

Bihar



Name of Beneficiary	Mr. Vipin Bihari Prasad
Distt. & U.T	Arwal District, Motipur Branch, Bihar
Scheme Name	Term Loan
Year of Sanction	December 2021
Activity/Occupation	Animal Husbandry
Name of State Channelizing Agency (SCA)	Union Bank of India, Motipur Branch
Contact Details	

Impact

Mr. Vipin Bihari Prasad, a 50-year-old resident of Bihar in Arwal district, relied mainly on agriculture for his livelihood. However, low crop production and the responsibility of supporting a large family made it difficult for him to manage household expenses. In search of a more stable source of income, he learned about the NBCFDC scheme and visited the bank to apply for support. He requested a loan amount of ₹1.44 lakh.

Using the loan, Mr. Prasad purchased two cows and started a small animal husbandry venture. With consistent efforts from him and his son, the dairy business gradually expanded, leading to a steady improvement in their financial condition. Today, he earns around ₹42,000 per month, a significant increase compared to his earlier income. The loan has helped him build a more secure and sustainable livelihood, bringing much-needed stability to his family.