

# MBA Graduate takes business strategy to Leather Industry



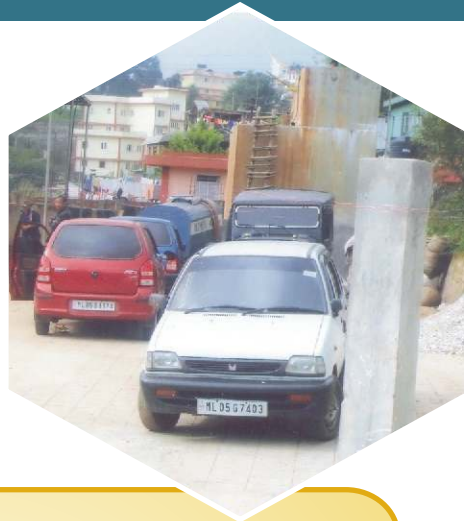
Dipali's 'D' stands for her Determination, Dedication and the will to become the person she was meant to be. A General Manager at Fort Golster Industry Ltd, she was enjoying her work and position. But havoc took place when the company closed down and she lost her job. Instead of sitting at home and taking a back seat, Dipali decided to rise to the occasion and set up her own enterprise using her management skill and contacts.

With this determination she got her unit financed by Bank of Allahabad. Today, she is a proud entrepreneur of leather bags units and earning around Rs. 40,000 month in addition to providing bread and butter to the families of her 7 employees. "PMEGP has opened up my life" She exhorts. The entrepreneur has participated in exhibitions in Spain, Italy, Kairo, Bangladesh and many other places.

"I am confident about my work. I am manufacturing various goods like leather bags, jackets etc. and attribute my present success to my hard work, risk taking attitude and all the help I have received from KVIC", she says.

<b>Name &amp; address of the Entrepreneur</b>	:	Smt. Dipali Saha 92/1B, Jatin Das Road, Kolkata, West Bengal.
<b>Category of the entrepreneur</b>	:	i) Social category : general ii) sex : Female
<b>Industry/Activity (Name of the Industry)</b>	:	Manufacturing leather bag
<b>Unit financed by the Bank(Name &amp; Address)</b>	:	Allahabad Bank 14/1, Baghajatin SPO Block, Kolkata-86
<b>Project Cost (Rs.)</b>	:	9,00,000/-
<b>Annual Turnover (Rs.)</b>	:	60,00,000/-
<b>Employment provided by the entrepreneur in the unit</b>	:	7 Persons

# Turning passion into profession



I used to work with passion in a private workshop. But I realized that instead of serving others better to set up my own care servicing center so that people don't have to wait for long time or travel long time distance just to get their car washed. Not afraid to get his hands dirty in this work, he knew that car wash has tremendous market potential, and established Seiborlang Servicing Center, an Automobile Service Center with the financial assistance from M.R.B. Police Bazar at Shillong.

With the project cost of Rs. 5, 68,000, Shri Saiborlang today is Master of his own enterprise and is supporting his family and families of his four employees. Setting up any business is just the beginning not the end. If we have to sustain keep on working hard and be motivated, he says. Taking a step ahead he also plans to pick up and drop vehicle servicing in his own locality.

'Prove yourself and you will be respected', says Saiborilang.

<b>Name &amp; address of the Entrepreneur</b>	:	Shri Saiborlang Kharbamon, Silver Servicing, Centre. Mawlai.Phudmuri Kjatshnong, Shillong, Meghalaya.
<b>Category of the entrepreneur</b>	:	i) Social Category : ST ii) Sex : Male
<b>Industry/Activity (Name of the Industry)</b>	:	Automobile Service Center
<b>Unit financed by the Bank(Name &amp; Address)</b>	:	M.R.B. Police Bazar, Shillong.
<b>Project Cost (Rs.)</b>	:	5,68,000/-
<b>Annual Turnover (Rs.)</b>	:	9,75,000/-
<b>Employment provided by the entrepreneur in the unit</b>	:	4 Persons

# Setting my enterprise my life has also settled



"I am happy with what I am doing, we are going on well", says Mr. Sajahan Ali, owner of the computer assembling and printing PMEGP unit established under the fold of West Bengal KVIB with bank loan of Rs.2,00,000. With the earlier experience of DTP work and photo operation, Shri Shahajan Ali decided to set up his own unit. With this initiative not only he himself is engaged but also is employing two more persons. The unit was financed by UBI, Hariharpara. In addition to this Shri Sajahan Ali also works as a faculty member in a training center.

