**CERTIFICATE OF ACHIEVEMENT** 



Ministry of Housing and Urban Affairs <sup>Government of India</sup>

**DAY-NULM** 

Deendayal Antyodaya Yojana National Urban Livelihoods Mission

एक कदम स्वच्छता की ओर



Damayanti Mirdha

Private sector organization

has successfully completed the tutorial

## "TUTORIAL 8: Apni Dukan Chal Padi (Bank loan application process)"

under the U-LEARN portal of DAY-NULM, MoHUA

Sanjay Kumar Joint Secretary (DAY-NULM) Ministry of Housing and Urban Affairs