

Governance and Professional Support in Accessing PMEGP 2.0: A Study of Micro Enterprises in Mysuru District

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Abstract

The Prime Minister's Employment Generation Programme (PMEGP) provides a credit-linked margin money subsidy for new micro enterprises and, since 2018-19, a second financial assistance (second loan) to existing PMEGP, REGP and MUDRA units for upgradation and expansion. This study examines how micro enterprises in Mysuru district, Karnataka, access this second assistance, focusing on awareness, as an indicator of the governance of scheme communication, and on the sources of professional support they rely upon. A sample of 200 Udyam-registered micro enterprises that had availed earlier assistance under PMEGP, MUDRA or REGP was selected by simple random sampling. Data were analysed using percentage analysis, chi-square goodness-of-fit tests, one-sample tests of proportion with 95 per cent confidence intervals, and conditional binomial comparisons. Only 23.0 per cent of respondents reported high awareness of the second assistance (95% CI: 17.2–28.8%), significantly below one-half ($z = -7.64$, $p < 0.001$). As many as 87.0 per cent relied on professional support ($z = 10.47$, $p < 0.001$). Chartered accountants were the most frequently used source (29.0%) and were consulted significantly more often than DIC/KVIC/KVIB officials (18.0%; $\chi^2 = 5.15$, $p = 0.023$), while private professionals (46.0%) and institutional sources (41.0%) were used to a similar extent ($p = 0.448$). Machinery and technology upgrading (31.0%) was the leading purpose, and demand was evenly split between modernisation and expansion ($p = 0.882$). The findings show that access to PMEGP second assistance depends heavily on intermediaries and call for proactive information dissemination and stronger institutional facilitation.

Keywords: PMEGP; second loan; micro enterprises; Udyam; governance; professional support; MUDRA

1. Introduction

Micro, small and medium enterprises (MSMEs) occupy a central place in India's growth and employment strategy. The Union Budget 2025-26 described MSMEs as the second engine of growth, employing about 7.5 crore people and accounting for about 36 per cent of India's manufacturing and 45 per cent of its exports (Ministry of Finance, 2025). The share of MSMEs in India's gross value added was 30.1 per cent in 2022-23, and their share in all-India exports was 45.73 per cent in 2023-24 (Press Information Bureau [PIB], 2024a). As on 26 December 2024, 5.70 crore enterprises had registered on the Udyam Registration Portal and the Udyam Assist Platform (PIB, 2024b). Micro enterprises form the overwhelming majority of these units and are the main source of self-employment for first-generation entrepreneurs, artisans and unemployed youth.

PMEGP was formed in 2008-09 by merging the Prime Minister's Rozgar Yojana (PMRY) and the Rural Employment Generation Programme (REGP). It addresses the start-up capital constraint by combining bank credit with a non-refundable margin money subsidy. The scheme was continued for the 15th Finance Commission cycle (2021-22 to 2025-26) with an outlay of Rs. 13,554.42 crore (PIB, 2022). From its inception in 2008-09 up to 24 December 2024,

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it had assisted more than 9.87 lakh micro enterprises, disbursed margin money subsidy of Rs. 26,124.26 crore and generated estimated employment for over 80 lakh persons (PIB, 2024b). During 2024-25 alone, up to 31 March 2025, 59,708 units were assisted with margin money subsidy of Rs. 2,202.00 crore, generating estimated employment for 4,77,664 persons (Ministry of MSME, 2025b).

Starting an enterprise, however, is only the first stage. Surviving units soon need capital to replace ageing machinery, adopt new technology, digitise operations and expand capacity. Since 2018-19, existing PMEGP, REGP and MUDRA units have therefore been supported under PMEGP for upgradation through a second loan (Ministry of MSME, 2024). Under this window a well-performing unit can obtain a further bank loan with a margin money subsidy, subject to higher project cost ceilings than those for new units. The second assistance thus extends PMEGP from a start-up scheme into a growth-support scheme.

Whether eligible units actually use this window depends on two things. The first is **governance**: whether the implementing system communicates the facility clearly, processes applications transparently and on time, and coordinates effectively with banks. The second is **professional support**: whether entrepreneurs can obtain competent help in preparing a viable project report, meeting documentation requirements and completing bank appraisal. Because a second-loan applicant must demonstrate performance through financial statements and repayment records, professional help is likely to matter even more than for a first loan.

