

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

<i>Name of Beneficiary</i>	<i>Sahil Mehra</i>
<i>Dist. &amp; State</i>	<i>Kangra, Himachal Pradesh</i>
<i>Scheme name</i>	<i>Term Loan</i>
<i>Loan Sanction year</i>	<i>2017</i>
<i>Loan amount</i>	<i>Rs. 4,00,000/-</i>
<i>Activity/ Occupation</i>	<i>Readymade Garments</i>
<i>State Channelizing Agency</i>	<i>Himachal Backward Classes Finance &amp; Development Corporation</i>



I, Sahil Mehra a resident of Kangra, Himachal Pradesh belong to Backward Classes Caste. I was unemployed and always dreamed of owning my own readymade garments shop. The poor financial condition of my family had always obstructed me to start my garments shop.

That's when I came across the National Backward Classes Finance and Development Corporation (NBCFDC) from a friend which provides loan at concessional rate of interest to eligible beneficiaries for setting up self-employment ventures through Himachal Backward Classes Finance & Development Corporation (HBCFDC) for starting their business.

I applied for the loan with the required documents and was approved for an amount of Rs. 4.00 lakhs on dated 09.01.2017 which I invested in opening a readymade garments shop. Now I earn an average of Rs. 20,000/- per month which I use to repay my loan and support my family.

I am grateful to NBCFDC and HBCFDC for giving me the opportunity and support to realize my dream. The scheme has given me confidence and independence and now I am planning to expand my business.