

## GOA



Name of Beneficiary	Shri Sudan M. Talavnekar
Distt. & U.T	H.No:706, Khalnhat, Daaduchiwadi, Dhargal, Pernem - Goa
Scheme Name	Term Loan
Year of Sanction	2021-22
Activity/Occupation	Transport Sector
Name of State Channelizing Agency (SCA)	Goa State Scheduled Castes & Other Backward Classes Finance & Development Corporation Ltd .
Contact Details	9545430286

<b>Impact</b>	<p>Sudan, a resident of Goa, exemplifies how timely financial support and determined effort can transform a modest livelihood into a sustainable enterprise. Formerly working as a taxi driver, Sudan's income was barely sufficient to support his wife and two children. With limited means and growing responsibilities, he aspired to expand his scope of work in the transport sector but lacked the resources to do so.</p> <p>In 2021, Sudan availed a loan of ₹14,00,000 from the Goa Scheduled Caste and Scheduled Tribe Financial and Development Corporation under the NBCFDC lending scheme. This pivotal financial assistance enabled him to purchase a dumper, marking the beginning of transition from a daily wage earner to an independent transport service provider.</p> <p>With the income generated from the dumper, Sudan gradually reinvested in his business and expanded his operations. He now owns two in addition to the dumper, thereby running a small yet successful transport business. The income streams have not only increased his monthly earnings but have also allowed him to create a financial buffer for lean periods, especially during the monsoon season when transport is adversely affected.</p>
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