NABARD's Development Funds: How to Read the Count of Sanctioned, Released and Spent

Ministry of Finance (Department of Financial Services) | Source: Lok Sabha answer, 27 July 2026 (with Annexure-I and II) | UPSC / PCS Mains: GS-III (rural infrastructure, agricultural finance), GS-II (centre-state finance, reading parliamentary answers) | Prelims: NABARD and its funds

Background and Context

According to the answer, NABARD runs several development funds, of which RIDF, LTIF, MIF, WIF and FPF are named. In this answer the language of the table matters as much as the number. Five different words appear in this answer: "utilized" and "actually spent" in the question, "disbursements" in the text, "spent/ released" in Annexure-I, and "Net Sanctions" and "Amount Spent/ Disbursement" in Annexure-II. From the exam's point of view, the most useful thing about this answer is exactly this: taking these words as synonyms of one thing is not safe.

What Is the News?

On 27 July 2026, Unstarred Question 1151 was answered in the Lok Sabha. The MP had asked for a consolidated record of the amount "utilized" in NABARD's development funds, the sanctioned and spent amounts of five years (year-wise and state-wise) and the sectors of use. The answer named five funds, gave a sector-wise table only for RIDF for 2025-26, and attached two annexures: a 31-year fund-wise table and a five-year state-wise table. The question's list also included "livelihoods"; the answer's sector table has no row of that name - it has "Other Sectors". The answer does not say that this row is "livelihoods".

Six Cautions for Reading the Answer

(1) Annexure-I has both words "spent/ released" printed; do not read it as only "spent" or only "released". (2) In Annexure-I, "-" means "number not printed", not zero. (3) The RIDF rows of 2007-08, 2008-09 and 2009-10 carry an asterisk and a note: "Includes disbursement under Bharat Nirman of Rs. 18500 crore"; this amount is not printed split across the three years, so we do not split it. (4) Annexure-II has only 30 rows; the amounts of names not printed cannot be taken as zero. (5) Annexure-II's amounts are combined for all funds, not fund-wise. (6) "Net Sanctions" and "Amount Spent/ Disbursement" are two separate column groups; the answer gives no ratio or reason between them, so we too draw no "utilisation rate".

Key Facts and Figures

Details of the answer (verbatim)	**Lok Sabha Unstarred Question 1151, answer 27.07.2026, Ministry of Finance (Department of Financial Services), Minister of State Shri Pankaj Chaudhary; questioner Shri Sudhakar Singh. Title: "Consolidated Record of NABARD Funds Utilized". All figures are, in the answer's words, "As reported by NABARD" / "As informed by NABARD".**
The three parts of the question	(a) a consolidated record of the amount "utilized" every year in NABARD's development funds (RIDF and other special funds); (b) the amount "sanctioned" and "actually spent" in the last five years, year-wise and state-wise; (c) the sectors of use, such as irrigation, rural roads, drinking water, health, education, agricultural infrastructure and "livelihoods".
The five funds named in the answer	RIDF, Long Term Irrigation Fund (LTIF), Micro Irrigation Fund (MIF), Warehouse Infrastructure Fund (WIF) and Food Processing Fund (FPF).
Part (a): Annexure-I	"Year-wise details of amount spent/ released by NABARD since inception of the various Development Funds": 31 rows of years from 1995-96 to 2025-26, five fund columns, Rs crore. The answer's text calls this "disbursements", while the Annexure's heading prints "spent/ released".
Part (b): Annexure-II	"Net Sanctions" and "Amount Spent/ Disbursement" for the last five financial years (2021-22 to 2025-26), "as on 31.03.2026"; rows for 30 States/Union Territories. The amounts are combined for all development funds; there is no fund-wise split.
Part (c): sector table	Only RIDF, only 2025-26, "Amount Disbursed": seven activities and a printed total of 44546.53 (Rs crore). For the remaining four funds the text says only that they were used for "specific sectors viz. irrigation, warehouse infrastructure, food processing etc.".

What is not in the answer	No printed column total or cumulative sum. The meaning of "Net Sanctions" and what "Net" is arrived at by subtracting is not stated. No reason is given for the difference between sanctioned and spent. There is no state-wise or fund-wise sector split.

Part (c): RIDF's sector-wise disbursement in 2025-26 (the answer's table, verbatim)

No.	Activity (as per the answer)	Amount Disbursed, Rs crore
1	Irrigation	14,124.76
2	Rural Roads	14,915.97
3	Drinking Water	4,414.91
4	Health	1,073.53
5	Education	2,741.95
6	Agricultural Infrastructure	4,519.57
7	Other Sectors	2,755.84
	Total (printed)	44,546.53

Our calculation: the sum of the seven rows is 44,546.53, which matches the printed total. In Annexure-I too, RIDF's 2025-26 figure is printed as 44,546.53. The sector table is only of RIDF; such a split for the remaining four funds is not in the answer.

