



Pradhan Mantri MUDRA Yojana Concept and Performance Analysis

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Abstract: *The financial system is a most essential part of every economy it plays an imperative role in the growth and development of every nation so banking system is the central component of every financial system. The present study is related to the banking scheme that is called PMMY that was introduced by the PM of India dated 8 April, 2015. The main objective of the present study is to analyze the performance of the MUDRA scheme from its implementation to the present date, secondary data is used and percentage analysis is applied and we found that some states such as Bihar, Tamil Nadu, Karnataka, Maharashtra, West Bengal and Uttar Pradesh are getting benefits from this scheme not all states are getting equal benefit from this schemes that shows the low participation and poor performance of this scheme. The present study suggested that the government should conduct an awareness program on the district or tehsil level and participation of the states in all categories should be increased proportionality.*

Key Words: *PMMY, MURDA Scheme, Shishu, Kishore, Tarun.*

1. INTRODUCTION:

Pradhan Mantri MUDRA Yojana (PMMY) is a scheme launched by the Hon'ble Prime Minister on April 8, 2015, to provide loans of up to ten lakh rupees to non-corporate, non-farm small/micro enterprises. Under PMMY, these loans are classified as MUDRA loans. Commercial banks, RRBs, Small Finance Banks, MFIs, and NBFCs make these loans. Borrowers can approach any of the lending institutions listed above, or they can apply online at www.udyamimitra.in. Under the auspices of PMMY, MUDRA has developed three products, namely 'Shishu', 'Kishore' and 'Tarun' to represent the stage of growth, development and funding requirements of the beneficiary micro unit, entrepreneur, as well as to serve as a reference point for the next phase of graduation and growth. In Shishu category amount of loan is provided up to 50000, in Kishore amount is more than 50000 but less than 5 lakh and last and largest category of loan is called Tarun category that covered loan amount of more than 5 lakh but less than 10 lakh (Vashishtha, 2021; Kumar, 2020). Micro Units Development and Refinance Agency Ltd. [MUDRA] is a NBFC that encourages the growth of the country's micro enterprise sector. MUDRA provides refinancing assistance to banks, MFIs, and NBFCs for financing micro units with loan requirements of up to ten lakh rupees (Venkatesh and Kumari, 2015). Under the Pradhan Mantri MUDRA Yojana Scheme, MUDRA provides refinancing assistance to micro-businesses. The other products are for sector development assistance. MUDRA's bouquet of offerings is depicted below. The offerings are aimed at a wide range of beneficiary segments. MUDRA's Vision is to be a world-class functioning financial and support services provider for the bottom of the multilevel universe, performance benchmarks against global standards and best practices for their extensive economic and social development (Vashishtha, 2021). Micro Credit Scheme is primarily provided by Micro Finance Institutions (MFIs), which provide a credit of up to one lakh rupees for various micro enterprise / small business operations. Although the deployment may be through SHGs/JLGs/individuals, MFIs make loans to individual entrepreneurs for particular income-generating micro firm business operations. There are the following activities that are financially supported by PMMY.



Vehicle of Transportation

Purchase of transport vehicles for goods and passengers such as auto rickshaws, small goods transport vehicles, 3 wheelers, e-rickshaws, taxis, and so on. Tractors, tractor trolleys, and power tillers used solely for commercial purposes are also eligible for PMMY assistance. Two-wheelers used for commercial purposes are also covered under PMMY.

Various Personal Service Activities

Salons, beauty salons, gyms, boutiques, tailoring shops, dry cleaning, cycle and motorcycle repair shops, DTP and Photocopying Facilities, Medicine Shops, Courier Agents, and so on.

Food Products Sector

Activities such as papad, achaar, jam/jelly making, agricultural produce preservation at the rural level, sweet shops, small service food stalls and day to day catering / canteen services, cold chain vehicles, cold storages, ice making units, ice cream making units, biscuit, bread, and bun making, and so on.

Textile Sector

Handloom, power-loom, khadi activity, chikankari work, zari and zardozi work, traditional embroidery and hand work, traditional dyeing and printing, apparel design, knitting, cotton ginning, computerized embroidery, stitching, and other textile non-garment product lines such as bags, vehicle accessories, furnishings accessories, and so on.

Agriculture and Allied Activities

'Agriculture-allied activities,' such as pisciculture, beekeeping, poultry, livestock-rearing, grading, sorting, aggregation agro industries, dairy, fishery, Agri-clinics and agribusiness centers, food & agro-processing, etc. (excluding crop loans, land improvement such as canal, irrigation, and wells), and services supporting these, will be eligible for coverage under PMMY in 2016-17.

The objective of the present paper is to define the PMMY MUDRA and analysis the state wise performance of it.

2. Data and Methodology :

The secondary is used that is collected from the various published sources such as research articles, newspaper, magazine and official website of the MURDA. And the data is analyzed with the percentage analysis to achieving the research objective of the current study. The category wise analysis and interpretation is given below.

