



# NABARD IN JHARKHAND

## 2023-24



**NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT**  
**JHARKHAND REGIONAL OFFICE, RANCHI**



# Vision

Development Bank of the Nation for Fostering Rural Prosperity.

# Mission

Promote sustainable and equitable agriculture and rural development through participative financial and non-financial and intervention, innovations, technology and institutional development for securing prosperity.

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The developmental interventions highlighted in this publication are pilots. The readers are encouraged to disseminate the success stories to inspire others to replicate the pilots.



## Preface

I have immense pleasure in presenting before you the highlights of the promotional and developmental initiatives undertaken by NABARD in Jharkhand during the financial year 2023-24. NABARD has strengthened and widened its collaboration with its stakeholders, created synergy with the banking system and State Government in its endeavour to support the vibrant rural ecosystem by fostering a spirit of credit and cooperation. The foregoing year 2023-24, particularly, has been a very satisfying year as NABARD has scaled newer heights in its developmental effort for the State.

Our focus over the years has been on implementing programmes for the development of the rural populace with focus on the tribal community through projects on providing livelihoods, watershed management, climate mitigation and adaptation, natural resource management, supporting innovative projects in farm and off-farm sector, strengthening rural financial institutions, skilling & upskilling, promoting financial inclusion, supporting sustainable strategies, promoting resilient and sustainable agriculture etc., and thus enhancing the standard of living of the rural people. In our continued effort to support the critical infrastructure needs of rural Jharkhand, NABARD was able to achieve a new milestone by disbursing an all-time high amount of ₹1870.47 crore under RIDF during the year 2023-24.

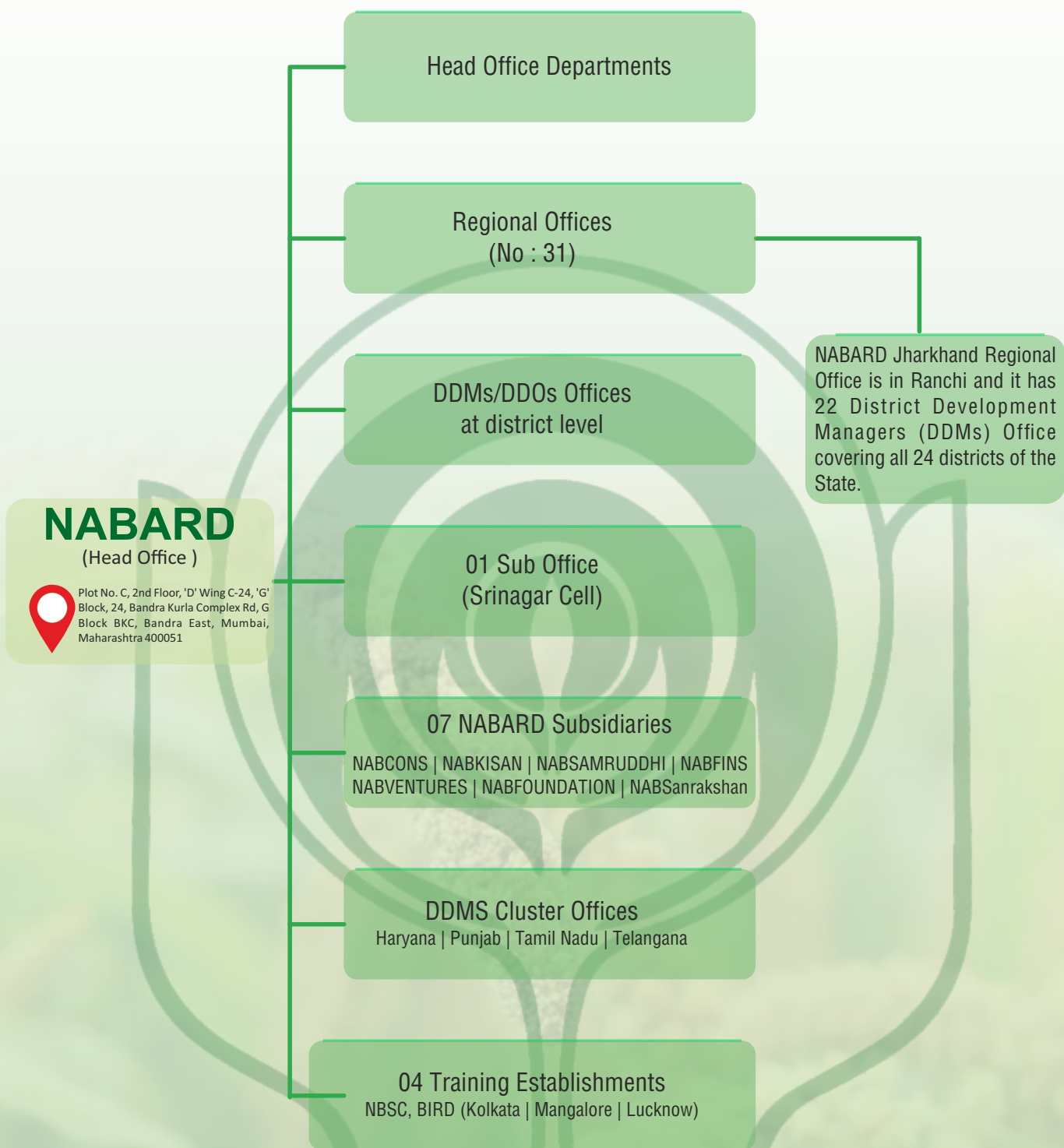
Our theme for the FY 2023-24 being 'Sahakar se Samridhhi', we engaged in facilitating PACS computerization in the State, setting up grain storage structures under the world largest grain storage program of the Govt. of India, transforming PACS as Multi Service Centres with the objective of easing operations and improving the quality of life in rural areas, etc. Plans are afoot to promote GI registration and two unique products, namely, Kuchchai silk (Saraikela Kharsawan) and Bhagaiya silk sarees (Godda) have been taken up. We have also made efforts to collectivise farmers and rural artisans by promoting grass root level institutions (FPOs & OFPOs) for improved market access. To promote direct sales to the customers and to increase the share of the producer in the customers rupee, NABARD organised two national level exhibitions for handloom and handicrafts products at Ranchi, many Krishi Melas in various districts across the State and two mango festivals which received overwhelming response from all stakeholders. Due to the marketing interventions, total sales in excess of ₹25 crore were recorded along with subsequent direct orders. Over 30 FPOs have been registered on the ONDC platform and the producers are expected to get access to a bigger market, thus improving incomes and livelihoods.

We sincerely acknowledge the cooperation extended by Central and State Government, RBI, Financial Institutions, cooperatives, civil society organizations, other development partners and in particular, the farming community and rural population of Jharkhand.

We look forward to continuing active collaboration with all these stakeholders.

**(S K Jahagirdar)**  
**Chief General Manager**






# NABARD





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## INTRODUCTION

### Preamble

"An Act to establish a development bank to be known as the National Bank for Agriculture and Rural Development for providing and regulating credit and other facilities for the promotion of agriculture, micro-enterprises, small enterprises and medium enterprises, cottage and village industries, handlooms, handicrafts and other rural crafts and other allied economic activities in rural areas with a view to promoting integrated rural development and securing prosperity of rural areas, and for matters connected therewith or incidental thereto."

The National Bank for Agriculture and Rural Development (NABARD) is an All India Financial Institution (AIFI) and an apex Supervisory Body for overall supervision of Regional Rural Banks, State Cooperative Banks and District Central Cooperative Banks in India. It was established under the NABARD Act 1981 passed by the Parliament of India. NABARD is fully owned by Government of India.

# NABARD



## FUNCTION OF NABARD

### 1. Credit Planning & Finance



- Credit Planning
- Refinance
- Direct Finance

### 2. Developmental Function:



- Farm Sector
- Climate Change
- Off-farm Sector
- Financial Inclusion
- Institutional Development
- Micro Credit Innovations

### 3. Supervisory Function:



- Supervision of State Cooperative Banks, District Central Cooperative Banks and Regional Rural Banks

# 1 . CREDIT PLANNING

## Role of NABARD in Credit Planning:

Potential Linked Credit Plans (PLPs) for every district and State Focus Paper for the State as a whole.

Liaising with stake holders on policy matters, resolution of operational problems to facilitate smooth flow of agricultural credit and initiatives required to step up agriculture credit.

Monitoring of ground level rural credit disbursement.

Coordinating the functioning of various agencies at district and state level in the field of rural development.

### State Level Credit Planning

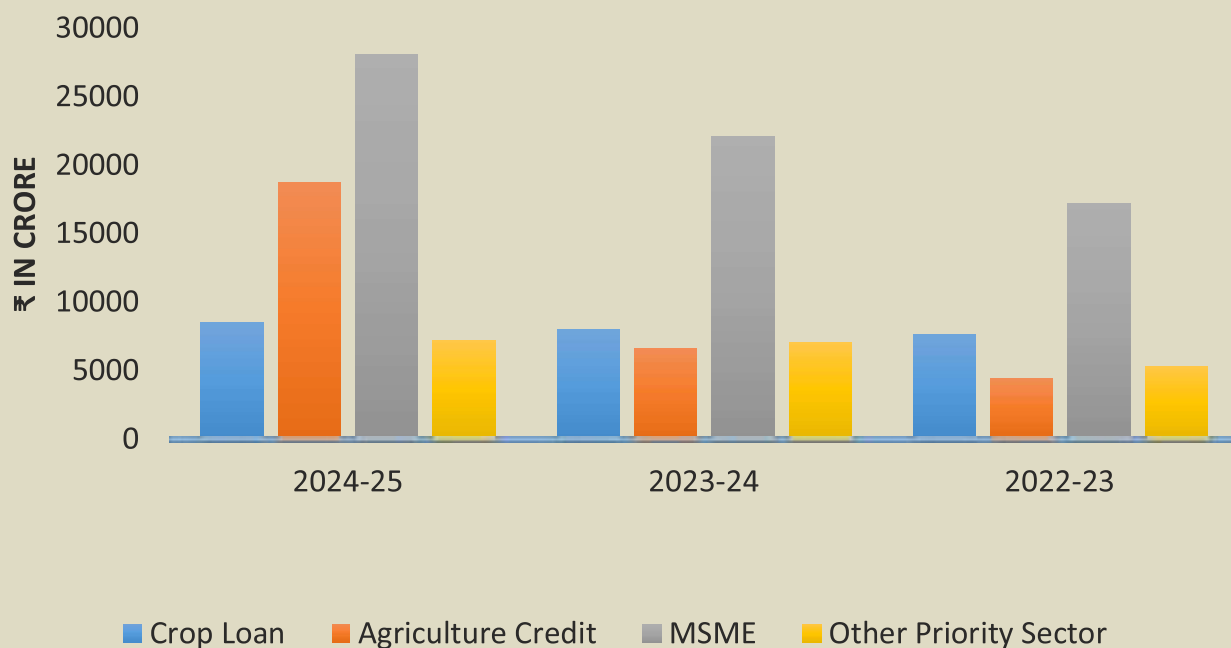
The priority sector credit projection in State Focus Paper 2025 is ₹54008.31 crore for Jharkhand, under which the share of agriculture is 35 %.



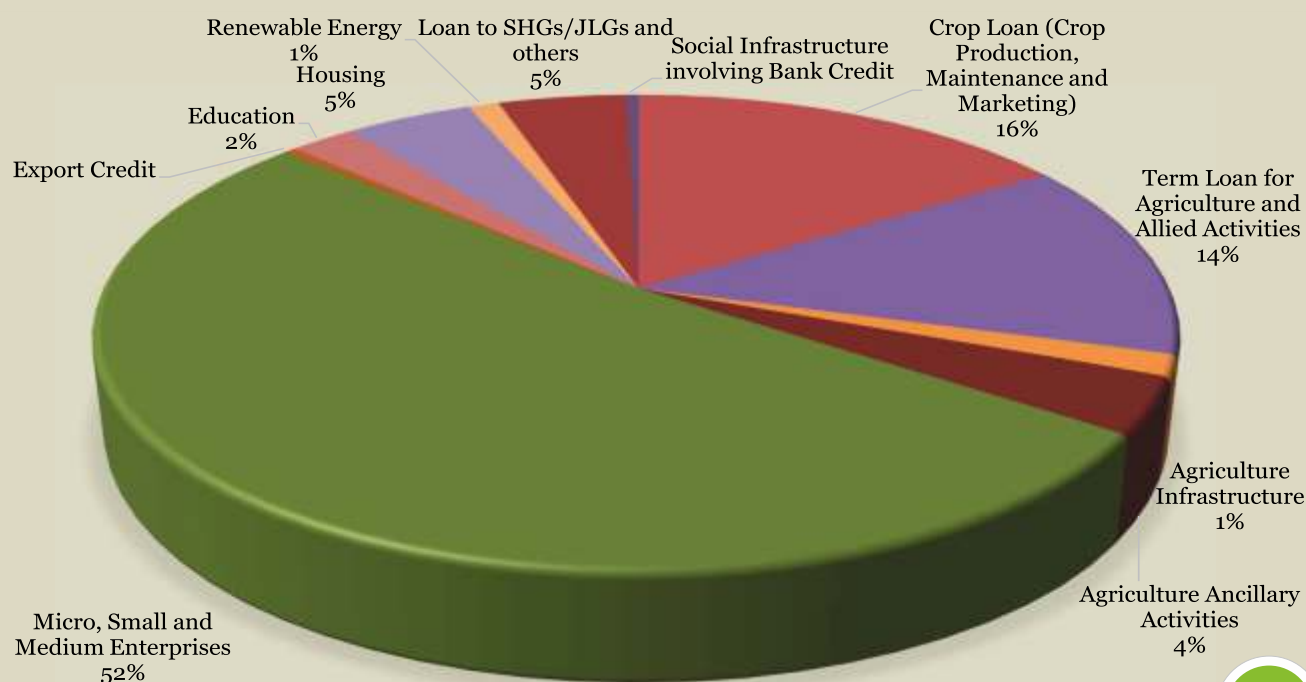




## 1.1 Sector wise projection of credit of last 03 years



## 1.2 FY 2024-25: Sector Wise Percentage Distribution of Potential





## 2. EMPOWERING RURAL FINANCIAL INSTITUTIONS

**R**ural financial institutions (RFIs) comprising rural co-operative banks and regional rural banks play a crucial role in financial intermediation in agriculture and rural development. In order to improve the access of banking facilities in rural areas and transform these institutions into organizationally strong, financially viable and operationally efficient entity, NABARD endeavours to strengthen the capacity of these institutions through various initiatives so as to enable them to compete effectively with other financial institutions and to purvey ground level credit flow efficiently.







