



NABARD

JHARKHAND REGIONAL OFFICE

@

25

COVER BACK (C2)

SPACE FOR PASTING



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 interventions, innovations, technology and institutional development for securing prosperity.





Message from DMD

As Jharkhand celebrates the 150th Birth Anniversary of Bhagwan Birsa Munda and 25th year of its Statehood, it also marks an important milestone for NABARD, with 25 years of committed partnership and service in the State. This rare confluence of anniversaries is deeply symbolic, reminding us that the pursuit of progress is a collective journey where history, governance, and development come together to shape the future.

During my official visit to Jharkhand in June 2025, I had the opportunity to interact with field functionaries, partner institutions, and beneficiaries across several districts. The visit reaffirmed my belief that NABARD's work in the State is deeply embedded in the lives of rural communities. I witnessed first-hand how our developmental interventions have empowered small farmers, women's groups, and rural entrepreneurs.

Over the last two and a half decades, NABARD's engagement in Jharkhand has been anchored in its mission of inclusive rural development. The institution has played a catalytic role in building rural infrastructure, strengthening financial inclusion, promoting sustainable agriculture, and empowering tribal and vulnerable communities. From watershed management and tribal development programmes to digitisation of cooperatives and promotion of micro-enterprises, NABARD's presence has contributed to strengthening the economic and social fabric of rural Jharkhand.

The legacy of Bhagwan Birsa Munda continues to inspire this mission.

This Coffee Table Book is a tribute to that spirit. It captures not just statistics, but human stories of progress born from perseverance and transformation led by collective will. As NABARD completes 25 years in the State, we reaffirm our commitment to further deepening our engagement, promoting innovation in rural finance, and building resilience against the challenges of climate change and economic uncertainty.

I extend my appreciation to the Jharkhand Regional Office for this meaningful effort and congratulate all partners who have contributed to the State's journey of inclusive and sustainable growth.

Dr. A. K. Sood

Deputy Managing Director, NABARD





Foreword

25 a beautiful age, matured enough to have a prodigious presence, yet full of youthful potential for a promising future! As this Regional Office completes 25 years of its existence in Jharkhand, we find ourselves reflecting on the journey so far. Every state is unique, so to describe Jharkhand as merely unique would be an understatement. Nature has been exceedingly kind to it, endowing the state with awe-inspiring natural beauty, abundant resources, and a demography enriched with its own distinctive culture, heritage, and practices dating back centuries. Therefore, the challenge for NABARD is how to preserve this richness while keeping the state competitive and progressive.

As I mine the archives, I am struck by the amazing range of interventions we have engaged in, be it strengthening and consolidating RFIs, building grassroots communities, or ushering in new-age technologies across the board, whether SHGs, FPOs, RRBs, or Cooperatives. We have fostered a culture of continuous stakeholder engagement through seminars, conclaves, and innovative pilots. And last but not least, we have created infrastructure to ease rural life. Be it e-Shakti, RIDF, TDF, Watershed, FPOs, PACS, or Rural Haats, we have touched lives. What more can one ask for?

It was a nostalgic task to choose 25 interventions to commemorate our focused attention to the state since its creation 25 years ago, an ode to all our predecessors, who set the benchmark for us as also celebrate our ties with the people of this wonderful State.

It is a labour of love, and we thoroughly loved it. We hope you do too!

Deepmala Ghosh
Chief General Manager







Glimpses of 25 landmark interventions of NABARD in Jharkhand





Bridging Dreams : Connecting villages to progress

Project details : Construction of High Level Bridge over Mayurakshi river on Murabahal – Makarampur Road under Rural Infrastructure Development Fund (RIDF)

Project Location : Block- Dumka, District- Dumka

Year of completion : 2023

Financials : ₹19442.78 lakh, RIDF loan- ₹15554.22 lakh

Challenges:

- During flooding of Mayurakshi river in rainy seasons, local community

was cut off from schools, hospitals, main town, etc.