Table 1 State wise Performance of Shishu Category

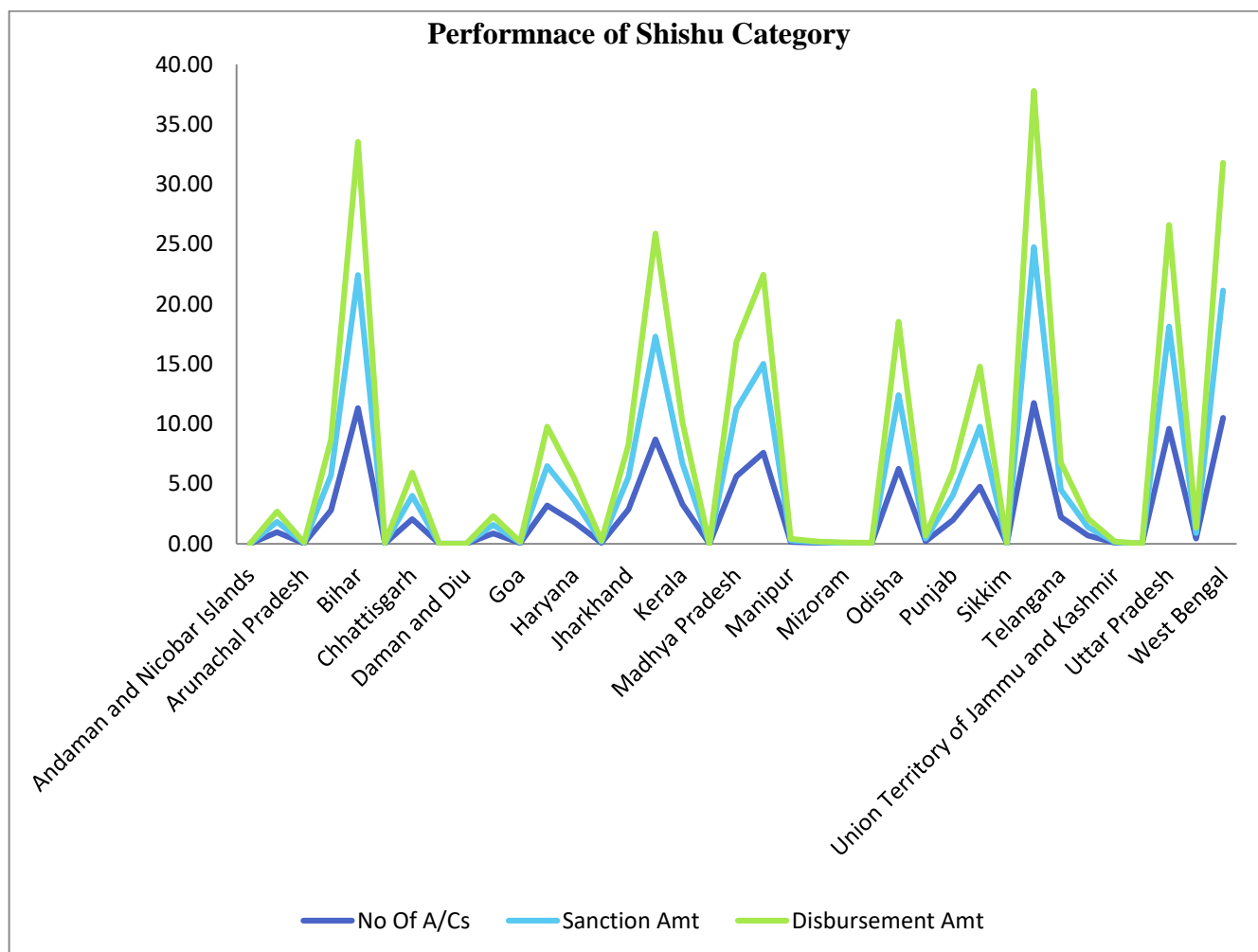
States/ UTs	No Of A/Cs	Per (%)	Sanction Amt	Per (%)	Disbursement Amt	Per (%)
Andaman & Nicobar	296	0.00	1.14	0.00	1.13	0.00
Andhra Pradesh	529001	0.97	1413.92	0.86	1377.77	0.85
Arunachal Pradesh	20088	0.04	57.16	0.03	57.03	0.04
Assam	1516050	2.78	4811.22	2.94	4797.85	2.95
Bihar	6168244	11.32	18157.42	11.10	18074.91	11.10
Chandigarh	14790	0.03	42.5	0.03	41.47	0.03
Chhattisgarh	1115562	2.05	3176.22	1.94	3148.1	1.93
Dadra & Nagar Haveli	2030	0.00	6.61	0.00	6.53	0.00
Daman and Diu	308	0.00	0.83	0.00	0.62	0.00
Delhi	463970	0.85	1190.04	0.73	1177.93	0.72
Goa	26344	0.05	79.66	0.05	77.27	0.05
Gujarat	1738925	3.19	5378	3.29	5361.65	3.29
Haryana	983706	1.81	2995.89	1.83	2964.97	1.82
Himachal Pradesh	46058	0.08	144.77	0.09	127.1	0.08
Jharkhand	1563096	2.87	4401.73	2.69	4380.98	2.69