## Introduction

NABARD provides long term and short term refinance through rural financial institutions, scheduled commercial banks and non banking financial companies to cover diverse credit needs of rural clients to ensure adequate flow of formal agricultural credit for production, marketing activities and capital formation.

NABARD is also channelizing agency for various subsidiary schemes of Government of India such as Long Term Irrigation Fund, Micro-irrigation Fund, Warehouse Infrastructure Fund, Food Processing Fund, Dairy Infrastructure Development Fund, Fisheries and Aquaculture Infrastructure Fund, Pradhanmantri Aawas Yojana Gramin etc.

## Coverage

### Department of Refinance deals with:-

- **Short Term (ST):** It Provides Short Term (ST) refinance for production, marketing and procurement activities related to seasonal agriculture operations.
- **Long Term (LT):** It extends Long Term (LT) refinance for lending to farmers for creation of capital in agriculture.

## Cumulative Progress in Jharkhand

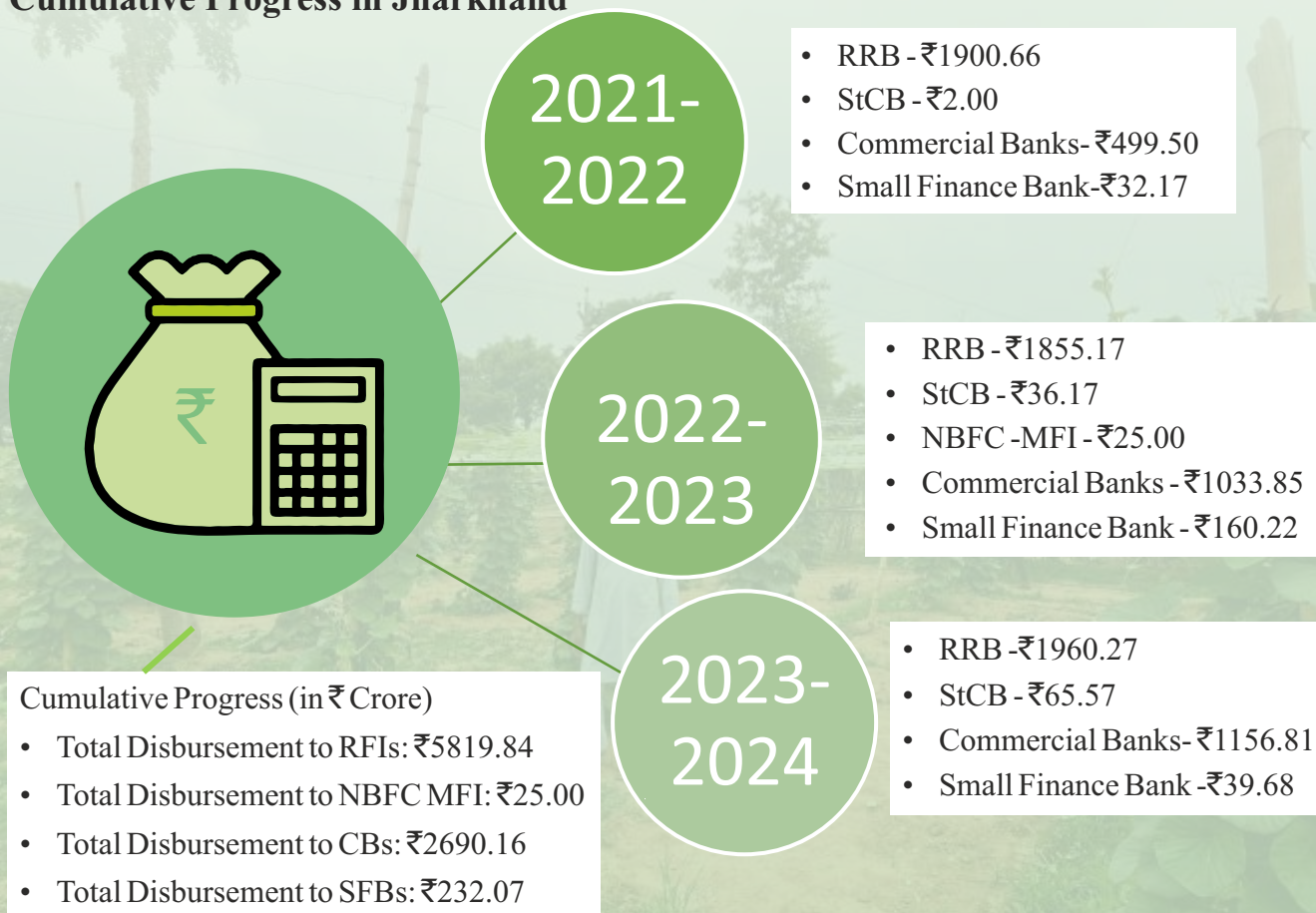


Figure 2: Cumulative Progress in Jharkhand for Past 3 Years (Amt. in ₹ Crore)

## Progress in FY 2023-24

### Jharkhand Rajya Gramin Bank

NABARD, Jharkhand RO has disbursed an amount of ₹1960.27 Crores to Jharkhand Rajya Gramin Bank for FY 2023-24 making them one of the biggest client in refinance in Jharkhand.



₹1960.27  
Crores

### Jharkhand State Cooperative Bank

NABARD, Jharkhand RO has disbursed an amount of ₹65.57 Crores to Jharkhand State Cooperative bank for FY 2023-24.



₹65.57  
Crores

### Commercial Bank

NABARD has disbursed an amount of ₹1156.81 Crores to Commercial Banks operating in the state of Jharkhand for FY 2023-24.



₹1156.81  
Crores

### Small Finance Bank

NABARD has disbursed an amount of ₹39.68 Crores to Small Finance Banks operating in the state of Jharkhand for FY 2023-24



₹39.68  
Crores





### 3. FUNDING RURAL INFRASTRUCTURE

**A**s the world's fifth largest economy, India is emerging as a prominent global power, rapidly realising its vision of accelerated development undergirded by robust infrastructure promoting sustainable production and income generation. To recognize the multiplier effects of infrastructure development on economic growth and acknowledging the catalytic role of rural infrastructure in speeding up poverty reduction rural and agricultural development and balanced economic growth, NABARD has emerged as an important player in rural infrastructure financing leveraging its own fund as well as various funds vested by the GOI.









### 3.1 Rural Infrastructure Development Fund (RIDF)

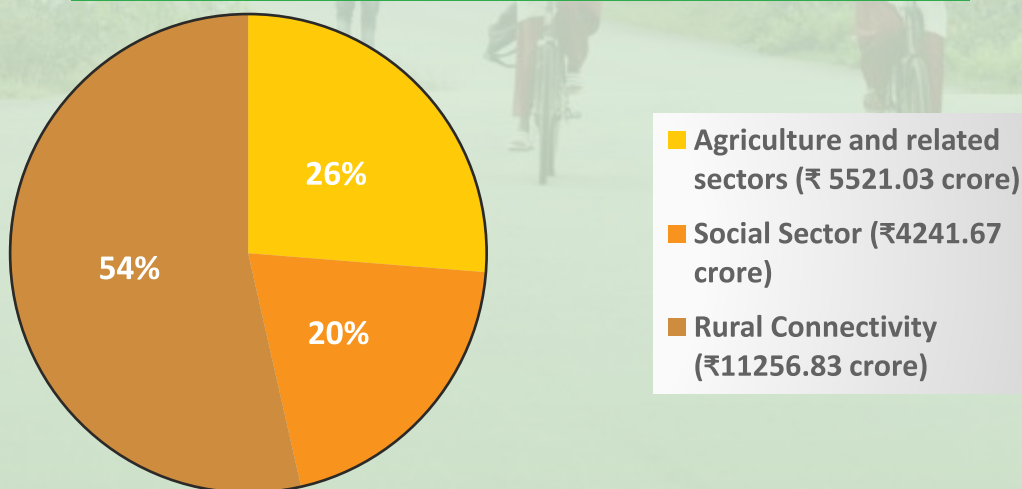
Government of India created the Rural Infrastructure Development Fund (RIDF) in the financial year 1996 to mop up the priority sector lending shortfall of commercial banks for funding of incomplete irrigation projects. Over the last 29 years, its scope has been expanded to cover 39 activities related to rural infrastructure. Jharkhand is a leading State in availing financial assistance under RIDF. Major projects financed in the state include irrigation, rural roads & bridges, drinking water supply, forest development, watershed development, school education infrastructure and dairy processing.

#### RIDF coverage in Jharkhand



**During 2023-24, a record ₹.1,870 crore was lent to the State Govt. under RIDF.**

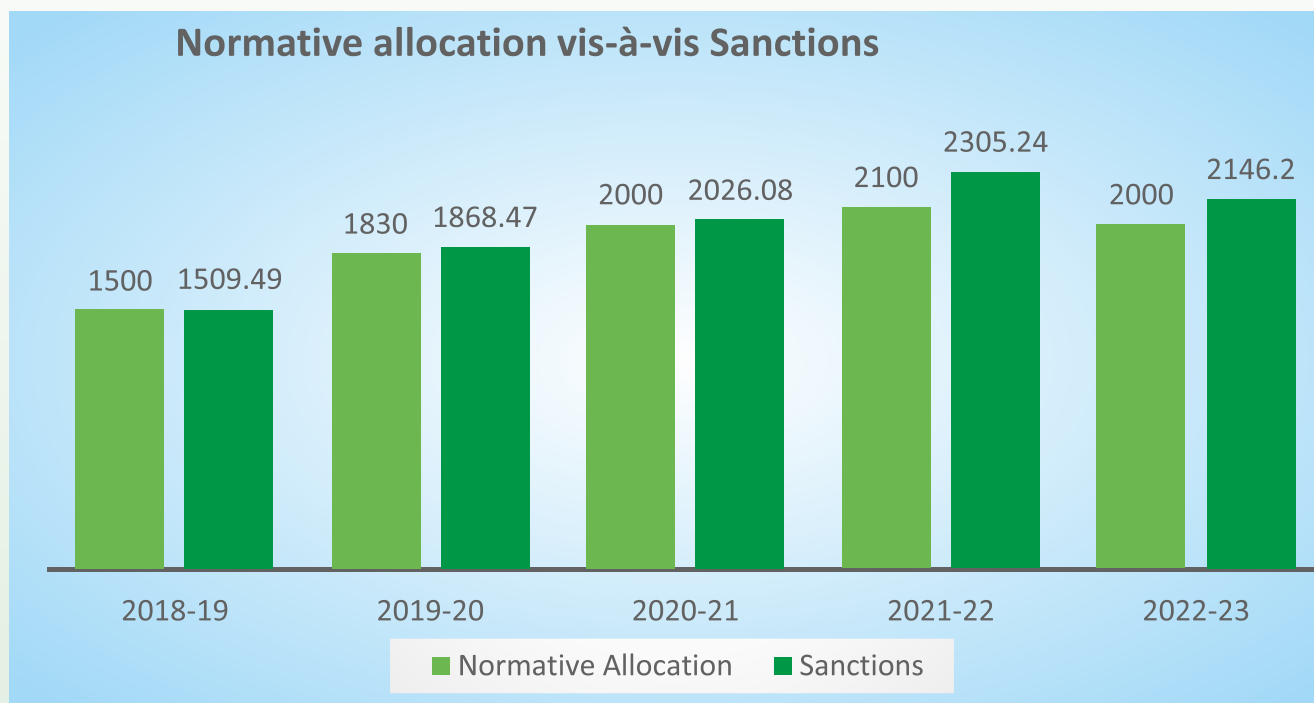
#### Sectoral distribution of RIDF Projects in Jharkhand



