

### **Kerala State Women's Development Corporation**

NAME	BHAGYA SREE (KOLLAM CDS)
SCHEME NAME	MICRO FINANCE
LOAN AMOUNT	RS.694688/-
DISBURSEMENT DATE	20/01/2021
PROJECT	HOTEL

Kudumbasree kollam east has lots of subgroup. One of the subgroups named Bhagya sree consisting of 10 females was formed by SHG. There were lots of members in the kudumsree kollam unit were unemployed and they had lots of financial issues.

They were not involved in any income generating activity. A need was felt to start some activity for self-employment so that they can have a regular source of they can income and support their families. They came to know through an advertisement of Kerala state Women's Development Corporation regarding the loan schemes for income generating activities to the groups & individuals. The SHG approached Kerala State Women's Development Corporation for financial assistance for starting a hotel under group loan Scheme. A loan of Rs.694688/- sanctioned under NBCFDC Micro Finance scheme. At present their Hotel is running successfully. Now they are planning to extend their business. Smiles are visible on the faces of those women and same spreading across their families too as the financial status of the family has been improved a lot.

Members of the SHG Groups are happy and express their sincere gratitude to Kerala State Women's Development Corporation and National Backward Classes Financial & Development Corporation for family assistance.



## **Kerala State Women's Development Corporation**

NAME	THANAL ( KOLLAM EAST CDS)
SCHEME NAME	MICRO FINANCE
LOAN AMOUNT	RS.950000/-
DISBURSEMENT DATE	09/12/2020
PROJECT	BAKERY

Kudumbasree kollam east has lots of subgroup. One of the subgroups named THANAL consisting of 10 females was formed by SHG. There were lots of members in Thanal group which were unemployed and were facing financial crises. They were not involved in any income generating activity. They wanted to start some self-employment business so that they could have a regular source of income and could support their families. Then they came to know about Kerala State Women's Development Corporation, Trivandrum Group loan scheme from advertisement .The SHG approached Kerala State Women's Development Corporation for financial assistance for starting a Bakery unit under group loan Scheme. Their request for the loan of Rs.950000/- under NBCFDC Micro Finance scheme was accepted. At present their bakery is running successfully. Now they are planning to enhance their business by introducing new items. The members of Thanal SHG are happy as they have getting bulk order and are making good income.

Members of the SHG Groups are happy and express their sincere gratitude to Kerala State Women's Development Corporation and National Backward Classes Financial & Development Corporation.

## Details of Thanal Group Members

Sl No	Name	Date of Birth	Date of Finance	Amount	Project
1	Sunitha	01/07/1972	21/12/2020	95000	Bakery
2	Maya Devi	16/03/1979	21/12/2020	95000	Bakery
3	Anila Kumari	25/05/1969	21/12/2020	95000	Bakery
4	Anitha	20/05/1978	21/12/2020	95000	Bakery
5	Viji Thampi	07/12/1989	21/12/2020	95000	Bakery
6	Seema	08/02/1976	21/12/2020	95000	Bakery
7	Suni	28/04/1973	21/12/2020	95000	Bakery
8	Shylaja	30/05/1968	21/12/2020	95000	Bakery
9	Anju	12/10/1978	21/12/2020	95000	Bakery
10	Sheeja	20/04/1975	21/12/2020	95000	Bakery



## Kerala State Backward Classes Finance Development Corporation

NAME	APARNA KP
SCHEME NAME	TERM LOAN
LOAN AMOUNT	RS.10,00,000/-
DISBURSEMENT DATE	30/04/2021
PROJECT	TAILORING UNIT

I **Aparna KP** d/o Prasannan KG, a native of Pathanamthitta District of Kerala had a keen interest in fashion designing and cloth making from my childhood days and had a desire to open my own shop in my locality when I grew up.

After my higher secondary studies I slowly started to pursue my passion as my career. I used to stitch clothes and directly give to the customers as per their needs. Deep in my heart I always dreamt of owning a textile shop and expanding my tailoring business further. But I was worried as I was short of sufficient funds for pursuing my dream.

One fine day from a neighbour I came to know about KSBCDC, a State Channelizing Agency of NBCFDC which provides self-employment loans to people belonging to backward community at a low interest rate and I decided to approach its district office in Pathanamthitta. I discussed about my dream project with the manager and she told she can provide all assistance once I complete all the requisite formalities. I was sanctioned a loan amount of Rs.10, 00,000/- with which I could start a textile shop and a stitching unit. I expanded my business by buying more sewing machines and cloth materials.

I am now able to satisfy the needs of my locality and also earn a good livelihood. I earn about Rs. 20000/- per month. I can pay my Instalments as well as I can support my family's financial needs. At the age of 24 I have attained financial independence which would have not been possible without the help of KSBCDC and NBCFDC. I and my family will be always grateful to both the organizations.





## Kerala State Backward Classes Finance Development Corporation

NAME	NITHEESH KV
SCHEME NAME	EDUCATION LOAN SCHEME
LOAN AMOUNT	RS.3,00,000/-
DISBURSEMENT DATE	04/07/2015

I, **Nitheesh KV**, s/o Vijayan KV belong to a middle class backward community in Pathanamthitta District of Kerala. I was always fascinated by the huge structures and buildings and I wished to be in construction field when I grow up. After my plus two education I wished to join Engineering to pursue a career as a Civil Engineer. But I knew that my family could not afford my fees and all the expenses together. I approached certain banks but came to know that they lend loans at very high interest rates. I was disheartened and thought of giving up my dream. It was then through a friend of mine, I came to know about NBCFDC'S SCA named as KSBCDC which provides educational loan at a very low interest rate for studying in the country and abroad. Without wasting any more time I approached the office and applied for the loan. I was sanctioned my loan quickly and was able to join my desired course.