Karnataka	4738832	8.70	14040.91	8.58	14019.42	8.61
Kerala	1788708	3.28	5615.42	3.43	5603.75	3.44
Lakshadweep	527	0.00	1.45	0.00	1.15	0.00
Madhya Pradesh	3063437	5.62	9169.15	5.61	9130.35	5.61
Maharashtra	4132679	7.58	12141.74	7.42	12114.28	7.44
Manipur	81858	0.15	201.68	0.12	200.56	0.12
Meghalaya	38751	0.07	94.19	0.06	93.76	0.06
Mizoram	13784	0.03	65.25	0.04	62.83	0.04
Nagaland	11360	0.02	41.58	0.03	41.19	0.03
Odisha	3410033	6.26	10038.48	6.14	9998.52	6.14
Pondicherry	113306	0.21	380.33	0.23	379.6	0.23
Punjab	1083174	1.99	3362.4	2.06	3319.21	2.04
Rajasthan	2598195	4.77	8195.77	5.01	8155.91	5.01
Sikkim	14587	0.03	37.28	0.02	36.67	0.02
Tamil Nadu	6405139	11.75	21241.93	12.99	21216.35	13.03
Telangana	1213412	2.23	3722.14	2.28	3707.55	2.28
Tripura	371417	0.68	1153.24	0.71	1151.37	0.71
Jammu & Kashmir	43862	0.08	85.85	0.05	83.21	0.05
Ladakh	577	0.00	1.26	0.00	1.24	0.00
Uttar Pradesh	5222319	9.58	13971.67	8.54	13802.3	8.48
Uttarakhand	236572	0.43	753.44	0.46	740.77	0.45
West Bengal	5719620	10.50	17386.57	10.63	17357.91	10.66
Total	54490617	100.00	163558.83	100.00	162813.21	100.00

(Source: www.mudra.org.in)

Table 1 and Graph (Figure 1) show that the state-wise performance of the **Shishu category** in terms of the total number of accounts, total amount sanctioned and total amount disbursement state-wise. the findings revealed that in terms of the total number of accounts Tamilnadu (11.75%) is the leading state followed by Bihar (11.32%) after that West Bengal (10.50%), Uttar Pradesh (9.58%), Karnataka (8.70%) and Maharashtra (7.58%). in terms of amount sanctioned Tamilnadu (12.99%) is the leading state followed by Bihar (11.10%), West Bengal (10.63%), Karnataka (8.58%), Uttar Pradesh (8.54%) and Maharashtra (7.42%). furthermore in terms of total amount disbursement Tamilnadu (13.03%) is the leading state followed by Bihar (11.10%), West Bengal (10.66%), Karnataka (8.58%), Uttar Pradesh (8.48%) and Maharashtra (7.44%).



(Figure 1)