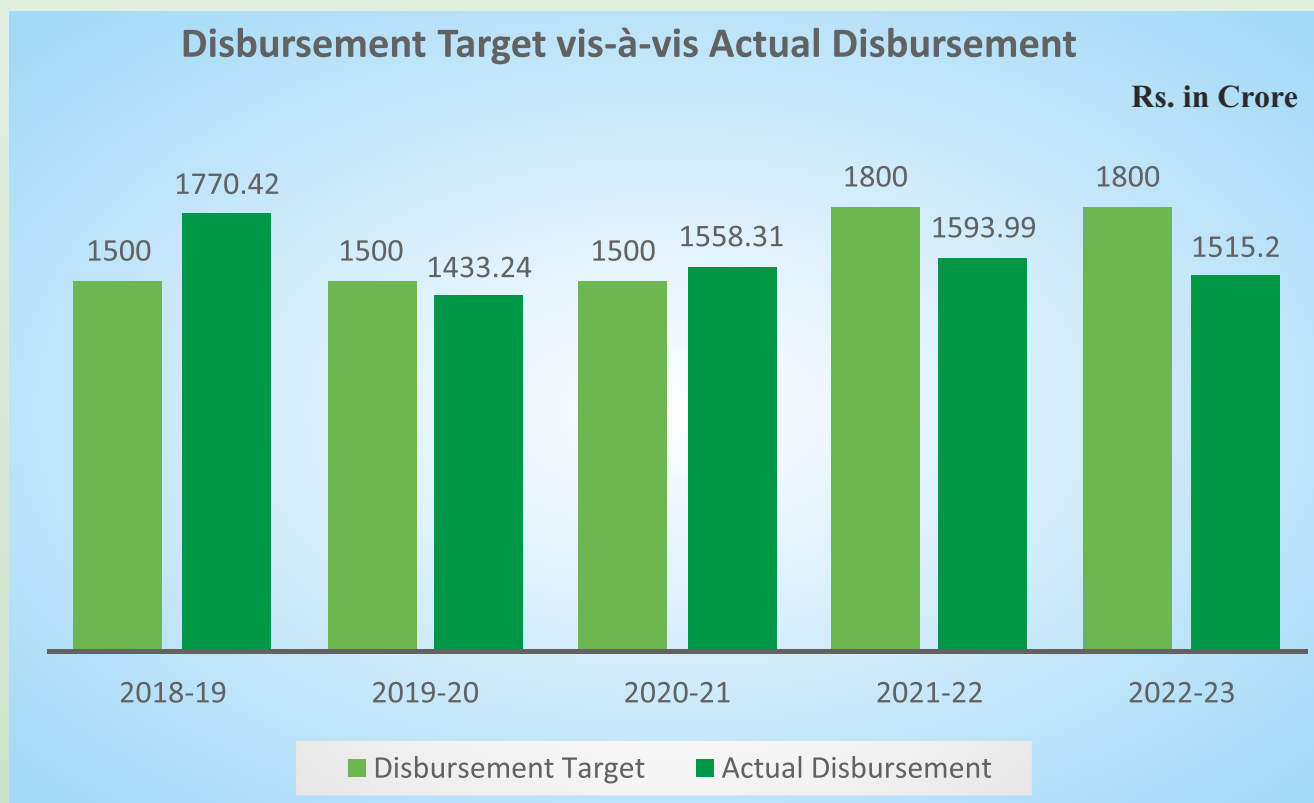


**RIDF Sanctions in Jharkhand during last Five Year**

Rs. in Crore

**RIDF Disbursement in Jharkhand during last Five Year**

Rs. in Crore



## Impact of RIDF

- Completed projects have unlocked the sunken investments made by the State Govt.
- Sanctioned projects are expected to generate additional employment opportunities.
- On completion, the irrigation and connectivity projects envisage creation of irrigation potential of about 69 thousand ha, road length of 14 thousand km and bridges admeasuring 117 thousand meters.
- The infrastructure projects would provide connectivity to large number of inaccessible villages and improved access to marketing centres.

- Area brought under Irrigation - 4.50 lakh hectares
- Rural Roads - 14922 km
- Rural Bridges - 150.28 km
- Benefits under Drinking Water Projects:
  - Total number of Household (HH) in Jharkhand - 62.33 lakh
  - HH covered with Tap connection in Jharkhand - 36.64 lakh
  - HH covered under RIDF in Jharkhand - 22.98 lakh

## 3.2 Long-Term Irrigation Fund (LTIF)

The Long-Term Irrigation Fund (LTIF) instituted in NABARD by Government of India as part of the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) is meant for fast tracking the implementation of 99 major and medium irrigation projects covering a command area of 76.03 lakh ha in 18 States. Under the Fund, Government of Jharkhand was provided an assistance of ₹518.10 crore for completion of the Subarnarekha Multi-purpose Project, against which ₹502.34 crore was sanctioned in 2023-24, and ₹250 crore has been released till end of March 2024.



## 3.3 NABARD Infrastructure Development Assistance (NIDA)

This fund offers flexible long-term loans to State Governments and well-managed public sector entities for financing rural infrastructure. Agriculture infrastructure, rural connectivity, renewable energy, power transmission, drinking water & sanitation and other social and commercial infrastructure projects can be financed under the fund. There has been no off-take thus far in Jharkhand



### 3.4 Rural Infrastructure Promotion Fund (RIPF)

NABARD has set up a separate fund named RIPF for creation of experimental/critical infrastructure of smaller investment size with focus on last mile connectivity benefiting the community which may generate demand for RIDF funding. During the past two years small yet impactful projects have been sanctioned that have positively affected the lives and livelihoods of vast majority of the tribal population.



Few such projects operational in the State are depicted below :-

- ❖ Remote village electrification through Renewable Solar Energy in hilltop tolas in Kadambara and Machabera villages inhabited by Pahariya Tribes in Seraikela Kharsawan district of Jharkhand benefiting around 70 households.
- ❖ Solar Mobile Irrigation Project in Palamu district helping in small and marginal farmers meet their irrigation needs;
- ❖ Onion Storage Godown in Chatra district which is expected to help the FPO members in realising better prices for the onion produce by storing onion and avoiding distress sale.

#### SUCCESS STORY

##### Construction of Series of Subsurface Dykes in Koderma District

**Objective:** To prevent excess flow of rainwater from upside hill area to downside and augment water table to help recharge water bodies like ponds, wells, etc. located on the hill side.

**Principle:** Basic principle of sub-surface dyke (a sort of groundwater dam) is to store water underground instead of storing the water in surface reservoirs. The dyke intercepts or obstructs the flow of an aquifer and reduces variation of the level of the groundwater table in the upstream of the dam.

**Benefit:** Increased moisture in topsoil, farmers can raise horticulture crops in the hitherto rain fed upland. The fields will also be used intercropping and growing crop in Rabi season. The beneficiaries can get potable water throughout the year.







## 4. FARM SECTOR

### Developmental initiatives of NABARD in farm sector:

- ➔ Conservation and management of natural resources
- ➔ Augmentation of agricultural production and productivity
- ➔ Enhancement of credit flow
- ➔ Creation of employment opportunity and increase in income
- ➔ Improve standard of living of rural populace







## 4.1 Farmer Producers Organisation



### FPOs Coverage in Jharkhand

Total number of  
FPOs promoted

**237**





Total  
membership

**1,16,974**

Share Capital  
Mobilized

**917.69 Lakhs**

#### Business Activities of FPOs:

-  Input Business
-  Aggregation & marketing of agri and allied produce
-  Crop advisories
-  Primary Processing etc.



## Initiatives of NABARD for strengthening FPOs in the State



116 FPOs empanelled as CSC (Common Service Centre) for soil testing services.



189 FPOs on boarded to e-NAM platform



On boarding of FPOs on Blockchain portal of State Government for getting seeds @ 50% subsidy for onward supply to farmers.



94 FPOs on boarded on Farmers' Connect Portal of APEDA.



Convergence of FPOs with Government agencies, CSR, philanthropic organisation for setting up solar based processing unit for millet, potato, oil and paddy, solar cold room, solar pump sets, micro-irrigation. etc.



Tie-up with Organic Farming Authority of Jharkhand (OFAJ) for retail outlets and marketing of organic produce.



95 FPOs empanelled as Paddy Procurement Agency by the State Govt.



30 FPOs On-boarded on ONDC platform.

## 4.2 Tribal Development Fund

The Tribal Development Fund (TDF) created by NABARD aims to provide sustainable livelihoods to tribal communities across India and reduces distress migration.

The fund focusses on sustainability of Tribal Livelihoods which encompasses Natural Resource Management (NRM) in rainfed tribal areas, micro-finance initiatives & women empowerment through people's participation. The model is popularly known as "WADI" model of tribal development.

Since financial year 2019, TDF has in pursuit of Sustainable Development Goals (SDGs) expanded support beyond fruit bearing plants to cover agri-allied activities like sericulture, apiculture, animal husbandry and micro-enterprise development to include more landless tribal families.



### Coverage of Tribal Development Fund (TDF) in Jharkhand

- Total no. of TDF projects in the State - 61
- Coverage - All 24 districts of the state
- No. of tribal families covered - 37,104
- Area covered under TDF projects in the State - 33,756 Acre
- No. of horticulture plants planted - 27,00,480
- No. of farmers Producer Organization promoted in the cluster - 24
- Amount of grant sanctioned - Rs. 173.54 Crore
- Amount of grant assistance released - Rs. 124.67 Crore



### Impact of TDF projects

- Rise in annual household income ranging from Rs.10,000 to 30,000
- Decrease in migration
- Increase in ownership of assets
- Increase in farm employment
- Increase in girl attending school and family expenditure towards education
- Increase in number of saplings of trees owned by households

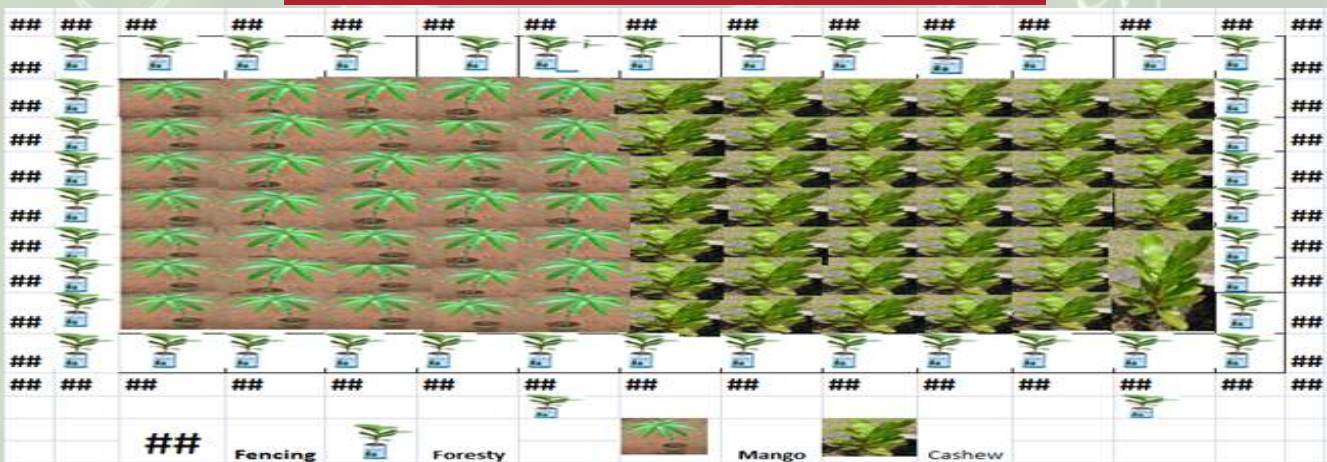




**Out of 17 Sustainable Development Goals (SDGs),  
TDF Projects contribute to 08 SDGs as detailed below**



## 01 Acre WADI Layout of Horticulture Plants





### Non-Wadi projects in Jharkhand under TDF

- Two ongoing lac based non-wadi model projects are being implemented in Hazaribagh and Khunti districts benefitting 1000 tribal families in the State.
- Two integrated livestock rearing non-wadi model projects are implemented in Godda and West Singhbhum districts
- One high value agriculture and integrated livestock rearing non-wadi model project is implemented in East Singhbhum district.





## SUCCESS STORY

### Lac based Integrated Tribal Development Project in Churchu & Dari blocks, Hazaribagh

- Covering 400 tribal farmers cultivating lac in 200 acre area and 100 landless tribal families involved in integrated livestock rearing.
- Lac production is done on host plant Semialata for ease in lac inoculation and harvesting.
- Intercropping of seasonal vegetables is giving additional income to farmers.
- Already 23 families have harvested 638 kg of lac from 11 acre. 50% of the lac is kept for inoculation for next season.
- About 319 kg scrap lac was sold at Rs. 550/- per kg. Total earning from lac cultivation was Rs. 1.75 lakh and average earning per lac grower was Rs. 7,630/-.





### 4.3 Watershed Development

NABARD has pioneered the participatory model of watershed development since 1992 across the country. Watershed Development Fund (WDF) was set up in NABARD in 1999-2000 with corpus of ₹200 crore contributed equally by the Government of India and NABARD.

NABARD's approach to integrated watershed development is based on the "Ridge to Valley Approach and implemented by encouraging community participation & ownership.