After completing my graduation I got a Site Engineer job in a private construction company in the Trivandrum city. I am getting a pretty good salary of Rs. 15,000/- per month.

I am able to contribute to the financial needs of my family now. I and my family will always be obliged to NBCFDC and its State Channelizing Agency, KSBCDC.



## Kerala State Backward Classes Finance Development Corporation

NAME	AMRUTHAMOL PV
SCHEME NAME	EDUCATION LOAN SCHEME
LOAN AMOUNT	RS.1,00,000/-
DISBURSEMENT DATE	18/07/2019

I **Amruthamol PV**, daughter of Bijukumar P.S is a native of Thannithode in Pathanamthitta District. During my plus two education I had a strong desire to join nursing course so that I will get an opportunity to serve the mankind. However I was equally worried about how my father can arrange the fees for my studies. I studied hard and passed my higher secondary education. I told my family about my dream and how we will be able to make it. My father told me he had known from the newspaper that KSBCDC, a State Channelizing Agency of NBCFDC is providing education loan schemes at a very low interest rate.

I and my father together approached the KSBCDC office in Pathanamthitta and applied for an education loan. I was sanctioned Rs.1, 00,000/- as the loan. I got admission to the course and after completing my course I could join as a nurse in a private hospital. I get around Rs. 15,000/- as salary each month. I am very happy that I have fulfilled my dream of serving the human beings and also at the same time I was able to raise the economic condition of my family.

I express my sincere gratitude to KSBCDC and NBCFDC for helping me in achieving my dream. I recommend NBCFDC to all my friends and family who wish to pursue their dreams.





## Kerala State Backward Classes Finance Development Corporation

NAME	SASILATHA S.
SCHEME NAME	NEW SWARNIMA
LOAN AMOUNT	RS.1,00,000/-
DISBURSEMENT DATE	23/03/2021
PROJECT	BAKERY SHOP

I **Sasilatha S**, w/o Ramesh KR, aged 34 years is a resident of Omalloor in Pathanamthitta District of Kerala. I used to love baking for my family and friends. But I have never thought of turning cake baking into a business. I just wanted to make cakes for my children and for some special family functions. One day one of my friends asked me about why I can't make it into an income generating activity, and it was then that I considered giving it a second thought. When I was thinking about how I can meet the initial expenses my husband asked me how about taking a self-employment loan from KSBCDC, the SCA of NBCFDC.

We then approached KSBCDC's Pathanamthitta Office and I was sanctioned a loan amount of Rs.1,00,000/. I bought cake baking oven, trays, papers, ingredients with that amount. My shop also provides cake baking supplies to customers who are interested in baking. Now I get orders from different parts of the town most of the day and a lot of people also come to buy baking supplies for their needs. I could earn an average of Rs.25000/- per month after meeting all expenses.

I think any women can start a business if they have a strong passion and a financial support. I am very thankful to NBCFDC and KSBCDC for helping me to fulfil my dream.



## **Kerala State Backward Classes Finance Development Corporation**

NAME	KEERTHI KUDUMBASREE
SCHEME NAME	MICRO FINANCE
LOAN AMOUNT	RS.2,40,000/-
DISBURSEMENT DATE	27/02/2019
PROJECT	CLOTH BAG

We, a group of five likeminded women residing in Mallapuzhassery Panchayat of Pathanamthitta District of Kerala wanted to do some income generating activity that we are interested in. We thought of starting a cloth bag making enterprise as our state is aiming at a plastic free environment. We underwent training in cloth bag making. From our CDS chairperson we came to know about the Microcredit scheme of NBCFDC and we were sanctioned a loan amount of Rs. 2,40,000/-.

We purchased different variety of cloths and other accessories necessary for bag making. We got bulk orders from jewelries, textile shops and various other businesses for cloth bags. We also make masks, nighties, dresses and sell them in the local market. With the money that we get from these orders we have added more machines and we employ two more part time tailors. We have also experimented with other fabrics other than jute.

Now we are financially stable and have achieved economic independence. We are able to save an average amount of Rs.45000/- after all other expenditures. We are very thankful to NBCFDC and KSBCDC for financial empowerment of women.

# കീർത്തിബാഗ്സ്

(ഒരു കുടുംബശ്രീ സംരംഭം)

Reg. No.PT/30/X111/2

PH:9544230707,9447381673

കോട്ടൻ, ജുട്ട്, പേപ്പർ, ബാഗ്സ്  
ഫയലുകളും ചെയ്തു കൊടുക്കും  
മാസ്ക്, നൈറ്റുകൾ തയ്ച്ചു കൊടുക്കപ്പെടും





## Kerala State Backward Classes Finance Development Corporation

NAME	ANASWARA KUDUMBASREE
SCHEME NAME	MAHILA SAMRIDDHI YOJANA
LOAN AMOUNT	RS.5,00,000/-
DISBURSEMENT DATE	16/01/2018
PROJECT	GENERAL STORE

We the members of Anaswara SHG of Mallapuzhassery Panchayat in Pathanamthitta District through our CDS authorities came to know about the MSY scheme of NBCFDC that is provided through its SCA KSBCDC which offers loan at a very low interest rate. Four of our group members with similar interest came together and decided to apply for the loan to start some small business that we can. We were sanctioned a loan amount of Rs. 5, 00,000/- and we invested it in our shop. Our shop provides stationery items, bakery items, tea and snacks and also dresses and footwear. One can find all the necessary items for their household under one roof. We are able to earn a good profit and can earn around Rs.10,000/- per head per month.

We feel independent and we are so proud that we can contribute to our families and our children's education. We are very thankful to NBCFDC and KSBCDC for financial empowerment of women.