Table 2 State Wise Performance of Kishore Category

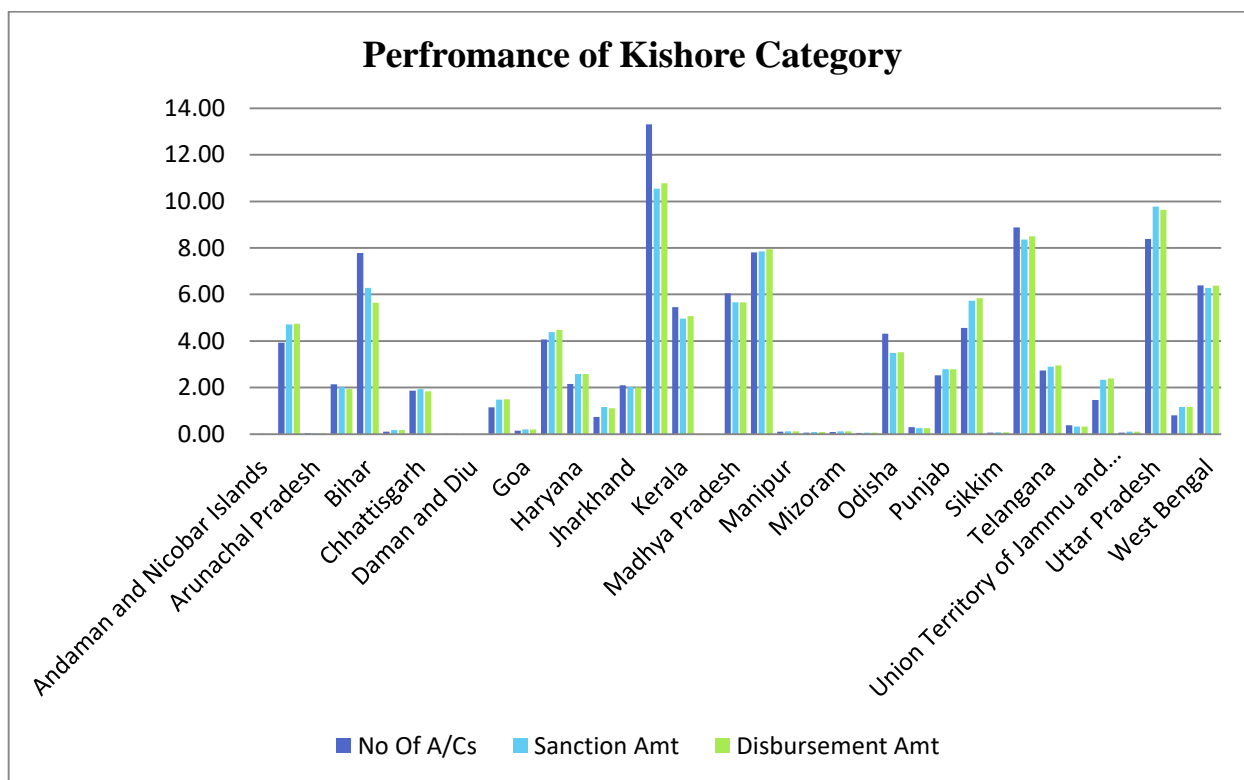
States/ UTs	No Of A/Cs	Per (%)	Sanction Amt	Per (%)	Disbursement Amt	Per (%)
Andaman & Nicobar	839	0.01	26.36	0.03	25.26	0.03
Andhra Pradesh	253887	3.92	4505.92	4.71	4333.55	4.74
Arunachal Pradesh	2435	0.04	37.45	0.04	35.02	0.04
Assam	138233	2.14	1922.55	2.01	1766.81	1.93
Bihar	503389	7.78	5997.12	6.27	5159.17	5.64
Chandigarh	6924	0.11	158.79	0.17	153.17	0.17
Chhattisgarh	120936	1.87	1851.61	1.94	1676.15	1.83
Dadra and Nagar Haveli	570	0.01	15.01	0.02	14.24	0.02
Daman and Diu	253	0.00	6.42	0.01	6.05	0.01
Delhi	74283	1.15	1408.54	1.47	1364.85	1.49
Goa	9646	0.15	196.6	0.21	185.98	0.20
Gujarat	263099	4.07	4182.63	4.38	4096.8	4.48
Haryana	139504	2.16	2459.89	2.57	2352.87	2.57
Himachal Pradesh	47346	0.73	1112.24	1.16	1011.68	1.11
Jharkhand	136218	2.10	1933.91	2.02	1836.38	2.01
Karnataka	861216	13.31	10083.72	10.55	9850.88	10.77



Kerala	353002	5.45	4740.16	4.96	4640.97	5.08
Lakshadweep	250	0.00	5.27	0.01	3.68	0.00
Madhya Pradesh	391333	6.05	5404.7	5.65	5173.28	5.66
Maharashtra	505154	7.81	7498.21	7.85	7268.66	7.95
Manipur	7074	0.11	117	0.12	104.74	0.11
Meghalaya	4330	0.07	81.1	0.08	77.6	0.08
Mizoram	5514	0.09	117.92	0.12	109.67	0.12
Nagaland	2749	0.04	65.53	0.07	59.4	0.06
Odisha	279463	4.32	3336.18	3.49	3211.33	3.51
Pondicherry	19247	0.30	238.5	0.25	234.45	0.26
Punjab	163447	2.53	2669.04	2.79	2543.24	2.78
Rajasthan	295387	4.56	5475.74	5.73	5339.93	5.84
Sikkim	4297	0.07	67.24	0.07	64.76	0.07
Tamil Nadu	574390	8.88	7988.41	8.36	7771.78	8.50
Telangana	176702	2.73	2768.75	2.90	2693.94	2.95
Tripura	24072	0.37	311.29	0.33	292.44	0.32
Jammu & Kashmir	94874	1.47	2233.86	2.34	2183.48	2.39
Ladakh	3871	0.06	92.71	0.10	91.6	0.10
Uttar Pradesh	542245	8.38	9345.83	9.78	8806.14	9.63
Uttarakhand	52104	0.81	1117.29	1.17	1062.47	1.16
West Bengal	413590	6.39	6004.86	6.28	5824.68	6.37
Total	6471873	100.00	95578.37	100.00	91427.07	100.00

(Source: www.mudra.org.in)

Table 2 and graph (Figure 2) revealed the state-wise performance of the **kishore category** in respect of total number of accounts, total sanctioned amount and total disbursement amount. In terms of the total number of accounts Karnataka(13.31%) is the leading state followed by Tamilnadu (8.88%)Uttar Pradesh (8.38%), Maharashtra (7.81%),Bihar (7.78%) and West Bengal (6.39%). in terms of total amount sanctioned to particular states Karnataka (10.55%) is the leading state followed by Uttar Pradesh (9.78%), Tamilnadu (8.36%) , Maharashtra (7.85%) ,West Bengal (6.28%) and Bihar (6.27%).In terms of total number of amount disbursement Karnataka (10.77%) is the leading state followed by Uttar Pradesh (9.63%), Tamilnadu (8.50%), Maharashtra (7.95%), West Bengal (6.37%) and Bihar (5.64%).



