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ADB Approves \$182 Million Loan for Assam Flood & Riverbank Erosion Management

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The **Asian Development Bank (ADB)** has approved additional financing of USD 182 million to strengthen flood management and riverbank erosion control in Assam, focusing on vulnerable areas along the Brahmaputra River. This loan is part of the ongoing Climate Resilient Brahmaputra Integrated Flood and Riverbank Erosion Risk Management Project originally approved in October 2023.

Purpose of the Loan

Enhance resilience to severe flooding and riverbank erosion that repeatedly affects Assam.

Expand integrated flood and erosion risk management measures into four additional high-priority reaches of the Brahmaputra.

Protect rural livelihoods, reduce poverty, and curb displacement due to natural disasters.

Strengthen risk-informed approaches, combining structural, adaptive, and nature-based solutions.

Key Features of the Expanded Project

Additional Financing: USD 182 million (approx ₹1,500+ crore at current exchange rates).

Total Project Size: Around USD 487 million after including previous ADB support and state contributions.

Focus Areas:

Construction of riverbank protection works (around 63.5 km).

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Upgrade and strengthening of flood embankments.

Pro-siltation measures, wetland restoration, and nature-based solutions.

Flood risk mapping, early warning systems, and erosion prediction models.

Direct Beneficiaries: Around 600,000 rural residents, especially poor households, women, and disadvantaged groups in flood-prone regions.

Implementation Period: Expected from 2026 to 2029 with closure by 2030 (based on similar project timelines).

Why Assam Needs This Project

Assam's Brahmaputra Basin is **highly prone to annual floods and extreme riverbank erosion**, causing loss of life, agricultural land, infrastructure damage, and displacement.

Historical data suggests that since **major tectonic shifts** (e.g., 1950 Assam earthquake), the river has widened, intensifying erosion and flood events.

Enhancing climate resilience is critical as climate change increases the frequency and severity of extreme rainfall and flooding.

About the Asian Development Bank (ADB):

ADB is a multilateral development finance institution established in 1966, headquartered in Manila, Philippines, with a mission to promote social and economic development in the Asia-Pacific region. It provides loans, technical assistance, grants, and equity investments to its 68 member countries.

President: Masato Kanda

Flood Management & Riverbank Erosion in India:

Assam is one of India's most flood-prone states, with the Brahmaputra and its tributaries causing frequent floods during monsoons.

Floods affect infrastructure, agriculture, education, and livelihoods, and often trigger displacement and food insecurity.

Climate Resilience Initiatives in India:

India's climate adaptation strategy includes enhancing early warning systems, ecosystem-based solutions (wetlands, mangroves), and community disaster preparedness under national and state disaster management plans.