

MUDRA-Loan

- Micro Units Development and Refinance Agency Ltd..

- **Main Purpose:**
 - To provide **collateral-free** loans to small businesses, traders, shopkeepers etc.
 - Encourage **self-employed** and micro **enterprises..**

- **Loan category:**
 - **Shishu:**
 - Loan up to **50000/-**.
 - For **beginners**.
 - **Kishore:**
 - Loan up to **5 lakhs**.
 - For **Growing Businesses**.
 - **Tarun**
 - Loan up to **10 lakhs**.
 - For **Established Business**.

- **Eligibility Criteria:**
 1. Must be **18 years** old.
 2. Must have a **business plan**.
 3. Only for **first time** business loan applicant.

- **Documents required:**
 1. Aadhar Card.
 2. PAN Card.
 3. Passport size photo.
 4. Educational qualification.
 5. Project report/business plan.
 6. Caste certificate/ special category certificate (if applicable).
 7. Bank account details.
 8. Address proof (residence & business).

➤ **Process:**

- Fill the **PMYY** form at your nearest **bank branch**.
- Submit project report and documents.
- Bank will verify and sanction the loan.
- If approved, the bank sanctions the loan.
- The govt. subsidy directly transfer to the bank on your behalf.