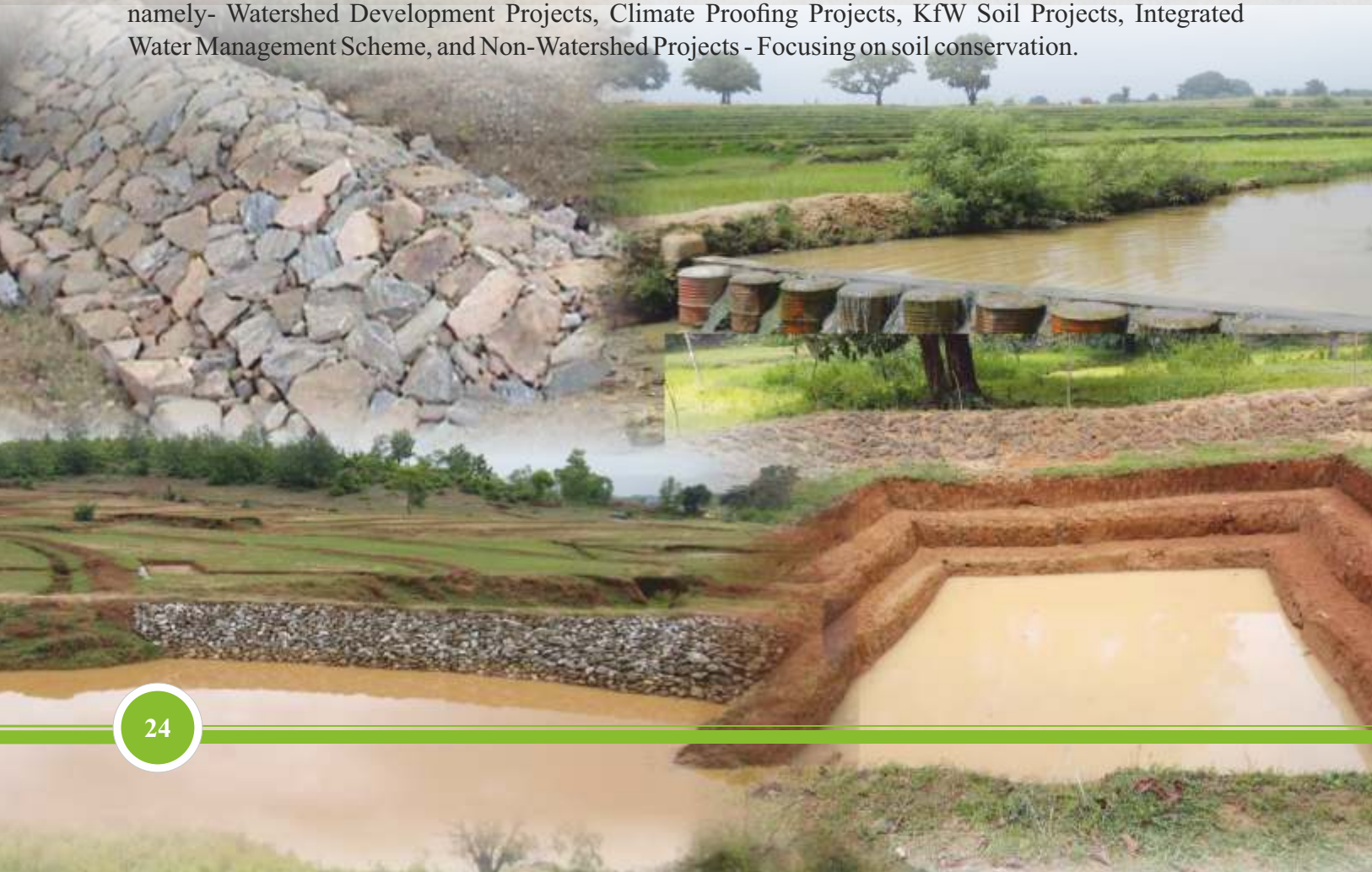
#### The Project coverage :

- i. Soil and moisture conservation
- ii. Drudgery reduction & women empowerment
- iii. Creation of maintenance fund
- iv. Climate resilient agriculture
- v. Creating sustainable livelihood opportunities

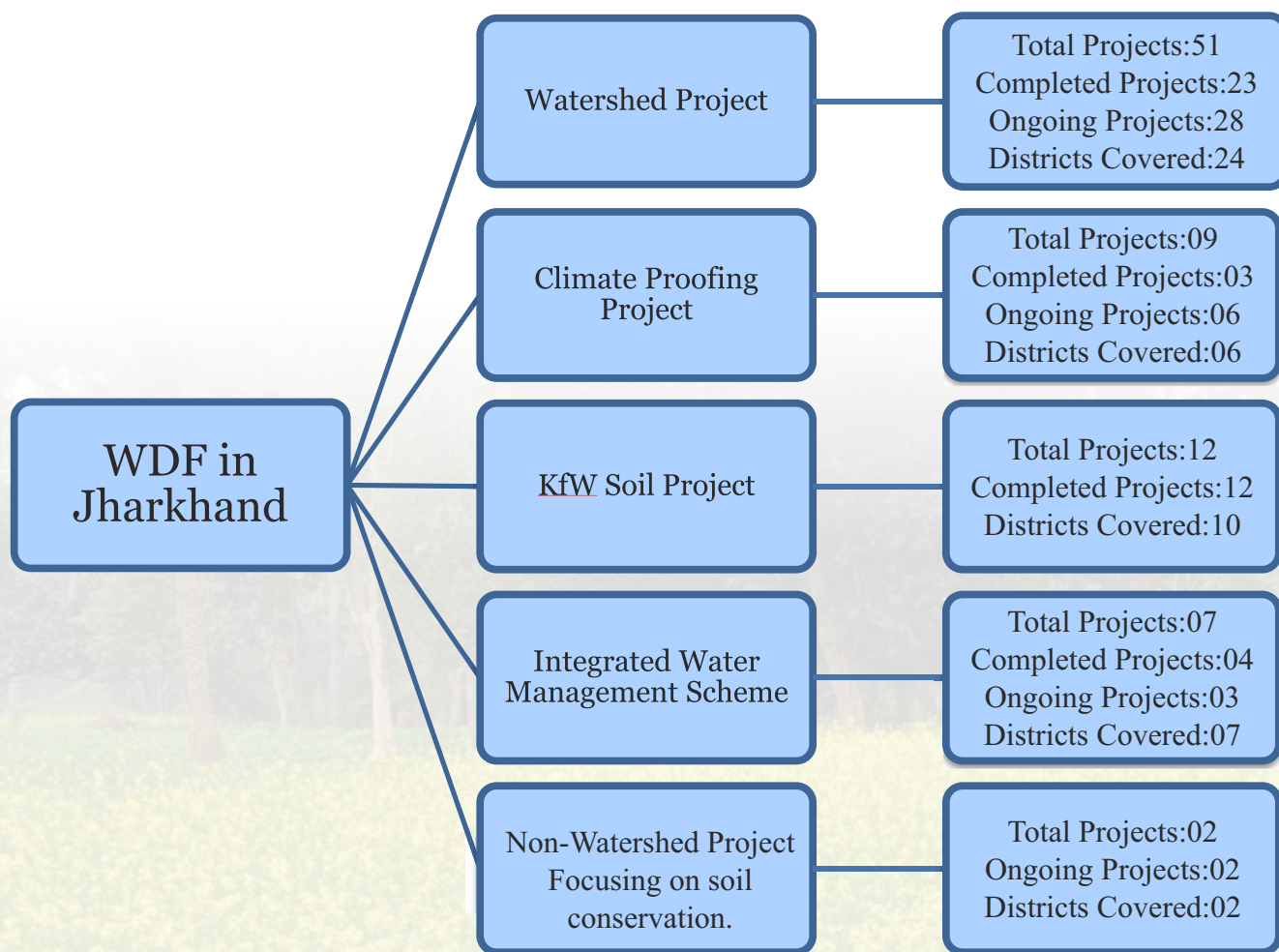
NABARD has also been implementing various complementary programs to consolidate the gains of regular watershed projects through sustainable development plans, climate proofing, soil health restoration initiatives etc.

#### Watershed Projects in Jharkhand

In Jharkhand, under Watershed Development, NABARD is implementing five major types of projects, namely- Watershed Development Projects, Climate Proofing Projects, KfW Soil Projects, Integrated Water Management Scheme, and Non-Watershed Projects - Focusing on soil conservation.







### Watershed Development Projects

S.N.	Particulars	Remarks
1	Number of Watershed Development projects sanctioned	51 (23 completed and 28 ongoing)
2	Coverage of districts	All 24 districts
3	Coverage of Area under watershed projects	58,980.15 hectares
4	Number of beneficiaries households	48,250
5	Sanctioned amount of grant assistance	Rs. 5,216.099 lakh
6	Amount disbursed	Rs. 4,134.160 lakh

## Climate Proofing Projects

The Climate Proofing projects take further the development in 'completed' watershed projects to make the project area resilient to the effects of climate change, which poses significant risks to water resources and ecosystems. This proactive strategy not only protects existing infrastructure but also enhances the sustainability of the watershed projects.

S.N.	Particulars	Remarks
1	Number of climate proofing projects sanctioned	09 (03 completed and 06 ongoing)
2	Coverage of districts	06 districts
3	Coverage of Area under climate proofing projects	7790.03 hectares
4	Number of beneficiaries households	4665
5	Sanctioned amount of grant assistance	Rs. 404.44 lakh
6	Amount disbursed	Rs. 376.16 lakh





### KfW Soil Project

NABARD has collaborated with KfW, Germany since 2017 to implement the "Integration of Watershed Development Strategies for Rehabilitation of Degraded Soils with Climate Change Adaptation" project also known as KfW soil project. The KfW Soil Project ensures that soil resources are utilized in a way that preserves their capacity to support crop growth and other vegetation.

S.N.	Particulars	Remarks
1	Number of KfW soil projects sanctioned	12 (All completed in December 2023)
2	Coverage of districts	10
3	Coverage of Area under KfW soil projects	12557.23 hectares
4	Number of beneficiaries households	10686
5	Sanctioned amount of grant assistance	Rs. 686.12 lakh





### Integrated Water Management Scheme (IWMS)

The Integrated Watershed Management Scheme (IWMS) has been formulated by NABARD to address the issue of water scarcity while improving agricultural productivity in vulnerable villages. The primary aim of the IWMS is to consolidate the progress made during the 'Water campaign' conducted by NABARD during 2017 to enhance the ability of farmers in dry land and rain fed areas to absorb credit. The project helped in sustainable management of water resources and also aided in enhancing agricultural productivity in these regions.

S.N.	Particulars	Remarks
1	Number of Integrated Water Management Scheme sanctioned	35 villages (all completed)
2	Coverage of districts	07
3	Coverage of Area under IWMS	3613.73 hectares
4	Number of beneficiaries households	8351
5	Sanctioned amount of grant assistance	443.64 Lakh





### Non-Watershed Projects for Soil Conservation

The objective of non-watershed project is to disseminate innovative technologies and promote climate-resilient agricultural practices over implementation periods ranging from 2 to 3 years. These projects are part of an initiative to introduce independent soil and water conservation measures and sustainable farming practices, targeting vulnerable districts identified by the Rainfed Area Priority Index (RAPI) and Composite Index (CI).

S.N.	Particulars	Remarks
1	Number of Non Watershed projects sanctioned	02
2	Coverage of districts	02 ( Godda & Ranchi)
3	Number of beneficiaries households	560
4	Sanctioned amount of grant assistance	Rs. 47.67 lakh
5	Amount disbursed	Rs. 23.71 lakh



## Impact Assessment of Watershed Projects



NABARD, Jharkhand has conducted third party impact assessment study of 12 completed watershed projects on random basis through Watershed Organization Trust (WOTR) and ICAR-RCER Palandu. The major findings of the studies are depicted below -

### Impact of Select watershed project in Jharkhand

Sr. No.	District	Watershed Name	Implementing Agency	Water Availability (1000 cc)	Cultivated Area Expansion %	Increase in Income %	Decrease in migration %
1	Ramgarh	Lolo	HCSSC	57 to 95	17.70 to 18.63	79.00	16.70 to 7.82
2	Ramgarh	Tyma	PRADAN	62 to 84	14.35 to 18.89	182.00	44 to 22
3	Dumka	Amjhari	IRA	39 to 89	21 to 35.94	81.10	74 to 67
4	West Singhbhum	Bandijhari	SVGS	37 to 49	10.30 to 10.39	48.38	78 to 52
5	Koderma	Cholkho	NBJK	25 to 39	8.84 to 9.14	36	64 to 44
6	Palamu	Karar	SEARCH	36 to 52	55.41 to 62.4	147.88	39 to 22
7	Gumla	Kerabar	GVT	60 to 97	10.9 to 11.23	49.64	NA
8	Deoghar	Samlapur	MASSP	10.26 to 14.76	9 to 31	71.20	0.00
9	Jamtara	Baldatanr	AANTEEKA	8.91 to 17.82	26 to 49	52.30	41 to 39
10	Ramgarh	Chumbanala	SUPPORT	2.88 to 6.21	24 to 39	103.60	29 to 20
11	Deoghar	Sekhar-nawadih	NEEDS	4.41 to 12.06	5 to 37	61.40	82 to 78
12	Pakur	Karanghati	REACT	29.34 to 45	16 to 42	42.30	0.00



## 4.4 Farm Sector Promotion Fund

Farm sector Promotion Fund (FSPF) of NABARD aims to promote innovative and feasible projects and transfer of technology for enhancing production and productivity in agriculture and allied sectors.

In Jharkhand, NABARD has sanctioned 04 projects with a grant assistance of ₹61.24 lakh during 2023-24

- Project on Millet value chain from seed production to value addition in Godda district
- Project on Jaggery in Barkagaon, Hazaribagh as jaggery is recognized as ODOP in the district
- Project on Sorted semen technologies.





### SUCCESS STORY - I

#### Commercial cultivation of Pointed Gourd (Parwal) with peripheral corn & sunflower in Boram & Patamda block of East Singhbhum

- **Intervention:** 25 farmers cultivated pointed gourd each in 10 decimals of orchard land of TDF project with baby corn and sunflower grown peripherally.
- **Profitability:** Prior to project, farmers in the area primarily cultivated common vegetables such as tomato, potato, brinjal etc. After switching over to cultivation of pointed gourd, baby corn & sunflower, their income has doubled.
- **Impact:** The project has led to increase in productivity, encouraged crop Diversification and enhancing the overall resilience of farming practices to climate variability.