The tough days are matter of past, today I am content with my present status and position, he says.

"Today we can assemble our most mission system in an Intel and Microsoft Environment. We don't need to have main frames," he adds proudly.

<b>Name &amp; address of the Entrepreneur</b>	:	Mr. Sajahan Ali, c/o Abdul Rahman P.O & Vill. Hariharpara, Murshidabad, West Bengal
<b>Category of the entrepreneur</b>	:	Sex : Male
<b>Industry/Activity (Name of the Industry)</b>	:	Computer assembling and printing
<b>Unit financed by the Bank(Name &amp; Address)</b>	:	UBI, Hariharpara
<b>Project Cost (Rs.)</b>	:	2,00,000/-
<b>Annual Turnover (Rs.)</b>	:	3,60,000/-
<b>Employment provided by the entrepreneur in the unit</b>	:	2 Persons



# The business has brought sunshine in our life



I am doing something I was always passionate about and one's profession should be what you want to do at least for next 20 years, then the bumps on the road are less felt, articulates Mr. Chandan Kr Mandal who has his Chanachur Production Unit under PMEGP, established under the fold of West Bengal KVIB at Murshidabad.

With the bank loan of Rs.12.10 lakh he started production of this tongue twisting snack loved by young and old. The name itself is mouth watering, he says.

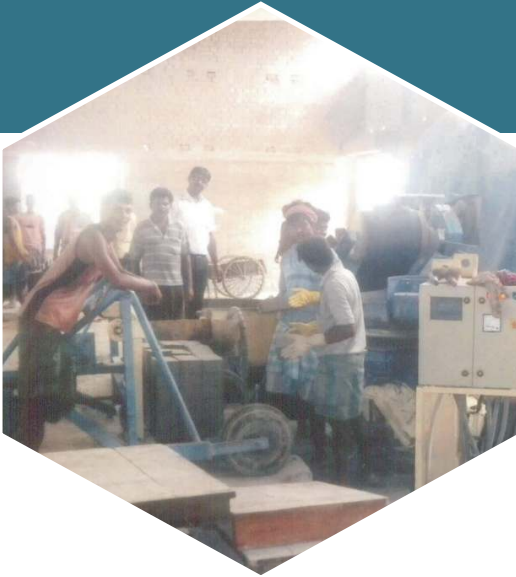
His zeal has not only made him an entrepreneur but also is providing employment to another 9 persons. Besides his own monthly earning of Rs.15,000/- he is able to pay wages around Rs.3,300/- per head to each of his worker. The venture has raised their economic condition.

"The business has brought sunshine in our life, we are depending on this delicious treat" opined Shri Chandan.

Name & address of the Entrepreneur	:	Mr. Chandan Kr. Mandal, Neemtala, Dist. Murshidabad, West Bengal
Category of the entrepreneur	:	Sex : Male
Industry/Activity (Name of the Industry)	:	Chanachur production
Unit financed by the Bank(Name & Address)	:	Syndicate Bank Chunakhali, Dist. Murshidabad
Project Cost (Rs.)	:	12.10 lakhs
Annual Turnover (Rs.)	:	63.00 lakhs
Employment provided by the entrepreneur in the unit	:	9 Persons



# There is no such thing as waste product



Change will not come if we wait for some other persons or some other times. We are the change that we seek, says Shri Debpriya Gope, a graduate degree holder entrepreneur of M/s. Rupa Eco Bricks, a PMEGP unit set up under the fold of DIC, Murshidabad. It is a fly ash brick manufacturing unit which is produced by burning of coal which causes serious hazard if left unused, enlightens Mr. Deb. Detailing on fly ash brick he says that they are gradually replacing reliable stone, cement concrete solid and hollow bricks in construction industries. The concept is new and has bright future. The unit was set up by availing bank loan from BGVB, Murshidabad.