- Difficulty in transporting agricultural produce

Intervention:

- Construction of longest bridge in Jharkhand stretching over 2.5 km

Impact:

- Better connectivity to 16000 residents of 15 villages
- Reduction of about 45 km travel distance
- Tourist spot Masanjore Dam more accessible to tourists
- Improved quality of life and livelihood options



From Reservoir to Taps: How piped water poured life into villages

Project details : Construction of Ranka-Ramkanda Rural Piped Drinking Water Supply Scheme under RIDF

Year of completion : 2023

Location : Block- Ranka-Ramakanda, District- Garhwa

Total Financial Outlay : ₹7871.90 lakh; RIDF Loan: ₹2815.84 lakh

Challenges

- Acute water scarcity in LWE-affected Ranka-Ramkanda
- Contaminated drinking water and travelling of long distances impacting health and education

Intervention

- Piped water supply from Anaraj Dam under Jal Jeevan Mission with RIDF support

Impact

- Safe water access for approx. 62,000 people in 30 villages
- Improved health, education, and generated employment opportunities



Road to Prosperity: A step towards inclusion, development, and dignity

Project details : Reconstruction of Kochedega - Ramrekha Dham Road (27.325 Km) under RIDF

Year of completion : 2021

Location : Block- Pakar Tanr, District- Simdega

Financials : Total Financial Outlay: ₹6735.98 lakh; RIDF Loan: ₹5388.78 lakh

Challenges

- Remote tribal villages in Pakar Tanr block remained isolated due to lack of all-weather roads, affecting access to health, education, and markets

Intervention

- A 27 km road project was undertaken

by Govt. Of Jharkhand, overcoming forest and hilly terrain with concessional RIDF loan

Impact

- Improved connectivity for 15 villages & access to services, boosting tourism at Ramrekha Dham, and enhancing local livelihoods



Reviving Subarnarekha: Accelerating irrigation and water security across Eastern India

Project details	: Subarnarekha Multipurpose Project (SMP), Jharkhand
Location	: Construction of Chandil and Icha dams & Galudih and Kharkai Barrages across river Subarnarekha and Kharkai respectively under Long Term Irrigation Fund (LTIF)
Financials	: ₹1020.44 crore sanctioned in two tranches towards State share; total revised cost ₹7579.58 crore.

Challenges

- Subarnarekha Multipurpose Project, an inter-state irrigation initiative, faced decades-long delay despite its potential to benefit Jharkhand, Odisha, and West Bengal.
- Originally designed in 1982, the project required massive infrastructure including dams, barrages, and canal networks, with escalating costs over time.

Intervention

- Under PMKSY, the project was fast-

tracked through the LTIF instituted in NABARD. Construction of two dams, two barrages across river Subarnarekha and Kharkai, with two main canals offtaking from both side of the head works with an extensive network of canal system.

Impact

- Irrigation potential of 1.07 lakh ha created in Jharkhand, supporting agriculture, aquaculture, drinking, and industrial water needs.



Lighting up lives through rural innovation: Solar power brings hope to remote Pahariya village

Project details : Solar electrification of remote Hilltop villages in Jharkhand under Rural Infrastructure Promotion Fund (RIPF)

Location : Village- Hensakocha, Block Chandil, Seraikela-Kharsawan district

Financials : Grant of ₹ 9.19 Lakh

Challenges

- Remote hilltop villages in Seraikela-Kharsawan were non-electrified, affecting health, education, and livelihoods.

Intervention

- NABARD partnered with TRCSC to provide solar street lighting and home

electrification to 34 households of Particularly Vulnerable Tribal Group (Pahariya tribe) under RIPF.

Impact

- Improved health, extended working hours, better education access, and enhanced connectivity for PVTG communities.