(Figure 2)

Table 3 State wise Performance of Tarun Category

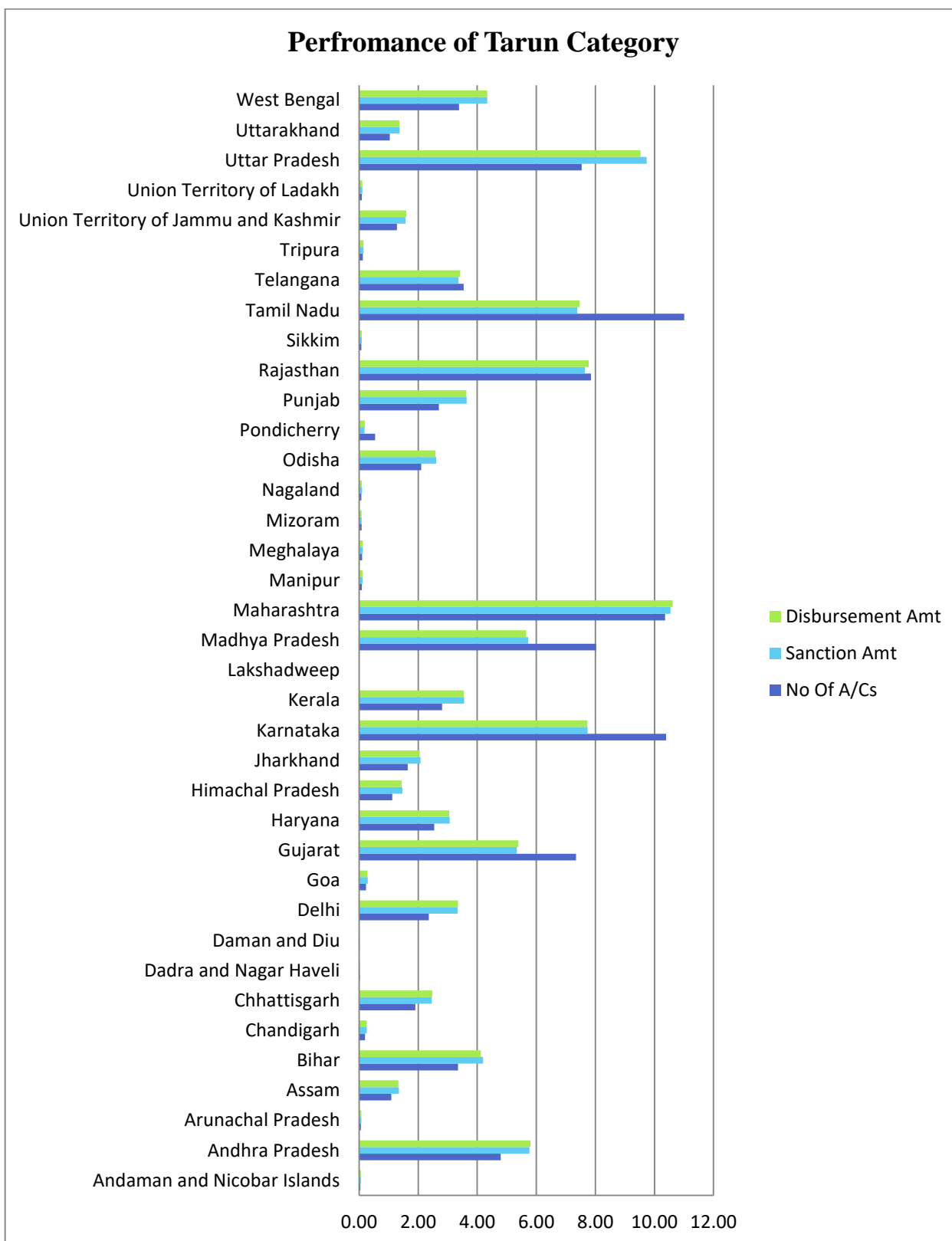
States / UTs	No Of A/Cs	Per (%)	Sanction Amt	Per (%)	Disbursement Amt	Per (%)
Andaman & Nicobar	598	0.05	48.13	0.06	46.73	0.06
Andhra Pradesh	61613	4.79	4520.09	5.77	4379.39	5.80
Arunachal Pradesh	765	0.06	61.43	0.08	58.51	0.08
Assam	14064	1.09	1054.85	1.35	1006.94	1.33
Bihar	43022	3.35	3287.92	4.20	3112.9	4.12
Chandigarh	2599	0.20	202.99	0.26	195.52	0.26
Chhattisgarh	24520	1.91	1931.21	2.46	1867.44	2.47
Dadra and Nagar Haveli	299	0.02	22.81	0.03	22.02	0.03
Daman and Diu	205	0.02	17.4	0.02	15.69	0.02
Delhi	30343	2.36	2611.37	3.33	2526.54	3.35
Goa	3050	0.24	231.15	0.29	217.22	0.29
Gujarat	94369	7.34	4184.95	5.34	4071.28	5.39
Haryana	32707	2.55	2403.1	3.07	2305.4	3.05
Himachal Pradesh	14461	1.13	1146.19	1.46	1087.55	1.44
Jharkhand	21171	1.65	1628.46	2.08	1549.73	2.05
Karnataka	133629	10.40	6062.9	7.74	5834.4	7.73
Kerala	36163	2.81	2790.48	3.56	2679.4	3.55
Lakshadweep	19	0.00	1.58	0.00	1.33	0.00
Madhya Pradesh	103178	8.03	4486.17	5.73	4274.41	5.66
Maharashtra	133199	10.36	8262.68	10.54	8015.16	10.62
Manipur	1243	0.10	93.9	0.12	88.13	0.12
Meghalaya	1335	0.10	98.25	0.13	95.09	0.13
Mizoram	1137	0.09	66.71	0.09	63.59	0.08



