

SUCCESS STORIES*(SmtRajo Devi with her Taxi)***Smt Rajo Devi, Himachal Pradesh (Visual Impairment)**

Smt Rajo Devi, a resident of Thotha Village of Sirmour District, Himachal Pradesh approached Himachal Minority and Finance & Development Corporation, Shimla seeking financial assistance to start her own business. She was granted a loan of Rs 5,00,000/- by the corporation in the year 2020. With the loan amount received, she set up her own business i.e. taxi service. After payment of monthly instalment of the loan amount she saves around Rs 25,000/- per month. Her business unit is running successfully. Her social status has improved with the self employment venture.

*(Shri Sushil Kumar and his Kiryana Store)***Shri Sushil Kumar, Himachal Pradesh (Visual Impairment)**

Shri Sushil Kumar, a resident of Kartu village, Sirmour District, Himachal Pradesh availed a loan of Rs.4.0 lakhs during 2019-20 under NHFDC scheme through Himachal Minority and Finance & Development Corporation, Shimla to set up a Kiryana shop. He is running his business successfully and has employed 02 workers in his Kiryana shop. The monthly income of Shri Sushil Kumar before availing the loan was around Rs 9,000/- and now after settling all expenditure towards rent, monthly instalment of the loan amount, etc. he saves around Rs 20,000/- per month.

SUCCESS STORIES

North Zone



Shri Rajender Singh, Himachal Pradesh (Orthopaedic Disability)

He was sanctioned a loan of Rs 6,42,377/- by the HP Corporation for purchase of Bolero Camper in 2016 for commercial operation. He operates his business of taxi service in his village and has employed three more workers in his business. After paying off expenses towards monthly loan instalment, vehicle maintenance, etc. he saves around Rs 40,000/- per month. This has resulted in his improved social status as a good businessman.



Shri Varun Rana, Himachal Pradesh (Orthopaedic Disability)

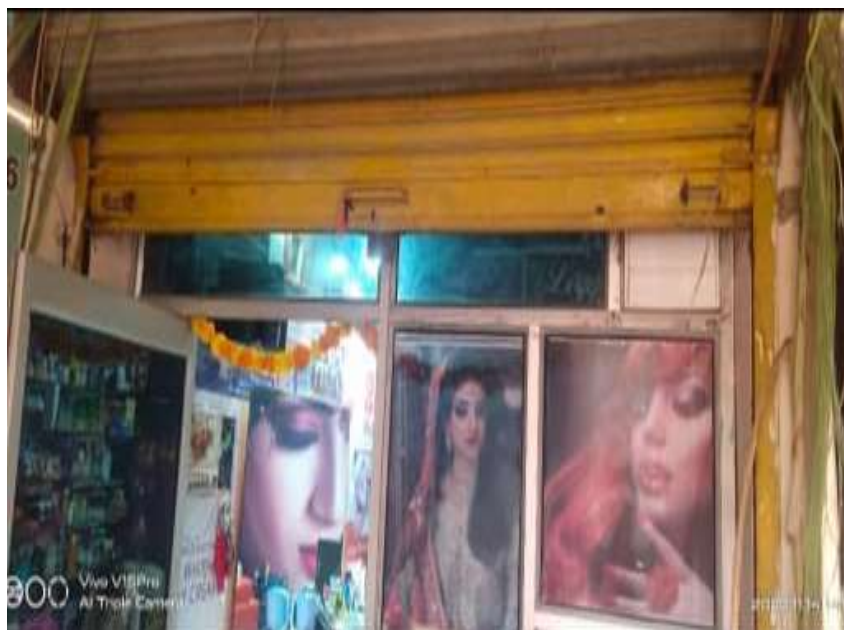
With a loan of Rs 50,000/- under NHFDC scheme, he started his bakery in the year 2005-06 in Lower Bazar, Shimla. His business is running successfully and has employed two workers. After payment of all business expenses, he saves around Rs 20,000/- in a month. He was also awarded by Hon'ble (SJ&E) Minister to the Govt. of Himachal Pradesh.

