Haryana Backward Classes & Economically Weaker Sections Kalyan Nigam

1. Name of the Beneficiary: **Vikash**

Age: 30 years

District : Sonipat

Amount Applied and Sanctioned: Rs. 50,000

Year of Applying: 2018

Year of disbursement: 2018

Vikash S/o Sohan Lal runs a small tea shop near BC Office. He lives in a joint family comprising of his old parents and his wife and children. His father supplied tae in BC office. DM, HBCKN motivated him to apply for loan as Vikash belonged to OBC category. Upon getting loan, he purchased a gas stoveand utensils and started preparing breakfast, lunchand dinner apart from tea. His family members started helping him in the various activities and his income increased by 50 percent. He and his were able to survive during Covid 19 because of this smallbusiness.



2. Mrs. Veena W/o Jitender Singh R/o Farooq Nagar, Gurugram, Tailoring

Loan Scheme: General Term Loan

Loan Amount Applied and Sanctioned: Rs.50,000

Mrs Veena, a homemaker used to sew clothes of people on a simple sewing machine. On the advice of one of her relatives she applied for a loan amounting Rs.50,000 in March,2018. She was sanctioned the loan in December,2018 after which she purchased a table based treadle sewing machine with a built in presser feet model which increased her productivity and her monthly income increased from Rs.8000 to Rs 10,000 per month.



3. **Mr. Pawan Kumar**, Village: Mubarakpur, Farooq Nagar, Gurugram. Barber Shop

Loan Scheme: General Term Loan

Loan Amount (Applied and Sanctioned): Rs.50,000

Mr. Pawan Kumar, a young beneficiary of this scheme was running a small barber shop when one of his friends apprised him and motivated him to applying for a loan. He applied for the loan and his loan was sanctioned in the middle of 2018. With the help of loan amount he improved the infrastructure which helped him attract more customers to his shop. His monthly income rose from Rs. 10,000 to Rs.16, 000. He has further employed one person in his shop.



4. **Mrs. Kanta** W/o Late Shri Devender Yadav, Beauty Parlour, Farooq Nagar, Gurugram

Scheme: General Term loan

Loan Amount (Applied and Sanctioned): One Lakh

Mrs Kanta was informed and motivated by one of the officials of SCA 's regarding the scheme .She applied for a loan for the boutique shop for which she has gone through the training program. She applied for the loan in early 2018 and was sanctioned in the mid 2018. She utilised the loan amount of Rs. 1, 00,000 for the intended purpose .She properly utilised the sanctioned amount in creation of Assets and facilities in Farooq Nagar. She has also given employment to one person in her shop. This has increased her monthly income by around 25%. Her sole focus on assets creation and her children education therefore her opinion regarding the scheme is that loan amount upto 5 lakh should be increased without mortgage of the landed property.



5. **Mr. Manoj Kumar Banti**, S/o Shri Ram Kumar, R/o Rohtak Chowk, Court Road, Photo Frame Shop, Charkhi Dadri

Scheme: General Term Loan

Loan Amount (Applied and Sanctioned): One Lakh

Manoj Kumar Bunty runs a photoframe shop, (without roof on road side) named Ashirwad photo frame at Rohtak Chowk, Court Road, Charkhi Dadri. He was doing his traditional job of photo framing of political and religious leaders and selling these items on roadside without roof. In the meanwhile he came in contact with one of the officials of SCA and applied for a loan and got sanctioned in early 2018. He utilised this amount for the intended purpose and upgraded the infrastructure for photo framing. Therefore, his monthly income increased from Rs.10000 to Rs. 15000.He is very thankful to the functionaries of a SCA in Charkhi Dadri and repays his monthly instalments on time.

