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NABARD: Climate Change Fund – Interest Differential Fund Invites Project Proposals

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To: shantimaitree.kandhamal@gmail.com

Dear Madam/Sir,

Greetings from P. S. Consultants, Bhubaneswar!

NABARD has undertaken a number of projects to address the issues posed by climate change, particularly in agriculture and rural communities. NABARD, in its capacity as National Implementing Entity (NIE), is playing a pivotal role in channelizing national, international, and private funds for adaptation and mitigation activities in India through the Adaptation Fund (AF), National Adaptation Fund for Climate Change (NAFCC), and Green Climate Fund (GCF). RBI has approved allocation of 20 percent of the Interest Differential (ID) generated during FY 2022-23 from RIDF, WIF and FPF1, towards CCF. Accordingly, a fund, viz. “CCF-ID” was created with an amount of Rs. 65.37 crore during FY 2023-24.

Objectives:

The overall objective of the CCF-ID is to catalyze and support climate action in the agriculture and rural development sector. Besides supporting awareness creation and capacity building initiatives, the fund aims to finance pilot projects that are innovative, sustainable, and contribute significantly to building resilience, creating sustainable and climate-resilient agricultural systems has been highlighted as part of India's plan to meet its ambitious pledge of its updated NDCs, reducing greenhouse gas emissions, and promoting sustainable livelihoods. By addressing the financing gaps for projects not covered under existing schemes of Central and State Governments, the fund endeavours to implement transformative solutions, foster inclusive development, and combat the adverse impacts of climate change on vulnerable communities and ecosystems, besides adoption of lifestyle for environment (Mission LiFE).

CCF-ID will assist regions that are particularly vulnerable to the adverse effects of climate change in meeting the costs of adaptation through various projects. It will finance adaptation projects and programs based on needs and priorities with special focus on SAPCCs and NAPCC.

CCF-ID will provide support to enable better adaptation to climate change by enhancing investments that have considerable potential of lowering greenhouse gas emissions, enhancing carbon sequestration, and promoting sustainable farming and rural development practices, as well as projects that fit the priorities set forth in the Nationally Determined Contributions (NDCs), Long-Term Low-Carbon Development Strategy (LT-LEDS), etc.

CCF-ID is envisaged to play a catalytic, market-making role in unlocking climate finance from local economy partners, foundations and other stakeholders.

Eligible Projects:

Initiatives:

Assistance under CCF-ID will be available for project-based funding and awareness creation/ capacity building/ knowledge transfer (Promotional activities).

Initiatives under the following indicative segments will be eligible for assistance under CCF-ID through project-based funding:

- a. **Water Management and Conservation:** Projects that focus on water management, conservation, and efficient irrigation practices are crucial for ensuring water availability in the face of changing climatic conditions.
- b. **Climate-Resilient Agriculture:** Funding can be allocated to support climate-resilient agricultural practices that enhance productivity while minimizing greenhouse gas emissions and adapting to climate variability.
- c. **Decentralised Renewable Energy:** Encouraging the adoption of renewable energy solutions in agriculture and rural development sector can help reduce emissions and increase energy access for rural communities.
- d. **Livestock Management and Adaptation:** Livestock rearing is susceptible to climate impacts, and projects addressing climate-resilient livestock management practices can be prioritized.
- e. **Agro-forestry/ Afforestation and Reforestation:** Investing in agroforestry/ afforestation and reforestation efforts can help sequester carbon, enhance biodiversity, and mitigate the impacts of climate change.
- f. **Enhancing Climate Information and Early Warning Systems:** Supporting projects that improve climate information systems and early warning mechanisms can help rural communities better prepare for extreme weather events and make informed decisions.
- g. **Climate-Resilient Infrastructure:** Funding can be directed towards building climate-resilient infrastructure, such as flood protection measures, weather-resistant storage facilities, and climate-resilient transportation networks.
- h. **Promoting Sustainable Livelihoods:** Projects that focus on diversifying livelihood options and promoting income-generating activities that are climate-resilient and sustainable can be prioritized. These types of projects may also include activities that promote generation of carbon credits for livelihood augmentation.