E-Shakti : The mother of rural innovations

Project Details : Integrating SHG members into the national Financial Inclusion agenda by leveraging digital tools to streamline banking interactions

Location : Ramgarh, Jharkhand

Date of Launching : 15 March 2015

Challenges

- Manual record-keeping led to inefficiencies and delays in banking services
- Limited access to reliable data hindered banks' ability to assess SHG creditworthiness
- Difficulty in tracking SHG progress and loan recovery performance
- Challenges in delivering government benefits and Direct Benefit Transfers (DBT) efficiently

Intervention

- Creation of a digital platform to maintain SHG records
- One-click access for bankers to SHG social and financial data
- Integration with Aadhaar for seamless DBT and benefit transfers
- Real-time monitoring of SHG activities and loan performance

Impact

- Improved transparency and accountability in SHG operations
- Enhanced confidence among bankers, leading to faster loan disbursements
- Streamlined delivery of government schemes and social benefits
- Strengthened convergence with other welfare initiatives



Strengthening Financial Inclusion in Mission Mode

Purpose

- Financial Literacy, support technology adoption, installation of connectivity gadgets and improving regulatory infrastructure
- Equitable access to affordable financial services, greater financial inclusion and spread of financial literacy in rural areas

Challenges

- Lack of financial awareness in the rural hinterland primarily due to inaccessibility
- Cultural and demographic factors influencing financial behaviour
- Inadequate tech infrastructure of formal public financial institutions

Interventions

- Financial and Digital Literacy Camps – To Spread financial literacy with awareness creation and understanding of financial products, particularly digital services
- Demo Vans – Deployment of demonstration vans and kiosks in unbanked villages for creation of financial awareness, expanding outreach and providing financial services
- Nukkad Natak – A powerful medium of communication that combines

drama, dialogue, and direct audience interaction for information dissemination with emotional and cultural storytelling

Impact

- Visible outcome noticed in the increase in deposits and credits of banks and other financial institutions
- Protection of rural poor from fraudulent financial and digital transactions
- Increase in enrolment for social security schemes such as Atal Pension Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana and Pradhan Mantri Suraksha Bima Yojana



Leda Rural Haat : A hope for the hinterland

Project Details

- Location: Leda Panchayat in Giridih
- ₹15 lakh support from Gramya Vikas Nidhi of NABARD
- Rural Haat with contemporary infrastructure and conveniences

Challenges

- Dilapidated market place devoid of proper amenities
- Low price realisation for sellers & vendors
- Trust deficit of local villagers due to failed development initiatives in past

Interventions:

- Concrete and covered sheds, solar lighting, public utilities, proper drainage system, etc
- Vendors to use a 10 MT solar cold room for storage installed by a local FPO
- Pavement blocks and *chabutara* from 15th Finance Commission funds

Impact

- Weekly haat is now bi-weekly with footfalls quadrupled
- Arrival of vendors from other districts HQ for sale and purchase
- The haat has become a model of rural infrastructure-led development



Brush with Fame – Sohrai Women artists Rise & Shine

Project Details:

- LEDP on GI-tagged Sohrai-Khovar art
- 90 SHG women trained in Barkagaon block implemented through NGO Winner With You

Challenges:

- Low remuneration, lack of tools and market
- No formal recognition of talent
- No formal training, credit inadequacy

Interventions:

- Capacity building, marketing platforms, online sales, exposure visits, demo unit, GI tagging

Impact:

- Monthly income of ₹3,000-₹4,000
- ₹32 lakh bank loans, Amazon listings, media coverage
- State-level awards and visibility boosting confidence of artisans



Empowering Bhagaiyya- The silk route through NABARD's LEDP scheme

Project Details

- Location: Bhagaiya in Godda district also known as 'Silk City' of Jharkhand
- Livelihood Enterprise Development Programme (LEDP) of NABARD for 90 SHG members for income enhancement
- To bring about fusion of traditional art with modern fashion

Challenges

- Traditional silk weaving not in sync with consumer preference
- Uncompetitive products with limited access to external markets.

Interventions

- 20-days intensive training on intricate

Madhubani and Sohrai paintings on silk ties, sarees, stoles, etc.