**Kerala State Co-Operative Federation for Fisheries Development Ltd.  
(MATSYAFED)**

NAME	USHUS
SCHEME NAME	MICRO FINANCE
LOAN AMOUNT	RS.12,15,000/-
PROJECT	FLORICULTURE

Ushus women Self Help Group (SHG) was registered in Malippuram Fishermen Development Welfare Co-Operative Society, Ernakulam district, Kerala in the year 2008. We have seven members in our activity group. Our group started Floriculture (Jasmine Flower) in 2016. In addition to Floriculture we also do vegetable farming. Through the awareness programme conducted by Matsyafed we came to know about NBCFDC Schemes. We received loan amount at very low interest rate. Cumulatively, we have availed NBCFDC Micro Finance Loan of Rs.12.15 L from Matsyafed in VI phase. Recently we have availed NBCFDC Micro Finance loan of Rs.2.50 L for 50000/- per head for 5 members. As a micro finance unit our enterprise helped a lot to improve the status and quality of the life of the group members. The co-operation among the members of the SHG also plays a major role in our success. The repayment status of our activity group is 100 percent. We earn 2.00 L as income per year, compared to the income before taking the loan was 1.25 L per year. We earn more profit and we are prospering. Now we are able to save money for future and are also able to run our household chores.

We are very grateful to NBCFDC for granting loan at feasible interest rate and also to Matsyafed for assisting and supporting us.



**Punjab Backward Classes Land Development and Finance Corporation  
(BACKFINCO)**

NAME	BALVIR SINGH
SCHEME NAME	TERM LOAN
LOAN AMOUNT	RS.1,90,000/-
DISBURSEMENT DATE	18/11/2019
PROJECT	VIDEOGRAPHY & PHOTOGRAPHY

I am Balveer Singh son of Shri Gurdayal Singh resident of New Janata Nagar Ludhiana. I belong to the Kashyap Rajput caste which belongs to the backward class. I used to run a photography shop before taking the loan, and since I didn't have a video camera, I rented a camera from another shopkeeper and did videography. This made it very difficult for my family to survive.

I came to know from important people of our ward that NBCFDC on behalf of Backfinco. Under the schemes being run in collaboration with NBCFDC, New Delhi, loans are given to backward class persons to start their business under self-employment schemes at low interest rates. I got information about the NBCFDC schemes from the field staff of district Ludhiana. I also thought to start a videography business by taking a loan. I approached the district-level office of Backfinco, Ludhiana. The field officer explained to me the method of taking a loan in detail. I filled out the application form for taking a loan to start videography work and all the required documents were submitted by me. A loan amount of Rs. 1,90,000/- was received on 18.11.2019. With this amount, I started doing videography work and I became self-sufficient.

Before taking a loan from Backfinco my income from videography work was Rs.15,000/- per month and after getting the loan my income has doubled to about Rs.30,000/-. Thus along with the improvement in my economic condition, my lifestyle has also changed and my social status has improved. I am also repaying my loan installment on time. I will be forever grateful to Backfinco and NBCFDC.





**Punjab Backward Classes Land Development and Finance Corporation  
(BACKFINCO)**

NAME	MAJOR SINGH
SCHEME NAME	TERM LOAN
LOAN AMOUNT	RS.95,000/-
DISBURSEMENT DATE	24/09/2019
PROJECT	HARDWARE STORE (INCLUDING SANITARY & BUILDING MATERIAL, IRON ETC.)

I am Major Singh son of Shri Chand Singh resident of Guru Tegh Bahadur Nagar, Behind Tara Palace, Faridkot. I belong to the Khatri caste which belongs to the backward class. Before taking the loan, I worked as a daily mason, which made survival of my family difficult.

A job fair was organized in our city, a stall was set up for loan information by Backfinco for starting a business under self-employment schemes of NBCFDC at low interest rates for the people of backward classes. Officials at the stall informed me about NBCFDC schemes for Backward Classes. I also wanted to take a loan under this scheme to start a hardware store (building material etc.) business. I approached the district-level office of Backfinco, Faridkot. The field officer explained to me the method of taking a loan in detail. I filled out the application form for taking a loan to start the work of the hardware store (building material etc.) and all the necessary documents were submitted by me. A loan amount of Rs.95,000/- was received on 24.09.2019. After that, I started a hardware store (building material like sand, gravel, brick, etc.) and my work is profitable now.

Before starting the work of Hardware Store (Building Material etc.) with the loan my income was Rs.10,000/- per month and after getting the loan my income has doubled to about Rs.20,000/-. As my economic situation improved, my lifestyle changed and my social status improved. I am also repaying my loan installment on time and able to take care of my family properly. I will be forever grateful to Backfinco and NBCFDC.





**Punjab Backward Classes Land Development and Finance Corporation  
(BACKFINCO)**

NAME	JAGTAR SINGH
SCHEME NAME	TERM LOAN
LOAN AMOUNT	RS.85,500/-
DISBURSEMENT DATE	04/02/2020
PROJECT	CARPENTER SHOP

I am Jagtar Singh son of Mohan Singh, resident of village Bhadalathua, Post Office Amloh Tehsil and resident of Fatihgarh Sahib District. I belong to the blacksmith caste, which has been declared a backward caste by the Punjab government. Earlier I used to work in a mill shop. Where my monthly Salery was Rs.8000/-. Even after working tirelessly all day, it was very difficult to maintain my family with this earning. Some people from my village informed me about the loan schemes offered by Backfinco. After this I was contacted by the field officer of Backfinco. The field officer explained to me in detail about the method of taking loan. All the necessary documents were given by me to take the loan. With the help of National Backward Classes Finance and Development Corporation, New Delhi, I was paid a loan of Rs 85500/- by the corporation on 04/02/2020. With this amount I started carpentry work in my village Bhadalathua by purchasing drill machine, planing machine, wood etc. My carpentry work is growing. Now I am able to save Rs.17000/- (Seventeen thousand rupees) by taking out all the expenses etc. In this way I am able to take care of my family properly. I am very grateful to BACKFINCO and National Backward Classes Finance and Development Corporation, New Delhi.



