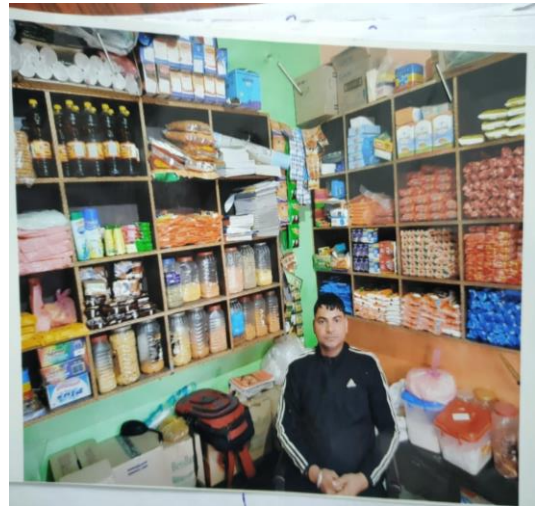


National Backward Classes Finance and Development Corporation
Term Loan Scheme- Sonipat, Haryana
Success Story

<i>Name of Beneficiary</i>	<i>Shri Krishna</i>
<i>Dist. & State</i>	<i>Sonipat, Haryana</i>
<i>Scheme name</i>	<i>Term Loan</i>
<i>Loan Sanction year</i>	<i>2019</i>
<i>Loan amount</i>	<i>Rs. 1,00,000/-</i>
<i>Activity/ Occupation</i>	<i>Grocery Store</i>
<i>State Channelizing Agency</i>	<i>Haryana Backward Classes & Economically Weaker Sections Kalyan Nigam</i>



Shri Krishna is a shining example of how a small loan can transform one's life. He belongs to the Backward Classes community and lives in a village in Haryana. He always wanted to start his own business, but lacked the capital and the skills. He came to know about the National Backward Classes Finance and Development Corporation (NBCFDC), a government undertaking that provides loans and training to the backward classes. He applied for a loan of Rs. 1 lakh through the Haryana Backward Classes Kalyan Nigam (HBCKN), one of the channelizing agencies of NBCFDC. He also enrolled in a vocational training program on grocery store management.

With the loan amount, he bought a shop in the nearby market and stocked it with essential items. He also learned how to manage his inventory, accounts, and customers. He named his shop "Krishna Kirana Store" and started his business with enthusiasm. Within a few months, he earned a loyal customer base and a steady income. He was able to repay his loan in installments and also save some money for his family. He is grateful to NBCFDC and HBCKN for giving him this opportunity and hopes to expand his business in the future.