

National Backward Classes Finance and Development Corporation
Term Loan Scheme- Kangra, Himachal Pradesh
Success Story

<i>Name of Beneficiary</i>	<i>Dr. Rahul Dhiman</i>
<i>Dist. & State</i>	<i>Kangra, Himachal Pradesh</i>
<i>Scheme name</i>	<i>Education Loan</i>
<i>Loan Sanction year</i>	<i>2013</i>
<i>Loan amount</i>	<i>Rs. 10,00,000/-</i>
<i>Course</i>	<i>MBBS</i>
<i>State Channelizing Agency</i>	<i>Himachal Backward Classes Finance & Development Corporation</i>



Dr. Rahul Dhiman, son of Shri Pardeep Dhiman is a shining example of how the education loan scheme of National Backward Classes Finance and Development Corporation (NBCFDC) implemented by Himachal Backward Classes Finance & Development Corporation (HBCFDC) can transform the lives of the underprivileged students belonging to the backward classes. He was born into a poor family in a remote village of Himachal Pradesh, where he had to struggle for basic amenities. He had a passion for learning and excelled in his studies despite the hardships. He dreamed of becoming a doctor and serving his community, but he had no means to pursue higher education.

That's when he came across a newspaper advertisement for the education loan scheme of NBCFDC implemented by HBCFDC, which provides financial assistance to the meritorious students of the backward classes for pursuing professional and technical courses. He applied for an education loan at the HBCFDC Head office Kangra with the required documents and was sanctioned an amount of Rs. 10.00 Lakh for pursuing MBBS course at a reputed college.

He worked hard and completed his MBBS with flying colors. He is now working as Medical Officer at Public Health Centre (PHC) Katgaon district Kinnour, Himachal Pradesh and earning Rs. 60,000/- per month by serving the people.

He says, "I am grateful to NBCFDC and HBCFDC for their support and guidance throughout my academic journey. They not only provided me with financial assistance, but also motivated me to work hard and achieve excellence. They have made a huge difference in my life and I hope they continue to do so for many more students like me."