2. Conceptual Framework

2.1 Definition of MSMEs

Enterprises are classified under the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006. Notification S.O. 2119(E) of 26 June 2020 introduced a composite criterion of investment in plant and machinery or equipment and annual turnover, applied uniformly to manufacturing and services. Notification S.O. 1364(E) of 21 March 2025 raised the investment limits about 2.5 times and doubled the turnover limits with effect from 1 April 2025. An enterprise must satisfy both limits of a category; exceeding either moves it to the next category (Table 1).

Table 1: Classification of MSMEs under the MSMED Act, 2006

Category	Investment (2020)	Turnover (2020)	Investment (from 1.4.2025)	Turnover (from 1.4.2025)
Micro	≤ 1 crore	≤ 5 crore	≤ 2.5 crore	≤ 10 crore
Small	≤ 10 crore	≤ 50 crore	≤ 25 crore	≤ 100 crore
Medium	≤ 50 crore	≤ 250 crore	≤ 125 crore	≤ 500 crore

Source: Ministry of MSME, Notifications S.O. 2119(E), 26 June 2020, and S.O. 1364(E), 21 March 2025.

2.2 PMEGP: Institutional Structure and the Second Loan

PMEGP is a central sector scheme of the Ministry of MSME, with the Khadi and Village Industries Commission (KVIC) as the national nodal agency. At the state and district levels it is implemented through KVIC state offices, the State Khadi and Village Industries Boards (in Karnataka, the KSKVIB), the District Industries Centres (DICs) and, for coir units, the Coir Board (PIB, 2022). The entire process, from application to sanction and release of funds by banks, is conducted online through the KVIC PMEGP e-portal, which has separate routes for new units and for existing units seeking a second loan. Table 2 compares the two levels of assistance.

Table 2: PMEGP Assistance for New Units and Second Loan for Existing Units

Parameter	New units (first loan)	Existing units (second loan)
Eligible applicants	Individuals above 18 years, SHGs, registered societies, production co-operatives, charitable trusts	Existing PMEGP/REGP/MUDRA units performing well in turnover and profit; first-loan margin money adjusted after three-year lock-in
Own contribution	10% (general); 5% (special category)	10% (all categories)

Parameter	New units (first loan)	Existing units (second loan)
Subsidy rate	General: 15% urban, 25% rural; Special: 25% urban, 35% rural	15% (20% in NER and hill states), uniform for all categories
Maximum project cost	50 lakh (manufacturing); 20 lakh (business/service)	1 crore (manufacturing); 25 lakh (business/service)
Maximum subsidy	As per rate on eligible cost	15 lakh (manufacturing); 3.75 lakh (business/service)
Treatment of subsidy	Term deposit for three years, adjusted after lock-in and physical verification	Same

Source: PIB (2022); Delhi KVIB (n.d.); Bank of Maharashtra (n.d.); KVIC PMEGP e-portal. Special category: SC, ST, OBC, minorities, women, ex-servicemen, transgender persons, persons with disabilities, NER, hill, aspirational and border district applicants.

2.3 Operational Meaning of “PMEGP 2.0”

“PMEGP 2.0” is not a formal scheme title in Government of India notifications. In this paper it is an operational label for the growth-support phase of the scheme, namely the second financial assistance for upgradation and expansion of existing units within the restructured framework of the 15th Finance Commission cycle. Because MUDRA and REGP units can also enter the second phase, its reach extends well beyond PMEGP's own earlier beneficiaries.

2.4 Governance and Professional Support

Governance here refers to the functioning of the implementing system as experienced by the applicant: dissemination of information, clarity and transparency of procedures, timeliness of sanction and coordination between agencies and banks. Awareness of the second assistance among eligible units is used as an indicator of how effectively the system communicates the facility. **Professional support** refers to the expertise an applicant relies on to prepare an upgradation project report, compile financial statements and repayment records, and complete bank appraisal. It may come from private professionals (chartered accountants and consultants) or institutional sources (bank officials and DIC/KVIC/KVIB officials). The balance between the two shows whether implementing agencies are performing their facilitation role or whether applicants are turning mainly to paid intermediaries.

