



UNNAT BHARAT ABHIYAN CELL



Sardar Vallabhbhai National Institute of Technology, Surat

Presentation on PMMY: Pradhan Mantri Mudra Yojana



Presentation created by

- Team Saathi (Government Schemes Implementation), UBA Cell, SVNIT, Surat
- **Source:** Pradhan Mantri Mudra Yojana Website
- **Link:** <https://www.mudra.org.in/>



INTRODUCTION OF PMMY

- Hon'ble Prime Minister Shri Narendra Modi has launched PMMY on 8th April, 2015
- MUDRA, which stands for “Micro Units Development & Refinance Agency” Ltd.
- **AIM:** Pradhan Mantri MUDRA Yojana (PMMY) is a scheme for providing loans up to 10 lakh to the non-corporate, non-farm small/micro enterprises without any collateral.
- These loans are classified as MUDRA loans under PMMY.
- These loans are given by National Banks, Commercial Banks, RRBs, Small Finance Banks, MFIs and NBFCs.
 - **The Mission Coordinator: Ministry of Finance, Government of India**



PMMY LOAN

- Under the aegis of Pradhan Mantri MUDRA Yojana (PMMY), MUDRA has already created its initial products / schemes. The interventions have been named 'Shishu', 'Kishor' and 'Tarun' to signify the stage of growth / development and funding needs of the beneficiary micro unit / entrepreneur and also to provide a reference point for the next phase of graduation / growth to look forward to.
- The financial limit for these schemes are:
 1. **Shishu** : covering loans upto 50,000/-
 2. **Kishore** : covering loans above 50,000/- and upto 5 lakh
 3. **Tarun** : covering loans above 5 lakh to 10 lakh
- Eligibility: Any Indian Citizens



MUDRA CARD



- MUDRA Card is a debit card issued against the MUDRA loan account, for working capital portion of the loan. The borrower can make use of MUDRA Card in multiple withdrawals and credits, so as to manage the working capital limit in cost-efficient manner and keep the interest burden minimum. MUDRA Card also helps in digitalization of MUDRA transactions and creating credit history for the borrower.
- MUDRA Card can be operated across the country for withdrawal of cash from any ATM / micro ATM and also make payment through any 'Point of Sale' machines.

BENEFITS

1. All types of loan facility is available except land loan.
2. The loan organized by Women empowerment have to pay 0.25% less interest.
3. Loan is providing for manufacturing, trading and services activities as well as agri-allied activities.
4. Loan for all Proprietorship / Partnership firms running as small manufacturing units, service sector units, shopkeepers, fruits / vegetable vendors, truck operators, food-service units, canteen services, medical shops, cycle / auto garage, repair shops, Xerox shops, courier agency, machine operators, small industries, artisans, food processors like pickles, ice cream, sweets etc. conservation of agro produces at village level, and others, in rural and urban areas.



ROLE OF UNNAT BHARAT ABHIYAN PARTICIPATING INSTITUTE

- **Step 1:** Visit and meeting with near by Bank manager understand the PMMY Scheme.
- **Step 2:** Conduct surveys and identify the need of PMMY in UBA adopted villages.
- **Step 3:** Work with Gram Panchayat & Taluka Pnachayat / District Panchayat Department for implementation of PMMY scheme in adopted UBA Village cluster.



For more details visit Banks, Gram Talati / Taluka Panchayat / District Panchayat

The details are also available on PMMY Website:

Link: <https://www.mudra.org.in/>



CONTACT INFORMATION

UNNAT BHARAT ABHIYAN

Participating Institute SVNIT Surat

Er. Jaydip N. Vora

UBA Manager

☎: +91 75674 24651

Dr. Shweta N. Shah

UBA Co-coordinator

☎: +91 99254 58497

Dr. Krupesh A. Chauhan

UBA Coordinator

☎: +91 97277 12357

Email Address: piuba@svnit.ac.in

Website: [http://svnit.ac.in/Unnat Bharat/](http://svnit.ac.in/Unnat_Bharat/)

Ph.: 0261 220 4303

Address: 307, New CRC, SVNIT, Ichchhanath, Dumas Road, Surat



THANK YOU

UNNAT HO !!!

