

Success Story (Loan)

1	Name of SCA	Kerala State Women's Development Corporation
2	Name of Scheme	Term Loan-General Loan Scheme
3	Name of Beneficiary	Archana Sano
4	W/O	Sano Phirumeni
5	Complete Address	Cherathrukovil House, Azad Road, Kaloor P O, Ernakulam, Kerala
6	Project Details	Hotel
7	Cost of Project	Rs. 5,50,000/-
8	Loan Amount	Rs. 4,75,000/-
9	Income before & after Taking Loan	Rs. 50,000/- (per month)
10	Contact Number	8907828282

Smt. Archana Sano was running a small hotel near her home. She was in need of fund to renovate her hotel. She had approached banks for loan, but their monthly repayment amount was not affordable for her due to high interest rate. Then she got to know through newspaper about Kerala State Women's Development Corporation's (KSWDC) self-employment loan for women and she approached Kerala State Women's Development Corporation (KSWDC) for financial assistance.

Kerala State Women's Development Corporation (KSWDC) had sanctioned a loan amount of Rs.4,75,000/- under NBCFDC to her. With this she renovated the hotel, which is doing a good business and she earns around Rs 50,000/- as profit per month. She has employed 2 staff under her. She is promptly repaying loan to KSWDC.



Success Story (Loan)

1	Name of SCA	Rajasthan Other Backward Classes Finance & Development Cooperative Corporation Ltd.
2	Name of Scheme	Term Loan - General Loan Scheme
3	Name of Beneficiary	Rajesh Sain
4	S/W/D of	Kamal Kishor
5	Complete Address	63, Shaheed Nagar, Paali, Rajasthan
6	Project Details	Hair Saloon
7	Cost of Project	Rs. 90,000
8	Loan Amount	Rs. 85,500
9	Income before & after Taking Loan	Before Rs. 40,000/- (Annual) After Rs. 3,25,000/- (Annual)
10	Contact Number	8769144348

श्री राजेश पुत्र कमलकिशोर जाति सैन निवासी 63, शहीद नगर, पाली एक अत्यंत गरीब परिवार से सम्बन्ध रखते थे। श्री राजेश सैन की सालाना आय 40,000/- रुपये लगभग थी परन्तु यह भी नियमित नहीं थी, परिवार के सदस्यों का लालन-पालन, पढ़ाई एवं अन्य सामाजिक कार्यों के लिए पैसों का बंदोबस्त करना टेड़ी खीर थी।

इसी के चलते श्री राजेश सैन को NBCFDC योजनान्तर्गत विभिन्न परियोजनाओं के बारे में जानकारी मिली। श्री राजेश सैन पूर्व में किसी अन्य की दुकान पर हेयर सेलून का कार्य कर रहे थे इस कारण उन्हें स्वयं का हेयर सेलून व्यवसाय स्थापित करने में रुचि जाहिर की एवं इस हेतु वित्तीय वर्ष 2017-2018 में ऋण आवेदन अनुजा निगम, पाली में प्रस्तुत किया।

एनबीसीएफडीसी योजनान्तर्गत श्री राजेश सैन को ईकाई लागत ₹ 90,000/- अक्षरे नब्बे हजार रुपये का ऋण स्वीकृत किया गया। ऋण राशि से प्रार्थी ने हेयर सेलून का शुभारम्भ किया, धीरे-धीरे व्यवसाय जमने लगा व श्री राजेश सैन को नियमित आय होने लगी परिवार के आवश्यक कार्यों के लिए पैसा उपलब्ध होने लगा। परिवार की माली हालत सुधरने लगी, बच्चों की शिक्षा पर ध्यान दिया जाने लगा, आज श्री राजेश सैन के परिवार में खुशहाली का माहौल है।

श्री राजेश सैन को 26.04.2018 को ईकाई लागत ₹ 90,000/- का वितरण किया गया जिसमे ₹ 4,500/- लाभार्थी अंशदान एवं ₹ 85,500/- ऋण था जिसकी त्रैमासिक किश्त ₹ 4724/- है। श्री राजेश सैन द्वारा प्रत्येक त्रैमास में नियमित रूप से किश्तों का भुगतान किया जा रहा है एवं योजना से पूर्णतया खुश हैं। वर्तमान में श्री राजेश सैन की वार्षिक आय 325000/- रुपये हो गयी है।



Success Story (Loan)

1	Name of SCA	J&K State Women's Development Corporation
2	Name of Scheme	Micro Finance
3	Name of Beneficiary	M/s. Vidya Self Help Group
4	S/W/D of	
5	Complete Address	Housing Colony, Distt. Udhampur, Jammu
6	Project Details	Jute Activity
7	Cost of Project	Rs. 3,50,000/-
8	Loan Amount	Rs. 3,00,000/-
9	Income before & after Taking Loan	Before 72,000/- (Annual) After 1,50,000/- (Annual)
10	Contact Number	9086640772

WDC organized one Skill Development programme in Housing Colony District Udhampur. The training was imparted in jute prashad bags and other jute items. Then was framed Self Help Group and I Vidya became the group leader and group was named as "Vidya SHG". We availed an amount of Rs. 3.00 lakhs. We are making jute prashad bags from SMVDSB, we are also making supplies to various Government Departments including Millitary Hospital, Udhampur. Thanks to WDC. We are earning very well. We are participating in exhibitions being organized by WDC from time to time.



