

National Backward Classes Finance and Development Corporation
Term Loan Scheme- Mehsana, Gujarat
Success Story

<i>Name of Beneficiary</i>	<i>Harshad Chehaji Thakor</i>
<i>Dist. & State</i>	<i>Mehsana, Gujarat</i>
<i>Scheme name</i>	<i>Term Loan</i>
<i>Loan Sanction year</i>	<i>2014</i>
<i>Loan amount</i>	<i>Rs. 60,000/-</i>
<i>Activity/ Occupation</i>	<i>Dairy Farming</i>
<i>State Channelizing Agency</i>	<i>Gujarat Thakor & Koli Vikas Nigam</i>



Harshad Chehaji Thakor is a dairy farmer from Mehsana, a city in Gujarat. He was working as a daily wage laborer. Supporting the expenses of the family was a challenging job for him. He wanted to improve his income and livelihood by buying a high-yielding buffalo, but he did not have enough savings or access to credit.

That's when he came across the loan scheme for dairy farming offered by Gujarat Thakor & Koli Vikas Nigam (GTKVN) from a friend, a state-run corporation that aims to uplift the socio-economic status of the Thakor and Koli communities. He applied for a loan at GTKVN and was sanctioned an amount of Rs. 60,000/- under the scheme. He used the loan amount to buy a healthy and productive buffalo from market.

The buffalo proved to be a boon for Harshad, as it increased his milk production which gave him regular income from the milk. He is paying the repayment in the time regularly from the income from the selling of milk.

Harshad is very happy and grateful for the concessional loan scheme of NBCFDC that changed his life. He says, "I am thankful to GTKVN and NBCFDC for giving me this opportunity to buy a buffalo. The loan scheme is very easy and convenient, and the interest rate is very low. I would recommend this scheme to all the dairy farmers who want to grow their income and prosperity."