Nagaland	973	0.08	76.91	0.10	69.25	0.09
Odisha	27080	2.11	2043.94	2.61	1948.37	2.58
Pondicherry	6969	0.54	145.67	0.19	142.78	0.19
Punjab	34686	2.70	2850.82	3.64	2743.29	3.63
Rajasthan	100952	7.86	5990.43	7.64	5870.25	7.78
Sikkim	978	0.08	71.72	0.09	70.24	0.09
Tamil Nadu	141463	11.01	5786.94	7.39	5637.89	7.47
Telangana	45512	3.54	2637.35	3.37	2585.34	3.43
Tripura	1605	0.12	118.93	0.15	111.5	0.15
Jammu & Kashmir	16417	1.28	1232.54	1.57	1203.81	1.59
Ladakh	1154	0.09	84.49	0.11	81.82	0.11
Uttar Pradesh	96858	7.54	7631.85	9.74	7192.93	9.53
Uttarakhand	13320	1.04	1073.82	1.37	1027.17	1.36
West Bengal	43460	3.38	3398.2	4.34	3275.71	4.34
Total	1285116	100.00	78358.32	100.00	75474.75	100.00

(Source: www.mudra.org.in)

Table 3 and graph (figure 4) show that the state-wise performance of the **Tarun category**. Firstly, the performance is measured in terms of the total number of accounts and found that Tamilnadu (11.01%) is the leading state followed by Karnataka (10.40%), Maharashtra (10.36%), Madhya Pradesh (8.03%), Rajasthan (7.86%) and Uttar Pradesh (7.54%). Secondly, the performance is measured in terms of the amount sanctioned and found that Maharashtra (10.54%) is leading followed by Uttar Pradesh (9.74%), Karnataka (7.74%), Rajasthan (7.64%), Tamilnadu (7.39%) and Madhya Pradesh (5.73%). Thirdly, the performance is measured in terms of amount disbursement and found that Maharashtra (10.62%) is the leading followed by Uttar Pradesh (9.53%), Rajasthan (7.78%), Karnataka (7.73%), Tamilnadu (7.47%) and Madhya Pradesh (5.66%).