Part (a): Annexure-I, 31 years, five funds (Rs crore, as printed; "-" = number not printed)

Financial Year	RIDF	Warehouse Infra. Fund (WIF)	Long Term Irrigation Fund (LTIF)	Food Processing Fund (FPF)	Micro Irrigation Fund (MIF)
1995-96	387.34	–	–	–	–
1996-97	1,087.08	–	–	–	–
1997-98	1,009.03	–	–	–	–
1998-99	1,313.12	–	–	–	–
1999-00	2,277.87	–	–	–	–
2000-01	3,176.85	–	–	–	–
2001-02	3,790.37	–	–	–	–
2002-03	4,103.42	–	–	–	–
2003-04	3,922.09	–	–	–	–
2004-05	4,316.85	–	–	–	–

Financial Year	RIDF	Warehouse Infra. Fund (WIF)	Long Term Irrigation Fund (LTIF)	Food Processing Fund (FPF)	Micro Irrigation Fund (MIF)
2005-06	5,953.32	–	–	–	–
2006-07	6,222.58	–	–	–	–
2007-08*	12,533.64	–	–	–	–
2008-09*	17,958.64	–	–	–	–
2009-10*	18,887.54	–	–	–	–
2010-11	12,060.04	–	–	–	–
2011-12	14,180.40	–	–	–	–
2012-13	16,292.26	–	–	–	–
2013-14	17,354.07	405.39	–	–	–
2014-15	19,665.74	643.95	–	–	–
2015-16	23,510.19	1,363.97	–	20.57	–
2016-17	25,599.66	1,186.03	9,086.02	123.92	–
2017-18	24,992.65	1,244.09	11,360.50	111.29	–
2018-19	27,623.30	1,092.15	13,802.23	57.08	–
2019-20	26,265.51	844.45	10,469.78	43.28	–

Financial Year	RIDF	Warehouse Infra. Fund (WIF)	Long Term Irrigation Fund (LTIF)	Food Processing Fund (FPF)	Micro Irrigation Fund (MIF)
2020-21	29,193.48	911.63	7,761.20	53.24	1,827.47
2021-22	33,883.18	593.61	3,196.97	111.32	256.25
2022-23	37,316.75	460.93	3,069.10	141.78	432.30
2023-24	42,563.92	367.25	2,605.14	106.31	871.78
2024-25	42,713.92	106.35	1,441.09	61.45	251.68
2025-26	44,546.53	56.40	1,892.68	–	668.59

Part (b): Annexure-II, state-wise (Rs crore, as on 31.03.2026)

State / UT	NS 2021-22	NS 2022-23	NS 2023-24	NS 2024-25	NS 2025-26
Andhra Pradesh	2765.89	2578.44	2618.27	1854.54	929.82
Arunachal Pradesh	453.84	404.24	483.69	482.27	503.85
Assam	2101.61	2984.67	3228.53	3043.03	2800.25
Bihar	3090.07	2399.83	2496.45	1910.28	1503.01
Chhattisgarh	1578.22	1784.06	1775.17	1346.83	964.83

State / UT	NS 2021-22	NS 2022-23	NS 2023-24	NS 2024-25	NS 2025-26
Goa	554.40	661.01	553.75	597.20	430.81
Gujarat	3281.05	3608.14	4096.75	3142.74	3484.63
Haryana	1886.76	1945.09	1875.03	1389.49	983.86
Himachal Pradesh	1144.63	912.17	918.81	1011.77	783.22
Jammu & Kashmir	1538.59	1371.27	1453.19	937.26	731.69
Jharkhand	2305.25	2146.21	2763.03	1988.38	1902.48
Karnataka	2084.21	1979.34	2302.84	2242.11	1940.48
Kerala	662.88	692.95	714.58	762.16	637.27
Madhya Pradesh	3045.80	3614.71	3820.54	3568.06	2479.01
Maharashtra	1502.96	1730.40	1452.51	2477.17	3101.82
Manipur	202.75	208.00	139.84	61.26	55.78
Meghalaya	254.46	256.20	206.02	169.94	112.39
Mizoram	310.94	326.18	255.84	178.91	178.98
Nagaland	5.55	22.51	47.21	30.38	50.12
Odisha	4013.40	3549.86	3626.66	3386.66	2678.62
Puducherry	0.00	116.47	71.14	177.37	153.25
Punjab	820.24	907.13	922.62	742.14	464.98
Rajasthan	2543.47	3146.28	2493.39	2712.07	2103.41
Sikkim	145.00	173.63	117.74	52.65	51.00
Tamil Nadu	2920.19	3734.61	3335.21	3352.52	3118.42
Telangana	1517.02	1339.71	1449.24	0.00	458.18
Tripura	410.39	496.98	1050.67	750.01	544.79
Uttar Pradesh	1901.36	2628.19	3535.78	2557.04	2419.01
Uttarakhand	525.28	777.72	907.72	826.11	742.55
West Bengal	2084.09	2115.76	2200.10	1904.42	1426.96
Sum, 30 rows (our calculation)	45,650.30	48,611.76	50,912.32	43,654.77	37,735.47

