.00		
(TDF Kurkheda)		By State Bank of India	33923.00		
State Bank of India, Churiya		By Satva Media Consulting Pvt.Ltd	7500.00		165663.00
(TDF Kurkheda)		Cash-In-hand	1803809.88		1803809.88
State Bank of India, Churiya		Cash with Bank Accounts			
(TDF Kurkheda)		State Bank of India, Wadi	1045.07		
State Bank of India, Churiya		(TDF Tamia)	1085.00		
(TDF Kurkheda)		Bank of India, Sitabuldi-PM			2130.07
State Bank of India, Churiya		(TDF Tamia)			
(TDF Kurkheda)		91018311.88 (TDF Tamia)			
State Bank of India, Churiya		TOTAL C/D	116132824.5		242841227.8
(TDF Kurkheda)		TOTAL C/D			Cont..3





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TOTAL C/D		116132824.5 TOTAL C/D		242841227.8
Bank Of Maharashtra, Tamia (Watershed, Tamia, PM)	127354.00	Central Madhya Pradesh Gramin Bank, Tamia (TDF Tamia)	4389.00	
Central Madhya Pradesh Gramin Bank, (NTFP Project)	1000.00	Axis Bank, Chindwara, Wadi (TDF Tamia)	39.64	
State Bank of India, Nagpur (Vanamrut)	348061.00	Axis Bank, Chindwara, PM (TDF Tamia)	12042.55	
Receipts From NABARD		State Bank of India, Wadi (TDF Tamia)	1547.00	
SHG PROJECT BETUL	436800.00	State Bank of India, Ramdaspeth (TDF Tamia Expansion-I)	1042.00	
CAB (RBI) PUNE	10000.00	State Bank of India, Tamia (TDF Tamia Expansion-I)	1000.00	
5000 Toilet Awareness Pro	1208449.00	Central Madhya Pradesh Gramin Bank, Tamia (TDF Tamia Expansion-I)	43751.00	
TDF-Korchi Expansion	15120.00	Axis Bank, Chindwara, Wadi (TDF Tamia Expansion-I)	1365906.50	
SHG 5000 Project, MP	1678125.00	Axis Bank, Chindwara, PM (TDF Tamia Expansion-I)	1277.70	
WSGH (Nukkad Natak)	117200.00	State Bank of India, Wadi (TDF Tamia Expansion-I)	4550.00	
Tr. and Exposer Receipts From NABARD & Oth	76000.00	State Bank of India, Wadi (TDF Tamia Expansion-II)	378095.00	
Watershed Condominogon	252687.00	State Bank India, Tamia (TDF Tamia Expansion-II)	7115237.00	
Refund of Organic certification charges	93259.00	Axis Bank, Chindwara, Wadi (TDF Tamia Expansion-II)	241187.00	
Other Projects Receipts :		Axis Bank, Chindwara, PM (TDF Tamia Expansion-II)	1041.50	
Hi Tech Sustainable Farming	383016.00	State Bank of India, PM (TDF Tamia Expansion-II)	1090.00	
SADP	12142.00	Central Bank of India (TDF Betul)	706563.70	
Bank Interest	13318.00	Axis Bank, Betul, Wadi (TDF Betul)	2797.90	
Misc Receipts	14913.00	Axis Bank, Betul, PM (TDF Betul)	5404450.50	
FINISH Training	97500.00	State Bank Of India, Wadi (TDF Seoni)	299734.50	