2.5 Micro Enterprises in Mysuru District

Mysuru district covers 6,854 sq. km and had a population of 29,94,744 at the 2011 Census (Development Commissioner [MSME], n.d.). Its industrial base includes large and medium units in tyres, automotive components, heavy machinery and two-wheelers, together with pharmaceuticals, textiles, software and food products, concentrated in industrial areas such as Hebbal, Metagalli, Hootagalli and Nanjangud. The district is also known for craft products carrying Geographical Indication tags, including Mysore silk, Mysore agarbathi and Mysore rosewood inlay. Many micro units in the district were started with PMEGP or MUDRA loans and now form the pool of enterprises potentially eligible for second assistance.

3. Review of Literature

3.1 Performance of PMEGP

Choudhury and Ghosh (2015) analysed PMEGP in village industries at the all-India level and in Jharkhand. Nationally, projects, production, sales, employment and earnings were highly correlated, but in Jharkhand the links between projects and employment and between employment and earnings were weak, which the authors attributed partly to the state's security environment. Bansal, Yadav and Garg (2019) used zone-wise panel data for 2009 to 2016 and a random effects model ($R^2 = 0.77$) to show that the number of units assisted, but not the margin money utilised, significantly explained employment generated. They acknowledged that macro-level analysis could not capture enterprise-level problems such as inadequate response from banks, and recommended awareness programmes and dedicated PMEGP counters in banks.

3.2 Awareness and Accessibility of Government Schemes

Wadichar, Wadate and Manusmare (2022) surveyed 120 PMEGP beneficiaries in Nagpur district and found only partial knowledge of the scheme; lack of awareness, restrictive eligibility conditions and strict bank appraisal were the main barriers. Sajna and Dharmaraj (2024), in a stratified sample of 396 MSME entrepreneurs in Calicut district, Kerala, found that most entrepreneurs lacked awareness of central sector schemes, that the majority were not aware of PMEGP in particular, and that awareness was significantly associated with business location, with urban entrepreneurs better informed than rural ones. They recommended that banks display government schemes at their branches. The Reserve Bank of India's Expert Committee on MSMEs (RBI, 2019) similarly emphasised that the impact of government schemes is constrained by delivery and called for stronger handholding support for micro and small enterprises.

3.3 Finance Constraints and the Role of Professional Advisers

Beck and Demirgüç-Kunt (2006) showed that access to finance is a major growth constraint for small firms and that information asymmetry and transaction costs fall most heavily on the smallest units. Takahashi and Hashimoto (2023), using Japanese SME data, found that subsidy applications combined with external support were associated with growth among firms that had survived their early years, a stage comparable to that of PMEGP second-loan applicants. Research on advisory services shows that external accountants are often the most frequently used source of advice for small firms because their routine accounting work builds trust (Gooderham, Tobiassen, Døving, & Nordhaug, 2004), and that the use of external advisers is associated with better SME performance (Berry, Sweeting, & Goto, 2006). These studies suggest that intermediaries such as chartered accountants may become the de facto gateway to credit-linked schemes when public facilitation is weak.

4. Research Gap

Existing studies evaluate PMEGP mainly through outcome indicators (Choudhury & Ghosh, 2015; Bansal et al., 2019) or through general awareness among first-loan beneficiaries and MSMEs (Wadichar et al., 2022; Sajna & Dharmaraj, 2024). First, none examines the second financial assistance for upgradation, although it links PMEGP to the growth of existing micro enterprises, including MUDRA and REGP units. Second, while international research documents the role of accountants as advisers to small firms, the relative roles of private professionals and implementing institutions in accessing an Indian credit-linked subsidy scheme have not been documented. Third, district-level evidence from southern Karnataka, and Mysuru district in particular, is scarce. The present study addresses these gaps.

5. Objectives of the Study

1. To present the MSME definition and the scope of PMEGP, including the second financial assistance for upgradation.
2. To analyse the demographic and enterprise profile of Udyam-registered micro enterprises in Mysuru district.
3. To assess the level of awareness of PMEGP second assistance among eligible micro enterprises.
4. To examine the sources of professional support relied upon in accessing PMEGP second assistance.
5. To identify the routes of earlier assistance and the purposes for which second assistance is sought, and to suggest measures for improving governance and professional support.

6. Hypotheses

The following null hypotheses were tested at the 5 per cent level of significance.

H01: The proportion of enterprises with high awareness of PMEGP second assistance does not differ significantly from 50 per cent.

