

From Diploma to Flour Mill Entrepreneur: Tamil Nadu's Akalya's Journey to Self-Employment

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The facilitation and helping hands create success stories. After completing her diploma, Smt Akalya of Krishnagiri district, Tamil Nadu, found it difficult to secure employment. She wanted to start a small business that would help her earn a livelihood and support her family. And, NSFDC's facilitation proved a turning point in her life.

With a loan of Rs. 1,80,000 under the Term Loan Scheme of the National Scheduled Castes Finance and Development Corporation (NSFDC), Smt Akalya established a flour mill (atta chakki) at her home. The loan was provided through Tamil Nadu Grama Bank on 20 January 2025 at an annual interest rate of 6%.

Smt Akalya had the skills and determination to become self-employed, but needed capital to set up her enterprise. The financial assistance enabled her to establish and operate the flour mill from home.



National Scheduled Castes Finance & Development Corporation

Success Stories : Term Loan Scheme

“With the support of NSFDC, a dream became reality and self-employment became the path to success.”

Mrs. Akalya, a resident of Krishnagiri district, Tamil Nadu, was facing difficulties in finding employment even after completing her diploma. With the desire to start her own business on a small scale, she obtained a loan of **₹1,80,000** on **20/01/2025** under the NSFDC Term Loan Scheme through the Tamil Nadu Grama Bank under the renewal module.

With this loan, she started a flour mill (atta chakki) business from her home. Today, her business is running successfully, and through it she is supporting her family in a better manner.

The loan was provided at an annual interest rate of **6%**.

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Starting the business allowed her to put her plans into action while working close to her family. The venture gave her a way to earn through her own work.

Today, Smt Akalya's flour mill is running successfully. The income from the business helps her support her family and meet their needs more comfortably.

For Mrs. Akalya, access to affordable finance turned the goal of self-employment into a working business. Her story shows how timely support can help an aspiring entrepreneur build a livelihood.

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