ICICI Incentives	90525.00	State bank of India, PM (TDF Seoni)	144651.00	
Solar Initiatives	725.00	Central Madhya Pradesh Gramin Bank, Kurai (TDF Seoni)	117237.50	
SADP	35995.00	Union Bank of India, Dhantoli-Wadi (TDF Amravati)	21950.00	
Care Today Fund	3320000.00	Union Bank of India, Dhantoli-PM (TDF Amravati)	1750.00	
SATVA Media & Consulting Pvt. Ltd.	95405.00	Union Bank of India, Paratwada (TDF Amravati)	1097.00	
Interest Received From Bank	200897.13	Bank of India, Achalpur (TDF Amravati)	3310427.50	
Service Charges	1296533.97	Bank of India, Dhantoli (TDF Amravati Additional)	796860.00	
Donations from General Public	7079945.00	Union Bank of India, Paratwada (TDF Amravati Additional)	50.00	
TDF Monitoring Cost Receipts	543500.00	Bank of India, Achalpur (TDF Amravati Additional)	3500.00	
Reversal of PMC Cost	33478.75	Bank of India, Wadi (TDF Nagpur)	11587.00	
NTFP Project, Tamia	148500.00	Bank of India, PM (TDF Nagpur)	1118.00	
NRLM	732900.00	State Bank of India, Ramdaspeth (TDF Kurkheda)	2408888.00	
Receipt from NABARD for TDF Projects		State bank of India, Ramdaspeth (TDF Kurkheda)	590267.00	
TDF, Nagpur	1452000.00	State Bank of India, Kurkheda (TDF Kurkheda)	14598.50	
TDF-Dongargarh	12046535.00	Bank of India, Wadi (TDF Kurkheda)	3817602.53	
TDF Tamia II	2189000.00	Bank of India, PM (TDF Korchi)	1322539.53	
TDF-Churiya Phase-II	10698350.00	Bank of India, Korchi (TDF Korchi)	2079.00	
TDF, Amravati	2175000.00	IDBI Bank Ltd. Chichargh (TDF Deori)	2745.00	
TDF, Churiya	4404651.00	State Bank of India, Ramdaspeth, Wadi (TDF Churiya)	1842.00	
TDF, Betul	5500800.00			
TDF, Seoni	7672000.00			
TDF, Gadchiroli	1845600.00			
TDF Tamia Expansion II	14966000.00			
TDF, Amravati Expansion	8515500.00			
TDF-Korchi	9716300.00			
Loans Received During the year				
NABARD Sanitation Maharashtra IV	24460000.00			
Habitat for Humanity	2500000.00			
Domex Toilet Academy	1725000.00			
Repayment of MF Loan :				
Mah Sanitation	17998993.00			
MP Sanitation	2925384.00			
RMK	2249401.40			
Dhanalaxmi	21000.00			
Micro Fin	10360480.00			
Habitat for Humanity	374155.00			
Domex	647239.00			
Vanamrut Project Receipts :				
Repayment Received (TDF Loans) :				
TDF Tamia Old	1773575			
TDF Tamia Expansion	624373.39			
TDF Rajnandgaon	518044.04			
TDF Betul	2171300.00			
TDF Korchi	1061465.14			
	89458.72			
TOTAL C/D		305522390.7 TOTAL C/D		270997759.8