## **Gujarat Backward Classes Development Corporation**

NAME	BHUMIKA
SCHEME NAME	EDUCATION LOAN SCHEME
LOAN AMOUNT	RS.1,72,000/-
PROJECT	NURSING

I, Bhumika Panchal S/o Shri Mukeshbhai Panchal am a resident of Dist. Dahod, Gujarat. I belong to Panchal (Luhar) caste of backward classes. I was from very poor family. I was selected for BSc (Nursing) course but due to the weak financial position I was unable to take admission. I got to know about the education loan scheme of NBCFDC which was being implemented by Gujarat Backward Class Development Corporation (GBCDC) through an advertisement in newspaper. I wanted avail loan for my studies. Then I contacted office of GBCDC and applied for the loan. I was given a loan of Rs. 1,72,000 to complete BSc (Nursing)

Now I am currently working at Government of Gujarat Primary Health Centre in Valsad, Gujarat. I am earning Rs.32,000/- per Month. Now I am able to save money for future. I sincerely thank to NBCFDC and GBCDC.





## **Gujarat Backward Classes Development Corporation**

NAME	BHAVIN BAGATHARIYA
SCHEME NAME	EDUCATION LOAN SCHEME
LOAN AMOUNT	RS.1,80,000/-
PROJECT	ELECTRONICS ENGINEERING

I, Bhavin Bagathariya S/o Shri Shasikantbhai Bagathariya resident of Vill. Kolithad, Tal. Gondal, Dist. Rajkot, Gujarat. I belong to Barber (Valand) caste of backward classes. My family was not financially sound. I was selected for Electronics Engineering course but due to paucity of funds I was unable to take admission.

I got to know about the education loan scheme of NBCFDC which is being implemented by Gujarat Backward Class Development Corporation (GBCDC) through an advertisement in newspaper. I wanted to take loan for my studies. Then I contacted GBCDC office and applied for the loan. I was given an amount of Rs. 1,80,000 to complete my studies in Electronics Engineering.

I am currently working in Meck Intel Technology Company Pvt.Ltd. in Ahmedabad, Gujarat. I am earning Rs.33,000/- per Month. Now I am in financially stable position and able to save money for future. I sincerely thank NBCFDC and GBCDC for providing me such valuable assistance.



## **Gujarat Backward Classes Development Corporation**

NAME	SURAJ AHIR
SCHEME NAME	EDUCATION LOAN SCHEME
LOAN AMOUNT	RS.2,46,000/-
PROJECT	COMPUTER ENGINEERING

I, Suraj Ahir S/o Shri Chhaganbhai Ahir resident of Vill. Surat, Dist. Surat, Gujarat. I belong to Ahir caste from backward classes. My family had very limited means to support my education. I was selected for Computer Engineering course but due to the weak financial position I was unable to take admission. I got to know about the education loan scheme of NBCFDC and wished to take loan for my studies. Then I contacted office of GBCDC and applied for the loan. I was given an amount of Rs.2,46,000/- for completing my Computer Engineering course.

I am currently running my own company, Tapal Application Company in Surat, Gujarat. Currently 12 people are employed in my company. I am earning Rs.15 Lacs per annum. I am not only saving money for my future but also helping in employment generation. I sincerely thank NBCFDC and GBCDC.





## **Gujarat Backward Classes Development Corporation**

NAME	SUMIT SOLANKI
SCHEME NAME	EDUCATION LOAN SCHEME
LOAN AMOUNT	RS.4,50,000/-
PROJECT	ELECTRICAL ENGINEERING

I, Sumit Solanki S/o Shri Bhikhubhai Solanki, resident of Vill. Mangrol, Dist. Junagadh , Gujarat. I belong to Dhobi caste of backward classes. My family was a poor family. I was selected for Electrical Engineering course but due to the weak financial position I was unable to take admission. I got to know about the education scheme through an advertisement in newspaper. I contacted Gujarat Backward Class Development Corporation (GBCDC) and got to know that they are implementing the education loan scheme of NBCFDC. Thereafter I applied for education loan at GBCDC. I was given an amount of Rs.4,50,000 to complete my studies for Electrical Engineering.

Now I am currently working at Aditya Birla Group Company in Veraval, District Gir Somnath, Gujarat. My current designation is Group Engineer. I am earning Rs.38 Thousand per Month. Now I am prospering and I am now able to save money for future. I am really thankful for this enormous support provided by NBCFDC and GBCDC.



### **Success Story of a beneficiary of Haryana Backward Classes and Economically Weaker Sections Kalyan Nigam (HBCKN)**

NAME	RAJESH KUMAR
SCHEME NAME	TERM LOAN
LOAN AMOUNT	RS.1,00,000/-
DISBURSEMENT DATE	03/04/2017
PROJECT	MOTOR WORKSHOP

I Rajesh Kumar s/o Shri Mangat Ram, hailing from village and post-Kanganpur Road, Bhagat Singh Nagar Gali No-3, Sirsa, Haryana. I am 38 years old and I belong to backward caste. I wanted to do some business of my own. It had become difficult for me to meet out the monthly house hold expenditure from my work.

HBCKN has organised an awareness camp of NBCFDC schemes in our village wherein the information regarding loan schemes of NBCFDC was explained by the officers of the SCA. Then I contacted office of HBCKN and applied for NBCFDC's loan and I was given an amount of Rs. 1,00,000 on 03.04.2017. After that I started my own motor workshop.