- i. **Addressing Coastal Vulnerability:** Given India's extensive coastline, projects aimed at addressing coastal vulnerability, including coastal protection, mangrove restoration, and sustainable fishing practices etc.
- j. **Waste Management:** Projects that focus on waste reduction, waste transport, anaerobic digestion, landfill gas capture, etc.
- k. Activities broadly aligning with the sectors and subsectors identified as per the Green Taxonomy of NABARD.
- l. **Investment in funds** which can further the agenda of green financing in the above sectors.
- m. Any other activities that directly / indirectly support climate action.

Awareness creation / capacity building / knowledge transfer:

The following awareness creation/ capacity building/ knowledge transfer activities will also be eligible for assistance under CCF-ID:

- a. Awareness creation, development of climate education modules for all kinds of stakeholders with special attention upon banks/Financing Institutions, dissemination of information, documentation of best practices/ traditional practices/ success stories/Campaigns for Climate Empowerment and other climate actions.
- b. Identification/documentation of adaptation/ mitigation/mitigation co-benefit interventions for identified sector/state/ district based on climate related vulnerabilities.
- c. Validation, incubation and scaling up of start-ups for addressing climate change.
- d. Knowledge sharing/ dissemination through domestic and international workshops, seminars, conferences for stakeholders including exposure visits, on thematic areas relevant to Climate Change.
- e. Conferring recognition/ awards for innovative technological adaptation and/or mitigation/mitigation co-benefit actions.
- f. Supporting preparation of Project Concept Note (PCN) and Detailed Project Reports (DPRs) for NGOs, State Governments and Executing Entities for accessing Adaptation Fund, Green Climate Fund and National Adaption Fund for Climate Change and any other funds.
- g. Development of IT and IOT services/ platforms/ MIS and products for Climate Change related activities.
- h. Training and Capacity Building of stakeholders.
- i. Strategic Action Research/ Applied research/ studies related to climate action.
- j. Networking and collaboration with similar national and international organizations.
- k. Conducting vulnerability assessment exercises/studies.
- l. Design and documentation of publications/ Preparation of sustainability reports and reporting system.
- m. Policy advocacy for adaptation measures.

- n. Addressing Social, Environmental and Gender issues related to Climate Change.
- o. Hiring of climate experts/consultants by NABARD / its subsidiaries at the behest of NABARD, to facilitate project implementation.
- p. Internships and fellowships focused on climate-related activities, specifically targeting vulnerable districts.
- q. Any other activities that directly or indirectly lead to promotion of climate action in rural areas.

Eligible Institutions / Executing Entities:

The following institutions / individuals will be eligible for assistance from CCFID:

- a. Governments/ Government agencies/ Panchayat Raj Institutions (PRIs).
- b. Research Institutions / Universities.
- c. Offices of NABARD, Training Establishments (TEs) and Subsidiaries of NABARD
- d. Banks / NBFCs / Financial Institutions / Micro Finance Institutions (MFIs)
- e. Start-ups involved in climate action.
- f. Non-Governmental Organisations (NGOs)/registered Community Based Organizations (CBOs) registered in DARPAN portal of Niti Aayog and having a valid DARPAN ID.
- g. Any other stakeholders whose objectives / activities are in conformity with the overall objectives of CCF-ID.

For selection of CBOs/ NGOs as Executing Entity, the extant guidelines/ instructions of NABARD shall be applicable for compliance with exposure norms, rating of the agency and KYC requirements. The channel partners may be graded as per extant guidelines on omnibus internal grading tools for Channel Partners issued by Risk Management Department.

The cooling period for Channel Partners may be applied as per the extant guidelines.

Projects under CCF-ID will be aligned with the Environmental and Social Policy and Gender Policy of NABARD for enabling to contribute to empowering women, promoting social equity, and enhancing the effectiveness and sustainability of climate change initiatives in the agriculture and rural development sector.

Projects under CCF-ID would be assessed and green tagged in line with the Green Taxonomy of NABARD.

Mode and Quantum of Assistance:

- a. The support under CCF-ID will be in the form of grant, investment, results based release, loans, equity, guarantees, interest subvention, co-financing, results-based payments, through Social Stock Exchange, and any other instrument deemed suitable depending on the type of the project. NABARD may support the projects fully or partially or provide gap-funding / co-funding/blended finance. No assistance will be provided for creation of any capital assets like office infrastructure, vehicles, buildings, etc.