The unit is providing employment to around 26 persons. Content with his present condition and growth of unit, Shri Deb spells out – “its common sense logic, there no such things as a waste product”.

<b>Name &amp; address of the Entrepreneur</b>	:	Shri Debpriya Gope Vill. Pakuriya, P.O. Chaltia, P.S Berhampur, Dist. Murshidabad, West Bengal
<b>Category of the entrepreneur</b>	:	i) Social Category : General ii) Sex : Male
<b>Industry/Activity (Name of the Industry)</b>	:	Fly ash brick mfg.
<b>Unit financed by the Bank(Name &amp; Address)</b>	:	Bangiya Gramin Vikas Bank, Bhakuri, Murshidabad, West Bengal
<b>Project Cost (Rs.)</b>	:	25,00,000/-
<b>Annual Turnover (Rs.)</b>	:	2,16,00,000/-
<b>Employment provided by the entrepreneur in the unit</b>	:	26 Persons



# A man with a mission



He was graduate, but unemployed. Shri Budhdeb Das is a live example for all those who are disillusioned with life due to unemployment after finishing their education. While searching for employment he came across news of training in exercise book manufacturing. It was a silver lining for him, not giving a second thought he went through 25 days training programme where he learned the work practically.

From here his life took a right turn. With greater confidence he availed bank loan of Rs. 19.95 lakhs under the fold of West Bengal KVIB and aegis of PMEGP scheme of KVIC. With fulfillment of his dreams, he feels on cloud nine, proving the saying true that god helps those who help themselves. Once unemployed youth, today he is source of employment of 22 persons and supporter of their families.

In a confident voice he says “unemployed should set a goal and target, be determined and confident to stand on their own, making the world open” he says with a smile.

<b>Name &amp; address of the Entrepreneur</b>	:	Shri Budhdeb Das, Vill. + P.O. Silinda, Chakdah, Dist. Nadia, West Bengal
<b>Category of the entrepreneur</b>	:	i) Social category : obc ii) sex : Male
<b>Industry/Activity (Name of the Industry)</b>	:	Exercise Book manufacturing
<b>Unit financed by the Bank(Name &amp; Address)</b>	:	BGVB, Balia branch, Baliya , Chakdah, Nadia
<b>Project Cost (Rs.)</b>	:	19.95 lakhs
<b>Annual Turnover (Rs.)</b>	:	118.80 lakhs
<b>Employment provided by the entrepreneur in the unit</b>	:	22 Persons



# A mother and an entrepreneur



She was uneducated house wife and mother of grownup children but that did not stop her from chasing her dream of self-independence and dream of being an entrepreneur. Not any external help but Luthfunnessa Bibi's self motivation and desire inspired her to start M/s. Lusi knitting center, a PMEGP unit under the fold of West Bengal, KVIB with the bank loan of Rs.1,00,000/-.

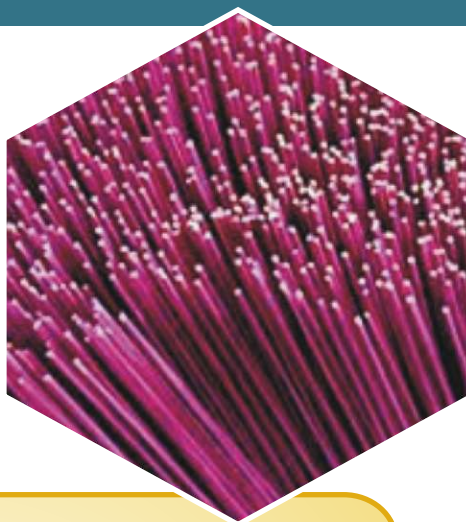
With the assistance of 6 workers employed in her unit, she gets ready woollen items like sweater, caps, cardigan etc. on woollen knitting machines. Its only her sheer dedication that she is able to sell readymade products like hot cakes to the buyers of the retail market.

