Sagar Dharmadhikari- Nashik Mudra Loan Beneficiery from Nasik

I Sagar P Dharmadhikari run Easy Solution Academy a leading Skill Development Training Provider In Maharashtra. I wholeheartedly thank to our beloved Prime Minister Shri Narendraji Modi who has initiated MUDRA Scheme for the budding businessmen, entrepreneurs and service providers to start their business. In my opinion Mudra Scheme is the only financial inclusion program of the world which provided financial assistance to individuals without the burden of collateral security and guarantor which was most ingredient part of the loan schemes. This scheme has not only helped aspiring individuals to start and empower their business but also helped them to live with full dignity and respect. This is such a unique scheme where one can jump to the next level of financial assistance on the credentials of his business and its performance.

So far as I am personally concerned I will congratulate from the bottom of my heart to this state and central government for brining this welfare scheme to empower youths.

I was working as professor in College and since my childhood wanted to work for the betterment of youth's empowerment, career development and disciplined and strong nation. I was sincerely professing my duties however I wanted to broaden my geographical and cultural reach to reach the youths at large and I was looking forward for the right time.

Fortunately for the country Hon. Prime minister came in power with absolute majority and he gave the mantra to India" **I want to make India Skill Capital of the World" during** launch of his ambitious flagship program Skill India Mission I left my job and stated for working to enroll my organization as a Vocational Training provider to skill youths. Since I left the job I utilized my entire savings for clearing my car loan and other small commitments and I was in the need of financial assistance at that time to broaden wings of my business.

I Visited Bank of Maharashtra Ashoka Marg Nasik Branch and met **Mrs. Rohini Bagal** then Branch Manager of the bank she was such a nice human being and manager as well who guided me financial discipline needed for business and I could avail the CC Loan of rupees 2, 00,000/-in 17th February 2016 from bank of Maharashtra I provided my Skill Development and career Development training action plan to the bank and started with one center in Nasik. Then I

increased the number of centers and turnover and in April my CC limit was increased by the bank at **3, 50,000/-** and considering my sincere interest payments, timely submission of my ITRs and important documents such as stock statements and work orders from the competent authorities of the government such as MSSDS and DAY NULM department of Government of Maharashtra and India my association with various colleges for running skill development courses my CC limit is increased to 5,50,000-00 as I reached the level of Yuva as per MUDRA guidelines.

I am thank full to the bank of Maharashtra for understanding my financial needs and guiding me time to time for incrementing my work.

I am pleased to mention that I started one VTP center at the time loan sanction and now I have 9 centers in Maharashtra and around 52 in pipeline since permission to new centers to individual VTP is not operational since last 18 months.

I thank to our beloved Prime Minister Shri Narendra Modiji and chief Minister Shri Devendra Ji Fadanvis for inspiring millions of youth like us to start our business with the help of MUDRA Scheme. I take the pledge to be instrumental in fulfilling the dream of Hon. Prime Minister to make India Skill Capital of the world.

I am proud to mention here that our students are placed in various Travel and tourism organizations, banking and non banking financial institutions and it companies after successfully completing training at our Easy Solution Academy.

Details of My MUDRA Loan as under:

Account Name: Easy Solution Academy
Bank: Bank OF Maharashtra
Branch: Ashoka Marg, Nashik

OUR VTP Name: Easy Solution Academy, Nasik