- Exposure visits, refresher training, raw material support, and enterprise management sessions.
- Setting up of common production workshop and market facilitation through exhibitions.

Impact

- Market-driven, high-value silk products with attractive designs and competitive pricing.
- Demand for Madhubani and Sohrai painted silk ties growing nationwide.
- GI registration of Bhagaiya silk in process to ensure long-term sustainability and outreach of the products to niche customers



Marketing Initiative: Bringing Customers and Producers onto one platform

Project Details:

- 10 day long National level silk exhibition cum sales Expo for silk handlooms.
- 5 Day long Diwali Mela for products made by SHGs, OFPOs, Weavers, craftsmen, etc
- 3 Day State Level Mango Festival for beneficiaries of TDF projects and FPOs

Challenges:

- Limited physical marketing opportunities for rural artisans
- Lack of marketing avenues and inadequate transportation facilities
- Rural producers have limited exposure in consumer preferences, customer engagement, and product pricing strategies

Interventions:

- Classilk Expo – More than 60 Stalls sponsored by NABARD in the grand silk expo at Radisson Blu Hotel, Ranchi to celebrate and promote the rich heritage of Indian handlooms and silk industries. Rare and exquisite weaves from all the States.
- Diwali Mela – NABARD sponsored 70 Stalls providing a vibrant platform for showcasing rural craftsmanship. 140 rural artisans, weavers, producers, and members of SHGs/ JLGs FPOs OFPOs from across the country participated.
- State-level Mango festival– Organised by NABARD for beneficiaries of TDF and FPO projects.

Impact:

- The Silk Expo and Diwali Mela generated recorded sales turnover more than ₹30 crore followed by repeat orders

from bulk buyers thus reflecting strong consumer demand and artisan success.

- More than 400 quintals of natural and chemical free mangoes of diverse varieties were sold besides other food products in the mango festival.
- Such exhibitions facilitate cross-learning among artisans/sellers in areas such as marketing strategies, branding techniques, and effective customer engagement



Giridih's FPOs adopt green energy

Project Details

- 3 NABARD promoted FPOs and 5 farmers of NABARD supported FPOs have been credit-linked under AIF
- Established solar cold rooms (10 MT capacity) and 7 solar-based processing units
- Unique loan-grant model with 50–70% subsidy via SELCO & banks.
- Focus on farm-gate storage, clean tech, and value chain

Challenges

- High energy costs and post-harvest losses

- Dependency on chemical inputs and fossil fuels

Interventions

- Solar-powered mills, dryers, and cold rooms deployed
- FPO-led awareness on organic farming and clean energy

Impact

- Reduced carbon footprint, improved soil health, and energy savings
- Shift to climate-resilient farming and sustainable agri practices





Lac to Luxury – Soto's Scientific Leap to success

Project Details:

- Scheme: Tribal Resilience Initiative for Building Environmentally Sustainable Livelihoods (TRIBES)
- Implementing Agency: Nav Bharat Jagriti Kendra
- Location: Jiuri village, Murhu block in Khunti district
- Beneficiary: Shri Soto Manki

Challenges:

- Low yields from traditional lac and paddy farming
- Lack of capital and forced migration
- Limited livelihood opportunities

Interventions:

- Scientific lac cultivation (Semialata & Kusum)
- Training in brood inoculation, marketing support
- Investment in soilless tomato and watermelon farming

Impact:

- ₹1.8 lakh/cycle earned from lac
- Area under lac expanded to 4.5 acres
- Built pucca house, bought tractor, supported family livelihoods
- Became a local agri-entrepreneur



Feathers of Fortune: Women wing their way to wealth

Project Details

- A women-led poultry cooperative, established in 2010 in Godda district was supported under Umbrella Programme on Natural Resource Management (UPNRM) and Tribal Development Fund (TDF)