Smt. Luthfunnessa Bibi who speaks only Bengali explains her story of success with great pride. "I have been conferred an award by District officer for my outstanding work". The award includes Rs.4,000 and a Saree when asked what was her response while receiving the award,— "Khoob Bhalo" she giggled.

Name & address of the Entrepreneur	: Mrs. Luthfunnessa Bibi, w/o Jahrul Mandal, Vill. Ranjanpalli, P.O. Chakdah, Dist. Nadia 741222, West Bengal
Category of the entrepreneur	: i) Social category : minority ii) sex : Female
Industry/Activity (Name of the Industry)	: Knitting of woollen product like sweater, caps, cardigan etc.
Unit financed by the Bank(Name & Address)	: SBI, Chakdah, Dist. Nadia
Project Cost (Rs.)	: 1.00 lakh
Annual Turnover (Rs.)	: 19,20 lakhs
Employment provided by the entrepreneur in the unit	: 6 Persons



# Spreading fragrance in every home



Education can give you knowledge, but it is not necessary that it will also teach you how to survive. Even after attaining graduation degree Shri Uttam Adhikary was working in shops for hours. He also tried to sell Agarbattis by purchasing from market and selling it in retail shops, but he felt that this was not his destiny. One fine morning he came to know about PMEGP scheme in a news paper advertisement and also saw hoarding displayed in his town.

Not wasting time he proceeded to avail bank loan of Rs.2,00,000 from Union Bank of India. After setting up his unit his first product was Neem Chitra, his favorite incense stick which is very popular even today.

Shri Adhikary has availed training from Flavors and Fragrance Development center, Kanauj in flavor and fragrance creations and its application. His horizon is widening. He collects orders from markets of Delhi, Silchar, Sivasagar, Jorhat and local retailers. His naturally fragrant Agarbatti has also fragranced his life.

“No one can make you an entrepreneur, entrepreneurship resides inside you. You have to just awake and see the fragrance spreading” he says philosophically.

<b>Name &amp; address of the Entrepreneur</b>	:	Shri Uttam Adhikary Adhikary Enterprises, V & P. Khabari, Barpeta Road, Barpeta Dist. Assam
<b>Category of the entrepreneur</b>	:	i) Social Category : SC ii) Sex : Male
<b>Industry/Activity (Name of the Industry)</b>	:	Agarbatti Industry
<b>Unit financed by the Bank(Name &amp; Address)</b>	:	Union Bank of India, Kalahbhanga Branch
<b>Project Cost (Rs.)</b>	:	2.00 lakhs
<b>Annual Turnover (Rs.)</b>	:	12.00 lakhs
<b>Employment provided by the entrepreneur in the unit</b>	:	2 Persons



# A dream chaser



Innovative ideas backed up by hard work with a purpose can work wonders for a person who is motivated enough and is well focused, success is definitely assured.

Shri Krishna Mohandas Das an under graduate from Assam has set a very fine example how ideas with a purpose can help to script success stories. Shri Das hails from a place where every child learns this traditional craft in childhood itself, but very few take it forward to this level. Today, his unit of Sital Patti is very successfully run by him. He has set up the PMEGP unit by availing bank loan under PMEGP scheme from Assam Gramin Vikas Bank. He collects orders from distant places like Delhi, Lucknow, Bombay, Hyderabad, Silchar and also from Local market. His annual income is not less than Rs. 5,00,000 lakh annually with the helping hand of his two employees working in his unit.

"I am thankful to KVIC for providing me this opportunity and many others like me. Success is assured in any business venture if one does it diligently and without allowing temporary setback to dent his confidence" he says.

