

SUCCESS STORIES (HARYANA)

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 tea in BC office. DM, HBCKN motivated him to apply for loan as Vikash belonged to OBC category. Upon getting loan, he purchased a gas stove and utensils and started preparing breakfast, lunch and 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 small business.



2. **Mr. Devinder Singh** R/o Bhigan, Block: Gannaur, Sonapat.

Scheme: General Term Loan

Loan Amount: Rs.50, 000

Barber Shop

Devinder Singh is running a small barber shop in Sonapat city. To further expand his business, he needed financial assistance. His relatives informed him about NBCFDC and motivated him to apply for



the loan. He applied for the loan in 2018 of Rs. 50,000 and after receiving the full loan amount he spent it on acquiring new chairs and other essential items which enhanced his monthly income upto fifty percent over his previous income. He further provided employment to two persons.

3. **Mr. Rajesh Kumar** S/o Mr. Shyam
Sunder, R/o Bhiwani
Scheme: General Term Loan
Loan Amount (Applied and Sanctioned) :
Rs. 1,00,000
Shagun Typing College, Bhiwani



Mr Rajesh Kumar ran a stationery shop and a limited income. On the advice of BC officials he applied for a loan of Rupees one lakh and was sanctioned the full amount. He expanded his work and opened a typing centre which resulted in a modest increase of about thirty percent over his income at the time of applying loan. He further employed two more persons in his shop. Mr. Rajesh feels that loan amount should be increased without the condition of mortgage of landed property for the individuals who regularly pay their loan amount.

4. **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.

5. **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.

6. **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.

7. **Mrs. Seema**, D/o Sh. Shish Ram, R/o Vishnu Garden Street Number 4, Age: 34 years, Beauty Parlour, Gurugram

Scheme: General term loan

Amount: One Lakh



Mrs Seema daughter of Shri Shish Ram is a trained lady in Beauty Parlour job .Without much financial support she was earning around Rs. 20000 rupees monthly. Meanwhile, one of her family friend advised her to apply for a backward class loan through HBCKN. She applied for this loan and was sanctioned in the month of 2018. She utilised the sanctioned amount of Rs.1, 00,000 for the intended purpose. With this loan she properly decorated two rooms of the ground floor of her house and also purchased the required infrastructure and assets. This has increased her monthly income from Rs. 20000 to Rs. 26000 according to her own version. My understanding keeping in view of her boutique work, monthly income is much more than this.She has also employed four persons in her boutique,

8. **Mr. Dilbagh Singh**, Tyre Puncture Shop, Mohanna, Sonapat

Scheme: General term loan

Loan Amount: One Lakh



Dilbagh Singh, a resident of Mohana village of Sonipat district is a lone earner of his family. He is running a tyre puncture shop. He is illiterate having a small family of three members he was doing manual tyre puncture work in his village. Meanwhile, one of his relatives advised and motivated him to apply for this loan. He applied for this loan but sanctioned 2018 .He utilised this sanctioned loan for the intended purpose. He therefore gave his priority to infrastructure and assets creation for tyre puncture shop therefore his monthly income increased from Rs. 5000 to Rs. 9000 during this period. Dilbagh Singh, like other beneficiaries of the scheme feels that there is a delay process in sanctioning of loan for the intended purpose

9. **Mr. Kuldeep Singh**, Mechanic (Bike Repair), Raipur, Sonipat

Scheme: General term loan
Loan Amount (Applied and Sanctioned): One Lakh

Kuldeep Singh is a bike machine repairer in Raipur district Sonipat. He was doing manual bike repairing job. Meanwhile he came in contact with the SCA functionaries in Sonipat.



Henceforth he applied for loan and got sanctioned in the mid of 2018 .He utilised this sanctioned loan of Rs. 1,00,000 for intended purpose and gave priority to infrastructure and assets creation. Now he has also employed to persons in his workshop and his monthly income increased from Rs.10, 000 to Rs.15, 000. Mr. Kuldeep Singh gave some suggestions to improve the scheme as: a) increase the loan amount, b) Encourage general mass to participate in this welfare schemes through advertisements in newspapers etc. c) Incentive should be given for payment in interest etc.