### SUCCESS STORY - II

#### Cultivation of Bio-Fortified Orange Fleshed Sweet Potatoes in Gola & Dulmi Block of Ramgarh District

- **Intervention:** 1008 farmers of Dulmi and Gola block of Ramgarh District of Jharkhand cultivated a new Vitamin A enriched bio-fortified sweet potato variety in 102 acres of land.
- **Market Linkage:** The harvest of orange flesh sweet potatoes was sold through the Gola Darpan Farmer Producer Organization to the Mati Farms Pvt. Ltd., Cuttack, Odisha through e-NAM portal.
- **Profitability:** The market value of Orange Flesh Sweet Potatoes (OFSP) is considerably higher than the common variety. Farmers sold the Orange Flesh Variety at ₹ 24 per kg. in comparison to cost of local varieties at rate of ₹ 10 per kg. Total income generated from sale of biofortified sweet potatoes in the project area was (Ramgarh District) approx. ₹73 Lakh.
- **Impact:** Introduction of high-value crops like OFSP enabled farmers to diversify their source of income and contributed to their overall economic resilience. Bio-fortification also enhanced the nutritional value of the produce.







## 5. CLIMATE CHANGE AND SUSTAINABILITY



GREEN  
CLIMATE  
FUND

India is committed to net zero emission by 2070 by building climate-resilient and sustainable livelihood, developing climate-smart agriculture, and deploying innovative financing mechanisms for tackling climate change. NABARD is accredited as the National Implementing Entity (NIE) of the Adaptation Fund (UNFCCC) and the Direct Access Entity (DAE) of the Green Climate Fund (UNFCCC). NABARD is also acting as the NIE of the National Adaptation Fund for Climate Change (NAFCC), constituted by the Government of India.

In this capacity, NABARD supports projects aimed at augmenting groundwater, promoting natural farming ensuring food security, providing economically viable solar models, and increasing green cover through integrated farming practices.

In Jharkhand 07 climate change projects are at different stages of implementation with a total financial assistance of ₹24.83 crore.







## 5.1 Climate change Fund (CCF)

NABARD had established a dedicated Climate Change Fund (CCF) during 2016-17 out of its profits for promoting and supporting activities aimed at addressing climate change impacts, awareness generation and knowledge sharing.



### Details of Ongoing Projects under Climate Change fund of NABARD

S. No.	Name of the Project	District	Interventions
1	Food and Livelihood Security of the FPO farmers through drought resilient agriculture-based activities in 01 village of Gandey Block	Giridh	1. Establish a small irrigation facility - pond of size 25*25*10 feet in each farm. 2. Agroforestry with drought resilient horticulture plantation. 3. Multi-cropping in 10 acre of land.
2	Food and Livelihood Security of the FPO farmers through drought resilient agriculture-based activities in 01 village of Tisri Block	Giridh	1. Establish a small irrigation facility - pond of size 25*25*10 feet in each farm. 2. Agroforestry with drought resilient horticulture plantation. 3. Multi-cropping in 10 acre of land.
3	Sustainable Agriculture and Livelihood Model to mitigate Climate Change impact in Taljahri block	Sahibganj	1. Training of 200 farmers in climate resilient farming systems. 2. Training cum making of vermi-compost pit. 3. Water resource management.
4	Climate Change Horticulture proposal in Chandil block	E. Singhbhum	1. Awareness generation 2. Introduction of drought drought resilient horticulture crops like jackfruit, drumstick, custard apple, etc.
5	Food and Livelihood Security of the FPO farmers through drought resilient agriculture-based activities in Poreyahat Block	Godda	1. Establish a small irrigation facility - Pond of size 25*25*10 feet in each farm. 2. Agroforestry with drought resilient horticulture plantation. 3. Multi-cropping in 10 acre of land.

## 5.2 National Adaptation Fund on Climate Change (NAFCC)

It is a fund established by Government of India to support adaptation activities in States and Union Territories that are particularly vulnerable to the impacts of Climate change. NABARD, as the National Implementing Entity for NAFCC, is responsible for identifying, developing, and executing climate adaptation projects, ensuring proper fund utilisation and monitoring.



### Ongoing projects under NAFCC

#### A. Location

Patraru and Jamtara Landscape, Jharkhand

#### B. Objective

Enhancing Climate Resilience of forests and its Dependent communities



#### C Initiatives

- Capacity building and support service for adaptation
- Forest Microclimate improvement through Soil Moisture Conservation and Water Harvesting
- Gender sensitive and climate resilient livelihood system
- Treatment of wood used for housing
- Promoting energy use efficiency and alternative energy

#### D. Grant Assistance

Received ₹24.73 crore under National Adaptation Fund for Climate Change, Ministry of Environment, Forest and Climate Change, Government of India.

#### E. Implementing Agency

- Department of forest, Government of Jharkhand

#### F. Impact

- 6477 members have been trained under awareness creation on climate change, income generation activities in animal husbandry and agriculture.
- Plantation has been undertaken in 53.61 ha, farm bundings in 765 ha, contour trenches in 1456 ha and water absorption trenches in 104.60 ha. This has led to potential ground water recharge of 179232 CuM.
- The project has constructed 42 new ponds, renovated 54 ponds, and constructed 34 drum check dams and 4 valley line wells.
- Production of paddy through SRI, improved cook stoves, Solarised livelihood station and Solar home lighting system reduces GHG emission.



### 5.3 JIVA

JIVA is an agro-ecological transformation programme that was launched to pioneer and scale up agroecology as a strategic and transformational approach in watershed and wadi projects, leveraging the pre-existing natural and social capital. JIVA envisions transforming about 200 ha area per watershed and 200-500 acre per wadi project, to create a multiplier effect to cover the balance cultivated area in the project areas.

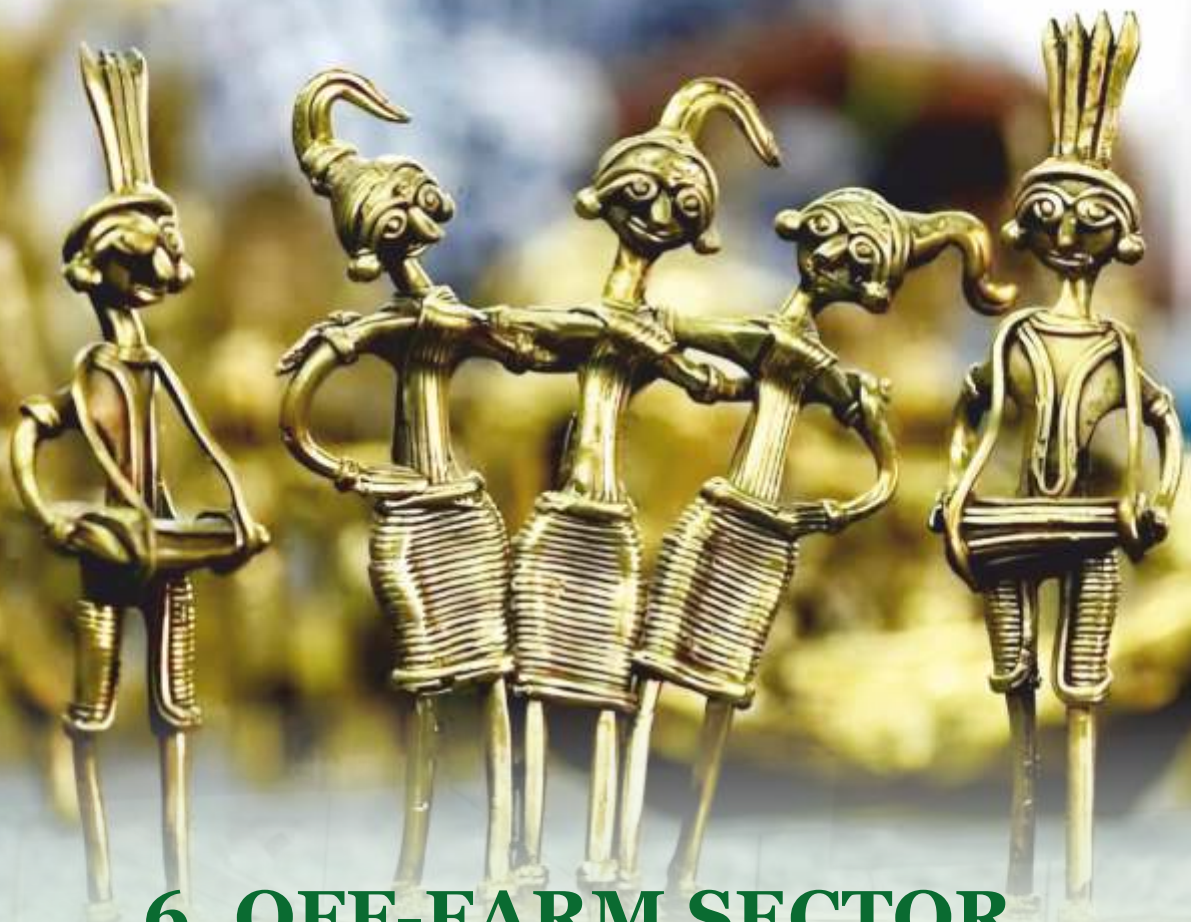
**Jharkhand RO is implementing JIVA projects in 02 districts, details of which are as under:**



Sl. No.	District	Block	PIA	Project period	Amount sanctioned (in Rs. Lakh)
1	Ramgarh	Patratu	GSS	1 year (pilot phase)	30.00
2	West Singhbhum	Sonua/ Chakradharpur	PRADAN	1 year (pilot phase)	30.00







## 6. OFF-FARM SECTOR

Under Off-farm sector, NABARD provides support to promote rural enterprises in handloom, handicraft and agro- processing sectors by providing Skilling, marketing, DPR Mode Project, Gram Vihar, Boot Strap and Catalytic Assistant Though Incubation Centres, GI-Tagging and Rural Business Incubation to rural youth, artisans, weavers etc.









## 6.1 Off Farm Producer Organization (OFPO)

NABARD has been supporting mobilization of rural off-farm producers to collectivise, formalize and enter businesses thus leveraging the economics of scale, better bargaining power and opportunities through collective sourcing of inputs and raw materials, improved production practices, designing, marketing etc.

### Coverage in Jharkhand

#### No. of OFPOs promoted in Jharkhand

2

Lavapani Craft Pvt. Ltd” on handicrafts i.e. Jute crafts, Dari/Kalin, Dokra crafts in Lohardaga and Ranchi district

“Krafrtribe Producer Company Ltd” on Kanshi Grass and Bamboo craft in Nimdih block of Seraikela-Kharsawan district



### Progress during 2023-24

- 02 new OFPOs are on Bamboo Cluster at Deoghar and the other on Tussar Silk Value Chain at Godda.

### Initiatives of NABARD for strengthening OFPOs in the State

- Conduct of marketing events including Buyer - Seller Meets
- Facilitating linkage with ONDC platform.
- Capacity building of OFPOs towards design development and product diversity





## SUCCESS STORY

### Collectives for Prosperity - A path-breaking initiative

- Location - Nimidih block of Seraikela Kharsawan district
- Beneficiaries- 250 artisans belonging to Sabar and Mahali, two marginalized tribes of Particularly Vulnerable Tribal Groups (PVTGs).
- Objective - Collectivize and Mobilize these artisans belonging to PVTGs into Producer Company, upgrade their products and link them to wider market.

### Interventions -

- A Major OFPO Project was sanctioned by NABARD with grant assistance of ₹94.76 lakh resulting in registration of "Krafribe Producers Company" on 03 July 2020..
- Provided machinery like grass cutters and dryer, bamboo cutting and splitting machineries, hand tools, finger guards to the artisans.
- The artisans were given training through NIFT designer in making innovative handicrafts with the unique combination of bamboo and Kanshi grass to cater to urban markets.
- Digital marketing initiatives through development of an e-commerce website besides launch of products on Amazon, Flipkart, Etsy, use of social media etc.

### Impact -

- Average income increased from ₹500-₹1000 per month per artisan to ₹10000 - ₹15000 per month.
- Turnover of the Company increased manifold in a short span of two years i.e. from ₹ 2 lakh in FY 2020 to ₹ 25 lakh in FY 2022.
- Krafribe Producer Company Limited opened shop at Ranchi airport under Skilled Artisans of the Region (AVSAR) Scheme of AAI.
- Machinery like dryers, cutters and bamboo splitting machineries have resulted in increase of productivity by almost 50 %. They are now able to work throughout the year and no longer they have to depend upon the sun for drying the grass and bamboo.
- Linkage developed with big brands like Reliance Retail for regular bulk orders. First such bulk order amounting to ₹ 8.50 lakh was received in July 2023.
- Implementing Agency - Ambalika, Ranchi





## 6.2 Skill Development Programmes under NABSKILL

NABARD has developed a structured approach for addressing the skill gap in rural India through outcome-based programs by its training partners. A portal "NABSKILL" ([www.nabskillnabard.org](http://www.nabskillnabard.org)) has been developed for skill initiatives with the objective of effective implementation, monitoring/tracking placement and building candidate-wise database for the skill initiatives.



### Coverage in Jharkhand during 2023-24

- Total No. of Skill Development programs conducted by NABARD in Jharkhand - 27
- Total number of candidates trained - 750
- Number of candidates settled - 590
- Wage Employment - 495, Self-employment - 95
- Total grant assistance - ₹49.97 lakh

### Progress during 2023-24

- 10 Skill Development Projects (SDP) with an assistance of ₹63.28 lakh was sanctioned mostly to CSR of corporates for providing training in various fields.

### Initiatives of NABARD for strengthening Skill Development in the State

- Focus on developing new age skills so as to increase the settlement as well as income of the candidates.
- Cooperation with Corporate CSRs such as Tata Sons, Jindal Steel, Lafarge Cement, Dalmia Cement, Vedanta ESL etc.