<b>Name &amp; address of the Entrepreneur</b>	:	Shri Krishna Mohandas Das V & P Dubatara, Dist. Golpara, Assam
<b>Category of the entrepreneur</b>	:	i) Social category : sc ii) sex : Male
<b>Industry/Activity (Name of the Industry)</b>	:	Sital Patti Bags
<b>Unit financed by the Bank(Name &amp; Address)</b>	:	Assam Gramin Vikas Bank
<b>Project Cost (Rs.)</b>	:	2.00 lakhs
<b>Annual Turnover (Rs.)</b>	:	8.00 lakhs
<b>Employment provided by the entrepreneur in the unit</b>	:	2 Persons

# The value of creativity



Shri Haridas Das used to carry out business of brass metal for four years, but did not get desired success. Not giving up he tried to give it a fresh start with the help of PMEGP scheme of KVIC under the fold of DIC. His unit Vhiraz Brass Metal Industries to the project cost of Rs. 5,00,000 proved to be a success. The unit produces locally famous products like Saraj, Japi, Traditional decorative handicrafts liked and preferred by one and all for decorating their homes and offices.

He availed bank loan from Assam Gramin Vikas Bank. The unit is giving him turnover of Rs.60,000/- per month. A self sustainable and proud entrepreneur is providing employment to other four persons. Content with this present status Shri Haridas says I am thankful to the PMEGP Scheme which has made people like us stand on their own in addition to promoting small scale home industries.

“ Don't allow the failure from the past to block your success, never give up, lets spread taste of the entrepreneurship”, he says.

<b>Name &amp; address of the Entrepreneur</b>	:	Shri Haridas Das Vill. Daniakuchi, Post. Sarthebari Dist. Barpeta, Assam
<b>Category of the entrepreneur</b>	:	i) Social Category : SC ii) Sex : Male
<b>Industry/Activity (Name of the Industry)</b>	:	Brass Metal Industries
<b>Unit financed by the Bank(Name &amp; Address)</b>	:	Assam Gramin Vikas Bank, Baniakuchi Branch
<b>Project Cost (Rs.)</b>	:	5.00 lakhs
<b>Annual Turnover (Rs.)</b>	:	7.20 lakhs
<b>Employment provided by the entrepreneur in the unit</b>	:	4 Persons

# Madukunj – Power house of good health



A bottle full of sweet energy and power packed with medicinal goodness of honey always attracted Shri Bhabesh Mahanata, an undergraduate youth so much so that he decided to pursue this passion of bee keeping into a career. But before taking a leap, he took preliminary hands on experience from his uncle's farm and formal training at SBEC, Guwahati. Subsequently, he also worked under an NGO Darpan for Five years.

Having gained adequate knowledge of bee-keeping activity Shri Bhabesh established his own unit Madhukunj under the aegis of PMEGP scheme of KVIC to the project cost of Rs.1,58,000 lakh from Assam Gramin Vikas Bank, Dhuni Branch. Today, he is earning around Rs.12,000.00 per month and supporting his two employees and their families.

The venture has tremendous scope of self independence and potential for the youth if pursued vigorously, said Shri Bhabesh.

Name & address of the Entrepreneur	:	Shri Bhabesh Mahanta Vill. Pendara, Post. Telyara, Via Beuni, West Mangaldoi, Dist. Darang, Assam
Category of the entrepreneur	:	i) Social Category : General ii) Sex : Male
Industry/Activity (Name of the Industry)	:	Bee-keeping (Honey)
Unit financed by the Bank(Name & Address)	:	Assam Gramin Vikas Bank, Dhuni Branch
Project Cost (Rs.)	:	1,58,000/-
Annual Turnover (Rs.)	:	2,40,000/-
Employment provided by the entrepreneur in the unit	:	2 Persons



# Bee-keeping is paying



The story of Mitra Apiary started 25 years back when he brought home a box of *apis melifera* bees. It was then that he experienced his love for this trade. Shri Mitra who is a crop cultivator and horticulturist underwent training of bee-keeping at SBEC, Guwahati and CBRTI, Pune.