10. **Mr. Krishna Jangda**, Welding Workshop, Mohana, Sonapat

Scheme: General term loan

Loan Amount (Applied and Sanctioned): One Lakh

Krishna Jangra lives in Sonipat with his family and runs a Welding shop in his own house (outside the residence). Welding work is a traditional work which he got from his forefathers. On the advice of SCA functionaries he applied for the loan and got sanctioned in early 2018. It took



around four months in sanctioning the loan. He utilised the loan for the intended purpose and purchased new welding machinery. This has increased his monthly income from Rs. 8000 to Rs. 12000. According to functionary, power is very essential for welding work. In the scarcity of power, there is no work and income. Therefore

there is no fixed income. He feels that Covid19 has negative impact on his income. He has given employment to two persons in his workshop.

11. **Mr. Amit** S/o Tejram, Inverter Shop,
Sonapat

Scheme: General term loan

Loan Amount (Applied and
Sanctioned): One Lakh

Amit, runs an inverter shop Jauli, Sonapat. One of his relatives informed him regarding the loan scheme for backward classes and on the basis of this information he applied for the loan. He applied for the loan and it was sanctioned in early 2018. Though sanctioning of loan took around 6 months, he utilised this amount for the intended purpose and upgraded his inverter shop. This had a direct result on the firm performance and his income has increased from Rs.15000 to Rs. 20000. Assets creation is the top priority of the beneficiary.



12. **Mr. Sandeep**, S/o Ramphal Fouji, Motor
Cycle Repair parts, Mohana, Sonapat

Scheme: General term loan

Loan Amount (Applied and
Sanctioned): One Lakh

Sandeep, a young man of 30 years, runs a bike spare parts shop in Mohana block of Sonapat district. His family is above BPL and deposits his earnings in a normal savings bank account. On the advice of one of his relatives, he applied for the loan and got sanctioned after a delay of around 6 months. He applied for loan and it was sanctioned in mid of 2018. He utilised it for the intended purpose and upgraded his shop. This naturally increased his monthly income from Rs. 10000 to 14000. Sandeep has also given employment opportunities to four people in his shop his only grievance is the delay in sanctioning process of the loan.



13. **Mr. Pradeep Kumar** S/o Mr. Sat Pal, R/o
New Shiv Nagar, Rohtak Road Bhiwani

Scheme: General term loan

Loan Amount (Applied and Sanctioned)
: One Lakh

Pradeep Kumar a resident of Bhiwani runs Jyoti Polytex Dhaga Dori manufacturing shop. In order to establish this small business, Pradeep took 8 lakh rupees from government bank and family support. Pradeep is a graduate, well aware about HBCKN schemes and therefore applied for a loan and got sanctioned a loan of rupees 1 lakh in early months of 2018. He utilized this loan for the intended purpose and upgraded his work factory. As a result of this his monthly income increased from 15000 to 25000. He has also given employment to 10 persons in his factory. His only grievance is when the government bank has sanctioned his loan of 8 lakh rupees why HBCKN is not sanctioning a loan of even half of that.

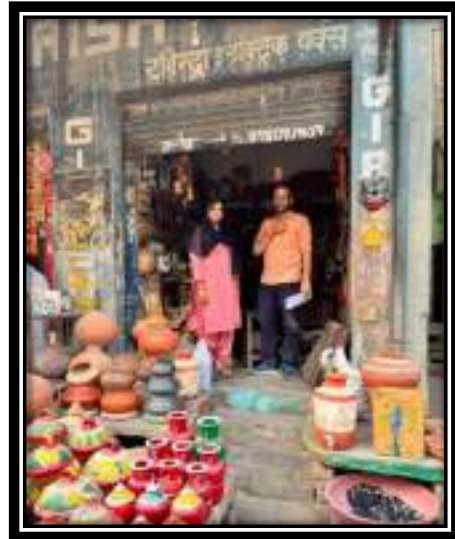


14. **Mrs. Kamla** w/o Late Sh. Rajesh,
Pottery Work, Jhanhar Ghati, Charkhi
Dadri

Scheme: General term loan

Amount: One Lakh

Mrs Kamla, 43 year old, a widow of late Shri Rajesh lives in Charkhi Dadri. After passing away of her husband 4 years late she started doing a traditional pottery work in her which is on the main road of Jhajjar in Charkhi Dadri mean by one of his a relative who has to BSA functionary inform and advised and motivated for loan to upgrade the pottery work she has just studied up to class five therefore relative helped in applying and sanctioned the loan of 1 lakh rupees in the early 2018. She used it for the intended purpose. She purchased new machine for the pottery work. This enhanced her monthly income from Rs. 10,000 to Rs. 14,000. She deposits Rs. 3000 per month in the post office regularly.