Cont..4





Page-4		TOTAL B/D		TOTAL B/D		TOTAL B/D	
TOTAL B/D	305522390.7	66972.47	State Bank of India, Ramdaspath, PM (TDF Churiya)	249640.00	270997759.8		
TDF Kurkheda	66972.47		State Bank of India, Churiya, Wadi (TDF Churiya)	1410681.00			
Service Charges :			State Bank of India, Churiya, PM (TDF Churiya)	136713.00			
Mah Sanitation	3456043.00		State Bank of India, Ramdaspath, Wadi (TDF Churiya Phase II)	7367.50			
MP Sanitation	434351.00		State Bank of India, Ramdaspath, PM (TDF Churiya Phase II)	66999.00			
RMK	2461582.00		State Bank of India, Churiya, Wadi (TDF Churiya Phase II)	5775988.00			
Micro Fin	2137092.00		State Bank of India, Churiya, PM (TDF Churiya Phase II)	996526.00			
Habitat for Humanity	30783.00		State Bank of India, Ramdaspath, PM (TDF Dongargarh)	334959.00			
Domex	141792.00		State Bank of India, Ramdaspath, PM (TDF Dongargarh)	244989.50			
Service Charges (TDF)			State Bank of India, Churiya, Wadi (TDF Dongargarh)	5420664.00			
TDF Tamia Old	56193.61		State Bank of India, Churiya, PM (TDF Dongargarh)	992616.00			
TDF Tamia Expansion	46623.96		State Bank of India, Ramdaspath, Wadi (TDF Ambagargh Chowki)	215355.50			
TDF Rajnandgaon	183706.00		State Bank of India, Ramdaspath, PM (TDF Ambagargh Chowki)	3397.00			
TDF Betul	95531.86		State Bank of India, Churiya, Wadi (TDF Ambagargh Chowki)	129694.00			
TDF Korchi	8051.28		State Bank of India, Churiya, PM (TDF Ambagargh Chowki)	1091.00			
TDF Kurkheda	6027.52		State Bank of India, Churiya, PM (TDF Ambagargh Chowki)	2657662.79			
Interest on Savings Bank (Loan			RMK BOI 870610210000023	683904.61			
Mah Sanitation	1275029.31		(Rashtriya Mahila Kosh, Loan Account)	0.00			
MP Sanitation	2212.00		Mah Sanitation BOI 870610110003089	144844.00			
RMK	43915.26		(Maharashtra sanitation loan Account)	54617.00			
Micro Fin	0.00		Micro Fin SBI 31336260424	1594879.07			
Dhanlaxmi	3040.00		(Micro Finance CC Account)	102957.00			
Habitat for Humanity	528.00		MP Sanitation SBI 31078043750	1755.00			
Domex Toilet Academy	29299.00		(Madhya Pradesh Sanitation Loan)	1396.00			
TDF Tamia	112.00		Dhanlaxmi BOI 870610110006373	1089.50			
TDF Tamia Expansion I	8104.00		(Dhanlaxmi Loan)	87208.00			