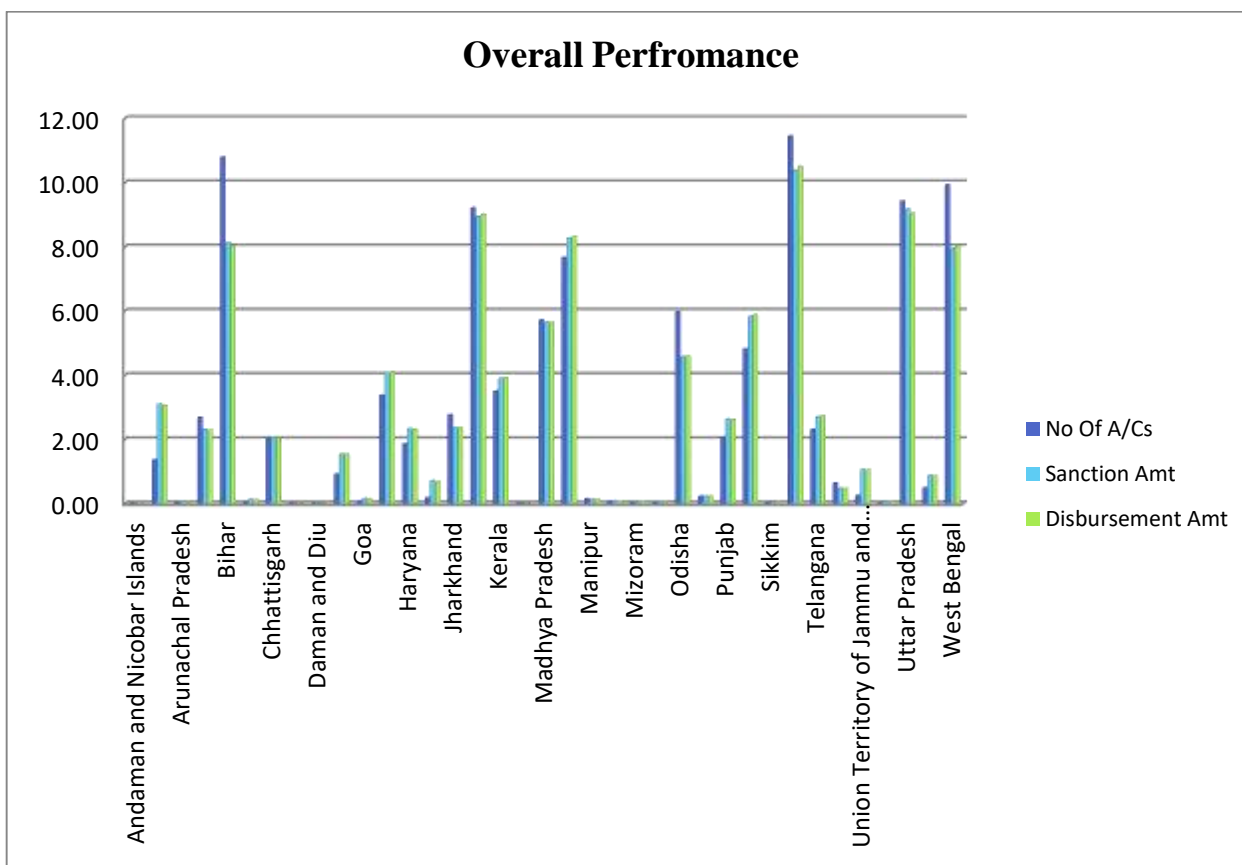
(Figure 3)



Table 4 State Wise Overall Performance of PMMY

States/UTs	No Of A/Cs	Per (%)	Sanction Amt	Per (%)	Disbursement Amt	Per (%)
Andaman & Nicobar	1733	0.00	75.63	0.02	73.12	0.02
Andhra Pradesh	844501	1.36	10439.93	3.09	10090.71	3.06
Arunachal Pradesh	23288	0.04	156.05	0.05	150.56	0.05
Assam	1668347	2.68	7788.63	2.31	7571.6	2.30
Bihar	6714655	10.79	27442.46	8.13	26346.98	7.99
Chandigarh	24313	0.04	404.27	0.12	390.16	0.12
Chhattisgarh	1261018	2.03	6959.04	2.06	6691.69	2.03
Dadra and Nagar Haveli	2899	0.00	44.44	0.01	42.78	0.01
Daman and Diu	766	0.00	24.65	0.01	22.37	0.01
Delhi	568596	0.91	5209.95	1.54	5069.32	1.54
Goa	39040	0.06	507.41	0.15	480.46	0.15
Gujarat	2096393	3.37	13745.58	4.07	13529.73	4.10
Haryana	1155917	1.86	7858.89	2.33	7623.25	2.31
Himachal Pradesh	107865	0.17	2403.2	0.71	2226.32	0.68
Jharkhand	1720485	2.76	7964.11	2.36	7767.09	2.36
Karnataka	5733677	9.21	30187.52	8.94	29704.7	9.01
Kerala	2177873	3.50	13146.06	3.90	12924.12	3.92
Lakshadweep	796	0.00	8.3	0.00	6.15	0.00
Madhya Pradesh	3557948	5.72	19060.01	5.65	18578.04	5.63
Maharashtra	4771032	7.66	27902.63	8.27	27398.1	8.31
Manipur	90175	0.14	412.59	0.12	393.43	0.12
Meghalaya	44416	0.07	273.54	0.08	266.45	0.08
Mizoram	20435	0.03	249.88	0.07	236.09	0.07
Nagaland	15082	0.02	184.01	0.05	169.84	0.05
Odisha	3716576	5.97	15418.6	4.57	15158.22	4.60
Pondicherry	139522	0.22	764.49	0.23	756.84	0.23
Punjab	1281307	2.06	8882.27	2.63	8605.75	2.61
Rajasthan	2994534	4.81	19661.94	5.83	19366.09	5.87
Sikkim	19862	0.03	176.24	0.05	171.67	0.05
Tamil Nadu	7120992	11.44	35017.28	10.38	34626.02	10.50
Telangana	1435626	2.31	9128.24	2.70	8986.82	2.73
Tripura	397094	0.64	1583.46	0.47	1555.3	0.47
Jammu & Kashmir	155153	0.25	3552.25	1.05	3470.5	1.05
Ladakh	5602	0.01	178.45	0.05	174.66	0.05
Uttar Pradesh	5861422	9.42	30949.36	9.17	29801.37	9.04
Uttarakhand	301996	0.49	2944.55	0.87	2830.41	0.86
West Bengal	6176670	9.92	26789.63	7.94	26458.31	8.02
Total	62247606	100	337495.53	100	329715.03	100.00