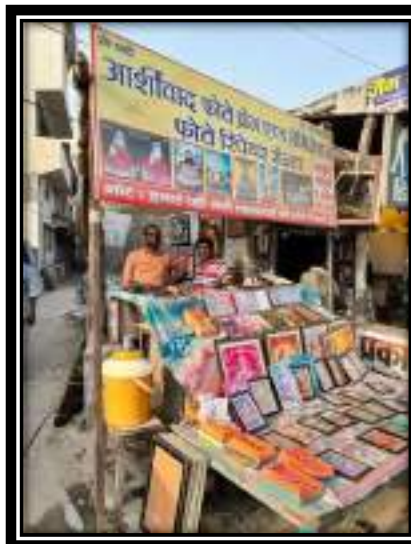


15. **Mr. Manoj Kumar Banti**, S/o Shri Ram Kumar, R/o Rohtak Chowk, Court Road, Photo Frame Shop, CharkhiDadri

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 CA 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.

16. **Mr. Vishnu** S/o Mr. Krishan Kumar, R/o Old Post office, Jhadu Singh Chowk, Charkhi Dadri

Scheme: General term loan

Amount (Applied and Sanctioned): One Lakh

Vishnu, a young boy studied upto class 12th lives in Charkhi Dadri. He runs M.K. electronics at his residence. He was pursuing his traditional electronics work in the shop, meanwhile he came in contact with the functionaries of SCA's and on their advice and motivation he applied for loan



and got sanctioned by mid of 2018 after getting this amount of rupees 1 Lakh from HBCKN and utilised it for the intended purpose Vishnu upgraded his Electronics shop

therefore his delivery service increased and monthly income to now his monthly income has increased from 10000 to 15000.

Vishnu has also taken a loan of rupees 2.5 lakh from the market for up gradation of his Electronics shop. He has also employed person in the shop

17. **Mr. Rajesh** S/o Mr. Hoshiyar Singh, Happy Garment Shop, Charkhi Dadri

Scheme : General term loan

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

Rajesh a young man of 26 years runs a Happy garments shop at Ghikara Road Wali Gali, opposite bus stand, Charkhi Dadri.



Rajesh was pursuing his garments business in a traditional way. In the meanwhile

through one of the SCA's representatives, he came to know about the HBCKN

scheme. Therefore he applied for the loan and got sanctioned the loan of rupees 50000 only in early 2018 Rajesh used this amount for the intended purpose and upgraded



infrastructure in his shop. Therefore his monthly income increased from 25000 to 30000 he also employed one person in the shop.

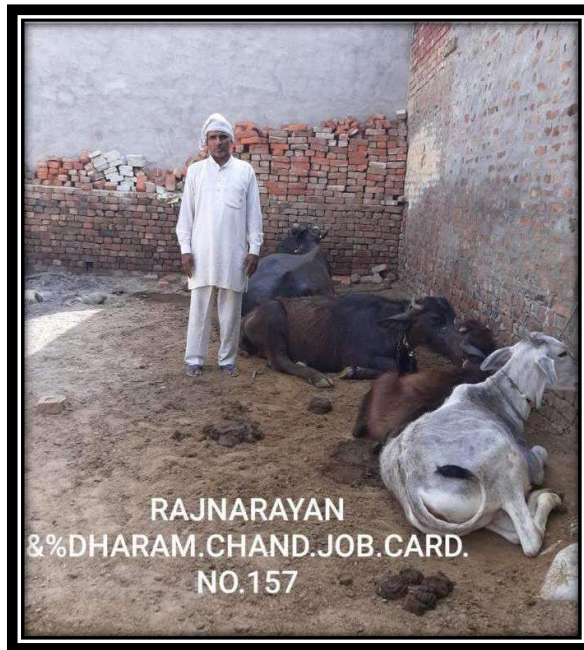
18. **Mr. Raj Narayan** S/o Mr. Dharam Chand, Cattle Business, Kheri Damkan, Sonapat.