TDF Churiya	16469.00		DTA BOI 870610110004876	242314.25			
TDF Kurkheda	38064.00		(Domex Toilet Academy)	3831.50			
TDF Korchi	39470.17		FCRA Axis Bank, Habitat Loan Prog. (Habitat Loan Programme)	54212.77			
TDF Betul	114428.00		TDF Tamia Old	2001.00			
Syngenta India	9321.00		(Tamia Loan Account)	226745.85			
NABARD Swabhiman	8324.00		TDF Tamia Expansion	6543.00			
NRLM Project, Tamia	15235.00		(Tamia Expansion-I Loan Account)	1212.33			
RIF Project, Tamia	5878.00		State Bank of India, TDF Rajnandgaon (Churiya TDF Loan Account)	254256.00			
NTPF Project, Tamia	1476.00		Central Bank of India, TDF Betul (TDF Betul Loan Account)	192801.70			
Vanamrut	36232.00		Bank Of India, TDF Korchi (TDF Korchi Loan Account)	34921.00			
Interest on TDF Bank Accounts :			State Bank of India, TDF Kurkheda (TDF Kurkheda Loan Account)	19529.33			
TDF, Tamia	0.00		UBI Dhanotli 366002010054498	217669.00			
TDF, Amravati	114270.00		(FINISH Proj)				
TDF, Nagpur	34166.00		Axis Bank 048010100203135				
TDF, Betul	41445.00		Bank of India 870610100011887 (General Account)				
TDF, Tamia II	104579.00		Bank of India Wardha 22217 (General Account)				
TDF, Amravati Expansion	174831.00		HDFC Bank 1021800000250 (Watershed Gondimohagaon)				
TDF Tamia Expansion II	291121.00		Bank of India Watershed 870610210000004				
TDF, Gadchiroli	193955.00		State Bank of Inadia31039621559 (General Account)				
TDF, Churiya	86892.00		Bank of India, Nagpur (General Account)				
TDF, Korchi	240386.00		Bank of India, Nagpur (General Account)				
TDF, Seoni	222856.00		BIOI Natueco Farming 8706101100006377				
TDF-Dongargarh	80659.00		Bank of India 870610210000022 (General Account)				
TDF-Churiya Phase-II	140743.00						
TDF-Ambagargh Chowki	132764.00						
TDF Deori	660.00						
Corpus Fund							
Contribution from Trustees :							
Shri S. Jabanna	20000.00						
Shri Anand Ghule	30000.00						
Shri HMB Murthy	50000.00						
Mrs. Jyoti Murthy	25000.00						
CF05-Shri Kathale	30000.00						
Share of SHG Members	1375500.00						
Closing Balance :							
State Bank of India, Ramdaspath CC A/c	911246.00						
Unidentified receipt	20428.00						
TOTAL C/D	320615778.1	320615778.1	TOTAL C/D	293570791	22573031.20		