- b. The quantum of support from CCF-ID per project would be generally limited to Rs.10 crore per project. If considered necessary, NABARD may, however, consider sanctioning a higher amount, on a case-to-case basis, strictly based on merits.
- c. The maximum eligible Project Management Cost would be capped at 20% of the total cost of project measures.
- d. Generally, projects / activities having duration of up to three years would be considered for support under the Fund. However, where it is necessary, the projects of longer duration up to five years could also be considered on a case-to-case basis.
- e. In all projects under CCF-ID, strong emphasis on convergence and financial participation is envisaged from partner agencies. As a guiding principle, proposals are expected to ensure at least 35–50% co-financing or resource sharing from the Executing Entity or other collaborating stakeholders. However, the same may be relaxed by competent authorities if the projects are located in North Eastern Regions and hilly States (Jammu & Kashmir, Ladakh, Himachal Pradesh and Uttarakhand).

Modalities:

It will follow following steps:

- a. Proposal Formulation & Submission
- b. Evaluation and Selection Process
- c. Sanction of Projects/ Proposals
- d. Fund agreement and disbursement

Please Note:

- a. All proposers / EEs to generally make efforts to bring in more channel / CSR partners to broad base the impact of CCF-ID. Standalone grant requests may be considered by NABARD on merit of the case.
- b. In all projects under CCF-ID, strong emphasis on convergence and financial participation is envisaged from partner agencies. As a guiding principle, proposals are expected to ensure at least 35–50% co-financing or resource sharing from the Executing Entity or other collaborating stakeholders.
- c. Proposals under CCF-ID would be sanctioned as per extant guidelines of Delegation of Power issued by Risk Management Department from time to time.
- d. The project will be implemented by the Executing Entity in accordance with the Environment and Social Policy and Gender Policy of NABARD.

P. S. Consultants has the expertise in designing such project proposals suiting client's requirements. We have also been successful in mobilizing funds on various social domains from different Ministries, Government of India, CSRs and Foreign Agencies.

Hope you would not miss out in securing the scope of our services.

We look forward to hearing from you at the earliest!

With regards,

Pravat C. Sutar

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Disclaimer:

- 1. We don't claim any representativeness of the aforesaid Agency. This is for wider circulation of the public advertisement already published by the same Agency.**
- 2. We DO NOT work as a broker or middleman for any agency. Rather, we strongly rely on our professional expertise.**
- 3. By taking your order to prepare your project proposal, we do not assure any guarantee of its approval and sanction by the donor. It lies with the sole discretion of the agency concerned.**

About P. S. Consultants:

Since its inception in 2015, P. S. Consultants has built a strong outreach to 45,953 NGOs across 14 states in India, providing professional expertise in fund mobilisation. Through our support, numerous organisations have successfully secured small, medium, and large-scale funding from various Ministries of the Government of India, CSR initiatives, and foreign agencies. Our strength lies in preparing high-quality, tailor-made project proposals aligned with each client's specific funding requirements.

In reference to the above subject, we are proud to say that we have been able to mobilize funds for NGOs as per followings:

Sl. No	Type of funds	Source	Duration	No of Funds	Total Amt. (INR) Approx.
1.	Small funds	Ministry of Education, Government of India	3 days each	11.00	33,00,000.00 (Thirty-Three Lakhs Indian Rupees Only) @ 3.00 Lakh each

2.	Medium Funds	Ministry of Science and Technology and MSME	2 years each	2.00	1,00,00,000.00 (One Crore Indian Rupees Only) @ 50.00 Lakh each
		Foreign funding (Grow Further)	2.5 years	1.00	US\$ 98,505.0411 (tentative) - Under Negotiation
3.	Large Funds	Foreign Funding (European Union)	5 years	1.00	5,00,00,000.00 (Five Crore Indian Rupees Only) Single: INR 5.00 Cr
		SBI Foundation (SBIF Muskaan)	2 years	1.00	1,50,00,000.00 (One Crore Fifty Lakhs Indian Rupees Only) - Final Negotiation stage
		SBI Foundation (SBIF ILM - Foundational Learning for Out of School Girls)	2 years	2.00	4,00,00,000.00 (Four Crore Indian Rupees Only) - Under Negotiation
Total Funds (Indian Rupees - Twelve Crores Eighty Lakhs Approx.)					12,80,00,000.00

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