Scheme : General term loan

Loan Amount (Applied and Sanctioned): One Lakh

Raj Narain son of Shri Dharam Chand is a resident of Kheri Damkan village of Sonipat district. He is a BPL card holder having 4-5 members in his family. He was

keeping a cow and selling its milk in the village itself. Meanwhile a team of SCA functionaries visited his village and inform them about HBCKN scheme for backward classes. He too applied for the loan for buffalo purchasing and got sanctioned the loan of 1 lakh in early 2018. He utilised this loan for the intended purpose and purchased two buffaloes. Now he has three buffaloes and a cow. His monthly income has also increased from Rs. 8000 to Rs.12000.



19. **Mr. Naresh Kumar** S/o Naman Singh, Pottery Making, Chawni Mohalla, Jhajjar

Scheme : General term loan

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

Naresh Kumar who is educated up to primary standard lives with his family in Chawani Mohalla Jhajjar. One of his relatives introduced him to SCA functionary. On his advice and motivation Naresh Kumar applied for

loan and got sanctioned around mid of 2018. Naresh Kumar's family is traditionally



involved in pottery work. He utilised this loan for intended purpose and upgraded his poetry infrastructure. His monthly income also increased from Rs.10000 to Rs.14000. He admitted his only son in school and his focus is on assets creation. He also pays some amount in LIC on monthly basis but did not mention the amount.



20. **Mr. Pawan Kumar** S/o Mr. Raj Singh, Raj collection Readymade Garments Shop, Jhajjhar

Scheme: General Term Loan

Loan Amount (Applied and Sanctioned): One Lakh

Pawan Kumar runs Raj collection readymade garments and doing this business for the last 10 years. Meanwhile, one of his relatives told him about the HBCKN loan scheme and he applied for the loan in early 2018. His loan got sanctioned in mid 2018. He utilised this loan for intended purpose. He improved the infrastructure and changed the outlook of his store as well as new items/ varieties of garments were included in his store. Thereby his monthly income increased from Rs.15, 000 to Rs.20, 000. His sole focus is on assets creation. He also regularly deposits some amount in nationalised banks though he did not mention the amount. Pawan Kumar focuses on two issues: education of his children and assets creation. He has admitted his children in private school and assets creation has also become the focal point in urban areas that is considered as base of small businesses



21. **Mr. Vijender Singh** S/o Shri Rishal Singh, Silani gate Bazaar , Jhajjhar,

Scheme: General term loan

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

Vijender Singh runs a Shoe shop and came in contact with a SCA functionaries who informed and motivated



him to apply for General Term Loan. He applied for this loan but got it sanctioned in the early months of 2018. He utilised this loan of Rs. 50000 for intended purpose. He utilised this amount for assets creation. He changed the look of his shop and purchased new and modern varieties of shoes. Thus, his monthly income increased from Rs. 15,000 to Rs. 20,000. He spends a substantial portion of his monthly income on asset creation.



22. **Mr. Umesh** S/o Mr. Sanjay, Balaji Bangles and General Store, Jhanhar

Scheme: General term loan

Loan Amount (Applied and Sanctioned): One Lakh

Umesh son of Shri Sanjay is a unmarried young boy. He runs Balaji bangles and general store in Jhajjar near old bus stand. His entire family is involved in this business. He started this small business with financial help from HBCKN loan of Rs. 1,00,000 and additionally taken a loan of Rs. 30 lakh from Indian Overseas Bank for infrastructure development and assets creation of the shop. He regularly invests in nationalised bank he did not mention the value of investment. He has also employed 6 persons in his store.



