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Title

Pradhan Mantri Mudra Yojna : A critical review

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Abstract

In India most of the people are depending upon small scale businesses as their source of livelihood. Most of the individuals depend on unorganised sectors for loans and other credit facilities which have high rate of interest along with unbearable terms and conditions. Ultimately it will lead these poor people to fall in debts. The primary point behind the monetary consideration is to cover the all segment of population under monetary administrations. Government of India (GOI) has introduced some of the major steps to "fund the unfunded" micro enterprises segment. One of the initiatives taken by Government of India (GOI) is Pradhan Mantri Mudra Yojana (PMMY) which plays an important role in achieving the success of financial inclusion. After identifying the importance of self-employment people and small business units, government of India launched the Mudra Bank Scheme under Pradhan Manthri Mudra Yojana to provide financial assistance to MSMEs who provide employment to a large number of people targeted towards mainstreaming young, educated or skilled workers and entrepreneurs including women entrepreneurs. This paper is an attempt to know about the MUDRA Yojana and its key objectives. An attempt has been made in this paper to analyze the product offerings and performance so far of the scheme.

Key Words

PMMY, MSMEs, Mudra Bank, Mudra, Micro Credit,

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