Initially, he worked under an NGO for 10 to 15 years. While doing so, he came across KVIC's PMEGP scheme from State Office, Guwahati which was a dream come true for him. He has set up his bee-keeping unit of *apis melifera* bees to the project cost of Rs.1,60,000/- after availing loan from State bank of India, Maloibari branch.

With the turnover of Rs. 35,000/- per month he is able to generate a reasonable profit margin. With the help of his two employees he is delivering healthy and hygienic honey and honey products to the customers.

We collect the orders from individuals also, he says. "The bee-keeping industry will prove to be a sweet success with tremendous growth potential for the youth, it is paying" he reiterates.

<b>Name &amp; address of the Entrepreneur</b>	:	Shri Arun Mitra Vill. No. 1, Oujari, Post. During, Via - Khetri, Dist. Kamrup Metro, Assam
<b>Category of the entrepreneur</b>	:	i) Social Category : SC ii) Sex : Male
<b>Industry/Activity (Name of the Industry)</b>	:	Bee-keeping (Honey)
<b>Unit financed by the Bank(Name &amp; Address)</b>	:	State bank of India, Maloibari branch
<b>Project Cost (Rs.)</b>	:	1,50,000/-
<b>Annual Turnover (Rs.)</b>	:	4,20,000/-
<b>Employment provided by the entrepreneur in the unit</b>	:	2 Persons

# Honey – it's my choice



A P R Manager for Leading Hotel in Bangalore, Chayaa Nanjappa, decided to be independent by doing something on her own and also hoped to empower other women in her hometown Coorg. Honey became her spontaneous choice. With an intention to specialize in quality control she took up a course at CBRTI, Pune, where she came to know about the PMEGP Scheme. After returning back to Bangalore she was ready to set up the Nectar Fresh unit at Bommanahalli, Bangalore under the umbrella of Khadi & Village Industries Board.

I never had any experience in marketing or manufacturing nor did I come from a business family. My parents were Teachers. I feel all we need is determination and belief that nothing is impossible to make our dreams come true, she says. The brand Nectar Fresh has given her the confidence and inner strength.

Nectar Fresh has also made a very strong presence in portion packs and today has the privilege of having a centralized contract and supplies to the TAJ, ITC, Leela Palace, Le Meridian and many premium properties across India. Their Clover Honey is approved by QSI for exports to Germany, she says.

With the growth of the brand a lot of recognition and awards have come by. The most recent recognition was from the Federation of Karnataka chambers of commerce and industry on the Women's day with the women achiever award she says with great pride on her face.

"I personally feel that all we need is determination to work hard and will to succeed against all odds", she adds.

Name & address of the Entrepreneur	:	Chayaa Nanjappa K.N. Hundi Kada Pola Post, Nanjangud Road, Mysore, Karnataka
Category of the entrepreneur	:	i) Social Category : Women ii) Sex : Female
Industry/Activity (Name of the Industry)	:	Bee-keeping Industry
Unit financed by the Bank(Name & Address)	:	State bank of Hyderabad
Project Cost (Rs.)	:	10.00 lakhs
Annual Turnover (Rs.)	:	130.00 lakhs
Employment provided by the entrepreneur in the unit	:	25 Persons

# Innovation brings assured Success



<b>Name &amp; address of the Entrepreneur</b>	:	Shri Dharmendra Deka Maa Maina Offset & Enterprises Block Chowk, Mandaldoi, Dist. Darrang, Assam
<b>Category of the entrepreneur</b>	:	i) Social Category : OBC ii) Sex : Male
<b>Industry/Activity (Name of the Industry)</b>	:	DTP and Offset Press
<b>Unit financed by the Bank(Name &amp; Address)</b>	:	Central Bank of India, Aulachouka Branch
<b>Project Cost (Rs.)</b>	:	5.00 lakhs
<b>Annual Turnover (Rs.)</b>	:	12.00 lakhs
<b>Employment provided by the entrepreneur in the unit</b>	:	5 Persons