23. **Mr. Pradeep**, Shri Shyam Graders
Plywoodwork, Jhajjar

Scheme: General term loan

Loan Amount (Applied and
Sanctioned): One Lakh

Pradeep son of Shri Ram Kumar resident of Jhajjar runs Shri Shyam traders plywood and hardware work. Pradeep is a graduate and came to know about HBCKN loan scheme through advertisement. Therefore he applied for the loan and got sanctioned in the early of 2018. He utilised this loan for the intended purpose i.e for infrastructure development and assets creation. This has enhanced his monthly income from Rs. 25000 to Rs. 35000. He invests in post office as well as in nationalised bank regularly. He did not mention the amount he also owns a car. He has taken a loan for the car.



24. **Mr.Surender Singh** S/o Mr.
Manphool Singh , Age: 27 years,
Prajapati Gas Service, Jhajjar

Surendra is a young boy aged 27 years and lives in a nuclear family in Jhajjar. He runs Prajapati Gas Service and has attained education till primary standard. He was introduced to SCA functionary through one of his relatives. He advised and motivated him to apply for loan and got it sanctioned.. Therefore, he utilised this loan for intended purposes. He improved the infrastructure and also for assets creation for their by his monthly income increased from Rs. 20,000 to Rs. 25,000 per month. He also regularly deposits some amount in nationalised bank but did not mention the value of the amount. He has employed two people in his work after his work grew after availing the loan



25. **Mr. Kuldeep** S/o Nand Lal, Furniture Shop, KheriDamkan, Distt. Sonipat

Scheme : General term loan

Amount: One Lakh

Kuldeep a resident of Kheri damkan village runs a furniture shop. Furniture work is his family business. He lives in a joint family and entire family is involved in this work. He came in contact with a SCA functionaries file they visited his village. On their motivation and assurance, he



applied for the loan and got it sanctioned in early months of 2018. He utilised this amount for the intended purposes. He purchased new and modern Sawmill for wood cutting and other assets for furniture work. He has further employed one person in his furniture shop after availing loan.

26. **Mrs. Neelam**, Anuradha Boutique, Gurugram

Scheme: General term loan

Loan Amount (Applied and Sanctioned): One Lakh

Mrs Neelam resident of 216, F-Block Dharam Colony, Gurugram runs Anuradha Boutique in her residence. She came in contact with SCA functionaries through her



relatives. She is Matric pass, and wanted to run boutique. She applied for the loan and got it sanctioned in early months of 2018. She utilised this loan for the intended purpose. She focused on infrastructure development of ground floor two rooms of her house and bought assets for furthering her business. Therefore her monthly income increased from Rs.10, 000 to Rs.18, 000. She has also employed two persons in her work with the help of the loan. She also has Nationalised savings account and regularly deposits some amount there.

27. **Ms. Sukrita**, W/o Mr. Manoj Kumar, Anand Garden Muskan Beauty Parlour, Gurugram

Scheme: General term loan

Loan Amount (Applied and Sanctioned): One Lakh

Mrs. Sukrita, aged, 45, a housewife runs Muskan beauty

parlour in a rented space in Gurugram. She lives in a joint family. She came in contact with SCA functionaries through her family friends. On their advice and motivation, she applied for the loan and got sanctioned. She utilise the loan for intended purposes .she invested this amount for assets creation as well as doing the makeover of the beauty parlour. Thereafter her monthly income increased from Rs. 10000 to Rs. 18000. She has also employed three persons as her business grew after refurbishing the beauty parlour.



30. **Mr. Naveen Saini** S/o Shri Shish Ram Saini R/O Charkhi Dadri

Scheme : General term loan

Loan Amount (Applied and Sanctioned): One Lakh

Naveen Saini, a physically challenged, young man of 32 year old lives in a joint family in Charkhi

Dadri. Naveen, studied upto 12th class, is very techno-savvy. He studied Computer Education including repairing tasks from the nearby computer learning centers of Charkhi Dadri. Meanwhile he came in contact with one of the functionaries of SCA's in Charkhi



Dadri. On his advice and motivation, he applied for a General term loan and got sanctioned a loan of rupees One Lakh in the mid 2018. He utilized this for the intended purpose and started computer and LED repairing work in Shiva market, Therefore his monthly income increased from Rs. 10,000 to Rs. 15,000. He is unmarried and his main focus is on assets creation. Regarding the NBCFDC loan, his opinion was that the sanctioning of loan should be quick.