State / UT	AS 2021-22	AS 2022-23	AS 2023-24	AS 2024-25	AS 2025-26
Andhra Pradesh	1650.52	2000.00	2000.00	700.00	2000.00
Arunachal Pradesh	295.14	348.70	500.00	500.00	410.46
Assam	1393.06	2125.77	2534.04	3048.11	2863.11
Bihar	2400.00	1329.07	1933.76	1944.47	1865.83
Chhattisgarh	1104.27	1212.52	1505.14	942.03	1029.42
Goa	500.00	497.20	449.27	582.78	489.98
Gujarat	2254.05	3038.56	3857.51	3374.33	4961.66
Haryana	1544.03	1271.05	1770.75	1924.76	1951.89
Himachal Pradesh	704.98	839.36	796.49	849.99	849.04

State / UT	AS 2021-22	AS 2022-23	AS 2023-24	AS 2024-25	AS 2025-26
Jammu & Kashmir	533.18	680.00	841.15	822.40	800.77
Jharkhand	1594.00	1515.20	2120.45	2267.35	2388.10
Karnataka	1563.69	1413.83	1837.73	2457.75	2125.73
Kerala	509.72	571.95	553.95	657.47	733.85
Madhya Pradesh	3025.26	3299.00	3499.40	3718.50	3298.82
Maharashtra	2403.49	3711.47	3228.96	2477.87	3630.45
Manipur	159.22	200.00	142.08	63.85	12.03
Meghalaya	170.00	200.00	200.00	237.48	221.94
Mizoram	150.00	219.99	243.90	274.89	280.03
Nagaland	17.55	18.83	35.78	44.63	44.31
Odisha	3223.75	3898.59	4106.54	4265.86	3398.11
Puducherry	24.11	50.25	93.05	100.27	104.21
Punjab	780.38	815.83	746.63	800.00	800.00
Rajasthan	2320.64	2433.09	2404.09	2462.25	2388.13
Sikkim	68.00	71.00	68.53	60.00	70.00
Tamil Nadu	2704.09	2769.73	3181.73	3947.94	4144.06
Telangana	1320.91	1304.94	1000.00	668.81	440.85
Tripura	397.16	500.00	550.00	650.00	550.00
Uttar Pradesh	2407.78	2359.21	3250.00	2302.73	3000.00
Uttarakhand	587.38	616.35	755.47	787.29	754.01
West Bengal	1483.19	2109.36	2308.02	1640.69	1557.40
Sum, 30 rows (our calculation)	37,289.55	41,420.85	46,514.42	44,574.50	47,164.19

Telangana's Net Sanctions for 2024-25 is printed as "0.00" (2023-24 is 1449.24) and Puducherry's Net Sanctions for 2021-22 is printed as "0.00"; both have been kept as printed.

Our Calculation

Column sums of Annexure-II (our calculation, only the 30 printed rows; no total is printed in the answer): Net Sanctions: 2021-22 = 45,650.30, 2022-23 = 48,611.76, 2023-24 = 50,912.32, 2024-25 = 43,654.77, 2025-26 = 37,735.47. Amount Spent/ Disbursement: 2021-22 = 37,289.55, 2022-23 = 41,420.85, 2023-24 = 46,514.42, 2024-25 = 44,574.50, 2025-26 = 47,164.19. For each year these are two separate sums; we do not divide one by the other.

In how many rows the printed spend is larger than the printed sanction (our calculation): out of 30 - 2021-22: 5, 2022-23: 3, 2023-24: 6, 2024-25: 18, 2025-26: 25. In 2025-26 this is so in 25 rows. The answer does not give the reason for this difference, so we too give no reason.

Matching the two annexures with each other (our calculation):

Financial Year	Annexure-I: sum of the printed numbers of the five fund columns	Annexure-II: sum of the 30 rows of Amount Spent/ Disbursement	Difference (first minus second)
2021-22	38,041.33	37,289.55	751.78
2022-23	41,420.86	41,420.85	0.01
2023-24	46,514.40	46,514.42	-0.02
2024-25	44,574.49	44,574.50	-0.01
2025-26	47,164.20	47,164.19	0.01

The answer does not say the two numbers should be equal. In four years the difference is between 0.01 and 0.02; in 2021-22 the difference is 751.78. Annexure-I's FPF cell for 2025-26 is "-", so the printed numbers of four funds have been summed there. The reason for this difference is not in the answer.