Before obtaining loan my income was around Rs.90,000 / - per annum and after starting my workshop my income increased to Rs.1,30,000 / - per annum. Now I am able to save money for future expansion of my work. My family & I are very grateful to NBCFDC and HBCKN.



### **Success Story of a beneficiary of Haryana Backward Classes and Economically Weaker Sections Kalyan Nigam (HBCKN)**

NAME	SHRI KRISHNA
SCHEME NAME	TERM LOAN
LOAN AMOUNT	RS.1,00,000/-
DISBURSEMENT DATE	03/01/2019
PROJECT	KIRANA SHOP

I Shri Krishna s/o Shri Dhani Ram, hail from village and post-Khedi Damkal, Gohana, Distt. Sonipat, Haryana. I belong to backward caste and was unemployed. I wanted to do some business (a Kirana shop) of my own. I was not earning any money and it had become difficult for me to meet out the monthly house hold expenditure.

Through an advertisement in newspaper I got to know about the loan scheme of NBCFDC which is being implemented by HBCKN. Under NBCFDC Scheme, I wanted to take a loan and start my Kirana Shop. Hence, I contacted office of HBCKN and applied for the loan and I was given an amount of Rs. 1,00,000 on 03.01.2019. After that I started my Kirana shop. Wherein my younger brother is also employed.

Before obtaining loan my income was around Rs.78,000 / - per annum and after starting Kirana Shop my income increased to Rs.1,20,000 / - per annum. Now my family is self-sufficient and I am now able to save money for future. My family & I are very grateful to NBCFDC and HBCKN for providing us this financial support.



## **Success Story of a beneficiary of Haryana Backward Classes and Economically Weaker Sections Kalyan Nigam (HBCKN)**

NAME	AMIT ARYA
SCHEME NAME	TERM LOAN
LOAN AMOUNT	RS.1,00,000/-
DISBURSEMENT DATE	05/12/2019
PROJECT	PHOTOCOPY/PRINTING SHOP

I Amit Arya s/o Shri Yashpal Arya, hail from village Majri, Distt.-Panchkula, Haryana. I belong to backward caste. I wanted to do some business of my own and was not earning any money then had become difficult for me to meet out my monthly house hold expenditures.

HBCKN has organised an awareness camp in our village wherein the information regarding loan schemes of NBCFDC was explained by the officers of the SCA. Under NBCFDC Scheme, I wished to take a loan and start my Business. Thereafter I contacted office of HBCKN and applied for the loan. I was given an amount of Rs. 1,00,000 on 05.12.2019 to start my own photocopy/printing shop.

Before obtaining loan my income was around Rs.1,00,000 / - per annum and after starting Shop my income increased to Rs.1,50,000 / - per annum. My business is doing good and now I am expecting higher earnings in future. My family & I are very grateful to NBCFDC and HBCKN.





## Success Story of a beneficiary of Gujarat Gopalak Development Corporation Ltd.

NAME	DESAI JIGNESHBHAI HEMRAJBHAI
SCHEME NAME	EDUCATION LOAN SCHEME
LOAN AMOUNT	RS.1,00,000/-
PROJECT	MBA

I am Desai Jigneshbhai Hemrajbhai s/o Desai Hemrajbhai Gokalbhai from Village & Post Khoraj, Rabrivas, Tal. & Distt. Gandhinagar, Gujarat. I belong to a middle class family and come under Backward Caste. I had completed my Graduation and I wanted to pursue Master's Degree in Business Administration (MBA). Due to my family's weak financial situation I was not able to go for MBA.

I got to know about the loan scheme of NBCFDC which was being implemented by Gujarat Gopalak Development Corporation Ltd. I was sanctioned an education loan for Rs.1,00,000 to complete my MBA. While pursuing MBA I got a Campus placement in Tata Consultancy Services (TCS). Now I am currently working as a Business Associate in Tata Consultancy Services (TCS). Now I am earning Rs.2,52,000 per annum. I sincerely thanks to NBCFDC and Gujarat Gopalak Development Corporation Ltd. for giving wings to my dreams.





## **Success Story of a beneficiary of Gujarat Gopalak Development Corporation Ltd.**

NAME	RABARI GITABEN JETHABAI
SCHEME NAME	TERM LOAN
LOAN AMOUNT	RS.2,00,000/-
DISBURSEMENT DATE	14/07/2016
PROJECT	KIRANA SHOP

I am Rabari Gitaben Jethabhai w/o Rabari Jethabai Jeetabhai from Village & Post Limbodra, Rabrivas, Tal. Kalo, Distt. Gandhinagar, Gujarat. I belong to backward caste and was unemployed. My husband was having very low income and it had become difficult for me to meet out the monthly house hold expenditure. So I wanted to do some business of a Kirana Shop and support my family.

Through an advertisement in newspaper I got to know about the loan scheme of NBCFDC which is being implemented by Gujarat Gopalak Development Corporation Ltd. I wanted to take a loan under NBCFDC's Scheme and started my Kirana Shop. I contacted office of Gujarat Gopalak Development Corporation Ltd. and applied for the loan and completed all their formalities I was given a loan for an amount of Rs. 2,00,000 on 14.07.2016. After that I started my Kirana shop.

Before obtaining loan my income was around Rs.36,000 / - per annum and after starting Kirana Shop my income increased five times to Rs.1,85,000 / - per annum. Now I am financially strong and able to save money for future and my family.

I sincerely thank NBCFDC and Gujarat Gopalak Development Corporation Ltd. for making me financially independent.



## Success Story of a beneficiary of Himachal Backward Classes Finance and Development Corporation (HBCFDC)

NAME	SAHIL MEHRA
SCHEME NAME	TERM LOAN
LOAN AMOUNT	RS.4,00,000/-
DISBURSEMENT DATE	09/01/2017
PROJECT	READYMADE GARMENTS

I am Shri Sahil Mehra from Distt. Kangra, Himachal Pradesh belonging to backward caste. I was unemployed and I wanted to start a business of Readymade Garments Shop. I had very low income and it had become difficult for me to meet my monthly household expenditure.

