



Financial Support Today, Self-Reliance Tomorrow

Patiala Punjab's Harmesh Singh's Journey towards Economic Self-Reliance

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Financial assistance can play an important role in helping individuals from disadvantaged communities establish sustainable livelihoods and improve their economic condition. Timely support for self-employment can provide the means to create income opportunities and strengthen family financial security.

Shri Harmesh Singh, aged 41, availed a loan of Rs. 3 lakh in 2025 under the NSFDC Term Loan Scheme through Punjab SC Land Development & Finance Corporation, Patiala, Punjab. The financial assistance enabled him to establish his own electrical goods business and create a sustainable source of livelihood for himself and his family.

Before availing the assistance, Mr. Singh's monthly income was Rs. 14,000. With the establishment of his business and effective utilisation of the financial support, his monthly income increased to Rs. 22,000 after repayment. The increase in income has strengthened his ability to meet household needs and support his family in a more stable and secure manner.

The loan assistance has significantly improved Shri Singh's economic condition and provided him with an opportunity to pursue self-employment with greater financial stability. It has also contributed towards strengthening his livelihood and reducing dependence on limited sources of income.




NSFDC

TERM LOAN SCHEME

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-  In 2025, **Mr. Harmesh Singh** (41 years) availed a loan of **₹3.00 lakh** under NSFDC's Term Loan Scheme
-  through Punjab SC Land Development & Finance Corporation, Patiala, Punjab.
-  With the financial assistance received, he established his own **Electrical Goods**, creating a sustainable source of income for himself and his family.
-  As a result, his monthly income increased from **₹14,000** to **₹22,000** after repayment.



INCREASE IN MONTHLY INCOME

BEFORE (Monthly Income)	AFTER (Monthly Income)
₹14,000	₹22,000

His monthly income increased from ₹14,000 to ₹22,000 after repayment.



ELECTRICAL GOODS

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- ✓ The loan has significantly improved his economic condition and enabled him to support his family in a more **stable and secure manner**.
- ✓ This assistance has proved as an important step towards strengthening his livelihood through **self-employment** and promoting **economic self-reliance**.



NSFDC – EMPOWERING LIVES, ENABLING SELF-RELIANCE

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 Easy Access to Credit

 Promoting Self-Employment

 Supporting Families

 Building a Stronger Economy

Extending his gratitude Shri Harmesh Singh said, *"The financial assistance helped me establish my electrical goods business and improve my monthly income. It has given me greater financial stability and enabled me to support my family in a more secure manner."*

Shri Harmesh Singh's journey demonstrates how timely financial assistance can enable individuals to establish their own enterprises, improve their earning capacity and move towards economic self-reliance. His experience reflects the role of NSFDC's financial support in creating livelihood opportunities and promoting a stronger and more self-reliant society.

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