Not very keen to follow the traditional path of pursuing his career in accounts and audits after graduating in Commerce stream. Shri Dharmendra Deka's dream was to become a self employed, entrepreneur. He came to know about the scheme of PMEGP from the office of GM, DIC, Darrang. He underwent for training in computer and also gained experience by working in a DTP center for four years. Once he gained self confident, he has setup the unit with the project cost of Rs. 5,00,000/- by availing loan from Central Bank of India, Aulachouka Branch to set up his own DTP and Offset printing press.

A proud entrepreneur Shri Dharmendra Deka collects orders from DC office, Jawahar Navodya Vidyalaya, Kalaigaon, Kendriya Vidyalaya and individuals and fulfills orders of printing various items such as magazines booklets, receipt books and other official works. His turnover is about Rs.1.00 lakh per month with an income of Rs.15,000 per annum. The unit is employing 5 persons.

“Maintaining good relations with my customers is Mool Mantra of my success” he says.



# Sailing against all odds, her dream came true



Smt. Sadhna Singh can't forget those days of 2006, when her husband was no more. After his departure, her financial condition became very pathetic as the responsibility of entire family fell on her shoulder. Now, it was a big question of survival.

It was then that she decided to execute her idea of opening a Boutique. With no capital in hand, she approached Bank Manager, Punjab National Bank who suggested for PMEGP bank loan. Her boutique Ruby creations was finally setup to the project cost of Rs. 3,00,000. It was not as easy, she had to sacrifice a lot for this success. Smt. Sadhna says that Sailing against all odds her dreams came true not only because of her hard work, dedication, risk taking and capability but also encouragement by Khadi and Village Industries Commission for providing moral, marketing and technical assistance under PMEGP.

After seven years the situation has changed, Smt. Singh's unit turnover is nearly Rs.7.00 lakhs. 5 people are employed in her boutique.

A million thanks to Khadi and Village Industries Commission for their support in making me self sufficient, self reliant and giving me a dignified life, she exclaims.

<b>Name &amp; address of the Entrepreneur</b>	:	Smt. Sadhna Singh, Ruby Creation, H.No. 134 B, Mohamadpur village, Bikaji kama place, New Delhi
<b>Category of the entrepreneur</b>	:	i) Social Category: General ii) Sex : Female
<b>Industry/Activity (Name of the Industry)</b>	:	Ladies Garments
<b>Unit financed by the Bank(Name &amp; Address)</b>	:	Punjab National Bank, Kota, Mubarakpur
<b>Project Cost (Rs.)</b>	:	3,00,000
<b>Annual Turnover (Rs.)</b>	:	7,00,000
<b>Employment provided by the entrepreneur in the unit</b>	:	5 Persons

# She had pledged to be part of this exhibition



Ms. Vijaya Arora was a regular visitor of Khadi and Village Industries Commission's pavilion at India International Trade Fair set up every year at Pragati Maidan, New Delhi. She was highly impressed to see attractive KVI products displayed in the exhibition. Vijaya pledged to herself, my products will be part of this exhibition one day. She took advice from KVIC officials and applied for a loan under KVIC's PMEGP scheme.

Once her project of Rs.2,00,000/- readymade textile unit namely Cotton Climate was approved, she took up enterprise of Indian handicrafts and performed this task first as an amateur, but within no time she was handling this independently. The unit is currently fabricating Khadi and cotton apparels and is doing quite well. Rest of this, her annual turnover has reached around 3,50,000 with wages paid Rs.80,000 which is almost double of her capital. She is also employing four persons in her unit.

She is very grateful to KVIC for giving her life a great turn.