31. **Mrs. Saroj** W/o Shri Hansraj R/o Nai Wada, Rewari,

Scheme : General term loan

Amount: 50,000/-

Mrs Saroj belongs to BPL category having a Jan Dhan bank account. She is the owner of Saurabh sweets Rewari. She wanted to enhance her sweets manufacturing unit. Through their relatives the family was introduced to SCA's functionaries. On their advice she applied for a loan and got sanctioned in 2018. She utilised this amount for the intended purpose: up gradation of sweet manufacturing machine as well as infrastructure improvement in her sweets shop. Her monthly income increased from Rs. 25000 to Rs. 35000. She has also employed to persons in her work with the help of the loan amount.



32. **Mr. Sanjay** S/o Shri Rameshwar,
R/o, Jangid Auto Repairing Centre,
Main Road, Sanjay Auto Works,
Tawaroo, Distt. Nuh.

Scheme: General term loan

Amount: Rs. 50,000/-

Sanjay son of Shri Shri Rameshwar resident of Tawaroor runs an auto works shop on main road in Tawaroor. He lives in a joint family and this is his family business. He came in contact with SCA functionaries through his relatives and applied for the loan

and got sanctioned in April 2018. He utilised this loan for intended purposes. He focused the purchase of new machines of puncture and asset creation. Naturally his client has increased and his monthly income from Rs. 10,000 to Rs.15, 000. He has further employed four persons in his auto works. He also deposits Rs.1000 in the post office



33. **Mrs. Pushpa**, W/o Mr. Jitender,
Dhoop Agarbatti Manufacturing,
Rewari

Scheme: General term loan

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

Mrs Pushpa Devi wife of Sh. Jitendra is resident of Nai wali Chowk Rewari runs Dhup Agarbatti manufacturing unit in her own house. She belongs to BPL category having Jan

Dhan Yojana bank account. She lives in a joint family where her mother-in-law, father-in-law and her husband also joined hands in her manufacturing unit. Through her family friends SCA functionaries advised her to go for the loan. She applied for the loan and got sanctioned in early months of 2018. She utilised this loan for



intended purpose. Therefore her production as well as income increased from Rs. 11,000 to Rs. 15,000 per month. Her focus is on assets creation for the manufacturing unit and children's education. She has to take a loan from bank for child education.

34. **Mrs. Kavita** w/o Sonu, R/O Bhiwani

Scheme: General term loan

Loan Amount (Applied and Sanctioned): One Lakh

Mrs. Kavita wife of Sonu lives in Bhiwani, runs a beauty parlour. She is running beauty parlour in her own house. Her relatives advised and motivated her to apply for HBCKN loan and got sanctioned in early months of 2018. She utilised the loan for the intended



purpose. She utilised this loan for two purposes, firstly changing the makeover of her beauty room, secondly, created infrastructure that is assets creation. This has changed the look of her parlour. Therefore, number of clients increased and thereby monthly incoming from Rs.10, 000 to Rs.15, 000. She is timely paying the instalments of loan.

35. **Mr. Pawan Jangra**, S/o Late Shri Chandu Lal, R/o Ganpati Nagar, Welding Shop, Tosham, Bhiwani

Scheme: General term loan

Loan Amount (Applied and Sanctioned): One Lakh

Pawan Jangra a young man 42 years old lives in Ganpati Nagar Tosham bypass Bhiwani. He runs a Welding shop named Shahil Engineering Works. Pawan is a politically active person and he got the information regarding



HBCKN loan scheme from his relatives. He applied for the loan and was sanctioned the loan of Rs. 1, 00,000 in the early months of 2018. He utilised the loan amount for the intended purposes and focused on infrastructure development of Welding shop as well as purchased essential items. As a result of that his monthly income increased

from 15000 to 25000. He also deposits 1000 rupees per month in post office. His earning status has also enhanced his social status in his community and has provided employment to one person in his shop.

