

National Backward Classes Finance and Development Corporation

Term Loan Scheme – Pathanamthitta, Kerala

Success Story

Name of Beneficiary	Ms. Aparna KP
Distt. & State	Pathanamthitta, Kerala
Scheme Name	Term Loan
Loan Amount	Rs.10,00,000/-
Activity/Occupation	Textile shop and a stitching unit
Name of State Channelizing Agency (SCA)	Kerala State Backward Classes Development Corporation (KSBCDC)



I, **Aparna KP**, D/o Prasannan KG, a native of Pathanamthitta District of Kerala had a keen interest in fashion designing and cloth making from my childhood days and had a desire to open my own shop in my locality when I grew up. After my higher secondary studies I slowly started to pursue my passion as my career. I used to stitch clothes and directly give to the customers as per their needs. Deep in my heart I always dreamt of owning a textile shop and expanding my tailoring business further. But I was worried as I was short of sufficient funds for pursuing my dream.

One fine day from a neighbour I came to know about Kerala State Backward Classes Development Corporation (KSBCDC), a State Channelizing Agency of NBCFDC which provides self-employment loans to people belonging to backward community at a low interest rate and I decided to approach its district office in Pathanamthitta. I discussed about my dream project with the manager and she told she can provide all assistance once I complete all the requisite formalities. I was sanctioned a loan amount of Rs.10,00,000/- with which I could start a **textile shop and a stitching unit**. I expanded my business by buying more sewing machines and cloth materials.

I am now able to satisfy the needs of my locality and also earn a good livelihood. I earn about Rs. 20,000/- per month. I can pay my Instalments as well as I can support my family's financial needs. At the age of 24 I have attained financial independence which would have not been possible without the help of KSBCDC and NBCFDC. I and my family will be always grateful to both the organizations.