Challenges

- Lack of capital
- Inadequate and untimely access to chicks, feed, vaccines and related inputs
- Inadequate market linkages

Interventions

- NABARD provided financial assistance under UPNRM and TDF for purchase of equipment
- Working capital support to the members of the society

Impact

- Increase in income upto ₹ 55000
- Cooperative could achieve a record turnover of ₹ 7 crore
- Credit linkage of the Cooperative and regular repayments



Watershed moment: From ridge to riches

Project Details

- Location: Rajpura Gram Panchayat, Devipur Block, Deoghar, Jharkhand
- Covered 10 villages under Jaleshwar Watershed initiative
- Focused on climate-resilient agriculture and soil & water conservation
- Led by NABARD with support from local institutions and farmers

Challenges

- Erratic rainfall, poor soil health, and low crop yield
- Farmers lacked awareness, resources, and climate-smart agricultural practices

Interventions

- Soil testing, deep ploughing, and organic nutrient enrichment
- Crop diversification, kitchen gardens, and farmer training sessions

Impact

- Productivity and crop yield has increased significantly
- 700+ farmers received soil health cards
- 300+ women have set up kitchen gardens resulting in better nutrition and income



Tech in the Trenches: Binod's smart farm breakthrough

Project Details

- Introduction of precision farming by integration of automated irrigation system, soil moisture sensors and weather forecasting device in Churchu Block, Hazaribagh
- Binod Kumar, a member of NABARD-supported Dadi Sanyukt FPO adopted smart farm tech across 20 acres of leased land

Challenges

- Traditional farming with low yield
- Climate change resulting in adverse impact on agriculture
- Poor market access and rising input cost

Interventions

- NABARD supported introduction of IFFCO Kisan enabled ICT and IoT precision devices in the farms
- FPO membership brought better prices and smart farming practices

Impact

- Enhancement in productivity and reduction in input cost
- Binod's smart farm has become a beacon of innovation in Jharkhand, drawing attention of farmers, State Govt. officials and agriculturist



Seeds of success: Women FPO lead with tech in tow

Project Details

- An all women FPO formed in 2021 in Itkhori Block, Chatra with more than 400 shareholders including SC/ST farmers and SHG members
- Promoted under Central Sector Scheme implemented by NABARD
- Focused on mustard oil, goat farming, pulses, and vegetables
- ₹6.4 lakh share capital; ₹7.5 lakh loan for oil mill setup under PMFME

Challenges

- Poor infrastructure, low income, and limited market access
- Lack of awareness and tech adoption among rural farmers

Interventions

- Establishment of mustard oil mill, promotion of goatery, and crop diversification
- Blockchain tech and E-NAM used for schemes and market linkage

Impact

- 1600+ farmers accessed subsidized seeds through the FPO
- Women empowerment with capacity building programmes for Board members and CEO
- Enhancement in income and reduction in input costs



JIVA – Sowing nature & harvesting hope in Patratu, Jharkhand

Project Details

Project : JIVA is an agroecology-based programme under NABARD's watershed and wadi initiatives. It aims to promote natural farming for long-term sustainability, leveraging existing social and natural capital. The project began in 2023 to transition farmers from chemical-intensive practices to natural farming.

Location : Patratu Block, Ramgarh District, Jharkhand

Implementing Partner : Gramin Seva Sangh

Challenges

- High cost of agricultural inputs
- Dependence on chemical fertilizers and pesticides
- Low crop productivity
- Limited awareness of natural farming techniques

- Inadequate livestock management practices

Interventions

- Capacity building of 80 lead farmers across 8 JIVA clusters in 6 villages
- Promotion and use of bio-inputs like Jeevamrit, Beejamrit, Ghanjeevamrit, and Neemastra
- Cultivation on 90+ acres using indigenous crop varieties (paddy, vegetables, pulses, oilseeds)
- Establishment of 43 kitchen gardens and 43 bio-resource units