### SUCCESS STORY

**Intervention:-** A Skill Development Training Programme for rural youth was sanctioned on 06 January 2022 on "Solar PV Installer (Suryamitra)" in Convergence with CSR Vedanta Ltd, Bokaro. The Programme was supported by NABARD with CSR partner Vedanta ESL Ltd, Bokaro. The programme was conducted at Vedanta Electro Steel Ltd. Premises, Chandankiyari, Bokaro. The implementing agency Social Empowerment and Economic Development (SEEDs) was the training facilitator for the programme.

**Impact :-** 100% placement at the close of the training program by employers like "Premium Energy", Giltz Corporation, Hyderabad with initial gross salary of ₹16500 per month for first 6 months.





### 6.3 Rural Marketing Initiatives

NABARD provides financial assistance to NABARD promoted PACS, FPOs and OFPOs for Rural Haats and Rural Mart including Mobile Vans.

#### Coverage in Jharkhand to help rural artisans to market their products

- Total No. of Rural Haats supported by NABARD in Jharkhand - 14
- Total No. of Rural Marts supported by NABARD in Jharkhand - 11
- Total No. of Rural Marts (Mobile Van) supported by NABARD in Jharkhand - 11

#### Progress during 2023-24

- 03 Rural Haats with financial assistance of ₹15.45 lakh were sanctioned for Giridih and Palamu districts.
- 03 mobile vans with financial assistance of ₹15.45 lakh were sanctioned to FPOs and PACS in Jharkhand.





### NABARD Supported Mobile Vans: Vehicle of Hope & Wheels of progress for FPOs and PACS at Giridih, Jharkhand

In the heartlands of rural areas, where agriculture is not just a livelihood but a way of life, lies the tale of transformation fuelled by innovation and collaboration. This is the story of how NABARD's Mobile Vans became the catalyst for change, empowering agriculture producer collectives to reach new heights of success.



#### The Challenge:

In remote rural areas, agriculture producer collectives (FPOs/PACS) face numerous challenges in marketing their products effectively. Limited access to markets, lack of infrastructure, and inadequate transportation facilities hindered their ability to connect with buyers, resulting in reduced profits and limited growth opportunities.

#### The Solution:

Recognizing these obstacles, NABARD stepped in with a groundbreaking solution - the Mobile Van. This mobile platform was designed to bring markets closer to the farmers, bridging the gap between producers and consumers. Equipped with essential facilities, the vehicle serves as a one-stop-shop for marketing agricultural produce, offering a range of services tailored to meet the specific needs of rural producers.



#### Impact :

NABARD's MV Scheme has emerged as a beacon of hope for rural agriculture producer collectives, offering innovative solutions to age-old challenges. By providing market access, infrastructure support, and valuable training, the vehicle empowered farmers to take control of their destinies and unlock the true potential of their agricultural enterprises. Through this initiative, the wheels of progress were set in motion, driving growth and prosperity in rural communities across the nation.



## 6.4 Geographical Indication

In addition to earlier sanctions for facilitating GI registration of Bhagaiya sarees & fabrics in Godda district and Kuchai silk saree in Saraikela-Kharswan district, one proposal on Deoghar's famous Atthe Mutton was sanctioned during 2023-24. Besides this NABARD Regional Office has also identified 40 other unique products from Jharkhand for which application can be filed with GI Registry, Chennai. NABARD looks forward to joining hands with suitable partner to take this initiative forward.



## 6.5 Marketing Linkages

With a view to facilitate marketing of products and establishing market linkages, NABARD sponsors stalls in melas and exhibitions organized inside and outside the State to help rural artisans and SHG members to showcase and market their products.

### Exhibitions

- Direct marketing platform
- Market intelligence, Customer preferences
- Bulk orders
- Face challenges in doing business.
- Cross Learning

### Going the extra mile

Buyer-Seller Meet	Digital payment
Training & Capacity Building	EDP



During 2023-24, NABARD organized two National Level Exhibitions in Ranchi - “**Classilk Expo-2023**” and “**Diwali Mela-2023**”. Artisans from across the county participated in the National Level Exhibitions. The artisans received overwhelming response at both the exhibitions and overall sales in Classilk Expo reached to more than ₹15 crore and more than ₹03 crore in the Diwali Mela. The artisans also received bulk orders and repeat orders through the exhibitions. Beside this, NABARD also sponsored artisans to participate in different National level exhibitions like Surjakund Mela, Guwahati Mela, Raipur Mela, Patna Mela, Kokata Mela, Dilli Haat etc.

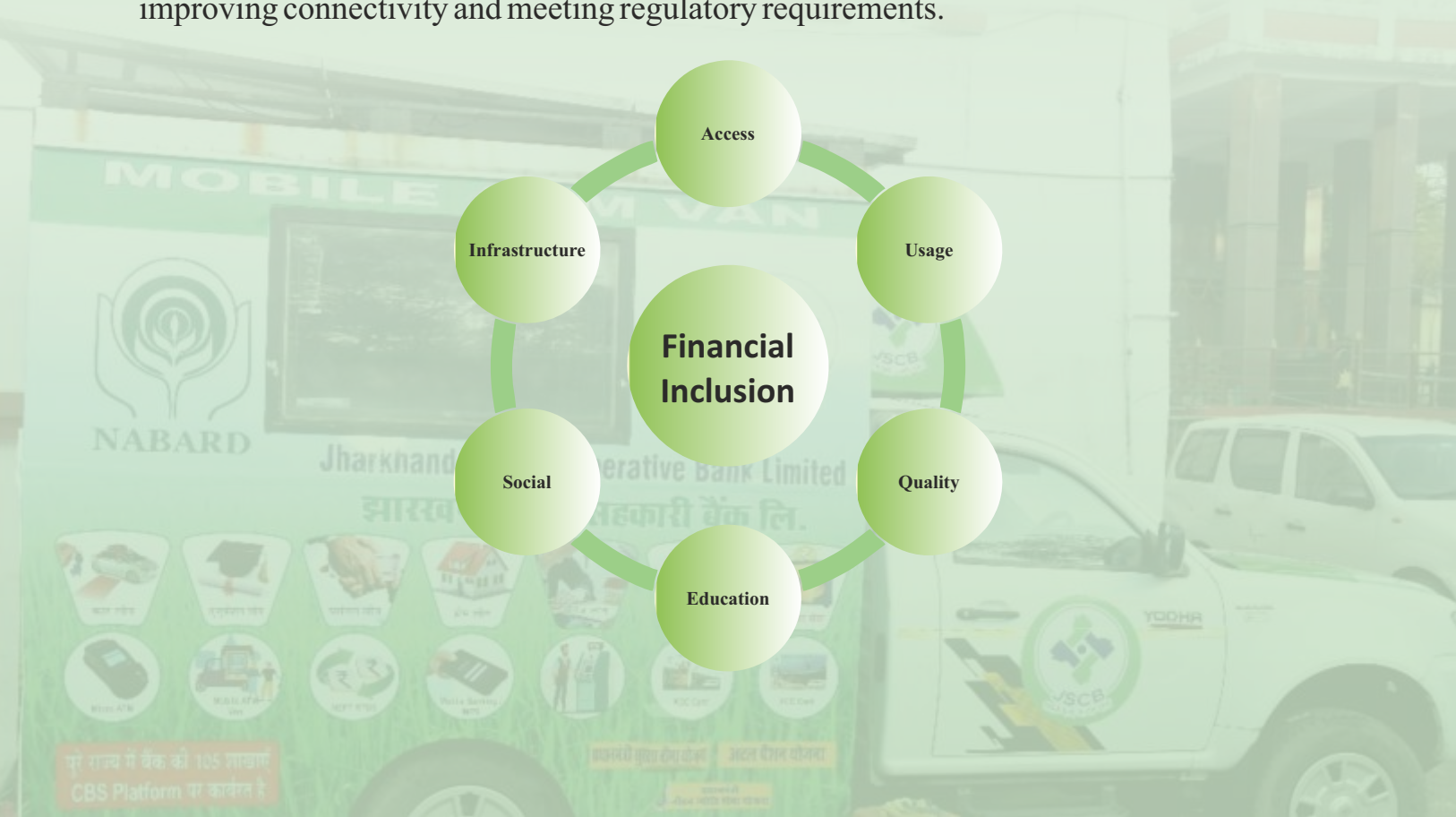






## 7. FINANCIAL INCLUSION

NABARD has supported Financial Literacy efforts through various initiatives keeping in mind its importance to augment demand for financial services, especially for those offered on the digital platform. In addition, in order to augment the supply side of the financial ecosystem, NABARD has also extended support for on-boarding to digital platforms, improving connectivity and meeting regulatory requirements.







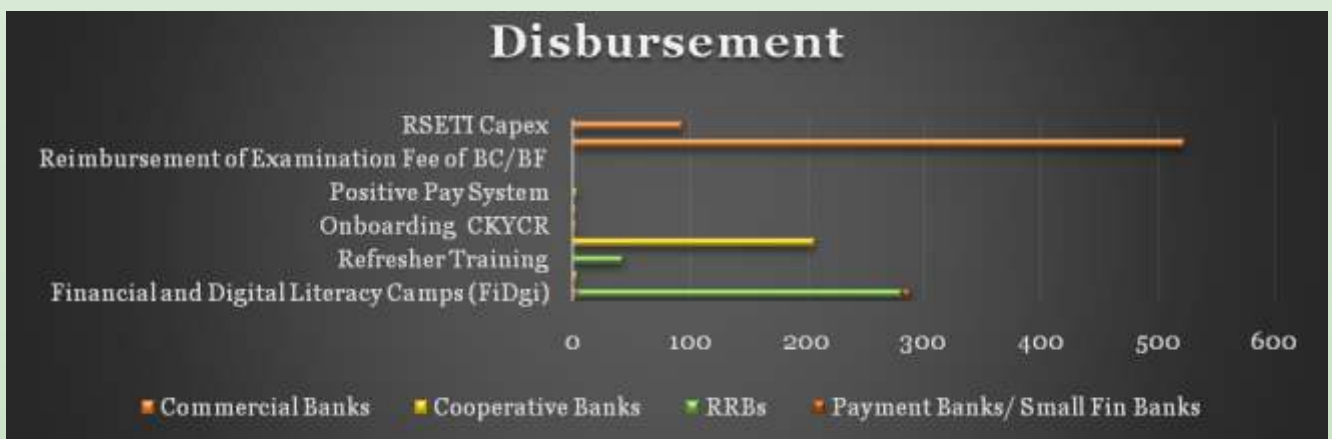
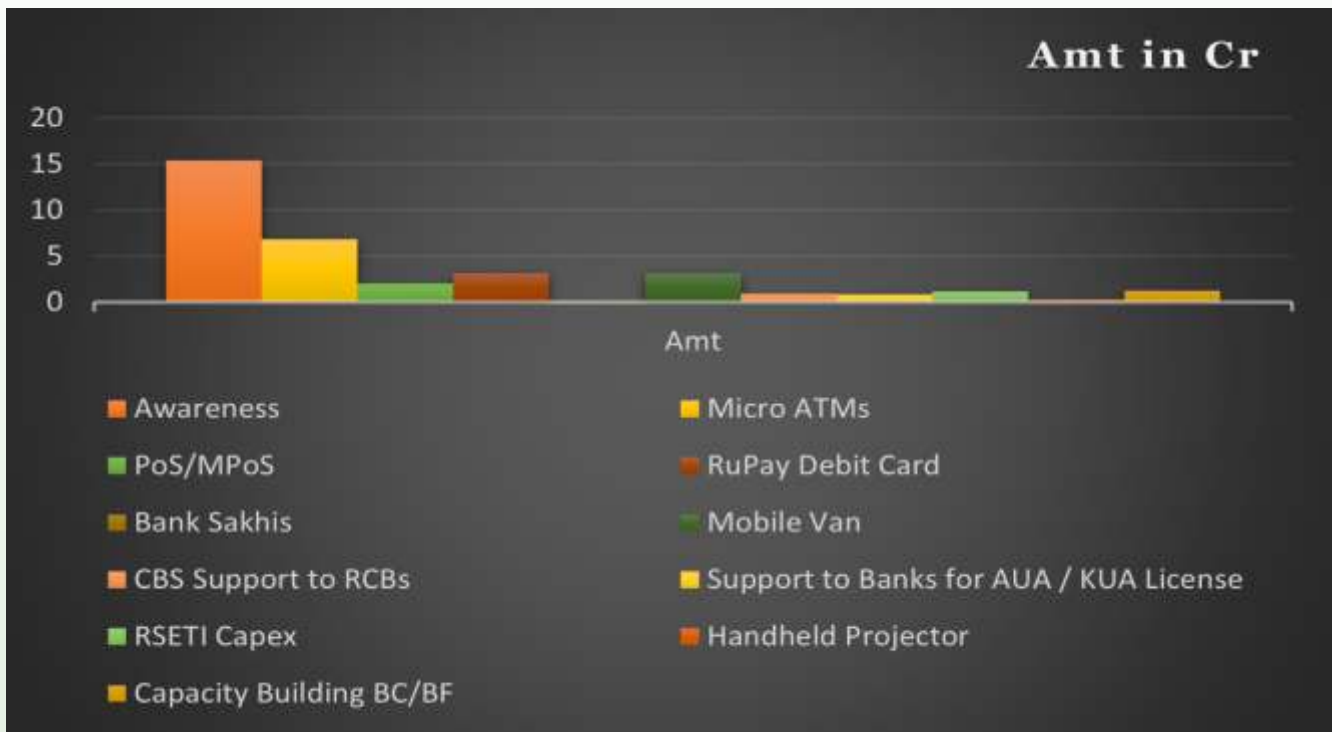


## 7.1 NABARD Initiatives in Jharkhand



### Activities Supported for FI

Financial Literacy Prog.	Banking Tech. Adoption	Regulatory Infrastructure	Connectivity & Power Infra.
<ul style="list-style-type: none"> <li>• Financial and Digital Literacy camps by Branches of Banks</li> <li>• Financial and digital literacy camps through FLCs</li> <li>• Reimbursement of Examination fee of BCs</li> <li>• Demo Van</li> <li>• Handheld projector</li> </ul>	<ul style="list-style-type: none"> <li>• microATMs</li> <li>• PoS/mPoS in Tier 3 to 6 areas</li> <li>• Dual Authentication interface at BC Points</li> <li>• On-boarding to BHIM UPI</li> <li>• On-boarding to PFMS</li> <li>• On-boarding to BBPS</li> <li>• Providing Green</li> </ul>	<ul style="list-style-type: none"> <li>• Authentication User Agency (AUA) / KUA license</li> <li>• On-boarding to CKYC</li> </ul>	<ul style="list-style-type: none"> <li>• V-SATs</li> <li>• Mobile signal boosters</li> <li>• Solar panel and UPS</li> </ul>





## Success Stories









## Some Beneficiaries of Financial Inclusion Initiatives

**Smt. Walo Devi**, Age- 101 years, W/o- Late Wirbal Barik, the oldest person of Chhota Kankra Village, District- Seraikela-Kharsawan tells that she used to find it very inconvenient to go to the bank branch situated at a distance of 2.5 km, to withdraw her old age pension. Now after the intervention, she doesn't have to stand in the long queue in banking premises due to banking facilities being provided by Handheld device mounted on Mobile Demo Van at her doorstep on regular interval.