<b>Name &amp; address of the Entrepreneur</b>	:	Smt. Vijaya Arora, Cotton Climate, 918 Sector-A, Pocket-C, Vasant Kunj, New Delhi
<b>Category of the entrepreneur</b>	:	i) Social Category : General ii) Sex : Women
<b>Industry/Activity (Name of the Industry)</b>	:	Readymade Khadi
<b>Unit financed by the Bank(Name &amp; Address)</b>	:	Indian bank, Hauz Khas
<b>Project Cost (Rs.)</b>	:	2,00,000/-
<b>Annual Turnover (Rs.)</b>	:	3,50,000/-
<b>Employment provided by the entrepreneur in the unit</b>	:	4 Persons



# Chocolate Success



<b>Name &amp; address of the Entrepreneur</b>	:	Sh. Atul Arora Nikeean Industries, C-65, Near Primary School, Vill. Badli, Delhi
<b>Category of the entrepreneur</b>	:	i) Social Category : General ii) Sex : Male
<b>Industry/Activity (Name of the Industry)</b>	:	Manufacturing of Chocolate Confectionery
<b>Unit financed by the Bank(Name &amp; Address)</b>	:	Punjab & Sindh Bank, Shalimar Bagh
<b>Project Cost (Rs.)</b>	:	9,00,000/-
<b>Annual Turnover (Rs.)</b>	:	1,50,00,000/-
<b>Employment provided by the entrepreneur in the unit</b>	:	18 Persons

After achieving Master's degree in Business Management Shri Atul Arora decided to launch the business of chocolates making unit. But capital was a major hurdle in setting up his unit, not giving up and found the way, he applied for bank loan under PMEGP Scheme for setting up the unit by availing Rs.9,00,000 from Punjab Sindh bank.

Atul has shown his proficiency and competency through assorted tastes of chocolates being produced and sold by him. He strongly believes that success needs dedication, hard work and capability of risk taking. Besides, he also confesses that without financial supports of KVIC he would not have been able to do so. His judgment to understand the business, diligence, and energy made him not only a successful entrepreneur but also an efficient employer. Now he is providing employment to 18 people. His brand is superior in comparison to neighboring brands. Today, the annual turnover of his unit is more than Rs.150.00 lakhs.

"The credit of my sweet success goes to KVIC" he says with a smile.





# Pickles are his strenght



We all know that there is no substitute to Indian tongue delighting pickles and marmalade flavors used in Indian palate and outside India as well. Mr. Kishan Singh resident of Delhi knew this very well. Hence, he decided to take up these products for his business venture after completing his studies. With this ambition, he gained experience of 8 years in food Technology at Meerut. Subsequently, he started his unit of different varieties of pickles, juice, jam and marmalade etc. with the bank loan of Rs. 4,75,000/- from Vijaya Bank, Bhore Garh under PMEGP scheme of KVIC.

Shri Singh says that his brand has gained popularity in Delhi and surrounding district in past 2 years. The logo is prevalent in their market and today his annual turnover is more than Rs.10,00,000/- which is more than double of his project investment involved in the business. In view of demand of his products, he is planning to expand the unit. At present, 5 people are employed in this unit. He gives complete credit to PMEGP Scheme.

Shri Singh says "I was confident about my success, but it was not expected in such a short span of time".

<b>Name &amp; address of the Entrepreneur</b>	:	Mr. Kishan Singh Tazagi Fresh Fruit Preserves Industry, H.No. 20, VPO Kureni, Narela, Delhi.
<b>Category of the entrepreneur</b>	:	i) Social Category : OBC ii) Sex : Male
<b>Industry/Activity (Name of the Industry)</b>	:	Agro based Food products
<b>Unit financed by the Bank(Name &amp; Address)</b>	:	Vijaya Bank, Bhore Garh,
<b>Project Cost (Rs.)</b>	:	4,75,000/-
<b>Annual Turnover (Rs.)</b>	:	10,00,000/-
<b>Employment provided by the entrepreneur in the unit</b>	:	5 Persons