

SUCCESS STORIES OF KERALA GRAMEENA BANK – UNDER VISVAS YOJANA

	Name of the Channel Partner	KERALA GRAMEENA BANK
	Name of Beneficiary	SIVADASAN K K
	Dist. & State / U.T	KOZHIKODE/ KERALA
	Name of the Scheme	SRWTO- ROAD AND WATER TRANSPORT
	Year of Sanction	2024
	Activity/Occupation	AUTO- 3 WHEELER DRIVER
	Contact Details	SIVADASAN K K KINARULLA KANDI KOZHIKODE KERALA-673523

Mr Sivadasan K K, a resident of a small town, was working as a hired auto driver with irregular income and limited savings. He aspired to own an auto 3-wheeler to earn a stable livelihood but was unable to arrange the required funds. He procured a SRWTO loan from Kerala Grameena bank, Meppayur branch, Kerala for 316000/. Through the Visvas Yojana (NBCFDC), an Auto 3-Wheeler Loan with 5% interest subvention, simple documentation and affordable repayment terms.

With the loan support, Mr. Sivadasan, purchased his own auto 3-wheeler and started operating independently. This significantly increased his daily earnings and provided him with steady income throughout the month. He was able to repay the loan instalments on time while meeting household expenses and supporting his children's education.

Over time, his improved financial stability helped him build savings and gain confidence as a self-employed entrepreneur. Today, Mr. Sivadasan enjoys a dignified livelihood and plans to expand his income by operating additional shifts.

The auto 3-wheeler loan under Visvas Yojana played a vital role in transforming his life by promoting self-employment, financial inclusion, and sustainable income generation.