What we did not compute: any cumulative sum of Annexure-I's 31 years (because of the heading's "spent/ released" and the Bharat Nirman note); any "utilisation rate" by dividing spend by sanction; and any ranking of states.

Analysis: Sanctioned, Released and Spent Are Different Questions

First: one name, several words. The question asks "utilized", the text says "disbursements", Annexure-I "spent/ released" and Annexure-II "Spent/ Disbursement". If such a table is given in the exam, keep in your answer the same words that are in the source and do not assume that "spent" and "disbursed" count the same thing.

Second: the fund-wise and state-wise tables are on different bases. Annexure-I is fund-wise and does not state states; Annexure-II is state-wise and does not state funds. A conclusion such as "how much RIDF in which state" cannot be drawn by crossing from one to the other. In our calculation the annual sums of the two roughly match in four years, but the answer makes no claim of this match.

Third: "Net Sanctions". What this "Net" is formed by subtracting, the answer does not say. So read it only by the printed name. In some rows the printed spend is more than the printed sanction, and the answer does not explain this. Avoid adding any mechanism or reason of your own; in the exam too, writing "the answer does not give a reason" is the accurate thing.

Fourth: zero and the empty cell. "-" in Annexure-I and a printed "0.00" in Annexure-II are different things, and the States/UTs whose names are not in the table cannot be taken as zero either. Telangana's Net Sanctions for 2024-25 is "0.00", but the printed Amount Spent/ Disbursement of the same year is 668.81; keep this pair as printed.

Fifth: the limit of the sector table. The sector-wise detail is only of RIDF and only of 2025-26. "Irrigation" and "Rural Roads" are this table's two largest rows (our calculation: 14124.76 and 14915.97, their sum 29,040.73), but this says nothing about the whole of

NABARD or other years. Linking the question list's "livelihoods" to "Other Sectors" is not the answer's claim.

Sixth: the Bharat Nirman note. The mention of 18500 crore is a shared note for the three asterisked rows (2007-08 to 2009-10). It has not been split year-wise, so treating it as one year's or splitting it would be our imagination, not the answer's fact.

Way Forward: Unanswered Questions

On the basis of this answer, the questions worth watching ahead are these: (i) what "Net Sanctions" is formed by subtracting; (ii) how much of Annexure-I's "spent/ released" is spent and how much released; (iii) where the printed spend is more than the printed sanction, what the relationship of the two counts is; (iv) what the figures of the States/UTs beyond the 30 in Annexure-II are and why they were not printed; (v) the sector-wise detail of the remaining four funds; (vi) the year-wise split of the Bharat Nirman note of 2007-08 to 2009-10. The answer answers none of these.

Points Useful for the Exam

Prelims: the five funds named in the answer: RIDF, LTIF, MIF, WIF, FPF; RIDF's printed figure for 2025-26 is 44,546.53 crore (in both tables); according to Annexure-I, the first printed year of WIF is 2013-14, of LTIF 2016-17, of FPF 2015-16 and of MIF 2020-21.

Mains, GS-III and GS-II: the method of reading figures in a parliamentary answer: choice of words, empty cells versus zero, the different bases of tables; the subject of financing rural infrastructure; and that "not in the answer" and "does not exist" are not the same thing.

UPSC CSE Mains Practice Question

Why should words such as "sanctioned", "released" and "spent" for NABARD's development funds in a parliamentary answer be read separately? Explain with the example of the tables of a recent answer. (150 words; 10 marks)

Answer Outline

Introduction: The answer of 27.07.2026: five funds, two annexures, one sector table.

Main Body: (1) The difference of words: "utilized", "disbursements", "spent/ released", "Net Sanctions", "Amount Spent/ Disbursement"; (2) different bases: Annexure-I fund-wise, Annexure-II state-wise; (3) an empty cell ("-"), a printed 0.00 and an absent name are not zero; (4) the sector table is only of RIDF, of 2025-26; "livelihoods" versus "Other Sectors"; (5) where the answer gives no reason, do not invent one.

Conclusion: The conclusion from figures should go only as far as the source states.

Sources

- Lok Sabha Unstarred Question 1151, answer 27.07.2026 (with Annexure-I and II)

All facts are from this answer of 27 July 2026. Wherever "our calculation" is written, it is our own arithmetic, not the answer's. No related-article link has been given in this article.

Remember: both words "spent/ released"; "-" is not zero; Bharat Nirman's 18500 crore is a shared note for three years; Annexure-II's 30 rows - absent names are not zero; Net Sanctions and spend are separate columns, no utilisation rate; the sector table is only RIDF 2025-26; what the answer does not say, we too do not say.