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TOTAL B/D	320615778.10 TOTAL B/D	293570791
	State Bank of India, Nagpur (General Account)	324218.50
	State Bank of India, Chhindwara (5000 HG) (SHG 5000)	925.00
	Axis Bank Ltd., Chhindwara (SHG 5000) (SHG 5000)	28590.00
	Axis Bank Ltd., Nagpur FCRA 911010058152788	288058.00
	State Bank of India Current Account	4611.00
	Yes Bank Ltd., Nagpur (SHG)	9486.58
	Axis Bank Ltd., FCRA, Nagpur (Syngenta Foundation)	555974.73
	Bank of India, Nagpur (NABARD Swabhimani)	119204.00
	Bank of Maharashtra, Tamia (NRLM, Tamia)	21632.00
	DCCB Tamia, RIF Account (RIF, Tamia)	3578.00
	Yes Bank MH Sanitation-002894600000503 (MH Sanitation)	24982618.70
	Bank of India, Habitat	446398.06
	Bank Of Maharashtra, Tamia (Watershed, Tamia, PM)	127354.00
	Central Madhya Pradesh Gramin Bank, (NTEP Project)	2470.00
	State Bank of India, Nagpur (Vanamrut)	129868.50
		27044987.07
TOTAL	320615778.10 TOTAL	320615778.10

Place: Nagpur

Date :11th Day of June 2015

For Nageshwara Charitable Trust

President

Secretary





EXPENDITURE		Current year	Total Expenditure	INCOME	Current year	Total Income
To, Expenditure on the objects of the Trust				By, Grants, Donations & Service Charges Received :		
Interest Paid on Loan-MFI		5011298.00	5011298.00	Service Charges received : Micro Finance Activities Sanitation Programme Rashtriya Mahila Kosh Habitat for Humanity Domex Toilet Academy	2137092.00	8661643.00
Interest paid on loan (TDF)		1018180.00	1018180.00		3890394.00	
Other Bank Charges :		61411.08	61411.08		2461582.00	
Project running Expenses :					30783.00	
Loan Programmes Project Mgmt Exp		5805069.00			141792.00	
WWSHG Nukkad Natak Expenditure		127795.00		Service Charges received on TDF Loan A/c TDF Tamia TDF Tamia Expansion I TDF Churiya TDF Kurkheđa TDF Korchi TDF Betul	56193.61	396134.24
5000 Toilet Awareness Programme		581976.00			46623.96	
Care Today Fund Toilet Construction Expenses		2621711.00			183706.00	
Care Today Fund Project Management		325642.00			95531.86	
WWTO Travelling Expenses		115730.00			8051.28	
Lead Crop MP		183090.00			6027.52	
SHG Project, Chindwara		9922.00				
Watershed Project Management-Jaitgundra		71000.00				
Watershed Project Management-Khoba		75000.00				
		45.00				
Climate Change Adoption Project		155650.00		Grant received for various Projects : SHG Project Betul CAB RBI Pune 5000 Toilet Awareness Programme TDF-Korchi Expansion SADP Domex Toilet Academy SHG 5000 Project, MP Misc Receipts WSGH (Nukkad Natak) Tr. and Exposer Receipts From NABARD & 0th Watershed Gondimohgaon FINISH Training ICICI Incentives Solar Initiatives SADP Care Today Fund SATVA Media & Consulting Pvt. Ltd. Service Charges Donations From General Public TDF Monitoring Cost Receipts	1861351.87	1861351.87
SHG Project, Betul		1300.00			436800.00	
TERI Stoves Expenditure		900.00			10000.00	
TDF Deori Expenditure		2897.00			1208449.00	
Watershed Project-Gondimohagaon		10582.00			15120.00	
Misc. Expenditure		3897993.00			12142.00	
SHG 5000 Project, MP		249768.00			1725000.00	
TDF-Korchi Expansion		68500.00			1678125.00	
Training and Exposer Expenditure		12200.00			14913.00	
Lodhikhera Handloom Cluster		65226.00			117200.00	
Khushi Eco Product		2808.00			76000.00	
FINISH Training Expenditure		105000.00			252687.00	
HIT Youth Training Expenditure		22550.00			97500.00	
Hi Tech Sustainable Farming		80910.00			90525.00	
Domex Toilet Academy		80284.00			725.00	
SADP		3300.00			35995.00	
SATVA Media & Consulting Pvt. Ltd.		2500.00			3320000.00	
Organisation Developmental Expenses		10000.00			95405.00	
SHG 5000 Project, MP		10000.00			1296533.97	
Women SHG		300.00			7079945.00	
SADP			14699648.00	543500.00	18106564.97	
		1934347.00	1934347.00	Surplus on sale on Vanamrut	466420.87	466420.87
Khushi Eco Products Pvt. Ltd						
Additional Expenditure Incurred on Projects :						
TDF-Tamia I		455967.00				
TDF-Amravati I		828637.00				
TDF-Nagpur		165206.00				
TDF- Betul		315192.00				
NTFP Project, Tamia		38865.00				
TDF-Tamia Expansion I		828637.00	2632504.00			
To Depreciation :						
Honey Processing Equipments		23404.71				
NABARD Funded Computer		775.68				
Furniture & Fixtures		1519.02				
LCD Projector		29.86	25729.27			
			4108997.60			
To, Excess of Income Over Expenditure Transferred to Balance Sheet						
TOTAL Rs.			29492114.95	TOTAL Rs.		29492114.95