SUCCESS STORIES



Shri Pawan Kumar, Haryana (Orthopaedic Disability)

He used to work in a tailoring shop. He got to know about the NHFDC loan scheme and filled an online application on the state corporation's website. A loan of Rs. 50,000/- was sanctioned on 03 May 2018 to open his own tailoring shop. Today he is earning Rs 36,000/- p.m. which was earlier Rs 15,000/-. On successful repayment, he was granted another loan of Rs.1.0 lakh which has further enhanced his income to Rs 45,000/- p.m..He is regularly repaying his loan.



Smt Rekha, Haryana (Orthopaedic Disability) and her business unit

Ms. Rekha, a resident of Halubazar, Bhiwanil used to work in a tailoring shop and has always wanted to open her own shop but non-availability of capital was the major hinderance in fulfilling her dream. She got to know about NHFDC loan scheme and applied for a loan. She was granted a loan of Rs 1,00,000/- by the corporation on 28.06.2019. With the help of the financial assistance from NHFDC, she started her own tailoring shop. As a result, her monthly income has increased from Rs 10,000/- to Rs 36,000/-. Now, her business is running smoothly. She has fully repaid her loan.

SUCCESS STORIES

North Zone



(Ms Renu Sharma at her readymade garment shop)

Ms.Renu Sharma, Chandigarh (Orthopaedic Disability)

She is a resident of Majra Colony, Chandigarh and owns a business of readymade garments. She approached NHFDC seeking financial assistance and sanctioned a loan of Rs 25,000/- under NHFDC self-employment term loan scheme to enhance her business. Now, she successfully operates her business of readymade garment from a rented shop. As a result, her income has increased from Rs 20,000/- to Rs 30,000/- per month.



Ms Shayara, Delhi (Orthopaedic Disability)

She used to be a housewife earlier. She came to know about the provision of loan for Persons with Disability under NHFDC scheme. She approached NHFDC seeking financial assistance to start her own garment (Hosiery) work and was sanctioned a loan of Rs 50,000/-. This has led to her improved socio-economic conditions. She finds the scheme beneficial for people with disabilities and recommends others to avail the benefits under the scheme.



Shri Pradeep Kumar, Uttar Pradesh (Orthopaedic Disability)

He was sanctioned a loan of Rs 50,000/- under the schemes of NHFDC to start a small Kiryana store. This has resulted in his improved socio-economic condition and he is able to take care of his family. Today he is respected well within his community.



Shri Atul Kumar, Uttar Pradesh (Orthopaedic Disability)

He is a resident of Daanmandi, Farukkabad and is 80% orthopaedic disabled. He was granted a loan of Rs 25,000/- under NHFDC scheme on 29th September 2022. Before receiving the financial assistance, his only source of income was the disability pension. His business unit is operational and is earning a monthly income of Rs 3,000/-now. As a result, his economic condition has improved. .

SUCCESS STORIES



Shri Surendra Kumar, Etah, Uttar Pradesh

Shri Surendra Kumar a resident of Chhachna village, Etah district of Uttar Pradesh received financial assistance under NHFDC scheme. With the help of the financial assistance received, he started a small parchoon shop in his village. His shop is operating well and has sufficient earning to meet the expense of his family. He has repaid his loan instalments.



Ms. Deepa Gupta, Sahawar village, Kasganj, Uttar Pradesh

She is a resident of Sahawar village of Kasganj District of Uttar Pradesh. She was granted loan under NHFDC scheme for opening of a boutique. With the help of financial assistance received, she set up the boutique of women's wear. Her business unit is operational and is running well. She is now financially independent with substantial increase in her income.

SUCCESS STORIES

North Zone



Shri Shishpal (Orthopaedic Disability), Haryana

A resident of Azad Nagar, Fatehabad, Shri Shishpal used to work as an electrician. In an accident, he became disabled and was not able to continue his work as an electrician. He came to know about NHFDC scheme in newspaper and applied for loan under the scheme for self-employment through NHFDC schemes. He was sanctioned a loan of Rs 50,000/- to start his business of a Kiryana Store. His income increased from Rs 39,000/- to Rs 60,000/-.