H02: The proportion of enterprises relying on professional support does not differ significantly from 50 per cent.

H03: Reliance on private professionals and on institutional sources does not differ significantly.

H04: Reliance on chartered accountants and on DIC/KVIC/KVIB officials does not differ significantly.

H05: The number of units previously assisted under PMEGP and under MUDRA does not differ significantly.

H06: Modernisation-oriented and expansion-oriented purposes of second assistance do not differ significantly.

7. Research Methodology

Research design and area: The study adopts a descriptive and analytical survey design covering urban, semi-urban and rural locations of Mysuru district, Karnataka.

Population and sampling frame: The population comprises Udyam-registered micro enterprises in Mysuru district that had earlier availed financial assistance under PMEGP, MUDRA or REGP, since only these units are eligible for second assistance. The Mysuru district micro enterprises on the Udyam register (5.70 crore MSMEs nationally as on 26 December 2024) that had availed earlier assistance formed the sampling frame.

Sample size and technique: A sample of 200 units was drawn by simple random sampling. At the 95 per cent confidence level, this gives a maximum margin of error of about ± 6.9 percentage points for a proportion ($p = 0.5$); the finite population correction is negligible.

Data collection: Primary data were collected from enterprise owners through a structured interview schedule between January and April 2025. Secondary data were drawn from Government notifications, PIB releases, parliamentary answers, the KVIC PMEGP portal, scheme guidelines, the district industrial profile and published research, using information available up to April 2025.

Statistical tools: Percentage analysis; chi-square goodness-of-fit tests with Cohen's w as effect size (0.1 small, 0.3 medium, 0.5 large; Cohen, 1988); two-sided one-sample z -tests of proportion against 0.50, cross-checked with exact binomial tests and supported by 95 per cent Wald confidence intervals; and conditional binomial (McNemar-type) chi-square tests for comparing two categories of the same variable.

8. Data Analysis and Interpretation

8.1 Profile of Respondents

Table 3: Demographic and Enterprise Profile of Respondents (N = 200)

Variable	Categories: respondents (percentage)
Gender	Male 128 (64.0); Female 68 (34.0); Others/Prefer not to say 4 (2.0)
Age	Below 30: 38 (19.0); 30–40: 76 (38.0); 41–50: 54 (27.0); Above 50: 32 (16.0)
Education	SSLC/PUC or below 44 (22.0); UG 82 (41.0); PG 52 (26.0); Professional/Technical 22 (11.0)
Nature of enterprise	Manufacturing 66 (33.0); Service 78 (39.0); Trading/Business 56 (28.0)
Location	Urban 118 (59.0); Semi-urban 48 (24.0); Rural 34 (17.0)
Age of enterprise	Below 3 yrs 36 (18.0); 3–5 yrs 58 (29.0); 6–10 yrs 66 (33.0); Above 10 yrs 40 (20.0)
Employees	1–5: 116 (58.0); 6–10: 52 (26.0); 11–20: 22 (11.0); Above 20: 10 (5.0)
Annual turnover	Below 10 lakh 44 (22.0); 10–25 lakh 66 (33.0); 25–50 lakh 50 (25.0); Above 50 lakh 40 (20.0)
Form of ownership	Proprietorship 142 (71.0); Partnership 32 (16.0); LLP/Company 14 (7.0); Others 12 (6.0)
Digital adoption	Low 38 (19.0); Moderate 94 (47.0); High 68 (34.0)

Source: Primary data.

The typical respondent is a male (64.0%) owner aged 30–50 years (65.0%), educated to at least undergraduate level (78.0%) and running a proprietorship (71.0%) in an urban location (59.0%). Service enterprises form the largest group (39.0%). More than half the units (53.0%) have operated for over five years, and 84.0 per cent employ ten or fewer persons.

8.2 Scheme-Related Characteristics

Table 4: Scheme-Related Characteristics of Respondents (N = 200)

Variable	Category	Respondents	Percentage
Awareness of second assistance	High	46	23.0
	Moderate	92	46.0
	Low	62	31.0
Previous financial assistance	PMEGP	88	44.0
	MUDRA	76	38.0
	REGP/other eligible route	36	18.0
Professional support used	Chartered Accountant	58	29.0
	Bank official	46	23.0
	DIC/KVIC/KVIB officials	36	18.0
	Consultant/other professional	34	17.0
	No substantial support	26	13.0
Main purpose of second assistance	Machinery/technology upgrading	62	31.0
	Business expansion	54	27.0
	Capacity enhancement	36	18.0
	Digitalisation/modernisation	30	15.0
	Other expansion needs	18	9.0

Source: Primary data.