Place: Nagpur
Date : 11th Day of June 2015.

For Nageshwari Charitable Trust





 Alfred Secretary
 Daniel President



Vinay P. Sapre

Chartered Accountant
Mem.No.103602



NAGESHWARA CHARITABLE TRUST
(Centre For Women and Rural Development)
BALANCE SHEET AS ON 31st MARCH, 2015

LIABILITY	AMOUNT	AMOUNT	ASSETS	AMOUNT	AMOUNT
CORPUS FUND :			FIXED ASSETS :		
A. CONTRIBUTION FROM TRUSTEES:			Land & Buildings :		
Jambana Sivappa Somada	168000.00		Agriculture Land	423000.00	423000.00
H.M.B. Murthy	444000.00				
Jyoti Murthy	232000.00		Honey Processing Building	2780380.00	2780380.00
Anand Ghule	195000.00		Office Premises	177000.00	177000.00
Prakash Katala	129500.00				
Shravan Waghade	10000.00		FURNITURE & FIXTURES :		
Sudhakar Rakshade	5000.00		Balance as per last Balance sheet	15190.20	13671.18
Dharanpal Ghutke	15000.00		Less : Depreciation 10%	1519.02	
Madan Galagaye	5000.00		NABARD FUNDED COMPUTER		
	423000	1626500.00	Balance as per last Balance sheet	1292.80	517.12
A1. DONATION RECEIVED IN KIND			Less : Depreciation 60%	775.68	
B: INCOME AND EXPENDITURE A/c			LCD PROJECTOR :		
Balance as per last Balance sheet			Balance as per last Balance sheet	49.77	19.91
Add: Excess of Income over Exp.transferred from I & E A/c	17075001.20	21183998.80	Less : Depreciation 60%	29.86	
SECURED LOANS :	4108997.60		HONEY PROCESSING UNIT & OTHER EQUIPMENTS		
1. FOR SOCIAL PURPOSE			Balance as per last Balance sheet	117023.54	93618.83
Sanitation loan NABARD-Mah	63688000.00		Less : Depreciation 20%	23404.71	
Sanitation loan NABARD-MP	3328000.00		INVESTMENT & DEPOSITS :		
TDF Loan (Tania)	375000.00		Deposit with Wardha Court	3131699.00	
TDF Loan (Rajnandgaon)	5889000.00		Deposit with SBI	3000000.00	6631699.00
TDF Loan (Kurkhe)	1500000.00		Deposit with BOI	500000.00	
TDF Loan (Tania Ex-I)	1000000.00		CURRENT ASSETS		
TDF Loan (Korchi)	1250000.00		LOANS & ADVANCES:		
TDF Loan (Betul)	1660000.00		Advance for new Office	2500000.00	
HABITAT for Humanity	2500000.00		Hi Tech Sustainable Farming	2242055.00	
Domex Toilet Academy	2000000.00	83190000.00	Sanitation Loan to SHGs(Mah)	36381810.93	
2. FOR MICRO CREDIT & OTHER			Sanitation Loan to SHGs(MP)	3230793.00	
MF Loan from SBI-CC Limit	911246.00		RMK Loan to SHGs	5802276.00	
A/c No: 31336260424	9399500.00	10310746.00	MFI loan to SHGs (SBI)	7273789.00	
Rashtria Mahila Kosh, New Delhi			TDF Loan to SHG	10124002.24	
UNSECURED LOANS			Domex Toilet Academy	2094761.00	
Advance from friends & Relatives	2075000.00		HABITAT for Humanity India	1975845.00	71635392.17
SHG Members Share	2675808.00	4750808.00	Dhanalaxmi Fund	10060.00	
ADVANCE GRANT			Tax Deducted At Source:		
TDF-Amravati I	149411.80		FY-2013-14	120770.00	286433.00
TDF-Nagpur	14294.00		FY-2014-15	165663.00	
TDF-Betul	717780.60		Loans & Advances :		
TDF-Tania Expansion-I	1259798.20		Pulse Services, New Delhi	1437332.00	1437332.00
TDF-Amravati II	4111836.50		(Rural Hospital Project, Raulgaon)		
TDF-Gadchiroli	3022513.50		Receivables from NABARD:		
TDF-Chhuria	1456300.00		TDF-Tania	514000.00	
TDF-Seoni	5829409.00		TDF-Nagpur	297000.00	
TDF-Tania Expansion-II	7749671.50		TDF-Betul	325000.00	
TDF-Korchi	5143432.06		TDF-Tania Expansion-I	179000.00	
TDF-Churiya Phase II	6599102.50		TDF-Chhuria	342876.00	
TDF-Dongargath	6787922.50		TDF-Seoni	20000.00	
TDF-Ambargath Chowki	204618.50		TDF-Korchi	491.00	
Syngenta Foundation India	499407.57		TDF-Dongargath	211900.00	
NRLM	21632.00	43567130.23	TDF-Churiya Phase II	259250.00	
Vibhor Constructions	2280380.00	2280380.00	TDF-Ambargath Chowki	180116.00	
Interest Payable to NABARD	134310.95	134310.95	TDF-Deori	3275133.00	5604766.00
Payables for Project Expenditure	3883825.50	3883825.50			
Unidentified Donation	20480.00	20480.00	Sundry Debtors-Vanamrut	20440.00	20440.00
			- Honey (Raw Processed)	1936480.00	
			- Packing Material	100000.00	2036480.00
			Balances In Village Planning Committee Accounts	226940.00	226940.00
TOTAL C/D		170948179.48	TOTAL C/D		91367689.21