**Smt. Putul Mahato**, W/o - Rajendra Mahato, Age -27 years, a resident of Singhpur village, District- Seraikela-Kharsawan narrates that nearest bank branch is approx. 04-05 KM from her village and due to lack of proper transportation facilities they had to face a lot of difficulties in reaching it. Banking facilities through mobile van has brought a lot of convenience especially for women and the elderly persons of her village.

**Smt. Manisha Mukhi**, 26 yearold mother of a 3 year old child and an active member of a self-help group, tells us that she is quite pre-occupied in taking care of her small child and handling household chores. Banking facilities through Mobile Van has just not ease their problem of deposit and withdrawal of money, but also helped the villagers creating awareness about bank linked various flagship schemes and financial products. Sharing her experience, she told how she got information about insurance, various loan products in the village itself and she along with 26 other women from her village started their business by taking loans through JLG mode. Today, Manisha is a proud woman entrepreneur and running a grocery shop successfully in her village Chhota Kankri, District-Seraikela-Kharsawan.





**Shri Milu Dogra, S/o - Champtu Dogra, Village - Chhota Kankri** is a 39 year old disabled youth who is not able to sit on his own. He found it extremely painful to go to the bank branch to avail the disability pension. Expressing happiness over the banking facility reaching his home through mobile van, he said that it is a boon for physically challenged people like him and other fellow villagers who are disabled.



**Shri Kanhai Bajpai, S/o- Late Basudev Bajpai, Age -57 years, Village - Chhota Kankri**, by profession a small dairy entrepreneur and farmer tells that the expansion of banking facility through mobile van in his village is helping women and elderly people. The information about various banking financial products is displayed on the LCD installed in the mobile van, which creates curiosity and interest among the relatively lesser educated villagers, which makes it easy to understand the information related to various banking facilities.



## Financial and Digital Literacy Programme for School Children in LWE Affected Districts



### Location: Kumharlalo, Block-Pirtand (Giridih)

Pirtand block is the Left Winged Extremism (LWE) affected block of Jharkhand where development indicators paint a disheartening picture. However, the government's push for development is being complemented by NABARD's FDLC camps for youth in the area through rural bank branches. One such camp was conducted at Middle School, Kumharlalo for the students where financial curiosity of the young minds were quenched. NABARD's yeomanservice at the grassroots level was appreciated by Shri Sanjay Kumar, Principal of Middle School.



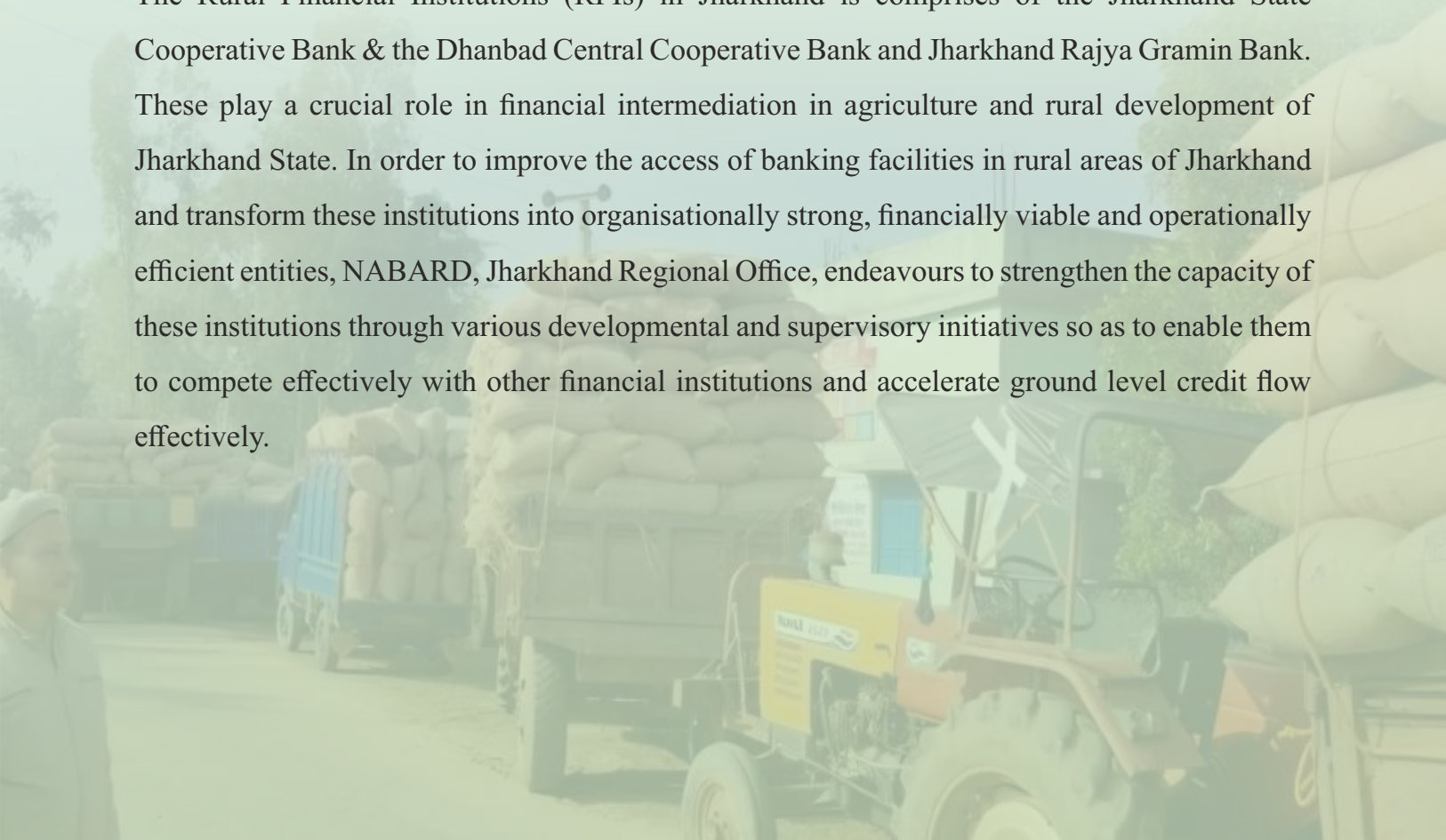
### Banking Transactions Through PoS/Micro ATM





## 8. RURAL FINANCIAL INSTITUTIONS INSTITUTIONAL DEVELOPMENT

The Rural Financial Institutions (RFIs) in Jharkhand is comprises of the Jharkhand State Cooperative Bank & the Dhanbad Central Cooperative Bank and Jharkhand Rajya Gramin Bank. These play a crucial role in financial intermediation in agriculture and rural development of Jharkhand State. In order to improve the access of banking facilities in rural areas of Jharkhand and transform these institutions into organisationally strong, financially viable and operationally efficient entities, NABARD, Jharkhand Regional Office, endeavours to strengthen the capacity of these institutions through various developmental and supervisory initiatives so as to enable them to compete effectively with other financial institutions and accelerate ground level credit flow effectively.



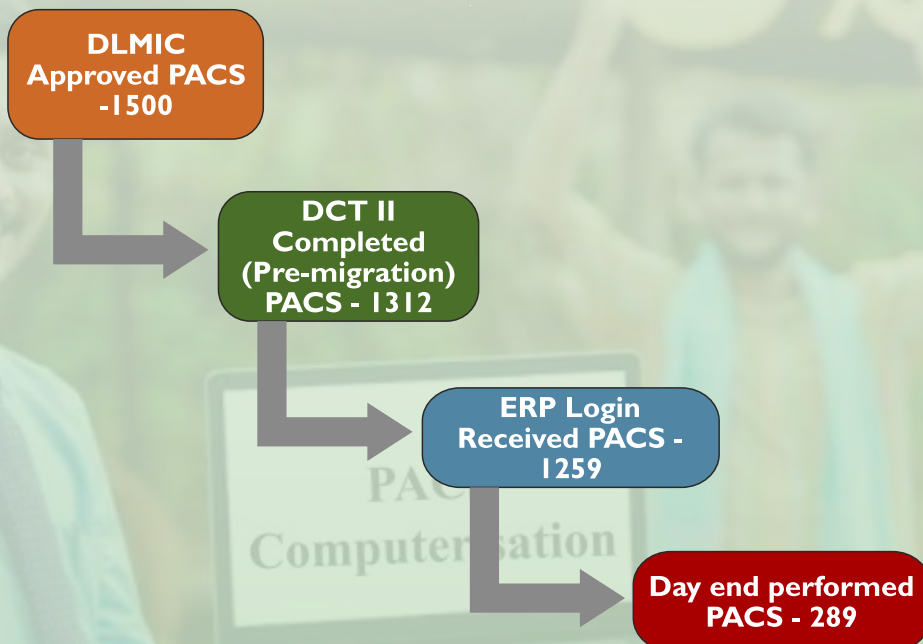
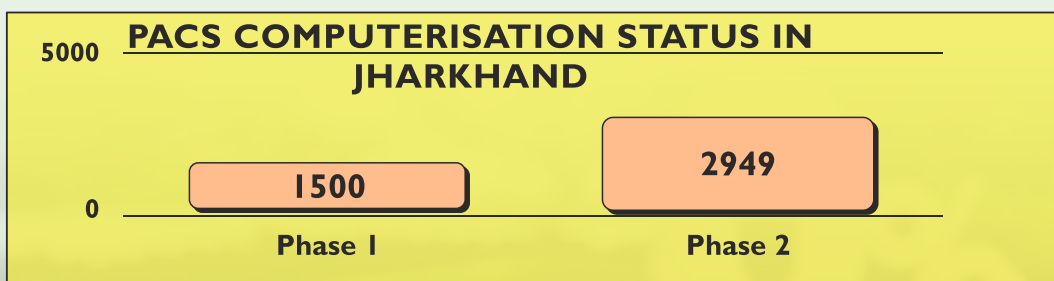






## 8.1 Computerisation of PACS

NABARD is the implementing agency of the Centrally Sponsored Project of the Ministry of Cooperation, GoI for the computerization of 63000 functional PACS in the country. NABARD, Jharkhand RO is coordinating with software and hardware vendors and Govt. of Jharkhand, to provide hardware to PACS and migrate data to computerize 1500 PACS in the state in the first phase. For the second phase, 2949 PACS will be taken up to be computerized. The project spread over 5 years will provide a common national level software to PACS and capture all the multi-dimensional activities of PACS of credit and non-credit and convert them into vibrant multipurpose service centres.



Status of PACS Computerisation in Jharkhand as per the Coops India Portal (As on 18.06.2024)



## 8.2 Cooperative Development Fund:

A Cooperative Development Fund was introduced by NABARD for the following purposes:

### Objectives of CDF

To support the efforts of the ground-level cooperative credit institutions



Human Resource Development



Better Management Information System (MIS)



Conduct of special studies to improve functional efficiency



Under the CDF fund, support has been provided for the following activities in the State of Jharkhand :

- i. PACS Comprehensive Infrastructure Support: Five PACS per year per State are to be supported based on eligibility criteria set for the purpose. In Jharkhand, NABARD has given basic infrastructure support to 19 PACS with a total grant assistance of ₹49.98 lakh.
- ii. District Level Workshop: During 2023-24, half-yearly district level workshops were conducted in all the 24 districts of Jharkhand. The objective of such workshops was sensitizing the stakeholders about major schemes and policies of Central & State Govt. and NABARD like PACS as an Multi Service Centre (MSC) Scheme, Progress under Computerization of PACS, the World's largest Grain Storage plan, issuance of KCC through PACS, Sanction of ST (others) credit limit by StCB to PACS for fertilizer and input business, opening of Common Service Centre (CSC) in PACS, Agriculture Infrastructure Fund (AIF), paddy procurement, opening of Custom Hiring Centres, setting up of primary processing units etc.
- iii. Scheme of Financial Assistance for Training of cooperative Bank Personnel (SOFTCOB): NABARD co-ordinates with various reputed training establishments to nominate officials from Co-operative banks of Jharkhand for their capacity building.
- iv. Exposure Visit of Cooperative Bank Officials: NABARD also provides support to Cooperative Bank Officials to undergo the exposure visit to the successful and model PACS/Cooperative institutes for better understanding and cross-learning.