Impact

- Reduced input costs and improved soil health
- Paddy yield increased from 17–18 quintals/acre to 20–22 quintals/acre
- Year-round cultivation and better market access
- Improved household nutrition and food security
- Strengthened community cohesion through participatory action



From cane to gain – Sweet change in Hazaribagh through NABARD's Farm Sector Promotion Fund (FSPF)

Project Details

Project : Scientific Sugarcane Cultivation and Jaggery Marketing under FSPF. The project focuses on scientific sugarcane cultivation, strengthening the jaggery value chain, and expanding market opportunities for Barkagaon's Jaggery—a regional delicacy known for purity and flavour as well as identified under ODOP.

Location : Barkagaon, Hazaribagh District, Jharkhand

Beneficiaries : 324 farmers

Challenges

- Low profitability in traditional sugarcane farming
- Limited market access for jaggery products
- Lack of value addition and branding

Interventions

- Introduction of scientific cultivation practices
- Establishment of jaggery processing unit for production, processing, and packaging
- Launch of three product variants: Dheli Gur, Masala Gur, and Liquid Gur
- Listing of products on e-NAM and ONDC platforms for wider market outreach

Impact

- Introduction of new sugarcane variety (CoP18436) resistant to rodent damage
- Enhanced farmer income through value addition and diversified product range
- Strengthened local economy and created sustainable market linkages



Climate Resilience in Action: Pradhan Mahto's journey to sustainable farming

Project Details : National Adaptation Fund for Climate Change (NAFCC) aimed to build climate resilience through soil and moisture conservation, water harvesting, gender-sensitive livelihoods, and energy efficiency

Location : Palani village, Patratu, Ramgarh district

Year of Sanction : 2017-18

Beneficiary : Pradhan Mahto

Challenges

- The village faced severe soil erosion due to steep slopes, seasonal water scarcity limiting Rabi irrigation, low crop productivity, and deteriorating water harvesting structures

Interventions

- NAFCC supported drainage line repairs, while the farmer undertook land levelling and bunding
- Loose boulder check dams were built. Awareness sessions promoted soil and water conservation practices

Impact

- Rabi cropping increased with wheat and lentils cultivated on 1.2 acres.
- Income rose with ₹10,000 from wheat sales and ₹2,500/month from milk sales
- Improved water availability and fodder access enabled livestock expansion and sustained livelihoods



Strengthening of Rural Financial Institutions (RFIs) – Amalgamation & Technology Adoption

Project Details

Seven erstwhile DCCBs were amalgamated to form Jharkhand State Cooperative Bank (JStCB) w.e.f 01.04.2017, creating a Two-Tier structure for greater financial stability, compliance, and governance. Dhanbad DCCB continues to be a separate entity.

Jharkhand Gramin Bank & Vananchal Gramin Bank were amalgamated into Jharkhand Rajya Gramin Bank w.e.f. 01 April 2019

Challenges:

- Weak linkage, poor customer base, staff shortage, poor farmer connect
- Low Agricultural Lending portfolio; no PACS-based lending
- Limited adoption of modern banking technology

Interventions

- Advisor & facilitator in the amalgamation and technology adoption in RFIs
- Capital Infusion to improve CRAR
- NABARD provided grant for CBS implementation and adoption of post CBS technologies

Impact:

- Financial strengthening & operational efficiency- Management cost reduced
- Reduction in accumulated losses of RFIs
- Expansion of PACS network as PACS affiliation increased from 1,300 to 3,363
- Better compliance to statutory norms



**JHARKHAND STATE
COOPERATIVE BANK LTD.**
झारखण्ड राज्य सहकारी बैंक लि.



+



=



Jharkhand leads the digital PACS shift

Project Details : First in the nation to implement PACS Computerisation at scale ; 1500 PACS selected in Phase 1 out of 4450 total in Jharkhand

Hardware support : Computers, Printers, Biometric kits, Modems

Challenges

- Manual records caused delays, errors, and data loss
- No real-time access hindered planning and audits

