

National Backward Classes Finance and Development Corporation

Term Loan Scheme – Kerala

Success Story

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|-----------------------------------------|-------------------------------------------------------------|
| Name of Beneficiary | Smt. Siji Ajith |
| State | Kerala |
| Scheme Name | Term Loan Scheme |
| Year of Sanction of Loan | 2018 |
| Loan Amount | Rs.1,90,000/- |
| Activity/Occupation | Bakery Shop |
| Name of State Channelizing Agency (SCA) | Kerala State Women's Development Corporation (KSWDC) |



Smt. Siji Ajith had availed an amount of Rs.95000/- from Kerala State Women's Development Corporation (KSWDC) during the FY 2013-14 under NBCFDC Term Loan Scheme and started a small bakery. Later during the year 2018, she closed the loan and applied for another loan for developing her business.

KSWDC had sanctioned her a loan amount of Rs.1,90,000/- under NBCFDC loan scheme. Using this she bought some new furniture, fridge and other accessories required for the bakery. Previously she was earning an amount of Rs. 12000/- as profit after meeting all other expenses and presently it has been increased to Rs.20,000/-. She is promptly repaying loan to KSWDC.