

National Backward Classes Finance and Development Corporation
Term Loan Scheme- Panchkula, Haryana
Success Story

<i>Name of Beneficiary</i>	<i>Smt. Sushma Rani</i>
<i>Dist. & State</i>	<i>Panchkula, Haryana</i>
<i>Scheme name</i>	<i>Term Loan</i>
<i>Loan Sanction year</i>	<i>2019</i>
<i>Loan amount</i>	<i>Rs. 50,000/-</i>
<i>Activity/ Occupation</i>	<i>Cosmetic and Artificial Jewellery Unit</i>
<i>State Channelizing Agency</i>	<i>Haryana Backward Classes & Economically Weaker Sections Kalyan Nigam</i>



Smt. Sushma Rani of Panchkula, Haryana is a shining example of how a woman can achieve success and empowerment through self-employment. She had a passion for making and selling cosmetic and artificial jewellery, but lacked the financial resources to start her own business. That's when she came to know about the loan schemes of National Backward Classes Finance and Development Corporation implemented by Haryana Backward Classes & Economically Weaker Sections Kalyan Nigam (HBCKN) in the State of Haryana.

She applied for a loan for starting a Cosmetic and Artificial Jewellery Unit and got it sanctioned a Rs. 50,000/- for the same on dated 28.02.2019 at very low rate of interest. She used the money to buy raw materials, tools and equipment, and set up a small unit.

Before taking loan from HBCKN her annual income was Rs. 1,20,000/- which went up to Rs. 1,50,000/-. Now she is able to earn a good income from her business and repay the loan in full regularly. She is happy and proud of her achievements and grateful to HBCKN and NBCFDC for giving her the opportunity and support to realize her dreams.