Interventions

- ERP system enabled online operations and audits
- PACS digitized services: loans, deposits, member records
- Training & tech support extended till 2027 via System Integrators

Impact

- 1485 PACS live on ERP; 785 use it daily
- 1385 audits completed online; efficiency improved



Bhalpahari Taratand Primary Agricultural Cooperative Credit Society (PACS) – Banking at grassroots

Project Details : Bhalpahari Taratand PACS supported under Cooperative Development Fund (CDF)

Location : Gandey Block, Giridih District, Jharkhand

Financials: ₹2.36 lakh (2022–23) for infrastructure development

Membership: Over 900 members

Challenges

- Region affected by Naxalism, poor health and education indicators, depleting natural resources, migration and lack of infrastructure
- High cost of doing business due to exploitation and administrative gaps, need for accessible and affordable credit

Interventions

- NABARD support for cash counter, furniture (chairs, almirahs), power backup, CCTV surveillance, currency counting machine
- PACS provided hassle-free loans at competitive interest rates (e.g., 9% for business loans), doorstep banking services

Impact

- PACS transformed into a trusted financial institution in the region, Deposits increased from ₹7.35 crore to ₹7.75 crore (YoY), Advances grew from ₹3.5 crore to ₹3.81 crore (YoY)
- Services Offered: Savings, Recurring, Fixed Deposits, Loans, and doorstep banking
- Restored community trust and promoted financial inclusion



Storehouse of success: Rural godowns in Ramgarh under the Agricultural Marketing Infrastructure (AMI) scheme

Project Details

Two rural godowns were established in Ramgarh District, Jharkhand under Agricultural Marketing Infrastructure (AMI) Scheme of GoI

1. Hathmara, Mandu Block

Borrower: Smt. Sunita Kumari, Storage Capacity: 6074.6 MT, Subsidy Released: ₹49.99 lakhs, Financed by: Canara Bank, S N Ganguly Road Branch, Ranchi

2. Bujurg Jamira, Patraru Block

Borrower: Doman Prasad, Storage Capacity: 10,000 MT, Subsidy Released: ₹73.61 lakhs, Financed by: Bank of India, Kuju Branch, Ramgarh

Challenges

- Lack of adequate post-harvest storage facilities in rural areas

- High levels of crop wastage due to poor infrastructure
- Limited access to markets leading to unremunerative price realisation by farmers

Intervention

- NABARD provided financial support through the AMI Scheme of GoI
- Construction of modern rural godowns with substantial storage capacity
- Institutional financing facilitated by Canara Bank and Bank of India

Impact

- Significant reduction in post-harvest losses.
- Improved price realization for farmers.
- Enhanced agricultural marketing and infrastructure which are key assets for rural development and market access



Ensuring Dignity: Chandana's journey to sanitation through NABARD's WASH initiative

Project Details : Under NABARD's Special Refinance Scheme for Water, Sanitation and Hygiene (SRS-WASH), Vedika Credit Capital Limited (VCCL), an NBFC-MFI was extended refinance support of ₹25 crore to promote sanitation access.

Year of sanction : 2023

Challenges

- Chandana's family endured years without a proper toilet, facing hygiene issues and discomfort, particularly affecting the dignity of women in the household

Interventions

- Through VCCL's NABARD-refinanced WASH programme, Chandana was informed about the sanitation loan. With support from the NBFC-MFI, she accessed ₹75,000 on concessional terms through a transparent and smooth process, enabling timely construction of toilet

Impact

- The new toilet significantly improved hygiene, health, and comfort for Chandana's family. It empowered her and enhanced the dignity of women, showcasing how small financial support can lead to meaningful social transformation







SPACE FOR PASTING

COVER BACK (C3)



National Bank for Agriculture and Rural Development
Jharkhand Regional Office
Jai Prakash Nagar, Bariatu Road, Ranchi - 834 009
Contact : 0651-2999990

 /nabardonline  www.nabard.org