I got to know from my friend about the loan scheme of NBCFDC which was being provided by Himachal Backward Classes Finance and Development Corporation (HBCFDC). Under NBCFDC Scheme, I wanted to take a loan and start my Readymade Garments Shop. Then I contacted office of HBCFDC and applied for the loan. I was given an amount of Rs. 4,00,000 on 09.01.2017. After that I started my Readymade Garments Shop.

After starting Readymade Garments Shop my income is around Rs.20,000 / - per month. I have expanded my business and I am now able to save money for my future. I sincerely thank NBCFDC and HBCFDC for providing this concessional loan.



## **Success Story of a beneficiary of Himachal Backward Classes Finance and Development Corporation (HBCFDC)**

NAME	RAVI KUMAR
SCHEME NAME	TERM LOAN
LOAN AMOUNT	RS.5,70,000/-
DISBURSEMENT DATE	04/10/2016
PROJECT	TAXI

I am Ravi Kumar from Village & Post-Manjhiar, Tehsil-Shahpur, Distt. Kangra, Himachal Pradesh. I belong to backward caste. I was a private vehicle driver and used to earn Rs.5,000/- per month. With such low income I was finding it difficult to meet my monthly expenses. I also could not purchase my own vehicle.

Through an advertisement in newspaper I got to know about the loan scheme of NBCFDC which is being implemented by Himachal Backward Classes Finance and Development Corporation (HBCFDC). Under NBCFDC Scheme, I wanted to take a loan and purchase my own vehicle. Then I contacted office of HBCFDC and applied for the loan. I was given an amount of Rs. 5,70,000 on 04.10.2016. Then I bought my own vehicle.

Before obtaining loan my income was around Rs.5,000 / - per month and after obtaining loan my income increased four-five times to Rs.20,000-25,000 / - per month. My income have increased significantly and Now I can save money for purchasing another vehicle also. I sincerely thank NBCFDC and HBCFDC for making me self-dependent and financially strong.



## **Success Story of a beneficiary of Himachal Backward Classes Finance and Development Corporation (HBCFDC)**

NAME	DR. RAHUL DHIMAN
SCHEME NAME	EDUCATION LOAN SCHEME
LOAN AMOUNT	RS.10,00,000/-
PROJECT	MBBS

I am Dr. Rahul Dhiman S/o Shri Pardeep Dhiman resident of Vill. Phalwara, PO. Karoa, Tehsil Dehra, Distt. Kangra, Himachal Pradesh. I belong to Tarkhan caste of backward classes. I selected for MBBS course but due to the weak financial position of my family I was unable to take admission.

Through an advertisement in newspaper i got to know me about the loan scheme of NBCFDC which are being implemented by Himachal Backward Classes Finance and Development Corporation (HBCFDC). I wanted to take a loan under Education Loan Scheme of NBCFDC for my studies. Then I contacted office of HBCFDC and applied for the loan. I was given loan for an amount of Rs. 10,00,000 to complete MBBS.

Now I am currently working as a Medical Officer in PHC Katgoan, District Kinnour, Himachal Pradesh. I am earning Rs.60,000/-per month.

I sincerely thanks to NBCFDC and HBCFDC for supporting me in tough times and enabling me towards a financially secure and prosperous life.





## **Success Story of a beneficiary of Himachal Backward Classes Finance and Development Corporation (HBCFDC)**

NAME	SAURAV CHOUDHARY
SCHEME NAME	EDUCATION LOAN SCHEME
LOAN AMOUNT	RS.10,00,000/-
PROJECT	B.Tech

I am Saurav Choudhary S/o Shri Desh Raj, resident of Abdulpur, PO. Zamanabad, Tehsil & Distt. Kangra, Himachal Pradesh. I belong from Ghirath a backward classes. My family was a poor family. I selected for B.Tech course but due to the weak financial position I was unable to take admission.

Through an advertisement in newspaper I got to know about the loan scheme of NBCFDC which is being implemented by Himachal Backward Classes Finance and Development Corporation (HBCFDC). Under Education Loan Scheme of NBCFDC, I wanted to take a loan for my study. Then I contacted office of HBCFDC and applied for the loan. I was given an amount of Rs. 2,00,000 to complete my B.Tech course. Now I am currently working as a Junior Engineer Himachal Pradesh State Electricity Board (HPSEBL), Kangra Himachal Pradesh.

I sincerely thanks to NBCFDC and HBCFDC for providing me loan under concessional finance to complete my studies.



## Success Story of a SHG of J&K Women's Development Corporation (JKWDC)

NAME	NALANDA SELF HELP GROUP
SCHEME NAME	MICRO FINANCE SCHEME
LOAN AMOUNT	RS.3,00,000/-
PROJECT	JUTE ACTIVITY

J&KWDC organised one Skill Development programme in Housing Colony District at Udhampur. The training was imparted in Jute prashad bags and other jute items. Then we framed Self Help Group and I Shanta became the group leader and group was named as "Nalanda SHG". We availed an amount of Rs. 3.00 lakhs. We are making jute prashad bags from Shri Vaishno Mata Devi Shrine Board (SMVDSB). We are also making other fancy bags folders etc. Our bags are well known to the people in the nearby area. We sincerely thank NBCFDC & J&KWDC for making us self-reliant financially.