(Source: www.mudra.org.in)



(Figure 4)

Table 4 and graph (Figure 4) revealed the overall performance of the MUDRA scheme in terms of the total number of accounts, total amount sanctioned and total amount disbursement. Firstly, the performance is measured in terms of the total number of accounts and found that Tamilnadu (11.44%) is the leading state followed by Bihar (10.79%), West Bengal (9.92%), Uttar Pradesh (9.42%), Karnataka (9.21%) and Maharashtra (7.66%). Secondly, the performance is measured in terms of total amount sanctioned and found Tamilnadu (10.38%) is the leading state followed by Uttar Pradesh (9.17%), Karnataka (8.94%), Maharashtra (8.27%), Bihar (8.13%) and West Bengal (7.94%). furthermore, the performance is measured in terms of total amount disbursement and found that Tamilnadu (10.50%) is the leading state followed by Uttar Pradesh (9.04%), Karnataka (9.01%), Maharashtra (8.31%), West Bengal (8.02%) and Bihar (7.99%)

3. Discussion:

Here in the above mentioned data we can see that very less number of states are availing the benefits of Mudra Yojana and also the results in the data showing the number of an account holder, sanctioned amount and disbursement amount is quite low in many states. If we see data explained under Shishu category following states are availing less than 1% benefits: Uttarakhand, Ladakh, Jammu & Kashmir, Tripura, Pondicherry, Nagaland, Mizoram, Meghalaya, Manipur, Lakshadweep, Himachal Pradesh, Goa, Delhi, Daman & Diu, Dadar and Nagar Haveli, Chandigarh, Andaman & Nicobar, Arunachal Pradesh, Andhra Pradesh. Here we can see the poor performance of the Yojana, so the government needs to take more measures to improve this result. Further analyzing the data given under Kishore category of the Mudra Yojana, the performance rate of the scheme is less than 1% in the below-mentioned states: Andaman & Nicobar, Andhra Pradesh, Arunachal Pradesh, Chandigarh, Dadar & Nagar Haveli, Daman and Diu, Goa, Himachal Pradesh, Lakshadweep, Manipur, Meghalaya, Mizoram, Nagaland, Pondicherry, Sikkim, Tripura, Uttarakhand. Now shedding light on the data under the category of Tarun, here we also see the performance of a large number of states showing the benefits availed by the people are not up to the mark and the availed percentage is below 1% in the below-mentioned states like Andaman & Nicobar, Arunachal Pradesh, Chandigarh, Dadar & Nagar Haveli, Daman and Diu, Goa, Lakshadweep, Manipur, Meghalaya, Mizoram, Nagaland, Pondicherry, Sikkim, Tripura and Ladakh when we look into the overall



performance of Mudra Yojana in our nation ample number of states are very far from getting full benefits below mention states shows overall performance which is less than 1 % Andaman & Nicobar, Arunachal Pradesh, Chandigarh Dadar & Nagar Haveli, Daman & Diu, Delhi, Goa, Himachal Pradesh, Lakshadweep, Manipur Meghalaya, Mizoram, Nagaland, Pondicherry, Sikkim, Tripura, Jammu & Kashmir, Ladakh and Uttarakhand. We can conclude that performance of Mudra Yojana low people is not able to take advantage of such scheme. The Government needs to aware people about the scheme so that more people can enroll in such scheme and avail benefits of the same.

4. Conclusion:

The Micro Units Development and Refinance Agency (MUDRA) was a fantastic innovation announced by the Government of India in 2015 with the goal of "funding the unfunded." MUDRA has proven to be a new financial source for micro business units with necessities of up to Rs.10 lakh. There is no doubt that, this is a good initiative taken by the Indian government because it gives the refinance facility to all needy sectors of the economy. Special attention is given to SC, OBC and General category people/ enterprise who have requirements for finance, with the help of this scheme they can meet their financial needs. In this scheme the loans are given to women and priorities sectors (Agriculture and MSMEs), SHGs, Pradhan Mantri Jan Dhan Yojana, Mudra Card, NULM (National Urban Livelihood Mission) and NRLM (National Rural Livelihood Mission)

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