Cont...2



LIABILITY	AMOUNT	ASSETS	AMOUNT	AMOUNT
TOTAL B/D	170948179.48	TOTAL B/D	1803809.88	91367689.21
		Cash in Hand :		1803809.88
		Cash with Bank Accounts		
		State Bank of India, Wadi	1045.07	
		(TDF Tamia)		
		Bank of India, Sitabuli-PM	1085.00	
		(TDF Tamia)		
		Central Madhya Pradesh Gramin Bank, Tamia	4389.00	
		(TDF Tamia)		
		Axis Bank, Chindwara, Wadi	39.64	
		(TDF Tamia)		
		Axis Bank, Chindwara, PM	12042.55	
		(TDF Tamia)		
		State Bank of India, Wadi	1547.00	
		(TDF Tamia Expansion-I)		
		State Bank of India, Ramdaspath	1042.00	
		(TDF Tamia Expansion-I)		
		State Bank of India, Tamia	1000.00	
		(TDF Tamia Expansion-I)		
		Central Madhya Pradesh Gramin Bank, Tamia	43751.00	
		(TDF Tamia Expansion-I)		
		Axis Bank, Chindwara, Wadi	1365906.50	
		(TDF Tamia Expansion-I)		
		Axis Bank, Chindwara, PM	1277.70	
		(TDF Tamia Expansion-I)		
		State Bank of India, Wadi	4550.00	
		(TDF Tamia Expansion-II)		
		State Bank India, Tamia	378095.00	
		(TDF Tamia Expansion-II)		
		Axis Bank, Chindwara, Wadi	7115237.00	
		(TDF Tamia Expansion-II)		
		Axis Bank, Chindwara, PM	241187.00	
		(TDF Tamia Expansion-II)		
		State Bank of India, PM	1041.50	
		(TDF Tamia Expansion-II)		
		Central Bank of India	1090.00	
		(TDF Betul)		
		Axis Bank, Betul, Wadi	706563.70	
		(TDF Betul)		
		Axis Bank, Betul, PM	2797.90	
		(TDF Betul)		
		State Bank Of India, Wadi	5404450.50	
		(TDF Seoni)		
		State bank of India, PM	299734.50	
		(TDF Seoni)		
		Central Madhya Pradesh Gramin Bank, Kurai	144651.00	
		(TDF Seoni)		
		Union Bank of India, Dhanoli- Wadi	117237.50	
		(TDF Anravati)		
		Union Bank of India, Dhanoli-PM	21950.00	
		(TDF Anravati)		
		Union Bank of India, Paratwada	1750.00	
		(TDF Anravati)		
		Bank of India, Achalpur	1097.00	
		(TDF Anravati)		
		Union Bank of India, Dhanoli	3310427.50	
		(TDF Anravati Additional)		
		Union Bank of India, Dhanoli	796860.00	
		(TDF Anravati Additional)		
		Union Bank of India, Paratwada	50.00	
		(TDF Anravati Additional)		
		Bank of India, Achalpur	3500.00	
		(TDF Anravati Additional)		
		Bank of India, Wadi	11587.00	
		(TDF Nagpur)		
		Bank of India, PM	1118.00	
		(TDF Nagpur)		
		State Bank of India, Ramdaspath	2408888.00	
		(TDF Kurkheda)		
		State bank of India, Ramdaspath	590267.00	
		(TDF Kurkheda)		
		State Bank of India, Kurkheda	14598.50	
		(TDF Kurkheda)		
		Bank of India, Wadi	3817602.53	
		(TDF Korchi)		
		Bank of India, PM	1322539.53	
		(TDF Korchi)		
		Bank of India, Korchi	2079.00	
		(TDF Korchi)		
TOTAL C/D	170948179.48	TOTAL C/D		28154075.12
TOTAL C/D	170948179.48	TOTAL C/D		121325574.21