Sustainable and inclusive rural development is cardinal for Viksit Bharat, wherein there would remain no fundamental differences between Bharat and India. To achieve this endeavour, NABARD, Jharkhand RO is creating enabling environment in the sector and living up to the mandate of NABARD - "Taking Rural India Forward".





## 9. MICRO CREDIT INNOVATIONS

NABARD has been constantly experimenting alternative policies, systems and procedures, saving and loan products that could fulfil the requirements of the poorest with an objective to make formal credit available and accessible at an affordable cost to the vulnerable and disadvantages sections of the population. "SHG Bank Linkage programme" has been one of the major initiatives of NABARD in the field of micro credit.

The role played by NABARD in development of micro credit sector include:

- Training and capacity building of partners viz., voluntary agencies, bankers, other formal and informal entities and also govt. functionaries to promote and nurture SHGs.
- Promotional grant assistance to Self Help Promoting Institutions (SHPIs) and Joint Liability Group Promoting Institutions (JLGPI), Revolving Fund Assistance to Micro Finance Institutions (MFIs)
- Enhanced refinance to MFIs
- Equity/capital support to MFIs to supplement their financial resources and provision of 100 per cent refinance against loans provided by various banks for micro finance activities.







## 9.1 Micro Enterprise Development Programme (MEDP)

The main objective of MEDP is to enhance the capacities of participants through appropriate skill up-gradation in existing or new activities in farm or non-farm sector. As on 31 March 2024, NABARD has sanctioned 1030 MEDPs with grant support of ₹4.26 crore for training and capacity building of 30,900 SHG leaders and members in the State.



## 9.2 Livelihood & Entrepreneurship Development Programme (LEDP)



LEDP is operational to facilitate sustainable livelihood development among SHG members. The programme involves skill training, entrepreneurship development, knowledge of raw materials, liaison with design developer and firming up of marketing avenues, establishment of demonstration units, credit linkages, etc.

As on 31 March 2024, NABARD has sanctioned 147 LEDPs in the State with grant support of ₹8.52 Cr for 18,267 SHG members. These LEDPs are on livelihood activities like vermi-composting, readymade garment making, scientific goat rearing, bee keeping, bandhani boutique, floriculture, bamboo craft making, wall hanging, lac cultivation and processing, tailoring, solar powered emergency light & LED bulb manufacturing, low-cost sanitary napkin production, tasar silk reeling, handmade paper bag making, mushroom cultivation, etc.



### 9.3 Joint Liability Groups (JLGs)

JLG is an informal group, comprising of preferably 04 to 10 individuals, who come together for the purpose of availing bank loan either singly or through group mode against mutual guarantee.

NABARD has been extending grant support to banks and NGOs for promoting and credit linking JLGs. As on 31 March 2024, 8,11,179 JLGs have been financed by various Banks with loan outstanding of ₹13119.19 crore.



### 9.4 Progress during 2023-24

- During FY 2023-24, total of 12 LEDPs and 10 MEDPs has been sanctioned.
- The initiative under JLG was upscaled with the signing of MoU with Union Bank of India and Canara Bank for formation of 1500 JLGs and with DCCB, JStCB and JRGB for financing of 300, 2000 and 3500 JLGs respectively over a period of 3 years.
- Focussing on the marketing aspect, RO had sanctioned 02 Gram Dukans in Giridih and Hazaribagh district, which will act as an outlet for showcasing and sale of the variety of products of the SHG members.
- Exhibition cum sale of SHG products were organised for promotion of SHG products.





### Contact List of District Development Managers

Sr. No	Name of the District	Name of the DDM/DDM(R)	Mobile No.	E-mail
1	Bokaro	Shri Philmon Bilung	9993011205	<a href="mailto:bokaro@nabard.org">bokaro@nabard.org</a>
2	Chatra	Shri Mrityunjay Bakshi	9654396091	<a href="mailto:chatra@nabard.org">chatra@nabard.org</a>
3	Deoghar	Shri Anand Kumar	9459587562	<a href="mailto:deoghar@nabard.org">deoghar@nabard.org</a>
4	Dhanbad	Shri Ravi Kumar Lohani	8894703861	<a href="mailto:dhanbad@nabard.org">dhanbad@nabard.org</a>
5	Dumka	Shri Subhendu Behera	9692607553	<a href="mailto:dumka@nabard.org">dumka@nabard.org</a>
6	East Singhbhum and Saraikela- Kharsawan	Smt. Jasmika Baskey	9438382822	<a href="mailto:eastsinghbhum@nabard.org">eastsinghbhum@nabard.org</a>
7	Garhwa	Shri Deepak Paswan	7033775454	<a href="mailto:garhwa@nabard.org">garhwa@nabard.org</a>
8	Giridih	Shri Ashutosh Prakash	8609505580	<a href="mailto:giridih@nabard.org">giridih@nabard.org</a>
9	Godda	Smt. Nutan Raj	8825309043	<a href="mailto:godda@nabard.org">godda@nabard.org</a>
10	Gumla	Shri Ravi Shankar I	9910543431	<a href="mailto:gumla@nabard.org">gumla@nabard.org</a>
11	Hazaribagh	Smt. Richa Bharti	7761031747	<a href="mailto:hazaribagh@nabard.org">hazaribagh@nabard.org</a>
12	Koderma	Md. Mozammil Hussain	9464569148	<a href="mailto:koderma@nabard.org">koderma@nabard.org</a>
13	Lohardaga	Shri Sanjay Kumar Trivedi	8011005335	<a href="mailto:lohardaga@nabard.org">lohardaga@nabard.org</a>
14	Palamau	Shri Shaleen Lakra	7978094231	<a href="mailto:palamau@nabard.org">palamau@nabard.org</a>
15	Ramgarh	Smt. Deepa Priyanka	7091194666	<a href="mailto:ramgarh@nabard.org">ramgarh@nabard.org</a>
16	Sahibganj	Shri Pramod Kumar	9867284208	<a href="mailto:sahibganj@nabard.org">sahibganj@nabard.org</a>
17	Simdega	Shri Sarang Dhar Patra	9406007436	<a href="mailto:simdega@nabard.org">simdega@nabard.org</a>
18	West Singhbhum	Shri Saket Kumar	9525985764	<a href="mailto:westsinghbhum@nabard.org">westsinghbhum@nabard.org</a>
19	Ranchi	Smt. Nitu Kumari	7895857989	<a href="mailto:nitu.kumari@nabard.org">nitu.kumari@nabard.org</a>
20	Khunti	Smt. Shivani Roshan	9987288942	<a href="mailto:khunti@nabard.org">khunti@nabard.org</a>
21	Latehar	Shri Jeet R Soren	7004605275	<a href="mailto:latehar@nabard.org">latehar@nabard.org</a>
22	Pakur	Shri Prem Kumar	9934709701	<a href="mailto:pakur@nabard.org">pakur@nabard.org</a>





## NABSAMRUDDHI Finance Limited

A Subsidiary of NABARD

The objective of NABSAMRUDDHI is to provide credit facilities to legal entities for promotion, expansion, commercialisation and modernisation in off-farm & agri allied activities, microfinance, MSME, housing, education, transport, etc.

### Focus Segments

Green Finance & Wellness  
(Renewable Energy, Electric Vehicle, Health care, WASH)  
Fabrics & textiles  
Handicrafts value chain

### Other Segments

- Small Business
- Microfinance
- Transport
- Housing
- Education
- Allied Agriculture
- Agri/Food processing

**Registered Office:** NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020

☎ 040-23241155/56 🌐 [www.nabsamruddhi.in](http://www.nabsamruddhi.in)

**Corporate Office:** NABARD, Gr. Floor, D Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

☎ 022-26539693 ✉ [nabsamruddhi@nabard.org](mailto:nabsamruddhi@nabard.org)



## NABFINS Limited

A Subsidiary of NABARD

- A Non deposit taking systemically important NBFC - MFI - Middle Layer advancing hassle free services to the low income households with the vision to become model MFI in the country
- Operating with 325 Branches in 198 districts across 18 states with active client base of appx. 7.34 lakh active borrowers
- Financial products offered: Direct Lending of micro finance loans, Traders Loan and Institutional loans.

- Timely and adequate credit without collateral
- Affordable interest rate in the sector
- Insurance facility to borrowers and co-obligants
- Door step delivery of financial services

**Registered Office:** 3072, 14th Cross, K. R. Road, Banashankari 2nd Stage, Bengaluru – 560 070, Karnataka, India

☎ 080-26970500

✉ [ho@nabfins.org](mailto:ho@nabfins.org)

🌐 [www.nabfins.org](http://www.nabfins.org)



## NABKISAN Finance Limited

A Subsidiary of NABARD

- Largest lender in FPO space
- Present in 20+ States including North East
- 2000+ FPOs credit linked
- Collateral free lending at affordable rates?

- Financing FPOs through
  - Working Capital
  - Term loan
  - Pledge Financing (eNWR)
- Term lending for Corporates/ NBCs/ MFIs
- Soti loans for Agri Startups?

**Registered Office:** C/o NABARD, Tamil Nadu RO, Chennai

☎ 044-28270138/28304658

✉ [finance@nabkisan.org](mailto:finance@nabkisan.org)

**Corporate Office:** C/o NABARD, Head Office, Mumbai

☎ 022-26539620/9514

✉ [corporate@nabkisan.org](mailto:corporate@nabkisan.org)

🌐 [www.nabkisan.org](http://www.nabkisan.org)



## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

**OFFERS CONSULTANCY AND ADVISORY SERVICES**  
Pan India  
Presence with offices in 31 States / UTs

### SERVICES PROVIDED

- Project Management Consultancy
- IT based Natural Resources Information Systems
- Feasibility, Socio-economic & Impact Evaluation Studies

- Third Party Monitoring
- Climate Change & Sustainability
- Value Chain Development

- Skills & Livelihood Development
- Preparation of Detailed Project Reports (DPRs)
- Transaction Advisory Services

**Registered Office:** NABCONS, 3rd Floor, C wing, NABARD, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

☎ 022-26539419

✉ [headoffice@nabcons.in](mailto:headoffice@nabcons.in)

**Corporate Office:** NABCONS, 7th Floor, NABARD Tower, 24, Rajendra Place, New Delhi – 110125

☎ 011-41538678/25745103

🌐 [www.nabcons.com](http://www.nabcons.com)





## NABVENTURES Limited

A wholly owned Subsidiary of NABARD

NABVENTURES Ltd., a Company registered under the Companies Act, 2013, with a paid-up capital of INR 25 crore, is the Sponsor and Investment Manager of NABVENTURES Fund-I, a SEBI-registered Category II Alternative Investment Fund (AIF), with a base corpus of INR 500 crore and greenshoe option of INR 200 crore.

**Investment focus:** Start-ups/MSMEs operating in/with

- **Sectors:** Agri-tech, rural fin-tech, food-tech, health-tech and edu-tech, with a rural focus
- **Stage:** Pre-Series A (INR 5-20 cr.) & Series A (INR 20-50 cr.)
- **Model:** Asset-light, technology-led models, which can be quickly scaled up across geographies

As on 31 March 2023:

- **Corpus raised:** INR 598 crore
- **Investments made:** INR 190.86 crore in 10 start-ups

**Registered Office:** NABARD, 2nd Floor, A Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

✉ nabventure@nabard.org

☎ 022-26539149

🌐 www.nabventure.in



NABFOUNDATION

Leveraging the power of convergence

NABFOUNDATION is a wholly owned, not for profit, subsidiary of NABARD, established under Sec 8 of Companies Act, 2013. The organization draws its strength and experience from the thousands of development projects grounded by its parent body, NABARD, in multiple domains over nearly last four decades.

### What does NABFOUNDATION want from you ?

#### IF YOU ARE AN INDIVIDUAL

Reach out to us with your ideas about development projects which you believe need to be implemented. We really look forward to your fresh ideas.

#### IF YOU ARE A CSR UNIT

Of a corporate and believe that there is a scope for collaborating with us to have access to the vast network of resources of NABARD in a structured manner, just give us a call.

#### IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

With an idea whose time you think has come and have not been able to find willing partners, reach out to us.

#### IF YOU ARE WITH THE GOVERNMENT

And believe that there is a need for reimagining implementation of your Central or State government projects, allow us to be a part of your vision.

**Registered Office:** NABARD, 4th floor, E wing, Plot No. C-24, BKC, Bandra (East), Mumbai-400051

✉ nabfoundation@nabard.org

☎ 022-26539404/9054

🌐 www.nabfoundation.in



## NABSanrakshan Trustee Private Limited

A wholly owned Subsidiary of NABARD

Building Trust for Rural Prosperity

- Offers credit guarantee against the credit offered by the Eligible Lending Institutions, through the Trusts (Funds) under its Trusteeship
- Two sovereign Credit Guarantee Schemes offered are:
  - Credit Guarantee Scheme for FPO Financing
  - Credit Guarantee Scheme for Animal Husbandry and Dairying
- More than 700 FPOs provided credit guarantee till 31 March 2023 covering nearly 6.14 lakh farmers across 19 states
- Operations carried through Credit Guarantee Portal

**Registered Office:** NABARD, C- 24, G Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400051

☎ 022-26539243/9241

✉ ho@nabsanrakshan.org

🌐 www.nabsanrakshan.org