36. **Ms. Sunita** D/o Ved Prakash

Scheme: General term loan

Loan Amount (Applied and Sanctioned): One Lakh

Ms Sunita, is young woman, 32 years of age and is a divorcee. She lives with her parents in Vijaynagar, Rohtak city. After her divorce, she started sewing work from her home. Meanwhile, one of the SCA official apprised her about loans schemes of HBCKN and motivated her to apply for the loan. She applied for the loan in the early months of 2018 and the loan was sanctioned in the mid of



2018. She was sanctioned a loan of Rs.1,00,000 which was utilized by her for purchase of modern sewing machine and other asset creation. Her monthly income has increased from Rs.15,000 to Rs. 30,000 and she has provided employment to thirteen people. Around 10-15 people supply her pieces of cloth directly from the factory which reduces the production cost of her product. She is giving training to local women and is a classic case study of successful beneficiaries.

37. **Mr. Sandeep** S/o Phool Kanwar

Scheme: General Term Loan

Amount: One Lakh

Sandeep runs a readymade garment shop in Lakhanmajra village of District Rohtak . The beneficiary is a graduate and met SCA official



for the loan. He applied for the loan in early 2018 and was sanctioned the amount in April 2018. He utilized this amount for asset acquisition and up gradation of his shop. His monthly income increased from Rs. 20,000 to Rs. 30,000. He is doing exemplary work in his area.

38. **Mr. Sanjay Kumar** S/o Late Sh. Naresh Kumar, Dadri Ghati, Ramgunj Mohalla, Bhiwani

Scheme: General term loan

Loan Amount (Applied and Sanctioned): One Lakh

Mr Sanjay runs a peetal bartan manufacturing unit from his own house in Bhiwani. He lives in a joint family, therefore his family members and two helpers assist him in his work. As one his distant relative is SCA official, he applied for the loan on the advice of SCA official. He was sanctioned the loan in April 2018 and he utilized the loan amount for modernization of his unit. It resulted in augmenting his income from Rs.10,000 to Rs. 14,000.



39. **Mr. Devender Kumar** S/o Sh. Murari Lal

Scheme: General Term Loan

Amount: One Lakh

Mr. Devender Kumar runs a printing press near bus stand, Rewari road, Narnaul. He came in contact with SCA functionaries through his friends circle and applied for the loan amount of Rs. 1,00,000 which was sanctioned to him in early of 2018. He spent the loan amount for infrastructure and asset creation the printing press. He purchased a modern printing machine which resulted in increase in his productivity. His monthly income increased from Rs.10,000 to Rs. 15,000. He pays a shop rent of Rs.5,000 per month. He sends his children to private school and has provided employment to one person.



40. **Mr. Ravinder** S/o Sh. Suresh Kumar

Scheme: General Term Loan

Amount: One Lakh

Mr Ravinder runs a mobile shop at Bawal chowk, Rewari. Through his friends he came in contact with SCA official and applied for the loan which was sanctioned to him in early 2018. Ravinder utilized the loan amount for intended purpose and focussed on asset creation. His monthly income increased from Rs. 25,000 to Rs.

36,000 and has further provided employment to two people.



41. **Mr. Gaurav** S/o Sh. Jai Parkash

Scheme: General Term Loan

Amount: One Lakh

Mr Gaurav is a young man of 36 years and lives in Mohalla Kayastwad, Rewari. He runs an optical shop which is his family business in which his brothers are partners. Although he is

living in a nuclear family of three members, the business is jointly run by the family members. His close friends apprised him of the loan scheme of NBCFDC and he met SCA official. He was sanctioned his loan in February 2018 through which he purchased modern items like sunglasses for his optical shop. He renovated the shop which resulted in attracting more customers to his shop. With an increase in customer base, his monthly income increased from Rs.20,000 to Rs. 35,000. He has further employed two persons in his shop.



42. **Mr. Surender Singh**, R/o Siligate Bazaar,
Jhajjhar

Scheme: General Term Loan

Amount: One Lakh

Mr Surinder Singh runs a ready garment shop which is a family owned business.. He had a small shop in Siligate bazaar. He came in contact with SCA official through his friend and applied for the loan in early 2018 and was sanctioned the loan amount in mid 2018. He utilized the loan amount for makeover of the shop and asset creation. He purchased modern and latest trends of clothing which resulted in increased customer inflow. His monthly income increased from Rs.15, 000 to Rs. 20,000 and admitted his children in a private school. Mr. Surender is working hard to attract more customers by providing them the latest collection of clothes after availing the loan.



Fieldwork by the Research Team