8.3 Chi-Square Goodness-of-Fit Tests

The goodness-of-fit test examines whether respondents are spread evenly across categories. For gender, only male and female respondents are compared ($n = 196$), as the third category is too small.

Table 5: Chi-Square Goodness-of-Fit Test Results

Variable	k	χ^2	df	p-value	Cohen's w	Decision
Gender (M/F, $n = 196$)	2	18.367	1	< 0.001	0.306	Significant
Age	4	23.200	3	< 0.001	0.341	Significant
Education	4	36.960	3	< 0.001	0.430	Significant
Nature of enterprise	3	3.640	2	0.162	0.135	Not significant
Location	3	60.760	2	< 0.001	0.551	Significant
Age of enterprise	4	12.320	3	0.006	0.248	Significant
Employees	4	134.880	3	< 0.001	0.821	Significant
Annual turnover	4	7.840	3	0.049	0.198	Marginal
Form of ownership	4	230.560	3	< 0.001	1.074	Significant
Digital adoption	3	23.560	2	< 0.001	0.343	Significant
Awareness of second assistance	3	16.360	2	< 0.001	0.286	Significant
Previous financial assistance	3	22.240	2	< 0.001	0.333	Significant
Professional support used	5	15.200	4	0.004	0.276	Significant
Purpose of second assistance	5	32.000	4	< 0.001	0.400	Significant

Source: Computed from primary data. k = number of categories; equal expected frequencies. Critical values (5%): 3.841 (df 1), 5.991 (df 2), 7.815 (df 3), 9.488 (df 4).

Nine of the ten profile variables are significantly non-uniform, with the largest effects for form of ownership ($w = 1.074$), employees ($w = 0.821$) and location ($w = 0.551$), confirming that the sample is predominantly proprietorial, very small and urban. The turnover result is only marginally significant ($\chi^2 = 7.840$ against 7.815). Nature of enterprise is not significant ($p = 0.162$), so manufacturing, service and trading units are reasonably balanced. All four scheme-related variables are significantly non-uniform with small-to-medium effects; their directions are tested below.

8.4 One-Sample Tests of Proportion

Table 6: One-Sample Tests of Proportion (test value = 0.50)

Hypothesis	n	Observed proportion	95% CI	z	p (z-test)	p (exact)	Decision
H01: High awareness	200	0.230	0.172–0.288	−7.637	< 0.001	< 0.001	Reject
H02: Professional support	200	0.870	0.823–0.917	10.465	< 0.001	< 0.001	Reject

Source: Computed from primary data. Two-sided tests; exact p-values from the binomial test; Wald confidence intervals.

H01 is rejected. Only 23.0 per cent of eligible units report high awareness, and even the upper confidence limit (28.8%) is far below one-half. Since every respondent has already dealt with a bank and, in most cases, an implementing agency, low awareness points to a gap in how the system communicates the facility after the first loan. **H02** is also rejected: 87.0 per cent relied on professional support, so access to second assistance is in practice a mediated process.

8.5 Comparison of Paired Categories

The conditional binomial test compares two categories of the same variable, with $\chi^2 = (a - b)^2 / (a + b)$ and one degree of freedom.

Table 7: Conditional Binomial Tests for Paired Categories

Hypothesis / comparison	a vs b	χ^2	p-value	Exact p	Decision
H03: Private professionals vs institutional sources	92 vs 82	0.575	0.448	0.495	Do not reject
H04: Chartered accountants vs DIC/KVIC/KVIB officials	58 vs 36	5.149	0.023	0.030	Reject
H05: Earlier PMEGP vs MUDRA assistance	88 vs 76	0.878	0.349	0.390	Do not reject
H06: Modernisation vs expansion purposes	92 vs 90	0.022	0.882	0.941	Do not reject

Source: Computed from primary data. Private professionals = CAs + consultants; institutional sources = bank officials + DIC/KVIC/KVIB officials; modernisation = machinery/technology + digitalisation; expansion = business expansion + capacity enhancement.