Success Story (Loan)

1	Name of SCA	Gujarat Thakor & Koli Vikas Nigam
2	Name of Scheme	Term Loan - Education Loan Scheme
3	Name of Beneficiary	Rojasra Vishal Mohanbhai
4	S/W/D of	Rojasra Mohanbhai
5	Complete Address	Satyajit Society, Station Road, Vinchhia, Dist: Rajkot, Gujarat
6	Project Details	Education (BAMS)
7	Cost of Project	Rs. 12,00,000/-
8	Loan Amount	Rs. 5,00,000/-
9	Income before & after Taking Loan	Before Rs. 20,000/- (Annual) After Rs. 3,00,000/- (Annual)
10	Contact Number	9909401419

Though Vishal grew up in a backward and illiterate family, he had a very brilliant academic career throughout from primary to graduation in Ayurvedic Doctor Course. However, as a son of farm labourer, he had always been in acute shortage of money for pursuing higher studies. Some students who had availed education loans from Gujarat Thakor and Koli Vikas Nigam advised him to apply for loan from Nigam. He simply wrote a letter asking for an application form. Soon after receiving the form, he submitted complete application together with all loan documents. He was sanctioned a loan of Rs. 5,00,000/- for studies in B.A.M.S course. As per norms Nigam started releasing installments in favour of his educational institute.

He completed his studies in 2013-14 and hung out his own shingle and started practicing in Mokasar Village which was far away from Rajkot. People seeking medical attention had to go all the way to Rajkot for treatment of even small ailments. There was no Doctor around in the area. Dr Vishal set up his own hospital viz. Shri Sharda Hospital Mokasar village. People in and around 10 kms of radius have now medical facilities at a stone's throw from their homes. Dr. Vishal is running his hospital with sizeable number of patients visiting every day for their treatments.

He told that it was all thanks to the timely help of education loan by Nigam that he has been able to achieve success in his profession.



Success Story (Loan)

1	Name of SCA	Uttarakhand Bahuuddeshiya Vitta Evam Vikas Nigam
2	Name of Scheme	Term Loan – General Loan Scheme
3	Name of Beneficiary	Shri Baburam
4	S/W/D of	Shri Ramcharan
5	Complete Address	Vill – Bandiya, Distt. Udham Singh Nagar, Uttarakhand
6	Project Details	Atta Chakki
7	Cost of Project	Rs.1,00,000/-
8	Loan Amount	Rs.1,00,000/-
9	Income before & after Taking Loan	Rs.30,000/ per month
10	Contact Number	9012537422

श्री बाबूराम पुत्र श्री रामचरन, निवासी ग्राम . बन्दिआ, पो.- किच्छा, जनपद-उद्धमसिंह नगर को राष्ट्रीय पिछड़ी जाति वित्त एवं विकास निगम की टर्मलोन योजना के अंतर्गत आटा चक्की हेतु वर्ष 2014-15 में रु.100,000/- से वित्तपोषित किया गया है। श्री बाबूराम पुत्र की ऋण लेने से पूर्व किसी अन्य की दुकान में सिलाई का कार्य करते थे। जिसमें परिवार का गुजारा न होने के कारण सिलाई कार्य छोड़ा दिया। वे बताते हैं कि निगम से पिछड़ी जाति के व्यक्तियों को ऋण मिलने की सूचना अखबार के माध्यम से मिली। रु. 100,000/- के ऋण हेतु आवेदन किया। ऋण स्वीकृत होने पर आटा चक्की का कारोबार प्रारम्भ किया। श्री बाबूराम आज आटा चक्की की दुकान से लगभग रु0 30,000/- प्रतिमाह का कारोबार होने की पुष्टि करते हैं तथा उनके द्वारा कारोबार को बढ़ाते हुए रु0 1.30 लाख की धनराशि से मिनी राईस मिल भी स्थापित कर दी है। श्री बाबूराम के परिवार में कुल 5 सदस्य है। बड़ी लड़की एम.काम में बड़ा लड़का बी.काम में तथा छोटा लड़का 11 वीं में अध्ययनरत है। श्री बाबूराम द्वारा अवगत किया गया कि ऋण लेने के पश्चात उनकी आर्थिक स्थिति मजबूत हुई है। ऋण की किस्तों का भी नियमित रूप से भुगतान कर रहे हैं।