Cont.3



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LIABILITY	AMOUNT	AMOUNT	ASSETS	AMOUNT	AMOUNT
TOTAL B/D	170948179.48	170948179.48	TOTAL B/D	121325574.21	121325574.21
			IDBI Bank Ltd. Chichgargh (TDF Deori)	2745.00	
			State Bank of India, Ramdaspath, Wadi (TDF Churiya)	1842.00	
			State Bank of India, Ramdaspath, PM (TDF Churiya)	249640.00	
			State Bank of India, Churiya, Wadi (TDF Churiya)	1410681.00	
			State Bank of India, Churiya, PM (TDF Churiya)	136713.00	
			State Bank of India, Ramdaspath, Wadi (TDF Churiya Phase II)	7367.50	
			State Bank of India, Ramdaspath, PM (TDF Churiya Phase II)	66999.00	
			State Bank of India, Churiya, Wadi (TDF Churiya Phase II)	5775988.00	
			State Bank of India, Churiya, PM (TDF Churiya Phase II)	996526.00	
			State Bank of India, Ramdaspath, Wadi (TDF Churiya Phase II)	334959.00	
			State Bank of India, Ramdaspath, PM (TDF Dongargargh)	244989.50	
			State Bank of India, Churiya, Wadi (TDF Dongargargh)	5420664.00	
			State Bank Of India, Churiya, PM (TDF Dongargargh)	992616.00	
			State Bank of India, Ramdaspath, Wadi (TDF Ambagargh Chowki)	215355.50	
			State Bank of India, Ramdaspath, PM (TDF Ambagargh Chowki)	3397.00	
			State Bank of India, Churiya, Wadi (TDF Ambagargh Chowki)	129694.00	
			State Bank Of India, Churiya, PM (TDF Ambagargh Chowki)	1091.00	
			RMK BOI 870610210000023 (Rashtriya Mahila Kosh, Loan Account)	2657662.79	
			Mah Sanitation BOI 870610110003089 (Maharashtra sanitation loan Account)	683904.61	
			Micro Fin SBI 31336260424 (Micro Finance CC Account)	0.00	
			MP Sanitation SBI 31078043750 (Madhya Pradesh Sanitation Loan)	144844.00	
			Dhanlaxmi BOI 870610110006373 (Dhanalaxmi Loan)	54617.00	
			DTA BOI 870610110004876 (Donex Toilet Academy)	1594879.07	
			FCRA Axis Bank, Habitat Loan Prog. (Habitat Loan Programme)	102957.00	
			TDF Tamia Old (Tamia Loan Account)	1755.00	
			TDF Tamia Expansion (Tamia Expansion-II Loan Account)	1396.00	
			State Bank of India, TDF Rajmandgaon (Churiya TDF Loan Account)	1089.50	
			Central Bank of India, TDF Betul (TDF Betul Loan Account)	87208.00	
			Bank Of India, TDF Korehi (TDF Korehi Loan Account)	242314.25	
			State Bank of India, TDF Kurkbeda (TDF Kurkbeda Loan Account)	3831.50	
			UBI Dhantoli 366002010054498 (FINISH Proj)	54212.77	
			Axis Bank 048010100203135 (General Account)	2001.00	
			Bank of India 870610100011887 (General Account)	226745.85	
			Bank of India Wardha 22217 (General Account)	6543.00	
			HDFC Bank 1021800000250 (General Account)	1212.33	
			Bank of India Watershed 870610210000004 (Watershed)	254256.00	
			State Bank of India 31039621559 (General Account)	192801.70	
			Bank of India, 870610110005397 (General Account)	34921.00	
			Bank of India, 8706101100006377 (General Account)	19529.33	
			Bank of India 870610210000022 (General Account)	217669.00	
			State Bank of India, Nagpur (General Account)	324218.50	
				22901836.7	
				144227410.9	



Cont. 4



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LIABILITY	AMOUNT	ASSETS	AMOUNT	AMOUNT	AMOUNT
TOTAL B/D	170948179.48	TOTAL B/D		144227410.91	
		State Bank of India, Chhindwara (SHG 5000)	925.00		
		Axis Bank Ltd., Chhindwara (SHG 5000)	28590.00		
		Axis Bank Ltd., Nagpur FCRA 91101008152788	288058.00		
		(FCRA)			
		State Bank of India Current Account (General Account)	4611.00		
		Yes Bank Ltd., Nagpur (SHG)	9486.58		
		(SHG Project)			
		Axis Bank Ltd., FCRA, Nagpur (Syngenta Foundation)	555974.73		
		Bank of India, Nagpur (NABARD Swabhimani)	119204.00		
		Bank of Maharashtra, Tamia (NRLM, Tamia)	21632.00		
		DCCB Tamia, RIF Account (RIF, Tamia)	3578.00		
		Yes Bank MH Sanitation-002894600000503	24982618.70		
		(MH Sanitation)			
		Bank of India, Habitat (HABITAT)	446398.06		
		Bank Of Maharashtra, Tamia (Watershed, Tamia, PM)	127354.00		
		Central Madhya Pradesh Gramin Bank, Tamia (NTFP Project)	2470.00		
		State Bank of India, Nagpur (Vanamrut)	129868.50		
TOTAL	170948179.48	TOTAL		26720768.57	
					170948179.48

Place: Nagpur

Date : 11th Day of June 2015

For Nageshwara Charitable Trust

President

Secretary

Vinay P. Sapre
Chartered Accountant
Mem.No. 103602

