

**Success story of Ravi Dass SHG, Village Hassanpur, Block Patiala, District Patiala under SGSY scheme. (Punjab State)**

The field staff of District Rural Development Agency, Patiala and the Manager, Punjab & Sind Bank, Jhill visited the village and told the group members about the scheme of Self Help Group under SGSY scheme. The group was formed on 30/09/1999 comprising 10 members of women belonging to the scheduled caste category. The group was provided training under handlooms scheme. The first grading was done after 6 months from the formation of group. The group saved initially Rs. 100/- per member per month. After the second gradation the bank Manager sanctioned the loan of Rs. 3,00,000.00 to the SHG including subsidy of Rs. 1,25,000.00 which was released by DRDA, Patiala. The subsidy was kept in the reserve fund A/C of the group in the bank. The president of the group is Smt Jaswant Kaur and the cashier is Smt Kulwinder Kaur respectively. They started the work of handloom on 10 Looms with each member having a separate Loom. The group members started the work on these Looms and are earning a profit of Rs. 2000 per member per month after paying the bank instalments. After adjusting the loan amount with-in a stipulated period, the group continued their savings in their account. This resulted in the bank giving another loan of Rs. 4,00,000.00 lacs keeping in view their saving of Rs.1,25,000. For availing this loan the group members have improved their standard of living viz repair of houses and purchase of home appliances. Now the group feels very happy and they are continuing their savings. The group members are fully satisfied with the SGSY scheme which was launched by GOI for the betterment of families living below the poverty line in rural areas.

**Success story of Jyoti SHG, Village Waraichan Patti , Block Samana, District Patiala under SGSY scheme. (Punjab State)**

The field staff of the District Rural Development Agency, Patiala and the Manager, Punjab & Sind Bank, Samana visited the village and told the group members about the scheme of Self Help Groups, under the SGSY scheme. The group was formed on 12/06/2000 comprising of 10 members of women belonging to scheduled castes / backward classes category. The group was provided training under Sewing/Knitting and Embroidery scheme. The first grading was done after 6 months from the formation of group. The group initially saved Rs. 100/- per member per month. The DRDA released Rs. 10,000 as revolving fund. The group started the order work from the village. After the second gradation the bank Manager sanctioned the loan of Rs. 1,50,000.00 to the SHG including subsidy of Rs. 75,000.00 which was released by DRDA, Patiala. The subsidy was kept in the reserve fund A/C of the group in the bank. The president of the group is Smt Nirmal Kaur and secretary is Smt Bhupinder Kaur respectively. They started the work of Sewing/Knitting and Embroidery and order work with assistance given by the bank and each member has a separate sewing machine and embroidery machine. The group members started the work on these machines and are earning a profit of Rs. 2000/- per member per month after paying bank instalments.

After adjusting loan amount with-in a stipulated period, the group continued their savings in their account. This resulted in the bank giving another loan of Rs. 3,00,000.00/- lacs keeping in view their saving of Rs. 75,000/-. For availing this loan the group members have improved their standard of living viz repair of houses and purchase of home appliances. Now the group feels very happy and they are continuing their saving amount. The group members are fully satisfied with the SGSY scheme which was launched by GOI for the betterment of families living below the poverty line in rural areas.