## Success Story of a Beneficiary of J&K Women's Development Corporation (JKWDC)

NAME	MANVI VERMA
SCHEME NAME	TERM LOAN
LOAN AMOUNT	RS.3,00,000/-
PROJECT	ELECTRONIC GOODS

One day I saw on Television News Channel a programme which was organized by J&KWDC in connection with International Women's Day. I went to the district office of J&KWDC and applied for loan. The staff explained in detail about the loan and instalments to be paid. I was encouraged by the staff of WDC. I took Rs.3.00 lakhs loan for starting a shop of Electronics Product. I am thankful to J&KWDC & NBCFDC for making me economically empowered.



## Success Story of a Beneficiary of J&K Women's Development Corporation (JKWDC)

NAME	HAJRA BANO
SCHEME NAME	TERM LOAN
LOAN AMOUNT	RS.2,00,000/-
PROJECT	KNITTING WORK

J&KWDC organized an awareness camp in our area. I also attended the programme in which awareness was created amongst women about various schemes of NBCFDC meant for women. I decided to take advantage of their scheme. I applied for a loan of Rs 2.00 lakhs which was sanctioned to me. I purchased machinery etc and raw material and started knitting work. I have employed 5 girls at my unit and I am paying my loan dues on time. I am also thankful to J&KWDC and NBCFDC





## Success Story of a beneficiary of D Devaraj Urs Backward Classes Development Corporation

NAME	VANENDRA YADAV
SCHEME NAME	EDUCATION LOAN SCHEME
LOAN AMOUNT	RS.3,04,325/-

I am Vanendra Yadav S/o K.V. Siddappa, Kenchaiahna Doddi Village & Post Kollegal Taluk Chamarajanagar District & belong to Backward Class Community. After D'Form (Doctor of Pharmacy) I Was Willing to go for further studies due to my family finances problems. I was not able to get anyway then I came to know the loan scheme of NBCFDC which is being implemented by D.Devaraj Urs Backward Classes Development Corporation Limited which helped me by sanctioning a education loan Amt. Rs.3,04,325 to complete a Doctor of Pharmacy in Collage of Bharathi Collage of Pharmacy, K.M. Doddi, Mandya District and now I am currently working as a assistant Professor in Sharada Vilas Collage Mysore District. I sincerely thanks to NBCFDC and D.Devaraj Urs Backward Classes Development Corporation Limited for granting me Arivu education loan for study.



## Success Story of a beneficiary of Assam Apex Weavers and Artisans Cooperative Federation Ltd. (ARTFED)

NAME	NAMITA TALUKDAR
SCHEME NAME	MAHILA SAMRIDDHI YOJANA
LOAN AMOUNT	RS. 95,000/-
DISBURSEMENT DATE	05.01.2020
PROJECT	LOOM

I, **Namita Talukdar**, w/o Shri Parag Talukdar, hailing from Village and Post-Jiakur, Police Station-Chhaigaon, District-Kamrup, Assam. I am a weaver and belong to backward caste. Loom work is my traditional activity. I had learned this work at home itself before my marriage. My husband is also a weaver. We were not in a position to earn money and it had become difficult for us to meet out the monthly house hold expenditure.

ARTFED has organised an Awareness Camp in our village wherein the information regarding loan schemes of **National Backward Classes Finance and Development Corporation (NBCFDC)** were explained by the officers of the SCA. Under '**Mahila Samriddhi Yojana**' of NBCFDC, I wished to take a loan and to buy a loom to start my work from home. I contacted office of ARTFED and applied for the loan under 'Mahila Samridhi Yojana' and I was given a loan of Rs. 95,000/- on 05.01.2020 against the project cost of Rs. 1.00 lakh. After that I purchase my loom and started working on it from my home and our work gear up.

Before obtaining loan, our income was around Rs.12,000/ - p.m. After starting work on loom, my income doubled to around Rs.24,000/- p.m. We are also getting yarn at 30% discount from ARTFED Yarn Bank and about 80 percent of the products are purchased by ARTFED at a good price. We earn more profit. Now, we are prospering and I am now able to save money for future.



## Under Technology Upgradation Scheme

**Name of the beneficiary: Usha Devi**

**Mobile number/ email: 8486987559**

**Name of the enterprise: Not named yet**

**Number of involved employees: Self**

Usha Devi originally hails from Rajamayong in Morigaon district. **Morigaon District** is an administrative district in the state of Assam in India. The district headquarters is located at Morigaon. The ancient place of occult Mayang is located in this district as well as Pobitora Wildlife Sanctuary. The district is bounded by the mighty Brahmaputra on the North, Karbi Anglong district on the South, Nagaon District on the East and Kamrup District on the West. The greater part of the district is an alluvial plain, criss-crossed with numerous rivers and water ways and dotted with many beels and marshes. The mighty Brahmaputra flows along with the northern boundary of the district.

She was enrolled as a beneficiary during a Project of Cluster Development which was initiated by National Backward Classes Finance and Development Corporation along with its implementing agency as Indian Institute of Entrepreneurship. NBCFDC initiated the development of 9 cluster throughout India under Technology Upgradation scheme of Clusters along with IIE as its implementing Agency. In Assam three Clusters were selected namely in Morigaon, Dhemaji and Sivsagar district. It was quite challenging to mobilise the beneficiary as they were working in a traditional system within their comfort zone. Entrepreneurial mind set was missing in the beneficiary as they were working solely for their own personal uses of the product and not for selling in the market. The Beneficiary are first enrolled for Skill Development Programme where Ms Usha Devi showed her immense interest to learn new skill as well as to know what exactly the meaning of Entrepreneurship. It was here that during the training her zeal and motivation was boosted to start her own venture. After the completion of Skill Development Programme, she was offered with jacquard weaver loom, accessories, yarn. She started working in Jacquard and manage to weave good number of handloom product in a short span of time. She is saving a lot of time now as earlier in traditional weaving to prepare one traditional gamosa it takes nearly 10 to 11

days but now because of jacquard use she can complete one gamosa in maximum 2 to 3 days. To start with she is making products like Mekhala Chador, Gamosa. She is now getting a good number of orders in her locality and the earning has increased as well from 2000 rupees to 9000 rupees a month. She is also happy to share the support she is receiving from her husband and family.

