

From Skill to Self-Reliance

Smt. Shalaka Nagotkar's Entrepreneurial Journey

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Professional skills can create meaningful livelihood opportunities when supported by timely and affordable finance. Institutional assistance enables aspiring entrepreneurs to overcome initial financial barriers, establish sustainable enterprises and move towards economic independence.

Smt. Shalaka Darshan Nagotkar, a graduate and trained beauty professional from Kalyan (West), Thane, Maharashtra, established a home-based beauty parlour with financial assistance of Rs. 3,75,000 under the NSFDC Term Loan Scheme. Today, she earns a monthly net income of approximately Rs. 25,000 to Rs. 30,000 and supports her family through her enterprise.

Smt. Shalaka holds a diploma in Beauty Parlour and aspired to use her professional skills to become financially independent. However, she did not own a shop, and the high rent of commercial premises made it difficult for her to start a business.



National Scheduled Castes Finance and Development Corporation

Success Story: NSFDC Term Loan Scheme

"From Skill to Self-Reliance"

Smt. Shalaka Darshan Nagotkar, a resident of Kalyan (West), Thane (Maharashtra) is a graduate with a diploma in Beauty Parlour. She availed financial assistance of **₹3,75,000** under the NSFDC Term Loan Scheme through the "Leather Industries Development Corporation of Maharashtra Limited" (LIDCOM), Thane Branch. The loan was disbursed on **30.10.2024** to help her establish her own Beauty Parlour.

After learning about NSFDC schemes through the internet, she applied for a loan at **LIDCOM (Thane Branch)**. As she did not own a shop and the rent for commercial premises was high, after taking a loan from NSFDC, she started operating her Beauty Parlour from her home in Kalyan (West), Thane.

Today, she earns a monthly net income of **₹25,000 to ₹30,000** from her Beauty Parlour. The business has been very helpful in supporting her family.

She has expressed her gratitude to **NSFDC** for providing financial assistance under the Term Loan Scheme.

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After learning about NSFDC schemes through the internet, she approached the Thane Branch of the Leather Industries Development Corporation of Maharashtra Limited (LIDCOM). She received financial assistance of Rs. 3,75,000 under the NSFDC Term Loan Scheme. The loan was disbursed on 30 October 2024 to help her establish her own beauty parlour.

To manage the high cost of commercial space, Smt. Shalaka made a practical beginning by operating the beauty parlour from her home in Kalyan (West). The assistance enabled her to purchase the equipment and materials required to provide professional beauty and grooming services.

Through her skills, dedication and consistent efforts, she developed a stable source of livelihood. Her beauty parlour now provides her with a monthly net income of approximately Rs. 25,000 to Rs. 30,000, strengthening her financial independence and helping her support her family.

Smt. Shalaka has expressed her gratitude to NSFDC for the financial assistance provided under the Term Loan Scheme. Her journey demonstrates how professional skills, determination and timely credit support can enable women entrepreneurs to build sustainable livelihoods and become self-reliant.

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