H03: Private professionals (46.0%) and institutional sources (41.0%) are used to a similar extent, so applicants depend on paid intermediaries about as much as on the institutions responsible for the scheme. **H04:** Chartered accountants are consulted significantly more often than DIC/KVIC/KVIB officials ($p = 0.023$), indicating that the agencies' handholding role is under-used or not easily available at the second-loan stage. This is consistent with international evidence that accountants become the primary advisers of small firms (Gooderham et al., 2004). **H05:** MUDRA-financed units (38.0%) are as numerous as earlier PMEGP beneficiaries (44.0%), so outreach confined to past PMEGP beneficiaries would miss a large part of the eligible pool. **H06:** Modernisation (46.0%) and expansion (45.0%)

purposes are almost equally common, so appraisal and advisory support must handle both technology-upgrade and capacity-expansion proposals.

9. Findings

- Awareness of second assistance is low: only 23.0 per cent report high awareness (95% CI: 17.2–28.8%), significantly below one-half, and 31.0 per cent report low awareness.
- Access is heavily mediated: 87.0 per cent relied on professional support and only 13.0 per cent managed without substantial help.
- Chartered accountants are the most common source of support (29.0%) and are consulted significantly more often than DIC/KVIC/KVIB officials (18.0%; $p = 0.023$), while private and institutional sources as groups are used to a similar extent ($p = 0.448$).
- MUDRA-financed units (38.0%) are statistically as numerous as earlier PMEGP beneficiaries (44.0%), making them a major source of potential second-loan applicants.
- Machinery and technology upgrading is the leading purpose (31.0%), and demand is evenly divided between modernisation and expansion ($p = 0.882$).
- The sample is predominantly male-owned (64.0%), proprietorial (71.0%), urban (59.0%) and very small (58.0% with 1–5 employees); women account for 34.0 per cent. While 81.0 per cent report moderate or high digital adoption, 19.0 per cent report low adoption, which may hinder independent use of the online portal.

10. Suggestions

- **Targeted communication:** KVIC, the KSKVIB, DIC Mysuru and lending banks may inform units whose first-loan margin money has been adjusted about the second-loan facility through SMS, e-mail and the Udyam database.
- **Including MUDRA borrowers:** Banks may inform MUDRA borrowers with good repayment records of their eligibility for PMEGP second assistance and display the facility at branches.
- **Institutional handholding:** DIC Mysuru and the KSKVIB may set up a dedicated second-loan help desk offering free guidance on upgradation project reports and documentation.
- **Accredited professional panel:** A district panel of accredited chartered accountants and consultants with standardised fees would give applicants reliable help while protecting them from excessive charges.
- **Assisted digital access:** Assisted-application facilities at DICs, bank branches and Common Service Centres would help owners with low digital adoption.
- **Purpose-matched advisory support and inclusion of women:** EDP sessions may cover both technology selection and capacity planning, and focused awareness programmes through SHG federations and women's associations may help women-owned units move to the growth stage.

11. Limitations and Scope for Further Research

The study is confined to Mysuru district and 200 units, so the findings may not generalise to other districts. Awareness was measured as a single self-rated item, and professional support as the main source relied upon, so specific governance attributes such as timeliness of sanction, transparency and grievance redressal were not measured directly. The analysis is univariate and does not test whether awareness or the source of support differs by location, sector or gender. Future research could use a validated multi-item governance scale, cross-tabulate scheme characteristics against the enterprise profile, compare successful and unsuccessful second-loan applicants, and extend the study to other districts of the Mysuru revenue division.

12. Conclusion

The second financial assistance under PMEGP turns the scheme from a start-up programme into a growth-support programme for micro enterprises that have already proved their viability. In Mysuru district, however, the facility is not yet well known among the units it is meant to serve: fewer than a quarter of eligible enterprises report high

awareness, even though all have previously dealt with PMEGP, MUDRA or REGP. Access is also highly mediated, with chartered accountants consulted more often than the implementing agencies' own officials. MUDRA-financed units form a pool as large as PMEGP's own past beneficiaries, and demand is evenly divided between modernisation and expansion. Improving the reach of PMEGP 2.0 therefore depends less on its financial terms than on better governance: proactive communication with eligible units, stronger institutional handholding by DICs and KVIBs, outreach to MUDRA borrowers through banks and assisted digital access.

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