As due to the prevailing pandemic situation, it is not feasible for her to start her own enterprise in a commercial place. As acquiring a commercial place requires lot of investment, leading to high investment in fixed capital. Therefore, she has started her venture from her home, meeting the requirements of the customers locally in demand basis. a monthly basis.

**During Our recent Visit to meet the beneficiary Ms Usha Devi stated “Amar agar uparjan akol kheti bati pora asil ,kintu etiya ami tat xaal pora uparjan borha boloi sakhyam hoisu . Dhanyabad Thakil IIE and NBCFDC loi.”**

Team IIE is always ready to assist her in all the possible ways and wishes her good luck and best wishes in her entrepreneurial journey.





## Under Technology Upgradation Scheme

**Name of the beneficiary: Rinku Devi**

**Mobile number/ email: 6003878305**

**Name of the enterprise: Not named yet**

**Number of involved employees: Self**

It Does not matter where you start, it matters where you Finish. Women of substance don't need an introduction. Their work speaks for them. Rinku Devi another women entrepreneur from Rajamayong in Morigaon district. **Morigaon District** is an administrative district in the state of Assam in India. The district headquarters is located at Morigaon. The ancient place of occult Mayang is located in this district as well as Pobitora Wildlife Sanctuary. The district is bounded by the mighty Brahmaputra on the North, Karbi Anglong district on the South, Nagaon District on the East and Kamrup District on the West. The greater part of the district is an alluvial plain, criss-crossed with numerous rivers and water ways and dotted with many beels and marshes. The mighty Brahmaputra flows along with the northern boundary of the district.

She has done her primary schooling and individually involved in some minimal income generation activities like cultivation of potatoes and other agri and allied activities along with her husband and earned monthly income of INR 4000-5000 for the whole family. The 31-year-old says "she and her husband are struggling to meet the need and expenses of the family". As farming is the only way of their livelihood and it's become very challenging in contemporary period to cope up with their daily needs, because they need 8000 to 10000 per month to run their family. She also said that through working in the field its was difficult to manage the house and the children. She was little trained by her mother in traditional loom weaving. To meet her own little expense, she started weaving mekhela chador for the neighbours and started making some money but it was not generating a good income. Weaving flows in their blood as they are belonging to rural areas of Assam where Assamese women weaves dreams on their looms as once said by Mahatma Gandhi There was a turning point in her life when she got enrolled in the Project of Cluster Development which was initiated by National Backward Classes Finance and Development Corporation along with its implementing agency Indian Institute of Entrepreneurship. After the Completion of Skill development Programme, NBCFDC offered technology Upgradation scheme to the beneficiary with jacquard loom, accessories and Yarn. In the beginning she was not able to use the new

technology in a productive manner as she was trained in traditional weaving. But She understood the importance and benefit of using the jacquard for creating a better livelihood for herself and her family. At the initial stage she was engaged in making products for household uses only. But Now due to less time consumption in making bulk order she is able to sell her product in other region without any hindrances. Now a days she is able to earn 5000-6000 per month from their business.

**During Our recent Visit to meet the beneficiary Ms Rinku Devi stated “Amar agar uparjan akol kheti bati pora asil ,kintu etiya ami tat xaal pora uparjan borha boloi sakhyam hoisu . Dhanyabad Thakil IIE and NBCFDC loi.”**

Team IIE is always ready to assist her in all the possible ways and wishes her good luck and best wishes in her entrepreneurial journey



## Under Technology Upgradation Scheme

A project of Micro Carpet Cluster under Technology Up-gradation Scheme of artisans falling under Backward Classes and Economically Backward Classes Category in the Anantnag district was sanctioned by National Backward Classes Finance and Development Corporation, Ministry of Social Justice and Empowerment, Government of India. The primary focus of the project was to provide necessary infrastructural/handholding support to the target group so that they are made free from the clutches of exploiters/middlemen which in turn will ensure their socio-economic upliftment.

The project was started with Skill up-gradation, Capacity Building cum Entrepreneurship Development Programme which was conducted with the objective to provide necessary knowledge/ orientation to concerned artisans on all aspects of carpet manufacturing like Raw material, Carpet Designing, Dyeing Technology & Carpet Finishing, Entrepreneurship Development, Self Help Group's/Associations/Cluster etc. Besides, the artisans were made aware of the schemes of NBCFDC and other Ministries.

After completion of training, this group of 20 carpet weavers comprising all female artisans registered with the Handicraft & Handloom Department of Government of J&K was provided with the necessary infrastructure in respect of Modern Carpet Loom, Sitting benches, Raw material, Working Tools alongwith other related accessories/items. Besides, this group has created an Industrial Cooperative under the Jammu and Kashmir Self Reliant Cooperative Act of 1999 and is registered with the Registrar of Cooperative Societies.

It is pertinent to mention here that, the working module of Carpet Industry was such that looms, raw material, designs, tools alongwith some advance was paid by the traders/middlemen to the weavers and they took from them on job work basis on their terms & conditions only. Due to this system, the artisans were exploited and did not earn much proportion to their hard work and thus they feel dissatisfied with such a style of working. However, they continue to work in such a system due to many family/economic compulsions.

However, with the introduction of this Scheme, a new window of hope has been opened for these artists and they become owners of their products which have provided them a much-awaited opportunity to sell their carpets on their terms & conditions which are expected to increase their earnings.

The group has just completed manufacturing of 08 silk carpets and they have also found a good local buyer and they have earned Rs. 3.80 lakhs approximately during the last 6 months.

